

Greene County Housing Action Plan



A Plan for Housing

Prepared for the Greene County Department of Planning & Economic Development with funds provided by the Office of NYS Division of Housing & Community Renewal and the Greene County Legislature.

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Prepared by:
RIVER STREET
PLANNING & DEVELOPMENT

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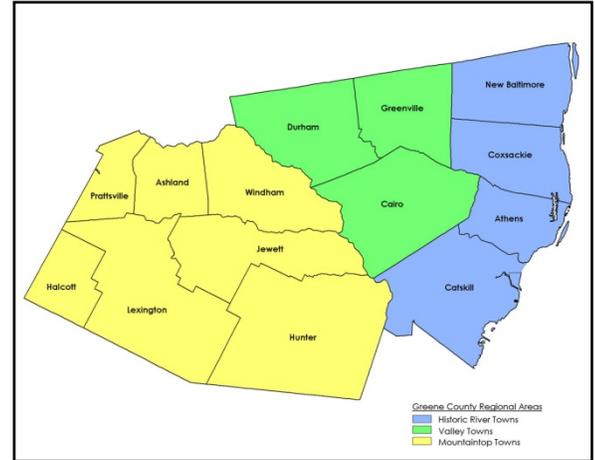
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Karen Deyo	Legislature-Catskill
Keith Valentine	Legislature – Catskill
Larry Gardner	Legislature – Greene County
Larry Krajeski	Executive Director – Catskill Mountain Housing
Charlene Holdridge	Executive Director – Hunter Foundation
Tricia Lamb	Assistant Vice-President and Mortgage Officer – Bank of Greene County
Mark Hyer	Chairman - Town of Hunter Planning Board
Charlie Maggio	Housing Developer
Tom Yandea	Director – Department for the Aging
Christine Young	Department for the Aging
Warren Hart	Director – Greene County Department of Planning and Economic Development
Karl Heck	Community Development Specialist - Greene County Department of Planning and Economic Development
Kathleen Bronson	Senior Planner - Greene County Department of Planning and Economic Development

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Introduction

Greene County is located on the west bank of the Hudson River in the Catskill Mountain region of New York State. With a total area of 653.8 square miles, Greene County has a population of 48,195 according to the 2000 Census. Greene County has also passed two counties in the state in population since the 2000 Census (Cortland and Montgomery) and will likely pass Allegany and Franklin Counties as well before the 2010 Census. Located at the intersection of the Capital Region and the Hudson Valley, the two fastest-growing regions in the Empire State, Greene County will likely continue to experience strong growth in housing and employment in the coming years.



Source: River Street Planning & Development LLC created map using MapInfo.

A total of 5 villages and 14 towns comprise the municipalities in the County. Within the County, there are three distinct regional areas: the Historic River Towns, the Valley Towns, and the Mountaintop Towns. The Towns of Athens, Catskill, Coxsackie, and New Baltimore comprise the Historic River Towns, while the Valley Towns are the Towns of Cairo, Durham, and Greenville. Towns located in the Mountaintop Region are Ashland, Halcott, Hunter, Jewett, Lexington, Prattsville, and Windham. The largest populated communities are the Town of Catskill (11,849 residents), Coxsackie (8,884), and Cairo (6,355).

The Department of Planning and Economic Development, in cooperation with the Greene Business Partnership, recently completed work on a countywide Comprehensive Economic Development Plan. As part of this plan, a comprehensive assessment of the Greene County economy was completed and a set of goals and prioritized strategic actions were developed. During the preparation of this plan, housing was identified as an important part in developing a County Economic Development Plan. In addition, as part of the plan a Resource Assessment was completed to provide a review of the County's assets relative to the retention, expansion and attraction of businesses. According to the Resource Assessment:

- The appearance of buildings and neighborhoods is another problem; poorly maintained properties reflect negatively on the community, sending a message to prospective employers that residents are uninvolved or unconcerned.
- Housing cost is low for the region, but the supply is very limited; also, average wages are not keeping pace with average housing costs, so housing affordability is becoming a problem.

Further, recent statistics show that the median housing prices in Greene County have increased. Housing price data from the Greene County Real Property Tax Service on deed transactions of residential properties between 2004 and November 2007 indicate that the average price of homes sold has steadily increased in each regional area. In 2004, the average price of homes sold in the Historic River Towns was \$162,049 and in 2007 it is \$195,223. The Valley Towns had an average price of \$147,132 in 2004 and \$170,927 in 2007. In comparison the average price of a home sold on the Mountaintop was \$206,741 in 2004 and in 2007 it was significantly higher at \$300,113. In general, the current housing prices are more than three times the median family income for the county, indicating that most units are not affordable to existing residents according to generally accepted standards of affordability. For example, one way to determine the affordability of homeowner units is to compare the median value of homeowner units and median household income of the community. Nationally, a ratio of 2 to 1 or less is considered "affordable". For instance, for a home costing \$200,000 to be affordable the household should earn an

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income of \$100,000 to achieve a ratio of 2.0. According to the 2000 Census, the median house value of a home in the County was \$92,400 and the median household income was \$36,493. This results in an affordability ratio of 2.52 for Greene County. Therefore in 2000, homes in Greene County exceeded basic affordability standards, but not dramatically.

Estimates on median house values and household income were obtained from ESRI for 2006, which confirmed that housing prices in Greene County have increased dramatically since 2000. According to ESRI the median value of a home in Greene County was \$197,666 in 2006 and the median household income was \$43,638. Housing prices in the County grew in excess of 100%. The affordability ratio in 2006 was 4.53 in Greene County.

One of the actions identified in the County's Economic Development Plan was to conduct a countywide affordable housing study and work with developers and municipalities to site affordable projects.

Project Purpose and Description

Greene County recognizes that sustainable communities offer quality housing for residents of all ages and incomes. They offer a range of opportunities from high end executive level housing to quality affordable housing for both renters and homeowners. Sustainable communities need to meet all phases of a family life cycle is important - enabling young couples to buy a starter home, move up into a home large enough for a family, and when they are ready, into townhomes or other retirement options. Sustainable communities offer housing of all types and at all price levels in safe neighborhoods with amenities and easy access to convenient retail and needed services. A healthy housing market should provide good quality units that address resident demand in terms of number of bedrooms, location, price and other considerations.

The Greene County Legislature, through the Department of Planning and Economic Development, and its consultant River Street Planning & Development LLC, has prepared this Housing Action Plan to examine the housing climate in Greene County, broaden the understanding of the components of a healthy housing mix for all stakeholders and provide decision-makers with programmatic and regulatory responses to these issues. This Housing Action Plan will assist local elected officials and community leaders in planning for appropriate housing to meet the needs of the county's growing population and workforce, as well as work directly with the recommendations of the County's Comprehensive Economic Development Plan.

Funding for the Greene County Housing Action Plan was provided by the Greene County Legislature with assistance through a 2006 New York State Office for Small Cities Technical Assistance grant.

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“Housing is increasingly the key to a successful economy. Without a variety of housing options, it is increasingly difficult to attract and maintain a labor force for the 21st Century.” Wayne Speenburgh, Chairman, Greene County Legislature

Why Housing is Important

As Greene County moves to attract more businesses to locate in the County, quality of life issues such as housing become critical. A wide variety of housing types should be available in the County to meet the needs of current and prospective residents. The County has experienced growing populations, with a larger percentage of new residents coming from Downstate and New York City. The real estate boom also drove housing prices up, and unfortunately incomes of Greene County households did not have the same increase. Greene County’s low income residents are having a difficult time finding affordable homes as well as apartments. In fact, Fair Market Rents established by the U.S. Department of Housing & Urban Development are currently lower than the average asking rents units for apartments. Housing becomes even more important as recent college graduates look for their first apartments, young married couples look to purchase their first home, and seniors look to downsize as there is limited housing available. Housing is important because there are residents who have grown up in Greene County and want to raise a family of their own here. There are residents who have lived here all their life and want to remain here during their retirement years.

During the preparation of this plan, a number of key statistics and issues emerged that speak to why housing is so very important to Greene County. Housing is important to Greene County because:

- Greene County has experienced housing prices that have increased at a significantly higher rate than median incomes for the same period. According to the Economic Report of the Hudson Valley Annual 2006 by Marist College, the median selling price of homes in Greene County increased an astonishing 122.8% from 2000 to 2006. Median family income increased only 7.7% during the same period from \$42,200 in 2000 to \$53,200 in 2006 according to the U.S. Department of Housing & Urban Development.
- According to the Pattern for Progress – December 10, 2007 Report, between 2002 and 2006, Greene County experienced the highest percentage change in average housing values among the nine counties located in the Hudson Valley.
- According to Greene County Real Property Tax Service, the average asking price for homes in Greene County by regional area in 2007 was \$195,223 in the Historic River Towns, \$170,927 in the Valley Towns, and \$300,113 in the Mountaintop Towns. The median price of homes sold in Greene County by regional area in 2007 was \$167,408 in the Historic River Towns, \$160,000 in the Valley Towns and \$222,500 in the Mountaintop Towns.
- Approximately 46% of residents living in Greene County are considered low and moderate income (incomes below 80% of the Greene County median income as defined by the U.S. Department of Housing & Urban Development). One-third of residents have incomes in excess of 120% of Greene County median income and 21% of residents have incomes between 80% and 120% of median income.
- Current housing prices are more than three times the median family income for the county, indicating that most units are not affordable to existing residents according to generally accepted standards of affordability.
- A corrections officer living in one of the River Towns with an average household income of \$43,220 would be able to afford a buy a house in the \$110,000-120,000 range. *This calculation assumes you will spend no more than 30% of your income on rent (the generally accepted*

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standard of affordability). The average asking price for a home in the Historic River Towns was \$195,223 in 2007.

- A two-income household living in one of the Valley Towns (teacher and local government employee) with a combined average household income of \$57,036 would be able to afford to buy a house in the \$150,000 to \$160,000 range. *This calculation assumes you will spend no more than 30% of your income on rent (the generally accepted standard of affordability)*. The average asking price for a home in the Valley Towns was \$170,927 in 2007.
- A two person household living in one of the Mountaintop Towns (insurance and retail employee) with an average household income of \$60,702 would be able to afford to buy a house in the \$160,000 to 170,000 range. *This calculation assumes you will spend no more than 30% of your income on rent (the generally accepted standard of affordability)*. The average asking price for a home in the Mountaintop Towns was \$300,113 in 2007.
- Since 2000 Greene County has grown 3.4% in population from 48,195 to 49,822 according to the Census Bureau.
- Greene County continues to witness an influx of residents, particularly from the Downstate Counties. Between the 2000-01 tax year and 2005-06 tax year, a total of 2,739 Hudson Valley and NYC residents moved to Greene County based on IRS data compiled by Marist College. This represents 40% of all new residents moving to the County.
- Former Hudson Valley and NYC residents generally have higher incomes in comparison to Greene County residents and are therefore able to spend more on housing costs – which in Greene County are less expensive in comparison to the Downstate Counties and NYC.
- A recent survey of rental listings found that the current average rents are higher than the Fair Market Rents (FMRs). FMRs are gross rent estimates (shelter rent plus the cost of all tenant-paid utilities, except telephone, cable or satellite television service and internet service).
- In order to afford the average 1BR rent of \$584, a person would need to make at least \$11.23 per hour, or \$23,360 per year. This calculation assumes you will spend no more than 30% of your income on rent (the generally accepted standard of affordability). If you earn minimum wage (\$6.75), then you will have to work 67 hours per week to have an income high enough to afford this rent.
- In order to afford the average 2BR rent of \$857, a person would need to make at least \$16.48 per hour, or \$34,280 per year. This calculation assumes you will spend no more than 30% of your income on rent (the generally accepted standard of affordability). If you earn minimum wage (\$6.75), then you will have to work 98 hours per week to have an income high enough to afford this rent.

Products of the Housing Action Plan

Marketing and education material is important to the success of this project, with the goal of educating the County's internal and external audiences of the issues related to housing and how it impacts the County's Economic Health. The Greene County Housing Action Plan includes the development of stand-alone products which the Department of Planning and Economic Development will use to present information to County Municipalities, Potential Developers and Housing Stakeholders and Partners. Documents prepared as part of the Housing Action Plan include the following:

- PowerPoint Presentation of the Plan – A summary brochure of the housing strategy in the form of a PowerPoint presentation was prepared for the County's use in providing education and assistance to the various municipalities regarding housing needs and development opportunities.
- Fact Sheets – Six fact sheets were prepared on the following topics:

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- Greene County Existing Housing Conditions – Summary of current housing prices, incomes, housing affordability, rental market, housing vacancy, senior housing, workforce housing and barriers to housing development.
- Housing Definitions – Definitions of commonly used housing terms, such as affordable housing, accessory apartments, co-housing, and subsidized housing, among others was provided.
- Zoning Techniques- This fact sheet included descriptions and illustrations, as appropriate, of land use regulations which encourage a mix of housing.
- Municipality Guide – A summary of tasks that municipalities can do to examine housing needs in their communities.
- Why a Balance Housing Market is good – This fact sheet provides rationale for why the County should encourage a healthy housing mix.
- **Fact Sheet #6 - To be identified**
- Cost of Services Analysis and Fiscal Impact Analysis – A detailed cost of services analysis and fiscal impact analysis was prepared for potential housing projects in the Town of Cairo and the Town of Athens and can be found in the appendix of this report. A description of the cost of services analysis and fiscal impact analysis can be found on page 8 of this report. The cost of services and fiscal impact analysis were constructed as spreadsheets models that can be replicated for other Greene County communities and updated from year to year.

The Greene County Department of Planning and Economic Development intends to share this plan and the products developed as part of the plan with the municipalities. The County hopes that the municipalities will use the tools available to encourage the development of housing in their community.

Key Findings of Housing Market Analysis

With regard to housing, Greene County’s goal is to provide for a healthy housing mix within its communities that will ultimately expand housing choice for diverse income groups, family types and persons with disabilities or special needs. The Housing Market Analysis and Focus Group Meeting held with stakeholders provided important information on housing needs and issues within Greene County. The following summarizes the key issues found during the planning process:

- Greene County has a growing population and increased number of households which could indicate a need for additional housing overall.
- One-third of households in Greene County’s regional areas have incomes below 60% of median income and almost one-third have incomes above 120% of income suggesting a diverse economic population.
- There are a considerable number of vacant/seasonal units (6,250 units or 75.4% of all vacant units) which could indicate a significant second homeowner population.
- The Mountaintop Towns have a significantly high rental vacancy rate (26.7% excluding seasonal units) which could indicate substandard units, high rents, or a mix of both.
- All the regional areas are generally served by basic services – schools, library, emergency services, and retail. However most communities mention in their comprehensive plans their desire for more general community services (i.e. shopping, restaurants, community activities, facilities, etc).
- Overall, the more populated areas within the County such as the villages and town hamlet areas have municipal water and sewer, while the remaining areas are served by private wells and septic systems.

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- Subsidized housing accounts for less than 3% of the County's total units. Roughly 50% of residents in each of the regional areas have low incomes (households with incomes less than 80 % of the Greene County median as defined by the U.S. Department of Housing and Urban Development).
- The majority of single earner workers in Greene County (based on annual average salary by industry/occupation) would not be able to afford homes at current prices. The median price of homes sold in the Valley Towns in 2007 was \$160,000. Only one of the eight existing target industries (state government) and seven of fourteen potential target industries in Greene County have incomes able to afford an \$160,000 home at a conservative level (30% of income spent on housing). Using an aggressive model (spending 48% of income on housing), the \$160,000 would be affordable to fourteen of the twenty-two combined potential and existing target industries in Greene County.
- Fourteen of twenty-two estimated two-earner households (based on annual average salary by industry/occupation) in the target industries would be able to afford homes at current prices under the conservative model in the Valley Towns. Only nine of the twenty-two industries can afford to purchase homes based on the median price of homes sold in the Mountaintop area (which has the highest median sold price among regional areas in Greene County) under the conservative model. Under the aggressive model, the number jumps to seventeen of twenty-two.
- According to data from Greene County Real Property Tax Service, housing sales trends in the Historic River Towns from January 2004 to November 2007 show that the housing sale price has increased slightly during this time, but the number of homes sold is significantly down in 2007.
- Among the Valley Towns, the sale price has also increased slightly between 2004 and 2007 and like the Historic River Towns, the number of homes sold is significantly down in 2007.
- The average sales price of homes sold in the Mountaintop has increased nearly \$100,000 between 2004 and 2007. However, like the other areas of Greene County the number of homes sold is down.
- In 2007 the average asking price for homes in the Historic River Town region is \$195,223. The average asking price of homes in the Valley Towns is \$170,927. Among the three regional areas of the County, the Mountaintop Towns have the highest average asking price at \$300,113.
- Current average rents throughout the County are higher than the Fair Market Rents (which include utilities). According to U.S. Department of Housing and Urban Development, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities
- Greene County's physical and environmental features present a significant obstacle to the development of housing. Barriers to housing include: the natural features of the Catskills Mountains, the New York City Watershed Agreement, wetlands, flood prone areas, steep slopes, soils, infrastructure, stormwater management, as well as current zoning regulations.

Greene County Department for the Aging – Housing Needs Assessment

During the summer of 2007, the Greene County Department for the Aging formed a short-term housing committee to examine senior housing needs in the County and to report back to the County Legislature. As part of the planning process, two meetings were held with Advisory Committee Members and a survey analysis was completed.

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The Committee focused on three key issues:

- Overall demand for senior housing – There is strong demand for affordable housing for low income seniors. Most housing managers are reporting waiting lists that are one to two years long. Additionally, the committee felt that there was significant and strong demand for housing for seniors whose incomes fell just above the income guidelines for subsidized senior projects.
- Servicing each community – Committee members felt it was important that there was senior housing in each community. Many seniors want to remain the community in which they were raised and they raised their own family. Only six of the fourteen Greene County towns have some form of senior housing.
- Providing additional and better services to senior housing residents - The Committee felt that it is an important shared goal to help seniors remain in independent living facilities and that service programs like home delivered meals, personal care and housekeeping are crucial to help meet that goal. Managers could use the help of a case management service to assess the needs of seniors and arrange necessary services. This concept has been successful at Bethany Village in Cossackie.

The Department of Aging also distributed a survey to assist in determining the needs of Greene County residents aged 60 years and older. Surveys were inserted in 2,000 copies of the June Roundtable News and 121 were returned (6.1% response rate). Survey results were analyzed and key issues identified include:

- Major difficulties are being faced by older residents in maintaining their homes (housekeeping activities, simple home maintenance, lawn care, and snow removal).
- Most seniors also had problems with stairs, with over half of the respondents having problems of going up and down stairs.
- Seniors need assistance with understanding and completing health insurance forms.
- One third of seniors reported loneliness and depression.
- Transportation continues to be a problem for seniors.
- Over 25% of respondents indicated a need for income assistance.

Cost of Community Services Analysis and Fiscal Impact Analysis

It is important for community officials, planners and decision makers to understand different types of land use and how they influence and impact a community. Land uses can affect the population and character of a community, size and breadth of local government, the types of services offered, the types of equipment purchased, and the taxes levied in order to provide those services.

Achieving an appropriate balance of land uses is a critical component in creating a vibrant community. Successful communities provide a diverse mix of uses and a variety of options for living, working, shopping, recreation, and culture. The main purpose of the Housing Action Plan is to build and maintain sustainable housing to a variety of Greene County residents along with appropriate amenities.

It is important for municipalities to address all phases of a family's life cycle for its residents – enabling young couples to buy a starter house, eventually move up into a home large enough to raise a family, and ultimately providing housing for a variety of post-children and retirement options. Housing is

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increasingly a key to a successful local economy. Providing a variety of housing options is a necessary element for communities wishing to attract and maintain a viable labor force in the 21st century.

A Cost of Community Services (COCS) can help identify spending on various land uses and identify the benefits of different types of land within a municipality. It can also help determine whether infrastructure and road investments, for instance, are sustainable and add value to the community.

Cost of Community Services (COCS) Analysis

The COCS analysis identifies how various types of land uses affect local government spending and taxation. The COCS divides land use into four categories: residential, commercial, industrial, and farmland/open space and then calculates the COCS ratio for each land use category. The ratio compares how many dollars of local government services are demanded by each type of land use per dollar collected from revenue.

It is not always intuitive which kinds of development are net revenue generators and which ones are not. The COCS analysis is based on an assessment of the community's revenues and expenditures over a single year's timeframe. The most comprehensive source for this data is the NYS Comptroller's Special Report on Municipal Affairs published annually. The most recent report available is for 2005. While COCS ratios will not likely change drastically from year to year, communities should plan on updating their COCS report with each new release of the Comptroller's Report.

Fiscal Impact Analysis

Fiscal impact analysis is a mechanism to evaluate the net local public costs and revenues associated with development proposals. When evaluating project proposals using fiscal impact analysis, a community can estimate future service requirements of anticipated development. The analysis also allows for monitoring the cost of land use decisions such as the decision to zone for single-family homes or garden apartments.

A common issue raised by local officials and decision makers in reviewing proposed development for their community is what impact new development will have on existing community services. All development has service demands and many create new populations of residents or employees or both. Population increases in a community due to daily employment or seasonal inflows are often overlooked by local governments in their service and fiscal planning.

Depending on the specific proposed development, an analysis of fiscal impact will depend on a variety of factors such as a projection of resident and school age populations attributable to the development, the numbers of public employees such as policeman, firemen, and other emergency service personnel, teachers, etc., who must be hired and the kinds of municipal facilities needed to serve the changing population. It is here that some care must be given to the type of development being considered.

COCS and the Fiscal Impact Analysis as a Planning Tool

Change is coming to Greene County, as the Hudson Valley and Capital Region areas continue to grow and expand. COCS and the Fiscal Impact Analysis are tools that municipalities can use to help shape the type of development that is best suited for their individual needs and desires. New York municipalities are not cookie-cutter places and what works in one municipality may or may not work effectively in a different one.

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The COCS and Fiscal Impact Analysis will help guide decisions regarding preferred future land use patterns and help identify planning approaches for a balanced housing mix. The Greene County Planning and Economic Development Department can assist in identifying the types of planning tools to create a balanced housing mix; this can include types of incentives or impact fees for development.

Greene County can also assist communities in:

- Understanding the COCS and the fiscal impact of proposed development projects through meetings and/or instructional workshops with local officials;
- Accessing data from State and Federal sources that will help inform their decisions about future development in their communities; and
- Preparing a COCS analysis or a Fiscal Impact Analysis for a specific development project.

A COCS and Fiscal Impact Analysis prepared for the Town of Cairo can be found in the appendix of this report.

Implementation Strategy

The action plan component of the Housing Plan is intended to provide County leaders and other stakeholders, both current and future, with guidance regarding what kind of place residents would like Greene County to be in the future, provide a set of strategies for achieving that future vision, and provide a set of implementation actions that will facilitate the accomplishment of each strategy. A funding catalog is provided in the appendix of this report.

Project Implementation

Many communities become frustrated with planning efforts that do not lead to concrete results. Too often, a laundry list of recommendations is filed away, and communities lose the momentum generated in the planning phase, missing out on valuable funding opportunities to launch proposed initiatives. To avoid this dilemma, this plan proposes a combination of strategies to implement the Housing Action Plan.

Establishing a clear organizational framework for implementation of the Greene County Action Plan will be important. Some actions will be appropriate for implementation by the County, while others will be better suited for the municipalities of Greene County.

Proposed Actions

The following pages describe the strategies and actions proposed under this Housing Action Plan. The action items are organized by strategies.

Goal One: Provide an ample supply of housing for all phases of a family's life cycle - enabling young couples to rent or buy a starter home, eventually move up into a home large enough for a growing family, and housing that provides a variety of post-children and retirement options.

Strategy 1: Identify and improve residential development within the village and town centers.

- Action 1.1 Encourage second floor housing on Main Streets to create mixed-use buildings in the village and town centers. Mixed use buildings in the village and town centers could increase the rental market in Greene County, increase foot traffic in these

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vital commercial cores, as well as encourage reinvestment in the existing buildings and businesses. [Municipal Action]

Action 1.2 Encourage new housing development that fills identified gaps in the housing inventory including in the village and town centers such as single family homes, market rate apartments, town homes, condominiums, lofts, and live/work space. [Municipal Action]

Action 1.3 Identify and encourage infill development around population centers so residents can get to commercial services easier and public transit can improve. [Municipal Action]

Action 1.4 Pursue funding opportunities for homeownership and rental development projects. This could include such programs as the New York Main Street Program, a program which provides grants to stimulate reinvestment in mixed use. [County/Municipal Action]

Action 1.5 Review current land use regulations and building codes in the towns and villages and revise (if necessary) to allow for mixed-use opportunities in the village and town centers. [Municipal Action]

Strategy 2: Continue to encourage the development of mixed income home and rental projects.

Action 2.1 Work with developers to encourage “mixed-income” rental projects to serve a wide range of households. [County Action]

Action 2.2 Identify potential sites for major residential projects and plan for their development or redevelopment. [County/Municipal Action]

Action 2.3 Allow accessory units to help meet the market demand for rental units without any government subsidies. Accessory units can assist families to provide affordable housing options to relatives such as recent graduate first entering the job and housing markets or elderly parents. [Municipal Action]

Action 2.4 Conduct a community housing trust (CHT) feasibility study for towns and villages that are interested in the CHT. Typically Housing Trusts acquire and hold land and sell off any residential or commercial buildings that are on the land. A feasibility study is needed to determine whether or not the CHT model would work in the interested towns and villages. [County Action]

Action 2.5 With support from the community, establish a community housing trust (CHT) and acquire and own land on which housing can be built for those making less than 80% of median income. Through deed restrictions on resale, these housing units would be kept affordable. [Municipal Action]

Strategy 3: In partnership with both county organizations and non-profit housing organizations promote housing rehabilitation and homeownership programs.

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- Action 3.1 Ensure coordination with public and non-profit housing organizations to implement housing improvement and assistance programs. [Municipal Action]
- Action 3.2 Create owner incentives to encourage reinvestment in existing substandard housing. [Municipal Action]
- Action 3.3 Promote rehabilitation programs and incentives to upgrade existing housing in the communities. [Municipal Action]
- Action 3.4 Work with municipalities, non-profits and county agencies to implement homeownership assistance programs. [County/Municipal Action]
- Action 3.5 Submit an application to the Governor’s Office for Small Cities to establish a revolving loan fund for First Time Homebuyers. [County Action]
- Action 3.6 Work with municipalities to identify potential sites in conjunction with the proposed First Time Homebuyer Program, attract developers, and extend infrastructure to build the housing product mix needed in the County. [County Action]
- Action 3.7 Partner with the Hunter Foundation on their current efforts. The Hunter Foundation is a not-for-profit organization incorporated in 1997 to improve the Hamlets (Haines Falls) and Villages (Hunter and Tannersville) that are located within the Town of Hunter. It is the mission of the Hunter Foundation to restore the historic integrity of the Town’s housing stock. [County Action]
- Action 3.8 Create a Greene County Housing Consortium, which would include the Department of the Aging, Department of Social Services, Planning Department, Section 8 Office, Public Housing, Catskill Mountain Housing, etc., to periodically meet and discuss housing issues. [County Action]
- Action 3.9 Continue to meet with the Columbia Greene Housing Consortium which focuses primarily on housing for people with special needs. [County Action]

Strategy 4: Encourage employer sponsored worker housing initiatives.

- Action 4.1 Encourage major employers to provide homeownership assistance, this can include but not limited to low-interest financing, down-payment subsidies, or closing cost assistance, to employees who purchase homes in targeted areas. [County/Municipality Action]

Goal Two: Continue to work with the Department for the Aging on implementing their recommendations from the Senior Housing Study.

Strategy 1: Identify specific senior housing developments that will assist with the increasing senior population in Greene County.

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- Action 1.1 Work with local municipalities on their land use regulations to allow housing development for seniors such as continuing care retirement communities. Encourage senior housing as a part of Planned Unit Developments (PUDs). PUDs may allow a variety of high-density housing, which can be clustered. [County/Municipal Action]
- Action 1.2 Allow seniors to stay in their home by permitting accessory apartments. Typically, accessory units can be attached or unattached, built new or come from within the existing structure, a remodeled garage. Permitting accessory units is a local government decision and often controlled by local zoning. [Municipal Action]
- Action 1.3 Allow seniors to live independently with the support of family by allowing elder cottages so seniors can live independently, but enjoy the support of family. An elder cottage is a small dwelling unit placed on the lot of a member of the senior's family. [Municipal Action]

Strategy 2: Provide opportunities for seniors to continue to age in place.

- Action 2.1 Identify the types of services that are needed to allow seniors to age in place and work with organizations to assist with the seniors needs. [Municipal Action]
- Action 2.2 Identify neighborhoods and apartment complexes that have at least fifty percent of the residents over the age of sixty and have a low to moderate income. Then determine if the community may be eligible to receive funding as a Naturally Occurring Retirement Community (NORC). NORC funding received can be used to provide a variety of services for seniors to remain in their home and live independently longer. [Municipal Action]

Goal Three: Mitigate or eliminate barriers to affordable and workforce housing initiatives through a program of public education and support advocacy.

Strategy 1: Provide assistance to local municipalities to mitigate and eliminate barriers for housing.

- Action 1.1 Work with local municipalities to identify and improve regulatory obstacles to housing choices so every community can provide appropriate housing for all phases of a family's life cycle for our residents. [County Action]
- Action 1.2 Continue to assist municipalities to plan and fund housing improvements where needed. [County Action]
- Action 1.3 Identify and recommend changes to municipality's existing land use regulations that will encourage the creation of affordable and workforce housing. [County Action]
- Action 1.4 Work with local municipalities to identify the types of housing they have, identify the gaps in the housing continuum and plan for a community with the complete family life-cycle of housing choices. [County Action]

Greene County Housing Action Plan

Strategy 2: Undertake a public education campaign to raise public official and citizen awareness about the importance of housing choice and representing a complete life-cycle of housing.

Action 2.1 Propose essential criteria for effective actions on housing policy. Develop and continually update an inventory of options for local municipalities, develop a review of local municipalities’ housing stock and assess what is needed and where, and create a list of “best practices.” [County Action]

Action 2.2 Educate local officials and planners to understand how and why they could encourage mixed use, cluster development, inclusionary zoning etc. [County Action]

Goal Four: Encourage Greene County municipalities to adopt land management tools that create opportunities for affordable and workforce housing.

Strategy 1: Encourage municipalities to adopt sound development principles.

Action 1.1 Implement manufactured housing and design standards. [Municipal Action]

Action 1.2 Encourage municipalities to update subdivision and road standards. [County Action]

Action 1.3 Educate the local municipalities on inclusionary zoning regulations. Inclusionary zoning is a program that either requires or promotes market-rate housing development projects to include a percentage – typically 10-20% - of homes be “affordable” as defined in the statute. [County Action]

Action 1.4 Encourage municipalities to allow density bonuses to developers in exchange for more community benefits. As authorized under New York State Town Law, density bonuses are incentives that may be offered to developers in exchange for community benefits, this can include open space or parks, affordable housing, day or elder care, or other amenities that benefit the residents of the community. A density bonus can allow more residential units than is otherwise permitted under local laws. [County Action]

Action 1.5 Encourage municipalities to adopt conservation subdivision standards. A conservation subdivision is a form of subdivision where homes are located specifically to protect open space, environmentally sensitive areas, or agriculture. Conservation subdivisions may also require or encourage cluster development. The number of house lots eligible to be built is determined from the established base density by the local municipality. [County Action]

Action 1.6 Encourage the Mountaintop communities to participate in supporting a housing development fund to be used for infill projects in lieu of using the conservation/density bonus approach. [County Action]

Greene County Housing Action Plan

Goal Five: Continue to expand or improve infrastructure to facilitate more adequate housing.

Action 1: Continue to work with local municipalities with public facilities expansions.

- Action 1.1 Continue to rehabilitate substandard housing in the county to facilitate and increase homeownership and rental housing options and more efficiently utilize existing public infrastructure. [County/Municipal Action]
- Action 1.2 Use county owned land (both vacant and tax sales parcels) as part of the leveraging strategy to encourage private development to assist in public facilities development. [County Action]
- Action 1.3 Work with municipalities to identify public infrastructure needed to support higher density housing projects. [County Action]
- Action 1.4 Continue to work with municipalities and update appropriate water and sewer expansion projects. [County Action]

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Appendix A: Housing Market Analysis

Sustainable communities offer quality housing for residents of all ages and incomes. They offer a range of opportunities from high end executive level housing to quality affordable housing for both renters and homeowners. Sustainable communities need to meet all phases of a family life cycle is important - enabling young couples to buy a starter home, move up into a home large enough for a family, and when they are ready, into townhomes or other retirement options. Sustainable communities offer housing of all types and at all price levels in safe neighborhoods with amenities and easy access to convenient retail and needed services. A healthy housing market should provide good quality units that address resident demand in terms of number of bedrooms, location, price, and other considerations.

The Greene County Legislature, through the Department of Planning and Economic Development, and its consultant River Street Planning & Development LLC, has prepared this Housing Action Plan that will examine the housing climate in Greene County, broaden the understanding of the components of a healthy housing mix for all stakeholders and provide decision-makers with programmatic and regulatory responses to these issues.

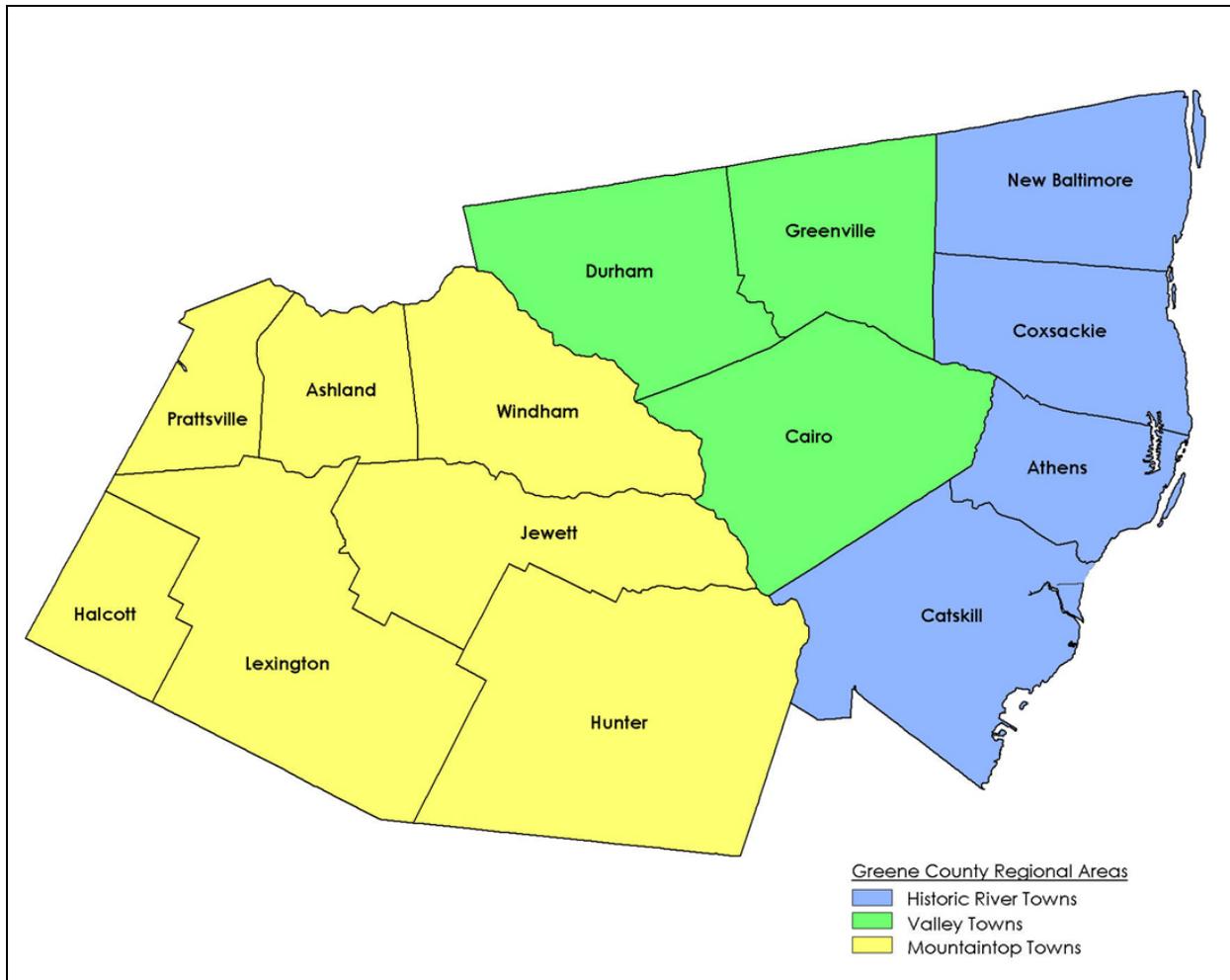
The project will assist local elected officials and community leaders in planning for appropriate housing to meet the needs of the county's growing population and workforce, and work directly with the recommendations of the County's Comprehensive Economic Development Plan.

This element of the Housing Action Plan begins with a county-wide housing market analysis to evaluate the demographic characteristics of families and individuals as well as special housing and supportive service needs of the resident population.

Introduction

Greene County is located on the west bank of the Hudson River in the Catskill Mountain region of New York State. The County is bounded on the south by Ulster County, on the north by Albany and Schoharie Counties, on the west by Delaware County, and on the east by Columbia County. Within the County, there are three distinct regional areas: the Historic River Towns, the Valley Towns, and the Mountaintop Towns. The Towns of Athens, Catskill, Coxsackie and New Baltimore comprise the Historic River Towns, while the Valley Towns are the Towns of Cairo, Durham, and Greenville. Towns located in the Mountaintop Region are Ashland, Halcott, Hunter, Jewett, Lexington, Prattsville, and Windham.

This market analysis is undertaken to determine the need for rental and homeowner housing for various income levels in the County's three regional areas. This analysis will estimate the extent of the area's housing market and its ability to absorb the proposed units.



Source: River Street Planning & Development LLC created map using MapInfo.

Population and Households

Greene County's three regional areas have all experienced population increases since 2000 according to estimates from Claritas Inc¹. The Valley and Mountaintop Towns experienced similar gains at 6.7% and 6.4% respectively. The Historic River Town Region experienced a modest gain of 2.6%. The number of residents in all three regional areas is projected to increase by 2012. With a projected increase of population, a number of local municipal planning and development criteria will have to be updated to provide sustainable development for all phases of a life cycle. Population growth can provide a greater applicant pool for jobs and is an incentive for new business location and commercial growth, but can also create a greater demand for housing and community services.

¹ Claritas develops population estimates based on the most recent estimates produced by the Census Bureau at the national, state, and county levels. Population growth is then projected using forecasts provided by WEFA, an econometric forecasting firm. At smaller geographic levels, a variety of other sources, such as estimates from local agencies, household and consumer marketing databases, and other proprietary sources may also be used. While the estimates are useful for projections, it should be noted that the margin for error for small areas like small cities and census tracts is larger than for a state or region.

<i>Regional Area</i>	<i>2000 Census</i>	<i>2007 Estimate</i>	<i>2012 Projection</i>	<i>% Change 2000-07</i>	<i>% Change 2007-12</i>
Historic River Towns	28,141	28,879	29,373	2.6%	1.7%
Valley Towns	12,263	13,083	13,610	6.7%	4.0%
Mountaintop Towns	7,791	8,288	8,610	6.4%	3.9%
Greene County	48,195	50,250	51,593	4.3%	2.7%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

Change in the number of households can impact the overall demand for housing in a community. As defined by the Census Bureau, a household includes all persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more persons living together, or any other group of related or unrelated individuals who share living arrangements outside of an institution. As with population, all the regional areas of the County experienced growth of households. The Mountaintop and Valley Towns witnessed the greatest increase at just under 9%, while the Historic River Towns had a 4.7% increase in households. Like population, the number of households for each region is also projected to increase by 2012. Similar to State and National trends, the average household size for each region in the County has declined since 2000.

<i>Regional Area</i>	<i>2000 Census</i>	<i>2007 Estimate</i>	<i>2012 Projection</i>	<i>% Change 2000-07</i>	<i>% Change 2007-12</i>
Historic River Towns	10,071	10,544	10,822	4.7%	2.6%
Valley Towns	4,970	5,409	5,675	8.8%	4.9%
Mountaintop Towns	3,215	3,502	3,678	8.9%	5.0%
Greene County	18,256	19,455	20,175	6.6%	3.7%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

Similar to national trends, there are an increasing number of small households which indicate a trend toward more single person and single parent households. Business location decisions are often affected by household composition trends. For example, retail purchase for one person household is very different from a four person household. Further, as population continues to increase and the household size continues to decrease, there will be demand for additional types of housing units including market rate and affordable housing, senior housing, townhomes, and condominiums as well as single family homes at all market options.

	Historic River Towns	Valley Towns	Mountaintop Towns
1 Person	28.7%	28.6%	32.3%
2 Person	34.9%	35.7%	36.2%
3 Person	16.5%	14.8%	13.5%
4 Person	12.5%	13.1%	11.1%
5 Person	4.9%	5.3%	4.9%
6 Person	1.8%	1.7%	1.4%
7+ Person	0.8%	0.9%	0.7%
Average persons per household	2.74	2.42	2.37

Source: Claritas Pop-Facts: Demographic Snapshot Comparison Report

The majority of population in Greene County is between 21 and 64 with a considerable number between 45 and 64, which are considered a person's "peak earning years". The population concentration is an

important characteristic of labor force availability and is a positive factor for the regional areas. This age group had the largest increase between 2000 and 2007 for each area.

Table 4: Age Characteristics

<i>Regional Area</i>	<i>0-4 years</i>	<i>5-20 years</i>	<i>21-44 years</i>	<i>45-64 years</i>	<i>65 years and older</i>	<i>Median Age</i>
Historic River Towns						
2000	5.3%	23.3%	33.8%	23.4%	14.2%	36.81
2007	4.5%	21.8%	33.7%	25.9%	14.1%	37.77
% change	-12.0%	-4.1%	2.3%	13.3%	2.1%	2.6%
Valley Towns						
2000	5.2%	22.2%	29.3%	25.7%	17.5%	40.83
2007	4.7%	20.4%	29.0%	28.2%	17.6%	41.97
% change	-3.3%	-2.0%	5.5%	17.0%	7.4%	2.8%
Mountaintop Towns						
2000	5.0%	21.3%	27.1%	28.7%	17.8%	42.38
2007	4.5%	19.6%	27.2%	30.6%	18.1%	43.95
% change	-5.1%	-2.2%	6.8%	13.5%	7.8%	3.7%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

There is a growing senior population, while the numbers of pre-school and school age children appear to be declining. The loss of children could have impacts on the school district, after-school services and child care. The growth of seniors will have impact on the availability of senior services including health care and housing for seniors including assisted living facilities and nursing homes.

Table 5: Educational Attainment

<i>Regional Area</i>	<i>% No High School Diploma</i>	<i>% High School Diploma or higher</i>	<i>% Bachelor's Degree or higher</i>
Historic River Towns			
2000	22.8%	77.2%	15.4%
2007	22.6%	77.4%	15.5%
Valley Towns			
2000	21.0%	79.0%	15.8%
2007	20.8%	79.2%	16.0%
Mountaintop Towns			
2000	17.4%	82.6%	21.0%
2007	16.7%	83.3%	21.1%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

There are six central school districts located in Greene County (parts of the County go to other schools, and some of these districts serve outside the County as well): Cairo-Durham, Catskill, Coxsackie-Athens, Greenville, Hunter-Tannersville, and Windham-Ashland-Jewett. Data on educational attainment levels in the Historic River Towns in 2007 reveal that 77.4% of residents over the age of 25 have a high school diploma or higher, while 79.2% of Valley Town residents and 83.3% of Mountaintop Town residents have a high school diploma. Approximately 78.9% of Greene County residents are high school graduates. Additionally, 15.5% of Historic River Town residents, 16.0% of Valley Town residents and 21.1% of Mountaintop Town residents have a bachelor's degree or higher, while 16.6% of Greene County residents have a bachelor's degree or higher.

According to census statistics for 2000, 20.9% of New York State residents did not have a High School diploma, while 27.4% of residents had a Bachelor's Degree or higher. In comparing the State's 2000 figures to the regional area's 2000 figures, the Valley Towns and Historic River Valley Towns lagged behind the State average for educational attainment at the high school level. Further, all regional areas

were well behind the State average for advanced degrees, with both the Valley Towns and Historic River Towns having roughly half as many residents on a percentage basis with degrees beyond high school as the state as a whole. This may reflect the dominance of the prisons as a regional employer since it is an industry that provides relatively stable wages for persons with high school or associate's degrees. The relatively low educational attainment is a concern for economic development and business recruitment and should push Greene County in its current economic development planning to supplement basic education with other job training methods to ensure that the local labor force remains competitive.

Race

The Historic River Towns' region of Greene County has the greatest concentration of minorities estimated at 18.4% in 2007. Minorities comprise a small percentage of the Valley and Mountaintop Towns population. All regions experienced significant increases in the Asian or Pacific Islanders population, which represents exciting opportunities for cultural diversity. It also challenges municipalities and organizations to accommodate the cultural differences that diversity brings. Ethnic diversity can be a positive attribute in attracting new retailers to the county (ethnic restaurants as an example).

<i>Regional Area</i>	<i>% White</i>	<i>% African American or Black</i>	<i>% American Indian</i>	<i>% Asian or Pacific Islander</i>	<i>% Other Race</i>	<i>% Two or More Races</i>	<i>% Hispanic Origin</i>
Historic River Towns							
2000	83.6%	8.7%	0.2%	0.6%	0.2%	1.2%	5.5%
2007	81.6%	9.6%	0.3%	0.9%	0.1%	0.9%	6.6%
% change	0.1%	12.5%	25.8%	59.4%	-30.0%	-18.1%	23.8%
Valley Towns							
2000	95.5%	0.6%	0.1%	0.3%	0.0%	0.6%	2.8%
2007	94.8%	0.4%	0.3%	0.8%	0.0%	0.7%	3.0%
% change	5.8%	-32.4%	94.4%	168.4%	0.0%	36.1%	13.3%
Mountaintop Towns							
2000	95.9%	0.2%	0.4%	0.3%	0.0%	0.9%	2.3%
2007	96.2%	0.3%	0.2%	0.3%	0.0%	0.8%	2.1%
% change	6.8%	69.2%	-41.9%	20.8%	0.0%	-9.9%	-2.7%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

Income

Personal income is one of the most important indicators of the economy and one of the most important variables in creating a vibrant community for the future. Understanding the income characteristics of the community is also important in determining the community's wealth as well as the ability of residents to maintain housing, contribute to the local tax base, and participate in the economy.

According to 2007 Claritas estimates, median household income for Greene County is \$40,370. The median household income for the Mountaintop Towns is \$42,550, for the Valley Towns it is slightly higher at \$43,957 and for the Historic River Towns it is \$44,166. Roughly 50% of residents in each of the regional areas have low incomes (households with incomes less than 80% of the Greene County median as defined by the U.S. Department of Housing and Urban Development). Each regional area has approximately 20% of residents between 80% to 120% of median household income, where as 80% of residents have incomes below 60% of median and above 120% of median income. This will be a challenging issue for a community's ability to provide a range of housing to meet the various income ranges of households and families.

<i>Regional Area</i>	<i>% below 60% of med inc</i>	<i>% between 61% and 80%</i>	<i>% between 81% and 100%</i>	<i>% between 101% and 120%</i>	<i>% over 120% of med income</i>
Historic River Towns					
2000	31.8%	13.6%	10.2%	9.9%	34.5%
2007	36.3%	13.1%	11.4%	9.2%	29.9%
% change	19.3%	0.7%	16.2%	-3.2%	-9.4%
Valley Towns					
2000	34.0%	11.8%	11.0%	10.5%	32.7%
2007	37.2%	12.4%	11.1%	9.8%	29.5%
% change	18.9%	14.7%	9.5%	1.4%	-2.0%
Mountaintop Towns					
2000	35.9%	13.3%	10.0%	9.1%	31.8%
2007	38.0%	13.9%	10.3%	8.4%	29.4%
% change	16.4%	14.4%	13.3%	1.2%	1.5%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report. US Department of HUD

Greene County's regional areas are also experiencing an increasing amount of families living below the poverty level² (a nearly 15% increase in each region). Among the income groups, poverty and low income households have experienced the largest growth between 2000 and 2007 in comparison to other income groups. With the growing number of low income households in the County, households will continue to face difficulties in finding housing that is affordable and often will spend in excess of 30% of their income to pay for housing.

<i>Regional Area</i>	<i>% families below poverty</i>	<i>% individuals below poverty</i>
Historic River Towns		
2000	9.3%	10.9%
2007	10.2%	Not Available
% change	14.9%	
Valley Towns		
2000	6.9%	10.0%
2007	7.3%	Not Available
% change	14.7%	
Mountaintop Towns		
2000	8.9%	14.6%
2007	9.2%	Not Available
% change	14.5%	

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

² The Census Bureau determines poverty by looking at money income, plus family size and composition. "Money income" is income before taxes and doesn't include capital gains and non-cash benefits (like food stamps). The same thresholds are used throughout the United State (it does not vary geographically), but it does consider annual inflation levels. The Census Bureau's poverty thresholds for 2000 are as follows: One person, under 65 years -- \$8,959; One person, 65 years and over -- \$8,259; Two people, household under 65 years, including one child under 18 years -- \$11,869; Four people, including two children under 18 years -- \$17,463

Housing Characteristics

As stated previously, good quality units that address resident needs in terms of number of bedrooms, location, and price are the key to a healthy housing market. The generally accepted standards for measuring availability in a healthy housing market are vacancy rates in the area of 5% for rental units and 1% for purchase housing. Numbers significantly higher than these standards would suggest an oversupply of units – numbers significantly lower would suggest a tight housing market. The County has a significant number of units that are used seasonally and recreationally, that account for a large percentage of each regional area’s vacant units.

<i>Regional Area</i>	<i>% Vacant</i>	<i>% Vacant – Seasonal/ Recreation</i>	<i>%For Sale Vacancy</i>	<i>% Rental Vacancy</i>	<i>% Owner Occupied</i>	<i>% Renter Occupied</i>	<i>% Single Family</i>	<i>% Multi Family</i>	<i>% Mobile Homes</i>
Historic River Towns	15.1%	963 (8.1%)	2.5%	8.6%	69.7%	30.3%	67.6%	20.4%	11.9%
2000	14.9%	N/A	N/A	N/A	70.0%	30.0%	68.1%	19.8%	12.0%
2007	2.4%				5.3%	3.4%	4.9%	1.7%	6.0%
% change									
Valley Towns	25.4%	1,267	3.0%	7.0%	76.3%	23.7%	71.8%	13.5%	14.6%
2000	24.9%	(19.0%)	N/A	N/A	76.3%	23.7%	71.9%	13.5%	14.5%
2007	24.9%				76.3%	23.7%	71.9%	13.5%	14.5%
% change	6.0%	N/A			8.9%	8.5%	8.3%	7.8%	7.6%
Mountaintop Towns	59.9%	4,020	7.3%	26.7%	73.7%	26.3%	76.7%	15.7%	7.2%
2000	59.2%	(50.0%)	N/A	N/A	73.7%	26.3%	76.6%	16.0%	7.1%
2007	5.8%	N/A			8.8%	9.2%	6.9%	8.6%	5.4%
% change									

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

The majority of occupied homes in Greene County are owner-occupied. Claritas estimates for 2007 reveal that the Valley Towns has the highest percentage of owner-occupied homes at 76.3%. Additionally, the majority of homes in the County are single-family homes.

Cost Burden

The number of households waiting for entry into public housing or in need of subsidized housing or rental subsidy is reflective of the extent of cost burden on renter households in the three regional areas of Greene County. Cost burden is defined as the extent to which gross housing costs exceed 30% of gross income, based on data published by the U.S. Census Bureau.

A total of 1,737 households in the Historic River Towns reported housing costs in excess of 30% of income in 2000. This represented 41.7% of all renter households. In comparison, 39.7% of Mountaintop and 36.9% of Valley Town renter households were cost burdened. Not surprisingly, the extent of cost burden was significantly greater on lower income households. Households with annual incomes under \$10,000 in the Historic River Towns accounted for 77.4% of the households that are cost burdened. Similarly, 80.5% of Mountaintop and 78.5% of Valley Town households with incomes under \$10,000 are cost burdened.

<i>Regional Area</i>	<i>Total</i>	<i>Under \$10,000</i>	<i>\$10,000-\$19,999</i>	<i>\$20,000-\$34,999</i>	<i>Over \$35,000</i>
Historic River Towns					
Renter Occupied Units	2,964	615	724	854	771
% of renter households	100.0%	20.7%	24.4%	28.8%	26.0%
Renters paying 30%+	1,237	476	559	202	0
% Cost burdened	41.7%	77.4%	77.2%	23.7%	0.0%
Inc. range % cost burdened	100.0%	38.5%	45.2%	16.3%	0.0%
Valley Towns					
Renter Occupied Units	1,108	195	334	245	334
% of renter households	100.0%	17.6%	30.1%	22.1%	30.1%
Renters paying 30%+	409	153	209	47	0
% Cost burdened	36.9%	78.5%	62.6%	19.2%	0.0%
Inc. range % cost burdened	100.0%	37.4%	51.1%	11.5%	0.0%
Mountaintop Towns					
Renter Occupied Units	771	185	182	163	241
% of renter households	100.0%	24.0%	23.6%	21.1%	31.3%
Renters paying 30%+	306	149	121	36	0
% Cost burdened	39.7%	80.5%	66.5%	22.1%	0.0%
Inc. range % cost burdened	100.0%	48.7%	39.5%	11.8%	0.0%

Source: 2000 Census.

The increasing cost of housing has also made it difficult for lower-income households in Greene County to maintain homeownership. Overall, a total of 1,096 owner-occupied households in the Historic River Towns reported housing costs in excess of 30% of income. This represented 21.6% of all owner households in the Historic River Towns. Approximately 26.6% of Valley Town and 25.0% of Mountaintop owner households are cost burdened as well.

<i>Regional Area</i>	<i>Total</i>	<i>Under \$10,000</i>	<i>\$10,000-\$19,999</i>	<i>\$20,000-\$34,999</i>	<i>Over \$35,000</i>
Historic River Towns					
Owner Occupied Units	5,068	249	460	919	3,440
% of owner households	100.0%	4.9%	9.1%	18.1%	67.9%
Owner s paying 30%+	1,096	170	228	314	384
% Cost burdened	21.6%	68.3%	49.6%	34.2%	11.2%
Inc. range % cost burdened	100.0%	15.5%	20.8%	28.6%	35.0%
Valley Towns					
Owner Occupied Units	2,486	169	245	586	1,486
% of owner households	100.0%	6.8%	9.9%	23.6%	59.8%
Owner s paying 30%+	662	116	163	224	159
% Cost burdened	26.6%	68.6%	66.5%	38.2%	10.7%
Inc. range % cost burdened	100.0%	17.5%	24.6%	33.8%	24.0%
Mountaintop Towns					
Owner Occupied Units	1,634	122	211	398	903
% of owner households	100.0%	7.5%	12.9%	24.4%	55.3%
Owner s paying 30%+	408	92	99	127	90
% Cost burdened	25.0%	75.4%	46.9%	31.9%	10.0%
Inc. range % cost burdened	100.0%	22.5%	24.3%	31.1%	22.1%

Source: 2000 Census.

Similarly, the extent of cost burden was significantly greater on lower income households. Households with annual incomes under \$10,000 accounted for 68.3% of the owner households in the Historic River

Towns determined to be cost burdened. In comparison, 75.4% of Mountaintop and 68.6% of Valley Town owner households with incomes under \$10,000 are cost burdened.

Labor Force Characteristics

The civilian labor force consists of residents (aged 16 and older) who are employed or who are actively seeking employment, excluding those enrolled in the armed forces. According to the Claritas estimates, 54.6% of the Historic River Town working age population participated in the civilian labor force in 2007. The Valley Towns and Mountaintop Towns had a higher civilian labor force participation rate of 59.8% and 57.8% respectively. Claritas reports that unemployment in the regional areas ranged from 5.6% in the River Towns to 7.1% in the Valley Towns. It should be noted that the Census and Claritas unemployment rates are not derived from the same data that the New York State Department of Labor uses to determine unemployment rates.

Table 12: Labor Force			
	<i>Historic River Towns</i>	<i>Valley Towns</i>	<i>Mountaintop Towns</i>
% Civilian Labor Force Participation			
2000 Census	54.6%	59.7%	57.9%
2007 Estimate	54.6%	59.8%	57.8%
% Change 2000-2007	5.5%	11.8%	10.9%
% Civilian Unemployment Rate			
2000 Census	5.7%	7.0%	6.3%
2007 Estimate	5.6%	7.1%	6.1%
% Change 2000-2007	3.7%	14.1%	7.6%
% Management, professional, and related occupations			
2000 Census	30.4%	29.7%	32.1%
2007 Estimate	30.5%	29.6%	31.9%
% Change 2000-2007	6.2%	11.0%	10.5%
% Service occupations			
2000 Census	17.8%	16.3%	20.2%
2007 Estimate	17.6%	16.4%	20.3%
% Change 2000-2007	4.5%	12.1%	11.6%
% Sales and office occupations			
2000 Census	26.4%	25.1%	22.6%
2007 Estimate	26.3%	25.4%	22.7%
% Change 2000-2007	5.3%	13.2%	11.9%
% Farming, fishing, and forestry occupations			
2000 Census	1.0%	1.5%	2.4%
2007 Estimate	1.1%	1.5%	2.1%
% Change 2000-2007	7.4%	12.8%	-1.3%
% Construction, extraction, and maintenance occupations			
2000 Census	10.8%	12.3%	13.2%
2007 Estimate	10.8%	12.1%	13.1%
% Change 2000-2007	6.0%	10.3%	10.7%
% Production, transportation, and material moving occupations			
2000 Census	13.5%	15.1%	9.6%
2007 Estimate	13.6%	15.1%	9.9%
% Change 2000-2007	6.1%	10.7%	14.4%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

The most recent statistics from the Department of Labor indicate that Greene County had an unemployment rate of 4.8% for the month of July 2007. New York State had an unemployment rate of 5.0% for the same period. In comparison, the national unemployment rate was 4.6%. Unemployment data for the individual regional areas is unavailable. The most common occupations were management, professional and related occupations and sales and office occupations in all three regional areas.

Journey to Work

Claritas reports that the majority of each region's residents drove alone or carpoled to work. The average travel time for workers ranged from 27 minutes in the Mountaintop Towns to 30 minutes in the Valley Towns.

<i>Regional Area</i>	<i>Drove Alone</i>	<i>Car Pooled</i>	<i>Public Transportation</i>	<i>Walked</i>	<i>Other Means</i>	<i>Work at Home</i>	<i>Avg Travel Time to Work</i>
Historic River Towns	79.9%	10.7%	1.4%	3.3%	0.7%	4.0%	30 minutes
Valley Towns	78.2%	12.8%	1.2%	4.0%	0.4%	3.4%	30 minutes
Mountaintop Towns	72.2%	13.4%	2.1%	5.7%	1.0%	5.6%	27 minutes

Source: Claritas Pop-Facts: Demographic Snapshot Comparison Report

Place of Work

According to the 2000 Census, there are 11,517 residents of the Historic River Towns, age 16 and above. Of those 11,517, 6,018 residents worked within the County limits, where as a total of 5,314 worked outside of Greene County. Of these 5,314 residents, 185 worked outside of New York State. There are 5,139 residents of the Valley Towns aged 16 and older. About 3,211 worked within Greene County and 1,917 worked outside of Greene County in 2000. Of the 1,917 residents who worked outside of the County, 11 worked outside of New York State. Further there are 2,294 residents (age 16+) who worked within the County, while 948 worked outside the County. Of the residents who worked outside Greene County, 66 worked outside of New York State. Overall, approximately 41% of Greene County workers worked outside of the County in 2000.

	Historic River Towns	Valley Towns	Mountaintop Towns
Worked in County of Residence	6,018	3,211	2,294
Worked outside County of residence	5,314	1,917	948
Worked in State of residence	11,332	5,128	3,242
Worked outside of State	185	11	66
Total 16+ Workers	11,517	5,139	3,308

Source: Census Bureau (2000)

Housing Needs

A component of the Housing Market Analysis is to describe the overall housing needs in Greene County's three regional areas. The Greene County Department for the Aging is currently in the process of assessing senior housing needs, which will be incorporated in this study. Additionally, a focus group meeting was held on September 12, 2007 to obtain information on housing needs in Greene County.

Potential Tenant and Homebuyer Base for Greene County

A housing market analysis is a tool used by housing developers to determine the demand for housing in a specific area. The expressed purpose of such a study is to assess the probable existing and future demand

for a proposed project and evaluate the capacity and availability of commercial and community resources to serve the project. Using Census and Claritas data, information on comparable housing, and surveys of market rents and multiple listing service data, a market analysis can help determine the number of income-eligible households for a project and ultimately define whether or not the project will be financially feasible.

As part of this study, original market research and analysis of the potential tenant and homebuyer base within Greene County was conducted applying traditional market study concepts to determine the probable existing and future demand for various housing options in the County based on household size and income and other appropriate characteristics, and the present availability of commercial and community resources to serve the projected housing need.

River Street Planning analyzed the potential need for rental housing, including low and moderate income and market rate housing for the general population and for the elderly population and homeownership opportunities for current renters. The rental housing analysis evaluated potential housing projects proposed for the Historic River Towns, Valley Towns, and Mountaintop Town regional areas of Greene County.

Rental Analysis

The low and moderate income rental analysis included households at 60% and 80% of the FY 2007 Greene County median income as published by the US Department of Housing and Urban Development. The market rate analysis considered households at 100% and 120% of the Greene County median income. Rents were proposed at \$395, \$475, \$636, and \$675 for the non-elderly low and moderate income group. For the market rate analysis rents were increased to \$445, \$525, \$686, and \$725 for households at 100% and \$495, \$575, \$736, and \$775 for households at 120% of median income. Rents were based on a calculation of the FY 2007 Fair Market Rents by bedroom size for Greene County and subtracting it by the Section 8 utility allowance for the County.

The analysis estimated the number of households in each income category and subtracted out the number already served by the existing housing supply to estimate the number households not served by the current supply of one-, two-, three- and four-bedroom units to establish the target market for each income category and apartment size. Coverage ratios express the number of targeted households within a defined service area considered to be available for each of the proposed units in the study. The ratio is expressed as number of available households per unit proposed. As a general rule, housing developers look for coverage ratios of 5 to 1 or higher to ensure project marketability. A 5 to 1 coverage ratio means that 5 households are available for each unit. A higher coverage ratio means a better chance for project success. River Street used the minimum 5 to 1 coverage ratio to estimate the potential market demand for units in each income group and unit size category.

The table below shows potential market demand for rental family housing units in the Historic River Towns at 60%, 80%, 100%, and 120% of the Greene County median income. For each income level, demand is broken down by unit size and price. The table shows market support for one- and two-bedroom housing, particularly at 61% to 80% of median income category. Surprisingly, there was no market support for three or four bedroom units at 100% and 120% of median income. The existing market seems to be satisfying this need.

Table 15: Historic River Towns Non-Elderly Rental Analysis				
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York				
HISTORIC RIVER TOWNS				
Rental Unit Market for Family Households at 60% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475	3BR@\$636	4BR@\$675
Estimated Renter Households @ 60% Median	48	103	66	19
Currently Served in Subsidized Housing Market	59	86	43	8
Current Unit Need	-11	17	23	11
Unit Demand at Minimum 5:1 Coverage Ratio	0	3	4	2
Rental Unit Market for Family Households at 61% - 80% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475	3BR@\$636	4BR@\$675
Estimated Renter Households @ 80% Median	46	111	66	16
Currently Served in Subsidized Housing Market	20	29	14	3
Current Unit Need	27	82	52	13
Unit Demand at Minimum 5:1 Coverage Ratio	5	16	10	2
Rental Unit Market for Family Households at 81% - 100% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$445	2BR@\$525	3BR@\$686	4BR@\$725
Estimated Renter Households @ 100% Median	50	83	54	11
Currently Served in Housing Market	39	57	56	13
Current Unit Need	11	26	-2	-2
Unit Demand at Minimum 5:1 Coverage Ratio	2	5	0	0
Rental Unit Market for Family Households at 101% - 120% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$495	2BR@\$575	3BR@\$736	4BR@\$775
Estimated Renter Households @ 120% Median	47	91	45	9
Currently Served in Housing Market	35	50	49	12
Current Unit Need	13	41	-4	-3
Unit Demand at Minimum 5:1 Coverage Ratio	2	8	0	0

Source: Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). U.S. Department of Housing & Urban Development's FY 2007 Fair Market Rents for Greene County. 2007 Section 8 Utility Allowance for Greene County. Rental analysis prepared by River Street Planning & Development LLC (August 2007).

The table below shows potential market demand for elderly rental housing for the Historic River Towns. With the exception of one-bedroom units at 60% and 80% of median, there is good market support for one- and two-bedroom units at 100% and 120% and two bedroom units at 60% and 80% of median income.

Table 16: Historic River Towns Elderly Rental Analysis		
Potential Market Support for Elderly Rental Housing for Greene County, New York		
HISTORIC RIVER TOWNS		
Rental Unit Market for Elderly Households at 60% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475
Estimated Renter Households @ 60% Median	90	65
Currently Served in Subsidized Housing Market	200	8
Current Unit Need	-110	57
Unit Demand at Minimum 5:1 Coverage Ratio	0	11
Rental Unit Market for Elderly Households at 61% - 80% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475
Estimated Renter Households @ 80% Median	57	57
Currently Served in Subsidized Housing Market	67	3
Current Unit Need	-10	54
Unit Demand at Minimum 5:1 Coverage Ratio	0	10
Rental Unit Market for Elderly Households at 81% - 100% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$445	2BR@\$525
Estimated Renter Households @ 100% Median	40	40
Currently Served in Housing Market	13	18
Current Unit Need	27	21
Unit Demand at Minimum 5:1 Coverage Ratio	5	4
Rental Unit Market for Elderly Households at 101% - 120% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$495	2BR@\$575
Estimated Renter Households @ 120% Median	69	69
Currently Served in Housing Market	9	12
Current Unit Need	61	57
Unit Demand at Minimum 5:1 Coverage Ratio	12	11

Source: Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). U.S. Department of Housing & Urban Development's FY 2007 Fair Market Rents for Greene County. 2007 Section 8 Utility Allowance for Greene County. Rental analysis prepared by River Street Planning & Development LLC (August 2007).

The table below shows potential market demand for rental family housing units in the Valley Town area of Greene County. Based on the analysis, there is essentially no need for subsidized units below 60% of median income as well as for market rate units at 100% and 120% of median. There is very limited need for units at 61% to 80% of median income.

Table 17: Valley Towns Non-Elderly Rental Analysis				
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York				
VALLEY TOWNS				
Rental Unit Market for Family Households at 60% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475	3BR@\$636	4BR@\$675
Estimated Renter Households @ 60% Median	16	39	27	7
Currently Served in Subsidized Housing Market	28	53	14	1
Current Unit Need	-11	-14	134	6
Unit Demand at Minimum 5:1 Coverage Ratio	0	0	2	1
Rental Unit Market for Family Households at 61% - 80% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475	3BR@\$636	4BR@\$675
Estimated Renter Households @ 80% Median	18	39	22	6
Currently Served in Subsidized Housing Market	9	18	5	0
Current Unit Need	9	21	17	6
Unit Demand at Minimum 5:1 Coverage Ratio	1	4	3	1
Rental Unit Market for Family Households at 81% - 100% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$445	2BR@\$525	3BR@\$686	4BR@\$725
Estimated Renter Households @ 100% Median	19	31	21	5
Currently Served in Housing Market	15	19	19	5
Current Unit Need	4	12	1	0
Unit Demand at Minimum 5:1 Coverage Ratio	1	2	0	0
Rental Unit Market for Family Households at 101% - 120% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$495	2BR@\$575	3BR@\$736	4BR@\$775
Estimated Renter Households @ 120% Median	16	35	19	4
Currently Served in Housing Market	14	18	19	5
Current Unit Need	2	17	0	-1
Unit Demand at Minimum 5:1 Coverage Ratio	1	2	0	0

Source: Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). U.S. Department of Housing & Urban Development's FY 2007 Fair Market Rents for Greene County. 2007 Section 8 Utility Allowance for Greene County. Rental analysis prepared by River Street Planning & Development LLC (August 2007).

In the Valley Town area, there is some need for senior rental units for market rate and subsidized units. This area could conceivably sponsor a small mixed income housing project (see table below).

Table 18: Valley Towns Elderly Rental Analysis		
Potential Market Support for Elderly Rental Housing for Greene County, New York		
VALLEY TOWNS		
Rental Unit Market for Elderly Households at 60% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475
Estimated Renter Households @ 60% Median	41	30
Currently Served in Subsidized Housing Market	28	5
Current Unit Need	14	25
Unit Demand at Minimum 5:1 Coverage Ratio	2	5
Rental Unit Market for Elderly Households at 61% - 80% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475
Estimated Renter Households @ 80% Median	25	25
Currently Served in Subsidized Housing Market	9	2
Current Unit Need	16	23
Unit Demand at Minimum 5:1 Coverage Ratio	3	4
Rental Unit Market for Elderly Households at 81% - 100% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$445	2BR@\$525
Estimated Renter Households @ 100% Median	17	17
Currently Served in Housing Market	5	6
Current Unit Need	12	10
Unit Demand at Minimum 5:1 Coverage Ratio	2	2
Rental Unit Market for Elderly Households at 101% - 120% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$495	2BR@\$575
Estimated Renter Households @ 120% Median	28	28
Currently Served in Housing Market	4	5
Current Unit Need	24	23
Unit Demand at Minimum 5:1 Coverage Ratio	4	4

Source: Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). U.S. Department of Housing & Urban Development's FY 2007 Fair Market Rents for Greene County. 2007 Section 8 Utility Allowance for Greene County. Rental analysis prepared by River Street Planning & Development LLC (August 2007).

The table below shows that there is very little need for family rental housing in the Mountaintop towns.

Table 19: Mountaintop Towns Non-Elderly Rental Analysis				
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York				
MOUNTAINTOP TOWNS				
Rental Unit Market for Family Households at 60% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475	3BR@\$636	4BR@\$675
Estimated Renter Households @ 60% Median	17	30	16	5
Currently Served in Subsidized Housing Market	6	26	11	1
Current Unit Need	11	5	5	4
Unit Demand at Minimum 5:1 Coverage Ratio	2	1	1	1
Rental Unit Market for Family Households at 61% - 80% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475	3BR@\$636	4BR@\$675
Estimated Renter Households @ 80% Median	15	32	17	4
Currently Served in Subsidized Housing Market	2	9	4	0
Current Unit Need	13	23	13	4
Unit Demand at Minimum 5:1 Coverage Ratio	2	4	2	1
Rental Unit Market for Family Households at 81% - 100% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$445	2BR@\$525	3BR@\$686	4BR@\$725
Estimated Renter Households @ 100% Median	16	23	12	3
Currently Served in Housing Market	14	18	18	5
Current Unit Need	2	5	-6	-2
Unit Demand at Minimum 5:1 Coverage Ratio	1	1	0	0
Rental Unit Market for Family Households at 101% - 120% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$495	2BR@\$575	3BR@\$736	4BR@\$775
Estimated Renter Households @ 120% Median	16	23	10	2
Currently Served in Housing Market	12	15	16	4
Current Unit Need	4	8	-6	-2
Unit Demand at Minimum 5:1 Coverage Ratio	1	1	0	0

Source: Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). U.S. Department of Housing & Urban Development's FY 2007 Fair Market Rents for Greene County. 2007 Section 8 Utility Allowance for Greene County. Rental analysis prepared by River Street Planning & Development LLC (August 2007).

Similarly there is very little need for the development of senior housing in the Mountaintop Towns (see table below).

Table 20: Mountaintop Towns Elderly Rental Analysis		
Potential Market Support for Elderly Rental Housing for Greene County, New York		
MOUNTAINTOP TOWNS		
Rental Unit Market for Elderly Households at 60% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475
Estimated Renter Households @ 60% Median	24	18
Currently Served in Subsidized Housing Market	40	2
Current Unit Need	-16	16
Unit Demand at Minimum 5:1 Coverage Ratio	0	3
Rental Unit Market for Elderly Households at 61% - 80% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$395	2BR@\$475
Estimated Renter Households @ 80% Median	16	16
Currently Served in Subsidized Housing Market	13	1
Current Unit Need	3	16
Unit Demand at Minimum 5:1 Coverage Ratio	1	3
Rental Unit Market for Elderly Households at 81% - 100% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$445	2BR@\$525
Estimated Renter Households @ 100% Median	11	11
Currently Served in Housing Market	6	10
Current Unit Need	5	1
Unit Demand at Minimum 5:1 Coverage Ratio	1	1
Rental Unit Market for Elderly Households at 101% - 120% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$495	2BR@\$575
Estimated Renter Households @ 120% Median	20	20
Currently Served in Housing Market	4	8
Current Unit Need	16	12
Unit Demand at Minimum 5:1 Coverage Ratio	3	2

Source: Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). U.S. Department of Housing & Urban Development's FY 2007 Fair Market Rents for Greene County. 2007 Section 8 Utility Allowance for Greene County. Rental analysis prepared by River Street Planning & Development LLC (August 2007).

Homeownership Analysis

In assessing the market for a potential homeownership project, we analyzed the impact of a proposed affordable homeownership program design and how it would affect households of various size and income. In developing these affordability models, we looked at typical households and determined what they could afford for a private mortgage on the average home purchase price and the amount of grant subsidy needed to make homeownership financially feasible.

In developing these models, we assumed the following based on the program design:

- Housing price was based on the average price for homes sold in a municipality by bedroom size in 2006 based on Greene County MLS data.
- Closing costs were estimated at 5% of the purchase price of the home.
- Monthly affordable housing costs are assumed to be 48% of household income and would include traditional PITI expenses (principal and interest on mortgage, taxes, and insurance) plus utilities.
- Grant subsidies were calculated between \$20,000 and \$50,000 based on subsidies generally available through funding sources as Community Development Block Grant, Affordable Housing Corporation, and the Federal Home Loan Bank and Community Preservation Corporation.

Based on the above parameters, we have prepared a number of “affordability models” for 3 person, 4 person, 5 person, and 6 person households at 60% and 80% of median household income. Essentially the affordability model calculates the amount of subsidy that each of these households would require in purchasing an existing home at the costs described. A summary of these results is presented in the chart below. Individual affordability models are presented in the Appendix of this report.

Town	# BR	Purchase \$	Financed amt	Grant amt	Family size	% median income	% debt to income
Athens	2BR	\$123,214	\$122,906	\$0	3	80%	44.6%
Athens	2BR	\$123,214	\$82,906	\$40,000	3	60%	47.3%
Athens	3BR	\$220,454	\$169,903	\$50,000	5	80%	50.3%
Athens	4BR	\$266,588	\$215,922	\$50,000	6	80%	61.8%
Catskill	2BR	\$113,003	\$112,720	\$0	3	80%	42.2%
Catskill	2BR	\$113,003	\$72,720	\$40,000	3	60%	44.0%
Catskill	3BR	\$180,091	\$139,641	\$40,000	5	80%	46.0%
Catskill	4BR	\$189,830	\$149,355	\$40,000	6	80%	46.0%
Coxsackie	2BR	\$119,009	\$118,711	\$0	3	80%	44.0%
Coxsackie	2BR	\$119,009	\$78,811	\$40,000	3	60%	46.5%
Coxsackie	3BR	\$205,346	\$154,833	\$50,000	5	80%	50.6%
Coxsackie	4BR	\$281,915	\$231,210	\$50,000	6	80%	66.9%
New Baltimore	2BR	\$214,250	\$163,714	\$50,000	3	80%	58.9%
New Baltimore	2BR	\$214,250	\$163,714	\$50,000	3	60%	80.1%
New Baltimore	3BR	\$182,550	\$142,094	\$40,000	5	80%	44.1%
New Baltimore	4BR	\$159,457	\$159,058	\$0	6	80%	44.1%

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Affordability analysis prepared by River Street Planning & Development LLC (August 2007).

In the Historic River Towns, the average subsidy for a three person household at 60% of median income to afford a two bedroom home is \$40,000. In general, no subsidy is required for a three person household at 80% median income. The affordability of three bedroom homes for five person households at 80% median income would require subsidies in the range of \$40,000 to \$50,000. The same is generally true for the affordability of four bedroom homes for 6 person households at 80% median income.

Table 22: Valley Towns Affordability Model Summary

Town	# BR	Purchase \$	Financed amt	Grant amt	Family size	% median income	% debt to income
Cairo	2BR	\$107,845	\$107,575	\$0	3	80%	40.7%
Cairo	2BR	\$107,845	\$77,575	\$30,000	3	60%	45.3%
Cairo	3BR	\$183,332	\$142,874	\$40,000	5	80%	47.1%
Cairo	4BR	\$224,528	\$173,967	\$50,000	6	80%	53.0%
Durham	2BR	\$148,796	\$108,424	\$40,000	3	80%	44.3%
Durham	2BR	\$148,796	\$98,424	\$50,000	3	60%	56.9%
Durham	3BR	\$186,800	\$146,333	\$40,000	5	80%	48.3%
Durham	4BR	\$164,000	\$143,590	\$20,000	6	80%	43.8%
Greenville	2BR	\$163,105	\$112,697	\$50,000	3	80%	47.4%
Greenville	2BR	\$163,105	\$112,697	\$50,000	3	60%	64.5%
Greenville	3BR	\$209,680	\$159,156	\$50,000	5	80%	53.4%
Greenville	4BR	\$278,880	\$228,183	\$50,000	6	80%	68.2%

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Affordability analysis prepared by River Street Planning & Development LLC (August 2007).

For the Valley Towns, the average subsidy for a three person household at 60% of median income to afford a two bedroom home in Cairo is \$30,000. Two-bedroom home prices in Durham and Greenville are not affordable to this median income group even with a \$50,000 grant subsidy. In general, a subsidy in the range of \$40,000 to \$50,000 is required for a three person household at 80% median income. The affordability of three bedroom homes for five person households at 80% median income would require subsidies in the range of \$40,000 to \$50,000. Four bedroom homes for six person households at 80% median income are generally not affordable in the Valley Towns even with a grant subsidy of \$50,000.

For the Mountaintop Towns, the analysis was somewhat limited by the fact that there was no sales activity in some housing categories in a number of communities (see table below). In general, two bedroom home prices in the mountaintop towns are not affordable to 60% median income group even with a \$50,000 grant subsidy. In general, a subsidy in the range of \$30,000 to \$50,000 is required for a 3 person household at 80% median income. Three bedroom homes for five person households at 80% median income are generally not affordable in the Mountaintop Towns even with a grant subsidy of \$50,000. And there were no recorded sales of four bedroom homes in the Mountaintop Towns for 2006 upon which to base an analysis.

Table 23: Mountaintop Towns Affordability Model Summary

Town	# BR	Purchase \$	Financed amt	Grant amt	Family size	% median income	% debt to income
Ashland	2BR	\$167,000	\$116,583	\$50,000	3	80%	45.3%
Ashland	2BR	\$167,000	\$116,583	\$50,000	3	60%	61.6%
Ashland	3BR	no sales					
Ashland	4BR	no sales					
Halcott	2BR	no sales					
Halcott	2BR	no sales					
Halcott	3BR	no sales					
Halcott	4BR	no sales					
Hunter	2BR	\$90,000	\$89,775	\$0	3	80%	32.9%
Hunter	2BR	\$90,000	\$89,775	\$0	3	60%	44.7%
Hunter	3BR	\$304,700	\$253,938	\$50,000	5	80%	67.6%
Hunter	4BR	\$195,000	\$154,513	\$40,000	6	80%	44.1%
Jewitt	2BR	no sales					
Jewitt	2BR	no sales					
Jewitt	3BR	no sales					
Jewitt	4BR	no sales					
Lexington (2007)	2BR	\$205,000	\$154,488	\$50,000	3	80%	57.2%
Lexington (2007)	2BR	\$205,000	\$154,488	\$50,000	3	60%	77.9%
Lexington (2007)	3BR	\$282,000	\$231,295	\$50,000	5	80%	68.7%
Lexington (2007)	4BR	no sales					
Prattsville	2BR	no sales					
Prattsville	2BR	no sales					
Prattsville	3BR	\$150,500	\$150,124	\$0	5	80%	46.2%
Prattsville	4BR	no sales					
Windham	2BR	\$160,000	\$129,600	\$30,000	3	80%	46.3%
Windham	2BR	\$160,000	\$109,600	\$50,000	3	60%	56.2%
Windham	3BR	\$330,000	\$279,175	\$50,000	5	80%	77.8%
Windham	4BR	no sales					

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Affordability analysis prepared by River Street Planning & Development LLC (August 2007).

Homeownership Need

Based on the Affordability Models developed, a sampling of monthly mortgages was determined for each municipality within their regional area. The analysis first targeted homeownership to households at 60% and 80% of the Greene County median income and then using the same monthly mortgages, the analysis targeted households at 100% and 120%.

The analysis estimated the number of households in each income category that could afford homeownership in the three regional areas. As mentioned above, the analysis is based on the average price of homes sold and total number of homes sold by bedroom per region in 2006.

Historic River Towns

According to the analysis, the average sales price of homes in the Historic River Town area of Greene County is not affordable to households at 60% of median income. Further, in most cases housing is also not affordable to households at 80% of the Greene County median income.

Table 24: Historic River Towns Homeowner Analysis at 100% Median Income			
Potential Market Support for Non-Elderly Homeowner Housing for Greene County, New York			
HISTORIC RIVER TOWNS			
Homeowner Market for Units located in Athens, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1263	3BR@\$2261	4BR@\$2734
Eligible Homebuyer Pool (37.8% renters)	90	0	0
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	2.9	0.0	0.0
Homeowner Market for Units located in Catskill, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1184	3BR@\$1887	4BR@\$1989
Eligible Homebuyer Pool (37.8% renters)	122	1	13
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	3.9	0.0	0.3
Homeowner Market for Units located in Coxsackie, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1244	3BR@\$2147	4BR@\$2948
Eligible Homebuyer Pool (37.8% renters)	98	0	0
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	3.2	0.0	0.0
Homeowner Market for Units located in New Baltimore, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$2130	3BR@\$1815	4BR@\$1585
Eligible Homebuyer Pool (37.8% renters)	0	12	30
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	0.0	0.1	0.6

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). Homeownership analysis prepared by River Street Planning & Development LLC (August 2007).

Based on the existing sales price and demand, it appears that the Historic River Towns have a fairly strong need for 2BR single-family homes at market rate (particularly the 120% of median income) located in Athens, Catskill or Coxsackie (see Table 24 and Table 25).

Table 25: Historic River Towns Homeowner Analysis at 120% Median Income			
Potential Market Support for Non-Elderly Homeowner Housing for Greene County, New York			
HISTORIC RIVER TOWNS			
Homeowner Market for Units located in Athens, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1263	3BR@\$2261	4BR@\$2734
Eligible Homebuyer Pool (37.8% renters)	211	7	3
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	6.8	0.1	0.1
Homeowner Market for Units located in Catskill, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1184	3BR@\$1887	4BR@\$1989
Eligible Homebuyer Pool (37.8% renters)	236	61	26
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	7.6	0.5	0.6
Homeowner Market for Units located in Coxsackie, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1244	3BR@\$2147	4BR@\$2948
Eligible Homebuyer Pool (37.8% renters)	218	20	0
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	7.0	0.2	0.0
Homeowner Market for Units located in New Baltimore, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$2130	3BR@\$1815	4BR@\$1585
Eligible Homebuyer Pool (37.8% renters)	0	72	43
Total Units Proposed (using 2006 MLS home sold data)	31	118	47
Coverage Ratio	0.0	0.6	0.9

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). Homeownership analysis prepared by River Street Planning & Development LLC (August 2007).

Valley Towns

Similar to the Historic River Towns, the proposed homeownership program targeting households at 60% and most of the 80% median income is not affordable to these populations even with deep subsidies.

Table 26: Valley Towns Homeowner Analysis at 100% Median Income			
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York			
VALLEY TOWNS			
Homeowner Market for Units located in Cairo, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1135	3BR@\$1930	4BR@\$2363
Eligible Homebuyer Pool (31.6% renters)	75	0	0
Total Units Proposed (using 2006 MLS home sold data)	30	82	25
Coverage Ratio	2.5	0.0	0.0
Homeowner Market for Units located in Durham, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1575	3BR@\$1977	4BR@\$1736
Eligible Homebuyer Pool (31.6% renters)	0	0	10
Total Units Proposed (using 2006 MLS home sold data)	30	82	25
Coverage Ratio	0.0	0.0	0.4
Homeowner Market for Units located in Greenville, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1757	3BR@\$2258	4BR@\$3004
Eligible Homebuyer Pool (31.6% renters))	0	0	0
Total Units Proposed (using 2006 MLS home sold data)	30	82	25
Coverage Ratio	0.0	0.0	0.0

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). Homeownership analysis prepared by River Street Planning & Development LLC (August 2007).

Based on median incomes at 100%, the average sales price of single family homes is unaffordable to households in this income range. Even at 120% of median income, housing prices appear out of reach for most of the scenarios presented.

Table 27: Valley Towns Homeowner Analysis at 120% of Median Income			
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York			
VALLEY TOWNS			
Homeowner Market for Units located in Cairo, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1135	3BR@\$1930	4BR@\$2363
Eligible Homebuyer Pool (31.6% renters)	91	21	6
Total Units Proposed (using 2006 MLS home sold data)	30	82	25
Coverage Ratio	3.0	0.3	0.2
Homeowner Market for Units located in Durham, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1575	3BR@\$1977	4BR@\$1736
Eligible Homebuyer Pool (31.6% renters)	36	19	16
Total Units Proposed (using 2006 MLS home sold data)	30	82	25
Coverage Ratio	1.2	0.2	0.6
Homeowner Market for Units located in Greenville, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$1757	3BR@\$2258	4BR@\$3004
Eligible Homebuyer Pool (31.6% renters)	13	3	0
Total Units Proposed (using 2006 MLS home sold data)	30	82	25
Coverage Ratio	0.4	0.0	0.0

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). Homeownership analysis prepared by River Street Planning & Development LLC (August 2007).

Mountaintop Towns

The homeowner analysis for the Mountaintop communities targeting 60% and 80% of median income produced the same results in comparison to the other Greene County regions. Most of the scenarios proposed will not work and for the two that did the unit mix to achieve a coverage ratio of 5.0 was very small.

Table 28: Mountaintop Towns Homeowner Analysis at 100% of Median Income			
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York			
MOUNTAINTOP TOWNS			
Homeowner Market for Units located in Ashland, NY at a Target Median Income of 100%			
	1-2 Person Household		
Unit Size and Mortgage and Target Income	2BR@\$1688		
Eligible Homebuyer Pool (38.7% renters)	0		
Total Units Proposed (using 2006 MLS home sold data)	4		
Coverage Ratio	0.0		
Homeowner Market for Units located in Hunter, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$881	3BR@\$2981	4BR@\$1908
Eligible Homebuyer Pool (38.7% renters)	74	0	4
Total Units Proposed (using 2006 MLS home sold data)	4	10	2
Coverage Ratio	18.4	0	1.9
Homeowner Market for Units located in Lexington, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	
Unit Size and Mortgage and Target Income	2BR@\$2077	3BR@\$2858	
Eligible Homebuyer Pool (38.7% renters)	0	0	
Total Units Proposed (using 2006 MLS home sold data)	4	10	
Coverage Ratio	0.0	0.0	
Homeowner Market for Units located in Prattsville, NY at a Target Median Income of 100%			
		3-4 Person Household	
Unit Size and Mortgage and Target Income		3BR@\$1572	
Eligible Homebuyer Pool (38.7% renters)		0	
Total Units Proposed (using 2006 MLS home sold data)		10	
Coverage Ratio		0.0	
Homeowner Market for Units located in Windham, NY at a Target Median Income of 100%			
	1-2 Person Household	3-4 Person Household	
Unit Size and Mortgage and Target Income	2BR@\$1588	3BR@\$3214	
Eligible Homebuyer Pool (38.7% renters)	0	0	
Total Units Proposed (using 2006 MLS home sold data)	4	10	
Coverage Ratio	0.0	0.0	

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). Homeownership analysis prepared by River Street Planning & Development LLC (August 2007).

The analysis for market rate homeownership in the Mountaintop shows the greatest need for two-bedroom units in the Town of Hunter (at 100% and 120% of income) and for two-bedroom units in the Town of Windham at 120% of income. However, it appears that current sales prices are unaffordable to even the 120% of median income population.

Table 29: Mountaintop Towns Homeowner Analysis at 120% of Median Income			
Potential Market Support for Non-Elderly Rental Housing for Greene County, New York			
MOUNTAINTOP TOWNS			
Homeowner Market for Units located in Ashland, NY at a Target Median Income of 120%			
	1-2 Person Household		
Unit Size and Mortgage and Target Income	2BR@\$1688		
Eligible Homebuyer Pool (37.8% renters)	16		
Total Units Proposed (using 2006 MLS home sold data)	4		
Coverage Ratio	4.0		
Homeowner Market for Units located in Hunter, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	5-7 Person Household
Unit Size and Mortgage and Target Income	2BR@\$881	3BR@\$2981	4BR@\$1908
Eligible Homebuyer Pool (37.8% renters)	107	0	7
Total Units Proposed (using 2006 MLS home sold data)	4	10	2
Coverage Ratio	26.9	0	3.4
Homeowner Market for Units located in Lexington, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	
Unit Size and Mortgage and Target Income	2BR@\$2077	3BR@\$2858	
Eligible Homebuyer Pool (37.8% renters)	0	0	
Total Units Proposed (using 2006 MLS home sold data)	4	10	
Coverage Ratio	0.0	0.0	
Homeowner Market for Units located in Prattsville, NY at a Target Median Income of 120%			
		3-4 Person Household	
Unit Size and Mortgage and Target Income		3BR@\$1572	
Eligible Homebuyer Pool (37.8% renters)		24	
Total Units Proposed (using 2006 MLS home sold data)		10	
Coverage Ratio		2.4	
Homeowner Market for Units located in Windham, NY at a Target Median Income of 120%			
	1-2 Person Household	3-4 Person Household	
Unit Size and Mortgage and Target Income	2BR@\$1588	3BR@\$3214	
Eligible Homebuyer Pool (37.8% renters)	29	0	
Total Units Proposed (using 2006 MLS home sold data)	4	10	
Coverage Ratio	7.3	0.0	

Source: The Multiple Listing Service of the Greene County Board of Realtors (Fourth Quarter 2006 MLS data). Census Data 2000 (Tenure by Age) Claritas 2007 (income by age and persons in households). Homeownership analysis prepared by River Street Planning & Development LLC (August 2007).

Availability of Commercial and Community Resources

In determining the type of housing to live in, there are other factors households consider when choosing a home or apartment. Access to the site via existing transportation systems and the availability of services that are desirable to the target population are two important issues that are considered. Existing resources serving each of the regional areas are summarized as follows.

Commercial and Community Resources in the Historic River Towns

The Town and Village of Athens is well served by community parks, recreational and natural resources, cultural attractions, houses of worship, the Edward J. Arthur Elementary School, post office, a bank, and a

public library. Commercial uses are primarily located NYS Route 9W and Second Street and Washington Street in the Village.

The Town and Village of Catskill is home to the offices of Greene County, as well as community parks and open spaces, Catskill Elementary School, Catskill Middle School, and Catskill High School, public library, banks, houses of worship, post office, and Greene Medical Arts Center. In the Village of Catskill, existing commercial areas are on Main Street and Route 9W. In the Town of Catskill, there is a small commercial area in the hamlet of Palenville.

The Town and Village of Coxsackie are also well served by community parks and recreational facilities, the Coxsackie Elementary School, Coxsackie-Athens Middle School, and the Coxsackie-Athens High School, the public library, banks, post office, and EmUrgent Care. Commercial uses are primarily located along NYS Route 9W and along Mansion and Reed Streets in the Village.

The Town of New Baltimore has a variety of commercial and community resources including houses of worship, post office, and parks and recreational programs. Commercial uses are primarily located along NYS Route 9W and Route 114.

The Greene County Sheriff's Office and the New York State Police provide police protection in the region. Additionally, the Village of Athens has municipal police coverage during the evening hours. The Village of Coxsackie has the Village Police Department (16 hours per day in the Village)

All communities are served by their own volunteer fire departments. The Town of Catskill Ambulance Service provides emergency medical services to Catskill and Athens, while the Coxsackie Rescue Squad serves Coxsackie. Additionally, paramedic-level services are provided by the Greene County Emergency Medical Services, Inc. (GCEMS), a not-for-profit corporation.

Commercial and Community Resources in the Valley Towns

The Town of Cairo only has one Town Park, but there are numerous resort areas, including opportunities for golfing, skiing, hiking, and snowmobiling. Further, 6,927 acres, or nearly 11 square miles of the Catskill Park lies in the Town of Cairo. Other community resources located in Cairo include the local library, Cairo Elementary School, a post office (Post Offices in Cairo are in Cairo, South Cairo, Round Top and Acra), houses of worship, and banks. Commercial uses are primarily located in the Hamlets of Round Top, Acra, South Cairo, and Cairo.

Community facilities located in the Town of Durham include the Durham Elementary School, Cairo-Durham Middle School, and Cairo-Durham High School, parks and recreational amenities, Michael J. Quill Irish Cultural and Sports Centre and Durham Center Museum, a public library, houses of worship, and a post office. In Durham, commercial uses are found in the hamlets of Oak Hill and East Durham and are within the 145 Corridor and in the hamlet of the Town of Durham.

The Town of Greenville is well served by parks (including the Vanderbilt Town Park complex in the hamlet of Greenville, as well as a park in Freehold) as well as providing a number of recreation programs for residents. Other community resources located in Greenville includes Scott M. Ellis Elementary School, Greenville Middle School, and Greenville High School, Greenville Public Library, post offices in Greenville, Surprise and Freehold, banks, and houses of worship. Commercial uses are primarily located along Route 32 and 81.

Police protection in the region is provided by the Greene County Sheriff's Office and the New York State Police. Additionally, the Towns of Cairo and Durham have their own police department. All

communities are served by volunteer fire departments. Paramedic emergency service is provided by the Town of Cairo Rescue Squad as well as by GCEMS, Inc. The Town of Durham Ambulance Squad also provides ambulance service.

Commercial and Community Resources in the Mountaintop Towns

Community resources available in the Town of Ashland include a post office. The Town of Halcott provides a variety of recreational opportunities and amenities, a public library, post office, and house of worship.

The Town of Hunter is served by the following community resources: post office, public library, houses of worship, Hunter Elementary School and Hunter-Tannersville Middle and High School, and a variety of recreational opportunities and amenities. There is also a variety of commercial services located along Route 23A including movie theater, hardware store, banks, Hunter Village Square (a mix of retail shops), restaurants, barber shop, and gas station.

The Town of Jewett has houses of worship, post office, and recreational land and natural open spaces and scenic areas. Community resources available in the Town of Lexington include houses of worship, and a post office. The Town of Prattsville has houses of worship, and a post office, along with commercial uses in the hamlet of Prattsville.

The Town of Windham has a variety of community resources including a public library, post office, bank, Windham Ashland Central School, and a variety of recreational opportunities and amenities. There is also a variety of commercial services located along Route 23 including restaurants, and retail shops.

Police protection in the region is provided by the Greene County Sheriff's Office and the New York State Police. Additionally, the Towns of Hunter and Windham each have its own police departments. All communities are served by volunteer fire departments. Ambulance service is provided by Town of Windham Ambulance Service. Paramedic emergency service is provided GCEMS, Inc.

The Resource Assessment and Stakeholder Feedback section of the Economic Development Plan provided an initial review of Greene County's assets relative to the retention, expansion and attraction of businesses. Key findings identified include the need for amenities (retail and health care), community aesthetics, and the lack of planning and zoning in some communities, which are effecting economic development in the County.

As stated in the Economic Development Plan, "Residents and businesses participating in the planning process agree that Greene County's strengths include its natural beauty, history, proximity to New York City and the Capital Region, relatively low cost of labor and land, transportation access, and cultural resources. These strengths, however, belie the fact that Greene County shares certain challenges with its rural neighbors, such as a limited range of retail stores and lack of access to health care services, particularly on the Mountaintop. The appearance of buildings and neighborhoods is another problem; poorly maintained properties reflect negatively on the community, sending a message to prospective employers that residents are uninvolved or unconcerned. These issues must be addressed to make Greene County more competitive with other business locations."

Housing Needs of the Greene County Workforce

Housing availability is an essential and important component of any community's economic development. In order to attract and retain businesses and employees, there needs to be adequate and affordable housing to meet the needs of all households with varying ranges of incomes.

As part of the Greene County Economic Development Plan, the consultant completed a Workforce Development Strategies and Target Industry and Resource Analysis. According to the Economic Development Plan, “a target industry strategy helps a community identify potential economic opportunities, assess the resource requirements, and then select opportunities to focus on and further develop the resources required to be successful in enhancing/expanding the opportunities.”

The Study identified five potential industry opportunities for the County:

- Warehousing Operations (Consumer, Construction and Industrial Goods)
- “Traditional” Manufacturing Operations (Plastics Injection Molding, Printing, and Food Processing/Bank Operations)
- Advanced Manufacturing (Plastics Molding, Fabricated Metal Products, Medical Devices, Electronic Components/Devices, Printing, and Food Processing/Baking)
- Emerging Technologies (Biotechnology, Nanotech Materials, Advanced Electronic Components, Photonic Components, Advanced Energy Systems, etc.)
- Technical/Professional Services and Financial Services

Based on the potential industry opportunities identified for Greene County, updated salary/wage information for jobs was obtained through the New York State Department of Labor.

Target Industry	Annual Salary/Wage	Affordable Home Purchase Price	
		Conservative 30%	Aggressive 48%
Warehousing Operations	\$42,126	\$109,007	\$174,411
“Traditional” and Advanced Manufacturing Operations			
Plastics Molding	\$40,452	\$103,812	\$166,099
Fabricated Metal Products	\$48,929	\$130,118	\$208,189
Medical Devices	\$33,200	\$81,307	\$130,090
Electronic Components Devices	\$129,463	\$380,040	\$608,064
Printing	\$43,548	\$113,420	\$181,471
Food Processing/Banking	\$36,585	\$91,811	\$146,898
Emerging Technologies			
Biotechnology	\$70,610	\$197,401	\$315,842
Nanotech Materials,	\$82,120	\$233,120	\$372,992
Advanced Electronic Components	\$71,110	\$198,953	\$318,324
Photonic Components Advanced	\$82,120	\$233,120	\$372,992
Energy Systems	\$86,730	\$247,426	\$395,882
Technical/Professional Services	\$60,355	\$165,577	\$264,923
Financial Services	\$55,761	\$151,320	\$242,112

Source: New York State Department of Labor (Occupational Employment Statistics (OES) survey) 2007. Affordable home purchase price calculation prepared by River Street Planning & Development LLC (August 2007).

Salary and wage information was also obtained for the existing Greene County industries that provide the majority of employment to county residents.

Target Industry	Annual Salary/Wage	Affordable Home Purchase Price	
		Conservative 30%	Aggressive 48%
Wholesale Trade	\$37,863	\$95,777	\$153,244
Retail Trade	\$23,947	\$52,952	\$84,147
Manufacturing	\$47,348	\$125,212	\$200,339
Financial Services	\$36,755	\$92,339	\$147,742
Resort/Hospitality	\$14,461	\$23,154	\$37,046
Healthcare/Social Assistance	\$28,864	\$67,851	\$108,561
Local Government	\$33,936	\$83,591	\$133,745
State Government	\$61,372	\$168,733	\$269,972

Source: Source: New York State Department of Labor (Occupational Employment Statistics (OES) survey) 2007. Affordable home purchase price calculation prepared by River Street Planning & Development LLC (August 2007).

To arrive at an "affordable" home price, we followed the guidelines of most lenders. We assumed a housing payment-to-income ratio of 30% for the conservative estimate, and 48 percent for the aggressive one. The 30% figure is based on HUD standards for affordability. The 48% figure is the maximum set by most funding sources when considering grant subsidies for affordable homeownership programs. Other assumptions include an assumed 30-year mortgage term, an interest rate of 7.5% an average annual property tax of \$4,000, annual utilities payments of \$3,000 and homeowners insurance of \$481 (the national average).

In comparing the affordable home purchase prices of the target industries presented in tables 30 and 31 to the sold listing data presented for each regional area (tables 32-34), the majority of workers in the target industries would not be able to afford homes at current prices. The lowest average selling price in 2007 was \$160,000 for a home in the Valley Town Region. Only one of the existing target industries (state government) in Greene County (Table 31) have incomes able to afford a \$160,000 home at the conservative level (30% of income spent on housing). Using the aggressive model (spending 48% of income on housing), the \$160,000 would be affordable to two of the eight existing target industries.

Of the potential target industries identified in the Greene County Economic Development Plan (Table 30), seven of the fourteen occupations would be able to afford a \$160,000 home at the conservative level. At the aggressive level, 12 of the 14 occupations would be able to afford an average home in the Valley Town Region.

The salary data presented in Table 30 and 31 are for single-earner households. Since there are two-wage earner households also living in Greene County, we need to present affordable home purchase prices for the two-earner households. Exact data on two wage earner households is unavailable, although the Census does provide statistics on family type by employment status for 2000. Approximately 25.9% of married couples with a husband in labor force have a wife that is not in the labor force according to the 2000 Census. For the purposes of this analysis, we have assumed that the "second" wage earner is making half of the "first earner" (See table 31a).

Target Industry	Annual Salary/Wage Two-wage earner household*	Affordable Home Purchase Price	
		Conservative 30%	Aggressive 48%
Potential Target Industries			
Warehousing Operations	\$63,189	\$174,372	\$278,944
“Traditional” and Advanced Manufacturing Operations			
Plastics Molding	\$60,678	\$166,579	\$266,527
Fabricated Metal Products	\$73,394	\$206,039	\$329,663
Medical Devices	\$49,800	\$132,821	\$212,514
Electronic Components Devices	\$194,195	\$580,921	\$929,474
Printing	\$65,322	\$180,991	\$289,585
Food Processing/Banking	\$54,878	\$148,578	\$237,725
Emerging Technologies			
Biotechnology	\$105,915	\$306,963	\$491,141
Nanotech Materials,	\$123,180	\$360,542	\$576,867
Advanced Electronic Components	\$106,665	\$309,291	\$494,865
Photonic Components Advanced	\$123,180	\$360,542	\$576,867
Energy Systems	\$130,095	\$382,001	\$611,202
Technical/Professional Services	\$90,533	\$259,227	\$414,763
Financial Services	\$83,642	\$237,842	\$380,547
Existing Major Employer Industries			
Wholesale Trade	\$56,795	\$154,527	\$247,244
Retail Trade	\$35,921	\$89,749	\$143,599
Manufacturing	\$71,022	\$198,680	\$317,887
Financial Services	\$55,133	\$149,370	\$238,992
Resort/Hospitality	\$21,692	\$45,592	\$72,947
Healthcare/Social Assistance	\$43,296	\$112,637	\$180,220
Local Government	\$50,904	\$136,247	\$217,996
State Government	\$92,058	\$263,961	\$422,337

Source: New York State Department of Labor (Occupational Employment Statistics (OES) survey) 2007. Affordable home purchase price calculation prepared by River Street Planning & Development LLC (August 2007).

In comparing the affordable home purchase prices of potential two-wage earner households presented in table 31a to the sold listing data presented for each regional area (tables 32-34), 14 of 22 workers in the target industries would be able to afford homes at current prices under the conservative model in the Valley Towns. Only nine of the twenty-two industries can afford to purchase homes based on the average selling price of homes in the Mountaintop area (which has the highest average selling price) under the conservative model. Under the aggressive model, the number jumps to 17 of 22.

Multiple Listing Service (MLS) Trends

The Multiple Listing Service of the Greene County Board of Realtors is an association of realtors that compiles data on housing sales and market trends within Greene County. Data for this analysis was obtained for Greene County’s regional areas for January 2005 to June 2007.

Table 32: Multiple Listing Service, Sold Listing Data -Historic River Towns			
Residential	2005	2006	2007
Two-Bedroom or less			
Avg. Selling Price	\$137,446	\$142,369	\$115,738
Avg. Market Time	141 days	199 days	116 days
Total # Listings	40	31	19
Three-Bedroom			
Avg. Selling Price	\$182,052	\$197,110	\$221,272
Avg. Market Time	169 days	171 days	183 days
Total # Listings	107	118	34
Four-Bedroom			
Avg. Selling Price	\$254,198	\$224,448	\$208,467
Avg. Market Time	199 days	186 days	187 days
Total # Listings	57	47	21
Five-Bedroom +			
Avg. Selling Price	\$218,520	\$336,050	\$220,906
Avg. Market Time	217 days	219 days	344 days
Total # Listings	19	21	8
Total Residential			
Avg. Selling Price	\$191,335	\$201,686	\$202,366
Avg. Market Time	175 days	182 days	181 days
Total # Listings	223	217	82

Source: Multiple Listing Service of the Greene County Board of Realtors.

In 2005, a total of 223 homes were sold in the Historic River Towns for an average selling price of \$191,335. On average, homes were on the market for 175 days. Homes in 2006 sold for an average price of \$201,686. A total of 217 homes sold, with an average of 182 days on the market. In comparison, 82 homes have been sold between January and June 2007. The average sales price for homes in 2007 is higher than in 2005 at \$202,366. On average homes were on the market for 181 days.

Among the Valley Towns, the average selling price, market time and number of listings were similar for 2005 and 2006. A total of 147 homes sold in 2005 for an average price of \$181,312, while in 2006 142 homes sold for an average price of \$183,671. In comparison, 46 homes have sold between January and June 2007 for an average of 232 days and for an average price of \$175,103.

Table 33: Multiple Listing Service, Sold Listing Data -Valley Towns			
Residential	2005	2006	2007
Two-Bedroom or less			
Avg. Selling Price	\$120,150	\$139,915	\$119,083
Avg. Market Time	189 days	171 days	173 days
# Listings	38	30	11
Three-Bedroom			
Avg. Selling Price	\$211,554	\$193,271	\$171,738
Avg. Market Time	187 days	171 days	171 days
# Listings	72	82	23
Four-Bedroom			
Avg. Selling Price	\$154,204	\$222,469	\$183,085
Avg. Market Time	151 days	236 days	286 days
# Listings	25	25	11
Five-Bedroom +			
Avg. Selling Price	\$301,444	\$265,000	\$450,000
Avg. Market Time	225 days	347 days	1,097
# Listings	13	7	2
Total Residential	\$181,312	\$183,671	\$175,103
Avg. Selling Price	187 days	186 days	232 days
Avg. Market Time	147	142	46
# Listings			

Source: Multiple Listing Service of the Greene County Board of Realtors.

The Greene County MLS reports that only a handful of homes were sold in the Mountaintop Towns over the past few years. The reason for the discrepancy is that most of the real estate agents serving the Mountaintop area do not subscribe to the Greene County Multiple Listing Service. In 2005, the MLS reported that 14 homes sold for an average price of \$308,260. A total of 20 homes sold in 2006 for an average price of \$215,130. Between January and June 2007, 15 homes have already been sold for an average sales price of \$283,007.

Table 34: Multiple Listing Service, Sold Listing Data -Mountaintop Towns			
Residential	2005	2006	2007
Two-Bedroom or less			
Avg. Selling Price	\$251,750	\$139,000	\$172,500
Avg. Market Time	112 days	123 days	85days
# Listings	6	4	3
Three-Bedroom			
Avg. Selling Price	\$224,500	\$218,800	\$224,617
Avg. Market Time	108 days	258 days	318 days
# Listings	4	10	6
Four-Bedroom			
Avg. Selling Price	\$672,500	\$195,000	\$451,875
Avg. Market Time	212 days	222 days	178 days
# Listings	2	2	3
Five-Bedroom +			
Avg. Selling Price	\$657,500	\$466,500	\$669,000
Avg. Market Time	153 days	175 days	152 days
# Listings	2	4	3
Total Residential			
Avg. Selling Price	\$308,260	\$215,130	\$283,007
Avg. Market Time	116 days	190 days	238 days
# Listings	14	20	15

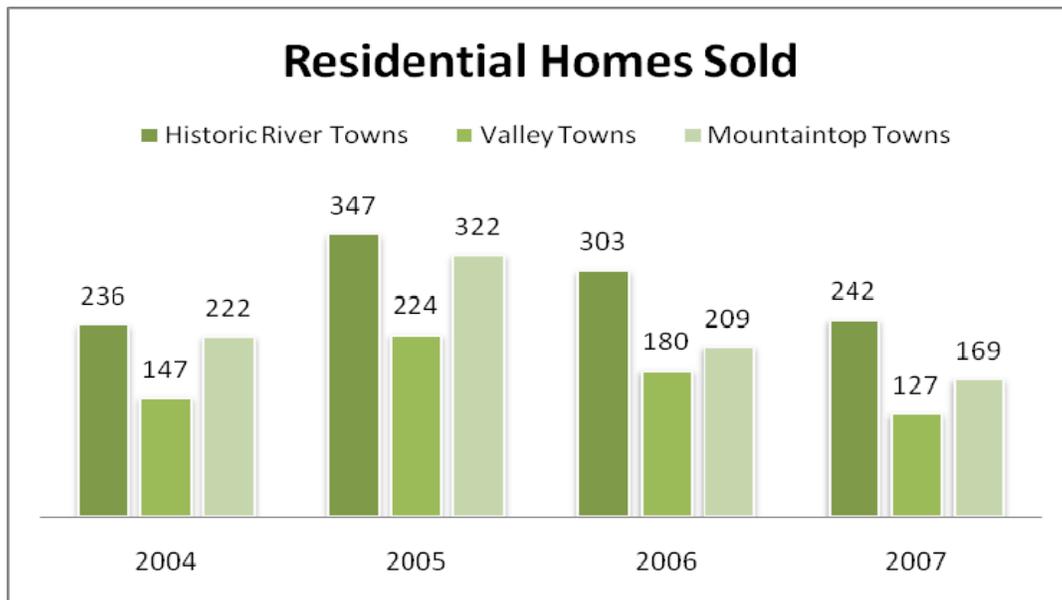
Source: Multiple Listing Service of the Greene County Board of Realtors.

Deed Transaction Data

Apparently one reason for the discrepancy of total homes sold is that most of the real estate agents serving the Mountaintop area do not subscribe to the Greene County Multiple Listing Service. In order to supplement the MLS statistics, data was requested from the Greene County Real Property Tax Service on deed transactions of residential properties between 2004 and November 2007. Although every home sold is accounted for in the Greene County database, only information on the sales price is available.

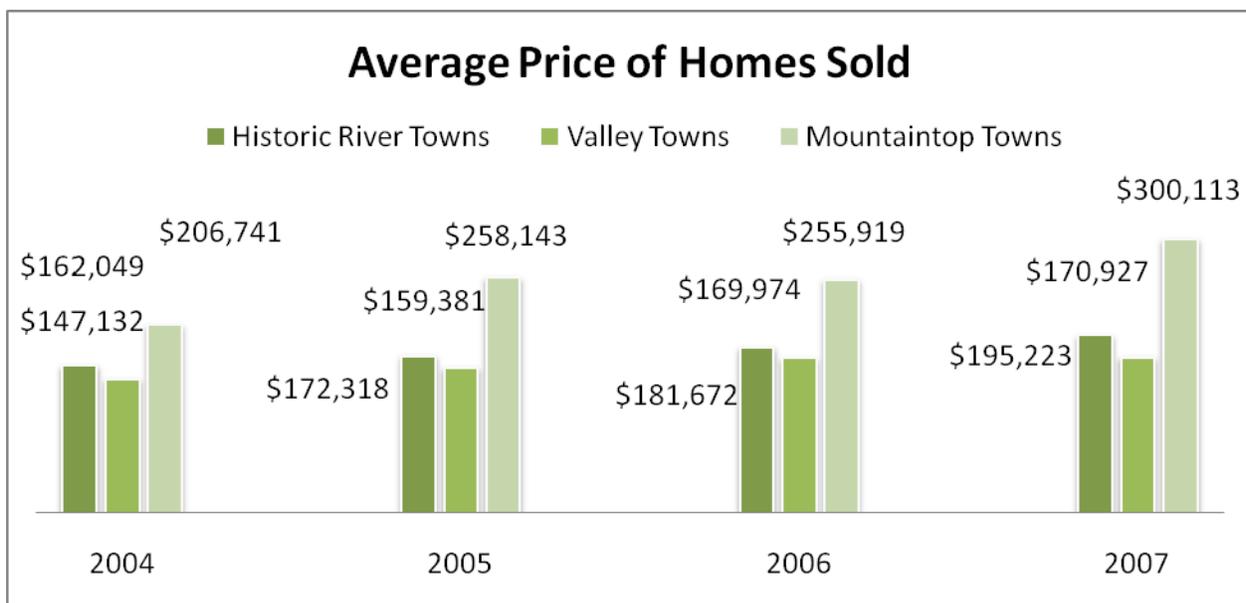
Information is not kept on the bedroom size of the home or the number of days the residential unit was on the market by Real Property.

In 2004, a total of 605 homes were sold in Greene County, 236 were located in the Historic River Towns, 222 were located in the Mountaintop Towns, and 147 were located in the Valley Towns. The peak year for homes sold in Greene County was 2005, when a combined total of 893 homes were sold. A total of 347 homes were sold in the Historic River Towns, followed by 322 in the Mountaintop Towns and 224 in the Valley Towns. As of November 2007, only 538 homes in the County have been sold.



Source: Greene County Real Property Tax Service

The average price of homes sold has steadily increased in each regional area. In 2004, the average price of homes sold in the Historic River Towns was \$162,049 and in 2007 it is \$195,223. The Valley Towns had an average price of \$147,132 in 2004 and \$170,927 in 2007. In comparison the average price of a home sold on the Mountaintop was \$206,741 in 2004 and in 2007 it was significantly higher at \$300,113.



Source: Greene County Real Property Tax Service

Greene County Housing Market

For this element of the Housing Action Plan, an inventory of existing housing serving the community, including the general quality, tenure type, availability, rent levels, sale prices and location of housing was completed.

Existing Housing Serving the Community

The majority of housing structures in each of the Greene County regional areas is the single-family home (see Table 35 below). In the Historic River Towns, it constitutes 68.1% of all housing units in the region. Multi-family buildings (3 units or more) comprise 12.4% of the existing housing stock in the River Towns, while mobile homes account for 1,492 units, 12.0% of the market. In the Historic River Towns, the number of mobile home units experienced the largest growth since 2000 at 6.0%.

Single family homes in the Valley Towns comprise 71.9% of the housing units in that region. Mobile homes account for 14.5% and multi-family homes contain 8.6% of the region's housing units. Since 2000, the number of two-family and single family homes experienced the largest growth in the Valley Towns at 8.7% and 8.3% respectively.

Among the three regions, the Mountaintop has the highest percentage of single family homes at 76.6%. Multi-family structures account for 10.6% of all housing units in the region, followed by mobile homes at 7.1%. Among the types of housing structures, multi-family homes witnessed the largest growth at 8.7%, while two-family homes grew by 8.2%.

<i>Regional Area</i>	<i>% Single Family</i>	<i>%Two Family</i>	<i>% Multi Family (3+ units)</i>	<i>% Mobile Homes</i>	<i>%Other</i>
Historic River Towns					
2000	8,044 (67.6%)	910 (7.7%)	1,505 (12.7%)	1,408 (11.9%)	0 (0.0%)
2007	8,435 (68.1%)	918 (7.4%)	1,538 (12.4%)	1,492 (12.0%)	0 (0.0%)
% change	4.9%	0.9%	2.2%	6.0%	0.0%
Valley Towns					
2000	4,780 (71.8%)	323 (4.9%)	577 (8.7%)	969 (14.6%)	9 (0.1%)
2007	5,176 (71.9%)	351 (4.9%)	619 (8.6%)	1,043 (14.5%)	10 (0.1%)
% change	8.3%	8.7%	7.3%	7.6%	11.1%
Mountaintop Towns					
2000	6,150 (76.7%)	427 (5.3%)	835 (10.4%)	578 (7.2%)	29 (0.4%)
2007	6,573 (76.6%)	462 (5.4%)	908 (10.6%)	609 (7.1%)	32 (0.4%)
% change	6.9%	8.2%	8.7%	5.4%	10.3%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

Subsidized Housing

A small portion of the rental housing within Greene County is provided through subsidized funding sources such as the federal Department of Housing and Urban Development (HUD) and New York State Division of Housing and Community Renewal (NYSDHCR). There are approximately 828 subsidized housing units accounting for less than 3.0% of the County's total housing units. Approximately 374 of the subsidized units located in the project market area are occupied by elderly households. General characteristics of these units are presented in Table 36.

Table 36. Subsidized Housing Inventory

Name	Total						Total Elderly	Total Family
	Units	0 BR	1 BR	2 BR	3 BR	4 BR		
ATHENS-Rivertown Sr. Hsg. II	28	0	28	0	0	0	28	0
ATHENS-Rivertown Sr. Hsg. I	24	0	24	0	0	0	24	0
CATSKILL-Orchard Sr. Apts.	24	0	24	0	0	0	24	0
CATSKILL-Autumn Grove Apts.	32	0	32	0	0	0	32	0
CATSKILL-St. Joseph Villa/Mercy Hsg.	16	0	16	0	0	0	16	0
CATSKILL-Columbia Memorial Hospital Apts.	21	0	21	0	0	0	16	0
COXSACKIE-Bethany Village	100	0	100	0	0	0	100	0
CATSKILL-Hop-O-Nose Homes	80	0	8	34	30	8	0	80
COXSACKIE-Peppertree Apts.	24	0	18	6	0	0	0	24
COXSACKIE-Peppertree Park Apts.	24	0	0	24	0	0	0	24
COXSACKIE-Mansion Square	32	0	18	14	0	0	0	32
CAIRO-Fairground Estates	24	0	24	0	0	0	24	0
CAIRO-Eastview Garden Apts.	28	0	6	19	3	0	0	28
CAIRO-Pinetree Garden Apts.	40	0	10	30	0	0	0	40
HUNTER-Mountainview	24	0	24	0	0	0	24	0
TANNERSVILLE-Catskill Mt. HDF	12	0	12	0	0	0	12	0
WINDHAM- Catskill Mt. HDF	12	0	12	0	0	0	12	0
Section 8 – county wide (estimate)	251	2	103	87	54	5	62	189
TOTALS	828	2	480	238	95	13	374	454

Source: U.S. Department of Housing & Urban Development and New York State Division of Housing & Community Renewal

Nursing Homes

There are two nursing homes located in Greene County. Eden Park Health Care Center is located in Catskill and Kaaterskill Care: Skilled Nursing and Rehab is also located in Catskill. Eden Park Health Care Center is a 136-bed residential health care facility. In addition to baseline services, the facility also provides outpatient/occupational therapy, outpatient/physical therapy, outpatient/speech pathology, and respite care (short-term).

Kaaterskill Care: Skilled Nursing and Rehab is a 120-bed residential health care facility. Services available at Kaaterskill Care Skilled Nursing & Rehab include the following: Physical Therapy (provided 6 days per week), Occupational Therapy (provided 6 days per week), Speech Therapy, Physician Services, Podiatry Services, 24-Hour Nursing Care, I.V. Therapy, Wound Care, Dental Services, Therapeutic Dietary Services, Hospice, Mental Health Services, Social Services, Discharge Planning, Massage Therapy, Therapeutic Activities, Individual Activities, Family & Holiday Dinners, Religious Services, and On-Site Hairdresser.

Adult Care Facilities

There are three adult care facilities in Greene County. Home Sweet Homes of Athens Inc is located Athens. This facility is classified as an Adult Home/Assisted Living Program. There are 24 beds of which 12 are assisted living program beds.

Home Sweet Homes on the Hudson is located in Catskill. This facility is classified as an Adult Home. This is a 60-bed facility.

The Pavilion Senior Residence is also located in Catskill. Like Home Sweet Homes on the Hudson, this facility is an Adult Home with 99 beds.

According to the New York State Department of Health, an adult home is established and operated for the purpose of providing long-term residential care, room, board, housekeeping, personal care and supervision to five or more adults unrelated to the operator. Adult homes may be operated by a natural person, a partnership, a not-for-profit corporation, a public corporation, a non-publicly traded business corporation or a limited liability company.

An assisted living program, which is available in some adult homes and enriched housing programs, combines residential and home care services. It is designed as an alternative to nursing home placement for individuals who historically have been admitted to nursing facilities for reasons that are primarily social, rather than medical in nature. The operator of the assisted living program is responsible for providing or arranging for resident services that must include room, board, housekeeping, supervision, personal care, case management and home health services.

Housing Quality

Residents of Greene County are entitled to live in decent, safe and sanitary housing. The U.S. Department of Housing and Urban Development has developed Housing Quality Standards for their Housing Choice Voucher Program which includes thirteen performance requirements;

- Sanitary facilities;
- Food preparation and refuse disposal;
- Space and security;
- Thermal environment;
- Illumination and electricity;
- Structure and materials;
- Interior air quality;
- Water supply;
- Lead-based paint;
- Access;
- Site and neighborhood;
- Sanitary condition; and
- Smoke Detectors.

According to the 2000 Census, less than 2% of all housing units in Greene County lack complete plumbing facilities and kitchen facilities.

During the Focus Group meeting held with community stakeholders on September 12, 2007, participants discussed that their low income clients are in need of affordable and safe units. In many cases, clients are unable to find housing that meets both criteria. Follow-up calls were then made to some of the participants regarding the location of substandard housing. Representatives from both Catskill Mountain Housing and the Greene County Section 8 Program agreed that substandard housing conditions in the county are not concentrated and are spread out throughout the county. A windshield survey conducted by the Consultant confirmed this. In general, much of the housing appeared to be in good condition with a handful of homes here and there that were in run down /dilapidated condition. Quite often there was a nice home located next to one that needed work.

Tenure

The majority of the housing units in each of Greene County's regional areas are owner-occupied. The Valley Towns have the highest percentage of owner occupancy at 76.3%, followed by Mountaintop Towns (73.7%) and Historic River Towns (70.0%). Renter-occupied units in the Historic River Towns totaled 3,158, comprising 30.0% of the River Town's housing stock. There are 1,280 rental units in the Valley Towns (23.7%) and 922 in the Mountaintop (26.3%). Although each regional area has a significant percentage of vacant units, the majority of the vacant units are considered seasonal or recreational use. A good portion of these units is assumed to be occupied by second homeowners on a seasonal basis. Less than 8% of the remaining housing units are classified as vacant.

<i>Regional Area</i>	<i>% Vacant</i>	<i>% Vacant – Seasonal/ Recreation</i>	<i>% For Sale Vacancy</i>	<i>% Rental Vacancy</i>	<i>% Owner Occupied</i>	<i>% Renter Occupied</i>
Historic River Towns						
2000	1,796 (15.1%)	963 (8.1%)	2.5%	8.6%	7,017 (69.7%)	3,054 (30.3%)
2007	1,839 (14.9%)	N/A	N/A	N/A	7,386 (70.0%)	3,158 (30.0%)
% change	2.4%				5.3%	3.4%
Valley Towns						
2000	1,688 (25.4%)	1,267 (19.0%)	3.0%	7.0%	3,790 (76.3%)	1,180 (23.7%)
2007	1,790 (24.9%)	N/A	N/A	N/A	4,129 (76.3%)	1,280 (23.7%)
% change	6.0%				8.9%	8.5%
Mountaintop Towns						
2000	4,804 (59.9%)	4,020 (50.0%)	7.3%	26.7%	2,371 (73.7%)	844 (26.3%)
2007	5,082 (59.2%)	N/A	N/A	N/A	2,580 (73.7%)	922 (26.3%)
% change	5.8%				8.8%	9.2%

Source: 2000 Census. Claritas Pop-Facts: Demographic Snapshot Comparison Report

Availability

One factor in assessing general housing needs within a community is the availability of housing choice. A healthy housing market should provide sufficient opportunities to its residents to secure good quality units that address their particular needs in terms of number of bedrooms, location, price, and other considerations. The generally accepted standards for measuring availability in a healthy housing market are vacancy rates in the area of 5% for rental units and 1% for purchase housing. In 2000 the rental vacancy rates in the Historic River Towns and Valley Towns were above the norm at 8.6% and 7.0% respectively. In comparison, the Mountaintop had a significantly higher rate of 26.7%. The vacancy rates of for-sale housing in the Historic River Towns and Valley Towns were slightly above the norm, while the Mountaintop had a vacancy rate of 7.3%. The high vacancy rates found in the Mountaintop could indicate poor housing quality of the vacant units or that the rental or sale prices are not affordable to the resident population.

Rent Levels

A survey of area rental listings was conducted to provide additional data regarding the availability and pricing of market rental units in Greene County. Most of the apartments available in the County were for one- and two- bedroom units. The chart below summarizes some of the apartments that are currently available.

The average asking price for the listings found was generally higher than the FY 2007 Fair Market Rents for Greene County. According to U.S. Department of Housing and Urban Development, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities. The

average asking price for a one-bedroom unit was \$584 and for the two-bedroom it was \$857. The asking price for three-bedroom units was \$996, while the price of a four-bedroom was \$1,175.

	0BR	1BR	2BR	3BR	4BR	Totals
\$500 and Under	0	3	0	0	0	3
\$501-\$550	0	0	0	0	0	0
\$551-\$600	0	2	1	0	0	3
\$601-\$650	0	1	1	0	0	2
\$651-\$700	0	2	1	0	0	3
\$701-\$750	0	1	0	1	0	2
Over \$751	0	0	10	5	2	17
Totals	0	9	13	6	2	30
Average Rent	n/a	\$584	\$857	\$996	\$1175	\$842
FY 2007 Fair Market Rent-Greene County	\$503	\$544	\$662	\$861	\$937	N/A

Source: The Daily Mail. August 27, 2007.

Affordability of rental housing in Greene County has become a significant problem for many households. At the current average asking rental price of \$842 per month, a minimum annual income of \$33,680 would be required by a household to afford a typical unit at 30% of income. Based on the income distribution, approximately 7,477 (38.4%) of the households within Greene County have incomes below \$33,680 and would need to expend greater than 30% of their income for the median gross rent for housing available in the County.

Sales Prices

A listing of homes for sale was obtained through the Greene County Multiple Listing Service (August 15, 2007). There are 274 single-family homes in the Historic River Towns listed for sale. Additionally there are 200 homes in the Valley Towns and 145 homes in the Mountaintop Towns for sale. Among the homes for sale in the Historic River Towns, the majority were three-bedroom units (157 total) with an average asking price of \$273,348. Overall the average asking price of homes in the Historic River Town region is \$319,164.

Similarly, most of the homes available for sale in the Valley Towns were three-bedroom with an average price of \$271,154. The average price of all homes in the Valley Towns was \$270,410. Among the three regional areas of the County, the Mountaintop Towns has the highest average asking price at \$491,757. There are currently a total of 145 homes for sale in this area.

Table 39: Multiple Listing Service, Saleable Listing Data			
Residential	Historic River Towns	Valley Towns	Mountaintop Towns*
Two-Bedroom or less			
Avg. Sale Price	\$221,0093	\$185,638	\$197,490
Avg. Market Time	91days	125 days	236 days
# Listings	34	40	29
Three-Bedroom			
Avg. Sale Price	\$273,348	\$271,154	\$441,718
Avg. Market Time	154 days	112 days	101 days
# Listings	157	93	55
Four-Bedroom			
Avg. Sale Price	\$362,875	\$297,808	\$978,273
Avg. Market Time	134 days	197 days	141 days
# Listings	54	44	37
Five-Bedroom +			
Avg. Sale Price	\$614,190	\$356,552	\$880,661
Avg. Market Time	133 days	147 days	130
# Listings	29	23	25
Total Residential			
Avg. Sale Price	\$319,164	\$270,410	\$491,757
Avg. Market Time	138 days	137 days	142 days
# Listings	274	200	145

Source: The Multiple Listing Service of the Greene County Board of Realtors (August 15, 2007.)

*Please note that most Real Estate Agents in the Mountaintop Area do not report data to the Greene County MLS.

Housing Options

There are a number of housing options that address all phases of the family life cycle and provide more affordable housing choices. These options range from condominium development, co-housing models, as well as a number of approaches to senior housing. There are also markets for second-home owners and tourist-oriented housing. A number of these housing options are described below.

Condominium and Townhouse Development

A condominium development is a development containing individually owned dwelling units with jointly owned and shared areas and facilities. In Greene County, a number of condominium developments and townhouse developments have been built in recent years. Though not always true, condominium units in the County tend to be for seasonal use. In the Town of Hunter, new townhouse and condominiums were built off Fast Road and across from Scribner Hollow Lodge. Enclave Club & Condominium, a \$22 million condominium and townhouse development, was constructed in 2004-2005 and is located at Windham Mountain in the Town of Windham. Also in Windham, Crystal Pond at Windham is an expansion of existing 30 condominium units with 110 townhouses on a 20-acre site on Route 23. In addition, there is the conversion of the old Windham Market building on Main Street to residential condominiums. Also proposed, is Hamlet on the Hudson in Cocksackie with 554 residential condominiums, an 18-hole golf course, and other recreational amenities.

Senior Housing

The range in types of senior housing includes active adult communities to full nursing care facilities. There are also senior apartments, elder cottages, independent living facilities, and continuing care

retirement communities, which combine independent living, assisted living, and nursing care in one campus. A review of the types of senior housing is discussed below.

Active adult communities provide no medical or support services while nursing care facilities provide 24-hour medical care and services. Active adult communities could be age-targeted to adults 55 years of age or older or could be age-restricted which exclude residents under 55 years of age subject to the exemptions granted in the Fair Housing Act. Often such communities provide recreational amenities and typically include outdoor maintenance as a part of a homeowner's association or condominium fee.

Senior apartments are individual multifamily rental housing units restricted to residents 55 years of age and older. Independent living communities are also age-restricted individual multifamily rental units with central dining and other services provided as a part of a monthly fee.

Co-housing (congregate housing) provide shared living arrangements for seniors with supportive services included. Assisted living facilities are regulated rental housing that provides assistance for daily activities as needed.

Accessory apartments (accessory dwelling units) are living units that have been added onto, or created within a single-family house. An elder cottages is a small (apartment-sized), detached home for use by an older person which is temporarily sited on private property that contains the primary residence of a younger family member. An elder cottage utilizes the water, electric, and sewer systems of the primary home. It provides security for the older person, privacy for both the senior and the younger family, and encourages the caregiving efforts of the younger family.

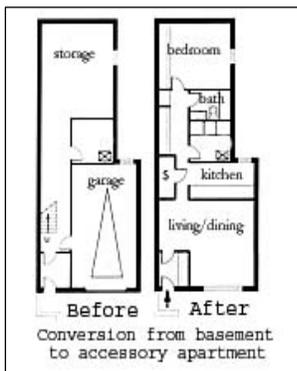


Elder Cottages

Elder Cottages shown to the right is on Whidbey Island in Washington State.

Accessory Apartments

The diagram pictured below from www.growsmartmaine.com shows the conversion of a basement into an accessory apartment.



In Greene County, there is currently some senior housing available. One example is the Pavilion Skilled Nursing Facility in Catskill.

There are a variety of zoning techniques that provide for senior housing options. Specific sites are rezoned for senior housing, senior housing zoning districts could be put in place either as a regular district or as an overlay district, and senior housing can also be included as an option of planned unit development districts. Another option is to permit elder cottages and accessory apartments in a community's zoning regulations.

Second Homes and Tourist-Oriented Housing

The 2006 National Association of Realtors Profile of Second-Home Owners discusses survey results of second-home owners across the country. The study found that the typical vacation homeowner is 59 years old while the median age of investment property owners is 55 years old. Vacation homeowners had a median income of \$120,600 in 2005 and investment property owners had a median income of \$98,600. Seventy-five percent of vacation homeowners purchased their second homes for vacations, although one third of owners viewed the homes as an investment opportunity. One of the main motivations for the purchase of vacation homes was interest in water sports (over half of vacation homeowners noted that interest). The typical vacation home is located within 220 miles from the owner's primary resident and about half of those homes are in resort or recreation areas. The study also noted that vacation homeowners spend a median of 39 nights in their second home each year. Investment owners were more likely to live closer to their vacation homes (a median of 10 miles from their primary residence). Fifty percent of investment properties are single-family detached homes. The typical size for investment homes is 1,520 square feet.

Barriers to Housing

Barriers to the development of additional housing in Greene County include existing land conditions, zoning regulations and community perception.

Land Conditions

Greene County's physical and environmental features present a significant barrier to the development of housing. The County is located at the northern end of the Catskill Mountains, while the Hudson River borders Greene County to the east.

- Catskill Mountains – According the New York State Department of Environmental Conservation “The Catskill Park is a mountainous region of public and private lands in Southeastern New York's Ulster, Greene, Delaware, and Sullivan Counties - the "forest preserve" counties. Ninety-eight peaks over 3,000 feet high form an impressive skyline. Its blend of public and private lands is typical of large parks in Europe, where people and unique lands have coexisted for centuries.” The Catskill Forest Preserve is the state land within the Catskill Park and in Greene County includes the Mountaintop Towns and a small part of the Towns of Catskill and Cairo. Further, according to the 1894 amendment to the New York State Constitution (now Article 14) "the lands of the State now owned or hereafter acquired, constituting the forest preserve as now fixed by law, shall be forever kept as wild forest lands. They shall not be leased, sold or exchanged, or be taken by any corporation, public or private, nor shall the timber thereon be sold, removed or destroyed."
- New York City Watershed Agreement – The New York City Watershed includes approximately 1,969 square miles in eight counties including Greene County. According to the NYS Environmental Facilities Corporation, “this agreement represented a comprehensive effort to protect and preserve the high-quality water supply produced by the watershed of the City of New York while preserving and enhancing the economic vitality and social character of the communities within the watershed. The Memorandum of Understanding (MOA) includes a wide array of programs to be implemented in watershed areas both East and West of the Hudson River. These programs include acquisition of land and easements, implementation of new regulations affecting activities in the watershed, and more than two dozen watershed protection and partnership programs.” Municipalities located in the watershed include the Towns of Ashland, Halcott, Hunter, Jewett, Lexington, Prattsville, and Windham.

- Wetlands - Once believed to be flooded wastelands, wetlands are now recognized as valuable natural resources. Wetlands provide important wildlife habitats, opportunities for recreation and valuable open space. Wetlands also play an important role in flood control and in improving water quality, as they are natural sponges able to absorb large quantities of run-off and filter out impurities and sediments. Poorly drained soils, a dense drainage network, large areas of flat topography and adequate precipitation work in unison to produce ideal conditions for wetlands. Most municipalities in Greene County, including Athens, Cairo, Catskill, Coxsackie, Durham, Greenville, and New Baltimore have some wetlands. In New York State, the Freshwater Wetlands Act (1975) protects wetlands from activities, which can have a negative impact on water quality. Wetland of 12.4 acres in size and smaller wetlands determined to be of unusual local importance, are regulated by the Act. State regulation of these wetlands also extends to a buffer of 100 feet surrounding the wetland. Anyone proposing to undertake an activity on or within 100 feet of a designated wetland is required to obtain a permit from DEC. In addition to the state regulations, wetlands are also protected under the Federal Clean Water Act, which is overseen by the US Army Corps of Engineers under the Section 401 permit program. Federal classified wetlands have no minimum size, and can be regulated down as small as 1/10 acre. Federal wetlands are determined based on three criteria which includes vegetation, period of inundation, and hydric soils whereas the state designated wetlands are primarily defined by vegetation only.
- Flooding – Flood prone areas in the County are found located along most streams, creeks and the Hudson River. The National Flood Insurance Program Flood Insurance Rate Maps indicate areas within the County that lie within the 100-year flood plain. Development of sites located in a floodplain must obtain a flood permit and ensure that the buildings are flood-proofed.
- Steep slopes – Steep slopes are located throughout Greene County, including not only the Mountaintop Towns but are also found in the Towns of Athens, Durham, Cairo, Catskill, Coxsackie, and New Baltimore. The construction of housing on steep slopes is generally undesirable because of the high costs associated with development as well as safety issues such as the greater chance of building instability, erosion, and excessive runoff.
- Soils – Soils in Greene County vary greatly within each municipality. All development plans should include a careful inspection of mapped soils within the development acreage, as found in the Soil and Water Conservation District report. The district report offers considerable professional advice on what sorts of development are suited to individual parcels of land.
- Infrastructure – In general, the more populated area in Greene County such as the villages and Town hamlet areas have municipal water and sewer, while the remaining areas are served by wells and septic systems. Soil characteristics limit development of septic and other sanitary systems because of shallow depth to bedrock, slope, flooding, wetness, seepage, poor filtering, and slow percolation.
- Stormwater Management - In many towns, expansion of imperviousness through new development is one of the most significant threats to natural resources. Municipalities should work closely with the NYS Departments of Environmental Conservation, Health, and others to minimize stormwater management and other environmental impacts associated with new development.

Zoning Regulations

Existing land use regulations can often present hurdles in the development of housing, particularly affordable housing. A review of communities that have zoning in the County indicates that while multifamily housing is permitted, the development of multifamily homes may be constrained by large lot requirements and requirements for infrastructure. In addition, a number of the applicable residential districts permit multifamily housing only by special use permit. While these communities are utilizing tools for reduced lot sizes (like cluster development and planned unit developments), some of the communities may consider decreasing the required lot sizes and/or permitting multifamily by right to encourage additional development of a range of housing types. A more detailed discussion of zoning regulations in Greene County communities is found below.

Public Perceptions

Proponents of affordable housing are increasingly confronted today with opposition that develops primarily due to false perception of a specific population to be housed and a general ignorance of the implications of not providing such housing. The public needs to understand that, without the establishment of affordable housing options, an increasing number of local people currently living in their communities will be left homeless as others struggle with burdensome rent and mortgage payments. Without supervised housing and supportive services for the fragile population (drug dependent individuals, battered women, the mentally-ill, etc.) these groups have only the sanctuary of the streets.

This public misperception has dangerously crystallized into the phenomenon known as “NIMBYism” (“Not In My Back Yard”). The NIMBY factor has been used to describe a disturbing trend evident nationwide, where existing residents rally against almost any type of new development that they perceive as inappropriate. NIMBY’s tend to organize in large groups and become an aggressive and vocal, opposition force during the approval process required for most development. NIMBY’s generally do not understand how the real estate markets and the communities’ approval processes work). In opposing residential projects involving the rehabilitation of drug or alcohol abusers, or a “halfway house” to transition mentally-retarded adults from the institution to the community, the typical argument would likely be “we don’t want those people in our neighborhood”. Not only can’t the argument be legally considered by the planning board, but the public perception that the proposed uses are somehow negative, are generally based on ignorance and fear of the unknown. Unfortunately, this protectionist attitude often evolves into a strong political force and puts extreme pressure on local reviewing authorities. The more that the development proposal varies from the existing neighborhood housing type and conditions, the greater the NIMBY factor becomes in opposing its implementation. Because of the emotions and misconceptions involved, the NIMBY has become a preeminent barrier in developing affordable and special needs housing.

There are generally two courses of action to take to mitigate this barrier to a manageable level. The local review boards (planning, zoning, etc.) need to become better educated about the need for housing special populations and varied housing types and definitively describe and comprehend the parameters and extent of their authority. The second course of action extends to the education of the public regarding special needs housing and the positive benefits that accrue to the neighborhood and the community as a whole. The efforts needed to educate the public will obviously require much more time than that required to educate the review boards, but the process for both should be started simultaneously. Since the authority lies with review boards and their numbers are fewer, efforts in this area can be completed fairly quickly. Furthermore, once the boards are educated they would be in a position to assist in the enlightenment of the general public.

Public education on the need for affordable housing cannot be understated. While control authority lies with the review boards, the NIMBY factor can be devastating even when a development proposal wins

review approval. A typical NIMBY group will test the decision in court, creating delays and increased costs, and reducing the affordability of the project. Sadly, the resultant delays often “kill” the project regardless of the eventual court decision. The public needs to perceive that persons in need of affordable and special needs housing are individuals requiring our assistance, and not society’s outcasts.

Public, Private and Non-Profit Roles in Housing Development

There are a number of existing groups and stakeholders that are actively working on housing affordability and availability issues in Greene County.

Catskill Mountain Housing Development Corporation (CMHDC), organized in 1981, “to purchase, build or rehabilitate structures in order to make available affordable housing to the elderly and those of low and moderate income through management, renting, leasing or sale; and to provide consultation, assessment and information to the elderly and those of low and moderate income for the purposes of housing rehabilitation and improvement.” CMHDC currently manages three senior housing apartments (Fairground Estates in Cairo and Autumn Grove and Orchard Estates in Catskill) and recently completed two others on the Mountaintop (Hemlock Nob Estates in Tannersville and Windham Willows). They also administer federal and state grants to help with the purchase of a new home and provide home owner counseling for first time home buyers and credit counseling for all home owners. Other services provided by CMHDC include housing rehabilitation and repair.

Western Catskills Community Revitalization Council Inc. is a Not For Profit Rural Preservation Company who has a mission to provide home ownership and housing rehabilitation opportunities to Hamlets, Villages, Townships, organizations, and most importantly to the individuals and families of our service area. In Greene County, they serve the Towns of Ashland, Prattsville, Hunter, Jewett, Lexington, and Halcott. Western Catskills provides homeownership counseling and provides a variety of housing rehabilitation and homeownership programs. They also prepare and submit applications to The Office of Small Cities for Community Development Block Grant funding on behalf of Townships and Villages within the Western Catskills service area, provide technical assistance to homebuyers, homeowners, renters, and others on a vast array of housing related issues, and sponsors training for contractors and their employees for lead safe work practices in the home. Western Catskills also sponsors an Interest Subsidy Program that is run in conjunction with the National Bank of Stamford and with NBT Bank and serves potential applicants by providing an interest rate reduction for a home improvement loan.

The Catskill Housing Authority’s (CHA) mission is to assist families with safe, decent and affordable housing as they strive to achieve social and economic opportunities, and to improve their quality of life. CHA operates one public housing facility in Catskill. Hop-O-Nose is an 80 unit apartment complex with 8 one-bedroom, 34 two-bedroom, 30 three-bedroom, and 8 four-bedroom units. The Housing Authority currently maintains a waiting list of 72 households and there is about an equal demand for all units provided. They are almost always at full occupancy.

Community Action of Greene County is the designated anti-poverty agency serving all of Greene County. The Agency also serves Columbia County through its Domestic Violence and Senior Companion Programs, and Ulster County through the Senior Companion Program as well. Through a variety of programs and emergency services aimed at assisting low income and vulnerable populations achieve self-sufficiency; we strive toward our mission of "Creating Opportunities, Fighting Poverty, Changing Lives". Through Community Action, a variety of programs are provided including weatherization, Wheels for Work, Partners-Catch-A-Ride, and Fresh Start Program Homeless Assistance Program among others.

Greene County Rental Assistance Program manages the County Section 8 Program. As of September 12, 2007, there are 248 households served by the program. Of the 248 households, 65 are elderly and 183 are non-elderly. There are currently 454 households on the waiting list, of which 405 are non-elderly households. The majority of households on Section 8 and on the waiting list have incomes between \$5,000 and \$14,999.

Greene County Department of Social Services strives to meet the needs of the County's population, as provided by Federal and State statutes, in a consistent, courteous, and efficient manner while promoting optimum independence of each individual. One of the programs offered through DSS is Temporary Assistance (TA) which provides help to needy people in the form of cash grants to eligible clients. The cash grants will help clients to pay for: food and clothing, rent and mortgage, fuel and utilities, special needs at pregnancy, and emergency repairs/evictions. Other programs offered by DSS include Emergency Assistance to Families, Emergency Aid to Adults, and Home Energy Assistance Program.

Columbia Greene Housing Coalition formed as a result of the increasing cost of rental housing and number of people who were becoming homeless in Columbia County. In 2002, Columbia Opportunities, Inc. began organizing meetings as the Columbia County Homeless Task Force. In 2003, in response to interest from Mental Health and Substance Abuse Providers Greene County agencies were invited to join. The task force became the Columbia Greene Housing Coalition. It is co-chaired by Larry Krajeski of Catskill Mountain Housing Development Corporation and Tina Sharpe of Columbia Opportunities, Inc. The Columbia Greene Housing Coalition's goal is to facilitate a full and wide-ranging discussion on housing needs, resources and demands within the two-county region and to encourage partnerships and collaborative efforts to meet those needs. The monthly Coalition meetings focus on bringing together the diverse elements of the state and local government, social service, housing providers, and community members in both counties. The coalition is committed to the development of more affordable housing opportunities for local residents with a focus on people with special needs. It is developing a strategic approach to ending homelessness in the two counties.

Mental Health Association of Columbia-Greene Counties has dedicated itself to improving mental health in the community. The Association is dedicated to a new vision of care with an emphasis on resiliency and recovery, where children and adults with emotional disturbance and mental illness can live, work, learn, and thrive within their own communities. Residential services provided through the Association include three Community Residences (one located in Greene County), Comprehensive Apartment Program, Supported Housing Program, and permanent supportive housing for mental illness/homeless through the Department of Housing & Urban Development.

Housing Stakeholder Focus Group Meeting

Additionally as part of the Housing Action Plan, the consultant facilitated a Focus Group Meeting with Greene County Stakeholders including representatives from the IDA, Department of Social Services, Rental Assistance Program, Catskill Housing Authority, Community Action of Greene County, and Eden Park Health Care Center, and also included a local realtor and a local developer.

Most of the service providers agreed that the County has a lack of affordable housing units, particularly in the more populated areas (i.e. River Towns). Although there are more affordable rents in the Valley Towns and Mountaintop Towns, most low income residents do not have reliable transportation to live away from services found in the River Towns. Service providers mentioned the following situations currently facing residents of Greene County:

- The County does not have shelters or apartments set aside for persons who become homeless. Homeless people are being put up in hotels/motels and are having longer stays, adding to social services costs.
- Rents have far exceeded the limits prescribed by the U.S. Department of Housing & Urban Development through its Fair Market Rent guidelines used in the Section 8 program. Apartments that are found to be affordable are most often not safe for inhabitants.
- There is an influx of people coming to the area that are wealthier and are buying high end homes, renting luxury apartments, and spending money in the communities. In some cases, homes that have been bought had multiple units and the new owner has converted the units back to a single family home. This situation further constrains affordable housing choices in Catskill and other Greene County communities.

Most of the participants also mentioned the need for a mix of housing available serving all income levels.

From the developer's standpoint, adequate infrastructure is critical. Potential housing sites need to have water, sewer, natural gas, and electric. Further, projects with subsidies do work, but submission requirements to funding agencies are sometimes daunting and extend the time frame for completing projects. However, current costs to building residential units does not lend itself to providing low income rents, especially when high end rents are being paid by tenants.

Reliable transportation to employment and needed services appears to be a huge issue for the low income population. Local municipalities need to identify and implement sound development principles for creating a balanced mix of housing. These principles include zoning for a variety of housing types, updating subdivision and road standards, and considering innovative zoning techniques such as cluster zoning which will help increase the supply of housing while bringing down its costs.

Appendix B: Overview of Regulatory Framework

Introduction

In order to understand the opportunities and constraints for housing development in Greene County, a review of the land use regulations and comprehensive plans was conducted. Following this discussion, appropriate land management tools, policies, and programs are discussed in detail that will help Greene County achieve its goal of the development of viable mixed income neighborhoods and high quality housing.

Review of Comprehensive Plans

A number of the Greene County communities recently adopted comprehensive plans or are currently drafting comprehensive plans. Many of the communities discuss housing development policies such as cluster zoning, adding density bonuses to encourage affordable housing, and providing senior housing through a number of different methods. Below is a discussion of housing and land use recommendations from some of Greene County's municipal comprehensive plans.

Cairo's comprehensive plan recommends including the use of density bonuses, reducing road standards, and allowing for cluster zoning. In addition the Plan recommends a variety of affordable housing options including allowing for accessory apartments, elder cottages, apartment buildings, multifamily attached housing, and senior housing. The Plan recommends locating senior housing as close to the hamlets as possible and providing for a variety of senior housing such as assisted living facilities, nursing homes, senior housing units, adult retirement communities, congregate residences, and continuing care communities.

The Town of Halcott's comprehensive plan recommends incorporating cluster zoning and density bonuses. The Village of Hunter's comprehensive plan discusses encouraging future residential and commercial development and redevelopment within the Village or in areas that are currently or will be served by infrastructure in addition to updating their land use regulations. Recommendations discussed in the Town of Prattsville's comprehensive plan include reviewing the Town's subdivision laws to require appropriate densities and considering adopting cluster subdivisions.

The Town and Village of Catskill's draft comprehensive plan recommends promoting workforce housing by encouraging a mix of housing types and participating in public/private partnerships. Zoning recommendations include zoning for multifamily housing in appropriate locations, permitting senior housing and exploring inclusionary zoning which would encourage or require a certain percentage of affordable units in new developments (through the use of density bonuses). Other recommendations include ensuring rental housing remains in good condition through code enforcement and adopting HUD's "Nationally Applicable Recommended Rehabilitation Provisions."

The Town of Windham's draft comprehensive plan discusses encouraging the construction of senior housing facilities, coordinating infrastructure planning with locations that are suitable for residential housing, investigating programs for first-time homebuyers, and encouraging the construction of high quality rental housing.

The Town and Village of Athens draft comprehensive plan recommends updating the cluster zoning ordinance for the Town and establishing cluster zoning in the Village. The Plan also recommends utilizing density bonuses and promoting a mix of quality housing options in a range of prices. The Plan also recommends that there be additional senior housing development in the Village in areas adjacent to

services. The Plan discusses that this housing should include affordable and market-rate units and recommended further market analysis on the type of senior housing that would be appropriate. The Plan also recommends using planned unit development districts in the Town and residential planned unit development districts in the Village. Other recommendations include allowing accessory and in-law apartments.

The Town and Village of Coxsackie’s draft comprehensive plan recommends utilizing cluster development and using zoning tools for age-restricted housing such as a senior residence district or a PUD. Other recommendations include encouraging employers to participate in a worker-housing homeownership initiative, exploring the use of inclusionary zoning and/or density bonuses, implementing manufactured housing zoning standards, encouraging market rate senior housing through the development of apartments, accessory apartments, senior cottages, townhomes and apartments (locating close to the Village as possible), and exploring the development of a continuing care retirement community. New Baltimore’s comprehensive plan recommends including incentive zoning (density bonuses) and creating planned unit development districts.

Table 40: Greene County - Existing Regulations & Land Use Controls by Municipality, 2006												
	Comprehensive Plan	Zoning Regulations	Subdivision Regulations	Site Plan Review	Planning Board	Zoning Board	Mobile Home Law	Junk Car Law	Sewer Law	Highway Standards	Sign Law	Flood Plain Regulations
Historic River Towns												
Athens (T)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Athens (V)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Catskill (T)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Catskill (V)	Yes	Yes	Yes*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Coxsackie (T)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Coxsackie (V)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
New Baltimore (T)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Valley Towns												
Cairo (T)	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Durham (T)	Yes	No	Yes	No	No	No	Yes	Yes	Yes	Yes	No	Yes
Greenville (T)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mountaintop Towns												
Ashland (T)	Yes	No	Yes	No	No	No	Yes	No	No	Yes	No	Yes
Halcott (T)	Yes	No	Yes	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes
Hunter (T)	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Hunter (V)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tannersville (V)	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jewett (T)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes
Lexington (T)	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	Yes	No	Yes
Prattsville (T)	Yes	No	Yes	No	Yes	Yes	Yes	No	No	Yes	No	Yes
Windham (T)	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Source: Greene County Planning & Economic Development Department (GCPED)												
*Village of Catskill Planning Board is authorized to review plats but hasn’t adopted regulations.												

Review of Land Use Regulations

A review of the regulations in all nineteen municipalities in Greene County found that eleven communities have zoning regulations. All of the Historic River Towns have zoning regulations. The Towns of Cairo, Durham, Ashland, Halcott, Hunter, Prattsville, and Windham and the Village of Tannersville do not have zoning regulations.

The review of municipal zoning regulations are found in tables 41-43. Communities without zoning, have not applicable listed throughout the chart. This review specifically looked at districts that permit residential uses and noted residential densities, building height, whether accessory uses and multifamily dwellings are permitted, and whether inclusionary zoning and density bonuses are included in the ordinance. The multifamily category includes townhouses and apartments. If a community permits cluster zoning or planned unit development that is noted as well. Please note that following recent comprehensive plan adoptions, a number of the communities are currently updating their land use regulations and implementing their comprehensive plans. The charts below reflect the current zoning regulations.

Table 41: Zoning Analysis – Historic River Towns						
Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Town of Athens						
Rr - Recreation Residential	15,100 sq. ft. (for class 1), 30,000 (for class 2), and 65,000 (for class 3)		Yes	Yes		
Ru - Rural Residential	60,000 sq. ft. (for class 1), 90,000 (for class 2), and 90,000 (for class 3)		yes	no		
Ag - Agriculture	10 acres		Yes	No		
OS - Open Space/ Conservation	5 acres		Yes	No		
HC - Highway Commercial	130,000 sq. ft. (class 3), single dwelling (permitted but discouraged)		Yes			
Planned Unit Development	100 contiguous acres of land		Yes	Yes		
Cluster Development	Applicable to Rr and Ru districts and a minimum of 10 contiguous acres of land		Yes	Yes		
Village of Athens						
RL - Low Density Residential District	10,000 sq. ft. with public sewers and water, 5 acres without	30 ft.	Yes	No		
RR - Recreational Residential District	10,000 sq ft with public sewers and water, 3 acres without	30 ft.	Yes	No		

Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
RM - Medium Density Residential District	10,000 sq. ft.	30 ft.	Yes	Yes		
CR - Commercial Residential District	must be in compliance with surrounding buildings	50 ft.	Yes	Yes		
C - Commercial District	50,000 sq. ft.	50 ft.	Yes	Yes		
Town of Catskill						
Rural Residential/Agriculture	0.5-1.5 acres depending on water and sewer		Yes	Yes		
Moderate Density Residential	0.5 acre		Yes	Yes		
High Density Residential	0.25 acre		Yes	Yes		
General Commercial	0.25 acre		Yes	Yes		
Highway Commercial	0.5 acre		Yes	Yes		
Conservation	5 acres		Yes			
Village of Catskill						
R-1-One Family Residence District	7,500 square feet with water and sewer, min. 12,500 square feet without	42 ft.	Yes	No		
R-2-General Residence District	6,000 sq. ft. with water and sewer and min. 10,000 sq ft. without	42 ft.	Yes	No		
R-3-Commercial Residence	6,000 sq. Ft.	42 ft.	Yes	Yes		
C-1 Commercial District	N/A	42 ft.	Yes	Yes		
Town of Coxsackie						
Rural Residential/Agriculture	2 acres		Yes	No		
High-Density	0.25 acres with comm. water and sewer		Yes	Yes		
Developmental District	2 acres		Yes	Yes		
Village of Coxsackie						
R-1 Residential/Agricultural	43,560 sq. ft.	2 ½ stories, 35 ft	Yes	Yes		
R-2 Low-Density Residential	10,000 sq. ft.	2 ½ stories, 35 ft	Yes	Yes		

Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
R-3 High Density Residential	3,500 per family unit on the first floor or 10,000 sq. ft. total	2 ½ -5 stories depending on the building materials				
NC Neighborhood Commercial	3,000 sq. ft.	2 ½ -5 stories depending on the building materials	Yes	Yes		
Planned Unit Development						
Town of New Baltimore						
RA - Rural Residential/Agriculture	2 acres		Yes	No		
C - Commercial	0.5 acre with public water and sewer, 2 acres without	35 ft.	Yes	Yes		
HR - Hamlet Residential	0.5 acre with public water and sewer, 2 acres without		Yes	No		
D - Developmental	3/10 acre with public water and sewer	35 ft.	Yes	Yes		

Table 42: Zoning Analysis – Valley Towns						
Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Town of Cairo						
	N/A	N/A	N/A	N/A	N/A	N/A
Town of Durham						
	N/A	N/A	N/A	N/A	N/A	N/A
Town of Greenville						
Hamlet Residential	2 acre	35 feet	Yes	Yes, for MF: lots must consist of 2 acres for the 1 st unit and 0.5 acres for each additional unit		

Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Hamlet Business	0.5 acre	35 feet	Yes	No		
Low Density Residential	2 acres	35 feet	Yes	Yes, for MF: lots must consist of 2 acres for the 1 st unit and 0.5 acres for each additional unit		
Rural Residential/Open Space	5 acres	35 feet	Yes	Yes, for MF: lots must consist of 5 acres for the 1 st unit and 0.5 acres for each additional unit		
General Commercial	0.5 acres	35 feet	Yes	No		
Highway Commercial	2 acres	35 ft	Yes	No		
Planned Unit Development (applies to Hamlet Residential, General Commercial with 10 contiguous acres, and Low Density Residential with 35 contiguous acres)	From 2 acres to average density of 0.5 acres	35 feet	Yes	Yes		
Cluster Development for LD and RRO density neutral						

Table 43: Zoning Analysis – Mountaintop Towns

Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Town of Ashland						
	N/A	N/A	N/A	N/A	N/A	N/A
Town of Halcott						
	N/A	N/A	N/A	N/A	N/A	N/A
Town of Hunter						
	N/A	N/A	N/A	N/A	N/A	N/A
Village of Hunter						
Village Business District	Various Densities based on uses - Single Family Residential: 5,000 sq. ft.; Two-Family Residential: 10,000 sq. ft.			No		
Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Gateway Business District	Various Densities based on uses - Single Family Residential: 10,000 sq. ft.; Two-Family Residential: 20,000 sq. ft.; Condominiums/to wnhouses: 40,000 sq. ft.; Multi-family Residential 10,000 sq. ft./unit			Yes		
Village Residential District	Various Densities based on uses - Single Family Residential: 20,000 sq. ft.; Two-Family Residential: 10,000 sq. ft./unit; Multi-family Residential 10,000 sq. ft./unit			Yes		
Recreation Entertainment District 1	Various Densities based on uses - Single Family Residential: 10,000 sq. ft.; Two-Family Residential: 20,000 sq. ft.; Multi-family Residential 8 units per acre; Condominiums/to wnhouses 1 acre			Yes		

Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Recreation Entertainment District 2	Various Densities based on uses - Single Family Residential: 10,000 sq. ft.; Two-Family Residential: 20,000 sq. ft.; Multi-family Residential: 8 units per acre; Condominiums/ townhouses 1 acre			Yes		
Village of Tannersville						
	N/A	N/A	N/A	N/A	N/A	N/A
Town of Jewett						
Hamlet Residential	1.5 acres	35 feet	Yes	Yes		
Rural Residential	2.5 acres	35 feet	Yes			
Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted	Inclusionary Zoning	Density Bonuses
Rural Conservation	3 acres	35 feet	Yes			
Conservation	5 acres	35 feet	Yes			
Cluster Development						
Town of Lexington						
Hamlet District	30,000 sq ft		Yes	Yes		
Rural Residential	3 acres		Yes	Yes		
Conservation	10 acres		Yes	Yes		
Town of Prattsville						
	N/A	N/A	N/A	N/A	N/A	N/A
Town of Windham						
	N/A	N/A	N/A	N/A	N/A	N/A

The review of the Greene County communities with zoning regulations indicates that while multifamily housing is permitted, the development of multifamily homes may be constrained by large lot requirements and requirements for infrastructure. In addition, a number of the applicable residential districts permit multifamily housing only by special use permit. In the Town of Jewett, for example, multifamily dwellings are permitted by special use permit in the Hamlet Residential District at a minimum lot size of 1.5 acres. However, the Town of Jewett does permit cluster development, which would allow for a reduction in lot sizes. The Town of Greenville and the Village of Coxsackie both have Planned Unit Development Districts, which permit smaller lot sizes. Greenville also permits cluster development for two districts; however Greenville requires larger lot sizes for multifamily development above the base

zoning for multifamily development. While these communities are utilizing tools for reduced lot sizes (like cluster development and planned unit developments), some of the communities may consider decreasing the required lot sizes and/or permitting multifamily by right to encourage additional development of a range of housing types.

Land Management Tools, Policies and Programs

Based on a review of existing regulations, the discussion below details recommendations to encourage the development of housing in Greene County. These recommendations include policies, programs, and municipal legislation that can be adopted to encourage a more varied housing supply. As discussed above a number of the communities recommend density bonuses, cluster development, and zoning tools for senior housing. These recommendations are elaborated and other recommendations are discussed in more detail.

Land Use Regulation Tools

Adopt zoning regulations

Eight of the nineteen communities do not have zoning regulations. In order to ensure a variety of types of housing are built, we recommend that communities adopt sound development principles.

Provide for a variety of housing types in appropriate areas

Encourage a wide-range of housing types including starter homes, homes for families, and vacation and retirement homes throughout Greene County communities. This can be accomplished through providing a range of lot sizes and by carefully identifying and designating land for certain housing types. For example, ensure that adequate vacant land is available for multifamily housing, townhouses, etc. These areas should be located in areas with access to existing infrastructure and/or be adjacent to existing villages and hamlets where services are more readily available. Small lot sizes should be provided and communities should consider permitting multifamily by right in some districts rather than only by special permit. Also communities should consider permitting residential above commercial uses to allow for additional multifamily development and permitting residential development in commercial areas.

Adopt Cluster Zoning

Cluster zoning allows for a reduction of lot sizes and the preservation of open space on the rest of the site. Cluster zoning helps save infrastructure costs in the development phase, which reduces the costs of homes for homebuyers. Less street paving and utilities are needed when homes are clustered together.

Permit Accessory Apartments and Elder Cottages

Permitting accessory apartments and elder cottages in zoning regulations allows for a lower cost housing option for seniors.

Designate Senior Housing Districts or Senior Housing as a Part of Planned Unit Development

In order to provide for more senior housing, communities can create senior residential housing districts that permit a variety of senior housing types from independent living units to continuing care communities. Another option is to permit senior housing as an option in planned development districts.

Explore the Use of Inclusionary Zoning and Density Bonuses to Create Workforce Housing for First Time Homebuyers

Inclusionary zoning allows for the construction of affordable and workforce housing. This technique typically utilizes density bonuses or more flexible requirements for projects that build a certain number of affordable housing units. Inclusionary zoning could be either required or voluntary.

Density bonuses allow the development of more housing units than the amount that would be permitted under existing zoning. When a developer is permitted to build extra units, this bonus allows for a reduced sale price per unit.

Implement Manufactured Housing Zoning and Design Standards

Manufactured housing can be a more affordable option than traditional construction. In addition to permitting manufactured housing in their zoning, communities can also include specific design requirements such as exterior design requirements to ensure that such homes fit into the character of the community.

Permit Continuing Care Retirement Communities

One option to encourage more senior housing is to permit continuing care retirement communities in zoning regulations. Such communities include independent living housing, assisted living housing, and nursing homes on one large campus.

Update Subdivision and Road Standards

One of the costs of housing production is related to excessive road widths and other subdivision standards that require large setbacks and wide roads. These standards can lead to higher construction costs. Communities should update their standards to reflect modern road width recommendations. These changes will help to decrease the cost of housing.

Programs and Policies

Collaborate with Housing Development Organizations to Develop Grants for Housing Rehabilitation

In order to further expand affordable housing options, substandard housing units could be rehabilitated to increase the supply of housing. Greene County could collaborate with housing development organizations to help develop grant applications for housing rehabilitation.

Encourage Local Employers to Participate in Worker-Housing Homeownership Initiatives

Services such as mortgage subsidies, downpayment and closing cost assistance, funding for rehabilitation, and first time homebuyer counseling are all potential types of employer-assisted housing programs. Some employers offer incentives to encourage employees to live closer to work (this is more common for medical and educational institutions).

Encourage the Redevelopment of Brownfields for Housing

Vacant brownfield sites can be developed for housing following environmental assessment and clean up. Because there is federal money provided for brownfield sites, these vacant sites could once again be developed. The most effective method for cleaning up these sites would be to create a county brownfields redevelopment program, which would help to expand sites available for housing construction.

Create a County Housing Trust Fund

Housing trust funds are established by legislation and are designed to receive dedicated sources of public funding to assist in supporting a variety of housing activities such as funding new construction and rehabilitation, community land trusts, mobile home parks, first time homeowner programs, etc. Funds are typically provided as grants or loans. The majority of housing trust funds utilize revenue from a tax or a fee dedicated to the housing trust fund.

Utilize Low Income Housing Tax Credits and Employer Assisted Tax Credits

Low Income Housing Tax Credits is a federal program that provides tax credits to developers that construct affordable rental housing for low income households. New York State's Low Income Housing

Tax Program (SLIHC) was signed into law in 2000. This program is modeled after the federal program however there are some exceptions including that SLIHC assisted units must serve households whose incomes are at or below 90 percent of the area median income (compared to the 60 percent standard of the federal program).

Employer Assisted Tax Credits is another tool that private sector employers can utilize. The employer establishes a revolving loan fund for employees to borrow from to fund their housing purchases or rent. Employers receive a tax credit on the investment. Unused tax credits can be carried over for about five years. After a period of six years, the initial investment is returned to the employer.

Encourage the Creation of Community Land Trusts

Community land trusts are non-profit corporations created to acquire and hold land and reduce the cost of housing by allowing homeowners to purchase the house without purchasing the land. This reduces the cost required to purchase homes. A homeowner who owns a home (and their heirs) on a community land trust has the right to occupy and use the leased land for as long as they would like; if they would like to sell their home typically there are provisions in the lease to require that the home be sold to individuals who meet the low or moderate income criteria and that the sales price be limited to an affordable sales price.

Appendix C: Cost of Community Services Analysis

Town of Cairo - Cost of Community Services Analysis

The Cost of Community Services (COCS) analysis usually focuses on how various types of land use affect local government taxation and spending. This element typically involves dividing land use into four general categories: residential, commercial, industrial, and farmland/open space and then calculating the COCS ratio for each land use category. The ratio compares how many dollars worth of local government services are demanded per dollar collected. A ratio greater than 1.0 suggests that for every dollar of revenue collected from a given category of land, more than one dollar is spent in association with it.

Land use in a community affects taxes and ultimately the quality of life of community residents. Land use affects the size of local government, the types of services it offers, the types of equipment it must purchase, and the taxes and tax rates it needs to levy. Land use also affects the number of students in the local school district, the size and number of various school buildings, the number of teachers and facility employees, and the taxes and rates that the school district levies.

It should be noted at the outset that COCS studies do *not* provide a measure of the cost of development. Instead they compare the outlay and influx of money to and from several general types of already-developed (or undeveloped) land. Other approaches must be used to estimate the cost and fiscal impact of actual development. This will be accomplished under a separate fiscal impact analysis which will examine a number of potential or likely development scenarios that the Town may face over the next twenty years.

The COCS Analysis Process

The general process of calculating COCS ratios involves analyzing the finances and land uses of the local municipality and the municipality's school district. For Cairo, the process is a bit more complex since the Town is served by three school districts (Cairo-Durham, Coxsackie-Athens and Greenville school districts). Furthermore, each of these districts serve three or four other towns in addition to Cairo. Revenues and expenditures for each school district are analyzed separately to determine Cairo's share. These figures are then delineated among the various land uses that provide or require them.

The first step in the process is to collect all relevant data on revenues and expenditures from the municipality and the school districts and then allocate these revenues and expenditures to the various land uses. Typically this involves obtaining annual budgets, assessment data and related financial data from each of the entities. It often requires follow-up interviews with the municipality's manager, treasurer and assessor and comparable officials at the school district. The process is complicated because municipal budgets vary from community to community in terms of format and how revenues and expenditures are defined for local purposes.

We were interested in creating an analytical process in spreadsheet format that could be readily updated each year and would have adaptability to all Greene County communities. The New York State Comptroller's Special Report on Municipal Affairs is an annual publication that extracts data from budgets, annual financial reports and other documents which local governments file. The Comptroller's Report provides a structured format for financial data submitted by the municipalities. The consistency of the data structure allows comparisons among communities within the state in a given year or the progress an individual community may make from year to year. The Comptroller's Special Report provides

financial data for all municipalities within New York State (Counties, Cities, Towns and Villages), school districts, fire districts and special districts.

Due to the extensive nature of the data collected, assembled and compiled from the various municipalities and special districts (about 10,500 local government units in all), the Comptroller’s Special Report is generally published and available approximately two years following the close of the municipal fiscal year.

Steps in the COCS Analysis

1. Collecting the Data

As noted above, use of the Comptroller’s Special Report on Municipal Affairs will simplify the data collection process and provide standardized data in a consistent format year in and year out. The Comptroller’s Report provides a full accounting of funds used as revenues and expenditures for each of the municipalities and the school district. The report tables are available on-line and can be downloaded at www.osc.state.ny.us/localgov/pubs/liststats.htm#annual.

The second major source of data comes from the County tax assessment office. This office keeps track of the assessed value of properties in each county municipality and categorizes these values by land use classification.

Town of Cairo Assessment Data Base

General Land Use Categories	Parcels	%	Assessed value	%	Acres	%	AV per acre
100 - Agricultural Properties	7	0.17%	\$717,800	0.18%	430	1.09%	\$1,670.93
200 - Residential Properties	2,734	64.54%	\$277,912,240	71.01%	17,502	44.34%	\$15,878.70
300 - Vacant Land	1,135	26.79%	\$24,875,650	6.36%	12,274	31.10%	\$2,026.65
400 - Commercial Properties	225	5.31%	\$44,035,200	11.25%	1,979	5.01%	\$22,252.14
500 - Recreation and Entertainment Properties	23	0.54%	\$6,474,000	1.65%	684	1.73%	\$9,470.87
600 - Community Service Properties	45	1.06%	\$22,080,300	5.64%	495	1.26%	\$44,567.05
700 - Industrial Properties	5	0.12%	\$1,148,700	0.29%	34	0.09%	\$34,005.33
800 - Public Service Properties	22	0.52%	\$8,170,649	2.09%	118	0.30%	\$69,049.68
900 - Conservation, public parks, forested lands	40	0.94%	\$5,964,100	1.52%	5,952	15.08%	\$1,001.98
	4,236	100.00%	\$391,378,639	100.00%	39,468	100.00%	\$9,916.26

River Street Planning conducted an analysis of the Town tax base and developed each land use’s share of total taxable valuation. These tax base calculations are used to allocate real property tax revenues and several other revenue and expenditure items in subsequent steps of the COCS analysis (see below).

2. Allocating Municipal Tax Revenues

The spreadsheet is used to allocate municipal tax revenues to each of the various land use types. The Comptroller’s Report categorizes municipal tax revenues as property tax items and non-property tax items such as sales tax revenues. The following discusses the various tax revenue items that apply to the Town of Cairo and how these revenues are allocated by land use.

Real Property Tax – these tax revenues are allocated proportionately to each land use’s share of the tax base as referenced in Step 1 above. For example, if commercial land accounts for 11.25% of the Town’s tax base, then 11.25% of property tax revenues are attributed to commercial land.

Other tax items – this category includes interest and penalties on taxes, payment in lieu of taxes, gain from sale of tax acquired property. Where possible allocate revenues to the specific land use that generated the revenue otherwise proportionately allocate the total to each land use’s share of the tax base.

Sales tax – this includes receipts retained by the county from a county sales tax. These revenues are allocated totally to commercial land use. However, Greene County does not currently share sales tax revenues with its municipalities so this calculation is moot.

Other taxes – this category includes sales tax credit to towns to reduce county real property tax levy, off-track betting surtax, tax on hotel room occupancy, privilege tax on coin operated devices, interest and penalties on non-property taxes, etc. Typically these taxes are generated by commercial uses and should be so allocated unless the municipality has specific information to the contrary.

3. Allocating Municipal Non-tax Revenues

Non-tax revenues are similarly allocated by land use item by item. Many items are related to the general operation of government and benefit all land use types. Where items cannot be allocated to specific land uses, revenues were attributed in proportion to the land use’s contribution to the tax base.

4. Allocating Municipal Expenditures

Most expenditure items are related to the general operation of government and benefit all land use types. Municipal expenditures are currently attributed in proportion to the land use’s contribution to the tax base. Town departments should be asked to review the expenditure data and suggest revisions if warranted.

5. Allocating School District Tax Revenues

The Town of Cairo is served by three school districts. The Town is primarily served by the Cairo-Durham School District which also serves the towns of Catskill, Durham and Greenville. In order to determine the amount of the school district’s budget that is attributable to Cairo, we conducted the analysis delineated in the table below. School district levy for each town and the percentage of the levy attributable to the Cairo-Durham School District were compiled by the New York State Comptroller’s Office.

2006 Comparisons for Cairo - Durham School District					
<u>Town</u>	<u>School District levy</u>	<u>Levy to School District percent</u>	<u>Amount</u>	<u>% budget to town</u>	<u>Student Population</u>
Cairo	\$6,020,130	96.00%	\$5,779,325	61.22%	1084
Catskill	\$12,667,572	1.00%	\$126,676	1.34%	24
Durham	\$3,348,356	95.00%	\$3,180,938	33.70%	596
Greenville	\$5,036,910	7.00%	\$352,584	3.74%	66
			\$9,439,522	100.00%	1770

From this analysis we determined that approximately 61% of the school district's revenues are derived from Cairo. Based on distribution of school district levies, we have estimated a student population of 1,084 from the Town of Cairo. In terms of land use, school district revenues are allocated in the same proportion as municipal tax revenues are distributed (see above).

We performed a similar analysis for the Cossackie-Athens School District. This School District also serves the towns of Athens, Cossackie and New Baltimore.

2006 Comparisons for Cossackie - Athens School District					
<u>Town</u>	<u>School District levy</u>	<u>Levy to School District percent</u>	<u>Amount</u>	<u>% budget to town</u>	<u>Student Population</u>
Cairo	\$6,020,130	2.00%	\$120,403	0.97%	16
Athens	\$5,844,863	68.00%	\$3,974,507	32.15%	512
Cossackie	\$6,950,778	94.00%	\$6,533,731	52.85%	842
New Baltimore	\$4,334,171	40.00%	\$1,733,668	14.02%	224
			\$12,362,309	100.00%	1594

From this analysis we determined that approximately 1% of the school district's revenues are derived from Cairo. Based on distribution of school district levies, we have estimated a student population of 16 from the Town of Cairo. In terms of land use, school district revenues are allocated in the same proportion as municipal tax revenues are distributed (see above).

We performed a similar analysis for the Greenville School District. This School District also serves the towns of Durham, Cossackie, Greenville and New Baltimore.

2006 Comparisons for Greenville School District					
<u>Town</u>	<u>School District levy</u>	<u>Levy to School District percent</u>	<u>Amount</u>	<u>% budget to town</u>	<u>Student Population</u>
Cairo	\$6,020,130	2.00%	\$120,403	1.82%	25
Durham	\$3,348,356	5.00%	\$167,418	2.54%	35
Cossackie	\$6,950,778	6.00%	\$417,047	6.32%	87
Greenville	\$5,036,910	93.00%	\$4,684,326	70.94%	973
New Baltimore	\$4,334,171	28.00%	\$1,213,568	18.38%	252
			\$6,602,761	100.00%	1372

From this analysis we determined that approximately 2% of the school district's revenues are derived from Cairo. Based on distribution of school district levies, we have estimated a student population of 25 from the Town of Cairo. In terms of land use, school district revenues are allocated in the same proportion as municipal tax revenues are distributed (see above).

The school district analysis for the Town of Cairo is summarized in the table below.

Town of Cairo Property taxes by S.D. (2006)						
School District	School District levy		Total S.D. property taxes		Student Population	
	District	percent				
Cairo - Durham	\$9,174,626	61.22%	\$5,617,143	94.75%	1,770	1,084
Coxsackie - Athens	\$11,361,208	0.97%	\$110,652	1.87%	1,594	16
Greenville	\$11,004,522	1.82%	\$200,670	3.38%	1,372	25
	\$31,540,356	100.00%	\$5,928,465	100.00%		1,124

6. Allocating School District Non-tax Revenues

We have used the same methodology for allocating non-tax revenues as tax revenues assuming that 61.22% of the non-tax revenues of the Cairo-Durham SD, 0.97% of the non-tax revenues of Coxsackie-Athens SD and 1.82% of the non-tax revenues of Greenville SD are derived from the Town of Cairo. If the school districts have more specific data regarding the source of non-tax revenues, we can adjust the spreadsheet accordingly.

7. Allocating School District Expenditures

School district expenditures are similarly distributed – 61.22% of Cairo-Durham expenditures, 0.97% of Coxsackie-Athens expenditures and 1.82% of Greenville expenditures to Cairo. All of the expenditures are allocated to residential uses as the primary beneficiary.

8. Calculating the Cost of Community Service Ratios

Based on the preceding analysis, we calculated COCS ratios for each of the primary land uses studied. Ratios are calculated by dividing the total expenditures for each land use (across all funds and the school district) by the total revenues from that land use type. The results are compiled in the tables below.

Cost of Service Ratios - Town of Cairo					
	\$ Total	\$ Residential	\$ Commercial	\$ Industrial	\$ Agricultural/ Other
Revenues					
General fund municipal tax revenues	\$1,980,928	\$1,390,119	\$243,523	\$5,677	\$341,608
General fund municipal nontax revenues	\$1,281,856	\$910,246	\$144,209	\$3,717	\$223,684
School District tax revenues	\$5,837,547	\$4,145,242	\$656,724	\$14,594	\$1,020,987
Cairo's share of nontax revenues	\$8,110,240	\$5,759,081	\$912,402	\$20,276	\$1,418,481
Total Revenues	\$17,210,570	\$12,204,689	\$1,956,858	\$44,264	\$3,004,760
Expenditures					
General Fund municipal expenditures	\$3,365,034	\$2,389,511	\$378,566	\$9,759	\$587,198
School District expenditures	\$13,559,675	\$13,559,675			
Total Expenditures	\$16,924,709	\$15,949,186	\$378,566	\$9,759	\$587,198
		1.31	0.19	0.22	0.20

9. Interpreting the Results

The COCS ratios demonstrate that various types of land uses in a community have implications for taxes and the cost of local government services. How land is used within the community has an impact on what services are provided and where services are provided and where revenues come from. For example, in the Town of Cairo we have calculated the COCS ratio for residential land is 1.31. This means that every dollar that comes in from residential land, we have estimated that it costs \$1.31 to provide services to that land type. For the other land use categories, we have estimated COCS ratios of around 0.20 which means that these land uses on average cost the Town about twenty cents in services for every dollar they bring in revenues.

The ratios represent an average of all the land in the community. They are not direct measures of the costs of development. The types of local services required by different populations within a certain land use type vary greatly. Residential housing populated by seniors, for example, will have a fiscal impact much different from that of similar housing units occupied by families with school aged children. We will look more closely at various future development scenarios in Cairo in the Fiscal Impact Analysis.

Appendix D: Fiscal Impact Analysis

Town of Cairo – Fiscal Impact Analysis

One of the most common issues raised by local officials and decision makers in reviewing proposed development for their community is what impact will this development have on existing community services. All development has service demands and many create new populations of residents or employees or both. Depending on the specific proposed development, a determination of fiscal impact will depend on a variety of factors e.g. a projection of resident and school age populations attributable to the development, the numbers of public employees – policeman, firemen, teachers, etc – who must be hired, and the kinds of municipal facilities needed to serve the changing population.

Fiscal impact analysis is a mechanism to evaluate the net local public costs and revenues associated with development proposals. When evaluating project proposals using fiscal impact analysis, a community can estimate future service requirements of anticipated development. The analysis also allows for monitoring the cost of land use decisions such as the decision to zone for single-family homes or garden apartments.

Characteristics of a fiscal impact analysis include the following:

- Only direct costs associated with the development proposal and the revenues that will be generated from the project are examined. Secondary consequences such as impact on adjacent property values are not considered.
- The analysis is only concerned with public costs and revenues. It does not consider private costs of public actions that are passed on to the consumer.
- Costs include both operating expenses and capital outlays.
- Revenues are from all sources including taxes (property, income, and sales), user charges, licenses and permits, fines and forfeits, intergovernmental revenue, and miscellaneous revenue. Borrowed funds and one-time grants are not included as revenue sources.
- This fiscal impact analysis does not address social and environmental issues and values. It only determines the difference between cost of services and expected revenue generated.

There are a variety of techniques available to evaluate the fiscal impact of a project proposal. The one selected for Greene County is a modified version of a model developed by the Capital District Regional Planning Commission³ and has the following characteristics and assumptions:

- An average costing technique is utilized. This assumes a linear relationship in that costs are attributed to a new development according to average cost per unit at existing service levels. This method does not consider existing excess or deficient capacity that might exist for particular services. For example, it does not take into account the need to build a new municipality owned and operated sewage treatment plant facility to accommodate a project proposal resulting in a significantly higher average per unit cost to treat sewage than an existing system. In this instance, a marginal costing technique should be applied since the new service costs are significantly different from past averages.
- This method will allow for evaluation of residential and/or nonresidential project proposals.
- The current local service levels will continue on the same scale in the future.

³ Fiscal Impact Analysis A Guidebook – Second Edition by Capital District Regional Planning Commission, September 1987

- The current and future composition of the population is sufficiently similar to occasion similar costs.
- The most accurate determination of future population estimates is derived from information on expected number of housing units presented by number of bedrooms and by type of configuration.
- The current distribution of municipal expenditures will remain constant and will serve as the primary indicator of the way in which additional expenditures will be subsequently allocated. However, the methodology provides for annual updates of municipal expenditure and revenue data based on data compiled by the New York State Comptroller's Office.

Procedure

The following outlines the step by step procedure required to undertake the fiscal impact analysis. Individual spreadsheets for various residential and non-residential development scenarios for the Town of Cairo are provided.

When establishing the data base, it is critical to collect the information for the same time period to assure consistency in the tabulations. For that reason, the primary data source is the Office of the State Comptroller, Bureau of Municipal Research and Statistics. The New York State Comptroller's Special Report on Municipal Affairs is an annual publication that extracts data from budgets, annual financial reports and other documents which local governments file. The Comptroller's Report provides a structured format for financial data submitted by the municipalities. The consistency of the data structure allows comparisons among communities within the state in a given year or the progress an individual community may make from year to year. The Comptroller's Special Report provides financial data for all municipalities within New York State (Counties, Cities, Towns and Villages), school districts, fire districts and special districts.

Due to the extensive nature of the data collected, assembled and compiled from the various municipalities and special districts (about 10,500 local government units in all), the Comptroller's Special Report is generally published and available approximately fifteen months following the close of the municipal fiscal year.

Since school districts generally encompass multiple municipalities, it is also necessary to confirm with local school districts the percentage of annual district revenues and expenditures that apply to the Town of Cairo. In addition, the appendix of this report includes a full listing of current demographic multipliers to project resident and school age population that should be applied to the analysis if more geographic specific information is not available.

The following table provides a summary of the steps involved in the fiscal impact analysis. Many of the steps have been automated in the spreadsheet format and depend only on inputted data from the user.

<u>Step</u>	<u>Action</u>
1	<i>Obtain current information on local and school district budgets, assessments, and estimates of municipal and school district populations.</i>
2	<i>Categorize and sum annual local municipal expenditures by service function plus debt service.</i>
	<i>Budgetary information is provided by the Comptroller's Special Report and assessment data is provided by Greene County. This data is inputted into the spreadsheet with the results for Cairo depicted below.</i>

Municipal and School District Worksheet

Name of Municipality: **Town of Cairo**

A. Estimated Population **6,355**

B. Name of School District **Cairo-Durham Central School**

C. School Enrollment **1,770**

D. **Municipal Expenditures (2005):**

Source: NYS Comptroller's Report on Municipal Affairs

Category	Amount	% of total
1 General Government	\$ 617,394	18.35%
2 Public Safety	\$ 283,864	8.44%
3 Health	\$ 471,847	14.02%
4 Transportation	\$ 1,235,601	36.72%
5 Utilities	\$ 208,341	6.19%
6 Recreation and Culture	\$ 196,402	5.84%
7 Economic Assistance	\$ 8,057	0.24%
8 Other Community Services	\$ 43,911	1.30%
9 Debt Service	\$ 299,617	8.90%
Total Expenditures	\$ 3,365,034	100.00%

E. **Cairo-Durham School District Expenditures (2005):**

Source: NYS Comptroller's Report on Municipal Affairs

1 Operating	\$ 19,337,539	89.94%
2 Debt Service	\$ 2,162,862	10.06%
Total School Expenditures	\$ 21,500,401	100.00%
% of School Expenditures - Cairo	61.2%	\$ 13,162,545
Students from Village	0	0.0%
Students from Town	1124	100.0%

Municipal Data

EQ = 87.0%

Source: NYS Comptroller's Report 2006

	Market value	Assessed value	
F Local Equalized Property Value	\$449,860,505	\$391,378,639	100.0%
G Total Number of Taxable Parcels	4,236	4,236	
Local Residential Property Value	\$319,439,356	\$277,912,240	71.0%
Total Residential Parcels	2,734	2,734	
Local Commercial Property Value	\$50,615,172	\$44,035,200	11.3%
Total Commercial Parcels	225	225	
Local Industrial Property Value	\$1,320,345	\$1,148,700	0.3%
Total Industrial Parcels	5	5	
H Local Non-residential Property Value	\$51,935,517		11.5%

			\$45,183,900	
I	Total Non-residential Parcels	230	230	
		Residential	Non-residential	
J	Equalization Rate - Current year	73.50%	73.50%	
K	Property Tax Rate per \$1000 - Current year			
1	Municipal	\$ 5.86	\$5.86	2006
2	School District	\$ 18.45	\$18.45	
	Total	\$ 24.31	\$24.31	
L	Revenue Sources (2005):			
	<i>Source: NYS Comptroller's Report on Municipal Affairs</i>	Municipal	School	
1	Property Tax	\$ 1,933,861	\$9,175,717	
2	Sales Tax	\$ -		
3	Other Non-property Tax	\$ 47,067		
4	State Aid	\$ 453,666	\$11,282,202	
5	Federal Aid	\$ -	\$1,194,538	
6	Other Intergovernmental	\$ 9,836		
7	Interest on Investments	\$ 39,077	\$72,727	
8	Other Local (Fees, etc.)	\$ 779,277	\$395,908	
	Total Revenues	\$ 3,262,784	\$22,121,092	
	% attributable to Cairo	61.2%	\$13,542,533	
	% attributable to Town	100.0%	\$13,542,533	
	% attributable to Village	0.0%	-	

Note: The letters contained in the formulas in the subsequent steps refer to the items listed for the data sheets from Steps 1 & 2 above.

3 *Assign a share of local annual municipal costs to existing nonresidential facilities. This involves a two step process that first determines a refinement coefficient to assign municipal costs attributable to residential and non-residential uses and then uses the refinement coefficient to identify municipal expenditures attributable to non-residential uses. Since the relationship between non-residential property value and total property value is non-linear, it must be scaled to reflect this deviation through the application of a refinement coefficient.⁴ See Appendix for the refinement coefficient graph and detailed explanation of its application.*

⁴ The Fiscal Impact Handbook, Robert W. Burchell and David Listokin, 1978

3a	Determine refinement coefficient to assign municipal costs attributable to Residential vs. non-residential uses.		
			Formula
	Average local non-residential real property value =	\$ 196,452	H/I
	Average local real property value =	\$ 92,393	F/G
	Ratio of non-residential to average real value =	2.13	H/I / F/G
	Refinement coefficient (RC1) =	1.50	Apply ratio to refinement Coefficient graph
3b	Identify existing municipal expenditures attributable to non-residential uses.		
	Municipal expenditures assigned to non-residential sector =	\$ 582,730	D x H/F x RC1

4 Calculate net annual per capita and per pupil expenditures.

4a	Municipal expenditures assigned to residential sector =	\$ 2,782,304	D- Step 3B
4b	Per capita municipal costs =	\$ 437.81	Step 4a / A
4c	Per pupil school costs =	\$ 11,710.45	

5 Determine number of residents and school-age populations by housing type anticipated from project proposal.

	Single family subdivision		2.00	units per acre
5a	<i>Number of persons projected</i>			
	1BR units	0	1.50	0
	2BR units	10	2.31	23.1
	3BR units	25	3.06	76.5
	4BR units	5	3.76	18.8
	5BR units	0	4.52	0
	Total persons			118.4
5b	<i>Number of school children projected</i>		<i>Single family homes</i>	
	1BR units	0	0.00	0
	2BR units	10	0.30	3
	3BR units	25	0.71	18
	4BR units	5	1.16	6
	5BR units	0	1.58	0
	Total school children			26

6 Calculate residentially induced total annual municipal and school district expenditures as a result of project proposal.

Municipal costs associated with incoming residential proposal =	\$ 51,837.11	Step 5a x Step 4b
School costs associated with incoming residential proposal =	\$ 309,448.63	Step 5b x Step 4c

7 Calculate municipal costs for the nonresidential uses proposed as part of project

7a1	Single family subdivision		
	Equalized value of proposed development	\$12,000,000	see step 9 detail
	Incremental non-residential to average non-residential value =	0.00	Step 7a1 / H/I
	Refinement Coefficient (RC2)	0	Apply ratio to graph See Appendix
7b	Determine future municipal costs attributable to the proposed non-residential facility		
	Municipal costs associated with incoming non-residential facility	\$ -	Step 3b x Step 7a1/HxRC2

Since this particular project example involves only residential development, Step is not applicable in this example.

8 Determine total increase in municipal and school expenditures by service category plus debt service.

Total costs by proposal type:		
Residential project proposal =	\$ 361,286	Step 6
Non-residential project proposal =	\$ -	Step 7B

Step 8 summarizes the results from Steps 6 and 7B.

9 Project total annual public revenues.

9a	Residential project proposal:	Single family subdivision
	Municipal property tax revenues	
	Projected market value	\$12,000,000
	Residential equalization rate	73.50%
	Assessed value of development	\$ 8,820,000
	Less average exemptions	\$ 882,000 10.00%
	Taxable value of development	\$ 7,938,000

Tax rate per \$1000 valuation	\$	5.86	
Municipal property tax revenues	\$	46,505	
School property tax revenues			
Taxable value of development	\$	7,938,000	
Tax rate per \$1000 valuation		18.45	
School property tax revenues	\$	146,479	
Intergovernmental Revenues:			
Municipal Revenues - State Aid	\$	8,452	Appendix
School Revenues - State Aid	\$	168,436	Appendix
Intergovernmental Subtotal	\$	176,889	
Other Revenues:			
Sales Tax	\$	-	Not applicable
Gas & Electric fees	\$	1,500	see Appendix
Water revenues	\$	18,889	see Appendix
Sewer revenues	\$	6,296	see Appendix
Unclassified revenues	\$	293	see Appendix
Other revenues - subtotal	\$	26,978	
Total revenues from residential	\$	396,851	

10 Calculate cost-revenue surplus or deficit.

10a	Residential Project proposal	Single family subdivision	Step 9a - Step 8a
	Net fiscal gain	\$8,587	
10b	Commercial/Industrial Proposal	not applicable	Step 9B - Step 8b
	Net fiscal gain	\$0	

Fiscal Impact Summary

In the fiscal impact analysis described, we selected a development scenario involving the construction of 40 new single family homes on a 20 acre parcel in the Town of Cairo. The homes are assumed to have an average area of approximately 1,500 square feet and a purchase price of \$300,000. We assumed a bedroom mix of 10 2BR homes, 25 3BR homes and 5 4BR homes.

Based on these parameters and the municipal and school data analyzed for the Town of Coxsackie, we project a net positive fiscal impact of \$35,565 per annum to the town and school. As indicated in the summary table below, the primary fiscal would go to the Town, an estimated \$30,098 annually

Town of Cairo

Development Scenario	Acres	Units	Market Value	Bldg SF	Type
Single family subdivision	20	40	\$12,000,000	60,000	R
Single family homes	1BR	0	\$300,000	per unit	
	2BR	10	\$600,000	per acre	
	3BR	25	Assessed Value		
	4BR	5	\$8,820,000		
	5BR	0	\$220,500	per unit	
Blue shaded areas require inputed data			\$441,000	per acre	
Type codes" R=residential; C=commercial; I=industrial					Senior/Family? F
					Condominium? n
Green shaded areas show results of inputed data					1
Number of persons projected =	118		Net Fiscal impact =	\$35,565	
Number of students projected =	26		Town =	\$30,098	
			School =	\$5,467	
Est. number construction jobs =	150	assumes annual construction job @ \$40,000			
Est number permanent jobs =	0	not applicable - residential project			

Definitions

The following are the definitions that should be used in the assignment of municipal expenditures by function (Step 2). These definitions are similar to those used by the Office of the State Comptroller, State of New York.

General Government: This includes expenditures for executive, legislative, judicial, and financial operations.

Public Safety: This consists of expenditures for public safety including police and fire prevention and protection, traffic control, public safety administration, animal control, building inspection, civil defense, examining boards, etc.

Health: This consists of expenditures for hospitals, public health administration, registrar of vital statistics, ambulance service and all other health services.

Transportation: This includes expenditures for maintenance and improvements of roads and bridges, snow removal, street lighting, public transportation, etc.

Utilities: This consists of expenditures for the operation and administration of a water or sewer system.

Recreation and Culture: This consists of expenditures for parks, playgrounds, youth and adult recreation programs, libraries, recreational facilities, and other cultural and recreational activities.

Economic Assistance: This consists of expenditures to promote the economic welfare of the community and its residents.

Other Home and Community Services: This consists of expenditures for garbage collection and disposal, drainage and storm sewers, housing and community development, natural resources, and activities intended to improve the general environment.

Refinement Coefficients

There are two curves in the refinement coefficient graph. They are upper and lower bands of a third (not shown) which depicts the relationship of the real property value of a nonresidential facility undergoing fiscal impact analysis to the average value of all local real property. This third curve has been derived from detailed case studies of actual nonresidential municipal costs compared with what would have been assigned to them had a simple proportion of total local real property value been used. Upper and lower bands of this curve should be used because it is more efficient to assign first a share of costs to the nonresidential sector and then a component of these costs to the facility being examined. To read the graph, the analyst proceeds as follows. The x (horizontal) axis shows a relationship between valuation of properties – either average nonresidential to average local real property value (the upper band) or facility real property value to average nonresidential real property value (the lower band). The refinement coefficient is found on the y (vertical) axis, horizontally opposite the intersection of the relationship between valuation of properties and the appropriate upper or lower band. Determination of refinement coefficients is integral to Steps 3 and 7 of the foregoing analysis.

To select the first refinement coefficient (Step 3), the analyst must derive the relationship of average nonresidential to average local real property value. To do so, divide the nonresidential equalized real property value by the number of nonresidential land parcels and total real property value by the total number of land parcels. These two quotients are then divided by each other. For the Cairo example, the procedure may be summarized as follows:

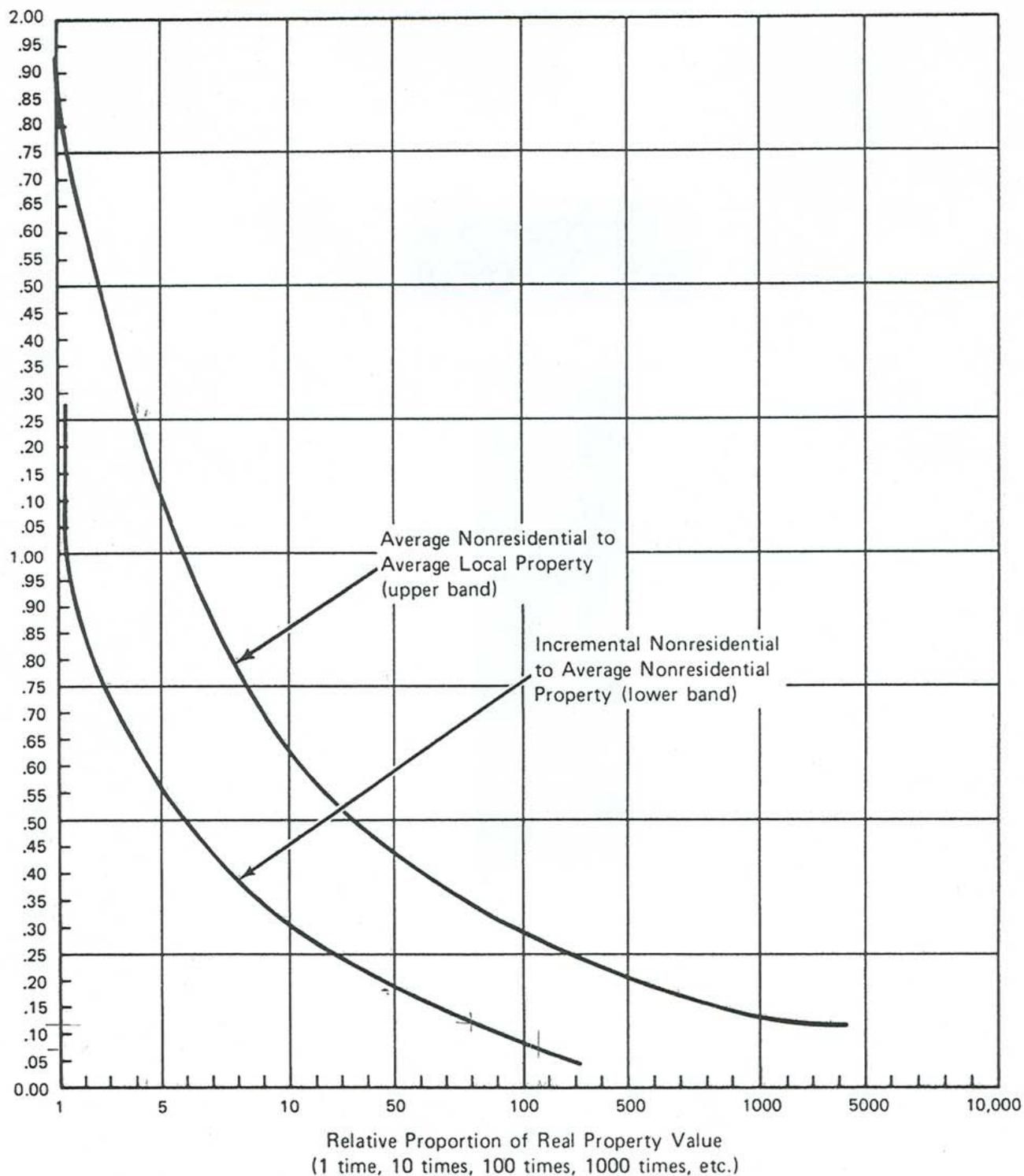
Nonresidential equalized Real property value	Total equalized Real property value	Average nonresidential Real property value
-----	-----	-----
Number of nonresidential Local land parcels	Total number of land parcels	Average local real property value
$\frac{\$45,183,900}{230} = \$196,452$	$\frac{\$391,378,639}{4,236} = \$92,393$	$\frac{\$196,452}{\$92,393} = 2.13$

From the results of this analysis, the average nonresidential property is valued at 2.13 times the average local property. Applying this ratio to the upper band of the graph (see below), we estimate a refinement coefficient (RC1) of 1.5. Using RC1, we can calculate the total existing municipal expenditures attributable to non-residential uses as shown in the formula below.

Total Existing Municipal Expenditures Attributable to Nonresidential Uses	=	Total Local Municipal Expenditures	X	Proportion of Nonresidential Value to Total Local Real Property Value	X	Refinement Coefficient
\$ 582,730	=	\$3,365,034	X	(.115)	X	(1.50)

Determination of the refinement coefficient in Step 7 of the analysis is not applicable since there is no non-residential use anticipated with this development scenario.

Refinement Coefficients



Source: The Fiscal Impact Handbook
Burchell, Robert W. and Listokin, David
The Center for Urban Policy Research, Rutgers University

Residential Demographic Multipliers from Rutgers University Center for Urban Policy Research

The Rutgers University Center for Urban Policy Research (CUPR) has produced a special tabulation of the Census 2000 Public Use Microdata Sample (PUMS) that provides demographic multipliers for new housing units. The multipliers are estimates of the total number of persons, school-age children, and public school children who occupy newly constructed housing of varying types. The multipliers are broken down by age and school grade and are presented separately for housing units categorized by structure type (single-family detached, single-family attached, mobile homes, 2-4 unit structures, and 5 or more unit structures), size (number of bedrooms), tenure (owner- or renter-occupied), and value or rent. Multipliers are provided for the nation, the 50 states, and the District of Columbia.

The Census-2000-based multipliers, which were funded by the Fannie Mae Foundation, are the third edition of the CUPR Residential Demographic Multipliers data set. Previous editions, which were developed using data from either earlier decennial censuses or samples of developments, have been widely used for residential development impact analysis by land use planners, real estate developers, tax assessors, school planners, and public safety officers. Applications have included estimating requirements for public school facilities, libraries, police and fire staffing, parking, and road improvements. The CUPR Residential Demographic Multipliers report for New York follows.

Appendix E: Funding Catalogue

The following is a catalog of funding and financing programs offered by federal and state government agencies for potential housing initiatives and development projects in Greene County. Current availability of programs should be confirmed with the individual government entities. Each listing describes the basic program requirements for each source including information on funding availability, prerequisites, application procedures, and timing as available. The information in this section has been assembled from existing public sources as an information resource.

Federal Funding Sources

Section 202 Supportive Housing for the Elderly Program

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for 5 years and are renewable based on the availability of funds. The available program funds for a fiscal year are allocated to HUD's local offices according to factors established by the Department.

Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors. Public entities are not eligible for funding under this program. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy.

Applicants must submit an application for a capital advance, including a Request for Fund Reservation (HUD Form 92015-CA) and other information in response to the Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Applications must be submitted to the local HUD field office with jurisdiction over the area where the proposed project will be located. Those selected for funding must meet basic program requirements, including private nonprofit status, financial commitment and acceptable control of an approvable site. Awards are usually announced in September. The Hemlock Nob (Tannersville) and Windham Willows were funded with this source.

To learn more about the Section 202 program, see Supportive Housing for the Elderly (HUD Handbook 4571.3) and Supportive Housing for the Elderly--Conditional Commitment--Final (HUD Handbook 4571.5) which are available on the Internet at <http://www.hudclips.org> or from the HUD Multifamily Clearinghouse at 1-800-685-8470. Also see notice H96-102 REV 00-23 (HUD).

Section 811 Supportive Housing for Persons with Disabilities

HUD provides funding to nonprofit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable. The Section 811 program allows persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly (Section 202).

HUD provides interest-free capital advances to nonprofit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities. The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. HUD also provides project rental assistance; this covers the difference between the HUD-approved operating cost of the project and the amount the residents pay--usually 30 percent of adjusted income. The initial term of the project rental assistance contract is 5 years and can be renewed if funds are available.

The available program funds for a fiscal year are allocated to HUD's local offices according to factors established by the Department. Each project must have a supportive services plan. The appropriate State or local agency reviews a potential sponsor's application to determine if the plan is well designed to meet the needs of persons with disabilities and must certify to the same. Services may vary with the target population but could include case management, training in independent living skills and assistance in obtaining employment. However, residents cannot be required to accept any supportive service as a condition of occupancy.

Nonprofit organizations with a Section 501(c)(3) tax exemption from the IRS can apply to develop a Section 811 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the capital advance amount, up to a maximum of \$10,000. In order to live in Section 811 housing, a household, which may consist of a single qualified person, must be very low-income (within 50 percent of the median income for the area) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.

Applicants must submit an application for a capital advance, including a Request for Fund Reservation (Form HUD-92016-CA) and other information in response to a Notice of Funding Availability (NOFA) published in the Federal Register each year. Applications must be submitted to the local HUD field office with jurisdiction over the area where the proposed project will be located. Those selected for funding must meet basic program requirements, including nonprofit status, financial commitment, and a certification from the appropriate State or local agency that the supportive services are well designed to meet the needs of the intended residents. Awards are usually announced in September.

To learn more about the Section 811 program, see Section 811 Supportive Housing for Persons with Disabilities (HUD Handbook 4571.2) and Supportive Housing for Persons with Disabilities, Conditional Commitment to Final Closing (HUD Handbook 4571.4), which are available on HUDclips. Greene County currently does not have a Section 811 housing project.

State Funding Sources

Access to Home Program

Access to Home Program will provide financial assistance to property owners to make dwelling units accessible for low- and moderate income persons with disabilities. Providing assistance with the cost of adapting homes to meet the needs of those with disabilities will enable individuals to safely and comfortably continue to live in their residences and avoid institutional care.

Grants will be made to municipalities and eligible not-for-profit entities and that have substantial experience in adapting or retrofitting homes for persons with disabilities. Adaptation work must meet the needs of those with physical disabilities and seniors with an age-related disability. Examples include: wheel chair ramps and lifts, handrails, easy-to-reach kitchen work and storage areas, lever handles on doors, roll-in showers with grab bars, etc.

Homeowners and renters may qualify for loan assistance through the municipality or not-for-profit entity under the following criteria: the occupant is physically disabled or has substantial difficulty with an activity of daily living because of aging; the dwelling unit is a permanent residence; and, total household income does not exceed 80 percent of median income. Catskill Mountain Housing received a 2006 Access to Home grant which it is currently implementing.

The program is to provide funding of up to \$4 million in 2008. Loans to homeowners will be up to 100% of the total cost of the adaptations to a maximum of \$25,000. Loans will be at 0% interest and repayment will be forgiven at the end of five years as long as the residence remains the applicant's primary residence. The Access to Home program is funded from fees earned by the Housing Trust Fund Corporation.

To learn more about the Access to Home Program, visit <http://www.dhcr.state.ny.us/ocd/progs/acc/ocdacc0.htm>

Homes for Working Families (HWF)

Homes for Working Families (HWF) was initiated by the Housing Trust Fund Corporation (HTFC) in 1997 as a demonstration program, utilizing tax-exempt bond financing and 4 percent as-of-right Low-Income Housing Credit with Housing Trust Fund monies, an innovative approach to financing affordable housing for low-income families and senior citizens.

In recent State budgets, HWF has received its own appropriation of funds and has become a distinct HTFC funding program. Under the Homes for Working Families Program, HWF financing of up to \$35,000 per HTFC assisted unit (\$45,000 in New York City) is provided to family or senior rental projects in which more than 50 percent of the project cost is financed by a public authority with tax-exempt bonds allocated from the State's Private Activity Bond Volume Cap. This enables the project to receive an allocation of 4 percent as-of-right Low-Income Housing Credit (LIHC) that is not included in the State's 9 percent tax credit ceiling.

Further, under this program 100 percent of HWF-assisted units must to meet LIHC rent restriction requirements providing units affordable to households at or below 60% of area median income. However, 20% of overall project units may be over affordable for households above 60% of area median income, though these units cannot be financed by HWF. The HTFC loan is generally provided in the form of a 30 year, 1 percent interest loan payable from 50 percent of available cash flow.

In addition to the program funding targets noted above, all eligibility requirements and funding limitations are subject to the requirements of the capital program providing financing. See the eligibility requirements and funding limitations in the sections for HTF and LIHC for additional information.

To learn more about the Homes for Working Families Program, visit <http://www.dhcr.state.ny.us/ocd/progs/Hwf/ocdhw0.htm>

Housing Development Fund (HDF)

The Housing Development Fund (HDF) is a revolving loan fund established in 1966 under Article XI of the Private Housing Finance Law and administered by the New York State Division of Housing and Community Renewal (DHCR). The purpose of the HDF program is to provide loans to nonprofit organizations to develop low-income housing projects.

HDF loans may be used for pre-development costs, site acquisition, construction/ rehabilitation financing, and other mortgageable project development costs. HDF loans may also be used to provide short term financing repaid from equity contributed by investors in low-income housing credit projects. Because projects developed with HDF loans must provide housing for low-income residents, the permanent financing is generally State, Federal or Municipal government-aided. However, the project may be privately financed as long as it provides permanent housing for low-income persons.

Generally, HDF pre-development loans are repaid from the first receipts of the construction financing; HDF construction loans are repaid from the first receipts of the permanent financing; and HDF bridge loans are repaid from equity proceeds. In recent funding rounds, HDF applications for construction financing have been accepted from applicants who requested permanent financing from the New York State HOME Program to repay the HDF loan.

Eligible applicants are Article XI companies and other not-for-profit or charitable corporations including their wholly owned subsidiaries whose primary purpose is the improvement of housing for low-income persons.

HDF Program funding is available on a statewide basis. To be eligible for HDF funding, a housing project must serve persons of low-income. Occupant eligibility is determined and regulated by the permanent government funding provider. When the project financing is not government-aided, occupancy in a project assisted by an HDF loan is restricted to households with incomes not exceeding six times the total housing cost (rent and utilities), except that for households with three or more dependents, the income must not exceed seven times the total housing cost.

To learn more about the Housing Development Fund Program, visit <http://www.dhcr.state.ny.us/ocd/progs/hdf/ocdhd0.htm>

HouseNY Program

The HouseNY Program was introduced in 2002 with the goal of assisting municipalities and their local housing organizations to develop an inventory of sites around the state that are suitable and ready for residential development. Housing Development Fund no-interest loans are available to assist communities in identifying and preparing sites for the development of affordable housing. The Division gives priority to HouseNY properties when making funding decisions.

To learn about the HouseNY Program, visit <http://www.dhcr.state.ny.us/ocd/progs/houseny/aboutouseny.htm>

Legislative Member Item Program (MIP)

Recipients of awards made under the Legislative Member Item Program (MIP) are selected by members of the New York State Senate and Assembly. Program funds may be used for a broad range of activities, including planning, administration and capital costs and are to be used exclusively for the purpose as delineated by the Legislative Finance Committee. These activities are generally designed to promote low and moderate income housing, to preserve neighborhoods, and improve the quality of neighborhood life.

To learn more about the Legislative Member Item Program, visit <http://www.dhcr.state.ny.us/ocd/progs/mip/ocdmi0.htm>

Low-Income Housing Credit Program (LIHC)

The Low-Income Housing Credit Program (LIHC) was established under the Tax Reform Act of 1986 to promote private sector involvement in the retention and production of rental housing that is reserved for low-income households. The Credit program provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households with incomes up to 60% of area median income. The amount of Credit available to project owners is directly related to the number of low-income housing units that they provide.

Most projects receiving an allocation of Credit also utilize another governmental subsidy as part of their project financing. Federal subsidies such as the Community Development Block Grant (CDBG), HOME and USDA RHS 515 have been used in conjunction with the Credit. On the State level, the Credit has been allocated to projects employing Housing Trust Fund and New York State HOME Program subsidies. Local government capital subsidies have been employed extensively in projects located in New York City.

Project owners use the Credit allocation as a gap filler in their development budgets. The Credit is turned into equity to fill the project gaps through the sale of the project and the credit to investors. New York received an allotment of low-income housing credit of \$1.90 per capita, or \$36.5 million for calendar year 2006. Since the Credit is available each year for ten years, New York's yearly Credit allotments support approximately \$346 million in low-income housing development.

DHCR is the lead Housing Credit Agency for New York State. Other Housing Credit Agencies are the New York State Housing Finance Agency, the New York City Department of Housing Preservation and Development and the Development Authority of the North Country. Applicants eligible to receive allocations of Credit include individuals, corporations, limited liability corporations and limited partnerships, with the latter two being the most widely used ownership entities. Economic and scoring incentives are provided to encourage the participation of not-for-profit corporations in Credit projects. All areas within a Housing Credit Agency's jurisdiction are eligible to receive an allocation from that Housing Credit Agency.

The Credit is available to the project owners only for units that are occupied by low-income households. A low-income household is defined as one having an income of 60 percent or less of the area median adjusted for household size. The Credit dollar amount allocated to a project is based upon the capital costs -exclusive of land costs-of acquiring, developing or rehabilitating rental units occupied by low-income households and is limited to meeting the project economic gap. Peppertree Apartments in Coxsackie was recently rehabilitated using a LIHTC deal.

To learn more about the Low Income Housing Credit Program, visit <http://www.dhcr.state.ny.us/ocd/progs/lihc/ocdli0.htm>

Housing Trust Fund Program (HTF)

Chapter 67 of the Laws of 1985 created the Housing Trust Fund Corporation (HTFC), a public benefit corporation which administers the Low-Income Housing Trust Fund Program (HTF). The Housing Trust Fund Program was established under Article XVIII of the Private Housing Finance Law (PHFL) to help meet the critical need for decent, affordable housing opportunities for people of low income. The Corporation, under the direction of a Board of Directors chaired by the Commissioner of the Division of Housing and Community Renewal (DHCR), receives staff and administrative support from DHCR.

HTF provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant or under-utilized residential property (or portions of a property), or to convert vacant non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners. HTF can also provide seed funding to eligible non-profit applicants who need financial assistance in developing a full HTF project application. Since 1985, HTF has received annual appropriations between \$25 and \$39 million; a nominal amount of each appropriation can be used for administration of the program.

Applicants must be not-for-profit corporations or charitable organizations or their wholly-owned subsidiaries; housing development fund companies (pursuant to Article 11 of the PHFL); municipalities; counties (counties with their own department of assessment may be direct recipients; other counties are eligible only as local program administrators); housing authorities (for properties owned after July 1, 1986 only); private developers who make equity investments in a project and who limit their profits or rate of return to investors; or partnerships in which the nonprofit partner has at least a 50 percent controlling interest. Low income persons may not be direct recipients of payments, grants or loans from the Corporation, but may receive such funds from another eligible applicant. Other than municipalities, counties and private developers, eligible applicants must have been in existence for at least one year prior to application and have, as one of their primary purposes, the improvement or provision of housing for low-income persons.

Projects must be located in an area which is blighted, deteriorated or deteriorating, or has a blighting influence on the surrounding area, or is in danger of becoming a slum or blighted area because of the existence of substandard, unsanitary, deteriorating or deteriorated conditions, an aged housing stock, or vacant non-residential property or an area in which the private sector has demonstrated an inability or unwillingness to participate in the provision of affordable housing without government assistance.

To be eligible for HTF funding, properties must be located in eligible areas and at the time of application must be either: vacant or under-occupied residential properties, or portions of eligible residential properties as long as the portion is less than 60 percent occupied, vacant non-residential properties, or new construction. Under-occupied residential property is defined as property that is less than 60 percent occupied by lawful occupants. The vacancy requirement does not apply to one and two unit residential properties if rehabilitation creates at least one additional unit.

Occupancy in HTF projects is limited to low-income persons and families defined as:

- in cities with a population of one million or more, those persons and families whose incomes do not exceed 80 percent of the median income for the metropolitan statistical area in which a project is located. In the case of an owner-occupant of a homesteading project, persons of low income shall also mean those whose incomes do not exceed 80 percent of the median income for the State;
- in those portions of the State outside of cities with a population of one million or more persons and within a metropolitan statistical area (MSA), those persons and families whose incomes do

- not exceed 90 percent of the median income for the MSA in which the project is located, or 90 percent of the median income for the State, whichever is greater; or
- in those portions of the State outside of a metropolitan statistical area, those persons and families whose incomes do not exceed 90 percent of the median income for the county in which a project is located, or 90 percent of the median income for the State, whichever is greater.

Funding under the Low-Income Housing Trust Fund is limited to \$75,000 per unit. The HTFC has the discretion to make available up to an additional \$25,000 per unit based on construction cost in the area, location of the project and the impact of the additional funding on the project's affordability to its low-income occupants. Project sponsors must ensure long-term (15-30 years) use by low and/or very low-income persons. Seed money funding is limited to \$5,000 per unit and a maximum amount of \$45,000 for the entire project.

Program funds cannot be used for a project's or applicant's administrative costs, nor can they be used for any non-residential facilities, except for community space for project tenants and such space necessary for operating and management activities as approved by the HTFC. No more than 25 percent of the HTF award may be used towards acquisition of the project property. Operating reserves cannot be capitalized with HTF monies. No more than 50 percent of the annual HTF appropriation may be allocated to any one municipality. Additionally, private developers may use no more than one-third of the funds appropriated in any one year.

To learn more about the Housing Trust Fund Program, visit <http://www.dhcr.state.ny.us/ocd/progs/hhf/ocdht0.htm>

New York State HOME Program (HOME)

The New York State HOME Program is administered by the New York State Housing Trust Fund Corporation (HTFC). The program uses federal HOME Investment Partnership Program funds to expand the supply of decent, safe, and affordable housing within the State. Approximately \$37 million is available for capital (multifamily) projects and local program administrators (single family projects) in 2007.

The HOME Program funds a variety of activities through partnerships with counties, towns, cities, villages, private developers, and community-based non-profit housing organizations. The program provides funds to acquire, rehabilitate, or construct housing, or to provide assistance to low-income home-buyers and renters. Funds must be distributed in accordance with needs and priorities identified in the State's Consolidated Plan. Federal HOME Program regulations (24 CFR Part 92) set forth requirements for formula allocations, eligible activities, matching funds, qualifications as affordable housing, and compliance with other federal requirements. The regulations also establish special requirements for community housing development organizations (CHDOs).

Any private for-profit or not-for-profit entity that can demonstrate the capacity to develop and operate a qualifying project is eligible to apply for HOME project funding. Units of general local government that have not been designated by HUD as participating jurisdictions and not-for-profit corporations that meet certain administrative tests may also apply as local program administrators. Jurisdictions, which receive HOME program funding directly from the federal government, may not apply for New York State HOME Program funds.

All areas of the State are eligible, subject to the funding limitations described below. HOME Program funds may only be used to assist households with incomes at or below 80 percent of area median income.

Rental projects must primarily serve households with incomes at or below 60 percent of area median income. Assisted rental units must remain affordable for a period of between five and 20 years, depending on the initial amount of subsidy provided for the project.

HOME Program funds may be used to pay for acquisition, rehabilitation, construction, and certain related soft costs. Funds may also be used for relocation costs, tenant-based rental assistance, down payment and closing costs, and some administrative and planning costs, subject to limitations set forth in the federal regulations. Funds may only be used for residential housing. There are restrictions on the use of HOME funds for properties assisted by certain other federal programs. Catskill Mountain Housing has been a regular beneficiary of HOME funds in recent years for homeownership and housing rehabilitation programs.

Fifteen percent of each allocation of HOME Program funds is reserved for qualified community housing development organizations (CHDO) in accordance with federal law. Of the remaining funds, a minimum of 80 percent is reserved for projects that are not located in communities that have been designated by HUD as participating jurisdictions.

To learn more about the HOME Program, visit
<http://www.dhcr.state.ny.us/ocd/progs/home/ocdhm0.htm>

State Low-Income Housing Tax Credit Program (SLIHC)

Signed into law in 2000, the NYS Low Income Housing Tax Credit Program (SLIHC) is modeled after the federal LIHC program and administered pursuant to the Internal Revenue Code and DHCR's Qualified Allocation Plan with the following exceptions:

- SLIHC assisted units must serve households whose incomes are at or below 90 percent of the area median income (vs. the 60 percent standard of the federal program).
- SLIHC provides a dollar-for-dollar reduction in state taxes to investors in qualified low-income housing which meet the requirements of Article 2-A of the Public Housing Law.
- The SLIHC Credit allocation is not calendar year-specific.
- The SLIHC program has selection criteria, which are set forth in the SLIHC regulations.

To learn more about the State Low-Income Housing Tax Credit Program, visit
<http://www.dhcr.state.ny.us/ocd/progs/taxcr/ocdtax0.htm>

Small Cities Community Development Block Grant Program

The Small Cities Community Development Program is a federally funded program authorized by Title I of the Housing and Community Development Act of 1974. The Office for Small Cities is New York State's administrative agency for the Small Cities Program. The Small Cities Program provides grants to smaller communities to ensure decent affordable housing for all, to provide services to the most vulnerable in our communities, to create jobs and expand business opportunities for implementing a variety of community and economic development activities directed toward neighborhood revitalization and economic development, and to provide improved community facilities and services.

The New York State Small Cities Program provides community development grants to towns, villages and cities with a population under 50,000 and to counties with an unincorporated population under 200,000. The Small Cities Program provides smaller communities with the opportunity to make local decisions concerning community development without duly increasing the local tax burden of their citizens.

Under the Small Cities Program, approximately \$50 million of funding is available annually to eligible communities within New York State. The Office for Small Cities publishes a Notice of Funding Availability in the early part of each year inviting eligible communities to submit applications for funding in its annual competitive round for community development activities in the categories of Housing (rehabilitation, homeownership or construction of new affordable housing), Public Facilities (infrastructure or service-related projects) and MicroEnterprise. On a continuous year-round basis, the Office for Small Cities invites eligible communities to submit requests for Economic Development projects. In late summer of each year, the Office for Small Cities invites applications for Strategic Planning Technical Assistance Grants.

Towns, villages and cities can receive a maximum of \$400,000 and counties and joint applications can receive \$600,000 for Housing and Public Facilities grants. All applicants can receive a maximum of \$400,000 for MicroEnterprise grants and \$650,000 for Comprehensive grants. For Economic Development grants, the maximum award is \$750,000 with a minimum request amount of \$100,000. Strategic Planning Technical Assistance grants are a maximum of \$25,000. The Town of Prattsville received funding in 2005 for sewer lateral installations for low-moderate income households, and the Village and Town of Catskill received funding in 2004 for their senior center.

Applicants of the Small Cities Program must ensure that 70% of all activities funded under the Small Cities Program primarily benefits low-and moderate-income households, those with incomes at or below 80% of the area median income established by the U.S. Department of Housing and Urban Development. Each Small Cities funded activity must also meet one of the national objectives: benefiting low- and moderate-income households, aiding in the prevention or elimination of slums or blight or meeting community development needs having a particular urgency.

To learn more about the Small Cities Program, visit <http://www.nysmallcities.com/>

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)

The Housing Trust Fund Corporation receives a legislative appropriation to administer the Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) Program. RESTORE funds may be used to pay for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. In response to a publicly-issued Notice of Funding Availability, not-for-profit corporations and municipalities submit program designs detailing how they would administer local RESTORE programs. Included in their program designs are how they would select eligible recipients, monitor construction, and ensure compliance with program requirements. Eligible applicants are permitted to design programs for grants, loans, or both.

Eligible applicants include not-for-profit corporations and municipalities. All areas of the State are eligible. To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income.

Work undertaken cannot exceed \$5,000 per building. Funds must be used for low-income elderly owner households in one- to four-unit owner-occupied dwellings. The program permits not-for-profit corporations to use up to 7.5 percent of the award to cover administrative costs. Municipalities can use up to 5 percent for administrative costs. No more than 50 percent of the annual appropriation may be allocated to any one municipality. In State Fiscal Year 2007-08, the program is to be funded a minimum of \$400,000. Catskill Mountain Housing has regularly received RESTORE funds and implemented programs using the monies.

To learn more about the RESTORE Program, visit
<http://www.dhcr.state.ny.us/ocd/progs/restore/ocdres0.htm>

Rural Area Revitalization Program (RARP)

The purpose of the program is to provide financial/technical resources to New York communities for the restoration and improvement of housing, commercial areas and public/community facilities in rural communities. This program will provide grants to not-for-profit community based organizations and charitable organizations that have a direct interest in improving the health, safety and economic viability of a rural area or other aspects of the area environment that are related to community preservation or renewal activities.

Eligible applicants include not-for-profit corporations or charitable organizations, organized for a period of one or more years, which are either incorporated under the not-for-profit corporation law (together with any other applicable law) or, if unincorporated, are not organized for the private profit or benefit of its members and have been engaged primarily in community preservation activities and will serve a population with incomes at 90% or below of median annual income.

Projects that are designed to construct, maintain, preserve, repair, renovate, upgrade, improve, modernize, rehabilitate or otherwise prolong the useful life of housing accommodations; to restore abandoned and vacant as well as occupied housing accommodations to habitable and viable condition; to demolish structurally unsound or unsafe or otherwise unsightly or unhealthy residential structures which no longer serve or can economically be made to serve a useful purpose consistent with stabilizing or improving a region; to acquire and renovate buildings which contain housing accommodations; and to conduct similar activities with respect to retail, commercial, cultural, civic and community establishments within a region when carried out in connection with or incidental a to program of housing activities.

The Rural Area Revitalization Projects provides applicants flexibility in determining the exact nature of their revitalization efforts and program priorities. Rural Area of the State shall mean cities, towns and villages having a population of less than 20,000.

To learn more about the Rural Area Revitalization Program, visit
<http://www.dhcr.state.ny.us/ocd/progs/rarp/ocdrarp0.htm>

Rural Rental Assistance Program (RRAP)

The program provides up to 25 years of rental subsidies for projects financed with mortgages from the United States Department of Agriculture (USDA) Rural Housing Services (RHS) (formerly Federal Farmers Home Administration) 515 Program. The current maximum contract term limit is 25 years, provided in successive 15 and 10 year increments.

Potential sponsors submit an application for funding to the Division of Housing and Community Renewal under the Unified Funding Process. In response to a notice that funds are available, the sponsor submits an application to RHS to determine if the project is eligible for a RHS 515 loan. A subsidy contract with the sponsor is prepared after verifying that construction is completed as outlined in the plans and specifications approved by RHS. The completion date is based upon a Certificate of Occupancy issued by a local authority or an RHS site inspection. For the past eleven years, New York State capital programs, the State's Housing Trust Fund, HOME and Low Income Housing Tax Credit Programs, have been used in conjunction with USDA 515 funds to build new projects for this program. Funded projects also receive USDA rental assistance and New York State RRAP rental assistance.

Eligible applicants include for-profit sponsors (limited dividend), non-profit corporations, Housing Development Fund Companies, Rural Preservation Companies, Public Housing Authorities, and individuals and corporations that receive RHS 515 (one percent, 30-year) permanent mortgages calculated on a fifty-year amortization schedule. Eligible areas include Title V-eligible areas, i.e., rural areas with a population less than 10,000, and up to 25,000 persons in areas with an identified lack of mortgage credit, as determined annually by RHS.

The Rural Rental Assistance Program provides direct rent subsidies to project owners for low-income elderly and family tenants residing in multifamily projects in rural areas of New York State.

The statute requires that this program operate in conjunction with low-interest mortgage financing provided by the USDA under Title V of the Housing Act of 1949. Subsidies under the Rural Rental Assistance Program are equal to the difference between 30 percent of the tenant's monthly income and the tenant's monthly housing expenses.

To learn more about the Rural Rental Assistance Program, visit <http://www.dhcr.state.ny.us/ocd/progs/rrap/ocdrr0.htm>

Weatherization Assistance Program (WAP)

The Weatherization Assistance Program assists income-eligible families and individuals by reducing their heating/cooling costs and improving the safety of their homes through energy efficiency measures. Energy efficiency measures performed through the program include air sealing (weatherstripping, caulking), wall and ceiling insulation, heating system improvements or replacement, efficiency improvements in lighting, hot water tank and pipe insulation, and refrigerator replacements with highly efficient Energy Star rated units. Both single-family and multi-family buildings are assisted. Household energy use reductions and resultant energy cost savings are significant, with an average savings in excess of 20%.

All parts of the State are eligible. Every county, village, town and neighborhood is served by a local weatherization provider. Weatherization providers can be community-based not-for-profit organizations, community action agencies, counties, or units of local government. To be eligible, a provider must demonstrate the capacity to administer the program, and have a history of providing service to the community.

Households with incomes at or below 60% of state median income are eligible for assistance. Program services are available to both homeowners and renters, with priority given to senior citizens, families with children and persons with disabilities. The New York State Weatherization Assistance Program is the largest residential energy conservation program in the country. The program receives funding from the U.S. Departments of Energy, and Health and Human Services. In 2006-07 approximately \$55.4 million was allocated to 64 community-based organizations that provide weatherization services. Service providers are selected through an annual State planning process. The maximum amount of assistance is limited to \$4,500 per unit.

The Weatherization Program also helps reduce energy costs of affordable housing assisted by other programs administered by DHCR/HTFC. Affordable housing developers, property managers, and other housing and community development agencies are encouraged to contact their local Weatherization provider for more information. Information on Weatherization providers is available on the Affordable Housing Directory at www.dhcr.state.ny.us. Weatherization in Greene County is run through Community Action of Greene County.

To learn more about the Weatherization Assistance Program, visit <http://www.dhcr.state.ny.us/ocd/progs/wap/ocdwap0.htm>

Section 502 Direct Single Family Housing Loan Program

The Section 502 Direct Loan Program provides low and very low income people the opportunity to acquire, build, rehabilitate, or improve single family dwellings in rural areas. Under this program, borrowers receive a loan directly from USDA Rural Development. The standard term for a Section 502 loan is 33 years. However, loans may be made for a shorter term, and in some cases for 38 years. Each loan is made at a fixed rate established by the Agency and payment subsidies are available to many (income eligible) borrowers to reduce monthly loan payments.

To learn more about the Section 502 Direct Single Family Housing Loan Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/rhsprogram.htm>

Section 502 Guaranteed Single Family Housing Loan Program

The Section 502 Guaranteed Housing Loan is loans made by participating lenders, such as banks or credit unions. USDA Rural Development issues a loan note guaranteed to the lender, which enables them to make loans to people that they would otherwise be unable to serve.

These loans are made at a fixed rate of interest for 30 years and there is no limit on seller concessions. The lender may loan up to 100% of the appraised value; therefore, closing costs and repairs can often be included in the loan. Private mortgage insurance (PMI) is not required, but a small one time guaranteed fee is required at closing.

To learn more about the Section 502 Guaranteed Single Family Housing Loan Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/rhsprogram.htm>

Section 504 Home Repair Loan and Grant Programs

Section 504 loans and grants are available to very low income homeowners in rural areas to repair their single family homes. Loan funds may be used to make general repairs and improvements, or remodel dwellings to make them accessible for individuals with disabilities. Applicants may obtain multiple Section 504 loans, but the sum of the outstanding balance on all Section 504 loans cannot exceed \$20,000. Loans have a maximum term of 20 years and a fixed interest rate of 1 percent.

For very-low income homeowners 62 years old and older who cannot afford a loan to make necessary repairs, grant funds are available. Grants may be used to remove health or safety hazards, or to remodel dwellings to make them accessible to household members with disabilities. Grants are limited to lifetime assistance of \$7,500.

To learn more about the Section 504 Home Repair Loan and Grant Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/rhsprogram.htm>

Section 523 Mutual Self Help Housing Program

Many rural families have achieved the American Dream of owning their own home through USDA Rural Development's Mutual Self Help Housing Program. Under this program, households provide a substantial portion of the labor involved in building their own homes. This "sweat equity" contribution reduces the total costs of purchasing a home and provides the family with immediate equity in their home.

The families supply the necessary labor while obtaining a Section 502 Single Family Housing Loan to purchase land, materials and to subcontract work on very technical items. A private or public nonprofit corporation (including Native American Indian tribes and tribal corporations) or a public body obtains a Section 523 Mutual Self Help Technical Assistance Grant to provide the training, homeownership education, construction supervision and guidance needed to fulfill the goals of the self-help housing program. The participating families, nonprofits and Rural Development all work together to provide housing for a group of families in need.

To learn more about the Section 523 Mutual Self Help Housing Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/rhsprogram.htm>

Rural Rental Housing Programs (Section 515)

Rural Development administers the Section 515 Rural Rental Housing program which provides loan dollars to eligible applicants, such as, corporations, partnerships, associations, cooperatives, Indian Tribes and public agencies to construct housing in rural areas for low income families and senior citizens, including the disabled and handicapped. The applicants may obtain rental assistance through the Section 521, Rental assistance program, which provide funds directly to the owners for the benefit of the low income tenants so that these tenants will pay no more than 30 percent of their adjusted income for rent and utilities. Since 1996, Rural Development in New York has worked in conjunction with New York State Division Housing and Community Renewal (DHCR) to leverage tax credit, HOME Funds, Housing Trust Funds and Rental Assistance in the mission to provide safe, decent, sanitary and affordable housing in rural areas.

To learn more about the Section 515 Rural Rental Housing Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/multifam.htm>

New York State Division of Housing and Community Renewal Rental Assistance (Section 521)

Like the rental assistance provided directly to owners for the benefit of low income tenants, New York is unique in that the agency has a Memorandum of Understanding with the Division. Based on the Memorandum of Understanding, rental assistance is provided to the owners for the benefit of the tenants in the same manner as if the agency provided rental assistance. The Memorandum of Understanding limits State rental assistance to qualified Section 515 Rural Rental Housing Programs only

To learn more about the Section 521 Rental Assistance Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/multifam.htm>

Labor Housing Loans and Grants (Section 514/516)

Funds are provided to build, buy, improve or repair farm labor housing to provide related amenities. To be eligible for a loan, the applicant must be an individual farm owner, association of farmers, nonprofit

organization or a public entity and meet certain other eligibility criteria. To be eligible for a grant, the applicant must be a nonprofit organization or a public agency and meet certain other eligibility criteria.

To learn more about the Section 514/516 Labor Housing Loans and Grants Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/multifam.htm>

Housing Preservation Grant Program (Section 533)

Grants provided to eligible applicants grantees to conduct housing preservation programs benefiting very low and low income rural residents. Funding and application filing periods are limited and are published in the Federal Register

To learn more about the Section 533 Housing Preservation Grant Program, visit <http://www.rurdev.usda.gov/ny/toolbarpages/housingpages/multifam.htm>

Affordable Home Ownership Development Program (AHOD Program)

The New York State Affordable Housing Corporation (AHC) administers the Affordable Home Ownership Development Program (AHOD Program) which provides grants to governmental, not-for-profit and charitable groups to build, acquire/rehabilitate or improve homes for low and moderate income families. The Program has two primary goals:

- To promote home ownership among families of low and moderate income for whom there are few affordable home ownership alternatives in the private market
- To stimulate the development, stabilization and preservation of New York communities.

Grants are not made directly to individual homebuyers or homeowners, but to government and non-government sponsors (Grantees) that develop affordable housing or assist homeowners in funding necessary repairs. These Grantees are responsible, in turn, for ensuring that the homebuyers or homeowners are income qualified and otherwise eligible recipients of funds under the Program. Eligible applicants include the following:

- Municipalities, including municipal housing authorities and housing development fund companies, and
- Not-for-profit corporations and charitable organizations that have affordable housing or home improvement as one of their primary purposes.

Grants are available for up to \$35,000 per unit or \$40,000 per unit in designated high cost areas or projects receiving United States Department of Agriculture Rural Development Service loans. Greene County is considered a high cost area.

Grants are given to projects servicing individuals or families who generally earn between 112% and 137% of the HUD Low Income Limits. Applications are due on dates specified by AHC, generally once or twice per year. A Notice of Funding Availability (NOFA) and a Request For Proposal (RFP) are issued jointly and the application must be timely received.

To learn more about the Affordable Home Ownership Development Program, visit <http://www.nyhomes.org/home/index.asp?page=57>

Financing Programs - New York State Housing Finance Agency

The New York State Housing Finance Agency (NYSHFA) offers financing options for the development and preservation of affordable multifamily rental housing throughout New York State. These financing options rely on proceeds of tax-exempt, taxable and 501(c)(3) bonds, Low Income Housing Tax Credits and Subsidy Loans.

These are NYSHFA's financing programs:

The 80/20 Program is a practical financing product for the creation of affordable multifamily rental housing in high cost rental markets in New York State. A minimum of 20% of the units in a financed project must be set aside for low income families, with the remaining units available at market rate rents.

The All Affordable Program encourages the creation of multifamily rental housing affordable to households earning no more than 60% of the Area Median Income, adjusted for family size.

The Senior Housing Program addresses the needs of one of the fastest growing segments of our populations, persons 55 years of age and older. This program provides financing for the new construction and rehabilitation of affordable senior rental housing and senior housing requiring State licensing.

The Housing Opportunity and Preservation for the Empire State (HOPES) Program provides financing for the preservation and rehabilitation of existing affordable multifamily rental housing. Housing initially financed through federal and/or state programs, such as federal Section 8, Section 236, Section 202 and low income tax credit programs, as well as the New York State Mitchell Lama Program is eligible.

The 501(c)(3) Bond Financing Program provides financing to not-for-profit organizations, which are playing an increasing role in providing affordable housing opportunities for New Yorkers.

The Taxable Mortgage Initiative provides an alternative to multifamily financing that does not rely on bond financing. Thus, the time, cost and complexity of first mortgage debt financing are eliminated. Instead the Agency originates a mortgage and note which are assigned to a participating construction lender. Upon construction completion and stabilization the mortgage is then assigned to a permanent lender.

To learn more about the Financing Programs available through the New York State Housing Finance Agency, visit <http://www.nyhomes.org/home/index.asp>

Empire Housing Fund Program

The Empire Housing Fund Program was established with monies realized from the refinancing of various NYSHFA bonds and is a source of subsidy for the construction, rehabilitation and operation of low income housing. Projects seeking financing from NYSHFA may be eligible to receive an Empire Housing Fund loan as subsidy financing. No separate application for this subsidy financing need be made to the Agency; application for this subsidy financing will be evaluated with first mortgage financing applications. Projects in the NYSHFA's existing multifamily housing portfolio that are in need of capital improvements are also eligible. The funds are usually provided as low interest or, in some cases, no interest loans. The annual amount of funds available through the Empire Housing Fund is limited and the demand is high. Allocations are subject to an analysis of the project's need, the projected benefits to low income households, and the availability of funds.

To learn more about the Empire Housing Fund Program, visit <http://www.nyhomes.org/home/index.asp?page=206>

State of New York Mortgage Agency (SONYMA)

SONYMA provides affordable home ownership opportunities to low and moderate income families in the State of New York through low interest rate mortgages.

To learn more about SONYMA, visit <http://www.nyhomes.org/home/index.asp?page=48>