

HUDSON VALLEY PATTERN FOR PROGRESS



May 15, 2017

Mayor Steve Noble
City of Kingston

VIA – Electronic Mail

Dear Mayor Noble:

Please accept this letter as documentation for the need of affordable senior housing in the City of Kingston. This letter specifically provides documentation to lend support for the development known as Landmark Place in the City of Kingston, which is slated to provide senior and supportive housing.

Housing and the revitalization of the urban centers are an extremely important element within the strategic plan of Hudson Valley Pattern for Progress. Throughout its 50 year history, Pattern has been a strong advocate for affordable housing. In 2007, Pattern held the first regional housing conference in the Hudson Valley and has held similar events ever since. Beginning in 2011, Hudson Valley Pattern for Progress published their first annual report focused on the state of housing. In 2012, Hudson Valley Pattern for Progress started the Center for Housing Solutions and Urban Initiatives, which solidified Pattern's focused approach to addressing a multitude of community development and housing issues in the Hudson Valley.

Additionally, Pattern for Progress has been a regional leader for the revitalization of urban centers as evidenced by our Urban Action Agenda Initiative. The Urban Action Agenda is a multi-year regional planning process for Hudson Valley urban centers. The UAA supports the capacity for communities to plan using these guiding principles: preserving green and open space, avoiding urban sprawl, and attracting and retaining population through informed urban growth practices.

There is a very strong demand for affordable senior housing throughout the Hudson Valley and certainly a great need for additional units in Ulster County and the City of Kingston. As our housing reports from 2011 through 2016 suggests, the demand for senior housing will only increase throughout the Hudson Valley in the decades to come. In Ulster County alone, Cornell University's Program on Applied Demographics projects there will be an increase in the age cohort of 55+ by 19.1% (10,069 persons) by the year 2030 and will account for over 1/3rd of the total population.

Pursuant to an analysis (see attached) of the most recent data figures compiled by HUD for Cost Burden in the City of Kingston nearly 60% of the renters (1,440 households) at or below 50% of the Area Median Income (AMI) are Severely Cost Burdened, which, again means they pay over 50% of their income to rent. Furthermore, 67.5% of renters under 30% AMI are Severely Cost Burdened (915 households). In fact – 76.9% of the renters at or below 50% AMI (1,880 HH) are living in an unaffordable situation – paying over 30% of their income to rent.

In conclusion there is a strong demand for affordable senior housing in Ulster County and in the City of Kingston. The development of Landmark Place is critical to fulfilling the demand. Furthermore, the revitalization the urban center is consistent with Hudson Valley Pattern for Progress Urban Action Agenda.

Thank you for this opportunity to express our support for affordable senior housing in the Hudson Valley and specifically for the needs in the City of Kingston and Ulster County. If you should have any questions, please feel free to call me at 845-565-4900.

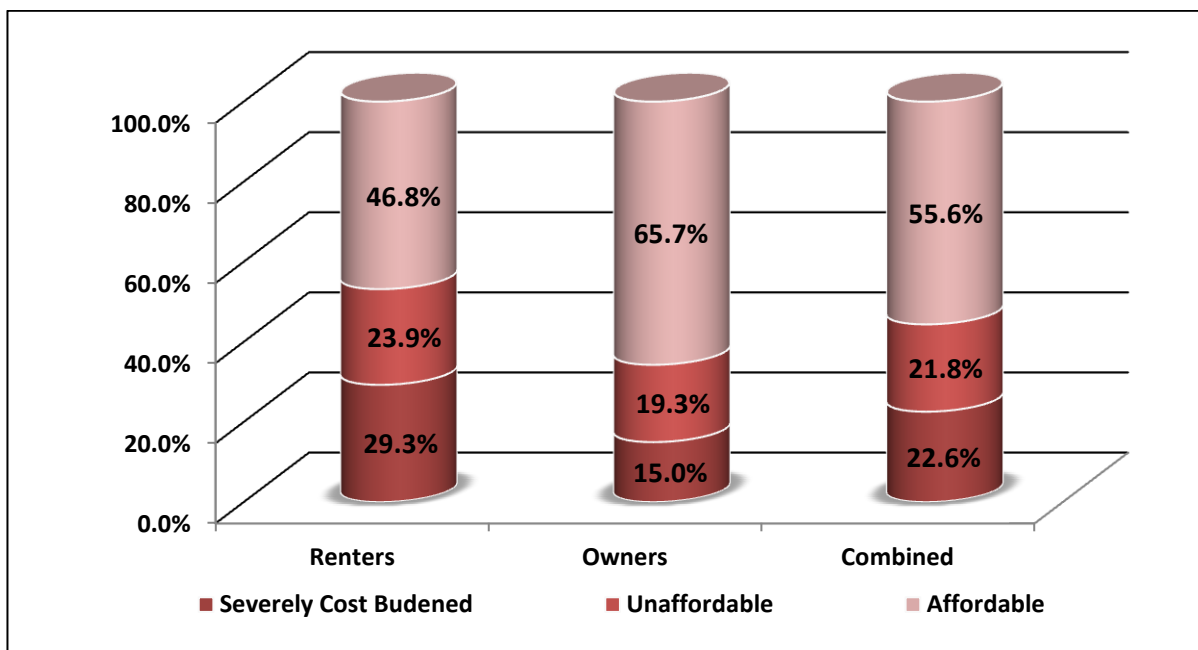
Joseph Czajka

Joseph Czajka, Senior Vice President for Research, Development and Community Planning
Executive Director, Center for Housing Solutions and Urban Initiatives

SUMMARY OF HOUSING COST BURDEN – CITY OF KINGSTON

Affordability: All Income Levels

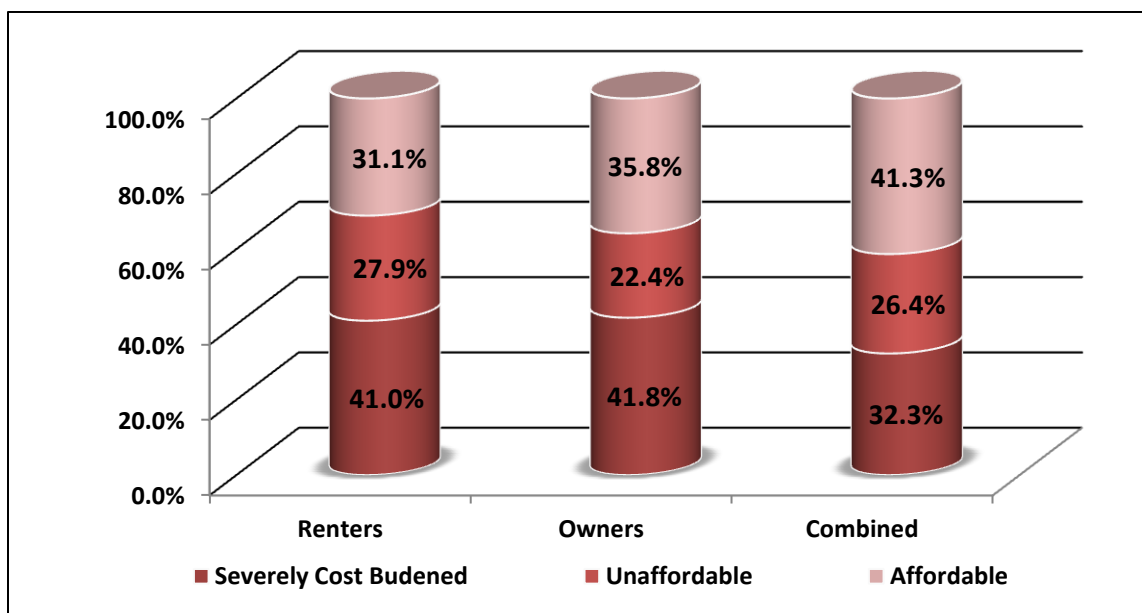
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	2,465	1,260	1,545	5,270
as a % of the total number	46.8%	23.9%	29.3%	100%
OWNERS	3,030	895	690	4,615
as a % of the total number	65.7%	19.3%	15.0%	100%
COMBINED RENTERS AND OWNERS	5,495	2,155	2,235	9,885
as a % of the total number	55.6%	21.8%	22.6%	100%



- 29.3% of all Renters at all income levels are Severely Cost Burdened
 - 53.2% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 15.0% of all Owners at all income levels are Severely Cost Burdened
 - 34.3% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing
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- 22.6% of all Renters and Owners at all income levels are Severely Cost Burdened
 - 44.4% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing

Affordability: Income Level at or below 80% HAMFI

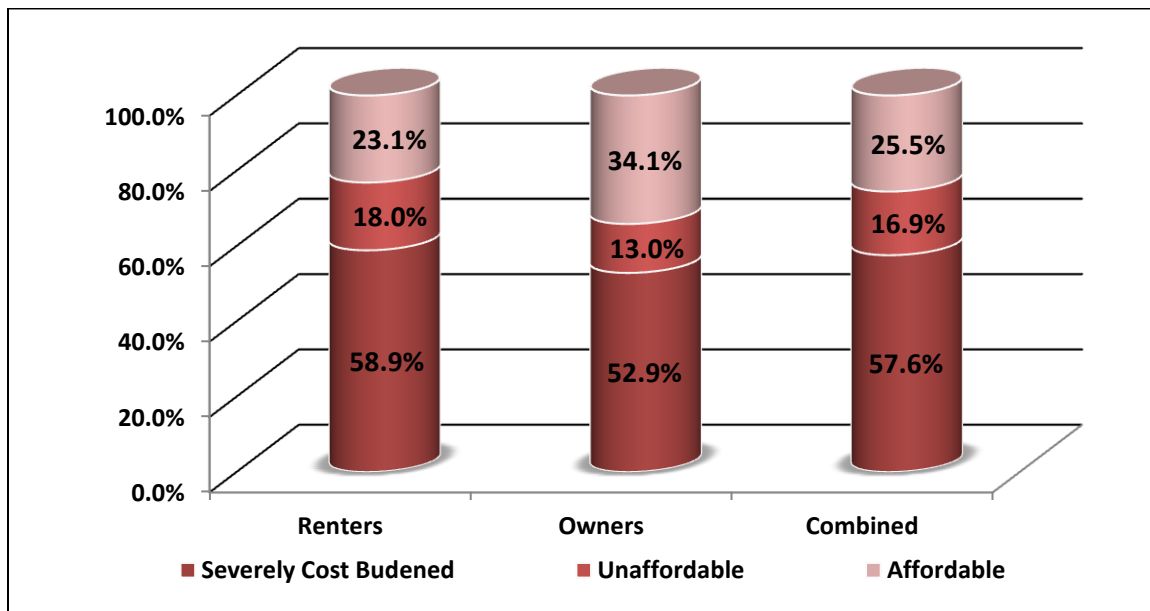
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	1,170	1,050	1,545	3,765
as a % of the total number	31.1%	27.9%	41.0%	100%
OWNERS	480	300	560	1,340
as a % of the total number	35.8%	22.4%	41.8%	100%
COMBINED RENTERS AND OWNERS	1,650	1,350	2,105	5,105
as a % of the total number	32.3%	26.4%	41.3%	100%



- 41.0% of all Renters at or below 80% HAMFI are Severely Cost Burdened
 - 68.9% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing
-
- 41.8% of all Owners at or below 80% HAMFI are Severely Cost Burdened
 - 64.2 % of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing
-
- 32.3% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened
 - 58.7% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	565	440	1,440	2,445
as a % of the total number	23.1%	18.0%	58.9%	100%
OWNERS	235	90	365	690
as a % of the total number	34.1%	13.0%	52.9%	100%
COMBINED RENTERS AND OWNERS	800	530	1,805	3,135
as a % of the total number	25.5%	16.9%	57.6%	100%



- 58.9% of all Renters at or below 50% HAMFI are Severely Cost Burdened
- 76.9% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing

- 52.9% of all Owners at or below 50% HAMFI are Severely Cost Burdened
- 65.9% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing

- 57.6% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened
- 74.5% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing

HOUSING COST BURDEN ANALYSIS BREAKDOWN

CITY OF KINGSTON

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	280	17.1%	1,355	82.9%	1,635
Household Income >30% to <=50% HAMFI	410	27.3%	1,090	72.7%	1,500
Household Income >50% to <=80% HAMFI	650	33.0%	1,320	67.0%	1,970
Household Income >80% to <=100% HAMFI	460	44.7%	570	55.3%	1,030
Household Income >100% HAMFI	2,815	75.1%	935	24.9%	3,750
Total	4,615	46.7%	5,270	53.3%	9,885

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	285	155	915	1,355	67.5%
Household Income >30% to <=50% HAMFI	280	285	525	1,090	48.2%
Household Income >50% to <=80% HAMFI	605	610	105	1,320	8.0%
Household Income >80% to <=100% HAMFI	385	185	0	570	0.0%
Household Income >100% HAMFI	910	25	0	935	0.0%
Total	2,465	1,260	1,545	5,270	29.3%

- **1440 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **1880 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	40	15	225	280	80.4%
Household Income >30% to <=50% HAMFI	195	75	140	410	34.1%
Household Income >50% to <=80% HAMFI	245	210	195	650	30.0%
Household Income >80% to <=100% HAMFI	200	180	80	460	17.4%
Household Income >100% HAMFI	2,350	415	50	2,815	1.8%
Total	3,030	895	690	4,615	15.0%

- **365 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **455 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**