

Demographics, housing and other drivers of the future

A presentation to the Rhinebeck
Community

April 7, 2024

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President & CEO

HUDSON VALLEY
PATTERN
for
PROGRESS



COMMUNITY NEEDS ASSESSMENT

*for the
Greater Red Hook and Rhinebeck Communities*

Home prices

County	2017	2018	2019	2020	2021	2022	2023	% change 2017-2023
Columbia	\$245,000	\$239,000	\$258,000	\$321,750	\$378,000	\$405,000	\$450,000	83.7%
Dutchess	\$255,000	\$280,000	\$290,000	\$331,000	\$380,000	\$400,000	\$410,000	60.8%
Greene	\$170,000	\$179,900	\$195,000	\$240,500	\$287,325	\$325,000	\$315,000	85.3%
Orange	\$230,000	\$244,463	\$257,500	\$300,000	\$350,000	\$380,000	\$400,000	73.9%
Putnam	\$315,000	\$335,000	\$340,450	\$360,000	\$410,000	\$450,000	\$460,000	46%
Rockland	\$400,000	\$414,500	\$417,500	\$458,000	\$520,000	\$575,000	\$605,000	51.3%
Sullivan	\$120,000	\$127,000	\$142,500	\$195,000	\$245,000	\$265,000	\$280,000	133.3%
Ulster	\$215,000	\$229,900	\$248,000	\$282,500	\$335,979	\$369,900	\$395,000	83.7%
Westchester	\$490,000	\$500,000	\$520,000	\$603,000	\$620,000	\$625,000	\$645,000	31.6%

Source: New York State Association of Realtors

FACT: The median-earning household in Dutchess County falls \$142,656 short of qualifying for a median priced home in the county.

Housing inventory

	2019	2020	2021	2022	2023	# change 2022-2023	% change 2022-2023	# change 2019-2023	% change 2019-2023
Columbia	666	434	354	269	276	7	2.6%	(390)	-58.6%
Dutchess	1,437	1,018	776	738	616	(122)	-16.5%	(821)	-57.1%
Greene	635	411	394	334	342	8	2.4%	(293)	-46.1%
Orange	1,808	1,021	1,027	774	708	(66)	-8.5%	(1,100)	-60.8%
Putnam	576	353	271	219	146	(73)	-33.3%	(430)	-74.7%
Rockland	1,130	655	494	374	373	(1)	-0.3%	(757)	-67.0%
Sullivan	1,287	945	976	772	338	(434)	-56.2%	(949)	-73.7%
Ulster	1,223	752	591	543	505	(38)	-7.0%	(718)	-58.7%
Westchester	3,015	2,414	2,084	1,369	1,038	(331)	-24.2%	(1,977)	-65.6%
Hudson Valley	11,777	8,003	6,967	5,392	4,342	(1,050)	-19.5%	(7,435)	-63.1%

Source: New York State Association of Realtors

Homeownership trends

- The cost of homeownership is now out of reach for the majority of our neighbors in the Hudson Valley
- Median-earning family falls \$109,609 - \$280,699 short of mortgage necessary to purchase a median home
- Prices pushed higher by pandemic migration
 - Hudson Valley lost people to migration during 2018-2020
 - Gained a net of 60,000 people from New York City alone
 - Experts say about 20-25% of purchases were all-cash during that time
- Supply is at historically low levels → previous sales + people staying put
- Production of new housing is very low → since 2010 about 0.45 units of housing per job created in the region
 - Stifled by interest rates, supply costs, labor, land costs
- Shrinking family size requires additional units
- Wages have not kept pace with the cost of housing

	DUTCHESS COUNTY			
	2010	2021	\$ Change	% Change
Lowest Quintile	\$19,957	\$18,690	-\$1,267	-6%
Second Quintile	\$51,290	\$51,246	-\$44	0%
Third Quintile	\$83,007	\$87,726	\$4,719	6%
Fourth Quintile	\$121,787	\$134,697	\$12,910	11%
Highest Quintile	\$233,478	\$284,568	\$51,090	22%
Top 5 Percent	\$381,215	\$498,070	\$116,855	31%

Income quintiles adjusted for inflation (2021\$) U.S. Census Bureau

Rents and renter wages

2023 Wage Gaps by County

	Hourly Renter Wage Rate	Housing Wage 1BR FMR	Housing Wage 2BR FMR	Wage Gap 1BR FMR	Wage Gap 2BR FMR
Columbia	\$13.80	\$18.31	\$21.29	-\$4.51	-\$7.49
Dutchess	\$18.32	\$23.71	\$30.44	-\$5.40	-\$12.13
Greene	\$12.08	\$17.90	\$21.60	-\$5.83	-\$9.52
Orange	\$15.62	\$23.71	\$30.44	-\$8.09	-\$14.82
Putnam	\$17.74	\$41.73	\$47.13	-\$23.99	-\$29.40
Rockland	\$15.91	\$41.73	\$47.13	-\$25.82	-\$31.23
Sullivan	\$15.48	\$16.12	\$19.38	-\$0.64	-\$3.91
Ulster	\$14.50	\$22.21	\$28.81	-\$7.71	-\$14.30
Westchester	\$26.69	\$32.10	\$39.02	-\$5.41	-\$12.33

Based on the standard that people should not pay more than 30% of their gross income toward housing

More than 30% = Cost burdened

More than 50% = Severely cost burdened

Rents and renter wages

2023 Rent Gap for 2 Working Adults in 2 BR FMR

	Annual Renter Wage for 2 Renters Based on 40 Hour Workweek	Annual Wage to Afford 2BR FMR	Annual Wage Gap (per person)	Monthly Wage Gap
Columbia	\$57,397	\$44,280	\$6,558	\$547
Dutchess	\$76,193	\$63,320	\$6,436	\$536
Greene	\$50,242	\$44,920	\$2,661	\$222
Orange	\$64,979	\$63,320	\$830	\$69
Putnam	\$73,792	\$98,040	-\$12,124	-\$1,010
Rockland	\$66,173	\$98,040	-\$15,934	-\$1,328
Sullivan	\$64,380	\$40,320	\$12,030	\$1,002
Ulster	\$60,334	\$59,920	\$207	\$17
Westchester	\$111,015	\$81,160	\$14,927	\$1,244

Rents and renter wages

Rate of Change Comparison

	Wage Increase 2022-2023	Rent Increase 2022-2023	Additional Wage Increase Needed to afford 1BR	Additional Wage Increase Needed to afford 2BR
Columbia	4%	9%	25%	54%
Dutchess	5%	12%	23%	66%
Greene	11%	9%	33%	79%
Orange	6%	12%	34%	95%
Putnam	0%	5%	57%	166%
Rockland	8%	5%	62%	196%
Sullivan	1%	2%	4%	25%
Ulster	5%	10%	35%	99%
Westchester	9%	8%	17%	46%

Source: NLIHC, 2023

General conclusions about rent

- The high cost of homeownership is causing more of our neighbors to persist in rentals for longer
- Demand stress on rental inventory as supply remains low relative to the needs, especially at the lower levels of affordability
- The Hudson Valley is becoming more of a renter region than it used to be
- Median renter wages are starting to tick upward in some areas as middle-class families cannot move into homeownership
- The typical renter makes 40-60 percent of AMI in all of our counties
- Little money remains for emergencies or non-essential purchases
- Land costs, construction costs, financing costs make it very difficult to produce new rental units at that level of affordability
- Rehabilitation of existing housing stock is equally important to production of new
- Significant risk to service workers across the entire spectrum of jobs

	2010	2021	# Change	% Change
Total Households	854,191	888,468	34,277	4%
Owner-Occupied Households	581,407	592,631	11,224	2%
Renter-Occupied Households	272,784	295,837	23,053	8%

Source: U.S. Census, 2010,2021

Biggest issues connected to housing now...

- The Four L's – Land, labor, lumber and lending
- NIMBY-ism and outdated zoning
- Cultural fears and battles
- The “missing rung”
 - Lack of homeownership opportunities in the \$150K - \$350K range
- Lack of understanding about how housing connects to workforce, volunteerism
 - The goods and services we need and want, and the people who provide them
- Lack of state-level policy on housing
 - Massachusetts “Anti-Snob” Zoning Act
 - New Jersey Mount Laurel Doctrine
- Painful and slow approval processes
- Outdated building codes
- Dilapidation and old stock
- People staying in place due to lack of options, high interest rates
- 15+ years of under-building
- Second homes, short-term rentals, and the looming corporate ownership of housing stock

LOCAL ZONING, REGIONAL NEEDS

A REGIONAL REVIEW OF HOW NEW YORK STATE AND ITS NEIGHBORS ARE HANDLING THE HOUSING CRISIS

PRODUCED BY THE CENTER FOR HOUSING SOLUTIONS

IN COLLABORATION WITH
ALAN MALLACH, SENIOR FELLOW
CENTER FOR COMMUNITY PROGRESS

JANUARY 2024

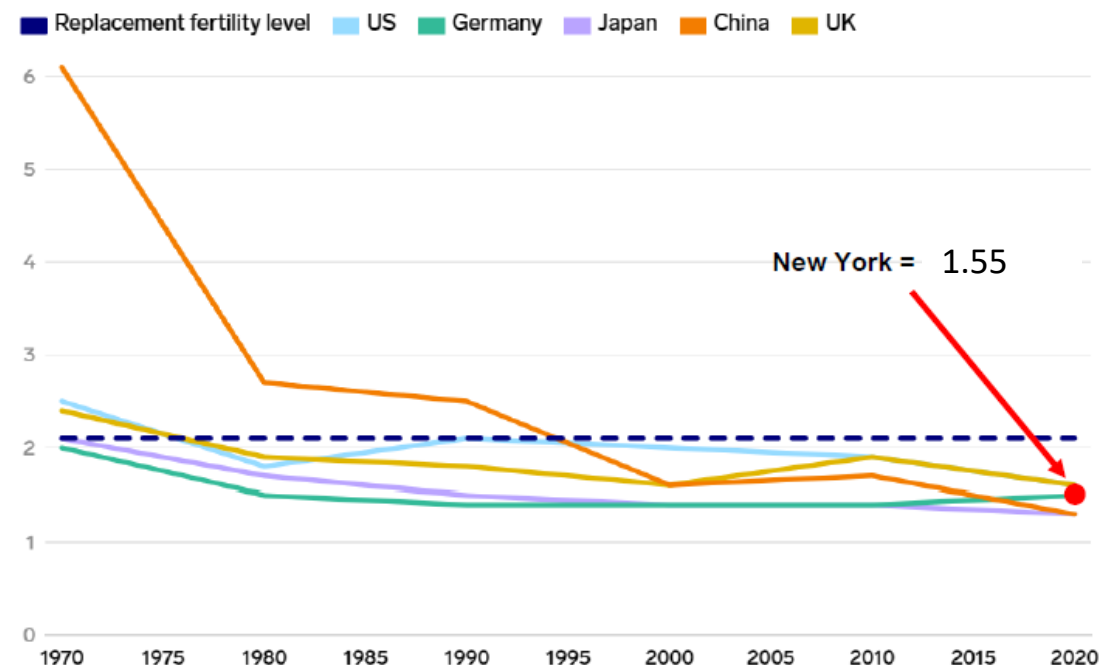


Birth trends in the region

Change in Annual Live Births 1997-2019

County	1997	2019	Difference	Percent change
Columbia	664	479	-185	-27.8%
Dutchess	3,399	2,699	-700	-20.5%
Greene	491	360	-131	-26.6%
Orange	4,869	5,192	323	+6.6%
Putnam	1,227	797	-430	-35.0%
Rockland	4,341	5,721	1,380	+31.7%
Sullivan	839	877	38	+4.5%
Ulster	1,922	1,520	-402	-20.9%
Westchester	12,655	9,906	-2,749	-21.7%

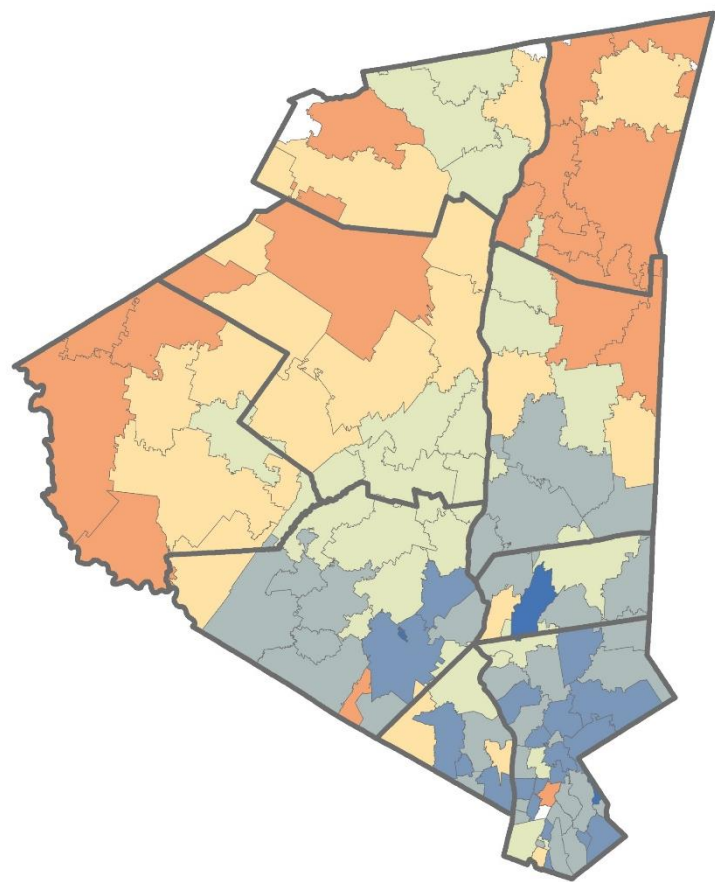
Total birth rates



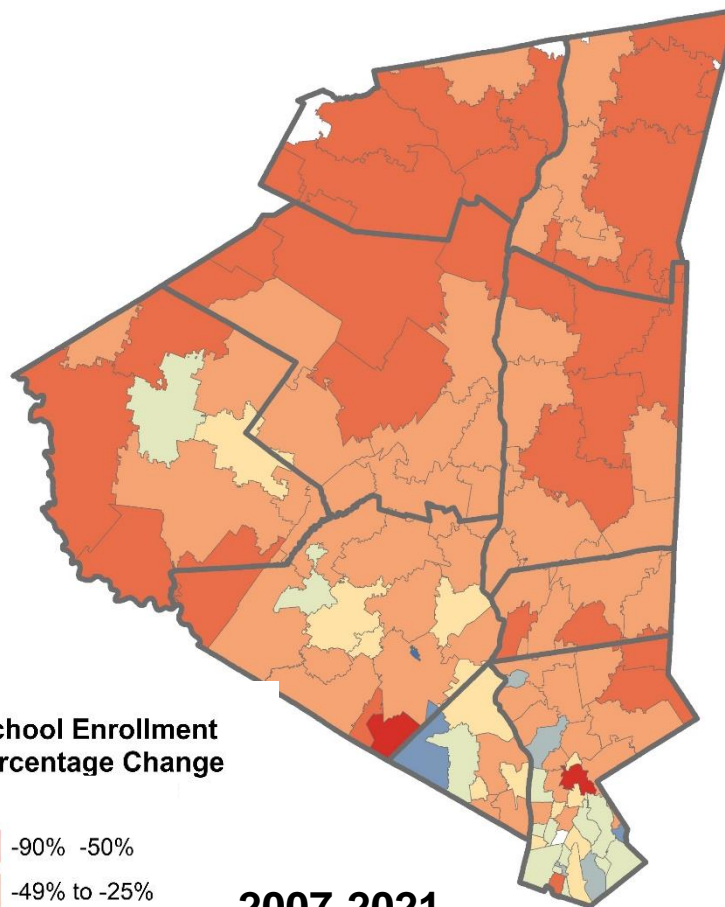
Total Live Births in the Hudson Valley 1997-2019



School populations

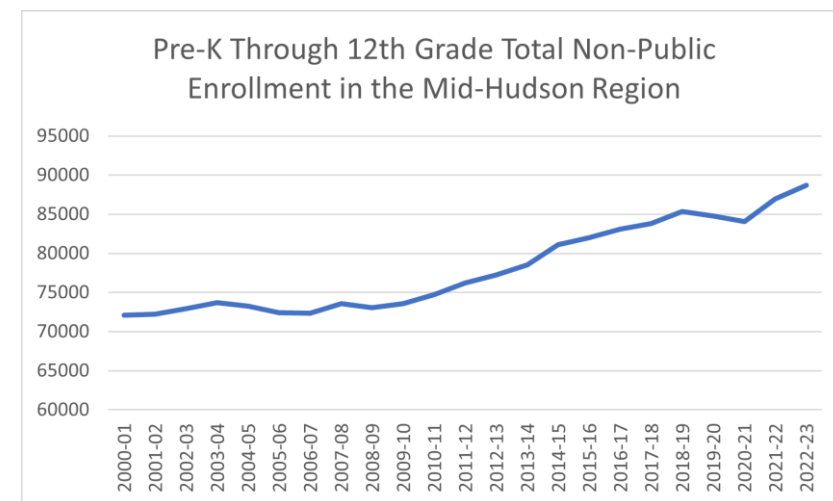
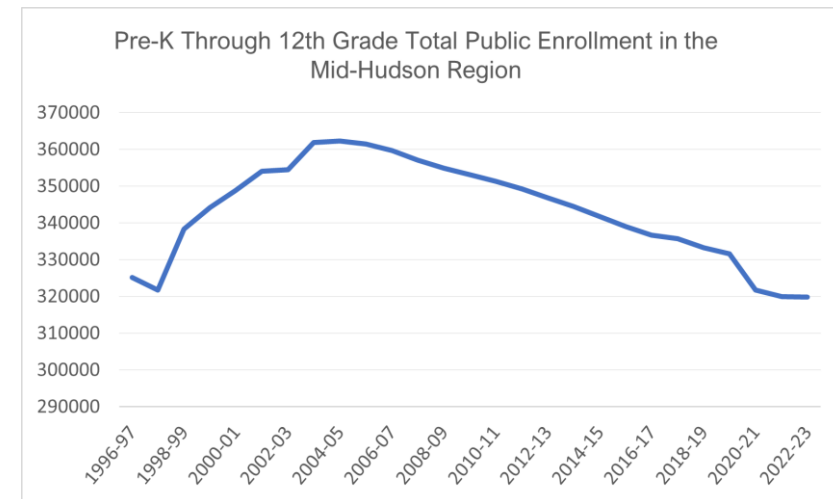
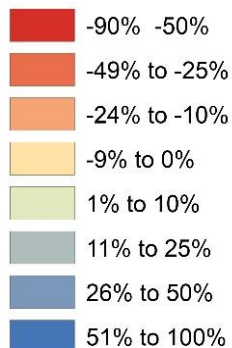


1997-2007



2007-2021

School Enrollment
Percentage Change



- **Net loss of 34,088 students**
- **97 of 120 school districts have shrinking enrollments**

General population of children 2010-2022

FACT: There are 10,370 fewer children living in Dutchess County now than in 2010.

2010 to 2022 Change in Population of Children

Age	Columbia	Dutchess	Greene	Orange	Putnam	Rockland	Sullivan	Ulster	Westchester	Hudson Valley
Under 5 yrs.	-730	-2,376	-262	-156	-943	4,752	-152	-1,353	-4,818	-6,038
5 to 9 yrs.	-701	-4,105	-949	-1,467	-2,045	2,126	-8	-1,636	-5,355	-14,140
10 to 14 yrs.	-604	-3,889	-359	1,006	-1,508	3,259	-567	-1,938	-2,411	-7,011

2010 to 2022 Percent Change in Number of Children

Age	Columbia	Dutchess	Greene	Orange	Putnam	Rockland	Sullivan	Ulster	Westchester	Hudson Valley
Under 5 yrs.	-24%	-15%	-11%	-1%	-18%	20%	-3%	-15%	-8%	-4%
5 to 9 yrs.	-22%	-23%	-38%	-5%	-30%	9%	0%	-16%	-8%	-9%
10 to 14 yrs.	-16%	-19%	-12%	3%	-20%	13%	-11%	-18%	-4%	-4%

Migration



Hudson Valley Outflow 2020-2021*

County	State	Number of People
NYC Counties	NY	14,632
Fairfield County	CT	7,252
Bergen County	NJ	2,635
Palm Beach County	FL	1,870
Long Island Counties	NY	1,661
New Haven County	CT	1,154
Albany County	NY	1,059
Hudson County	NJ	651
Horry County	SC	621
Broward County	FL	616

Hudson Valley Inflow 2020-2021*

County	State	Number of People
NYC Counties	NY	45,890
Long Island Counties	NY	3,040
Fairfield County	CT	2,237
Bergen County	NJ	1,563
Hudson County	NJ	1,182
Los Angeles County	CA	609
Albany County	NY	558
Palm Beach County	FL	426
Essex County	NJ	352
Passaic County	NJ	295

- The region has lost people to migration for 24 of the last 25 years
- Only positive year was the very start of the pandemic
- Total net loss is 134,505 people
- Most people going to NYC, bordering states/counties, Florida and Carolinas
- Interesting trend of inflow from LA → climate refugees?

Workforce

YEARS	2010		2021	
	#	% of Total	#	% of Total
Under 5	148,160	6%	143,163	6%
5 to 9	160,378	7%	148,685	6%
10 to 14	170,138	7%	165,694	7%
15 to 19	177,397	7%	172,196	7%
20 to 24	142,988	6%	159,997	6%
25 to 34	260,489	11%	288,800	12%
35 to 44	345,733	15%	303,356	12%
45 to 54	374,377	16%	341,828	14%
55 to 59	157,052	7%	180,153	7%
60 to 64	126,217	5%	169,945	7%
65 to 74	165,098	7%	243,891	10%
75 to 84	109,229	5%	121,526	5%
85 +	46,567	2%	58,928	2%

→ Loss of 4,997

→ Loss of 11,693

→ Loss of 4,444

→ Loss of 5,201

} 25-44 = 592,156

} 45-64 = 691,926

Older workers outnumber
younger by 99,700

Loss of 27,000 kids and teens

Jonah!

Community Needs Assessment

Data and community input are examined to understand the current needs of a community, what community resources exist, and the tools and strategies to fill the gaps.

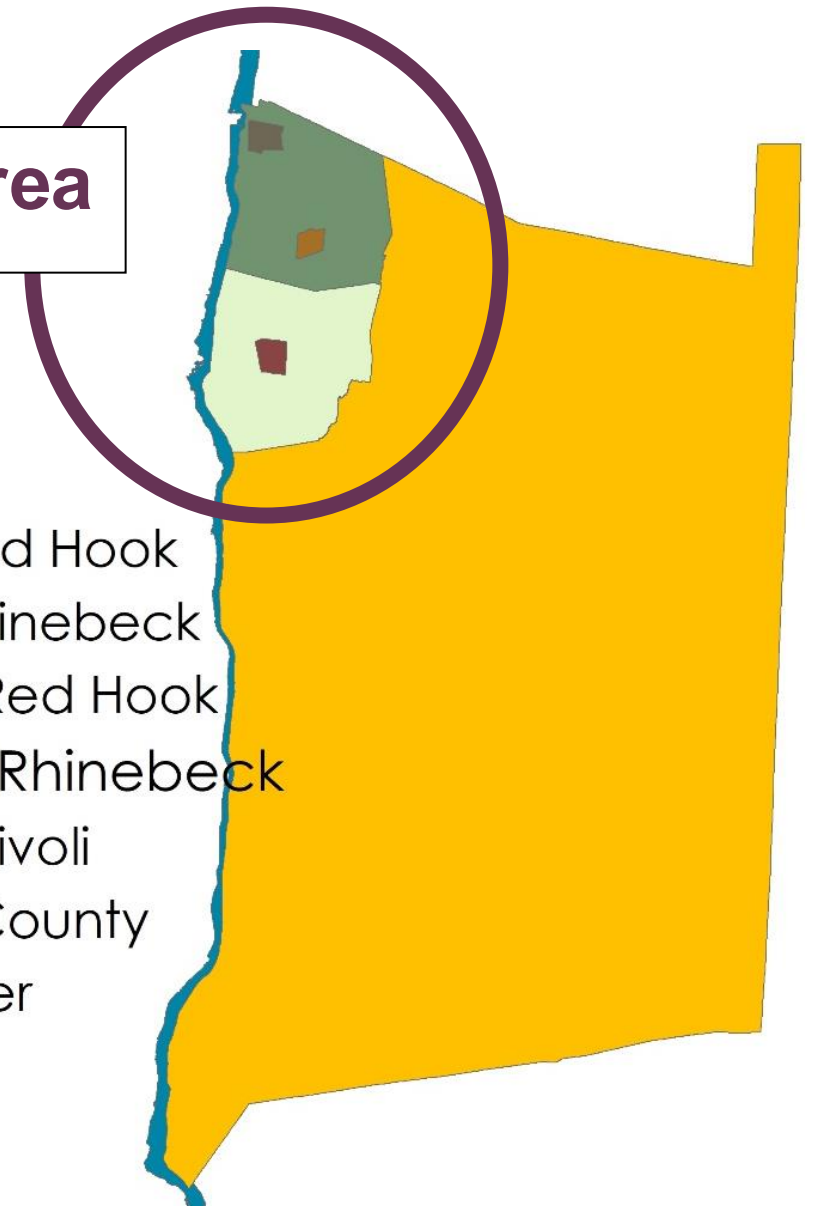


COMMUNITY NEEDS ASSESSMENT

for the
Greater Red Hook and Rhinebeck Communities

Study Area

- Town of Red Hook
- Town of Rhinebeck
- Village of Red Hook
- Village of Rhinebeck
- Village of Tivoli
- Dutchess County
- Hudson River



Methodology

1. Review planning documents and activities:

- Village of Rhinebeck Comprehensive Plan “Kitchen Table Conversations”
- Village of Red Hook, Audubon International Sustainable Community Program
- Community Preservation Plan Update: Town of Red Hook, Villages of Red Hook & Tivoli, 2016
- Town and village comprehensive and master plans

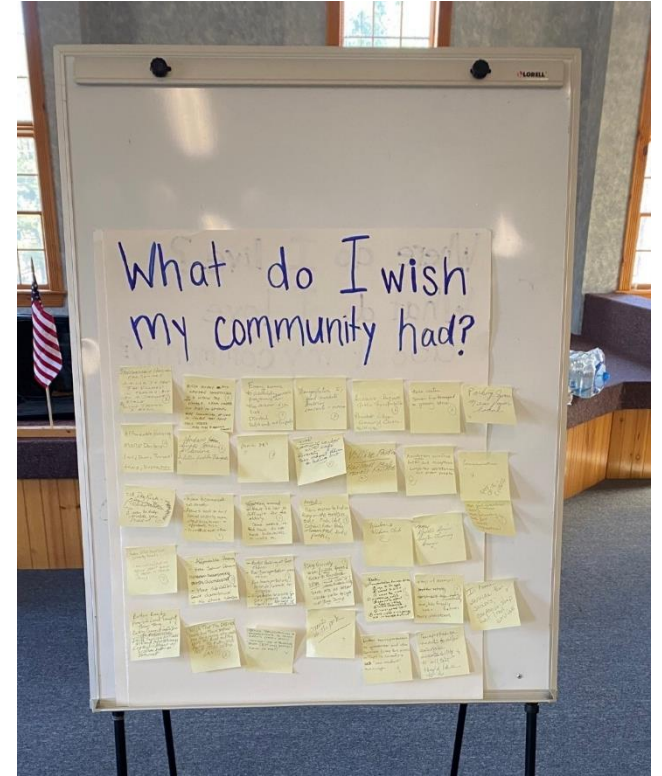
2. Quantitative data and analysis from sources including (but not limited to):

- U.S. Census, American Community Survey 5-Year Estimates
- U.S. Department of Housing and Urban Development (HUD)
- Office of Real Property Tax Services (ORPTS)
- New York State Community Health Indicator Reports (CHIRS)

3. Qualitative input

- 24 Interviews with local social service providers and other community leaders
- 3 community meetings. The meetings were scheduled at different times and at venues considered accessible and inviting to the public. A Spanish interpreter was available at one of the meetings.
- 313 survey responses. The survey was 40 questions long and available in both English and Spanish and was online and printed.
- Community events including: Community Conversations, Red Hook Central School Districts; Red Hook Together meeting; Northern Dutchess Mental Health Collective; and the Red Hook Community Center Community Clothes Closet.

4. Analysis of quantitative and qualitative input, findings, and recommendations



Community Needs:

- 12 key community needs were identified.
- Key needs met the following criteria:
 - expressed by a substantial number of people in the community
 - determined to be significant in terms of impact on the quality of life for residents in the community
 - found to be crucial issues for overall community sustainability. Community sustainability is defined here as a community's ability to meet current and future environmental, resource, food, economic, housing, infrastructure, social and governmental needs.

Needs are grouped according to whether they can be addressed locally or should be acted upon by legislative representatives at the county or state level.

Locally Focused Community Needs:

Food Support

Volunteers from local food banks and other food assistance groups report an increase in need since the beginning of the pandemic.

In the survey when respondents were asked to rank their top needs “access to food” was the fourth ranked need (98 responses).

According to data from the United Methodist Church Food Pantry in Red Hook, from January 2018 to January 2023 there was a 137% increase in the number of seniors, a 130% increase in the number of children (part of families), a 75% increase in the number of all adults, and a 35% increase in the number of families using the food pantry.

Related Needs:

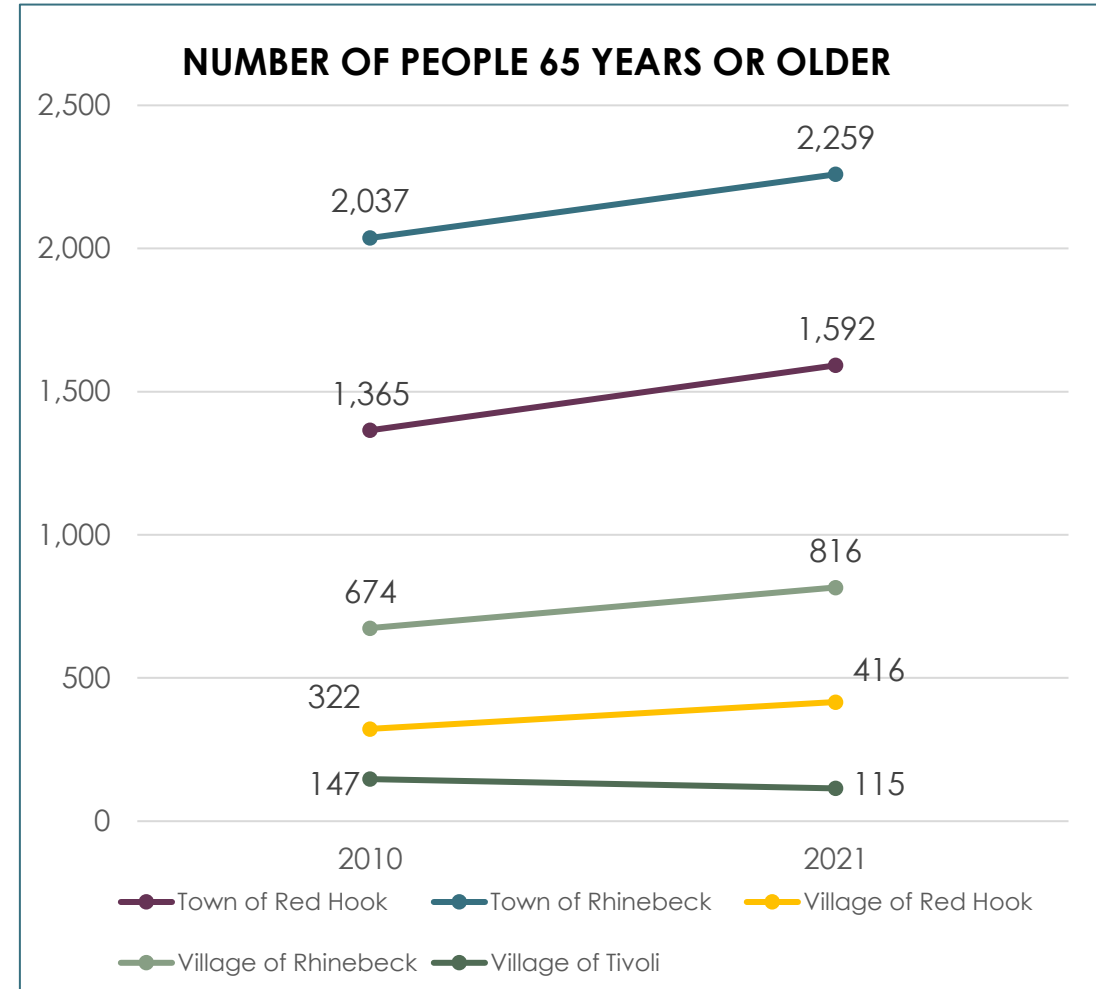
- more cold storage and the availability of fresh foods,
- transportation of food from the food bank to the pantries,
- food delivery for people who are homebound, and
- a need to consider how to sustain the work being done around food support when most of this work is led by volunteers.

Locally Focused Community Needs:

Senior Services, Opportunities and Aging in Place Support

Some of the needs identified during this study specific to seniors include:

- Programs for active seniors
- Assistance navigating existing services and resources for the aging
- Legal assistance – access to Medicaid, housing, end-of-life planning
- “Handyman” services at reduced or costs or by volunteers
- Caregiving services
- Transportation services
- Food support
- Financial assistance for seniors on fixed incomes
- Technology assistance
- Rental medical equipment for people with disabilities



Regionally Affected Community Needs:

Healthcare

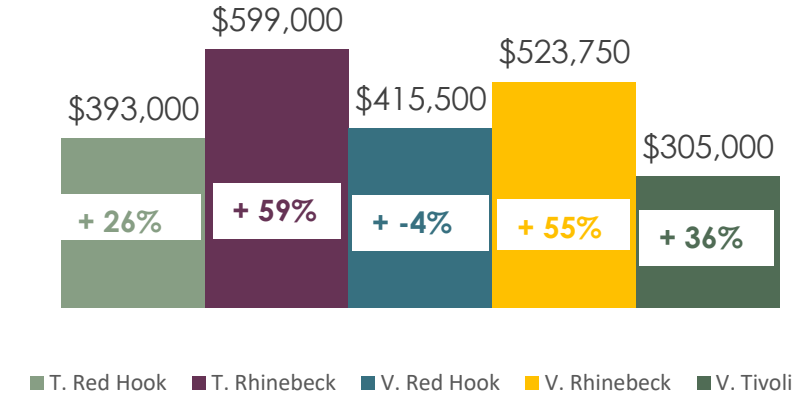
- reports of not being able to find a primary care physician or other needed providers
- long wait times to get appointments
- high costs of care and of prescription drugs
- transportation challenges limit people's access to care, lead to depression since people are homebound and isolated, and contribute to poor nutrition since people are unable to access fresh foods
- healthcare staffing can be challenging when there is no affordable housing available in the communities to house the needed employees

Regionally Affected Community Needs:

Attainable Housing

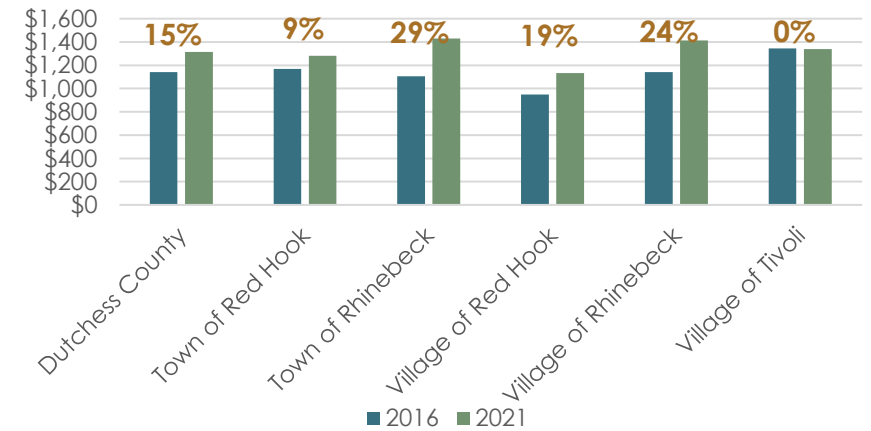
- Rising housing costs are an urgent and critical concern of many people who gave input for this study.
- Purchasing a home is out of reach for an increasingly large portion of the population → housing prices rising more rapidly than incomes.
- Renter households are especially vulnerable to housing insecurity as rents reflect the high-cost market.
- Families that have been in the area for generations report that they are finding it difficult to stay in the community.
- Special need for affordable housing that is close to services, employment opportunities, and public transportation.
- **Steep housing prices put pressure on household budgets and this manifests itself in more people needing assistance with other needs like food.**

**MEDIAN SALES PRICE 2022
AND % CHANGE SINCE 2012**



Source: Office of Real Property Tax Service (ORPTS) 2022

**MEDIAN RENTS - 2016, 2021
AND % CHANGE SINCE 2016**



Source: U.S. Census, American Community Survey, 5-Year Estimates 2021

Parting thoughts

- Our demographic shifts and housing shortage are major threats to community vibrancy and viability
 - Threads of a common yarn
- Important for us to understand how housing is connected to workforce
- Important for us to understand how housing is connected to the goods and services that we need and want
- Many of Rhinebeck's community needs – healthcare, food access, transportation – can be alleviated by smart choices about housing location
- Our growing inability to support full-time residents is bad for many of the things we care about – fire districts, Little League, a customer base, etc.
- The need for housing is across the entire spectrum of income, not just the lowest levels
- Make your decisions based on information, not emotion





HUDSON VALLEY *PATTERN for* PROGRESS

Hudson Valley Pattern for Progress is a nonprofit organization that provides objective research, planning and educational training throughout the region. Its work identifies civic challenges and promotes regional, equitable, and sustainable solutions to constantly improve the quality of life in Hudson Valley communities. Pattern develops its work upon a considerable foundation of facts and experience, without political aims or affiliations.

Pattern was founded in 1965 by the region's academic, business, and nonprofit leaders. Our work focuses on housing, community and urban planning, downtown revitalization, infrastructure, transportation, demographic change, and more. We serve the counties of Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.

The Center for Housing Solutions & Community Initiatives was created by Pattern in 2012 to promote the regional significance of diverse housing through research, planning, and policy recommendations. We utilize our housing expertise in collaboration with public and private partners to create a positive impact for the Hudson Valley. Our research, technical assistance, planning, and innovative policy solutions have helped dozens of communities throughout the region learn about their housing needs and act to meet those needs.

Contact us:
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Question and discussion

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