



Hudson Valley Pattern for Progress

Special presentation for
New York Assembly District 95
Assemblymember Dana Levenberg

Adam Bosch
President & CEO
2025

HUDSON VALLEY
PATTERN
for
PROGRESS

60
HUDSON VALLEY
PATTERN *for* **PROGRESS**
Since 1965.

About Pattern

- Pattern founded in 1965 by the region's academic, business and government leaders
- Independent research and planning organization to examine issues that affect the quality of life, and provide solutions to help communities
- Serve the nine-county region

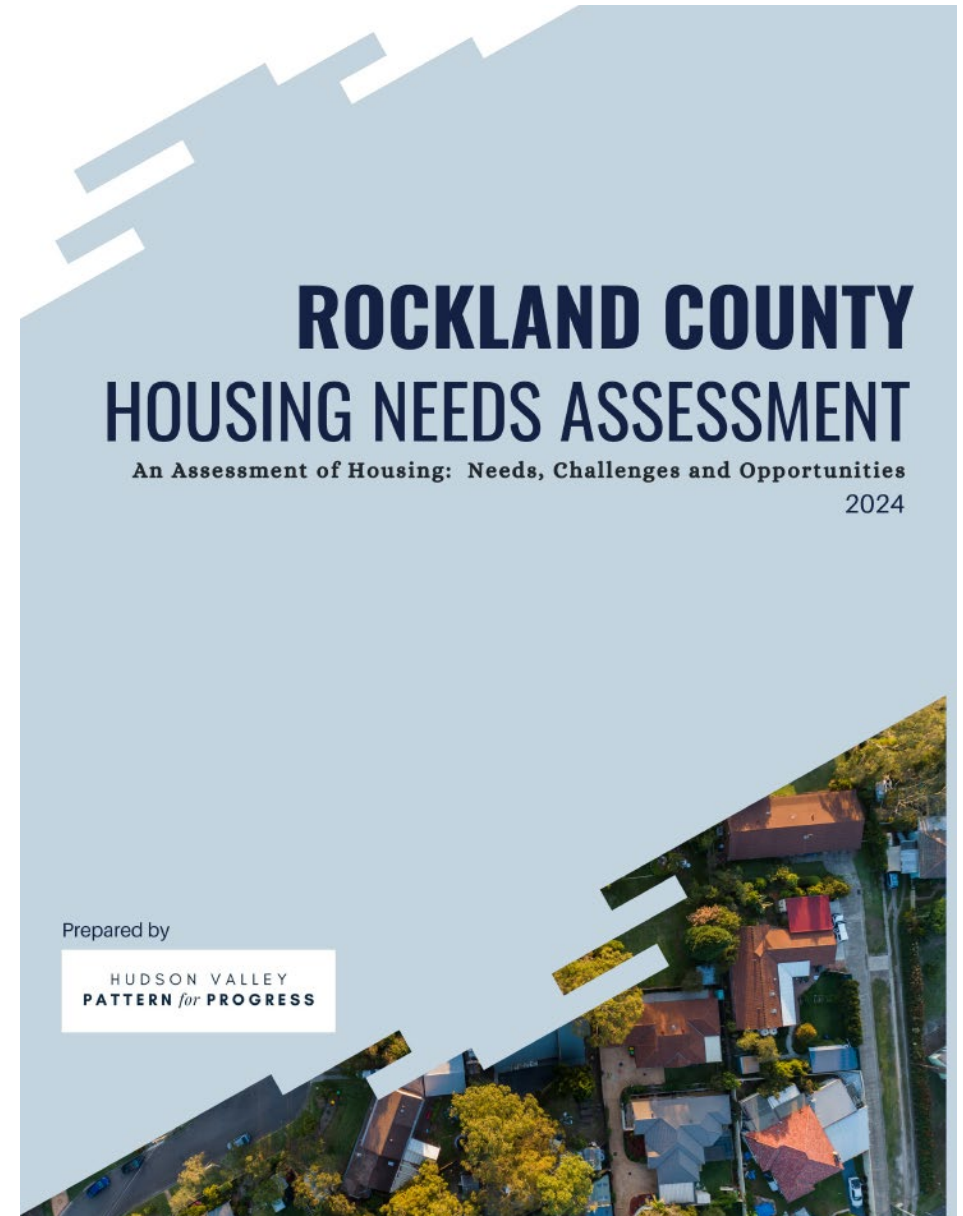
Original articles of incorporation

- a. To promote and preserve the health, education, safety, physical beauty, resources, economic vitality, and general welfare of the Hudson Valley region of the State of New York.
- b. Without any political aims or affiliations, to conduct factual studies of conditions in and affecting the region, to promote regional planning, research and development, and to sponsor plans and projects for the betterment of the Hudson Valley.
- c. To be of assistance to other organizations and groups who are concerned with the welfare and betterment of the Hudson Valley, and to encourage county, city, town and village planning within the region.



Directed research 2024

- Rockland County Housing Needs Assessment
- ConnectALL challenge process support
- Midtown Thriving – Kingston BOA
- City of Middletown – former state psych campus BOA
- Sullivan County housing work
- Hamlet of Wallkill SEDAP
- Town of Shandaken comprehensive plan
- City of Mount Vernon comprehensive plan
- Community Foundations of the Hudson Valley Plan



Independent research



WHEN HOTELS BECOME HOME

The growing quantity, heartache, and cost of families living in hotels in the Mid-Hudson



HUDSON VALLEY **PATTERN** *for* **PROGRESS**

- Childcare in the Hudson Valley
- Money Migration / Moving In, Moving Out
- Housing policy in the states that surround New York
- Out of Reach 2024
- Closed Schools, Open Minds
- When Hotels Become Home
- Old Malls | New Uses

Upcoming...

- 2024 Housing Market Review (This week!)
- An introduction to Microtransit (This month)
- Demographic trends affecting the Hudson Valley (February)
- “_____ From Home” (March)
- Analysis of NYS Wetlands Regulations (March)

Home prices

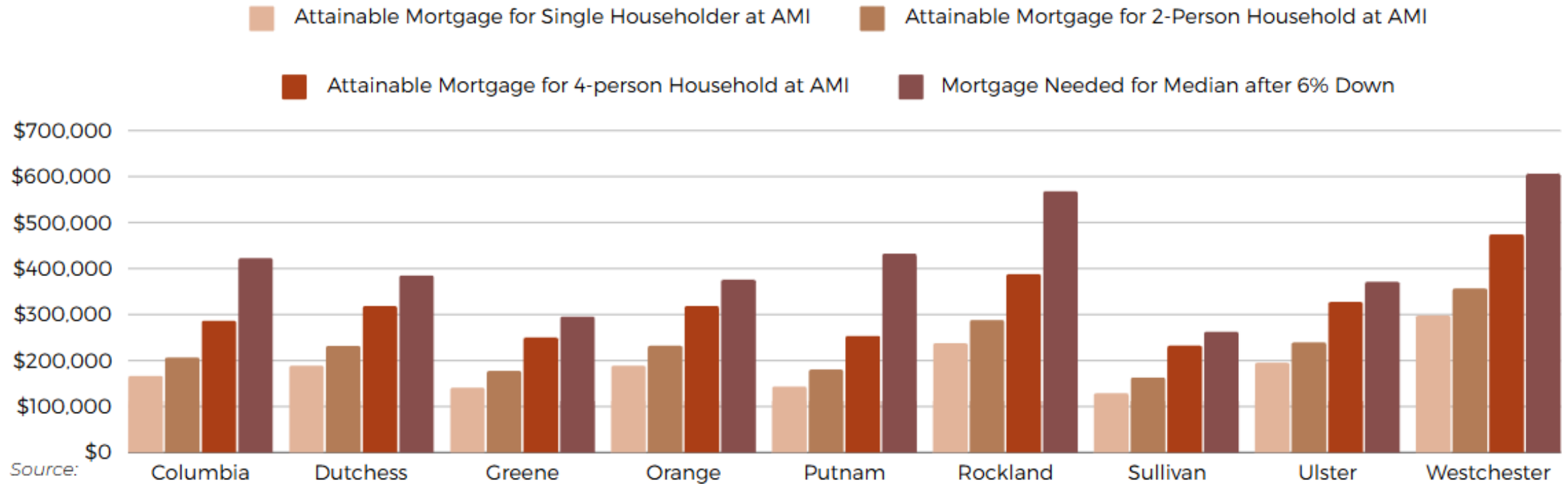
A long view of median home prices in the Hudson Valley

	2019	2020	2021	2022	2023	2024	2023-2024		2019-2024	
							\$ change	% change	\$ change	% change
Columbia	\$257,500	\$325,000	\$379,000	\$410,100	\$450,000	\$475,000	\$25,000	5.6%	\$217,500	84.5%
Dutchess	\$290,000	\$329,550	\$375,000	\$395,000	\$410,000	\$450,000	\$40,000	9.8%	\$160,000	55.2%
Greene	\$196,000	\$240,000	\$287,825	\$325,000	\$315,000	\$345,250	\$30,250	9.6%	\$149,250	76.1%
Orange	\$259,751	\$300,000	\$350,000	\$384,000	\$403,125	\$430,000	\$26,875	6.7%	\$170,249	65.5%
Putnam	\$340,450	\$360,000	\$411,250	\$450,000	\$457,000	\$515,000	\$58,000	12.7%	\$174,550	51.3%
Rockland	\$417,750	\$459,000	\$520,000	\$575,000	\$605,000	\$665,000	\$60,000	9.9%	\$247,250	59.2%
Sullivan	\$144,900	\$199,050	\$250,000	\$275,000	\$289,000	\$324,000	\$35,000	12.1%	\$179,100	123.6%
Ulster	\$248,000	\$285,000	\$339,000	\$370,000	\$400,000	\$440,000	\$40,000	10.0%	\$192,000	77.4%
Westchester	\$520,000	\$602,000	\$620,000	\$625,000	\$645,000	\$718,000	\$73,000	11.3%	\$198,000	38.1%

Source: NYS Association of Realtors

Is homeownership possible?

COMPARING MEDIAN SALES PRICES TO ATTAINABLE MORTGAGE



FACT: The median-earning family in the region falls short of qualifying for a mortgage on the median priced home by \$99,000 to \$280,000.

Rents and renter wages

	Hourly Renter Wage Rate	Housing Wage 1BR FMR	Wage Gap 1BR FMR	Housing Wage 2BR FMR	Wage Gap 2BR FMR
Columbia	\$13.10	\$20.04	-\$6.94	\$22.88	-\$9.78
Dutchess	\$18.22	\$27.29	-\$9.07	\$35.10	-\$16.88
Greene	\$13.77	\$18.56	-\$4.79	\$22.21	-\$8.44
Orange	\$15.53	\$27.29	-\$11.76	\$35.10	-\$19.57
Putnam	\$16.70	\$47.13	-\$30.44	\$52.92	-\$36.22
Rockland	\$15.47	\$47.13	-\$31.67	\$52.92	-\$37.45
Sullivan	\$15.13	\$17.63	-\$2.50	\$20.73	-\$5.60
Ulster	\$14.58	\$25.15	-\$10.58	\$32.73	-\$18.15
Westchester	\$24.25	\$37.19	-\$12.94	\$45.23	-\$20.98

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

Rate of Change Comparison

	Wage Increase 2022-2023	Rent Increase 2022-2023
Columbia	4%	9%
Dutchess	5%	12%
Greene	11%	9%
Orange	6%	12%
Putnam	0%	5%
Rockland	8%	5%
Sullivan	1%	2%
Ulster	5%	10%
Westchester	9%	8%

Source: NLIHC, 2023

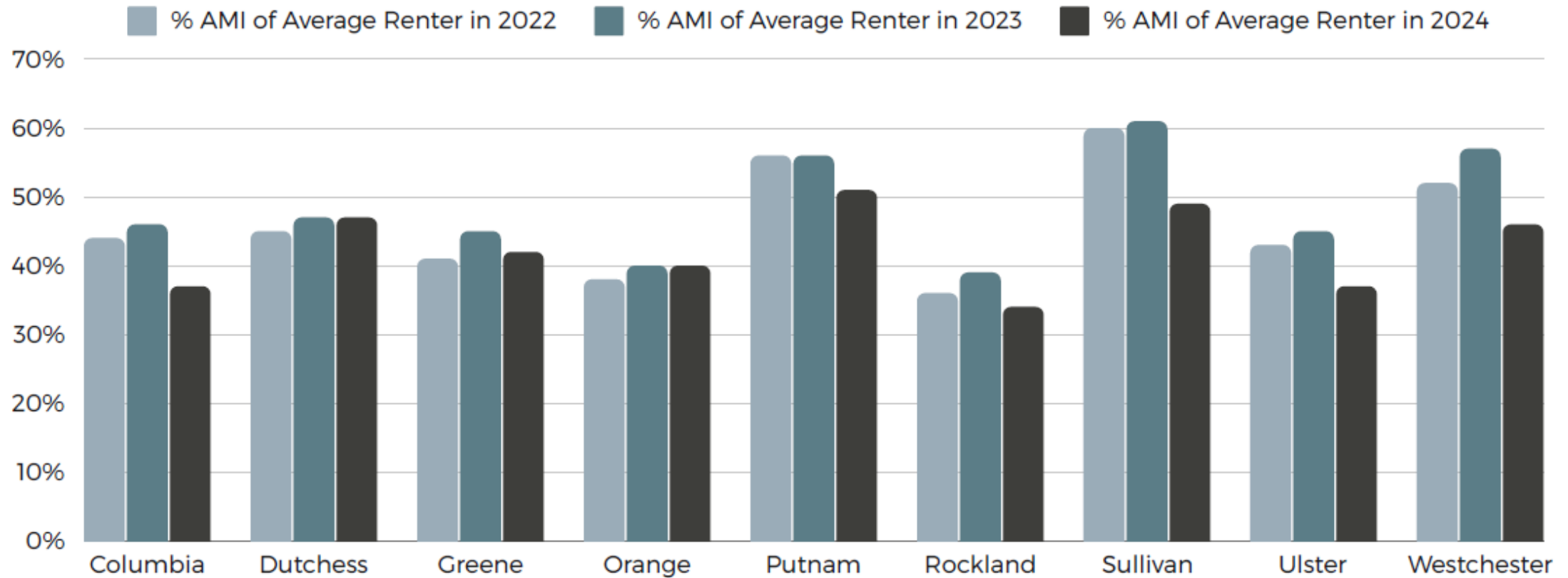
RATE OF CHANGE COMPARISON

	Wage Change 2023-2024	Rent Increase 2023-2024
Columbia	-5%	7%
Dutchess	-1%	15%
Greene	14%	3%
Orange	-1%	15%
Putnam	-6%	12%
Rockland	-3%	12%
Sullivan	-2%	7%
Ulster	1%	14%
Westchester	-9%	16%

	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

Rent as a percentage of AMI



Source: NLIHC and HUD

Gross income migration

2016-17			2020-21				5-year difference	
AGI County	Inflow	Outflow	Net Gain/Loss in AGI	AGI County	Inflow	Outflow		Net Gain/Loss in AGI
Columbia	124,744	102,459	22,285	Columbia	313,942	111,750	202,192	179,907
Dutchess	568,954	530,692	38,262	Dutchess	824,416	633,216	191,200	152,938
Greene	91,229	73,764	17,465	Greene	158,271	75,541	82,730	65,265
Orange	682,220	732,462	- 50,242	Orange	791,997	793,361	-1,364	48,878
Putnam	282,408	331,376	- 48,968	Putnam	357,684	297,928	59,756	108,724
Rockland	468,362	674,996	- 206,634	Rockland	506,017	731,399	-225,382	-18,748
Sullivan	107,520	102,482	5,038	Sullivan	240,676	144,619	96,057	91,019
Ulster	291,288	264,155	27,133	Ulster	640,988	337,424	303,564	276,431
Westchester	3,140,086	3,439,456	-299,370	Westchester	3,390,886	4,575,633	-1,184,747	-885,377

Adjusted Gross Income is in thousands; data from U.S. Internal Revenue Service

What does this mean?

- The pandemic caused a substantial amount of gross income to migrate northward, especially to counties north of Interstate 84
- It also exacerbated the loss of gross income from Rockland and Westchester Counties.
- The biggest effects have been seen in Columbia and Ulster counties – Columbia incoming AGI \$166K; outgoing AGI \$68K
- This movement coincides with other trends – house renovations, private school enrollments, and likely business starts as well.
- **Region lost \$1.2 billion in AGI in most recent report; NYS lost \$14.2 billion**

Distribution of wealth in the Hudson Valley

COUNTY	2016-17	2017-18	2018-19	2019-20	2020-21
COLUMBIA INFLOW	\$66,995	\$79,987	\$73,579	\$137,699	\$166,107
COLUMBIA OUTFLOW	\$57,400	\$62,039	\$71,741	\$70,173	\$68,812
DUTCHESS INFLOW	\$70,809	\$70,188	\$72,341	\$119,862	\$107,993
DUTCHESS OUTFLOW	\$67,432	\$64,850	\$71,178	\$74,846	\$90,369
GREENE INFLOW	\$59,355	\$62,201	\$56,821	\$89,949	\$96,507
GREENE OUTFLOW	\$53,221	\$48,979	\$58,386	\$52,454	\$57,141
ORANGE INFLOW	\$64,788	\$63,822	\$61,978	\$72,631	\$81,230
ORANGE OUTFLOW	\$61,712	\$62,744	\$70,419	\$67,009	\$77,643

PUTNAM INFLOW	\$79,574	\$81,500	\$95,668	\$97,751	\$110,670
PUTNAM OUTFLOW	\$92,615	\$81,202	\$86,355	\$90,554	\$93,777
ROCKLAND INFLOW	\$80,158	\$73,784	\$81,559	\$88,360	\$91,240
ROCKLAND OUTFLOW	\$87,776	\$88,425	\$92,675	\$105,443	\$101,569
SULLIVAN INFLOW	\$48,718	\$52,581	\$69,879	\$82,509	\$98,195
SULLIVAN OUTFLOW	\$48,964	\$54,229	\$53,377	\$55,857	\$71,066
ULSTER INFLOW	\$58,870	\$65,993	\$65,819	\$111,847	\$126,104
ULSTER OUTFLOW	\$53,033	\$58,709	\$61,297	\$69,852	\$76,844
WESTCHESTER INFLOW	\$127,325	\$125,494	\$121,508	\$146,361	\$147,655
WESTCHESTER OUTFLOW	\$125,244	\$136,625	\$133,389	\$138,515	\$172,691

Biggest issues connected to housing now...

- The Four L's – Land, labor, lumber and lending
- NIMBY-ism and outdated zoning
- 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 → the people who provide them
- Lack of state-level policy on housing
 - Massachusetts “Anti-Snob” Zoning Act
 - New Jersey Mount Laurel Doctrine
- People staying in place due to lack of options, high interest rates
- 15+ years of under-building
- “Losing” stock to dilapidation, second homes, short-term rentals, and the developing effect of remote work
- The demand for housing is **NOT** driven by population growth
- What is our mindset?

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



HUDSON VALLEY PATTERN *for* PROGRESS

Current and emerging tools in New York

- Standard state and federal programs (LIHTC, HCR, ESD, etc.)
- County-level housing trust funds and revolving loan funds
 - Ulster County – Housing Action Fund
 - Dutchess County – Housing Trust Fund
 - Westchester County – Housing Flex Fund
 - Tompkins County – Community Housing Development Fund
 - Onondaga County – Housing Initiative Program
 - Rockland County – Housing Revolving Loan Fund
 - Sullivan County – (coming soon)
- 421-p and 421-pp → phasing in local taxes for new housing development
- Discussions among many IDAs throughout New York about incentives for housing as a necessary compliment or precursor to job attraction and retention → Where are we going to find 150 workers?
- Common goals → bridge the capital gap and reduce tax burdens to spur rehabilitation and development projects

What are these county-level funds doing?

- Rehabilitation of existing units
- Development of new units
- Deeper affordability
- Infrastructure that will create housing
- First-time homebuyers
- “Local match”

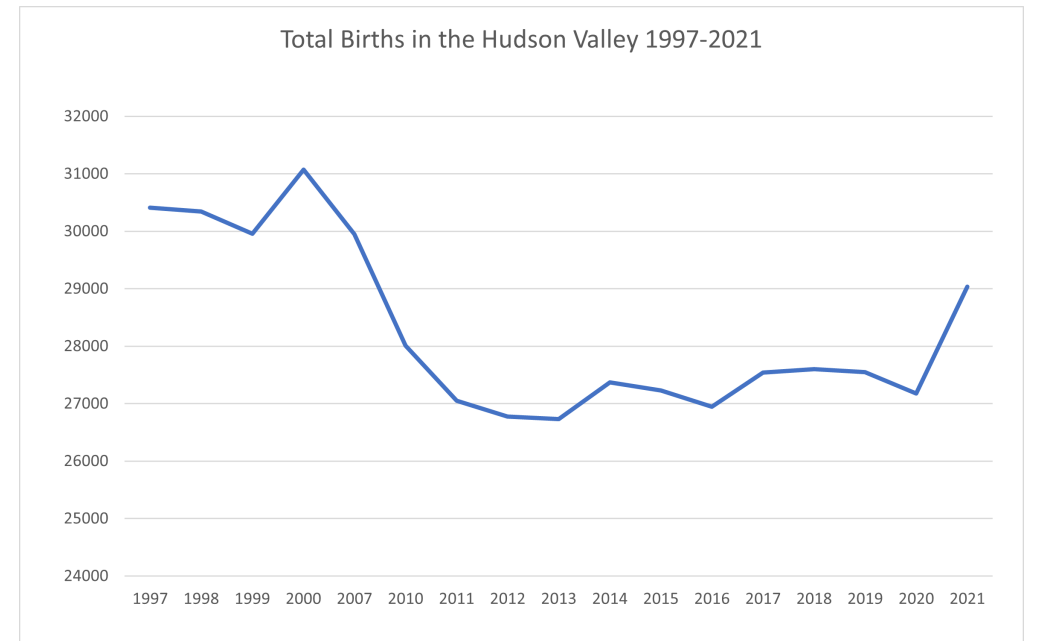
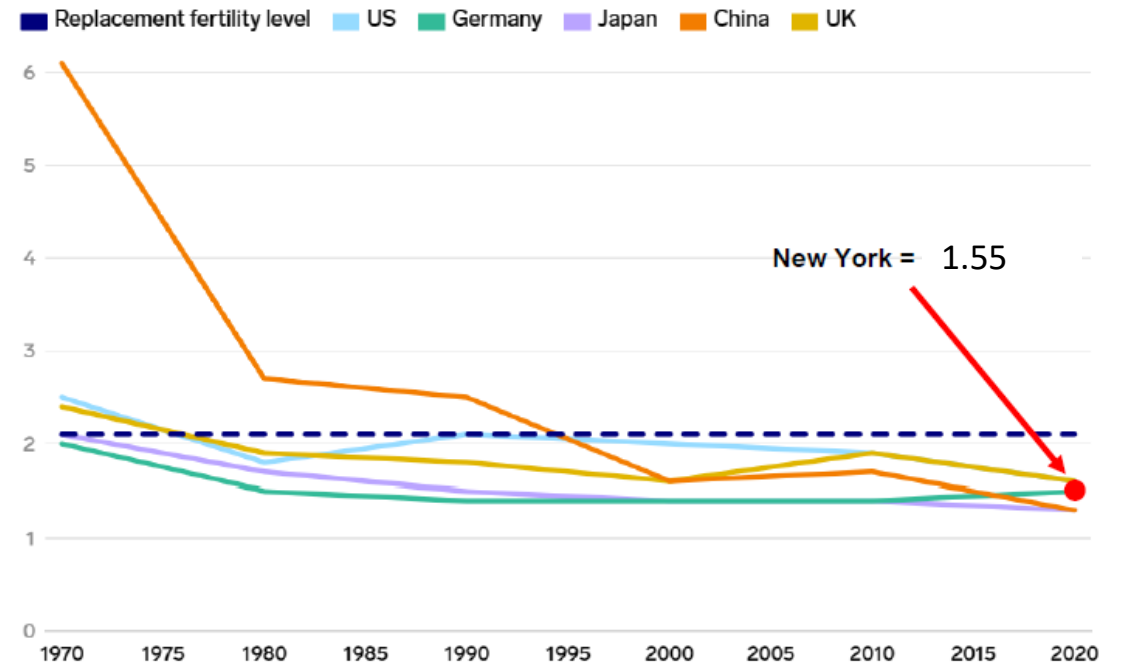
Birth trends in the region

TOTAL BIRTHS IN THE HUDSON VALLEY

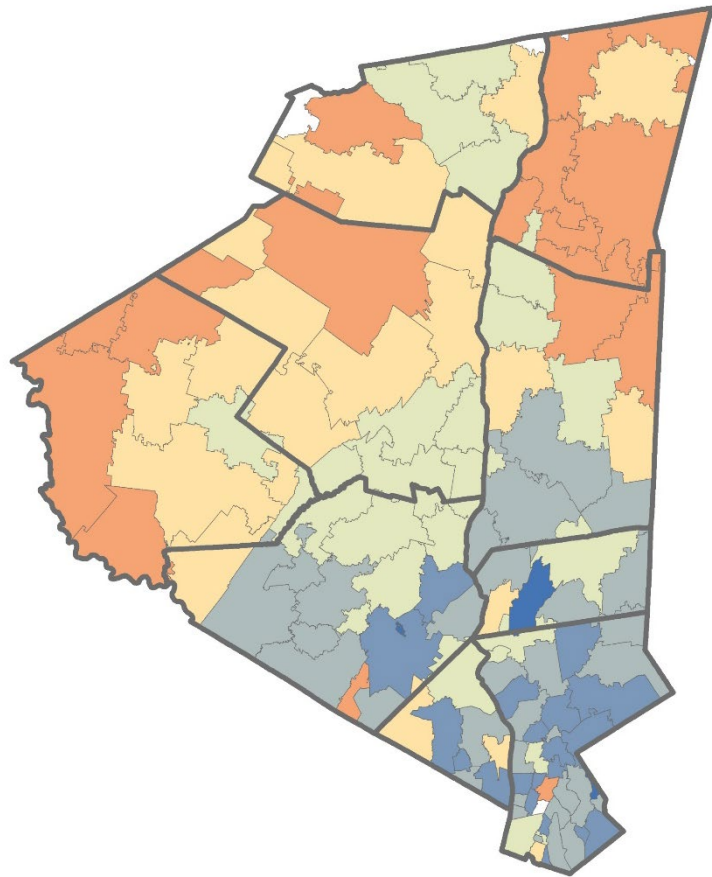


County	2000	2007	2014	2020	2021	2022	2023
Columbia	661	587	492	466	476	N/A	N/A
Dutchess	3,340	3,078	2,680	2,563	2,641	2,628	2,531
Greene	479	458	398	398	390	N/A	N/A
Orange	4,910	5,333	4,856	5,234	5,617	5,468	5,730
Putnam	1,192	1,036	825	831	915	N/A	N/A
Rockland	4,563	4,793	5,170	5,708	6,386	6,412	6,612
Sullivan	829	948	785	867	975	N/A	N/A
Ulster	1,798	1,860	1,525	1,473	1,575	1,524	1,368
Westchester	13,300	11,857	10,641	9,634	10,059	9,905	9,702
Hudson Valley Totals	31,072	29,950	27,372	27,174	29,034	N/A	N/A

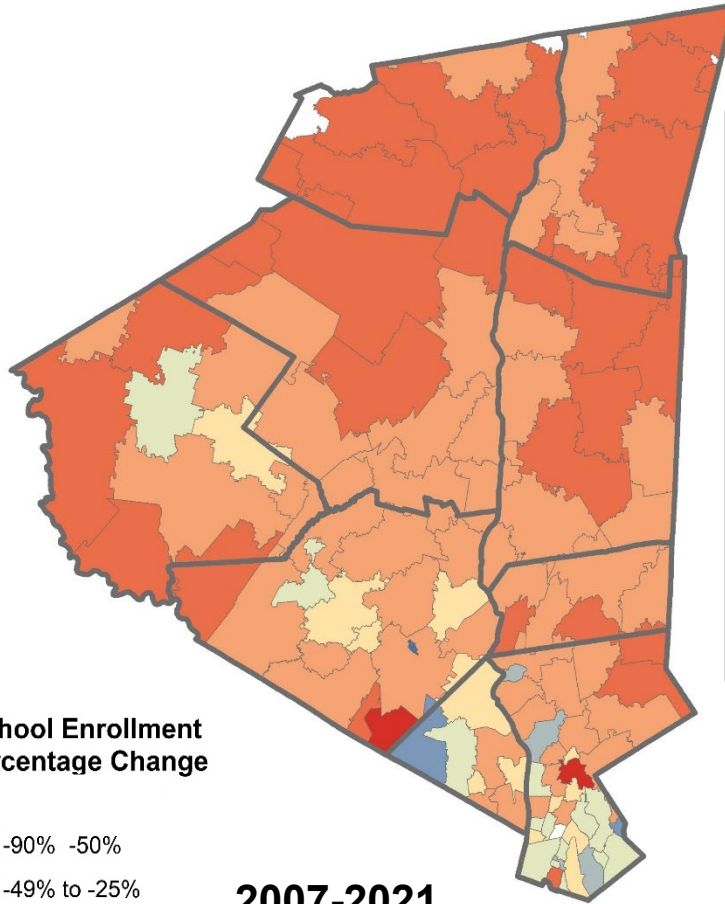
Total birth rates



School populations

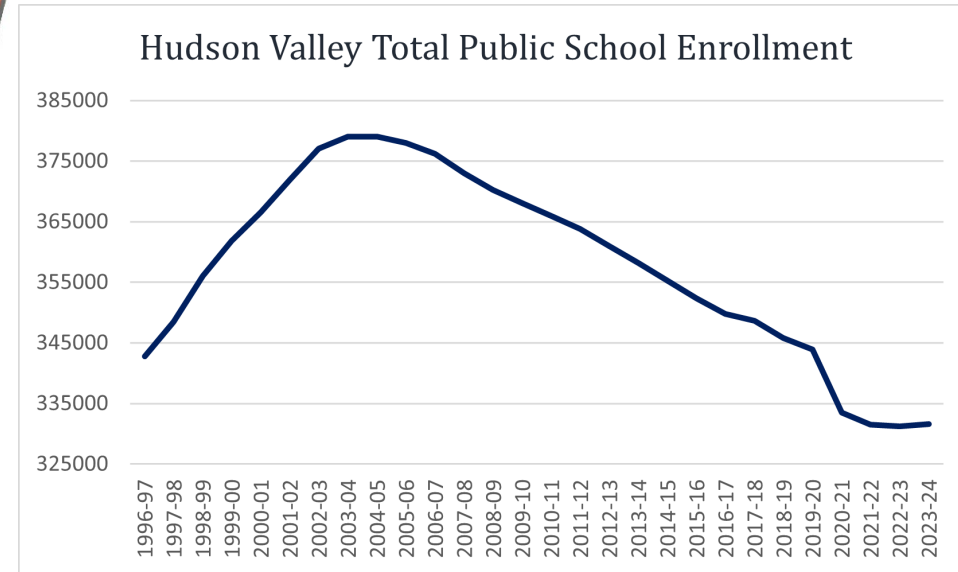
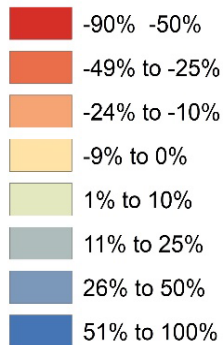


1997-2007



2007-2021

School Enrollment Percentage Change



- **Peak enrollment (2003) = 379,068**
- **1996 enrollment = 342,745**
- **2023 enrollment = 331,621**
- **Net loss of 47,447 students**
- **97 of 120 school districts have shrinking enrollments**

General population of children 2010-2022

FACT: There are 27,189 fewer children ages 14 and under living in the Hudson Valley now than in 2010.

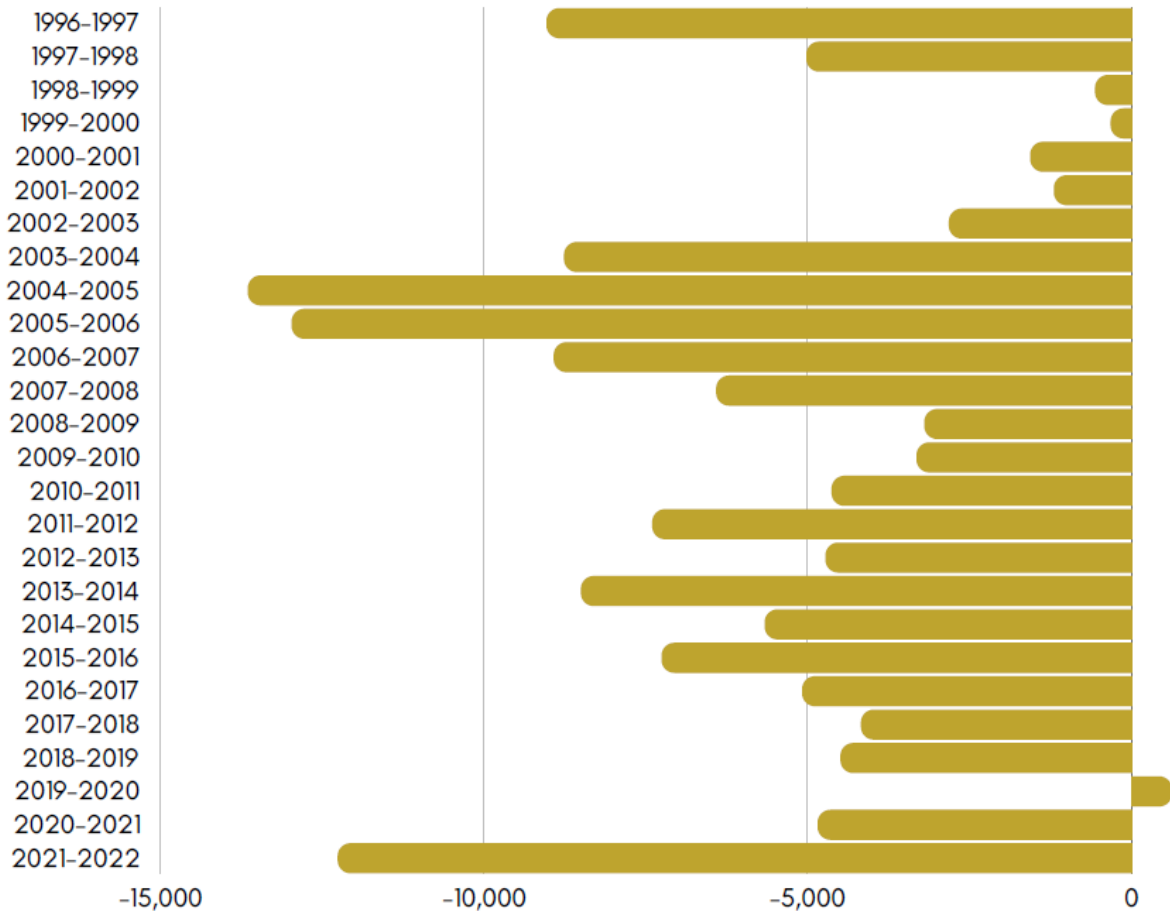
2010 to 2022 Change in Population of Children

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



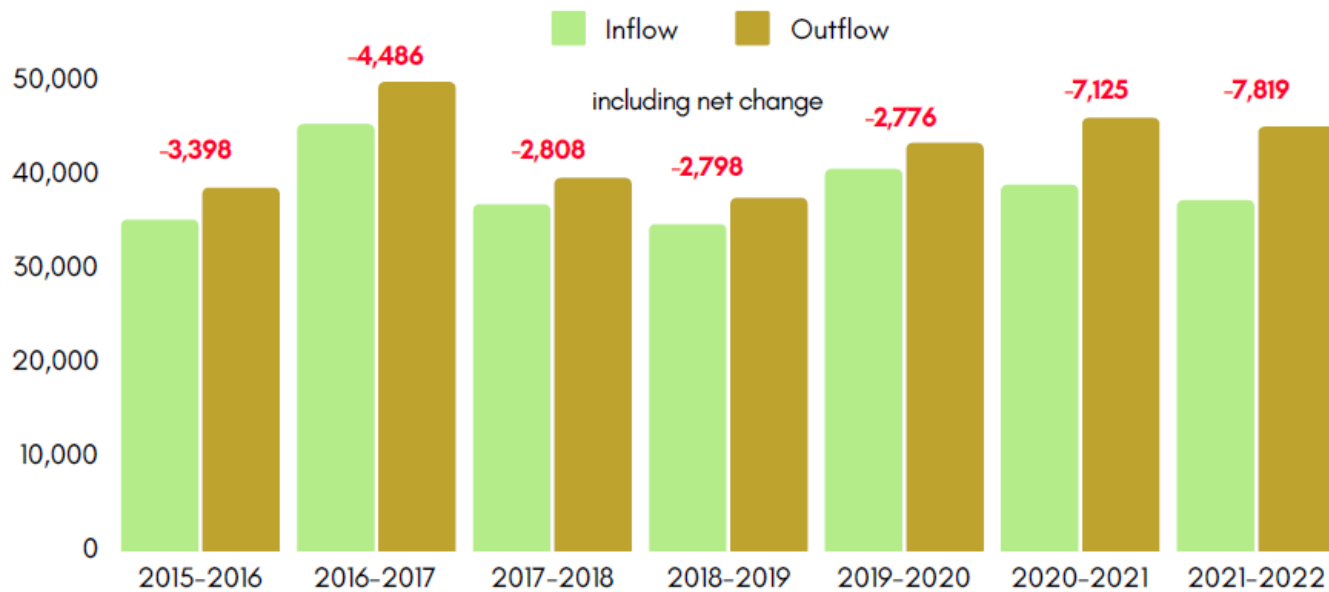
Hudson Valley Outflow 2021-2022*		
County	State	Number of People
NYC Counties	NY	19,423
Western Connecticut Planning Region	CT	5,314
Bergen County	NJ	2,497
Palm Beach County	FL	1,692
Long Island Counties	NY	1,581
Albany County	NY	940
Greater Bridgeport Planning Region	CT	930
Hudson County	NJ	811
Horry County	SC	684
Pike County	PA	660

Hudson Valley Inflow 2021-2022*		
County	State	Number of People
NYC Counties	NY	38,700
Long Island Counties	NY	3,184
Western Connecticut Planning Region	CT	2,062
Bergen County	NJ	1,563
Hudson County	NJ	1,017
Los Angeles County	CA	698
Albany County	NY	580
Palm Beach County	FL	390
Passaic County	NJ	301
Rensselaer County	NY	263
Cook County	IL	185

- The region has lost people to migration for 25 of the last 26 years
- Only positive year was the very start of the pandemic
- Total net loss is 146,763 people
- Most people going to NYC, bordering states/counties, Florida and Carolinas
- Interesting trend of inflow from LA → climate refugees?

Westchester County migration

WESTCHESTER

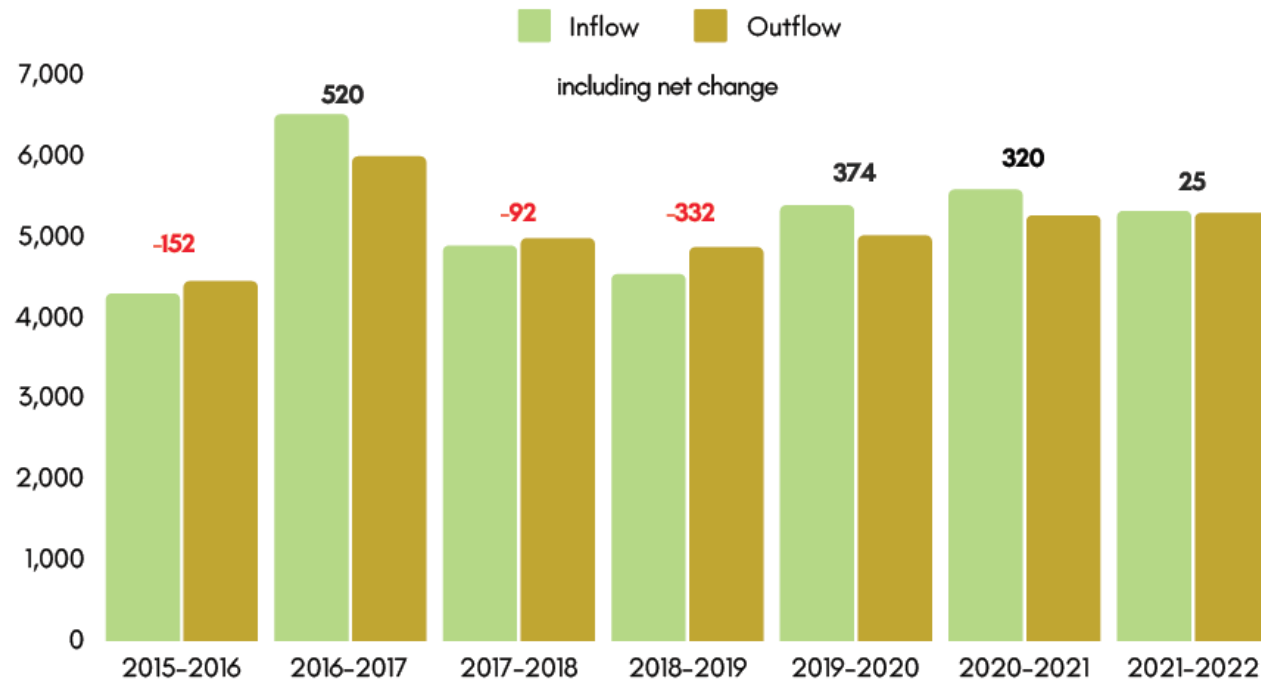


Westchester County Outflow		
County	State	Number of People
NYC Counties	NY	9,475
Western Connecticut Planning Region	CT	4,364
Long Island Counties	NY	1,105
Greater Bridgeport Planning Region	CT	930
Palm Beach County	FL	885
Bergen County	NJ	787
Naugatuck Valley Planning Region	CT	722
Broward County	FL	497
Hudson County	NJ	464
Los Angeles County	CA	397

Westchester County Inflow		
County	State	Number of People
NYC Counties	NY	20,598
Western Connecticut Planning Region	CT	1,502
Long Island Counties	NY	1,436
Hudson County	NJ	553
Bergen County	NJ	456
Los Angeles County	CA	377
Palm Beach County	FL	268
Greater Bridgeport Planning Region	CT	240
Cook County	IL	185
Middlesex County	NJ	180
South Central Connecticut Planning Region	CT	149

Putnam County migration

PUTNAM



Putnam County Outflow		
County	State	Number of People
NYC Counties	NY	4,128
Western Connecticut Planning Region	CT	593
Long Island Counties	NY	68
Palm Beach County	FL	85
Naugatuck Valley Planning Region	CT	68
Horry County	SC	50
Broward County	FL	41
Los Angeles County	CA	33

Putnam County Inflow		
County	State	Number of People
NYC Counties	NY	1,247
Western Connecticut Planning Region	CT	229
Long Island Counties	NY	116

Workforce

Age Group	2010	2023	Change
Under 5 years	148,160	144,901	-3,259
5 to 9 years	160,378	149,885	-10,493
10 to 14 years	170,138	155,155	-14,983
15 to 19 years	177,397	170,240	-7,157
20 to 24 years	142,988	155,845	12,857
25 to 29 years	127,930	140,067	12,137
30 to 34 years	132,559	149,279	16,720
35 to 39 years	156,958	155,742	-1,216
40 to 44 years	188,775	160,838	-27,937
45 to 49 years	195,042	152,671	-42,371
50 to 54 years	179,335	164,606	-14,729
55 to 59 years	157,052	172,263	15,211
60 to 64 years	126,217	169,305	43,088
65 to 69 years	92,423	144,876	52,453
70 to 74 years	72,675	116,412	43,737
75 to 79 years	61,037	88,312	27,275
80 to 84 years	48,192	56,791	8,599
85 years and over	46,567	56,931	10,364

Loss of 35,892 kids and teens

25-44 = 605,926

45-64 = 658,845

Older workers outnumber younger by 52,919 ← This gap has gotten smaller because of shrinkage in 45-64

Business and employee sentiments

Top business-owner concerns

Hudson Valley (2024)	%
Attracting new workers	70%
Quality of available workforce	67%
Inflation	48%
Retaining current workers	46%
Quiet quitting	28%
Training current staff	27%
Government regulations	27%
Hiring / maintaining a diverse staff	21%

Difficult to fill positions

Hudson Valley
Teacher
Administrative
Sales
Direct Support Professional
Program Manager
Teaching Assistant
Registered Nurse
CDL Driver
Home Health Aide
Chef

Barriers

Hudson Valley	%
Lack of experience	51%
Insufficient education/training	39%
Gap in salary and wage expectations	38%
Self-motivation, initiative	35%
Transportation	31%
Child care	26%
Scheduling	25%
Lack of professional credentials	25%

What employees want most

Incentive (Statewide, 2024)	%
Paid time off	60%
Ability to work remotely full-time	60%
Higher pay / higher starting pay	59%
Ability to work remotely some of the time	53%
Health and wellness benefits	50%
Flexibility to choose my own hours	49%
Fewer days of work per week with same overall pay	45%
Training opportunities to up-skill for future growth	43%
Ability to only work during the week	41%
Ability to work early in the morning	34%

What training do you want?

Mid-Hudson Region
Digital literacy
AI
CDL
Excel
Project Management
Cybersecurity
Management
Construction
Microsoft Office
IT

Work from Home

Work From Home	2023 - 5 YR ACS			2016 - 5 YR ACS			Change in WFH	Change in Total Work Population
	Total Population	%WFH	Est # WFH	Total Population	%WFH	Est # WFH		
Columbia	28689	15.7	4504	29416	6.5	1912	2592	-727
Dutchess	146372	13.9	20346	140507	5.7	8009	12337	5865
Greene	21292	11.5	2449	19234	4.5	866	1583	2058
Orange	183509	11.5	21104	171898	4.9	8423	12681	11611
Putnam	49322	13.7	6757	49848	5.2	2592	4165	-526
Rockland	145331	12.8	18602	144060	4.8	6915	11687	1271
Sullivan	34286	11.8	4046	31731	4.8	1523	2523	2555
Ulster	83363	15.4	12838	83526	6.4	5346	7492	-163
Westchester	485809	17.3	84045	459790	5.1	23449	60596	26019
		Total:	174690		Total:	59034	115656	59034

FACT: The number of people working from home in the Hudson Valley has nearly tripled since 2016. A total of 174,690 people now work from home.

- **17.3% of Westchester County's working population works from home**
- **13.7% of Putnam County's working population works from home**

Learning from Home

FACT: The Covid-19 pandemic prompted a sharp rise in the number of children who were being schooled from home. Although the numbers have dropped, they have settled at a new plateau that is much higher than the pre-pandemic period.

Putnam County children learning from home

Before the pandemic: Approximately 90-125 children

During the pandemic: 287 children

Now: 204 children

Westchester County children learning from home

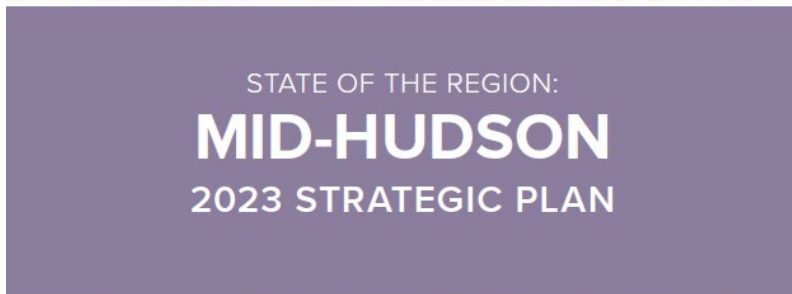
Before the pandemic: Approximately 500 children

During the pandemic: 1,243 children

Now: 835 children



Strategic planning for economic development



Six economic development goals for the region:

- Invest in infrastructure, transportation and housing
- Speed up review times, create shovel ready development sites, and administer economic development funds
- Revitalize downtowns and community centers through adaptive reuse and packaged investments in the public realm.
- Attract new companies and support the growth of existing businesses, with a focus on jobs that pay a living wage.
- Support the region's workforce through training, education, wraparound services, etc.
- Preserve outdoor spaces that make the Hudson Valley a great place to live and visit; protect key natural areas from degradation.

Priority industry sectors

- Agriculture
- Biotech and Life Sciences
- Distribution
- Film & TV Production
- Green Energy and Technologies
- Manufacturing
- Research and Innovation (quantum computing, medical research, robotics, agri-business)
- Tourism

Parting thoughts and opportunities

- The Hudson Valley will continue to feel stress from the housing shortage, the worsening workforce gap, and a reduction in full-time residents
- The two H-words – housing and humans – will continue to be the challenges that shape the region for the next decade

Other issues worth watching

- Food insecurity and access
- Generational transition in the workforce and potential liquidation of local business by Baby Boomer generation owners
- The steady disappearance of childcare (not in Westchester yet)
- Pressure to close more colleges
- Continuing wave of downtown revitalization
- Effects on tourism – staycations, pandemic travel – now what?
- A general hesitation on economic development projects driven by capital gaps, interest rates, workforce concerns, approval processes, and other issues





Questions and discussion

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