

analysis of impediments to fair housing choice

Dutchess County & City of Poughkeepsie, NY



table of contents

introduction

- Background 2
- Goals and Objectives..... 2
- Lead Agencies..... 3
- General Methodology..... 3
- Data Sources 4

county and city profile

- Geography 8
- Demographics
 - Population Trends 9
 - Race, Ethnicity and Minority 11
 - National Origin 20
 - Familial Status..... 22
 - Disability 25
 - Gender..... 28
 - Summary — Protected Class Analysis Findings 30
- Public Schools
 - Structure 32
 - Cost..... 32
 - Quality 34
 - Summary — Public Schools Profile..... 35
- Economic Data and Analysis
 - Income and Poverty..... 36
 - Employment, Wages and Unemployment 42
 - Cost of Living 47
 - Summary — Economic Data and Analysis Profile 49
- Housing Profile
 - Housing Units and Vacancy Data 50
 - Value, Foreclosure, and Affordability 54
 - Rental Housing 59
 - Summary — Housing Profile..... 66
- Public Opinion Survey 68

identification of impediments to fair housing

- Fair Housing
 - Fair Housing Laws 74
 - Fair Housing Complaints 75
 - Local Fair Housing Resources 78
 - Supporting Fair Housing Through Affordable Housing..... 80
 - Affordable Housing Planning..... 81
 - Summary — Fair Housing Impediments 81
- Land Use
 - Local Government Framework in New York State..... 82
 - Planning Within the Local Government Framework..... 83
 - Dutchess County Planning Board 84

Mandatory Referral of Certain Land Use and Zoning Actions	84
Tools of Planning in New York State.....	85
Greenway Compact Program & Centers and Greenspaces Program.....	89
Home Rule	90
Zoning As It Relates to Housing	92
Affordable Housing Ordinances	94
NIMBY (Not In My Back Yard).....	97
Summary — Land Use Impediments.....	99
Transportation	
Commuting and Living	100
Transit Services — Bus, Rail and Ferry	104
Roads	107
Airport Facilities	108
Pedestrian and Bicycle.....	108
Summary — Transportation Impediments.....	109
Water and Wastewater	
System Location and Capacity Data	111
Dutchess County Water and Wastewater Authority (DCWWA).....	111
Funding Challenges	112
System Approval Procedures and Challenges	112
Summary — Water and Wastewater Impediments	114
Funding & Subsidized Housing Availability	
Limited Funding	115
Public Housing Resources and Waiting Lists	115
Housing Choice Voucher Program Resources and Waiting Lists	116
Subsidized Housing	116
Summary — Funding & Subsidized Housing Availability Impediments	116
Home Mortgage Lending	117
fair housing action plan	
Impediment A: Home Rule, Land Use Regulations, and the Local Land Use Approval Process.....	120
Impediment B: Limited Water and Wastewater Infrastructure	122
Impediment C: Limited Transportation Infrastructure	123
Impediment D: Local Opposition to Change / Not-In-My-Back-Yard (NIMBY).....	124
Impediment E: Limited Fair Housing Resources	125
Impediment F: Limited Subsidized Housing and Assistance Programs	126
Impediment G: High Taxes	128
Impediment H: High Land Cost and Limited Availability	129
appendix	
Exhibit A1: Specific Land Use Regulations Impacting Affordable Housing	133
Exhibit A2: Public Opinion Survey (English)	137
Exhibit A3: Public Opinion Survey (Spanish).....	142
Exhibit A4: Public Opinion Survey Distribution List.....	147
Figure A1: Minority Population Concentrations by Census Tract, Dutchess County	148
Figure A2: Black or African American Population Concentrations by Census Tract, Dutchess County.....	149
Figure A3: Hispanic or Latino Origin Population Concentrations by Census Tract, Dutchess County	150
Figure A4: Minority Population Concentrations by Census Block, City of Poughkeepsie.....	151
Figure A5: Black or African American Population Concentrations by Census Block, City of Poughkeepsie	152
Figure A6: Hispanic or Latino Origin Population Concentrations by Census Block, City of Poughkeepsie.....	153
Figure A7: Centralized Water and Wastewater Systems Owned/Operated by DCWWA	154

Table A1:	Housing Choice Vouchers by Zip Code	155
Table A2:	Home Mortgage Denial Rates by Census Tract, Dutchess County	156
Table A3:	Zoning Ordinance Review Matrix	157

list of tables

Table 1:	Historical Population Trends, 1910–2010.....	9
Table 2:	Population.....	10
Table 3:	Race and Ethnicity — Historical Comparison (Dutchess County).....	11
Table 4:	Race, Ethnicity and Minority by Percentage.....	12
Table 5:	Race and Ethnicity — Historical Comparison (City of Poughkeepsie).....	16
Table 6:	Race, Ethnicity and Minority by Census Tract (City of Poughkeepsie).....	16
Table 7:	National Origin — Historical Comparison (Dutchess County).....	20
Table 8:	National Origin by Percentage.....	21
Table 9:	National Origin — Historical Comparison (City of Poughkeepsie).....	22
Table 10:	Familial Status — Historical Comparison (Dutchess County).....	22
Table 11:	Familial Status.....	23
Table 12:	Familial Status — Historical Comparison (City of Poughkeepsie).....	25
Table 13:	Disability.....	26
Table 14:	Disability — Historical Comparison (Dutchess County).....	28
Table 15:	Gender — Historical Comparison (Dutchess County).....	28
Table 16:	Gender — Historical Comparison (City of Poughkeepsie).....	29
Table 17:	Gender.....	29
Table 18:	Measures of School District Quality.....	34
Table 19:	City of Poughkeepsie Elementary Schools — Student Performance.....	35
Table 20:	Income Characteristics.....	37
Table 21:	Income Characteristics, by Percentage.....	38
Table 22:	Poverty/Minority/Age Comparison.....	39
Table 23:	Poverty.....	40
Table 24:	County and City Residents’ Employment by Industry.....	42
Table 25:	Employment Numbers by Industry.....	43
Table 26:	Long-Term Industry Projections (Hudson Valley Region).....	44
Table 27:	Average Wages by Industry.....	44
Table 28:	Annual Average % Unemployment Rate.....	46
Table 29:	Consumer Price Index (CPI), August 2011.....	47
Table 30:	Property Taxes on Owner-Occupied Housing.....	48
Table 31:	Housing Units by Type.....	51
Table 32:	Housing Units by Tenure (Owner/Renter).....	52
Table 33:	Vacancy Rates.....	53
Table 34:	Median Value and Sale Price, Owner-Occupied Housing.....	54
Table 35:	Owner-Occupied Affordability Snapshot.....	57
Table 36:	Renter Affordability Snapshot.....	58
Table 37:	Public Housing Characteristics.....	61
Table 38:	Housing Choice Vouchers by Agency.....	62
Table 39:	Housing Choice Voucher Characteristics.....	66
Table 40:	Fair Housing Complaints, 2006–2010 (Dutchess County and City of Poughkeepsie).....	75
Table 41:	Dutchess County Housing Discrimination Filings by Basis, 2000–2010.....	76
Table 42:	Resolution of Local Complaints.....	77
Table 43:	Planning Functions of Local Boards.....	84
Table 44:	Minimum Area Requirements.....	93
Table 45:	Means of Transportation to Work.....	101
Table 46:	City of Poughkeepsie Bus Fares.....	106
Table 47:	Dutchess County LOOP Bus Fares.....	106

list of figures

Figure 1:	Regional Context Map of Dutchess County, N.Y. and the City of Poughkeepsie	8
Figure 2:	Dutchess County Population Trends, 1910–2010.....	9
Figure 3:	City of Poughkeepsie Population Trends, 1910–2010.....	9
Figure 4:	Dutchess County Population, 2010.....	10
Figure 5:	Dutchess County Minority Population Concentrations.....	13
Figure 6:	Dutchess County Black or African American Population Concentrations	14
Figure 7:	Dutchess County Hispanic or Latino Origin Population Concentrations.....	15
Figure 8:	City of Poughkeepsie Minority Population Concentrations by Census Tract.....	17
Figure 9:	City of Poughkeepsie Minority Population Concentrations by Census Block.....	17
Figure 10:	City of Poughkeepsie Black or African American Population Concentrations by Census Tract	18
Figure 11:	City of Poughkeepsie Black or African American Population Concentrations by Census Block	18
Figure 12:	City of Poughkeepsie Hispanic or Latino Origin Population Concentrations by Census Tract.....	19
Figure 13:	City of Poughkeepsie Hispanic or Latino Origin Population Concentrations by Census Block.....	19
Figure 14:	Familial Status — Percentage of Households with One or More People Under Age 18	24
Figure 15:	Disability — Percentage of Population Ages 5 Years and Over with a Disability	27
Figure 16:	Average Annual Cost per Public School Student in Dutchess County and Surrounding Counties.....	32
Figure 17:	Average Annual Cost per Public School Student by District in Dutchess County.....	33
Figure 18:	Poverty — Percentage of the Population Below the Poverty Rate	41
Figure 19:	Major Employers in Dutchess County (insets for City of Poughkeepsie and City of Beacon areas) ...	45
Figure 20:	Comparison of Local and National Unemployment Rates, 2000–2010.....	46
Figure 21:	Number of Foreclosures (via Lis Pendens Filings) in Dutchess County, 2010.....	55
Figure 22:	Location of Apartment Complexes (20 Units or Larger)	59
Figure 23:	Subsidized, Public, and Tax Credit Housing (Dutchess County).....	60
Figure 24:	Subsidized, Public, and Tax Credit Housing (City of Poughkeepsie).....	61
Figure 25:	Distribution of Housing Choice Vouchers by Zip Code	63
Figure 26:	Distribution of Senior Housing Complexes	64
Figure 27:	Housing for Persons with Disabilities	65
Figure 28:	Centers and Greenspaces Draft Map	91
Figure 29:	Status of Inclusionary Zoning in Dutchess County Communities	95
Figure 30:	Housing Units Within Walking Distance (½-mile) to Transit	102
Figure 31:	Connections Between Public Transit and Large Employers.....	103
Figure 32:	Dutchess County Public Transit Routes.....	105
Figure 33:	City of Poughkeepsie Bus Routes.....	106
Figure 34:	Home Mortgage Denial Rates by Census Tract	118

introduction

Background

The Dutchess County and City of Poughkeepsie's Analysis of Impediments to Fair Housing (AI) report is an essential component of the County and City's Consolidated Plan. The Consolidated Plan is a five-year planning document required by the U.S. Department of Housing and Urban Development (HUD) as a condition for the receipt of Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds. The plan provides priorities and objectives for the expenditure of these funds and is composed of a five-year plan and an annual action plan.

As part of the annual action plan, the County and City must certify to HUD that they will affirmatively further fair housing and that grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act of 1968. The Fair Housing Act, as amended in 1988, prohibits discrimination in the sale or rental of housing based on:

- Race
- Color
- Religion
- Sex
- Disability
- Familial Status
- National Origin

As part of the obligation to affirmatively further fair housing, the County and City are required to complete an Analysis of Impediments to Fair Housing (AI) with two main components:

1. Identification of impediments to fair housing choice;
2. Development and implementation of actions to eliminate or ameliorate the identified impediments.

Impediments can be actions, omissions, or decisions of individuals, municipalities, or organizations which deny individuals or families access to their choice of housing because of race, color, religion, sex, disability, familial status, or national origin.

This AI was developed for Dutchess County (County) and the City of Poughkeepsie (City), which are separate entitlement jurisdictions under the CDBG program. They have formed a consortium for the receipt of HOME funds in which the County is the Lead Agency. The County and City have joined forces to create a regional AI as fair housing issues cross municipal boundaries and any comprehensive analysis and plan must look at the region as a whole.

Goals and Objectives

Goals

The primary goals of the development and implementation of this AI are to:

- Identify, analyze, and work to eliminate illegal housing discrimination covered under the Federal Fair Housing Act of 1968;
- Actively advance fair housing choice for all persons by promoting opportunities in all areas of Dutchess County for inclusive patterns of housing occupancy regardless of race, color, religion, sex, disability, familial status, and national origin.

Objectives

Dutchess County and the City of Poughkeepsie have established the following objectives to facilitate achieving the primary goals identified above:

1. Create a comprehensive Analysis of Impediments to Fair Housing Choice (AI) which identifies the impediments to fair housing choice;
2. As part of the AI, devise a carefully structured fair housing action plan for addressing impediments identified in the AI. The action plan should be based on a realistic assessment of available resources, and identify and track measurable results;
3. Provide oversight of the AI goals and objectives by Dutchess County and the City of Poughkeepsie to ensure ongoing fair housing initiatives;
4. Maintain a firm and ongoing commitment to the analysis, planning, and implementation of the AI as is necessary to achieve fair housing goals;
5. Increase community awareness of discrimination, fair housing laws, equal housing opportunity and fair housing choice issues by:
 - Educating the public, municipal and community leaders, and real estate professionals on these issues;
 - Increasing cooperation between public and private agencies promoting fair housing issues;
 - Provide technical assistance and make referrals, as necessary, to the appropriate investigative entities regarding potential discrimination complaints.

Lead Agencies

Dutchess County and the City of Poughkeepsie have partnered for the preparation of the AI. The Department of Planning and Development is the lead agency within the County, and the Office of Social Development has the lead role for the City of Poughkeepsie. Both of these departments administer the federally-funded CDBG program. For the HOME Program, the County and City have formed a consortium where the County is the lead agency. Additionally, the City of Poughkeepsie administers the County's HOPWA (Housing Opportunities for People with AIDS) program while the County administers the Shelter Plus Care Program and has a leadership role in the Dutchess County Continuum of Care. The County's Housing Coordinator serves as the key contact person for the County. The Director of the Office of Social Development is the key contact person for the City of Poughkeepsie.

General Methodology

The following methods were employed by County and City staff in collecting the information contained in this AI:

1. Conducted public discussions throughout the County regarding fair housing issues to gather information on the public's experience with housing discrimination and limits on fair housing choice;
2. Reviewed existing reports, public documents, and articles related to housing and housing discrimination.
3. Collected and analyzed data from a variety of sources, including the 2010 US Census and the American Community Survey.
4. Conducted an extensive public survey to gather information about housing discrimination and future housing needs/desires of the current and future residents;

5. Reviewed and analyzed data on discrimination complaints provided by HUD, the New York State Human Rights Commission, and the Dutchess County Human Rights Commission;
6. Tapped the fair housing experience and knowledge of County and City staff members, HUD, the NYS Human Rights Commission, local nonprofit organizations, and fair housing advocates nationwide.

It should be noted that this report does not constitute a comprehensive planning guide. Rather, it provides analysis of the current situation and prepares a plan of action to ameliorate existing impediments. Some of the impediments identified in this report will require additional research and ongoing analysis.

Data Sources

Multiple data sources are cited throughout this report. However, a significant amount of data and analysis is based on information from the US Census Bureau. There are many data sets available from the Census Bureau, and it is important to understand the differences, which are outlined below:

Census Data

Data collected through the Decennial Census for 2010, 2000 and 1990 were used throughout this report. The most recent 2010 data was used whenever possible, and the previous data sets were used primarily for purposes of comparison and the tracking of historical trends.

2010/2000/1990 Census Summary File 1 (SF1)

This data set contains basic information on the entire population of the United States (100 percent data) down to the block level, which is the smallest geographical area for which data is tabulated. Although it provides an updated count of certain basic characteristics of the population, the topics covered by the SF 1 are limited to age, sex, race, ethnicity, household type and relationship, and housing occupancy and tenure.

2000 Census Summary File 3 (SF3)

This data set contains Census long-form sample data from approximately one in six households, down to the block group level. The topics covered by this data set are much more comprehensive than the SF1, and provide important information about a variety of topics such as occupation, level of education, commute time to work, and home value.

American Community Survey

Data from the American Community Survey (ACS) represents estimates based on information from a sampling of the population. The ACS replaced the previously-used Census long-form, and one of its main benefits is that the sample data is collected throughout the year and released on an annual basis. This provides communities with more updated information throughout the decade. Approximately three million households are surveyed for the ACS every year. The Census Bureau then compiles the ACS data into single-year and multi-year data sets with lesser or greater margins of error, depending on the time span covered by each data set. For the purposes of this report, the published point estimate is used, which is the mean of the range of possible values (margins of error). The following ACS data sets were utilized for this report:

2005–2009 ACS 5-Year Estimates

This is the first ACS data set to cover five years, and the first to cover geographic areas down to the block group level. It represents estimates from a sampling of the population in years 2005, 2006, 2007, 2008, and 2009. Because this data set spans five years, it is likely more accurate than the 1-year and 3-year ACS data sets, but less current.

2009 ACS 1-Year Estimates

This data set represents a sampling of the population during 2009, and the data is published for geographic areas with a population of 65,000 or more. Because it contains estimates from just one year, this data may be less accurate, but it is more current, than the 5-Year ACS data.

county
and
city profile

geography

Dutchess County covers just under 802 square miles of land area in the Mid-Hudson Valley along the eastern shores of the Hudson River, midway between New York City and Albany, the State’s capital. The western border of the County runs 30 miles along the Hudson River, with the state of Connecticut forming the eastern boundary. The County is connected to its neighbors via Interstate 84, US Routes 9 and 44, several state routes (9D, 9G, 22, 52, 55, 82, 199, 376, Taconic State Parkway), and three major bridges over the Hudson River (Mid-Hudson, Newburgh-Beacon, and Kingston-Rhinecliff). The character of the area is predominantly suburban and rural with our 20 towns and 8 villages containing approximately 85% of the population, with the remainder living in our two riverfront cities. Figure 1 shows the regional context of Dutchess County, with the City of Poughkeepsie highlighted on the western edge of the County.

The City of Poughkeepsie, as the County Seat, covers just over 5 square miles of land area and is located in the central western section of the County along the Hudson River. The City is directly connected to Ulster County to the west via the Mid-Hudson Bridge, and to the rest of the County via US Route 9 and state routes 44 and 55. Approximately 10% of the County’s overall

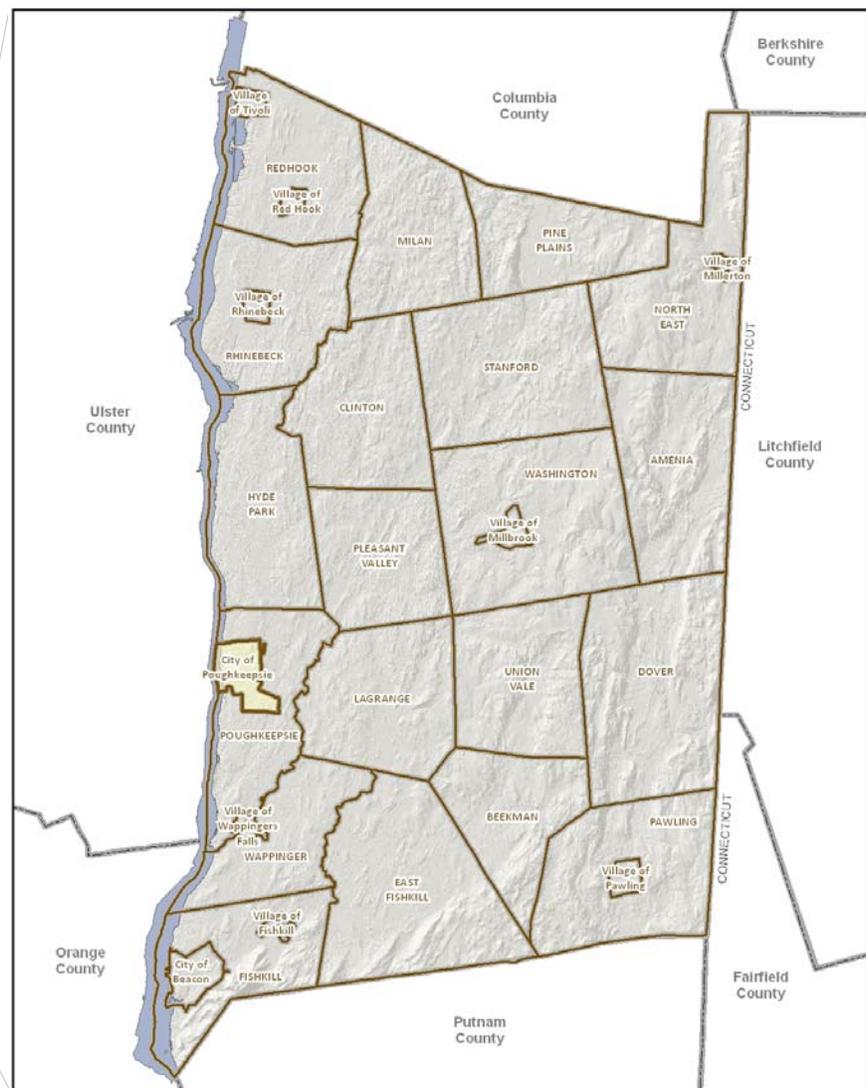


Figure 1. Regional Context Map of Dutchess County, N.Y. and the City of Poughkeepsie

Source: Dutchess County Department of Planning and Development

demographics

Population Trends

As shown in Table 1, in the first half of the twentieth century, Dutchess County grew at a steady rate ranging from under 5% to over 15% per decade. The City of Poughkeepsie recorded marked increases in population up until around 1950, at which point city residents began relocating to the more rural and less congested surrounding towns and villages, creating many of the suburban communities we know today.

Between 1950 and 2010, the County's population more than doubled, whereas the City of Poughkeepsie witnessed a 20% decrease in number of residents. This suburban expansion and relocation pattern occurred in step with the growth and development of the IBM Corporation, happening just outside of the City limits and in neighboring Ulster County. As the company grew in size, surrounding suburbs benefitted from increased real estate sales and a bolstered local economy for many years. By the mid-1990s, however, IBM's influence over the area had diminished due to layoffs of over 20,000 employees regionally, and both the County and the City of Poughkeepsie were directly affected. As of 2010, the City's population is at a level similar to 100 years ago, while the County's population grew by approximate 240% during the same period. This differing pattern of population growth is evident in Figures 2 and 3, below:

Year	City of Poughkeepsie	Dutchess County
1910	27,936	87,661
1920	35,000	91,747
1930	40,288	105,462
1940	40,478	120,542
1950	41,023	136,781
1960	38,330	176,008
1970	32,029	222,295
1980	29,757	245,055
1990	28,844	259,462
2000	29,871	280,150
2010	32,736	297,488

Source: US Census

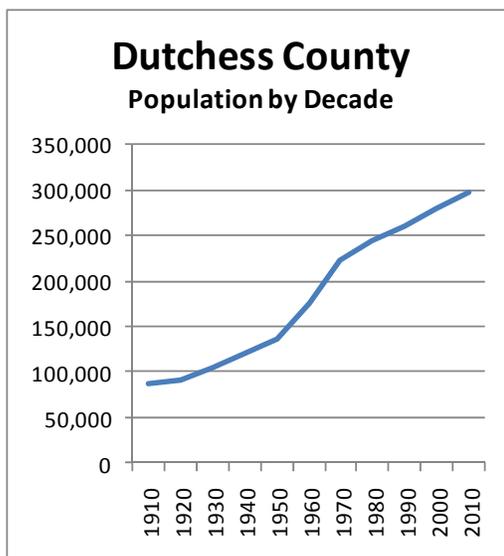


Figure 2. Dutchess County Population Trends, 1910–2010

Source: US Census

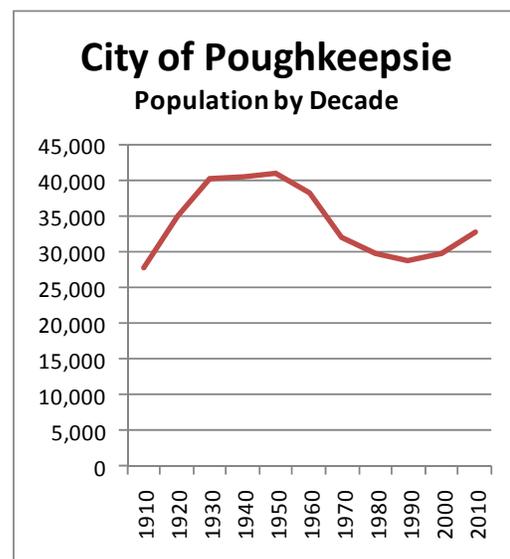


Figure 3. City of Poughkeepsie Population Trends, 1910–2010

Source: US Census

Aside from a modest economic recovery in the late 1990s and the housing market boom through 2005, both regions have since resumed a slower, yet steady pattern of growth. Studies^{1,2} indicate this trend is expected to continue within both the City of Poughkeepsie and Dutchess County over the next 25 years. Table 2 shows current population by municipality, and Figure 4 depicts population ranges countywide.

Table 2: Population (2010)		
Dutchess County		292,320
Cities	Beacon	13,633
	Poughkeepsie	32,379
Towns	Amenia	4,436
	Beekman	12,559
	Clinton	4,312
	Dover	8,699
	East Fishkill	29,029
	Fishkill	18,738
	Hyde Park	21,571
	LaGrange	15,730
	Milan	2,370
	North East	2,073
	Pawling	6,116
	Pine Plains	2,473
	Pleasant Valley	9,672
	Poughkeepsie	42,399
	Red Hook	8,240
	Rhinebeck	4,891
	Stanford	3,823
	Union Vale	4,877
	Wappinger	22,468
	Washington	3,289
Villages	Fishkill	2,171
	Millbrook	1,452
	Millerton	958
	Pawling	2,347
	Red Hook	1,961
	Rhinebeck	2,657
	Tivoli	1,118
	Wappingers Falls	5,522

Town data does not include Village data. Prisoner population numbers have been removed from the County and individual municipal counts, except prisoners housed in the County jail are included in the overall County population. Source: 2010 US Census.

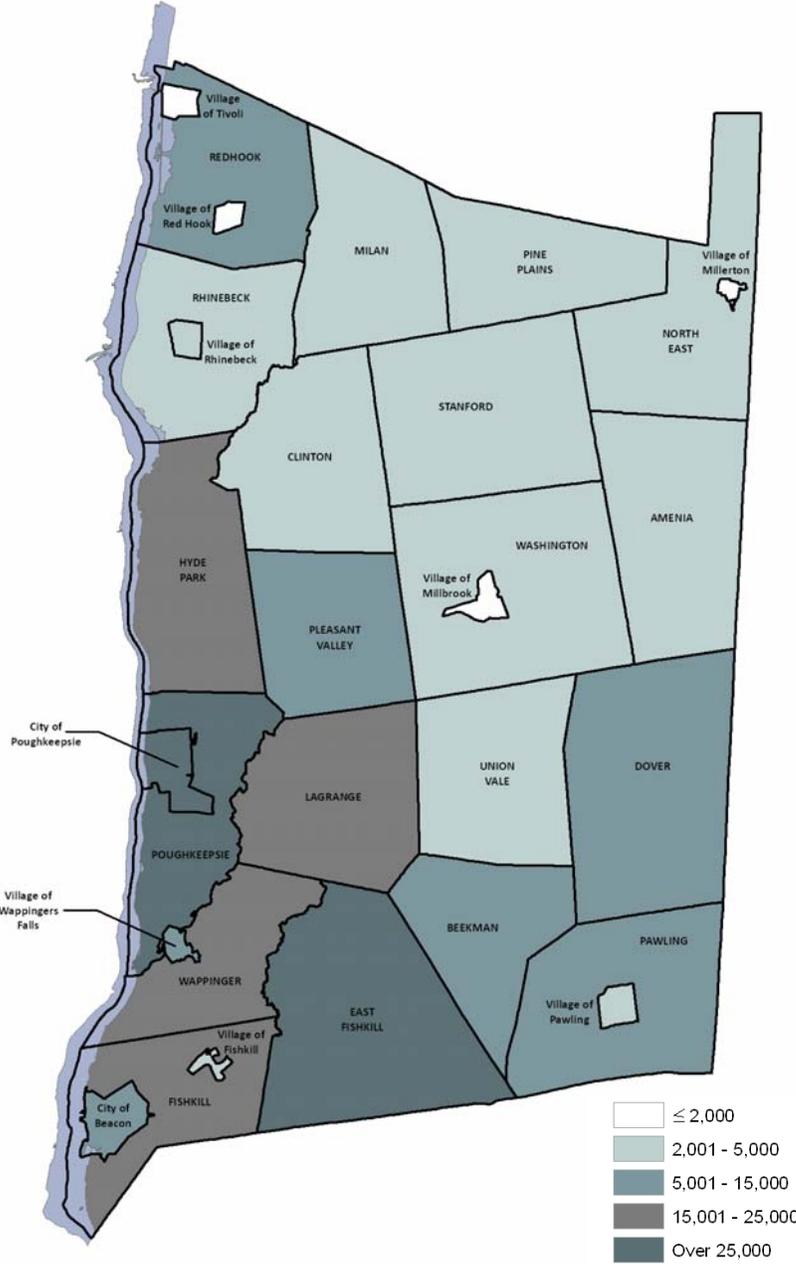


Figure 4. Dutchess County Population (2010)

Source: 2010 US Census.

¹ "New Connections," Poughkeepsie-Dutchess County Transportation Council, November 2007.

² "A Three-County Regional Housing Needs Assessment: Dutchess, Orange and Ulster Counties from 2006 to 2020," Planning Departments of Dutchess, Orange, and Ulster Counties of New York, February 2009.

Race, Ethnicity and Minority

Dutchess County

As shown in Table 4, Dutchess County’s racial composition is predominantly White Alone with 81% of the population categorized as such. The next most populous race is Black or African American at 9% of the population. Figure 6 shows Black or African American population concentrations by municipality. In addition to race, ethnicity is another important demographic characteristic, and over 10% of the County’s population is considered Hispanic or Latino. Figure 7 shows Hispanic or Latino Origin population concentrations by municipality. See Figures A2 and A3 in the Appendix for a breakdown of these population concentrations by Census tract.

Looking at both race and ethnicity together, one can evaluate the minority populations as a whole. For the purposes of this report, the term “Minority” is defined as “any person not classified as non-Hispanic White.” As shown in Table 4, the County’s population is just under 24% Minority. Of the 30 municipalities in the County, only seven are above that level. With the County’s broad array of urban to rural communities, there is a wide range of municipal Minority populations, with the lowest percentage in the Town of Milan at 7.6%, and the highest in the City of Poughkeepsie at 55.9%. Figure 5 shows Minority population concentrations by municipality. See Figure A1 in the Appendix for a breakdown of Minority population concentrations by Census tract.

Taking a look at the history of race and ethnicity at the County level over the past two decades (Table 3), as a percentage of the population the White Alone population has decreased by almost six percentage points. This was the only racial category to decrease as a percentage of the population. The Black or African American population increased by almost two percentage points. Other racial categories were fairly stable. The Hispanic or Latino of Any Race population more than tripled its percentage of the population from 2.9% in 1990 to 10.3% in 2010.

Year	Total Population	Race										Ethnicity					
		One Race										Two or More Races					
		White Alone	Black or African American	American Indian & Alaska Native	Asian, Native Hawaiian, Other Pacific Islander	Other Race	White of Hispanic or Latino Origin	Hispanic or Latino of Any Race									
1990	261,496	226,897	86.8%	18,427	7.0%	365	0.1%	5,799	2.2%	2,039	0.8%	–	–	6,403	2.4%	7,710	2.9%
2000	273,719	232,799	85.1%	22,490	8.2%	577	0.2%	7,076	2.6%	5,496	2.0%	5,281	1.9%	8,911	3.3%	16,196	5.9%
2010	292,320	236,850	81.0%	26,435	9.0%	879	0.3%	10,506	3.6%	9,866	3.4%	7,784	2.7%	14,496	5.0%	30,056	10.3%

All prisoner data has been removed from this table. Source: US Census.

City of Poughkeepsie

In contrast to the overall County picture, the City of Poughkeepsie is much more racially and ethnically diverse (Table 4.). The White Alone population is almost 51%, in sharp contrast to the County at 81%. In addition, the City’s population of Black or African Americans is over 33%, the highest in the County. The City’s percentage of Hispanic or Latino of Any Race is third highest in the County at 19.6%.

Table 4: Race, Ethnicity and Minority by Percentage (2010)

Geography		Race					Ethnicity			Minority*
		One Race					Two or More Races	White of Hispanic or Latino Origin	Hispanic or Latino of Any Race	
		White	Black or African American	American Indian & Alaska Native	Asian, Native Hawaiian, Other Pacific Islander	Other Race				
Dutchess County		81.0%	9.0%	0.3%	3.6%	3.4%	2.7%	5.0%	10.3%	23.9%
Cities	Beacon	67.7%	19.1%	0.4%	1.8%	6.1%	5.1%	8.9%	20.3%	41.3%
	Poughkeepsie	50.8%	33.4%	0.9%	1.7%	8.6%	4.5%	6.8%	19.6%	55.9%
Towns	Amenia	89.1%	4.1%	0.4%	1.4%	2.5%	2.4%	5.3%	8.5%	16.1%
	Beekman	90.3%	3.5%	0.2%	3.0%	1.3%	1.8%	4.3%	6.6%	14.0%
	Clinton	93.5%	2.5%	0.2%	1.2%	1.2%	1.5%	2.3%	3.7%	8.9%
	Dover	86.0%	4.9%	0.2%	1.3%	4.7%	2.9%	7.5%	13.8%	21.5%
	East Fishkill	88.6%	3.4%	0.1%	4.1%	2.0%	1.8%	4.9%	7.7%	16.3%
	Fishkill	79.4%	7.5%	0.2%	8.2%	2.4%	2.3%	7.7%	10.4%	28.3%
	Hyde Park	87.1%	6.0%	0.2%	2.5%	1.8%	2.4%	3.0%	5.6%	15.9%
	LaGrange	88.7%	3.8%	0.2%	4.0%	1.4%	1.8%	4.9%	7.1%	16.2%
	Milan	95.3%	1.9%	0.5%	0.5%	0.8%	1.1%	2.9%	4.4%	7.6%
	North East	88.7%	2.7%	0.3%	1.1%	5.3%	1.9%	3.1%	9.1%	14.4%
	Pawling	88.7%	2.8%	0.4%	2.3%	4.1%	1.8%	4.8%	10.2%	16.1%
	Pine Plains	92.6%	1.5%	0.2%	1.2%	2.7%	1.8%	3.3%	7.0%	10.7%
	Pleasant Valley	92.6%	2.9%	0.2%	1.2%	0.9%	2.3%	3.3%	4.7%	10.7%
	Poughkeepsie	77.4%	9.8%	0.2%	6.1%	3.3%	3.3%	5.3%	9.8%	27.9%
	Red Hook	92.0%	1.9%	0.2%	2.4%	1.6%	1.8%	2.8%	4.9%	10.9%
	Rhinebeck	92.4%	2.5%	0.1%	1.8%	1.9%	1.3%	3.2%	5.1%	10.7%
	Stanford	93.8%	1.8%	0.3%	1.1%	1.3%	1.7%	4.3%	5.7%	10.5%
Union Vale	93.4%	1.6%	0.0%	2.4%	1.0%	1.6%	3.1%	4.7%	9.7%	
Wappinger	81.1%	6.4%	0.2%	5.0%	4.4%	2.8%	8.1%	14.3%	27.0%	
Washington	91.8%	2.6%	0.2%	1.4%	2.3%	1.6%	3.3%	5.9%	11.5%	
Villages	Fishkill	73.6%	5.5%	0.1%	15.3%	3.4%	2.1%	6.1%	10.9%	32.6%
	Millbrook	92.6%	2.0%	0.1%	1.0%	3.2%	1.2%	3.8%	7.3%	11.2%
	Millerton	81.0%	5.3%	0.1%	1.6%	8.0%	4.0%	4.0%	13.7%	23.0%
	Pawling	83.6%	2.3%	0.8%	3.8%	8.2%	1.3%	6.8%	16.5%	23.2%
	Red Hook	91.4%	1.0%	0.3%	3.5%	2.7%	1.2%	3.3%	6.5%	11.9%
	Rhinebeck	91.9%	1.7%	0.0%	2.1%	3.0%	1.3%	3.5%	6.7%	11.7%
	Tivoli	93.5%	0.3%	0.1%	2.5%	1.0%	2.7%	3.4%	5.3%	9.9%
	Wappingers Falls	72.5%	7.4%	0.3%	4.8%	10.2%	4.9%	13.6%	26.2%	41.1%

Town data includes Village data. Prisoner population numbers have been removed from the County and individual municipal counts, except prisoners housed in the County jail are included in the overall County data. For the purposes of this report, a "Minority" is defined as "any person not classified as non-Hispanic White" and includes One Race categories, Two or More Races, and White of Hispanic or Latino Origin. Source: 2010 US Census.

Higher than County average

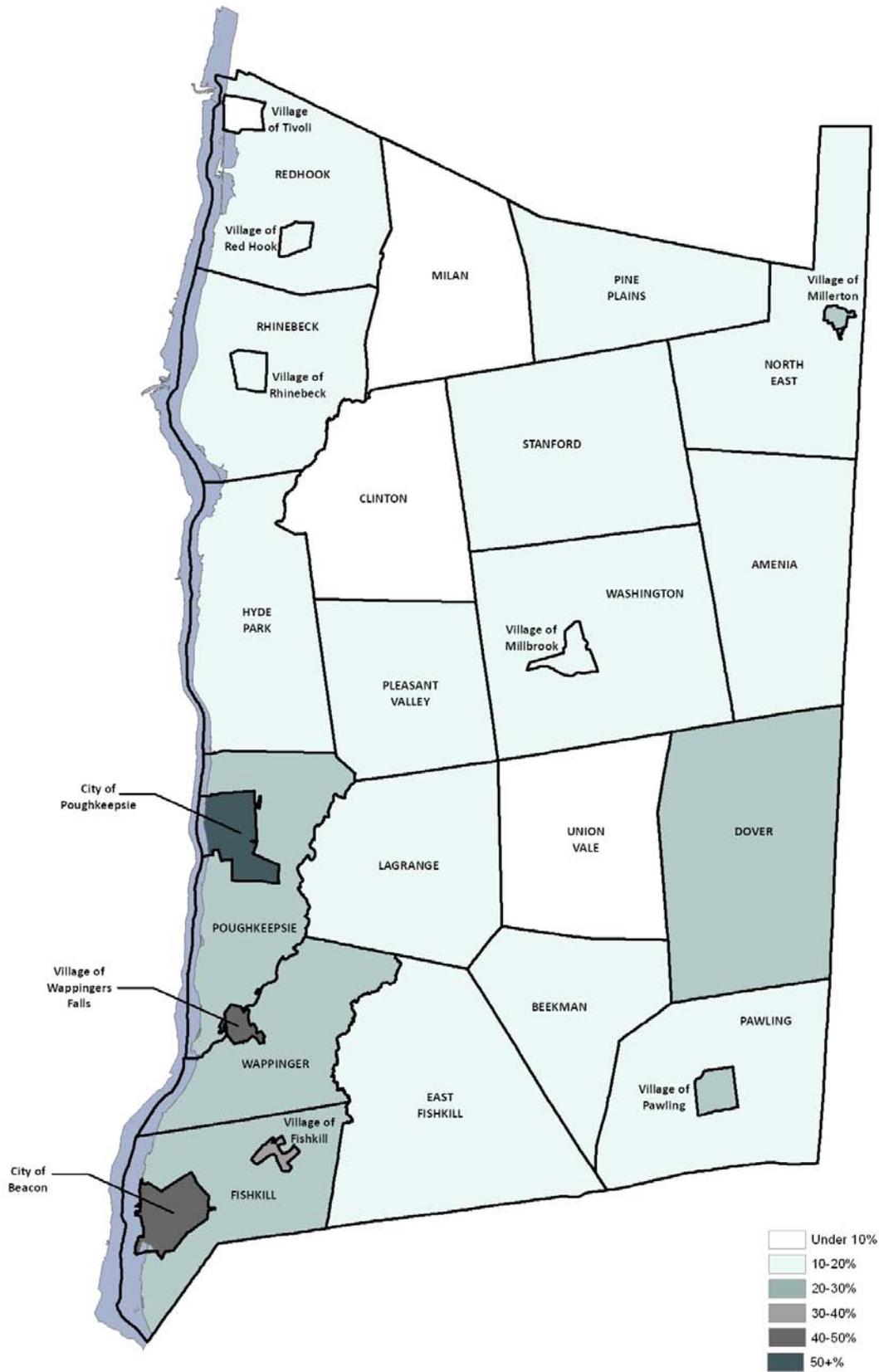


Figure 5. Dutchess County Minority Population Concentrations

For the purposes of this report, a "Minority" is defined as "any person not classified as non-Hispanic White" and includes One Race categories B-AA/AI-AN/A-NH-OPI/Other, Two or More Races, and White of Hispanic or Latino Origin. Source: 2010 US Census.

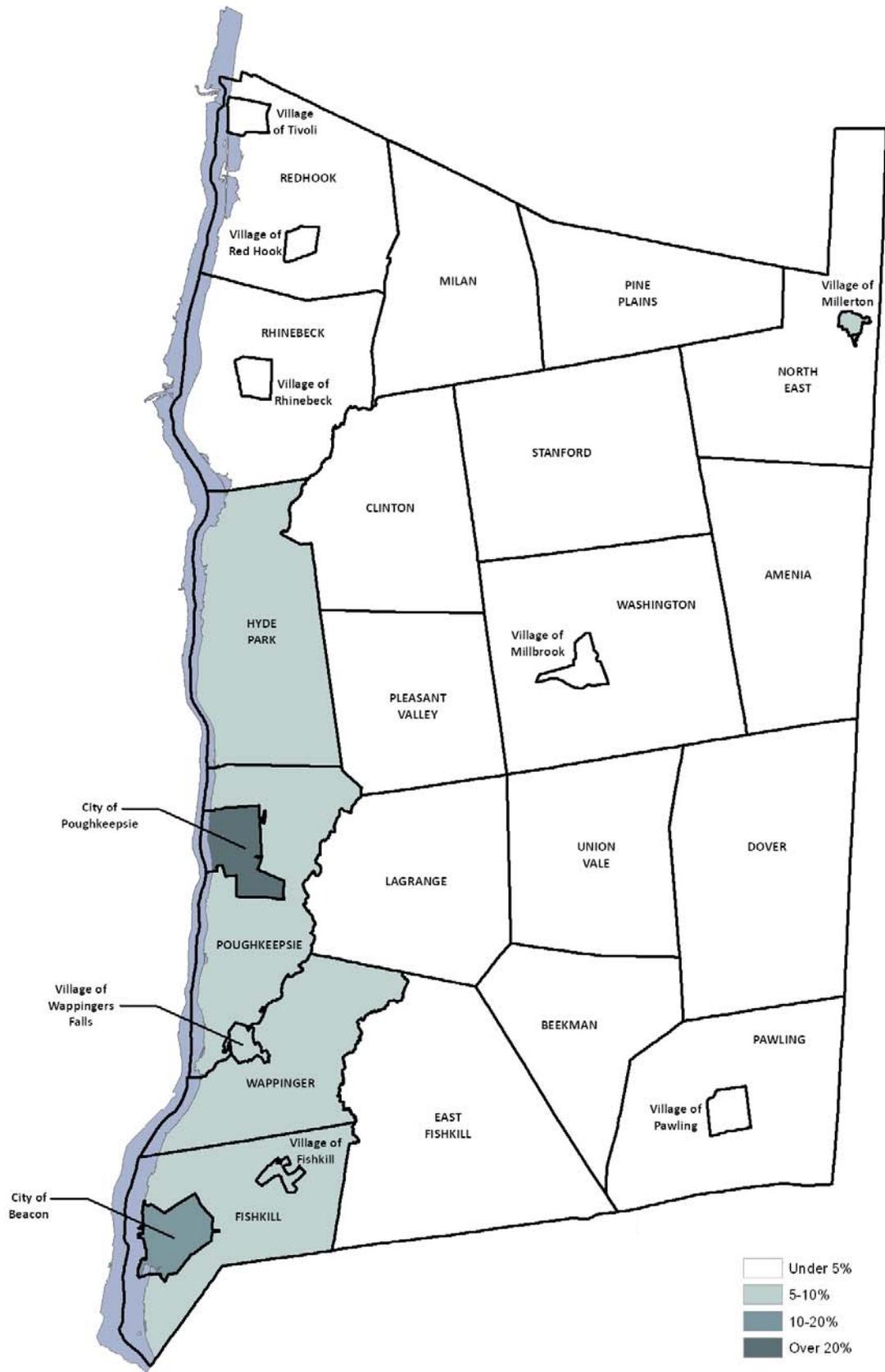


Figure 6. Dutchess County Black or African American Population Concentrations

Source: 2010 US Census

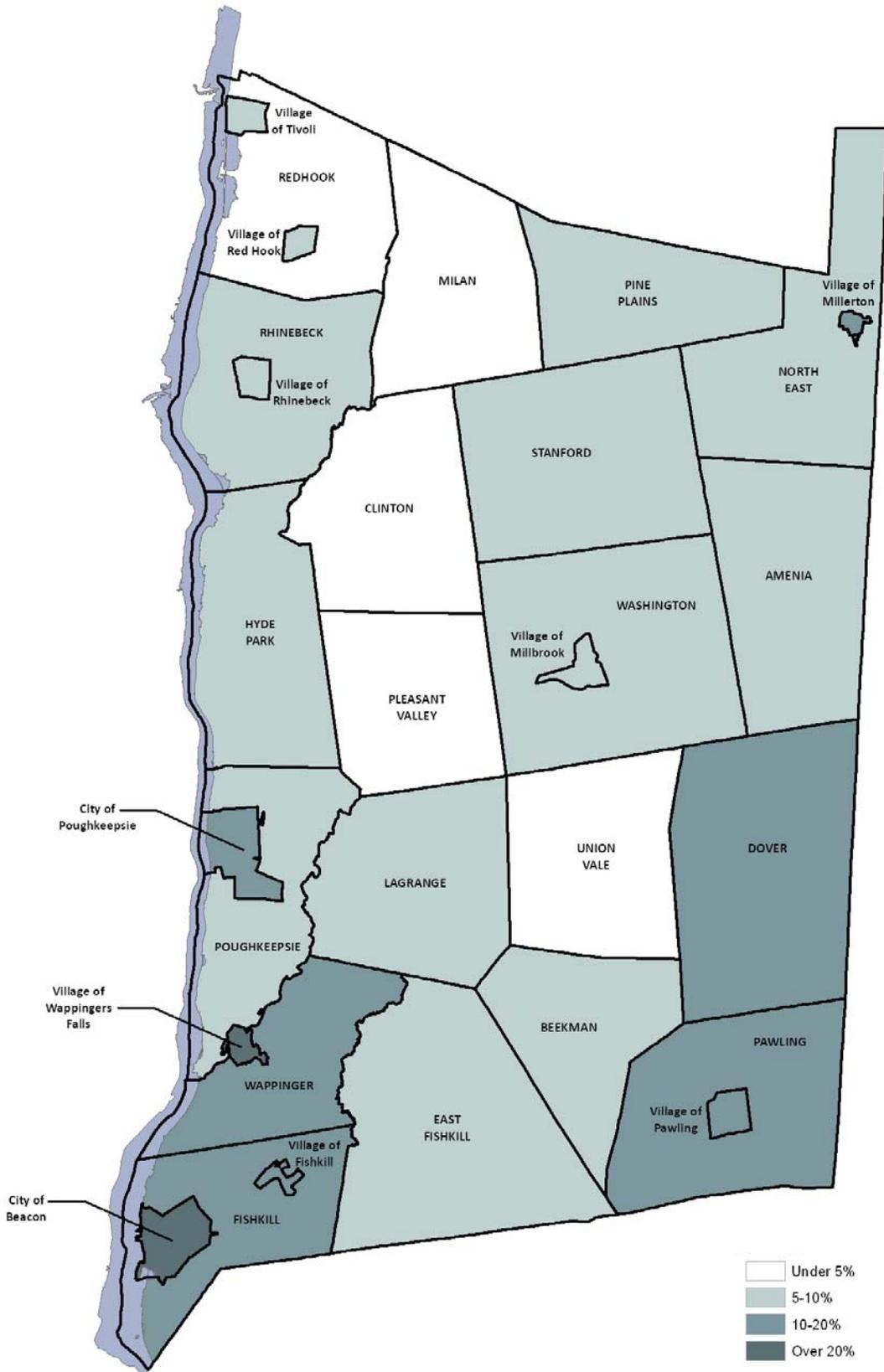


Figure 7. Dutchess County Hispanic or Latino Origin Population Concentrations
 Source: 2010 US Census

Table 5: Race & Ethnicity — Historical Comparison

City of Poughkeepsie

Year	Total Population	Race										Ethnicity							
		One Race										Two or More Races				White of Hispanic or Latino Origin		Hispanic or Latino of Any Race	
		White Alone	Black or African American	American Indian & Alaska Native	Asian, Native Hawaiian, Other Pacific Islander	Other Race	White of Hispanic or Latino Origin	Hispanic or Latino of Any Race											
1990	28,604	18,767	65.6%	8,930	31.2%	101	0.4%	439	1.5%	367	1.3%	-	-	538	1.9%	1,086	3.8%		
2000	29,582	15,669	53.0%	10,514	35.5%	117	0.4%	495	1.7%	1,561	5.3%	1,225	4.1%	1,229	4.2%	3,423	11.6%		
2010	32,379	16,463	50.8%	10,811	33.4%	299	0.9%	546	1.7%	2,788	8.6%	1,472	4.5%	2,188	6.8%	6,344	19.6%		

All prisoner data has been removed from this table. Source: US Census

Looking at race and ethnicity together, the City’s Minority population is the highest in the County at 55.9%. Over the past two decades (Table 5), the Non-Hispanic White population as a percentage of the City’s population has decreased by over 12% while the Hispanic or Latino of Any Race percentage has increased by almost 16%. The population of Black or African Americans has been relatively stable, increasing as a percentage of the City’s overall population by only 2% over the past 20 years. In absolute numbers the Hispanic/Latino population had the largest increase — from 1,086 people in 1990 to 6,344 in 2010.

Taking a look at the City of Poughkeepsie by Census tract (Table 6 and Figures 8, 10, and 12), only one of eight tracts is predominantly White Alone at over 83%. The remaining tracts display varying degrees of diversity, ranging from 22%–60%. With regard to people of Hispanic/Latino origin, most tracts have a percentage that hovers close to the City average. However, the two with the lowest and highest percentages display quite a range, with the lowest being under 5% and the highest over 44%. Looking at the overall percentage Minority, most of the tracts hover with ten percentage points of the City average except, again, for the lowest and highest which display quite a range, from less than 20% to over 82% Minority. For the most part, the southeastern-most Census tract is the least diverse and the northeastern-most Census tract is the most diverse.

Table 6: Race, Ethnicity and Minority by Census Tract (2010)

City of Poughkeepsie

NAME	Race						Ethnicity			% Minority
	One Race						Two or More Races			
	White	Black or African American	American Indian & Alaska Native	Asian, Native Hawaiian, Other Pacific Islander	Other	White of Hispanic/Latino Origin				
City of Poughkeepsie	50.9%	33.5%	0.9%	1.7%	8.5%	4.5%	7.3%	19.5%	56.5%	
Census Tract 2201	61.3%	23.6%	0.5%	3.4%	7.1%	4.1%	6.5%	16.7%	45.3%	
Census Tract 2202.01	40.5%	46.0%	0.7%	0.8%	6.6%	5.2%	7.9%	18.2%	67.4%	
Census Tract 2203	23.9%	59.7%	0.4%	0.4%	9.3%	6.3%	6.1%	19.9%	82.2%	
Census Tract 2207	39.6%	48.7%	0.5%	1.8%	5.0%	4.4%	5.2%	12.7%	65.7%	
Census Tract 2208.01	64.7%	22.5%	2.6%	1.2%	5.8%	3.2%	8.2%	18.2%	43.5%	
Census Tract 2209.01	51.9%	32.6%	1.6%	0.7%	7.8%	5.4%	7.4%	19.5%	55.4%	
Census Tract 2210.01	83.3%	9.6%	0.1%	3.6%	1.4%	2.1%	2.8%	4.9%	19.6%	
Census Tract 2211	38.0%	30.7%	0.8%	1.0%	24.5%	5.1%	14.0%	44.3%	76.0%	

Source: 2010 US Census

■ Highest percentages
■ Lowest percentages

Now looking at Census block information for the City of Poughkeepsie (Figures 9, 11, and 13), one can see a much more precise picture of the racial and ethnic makeup of different neighborhoods. For example, the tract-level data for Minority population shows the Main Street and northeastern-most tracts containing the highest percentages of the Minority population. However, looking at the more precise block level, one can see that those areas are more varied, and there are numerous pockets in other areas of the City that have Minority populations over 80%, a fact not apparent on the tract level. Looking at the block-level maps for Black or African American population and Hispanic or Latino Origin population, a much greater level of detail is again apparent.

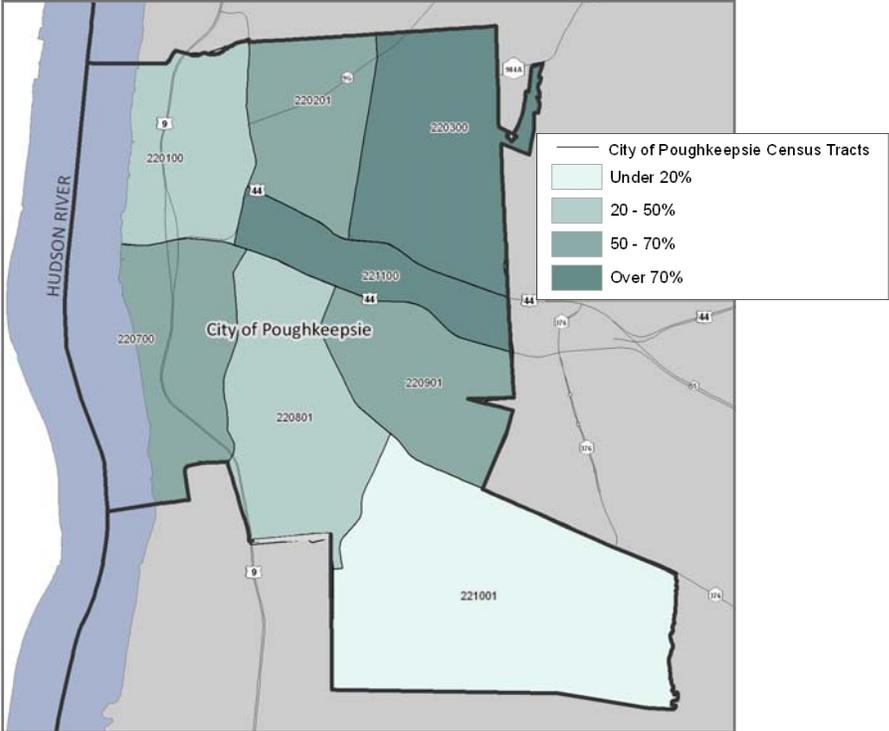


Figure 8. City of Poughkeepsie Minority Population Concentrations by Census Tract

Source: 2010 US Census



Figure 9. City of Poughkeepsie Minority Population Concentrations by Census Block

Full-size map located in the Appendix (Figure A4). Source: 2010 US Census

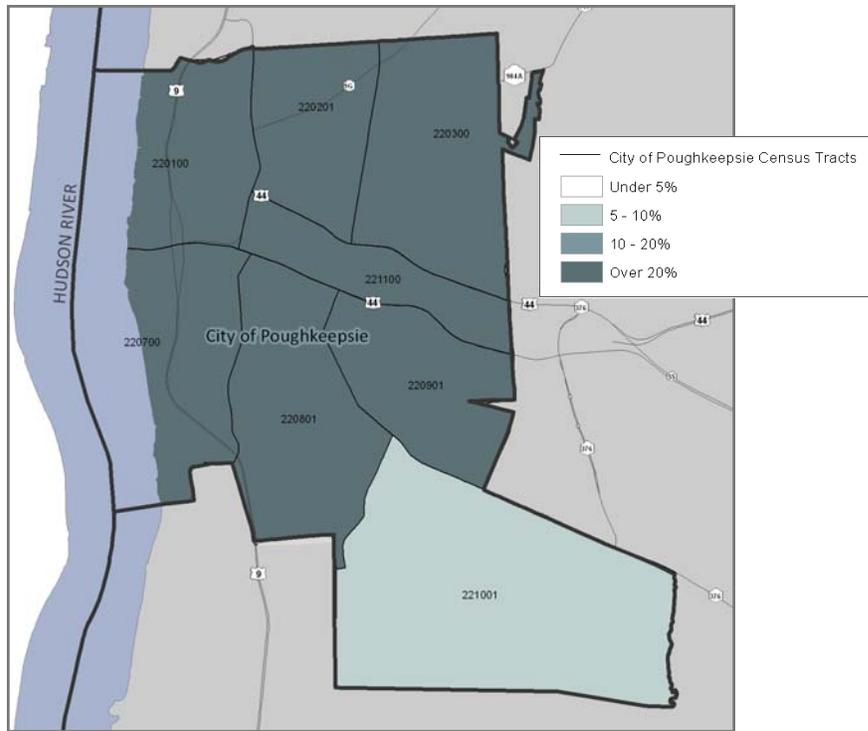


Figure 10. City of Poughkeepsie Black or African American Population Concentrations by Census Tract

Source: 2010 US Census

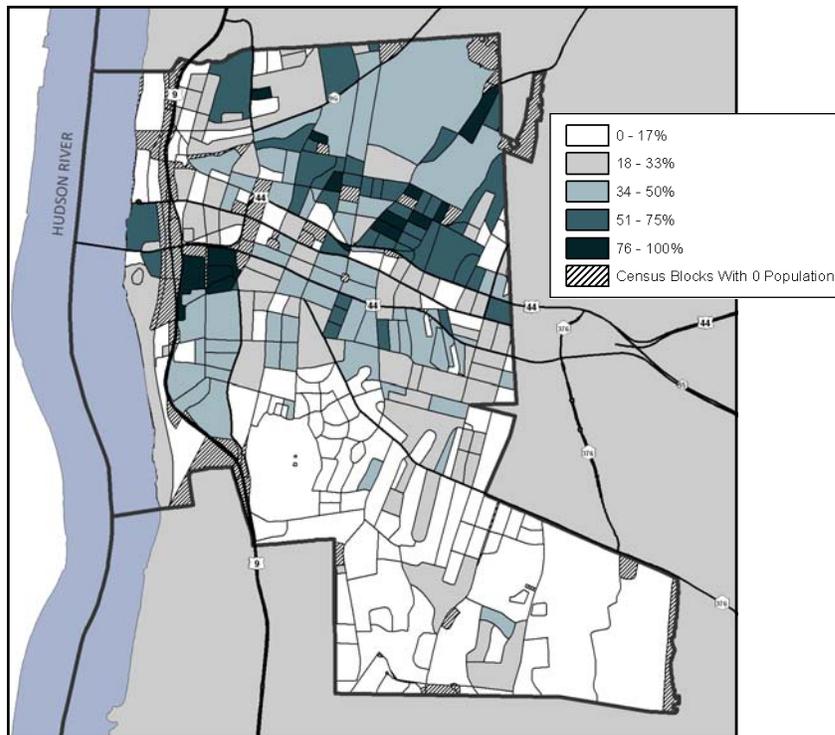


Figure 11. City of Poughkeepsie Black or African American Population Concentrations by Census Block

Full-size map located in the Appendix (Figure A5). Source: 2010 US Census

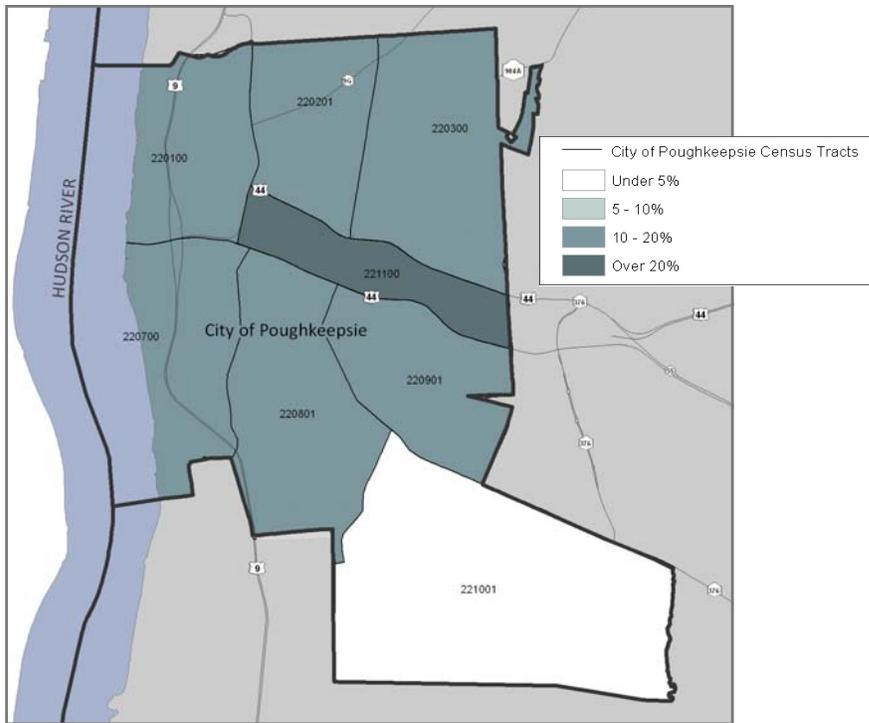


Figure 12. City of Poughkeepsie Hispanic or Latino Origin Population Concentrations by Census Tract

Source: 2010 US Census

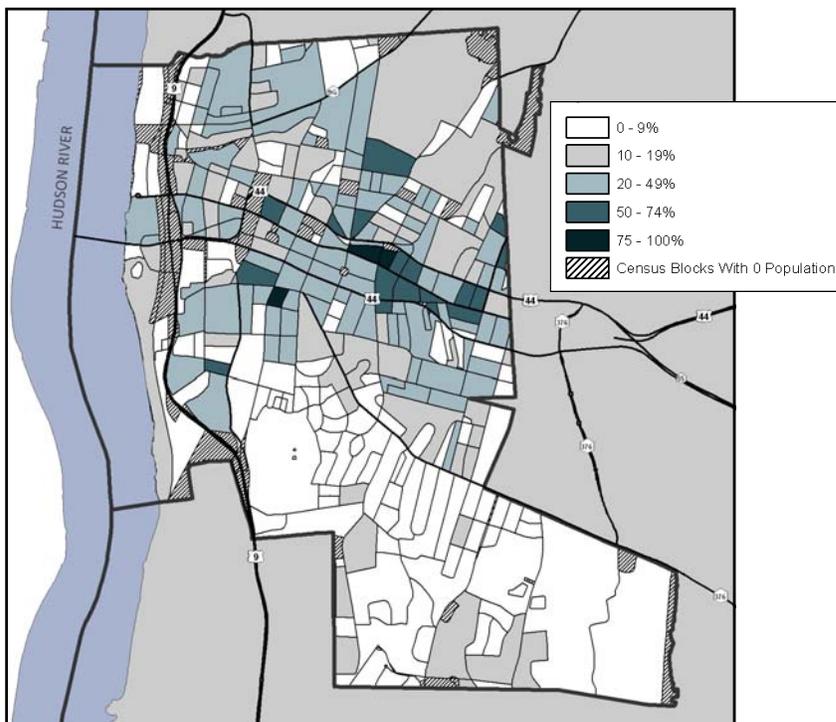


Figure 13. City of Poughkeepsie Hispanic or Latino Origin Population Concentrations by Census Block

Full-size map located in the Appendix (Figure A6). Source: 2010 US Census

National Origin

Dutchess County

Since 1990, the County's population of Foreign-Born individuals has increased by almost 69% (Table 7). According to the 2005-2009 ACS data, Dutchess County has a Total Foreign-Born population of just over 30,000 individuals, or 10.4% of the County's population. A majority of those are from Latin America (41.8%), with Europe (28.1%) and Asia (24.3%) each accounting for approximately a quarter of this population segment.

Looking more closely within the Foreign-Born population, the most notable change is the increase in the percentage of those from Latin America. In 2000, individuals from Latin America were 33.5% of the Foreign-Born population, today they are 41.8% of that population. It is the increase in the Latin American population that is the most significant driver of the increase in the County's overall Foreign-Born population.

Ten of the thirty municipalities in the County are above the County's percentage for Total Foreign-Born population, with the villages of Fishkill and Wappingers Falls the highest at over 21% each (Table 8). The Town of Pine Plains has the lowest percentage at 1.4%. The geographic distribution is widespread, with no particular area of the County showing a predominance of foreign-born individuals.

Nine of the thirty municipalities in the County are above the County average for percentage of foreign-born individuals from Latin America, with the City of Poughkeepsie at the highest with 72.7%. The geographic distribution is widespread, with no particular area of the County showing a predominance of individuals from Latin America.

Year	Total Population	Total Foreign-Born		Foreign-Born: Europe		Foreign-Born: Asia		Foreign-Born: Africa		Foreign-Born: Latin America		Foreign-Born: North America		Foreign-Born: Oceania	
		Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
1990	259,462	18,019	6.9%	—	—	—	—	—	—	—	—	—	—	—	—
2000	280,150	23,600	8.4%	8,702	36.9%	5,730	24.3%	667	2.8%	7,905	33.5%	553	2.3%	43	0.2%
2005–2009	292,187	30,367	10.4%	8,524	28.1%	7,376	24.3%	907	3.0%	12,689	41.8%	809	2.7%	62	0.2%

Percentages shown for the foreign-born subgroups are the percentage of the County's Total Foreign-Born population for that year or group of years.
Source: US Census Bureau — 1990 Census, 2000 Census, 2005-2009 ACS.

City of Poughkeepsie

Since 1990, the City's population of Foreign-Born individuals has almost doubled (Table 9). According to the 2005-2009 ACS data, the City of Poughkeepsie has a total foreign-born population of almost 5,900 individuals, or 19.6% of the City's population. A large majority of those, or 72.7% (4,258), are from Latin America, with Europe contributing 14.3% (839), Asia 8.1% (472), Africa 4.0% (235), and North America just 0.9% (54). As the largest portion of the foreign-born population, Latin Americans make up over 14% of the City's entire population. Within the Foreign-Born population the trends are similar to the County's, with the increase in this population driven by the increase in persons born in Latin America.

Table 8: National Origin by Percentage (2005–2009 ACS)

Geography	Total Population	Total Foreign-Born as % of Municipal Population	as a Percentage of Total Foreign-Born by Municipality						
			Foreign-Born: Latin America	Foreign-Born: Europe	Foreign-Born: Asia	Foreign-Born: Africa	Foreign-Born: North America	Foreign-Born: Oceania	
Dutchess County	292,187	10.4%	41.8%	28.1%	24.3%	3.0%	2.7%	0.2%	
Cities	Beacon	14,605	7.6%	69.7%	20.7%	3.1%	2.5%	3.1%	1.0%
	Poughkeepsie	29,813	19.6%	72.7%	14.3%	8.1%	4.0%	0.9%	–
	Towns								
Amenia	4,134	6.3%	60.6%	32.4%	–	3.1%	3.9%	–	
Beekman	14,726	8.8%	41.2%	40.4%	15.8%	0.9%	1.8%	–	
Clinton	4,174	6.1%	8.7%	45.7%	35.0%	–	6.7%	3.9%	
Dover	8,800	10.3%	55.3%	27.2%	7.3%	–	10.2%	–	
East Fishkill	28,632	10.4%	22.5%	41.8%	29.8%	5.4%	–	0.4%	
Fishkill	17,768	14.8%	37.8%	27.9%	29.8%	2.4%	1.9%	0.2%	
Hyde Park	20,405	6.9%	27.7%	33.0%	29.6%	–	9.0%	0.8%	
LaGrange	15,804	8.5%	25.1%	32.9%	37.8%	2.7%	1.5%	–	
Milan	2,612	6.7%	33.1%	59.4%	7.4%	–	–	–	
North East	1,932	10.5%	53.5%	20.3%	26.2%	–	–	–	
Pawling	5,995	9.6%	38.6%	33.9%	16.3%	6.9%	4.3%	–	
Pine Plains	2,680	1.4%	0.0%	54.1%	–	–	45.9%	–	
Pleasant Valley	9,730	4.5%	32.3%	48.3%	16.9%	–	2.5%	–	
Poughkeepsie	43,295	10.4%	33.5%	21.4%	40.3%	2.9%	1.9%	–	
Red Hook	8,509	16.5%	29.5%	42.4%	22.8%	0.9%	4.3%	–	
Rhinebeck	5,174	11.2%	20.9%	53.5%	17.5%	1.0%	7.1%	–	
Stanford	3,703	4.8%	24.2%	49.4%	9.0%	–	17.4%	–	
Union Vale	5,070	9.0%	17.2%	59.9%	7.0%	7.5%	8.4%	–	
Wappinger	22,373	10.7%	23.7%	25.4%	45.2%	4.0%	1.7%	–	
Washington	3,289	9.2%	15.5%	43.8%	23.4%	3.0%	10.2%	4.3%	
Villages	Fishkill	2,919	21.2%	30.5%	16.8%	41.8%	6.1%	4.7%	–
	Millbrook	1,551	8.3%	36.7%	24.2%	28.1%	7.0%	3.9%	–
	Millerton	1,189	12.4%	52.0%	15.5%	32.4%	–	–	–
	Pawling	2,219	3.4%	56.6%	14.5%	22.4%	–	6.6%	–
	Red Hook	1,804	17.4%	50.8%	19.5%	27.8%	1.9%	–	–
	Rhinebeck	3,039	7.8%	13.5%	44.7%	33.3%	2.5%	5.9%	–
	Tivoli	1,102	6.6%	12.3%	78.1%	9.6%	–	–	–
	Wappingers Falls	5,141	21.5%	67.8%	6.1%	22.4%	3.7%	–	–

Town numbers do not include Village data. Percentages shown are the percentage of the Total Foreign-Born population for each geography. Source: 2005–2009 ACS.

 Higher than County average

Table 9: National Origin — Historical Comparison

City of Poughkeepsie

Year	Total Population	Total Foreign-Born		Foreign-Born: Europe		Foreign-Born: Asia		Foreign-Born: Africa		Foreign-Born: Latin America		Foreign-Born: North America		Foreign-Born: Oceania	
1990	28,844	2,878	10.0%	–	–	–	–	–	–	–	–	–	–	–	–
2000	29,871	4,138	13.9%	706	17.1%	411	9.9%	126	3.0%	2,872	69.4%	23	0.6%	0	0.0%
2005–2009	29,813	5,858	19.6%	839	14.3%	472	8.1%	235	4.0%	4,258	72.7%	54	0.9%	0	0.0%

Percentages shown for the foreign-born subgroups are the percentage of the City's Total Foreign-Born population for that year or group of years.
Source: US Census Bureau — 1990 Census, 2000 Census, 2005-2009 ACS.

Familial Status

Dutchess County

The 2010 Census (Table 11) shows that the percentage of Dutchess County households with one or more people under the age of 18 was 33.1%. This data includes only the civilian, non-institutionalized population — persons in nursing homes or other facilities are not included in these statistics. Looking back to 1990 (Table 10), this number has dropped 4.1 percentage points over that 20-year period. While this may not seem significant in absolute terms, it means that this category has dropped 7.2% as a percentage of the overall number of households. This decrease in the number of households with children is in line with national trends. The main factors driving the increase in number of households without children include people living longer, the shift of the baby-boomer demographic out of child-rearing, delaying marriage, and more couples deciding not to have children. On an individual municipal level, the percentage of households with children ranges from 19%–43%, where most municipalities are in the range of 25%–35% (Figure 14). Although there is a broad geographical distribution of households with children, it appears that a majority of villages in the County have a somewhat lower percentage than the towns and cities. Villages tend to have an older population but also a higher number of rentals, which tend to be occupied by younger individuals just starting their careers. Both of these household types are less likely to have children.

A closer look at family status shows that two-parent families are by far the most dominant family type at 71%, with female-headed households a distant second at 20%. The municipality with the most significant difference from this trend is the City of Poughkeepsie where Married-Couple Family Households, which make up 40% of the families with children, falls below the percentage of Female Family Households at 46%. Beacon has the second largest variance at 59% and 31% respectively.

Table 10: Familial Status — Historical Comparison

Dutchess County

Year	Total Households	Total Households with One or More People Under 18 Years		Married-Couple Family Households with One or More People Under 18 Years		Male Family Households, No Wife Present, with One or More People Under 18 Years		Female Family Households, No Husband Present, with One or More People Under 18 Years		Non-Family Households with One or More People Under 18 Years	
1990	89,567	33,302	37.2%	26,751	29.9%	1,278	1.4%	4,991	5.6%	282	0.3%
2000	99,536	36,936	37.1%	27,585	27.8%	2,172	2.2%	6,834	6.9%	345	0.3%
2010	107,965	35,693	33.1%	25,430	23.6%	2,671	2.5%	7,262	6.7%	330	0.3%

Source: 1990, 2000, and 2010 US Census.

Table 11: Familial Status (2010)

Households with Children Under Age 18

Geography		Total Households	Total Households with One or More People Under 18 Years	% of Total Households	Married-Couple Family Households with One or More People Under 18 Years		Male Family Households, No Wife Present, with One or More People Under 18 Years		Female Family Households, No Husband Present, with One or More People Under 18 Years		Non-Family Households with One or More People Under 18 Years	
Dutchess County		107,965	35,693	33.1%	25,430	71.2%	2,671	7.5%	7,262	20.3%	330	0.9%
Cities	Beacon	5,347	1,720	32.2%	1,018	59.2%	148	8.6%	538	31.3%	16	0.9%
	Poughkeepsie	12,400	3,747	30.2%	1,519	40.5%	436	11.6%	1,738	46.4%	54	1.4%
Towns	Amenia	1,741	480	27.6%	315	65.6%	49	10.2%	104	21.7%	12	2.5%
	Beekman	4,251	1,862	43.8%	1,526	82.0%	103	5.5%	218	11.7%	15	0.8%
	Clinton	1,602	522	32.6%	425	81.4%	41	7.9%	49	9.4%	7	1.3%
	Dover	3,259	1,151	35.3%	818	71.1%	106	9.2%	216	18.8%	11	1.0%
	East Fishkill	9,512	4,099	43.1%	3,506	85.5%	196	4.8%	371	9.1%	26	0.6%
	Fishkill	7,578	2,273	30.0%	1,728	76.0%	132	5.8%	388	17.1%	25	1.1%
	Hyde Park	7,829	2,291	29.3%	1,579	68.9%	216	9.4%	471	20.6%	25	1.1%
	LaGrange	5,440	2,126	39.1%	1,782	83.8%	112	5.3%	218	10.3%	14	0.7%
	Milan	964	295	30.6%	224	75.9%	28	9.5%	42	14.2%	1	0.3%
	North East	863	220	25.5%	143	65.0%	30	13.6%	44	20.0%	3	1.4%
	Pawling	2,189	798	36.5%	628	78.7%	50	6.3%	116	14.5%	4	0.5%
	Pine Plains	1,007	298	29.6%	195	65.4%	29	9.7%	71	23.8%	3	1.0%
	Pleasant Valley	3,765	1,261	33.5%	890	70.6%	108	8.6%	249	19.7%	14	1.1%
	Poughkeepsie	15,276	4,835	31.7%	3,485	72.1%	312	6.5%	998	20.6%	40	0.8%
	Red Hook	2,570	903	35.1%	684	75.7%	59	6.5%	153	16.9%	7	0.8%
	Rhinebeck	1,874	454	24.2%	357	78.6%	21	4.6%	73	16.1%	3	0.7%
	Stanford	1,496	408	27.3%	296	72.5%	40	9.8%	68	16.7%	4	1.0%
	Union Vale	1,708	668	39.1%	566	84.7%	32	4.8%	66	9.9%	4	0.6%
Wappinger	10,318	2,827	27.4%	2,160	76.4%	185	6.5%	462	16.3%	20	0.7%	
Washington	1,265	366	28.9%	262	71.6%	31	8.5%	69	18.9%	4	1.1%	
Villages	Fishkill	1,064	242	22.7%	174	71.9%	25	10.3%	41	16.9%	2	0.8%
	Millbrook	691	179	25.9%	110	61.5%	11	6.1%	57	31.8%	1	0.6%
	Millerton	396	107	27.0%	64	59.8%	14	13.1%	27	25.2%	2	1.9%
	Pawling	904	271	30.0%	189	69.7%	27	10.0%	53	19.6%	2	0.7%
	Red Hook	891	215	24.1%	144	67.0%	23	10.7%	48	22.3%	0	0.0%
	Rhinebeck	1,284	246	19.2%	163	66.3%	15	6.1%	65	26.4%	3	1.2%
	Tivoli	481	112	23.3%	71	63.4%	7	6.3%	34	30.4%	0	0.0%
Wappingers Falls	2,225	717	32.2%	409	57.0%	85	11.9%	215	30.0%	8	1.1%	

Data for Towns does not include Village data. Source: 2010 US Census.

Higher than County average
Lower than County average

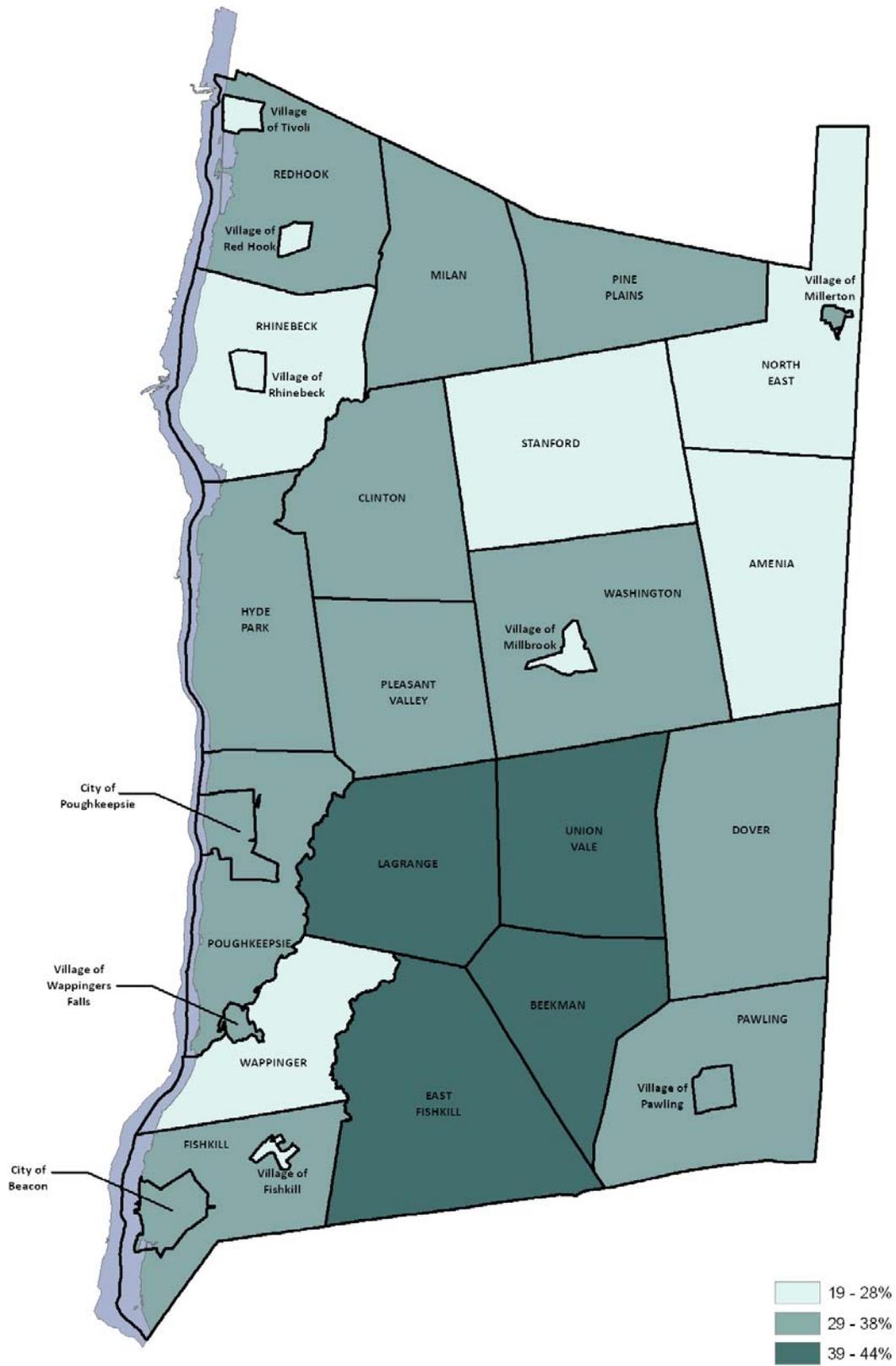


Figure 14. Familial Status — Percentage of Households with One or More People Under Age 18
 Source: 2010 US Census

City of Poughkeepsie

The 2010 Census (Table 11) shows that the City of Poughkeepsie’s percentage of households with one or more people under the age of 18 was 30.2%, or three percentage points lower than the County average. This number has remained fairly stable over the previous twenty years (Table 12). Although the difference between the County and the City is not overly dramatic, it is a consistent difference and may reflect how certain housing priorities for families with children, such as location in a good school district, may be a driving force in housing choice — meaning those with the financial means to choose a home outside of the City’s school district are doing just that. Additionally, the City has the highest percentage of rental units in the County which, on average, have fewer children than single family homes. Housing in the City is also attractive to both young people without children and empty nesters, in part because of its proximity to things like restaurants and entertainment but also because both groups are not as concerned about the quality of the school district.

As noted previously, the most significant statistic at the City level is the number of Female Family households at 46%. This is over 50% higher than the County rate and is more than the number of Married-Couple Family Households in the City.

Table 12: Familial Status — Historical Comparison
City of Poughkeepsie

Year	Total Households	Total Households with One or More People Under 18 Years		Married-Couple Family Households with One or More People Under 18 Years		Male Family Households, No Wife Present, with One or More People Under 18 Years		Female Family Households, No Husband Present, with One or More People Under 18 Years		Non-Family Households with One or More People Under 18 Years	
		Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
1990	11,874	3,581	30.2%	1,888	15.9%	216	1.8%	1,436	12.1%	41	0.3%
2000	12,014	3,891	32.4%	1,639	13.6%	355	3.0%	1,841	15.3%	56	0.5%
2010	12,400	3,747	30.2%	1,519	12.3%	436	3.5%	1,738	14.0%	54	0.4%

Source: 1990, 2000, and 2010 US Census.

Disability

It should be noted that disability data was not collected as part of the 2010 Census and is only available for municipalities over 65,000 people under the ACS. Current disability data is only available at the County level as only the County meets this threshold — 2010 disability data is not available for any individual municipalities in Dutchess County. The data shown only includes the civilian, non-institutionalized population. Persons in nursing homes or other facilities are not included in these statistics.

At the County level, the number of persons reporting a disability has actually decreased in each age category. Some of this may be due to a change in the definition used by the Census. As shown in Table 14, in the most current 1-Year ACS, 12% of the County’s overall population aged five and over reported a disability as defined by the Census. Within the age categories, 10.2% of the population between 5-64 years of age reported a disability. As would be expected, the percentage of disability in the 65 and older age group was significantly higher at 32.1%

Table 13: Disability (2000)

Geography		Civilian, Non-Institutionalized Population: Ages 5 years and Over			Civilian, Non-Institutionalized Population: Ages 5 to 64			Civilian, Non-Institutionalized Population: Ages 65+		
		Total Population	with Disability	%	Total Population	with Disability	%	Total Population	with Disability	%
Dutchess County		262,687	41,194	16%	228,997	29,988	13%	33,690	11,206	33%
Cities	Beacon	12,844	2,463	19%	11,154	1,789	16%	1,690	674	40%
	Poughkeepsie	27,598	6,796	25%	23,542	5,099	22%	4,056	1,697	42%
	Towns									
	Amenia	3,826	940	25%	3,132	740	24%	694	200	29%
	Beekman	10,547	1,377	13%	9,688	1,048	11%	859	329	38%
	Clinton	3,764	756	20%	3,308	610	18%	456	146	32%
	Dover	8,003	1,626	20%	7,224	1,332	18%	779	294	38%
	East Fishkill	23,567	2,754	12%	21,513	1,918	9%	2,054	836	41%
	Fishkill	19,262	2,507	13%	16,407	1,699	10%	2,855	808	28%
	Hyde Park	19,644	2,923	15%	17,044	2,096	12%	2,600	827	32%
	LaGrange	13,919	1,736	12%	12,369	1,248	10%	1,550	488	31%
	Milan	4,406	333	8%	4,105	241	6%	301	92	31%
	North East	2,881	560	19%	2,460	358	15%	421	202	48%
	Pawling	7,073	995	14%	5,933	682	11%	1,140	313	27%
	Pine Plains	2,445	357	15%	2,061	224	11%	384	133	35%
	Pleasant Valley	8,480	1,373	16%	7,515	1,049	14%	965	324	34%
	Poughkeepsie	40,473	5,737	14%	34,972	4,075	12%	5,501	1,662	30%
	Red Hook	9,866	1,413	14%	8,645	984	11%	1,221	429	35%
	Rhinebeck	7,439	1,364	18%	5,667	925	16%	1,772	439	25%
	Stanford	3,369	516	15%	2,933	344	12%	436	172	39%
	Union Vale	4,234	687	16%	3,784	523	14%	450	164	36%
	Wappinger	24,555	3,190	13%	21,831	2,417	11%	2,724	773	28%
	Washington	4,492	791	18%	3,710	587	16%	782	204	26%
Villages										
	Fishkill	1,667	407	24%	1,137	175	15%	530	232	44%
	Millbrook	1,352	301	22%	1,051	208	20%	301	93	31%
	Millerton	886	203	23%	743	131	18%	143	72	50%
	Pawling	2,140	337	16%	1,645	210	13%	495	127	26%
	Red Hook	1,716	294	17%	1,412	203	14%	304	91	30%
	Rhinebeck	2,956	563	19%	2,072	341	16%	884	222	25%
	Tivoli	1,092	121	11%	973	77	8%	119	44	37%
	Wappingers Falls	4,573	919	20%	3,928	682	17%	645	237	37%

Town data includes Village data. Source: 2000 US Census SF1/SF3.

 Higher than County average

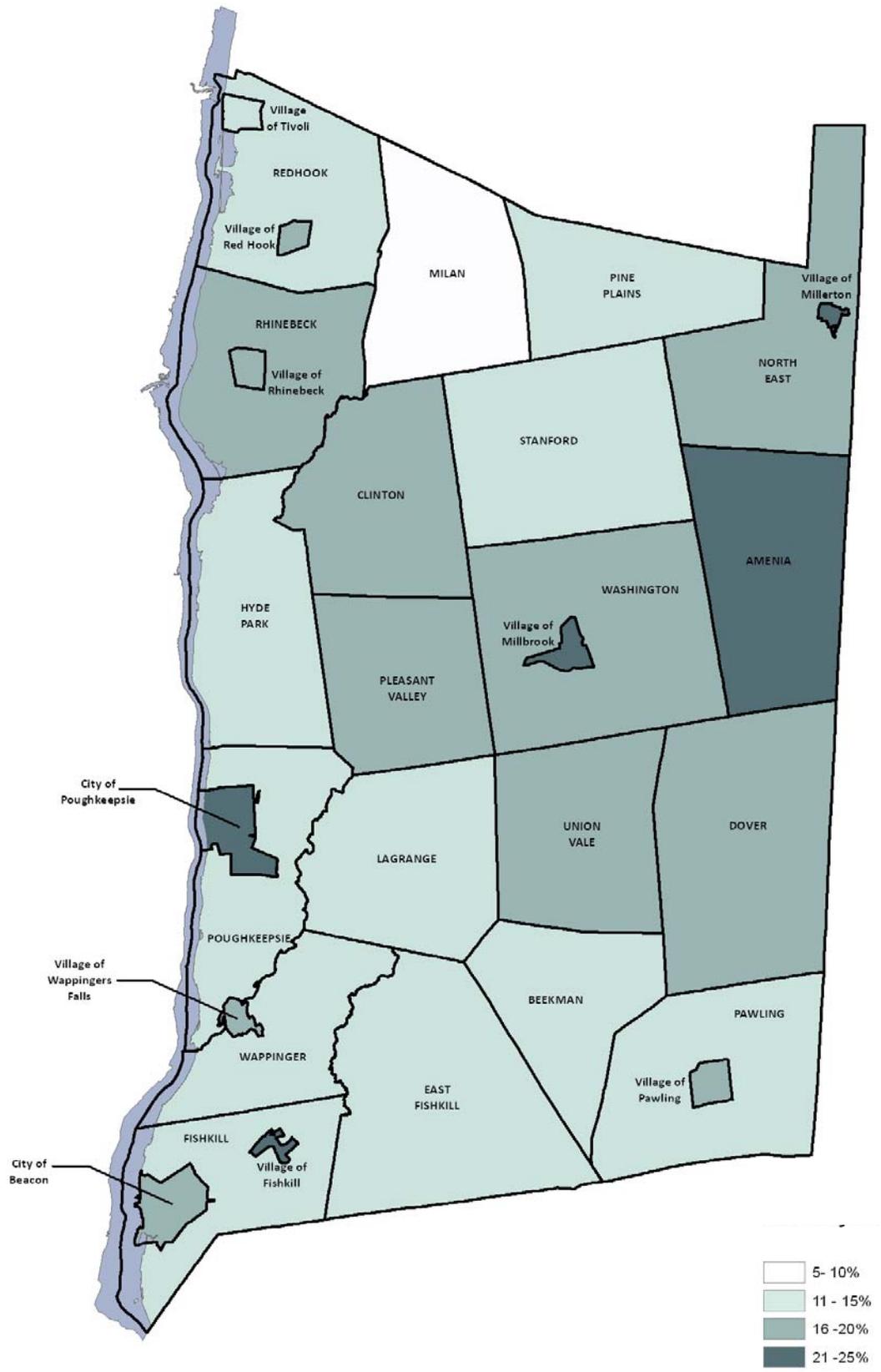


Figure 15. Disability — Percentage of Population Ages 5 Years and Over with a Disability
 Civilian, Non-Institutionalized Population only. Source: 2000 US Census

Table 14: Disability — Historical Comparison							
Dutchess County							
Year	Total Population	Civilian, Non-Institutionalized Population, Aged 5-64			Civilian, Non-Institutionalized Population, Aged 65+		
		Total	with Disability	%	Total	with Disability	%
2000	280,150	221,323	29,988	13.5%	32,029	11,206	35.0%
2009	292,187	234,224	23,967	10.2%	35,997	11,543	32.1%

Source: 2000 US Census SF3, 2009 ACS 1-Year Estimates.

Because of the lack of data at the municipal level in the 2010 Census, the County was forced to look at 2000 Census data to complete its municipal analysis of disability. This data (Table 13 and Figure 15) shows a more diverse picture than many of the other protected classes. As shown, people with disabilities were more widely distributed throughout the County. Of the civilian, non-institutionalized persons aged five and over, the highest disability percentage of 25% was found in two municipalities, the City of Poughkeepsie and Town of Amenia. Almost half of the County's 30 municipalities exceeded the County disability percentage — in the cities, most of the villages, and the more rural municipalities. Looking at the differences in the "Ages 5 to 64" versus "Ages 65+" categories, it is clear that as people age, a much larger percentage have a disability. A full one-third of the County's population aged 65 and over had a disability, while only 13% of those aged five to sixty-four had a disability.

Gender

Dutchess County

Over the past twenty years (Table 15), the County's distribution of women and men has remained fairly stable, with an almost-equal distribution of each hovering around 50%. Gender is the protected category with the least variation when it comes to housing. Distributions are fairly even in and among the various communities (Table 17). There are slightly higher percentages of women in the villages (which tend to have an older population) and in the cities (which tend to have a higher percentage of female-family households).

Table 15: Gender — Historical Comparison					
Dutchess County					
	Total Population	Male		Female	
1990	259,462	130,484	50.1%	128,978	49.7%
2000	280,150	140,127	50.0%	140,023	50.0%
2010	292,320	143,115	49.0%	149,205	51.0%

Prisoner populations have been removed, except those housed in the County jail. Source: 1990, 2000 and 2010 US Census.

City of Poughkeepsie

The gender ratios in the City of Poughkeepsie have also remained fairly stable over the past twenty years (Table 16). The City's population skews slightly more female than the County average but this variation is not as significant as the variations in other protected classes. The City's higher percentage of female-family households is one of the main drivers of this slightly higher percentage.

Table 16: Gender — Historical Comparison

City of Poughkeepsie

	Total Population	Male		Female	
1990	28,844	13,573	47.1%	15,271	52.9%
2000	29,871	14,292	47.8%	15,579	52.2%
2010	32,379	15,395	47.5%	16,984	52.5%

Prisoner populations have been removed. Source: 1990, 2000 and 2010 US Census.

Table 17: Gender (2010)

Geography		Total Population	Male		Female	
Dutchess County		292,320	143,115	49.0%	149,205	51.0%
Cities	Beacon	13,633	6,522	47.8%	7,111	52.2%
	Poughkeepsie	32,379	15,395	47.5%	16,984	52.5%
Towns	Amenia	4,436	2,194	49.5%	2,242	50.5%
	Beekman	12,559	6,233	49.6%	6,326	50.4%
	Clinton	4,312	2,190	50.8%	2,122	49.2%
	Dover	8,699	4,409	50.7%	4,290	49.3%
	East Fishkill	29,029	14,504	50.0%	14,525	50.0%
	Fishkill	20,909	10,047	48.1%	10,862	51.9%
	Hyde Park	21,571	10,725	49.7%	10,846	50.3%
	LaGrange	15,730	7,811	49.7%	7,919	50.3%
	Milan	2,370	1,222	51.6%	1,148	48.4%
	North East	3,031	1,540	50.8%	1,491	49.2%
	Pawling	8,463	4,353	51.4%	4,110	48.6%
	Pine Plains	2,473	1,203	48.6%	1,270	51.4%
	Pleasant Valley	9,672	4,728	48.9%	4,944	51.1%
	Poughkeepsie	43,341	20,694	47.7%	22,647	52.3%
	Red Hook	11,319	5,500	48.6%	5,819	51.4%
	Rhinebeck	7,548	3,431	45.5%	4,117	54.5%
	Stanford	3,823	1,921	50.2%	1,902	49.8%
	Union Vale	4,877	2,416	49.5%	2,461	50.5%
Wappinger	27,048	13,389	49.5%	13,659	50.5%	
Washington	4,741	2,363	49.8%	2,378	50.2%	
Villages	Fishkill	2,171	1,015	46.8%	1,156	53.2%
	Millbrook	1,452	676	46.6%	776	53.4%
	Millerton	958	480	50.1%	478	49.9%
	Pawling	2,347	1,278	54.5%	1,069	45.5%
	Red Hook	1,961	915	46.7%	1,046	53.3%
	Rhinebeck	2,657	1,185	44.6%	1,472	55.4%
	Tivoli	1,118	527	47.1%	591	52.9%
Wappingers Falls	5,522	2,669	48.3%	2,853	51.7%	

Town data includes Village data. Prisoner population numbers have been removed from the County and individual municipal counts, except prisoners housed in the County jail, who are included in the overall County numbers. Source: 2010 US Census.

Summary — Protected Class Analysis Findings

Race

Of the protected classes, Race has the most areas of concentration and the widest variation in percentages among the municipalities. The largest and most concentrated minority group is Black or African American. This group represents 9.0% of the County's population but makes up 33.4% of the population in the City of Poughkeepsie and 19.1% in the City of Beacon. The Town of Poughkeepsie is the only other municipality that has a percentage of Black or African American (9.8%) which exceeds the County average.

Ethnicity

The percentage of the population of Hispanic or Latino Origin has grown significantly in Dutchess County, making up 10.3% of the population. While their concentrations are highest in the City of Beacon, City of Poughkeepsie and the Village of Wappingers Falls, people of Hispanic or Latino Origin are more broadly distributed throughout the County with all but five municipalities having at least 5% of their population in this ethnic group. In addition to the three municipalities with the highest concentrations of Hispanic/Latino, four other municipalities, which are geographically distributed throughout the County, have concentrations which exceed the County average.

National Origin

A comparison between the concentrations of Hispanic/Latinos and Foreign-Born persons from Latin America shows some disparity. There are three communities (Beacon, Dover, and Village of Pawling) which show Hispanic/Latino concentrations but not concentrations of Foreign-Born persons from Latin America. This suggests a sizable native-born Hispanic population in these communities.

Familial Status

Households without children under 18 are the largest household demographic at almost 67% of the County's households. Although they have become the dominant household type they are often still referred to as "non-traditional households." The Village of Rhinebeck has the highest percentage of these households at almost 81%. The Town with the highest percentage is Rhinebeck at almost 76%. Twenty-two (22) of the County's 30 municipalities, including all of the villages, have percentages above the County average. These communities are geographically distributed throughout the County. One interesting note is that the median age of many of these communities exceeds the County median age, suggesting the influence of older populations beyond their child bearing years.

Households with children under 18 comprise only 33.1% of the County's households. Among families with children, below-average concentrations of married-couple families are located in fifteen of the County's 30 municipalities. These include the cities of Poughkeepsie and Beacon, all but one village, and several rural municipalities. County-wide, 71% of households with children are headed by married-couples. In the City of Poughkeepsie the percentage is less than 41% while the Village of Wappingers Falls has the second lowest percentage at 57%.

County-wide 20% of households with children are female-headed households. The highest concentration of female-headed households is in the City of Poughkeepsie where over 46% of households with children are headed by a female only. The next highest percentage is in the City of Beacon at over 31%. There are ten other communities, geographically distributed throughout the County, where the number of female-headed households exceeds the County average.

Disability

Disability data was not collected as part of the 2010 Census and is only available for municipalities over 65,000 people under the ACS. As such, current disability data is only available at the County level as only the County meets this threshold. At the County level, the number of persons reporting a disability decreased in each age category, although this may be due to a change in the Census definition. Persons in the 65 and older age group had the highest rate of disability. Data from the 2000 Census, which was available at the municipal level, showed that people with disabilities are more widely distributed than many of the protected classes. This suggests that housing for the disabled is needed throughout the County. Due to the shortcomings of the Census data related to this protected class, the County and City will need to work closely with advocates for the disabled to determine and address their needs.

Summary

Further analysis which compares this data with affordable housing locations, major employment sites, transportation systems, infrastructure availability and land use controls will provide some answers as to why these concentrations exist. An analysis of fair housing complaints may show if housing discrimination is another factor influencing these concentrations.

public schools

Structure

Public education in Dutchess County is provided by 13 separate school districts as shown in Figure 17. There are two urban school districts, the City of Poughkeepsie and City of Beacon. The City of Poughkeepsie school district boundary follows the municipal boundary of the City of Poughkeepsie, while the City of Beacon school district extends a bit beyond the City's border into the towns of Fishkill and Wappinger. With the exception of the City of Poughkeepsie, all Dutchess County school districts cross at least one municipal border and in many cases they encompass portions of many towns and villages.

Cost

School taxes are a major topic of discussion related to housing affordability and the willingness of municipalities to approve new developments that will add school children. With some exceptions, school taxes generally comprise the largest part of the overall property tax bill, typically about 66% of annual taxes. The situation is the reverse in the City of Poughkeepsie where City/County property taxes are the largest portion of the annual tax bill due to a higher level of municipal services and a higher level of state school aid.

Figure 16 shows public school expenses per student for Dutchess and its surrounding counties. While the school taxes and their higher-than-average rate of inflation are certainly a struggle for many households, a comparison with surrounding counties shows that Dutchess County's school expenditures are the lowest in the region and lower than the New York State average of \$19,381 per student. Figure 17 shows more specific detail regarding expenditures by school district in Dutchess County.

Regardless of the numbers noted in Figures 16 and 17, there is a strong sentiment that property taxes, driven by school taxes, are increasingly unaffordable. Among the many cost-related issues, many people argue that the duplication of administrative functions is one of the reasons for the high cost of education, and therefore an area for potential savings. It is also important to note that while the discussion of school taxes generally centers on the cost to homeowners, as they tend to be the most vocal, increasing school taxes also are a driver for rent increases. Moderating these costs would help both owner and renters.

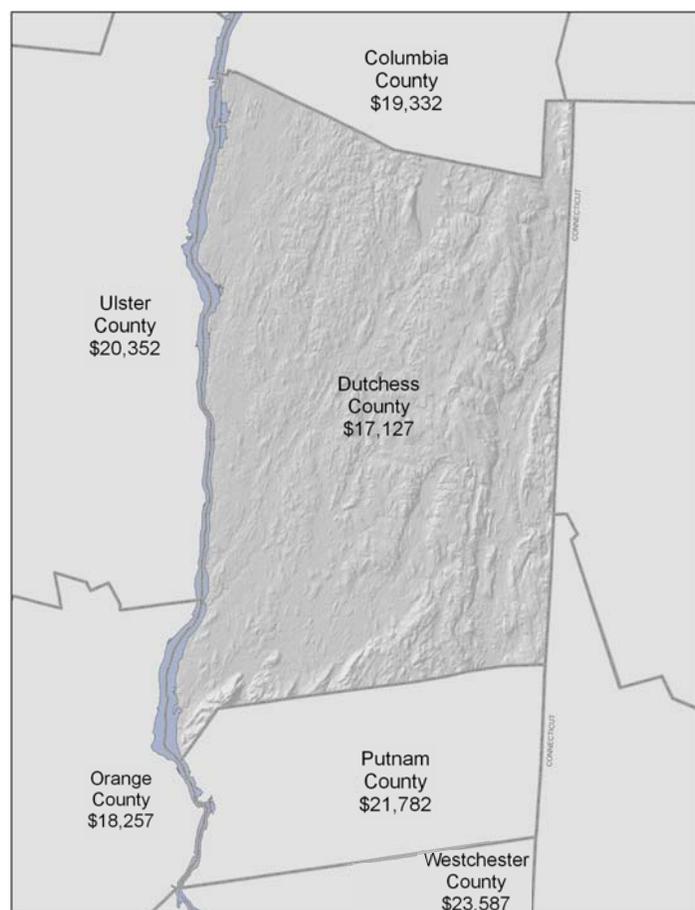


Figure 16. Average annual cost per public school student in Dutchess County and surrounding counties.

Source: NYS Dept. of Education Fiscal Analysis and Research Unit, Master File, 2009-2010.

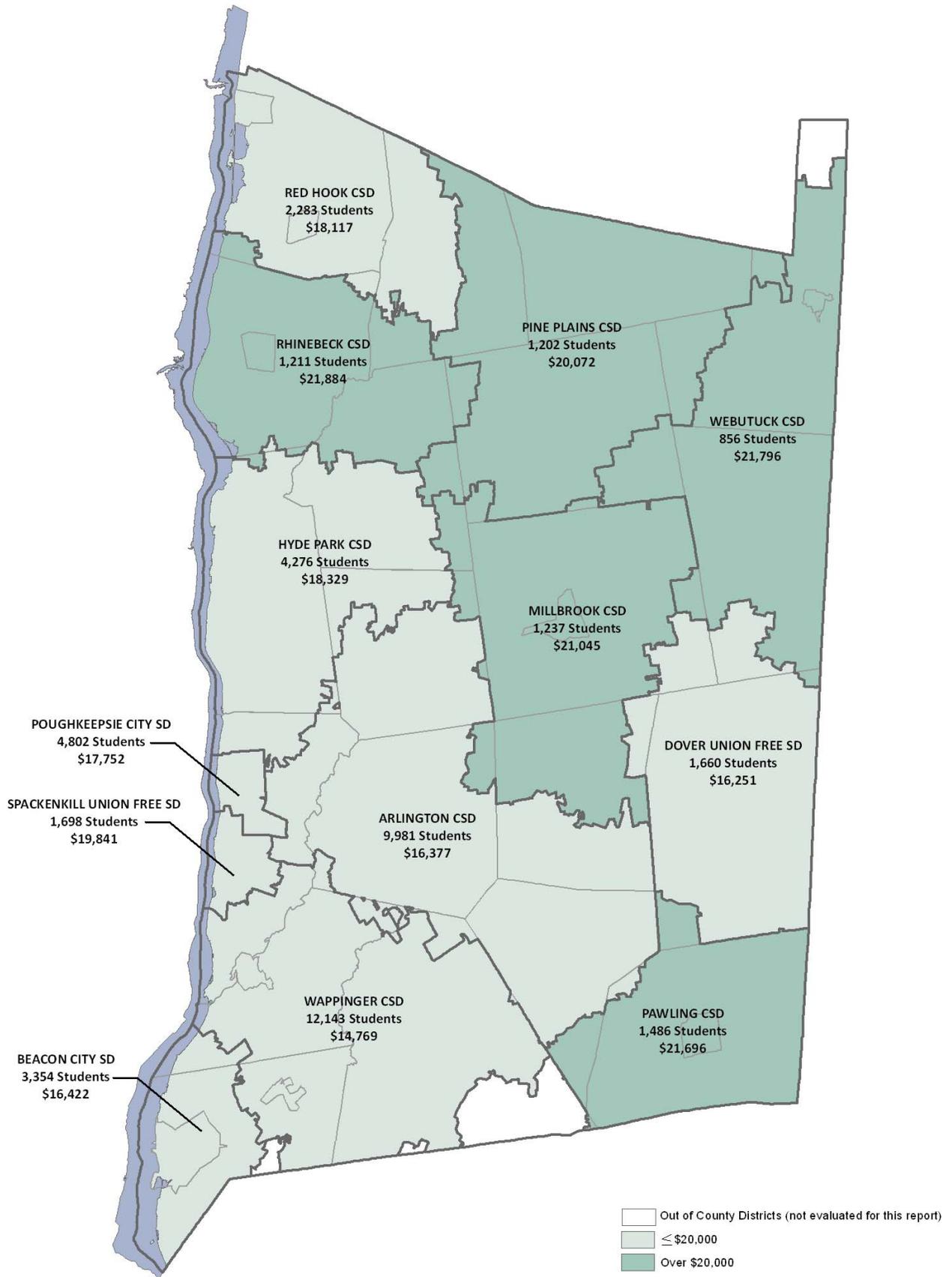


Figure 17. Average Annual Cost Per Public School Student by District in Dutchess County

Source: NYS Dept. of Education Fiscal Analysis and Research Unit, Master File for 2009-2010

It is the experience of developers, municipal officials, local housing groups, and the County that concern about school taxes is one of the driving forces behind opposition to the construction of new housing, except for senior housing which does not directly generate additional school children. Anecdotal evidence (including interviews) also suggests that even households who may initially choose a more urban environment, either in Dutchess or another county, often move to the suburbs when their children approach school-age. Households aren't just shopping for the right house or apartment; they are shopping for a quality school district.

Quality

Federal officials have stated that "Zip code should not be a determinate of a child's life choices." A parallel, and possibly more important statement, is "A school district should not be a determinate of a child's life choices." Although the overall quality of education in Dutchess County is quite good, there are distinctions to be made based on each particular district, leaving some children at a potential disadvantage depending on where they live and go to school.

There are many measures of school quality and many factors, including those outside of school grounds, which affect student performance. There does not seem to be agreement among educators, parents, advocates and administrators as to the best indicators. This report will focus on the following three indicators as critical in any measure of school district quality:

- Percentage of students graduating with a NYS Regents diploma;
- Percentage of students with a NYS Regents diploma with advanced designation;
- Percentage of students who have dropped out prior to graduation.

Table 18 shows these indicators for Dutchess County school districts and New York State. This data shows that all but the two urban school districts (City of Poughkeepsie and City of Beacon), exceed the NYS average for issuance of NYS Regents diplomas. Districts also do quite well regarding issuance of NYS Regents students with advanced designations, with only four districts (Beacon, Millbrook, Pine Plains and Poughkeepsie) below the NYS average for this category. The record is more mixed on the drop out rate, with six of the county's thirteen districts exceeding the state average of 2.7%. The City of Poughkeepsie has the highest drop out rate by far at 10%.

School District	Regents Diploma	Regents with Advanced Designation	Dropped Out
Pine Plains	99%	36%	1%
Spackenkill	97%	61%	1%
Arlington	95%	58%	2%
Rhinebeck	95%	43%	1%
Millbrook	95%	26%	1%
Red Hook	93%	56%	1%
Wappingers	92%	44%	3%
Webutuck	90%	39%	4%
Pawling	87%	46%	1%
Dover	87%	43%	3%
Hyde Park	86%	43%	4%
Beacon	77%	28%	4%
Poughkeepsie	72%	15%	10%
New York State (average)	83%	38%	2.7%

Source: NYS Dept. of Education, NYS District Report Card, Comprehensive Information Report 2009-2010.

This report also analyzed the City of Poughkeepsie and any issues and disparities it may have within its borders. The City of Poughkeepsie only has one middle school and one high school. To look at differences in educational attainment within the city's neighborhoods, Table 19 shows school quality measures for the City's six elementary schools. This information shows that none of the City's elementary schools meet or exceed the NYS averages. A random look at elementary schools around the County shows that City of Poughkeepsie quality measures are significantly lower than other districts including those in Beacon and the nearest elementary school (Arthur S. May), which is just outside the City border in the Arlington School District.

Table 19: City of Poughkeepsie Elementary Schools Student Performance

Elementary School	Percentage of Students Meeting the NYS Learning Standards (Level 3)			
	English		Math	
	3 rd grade	5 th grade	3 rd grade	5 th grade
Columbus	37%	20%	33%	4%
GW Krieger	23%	38%	33%	38%
Gov. George Clinton	27%	23%	15%	28%
Morse Young	29%	22%	28%	28%
Warring Magnet	26%	21%	24%	24%
NYS Averages	55%	59%	52%	65%

Source: Source: NYS Dept. of Education, NYS District Report Card, Comprehensive Information Report 2009-2010.

Summary — Public Schools Profile

The cost and school quality measures noted above confirm that many Dutchess County schools are cost effective when compared to surrounding counties while still maintaining quality standards above the state averages. There was one consistent negative comment at the County's Fair Housing public meetings – many households with children do not want to be in the City of Poughkeepsie School District. The statistics noted above on school quality reinforce the desires of these families. There were similar concerns noted about the Beacon and Webutuck school districts, but to a much lesser extent.

economic data and analysis

Income and Poverty

Income

As shown in Table 20, Dutchess County has a median household income of \$68,472 and a median family income of \$82,730. The per capita income (in 2009 inflation-adjusted dollars) is \$30,637.

Overall, many of the municipalities have median incomes similar to the County average. However, the City of Poughkeepsie has the lowest income countywide, with a median household income of \$38,533 and median family income of \$46,547. The Town of East Fishkill has the highest with a median household income of \$95,992 and median family income of \$108,478. The median incomes in East Fishkill are well over double those in the City of Poughkeepsie.

In addition to East Fishkill, other municipalities with higher incomes are the towns of Beekman, Clinton, LaGrange, and Union Vale — all of which are located in the southern and central portions of the County. As for lower income brackets, in addition to the City of Poughkeepsie, the Town of Amenia and the villages of Red Hook and Wappingers Falls also place well below the County average. These areas with lower incomes are more geographically scattered and represent the rural northeast portion of the County as well as more urbanized areas in the southwest and northwest sections of the County.

Looking at a comparison of incomes as a percentage of County median in Table 21, only four municipalities have a median household and/or family income of 25% or more below the County average — the City of Poughkeepsie, Town of Amenia, and villages of Red Hook and Wappingers Falls. Four other municipalities have a median household income 25% or more above the County average — towns of Beekman, Clinton, East Fishkill, and LaGrange — but only one of those four, the Town of East Fishkill, also has a median family income that is more than 25% above the County average.

Table 20: Income Characteristics

Geography	Income (Households)								Median Household Income	Median Family Income	
	Total # Households	Less than \$15,000	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more			
Dutchess County	102,856	8,473	7,504	8,349	12,144	19,854	15,494	31,038	\$68,472	\$82,730	
Cities	Beacon	5,125	516	612	384	569	1,144	701	1,199	\$62,064	\$68,655
	Poughkeepsie	12,000	2,956	1,338	1,349	1,671	1,672	1,482	1,532	\$38,533	\$46,547
Towns	Amenia	1,611	126	171	210	329	315	224	236	\$46,705	\$61,378
	Beekman	4,067	135	90	335	374	703	677	1,753	\$89,483	\$96,050
	Clinton	1,659	36	64	91	159	299	221	789	\$93,348	\$90,486
	Dover	3,404	277	236	353	391	991	637	519	\$60,154	\$64,462
	East Fishkill	9,071	278	469	430	954	1,469	1,139	4,332	\$95,992	\$108,478
	Fishkill	7,481	373	516	647	757	1,572	1,375	2,241	\$72,839	\$84,419
	Hyde Park	7,079	518	508	682	1,043	1,355	937	2,036	\$64,454	\$77,166
	LaGrange	5,219	313	110	292	297	893	935	2,379	\$95,334	\$99,964
	Milan	979	27	70	73	157	219	133	300	\$71,250	\$73,981
	North East	1,202	151	72	95	209	307	169	199	\$57,254	\$64,773
	Pawling	3,112	149	152	271	207	685	452	1,196	\$80,545	\$96,611
	Pine Plains	987	68	74	49	180	188	233	195	\$60,050	\$63,750
	Pleasant Valley	3,791	200	283	464	415	518	519	1,392	\$76,435	\$98,518
	Poughkeepsie	14,667	966	1,123	1,069	1,827	2,935	2,609	4,138	\$68,974	\$84,167
	Red Hook	3,404	211	267	274	526	691	378	1,057	\$65,926	\$78,237
	Rhinebeck	3,371	391	340	313	338	688	332	969	\$63,229	\$76,973
	Stanford	1,392	32	122	80	151	431	226	350	\$66,484	\$68,587
	Union Vale	1,673	67	143	50	95	262	368	688	\$84,506	\$86,314
Wappinger	9,503	538	572	640	1,150	2,090	1,486	3,027	\$71,504	\$85,722	
Washington	2,059	145	172	198	345	427	261	511	\$56,637	\$69,534	
Villages	Fishkill	1,462	160	202	106	132	257	254	351	\$61,917	\$74,569
	Millbrook	727	82	95	77	68	137	79	189	\$56,713	\$69,250
	Millerton	399	50	29	31	59	103	50	77	\$57,132	\$62,917
	Pawling	893	121	68	90	32	152	161	269	\$72,938	\$89,038
	Red Hook	747	86	85	54	86	217	56	163	\$57,098	\$60,969
	Rhinebeck	1,249	152	140	122	173	204	150	308	\$54,219	\$83,333
	Tivoli	435	54	66	15	56	47	100	97	\$58,750	\$90,208
	Wappingers Falls	2,057	189	335	206	315	515	261	236	\$49,547	\$62,953

Data for the Towns include data for their respective village(s). Source: 2005-2009 ACS.

■ 25% or More Above County Average
■ 25% or More Below County Average

Table 21: Income Characteristics, by Percentage

Geography		Household Income						as % of County Median		
		Less than \$15,000	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more	Median Household Income (2009)	Median Family Income (2009)
Dutchess County		8.2%	7.3%	8.1%	11.8%	19.3%	15.1%	30.2%	100.0%	100.0%
Cities	Beacon	10.1%	11.9%	7.5%	11.1%	22.3%	13.7%	23.4%	90.6%	83.0%
	Poughkeepsie	24.6%	11.2%	11.2%	13.9%	13.9%	12.4%	12.8%	56.3%	56.3%
Towns	Amenia	7.8%	10.6%	13.0%	20.4%	19.6%	13.9%	14.6%	68.2%	74.2%
	Beekman	3.3%	2.2%	8.2%	9.2%	17.3%	16.6%	43.1%	130.7%	116.1%
	Clinton	2.2%	3.9%	5.5%	9.6%	18.0%	13.3%	47.6%	136.3%	109.4%
	Dover	8.1%	6.9%	10.4%	11.5%	29.1%	18.7%	15.2%	87.9%	77.9%
	East Fishkill	3.1%	5.2%	4.7%	10.5%	16.2%	12.6%	47.8%	140.2%	131.1%
	Fishkill	5.0%	6.9%	8.6%	10.1%	21.0%	18.4%	30.0%	106.4%	102.0%
	Hyde Park	7.3%	7.2%	9.6%	14.7%	19.1%	13.2%	28.8%	94.1%	93.3%
	LaGrange	6.0%	2.1%	5.6%	5.7%	17.1%	17.9%	45.6%	139.2%	120.8%
	Milan	2.8%	7.2%	7.5%	16.0%	22.4%	13.6%	30.6%	104.1%	89.4%
	North East	12.6%	6.0%	7.9%	17.4%	25.5%	14.1%	16.6%	83.6%	78.3%
	Pawling	4.8%	4.9%	8.7%	6.7%	22.0%	14.5%	38.4%	117.6%	116.8%
	Pine Plains	6.9%	7.5%	5.0%	18.2%	19.0%	23.6%	19.8%	87.7%	77.1%
	Pleasant Valley	5.3%	7.5%	12.2%	10.9%	13.7%	13.7%	36.7%	111.6%	119.1%
	Poughkeepsie	6.6%	7.7%	7.3%	12.5%	20.0%	17.8%	28.2%	100.7%	101.7%
	Red Hook	6.2%	7.8%	8.0%	15.5%	20.3%	11.1%	31.1%	96.3%	94.6%
	Rhinebeck	11.6%	10.1%	9.3%	10.0%	20.4%	9.8%	28.7%	92.3%	93.0%
	Stanford	2.3%	8.8%	5.7%	10.8%	31.0%	16.2%	25.1%	97.1%	82.9%
Union Vale	4.0%	8.5%	3.0%	5.7%	15.7%	22.0%	41.1%	123.4%	104.3%	
Wappinger	5.7%	6.0%	6.7%	12.1%	22.0%	15.6%	31.9%	104.4%	103.6%	
Washington	7.0%	8.4%	9.6%	16.8%	20.7%	12.7%	24.8%	82.7%	84.0%	
Villages	Fishkill	10.9%	13.8%	7.3%	9.0%	17.6%	17.4%	24.0%	90.4%	90.1%
	Millbrook	11.3%	13.1%	10.6%	9.4%	18.8%	10.9%	26.0%	82.8%	83.7%
	Millerton	12.5%	7.3%	7.8%	14.8%	25.8%	12.5%	19.3%	83.4%	76.1%
	Pawling	13.5%	7.6%	10.1%	3.6%	17.0%	18.0%	30.1%	106.5%	107.6%
	Red Hook	11.5%	11.4%	7.2%	11.5%	29.0%	7.5%	21.8%	83.4%	73.7%
	Rhinebeck	12.2%	11.2%	9.8%	13.9%	16.3%	12.0%	24.7%	79.2%	100.7%
	Tivoli	12.4%	15.2%	3.4%	12.9%	10.8%	23.0%	22.3%	85.8%	109.0%
	Wappingers Falls	9.2%	16.3%	10.0%	15.3%	25.0%	12.7%	11.5%	72.4%	76.1%

Data for the Towns include data for their respective village(s). Source: 2005-2009 ACS.

25% or More Above County Average

25% or More Below County Average

Poverty

As shown in Table 23, twelve municipalities have percentages higher than the County average of families and/or people with incomes below the poverty level. Of "Families," the City of Poughkeepsie has the highest percentage, with the villages of Wappingers Falls, Pawling and Millbrook rounding out the top. Of "All People," the City of Poughkeepsie again has the highest percentage in poverty, with the villages of Tivoli and Wappingers Falls and the City of Beacon rounding out the top.

Table 22 shows that, with the exception of the Town of Dover and the villages of Pawling and Tivoli, the balance of the municipalities with higher than average poverty rates have either a higher than average minority percentage or a higher than average number of persons aged 65 or over. In the Village of Tivoli this high poverty percentage is likely caused by the disproportionately high number of Bard College students living off-campus in the village.

Looking at Figure 18, which shows the geographic distribution of poverty rates, one can see that most of the villages are included, as well as several more urbanized communities along the western portion of the County. In addition, several of the more rural communities in the eastern portion of the County have poverty rates over five percent.

		Poverty	Minority	Aged 65+
Dutchess County		7.5%	25.4%	12.5%
Cities	Beacon	12.0%	41.3%	11.2%
	Poughkeepsie	22.5%	56.5%	12.3%
Towns	Amenia	9.9%	16.1%	14.2%
	Beekman	3.5%	14.0%	10.5%
	Clinton	3.3%	8.9%	12.9%
	Dover	8.1%	21.5%	9.0%
	East Fishkill	3.6%	16.3%	9.3%
	Fishkill	2.2%	28.3%	11.6%
	Hyde Park	7.3%	15.9%	11.9%
	LaGrange	4.9%	16.2%	12.0%
	Milan	3.6%	7.6%	11.9%
	North East	7.6%	14.4%	13.6%
	Pawling	2.0%	16.1%	13.5%
	Pine Plains	4.4%	10.7%	20.2%
	Pleasant Valley	6.3%	10.7%	9.1%
	Poughkeepsie	6.1%	27.9%	13.3%
	Red Hook	2.8%	10.9%	16.6%
	Rhinebeck	9.2%	10.7%	16.9%
	Stanford	5.0%	10.5%	14.5%
Union Vale	6.1%	9.7%	17.6%	
Wappinger	4.8%	27.0%	11.2%	
Washington	4.8%	11.5%	25.4%	
Villages	Fishkill	6.3%	32.6%	25.1%
	Millbrook	10.3%	11.2%	20.9%
	Millerton	9.2%	23.0%	17.0%
	Pawling	8.5%	23.2%	11.9%
	Red Hook	7.4%	11.9%	13.6%
	Rhinebeck	6.3%	11.7%	36.8%
	Tivoli	16.2%	9.9%	11.2%
	Wappingers Falls	13.8%	41.1%	11.0%

Data for the Towns does not include data for their respective village(s).
Source: 2005–2009 ACS.

Higher than County average Poverty rate
Higher than County average, in conjunction with higher Poverty rate

Table 23: Poverty

Percentage of Families and People with Income Below Poverty Level

Geography		Families					People				
		All Families	With Related Children Under 18 Years	Families with Female Householder, no Husband Present	With Related Children Under 18 Years	Families with Male Housholder, no Wife Present	With Related Children Under 18 Years	All People	18 Years and Over	65 Years and Over	Related Children Under 18 Years
Dutchess County		5.2%	77.1%	2.7%	89.8%	0.7%	78.9%	7.5%	68.8%	10.3%	29.9%
Cities	Beacon	8.8%	88.1%	6.4%	100.0%	1.4%	67.4%	12.0%	57.5%	11.8%	41.8%
	Poughkeepsie	20.6%	79.9%	13.1%	85.4%	2.6%	78.8%	22.5%	63.4%	8.3%	36.3%
Towns	Amenia	3.9%	62.5%	0.6%	100.0%	0.0%	—	9.9%	80.0%	18.3%	13.4%
	Beekman	2.5%	86.6%	0.4%	100.0%	0.8%	100.0%	3.5%	70.4%	15.4%	23.2%
	Clinton	1.4%	100.0%	1.4%	100.0%	0.0%	—	3.3%	81.0%	0.0%	19.0%
	Dover	5.2%	75.4%	2.3%	100.0%	1.6%	100.0%	8.1%	79.9%	5.0%	20.1%
	East Fishkill	3.0%	73.0%	0.8%	100.0%	0.7%	100.0%	3.6%	62.5%	6.2%	37.1%
	Fishkill	0.8%	65.6%	0.0%	—	0.0%	—	2.2%	74.6%	11.5%	14.9%
	Hyde Park	4.2%	82.3%	2.8%	84.2%	0.3%	100.0%	7.3%	64.5%	8.5%	30.9%
	LaGrange	3.7%	95.1%	2.6%	93.0%	0.0%	—	4.9%	54.7%	6.2%	42.6%
	Milan	1.2%	100.0%	1.2%	100.0%	0.0%	—	3.6%	81.9%	0.0%	18.1%
	North East	2.9%	0.0%	0.0%	—	0.0%	—	7.6%	95.9%	42.9%	0.0%
	Pawling	1.2%	100.0%	0.5%	100.0%	0.7%	100.0%	2.0%	71.8%	0.0%	28.2%
	Pine Plains	2.9%	47.6%	2.0%	66.7%	0.0%	—	4.4%	93.2%	58.1%	6.8%
	Pleasant Valley	2.2%	41.4%	0.3%	100.0%	0.2%	100.0%	6.3%	88.4%	5.2%	9.0%
	Poughkeepsie	3.4%	81.5%	1.0%	100.0%	0.2%	35.3%	6.1%	77.4%	12.7%	22.6%
	Red Hook	2.2%	100.0%	2.2%	100.0%	0.0%	—	2.8%	85.2%	5.1%	14.8%
	Rhinebeck	4.4%	100.0%	4.4%	100.0%	0.0%	—	9.2%	77.1%	6.9%	22.9%
	Stanford	2.3%	100.0%	0.6%	100.0%	0.0%	—	5.0%	55.6%	0.0%	44.4%
	Union Vale	0.8%	100.0%	0.0%	—	0.0%	—	6.1%	92.2%	37.1%	7.8%
	Wappinger	4.8%	51.3%	1.4%	93.9%	0.5%	100.0%	4.8%	76.3%	9.5%	22.9%
Washington	2.2%	40.0%	2.2%	40.0%	0.0%	—	4.8%	88.0%	15.8%	12.0%	
Villages	Fishkill	2.9%	100.0%	0.0%	—	0.0%	—	6.3%	88.0%	13.7%	12.0%
	Millbrook	10.1%	78.6%	6.8%	67.9%	3.4%	100.0%	10.3%	53.5%	12.6%	46.5%
	Millerton	4.5%	100.0%	4.5%	100.0%	0.0%	—	9.2%	67.0%	26.6%	33.0%
	Pawling	9.2%	24.5%	2.3%	100.0%	3.9%	0.0%	8.5%	87.3%	11.6%	12.7%
	Red Hook	4.0%	20.0%	0.0%	—	4.0%	20.0%	7.4%	78.9%	14.3%	21.1%
	Rhinebeck	5.5%	40.0%	0.0%	—	1.3%	0.0%	6.3%	92.7%	39.3%	7.3%
	Tivoli	5.6%	61.5%	4.7%	72.7%	0.0%	—	16.2%	84.9%	5.0%	15.1%
	Wappingers Falls	7.7%	88.5%	0.0%	0.0%	3.1%	100.0%	13.8%	45.6%	4.6%	52.4%

Data for the Towns does not include data for their respective village(s). Source: 2005-2009 ACS.

Higher than County average

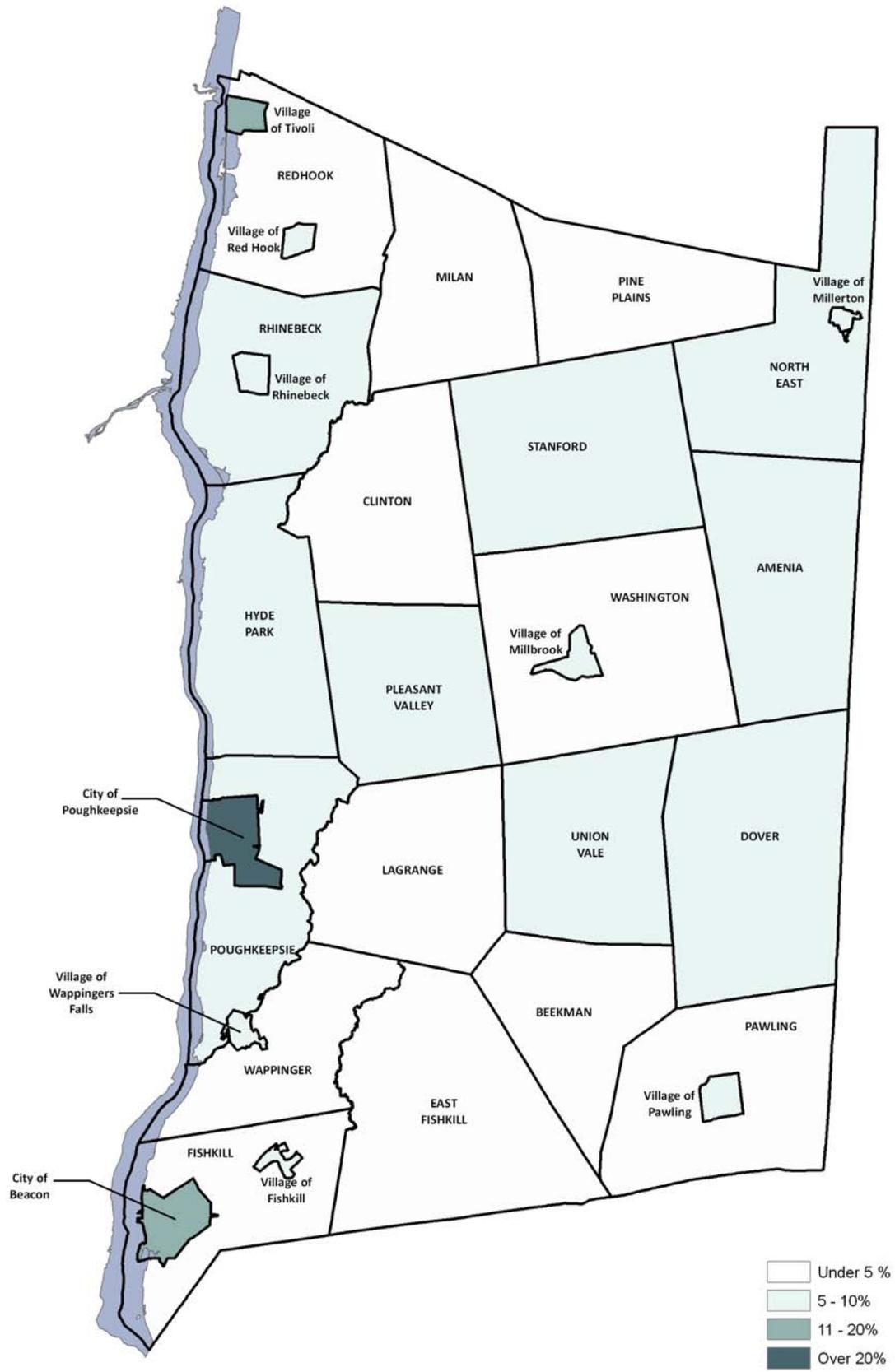


Figure 18. Poverty — Percentage of the Population Below the Poverty Rate

Source: 2005-2009 ACS.

Employment, Wages and Unemployment

Employment of Dutchess County and City of Poughkeepsie Residents

Table 24 lists industry groups that employ County and City residents regardless of the location of the job. In 2009, the Health Care/Social Assistance industries employed the highest percentage of County residents at 15.1%. Educational Services and Retail Trade were close behind at 13.2% and 11.2%, respectively. Rounding out the top five industry groups for employment of County residents was Manufacturing at 8.8% and Construction at 7.8%. These five industries employed over 56% of workers living in the County.

The City of Poughkeepsie also had the highest percentage of its residents working in the Health Care/Social Assistance industries at 20.0%. Again, Educational Services and Retail Trade come in second and third at 12.8% and 11.3%, respectively. Rounding out the top five industry groups for employment of City residents are Accommodation/Food Services at 8.4% and Construction at 7.7%. These top five industries employed over 60% of workers living in the City. Unlike many other demographics in the report, employment by industry for City residents is fairly similar to that of County residents, with the exception of Manufacturing.

Industry	Dutchess County	City of Poughkeepsie	U.S.
Accommodation, Food Services	6.0%	8.4%	6.7%
Administrative, Support, Waste Management	3.4%	6.2%	4.0%
Agriculture, Forestry, Fishing, Hunting, Mining	1.0%	0.5%	1.8%
Arts, Entertainment, Recreation	2.0%	1.6%	2.0%
Construction	7.8%	7.7%	7.4%
Educational Services	13.2%	12.8%	9.0%
Finance, Insurance	4.2%	3.8%	5.0%
Health Care, Social Assistance	15.1%	20.0%	12.5%
Information	2.2%	1.3%	2.4%
Management of Companies/Enterprises	0.1%	0.1%	0.1%
Manufacturing	8.8%	6.3%	11.2%
Other Services	3.9%	3.6%	4.8%
Professional, Scientific, Technical Services	6.2%	4.7%	6.2%
Public Administration	5.7%	4.6%	4.7%
Real Estate	2.0%	2.4%	2.1%
Retail Trade	11.2%	11.3%	11.5%
Transportation, Warehousing, Utilities	4.7%	4.0%	5.1%
Wholesale Trade	2.4%	0.9%	3.2%

This reflects which industry groups employ Dutchess County and City of Poughkeepsie residents, regardless of location of the job. Source: 2005-2009 ACS.

Employment in the Region

As shown in Table 25, which reflects employment numbers by industry for jobs located in the Poughkeepsie-Newburgh-Middletown NY Metropolitan Statistical Area (Dutchess and Orange Counties), Government jobs are most prevalent at 20.5%. Health Care and Social Assistance ranked second at 16.4%, and Retail Trade came in third at 14.2%. It should be noted that the two main



Table 25: Employment Numbers by Industry

Poughkeepsie-Newburgh-Middletown, N.Y. Metropolitan Statistical Area

Industry	Number of Employees	%
Accommodation and Food Service	17,000	6.8%
Educational Services	11,800	4.7%
Financial Activities	8,800	3.5%
Government	51,200	20.5%
Health Care and Social Assistance	40,900	16.4%
Information	4,100	1.6%
Leisure and Hospitality	2,700	1.1%
Manufacturing	18,400	7.4%
Natural Resources, Mining, Construction	9,500	3.8%
Other Services	9,500	3.8%
Professional and Business Services	21,800	8.7%
Retail Trade	35,400	14.2%
Transportation, Warehousing, Utilities	9,700	3.9%
Wholesale Trade	9,500	3.8%

This table reflects employment numbers by industry for jobs located in the Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area (Dutchess and Orange Counties), regardless of where the employee lives. Data is not available at the County and City level. Source: NYS Dept. of Labor, Current Employment by Industry table, May 2011.

Industries with 3 highest number of employees.

sources for industry data, the ACS and NYS Department of Labor, use differing industry categories, so direct comparison between the two data sources is not possible.

Looking at long-term industry projections of job growth/loss by sector in the Hudson Valley¹ (Table 26), the New York State Department of Labor predicts the highest amount of growth in the Construction (40.8%), Warehousing/Storage (22.9%), and Health Care and Social Assistance (17.5%) industries. Overall, the majority of industry categories show projected job growth through 2016. Two exceptions are the Manufacturing industry, which is projected to lose almost 21%, and the Information industry ranking second in loss at almost -10%. Of the current top five industries in Dutchess County, all but Manufacturing are expected to grow through 2016. All of the City's current top five industries are projected to grow during that same time period.



Dutchess County's historic pattern of growth has radiated primarily from the southwestern portion of the County as well as from the City of Poughkeepsie, with some growth following major north-south transportation corridors on the western and eastern edges of the County. As shown in the Major Employers map (Figure 19), the City of Poughkeepsie and its surrounds host a concentration of large employers. Other large employment areas are in the Town and Village of Fishkill, Town of Poughkeepsie, and Town of East Fishkill.

¹ The NYS Dept. of Labor defines the Hudson Valley as including the following counties: Dutchess, Putnam, Westchester, Rockland, Orange, Ulster, and Sullivan.

Industry	Employed in 2006	Employed in 2016	Net Change	% Change
Agriculture, Forestry, Fishing, Hunting	10,360	10,110	-250	-2.4%
Construction	50,670	71,340	20,670	40.8%
Educational Services	110,140	117,090	6,950	6.3%
Financial Activities	51,950	55,610	3,660	7.0%
Government	78,100	78,720	620	0.8%
Health Care and Social Assistance	141,570	166,410	24,840	17.5%
Information	23,070	20,850	-2,220	-9.6%
Leisure and Hospitality	70,170	77,270	7,100	10.1%
Manufacturing	60,080	47,710	-12,370	-20.6%
Mining	940	1,010	70	7.4%
Other Services	50,170	55,230	5,060	10.1%
Professional and Business Services	98,580	111,510	12,930	13.1%
Retail Trade	114,700	117,300	2,600	2.3%
Self Employed and Unpaid Family Workers	61,340	63,370	2,030	3.3%
Transportation and Warehousing	32,020	33,930	1,910	6.0%
Utilities	5,780	5,590	-190	-3.3%
Warehousing and Storage	2,360	2,900	540	22.9%
Wholesale Trade	36,480	34,770	-1,710	-4.7%

Source: NYS Dept. of Labor's Long Term Industry Projections to 2016. The Hudson Valley region includes Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties.

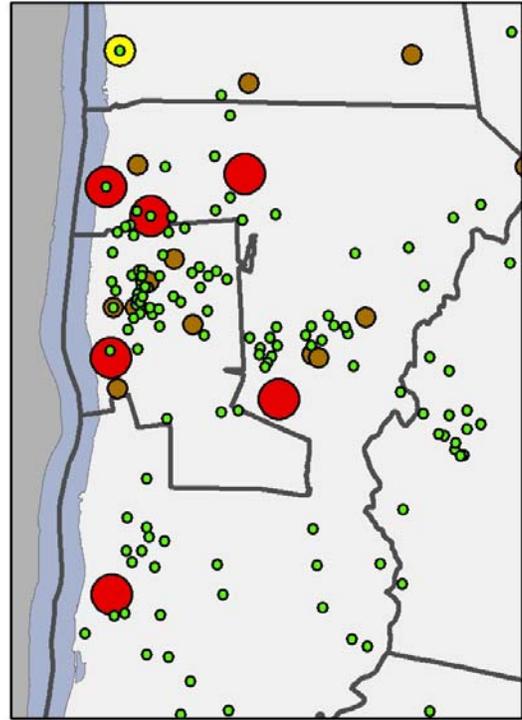
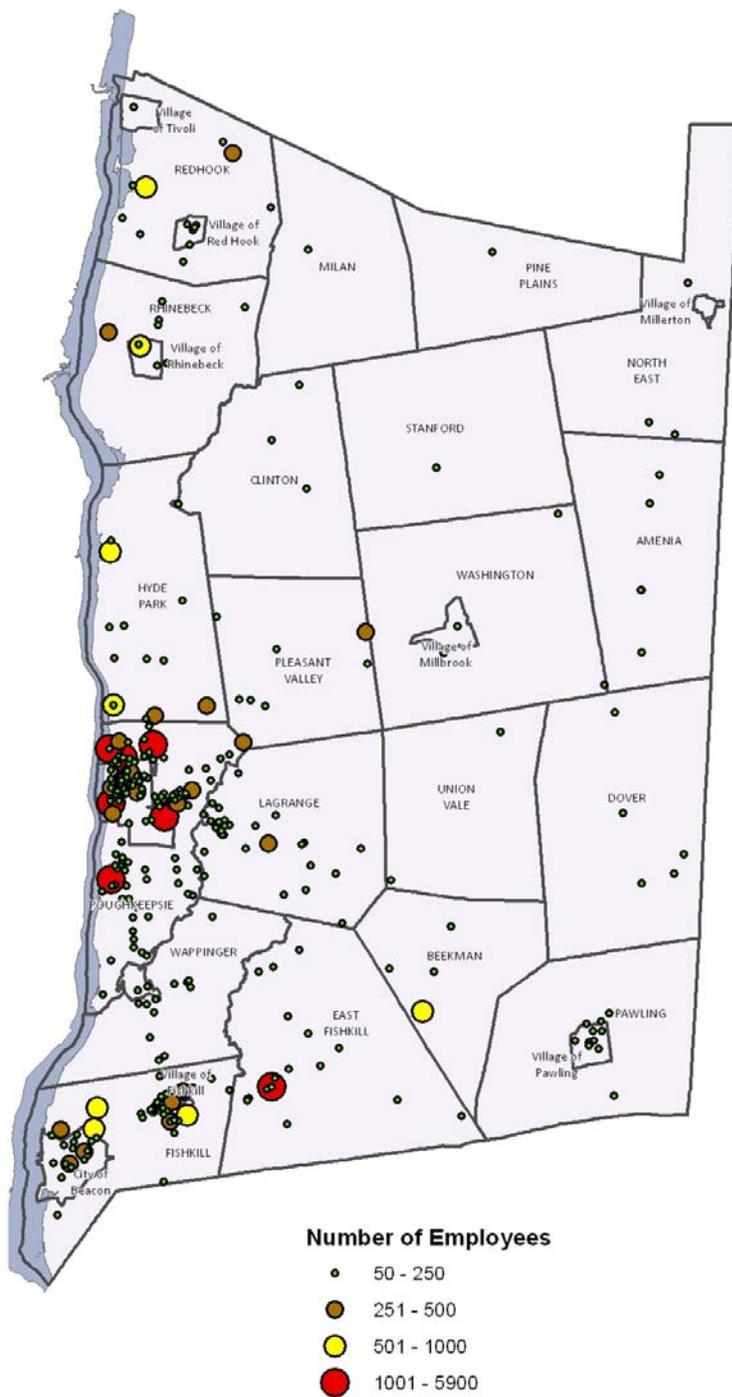
Wages

Looking at average wages by industry located in the County in Table 27, the top three industries all have wages lower than the countywide average of \$47,241. The Manufacturing industry, which employs the fourth highest percentage of workers in the County, has by far the highest average wage at \$98,763. The disparity in wages between the highest industry average of \$98,763 (Manufacturing) and the lowest of \$16,244 (Accommodation/ Food Services) illustrates a potential consequence as jobs in high paying manufacturing are projected to decline and job growth is projected in lower paying industries.

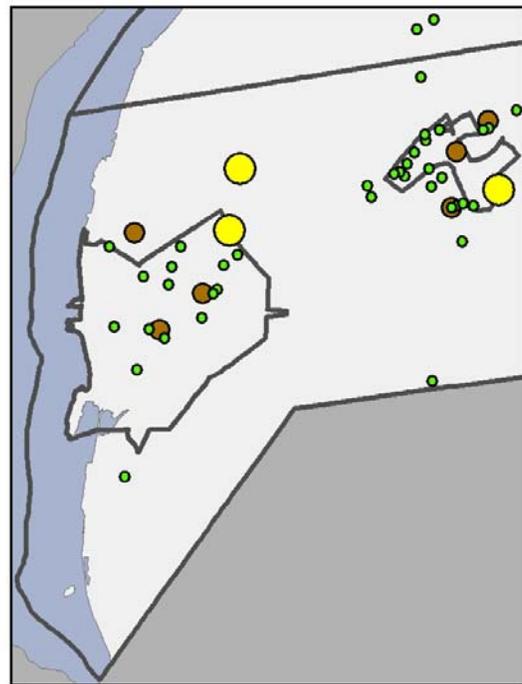
Industry	Dutchess County
Total (All Industry Groups)	\$47,241
Accommodation, Food Services	\$16,244
Administrative, Support, Waste Management	\$36,307
Agriculture, Forestry, Fishing, Hunting, Mining	\$32,075
Arts, Entertainment, Recreation	\$18,128
Construction	\$49,455
Educational Services	\$40,677
Finance, Insurance	\$54,771
Health Care, Social Assistance	\$42,592
Information	\$44,459
Management of Companies/Enterprises	\$69,688
Manufacturing	\$98,763
Other Services	\$26,784
Professional, Technical Services	\$55,319
Public Administration	\$52,589
Real Estate	\$32,929
Retail Trade	\$26,434
Transportation, Warehousing	\$38,303
Wholesale Trade	\$69,431

Source: NYS Dept. of Labor, 2009.

■ Industry groups with top 3 highest employment numbers of Dutchess County and City of Poughkeepsie residents.



City of Poughkeepsie and Surrounding Area



City of Beacon, Village of Fishkill, and Surrounding Area

Figure 19. Major Employers in Dutchess County (insets for City of Poughkeepsie and City of Beacon areas)

Source: Poughkeepsie Dutchess County Transportation Council, 2011.

Unemployment

The annual average unemployment rate in Dutchess County for 2010 was 7.9%. While quite a bit higher than the 10-year average from 2000–2010 of 5.2%, it was also well below the national 2010 average of 9.6% (Table 28). The unemployment picture was slightly more grim in 2010 in the City of Poughkeepsie, where unemployment was at the national average of 9.6%.

A comparison of the unemployment trends in the County and City over the last decade reveals that, while the changes and shifts in unemployment follow the same pattern in both areas, the City has a consistently higher unemployment rate than the County as a whole (Figure 20). Looking at how the County and City compare to the national unemployment rate, Figure 20 shows that the City tracks much closer to the national trend than the County, which had unemployment rates below the national average for the entire decade analyzed.

Year	City of Poughkeepsie	Dutchess County	U.S.
2000	4.0%	3.2%	4.0%
2001	4.3%	3.5%	4.7%
2002	5.3%	4.2%	5.8%
2003	5.2%	4.2%	6.0%
2004	5.1%	4.3%	5.5%
2005	4.7%	4.0%	5.1%
2006	4.8%	3.9%	4.6%
2007	5.0%	4.0%	4.6%
2008	6.4%	5.1%	5.8%
2009	9.2%	7.8%	9.3%
2010	9.6%	7.9%	9.6%

Source: NYS Dept. of Labor and U.S. Dept. of Labor, Bureau of Labor Statistics.

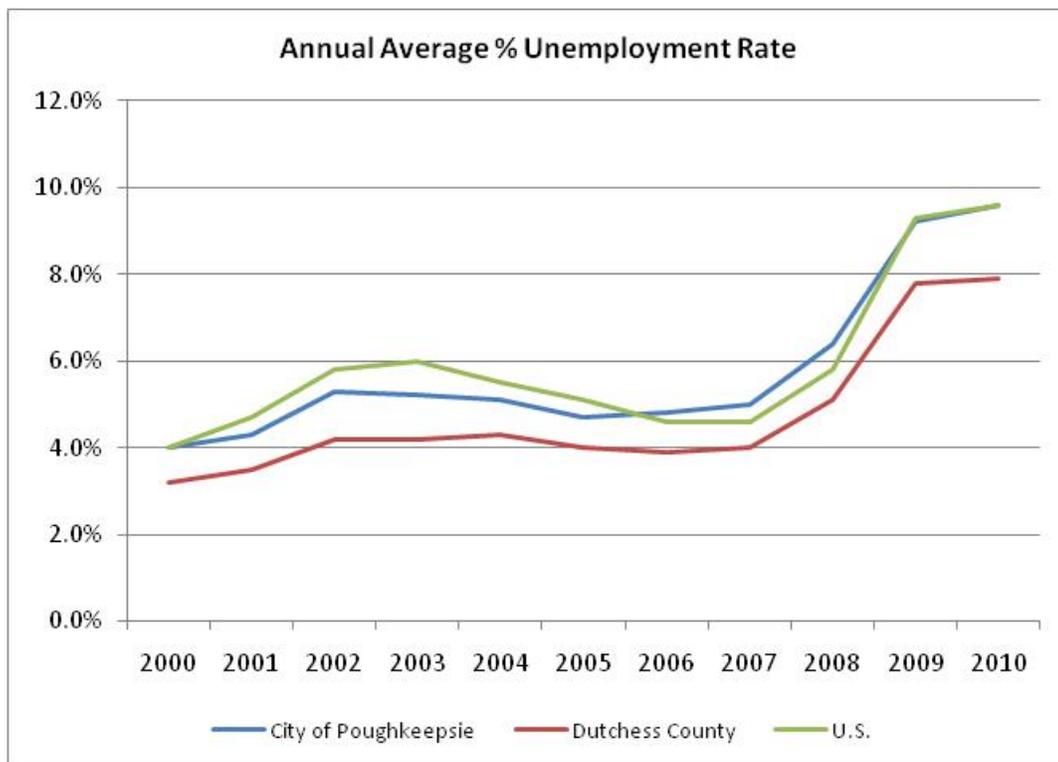


Figure 20. Comparison of Local and National Unemployment Rates, 2000–2010

Source: NYS Dept. of Labor and U.S. Dept. of Labor, Bureau of Labor Statistics.

Cost of Living

The cost of living in Dutchess County is relatively high when compared to much of New York State and the US. This is likely due to a combination of factors including, but not limited to, our location in the most expensive region of the country (Northeast), our proximity to the New York City metro area, and our location in one of the highest-taxed states in the nation¹.

Consumer Price Index

The US Bureau of Labor Statistics publishes the Consumer Price Index (CPI) on a monthly basis. The CPI "is a measure of the average change over time in the prices paid by consumers for a market basket of consumer goods and services²." Although not a true cost-of-living index, the CPI is recognized as a close measure of the cost-of-living on a national and regional scale.

Table 29 shows that in August 2011, the US City Average CPI was 226.55, while the CPI for the Northeast Urban Region³ was 243.03. Of the four regions nationally (as defined by the US Census Bureau), the Northeast region had the highest CPI, making it the most expensive area of the country to live in.

	US City Average	Northeast Urban Region	Northeast Urban Region as % of US City Average
Consumer Price Index, August 2011	226.545	243.033	107%

Source: US Dept. of Labor, Bureau of Labor Statistics, August 2011.

Tax Impact

As mentioned above, the tax burden in New York State is one of the highest in the nation. The effect of high taxes on the provision of fair housing choice is multifaceted. From the direct impact of property taxes on housing costs for an owner/renter, to NIMBY attitudes toward proposed affordable housing projects that are perceived to increase the local tax burden, any discussion about the provision of fair housing choice must include an understanding of property taxes in New York State.

New York had the second highest overall tax burden in the nation in 2009 at 12.1%, as compared to the national average of 9.8%. Looking at the annual rankings from 1977–2009, New York had the highest state overall tax burden in 29 of those 33 years.⁴

According to the Fiscal Policy Institute, a non-profit, nonpartisan research and education organization focused on issues surrounding taxation in New York State, changes to the New York tax system which have taken place over the last 30–40 years have shifted a majority of the tax burden from the upper-income brackets onto low, moderate and middle income families.⁵ In addition, due to the elimination since

1 "New York, New Jersey Lead Nation in Property Tax Burden," Tax Foundation Fiscal Fact No. 269, Tax Foundation, May 2011.

2 US Department of Labor, Bureau of Labor Statistics website FAQ, (http://www.bls.gov/doflag/bls_ques28.htm).

3 The US Census Bureau defines the Northeast region as CT, ME, MA, NH, NJ, NY, PA, RI, VT.

4 "New York's State and Local Tax Burden, 1977–2009," Tax Foundation, (<http://www.taxfoundation.org/taxdata/show/471.html>), February 2011.

5 "Proposed Cap Does Not Address New York's Property Tax 'Problem'." Fiscal Policy Institute. Latham, N.Y. (http://www.fiscalpolicy.org/FPI_Report_ACSPROPERTYTaxData_20110615.pdf), June 2011.

Table 30: Property Taxes on Owner-Occupied Housing, 2005–2009

	Median Real Estate Taxes Paid	Rank (out of 2,922 counties)	Taxes Paid as % of Median Home Value	Median Value Owner-Occupied Housing Units	Rank (out of 2,922 counties)	Taxes Paid as % of Median Income	Median Household Income (2009)	Rank (out of 2,922 counties)
Westchester County, NY	\$8,160	3	1.46%	\$559,800	446	7.34%	\$79,585	7
Putnam County, NY	\$6,941	11	1.65%	\$421,200	255	7.17%	\$88,036	11
Orange County, NY	\$5,196	22	1.65%	\$315,000	251	6.02%	\$69,255	26
Fairfield County, CT	\$5,908	19	1.22%	\$484,200	765	5.79%	\$81,114	34
Ulster County, NY	\$3,779	69	1.58%	\$239,500	319	5.36%	\$57,485	49
Dutchess County, NY	\$4,406	36	1.36%	\$324,400	556	5.32%	\$68,472	51
Columbia County, NY	\$3,160	125	1.49%	\$212,200	409	4.82%	\$54,573	70
Litchfield County, CT	\$3,864	66	1.35%	\$287,200	576	4.77%	\$69,561	74
New York State	\$3,440	4 th	1.14%	\$300,600	17 th	4.59%	\$55,233	6 th
U.S.	\$1,805	—	0.97%	\$185,400	—	2.81%	\$51,425	—

Source: The Tax Foundation (using data from the US Census Bureau's 2005-2009 ACS) and the 2005-2009 ACS.

1972 of the nine highest tax brackets (in the range of 7% to 15%), the state is collecting less revenue overall, which ultimately shifts more of the tax burden to the local level, increasing local property taxes and impacting struggling families again.¹

As shown in Table 30, Dutchess County ranks 36th out of 2,922 counties in the country for the median real estate taxes paid, putting the county in the most expensive 2% of counties in the nation. For the amount of taxes paid as a percentage of median home value, Dutchess County is ranked in the most expensive 20%, and for the amount of taxes paid as a percentage of median household income, the County again ranked in the most expensive 2% in the nation.

In New York State, property taxes are levied by a variety of entities such as school districts, local governments, water/sewer districts, fire districts, and other special benefit districts. Annual shifts in expenditures and revenues, as well as changes in funding levels from the state, can cause property tax bills to fluctuate unpredictably. This makes it difficult for many households to plan their own personal finances accordingly, and can make finding and/or retaining affordable housing a challenge. And as more and more households find their state and local tax burden rising, misperceptions about the tax impacts of affordable housing find traction, making it even more difficult to expand housing choice through the development of new affordable housing stock.

2% Tax Cap Instituted by New York State

In June 2011, the New York State Governor signed into law a property tax cap bill that will limit the annual tax levy by any government entity to either 2% or the rate of inflation, whichever is less. A few exceptions were included, and an override mechanism was included that requires 60% of voters to override the cap for a school district budget, or a 60% majority vote of the governing body to override the cap for a municipal budget. Many supporters of the measure have pointed to Massachusetts as a model for New York — Massachusetts has had a property tax cap in place for over two decades. However, some analysts point to major differences between the New York and Massachusetts legislation, as well as differing economic contexts for the application of the cap.

¹ "A Little Bit of Tax History," Fiscal Policy Institute, Latham, N.Y. (<http://www.fiscalpolicy.org/taxhistory2.htm>).

One provision that was not adopted along with the tax cap was mandate relief. New York has enacted a host of unfunded mandates, the implementation of which has fallen to local governments. These unfunded mandates have a clear and direct impact on local property taxes. Many believe that the tax cap cannot truly work without companion mandate relief. As such it is expected by many that the effects of New York's property tax cap will fall on the shoulders of local governments and schools in middle- and lower-income communities, resulting in the provision of fewer services, the possible degradation of New York's education system, and furthering the gap between the "haves" and "have-nots."

Summary — Economic Data and Analysis Profile

Dutchess County is home to a wide disparity in median incomes, with some municipalities (including the City of Poughkeepsie) posting median incomes at almost half the County average. Poverty is focused more in our cities and villages, and the data shows some correlation between race, ethnicity, and age to poverty.

While most of the data analyzed highlights differences between Dutchess County and the City of Poughkeepsie, a look at employment reveals that a majority of County and City residents are employed in similar industries. Average wages by industry show that the top three industries employing our residents have average wages that are lower than the overall average wage in the County. This means a majority of residents are working in industries that pay less than the average for all industries.

The County consistently trends lower than the national average for unemployment rates, while the City of Poughkeepsie shows unemployment rates that are consistently higher than the County average, and sometimes higher than the national average.

Dutchess County and the surrounding region are subject to a high cost of living, due in part to high property taxes. New York State consistently ranks as the highest-taxed state in the nation. Although the recently-adopted 2% tax cap instituted by the state is purported to address this issue, it remains to be seen whether individuals will truly experience a lower tax burden, especially given the fact that mandate relief was not instituted along with the tax cap.

housing profile

Housing Units and Vacancy Data

Housing Units by Type

The most common housing type throughout Dutchess County is an owner-occupied, single-family detached home. Countywide, 64% of units are single-family detached while 70% of the housing units are owner-occupied (Table 31 and Table 32).

The highest percentages of single-family detached homes are in the towns of Clinton and East Fishkill at 92%. The lowest percentages are in the villages of Wappingers Falls (23%) and Fishkill (25%). The City of Poughkeepsie has the third lowest percentage of single-family detached homes at 27%. The Village of Millbrook and Town of Fishkill are also significantly below the County average, although not as much as the communities noted above. The remainder of the County's municipalities have percentages near or above the County average.

At only 4%, attached single-family housing is a small part of the County's housing stock, and these units are mainly found in the villages of Rhinebeck and Wappingers Falls, and in several municipalities in the southern part of the County including Beacon, Fishkill, Pawling and Beekman, as well as the Village of Millbrook. Two-family homes are more widely available throughout the County than single-family attached housing but are found in the highest percentages in the cities of Poughkeepsie and Beacon, the Town of Amenia, and the villages of Millbrook, Millerton and Wappingers Falls.

Multi-family housing, whether it's a small 5-unit multi-family building or a large 50⁺-unit apartment building, makes up the second largest housing type in the County. Many of these tend to be rental units, and even those that are condominiums or cooperatives are often rented out by the owner/investor. Multi-family housing (typically defined as five or more units) makes up 14% of the County's housing stock with the Village of Fishkill having the highest percentage at 53% and the towns of North East, Pawling, Pine Plains and Clinton with the lowest at 0% and 1%. Other municipalities with a significant percentage of their housing stock as multi-family include the villages of Wappingers Falls (40%) and the City of Poughkeepsie (31%).

Table 31: Housing Units by Type

Geography	Total Housing Units	Single Unit, Detached		Single Unit, Attached		2 Units		3-4 Units		5-9 Units		10-19 Units		20-49 Units		50+ Units		All Multi-Family (5+)		Mobile Home Units	
		Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
CITIES	Dutchess County	112,204	64%	4,871	4%	7,655	7%	7,306	7%	6,712	6%	3,996	4%	1,943	2%	3,299	3%	15,950	14%	4,597	4%
	Beacon	5,504	52%	534	10%	626	11%	466	8%	334	6%	191	3%	153	3%	298	5%	976	18%	43	1%
TOWNS	Poughkeepsie	13,520	27%	668	5%	2,542	19%	2,441	18%	1,670	12%	734	5%	642	5%	1,169	9%	4,215	31%	31	0%
	Amenia	1,803	54%	34	2%	252	14%	167	9%	94	5%	19	1%	12	1%	0	0%	125	7%	251	14%
	Beekman	4,552	77%	346	8%	169	4%	74	2%	293	6%	30	1%	0	0%	0	0%	323	7%	123	3%
	Clinton	2,063	92%	8	0%	94	5%	48	2%	16	1%	0	0%	0	0%	0	0%	16	1%	9	0%
	Dover	3,755	61%	41	1%	256	7%	195	5%	29	1%	56	1%	114	3%	17	0%	216	6%	750	20%
	East Fishkill	9,706	92%	124	1%	276	3%	65	1%	43	0%	94	1%	7	0%	11	0%	155	2%	123	1%
	Fishkill	6,236	48%	970	16%	130	2%	351	6%	848	14%	358	6%	110	2%	134	2%	1,450	23%	368	6%
	Hyde Park	7,399	67%	217	3%	398	5%	319	4%	375	5%	265	4%	42	1%	153	2%	835	11%	649	9%
	LaGrange	5,492	83%	102	2%	341	6%	113	2%	85	2%	24	0%	0	0%	8	0%	117	2%	244	4%
	Milan	1,267	80%	40	3%	25	2%	82	6%	11	1%	0	0%	29	2%	0	0%	40	3%	72	6%
	North East	1,089	86%	7	1%	27	2%	18	2%	0	0%	0	0%	0	0%	0	0%	0	0%	101	9%
	Pawling	2,577	83%	289	11%	83	3%	31	1%	0	0%	28	1%	0	0%	0	0%	28	1%	0	0%
	Pine Plains	1,298	88%	9	1%	62	5%	14	1%	0	0%	0	0%	4	0%	6	0%	10	1%	67	5%
	Pleasant Valley	4,027	63%	37	1%	323	8%	282	7%	327	8%	79	2%	17	0%	33	1%	456	11%	380	9%
	Poughkeepsie	14,818	66%	453	3%	512	3%	923	6%	779	5%	843	6%	218	1%	669	5%	2,509	17%	645	4%
	Red Hook	2,493	82%	87	3%	73	3%	71	3%	56	2%	8	0%	0	0%	0	0%	64	3%	162	6%
	Rhinebeck	2,472	78%	109	4%	127	5%	21	1%	36	1%	90	4%	13	1%	13	1%	152	6%	146	6%
	Stanford	1,681	87%	54	3%	45	3%	34	2%	68	4%	22	1%	0	0%	0	0%	90	5%	0	0%
Union Vale	1,782	84%	11	1%	142	8%	60	3%	10	1%	0	0%	27	2%	38	2%	75	4%	0	0%	
Wappinger	8,365	66%	202	2%	199	2%	540	6%	519	6%	767	9%	207	2%	129	2%	1,622	19%	273	3%	
Washington	1,694	84%	35	2%	113	7%	39	2%	0	0%	26	2%	0	0%	0	0%	26	2%	50	3%	
VILLAGES	Fishkill	1,495	25%	5	0%	77	5%	246	16%	438	29%	165	11%	98	7%	89	6%	790	53%	0	0%
	Millbrook	799	42%	64	8%	73	9%	201	25%	76	10%	16	2%	20	3%	7	1%	119	15%	4	1%
	Millerton	454	71%	0	0%	64	14%	52	11%	0	0%	14	3%	0	0%	0	0%	14	3%	0	0%
	Pawling	893	63%	20	2%	66	7%	68	8%	63	7%	0	0%	42	5%	72	8%	177	20%	0	0%
	Red Hook	763	71%	6	1%	44	6%	82	11%	78	10%	0	0%	0	0%	0	0%	78	10%	9	1%
	Rhinebeck	1,419	54%	137	10%	97	7%	102	7%	117	8%	106	7%	0	0%	21	1%	244	17%	75	5%
	Tivoli	540	63%	25	5%	32	6%	6	1%	44	8%	61	11%	13	2%	9	2%	127	24%	8	1%
	Wappingers Falls	2,248	23%	237	11%	387	17%	195	9%	303	13%	0	0%	175	8%	423	19%	901	40%	14	1%

Data for the Towns does not include data for their respective village(s). Source: 2005-2009 ACS.

■ 25% or More Below County average

■ 25% or More Above County average

Housing Units by Tenure

Owner-occupied housing is by far the most dominant housing type in Dutchess County with 70% of housing units being owner-occupied and only 30% occupied by renters (Table 32). These percentages vary widely throughout the County, ranging from 91% owner-occupied in LaGrange down to 37% in the City of Poughkeepsie. The City of Poughkeepsie, Village of Fishkill and Village of Wappingers Falls are the only communities in Dutchess County where the percentage of rental housing exceeds 50% of the housing stock. The three communities with the lowest percentage of occupied rental units are LaGrange, East Fishkill and Beekman.

		Total Occupied Housing Units	Owner		Renter	
			Owner Occupied	% Owner	Renter occupied	% Renter
Dutchess County		107,965	75,068	70%	32,897	30%
Cities	Beacon	5,347	3,019	56%	2,328	44%
	Poughkeepsie	12,400	4,629	37%	7,771	63%
Towns	Amenia	1,741	1,158	67%	583	33%
	Beekman	4,251	3,746	88%	505	12%
	Clinton	1,602	1,352	84%	250	16%
	Dover	3,259	2,380	73%	879	27%
	East Fishkill	9,512	8,571	90%	941	10%
	Fishkill	7,578	5,235	69%	2,343	31%
	Hyde Park	7,829	5,752	73%	2,077	27%
	La Grange	5,440	4,937	91%	503	9%
	Milan	964	781	81%	183	19%
	North East	863	624	72%	239	28%
	Pawling	2,189	1,881	86%	308	14%
	Pine Plains	1,007	736	73%	271	27%
	Pleasant Valley	3,765	2,684	71%	1,081	29%
	Poughkeepsie	14,895	10,443	70%	4,452	30%
	Red Hook	2,570	2,102	82%	468	18%
	Rhinebeck	1,874	1,415	76%	459	24%
	Stanford	1,496	1,115	75%	381	25%
	Union Vale	1,708	1,399	82%	309	18%
Wappinger	8,474	6,390	75%	2,084	25%	
Washington	1,265	912	72%	353	28%	
Villages	Fishkill	1,064	416	39%	648	61%
	Millbrook	691	352	51%	339	49%
	Millerton	396	207	52%	189	48%
	Pawling	904	516	57%	388	43%
	Red Hook	891	480	54%	411	46%
	Rhinebeck	1,284	728	57%	556	43%
	Tivoli	481	269	56%	212	44%
	Wappingers Falls	2,225	839	38%	1,386	62%

Data for Towns does not include data for their respective village(s). Source: 2010 Census.

25% or More Above County Average

25% or More Below County Average

Vacancy Rates

Detailed information about the prevalence of second homes is shown in Table 33. While these units are not vacant, they can have a negative impact on a community's housing stock by causing more competition which can drive up prices to levels that are unaffordable to households who work in the community. After considering the prevalence of second homes in these communities, there does not seem to be a significant issue with vacant units in the County, even in the City of Poughkeepsie where the percentage of vacant units is 11%. Although this is slightly higher than the County average, it is acceptable for an older city.

Vacancy data for Dutchess County apartment complexes of 20 units or more is also available from the Dutchess County Rental Housing Survey, which has been completed annually by the Dutchess County Department of Planning and Development for the past 28 years. This survey has continually shown that Dutchess County has a very low vacancy rate in these complexes, traditionally under the 5% that is considered an indicator of a tight rental market. In 2010, the vacancy rate for the responding complexes was 3.4%. The community with the highest rate was Dover at 16.6% but this is a function of vacancies in only one small complex. The next highest vacancy rate was in the City of Poughkeepsie at 8.6%. Any vacancy rate under 10% is considered acceptable. Vacancy rates higher than 10% are generally not budgeted for and can begin to negatively affect landlord finances.

Geography		Total # Housing Units	Occupied Units		Vacant Units		Seasonal, Recreational, Occasional	
Dutchess County		118,638	107,965	91%	7,145	6%	3,528	3%
Cities	Beacon	5,715	5,347	94%	339	6%	29	1%
	Poughkeepsie	13,984	12,400	89%	1,523	11%	61	0%
Towns	Amenia	2,045	1,741	85%	209	10%	95	5%
	Beekman	4,797	4,251	89%	176	4%	370	8%
	Clinton	1,915	1,602	84%	98	5%	215	11%
	Dover	3,637	3,259	90%	274	8%	104	3%
	East Fishkill	10,039	9,512	95%	323	3%	204	2%
	Fishkill	9,246	8,642	93%	502	5%	102	1%
	Hyde Park	8,416	7,829	93%	482	6%	105	1%
	LaGrange	5,668	5,440	96%	164	3%	64	1%
	Milan	1,279	964	75%	95	7%	220	17%
	North East	1,627	1,259	77%	119	7%	249	15%
	Pawling	3,593	3,093	86%	228	6%	272	8%
	Pine Plains	1,284	1,007	78%	132	10%	145	11%
	Pleasant Valley	4,049	3,765	93%	208	5%	76	2%
	Poughkeepsie	16,116	15,276	95%	772	5%	68	0%
	Red Hook	4,384	3,942	90%	251	6%	191	4%
	Rhinebeck	3,653	3,158	86%	265	7%	230	6%
	Stanford	1,913	1,496	78%	122	6%	295	15%
Union Vale	1,911	1,708	89%	115	6%	88	5%	
Wappinger	10,908	10,318	95%	526	5%	64	1%	
Washington	2,459	1,956	80%	222	9%	281	11%	
Villages	Fishkill	1,138	1,064	93%	68	6%	6	1%
	Millbrook	798	691	87%	73	9%	34	4%
	Millerton	461	396	86%	50	11%	15	3%
	Pawling	996	904	91%	82	8%	10	1%
	Red Hook	947	891	94%	47	5%	9	1%
	Rhinebeck	1,424	1,284	90%	92	6%	48	3%
	Tivoli	549	481	88%	38	7%	30	5%
	Wappingers Falls	2,443	2,225	91%	210	9%	8	0%

The number of vacant units shown does not include seasonal, recreation, or occasional use units. Data for villages is included in their respective town data. Source: 2010 Census.

Higher than County average

Value, Foreclosure and Affordability

Median Value and Sales Price

Table 34 shows the median value and median sale price of single-family, owner-occupied housing throughout the County. The median value was reported by the owners as part of the American Community Survey (ACS). The median sale prices are based on all recorded sales with the Dutchess County Clerk in 2010. Sales data was included in this table to illustrate the difference between perceived value by a homeowner (represented by the 2005–2009 ACS data) versus actual value based on sales (represented by the 2010 Dutchess County Real Property Tax data). The sales data shows a 2010 County median sale price of \$275,477 based on 1,295 sales — this figure is 15% below the County Median Value as reported in the ACS. Sales prices ranged from \$402,500 in the Town of East Fishkill to a low of \$165,375 in Milan. The lowest sale prices were generally found in rural communities but it should be noted that sale prices can fluctuate from year-to-year as there are often a limited number of sales in these communities. The City of Poughkeepsie had the sixth lowest sales price at \$210,000, or 65% of the County median. In addition to East Fishkill, the next highest prices were found in the Town of Washington and Village of Millbrook.

Foreclosures

Figure 21 shows the concentrations of “lis pendens” filings with the Dutchess County Clerk in 2010. The Clerk’s office does not track actual foreclosures. A “lis pendens” is a formal notice that starts the foreclosure process. Although not the same as the final foreclosure action, according to the County Clerk, it is a good indication that a foreclosure is highly likely. Filings were concentrated in the southern part of the County, which is also where the housing stock is concentrated.

Table 34: Median Value and Sale Price		
Owner-Occupied Housing Units		
Geography	Median Value	2010 Median Sale Price
Dutchess County	\$324,400	\$275,477
Cities	Beacon	\$295,000
	Poughkeepsie	\$264,400
Towns	Amenia	\$234,400
	Beekman	\$380,900
	Clinton	\$385,400
	Dover	\$277,000
	East Fishkill	\$397,200
	Fishkill	\$308,000
	Hyde Park	\$262,200
	LaGrange	\$352,600
	Milan	\$357,300
	North East	\$248,400
	Pawling	\$380,700
	Pine Plains	\$291,500
	Pleasant Valley	\$322,700
	Poughkeepsie	\$279,700
	Red Hook	\$324,200
	Rhinebeck	\$376,400
	Stanford	\$324,500
	Union Vale	\$404,100
	Wappinger	\$327,700
	Washington	\$417,300
Villages	Fishkill	\$242,600
	Millbrook	\$384,000
	Millerton	\$240,000
	Pawling	\$355,000
	Red Hook	\$273,100
	Rhinebeck	\$344,600
	Tivoli	\$295,400
	Wappingers Falls	\$262,400

Data for the Towns include data for their respective village(s). Source: 2005-2009 ACS (Median Value) and Dutchess County Real Property Tax Service (Median 2010 Sale Price).

■ 25% or More Above County Average
■ 25% or More Below County Average

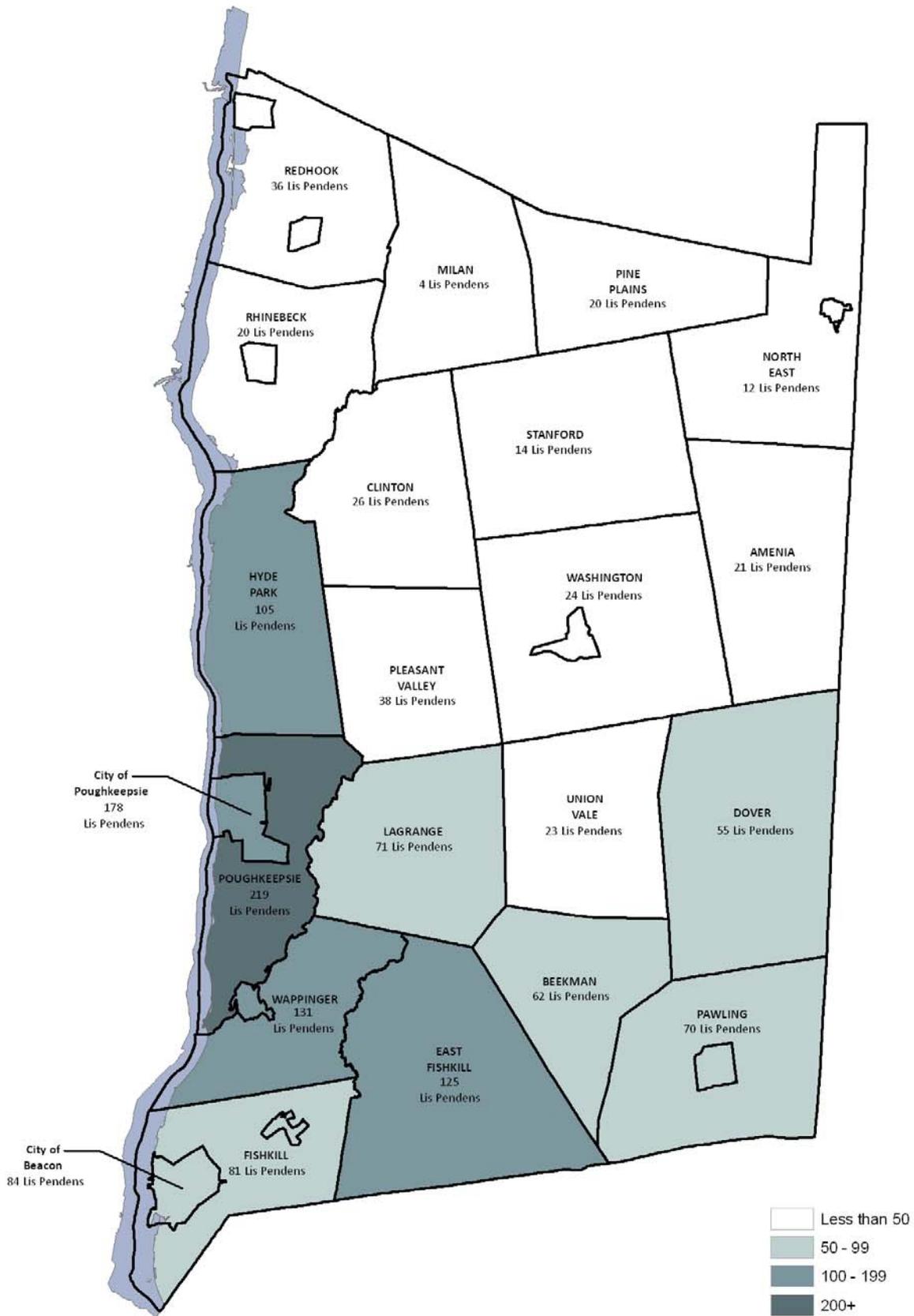


Figure 21. Number of Foreclosures (via Lis Pendens Filings) in Dutchess County, 2010

Source: Dutchess County Clerk, 2010.

The Town of Poughkeepsie had the largest number of filings at 219 while the Town of Milan had the fewest at 4. The City of Poughkeepsie had 178 filings, representing 12.4% of the County's filings. (Note: this data is only available at the town level as the Clerk's office does not track filings at the village level).

There were 1,434 such filings in 2010 which represents an 11.9% decrease from the previous year's 1,627 filings. The decreases were generally spread throughout the municipalities, with only the towns of Pawling, Pine Plains, Poughkeepsie, and Union Vale and the City of Beacon seeing a modest increase in the number of filings. Filings in the City of Poughkeepsie decreased by over 16%. This is opposite the national trends, where both the number of foreclosures and filings increased.

Owner-Occupied Affordability Snapshot

Housing costs stated in absolute dollars say very little about the affordability of a community. It is important to look at housing costs as a function of household income. The federal government and most housing experts say that housing is affordable if a household spends no more than 30% of its gross income on housing costs. Households that exceed this percentage are considered "cost burdened." For owner-occupied housing these costs include: principal, interest, taxes and insurance. Table 35 shows the percentage of households in each municipality that spend more than 30% of their income on housing. Countywide, 36% of owners spend more than 30% of their income on housing. The Town of Pawling has the highest percentage with 51% of its residents spending more than 30% of their income on housing. Ten other communities, disbursed throughout the County, had percentages over 40%. The City of Poughkeepsie, which is usually high in measures such as this, came in at 11th place at 41%. Four of the communities with the highest percentages were villages, which tend to have higher percentage of older households on a fixed income.

Renter Affordability Snapshot

The renter affordability snapshot shows a different picture from the owner snapshot (Table 36). Overall, 46% of Dutchess County renters pay more than 30% of their income on their housing costs. A much higher percentage of renters are cost burdened than owners. For renters, housing costs include rent and utilities. The City of Poughkeepsie has the highest percentage with 56% of its renters paying more than 30% of their income towards housing costs. The lowest percentage is in the Town of Amenia where only 24% of renters are cost burdened. Other communities with percentages over 50% include the towns of Dover, Hyde Park, and Pleasant Valley, and the Village of Fishkill. Communities with higher-than-average percentages were distributed throughout the County and represented urban, suburban, and rural areas. Unlike the owners, there was not a concentration of these households in the villages.

Table 35: Owner-Occupied Affordability Snapshot

Geography	Median Value of Home [dollars]	Median Selected Monthly Owner Costs [dollars]		Median Monthly Household Income, (2009) [dollars]	Number of Owner-Occupied Housing Units	Number of Owner-Occupied Housing Units with Selected Monthly Owner Costs as a % of Household Income					% Units with Owner Household Costs 30% or More	% Units with Owner Household Costs 35% or More	
		With a Mortgage	Without a Mortgage			Less than 20%	20% to 24%	25% to 29%	30% to 34%	35% or More			
Dutchess County	\$324,400	\$2,033	\$714	\$5,706	73,609	28,148	10,077	8,344	6,705	20,074	36%	27%	
Cities	Beacon	\$295,000	\$1,845	\$627	\$5,172	3,092	1,188	530	333	228	805	33%	26%
	Poughkeepsie	\$264,400	\$1,838	\$687	\$3,211	4,815	1,723	589	542	318	1,643	41%	34%
Towns	Amenia	\$234,400	\$1,491	\$561	\$3,892	988	445	172	80	4	266	27%	27%
	Beekman	\$380,900	\$2,226	\$842	\$7,457	3,734	1,160	775	430	351	992	36%	27%
	Clinton	\$385,400	\$2,105	\$804	\$7,779	1,509	806	154	126	53	370	28%	25%
	Dover	\$277,000	\$1,990	\$686	\$5,013	2,597	832	233	171	368	924	50%	36%
	East Fishkill	\$397,200	\$2,353	\$774	\$7,999	8,183	3,019	1,100	993	608	2,463	38%	30%
	Fishkill	\$308,000	\$2,035	\$645	\$6,070	5,004	1,616	802	515	681	1,390	41%	28%
	Hyde Park	\$262,200	\$1,826	\$675	\$5,371	5,323	2,330	726	579	425	1,226	31%	23%
	LaGrange	\$352,600	\$2,143	\$772	\$7,945	4,823	1,954	654	531	687	985	35%	20%
	Milan	\$357,300	\$2,011	\$692	\$5,938	792	262	129	60	33	308	43%	39%
	North East	\$248,400	\$1,657	\$613	\$4,771	841	277	102	96	77	289	44%	34%
	Pawling	\$380,700	\$2,478	\$877	\$6,712	2,437	688	263	265	387	834	50%	34%
	Pine Plains	\$291,500	\$1,482	\$593	\$5,004	795	292	105	87	45	266	39%	33%
	Pleasant Valley	\$322,700	\$1,921	\$759	\$6,370	2,648	1,263	380	274	240	474	27%	18%
	Poughkeepsie	\$279,700	\$1,965	\$727	\$5,748	10,490	4,408	1,251	1,295	1,006	2,475	33%	24%
	Red Hook	\$324,200	\$2,010	\$711	\$5,494	2,652	1,062	399	289	147	739	33%	28%
	Rhinebeck	\$376,400	\$2,044	\$714	\$5,269	2,333	898	372	268	113	682	34%	29%
	Stanford	\$324,500	\$1,702	\$766	\$5,540	1,123	509	97	86	75	356	38%	32%
	Union Vale	\$404,100	\$2,193	\$738	\$7,042	1,308	510	208	71	172	347	40%	27%
Wappinger	\$327,700	\$2,087	\$663	\$5,959	6,614	2,521	850	997	519	1,727	34%	26%	
Washington	\$417,300	\$2,358	\$807	\$4,720	1,508	385	186	256	168	513	45%	34%	
Villages	Fishkill	\$242,600	\$1,659	\$579	\$5,160	637	251	69	63	87	167	40%	26%
	Millbrook	\$384,000	\$2,105	\$722	\$4,726	409	154	59	36	28	132	39%	32%
	Millerton	\$240,000	\$1,802	\$516	\$4,761	238	93	17	19	31	78	46%	33%
	Pawling	\$355,000	\$2,355	\$825	\$6,078	512	159	67	48	73	165	46%	32%
	Red Hook	\$273,100	\$1,838	\$645	\$4,758	475	166	93	47	21	132	32%	28%
	Rhinebeck	\$344,600	\$1,817	\$755	\$4,518	753	289	121	34	22	287	41%	38%
	Tivoli	\$295,400	\$1,851	\$663	\$4,896	294	124	15	46	17	92	37%	31%
	Wappingers Falls	\$262,400	\$2,045	\$658	\$4,129	733	236	45	134	29	289	43%	39%

Data for the Towns include data for their respective village(s). Source: 2005-2009 ACS.

Higher than County Average

Table 36: Renter Affordability Snapshot

Geography		Number of Renter-Occupied Housing Units	Gross Rent as a Percentage of Household Income					Percentage of Units with Gross Rent Costs 30% or More	Percentage of Units with Gross Rent Costs 35% or More
			Less than 20%	20–24%	25–29%	30–34%	35% or More		
Dutchess County		29,247	7,209	3,114	3,010	2,382	11,207	46%	38%
Cities	Beacon	2,033	490	321	184	130	783	45%	39%
	Poughkeepsie	7,185	1,167	787	928	478	3,576	56%	50%
	Towns								
Towns	Amenia	623	270	57	102	31	116	24%	19%
	Beekman	333	87	69	35	34	48	25%	14%
	Clinton	150	35	25	7	0	74	49%	49%
	Dover	807	250	54	17	100	345	55%	43%
	East Fishkill	888	179	97	43	56	376	49%	42%
	Fishkill	2,477	840	326	266	105	808	37%	33%
	Hyde Park	1,756	369	104	126	240	721	55%	41%
	LaGrange	396	102	20	63	24	150	44%	38%
	Milan	187	74	0	0	57	27	45%	14%
	North East	361	95	39	23	0	110	30%	30%
	Pawling	675	161	84	44	100	129	34%	19%
	Pine Plains	192	59	0	0	9	66	39%	34%
	Pleasant Valley	1,143	264	122	80	141	471	54%	41%
	Poughkeepsie	4,177	1,262	350	488	285	1,468	42%	35%
	Red Hook	752	201	11	85	160	201	48%	27%
	Rhinebeck	1,038	246	82	57	137	377	50%	36%
	Stanford	269	39	46	41	11	95	39%	35%
Union Vale	365	105	76	24	8	148	43%	41%	
Wappinger	2,889	814	385	358	266	883	40%	31%	
Washington	551	100	59	39	10	235	44%	43%	
Villages	Fishkill	825	285	72	41	60	355	50%	43%
	Millbrook	318	83	38	28	10	126	43%	40%
	Millerton	161	31	39	20	0	51	32%	32%
	Pawling	381	149	65	14	31	90	32%	24%
	Red Hook	272	101	0	30	43	65	40%	24%
	Rhinebeck	496	190	41	8	78	162	48%	33%
	Tivoli	141	30	11	21	15	45	43%	32%
	Wappingers Falls	1,324	321	180	171	101	453	42%	34%

Data for the Towns include data for their respective village(s). Source: 2005-2009 ACS.

Higher than County Average

Rental Housing

Apartment Complexes

Figure 22 shows the distribution of apartment complexes with 20 or more units throughout the County. There are a total of 12,790 units throughout Dutchess County in these developments. The map shows a clear concentration of these units in the southeastern section of Dutchess County along the Route 9 corridor. This corridor encompasses from the City of Poughkeepsie down Route 9 to Fishkill. Hyde Park and Pleasant Valley also have relatively high concentrations of apartment complexes. The location of these complexes is consistent with the availability of public transportation, water and wastewater, and proximity to employment centers.

Government Subsidized Housing

Figure 23 shows the locations of housing that is funded at some level by various government programs. There are a total of 4,012 such units throughout Dutchess County which means that 31% of the County's apartment complexes with 20 or more units are subsidized by a government program. The map shows the locations of traditional public housing, other types of subsidized housing and tax credit funded developments. Generally, in public housing and subsidized housing (such as HUD Section 202 developments) the tenants pay only 30% of their income towards their rent and the development receives an operating subsidy to cover the balance of the operating costs. In these developments there is generally no fixed rent because people pay a percentage of their income. In tax credit developments, the developer receives a capital subsidy to assist with the construction costs but no operating subsidy. The capital subsidy allows the developer to charge a rent that is below market rate, but that rent cost is a fixed amount and not a percentage of the household's income.

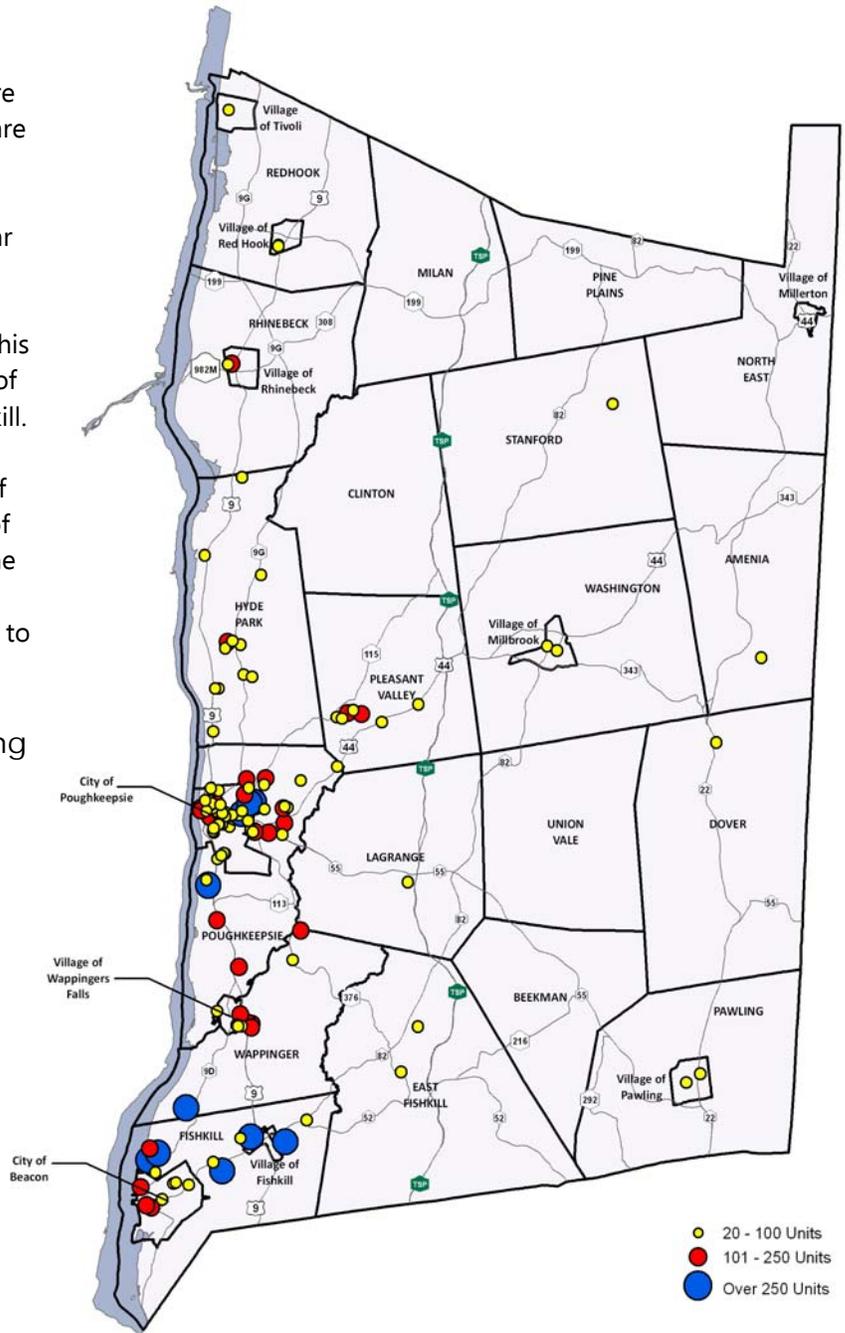


Figure 22. Location of Apartment Complexes (20 Units or Larger)
 Source: Dutchess County Dept. of Planning and Development, Rental Housing Survey Database, 2011.

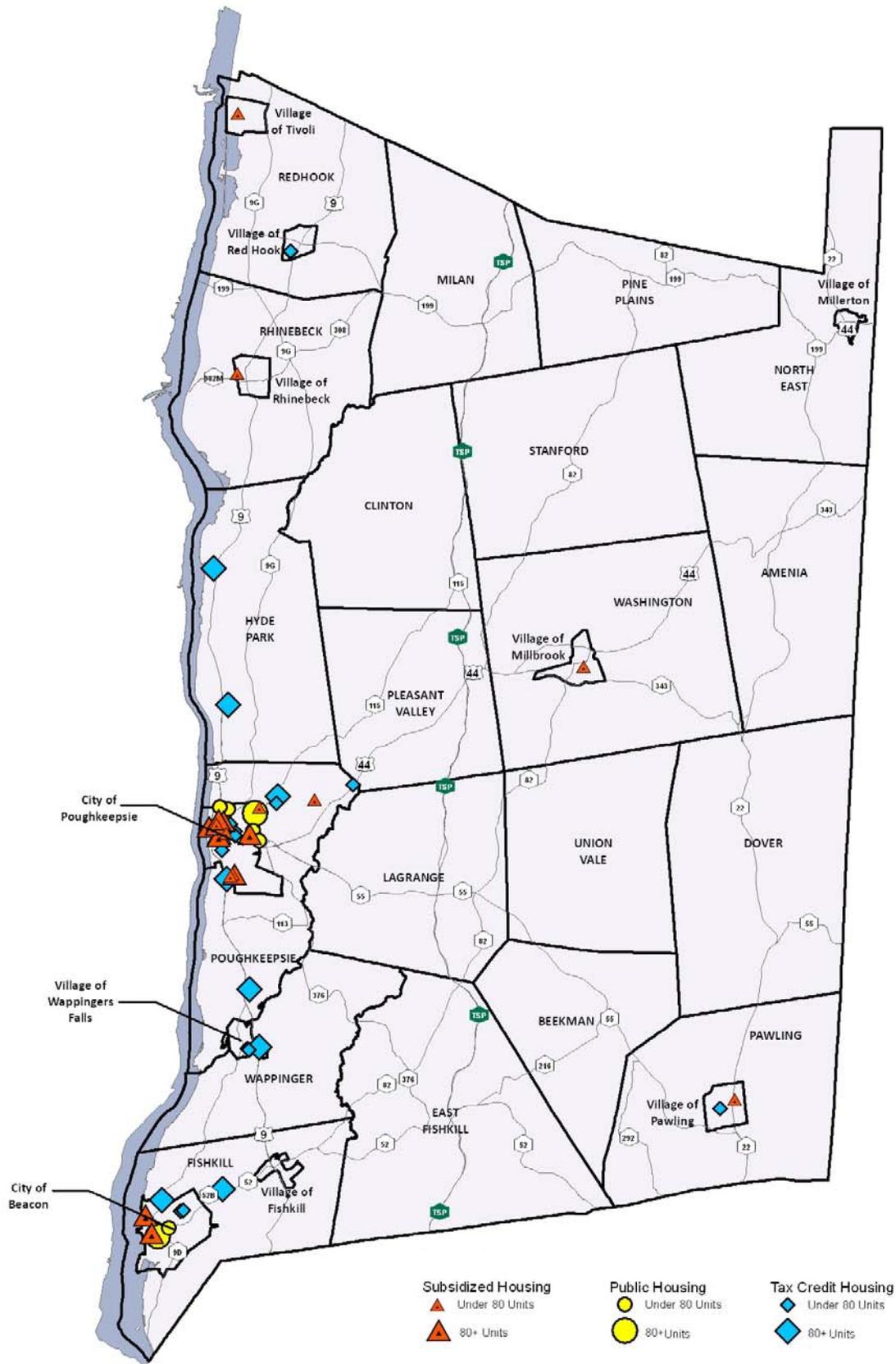


Figure 23. Subsidized, Public, and Tax Credit Housing (Dutchess County)

Source: Dutchess County Department of Planning and Development, Rental Housing Survey Database, 2011.

The map shows that public housing is concentrated in the City of Poughkeepsie and the City of Beacon. There are a total of 605 public housing units in these communities with the City of Poughkeepsie having the largest number (360). No public housing units exist outside of these two communities. Table 37 shows the public housing inventory and occupancy in the County and City, and tenant characteristics.

Table 37: Public Housing Characteristics													
Name	Total Units	% Occupied	Total People	Tenant Monthly Rent	% Female Head	% Disabled	% Minority	% Black	% Native American	% Asian	% Hispanic	Months Waiting	Months From Move In
Poughkeepsie Housing Authority	359	99%	976	\$382	85%	9%	95%	87%	0%	0%	8%	33	93
Beacon Housing Authority	245	79%	276	\$325	66%	41%	44%	24%	0%	0%	19%	16	89

Source: *Picture of Subsidized Households*. US Department of Housing and Urban Development, 2008.

Subsidized housing is also fairly concentrated in these communities with the exception of five subsidized developments in the Town of Poughkeepsie and the villages of Millbrook, Pawling, Rhinebeck and Tivoli. The five subsidized developments outside of the city centers are limited to senior citizens. There are no non-senior subsidized housing units outside of the city centers. There are a total of 1,961 subsidized housing units in the County. Tenant characteristics are not available for subsidized housing residents.

Tax credit projects have a slightly wider geographic distribution than public or subsidized housing, but they tend to follow a similar pattern where developments outside of the city centers are limited to senior citizens. The only non-senior tax credit developments not in the city centers are three developments in the Town of Poughkeepsie and one in the Town of Fishkill. There are a total of 1,446 units of tax credit development in the County. Tenant characteristics are not available for tax credit housing residents.

Figure 24 shows a detailed map of housing in the City of Poughkeepsie that is subsidized by a variety of government programs. This map shows that this type of housing is concentrated in the Main Street and north side areas of the City, which have higher concentrations of minorities and lower income households. The four complexes shown just south of the City are all senior complexes.

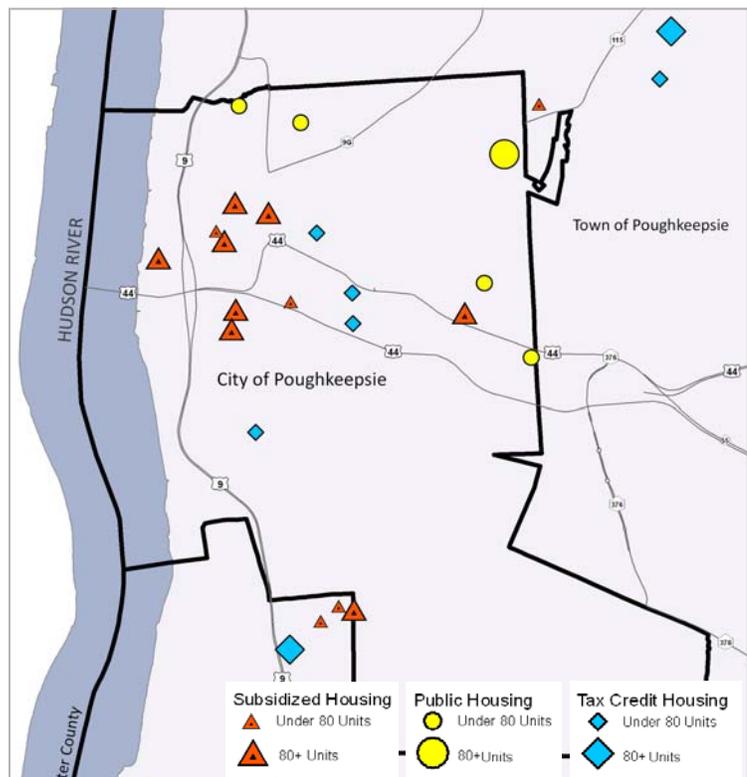


Figure 24. Subsidized, Public, and Tax Credit Housing (City of Poughkeepsie)

Source: Dutchess County Department of Planning and Development, Rental Housing Survey Database, 2011.

Housing Choice Vouchers

The previous section described the number and location of “project-based” affordable housing throughout Dutchess County. Housing Choice Vouchers (formerly known as Section 8) are another important part of the County’s affordable housing stock. This type of housing is known as “tenant-based,” where an income-eligible tenant is provided a voucher which he/she can use to rent an apartment from a private landlord. Like public and subsidized housing, income-eligible households pay 30% of their income toward their rent while the balance, up to the fair market rent for that apartment, is paid to the landlord through the voucher. There are 2,101 vouchers in Dutchess County which means this type of housing makes up 34% of the County’s subsidized affordable housing stock. It is also possible to use a Housing Choice Voucher in a “project-based” development — there may be some overlap between these two types of housing but, if so, it is not extensive.

There are five agencies administering Housing Choice Vouchers in various parts of the County. Table 38 shows the agencies and the number of vouchers they administer.

Agency Name	Number of Vouchers
Pathstone (covers all of Dutchess County)	1,081
City of Poughkeepsie	604
Beacon Housing Authority	230
Poughkeepsie Housing Authority	104
Town of Poughkeepsie	82
TOTAL Number of Vouchers =	2,101

Source: Data supplied by the following Housing Choice Vouchers programs — Pathstone (covers all of Dutchess County), City of Poughkeepsie, Town of Poughkeepsie, Poughkeepsie Housing Authority, and Beacon Housing Authority — April 2011.

Figure 25 shows the concentration of Housing Choice Vouchers by zip code. The agencies were only able to provide this information by zip code, not municipality, although the map overlays the zip codes over the municipal boundaries to provide a sense of the relationship.

The County’s vouchers are clearly concentrated in the southeastern part of the County. More particularly, they are concentrated in the zip codes that include the two cities, Poughkeepsie and Beacon. These zip codes, 12601 and 12508, have 68% of the County’s Housing Choice Voucher tenants. The 12601 zip code, which is predominately the City of Poughkeepsie, houses almost 50% of the households that use Housing Choice Vouchers. Table A1 in the Appendix shows a detailed breakdown of the vouchers by zip code.

Table 39 shows the housing choice voucher inventory and occupancy in the County and City, and the tenant characteristics. The table does not include vouchers administered by Pathstone, the largest provide in Dutchess County, because they receive funds through the State of New York and their data could not be broken out from the NYS data. The table does contain a summary of many of the tenant characteristics for all vouchers in the County.

There are few vouchers in the northern and eastern sections of the County. Discussions with administrators of the vouchers say there are many barriers to tenants locating outside of the areas where the vouchers are concentrated. They include lack of safe, decent, and affordable housing, unwillingness of landlords to accept vouchers (which is permitted), and a lack of reliable transportation to access jobs, shopping, and services.

Senior Housing

Figure 26 shows the location of affordable apartment complexes which are limited to senior citizens (55+). Particularly when compared to complexes for non-seniors, senior complexes are more

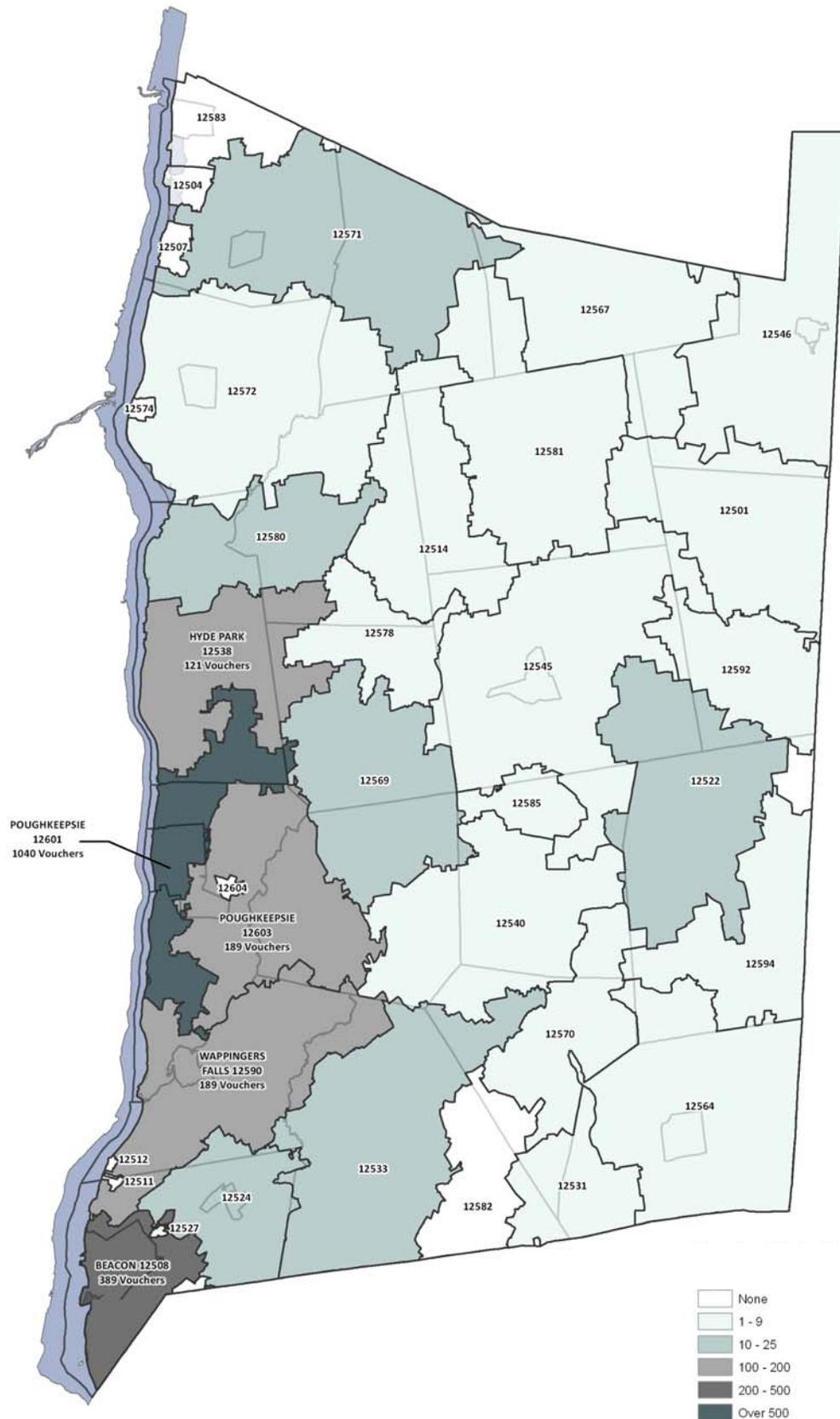


Figure 25. Distribution of Housing Choice Vouchers by Zip Code

Source: Zip code data supplied by the following Housing Choice Vouchers programs — Pathstone (covers all of Dutchess County), City of Poughkeepsie, Town of Poughkeepsie, Poughkeepsie Housing Authority, and Beacon Housing Authority — April 2011.

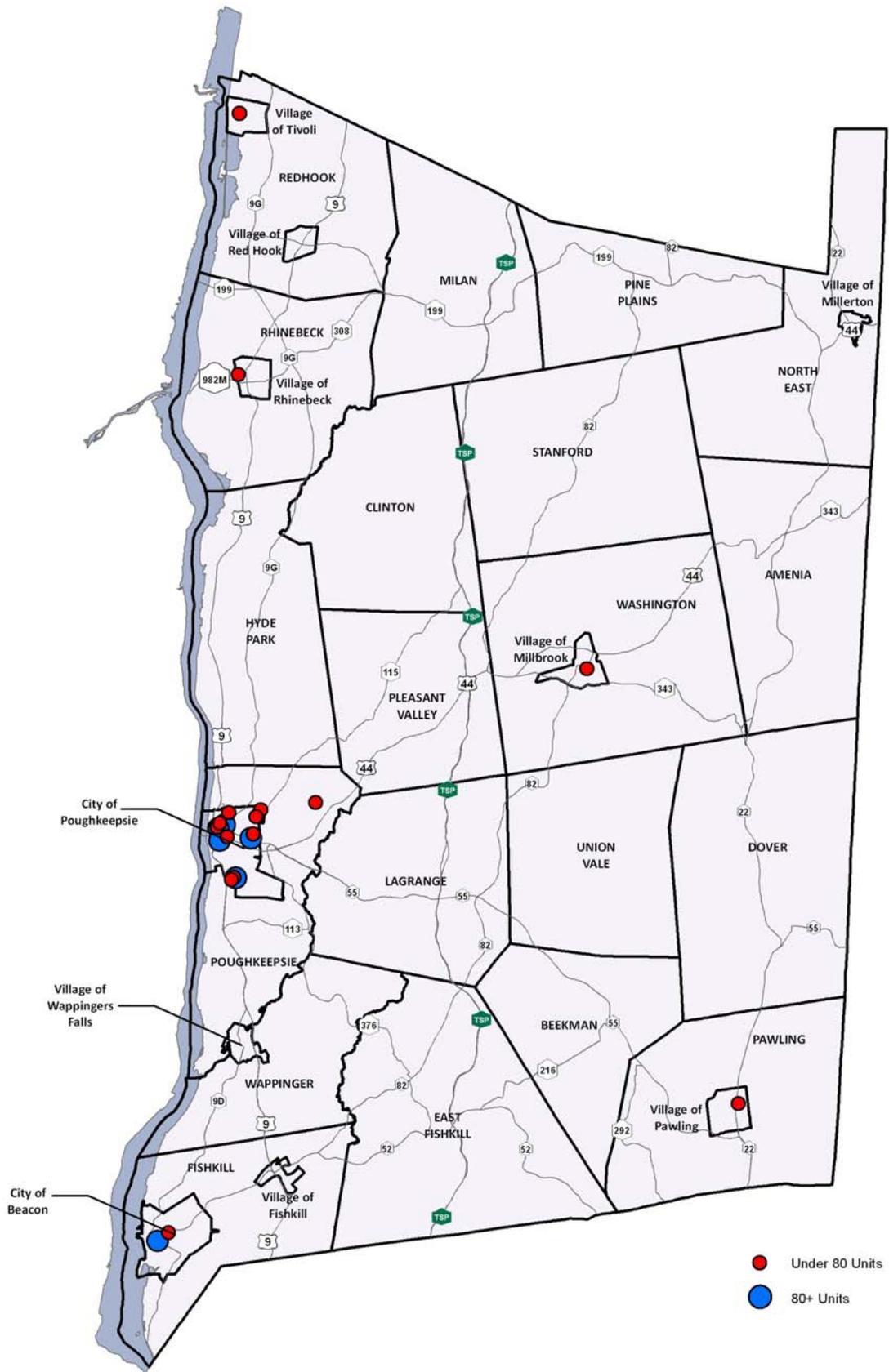


Figure 26. Distribution of Senior Housing Complexes

Source: Dutchess County Department of Planning and Development, Rental Housing Survey Database, 2011.

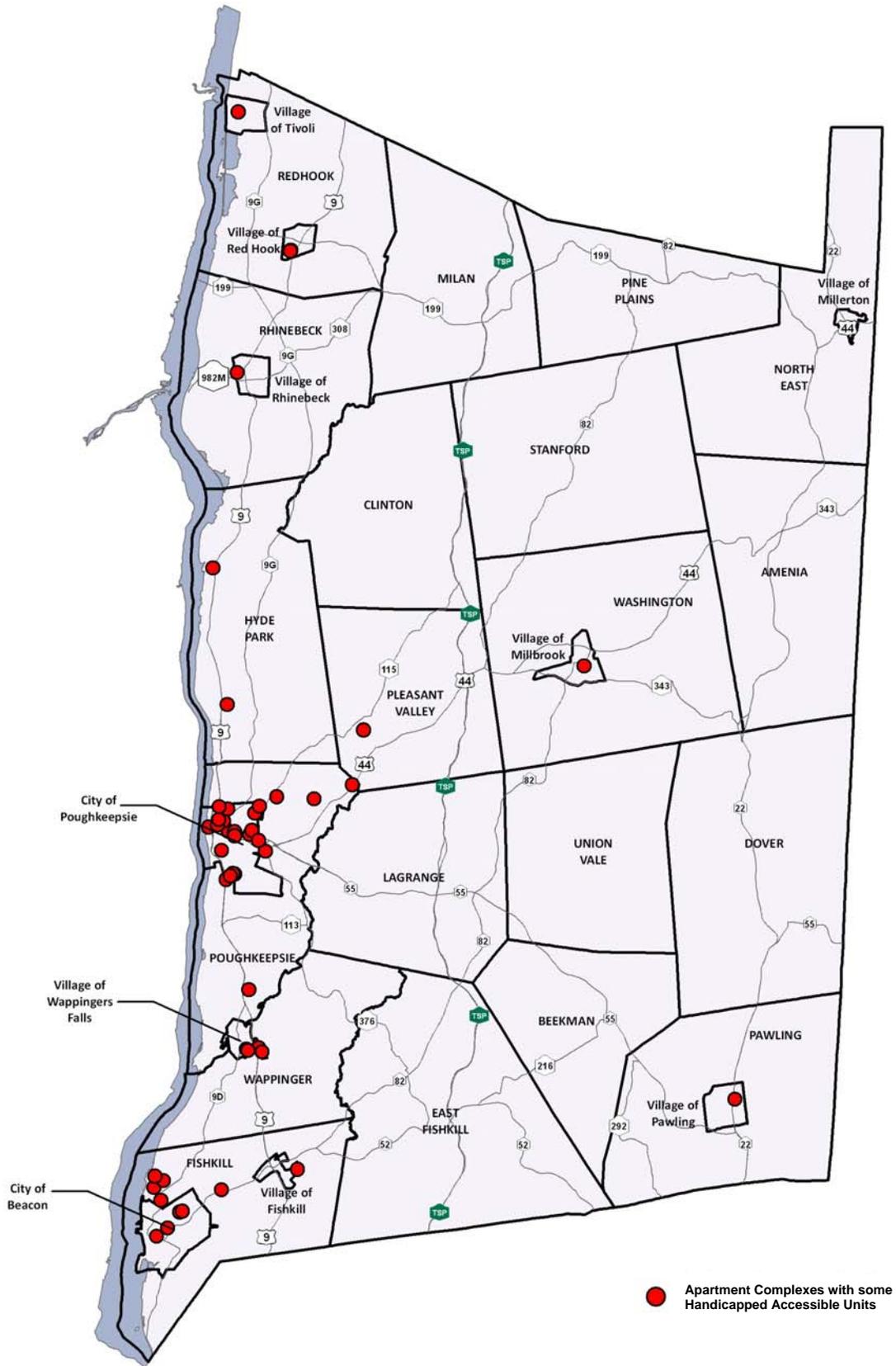


Figure 27. Housing for Persons with Disabilities

Source: Dutchess County Department of Planning and Development, Rental Housing Survey Database (2011), and Taconic Resources for Independent Living.

Table 39: Housing Choice Voucher Characteristics

Name	Total Units	% Occupied	Total People	Tenant Monthly Rent	% Female Head	% Disabled	% Minority	% Black	% Native American	% Asian	% Hispanic	Months Waiting	Months From Move In
Poughkeepsie Housing Authority	87	98%	148	\$376	72%	30%	30%	65%	6%	2%	0%	4	17
Beacon Housing Authority	309	58%	428	\$425	77%	21%	69%	43%	0%	0%	26%	20	58
City of Poughkeepsie	699	78%	1,048	\$360	78%	25%	59%	52%	0%	1%	6%	19	70
Town of Poughkeepsie	112	71%	151	\$312	83%	32%	34%	20%	0%	0%	14%	23	110
Pathstone	—	—	2,689	—	—	—	—	—	—	—	—	—	—
Dutchess County	—	—	4,464	\$374	83%	24%	54%	40%	100%	0%	13%	26	73

Source: *Picture of Subsidized Households*. US Department of Housing and Urban Development, 2008.

widely distributed throughout the County. These units are more widely accepted than non-senior developments because they don't raise the unsubstantiated fears related to perceived increases in crime, negative impacts on adjacent property values, and potential number of children added to the school district.

Housing for Persons with Disabilities

Figure 27 shows the distribution of housing available to persons with disabilities. This map was completed with assistance from Taconic Resources for Independence, a local advocacy group for the disabled. The County developed this map using the Taconic Resources database and a review of developments built since the implementation of the Americans with Disabilities Act which requires developments to build 10% of their units as accessible to the disabled. The developments identified on this map have at least a portion of their units accessible to the disabled. The concentration of these developments follows the general concentration of apartment complexes in the County, with most located in and around the city centers, and few such units available in the more rural parts of the County.

Summary — Housing Profile

A majority of the housing stock in Dutchess County is in the form of single-family detached units. Both cities and half of the villages fall below the County average for the number of such units, and in some cases have less than half the County average. This shows a wide gap in prevalent housing type, depending on the municipality. For example, less than one-quarter of the units in the Village of Wappingers Falls are single-family detached, compared to over 90% of the units in the towns of Clinton and East Fishkill. Those communities with a lower percentage of single-family detached units tend to have higher percentages of multi-family housing, which accounts for 21% of the County's housing stock. Of all the units in the County, 70% are owner-occupied. The City of Poughkeepsie's owner-occupancy is almost half the County's at 37%, and is the lowest of all the municipalities.

There appears to be an issue with housing affordability in both Dutchess County and the City of Poughkeepsie. The recognized standard for affordability is whether housing costs fall below 30% or a household's gross income. Meeting this standard appears to be a struggle for residents in many of our communities. Countywide, more than a third of owner-occupied households and almost half of rental households are paying more than the 30% affordability threshold. The picture is even more dire in the

City, where over 40% of owner-occupied households and over one-third of rental households are paying more than they can afford for housing. This lack of affordability does not appear to trend toward any particular type of community, but rather is an equal-opportunity statistic spread throughout the County.

Apartment complexes are predominantly located in the southwestern portion of the County, with a majority located in and around the City of Poughkeepsie. These developments tend to follow central water/wastewater, transit, and employment opportunities. All public housing is located in the two cities, as are a majority of housing choice voucher units. Subsidized and tax credit housing, which is often limited to seniors, is found predominantly in and around the cities, but is also represented in other areas of the County, particularly the villages.

Overall, housing types are somewhat limited, and housing affordability remains a big issue. Infrastructure is a major component to developing affordable projects, which has resulted in most affordable units being built in the cities and villages where these services are already available, thereby limiting many of our rural areas from providing the kinds of housing ranges and options necessary to accommodate varied housing needs.

public opinion survey

As part of the effort to identify housing needs and impediments, the County and City conducted a Fair Housing Choice Survey (Exhibit A2 in the Appendix). The survey was conducted using an on-line survey tool (Survey Monkey) and paper surveys, both of which were extensively circulated. The survey was also available in Spanish in both formats (Exhibit A3 in the Appendix). A summary of the circulation is also located in the Appendix (Exhibit A4).

The extensive outreach resulted in 1,282 completed surveys. Of those, 251 (20%) were from residents of the City of Poughkeepsie. Although the survey was not a random sample, a comparison of respondent demographics to county demographics showed that residents in low-income communities were well represented in the survey. As an example, City of Poughkeepsie residents make up 11% of the County's population while they comprised 20% of the survey respondents. The results of the survey, which are summarized below, have helped the County and City understand local housing desires and helped inform many of the actions listed at the end of this report.

The following is a summary and analysis of the policy oriented questions from the survey. Throughout this narrative, references to "all respondents" include everyone, whereas specific references to "City-only" show just the City of Poughkeepsie subgroup of all respondents.

Current Housing Situation

Respondents were asked if they are satisfied with their current housing situation. Of all respondents, 72% of people said they were satisfied, while 66% of City-only residents were satisfied with their housing situation. When asked why they were dissatisfied, the following top three reasons were given:

All respondents:

Too expensive (219)
Too small (165)
Too stressful to maintain (149)

City-only residents:

Neighborhood unsafe due to crime (58)
Too expensive (44)
Poor public schools (40) and too small (40)

When asked to select their top three considerations when choosing a place to live, all respondents and City-only residents had identical rankings for this question, as follows:

All respondents:

Safe neighborhood (1,110)
Price of housing (1,048)
Close to work (727)

City-only residents:

Safe neighborhood (228)
Price of housing (221)
Close to work (162)

Housing Costs

There were two questions on housing costs. The first question asked people about their current monthly housing cost, while the second asked what they thought they could afford.

The average monthly housing cost for all respondents was \$2,045 while they said they could afford \$1,781. City-only residents responded that they had a higher housing cost at \$2,160 but they could only afford \$1,891. Although the housing costs and amount they could afford varied, with City-only residents

reporting higher numbers in both categories, the difference between the two numbers was almost identical for both groups. All respondents had a \$264 difference while City-only residents had a \$269 difference.

Future Housing Needs

The survey asked several questions about people's housing choices in the next 5 years. Renters were almost evenly split with slightly over 50% wanting to purchase a home in the next five years and slightly less wanting to remain renters.

The desires of existing homeowners were clearer with over 70% of all respondents and City-only residents wanting to remain in their home for the next 5 years. The next highest response for both categories was moving out of the county. All respondents and City-only residents varied on their third choice with 28% of all respondents wanting to "move into a smaller home" while almost 23% of City-only residents want to "move into a larger home." This suggests we may want to consider promoting smaller housing in the suburban and rural part of the county and larger units in the City of Poughkeepsie.

Additional analysis was conducted on this question to look at the specific desires of the growing senior population. Like all respondents, just over 70% of people over 55 wanted to remain in their own home over the next five years. The second most desired option was to "move to a smaller home" (36%) followed by "move out of the county" (34%).

Respondents were asked what type of housing and housing assistance programs are needed most in the County.

Housing Needed:

All respondents:

Rental housing for families (518)
Rental housing for young people (497)

City-only residents:

Rental housing for families (123)
Housing for homeless (rooming-houses, single-room occupancy) (112)

Housing Assistance Programs Needed:

All respondents:

Downpayment and closing cost assistance programs (701)
Increased rental assistance programs (like Section 8) (529)

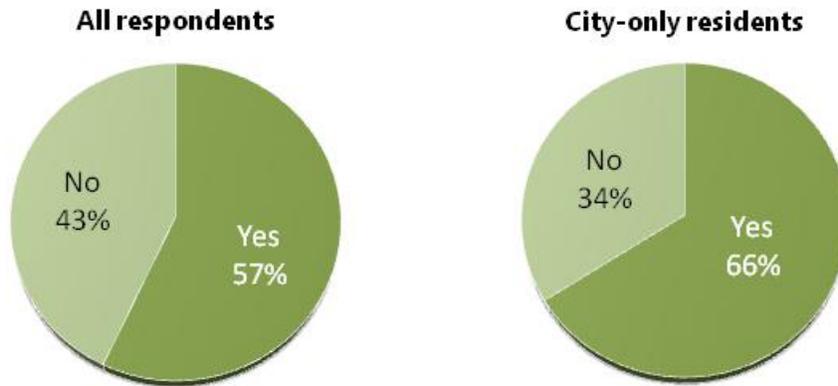
City-only residents:

Increased rental assistance programs (like Section 8) (143)
Financial assistance for home repairs (124)

For the question regarding housing assistance programs needed, the second most-popular response from all respondents (for increased rental assistance programs like Section 8) was primarily driven by City residents. Further analysis, which looked specifically at County residents who do not live in the City, revealed that their second most-popular choice was financial assistance for home repairs.

New Housing Opportunities

Respondents were asked if new affordable housing opportunities were available throughout Dutchess County, would they consider moving to take advantage of those opportunities:



Related to that question, respondents were asked where they would want to live:

All respondents:

Town of Poughkeepsie (241)
Town of LaGrange (129)
Town of Hyde Park (128)
City of Poughkeepsie (123)

City-only residents:

Town of Poughkeepsie (78)
City of Poughkeepsie (75)
Town of Hyde Park (38)
Town of LaGrange (29)

We also compared the percentage of respondents from each community against the percentage of respondents who identified that community as a place they would want to live. As an example, only 17% of respondents were from the Town of Poughkeepsie but 40% of respondents identified the Town as a place they would want to live. Looking at all respondents, the communities with the largest disparities (which could be said to be most attractive to respondents), were the Town of Poughkeepsie, Town of LaGrange, Town of Hyde Park followed by other communities along the Route 9 corridor and Route 44 as far as the Village of Millbrook. These corridors also happen to correspond with the County's public transportation system and are the location of much of the county's employment, retail and services.

Since this question is so vital to the location of future housing units, an additional analysis was conducted which looked at the desired housing location for County residents who do not live in the City of Poughkeepsie. For these respondents the most desired communities were:

- Town of Poughkeepsie (163)
- Town of LaGrange (100)
- Town of Wappinger (95)
- Town of Pleasant Valley (94)

The City of Poughkeepsie, which ranked in the top four communities in the initial analysis of all respondents, ranked 15th for non-City of Poughkeepsie, County residents. This shows that while non-City residents don't view the City as a desirous place to live, many City residents do. This suggests that efforts to promote affordable housing in communities outside of the city, which could take limited resources from the City, should be balanced with efforts to revitalize the city and make it a safer and more attractive place for the many people who want to stay in the city.

Discrimination

The survey also asked several questions about respondents experience with discrimination in the housing market. Overall, 16% of all respondents said they were aware of someone who experienced discrimination in obtaining housing in the past 5 years. For City-only residents, this percentage was higher at 22%. Several specific questions were asked of the respondents who had experience with discrimination, while a few general questions on housing discrimination were asked of all respondents.

Of the respondents who were aware of someone who experienced discrimination, the top three reasons for the discrimination for both all respondents and City-only residents were identical:

All respondents:

Race (87)
Source of income (73)
Familial status (49)

City-only residents:

Race (32)
Source of income (23)
Familial status (18)

The results varied after the top three reasons with all respondents identifying "handicap/disability" as a significant fourth reason for discrimination while City-only residents ranked this much lower, effectively not identifying it as a significant issue.

By far, all respondents identified the person responsible for the discrimination as "landlords," while "property managers" were identified at less than half the rate of landlords.

All respondents and City-only residents both said that the top two ways discrimination was experienced were "refusing to deal with person" and "falsely stated that housing was no longer available." These experiences of discrimination were ranked equally for all respondents, while City-only residents reported a higher rate of "refusing to deal with the person." Most of this housing discrimination was either "not reported" (51%) or the respondent didn't know if it was reported (42%). City-only residents noted a higher rate of non-reporting with 63% stating that discrimination wasn't reported while only 26% said they didn't know if it was reported.

The survey also asked all respondents a few general questions regarding housing discrimination. About 85% of all survey respondents stated they felt that some discrimination was not reported. When asked why they felt people didn't report these incidences, respondents selected "Don't believe it will make a difference" (76%) followed by "Don't know what their rights are" (65%) and "Don't know where to file a complaint" (57%). All respondents and City-only residents had similar responses on this question.

identification
of impediments
to fair housing

fair housing

Fair Housing Laws

Federal Laws

Under the Federal Fair Housing Law (Fair Housing Amendments Act of 1988), it is illegal to discriminate against any person because of race, color, religion, sex, handicap (disability), national origin, or familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18) in the sale or rental of housing.

Complaints may be filed with the U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing and Equal Opportunity (FHEO). HUD will investigate the complaint and try to conciliate the matter with both parties. If conciliation fails, HUD will determine whether "reasonable cause" exists to believe that a discriminatory housing practice has taken place. If HUD finds "no reasonable cause," the complaint will be dismissed.

If HUD finds reasonable cause, HUD will issue a charge of discrimination and schedule a hearing before a HUD administrative law judge (ALJ). Either party may elect to proceed in federal court. In that case, the Department of Justice will pursue the case on behalf of the complainant. The decisions of the ALJ and the federal district court are subject to review by the U.S. Court of Appeals.

State Laws

The laws of New York State prohibit discrimination in housing on the basis of age, race, color, creed, national origin, sex, marital status, disability or familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18) in the sale or rental of housing. Complaints may be filed with the NYS Division of Human Rights (NYSDHR).

The NYSDHR is the prime resource for the filing of complaints for violations of federal and state fair housing laws. NYSDHR has a contract with HUD to investigate complaints and make determinations regarding reasonable cause. Cases which cover violations of federal and state fair housing laws are dually filed by NYSDHR. People have one year from the alleged discrimination to file a complaint. NYSDHR (and HUD FHEO) have 100 days to investigate the complaint. Complaints with probable cause, which cannot be mediated through a fact finding conference, then have a hearing with an administrative judge. The decisions of the administrative hearing judge are sent to the NYSDHR Commissioner who approves the final decision. The Commissioner has the right to adjust the decisions and any award amount. The decisions of the Commissioner are sent to HUD for their information. The New York State Attorney General's Office functions as the enforcement agency for non-compliance with NYSDHR findings. In such cases, the NYS Attorney General's Office may take the non-complying party to court to enforce the NYSDHR findings.

Local Laws

Dutchess County and the City of Poughkeepsie have no separate fair housing laws. Until March 2011, the primary local resource to assist with the enforcement of federal and state fair housing laws was the Dutchess County Human Rights Commission, which covered Dutchess County including the City of Poughkeepsie. Due to budgetary constraints the Commission was not funded for the full 2011 budget

year and closed down on March 31, 2011. An analysis of the Commission’s records shows that the Commission focused mainly on the receipt of complaints. By law the Commission had a limited role in housing discrimination. HUD regulations require that only agencies with a HUD contract may assist clients with the paperwork required to file housing complaints. One of the requirements for a HUD contract is that the jurisdiction (Dutchess County and the City of Poughkeepsie, in this case) would have to have an equivalent or more extensive fair housing law. Dutchess County, like most counties, does not have such a law. The County instead relies on existing federal and state fair housing laws, therefore rendering the County ineligible to have a contract with HUD for the filing of complaints. As such, the Commission’s role was limited to notifying people of their rights, trying to mediate disputes locally, and referring unresolved disputes to the regional NYSDHR office in Peekskill. Since the closing of the Commission, residents are referred directly to the regional office.

Fair Housing Complaints

National Data

A review of national trends shows a decline in the number of fair housing complaints in 2010. According to the National Fair Housing Alliance, “After reporting record high numbers of discrimination complaints over the last two years, this year NFHA reports a more modest number of filed complaints, more consistent with that of previous years.”

According to the National Fair Housing Alliance’s 2011 Fair Housing Trends Report, data from across the country shows a variety of trends regarding the protected classes alleging housing discrimination. A majority of locally filed housing complaints throughout the country are related to disability (38%) followed by race (17%). This trend is even more pronounced with HUD complaints with 53% of HUD complaints related to disability and 36% to race. Only with the Department of Justice data, the federal government’s enforcement division for civil litigation, is the trend reversed with 48% of their complaints related to race and 28% related to disability. The report further notes that people with disabilities continued to report the most claims throughout the various systems. According to the report, “Disability complaints remain high for several reasons. Many apartment owners make direct comments refusing to make reasonable accommodations or modifications for people with disabilities so the discrimination is easier to detect. Additionally, developers continue to design and construct obviously inaccessible apartment buildings that do not meet the Fair Housing Act’s standards. Finally, HUD has devoted an office solely to disability issues, and states and local municipalities have robust non-profit and public infrastructure to assist people with disabilities in the event that they are the victims of discrimination.”

Federal Complaints and/or Enforcement Actions in Dutchess County

A review of US Justice Department enforcement actions by the Dutchess County Attorney’s Office found that no enforcement actions were issued in Dutchess County or the City of Poughkeepsie in the past 10 years.

Table 40 shows the number of housing discrimination cases filed with HUD from Dutchess County in the past five years. This data shows a total of 68 complaints. Cases regarding

Table 40: Fair Housing Complaints, 2006—2010

Dutchess County and City of Poughkeepsie

Basis for Complaint	Number of Filed Cases	
Race	18	26%
Color	9	13%
National Origin	10	14%
Disability	17	24%
Familial Status	11	16%
Religion	1	1%
Sex	2	3%
Retaliation	2	3%

Source: US Dept. of Housing and Urban Development, FHEO Filed Cases, 01/01/2006 — 11/03/2010.

race and disability were the leading basis for the complaints. This data follows national trends. Many of the complaints on this list are dually filed by the NYS Division of Human Rights and will be included in their more detailed statistics noted in the next section. None of these filings were found to have basis.

New York State Complaints and/or Enforcement Actions in Dutchess County

The NYS Division of Human Rights (NYSDHR) data gives the most accurate picture of the nature of housing discrimination in Dutchess County as they have screened out many of the non-jurisdictional/ advocacy cases worked on by the County’s Human Rights Commission, and do much of the investigative and hearing work for HUD. This data shows 50 housing discrimination filings in the past 10 years (Table 41). Of those cases, 49 have been closed and one remains open. Only 5 cases were found to have cause. Of the five cases with cause, 2 were related to disabilities while the 3 in the City of Poughkeepsie were related to race (African American, non-Hispanic).

The complaints were focused in the City of Poughkeepsie with a significantly smaller number throughout the rest of the Dutchess County, as shown in Table 41 below. The basis for the largest number of complaints was race (19) followed closely by disability (15). NYSDHR confirmed that disability is an increasing area of discrimination regarding housing complaints. Recently there has also been an uptick in the number of complaints related to dogs – particularly service dogs. Additionally, many landlords are unaware of the laws regarding reasonable modification and as such are nervous about the expense they may need to incur to accommodate a disabled person. Many do not know that the landlord must allow a tenant to make reasonable modifications at the tenant’s cost and the tenant must, at their expense, return the unit to its original condition upon leaving the unit.

Table 41: Dutchess County Housing Discrimination Filings by Basis, 2000 — 2010											
	Dutchess County	City of Beacon	City of Poughkeepsie	Dover	East Fishkill	Fishkill	Hyde Park	LaGrange	Pleasant Valley	Rhinebeck	Village of Wappingers Falls
Filed	50	7	26	2	2	2	2	1	2	1	5
Closed	49	6	26	2	2	2	2	1	2	1	5
Open	1	1	–	–	–	–	–	–	–	–	–
With Cause	5	–	3	–	1	–	–	1	–	–	–
Age	2	2	0	0	0	0	0	0	0	0	0
Arrest	0	0	0	0	0	0	0	0	0	0	0
Conviction	0	0	0	0	0	0	0	0	0	0	0
Creed	3	1	1	0	0	0	0	0	0	0	1
Disability	15	1	9	0	2	0	0	1	1	0	1
Familial	7	1	5	0	0	0	0	0	0	1	0
Marital	3	0	3	0	0	0	0	0	0	0	0
Military	0	0	0	0	0	0	0	0	0	0	0
National	12	3	8	0	0	0	0	0	0	1	0
Opposed	2	0	0	0	0	0	0	0	0	0	2
Race	19	3	11	0	0	2	2	0	0	0	1
Sex	11	2	5	1	0	0	0	0	1	0	2
Sexual Orientation	1	0	0	1	0	0	0	0	0	0	0
Violation of DHR	1	0	0	0	0	0	0	0	1	0	0
Domestic Violence	0	0	0	0	0	0	0	0	0	0	0

Source: NYS Division of Human Rights, 01/01/2000 — 12/31/2010.

A review of national data and interviews with NYS fair housing staff notes that many cases which initially claim to be related to a protected class are often “cross cultural” communication problems. To deal with such problems the NYSDHR requires that every complaint have a fact finding conference where each party “tells their story.” Once all the facts are on the table the Division is often able to mediate the misunderstanding and resolve the complaint without going to a more formal hearing. Only about 3% of the Division’s complaints go to a hearing with an administrative judge, and only about 1 % of their cases have a finding of cause.

Local Complaints

Until March 2011, the Dutchess County Human Rights Commission assisted with housing complaints from Dutchess County, including the City of Poughkeepsie. The number of complaints related to the violation of federal or state fair housing laws have been limited.

As part of this report, the Department of Planning and Development completed a review of the housing complaints submitted to the Commission from January 2005 to March 2011. The Department, with assistance from our Office of Computer Information Systems, was able to locate a database which the Commission used to log in complaints. From this system the Department was able to secure a list of all complaints categorized as housing for the period noted above. During that period the Commission received 99 complaints related to housing issues. Unfortunately, the Commission did not use this system to log out and note the final resolution of complaints. The Department reviewed each paper file on the housing complaint list and attempted to complete the records with the resolution of the complaints. Table 42 shows a breakdown of the resolutions of these cases.

Resolution	Number of Complaints
Initial complaint, but no further contact from complainant	36
No Jurisdiction	12
Missing Files	12
No Basis / No Probable Cause	7
Other / Inconclusive	6
Referred to HUD / NYSDHR	4
Lack of Repairs	4
Referred to NAACP	3
Reconciliation	3
Crime / Theft	1
Withdrawn	1

Source: Dutchess County Human Rights Commission

The protected class basis for the highest number of complaints was race at 46. The disability protected class was second highest at 40. However, it should be noted that many complaints were listed under several categories and many of the Commission’s complaints were never followed up on or were related to areas where the Commission did not have jurisdiction, such as cases where households were being evicted for non-payment of rent. The filings with NYSDHR and HUD FHEO are a more accurate reflection of the nature of complaints in Dutchess County.

Complaint Summary

The limited number of complaints and enforcement actions in Dutchess County does not mean that more discrimination does not exist. As noted by the National Fair Housing Alliance, violation estimates are often conservative. “Many people do not know their rights under the Fair Housing Act, and of those who do, many do not report housing discrimination because they don’t know where to go, they believe nothing

will be done about it, or they fear the consequences. Additionally, individual complaints do not tell the whole story for often the resolution of a complaint addresses a larger problem, such as making apartment buildings/complexes accessible to persons with disabilities, opening an entire apartment complex to families with children, or eliminating a city ordinance that excluded affordable multi-family housing.” It is also possible that many households, even if they are aware of their rights and know where to file, do not have the time to take from their jobs and families to gather the paperwork required to file a complaint, or feel that it will not make a difference.

The results of the Dutchess County Fair Housing Survey show that many Dutchess County residents believe this to be true. A little over 15% of the 1,028 people who answered the survey’s initial discrimination question said they knew someone who had experienced discrimination in the past 5 years. These respondents felt that race was the number one reason for discrimination (55.4%) followed by source of income (46.5%), children/familial status (31.2%), and disability (23.6%). All other protected categories had significantly lower percentages than these four categories. Fifty-one percent (51%) of respondents said the discrimination was not reported, followed by 41.5% who did not know if a complaint was filed. Eighty-five percent (85%) of the respondents felt that “some housing discrimination” was not reported. When asked why complaints were not reported, 75.9% felt people “Don’t believe it will make a difference,” followed by 64.6% who said people “Don’t know what their rights are” and 57.4% who felt people “Don’t know where to file a complaint.”

Local Fair Housing Resources

Former Dutchess County Human Rights Commission

The Dutchess County Human Rights Commission, the primary local resource for fair housing issues until it closed in March 2011 due to budget cuts, was created by the Dutchess County Legislature in 1984 to:

- Receive complaints of alleged discrimination due to race, creed, color, national origin, sex, age, disability or marital status;
- Hold conferences and other public meetings in the interest of the constructive resolution of racial, religious and nationality group tensions and the prejudice and discrimination occasioned thereby;
- Issue such publications and reports of investigations as in its judgment will tend to effectuate the purposes of Article 12-D (of NYS General Municipal Law);
- Enlist the cooperation or participation of various racial, religious and nationality groups, community organization, industry and labor organizations, media or mass communications, fraternal and benevolent associations, and other groups in an educational campaign devoted to fostering among the diverse groups of the County mutual esteem, justice and equity and opening new opportunities into all phases of community life for all individuals.
- Encourage and stimulate agencies under the jurisdiction of the County Legislature to take such action as will fulfill the purpose of this resolution;
- Submit an annual report to the County Legislature and to furnish a copy thereof to the Division of Human Rights of the State of New York.

An analysis of the Commission’s records shows that the Commission focused mainly on the receipt of complaints. A random review of their records reveals that a majority of complaints were related to employment issues. True housing complaints were a much smaller percentage of complaints received and, as noted earlier, the Commission’s role was limited by law to notifying people of their rights, trying to mediate disputes locally, and referring unresolved disputes to the regional NYS Division of Human Rights (NYS DHR) office in Peekskill.

It also seems that the Commission's role expanded over time to include advocacy for more general housing concerns, such as evictions due to the failure to pay rent and lack of repairs, as opposed to strict housing discrimination issues. The staff, which focused on complaints, appears to have had little time to devote to the educational and community-wide advocacy portions of its mission. Even prior to the closing of the County's Human Rights Commission, the County had minimal formal education programs regarding fair housing issues. As an example, for several years the Dutchess County Association of Realtors has hired Westchester Residential Opportunities, the prime advocacy group on fair housing issues in Westchester County, to provide fair housing training to Dutchess County realtors.

Other Local Resources

In Dutchess County, Taconic Resources for Independence is the local advocacy group for persons with disabilities. It provides individual and system advocacy and works with "individuals, community organizations, state/national networks; to promote full inclusion of people with disabilities, and to improve the implementation of existing laws: federal, state, and local."

Legal Services of the Hudson Valley, which provides significant legal services to low income households, provides limited services related to fair housing issues. This limitation is primarily related to the laws noted above which also limited the role of the Dutchess County Human Rights Commission. Legal Services may provide representation for specific discrimination cases related to disabilities, where they may even take cases directly into federal court. All other discrimination cases are referred to the NYS Division of Human Rights. Anecdotal evidence from Legal Services suggests that the number of disability-related cases is increasing and they are often related to reasonable accommodation and service animals. Problems are most prevalent with smaller landlords. Legal Services noted a void in landlord education related to the requirements of the Americans with Disabilities Act (ADA). Legal Services conducts ADA related trainings for attorneys, tenants and advocacy groups, but not landlords.

Dutchess County Association of REALTORS® (DCAR) also provides fair housing education to its members, as well as enforcement through several DCAR committees. DCAR provides continuing education for both members and non-members. All licensed real estate agents must take at least 3 hours of fair housing education every 22 months. Realtors (licensed agents who are DCAR members) must also take an ethics class every 4 years which contains a fair housing component. DCAR classes are taught by local realtors who are certified to teach such classes by NYS Department of State, Division of Licensing Services. In addition to education on fair housing laws, realtors are directed that they must immediately "walk away" from any transaction where any party suggests a violation fair housing law.

DCAR also has its own enforcement mechanism. All realtors must comply with a "Realtor Code of Ethics." Complaints regarding violations of the Code are referred to DCAR's Grievance Committee. Complaints found to have basis are referred to DCAR's Professional Standards Committee. Committee sanctions may include repeating the ethics course, expulsion from DCAR and referral to the NYS Department of State, Division of Licensing Services. DCAR has received no complaints regarding violations of fair housing laws in the past 5 years.

The Dutchess County Department of Planning and Development has had a limited role in the promotion of fair housing. Community development staff answers questions on fair housing law and makes referrals to the appropriate parties. Many of the complaints received are tenant's rights complaints which are referred to the NYS Attorney's General Office. Fair housing questions are referred to the NYS Division of Human Rights. Within the limits of its existing resources, the County and City will need to look for ways to expand education and assistance on housing discrimination issues.

The County does work to address fair housing through the administration of its housing programs. While fair housing and affordable housing are not interchangeable terms, the availability of affordable housing is inextricably linked to the effort to promote fair housing choice. Therefore, it is important to outline the County's activities to provide affordable housing as part of its fair housing efforts.

Supporting Fair Housing Through Affordable Housing

The production and retention of affordable housing is one of the primary goals of the County and City's community development programs. Their main mechanisms to achieve this goal are the CDBG and HOME Programs. Other federal, state and private programs assist these programs.

The Dutchess County HOME Program is a consortium between the County and the City of Poughkeepsie. Traditionally, funds were portioned to each partner and administered separately, with the County acting as the lead agency with HUD. As of 2011 the County and City have consolidated the administration of the HOME program. In this consolidated structure, the County coordinates the application process, allocation of funding, and administration in consultation with the City. Generally, a majority of the Consortium's HOME funds go toward the development of new housing units through rehabilitation or new construction. While the County is in a consortium with the City of Poughkeepsie, and as such sets aside a portion of the annual allocation for the City, the County prioritizes projects outside of the City for its set-aside of HOME funds. All HOME-funded housing must build at least 10% of their units as accessible in accordance with NYS Building Code, Americans with Disabilities Act, and federal Section 504 regulations.

HOME funds also support the Dutchess County/City of Poughkeepsie First Time Homebuyer Program which is administered by the NeighborWorks HomeOwnership Center as of July 2011. The annual Rebuilding Together program, funded by the HOME Program, revitalizes low-income owner-occupied housing throughout the County each year using volunteer labor and many donated materials.

Lastly, the County and City administer senior citizen property rehabilitation programs. These programs provide low-income senior citizens with funds to correct code violations. A portion of the improvements completed through the program ensure accessibility for disabled seniors. In addition to maintaining the community's housing stock, the programs improve the ability of senior citizens to remain in their homes.

The County also acts as an advocate for the production and retention of affordable housing. Through education and advocacy the County continually reminds local leaders and citizens of their obligation to provide a diversity of housing types in their communities. Education and advocacy are accomplished through newsletters, technical memorandum, zoning referrals, the annual rental housing survey and press releases. The County has spearheaded an initiative to create a central administration at the NeighborWorks HomeOwnership Center of Dutchess County for the administration of municipal inclusionary zoning laws which create housing for households between 60% – 120% of the county median income. The County has also supported the NeighborWorks HomeOwnership Center which provides education to first-time homebuyers.

The City upholds a policy that all city-owned property zoned for one and two family houses be sold only to owner-occupants or organizations that will rehabilitate the property for the sole purpose of selling the house to an owner-occupant.

Through all of these efforts the County and City work to encourage the development of a variety of affordable housing types and maintain existing affordable housing stock, which is vital to the general social and economic health of Dutchess County and the availability of housing choice countywide.

Affordable Housing Planning

In late 2007, Dutchess County and neighboring Orange and Ulster counties joined together to develop a regional study that quantifies the need for moderately priced housing in the three-county region. The Dutchess County Department of Planning and Development approached a local philanthropic organization, the Dyson Foundation, on behalf of the project and was able to secure a \$100,000 grant for technical assistance needed to complete the report. Technical assistance for the project was provided by consulting economists Economic & Policy Resources, Inc. A project steering committee that included representatives from each county and Hudson Valley Pattern for Progress, a regional not-for-profit planning group, assisted in the study effort.

The Three-County Regional Housing Needs Assessment (RHNA) was completed and released in 2009. The RHNA estimates the need for housing to accommodate anticipated growth in the three counties. Estimates are provided at the regional, county, and municipal level. The RHNA also includes an assessment of the need for affordable housing. The affordability needs estimate takes into account the current downturn in the housing market and the overall economy, and its impact on the three-county region. Considering many factors including expected demographic changes, in-migration, energy prices, forecasted income levels and housing prices, the RHNA provides the three counties with the necessary data critical to planning for housing needs for the next 11 years. Despite the short term relief for some homeowners in the three-county region that has come from price declines in the housing market, the need for affordable housing is expected to continue to grow through at least 2020, the time horizon of the RHNA.

In particular, the report focuses on the anticipated unmet housing needs of households whose incomes are between 0-120% of the counties' median incomes. The study has determined that the municipalities throughout Dutchess County must collectively produce 9,373 moderately-priced housing units by 2020 to help address the demand for such housing. The Assessment is available at <http://www.co.dutchess.ny.us/CountyGov/Departments/Planning/tcrhassessment.pdf>. Through 2012, the County will work to complete a targeted fact sheet for each municipality which will include its RHNA goals. The County will also develop a tracking system to measure municipal and county-wide progress against these goals.

Summary — Fair Housing

The Federal Fair Housing Law provides protections against housing discrimination by race, color, religion, sex, disability, national origin, or familial status. New York State law provides additional protections against discrimination by age or marital status. Dutchess County and the City of Poughkeepsie have no separate fair housing laws. Anyone who believes they have been the victim of discrimination must address the issue via State and Federal laws. A review of complaints over the past decade reveals that there were no federal-level complaints found to have merit, and only five State-level complaints had cause (two for disability and three for race). Given national trends, it does not appear that the County or City has a disproportionately large number of instances of discrimination. However, it is likely that not all discrimination gets reported.

With the recent closure of the Dutchess County Human Rights Commission, there are limited resources on the local level to address these fair housing issues. Other groups and agencies have stepped in to fill the void, but additional and ongoing outreach to the public is likely necessary in order to ensure people are aware of their rights, and of the process to rectify any fair housing issues.

land use

A basic underlying premise for the regulation of land use in the United States is the protection of public health, safety, and welfare. As the country was settled and cities were built up, it became clear that some regulations would be necessary in order to make sure one use was not negatively infringing on another.

In New York State, municipal planning bodies were first provided for in the State's General Municipal Law of 1913. This authorized the creation of planning agencies in cities and villages, with enabling legislation for towns adopted in 1927. The first zoning ordinance in the United States was adopted in New York City in 1916.

The regulation of land use continues to grow and change along with the needs of society. Whereas it may have initially dealt with such issues as overcrowding or the provision of adequate light and air in cities, it has broadened to address issues that run the gamut from urban to rural. It has also, in conjunction with land use planning, become a mechanism for outlining long-term community goals for everything from growth and development to land preservation and the provision of adequate housing stock.

Through state enabling legislation, municipal planning and land use control is delegated to the local legislative bodies in New York State, as outlined below. This NYS enabling legislation fundamentally bypasses counties, relegating them to an advisory role.

Local Government Framework in New York State

In New York State, local government consists first of counties, and within those are cities, towns, and villages. These levels of government are corporate entities known as municipal corporations. They provide a majority of local government services within their jurisdictions, except for some specialized governmental units such as water, sewer, fire, and school districts.

County

Counties were established by the New York State Legislature and have evolved over time to be "municipal corporation[s] with geographical jurisdiction, home rule powers and the fiscal capacity to provide a wide range of services to [their] residents."¹ Counties encompass all cities, towns, and villages within their geographic boundaries. From a land use perspective, it is important to note that, under the Constitution of the State of New York, county governments in New York do NOT have regulatory authority over local land use — this function is reserved for the local municipal level of government (city, town, village). Each county may maintain a County Planning Board to act, to varying degrees, in an advisory role with regard to planning and zoning functions controlled at the local municipal level. In Dutchess County, the administration and review of certain land use actions as covered by New York State General Municipal Law (GML) Article 12B Section 239-l and 239-m are performed by the Department of Planning and Development. The Dutchess County Charter makes the County Planning Board an advisory body to the Commissioner of the Department of Planning and Development. The Commissioner has all the powers and performs the duties of a County Planning Board, described in GML 239-c.

¹ "Local Government Handbook," 6th Edition. State of New York Department of State, 2009, p.39.

City

Cities are created through incorporation by the State Legislature, but the specifics of city charters (which form the legal basis for the operation of the city) and the form of city government are determined by the cities themselves. Due to the variety of adopted city charters, there is no one common structure for city government in New York State, although all cities have city councils with elected positions. Dutchess County has two cities, Poughkeepsie and Beacon. The City of Poughkeepsie, which is a partner in this plan, does have the land use authority needed to directly address fair housing issues in its community.

Town

Towns are the most prevalent form of local government in the state, and in Dutchess County. Towns are subsections of counties, but also include any villages within their geographic boundaries. All towns are governed by elected town boards which include a town supervisor and council members. An office of town executive or town manager may also be established. There are twenty towns in Dutchess County.

Village

Villages are created through incorporation by local action taken in accordance with New York State law. A village is not a stand-alone municipality — residents of a village are still residents of the town(s) within whose geographic boundaries the village lies, and residents vote and pay taxes in both municipalities. Villages are governed by an elected mayor and board of trustees. An office of village manager or village administrator may also be established. There are eight villages in Dutchess County.

Planning Within the Local Government Framework

State law allows for some flexibility in how planning and zoning functions are carried out at the local level. At a minimum, all municipalities must have a legislative board that conducts land use functions, and a quasi-judicial board of appeals that provides a system of checks and balances to decisions of the legislative board and code enforcement office. In several instances, State law provides a mechanism for the legislative board to delegate certain duties to another board, such as review and approval of site plans, subdivision plats, and special use permits. Delegation of these functions is the typical approach for municipalities in Dutchess County. In the City of Poughkeepsie, the Planning Board handles site plan, subdivision, and special use permit review and approval. Table 43 provides the structural framework of planning and zoning functions in New York State's local municipalities.

In order to uphold sound planning principles and further local planning goals and objectives, it is important that these boards communicate with each other on a regular basis about planning and zoning issues. In addition, other local officials involved in planning and permitting such as planning staff/consultants, code enforcement officers, building inspectors, municipal engineers, and local advisory boards (e.g. fire, architectural review, conservation advisory council) should be part of the ongoing conversation.

Table 43: Planning Functions of Local Boards

Board	Responsibilities
Legislative Board <i>(Town Board, Village Board of Trustees, City Council)</i>	<ul style="list-style-type: none"> – Prepare, adopt, approve, and amend comprehensive plans – Enact and amend zoning ordinance, zoning map, subdivision regulations – Appoint members of other boards – Approve budgets for other boards – Create advisory boards (e.g. architectural review, conservation advisory council) – Review/approval authority (or delegation thereof) for subdivisions – Review/approval authority (or delegation thereof) for site plans – Review/approval authority (or delegation thereof) for special use permits
Planning Board (administrative only)	<ul style="list-style-type: none"> – Review/approval authority for subdivisions (typical) – Review/approval authority for site plans (typical) – Review/approval authority for special use permits (optional) – Participate in the preparation/review of a comprehensive plan (optional)
Zoning Board of Appeals (administrative and quasi-judicial)	<ul style="list-style-type: none"> – Review/approval authority for area variances (relief from dimensional standards) – Review/approval authority for use variances (relief from use standards) – Interpretations of the zoning ordinance – Review/approval authority for special use permits (optional) – Review/approval authority for site plans (optional)

Dutchess County Planning Board

Under the Dutchess County Charter, the Dutchess County Planning Board “shall consider matters relating to metropolitan, regional, county or municipal planning, development, transportation, infrastructure, housing and land use and shall advise the County Legislature, the County Executive and the Commissioner and make recommendations to them.” The Dutchess County Planning Board participates in an advisory capacity in major planning initiatives including the development of Greenway Connections, the Centers and Greenspaces program, and workforce and affordable housing. Among the Board’s primary responsibilities is oversight of the County’s Open Space and Farmland Protection Matching Grant Program. The Board accepts and reviews applications for County funding and forwards its recommendations to the County Executive and the County Legislature for implementation.

Mandatory Referral of Certain Land Use and Zoning Actions

Under New York State General Municipal Law Article 12B Section 239-l and 239-m (GML 239-l/m), certain land use and zoning actions require referral to the Dutchess County Department of Planning and Development for review and consideration of intercommunity or countywide concerns. Those actions are:

- Area/Use Variance
- Site Plan
- Special Use Permit
- Zoning Amendment (Code/Map)
- Comprehensive Plan
- Other authorizations which the board may issue under zoning provisions

Any of these actions involving property within 500 feet of any of the following must be sent to the County for review:

- A municipal boundary
- A county or state existing or proposed road
- A county or state existing or proposed park or recreation area
- A county or state owned property, existing or proposed, on which a public building or institution is located
- A farm operation located in a designated agricultural district (does not apply to area variances)

The County reviews these actions to bring intercommunity and countywide considerations to the attention of municipal boards. Comments by county planners help shape the future of our county and guide the actions of an individual village, town, or city. The zoning referral process is used to ensure consistency with the concerns of the county and its master plan, *Directions: The Plan for Dutchess County* and the more recently developed *Greenway Connections* program. The County also turns to the municipality's comprehensive plan to see if the applications are addressing the long-term needs and desires of the community.

After reviewing an application, the County makes a recommendation to the local board that has approval authority over the application. Since the Dutchess County Department of Planning and Development is not a regulatory body, it does not make the final decisions. However, there are two instances when the County's recommendation goes beyond merely advisory:

- Conditional response — If the County finds that the matter is of significant concern, namely that some aspect of a proposal will have a substantial adverse effect, the County can advocate for certain conditions to be met prior to approval by the local board.
- Denial response — If the County feels the proposal is in direct conflict with Dutchess County policies, the local plan and/or code, and will have an adverse affect, the County can recommend that the local board not grant approval.

If the County issues a Conditional or Denial recommendation, the municipality must then abide by the recommendation unless the referring body (planning board, zoning board of appeals, or legislative body) overrides the conditions or denial with a majority plus one, or supermajority, vote of the full board. Some boards use the County's recommendations to help achieve project improvements.

If a local board were to render a decision on a project without first making the required referral to the County, and if that decision were then challenged through legal action, the planning or zoning action taken by the local board could be found to be invalid by the courts.

Tools of Planning in New York

There are several planning tools available to municipalities in New York, all of which should be used in concert with one another toward upholding a commonly-held vision for the community.

Comprehensive Plan

A comprehensive plan provides an overview of existing conditions and the long-term vision for a community's growth and development. New York State law does not require a municipality to adopt a comprehensive plan, but does encourage their adoption as an underlying blueprint for growth and development, and a way to garner public participation in and support for long-range community goals.

If a community does adopt a comprehensive plan, all other land use regulations in that municipality must be in accordance with and uphold the comprehensive plan, and all plans for capital projects must take the comprehensive plan into consideration.

Under State law, a comprehensive plan is defined as the “materials, written and/or graphic, including but not limited to maps, charts, studies, resolutions, reports and other descriptive material that identify the goals, objectives, principles, guidelines, policies, standards, devices, and instruments for the immediate and long-range protection, enhancement, growth and development” of the municipality. State law goes on to suggest the following items be part of a comprehensive plan:

- General statement of goals, objectives, principles, policies and standards for immediate and long-range growth and development;
- Consideration of regional needs;
- Existing and proposed location and intensity of land uses;
- Existing and proposed agricultural, historic, cultural, recreational, coastal, and natural resources;
- Demographic and socio-economic trends and projections;
- Existing and proposed transportation facilities, infrastructure, and public and private utilities;
- Existing housing resources and future housing needs, including affordable housing;
- Existing and future educational and cultural facilities, historic sites, health facilities, and facilities for emergency services;
- Policies and strategies for improving the local economy;
- Measures, programs, devices, and instruments to implement the goals and objectives of the various topics within the comprehensive plan.

The local legislative body may choose to prepare the comprehensive plan itself or delegate the task to the Planning Board or a specially appointed group or committee. If not in receipt of the task itself, the Planning Board may still be requested to review the comprehensive plan in an advisory capacity.

Prior to the adoption or amendment of a comprehensive plan, the municipality must:

- Refer the comprehensive plan to the Dutchess County Department of Planning and Development pursuant to General Municipal Law 239-1/m;
- Conduct one or more public hearings to provide opportunity for citizen participation;
- Undergo an appropriate environmental review pursuant to the State Environmental Quality Review Act (SEQRA);
- Take into account provisions of Article 25AA of the New York State Agriculture and Markets Law.

All 30 municipalities in Dutchess County have adopted comprehensive plans, many of which have been in place for years and have undergone one or more revisions as necessary.

Zoning Ordinance or Law

New York State law provides for the municipal adoption of zoning regulations through the delegation of the state’s police power to city, town and village governments in order to preserve the public health, safety and welfare. Adoption of zoning is the responsibility of the local legislative body and cannot be done by the Planning Board or Zoning Board of Appeals.

The enabling legislation states that zoning must be adopted in accordance with a well-considered or comprehensive plan. While the comprehensive plan outlines a community’s long-range goals, the zoning

code provides the legal structure within which to carry out those goals. It is often thought of as providing “teeth” to the comprehensive plan — good planning ideas don’t mean much if they can’t be implemented, which is where the zoning regulations come into play. It should be noted that in order to enact zoning a community must also have a plan, but the existence of a plan does not also require enactment of zoning.

Zoning regulations typically consist of two main components: the zoning map and the zoning regulations, sometimes called the “code.” The zoning map divides the entire municipality into districts. Within each district is a list of uses that are either permitted as-of-right, permitted by special use permit, or prohibited. Some districts can be structured with a fairly narrow land use purpose in mind, such as a heavy industrial zone. Others may be structured to allow for a compatible mixture of uses, an approach that is becoming more common as municipalities seek to implement smart growth and new urbanism policies for managing growth and development.

The zoning code provides all of the language of the zoning regulations, including the descriptions of the districts on the map, list of permitted uses, and the dimensional standards for each district (including but not limited to setbacks for front, rear and side yards, building height, lot coverage, and density of development). In addition, the zoning code provides all language necessary to implement and enforce the code, including but not limited to:

- Term definitions;
- Application and review standards and procedures;
- Nonconformance standards;
- Administration and enforcement information;
- Planning board and zoning board of appeals powers, duties, and responsibilities;
- Supplementary regulations on a variety of topics such as off-street parking, signs, architectural and site design standards, and use-specific standards (e.g. mining, veterinary facility, adult use).

Any amendment to the zoning regulations must be carried out by the legislative body. Rulings by the zoning enforcement officer or Planning Board can be appealed to the Zoning Board of Appeals, whose function is to provide a mechanism for “relief” from the code where either unnecessary hardship (in the case of a use variance) or the benefit to the applicant outweighing the detriment to the community (in the case of an area variance) prevails.

While most municipalities in Dutchess County have had zoning regulations for decades, some are newer — the final Dutchess County community to adopt zoning was the Town of Pine Plains in 2009. Currently all 30 municipalities in Dutchess County have adopted zoning regulations, many of which have undergone one or more revisions as necessary.

Subdivision Regulations

The State enabling legislation defines the term “subdivision” as “the division of any parcel of land into a number of lots, blocks or sites as specified in a local ordinance, law, rule or regulation, with or without streets or highways, for the purpose of sale, transfer of ownership, or development.”¹ Subdivision also includes any alteration of the lot lines or dimensions – this is sometimes called a “resubdivision” or a “lot line adjustment.”

The State further grants local municipalities flexibility in how to structure and administer subdivision regulations, resulting in a wide variety of local subdivision practices. Typically, an application for

¹ “Creating the Community You Want: Municipal Options for Land Use Control,” James A. Coon Local Government Technical Series. New York State Department of State, Revised 2009, p.10.

subdivision includes a preliminary plat review/approval and a final plat review/approval, although this may vary depending on whether the local regulations address major and minor subdivisions with different requirements. A “plat” is simply a professionally-prepared map showing all of the components of a subdivision of land including, but not limited to, topography, drainage, and the layout of lots, roads, driveways, and infrastructure. Prior to a vote and depending on the specifics of the locality’s regulations, one or more public hearing(s) must be held regarding the proposed subdivision.

The adoption of subdivision regulations is encouraged but not required. As it forms the basis for how land development is shaped, incorporating subdivision regulations into the municipal tool box for land use planning is an important step. And again, if the community has an adopted comprehensive plan, the subdivision regulations must be crafted in accordance with that plan.

The authority to review and approve subdivisions is granted directly from the State to the local legislative body, which is then permitted to further delegate the task to the Planning Board. In Dutchess County, including the City of Poughkeepsie, subdivision review is done by the Planning Board. The subdivision review and approval process must be done in coordination with the provisions of the New York State Environmental Quality Review Act (SEQRA). In Dutchess County, actions of subdivision are not required to be circulated to the Department of Planning and Development for GML 239 referral review.

Site Plan Review

Site plan review relates to the arrangement of components on a site such as buildings, parking, landscaping, lighting, and infrastructure. It is typically required for all uses except for agricultural and single-family residential, as outlined in the municipality’s zoning ordinance. The zoning ordinance or other local law typically includes application procedures as well as the specific site plan considerations and requirements that must be addressed.

The authority to review site plans is granted directly from the State to the local legislative body, which is then permitted to further delegate the task to a different local board. The typical structure is for the Planning Board to accept site plan review and approval authority from the legislative body, although the Zoning Board of Appeals or other board can be granted the task. In all 30 municipalities in Dutchess County, including the City of Poughkeepsie, it is the Planning Board that retains review and approval authority for most site plans.

Site plan review can address many issues including, but not limited to, the location of buildings, parking and roads, the aesthetics of buildings and signage, the amount and location of landscaping and vegetative buffer, onsite traffic flow and impacts to the offsite transportation system, the location of drainage and infrastructure systems. It is important to note that the desired site plan elements for review must be enumerated in the local regulations.

The State grants local municipalities flexibility in how to structure and administer the review of site plans, resulting in a wide variety of local practices. Typically, an application for site plan approval includes a preliminary or “sketch plan” phase as well as a final review phase. The preliminary review offers the reviewing board and applicant an opportunity to discuss the proposal for general compliance with the zoning code and comprehensive plan prior to any large expenditure of funds by the applicant.

The zoning code outlines specific submittal requirements for a site plan application. These typically include an existing conditions map along with a detailed site plan outlining the proposed changes to the site. Additional details relating to infrastructure, transportation, lighting, landscaping, signage, and architecture

may be necessary. For larger projects, a reviewing board may request additional information, such as a traffic impact study or stormwater management plan.

A public hearing on site plan applications is optional under State law, but some municipalities conduct them as a means to ensure adequate public notice of and opportunity to comment on projects in their communities. In addition, the site plan review and approval process must be done in coordination with the provisions of SEQRA, and must be circulated to the Dutchess County Department of Planning and Development for 239-l/m referral review as appropriate. No building permit or certificate of occupancy can be issued until site plan approval is granted.

Special Use Permit Review

A special use permit is the authorization of a particular land use that is permitted in the zoning district subject to specific requirements that are imposed to ensure that the proposed use is in harmony with the immediate neighborhood and will not adversely affect surrounding properties. Special use permit approval is in addition to, not in place of, site plan approval.

The local legislative body can, and typically does, delegate the task of special use permit review and approval to another board, usually either the Planning Board or Zoning Board of Appeals. In Dutchess County, a majority of municipalities delegate special use permit to the Planning Board, though some have chosen to delegate it to the Zoning Boards of Appeals, and a few have split the task between both boards by selecting which specially permitted uses are reviewed by which of those two boards. In some instances, such as for certain proposed uses or for projects located in certain districts, the Town Board retains approval authority for the special use permit.

State law requires that a public hearing be held regarding special use permits. In addition, the special use permit review and approval process must be done in accordance with the provisions of SEQRA, and must be circulated to the Dutchess County Department of Planning and Development for 239-l/m referral review.

Greenway Compact Program & Centers and Greenspaces Program

The Greenway Compact Program is a voluntary community planning approach supported by the New York State for the 13 counties in the Hudson Valley region. Greenway Compact members are eligible for state grants, planning assistance, certain state liability protections, and other benefits. Dutchess County communities have already received more than \$1.7 million in Greenway-related grants. The Greenway program is entirely voluntary, respects local home rule, and relies on incentives and guidelines rather than any new regulations or requirements.

The Greenway Compact promotes intermunicipal cooperation on five complementary goals:

- Natural and cultural resource protection;
- Economic development including agriculture, tourism, and urban redevelopment;
- Public access and trail systems, including a Hudson River Greenway Trail;
- Regional planning; and
- Heritage and environmental education.

Greenway Connections and Guides

To implement the program, Dutchess County created *Greenway Connections*, a highly-illustrated, easy-to-use sourcebook of creative ideas, how-to guidelines, and case study examples that are designed to help

local officials and citizen groups make better decisions on improving our surroundings. It also describes the types of projects that are eligible for Greenway funding. The Guides offer detailed recommendations on a variety of current planning topics, from focusing development in priority growth areas, retrofitting commercial strips, saving farmland, designing conservation subdivisions, and creating walkable centers, to site specifics on signs, parking, lighting, and landscaping.

Centers and Greenspaces

The Centers and Greenspaces Guide integrates regional land use, transportation, and ecological planning to help implement Greenway principles and prevent an expansion of current commercial strip and residential sprawl patterns. Recognizing that close-knit centers save surrounding greenspace, the overall goal is to encourage municipalities to identify both priority growth centers with positive development potential as well as natural and agricultural greenspaces for possible protection measures. The Centers and Greenspaces map (Figure 28) is designed as a vision map for future local and intermunicipal planning initiatives, and highlights four patterns:

- Walkable, Mixed-Use Centers
- Natural and Agricultural Greenspaces
- Natural Greenway Corridors
- Connecting Network of Greenway Routes

Home Rule

In New York State, local governments (cities, towns, villages) are granted expansive home rule powers in order to carry out the functions of governing regarding their own property, affairs, and government. With regard to these matters, as long as local governments don't infringe on rights as guaranteed in the United States Constitution, the home rule provisions enable them to set their own course in such matters without unwarranted encroachment by the state.¹

Home Rule in Dutchess County

While counties also retain home rule authority, zoning for land use does not happen on the county level, but rather at the individual municipal level. As such, County government plays an advisory role with respect to local planning and zoning policies and decisions.

Under the authority of NYS General Municipal Law Article 12B, Sections 239-l and 239-m, certain actions related to land use must be referred to Dutchess County for review. If the County finds that the matter involves a county-wide or intermunicipal concern, it may issue a Conditional or Denial response, which the local municipality has the power to override via a supermajority vote of the corresponding board (Legislative Board, Planning Board, or Zoning Board of Appeals). The responsibility of setting specific land use policies, which may or may not further the provision of fair housing, rests with the local city, town, and village governments.

Home Rule in the City of Poughkeepsie

The City, as one of the municipalities within Dutchess with land use control, is responsible for the adoption of its own laws and regulations that, among other things, dictate the particulars of how zoning, development, and housing issues will be handled within the city limits.

¹ "Local Government Handbook," New York State Department of State, Ch. IV, 29-34.

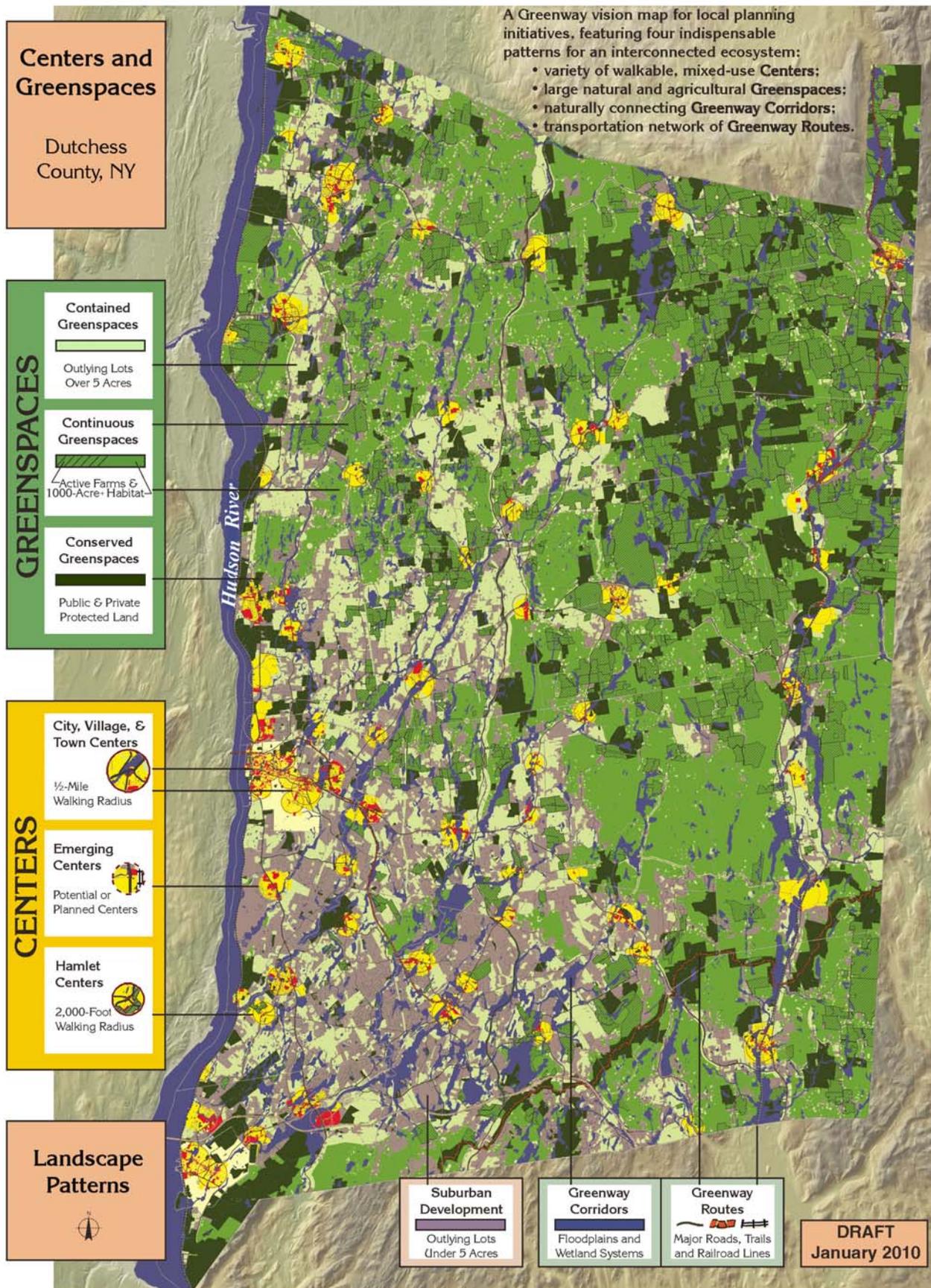


Figure 28. Dutchess County Centers and Greenspaces Draft Map

Source: Dutchess County Department of Planning and Development, 2010.

Zoning As It Relates to Housing

New York's home rule authority requires that each individual municipality be responsible for creating its own set of land use regulations. This results in a patchwork and varied approach to land use throughout the state, which has implications on the goal of furthering fair housing. Some regulations may favor certain housing types such as single-family detached homes with large minimum lot sizes, or senior-only multi-family units. These limitations may exclude certain segments of the population from being able to live in a community. According to John Nolon, former director of Pace University's Land Use Law Center, "a zoning law that effectively excludes types of housing that are affordable to low and moderate income persons is inconsistent with the principle that the delegated zoning power must not be exercised in a way that is detrimental to the needs of the people of the state as a whole¹."

Although there are many creative zoning tools available to local governments to help address fair housing choice, such as requiring a certain percentage of affordable units in any new development or providing incentives to developers who create affordable units, there may be objections from some in the community when such a development is proposed. Without education about the issue, general public sentiment often runs counter to the goal of providing affordable housing.

The diversity of local zoning regulations also impacts the creation of affordable housing options by creating a development process that is confusing and inconsistent for developers wishing to construct a variety of housing types. Developers must learn to navigate different regulations specific to each municipality. This can be cumbersome, especially when trying to build something other than single-family housing, which is the housing type that Planning Boards have the most experience reviewing. Ultimately, the variety of zoning regulations can lead to fewer non-single-family residential projects, as developers may not be willing to undertake a long and unpredictable permitting process, especially when likely faced with negative public sentiment.

Dutchess County

The Dutchess County Department of Planning and Development has conducted a preliminary review of zoning provisions in each of our thirty (30) separate municipalities (Table A3 in the Appendix) in order to identify any instances where the adopted regulations may be acting as an impediment to fair housing choice. For the most part, none of our municipalities are blatantly preventing the creation of affordable or moderately-priced housing. However, the cumulative effect of certain separate zoning provisions and the continued focus on single-family homes on large lots could be contrary to the need for creating affordable housing. In addition, a general overview of specific components of land use regulations that could impact affordable housing is provided as Exhibit A1 in the Appendix.

The review of these ordinances identified the following restrictions as being the most wide spread and limiting for housing choice:

Large lot zoning – A cursory look at the zoning matrix in the appendix shows a fair number of zones which permit homes on small lots or multi-family housing. A closer look shows a more complicated picture. In some communities these zones are substantially built out and there is little vacant land available for additional housing of this type. Also, the ability to build at the densities noted requires the availability of water and/or sewer. Some water systems are at capacity or non-existent. More importantly, many villages do not have central sewer systems. Without a concerted effort to expand or develop these

¹ Nolon, John R., "Well Grounded: Shaping the Destiny of the Empire State, Local Land Use Law and Practice," Land Use Law Center, Pace University School of Law, White Plains, N.Y., p. 65, 1999.

systems, many of these proposed densities cannot be achieved. The last issue is that zones which permit such densities very often account for a very small percentage of the municipality's vacant land when compared to the amount of vacant land available for single-family homes. While there is a strong bias to the single family home on a large lot, there are several communities, most notably LaGrange and Beekman, which have proposed new centers which will permit a variety of housing types and, in the case of Beekman, require a percentage to be moderately priced.

Special Permits – Many communities require a special permit for the building of anything other than a single-family home. The purpose of this special permit is to set additional standards for this housing type because of concerns about its impact on the surrounding neighborhood. Most municipalities should be able to find areas in their community (particularly in the centers) where attached single-family, two-family, and multi-family units could be a permitted use, requiring site plan approval but not a special permit. Furthermore, the additional requirements set by the special permit are often vague and subjective (for example, negative impact on neighboring property values). If it is appropriate to use the special permit, the conditions should be clear and objective. The prevalence of the special permit and the subjective nature of its conditions often make it time consuming and expensive for the developer of such housing.

Maximum Occupancy Restrictions – There are nine communities in Dutchess County which place maximums on the number of unrelated people who can live in a housing unit. These are often called “grouper laws” and have been common for years in college towns, and may become an issue for communities dealing with a large influx of immigrants. The most common limit in Dutchess County is five persons but one community, the Village of Wappinger Falls, has a limit of two unrelated people. There are occupancy limitations provided in the New York State Property Maintenance Code (Table 44). Enforcement of these existing standards should be sufficient to avoid overcrowding and additional requirement should be unnecessary.

Table 44: Minimum Area Requirements (in square feet)			
	1–2 Occupants	3–5 Occupants	6 or more Occupants
Living Room	No requirements	120	150
Dining Room	No requirements	80	100
Kitchen	50	50	60
Bedroom	At least 50 square feet for each person.		

Source: 2010 New York State Property Maintenance Code.

In order to eliminate barriers to affordable housing, the County's fair housing action plan must address the varying regulatory landscapes created by home rule while ensuring that municipalities uphold their obligations under the Fair Housing Act of 1968 and the National Housing and Community Development Act of 1974.

City of Poughkeepsie

The City's zoning is much more conducive to the creation of affordable and moderately-priced housing by providing many opportunities for the development of multi-family housing and homes on small lots. The City provides a wide variety of housing, including two-family, attached single-family and multi-family, as permitted uses in several districts. However, there is little opportunity for anything other than low density (when compared to the rest of the City) residential in the south side of the City which is the least racially and ethnically diverse area of the City.

In recent years there has been a decline in the number of rooming houses in the City. This was generally caused by the failure of existing owners to maintain the buildings, and in several cases the City was forced to shut them down due to serious building code violations. However, existing restrictions may make it

difficult to create a new boarding/rooming house which is an important housing type in any City with a sizable low-income and homeless population.

The following are a few of the requirements related to rooming homes:

- A special permit which must be reviewed every two (2) years.
- A rooming house cannot be located within one thousand two hundred (1,200) feet of any lot on which another rooming or boarding house, proprietary home, group home or agency community residence or similar use is located.
- The rooming house must conform and be maintained in harmony with the overall character and appearance of the surrounding neighborhood.

The requirement of a 1,200 foot boundary from many other use types is problematic in the development of new rooming houses, and the third item listed above is a subjective standard which permits wide latitude.

The City also has an additional "Minimum Housing Standard Ordinance" (Chapter 12 of the City's Code). A review of that ordinance, completed in conjunction with the City of Poughkeepsie Building Department, shows there is only one additional standard in the ordinance which may act as an impediment to fair housing choice, particularly for rooming houses. The Code was written in 1962 and was made fundamentally obsolete with the adoption of the new Property Maintenance Code of New York State in 2006 which contains many of the standards in the City's code. The ordinance does, however, set a slightly higher standard for rooming house units, requiring that each room for rent have 90 square feet for a single occupant which is 20 square feet larger than is required by the NYS Building Code.

The City is in the process of rewriting its existing zoning code. The City will ensure that the new regulations address issues identified in this report and generally uphold the City's responsibility to promote housing choice throughout the City while upholding their obligations under the Fair Housing Act of 1968 and the National Housing and Community Development Act of 1974.

Affordable Housing Ordinances

Of the 30 municipalities with land use regulatory authority in Dutchess County, only the following ten (33%) have some type of affordable housing or inclusionary zoning requirement (Figure 29):

- Amenia
- Beacon
- Beekman
- East Fishkill
- Fishkill (Town)
- Pawling (Village)
- Pawling (Town)
- Pine Plains
- Poughkeepsie (Town)
- Rhinebeck (Town)

Additionally, there are two municipalities (Town of Wappinger and City of Poughkeepsie) that are considering adoption of an affordable housing ordinance as part of a larger code update process. To our knowledge, the rest of the municipalities (18) neither have nor are considering such an ordinance.

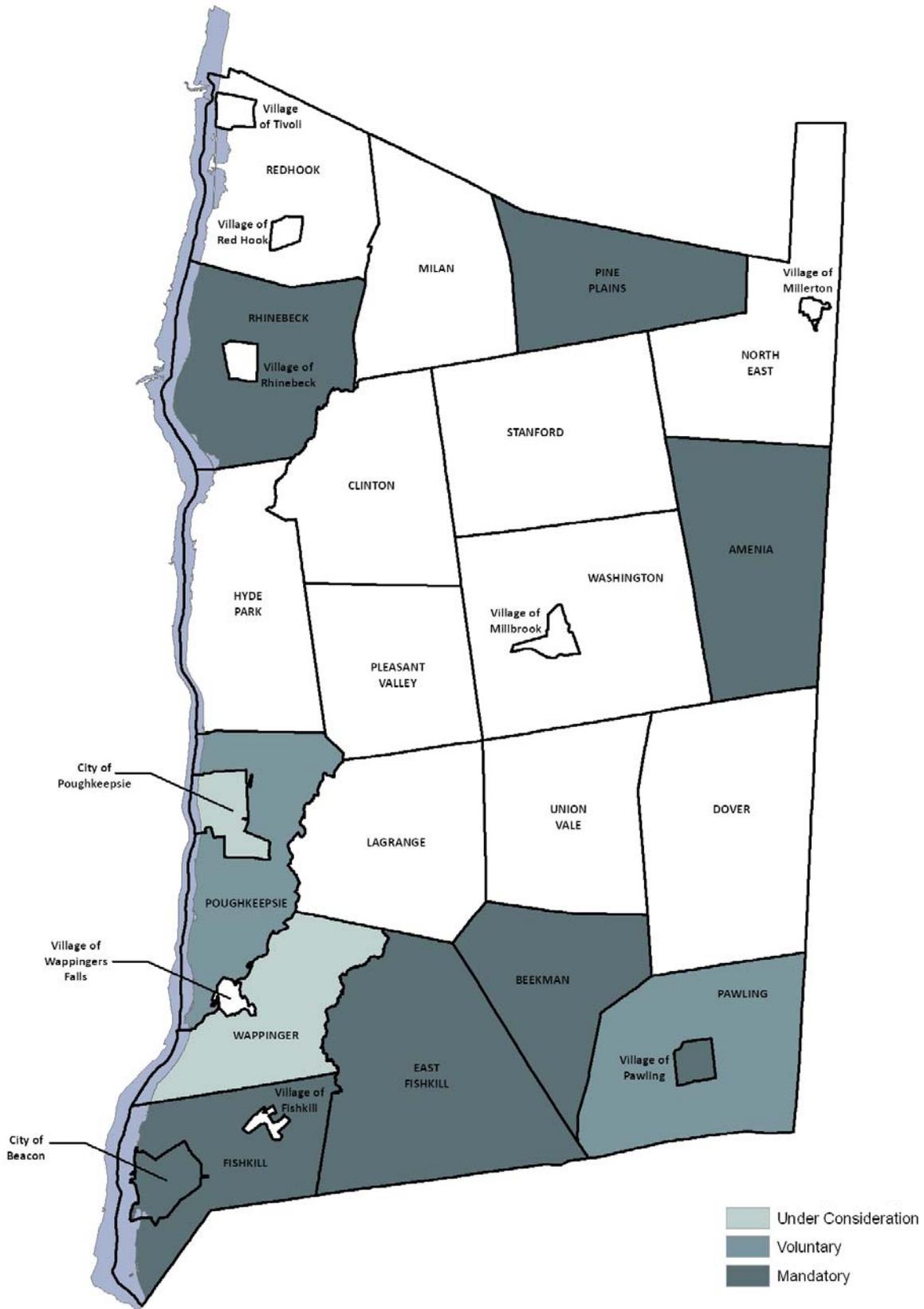


Figure 29. Status of Inclusionary Zoning in Dutchess County Communities

Source: Dutchess County Department of Planning and Development, August 2011.

Compliance with HUD Income Limits

Of the ordinances in place or under consideration, several of them target incomes above the HUD income limits. Most ordinances have separate income targeting for owner and rental housing. A review of the limits shows that only 4 ordinances target owner-occupied households at 80% of the county median income, while 7 ordinances target renter households below 80%. Of those 7 targeting renters, 5 ordinances targeted renter household incomes below 60% of the county median. Some of this higher-level targeting was the result of the extraordinary increase in home prices up until 2008. Even ordinances that target housing at 100% of the County median resulted in sale prices that were significantly below the market in 2008. Today, due to the recent and dramatic decrease in housing prices, "affordable units" created through inclusionary zoning ordinances set at these higher levels may be priced similarly to market rate units. As such, many municipalities will need to reconsider their income limits to insure that the ordinances are actually creating affordable housing that will be marketable in this competitive market place. It is also the case that most of the ordinances have a preference list (e.g. local police officer, school teacher, etc.) which have begun to be questioned by the federal government.

County Technical Assistance

As noted in the home rule section, affordable housing ordinances are acts of local legislation which are specifically delegated to local governments by New York State. In order to implement such ordinances, individual municipalities must create legislation, allow the public an opportunity to comment, and then formally approve the legislation.

The County has provided a significant amount of assistance to municipalities in this area. When municipalities are developing new master plans and zoning ordinances the County promotes the inclusion of zoning which will encourage the development of moderately-priced housing. Sometimes we have worked with formal housing committees that have been developed to address this specific issue. During the initial stages of this process the County may provide suggestions, sample documents from other communities, and informal review of early drafts. The County conducts a more formal review through the State-mandated 239 referral process (NYS General Municipal Law, Article 12B, Sections 239-l and 239-m), which requires that all municipalities submit proposed master plans and zoning ordinances to the County for review. Master plans are generally supportive of creating a diversity of housing. This positive language does not always translate well into the actual land-use regulations. Any County 239 review looks at the extent to which the proposed zoning is consistent with the master plan and addresses the more general need for moderately priced housing. Specifically, the Department of Planning looks for land zoned for homes on smaller lots, apartments, and inclusionary zoning provisions. Department staff comments on these areas as appropriate during the 239 review. It is important to remember, however, that even if the Department conditions or denies a referral, under State law the municipal board may override the Department's recommendation with a majority plus one vote.

The Department has also developed a model zoning ordinance that is available to municipalities interested in inclusionary zoning. The model ordinance is based on one of the most successful ordinances in the country (Montgomery County, Maryland), with modifications made for the more complex and decentralized municipal structure in New York State. It has been our experience that municipalities find the County's model ordinance too complex, but also that the simple ordinances developed by municipalities don't adequately address the complex issues related to this type of development and, as such, are difficult to implement. The County's ordinance does allow for local preferencing which is beginning to be questioned by the federal government. The County will be reviewing its ordinance to address these issues.

Once a municipality adopts inclusionary zoning the County also provides significant support to begin the implementation. The County has worked with municipalities to develop applications for inclusionary zoning and review these applications for income eligibility (Town of East Fishkill and Village of Fishkill) and develop implementing guidelines (town of Amenia, East Fishkill, Pine Plains and Rhinebeck, and Village of Fishkill). The County has also partnered with the NeighborWorks HomeOwnership Center to create a centralized administration for inclusionary zoning which many Dutchess County municipalities can use for units created in their communities.

NIMBY (Not In My Back Yard)

NIMBYism is generally defined as the public opposition to the placing of certain types of facilities, services, and housing types in a given area. For affordable housing developments, concerns tend to crystallize around schools and property values.

Impact on Property Values

Quite often, public concerns are based primarily upon perceived safety and/or quality of life issues, which can be seen as adversely affecting property values. "To 'summarize the summaries' — the vast majority of studies have found that affordable housing does not depress neighboring property values, and may even raise them in some cases. Overall, the research suggests that neighbors should have little to fear from the type of attractive and modestly sized developments that constitute the bulk of newly produced affordable housing today. The research does show that negative effects can occur in certain circumstances, and suggests ways to protect nearby property values.¹" Values were negatively affected by developments of poor quality, design, management, and maintenance; location in more vulnerable low income neighborhoods; and developments whose size was not appropriate for the neighborhood.

Impact on Schools

In addition, property owners are often concerned that taxes will go up in the event of affordable housing development. This concern is often based on an overestimation of the number of children in affordable developments. According to the Urban Land Institute's publication *Higher-Density Development - Myth and Fact*, every 100 units of owner-occupied single-family housing generates 64 children while the same number of apartments generates 19-21 children depending on the type of apartment building.² However, on average affordable housing units will have more children than a single-family home with the same bedroom count. The least expensive single-family detached 3-bedroom home generates 0.79 children for the public school while the least expensive 3-bedroom apartment generates 1.27 children. This information shows it is vital that developers, municipalities, and the public review existing literature on school children generation and develop these estimates based on the specific unit compositions and rent levels. The research clearly shows that every three-bedroom unit, even in an affordable development, will not generate 4 children (2 children in each bedroom).

According to Rutgers University's Center for Urban Policy Research in their "Residential Demographic Multipliers" report, apartments typically generate many fewer children than single family homes. There is also the common perception that affordable housing developments, particularly apartments, will be tax exempt. This is also not the case. Almost all new (non-senior) apartments pay both school and property taxes (senior developments may or may not pay school taxes). Additionally, most apartment buildings contain a combination of one, two, and three bedroom units that house a variety of family types, including

1 "Don't Put it Here! Does Affordable Housing Cause Nearby Property Values to Decline?," The Center for Housing Policy: Insights from Housing Policy Research, Washington D.C., February 2009.

2 "Higher Density Development – Myth and Fact," The Urban Land Institute, 2005.

empty nesters and young people with no children. While all of these units don't generate children, a portion of every unit's rent goes to school and property taxes. Therefore, any claim that apartments don't pay their way with regard to taxes is unfounded.

This bias against school children is compounded by the fact that opponents often compare the taxes paid by a unit against the average expenditure per pupil. This comparison fails to recognize that average expenditures per pupil generally include many fixed costs which do not increase with each additional child. It is probably easier to explain this at the personal level. Say a couple has personal expenses of \$3,000 per month, for an average of \$1,500 per person. If they have a child those costs won't increase by that average amount to \$4,500. Many household expenses will stay the same while some will increase or be added, but it is unlikely that the new child will add \$1,500 per month in expenses. The logic is the same for many school districts. New students don't force the hiring of a new superintendent and there is often space on the buses and existing classrooms for these children. There may be districts that truly have space issues but outside of those districts, people should compare the taxes paid by new development to the marginal cost to educate each additional child and any additional state aid that may be provided due to increased enrollment.

Defining Today's "Affordable Housing"

Properly defining "affordable" is an important step in the process of changing stereotypical views. Affordable housing is defined as paying 30% of your gross income going toward your household expenses (i.e. rent and utilities for renters, or principal, interest, taxes and insurance for homeowners). We must remember that "affordable" is determined on an individual scale. What is affordable to one person may be considered very cheap or extremely expensive to another. "Affordable" does not have to mean that the property is an unattractive eyesore that is poorly maintained and managed. It's time to leave behind the imagery of "affordable" being housing "projects" in inner cities that are crime-ridden and only house people on welfare. Today's "affordable" housing is well-designed housing that is of an appropriate scale with the neighborhood. This housing is less dense than the stereotypical "projects" that everyone thinks of, and is built using unique and desirable architecture types. Currently, there are many examples of this throughout the U.S and several examples in Dutchess County. In fact, with proper maintenance and attention to the property, good management, and a tenant selection process (references from previous landlords, credit check, eviction history, etc), this housing can enhance the community and provide an incentive to improve surrounding properties.

The NIMBY mindset can be a dangerous, reactionary approach to the development of new and affordable housing. It can have a negative long-term impact on our economy and our ability to house our residents as the economy changes. Communities need to think of the detriments that a no-growth future would have on our economy, such as rapidly increasing costs of goods and services, a lack of volunteer personnel (i.e. emergency services), and a shrinking pool of low-wage workers. Creating affordable housing will directly benefit those who require it and, indirectly, the community as a whole.



Pendell Commons, a new affordable housing development in the Town of Poughkeepsie, has 24 senior units and 48 family units.

Summary — Land Use Impediments

Probably one of the most far-reaching land use impediments for fair and affordable housing in the County is the strong home rule arrangement of controls in New York State. Under home rule, individual municipalities maintain control over land use within their borders. Dutchess County has no direct approval authority over projects or land use regulations in the County — we play an advisory role only. The City of Poughkeepsie, however, is not hampered by home rule as an impediment, but rather can utilize local authority to its advantage. While it has been noted throughout this section that home rule can result in limited housing diversity and thus potentially impact fair housing choice, it is important to understand that it is often the implementation of home rule, rather than its existence, that creates the impediment.

Although the County can only advise, we often get involved in discussions about creating ways to improve the housing situation in the County, such as through the use of local affordable housing ordinances. We have developed a model set of regulations that communities can reference when crafting their own law, and maintain an open-door policy for questions, review, and feedback of draft affordable housing regulations.

Another major impediment that affects both the County and City is “NIMBY” attitudes. In particular, misconceptions about the impacts of affordable housing on the neighborhood and surrounding property values, including about the prevalence and cost of school children related to such developments, can hinder and sometimes derail efforts to broaden housing choice and affordability throughout the County and City.

transportation

Dutchess County's transportation system is an inter-related network that is multi-jurisdictional in its form and use. Discussions about the transportation system often revolve around jurisdiction and function, which tends to separate the highway system from transit, the driver from the bicyclist, and the interstate from the local road. Though a convenient way to describe the system, it glosses over the reality that transportation users, regardless of mode or location, see one system. For many travelers, jurisdiction is less important than being able to complete a desired trip safely, reliably, and efficiently.

Transportation is a key component that determines whether or not housing choices are available throughout a community. Areas of the county where public transit isn't available or efficient enough to connect the resident with employment and service centers become inaccessible to those without the means to have a personal vehicle.

Commuting and Living

Knowing where we work and how we get there remains an essential component of understanding how our transportation system is used and how communities interact with one another. More often than not, discussions about the effectiveness of our transportation system inevitably turn to its ability to move people to and from their jobs – although people's mobility requirements clearly go beyond just getting to work. Both travel to work as well as daily lifestyle trips (to the post office, shopping, doctor, soccer practice, etc.) are important to explore when evaluating a transportation system. The majority of residents depend on the private automobile for their transportation needs. This reality has taken decades to achieve and will remain for years to come, as will the impacts this choice has on land use patterns, the transportation system, and housing choice.

Travel to Work

As shown in Figure 30, approximately half of the housing units in Dutchess County are located within ½-mile walking distance of transit. However, the variation in how residents commute to work relates a great deal, perhaps exclusively, to the availability and convenience of different modes of transportation. Some people have the choice of whether to use public transit or drive a vehicle, but many do not. The reality is that the ability to own and operate an automobile is effectively a requirement for much of the County's housing stock. Those who don't or can't drive have much more limited choices as to where they can live, in order to accommodate their transportation needs. See Table 45 for a breakdown of residents' method of transportation to work, and Figure 31 which overlaps public transit with large employer sites throughout the County.

Dutchess County

The 2005-2009 ACS data shows just how dependent the County is on automobiles. Over 77% of all workers in the County drove to work alone. This left almost 23% of all workers using other modes of transportation: carpooling, transit, walking, and bicycling, plus those who worked at home. Of those modes, carpooling stood out as the second most popular way to get to work at over 8%, a far distance from the number of workers driving alone. As carpooling also involves a private automobile, the data shows that 85% of the population uses an automobile to get to and from work.

City of Poughkeepsie

The City of Poughkeepsie shows a slightly less auto-dominated approach to commuting. Those who drove alone to work accounted for just over 65% of workers, quite a bit lower than the County average. In addition, carpooling exceeded the County average at almost 13%, and the percentage of workers taking public transportation was estimated to be twice as high as for the County. Walking and bicycling also showed higher percentages in the City.

Table 45: Means of Transportation to Work								
Geography	Drive Alone	Carpool	Public Transportation	Bicycle	Walk	Other (includes Taxicab and Motorcycle)	Work at Home	
Dutchess County	77.1%	8.4%	4.7%	0.3%	4.1%	0.8%	4.5%	
Cities	Beacon	75.2%	8.6%	7.9%	0.4%	4.8%	0.6%	2.5%
	Poughkeepsie	65.3%	12.7%	9.4%	0.6%	5.8%	2.8%	3.4%
Towns	Amenia	75.9%	15.5%	1.5%	0.0%	0.8%	0.0%	6.3%
	Beekman	84.7%	7.2%	2.6%	0.0%	1.3%	0.0%	4.3%
	Clinton	67.5%	11.3%	4.5%	0.0%	3.8%	2.2%	10.7%
	Dover	80.6%	9.8%	4.5%	0.0%	1.2%	0.6%	3.4%
	East Fishkill	83.1%	7.7%	3.0%	0.1%	0.7%	0.7%	4.7%
	Fishkill	80.4%	8.8%	6.8%	0.0%	0.9%	0.3%	2.8%
	Hyde Park	80.0%	6.5%	3.1%	0.0%	4.2%	1.0%	5.1%
	LaGrange	82.6%	6.6%	3.4%	0.0%	1.9%	0.8%	4.7%
	Milan	78.7%	10.2%	2.2%	0.4%	3.4%	0.4%	4.6%
	North East	84.9%	6.6%	0.9%	0.0%	5.1%	0.6%	1.9%
	Pawling	68.2%	8.1%	12.1%	0.0%	4.6%	0.5%	6.5%
	Pine Plains	81.1%	9.7%	0.5%	0.0%	6.0%	0.0%	2.7%
	Pleasant Valley	82.2%	5.6%	2.0%	0.0%	2.3%	0.7%	7.3%
	Poughkeepsie	76.4%	7.7%	2.8%	0.7%	7.2%	0.7%	4.5%
	Red Hook	65.5%	3.2%	2.1%	0.0%	21.9%	0.2%	7.2%
	Rhinebeck	68.5%	10.1%	6.4%	0.0%	4.9%	0.4%	9.7%
	Stanford	72.0%	15.7%	3.0%	0.3%	2.2%	0.3%	6.5%
Union Vale	78.7%	11.0%	0.3%	0.0%	4.8%	1.8%	3.4%	
Wappinger	81.0%	9.1%	6.4%	0.0%	0.8%	0.2%	2.5%	
Washington	76.2%	3.2%	8.2%	0.0%	4.3%	0.7%	7.4%	
Villages	Fishkill	77.3%	9.0%	2.3%	7.5%	2.4%	0.0%	1.4%
	Millbrook	68.6%	6.2%	1.6%	0.0%	16.4%	0.0%	7.2%
	Millerton	60.4%	19.9%	0.7%	1.5%	8.2%	0.0%	9.3%
	Pawling	79.0%	5.7%	5.7%	0.8%	4.6%	1.0%	3.1%
	Red Hook	70.7%	3.4%	14.8%	0.8%	3.5%	0.0%	6.7%
	Rhinebeck	75.4%	3.3%	3.7%	0.6%	7.1%	0.0%	9.9%
	Tivoli	62.9%	14.5%	6.8%	0.0%	4.0%	0.0%	11.8%
	Wappingers Falls	78.3%	6.6%	7.3%	0.0%	6.2%	0.0%	1.6%

Village data has been removed from town data. Source: 2005-2009 ACS.

Higher than County average

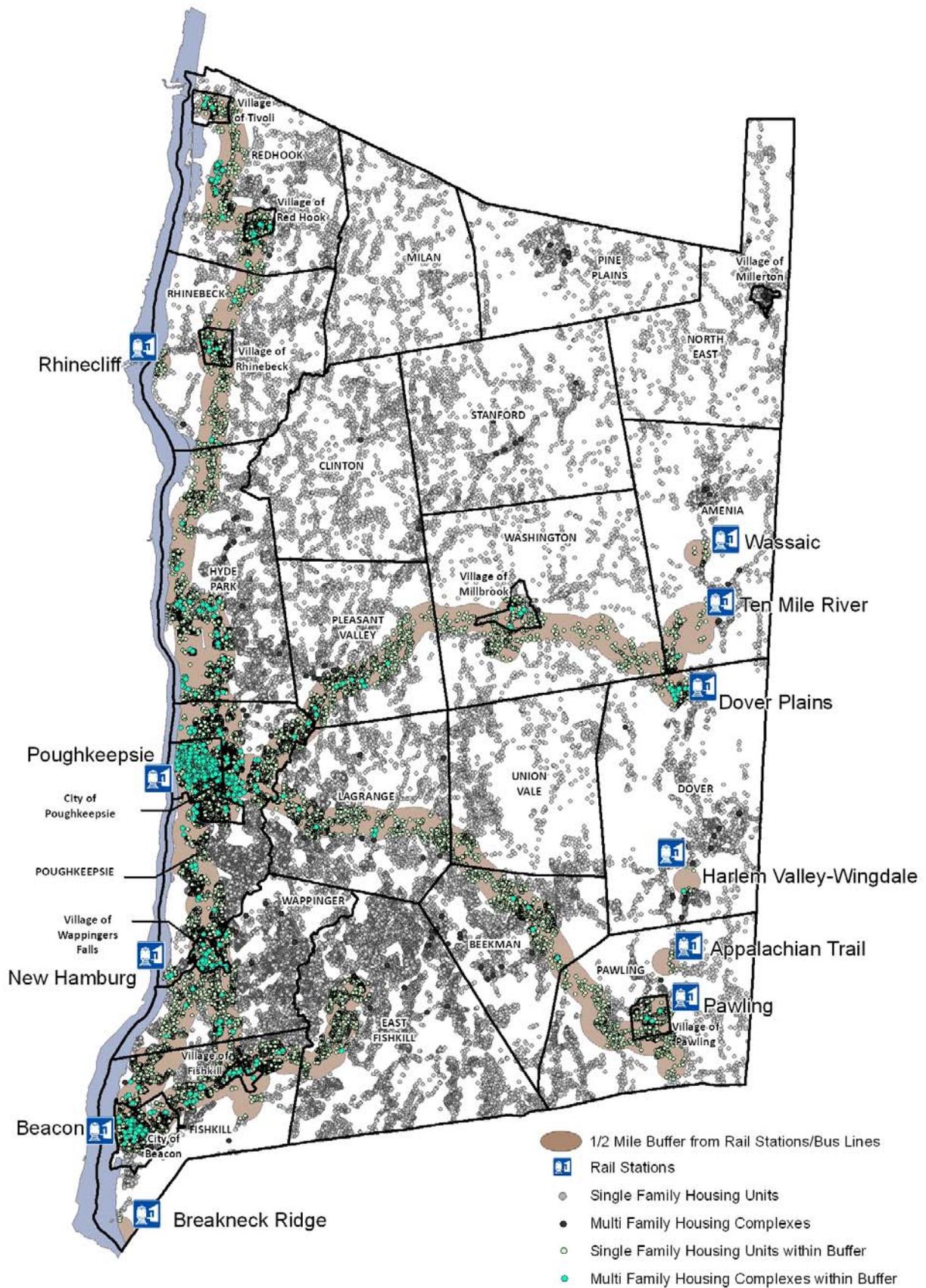


Figure 30. Housing Units Within Walking Distance (1/2-mile) to Transit

Source: Dutchess County Department of Planning and Development, 2011.

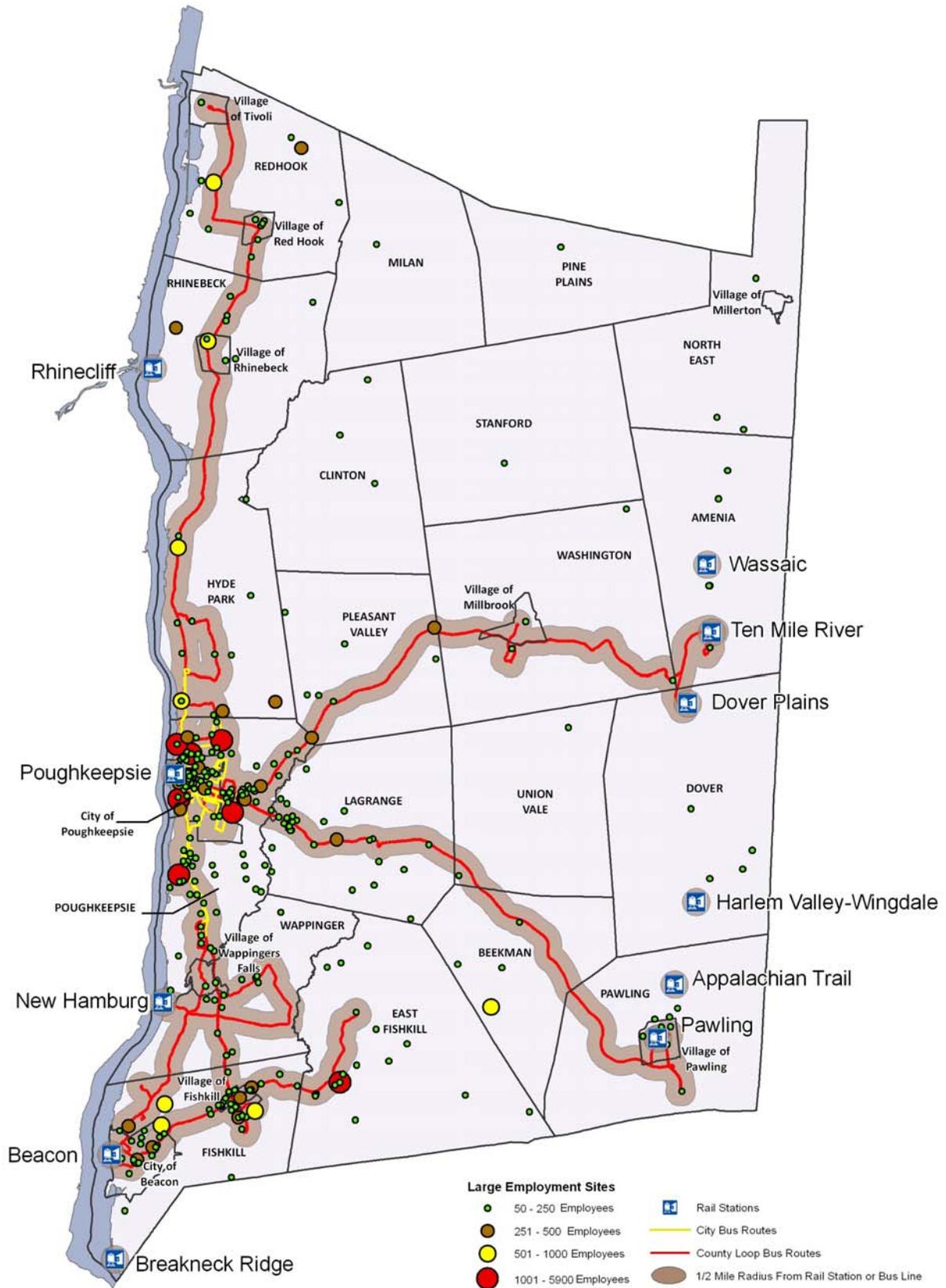


Figure 31. Connections between Public Transit and Large Employers

Source: Dutchess County Department of Planning and Development, 2011.

Daily Lifestyle Trips

In addition to commuting for work, individuals also conduct daily lifestyle trips that, in total, can account for much more time and distance than just the work commute. The 2009 National Household Travel Survey¹ found that 19% of daily person trips were work-related, while 81% were for personal activities such as shopping, recreation, social and school. According to Edward McMahon of the Urban Land Institute, "Most trips – 80% to 85% – are lifestyle trips to the movies, the grocery store, taking the kids to school, and so on. What we found is if you live in a community where you can walk, ride a bike, take a short trip, those savings start to add up really quickly."²

The Dutchess County Department of Planning and Development has defined and mapped its "centers" throughout the County, from the obvious city centers to rural villages and hamlets, as well as "emerging centers" which are areas that could develop into close-knit, mixed-use communities (Figure 28). These are areas where people can live, work, shop, and recreate with a reduced dependence on the vehicle. Not all centers are created equal, and not all needs will be met in all places, but for people with limited transportation options, living in a center can help to alleviate some transportation issues. In addition, centers are more likely to have access to public transit, thus expanding options for travelling to other areas of the County.

Transit Services — Bus, Rail and Ferry

Bus and rail transit play a crucial role in Dutchess County's transportation system by providing people with a travel option independent of the private automobile. For some, bus and rail transit adequately satisfies individual transportation needs to the point that owning a vehicle is not necessary, which benefits low income households and those who cannot drive. In the case of commuter rail, transit can offer a more convenient travel option than the private auto, giving people better access to higher paying jobs not available closer to home.

Dutchess County benefits from a range of transit services, but access to these services is not universal or evenly distributed across the area – one of its limiting factors (Figure 32). This unevenness stems mainly from the low-density land use patterns in some parts of the County, especially in the east and north, which do not have sufficient population densities to support robust transit service. Although over half of the housing units in Dutchess County are located within walking distance to transit, other factors such as trip length, confusing schedules, and inconvenient or infrequent service times, may lead many people to opt out of transit in favor of driving alone.

Local Bus Service

Two locally-operated public bus systems operate within Dutchess County: Dutchess County LOOP (Figure 32) and the City of Poughkeepsie bus system (Figure 33). While the City of Poughkeepsie focuses its service in the vicinity of the City, Dutchess County LOOP serves traditional urban centers and suburban communities, with limited service to some rural areas and outlying large employers. Most local bus service, as measured by passengers and hours of service, is concentrated in the more densely populated parts of the County. Service outside of the urbanized area tends to be more limited. Both systems share a transfer hub in the City's central business district. LOOP also operates three RailLink routes to the Beacon, New Hamburg, and Poughkeepsie train stations. Tables 46 and 47 show fares for both systems.

1 "2009 National Household Travel Survey," US Department of Transportation, Federal Highway Administration. Table 9, June 2011.

2 Larry Copeland, "City's design, transit system can ease gas costs," *USA Today*, 22 March 2011.

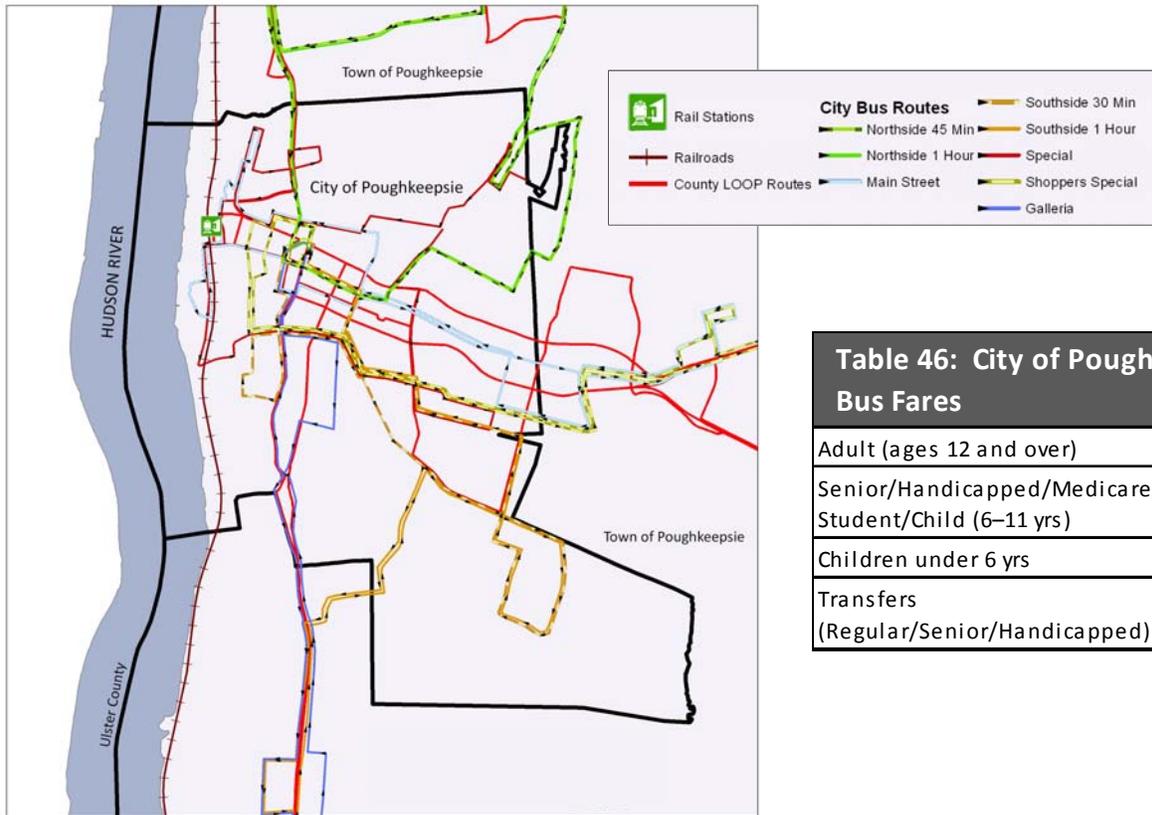


Figure 33. City of Poughkeepsie Public Transit Routes

Source: City of Poughkeepsie, 2010.

Table 46: City of Poughkeepsie Bus Fares	
Adult (ages 12 and over)	\$1.50
Senior/Handicapped/Medicare/Student/Child (6–11 yrs)	\$0.50
Children under 6 yrs	Free
Transfers (Regular/Senior/Handicapped)	\$0.30

Dutchess County LOOP operates three demand-responsive services which can help bridge the gap where traditional public transit isn't available, potentially making some housing choices in outlying areas accessible to those with disabilities or limited resources:

1. ADA Paratransit — Mandatory ADA complementary paratransit service for the City of Poughkeepsie and Dutchess County. This service is for individuals who live within 3/4 mile of a City Bus or LOOP fixed route, but who have a disability that precludes them from riding the fixed route service.
2. Dial-a-Ride — Service is open to the general public, but targeted to individuals aged 60 and over who cannot use the regular LOOP service. To be eligible, passengers must be a resident of a community that contracts for the service. For 2011, those include East Fishkill, Fishkill, Hyde Park, Town of Poughkeepsie, Wappinger, and the City of Poughkeepsie. Trips must have an origin point in one of those municipalities.

Table 47: Dutchess County LOOP Bus Fares	
LOOP Bus	
Standard Fare	\$1.75 per zone
Senior/Disabled/Student/Child (ages 5–12)	\$0.75 per zone
Monthly Commuter Pass	\$45 per month
Monthly Ride-Anytime Pass	\$62 per month
ADA Complementary Paratransit Service	\$3.50 one way (1 zone)
	\$4.50 one way (2 zones)
Dial-a-Ride	
Senior Citizen	\$1.00 one way
General Fare	\$3.50 one way
Flex Service	
Within Town	\$5.00 one way
Outside Town	\$6.00 one way

3. Flex Service — Demand response service available to the public that provides curb-to-curb service and feeder service to fixed routes that will operate in four service zones across the County. This is currently available in limited areas, but the County is looking to expand the service countywide in the next three years.

Regional Bus Service

Inter-county bus service is provided by several private operators to locations outside the County.

1. *Ulster County Area Transit (UCAT)* provides service between the Village of New Paltz in Ulster County and the City of Poughkeepsie;
2. The *Newburgh-Beacon Bus* shuttle provides regular service between the City of Newburgh and Stewart Airport in Orange County, and the Beacon train station;
3. *Leprechaun* operates a weekday commuter service between Poughkeepsie and White Plains in Westchester County;
4. *Coach USA/ShortLine* provides regular service between Rhinebeck and Fishkill in Dutchess County with connections to New York City (via Newburgh and northern New Jersey);
5. *Trailways* provides regular service between Poughkeepsie and Kingston (Ulster County) and Newburgh (Orange County), with connections to Albany and Long Island (via Kingston and Newburgh).

Passenger Rail Service

Amtrak and Metro-North Railroad provide passenger rail service in Dutchess County.

1. *MTA/Metro-North Railroad* carries travelers from eight stations on the Hudson and Harlem Lines to Grand Central Terminal in Manhattan. At the Dutchess County end, there is peak period connecting bus service (LOOP RailLink) at the three Hudson Line stations, and some limited service at some of the other stations. In 2009, the Hudson and Harlem lines carried over 6,200 average weekday passengers and over 8,300 average weekend passengers from Dutchess County stations.
2. *Amtrak* provides service from Rhinecliff (Town of Rhinebeck) and Poughkeepsie south to New York's Penn Station and north to the Albany area (Rensselaer) for connections to its national system.

Passenger Ferry Service

The New York State Department of Transportation, MTA/Metro-North Railroad, and *New York Waterways* operate a passenger ferry service between the Cities of Newburgh (Orange County) and Beacon train station. The service operates during weekday peak periods and is timed to serve trains arriving and departing the Metro-North station at Beacon.

Roads

The road system in Dutchess County carries the highest share of trips than any other part of the transportation system and stands out as the most significant element of the entire system. In Dutchess County there are over 2,400 miles of public roads, ranging from major highways like Interstate-84 and multi-lane State highways to narrow rural lanes. Though the most recognizable and used, major state highways make up only 17% of the total road mileage in Dutchess, followed by County-owned roads at 16%. In reality, local roads – those maintained by the County's 30 villages, towns, and cities and which provide access to individual properties – form the majority of our road system, making up almost 67 percent of total road mileage.

With much of the County's road network under local control, it is worth noting the importance of local land use decisions and policies on the transportation system. The system-wide impacts of a routine site plan review or subdivision regulation may seem slight, but over time these decisions and policies, often made by communities in isolation from one another, have a cumulative impact on the function and safety of the transportation system. This is not to say that all such impacts are negative; local decisions can certainly add value to the system. Yet, when these decisions negatively impact mobility and safety, not only does a single community suffer, but so do nearby communities and the region as a whole.

Airport Facilities

Airport facilities in Dutchess County are primarily for private general aviation aircraft. Commercial service at Dutchess County airport was suspended in August 2001. There are five public airports in the County: Airhaven (Hyde Park), Dutchess County Airport (Wappinger), Sky Acres (Union Vale), Sky Park (Red Hook) and Stormville (East Fishkill).

Stewart International Airport, located in neighboring Orange County, is a regional airport offering regularly scheduled passenger flights to cities in Florida and several major airline hubs (Atlanta, Detroit, and Philadelphia). The Port Authority of New York and New Jersey manages airport operations.

Pedestrian and Bicycle

The emphasis on walking and bicycling for transportation, recreation, and physical exercise has increased dramatically in the past decade, and the range of facilities for these traditional modes of travel is growing. Most pedestrian-friendly areas are in the cities, villages, larger hamlets, and other activity centers where walking is more common. A GIS inventory of the County's major sidewalk systems, completed in 2010, showed that there are about 435 miles of sidewalks and over 300 miles of trails in the County.

The County's wide variety of publicly accessible hiking and walking trails are used primarily for recreational purposes. However, as new trails are established and existing trails are extended and connected, these facilities will provide important transportation connections within the larger community.

Bicycle Routes

The majority of bicycle routes run along existing State and County roads and accommodate with wide shoulders. NYSDOT has plans to expand signed bicycle routes in the county along portions of Route 22 and US 44. There are also a number of formal bicycle routes in Dutchess County that are designed for experienced bicyclists:

- NYS Bicycle Route 9 — Signed route between New York City and Montreal, Canada, a distance of 345 miles (53 miles in Dutchess County);
- NYS Bicycle Route 17 — Signed route between Lake Erie in western New York and Wappinger. Connects with Bicycle Route 9 in the Town of Wappinger, and crosses the Newburgh-Beacon Bridge;
- NYS Bicycle Route 113 — Signed route along the entire length of Spackenkill Road in the Town of Poughkeepsie. It runs between Bicycle Route 9 and NYS Route 376 in Red Oaks Mill.

Multi-Use Facilities

Trails and paths that are physically separated from automobile traffic can be used by both walkers and cyclists. In Dutchess County, abandoned and underutilized railroad rights-of-way are being converted into

linear parks. All these facilities provide excellent opportunities for a wide-range of walkers and recreational cyclists, and complimentary tourism efforts in nearby communities.

- Harlem Valley Rail Trail — Upon completion, this trail will run 22 miles from the Wassaic train station to Copake Falls in Columbia County. As of 2007 the trail was open between Wassaic Train Station in Amenia and Main Street (Route 44) in the Village of Millerton, a distance of 10.7 miles;
- Dutchess Rail Trail — This facility uses a portion of the abandoned Maybrook Rail-line right-of-way that Dutchess County acquired in 1984, and will connect Poughkeepsie and Hopewell Junction (East Fishkill). Once complete, this 11.8-mile trail will have significant potential beyond recreation. It connects urban, suburban, and commercial areas and could be used for commuting to work, at least in good weather, and some daily lifestyle trips. Over 10 miles of trail are currently open;
- Walkway Over the Hudson State Historic Park— At 1.28 miles, the Walkway Over the Hudson is the longest pedestrian bridge in the world. Spanning the Hudson River on what was formerly the Poughkeepsie-Highland Railroad Bridge, the Walkway connects pedestrians and bicyclists from Dutchess County to the Hudson Valley Rail Trail in Highland, Ulster County.

Summary — Transportation Impediments

Dutchess County’s predominant land use pattern is one of low-density suburban and rural areas, with some urban patterns found in its two cities and several villages and hamlets. This pattern of development and population distribution means it is difficult to provide efficient and affordable transit service to all areas of the County. Indeed, the LOOP bus system has fixed routes that traverse the main highways at varying schedules, leaving many areas with limited service. Transit options in the City of Poughkeepsie, which are operated by the City, have better coverage due to the smaller geographic area and higher population density. The terminus station for the Metro-North Hudson Line is located within the City limits and is accessible via the City bus system and the County’s RailLink service.

For people who can’t drive or don’t own a personal vehicle, and who are looking to live outside of the City of Poughkeepsie, it can be difficult to find a place to live with a variety of housing options that also has access to employment, shopping, and other amenities and services. The County’s Planning Department conducted an informal analysis of our 70+ city neighborhoods, villages and hamlet centers to determine which could be considered “complete and connected communities,” meaning they are walkable, have access to transit, employment, restaurants, services, parks, schools, and shopping opportunities (including a grocery store), and offer a variety of housing options. As of now, only four centers satisfy all of those conditions — the City of Poughkeepsie, City of Beacon, Village of Fishkill, and Village of Millbrook. There are several more centers that meet all but one of the criteria, such as the hamlet of Pine Plains and Village of Millerton (no transit connections), the hamlet of Hopewell Junction (not easily walkable), and the following centers which don’t have a grocery store within a convenient walking distance:

- Village of Rhinebeck
- Village of Red Hook
- Village of Pawling
- Hyde Park town center
- Arlington town center in Poughkeepsie

Although somewhat subjective, our analysis points to the fact that “complete and connected” communities are the exception, not the rule, in Dutchess County.

According to the Center for Transit Oriented Development, the average American family spends 19% of its household budget on transportation needs. In areas with predominantly low-density land use patterns, like in most areas of Dutchess County, this cost can rise to 25% of the household budget.¹ This increased cost for transportation can mean the difference between whether living in a particular area is feasible or not, as less money is available to cover other household expenses such as housing, food, and healthcare. When increased transportation costs are combined with the higher housing costs typically associated with large-lot, single-family homes in outlying suburban and rural areas, it becomes apparent that there are whole sections of the County that may be unattainable for certain segments of the population.

¹ Center for Transit Oriented Development, Transportation Affordability Index, 2004 Bureau of Labor Statistics.

water and wastewater

As noted in the County's master plan *Directions*, the availability of water and wastewater services are strong determinants of land use. Without these services, land use is limited by the ability of the soils to assimilate waste and the ability of the aquifers to provide clean water. The availability of centralized water and wastewater services is essential to the development of the housing concentrations required for the creation of affordable housing — in the form of apartments, condominiums, townhouses, and smaller single-family and duplex homes on smaller lots. Without central systems, the ability to develop smaller lots is severely constrained by the need to maintain separation distances between wells and septic systems.

There is wide availability of water and wastewater systems within the City. There is currently no database of existing municipal or community wastewater systems in Dutchess County. As per the US Environmental Protection Agency's Safe Drinking Water Information System (SDWIS), which contains information maintained by the NYS Department of Health, Dutchess County has almost 600 "active" water systems. The water systems in Dutchess County are listed in the following three categories:

- 155 Community Water Systems (serve the same people year-round — e.g. homes, businesses). Population served as of July 2011 is over 193,000 people;
- 89 Non-Transient Non-Community Water Systems (serve the same people but not year-round — e.g. schools). Population served as of July 2011 is over 44,000 people;
- 354 Transient Non-Community Water Systems (do not consistently serve the same people — e.g. rest stops, campgrounds, gas stations). Population served as of July 2011 is almost 25,000 people.

System Location and Capacity Data

In order to help facilitate the provision of affordable housing throughout the County, the physical location, system type, available capacity and/or the potential for expansion of capacity must be known for both water and wastewater systems. Unfortunately, there is no single resource for this information in Dutchess County. For example, although all public systems must be regulated by the Dutchess County Department of Health (DCDOH), the DCDOH does not maintain a centralized database for this information, and no mapping has been undertaken to show the locations of these systems. Efforts are underway between Dutchess County's departments of Health and Planning and Development, along with the Dutchess County Water and Wastewater Authority, to begin the onerous process of centralizing and mapping the existing water and wastewater infrastructure throughout the county.

Dutchess County Water and Wastewater Authority

The Dutchess County Water and Wastewater Authority is a public benefit corporation established in 1991 by an act of the State, at the request of Dutchess County. The mission of the Authority is to "protect and enhance the health, environmental sustainability and economic stability of Dutchess County and its residents through the provision of clean drinking water and proper treatment of wastewater." As an owner and operator of water and wastewater systems, the Authority provides reliable water and wastewater service with quality customer service and at a reasonable cost, commensurate with the cost of proper operation and environmental stewardship. The Authority also offers assistance to the County and its municipalities in all issues related to the planning, development, financing and operation of water and wastewater infrastructure, and the identification of aquifer and other groundwater sources.

The Authority currently owns and operates ten water systems, three wastewater systems, and one water transmission system, located within ten different municipalities in Dutchess County (Figure A7 in the Appendix). Collectively these systems serve just over 4,100 residential and commercial customer connections. The Authority is often requested to intervene in the operation of smaller systems that are struggling, or to help create systems in already developed areas that face many challenges. While the Authority currently handles the operation of a small percentage of the systems located throughout the County, their leadership in the areas of planning, development, financing, and operation play a key role in the long-term viability of water and sewer infrastructure in Dutchess County.

Funding Challenges

Another setback to affordable housing with regard to centralized water and wastewater infrastructure is the lack of funding available to create these systems. Much of the existing public water and wastewater infrastructure, particularly large central systems, was built at a time when there was significantly more federal and state funding available. For example, in the 1970's through early 1980's, federal and state grants combined would cover over 95% of the cost of new systems. Aside from the recent temporary influx of federal stimulus money, opportunities for grant funding for water and wastewater infrastructure are very limited. The demand far outstrips even available low interest loan funding. Regardless of the availability of any outside funding sources for construction, any remaining capital costs and all operating costs are borne solely by the property owners within the district.

Construction costs have also increased. Retrofitting existing developed areas becomes increasingly expensive due to the high costs of working in transportation corridors with other existing underground infrastructure, and the high costs of restoration of developed property. Conversely, working in undeveloped or under-developed areas also presents obstacles. Affordability of collection/distribution infrastructure is heavily influenced by density and intensity of uses, as the rate at which properties contribute to capital costs is proportional to the demand they place on the system. Installing many linear feet of pipe to reach properties with a low demand is not economically viable. And building a system now in anticipation of a need later is often not possible as the existing low-density uses can't afford the annual carrying cost of the infrastructure until such time as the additional development comes along.

System Approval Procedures and Challenges

Depending on the type, location, and ownership of a proposed water or wastewater system, different approval requirements apply, as follows:

Town System Procedures

A town water or wastewater district can be created pursuant to either Article 12 or Article 12A of NYS Town Law.

- **Article 12 Procedure:** Creation of a district under this mechanism requires that the Town receive a petition requesting such district and signed by the owners of at least half of the assessed value of all taxable real property in the proposed district. If the district includes resident owners, the petition must include the owner signatures of at least half of the assessed value of taxable real property owned by resident owners in the proposed district. The Town then prepares a Map, Plan and Report outlining the boundaries of the district, facilities to be constructed, cost estimates for acquisition and construction, and the method and particulars of financing. A public hearing must then be held, after

which the Town can establish the district by resolution. The district may require further approval from the State Department of Audit and Control, depending on how the total annual cost to a typical property owner compares to the threshold level set annually by the State Comptroller.

- Article 12A Procedure: Creation of a district under this mechanism follows similar steps to those under Article 12, except the Town may act on its own initiative to create the district. As such, that action may then be subject to a permissive referendum. If a petition is signed by at least five percent or 100 of the number of owners of taxable real property in the proposed district (whichever is lesser), the creation of the district is subject to a referendum vote. If a referendum is held, a majority vote of the number of owners of taxable real property in the proposed district is required to uphold the Town's action of creating the district.

Village System Procedures

A village can create a water or wastewater system without creating a district, either at their own initiative or in response to a petition signed by at least 25 owners of real property within the village. The system can either be constructed at the expense of the entire village, or as a shared expense between the village as a whole and the specific properties to be benefited. The resolution creating the latter would be subject to permissive referendum, and the map and plan would be subject to a public hearing before being filed. Once filed, property owners have 15 days to appeal their assessment in County court.

Part-County District Procedures (in partnership with the DCWWA)

A part-County water or wastewater district can be created pursuant to Article 5A of New York State County Law. This process is similar to that outlined above under Article 12A for towns in that it has no petition provision, and the action of the County to establish the district is subject to permissive referendum. The County Legislature must first require the preparation of a Map, Plan and Report, hold a public hearing, and make findings before acting to create the district.

As with the town process, a referendum on the County Legislature's action is triggered by a petition signed by 5% or 100 of the number of owners of taxable real property in the proposed district (whichever is lesser). However, unlike the town process, eligibility to vote in a referendum under County law is limited to "resident electors" — individuals who are registered to vote and reside within the proposed district. Eligible voters do not need to be property owners. Where property owners are not residents, such as with commercial properties, those property owners are ineligible to vote. The action of the County Legislature to create the district is upheld if approved by a majority of those voting in the referendum.

Approval Challenges

As a recognized leader in solving water and wastewater issues throughout the County, the DCWWA is often brought in by municipalities or developers to help create water and/or wastewater districts. Unfortunately, the provision in County law that stipulates the Part-County District permissive referendum is subject to voting by resident electors rather than property owners has derailed several good projects. There may be misconceptions about the financing of the district, and districts are too frequently overturned by misinformed voters. For example, renters may be fearful of steep rent increases regardless of a landlord's support for the district. In many instances, the cost of being in the district is offset by the elimination of expensive maintenance and upkeep costs for poorly functioning private systems, such as needing to have individual septics pumped on a regular basis, or having to truck in water to areas where well supplies are too low. People can be fearful of change, and some voters may not grasp the longer-term fiscal and operational benefits of being in a district.

Summary — Water and Wastewater Impediments

The provision of water and wastewater infrastructure in this day and age is a task faced with multiple challenges. Gone are the days of abundant public funding and widespread approval for such infrastructure. Instead, communities and developers are faced with a lack of critical data, funding, and oftentimes misperceptions that negatively impact public support.

Although Dutchess County has hundreds of water and wastewater systems, there is no central database to locate those systems or to provide information about capacity. This is a major drawback to determining if and where a development could be located; especially a development that may involve smaller homes on smaller lots, or even multi-family units, in an effort to provide more affordable housing options. In addition to this challenge, there is very little public funding available for such systems, and homeowners who have been paying to install and maintain individual wells and septic systems may not be interested in or able to forego those investments in favor of the new financial commitment brought on by a centralized system. Lastly, there are several different ways to structure a centralized system, with varying approval procedures. In some cases, the approval procedure itself poses a challenge, as it may involve eligible voters in the district rather than just property owners. This has resulted in several worthy projects being defeated, which again has a negative impact on the provision of fair and affordable housing.

funding and subsidized housing availability

Out of over 124,000 housing units in Dutchess County there are 6,113 units (4.9%) assisted by some type of government program designed to make them more affordable to low and moderate income households. These include “project-based” assistance to developments such as public housing, tax credit developments, and other subsidized housing (such as HUD Section 202); and “tenant-based” assistance through the housing choice voucher programs. These developments and vouchers are described and mapped in the Rental Housing section of the Housing Profile found earlier in this report.

Limited Funding

The largest source of funding for these programs is the U.S. Department of Housing and Urban Development’s (HUD) programs such as Public Housing, Low-Income Housing Tax Credit Program (administered by NYS), Housing Choice Voucher Program, and HOME Investment Partnership Program. The New York State Division of Homes and Community Renewal (DHCR) provides additional resources through the NYS Housing Trust Fund, NYS Low-Income Housing Tax Credit Program, Homes for Working Families Program, Affordable Home Ownership Development Program, and financing programs through the State of New York Mortgage Agency (SONYMA) and NYS Housing Finance Agency (HFA).

Developers throughout the County have been successful in accessing these programs. However, finite resources and significant demand means only a limited number of projects in the county are able to secure the necessary funding. The vacancy rates and waiting list data noted below, combined with the housing affordability data noted earlier in this report, shows that these existing resources are insufficient to meet the demand. Many of these programs have experienced a decrease in funding in recent years due to federal and state budget cuts, and may experience additional cuts as budget problems persist. Data on occupancy and waiting lists shows that almost all affordable housing is fully occupied, and many programs and developments have significant waiting lists, suggesting the need for additional resources.

Public Housing Resources and Waiting Lists

Public housing was created through the Housing Act of 1937. Its purpose was to “provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. There are approximately 1.2 millions households living in public housing managed by some 3,300 housing authorities.¹” Little new public housing has been built in recent decades as those program resources have focused on maintenance of existing units.

Waiting lists at public housing vary widely depending on location and the size of the unit desired. According to the 2010 Dutchess County Rental Housing Survey, waiting lists at the Poughkeepsie Housing Authority range from 6 months to 2 years. Waiting lists at the Beacon Housing Authority are longer, ranging from 5 years for Forrestal Heights and 1–2 years for its senior development, Hamilton Fish Plaza. Data from HUD’s subsidized housing database (Tables 37 and 39) shows slightly different waiting list averages, with waits on the Poughkeepsie Housing Authority list averaging 1.3 years while Beacon’s wait averaged 2.75 years. Eligibility requirements and tenant selection criteria are based on the Public Housing Authority’s (PHA) Plan, which is a comprehensive guide to the PHA’s policies, programs, operations and strategies for meeting local housing needs and goals.

¹ Public Housing Program, US Department of Housing and Urban Development, (http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog).

Housing Choice Voucher Program Resources & Waiting Lists

The Housing Choice Voucher program is the federal government's program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. As of 2011, funding for this program has decreased and changes to program administration in the past few years (e.g. PHAs are now given a dollar amount as opposed to a certain number of vouchers) means that PHAs are generally serving fewer households.

In Dutchess County, five agencies administered 2,101 vouchers in April 2011 (Table 38). Waits vary depending on agency, but the County average in 2008 (the last year HUD data is available) was 26 months, a little over two years. Table 39 shows the exact waiting list time for each agency, although there appears to be a problem with the data for the Poughkeepsie Housing Authority, and data for Pathstone, the largest program in Dutchess County, is unavailable as its data is aggregated with all the programs administered through NYS DHCR. Anecdotal evidence suggests the waiting list for the Pathstone program is approximately 2-4 years. Procedures for allocation of vouchers are outlined in each agency's Administrative Plan.

Subsidized Housing

In recent decades, much of the new affordable housing stock has been created by newer federal housing programs such as the Low-Income Housing Tax Credit Program and HOME Investment Partnership Program. While public housing and housing choice vouchers focus on lower-income households, these newer programs tend to address the needs of more moderate income households. Cuts, and even elimination, of both of these programs have been proposed during recent federal budget discussions. The County currently has 1,466 such units.

There is no comprehensive data available on the characteristics of tenants of subsidized housing, or on the length of any waiting list. The 2010 Dutchess County Rental Housing Survey showed that such developments had a vacancy rate of 2.2% but almost 69% of those vacancies were in four (of 18) developments. In most subsidized housing, the vacancy rate is effectively zero and there are waiting lists which range from 2 months to 2 years. Units are allocated in accordance with the tenant selection process required by the applicable funding source(s).

Summary — Funding & Subsidized Housing Availability Impediments

There are 6,113 units of housing in Dutchess County assisted by some type of government program designed to make them more affordable to low and moderate income households. These include "project-based" assistance to developments such as public housing, tax credit developments, and other subsidized housing (such as HUD Section 202); and "tenant-based" assistance through the housing choice voucher programs. A large majority of these units are located in the City of Poughkeepsie.

A review of vacancy rates and waiting list shows little such housing is currently available. Housing choice voucher programs have waiting list ranging from 2-4 years while most subsidized housing developments have waits ranging from 6 months to 5 years. These waiting lists strongly suggest the need for additional affordable housing.

Unfortunately, budget cuts at both the federal and state levels make it unlikely that the additional resources needed to address these needs will be available in the foreseeable future.

home mortgage lending

Home mortgage lending is another area which must be analyzed to see if unfair lending practices are limiting fair housing choice. Traditional reviews of lending focused on practices which unfairly limited a household's ability to secure a mortgage due to biases based on one of the federally protected classes. In the past few years, there has been a move to analyze this data for predatory lending, a practice where low income households were targeted by unscrupulous lenders to purchase loans they could not afford. As a reaction to the housing crisis, lending standards have tightened, unscrupulous lenders have been pushed out of the marketplace, and concerns about predatory lending have lessened. Today, mortgage lending is again a highly regulated business.

The best source of data for lending analysis is Home Mortgage Disclosure Act (HMDA) data. The Home Mortgage Disclosure Act was enacted by Congress in 1975. The Act requires lending institutions to report public loan data which is aggregated by the Federal Financial Institutions Examination Council (FFIEC). A detailed review of this data is completed as part of bank examinations conducted by the various banking regulatory agencies. Their examination procedures are outlined in the "Interagency Fair Lending Examinations Procedures" guidance dated August 2009 (see <http://www.ffiec.gov/PDF/fairlend.pdf>).

Figure 34 shows home mortgage denial rates by census tracts using 2009 HMDA data. This map shows that the highest denial rates were in portions of the City of Poughkeepsie, Village of Wappingers Falls, and the northern section of the Town of Dover. In these areas, more than 50% of the applications were denied. These areas are also areas of high minority and poverty concentrations. Several areas of high minority and poverty concentrations, most notably a few census tracts in the City of Poughkeepsie and the City of Beacon, did not have very high denial rates. In fact, many census tracts throughout the County had higher-than-average denial rates. The relationship between minority and poverty concentrations and mortgage denial rates appears to be one of the weaker relationships analyzed in this report. A significant number of wealthy communities also had higher-than-average denial rates. Table A2 in the Appendix shows detailed data by census tract.

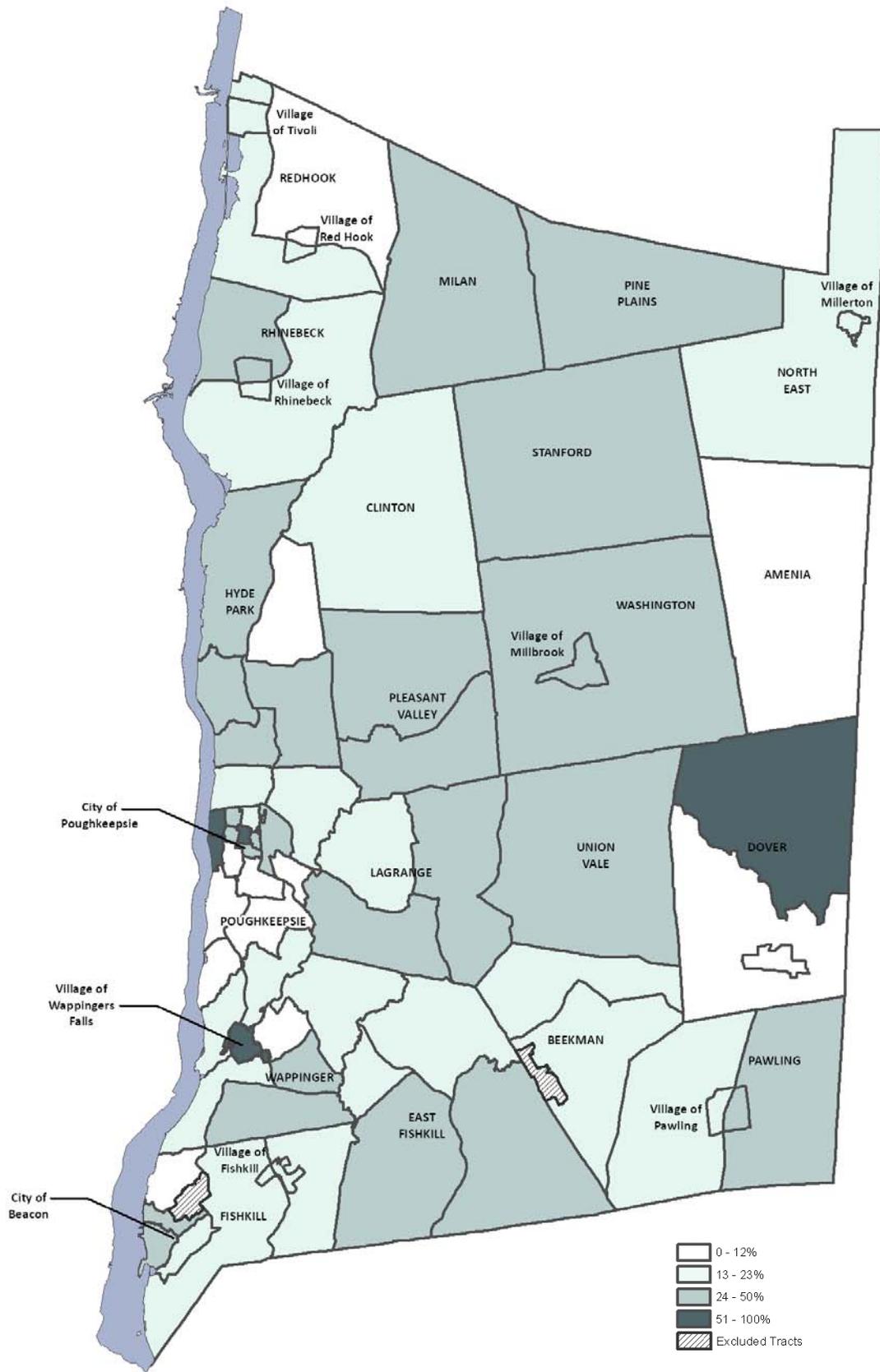


Figure 34. Home Mortgage Denial Rates by Census Tract
 Source: Home Mortgage Disclosure Act Data, 2009.

fair housing action plan

The following is the Dutchess County and City of Poughkeepsie Fair Housing Action Plan related to its Analysis of Impediments to Fair Housing Choice (AI). As outlined throughout the AI, the County and City have differing demographics, authority under NYS law, and staff capacity. Responsibilities for the actions listed in this Plan have been distributed based on these roles. Many of the actions listed in the report are county-wide concerns, and the County will take the lead on these actions. A number of actions affect both the County and the City and in these cases both entities are responsible. A smaller number of actions, due to the City's land use authority under home rule, relate only to the City. Actions which involve both the County and City, or only the City, are noted as such. Actions with no such designations are the responsibility of the County.

This Fair Housing Action Plan (FHAP) contains many more actions than could be completed in a year or two. An implementation plan will be developed to assign each action a short, medium or longer term schedule. All activities related to this Plan will be documented and made available to the public through the County and City websites as appropriate.

Impediment A: Home Rule, Land Use Regulations, and the Local Land Use Approval Process

Summary

One of the most far-reaching land use impediments for affordable housing in the County is the strong home rule arrangement of land use controls in New York State. Under home rule, individual municipalities maintain control over land use within their borders. Dutchess County has no direct approval authority over developments or land use regulations in the County. The City of Poughkeepsie, as a local municipality with such authority, can use its home rule authority to directly address impediments.

A preliminary review of the 30 zoning ordinances adopted by various municipalities throughout the County identified the following zoning restrictions as being the most widespread and limiting for housing choice: large lot zoning, special permits, and maximum occupancy restrictions. Additionally, the land use approval process, as well as its interaction with New York's State Environmental Quality Review Act (SEQRA), can be a major impediment to the development of affordable housing.

Actions

The actions noted below will continue and expand current efforts to encourage land use regulations and processes which support the development of affordable housing.

1. PROVIDE TECHNICAL ASSISTANCE TO MUNICIPALITIES TO FACILITATE LOCAL APPROVALS

- a. **Expand Greenway Guides.** Through Greenway Connections, provide guidelines to municipalities about pertinent planning topics to aid in project reviews, comprehensive plan and zoning code updates, and wider public discussions. Greenway Connections provides easily adoptable guides on a variety of land use topics. Guides will be expanded to include issues which encourage housing diversity and affordable housing.
- b. **Expand GIS Resources.** Expand existing geographic information system (GIS) resources, available through the County's Parcel Access and ArcStudio systems, to help municipalities, developers and the public understand current development patterns and plan future development.
- c. **Continue Census Data Analysis and Dissemination.** As a Census repository, provide data to municipalities and developers as they conduct due diligence on proposed housing developments.

Continue to interpret Census data, create data layers and make this information accessible for public use.

- d. **Education and Training.** The Dutchess County Planning Federation, which is staffed by the County's Planning Department, provides education on a variety of planning and zoning topics through training sessions and a monthly newsletter. The Federation will regularly include topics appropriate to encourage the development of affordable housing. "Best practices" will be researched and highlighted as part of these efforts. The County will also provide technical assistance to local housing committees, as needed and as resources permit.

2. IMPLEMENT TRACKING SYSTEM FOR REGIONAL HOUSING NEEDS ASSESSMENT (RHNA) GOALS

- a. **Develop Fact Sheets.** Develop fact sheets for each municipality with housing related demographics, build out analysis, and RHNA goals.
- b. **Report annual progress against RHNA goals.** Track municipality progress against RHNA goals. Results will be published annually and shared with local municipalities.
- c. **Comprehensive Plan and Zoning Ordinance Review.** Review proposed comprehensive plans and zoning ordinances, and subsequent amendments, based on their ability to meet RHNA goals. Provide comments as part of the review required under NYS General Municipal Law Sections 239-l and -m (GML 239-l/m).

3. REVISE AND IMPLEMENT MODEL INCLUSIONARY ZONING (IZ) ORDINANCE.

- a. Compare Dutchess County's existing Model IZ Ordinance with more recently developed ordinances. Make revisions as necessary to insure it furthers fair housing choice.
- b. Distribute copies of the Model IZ Ordinance to all municipalities and make it available on the County's website.
- c. Conduct training and information sessions on the Model IZ Ordinance through the Dutchess County Planning Federation and presentations as requested by local municipalities.
- d. Offer technical assistance to municipalities drafting local IZ ordinances.
- e. Create a Frequently Asked Questions (FAQ) document that addresses questions raised by municipal officials about the Model IZ Ordinance.
- f. For municipalities that propose IZ ordinances, include comments and recommendations on their consistency with the Model IZ Ordinance as part of the required GML 239-l/m review.
- g. Continue to support the centralized administration of municipal IZ ordinances by NeighborWorks HomeOwnership Center through referrals to interested communities, technical assistance and funding, as available.

4. ZONING ORDINANCE REVIEW

The County will identify specific zoning provisions that may inhibit the development of affordable housing, conduct a comprehensive review of all local zoning ordinances to identify these provisions, and communicate results to the municipalities. The County will follow-up with each municipality to review any actions taken by the municipality to rectify the limiting provisions. The City of Poughkeepsie, which is currently revising its zoning ordinance, will review the proposed ordinance for any limiting provisions.

5. TRACK THE LOCAL APPROVAL PROCESS FOR AFFORDABLE HOUSING DEVELOPMENTS

- a. Track local review of affordable developments and offer technical assistance to both developers and municipal officials when there appears to be local obstacles.
- b. The County will urge local approval boards to give agenda priority to affordable housing applications and shorten minimum advance submission deadlines. The City of Poughkeepsie will give priority on the City's Planning Board agenda to affordable housing developments.
- c. If a project is required to complete an Environmental Impact Statement (EIS) through SEQRA, make recommendations for focused scoping to streamline the review and limit unnecessary areas of study.
- d. Attend and participate in public forums and board discussions on affordable housing.

6. ADVOCATE FOR REFORM OF THE NY STATE ENVIRONMENTAL QUALITY REVIEW ACT (SEQRA)

Work with Hudson Valley Pattern for Progress, the Builders Association of the Hudson Valley and other interested parties to facilitate reform of SEQRA that better balances development and environmental concerns.

7. DISCRETIONARY FUNDING POLICY

Implement a policy to give priority of any County discretionary funds (including but not limited to CDBG and Partnership for Manageable Growth program funds for open space preservation) to projects in communities which have taken actions to affirmatively further housing choice, including but not limited to: inclusionary zoning; creation of housing committees; and zoning revisions which encourage affordable housing.

Impediment B: Limited Water and Wastewater Infrastructure

Summary

The provision of water and wastewater infrastructure is a challenging undertaking. Gone are the days of abundant public funding and widespread approval for such infrastructure. Instead, communities and developers are faced with a lack of critical data, funding, and misperceptions that negatively impact public support.

Although Dutchess County has hundreds of water and wastewater systems, no central database exists to locate those systems or provide information about capacity. This is a major drawback to determining if and where a development could be located. There is also very little public funding available for such systems, and homeowners who have installed and maintained individual wells and septics may not be interested in or able to forego those investments in favor of the new financial commitment created by a centralized system. The approval process can also prove challenging.

Actions

The following actions will be undertaken to expand the availability of water and wastewater resources essential to the development of affordable housing:

1. CREATE COMPREHENSIVE WATER AND WASTEWATER MAP AND DATABASE

Dutchess County Department of Planning and Development will work closely with the Dutchess County Water and Wastewater Authority (DCWWA), the Dutchess County Health Department, and other municipal and private providers to create a comprehensive map and database of all water and wastewater systems, to include available information on capacity and other statistics important to developers.

2. EXPAND BOUNDARIES OF EXISTING WATER AND WASTEWATER DISTRICTS

DCWWA will consider requests to expand the boundaries of water and wastewater districts controlled by DCWWA to include sites that are suitable for affordable developments. DCWWA will provide technical assistance to communities and developers looking to develop or expand water and wastewater districts and facilities in an effort to create affordable housing.

3. USE RESOURCES OF CDBG PROGRAM AND DCWWA TO EXPAND AVAILABILITY OF WATER AND WASTEWATER SYSTEMS

The County will use these resources, as appropriate and available, to reduce the costs of: sanitary sewer connections; on-site wastewater treatment systems; water supply connections; and establishment of public water supply, when economically practical. The City of Poughkeepsie will continue to utilize a portion of its CDBG funds for improvements to its water and wastewater systems in income eligible neighborhoods.

4. RESEARCH NEW TECHNOLOGIES

DCWWA is researching approvable, cost-conscious technologies to collect and treat sewage to the same or higher standard than traditional methods. DCWWA is also working with developers, municipalities, and the Dutchess County Department of Health to implement these new solutions when possible.

Impediment C: Limited Transportation Infrastructure

Summary

Dutchess County's land use pattern is one of low-density suburban and rural development, with some urban patterns found in its cities, villages and hamlets. This development pattern means it is difficult to provide efficient and affordable transit service to all areas of the County. Indeed, the County's LOOP bus system has fixed routes that traverse the main highways at varying schedules, leaving many areas with limited service. Transit options in the City of Poughkeepsie, which are operated by the City, have better coverage due to the smaller geographic area and higher population density.

For people who can't drive or don't own a personal vehicle, and who are looking to live outside of the City of Poughkeepsie, it can be difficult to find a place to live with a variety of housing options that also has access to employment, shopping, and other amenities and services. When transportation costs are combined with housing costs associated with large-lot, single-family homes in outlying areas, whole sections of the County may be unattainable or unsustainable for many households.

Actions

The County and City will undertake the following actions as part their ongoing efforts to improve their transportation systems, and will encourage new development that can utilize these systems, while also encouraging new development in locations that provide opportunities for pedestrians and bicyclists.

1. MONITOR TRANSIT NEEDS OF RIDERS OF LOOP AND CITY OF POUGHKEEPSIE BUS SYSTEMS AND ADJUST SERVICE WHEN APPROPRIATE

The County and City routinely monitor the transit needs of riders of the LOOP and City of Poughkeepsie systems, and adjust service when appropriate. The County and City will meet semi-annually to identify and discuss current issues and opportunities with transit providers in the region; Dutchess County Mass Transit, City of Poughkeepsie Transit, and MTA/Metro-North Railroad.

2. INTERACT WITH REGIONAL TRANSPORTATION PLANNING AGENCIES AND LOCAL GOVERNMENTS

The County and City will meet annually with the Poughkeepsie-Dutchess County Transportation Council to:

- a. Monitor the potential need for improved transit accessibility for residents and workers, including update of Coordinated Public Transit–Human Service Transportation Plan;
- b. Maintain a dialogue with MTA and Metro-North Railroad management on transit-oriented development that includes opportunities for developing affordable units.

3. PROMOTE SITE SELECTION CRITERIA THAT EMPHASIZE CONNECTIVITY AND WALKABILITY

The County and City will consider availability of transit and walkability when evaluating the desirability of development sites for affordable units for HOME and CDBG funding. Additional criteria are outlined under Impediment F(7). Figure 30 identifies areas for higher priority consideration of affordable units based on proximity to Metro-North Railroad stations and current bus routes.

4. UTILIZE CDBG FUNDS, AS APPROPRIATE AND AVAILABLE, TO IMPROVE TRANSPORTATION SERVICES AND PEDESTRIAN NEEDS

The County and City will continue to offer CDBG funding for support of privately run transportation services, particularly for seniors and disabled populations to reach necessary services. The County and City will also continue to offer CDBG funding for sidewalk improvements to provide safer/accessible pedestrian opportunities for those looking to walk to local amenities, employment or public transportation. Use of CDBG funds on sidewalk improvements that provide accessible routes for those in wheelchairs, and safer pedestrian access for residents of affordable housing developments will continue to be a priority.

Impediment D: Local Opposition to Change/Not-In-My-Back-Yard (NIMBY)

Summary

NIMBYism is generally defined as public opposition to the placing of certain types of facilities, services, and housing types in a given area. NIMBYism can prolong the land use approval process. Public concerns often focus on school taxes, property values and other quality of life issues. These concerns are appropriate areas for discussion, which should include an understanding of current research on how affordable housing may or may not affect the concerns raised.

Actions

The County and City will address the “Not In My Back Yard” (NIMBY) attitude with an outreach and education campaign designed to reach a broad audience including municipal officials, community leaders and most importantly, the public.

1. SPONSOR COMMUNITY LEADERSHIP TRAINING

- a. **Local education and training.** As noted in Impediment A(1)(d), the Dutchess County Planning Federation provides education on planning and zoning topics through training sessions and a monthly newsletter. The County will insure training sessions and newsletters cover NIMBY housing issues. The County will encourage all municipalities to send at least one Planning Board member and one legislative board member to the housing sessions. The City of Poughkeepsie will require that at least one Planning Board member attend the housing sessions, and all other City Planning Board members will be strongly encouraged to attend.
- b. **Regional education and training.** Work with Hudson Valley Pattern for Progress on their “Housing the Hudson Valley” annual conference, which promotes the need for and benefits of mixed income

housing. Promote training programs conducted by others that are geared to combat NIMBYism and promote a land use regulatory framework that will support development of affordable housing.

2. CREATE A WEBPAGE OF RESOURCES ON NIMBY

Create a NIMBY resources page on the County’s website that provides links to existing articles and research on NIMBY issues. The County and City will promote the website to local officials.

3. PARTICIPATE IN PUBLIC FORUMS

Participate in public forums sponsored by local municipalities, community groups, and developers to promote affordable housing opportunities and dispel rumors about affordable housing.

4. WORK WITH HOUSING AGENCIES, LEGAL SERVICE AND FAITH-BASED ORGANIZATIONS TO PROMOTE AFFORDABLE AND FAIR HOUSING EFFORTS

The County will continue to cooperate with housing non-profits and Legal Services of the Hudson Valley, and expand efforts to other agencies in the region, to promote affordable and fair housing efforts. Specifically, the County will work with the HousingUs/Hudson River Housing initiative to increase affordable housing in northeastern Dutchess County.

The County will contact the Dutchess Interfaith Council and other faith-based organizations to ask for their assistance in promoting the benefits of mixed income housing, and racially and ethnically integrated communities.

5. PARTICIPATE IN REGIONAL DISCUSSIONS WITH OTHER CDBG ENTITLEMENTS AND HOME JURISDICTIONS IN THE REGION

The County and City will participate in regional discussions with other CDBG entitlements and HOME participating jurisdictions representing the Hudson Valley, New York City and Long Island. The County and City will participate in at least one meeting annually to discuss the Analysis of Impediments, identify resources and activities that may be needed, and share resources and activities as appropriate.

Impediment E: Limited Fair Housing Resources

Summary

The Federal Fair Housing Law provides protections against housing discrimination by race, color, religion, sex, disability, national origin, or familial status. New York State law provides additional protections against discrimination by age or marital status. Dutchess County and the City of Poughkeepsie have no separate fair housing laws. A review of housing complaints in Dutchess County over the past decade reveals that no Federal-level complaints and only five State-level complaints were found to have cause. However, it is likely that not all discrimination gets reported.

The County has traditionally had limited fair housing resources at the local level. Additional resources will need to be developed to ensure that residents are aware of their rights, and the process to rectify any fair housing issues.

Actions

The County will undertake the following actions to expand fair housing resources in the County:

1. DEVELOP FAIR HOUSING EDUCATION, MARKETING, OUTREACH AND ADVISORY CAPACITY

Develop expertise within the County to provide advice and referral services to local residents who feel their rights have been violated under federal and state fair housing laws. Proposed activities include:

- a. **Staff capacity and referrals.** Train County Community Development staff on fair housing laws and procedures to provide advice and referral services to residents. Investigate entering into a MOU with the NYS Division of Human Rights to provide fair housing assistance. Make referrals as necessary to HUD and NYS Human Rights Commission.
- b. **Education.** Develop a fair housing page on County website, including links to existing resources. Develop a “know your rights” pamphlet related to housing. Develop a community education program on fair housing issues for Fair Housing Month (April). Contact the Dutchess County Association of Realtors annually to determine their needs regarding fair housing education.

Impediment F: Limited Subsidized Housing and Assistance Programs

Summary

There are over 6,000 units of housing in Dutchess County assisted by some type of government program designed to make them affordable to low and moderate income households. A review of vacancy rates and waiting lists shows little such housing is currently available. Housing Choice Voucher programs and subsidized housing developments have long waiting lists, which suggests additional need. Federal and State budget cuts make it unlikely that additional resources to address these needs will be available in the foreseeable future.

Actions

The County and City will address the issue of limited subsidized housing and assistance programs with the following actions:

1. EXPAND AVAILABILITY OF HOME INVESTMENT PARTNERSHIP PROGRAM FUNDS TO ALL DUTCHESS COUNTY COMMUNITIES

In the past, Dutchess County has limited eligibility for HOME funds to affordable housing developments in municipalities that are also members of the CDBG Urban County Consortium. This limitation also extended to the County’s First Time Homebuyer Program. Some of the non-participating communities are more affluent, which may have limited the ability of developers to locate affordable housing developments, or first time homebuyers to purchase, in these higher income communities. The County has removed this restriction. Not only will the County allow any development to apply for funds but it will give priority to projects located in communities and/or school districts with lower levels of African American, Hispanic and low-income concentrations. First time homebuyers will be allowed to purchase in any Dutchess County municipality.

2. INCREASE AVAILABILITY OF INFORMATION ON AVAILABLE AND PROPOSED AFFORDABLE HOUSING

- a. The County and City will use the Internet to make housing information available by posting press releases, key stories and photographs on their websites, and through Twitter and Facebook for more updated information. Improve connection to the online resources of the NeighborWorks HomeOwnership Center.
- b. Detailed fair housing marketing plans will be developed for each County-funded affordable housing

development. Developers will be required to analyze the local market area to identify racial and ethnic populations deemed least likely to apply and require marketing to target those populations.

- c. Investigate an online central registration for households interested in moving into newly developed affordable housing opportunities.
- d. Investigate development of an interactive map of existing and proposed affordable units. The map may include links to information on school quality data, public transportation, and marketing materials for developments in their initial rent-up phase.
- e. The County and City will meet annually with the County's Housing Choice Voucher (HCV) agencies to apprise them of new affordable developments and discuss impediments that HCV recipients have in locating appropriate housing. HCV programs will receive marketing materials for all new affordable developments.
- f. The County and City will meet annually with representatives of disability advocacy organizations to apprise them of new affordable developments, to better understand how to the needs of disabled households, and to determine how to assist them in accessing housing.

3. INCREASE THE AVAILABILITY OF FAMILY HOUSING

There is a perceived need for three-bedroom units based on statements by local Housing Choice Voucher administrators and human service agencies. The County and City will encourage developers to include larger units in their developments, and will give priority to such developments in the allocation of CDBG and HOME funding.

4. IMPLEMENT OCCUPANCY STANDARDS

The County and City will implement Occupancy Standards within their HOME-funded developments to maximize the housing they subsidize. Although state and federal guidelines permit a single person to purchase a three-bedroom townhome, the proposed standard will give priority to households that have at least one person for each bedroom in the unit being considered for purchase/rent.

5. IMPLEMENT ACCESSIBILITY STANDARDS

Under NYS Building Code and many state and federal funding sources, a percentage of the units are required to be accessible to the disabled. The County will begin discussions with NYS and other funders to determine if a process could be developed to give disabled persons priority to accessible units.

6. CONSIDER EXPANDING DIVERSITY AND SUSTAINABILITY IN SITING OR FUNDING AFFORDABLE HOUSING.

The County and City will put additional emphasis on the following site location criteria with the goal of expanding housing choice, and creating economic and environmental sustainability. Criteria will include, but are not limited to:

- a. Census blocks/tracts with the lowest percentage of African Americans and Hispanics.
- b. Schools quality.
- c. Transit access.
- d. Availability of services and retail.
- e. Infrastructure availability.
- f. Cost per unit and the ability to develop multiple units.

7. ADVOCATE FOR SOURCE OF INCOME LEGISLATION

Information from housing experts, testimony at public meetings and data from the public opinion survey suggests that a household's income source can be an impediment to finding housing. This impediment

has been identified throughout New York State and the United States. Since this issue is not unique to Dutchess County, the County and City will advocate on the state and federal levels for the addition of "source of income" as a protected class in both federal and state fair housing laws.

8. CONTINUE/EXPAND HOUSING PRIORITY WITHIN CDBG PROGRAMS

The County will continue to give priority to proposed CDBG projects that address housing needs and to proposals in communities which expand housing choice, including school district choice. The County will continue to allow municipalities to submit two applications rather than one if the second application is for a housing or housing-related project. The City of Poughkeepsie will make support of affordable housing a priority for its CDBG funding in future Consolidated Plans.

9. MAXIMIZE THE USE OF LIMITED STATE AND FEDERAL FUNDS

Large subsidies are required to reduce the cost of housing units to an affordable rent or purchase price. The state and federal governments have several programs available to subsidize new affordable housing. The County will develop fact sheets for developers on each funding source and work with developers to ensure that every available program is considered and applied for. The County and City will consider submitting applications for funding to bring additional resources into the community for affordable housing development.

10. SUPPORTING THE WORK OF HUD-CERTIFIED HOUSING COUNSELING AGENCIES

The County and City will continue to support NeighborWorks HomeOwnership Center, the local HUD-certified housing counseling agency, with letters of support for funding applications and financial resources when appropriate and available.

Impediment G: High Taxes

Summary

The cost of living in Dutchess County is relatively high. Contributing factors include our location in the most expensive region of the country (Northeast), our proximity to the New York City metro area, and our location in one of the highest-taxed states in the nation. A review of tax data shows that Dutchess County ranked 51st out of 2,922 counties nationwide for the amount of taxes paid as a percentage of median household income.

Actions

The County and City will undertake the following actions to minimize the tax burden:

1. COMPLIANCE WITH NYS REAL PROPERTY TAX LAW 581A

Work with Dutchess County Real Property Tax Service to ensure that local assessors are educated about the requirements of NYS Real Property Tax Law 581a which requires affordable housing be assessed under the income approach method. Ensure assessors have copies of filed deed restrictions and updated resale values to include in assessment records. The City will insure its assessor is fully informed regarding the law and implements it for all eligible affordable developments.

2. WORK TO LOWER TAX BURDEN

The County and City will continue efforts to:

- a. Look for opportunities to reduce the property tax levy.

- b. Work with municipalities to encourage the consolidation or sharing of services.
- c. Advocate for comprehensive mandate relief on the State level to help insure the success of the recently approved NYS tax cap legislation.

Impediment H: High Land Cost and Limited Availability

Summary

The relatively high cost of land is due to a combination of factors including, but not limited to, our proximity to the New York City metro area, and restrictive zoning ordinances that favor large-lot zoning and provide limited land for multi-family housing or homes on small lots.

Actions

The County and City will take the following actions to identify and secure land which may be appropriate for such developments.

1. IDENTIFY POTENTIAL PARCELS

Identify and evaluate properties noted below for affordable housing development opportunities, and engage in discussions with municipalities and developers to foster such developments. Primary focus will be on areas identified in Impediment F(6).

Actions may include:

- a. Approach banking and financial institutions to identify properties in default or subject to foreclosure, with a focus on multi-unit developments.
- b. Identify and evaluate properties, particularly those currently for-sale, based on an analysis of existing land use, zoning, infrastructure, physical conditions and related criteria. This could include office parks and underutilized shopping malls.
- c. Meet with municipalities, through the Greenway Connections initiative, to identify existing centers, mixed-use redevelopment, and transit-oriented development (TOD) opportunities, and encourage incorporation of affordable units in these initiatives.
- d. Identify and evaluate publicly-owned property (County, City, State and Federal) classified as general municipal (non-park) or properties acquired through tax foreclosure or donation for suitability for affordable residential development.
- e. Extend invitations to meet with developers to provide information about the County's housing programs and other funding programs.
- f. The City of Poughkeepsie will continue its policy that all city-owned property zoned for one and two family houses be sold only to owner-occupants or organizations that will rehabilitate the property for the sole purpose of selling the house to an owner occupant.

2. USE CDBG AND HOME RESOURCES TO DEFRAY THE COST OF LAND

The County will use both CDBG and HOME funds, as appropriate and available, to purchase land that will be developed for affordable housing. The City of Poughkeepsie shall make support of such affordable housing developments a priority for CDBG funding in its next Consolidated Plan.

appendix

appendix contents

Exhibit A1:	Specific Land Use Regulations Impacting Affordable Housing	133
Exhibit A2:	Public Opinion Survey (English)	137
Exhibit A3:	Public Opinion Survey (Spanish)	142
Exhibit A4:	Public Opinion Survey Distribution List.....	147
Figure A1:	Minority Population Concentrations by Census Tract, Dutchess County	148
Figure A2:	Black or African American Population Concentrations by Census Tract, Dutchess County.....	149
Figure A3:	Hispanic or Latino Origin Population Concentrations by Census Tract, Dutchess County	150
Figure A4:	Minority Population Concentrations by Census Block, City of Poughkeepsie.....	151
Figure A5:	Black or African American Population Concentrations by Census Block, City of Poughkeepsie	152
Figure A6:	Hispanic or Latino Origin Population Concentrations by Census Block, City of Poughkeepsie.....	153
Figure A7:	Centralized Water and Wastewater Systems Owned/Operated by DCWWA	154
Table A1:	Housing Choice Vouchers by Zip Code	155
Table A2:	Home Mortgage Denial Rates by Census Tract, Dutchess County	156
Table A3:	Zoning Ordinance Review Matrix.....	157

Exhibit A1: Specific Land Use Regulations Impacting Affordable Housing

Land use regulations are a complex and interwoven set of policies that govern the use of land in New York State. Although the particulars of each municipality's code are unique to that community, there are some regulations common to most that may play a role in providing for, promoting, permitting, or restricting the development and preservation of affordable housing, as defined and discussed below.

Accessory Dwelling — A dwelling unit that is subordinate in terms of size, location, and appearance to a permitted principal one-family residence located on the same lot.

Accessory dwelling units can potentially provide more affordable housing units interspersed throughout existing developed areas.

Area Variance — An authorization by the Zoning Board of Appeals granting relief from the dimensional requirements of the zoning regulations.

State law stipulates that Zoning Boards of Appeal must balance the benefit to the applicant versus the detriment to public health, safety, and welfare, and that if a variance is granted it must be the minimum variance necessary to provide relief. There is a 5-part test to help guide the review, but there is an element of subjectivity involved in the review. It is important to ensure that affordable housing projects do not get treated differently with respect to area variance requests.

Average (or Net) Density — Average density is a more flexible method of residential development that allows for a range of lot sizes, versus the minimum lot area approach typically used. The zoning for the district is used to calculate the allowed number of lots for a project, but the lot sizes can vary.

Although affordable housing efforts often focus on multi-family structures such as apartments or condominiums, the ability to provide for modest single-family homes on modestly-sized lots is another way to expand housing choice in a community. Instead of resulting in cookie-cutter subdivisions with lots that are all the same size, with "average density" the zoning for the district is used to calculate the allowed number of lots for a project, but the lot sizes can vary. This flexibility in lot size allows for a subdivision that can have a range of acreages and home prices, while protecting natural and scenic resources and meeting Department of Health standards.

Boarding House — A house in which paying guests are given lodging by the room and meals, sometimes for extended periods of time.

Such use can play a role in the provision of affordable transitional or temporary housing within a community.

Building Line or Setback — A line, usually fixed parallel to the lot line and between which a building is not permitted to extend.

Excessive or unnecessarily large minimum setbacks from property lines may limit the development area of lot, which could negatively affect affordable housing projects. Particularly in already-developed areas such as town centers and villages, minimal setback requirements can allow for properly designed projects that "fit" within the existing urban fabric of the area.

Bulk Regulations — The regulations that govern the size and location of a building and related appurtenances on a lot. Minimum lot coverage, maximum building height, setbacks, and maximum floor area ratio are common bulk regulations.

Excessive or unnecessarily restrictive limits may negatively impact the development area for affordable housing projects. Particularly in already-developed areas such as town centers and villages, greater lot coverages and taller buildings can allow for properly designed projects that "fit" within the existing urban fabric of the area.

Cluster Subdivision — A subdivision, often residential, where the dwelling units or buildings, the same number of which that would result on a given parcel under a conventional subdivision plan, are allowed to be concentrated on a smaller and more compact portion of land and where a majority of the remaining

Exhibit A1, cont'd

land is left in its natural condition (open or forested) in perpetuity. Subdivision regulations or zoning ordinances may contain provisions that enable a developer to modify minimum lot size and other dimensional requirements as part of the subdivision approval process.

Cluster provisions encourage creativity in housing design, and also allow for a reduction in upfront infrastructure costs (such as shorter roads, less pipe for water/sewer, etc.), a savings that can be passed on to residents. These lower upfront costs can be a key component to the provision of affordable housing options in a community.

Condominium — A system of ownership established pursuant to the Condominium Act of the State of New York in which the interior of the dwelling unit is owned (fee simple) by the homeowner and the exterior and all common areas, including land, are owned by all of the homeowners in the development. While originally applied mostly to residential units, this form of ownership is now used for office and other types of commercial development.

Land use regulations that restrict housing by type or method of ownership may have an effect on the provision of affordable housing.

Cooperative — An ownership arrangement under which a person has a shared interest in a residential building complex. Both the individual unit and the common elements are owned by a cooperative and are covered by one mortgage. As with condominiums, cooperative ownership can take a variety of building forms.

Land use regulations that restrict housing by type or method of ownership may have an effect on the provision of affordable housing.

Coverage — That percentage of the lot covered by building footprints (Building Coverage), or by building footprints, paved areas and any other impervious surfaces (Lot Coverage).

Excessive or unnecessarily restrictive limits may negatively impact the development area for affordable housing projects.

Density — The ratio of persons, households, or volume of building or development to an area of land.

Excessive or unnecessarily restrictive limits may negatively impact the development area for affordable housing projects.

Density Bonus — Allowance for an applicant to increase the number of dwelling units or floor area ratio in a development in exchange for providing a specified amenity, such as a certain percentage of the units as affordable housing. Also referred to as Incentive Zoning.

A modest increase in the number of units can allow for the creation of affordable housing in the midst of market-rate housing, creating a better socio-economic mix of residents. Due to economies of scale and shared infrastructure, it may be easier for a developer to accommodate a percentage of units as affordable within the context of a larger project rather than trying to do an entire project as affordable.

Dwelling Unit — A building or portion thereof providing complete housekeeping facilities and with direct access from the outside or through a common hall.

Land use regulations should not add unnecessary conditions to the definition of a dwelling unit.

Family — A definition included in the zoning ordinance usually for the purpose of establishing maximum population density per dwelling unit.

The definition of Family should be expansive and not serve to limit residency beyond health and building code requirements.

Exhibit A1, cont'd

Floating Zone — An unmapped zoning district where all the zone requirements are contained in the ordinance and the zone is fixed on the map only when the application for development meeting the zone requirements is approved.

Floating zones may be a useful tool for the development of affordable housing but only if the criteria are well-established so as to eliminate any guesswork in the application and mapping process. However, this kind of zone can be difficult to apply in practice.

Floor Area Ratio (FAR) — The quotient derived from the gross floor area of a building (or all buildings) divided by its lot area.

According to the American Planning Association, "The floor area ratio (FAR) was developed as a more refined and adaptable measure of intensity than building coverage. It expresses in one measure, instead of several, the mathematical relation between volume of building and unit of land, FAR, however, cannot replace more traditional bulk controls entirely. Often it is not a sufficient height control nor does it regulate the placement of the building on the site."

Household — The person or persons occupying a single dwelling unit with common access to, and common use of, all living and eating areas and all areas and facilities for the preparation and storage of food within the dwelling unit.

Definitions of household should be expansive and not serve to limit residency beyond health and building code requirements.

Minimum Lot Size — A requirement that a building lot encompass a minimum area, sometimes in combination with a minimum building area requirement.

Zoning that requires large minimum lot areas, such as 3- or 5-acre minimums for single-family residences, is used frequently throughout Dutchess County's municipalities. This may be done due to a lack of public water and/or sewer infrastructure, to avoid sensitive natural areas such as wetlands and steep slopes, or to blend in with the surrounding rural or suburban character of an area. Given the high cost of land, such large-lot zoning can work against the goal of providing for affordable housing. Some local municipalities have begun using minimum lot area to calculate the numbers of lots permitted in a development, but then allow for lots to vary in size within that overall permitted number of lots. This technique, often referred to as "average density" or "net density," provides for greater flexibility in lot size and arrangement, which also leads to greater variation in cost.

Moratorium — A temporary ban on an activity, such as new construction or the establishment of a specific use, that is often enacted in response to rapid growth, to unanticipated and potentially adverse impacts of current regulations, or to the updating of the municipality's comprehensive plan, zoning ordinance, and/or subdivision regulations. In many instances, a moratorium is only partial and thus provides for interim development controls that permit limited development, particularly in hardship cases. Courts in New York State have generally upheld moratoriums if they serve a reasonable purpose, are set for a reasonable time period, and are enacted under the proper procedural requirements for such ordinances.

Moratoria should not be used to impede the development of affordable housing.

Multi-Family Housing — Structures that provide dwelling units for multiple households, usually distinct from two- or three-family houses.

Multi-family housing is often likely to be more affordable than single-family residences, and play an important role in the provision of affordable housing in a community. Local land use regulations should have provisions to allow for the development of multi-family housing.

Overlay Zone — A additional mapped zone that imposes a set of requirements in place of or in addition to those of the underlying zoning district. In an area where an overlay zone is established, property is in two zones and the land may only be developed under the conditions and requirements of both zones, or as specified in the local regulations.

Exhibit A1, cont'd

Overlay zones can be a useful tool to add sites for the development of affordable housing but only if the criteria are well-established so as to eliminate any guess-work in the application and mapping process. However, this kind of zone can be difficult to apply in practice.

Parking Requirements — Land use regulations that establish a minimum number of parking spaces to be provided as part of the approval of a development.

Excessive or unwarranted minimum parking requirements per dwelling unit, or per bedroom in each dwelling unit, can add unnecessary development costs for an affordable housing development, and could restrict its size due to the increased amount of land required to be set aside for parking.

Public Housing — Housing owned by a public agency.

Land use regulations should not distinguish this type of housing from other types of permitted housing.

Publicly Assisted Housing — Housing with some form of government subsidy, either to the developer or the tenant.

Land use regulations should not distinguish this type of housing from other types of permitted housing.

Setback — The required minimum distance from a property line to any structure built upon a lot.

Excessive minimum setback requirements may limit the development are for affordable housing.

Site Plan — A detailed plan showing the location of structures, parking areas, lighting, landscaping, drainage, and other features for the development of a parcel of land; distinct from a plat in its greater degree of detail and limitation to one lot.

Site plan regulations could include a fast-track review process for affordable housing developments.

Special Use Permit — A special use permit is the authorization of a particular land use that is permitted in the zoning district subject to specific requirements that are imposed to ensure that the proposed use is in harmony with the immediate neighborhood and will not adversely affect surrounding properties. Special use permit approval is in addition to, not in place of, site plan approval.

Affordable housing developments should not be subject to more conditions or a more extensive review and approval process than a market-rate development.



Dutchess County and City of Poughkeepsie Fair Housing Choice Survey

Dutchess County and the City of Poughkeepsie Community Development Programs are undertaking a community survey related to fair housing issues. This survey includes questions about traditional fair housing concerns (such as racial and ethnic discrimination) and “fair housing choice.” Fair housing choice is about making sure people have a variety of housing choices available to them throughout the community.

This survey is totally anonymous.

We ask that you take 10 minutes to complete this survey. If you are satisfied with your current housing situation, please think about other people in your life who may have needs, such as an aging parent or elderly neighbor, an adult child just starting out, or a new co-worker looking to relocate to the area. **Your opinion is important to us.**

This survey may also be completed on-line, go to: <http://www.dutchessny.gov> and look for the *Fair Housing Choice Survey* link.

The survey results will help us design programs and policies to increase housing choice, and will be included as part of Dutchess County and the City of Poughkeepsie’s *Analysis of Impediments to Fair Housing Choice Report* which is required by the U.S. Department of Housing and Urban Development.

The following definitions may be helpful as you complete the survey:

Household is all the people who occupy a housing unit.

Discrimination is the illegal practice of denying a person or household the right to buy or rent a home based on a protected category.

Protected category means a group of people, defined by a characteristic or other factor, who cannot be discriminated against based on these characteristics under Federal and NYS Fair Housing Laws (for example: race/color, national origin, disability, familial status/children).

Part 1 - Current Housing

1. In which Town/Village/City do you reside?

<input type="checkbox"/> C/Beacon	<input type="checkbox"/> T/Poughkeepsie
<input type="checkbox"/> C/Poughkeepsie	<input type="checkbox"/> T/Red Hook
<input type="checkbox"/> T/Amenia	<input type="checkbox"/> T/Rhinebeck
<input type="checkbox"/> T/Beckman	<input type="checkbox"/> T/Stanford
<input type="checkbox"/> T/Clinton	<input type="checkbox"/> T/Union Vale
<input type="checkbox"/> T/Dover	<input type="checkbox"/> T/Wappinger
<input type="checkbox"/> T/East Fishkill	<input type="checkbox"/> T/Washington
<input type="checkbox"/> T/Fishkill	<input type="checkbox"/> V/Fishkill
<input type="checkbox"/> T/Hyde Park	<input type="checkbox"/> V/Millbrook
<input type="checkbox"/> T/LaGrange	<input type="checkbox"/> V/Millerton
<input type="checkbox"/> T/Milan	<input type="checkbox"/> V/Pawling
<input type="checkbox"/> T/North East	<input type="checkbox"/> V/Red Hook
<input type="checkbox"/> T/Pawling	<input type="checkbox"/> V/Rhinebeck
<input type="checkbox"/> T/Pine Plains	<input type="checkbox"/> V/Tivoli
<input type="checkbox"/> T/Pleasant Valley	<input type="checkbox"/> V/Wappingers Falls
<input type="checkbox"/> If other, add zip code _____	

2. What is your current housing situation?

<input type="checkbox"/> Own	<input type="checkbox"/> Live with family/friend for no rent
<input type="checkbox"/> Rent	<input type="checkbox"/> Homeless (<i>skip to question 8</i>)
<input type="checkbox"/> Other _____	

3. How long have you lived in your current home?

<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> 6-10 years
<input type="checkbox"/> 1-2 years	<input type="checkbox"/> 11-20 years
<input type="checkbox"/> 3-5 years	<input type="checkbox"/> 20+ years

4. How many bedrooms are in your home?

<input type="checkbox"/> Studio	<input type="checkbox"/> 3
<input type="checkbox"/> 1	<input type="checkbox"/> 4+
<input type="checkbox"/> 2	

5. How much is your monthly rent or mortgage payment? \$ _____

6. In which school district do you live?

<input type="checkbox"/> Arlington	<input type="checkbox"/> Poughkeepsie
<input type="checkbox"/> Beacon	<input type="checkbox"/> Red Hook
<input type="checkbox"/> Dover	<input type="checkbox"/> Rhinebeck
<input type="checkbox"/> Hyde Park	<input type="checkbox"/> Spackenkill
<input type="checkbox"/> Millbrook	<input type="checkbox"/> Wappinger
<input type="checkbox"/> Pawling	<input type="checkbox"/> Webutuck
<input type="checkbox"/> Pine Plains	<input type="checkbox"/> Other _____

7. a. Do you live in public or subsidized housing or receive some type of government assistance to pay your rent?

Yes No

b. If yes, what type?

Public housing

Other subsidized housing

Housing Choice Voucher (Section 8)/ Other government rental assistance

8. a. Are you satisfied with your housing situation?

Yes No

b. If no, select the top 3 reasons for your dissatisfaction and rank from 1 (highest) to 3 (lowest).

- ___ Too far from work
- ___ Too expensive
- ___ Too small
- ___ Too crowded
- ___ High taxes
- ___ Too stressful to maintain
- ___ Unattractive area to live
- ___ Poor public transportation
- ___ Poor public schools
- ___ Neighborhood unsafe due to crime
- ___ Neighborhood unsafe (other than crime)
- ___ Homeless
- ___ Other _____

9. a. Have you been affected by any of the following foreclosure issues in the past 2 years?

At risk of foreclosure due to late payments

My bank has filed a foreclosure notice

Sold my home through a short sale

Home was foreclosed, and I have moved

Apartment building was foreclosed, and I was forced to move

Not applicable (*skip to question 10*)

b. If you've been affected by foreclosure in the last 2 years, what are the main causes? (select top 2)

Housing costs too high due to drop in income

Housing costs too high due to increase in mortgage payment or rent

House value dropped significantly

Loss of employment

Income reduction (for example, loss of child support, drop in hours, etc.)

Increase in family support costs (for example, food, transportation, etc.)

Medical costs

High credit card bills

Part 2 – Future Housing Needs

10. Select your top 3 considerations when choosing a place to live and rank from 1 (highest) to 3 (lowest).
- Family nearby
 - Convenient to shopping
 - Convenient to good childcare opportunities
 - Good quality schools
 - Good recreation facilities (parks, pools, playgrounds, trails)
 - Access to public bus systems
 - Access to Metro-North rail station
 - Close to work
 - Attractiveness of neighborhood
 - Price of housing
 - Accessible to the physically disabled
 - Within a senior community (55+)
 - Safe neighborhood

11. What type of housing is most needed in the County? Select and rank the top 2 (1 being most needed).
- Rental housing for families
 - Rental housing for young people
 - Rental housing for seniors (55+)
 - Homeownership for families
 - Homeownership for seniors (condominiums, townhomes, smaller homes)
 - Housing for persons with physical disabilities
 - Housing for the homeless (rooming houses, single-room occupancy)

12. What type of housing assistance programs are most needed? Select and rank the top 2 (1 being most needed).
- Rental assistance (like Section 8)
 - Down payment and closing cost assistance
 - Financial assistance for home repairs
 - Credit counseling
 - Emergency help with rent/security/utilities
 - Other _____

13. What do you think you can afford for a monthly rent or mortgage payment? \$ _____

14. a. If new affordable housing opportunities were available throughout Dutchess County, would you consider moving to take advantage of those opportunities? Yes No
- b. If yes, where would you want to live? (select all that apply)
- | | |
|--|---|
| <input type="checkbox"/> C/Beacon | <input type="checkbox"/> T/Poughkeepsie |
| <input type="checkbox"/> C/Poughkeepsie | <input type="checkbox"/> T/Red Hook |
| <input type="checkbox"/> T/Amenia | <input type="checkbox"/> T/Rhinebeck |
| <input type="checkbox"/> T/Beekman | <input type="checkbox"/> T/Stanford |
| <input type="checkbox"/> T/Clinton | <input type="checkbox"/> T/Union Vale |
| <input type="checkbox"/> T/Dover | <input type="checkbox"/> T/Wappinger |
| <input type="checkbox"/> T/East Fishkill | <input type="checkbox"/> T/Washington |
| <input type="checkbox"/> T/Fishkill | <input type="checkbox"/> V/Fishkill |
| <input type="checkbox"/> T/Hyde Park | <input type="checkbox"/> V/Millbrook |
| <input type="checkbox"/> T/LaGrange | <input type="checkbox"/> V/Millerton |
| <input type="checkbox"/> T/Milan | <input type="checkbox"/> V/Pawling |
| <input type="checkbox"/> T/North East | <input type="checkbox"/> V/Red Hook |
| <input type="checkbox"/> T/Pawling | <input type="checkbox"/> V/Rhinebeck |
| <input type="checkbox"/> T/Pine Plains | <input type="checkbox"/> V/Tivoli |
| <input type="checkbox"/> T/Pleasant Valley | <input type="checkbox"/> V/Wappingers Falls |

15. If you are a renter, are you interested in purchasing a home within the next 5 years?
- Yes No Not Applicable

16. If you are an owner, are you interested in any of the following options in the next 5 years?
- | | High | Med | None |
|-----------------------------|--------------------------|--------------------------|--------------------------|
| Moving to a smaller home | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Moving to a larger home | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Selling my home and renting | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Moving out of the county | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Moving in to the county | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Staying in existing home | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

17. Other than the cost of owning or renting, what other issues might prevent you from finding or moving to the kind of housing you'd rather have: (select all that apply)
- Credit problems
 - Lack of transportation
 - Access to services (for example, childcare, medical, other assistance program)
 - Lack of information on housing availability
 - Fear of discrimination
 - Other _____
 - Not applicable

Part 3 - Discrimination

Discrimination is the illegal practice of denying a person or household the right to buy or rent a home based on a protected category.

Protected category means a group of people, defined by a characteristic or other factor, who cannot be discriminated against based on these characteristics under Federal and NYS Fair Housing Laws (for example: race/color, national origin, disability, familial status/children).

18. a. Are you aware of anyone who has experienced discrimination in obtaining housing in the past 5 years? Yes No
- b. If yes, which of the following was the reason for the discrimination? (select all that apply)
- | | |
|---|---|
| <input type="checkbox"/> Race/color | <input type="checkbox"/> Age |
| <input type="checkbox"/> Religion | <input type="checkbox"/> Sex/Gender |
| <input type="checkbox"/> Handicap/disability | <input type="checkbox"/> National origin |
| <input type="checkbox"/> Children/Familial status | <input type="checkbox"/> Marital status |
| <input type="checkbox"/> Military status | <input type="checkbox"/> Language |
| <input type="checkbox"/> Sexual orientation | <input type="checkbox"/> Citizenship status |
| <input type="checkbox"/> Source of income (Government assistance, Section 8, seasonal work) | |
| <input type="checkbox"/> Other _____ | |
- c. If yes, who do you believe discriminated against you or the person you know? (select all that apply)
- Landlord
 - Property manager
 - Bank/mortgage lender
 - Real estate agent
 - Government staff
 - Non-profit housing program staff
 - Other _____
- d. If yes, how was the discrimination experienced? (select all that apply)
- Falsely stated housing was no longer available
 - Refused to deal with person
 - Directed person to certain neighborhoods
 - Offered different conditions from advertisement
 - Discriminatory advertisement (example, no children)
 - Denied loan based on a protected category
 - Refusal to permit/make reasonable accommodations for physically disabled
 - Other _____
- e. If yes, was this discrimination reported to any of the following? (select all that apply)
- NYS Human Rights Commission
 - NYS Attorney General
 - HUD Office of Fair Housing
 - Dutchess County Human Rights Commission
 - No, it wasn't reported
 - Don't know

19. a. Do you think some housing discrimination is not reported? Yes No
- b. If yes, why do you think people don't report incidents of housing discrimination?
- Don't know what their rights are
 - Don't know where to file complaint
 - Filing complaint too much trouble/takes too long
 - Solving complaint takes too long
 - Fear of retaliation
 - Don't believe it will make a difference
 - Other: _____

Part 4 - You and Your Household

20. Including you, how many people are in your household?
- | | |
|----------------------------|------------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 5 |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 6 |
| <input type="checkbox"/> 3 | <input type="checkbox"/> 7 |
| <input type="checkbox"/> 4 | <input type="checkbox"/> 8 + |
21. How many household members are under the age of 18?
- | | | |
|----------------------------|----------------------------|------------------------------|
| <input type="checkbox"/> 0 | <input type="checkbox"/> 3 | <input type="checkbox"/> 6 + |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 4 | |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 5 | |
22. What is your gender?
- Male Female
23. What is your age group?
- | | | |
|-----------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> Under 18 | <input type="checkbox"/> 35-44 | <input type="checkbox"/> 65-74 |
| <input type="checkbox"/> 18-24 | <input type="checkbox"/> 45-54 | <input type="checkbox"/> 75-84 |
| <input type="checkbox"/> 25-34 | <input type="checkbox"/> 55-64 | <input type="checkbox"/> 85 + |
24. Are you Hispanic or Latino?
- Yes No
25. What is your race?
- White
 - Black/African American
 - American Indian or Alaskan Native
 - Asian, Native Hawaiian, Other Pacific Islander
 - Other race
 - Two or more races
26. Is a language other than English regularly spoken in your household?
- Yes No
27. What is your marital status?
- Married/Unmarried partner
 - Single/Widowed/Divorced

Exhibit A2, cont'd

28. Are you disabled?
 Yes No

29. What is your household's annual income? (Don't include income of roommates.)
 Less than \$15,000 \$50,000-\$74,999
 \$15,000-\$24,999 \$75,000-\$99,999
 \$25,000-\$34,999 \$100,000 or more
 \$35,000-\$49,999 Not Sure

30. a. Are you employed?
 Yes No

b. If yes, in what field?
 Healthcare
 Education
 Retail
 Manufacturing
 Construction
 Professional/Scientific/Technical
 Accommodation/Food Services
 Public Administration/Government
 Transportation/Warehousing/Utilities
 Finance/Insurance/Real Estate
 Non-profit organization
 Other _____

30. c. If yes, where do you work?
 C/Beacon T/Stanford
 C/Poughkeepsie T/Union Vale
 T/Amenia T/Wappinger
 T/Beekman T/Washington
 T/Clinton V/Fishkill
 T/Dover V/Millbrook
 T/East Fishkill V/Millerton
 T/Fishkill V/Pawling
 T/Hyde Park V/Red Hook
 T/LaGrange V/Rhinebeck
 T/Milan V/Tivoli
 T/North East V/Wappingers Falls
 T/Pawling Orange County
 T/Pine Plains Ulster County
 T/Pleasant Valley Putnam County
 T/Poughkeepsie Westchester County
 T/Red Hook New York City
 T/Rhinebeck Other _____

d. If yes, how do you travel to work?
 Drive alone
 Carpool
 Public transportation (for example, bus, train)
 Walk/bike
 Other _____

31. Please feel free to make additional comments below.

Please return this form by May 23, 2011 by mail, email or fax to:

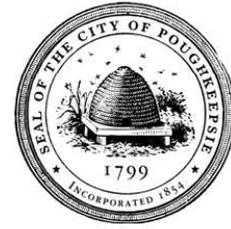
Dutchess County Planning and Development
 27 High Street, 2nd Floor
 Poughkeepsie, NY 12601

Fax: (845) 486-3610

Email: cdhousing@co.dutchess.ny.us

For your convenience, the survey can also be returned to the location where you originally obtained it or any of the locations below:

- Any municipal town, village or city hall
- Your local library
- Dutchess County Department of Motor Vehicles Office
- Dutchess County offices including: Social Services, Office for the Aging, and Mental Hygiene.



Condado de Dutchess y la ciudad de Poughkeepsie Encuesta de Elección de Vivienda Justa

Condado de Dutchess y los Programas Comunitarios de Desarrollo de la ciudad de Poughkeepsie están llevando a cabo una encuesta para la comunidad sobre asuntos de vivienda justa. Esta encuesta incluye preguntas sobre las preocupaciones tradicionales de equidad de vivienda (como la discriminación racial y étnica) y la "elección de vivienda justa." Elección de vivienda justa trata de hacer que las personas tengan una variedad de opciones de vivienda a su disposición en toda la comunidad.

Esta encuesta es totalmente anónima.

Le pedimos que tome 10 minutos para completar esta encuesta. Si está satisfecho con su situación actual de vivienda, por favor piense acerca de otras personas en su vida que pueden tener necesidades tales como: un padre anciano o de un vecino de edad avanzada, un hijo adulto que acaba de empezar a vivir por si mismo, o un nuevo compañero de trabajo que se quiere trasladar a la área. **Tu opinión es importante para nosotros.**

Esta encuesta también se puede completar en línea, vaya a: <http://www.dutchessny.gov> y busque el enlace de la Feria de Elección de Vivienda Encuesta.

Los resultados de la encuesta nos ayudará a diseñar programas y políticas para aumentar las opciones de vivienda, y se incluirá como parte de los *análisis de impedimentos a la Feria de Elección de Vivienda Informe* del condado de Dutchess y la ciudad de Poughkeepsie que es requerido por el Departamento de Vivienda y Desarrollo Urbano de los EE.UU.

Las siguientes definiciones pueden ser útiles en completar la encuesta:

Hogar es todas las personas que ocupan una unidad de vivienda.

La discriminación es la práctica ilegal de negar a una persona o hogar el derecho de comprar o alquilar una vivienda basada en una categoría protegida.

Categoría protegida significa un grupo de personas, definido por un característico u otro factor, quienes no pueden ser discriminados sobre las siguientes características debajo de las Leyes de Vivienda Justa Federales y del Estado de Nueva York (por ejemplo, raza / color, origen nacional, discapacidad, estatus de familia y / o niños).

Exhibit A3, cont'd

Parte 1 - Vivienda Actual

1. ¿ En qué ciudad / pueblo reside usted?

<input type="checkbox"/> C/Beacon	<input type="checkbox"/> T/Poughkeepsie
<input type="checkbox"/> C/Poughkeepsie	<input type="checkbox"/> T/Red Hook
<input type="checkbox"/> T/Amenia	<input type="checkbox"/> T/Rhinebeck
<input type="checkbox"/> T/Beekman	<input type="checkbox"/> T/Stanford
<input type="checkbox"/> T/Clinton	<input type="checkbox"/> T/Unión Vale
<input type="checkbox"/> T/Dover	<input type="checkbox"/> T/Wappinger
<input type="checkbox"/> T/East Fishkill	<input type="checkbox"/> T/Washington
<input type="checkbox"/> T/Fishkill	<input type="checkbox"/> V/Fishkill
<input type="checkbox"/> T/Hyde Park	<input type="checkbox"/> V/Millbrook
<input type="checkbox"/> T/LaGrange	<input type="checkbox"/> V/Millerton
<input type="checkbox"/> T/Milán	<input type="checkbox"/> V/ Pawling
<input type="checkbox"/> T/North East	<input type="checkbox"/> V/Red Hook
<input type="checkbox"/> T/Pawling	<input type="checkbox"/> V/Rhinebeck
<input type="checkbox"/> T/Pine Plains	<input type="checkbox"/> V/Tivoli
<input type="checkbox"/> T/Pleasant Valley	<input type="checkbox"/> V/Wappingers Falls

Si és otro, añada el código postal _____

2. ¿Cuál es su situación actual de vivienda?

Dueño Vivo con familia o amigo sin alquiler

Alquilo Sin hogar (*pase a la pregunta 8*)

Otro _____

3. ¿ Cuánto tiempo ha vivido en su casa actual?

<input type="checkbox"/> Menos de 1 año	<input type="checkbox"/> 6-10 años
<input type="checkbox"/> 1-2 años	<input type="checkbox"/> 11-20 años
<input type="checkbox"/> 3-5 años	<input type="checkbox"/> Más de 20 años

4. ¿Cuántas habitaciones hay en su casa?

<input type="checkbox"/> Estudio	<input type="checkbox"/> 3
<input type="checkbox"/> 1	<input type="checkbox"/> 4 o más
<input type="checkbox"/> 2	

5. ¿Cuánto es su renta mensual o pago de hipoteca?

\$ _____

6. ¿En cual distrito escolar vives?

<input type="checkbox"/> Arlington	<input type="checkbox"/> Poughkeepsie
<input type="checkbox"/> Beacon	<input type="checkbox"/> Red Hook
<input type="checkbox"/> Dover	<input type="checkbox"/> Rhinebeck
<input type="checkbox"/> Hyde Park	<input type="checkbox"/> Spackenkill
<input type="checkbox"/> Millbrook	<input type="checkbox"/> Wappinger Falls
<input type="checkbox"/> Pawling	<input type="checkbox"/> Webutuck
<input type="checkbox"/> Pine Plains	<input type="checkbox"/> Otro _____

7. a. ¿ Vive usted en una vivienda pública o subsidiada o recibe algún tipo de ayuda federal para pagar su alquiler? Sí No

b. ¿ Si acaso, qué tipo?

Vivienda pública

Otra vivienda subsidiada

Housing Choice Voucher (Sección 8) /Otra ayuda del gobierno para alquiler

8. a. ¿Está contento con su situación de vivienda?

Sí No

b. Si no está contento, seleccione las tres razones porqué y les dé el rango de 1 (el más alto) a 3 (el más bajo).

___ Demasiado lejos del trabajo

___ Demasiado costoso el pago mensual

___ Demasiado pequeño

___ Hay demasiada gente

___ Impuestos Altos

___ Demasiado trabajo para mantener

___ Zona no atractiva para vivir

___ Transportación pública Inadecuada

___ Escuelas públicas Inadecuadas

___ Barrio inseguro debido a la delincuencia

___ Vecindarios inseguros (que no sea delito)

___ Sin hogar

___ Otro _____

9. a. ¿Ha sido afectado por cualquiera de los siguientes problemas de ejecución hipotecaria en los últimos 2 años?

Riesgo de embargo hipotecario debido a retrasos en los pagos

Mi banco me ha presentado una notificación de ejecución hipotecaria

Vendí mi casa a través de una venta corta (short sale)

Mi casa fue afectada por una ejecución hipotecaria, y ya nos mudamos

Edificio de viviendas fue afectado por una ejecución hipotecaria, y me ví obligado/a a mudarme

No me aplica (*pase a la pregunta 10*)

b. Si usted ha sido afectado por una ejecución hipotecaria en los últimos dos años, cuáles fueron las causas. (Seleccione las dos primeras razones.)

Costo de la vivienda era demasiado alto debido a la caída de nuestros ingresos

Costo de la vivienda era demasiado alto debido al aumento en el pago de hipoteca o alquiler

Valor de la vivienda se redujo significativamente

Pérdida de empleo

Reducción de ingresos (por ejemplo, la pérdida de la pensión alimenticia, disminución de horas, etc.)

Aumento de los gastos caseros (por ejemplo, comida, transportación, etc.)

Costos médicos

Altas cuentas de tarjetas de crédito

Exhibit A3, cont'd

Parte 2 - Futuras necesidades de vivienda

10. Seleccione sus 3 consideraciones al elegir un lugar para vivir y el rango de 1 (más alto) a 3 (el más bajo).

- Familiares cercanos
- Conveniente para comprar
- Conveniente a las oportunidades de cuidado de niños
- Escuelas de buena calidad
- Buenas facilidades de recreación (parques, piscinas, juegos infantiles, senderos)
- El acceso a los servicios públicos de autobuses
- El acceso a la estación de trenes Metro-North
- Cerca del trabajo
- Barrio atractivo
- Precio de la vivienda
- Facilidades para personas con discapacidad
- Dentro de una comunidad de personas de mayor edad (limitado a personas de 55 años o más)
- Barrio Seguro

11. ¿Qué tipo de vivienda se necesita más en el condado? Seleccione las dos (2) razones más importantes (1 como el más necesario).

- La vivienda de alquiler para familias
- Alquiler de vivienda para los jóvenes
- La vivienda de alquiler para personas mayores (55 +)
- Propiedad de vivienda para las familias
- Propiedad de vivienda para personas mayores (condominios, casas adosadas, casas más pequeñas)
- Vivienda para personas con discapacidad física
- Vivienda para personas sin hogar (casas de huéspedes, habitaciones de un solo cuarto)

12. ¿Qué tipo de programas de asistencia de vivienda más se necesitan? Seleccione las dos (2) razones más importantes (1 como el más necesario).

- Asistencia de alquiler (como la Sección 8)
- Ayuda con el pronto o gastos de cierre
- Asistencia financiera para reparaciones del hogar
- Asesoría de crédito

13. ¿Qué piensa usted que puede pagar por un alquiler mensual o pago de hipoteca?
\$ _____

14. a. ¿Si oportunidades de viviendas adecuadas/no costosas serían disponibles en el condado de Dutchess, consideraría mudarse para aprovechar esas oportunidades? Sí No

b. ¿Si acaso, dónde quisiera vivir?

(Seleccione todas las que correspondan)

- | | |
|--|---|
| <input type="checkbox"/> C/Beacon | <input type="checkbox"/> T/Poughkeepsie |
| <input type="checkbox"/> C/Poughkeepsie | <input type="checkbox"/> T/Red Hook |
| <input type="checkbox"/> T/Amenia | <input type="checkbox"/> T/Rhinebeck |
| <input type="checkbox"/> T/Beekman | <input type="checkbox"/> T/Stanford |
| <input type="checkbox"/> T/Clinton | <input type="checkbox"/> T/Unión Vale |
| <input type="checkbox"/> T/Dover | <input type="checkbox"/> T/Wappinger |
| <input type="checkbox"/> T/East Fishkill | <input type="checkbox"/> T/Washington |
| <input type="checkbox"/> T/Fishkill | <input type="checkbox"/> V/Fishkill |
| <input type="checkbox"/> T/Hyde Park | <input type="checkbox"/> V/Millbrook |
| <input type="checkbox"/> T/LaGrange | <input type="checkbox"/> V/Millerton |
| <input type="checkbox"/> T/Milán | <input type="checkbox"/> V/Pawling |
| <input type="checkbox"/> T/North East | <input type="checkbox"/> V/Red Hook |
| <input type="checkbox"/> T/Pawling | <input type="checkbox"/> V/Rhinebeck |
| <input type="checkbox"/> T/Pine Plains | <input type="checkbox"/> V/Tivoli |
| <input type="checkbox"/> T/Pleasant Valley | <input type="checkbox"/> V/Wappingers Falls |

15. ¿Si usted es un inquilino, usted está interesado/a en comprar una casa en los próximos 5 años?
 Sí No No aplica

16. ¿Si usted es propietario, está interesado en cualquiera de las siguientes opciones en los próximos 5 años?

	Mucho	Poco	No Inter-sado/a
Mudarse a una casa más pequeña	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mudarse a una casa más grande	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vender mi casa y alquilar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Salir de el condado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mudarme al condado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quedarme en mi casa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. ¿Más que el costo de ser propietario/a o alquilar, qué otros problemas pueden impedir la búsqueda o su traslado a un tipo de vivienda que más le gustaria tener: (Seleccione todas las que correspondan)

- Problemas de crédito
- Falta de transportación
- Acceso a servicios (por ejemplo, cuidado de niños, programa médico, otro tipo de asistencia)
- La falta de información sobre la disponibilidad de viviendas
- Miedo a la discriminación
- Otro _____
- No aplica

Parte 3 - Discriminación

La discriminación es la práctica ilegal de negar a una persona o hogar el derecho de comprar o alquilar una vivienda basada en una categoría protegida.

Categoría protegida significa un grupo de personas, definido por un característico u otro factor, quienes no pueden ser discriminados sobre las siguientes características debajo de las Leyes de Vivienda Justa Federales y del Estado de Nueva York (por ejemplo, raza / color, origen nacional, discapacidad, estatus de familia y/o niños).

18. a. ¿Sabe usted de alguien que ha sido discriminado en obtener una vivienda en los últimos 5 años?
 Sí No

b. ¿Si acaso, cuál de las siguientes fue la razón por la discriminación? (Seleccione todas las que correspondan)

- | | |
|---|---|
| <input type="checkbox"/> Raza/color | <input type="checkbox"/> Edad |
| <input type="checkbox"/> Religión | <input type="checkbox"/> Sexo / Género |
| <input type="checkbox"/> Discapacidad/Handicap | <input type="checkbox"/> País de origen |
| <input type="checkbox"/> Niños/Situación de familia | <input type="checkbox"/> Idioma |
| <input type="checkbox"/> Situación militar | |
| <input type="checkbox"/> Orientación sexual | |
| <input type="checkbox"/> Estatus de ciudadanía | |
| <input type="checkbox"/> Estado Civil /Matrimonial | |
| <input type="checkbox"/> Fuente de ingresos (ayuda del Gobierno, Sección 8, trabajo de temporada) | |
| <input type="checkbox"/> Otro _____ | |

c. ¿Si acaso, quién cree que discriminó contra usted o la persona que usted sabe que fue discriminada? (Seleccione todas las que correspondan)

- Propietario / Dueño de Vivienda
- Administrador de la propiedad
- Banco / Prestamista Hipotecario
- Agente de Bienes Raíces
- Personaje del gobierno
- Personaje de programas de viviendas sin cobro al público
- Otro _____

d. ¿Si acaso, cómo sucedió la discriminación? (Seleccione todas las que correspondan)

- Declaración falsa que la vivienda ya no estaba disponible
- Negó a tratar con la persona
- Dirigía la persona solo a ciertos barrios
- Ofrecía condiciones diferentes de los que fueron publicados
- Anuncio discriminatorio (por ejemplo, no aceptan niños)
- Préstamo negado por una de las categorías protegidas
- Negó permitir o hacer arreglos razonables para discapacitados físicos
- Otro _____

e. ¿Si acaso, se le informó este caso de discriminación a cualquiera de las siguientes instituciones? (Seleccione todas las que correspondan)

- Comisión de Derechos Humanos del Estado de Nueva York
- Fiscal General del Estado de Nueva York
- Oficina de Vivienda Justa HUD
- Comisión de Derechos Humanos del Condado de Dutchess (a través de marzo 2011)
- No fue reportado
- No lo sé

19. a. ¿Cree usted que discriminación en la vivienda a veces no es reportado? Sí No

b. ¿Si acaso, por qué cree que la gente no denuncia los casos de discriminación de vivienda? (Seleccione todas las que correspondan)

- No saben cuáles son sus derechos
- No saben dónde presentar quejas
- Trámite de quejas es muy complicado / Se tarda mucho tiempo
- Resolución de denuncia lleva demasiado tiempo
- El miedo a las represalias
- No creo que haría una diferencia
- Otro: _____

Parte 4 - Usted y su hogar

20. ¿Incluyéndose usted, cuántas personas viven en su casa?

- | | | |
|----------------------------|----------------------------|----------------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 4 | <input type="checkbox"/> 7 |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 5 | <input type="checkbox"/> 8 o más |
| <input type="checkbox"/> 3 | <input type="checkbox"/> 6 | |

21. ¿Cuántos miembros del hogar son menores de 18 años?

- | | | |
|----------------------------|----------------------------|----------------------------------|
| <input type="checkbox"/> 0 | <input type="checkbox"/> 3 | <input type="checkbox"/> 6 o más |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 4 | |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 5 | |

22. ¿Cuál es su género?

- Hombre Mujer

23. ¿Cuál es su edad?

- | | | |
|--------------------------------------|--------------------------------|-----------------------------------|
| <input type="checkbox"/> Menos de 18 | <input type="checkbox"/> 35-44 | <input type="checkbox"/> 65-74 |
| <input type="checkbox"/> 18-24 | <input type="checkbox"/> 45-54 | <input type="checkbox"/> 75-84 |
| <input type="checkbox"/> 25-34 | <input type="checkbox"/> 55-64 | <input type="checkbox"/> 85 o más |

24. ¿Eres Hispano o Latino?

- Sí No

25. ¿Cuál es su raza?

- Blanco
- Negro / Afroamericano
- Indio americano o nativo de Alaska
- Asiático, Hawaiano nativo, de otra isla del Pacífico
- Otra raza
- Dos o más razas

Exhibit A3, cont'd

26. ¿Se habla otro idioma regularmente en su casa que no sea Inglés?
 Sí No

27. ¿Cuál es su estado civil / matrimonial?
 Casado/a; Pareja fuera de matrimonio
 Soltero/a; Viudo/a; Divorciado/a

28. ¿Eres discapacitado/a?
 Sí No

29. ¿Cuál es el ingreso anual del su hogar? (No incluir el ingreso de compañero/a de la habitación.)
 Menos de \$ 15,000 \$50,000 - \$ 74,999
 \$ 15,000 - \$ 24,999 \$75,000 - \$99,999
 \$ 25,000 - \$ 34,999 \$100,000 o más
 \$ 35,000 - \$ 49,999 No estoy seguro/a

30. a. ¿Eres empleado/a de una empresa?
 Sí No

b. ¿Si acaso, en qué carrera / trabajo ?
 Cuidado de Salud
 Educación
 Comercio
 Fabricación
 Construcción
 Profesional / Científico / Técnico
 Alojamiento / Servicios de Alimentación
 Gobierno / Administración Pública
 Transportación / Almacenamiento / Utilidades
 Finanzas / Seguros / Bienes Raíces
 Otro _____

c. ¿Si acaso, donde trabaja usted?

<input type="checkbox"/> C/Beacon	<input type="checkbox"/> T/Stanford
<input type="checkbox"/> C/Poughkeepsie	<input type="checkbox"/> T/Unión Vale
<input type="checkbox"/> T/Amenia	<input type="checkbox"/> T/Wappinger
<input type="checkbox"/> T/Beekman	<input type="checkbox"/> T/Washington
<input type="checkbox"/> T/Clinton	<input type="checkbox"/> V/Fishkill
<input type="checkbox"/> T/Dover	<input type="checkbox"/> V/Millbrook
<input type="checkbox"/> T/East Fishkill	<input type="checkbox"/> V/Millerton
<input type="checkbox"/> T/Fishkill	<input type="checkbox"/> V/Pawling
<input type="checkbox"/> T/Hyde Park	<input type="checkbox"/> V/Red Hook
<input type="checkbox"/> T/LaGrange	<input type="checkbox"/> V/Rhinebeck
<input type="checkbox"/> T/Milán	<input type="checkbox"/> V/Tivoli
<input type="checkbox"/> T/North East	<input type="checkbox"/> V/Wappingers Falls
<input type="checkbox"/> T/Pawling	<input type="checkbox"/> Condado de Orange
<input type="checkbox"/> T/Pine Plains	<input type="checkbox"/> Condado de Ulster
<input type="checkbox"/> T/Pleasant Valley	<input type="checkbox"/> Condado de Putnam
<input type="checkbox"/> T/Poughkeepsie	<input type="checkbox"/> Condado de Westchester
<input type="checkbox"/> T/Red Hook	<input type="checkbox"/> Ciudad de Nueva York
<input type="checkbox"/> T/Rhinebeck	<input type="checkbox"/> Otro _____

d. ¿Si acaso, como usted viaja al trabajo?

Conduzco solo/a
 Con otros / Carpool
 Transportación pública (por ejemplo, autobús, tren)
 Camino / Bicicleta
 Otro _____

31. Por favor, siéntase libre de hacer comentarios adicionales aquí.

Por favor devuelva este formulario antes del 23 mayo 2011 por correo postal, correo electrónico o fax a:

Dutchess County Department of Planning and Development
 27 High Street, 2nd Floor, Poughkeepsie, NY 12601
 Fax: (845) 486-3610, Correo electrónico: cdhousing@co.dutchess.ny.us

Para su comodidad, la encuesta también puede ser devuelta al lugar donde originalmente se obtuvo o en cualquiera de las siguientes ubicaciones:

- Cualquier ayuntamiento de ciudad, pueblo o municipalidad
- Su biblioteca local
- La Oficina del Departamento de Motor y Vehículos del Condado de Dutchess
- Oficinas del Condado de Dutchess, incluyendo: Servicios Sociales, Oficina Para Personas de Mayor Edad y La Oficina de Salud Mental.

Exhibit A4: Public Opinion Survey Distribution List

Fair Housing Choice Survey Distribution – Paper Copy and E-mail Lists	
Paper Copy Distribution	Number of Sites
Libraries	22
Municipalities	30
Senior Complexes	17
Housing Choice Voucher Programs (Section 8)/ Public Housing	5
Dutchess County Social Services	1
Dutchess County Department of Mental Hygiene	7
Dutchess County Office of Aging	1
Department of Motor Vehicles	5
Dutchess County Community Action Agencies	4
Mid-Hudson Addiction Recovery Center	1
Hudson River Housing Offices	5
Catholic Charities	1
Cornell Cooperative Extension	1
Mental Health Association/Living Room	1
Dutchess Outreach/Lunch Box	1
Association for Hispanics to Obtain Resources and Assistance (AHORA)	1
Dutchess County Eastern Government Center	1
Dutchess County LOOP Bus System	multiple
E-mail List Distribution	
Community Development Program (municipalities and human service organizations)	
Dutchess County Rental Housing Survey	
Dutchess County Housing Consortium	
Dutchess County Planning Federation	
Dutchess County and City of Poughkeepsie Employees	
Bringing Agencies Together	
Colleges (Marist, Vassar, Dutchess Community College, Bard, Ridley-Lowell, Culinary Insitiute)	
School Districts	
Employers (NYS Dept. of Transportation, Vassar College, IBM, Vassar Hospital, St. Francis Hospital, Taconic Developmental Services)	
Libraries	

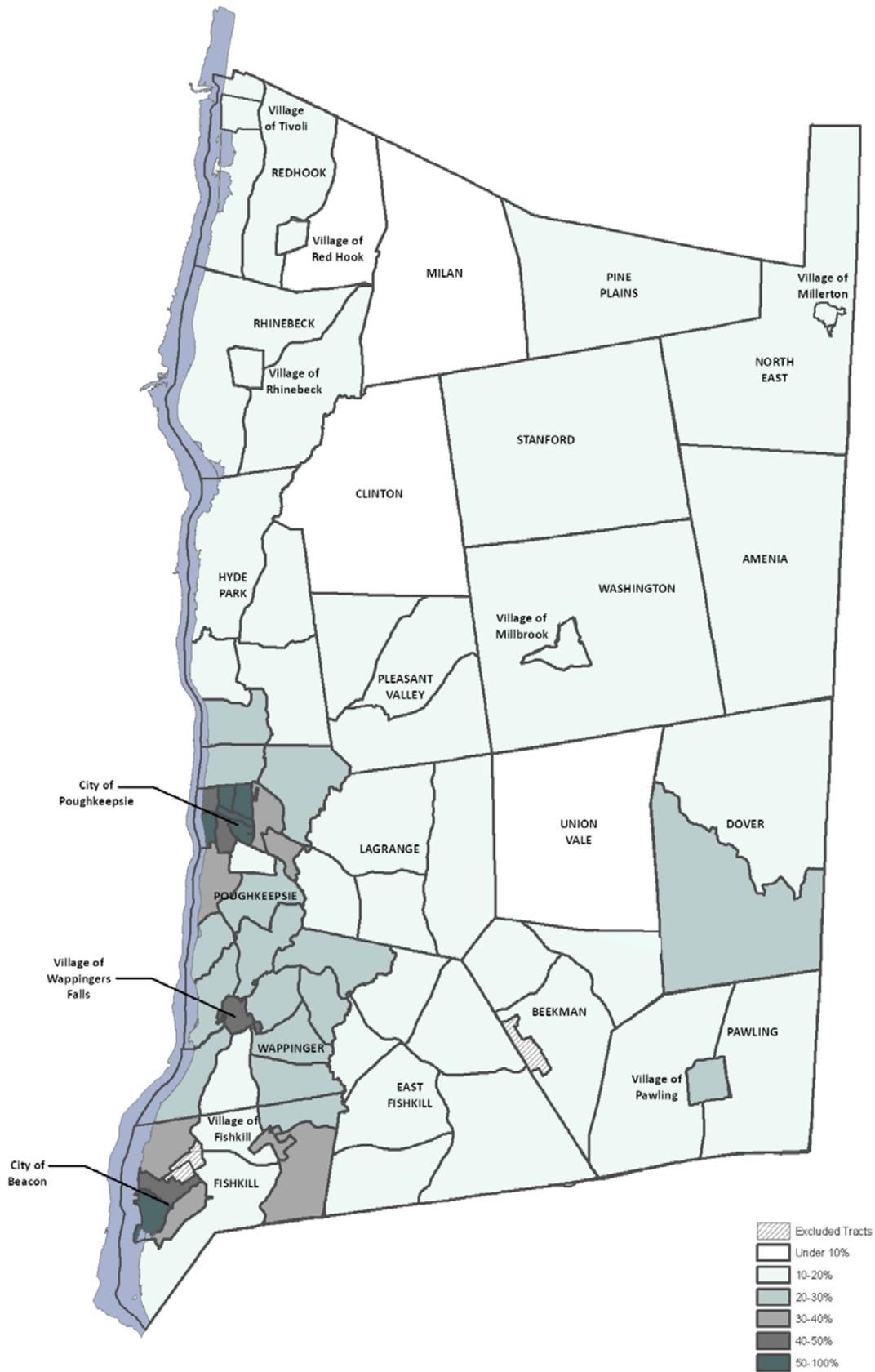


Figure A1. Minority Population Concentrations by Census Tract

Source: 2010 US Census

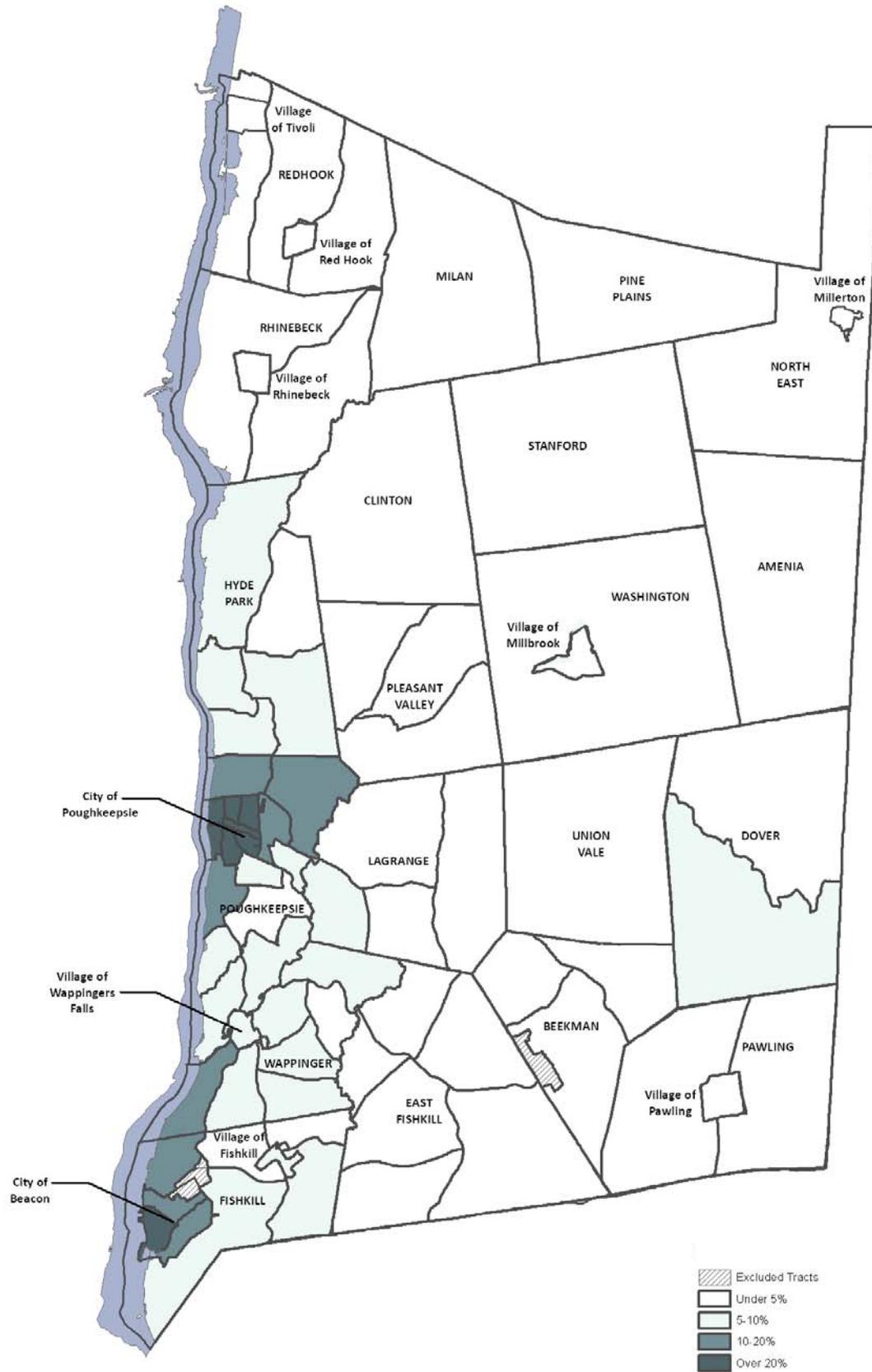


Figure A2. Black or African American Population Concentrations by Census Tract

Source: 2010 US Census

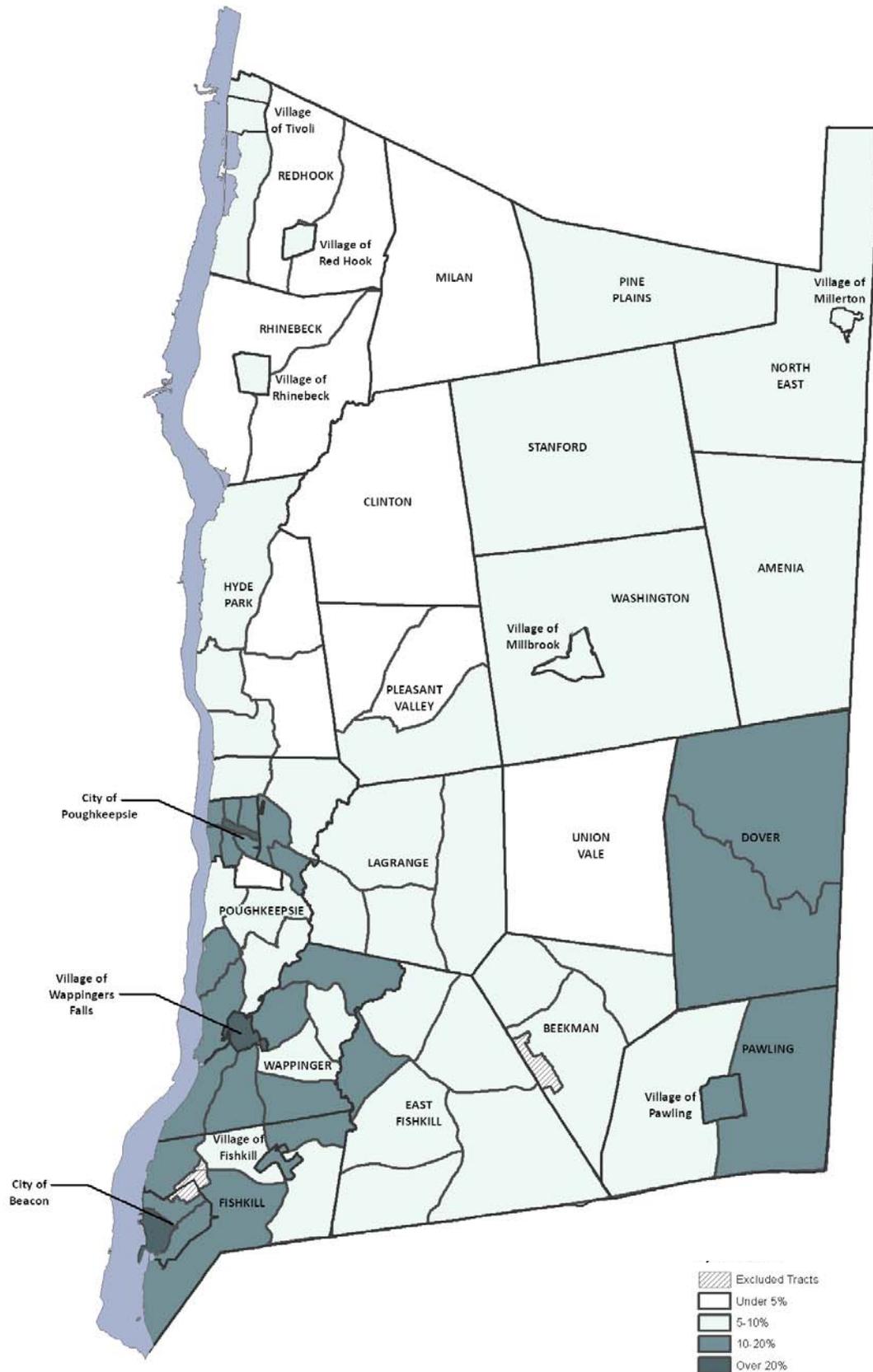


Figure A3. Hispanic or Latino Origin Population Concentrations by Census Tract
 Source: 2010 US Census

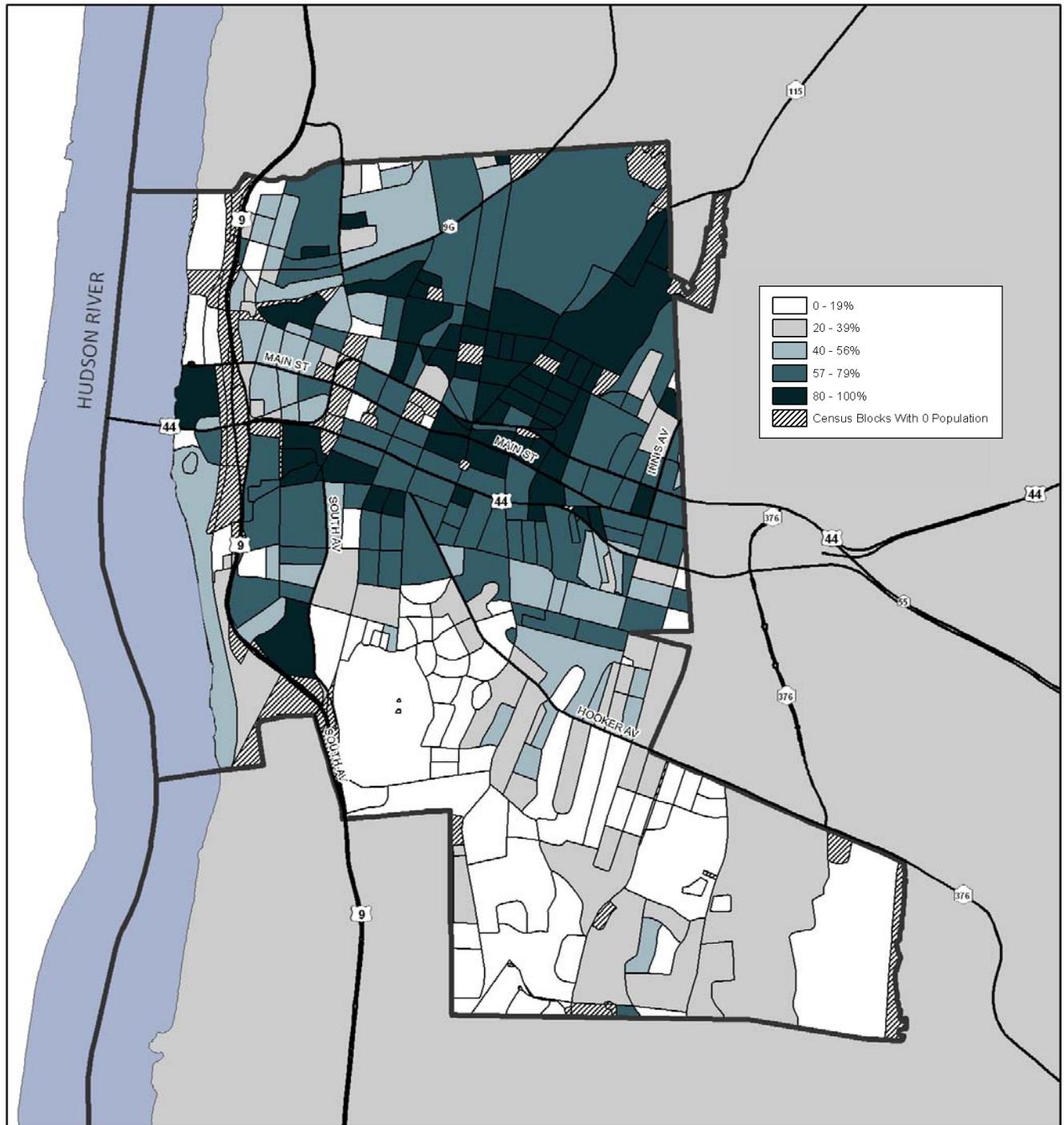


Figure A4. Minority Population Concentrations by Census Block, City of Poughkeepsie

Source: 2010 US Census

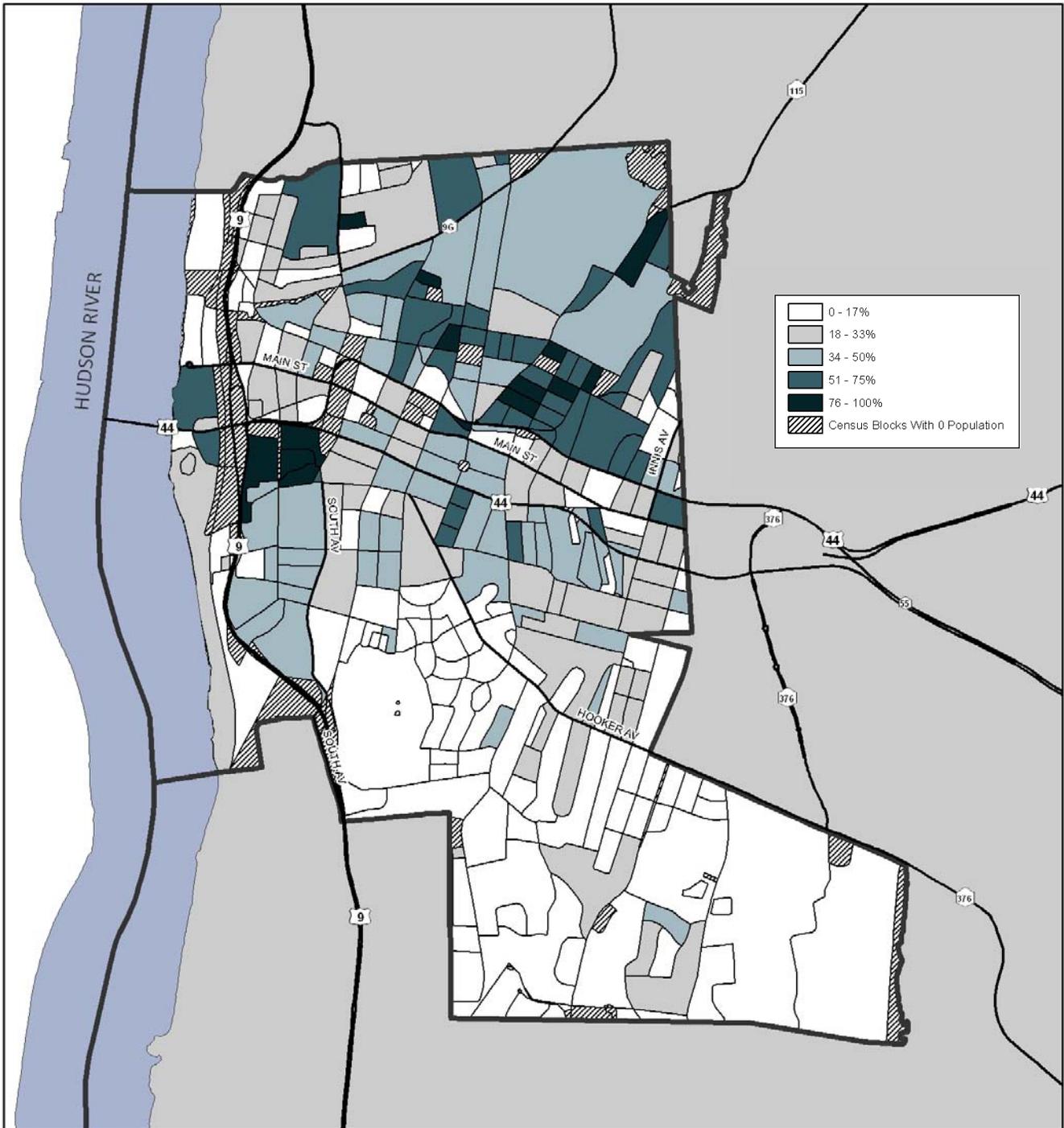


Figure A5. Black or African American Population Concentrations by Census Block, City of Poughkeepsie
 Source: 2010 US Census

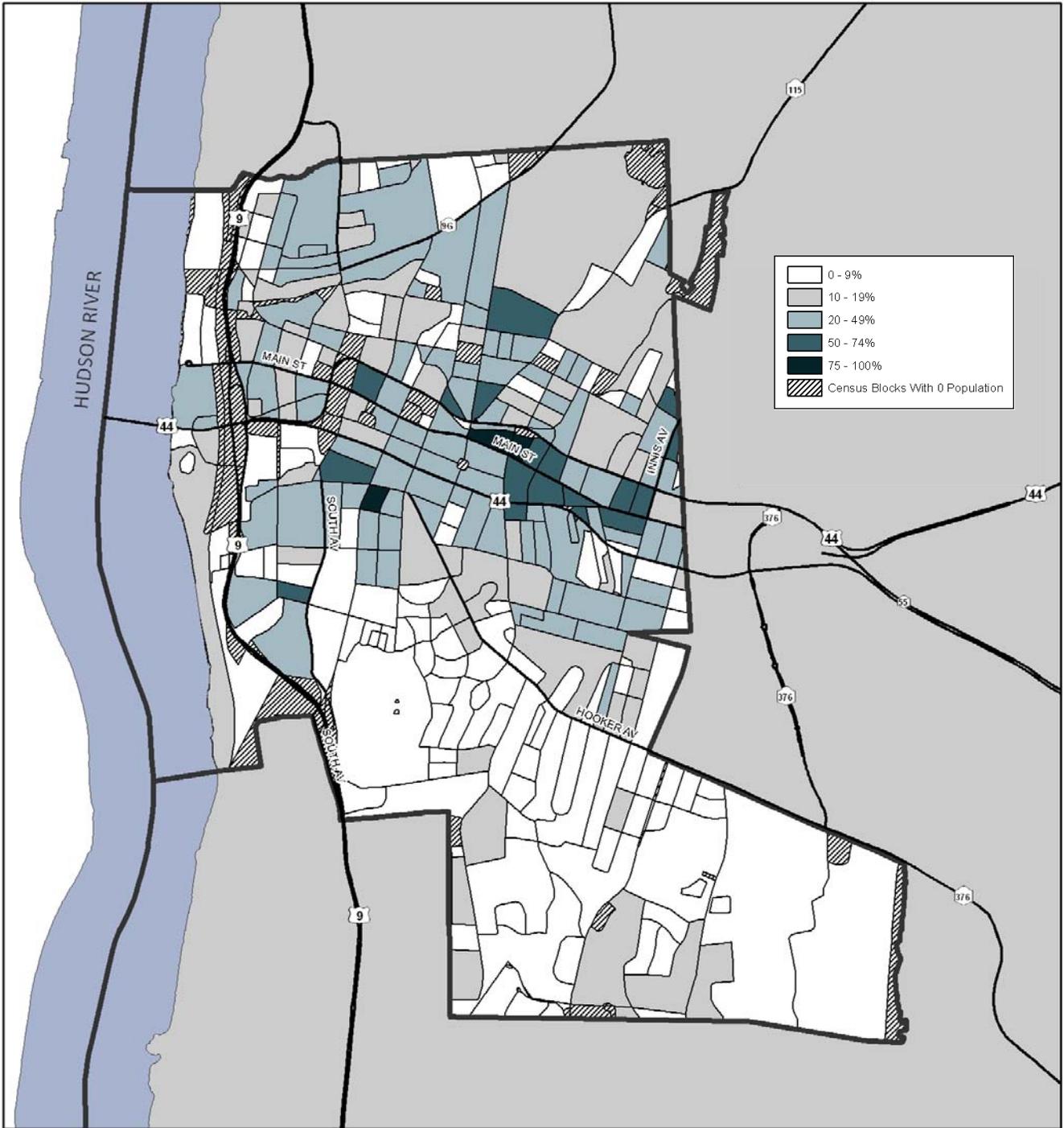


Figure A6. Hispanic or Latino Origin Population Concentrations by Census Block, City of Poughkeepsie
 Source: 2010 US Census

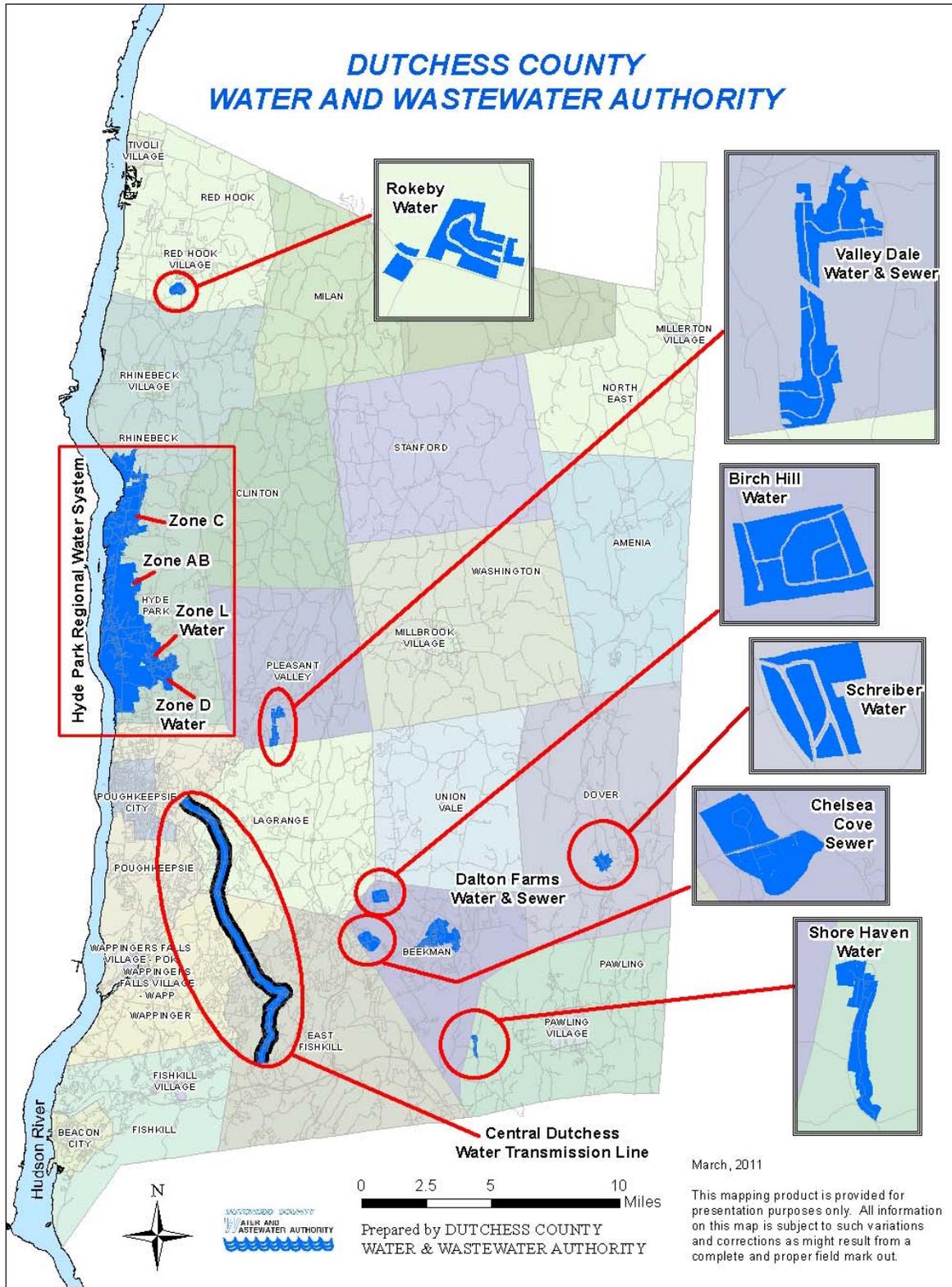


Figure A7. Centralized Water and Wastewater Systems Owned/Operated by the DCWVA

Source: Dutchess County Water and Wastewater Authority, 2011.

Table A1: Housing Choice Vouchers by Zip Code

Geography	Zip Code	Agency					TOTAL
		Pathstone	City of Poughkeepsie	Town of Poughkeepsie	Poughkeepsie Housing Authority	Beacon Housing Authority	
Amenia	12501	6					6
Annandale-on-Hudson	12504						0
Bangall	12506						0
Barrytown	12507						0
Beacon	12508	172	4		2	211	389
Billings	12510						0
Castle Point	12511						0
Chelsea	12512						0
Clinton Corners	12514	2					2
Dover Plains	12522	15					15
Fishkill	12524	7	6			6	19
Glenham	12527	1					1
Holmes	12531	1					1
Hopewell Junction	12533	15					15
Hughsonville	12537	1					1
Hyde Park	12538	79	40	2			121
LaGrangeville	12540	3					3
Millbrook	12545	3					3
Millerton	12546	5					5
Pawling	12564	1					1
Pine Plains	12567	5					5
Pleasant Valley	12569	14	4	4			22
Poughkeepsie	12601	406	525	18	89	2	1,040
Poughkeepsie	12602				9		9
Poughkeepsie	12603	132	4	53			189
Poughkeepsie	12604						0
Poughkquag	12570	3			1		4
Red Hook	12571	16					16
Rhinebeck	12572	5	2				7
Rhinecliff	12574						0
Salt Point	12578	1				1	2
Staatsburg	12580	14	5	1			20
Stanfordville	12581	1	3				4
Stormville	12582						0
Tivoli	12583						0
Verbank	12585	2					2
Wappingers Falls	12590	162	10	4	3	10	189
Wassaic	12592	2	1				3
Wingdale	12594	7					7
TOTAL =		1,081	604	82	104	230	2,101

Table A2: Home Mortgage Denial Rates by Census Tract (all of Dutchess County)

Census Tract Number	Gov't. Home Purchase Loans Originated	Conventional Loans Originated	Total Home Purchase Loans Originated	Gov't Loans Denied	% Gov't Loans Denied	Conventional Loans Denied	% Conventional Loans Denied	Total Loans Denied	% Total Home Purchase Loans Denied
410000	11	7	18	0	0%	0	0%	0	0%
620000	0	1	1	0	N/A	0	0%	0	0%
070102	6	16	22	1	17%		0%	1	5%
060100	6	25	31	0	0%	2	8%	2	6%
010000	4	9	13	1	25%	0	0%	1	8%
190201	10	19	29	2	20%	1	5%	3	10%
220800	7	12	19	1	14%	1	8%	2	11%
140600	9	9	18	1	11%	1	11%	2	11%
150002	8	28	36	1	13%	3	11%	4	11%
221000	25	54	79	0	0%	9	17%	9	11%
140400	11	31	42	2	18%	3	10%	5	12%
040002	12	13	25	1	8%	2	15%	3	12%
140500	9	16	25	0	0%	3	19%	3	12%
030000	5	18	23	0	0%	3	17%	3	13%
140700	23	36	59	4	17%	4	11%	8	14%
140800	7	15	22	2	29%	1	7%	3	14%
140100	13	15	28	2	15%	2	13%	4	14%
220300	2	5	7	0	0%	1	20%	1	14%
110001	12	21	33	2	17%	3	14%	5	15%
020002	9	29	38	1	11%	5	17%	6	16%
150001	8	19	27	0	0%	5	26%	5	19%
100000	3	13	16	0	0%	3	23%	3	19%
210300	12	20	32	1	8%	5	25%	6	19%
190100	11	26	37	2	18%	5	19%	7	19%
060300	34	119	153	4	12%	25	21%	29	19%
050101	20	74	94	5	25%	13	18%	18	19%
020001	31	26	57	4	13%	7	27%	11	19%
080102	13	23	36	4	31%	3	13%	7	19%
140200	20	26	46	2	10%	7	27%	9	20%
060200	25	46	71	1	4%	13	28%	14	20%
160002	4	16	20	2	50%	2	13%	4	20%
190300	11	18	29	3	27%	3	17%	6	21%
050102	8	10	18	1	13%	3	30%	4	22%
190202	13	31	44	2	15%	9	29%	11	25%
210100	12	20	32	3	25%	5	25%	8	25%
220600	2	2	4	1	50%	0	0%	1	25%
130002	9	22	31	2	22%	6	27%	8	26%
080200	12	26	38	2	17%	8	31%	10	26%
070300	17	16	33	4	24%	5	31%	9	27%
160001	0	11	11	0	N/A	3	27%	3	27%
070400	12	20	32	5	42%	4	20%	9	28%
200000	6	26	32	2	33%	7	27%	9	28%
210200	15	23	38	3	20%	8	35%	11	29%
050201	17	52	69	5	29%	16	31%	21	30%
130001	14	20	34	3	21%	8	40%	11	32%
140300	13	20	33	4	31%	7	35%	11	33%
170000	4	20	24	1	25%	7	35%	8	33%
220400	0	3	3	0	N/A	1	33%	1	33%
050202	12	32	44	3	25%	12	38%	15	34%
190400	10	18	28	3	30%	7	39%	10	36%
120000	6	5	11	2	33%	2	40%	4	36%
070200	9	7	16	3	33%	3	43%	6	38%
110002	5	8	13	3	60%	2	25%	5	38%
070101	7	18	25	7	100%	3	17%	10	40%
080101	4	13	17	2	50%	5	38%	7	41%
180000	8	12	20	3	38%	6	50%	9	45%
090000	6	7	13	1	17%	5	71%	6	46%
220200	2		2	0	0%	1	N/A	1	50%
220900	11	1	12	3	27%	3	300%	6	50%
220700	3	6	9	2	67%	3	50%	5	56%
220500	5	5	10	3	60%	3	60%	6	60%
300000	11	14	25	8	73%	7	50%	15	60%
220100	2	8	10	3	150%	4	50%	7	70%
040001	11	9	20	7	64%	8	89%	15	75%
Total	647	1290	1937	140	22%	306	24%	446	23%

Source: Home Mortgage Disclosure Act Data, 2009.

Table A3: Zoning Ordinance Review Matrix															
Municipality	District Codes	Occupancy Standards	Parking	Minimum Square Footage	Minimum Lot Size	Max Bldg/Lot Coverage	Max Impervious Surface	"Family"-excl. ext'd Family	Multi-family Zoning	Mixed Use	Manufact'd Home	Single fam. ATT	Single fam. DET	Two-Family	Senior Citizen
check definitions															
Beacon	R1-120...5, RD-6...1.7, RMF-1.5, RMF-8, PB, HB, OB, LB...	NONE	2 spaces/dwelling (SF, 2F). MultiFam=1 space + 1/4 space per BR	n/a	5000ft ² - 5 acres [RMF-8...RD-6] *also includes DU specs.	40%-7% [RMF-8...R1-120]	n/a	OK; Max 3 persons if not related by blood, marriage, or adoption	P [RD..., RMF-...] w/ special permit	(not indicated)	Prohibited	P [RD-...]	P	P [RD..., RMF-...] w/ special permit	(not indicated)
Poughkeepsie	R-1, R-2, R-2A, R-3, R-4, R-5, R-6, PRD, R-4A, R-3A, O-R	NONE	2 spaces/dwelling (SF, 2F). MultiFam=1.5spaces/1BR, 2spaces/2BR.	Min gross fl. Area= 150ft ² for 1st occupant. +100ft ² per next two, +75ft ² ++	750ft ² - 10,000ft ² [R-4A...R-1]	70%-25% [R-6...R-1]	n/a	OK	P	Special Use Permit	Special Use Permit (+Mobile Homes in R-2A & R-6)	P	P	P	Special Use Permit
Towns															
Amenia	RA, RR, HM, HR, SR, HC, OC, M	"Workforce Housing" Max 8 persons per 4BR	2 spaces/dwelling	800ft ² minimum floor area	1ac.-10acres & 1ac/DU - 5ac/DU [SR...RA]	"Max Footprint" 1,000-10,000ft ² [SR...HM]	50%-10% [HM...RA]	OK	Special Use Permit	Special Use Permit	Special Use Permit [MHOverlay]	Special Use Permit	P (>5,000ft ² req. site plan review) [R-135, R-90, R-45, PH]	P [HM, HR]. Special Use Permit [RA,RR,SR]	Special Use Permit
Beekman	R-135, R-90, R-45, R-MH, PH, C-2, C-1, I-1	NONE	2 spaces/dwelling	600ft ² (MultiFam); 475-1,000ft ² [by District]	11,250 (PH w/ sewer) - 135,000ft ² [PH...R-135]	50% (PH w/ sewer) - 6% [PH...R-135]	80% (PH w/ sewer) - 10% [PH...R-135]	OK	Special Use Permit [TC, PH, C-2]	P [TC]	"Mobile Home" P [R-MH]	see: Two-Family and Multifamily	P [R..., PH]	Special Use Permit [TC, PH, C-2]	(not indicated)
Clinton	AR5, AR3, C, H, RH, MR1, CR1, I, F, RS&H	NONE	2 spaces/dwelling	576-864ft ² /dwelling, SF & 2F [1-2 story structure]; 400-850ft ² /dwelling, MFam	1acre-5acres [RH...C]; 2F min.= 2x(SF min.)	12%-7% [H...AR5]	n/a; "Min. Open Space" range = 65%-75% [MR1...AR5]	OK; Max 5 persons if not related by blood, marriage, or adoption	Special Permit w/ Plan [MR1, CR1, RH, H] only	(not indicated)	Special Permit w/ Plan [MR1] min. 10 acre Park	Special Permit w/ Plan [MR1, CR1, RH, H] only	P	Special Permit w/ Plan [all Residential Districts]	(not indicated)
Dover	RJ, RC, HM, HR, SR, HC, CO, M, FP, SC, AQ, MC, SM	NONE	2 spaces/dwelling (SF, 2F). MFam=1.5 spaces/dwelling	n/a	1 acre - 5 acres & 1ac/DU - 2ac/DU [SR...RC]; 2F min.= 2x(SF min.)	n/a	50% - 10% [HM...RJ]	OK	Permitted w/ Site Plan [HM]; Special Permit [RU, RC, HR, HC, CO]	Permitted w/ Site Plan [HM, HR]; Special Permit [HC, CO]	Prohibited	see: Multifamily	P; Special Permit [HC, CO]	P [HM, HR]; Special Permit [else]	(not indicated)
East Fishkill	R-3, R-2, R-1, R-1/2, R-1/3, R-1/4, (AFO)	NONE	2 spaces/dwelling (SF, a, d). MultiFam=1 space + 1/2 space per BR	n/a	1/4acre-3acres [R1/4...R-3]	25%-6% [R1/4...R-3]	n/a	OK	Special Use Permit	Special Use Permit	Special Use Permit	Special Use Permit	P	Special Use Permit	Special Use Permit
Fishkill	R-15, R-MF-3-5, LHC, RB, PB, PSC, GB, POL...	Max 6 persons per 3 BR AFFH-unit	2 spaces/dwelling (SF, 2F). MultiFam=1 space + 1/2 space per BR	650-1150ft ² /unit for sale [SeniorCHD]; 700ft ² [2F, MF]	15Kft ² - 4ac. [R-15...R-4A]	30%-5% [R-MF-5...R-4A] includes paved area	45%-35% [R-MF-5, R-MF-3] for SCHD and AFFH-unit(s)	OK; Max 4 persons if not related by blood, marriage, or adoption	Special Use Permit [R-#...]; P [R-MF-...]	Special Use Permit [R-#...]	Special Use Permit (Town Board Approval); Model Homes P [R-MF-...]	Special Use Permit [R-#...]; P [R-MF-...]	P	Special Use Permit [R-#...]; P [R-MF-...]	see: Statement of Intent for SCHD
Hyde Park	GB, WF, N, H, EPBD, TCHD, NBD, SAD, L, BPDD, NC, HC	NONE	2 spaces/dwelling	400ft ²	Size, dwelling unit, "least dimension" = 16 feet	0.4 DU/A ³ -10DU/A [GB...L]	90%-15% [L...GB]	OK	Special Permit w/ Plan [NC, HC, L] only	(not indicated)	Special Permit w/ Plan [N, H] only	Approved [N, NC, H, HC, L] "townhouse"	P	P; Special Permit w/ Plan [GB, WF]; Prohibited [TCHD]	(not indicated)
LaGrange	R-120, R-80, R-4/6/80, TC-R, TC-B, C-2, C-1, I, PO, H, SPR	NONE	2 spaces/dwelling (SF); MultiFam=1.5 spaces/BR/dwelling	"Bldg Square"=100-250ft ² [C-1...R-120]; "Min. Fl. Area" = 500-1200ft ²	30-120Kft ² [H...R-120]; 6-8Kft ² (w/ sewers); 2.5K-6.25Kft ² (THouse)	85%-10% [TC-B...R-120]	n/a; "Max Lot Covg. w/Paving" = 90%-15% [TC-B...R-120]	OK; Max 5 persons if not related by blood, marriage, or adoption	Permitted w/ Site Plan Approval [TC-R, TC-B, H]	(not indicated)	"Model Home" Permitted w/ Site Plan Approval [C-2, C-1]	Permitted w/ Site Plan Approval [TC-R, TC-B]	P [R..., TC-R, C-2]; req. site plan [H]	P [TC-R]; w/ site plan [H]	see: Statement of Intent for SCHD
Milan	A5A, A3A, R2A, HB, LC, HA	NONE	2 spaces/dwelling; see attached schedule for additional requirements*	576-720ft ² /dwelling, SF & 2F [1-2 story structure]; 300-750ft ² /dwelling, MFam	1acre-5acres [HA...A5A]	50%-5% [HA...A5A]	n/a	OK	Planning Board Approval [A5A, A3A, R2A, HA]	(not indicated)	P [A5A, A3A, R2A]; Special Permit [A5A, A3A, HA] for a MHdevelopment	see: Multifamily	P	P [HA]; Special Permit [A5A, A3A, R2A, HB]	"ECHO" Special Permit [A5A, A3A, R2A, HA]
North East	A5A, R3A, R1A, R20000, HB-III/III, M, LC, M-A, BD-1/2/3/4/5/6	NONE	2 spaces/dwelling	300ft ² for ECHO unit	20000ft ² - 5ac. [R20000...A5A]	50% [R20000] w/ central sewer - 7% [R20000] w/ private sewer	n/a; "Min. Open Space" range = 40%-30% [R1A...A5A]	OK	P [A5A, R20000] by conversion only	(not indicated)	Special Use Permit [A5A, R3A, R1A, R20000]	P [A5A, R3A, R1A, R20000]	P [A5A, R3A, R1A, R20000]	P [A5A, R3A, R1A, R20000]	"ECHO" Special Use Permit [A5A, R3A, R1A, R20000]
Pawling	CD, R-4, R-3, R-2, R-1, VRD, HA, HB, I, PDD	NONE	2 spaces/dwelling (SF, 2F, Mobile) MultiFam=1.5 spaces/dwelling	900ft ² /dwelling [all]	1acre-5acres [R-1...CD]	35%-10% [HB...R-4]	n/a	OK	Special Use Permit w/ Site Plan Approval [VRD, HB]	(not indicated)	Special Use Permit w/ Site Plan Approval [HB] only	see: Multifamily	P [CD, R1-4, VRD, HA]	*see attached for lot size req.	(not indicated)
Pine Plains	H-BUS, H-MS, H-CR, H-R, H-B, H-PC, R, WP	Max 8 persons per 4 BR AFFH-unit	2 spaces/dwelling	720ft ² /dwelling for Manufactured Home or Mixed use dwelling	15000/20000 (w/w/o sewer) [H-BUS, H-MS, H-CR]	75%-15% [H-BUS...WP]	n/a	OK	Prohibited [H-BUS, WP]; Special Use Permit [else]	Special Use Permit [all]	Prohibited [WP]; Permitted w/ Site Plan Approval [else]	Prohibited [H-BUS, WP]; Special Use Permit [else]	Prohibited [H-BUS]; P [else]	Prohibited [H-BUS]; Site Plan [WP]; P [else]	Prohibited [H-BUS, WP]; Special Use Permit [else]
Pleasant Valley	CONS, RA, RR, LDR, MDR, HDR, MC, OI, Q, SFH, H-PV, H-WH...	NONE	2 spaces/dwelling	Min Fl. Area= 400ft ² /studio - 900ft ² /3BR in MultiFam	1ac-5ac & 0.15ac/DU - 10ac/DU [HR...CONS]; 2F min.= 2x(SF min.)	n/a	85%-10% [H-PV...CONS]	OK	Permitted w/ Site Plan Approval [HDR, HR, H-PV, H-SP, H-WH]	Prohibited; Commercial Mixed-Uses Only [MC]	Permitted w/ Site Plan Approval [MHP] only	Permitted w/ Site Plan Approval	P	Permitted w/ Site Plan Approval	"Guest Cottage" Special Permit [CONS, RA, RR, LDR, MDR]
Poughkeepsie	R-4A, R-2A, R-1.5A, R-20,000, R-M, R-NH, R-MH, SHOD	Max 2 adults/BR	2 spaces/dwelling	n/a	6,000ft ² - 4acres [R-MH...R-4A]	25%-4% [R-NH...R4A]	40%-12% [R-M...R4A] 75% [R-NH, mixed use]	OK	Permitted w/ Site Plan Approval	Special Use Permit	Special Use Permit & Site Plan Approval	Permitted w/ Site Plan Approval	P	Permitted w/ Site Plan Approval	Special Use Permit (Overlay)
Red Hook	WC, LD, RD5, RD3, R1.5, R1, H, I, B1, B2, LI, FF-O, HL-O...	NONE *Please review Schedule personally, it is very specific!	2 spaces/dwelling; 1 for Senior Housing	n/a; "Min. Open Space" range = 60%-90% [R1...WC]	0.5ac. (w/ central h2o)- 10ac. [R1...WC]	15% (w/ central h2o)- 3% [R1...WC]	n/a; "Max # Dwelling Units" applied to 2F, MF, & Sr.s	OK	Special Permit w/ Site Plan Approval [7 distr.]; Prohibited [WC, H]	(not indicated)	"Mobile Home" Special Use Permit w/ Site Plan [R1] only	Special Permit w/ Site Plan Approval [R1, H]	P [all] except Special Permit & Plan in [WC] for "new/adaptive"	P [I]; Sp. Permit [LD, RD5, RD3, R1, H, I]	Special Permit w/ Site Plan Approval [LD, R1.5, R1, I]
Rhinebeck	HP20, RA10, RC5, RL5, RM1, NR, VG, Rc-H, Rc-HT, Rc-B...	NONE *Please review Schedule personally, it is very specific!	2 spaces/dwelling; see attached schedule for additional requirements	MAX Gross Floor Area in [Rc-O] = 2,300ft ²	1 du/6,000ft ² - 1du/20acres [VG...HP20]	30%-5% [VG...HP20]	n/a	OK	P w/ SPlan [RM1, VG]; Special Permit [RC5, RM1, VG] *see schedule	Special Permit w/ Site Plan Approval [Rc-HT, Rc-B]	(not indicated)	see: Two-Family and Multifamily	P [all] except Special Permit in [Rc-H] for "new/expanding"	P as "new" in most districts, "convert's req. Special Permit	Special Permit w/ Site Plan Approval
Stanford	CR, AR, RR, RC, LR	NONE	2 spaces/dwelling (SF, 2F). MultiFam= 2.5 spaces / dwelling	600ft ² [MF]	1.5ac.-5acres [RC...CR]	n/a	n/a	OK; Max 5 persons if not related by blood, marriage, or adoption	Special Use Permit w/ Site plan approval [RC]; Prohibited elsewhere	(not indicated)	"Says to "see Chapter 151", cannot see said chapter!	P [AR, RR, RC]	P	P [AR, RR, RC]	(not indicated)
Unionvale	RD10, RA5, RA3, R1.5, R1, H, NC, TC, A	NONE	2 per unit	n/a; "Min. Open Space" range = 40%-85% [TC...RD10]	1ac.-10acres [R1...RD10]	15%-5% [TC...RD10]	n/a	OK; Max 5 persons if not related by blood, marriage, or adoption	Special Use Permit w/ Site plan approval [TC]; Prohibited elsewhere	Special Use Permit w/ Site plan approval [TC]; Prohibited elsewhere	Prohibited	see: Two-Family	P [Special Use Permit w/ Site plan approval req'd in TC district]	Permit w/ Site Plan Approval [TC]; Prohibited elsewhere	Special Use Permit w/ Site plan approval [TC, RD10, RA5, RA3]
Wappinger	R-20/40, R-20, R-15, R-10, R-2F, RMF-3, RMF-5...	NONE	2 spaces/dwelling (SF, 2F). MultiFam=1 space + 1/2 space per BR	800ft ² -1200ft ² [R-...]; 500ft ² -800ft ² [RMF-...]	10, 000ft ² - 15acres (w/o public water and sewer) [R-10...RMF-3]	45%-10% [RMF-5...R-80]	n/a; MAX F.A.R. = 0.45-0.10 [RMF-5...R-80]	OK	P [RMF-5, RMF-3]	(not indicated)	Special Permit Use [all]	see: Two-Family	P [all]	P [R-2F, RMF-5, RMF-3]	(not indicated)
Washington	RR-10 & RS-10, RL-5 & RS-5, RM-2, RH-1, HM, LC	NONE	2 per unit	n/a	1ac.-10acres [HM...RR-10]	10%-5% [RR-10...LC]	n/a	OK; Max 6 persons if not related by blood, marriage, or adoption	(not indicated)	(not indicated)	"MH Floating Overlay" at Town Board's discretion [RL,M,R,S-...]	see: Two-Family	Special Use Permit w/ Site plan approval [LC]; P [else]	Special Permit Use [RH-1, RM-2]; P [RL-5, RS-5, RR-10, RS-10, HM(w/ SPlan)]	(not indicated)
Villages															
Fishkill	R-15, R-10, R-7.5, R-50, PUD, LB-1, LB-2, LC-SB, LC-CB, PB, GB, PI	NONE	2 spaces/dwelling (SF, a, d). MultiFam=1 space + 1/2 space per BR	600ft ² [2F]	2Kft ² -50Kft ² [PUD...R-50]. Per Dwelling = 3,500ft ² -14,000ft ² [R-50...R-7.5]	50%-25% [PUD...R-15]	n/a	OK	P [duplex, townhouse, garden apt. styles only]	(not indicated)	(not indicated)	P [PUD only, 8 unit max]	P	P [R-7.5 only]	(not indicated)
Millbrook	RU, RLD, RT, R1, R, RMF, RMI, GB	NONE	2 per unit	500ft ² [MF]	10, 000ft ² -5acres [RMF...RU]	30%-10% [RMF...RU]	n/a	OK	Special Permit Use	P	Special Permit Use	Special Permit Use	P	P [RMF, RMI only]	P [RMF, RMI only]
Millerton	R1A, R20000, R10000, GB, HB-I, HB-II, LC, M	NONE	2 per unit	300ft ² [ECHO]	5,000ft ² -1ac [R10000...R1A]	30%-5% [PRD...LC]	n/a	OK; Max 5 persons if not related by blood, marriage, or adoption	Special Permit Use [R20K, R10K, PRD]; P [R1A] "Min 2 acre/dwelling	Special Permit Use, MultiFam Homes only [PRD]	Special Permit [R1A] only	P [R1A, R20K, R10K]; Special Permit [LC]	P [R1A, R20K, R10K]; Special Permit [LC]	P [R1A, R20K, R10K]; "ECHO" Special Permit [R1A, R20K, R10K]	
Pawling	R1, R2, R3, R4, B1, B2, I-1	NONE	2 spaces/dwelling	900ft ² [Total, first floor of SF or 2F building]	10,000ft ² -40,000ft ² [R3...R1]	75%-15% [B1...R1]	75%-15% [B1...R1]	OK	Permitted w/ Site Plan Approval [R4, B1]; Special Use Permit [B2]	Permitted w/ Site Plan Approval [B1, B2]	(not indicated)	see: Two-Family	P	Permitted w/ Site Plan Approval [R4, B1, B2]	(not indicated)
Red Hook	R20000, R10000, GB, HB, M, LC, LIB	NONE *Please review Schedule personally, it is very minimal!	2 spaces/dwelling (SF, 2F). MultiFam= 2.5 spaces / dwelling	600ft ² [MF]	10,000ft ² -20,000ft ² [R10000...R20000]	15%-15% [all]	n/a	OK; Max 5 persons if not related by blood, marriage, or adoption	Special Permit [R20/10000], Min Lot Size = 5acres	(not indicated)	(not indicated)	(not indicated)	P [R20/10000]	(not indicated)	(not indicated)
Rhinebeck	R, VC, GB, SSO, LCO	NONE	2 per unit	500ft ² [VC], 750ft ² [2F]	4,000ft ² -8,000ft ² [VC,R]	65%-30% [VC,R]	n/a	OK	Prohibited [R], Special Permit [VC]	(not indicated)	Special Permit [R,VC]	Special Permit [R,VC]	P [R]; Special Permit [VC]	Special Permit [R,VC]	Special Permit [R,VC]
Tvoli	R-1A, R-2A, R-3A, R-15000, RB, GB, LC	NONE *Missing Permitted Use Schedule for LC Dist.	2 per unit	600-900ft ² /any dwelling [1-2 story structure]	15,000ft ² /DU-5acres [R15000-LC]	30% [all]	n/a	OK	Special Permit Use [R1A, R15000]	see: [RB] Schedule	Special Permit Use [R1A, R2A]	Special Permit Use [R1A, R15000]	P	Special Permit Use [R15000]; P [RB]	(not indicated)
Wappingers Falls	R-12.5, R-7.5, R-2F, R-M1, R-M2, OB, NB, CB, GB, IND, MobileH	NONE *Please review Schedule personally, it is very specific!	MultiFam=1.5 space per unit+1unit/BR if conv. to MF	n/a; "Min. Livable1st Fl. Area" = 750ft ² -1500ft ²	5,000ft ² -12,500ft ² [NB...R-12.5]; 2,500ft ² /DU-5,000ft ² /DU [R-M2...R-2F]	40%-25% [NB, R-12.5]	n/a	OK; Max 2 persons if not related by blood, marriage, or adoption	P [R-M1, R-M2] only	[OB, NB] Districts only	[Mobile Home Park District] only	see: Two-Family	P	P [R-2F, R-M1, R-M2] only	(not indicated)
Municipality	District Codes	Occupancy Standards	Parking	Minimum Square Footage	Minimum Lot Size	Max Bldg/Lot Coverage	Max Impervious Surface	"Family"-excl. ext'd family	Multi-family Zoning	Mixed Use	Manufact'd Home	Single fam. ATT	Single fam. DET	Two-Family	Senior Citizen
KEY															
"R-"		Includes any district beginning with an "R"													
Occupancy Standards -		Occupancy standards based solely on the number of bedrooms													
Family Definitions -		Definitions of "family" that exclude extended family members													
Minimum Lot Size -		Minimum lot size of permitted uses w/no other approvals													
											1. Whenever possible, commercial and mixed-use districts were not included in the review. In some cases overlap was inevitable.				
											2. Additional qualifications worth noting are <i>italicized</i> .				