



# Affordable Housing Strategies for Dutchess County Municipalities

Our department has received numerous requests for guidance on tackling housing affordability at the local level. This resource is designed to help Dutchess County municipalities address this complex issue.

Since each community's needs are different, the strategies below are not listed by priority, but are instead organized alphabetically. Several of the strategies have detailed information sheets, which can be found by clicking the hyperlinked title or scrolling down.

## General Considerations



### Acknowledge Urban & Rural Distinctions

Strategies that make sense in cities, villages, and town centers will be different than strategies in more rural areas.



### Consider Infrastructure Needs

Areas with centralized water and/or sewer infrastructure (or the potential to create such systems) will use different strategies from those on wells/septic.



### Research Demographic Trends

Evaluate trends in local population and employment. These trends can help you determine not just how much housing to encourage, but what types. For example, many communities are experiencing little or no population growth but still adding new households, due in part to smaller household sizes, resulting in demand for smaller housing types.



### Understand School Enrollment

Seek updated enrollment data and projections from your local school district(s) and learn about accepted methodologies for projecting the number of school children from new housing development. Most schools are seeing declining enrollments, which leaves room to add households with schoolchildren without causing school overcrowding.



### Understand 'Affordable' and 'affordable' Housing

Affordable housing can either be subsidized (what we sometimes call 'Big A' Affordable) or unsubsidized ('little a' or naturally affordable). 'Big A' Affordable housing uses grants, tax credits, and other public funding sources to offset the loss from providing below-market rents or sale prices. Given the costs of land and construction, subsidies are often the only way to build housing that is affordable for the lowest income brackets, but these resources are limited and complex to navigate. 'Little a' affordable housing is just housing that is naturally more affordable – it might be on a smaller lot, have a smaller square footage, be older, or have a simpler design. Zoning codes are often an obstacle to creating new 'little a' affordable units.



## Specific Strategies

As noted above, these are not prioritized and are listed in alphabetical order. Detailed info sheets for some strategies can be found below the list. If a strategy appeals to you, click the hyperlinked title to jump to the info sheet.

### [Accessory Dwelling Units \(ADUs\)](#)

An accessory dwelling unit is typically a small apartment contained either within or attached to the primary dwelling, or in/as a standalone structure elsewhere on the property (e.g., above a detached garage or in a converted barn). Encouraging ADUs in your community can allow for a small but impactful source of additional housing units, often without a noticeable change to the neighborhood. While ADUs are technically allowed in many of our communities, local regulations are often so prescriptive that building an ADU is infeasible for most households.

### [Bulk Regulations](#)

The combined effect of minimum lot size, minimum unit square footage, setbacks, and other bulk regulations can increase the cost of building housing, which translates to higher sales or rental prices. Communities can review their bulk regulations to ensure that they are not unnecessarily contributing to higher housing costs.

### [Centralized Infrastructure](#)

Building in or adjacent to areas with centralized water/sewer allows for the creation of more units that can be smaller and more affordable. There are economies of scale when development does not need to provide space for well and septic capacity. In areas without existing infrastructure, housing developments can include the creation of smaller centralized water/sewer systems where the technology is scalable to fit the size of the project, but the project must be of sufficient size to justify the up-front cost.

### [Conservation Subdivisions](#)

For larger parcels that could be subdivided to create new single-family homes, conservation subdivision regulations retain the baseline density as prescribed by the municipal code while allowing for smaller lot sizes to cluster homes on a portion of the parent lot, preserving the remainder of the property. The reduced lot sizes can translate to lower home prices and property maintenance costs for homeowners. Conservation subdivisions can be mandated or they can be encouraged, often through use of a density bonus that allows a builder to construct additional homes if they opt for the conservation model.





## Commercial to Mixed Use Zoning

For decades, large tracts of land along major roadways have been set aside for strictly commercial uses, with no homes allowed. The need for more housing and the challenging retail market are causing many communities to rethink that dynamic. Allowing mixed-use projects by right in previously commercial-only zones can encourage housing above or adjacent to commercial uses, increasing housing, providing new nearby customers for businesses, and protecting properties from the twists and turns of the commercial real estate market.

## [Inclusionary Zoning](#)

Inclusionary zoning encourages or requires a certain percentage of housing units in a new development to be provided at below-market rents or sale prices. This can be a good way to gradually integrate subsidized units into the community, but it should generally be paired with incentives for the developer (such as extra units, waived application fees, etc.) to ensure that projects can still “pencil out” financially. Otherwise, inclusionary policies run the risk of stifling housing creation.

## Local Small-Scale Builders

In many of our communities, there is a need for builders who are interested in developing new smaller-scale housing projects or rehabbing existing structures to provide affordable housing. Municipalities and residents can work to create and support a network of local developers interested in smaller-scale housing.

## [Manufactured Housing](#)

Manufactured homes are often heavily restricted or prohibited in local codes. The box-like design of older homes and instances of bad management in manufactured home parks have given them a poor reputation, but they are a vital source of non-subsidized affordable housing, and the wide array of sizes and styles now available means that new manufactured homes can fit into a community whether as part of a park or surrounded by traditional site-built homes. Cooperative ownership models for manufactured home parks are also becoming increasingly common, guaranteeing local ownership and turning a depreciating asset (a single manufactured housing unit) into an appreciating one (a stake in the property as a whole).





### **Municipally Owned Properties**

Publicly owned properties can be good candidate sites for affordable housing since the municipality can require affordability as part of the sale. The municipality releases a Request for Proposals (RFP) for sale and development of the land specifying that it must be for affordable housing and chooses the most qualified developer from the respondents.

### **NYS Pro-Housing Community Designation**

Designating your municipality a Pro-Housing Community with New York State is now a requirement for several state grant programs – part of the state’s effort to reward local governments that are working to increase housing availability and affordability.

### **Parking Requirements Reform**

The cost of building and maintaining parking spaces increases the cost of housing, and the land required to provide that parking limits the space available to build more units. In some areas, particularly walkable centers or locations near transit, it is possible to reduce or eliminate parking requirements (and their associated costs) without negatively impacting quality of life.

### **Short-Term Rentals**

Some types of short-term rentals can reduce the availability and affordability of housing. Targeted local regulations can help mitigate those impacts without losing the benefits that short-term rentals contribute to the tourism economy.

### **Streamlining the Review Process**

Housing projects can easily get bogged down in a web of requirements – special permits, complex bulk regulations, mandated commercial components, and more. Each of these adds cost and uncertainty for an applicant and can result in a situation where a type or scale of housing might technically be allowed, but cumbersome regulations prevent it from being built. Communities can review their codes to reduce regulatory barriers for desired housing types. Dutchess County Planning is available to assist with development process reviews.

### **Variety of Housing Types**

Allowing a wider variety of housing types in local zoning codes recognizes that households come in all sizes and configurations, and not everyone is interested in or able to live in a single-family home on its own lot. Communities should consider how and where to allow and/or encourage duplexes, three- and fourplexes, micro units, cottage courts, and other forms of “Missing Middle” housing.





## What's next for your community?

Housing affordability is a deep-rooted issue that requires a multipronged approach to increase housing supply, offer diverse options, and provide below-market units for those who cannot meet market-rate prices. We encourage you to pursue as many of these ideas as you can fit within the context of your community. If you have any questions, want more information, or just want to talk through your options, please don't hesitate to reach out to the planners in our office.

Additional resources can be found on our [Housing](#) webpage, including annual reports on rental and for-sale housing, our 2022 Housing Needs Assessment, and potential funding sources like the County Housing Trust Fund and the HOME Investment Partnership Program. [Hudson Valley Pattern for Progress](#) has also produced several regional housing-related studies. The American Planning Association's 2024 [Housing Supply Accelerator Playbook](#) may also be helpful. Other resources are cited in the specific strategy sheets.



## Questions or Comments? Contact us!

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