

NYACK RENTAL VACANCY SURVEY REPORT

October 5, 2023

Andy Stewart, Village Administrator

INTRODUCTION

NYS Emergency Tenant Protection Act authorizes a municipality, under certain conditions, to declare a “housing emergency” and to place a selected class of apartment buildings into the ETPA rent stabilization program overseen by the NYS Division of Housing and Community Renewal (DHCR), and a local Rent Guidelines Board. The details of this law are available online, beginning with the Fact Sheet cited here.¹

To assign a class of buildings to DHCR for rent stabilization under ETPA, a municipality must complete a vacancy survey showing a less than 5% vacancy rate in the subject class of buildings.

This report provides information about Nyack’s vacancy study. The Report does not provide an analysis of the overall housing market, the ETPA law itself, or any other related matters. The adoption of the vacancy study by the Village Board of Trustees, should that occur, is a separate action from actual assignment of buildings in the subject class into the rent stabilization program NYS runs under the ETPA law.

METHOD

The vacancy survey method involved the following steps:

1. Substantial legal research by Village Attorney on NYS Law, case law from ETPA-related lawsuits, conversations with other municipalities with recent ETPA adoption experience.
2. Identification of a target class of buildings from the total universe of eligible buildings in Nyack (ie, all buildings built before 1974 with six or more rental units). The Village Building Department provided a list of apartment buildings in Nyack, including data on year of construction and total apartment units, ownership contacts, to the extent available, etc. Board selected a class of buildings defined as those buildings with 25 or more apartment units, built before 1974.
3. A survey form was sent via certified mail to the owners of the subject class of buildings, followed by phone calls and emails, as needed, to obtain completed surveys. One property owner, Sampatti Corp, owner of Nyack Garden Apartments at 306-320 High Ave, failed to respond.
4. Sampatti Corp follow up (see records in Appendix):
 - a. Initial survey sent certified mail, 5/2/23, signed received 5/24/23
 - b. Second survey sent certified mail, 8/28/23, signed received 9/8/23
 - c. Postal letter sent 8/28/23 to alternative address found on sign at property, P.O. Box 9067, Bardonia, NY, returned “Unable to Forward – Return to Sender”

¹ ETPA Fact Sheet <https://hcr.ny.gov/system/files/documents/2022/09/fact-sheet-08-09-2022.pdf>

- d. Phone call, Andy Stewart, with Ms. Bahrati, 845-215-5500 or 845-480-1928, who reported “no vacancies”; voice mail survey reminder left on 7/27/23.
 - e. Re-sent survey via email on 7/13/23, 7/27/23, 8/25/23 to two addresses provided by Ms. Bahrati -- 'nyackgarden@gmail.com'; abharati1970@gmail.com
5. Under ETPA law, a nonresponsive property is deemed 100% occupied.
 6. Tabulation of results in Excel.

RESULTS

row #	survey status	Units	survey units	survey occupied	vacant	Addresses of Building	Owner Name
3	DONE	190	190	180	10	2 Gail Dr	Warren Hills Assoc.
4	DONE	163	162	142	20	101 Gedney Street	West Shore Towers/ Hudson Shore Associates
5	DONE	83	83	81	2	36 S Broadway	Tallman Towers
6	DONE	70	70	70	0	84 N Franklin St	Rockland Gardens Assoc.
7	DONE	69	67	63	4	197 Sickles Ave	Riverview at Nyack
8	DONE	46	46	46	0	153-157 Sixth Ave	CNB Realty (Rose Garden)
9	NO RESPONSE	38	38	38	0	306-320 High Ave	Sampatti Corp./Nyack Garden Apts
10	DONE	174	174	171	3	plaza	Community Housing Management Corp
11	DONE	136	136	131	5	15 Highview Ct	Nyack Housing Authority
12	TOTAL		966	922	44		
13	vacancy rate = F12/D12		0.045548654				

CONCLUSION

The vacancy rate in the subject class of buildings is less than 5%, therefore these buildings are eligible for inclusion in the ETPA rent stabilization program.

DISCUSSION

The low vacancy rate in Nyack is similar to many other places in the Hudson Valley according to a recent report from the Center for Housing Solutions and Community Initiatives, a project of Hudson Valley Pattern for Progress. The Center’s “Out of Reach 2020” report states:

The demand for rental units in the Hudson Valley is high, especially affordable rental units. The rental vacancy rate in a vast majority of market rate apartment complexes is under 5%, and affordable housing complexes all have waiting lists ranging from two years to as long as five years. The production of affordable rental housing has not kept pace with the demand.

Furthermore, even people who are able to find an apartment, face steeply escalating rents, relative to average incomes. Rents typically exceed the average renter’s ability to pay by about \$1,343/month for a one bedroom apartment and \$1,624/month for a two bedroom apartment.²

In the Village of Nyack, residents have spoken out about high rents to the Board of Trustees at public meetings. People have also spoken about the apparent increase in panhandling behaviors in the Village business district, presumably symptomatic, in part, of a lack of appropriate housing, and an increase in indigency, coupled with matters of substance abuse and mental health.

APPENDIX

1. Blank survey mailing
2. Vacancy survey responses
3. Records of effort to get a survey response from Sampatti.
4. NYS ETPA Fact sheet
5. Hudson Valley Pattern for Progress reports
 - a. 2023
 - b. 2020
6. Vacancy study draft adoption resolution

² <https://www.pattern-for-progress.org/wp-content/uploads/2023/09/Out-of-Reach-2023.pdf>

Village

Of

Nyack

Incorporated February 27, 1883

*9 North Broadway
Nyack New York 10960-2697*

www.nyack-ny.gov

Mayor

Dr. Don Hammond

Trustees

Pascale Jean-Gilles

Marie Lorenzini

Donna Lightfoot Cooper

Joseph Rand

Village Administrator

Andy Stewart

Village Clerk / Treasurer

Jennifer Hetling

Village Attorney

Dennis Michaels

<date>

<owner name>

<owner address>

Owner of: <property address>

Dear Property Owner,

As the owner of a building built before 1974 with twenty-five or more units, the Village of Nyack is reaching out to you for assistance in a survey on vacancy rates in larger rental properties in the Village. The results of the survey will help the Village measure current rental market conditions and determine whether or not Nyack can opt into the New York State Emergency Tenant Protection Act (ETPA).

I'm writing to ask for your help as the owner of a rental property to ensure that the study is accurate and thorough by completing the enclosed survey. You can respond by mail, e-mail, or phone – whichever option is easiest.

Please return the survey no later than June 9, 2023, via email, or fax.

Please note that the accuracy of your answers may be verified via a site visit from the office of the Village Administrator or Village's Building Department. Similarly, if you do not respond to the survey, the office of the Village Administrator or the Building Department may attempt to obtain occupancy data on your property via a site visit. If we are unable to obtain any occupancy data, we will assume that there are no vacancies in your building.

If you have any questions please contact me at (845) 358-3581 or email me at administrator@nyack-ny.gov.

Sincerely,

Andy Stewart, Village Administrator, Village of Nyack

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey _____
 2. Address of the property that was listed in your letter from the Village of Nyack:
_____.
 3. Are you the current owner of this property? Yes No
 4. How many rental units are there in your property? _____
 5. As of today's date, how many units are occupied? _____
 6. As of today's date, how many units are not occupied? _____
 7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
 8. If you answered "Yes" to Question #6, how many are off the market _____ and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)
-

9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.

a. Phone Number: _____

b. E-Mail Address: _____

10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?
-

Your signature: _____ **Date:** _____

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

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Dennis Michaels

May 19, 2023

Warren Hills Assoc. Property Owner

c/o Kamson Corp

270 Sylvan Ave

Englewood Cliffs, NJ 07632

Owner of: Warren Hills Assoc. 2 Gail Drive Nyack, NY 10960

Dear Property Owner,

As the owner of a building built before 1974 with twenty-five or more units, the Village of Nyack is reaching out to you for assistance in a survey on vacancy rates in larger rental properties in the Village. The results of the survey will help the Village measure current rental market conditions and determine whether or not Nyack can opt into the New York State Emergency Tenant Protection Act (ETPA).

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If you have any questions please contact me at (845) 358-3581 or email me at administrator@nyack-ny.gov.

Sincerely,

Andy Stewart, Village Administrator, Village of Nyack

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey IRINA LANGE
2. Address of the property that was listed in your letter from the Village of Nyack: 2 Gail Drive Nyack, NY 10906.
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? 190
5. As of today's date, how many units are occupied? 180
6. As of today's date, how many units are not occupied? 10
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
8. If you answered "Yes" to Question #6, how many are off the market ____ and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

-
9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.

a. Phone Number: 845-358-2369

b. E-Mail Address: ILANGE@KAMSONCORP.COM

10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature: _____ **Date:** 06/13/2023

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey Carl L. Washington, III
2. Address of the property that was listed in your letter from the Village of Nyack:
15 Highview CT.
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? 136
5. As of today's date, how many units are occupied? 131
6. As of today's date, how many units are not occupied? 5
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
8. If you answered "Yes" to Question #6, how many are off the market and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)
Undergoing Renovation
9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.
 - a. Phone Number: 845-358-2476 ext. 301
 - b. E-Mail Address: executivedirector@vonha.org
10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature: _____

Date: _____

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

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Jennifer Hetling

Village Attorney

Dennis Michaels

May 19, 2023

Please update: South Broadway Housing, LLC

~~Chuck Cuomo~~

901 Main St. Suite 300

Peekskill, NY 10566

Owner of: Tallman Towers 36 S Broadway Nyack, NY 10960

Dear Property Owner,

As the owner of a building built before 1974 with twenty-five or more units, the Village of Nyack is reaching out to you for assistance in a survey on vacancy rates in larger rental properties in the Village. The results of the survey will help the Village measure current rental market conditions and determine whether or not Nyack can opt into the New York State Emergency Tenant Protection Act (ETPA).

I'm writing to ask for your help as the owner of a rental property to ensure that the study is accurate and thorough by completing the enclosed survey. You can respond by mail, e-mail, or phone – whichever option is easiest.

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If you have any questions please contact me at (845) 358-3581 or email me at administrator@nyack-ny.gov.

Sincerely,

Andy Stewart, Village Administrator, Village of Nyack

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey Matthew Judge
2. Address of the property that was listed in your letter from the Village of Nyack: Tallman Towers
36 S Broadway Nyack, NY 10960
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? 83
5. As of today's date, how many units are occupied? 81
6. As of today's date, how many units are not occupied? 2
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
8. If you answered "Yes" to Question #6, how many are off the market and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

-
9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.

a. Phone Number: (914) 736-7368

b. E-Mail Address: mjudge@mdglt.com

10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?
100% of the units are rent regulated by the New York Housing Finance Agency. In Addition, more than 75% of the units are currently rented to Section 8 vouchers

Your signature: _____

Matthew Judge for South Broadway Housing, LLC

Date: June 14, 2023

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey Rockland Garden Apartments
2. Address of the property that was listed in your letter from the Village of Nyack: 84 N. Franklin St. Nyack, NY 10960
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? 70 - 1 unit is super apt.
5. As of today's date, how many units are occupied? All
6. As of today's date, how many units are not occupied? 0
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
8. If you answered "Yes" to Question #6, how many are off the market ___ and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.

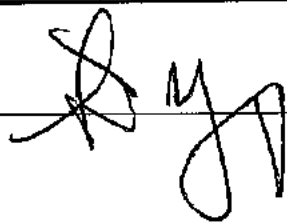
a. Phone Number: office 845-356-2400 ext. 102 / cell

b. E-Mail Address: supssly@rocklandny.gov om

845-641-0490

10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature: _____



Date: _____

5/25/23

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey MICHELLE FRANCIS
 2. Address of the property that was listed in your letter from the Village of Nyack:
100 NYACK PLAZA, NYACK, NY 10960
 3. Are you the current owner of this property? Yes No
 4. How many rental units are there in your property? 174
 5. As of today's date, how many units are occupied? 171
 6. As of today's date, how many units are not occupied? 3
 7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
 8. If you answered "Yes" to Question #6, how many are off the market and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)
N/A

 9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.
 - a. Phone Number: 914-592-5434
 - b. E-Mail Address: Michelle@CHMC1.com
 10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?
NO OUTSIDE VOUCHER HOLDERS, PROJECT BASED SECTION 8 ONLY
- Your signature: Michelle Francis Date: 8/2/2023

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

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Jennifer Hetling

Village Attorney

Dennis Michaels

May 19, 2023

Property Owner: Westshore Towers

101 Gedney St. Apartment L1

Nyack, NY 10960

Owner of: West Shore Towers 101 Gedney Street Nyack, NY 10960

Dear Property Owner,

As the owner of a building built before 1974 with twenty-five or more units, the Village of Nyack is reaching out to you for assistance in a survey on vacancy rates in larger rental properties in the Village. The results of the survey will help the Village measure current rental market conditions and determine whether or not Nyack can opt into the New York State Emergency Tenant Protection Act (ETPA).

I'm writing to ask for your help as the owner of a rental property to ensure that the study is accurate and thorough by completing the enclosed survey. You can respond by mail, e-mail, or phone – whichever option is easiest.

Please return the survey no later than June 9, 2023, via email, or fax.

Please note that the accuracy of your answers may be verified via a site visit from the office of the Village Administrator or Village's Building Department. Similarly, if you do not respond to the survey, the office of the Village Administrator or the Building Department may attempt to obtain occupancy data on your property via a site visit. If we are unable to obtain any occupancy data, we will assume that there are no vacancies in your building.

If you have any questions please contact me at (845) 358-3581 or email me at administrator@nyack-ny.gov.

Sincerely,

Andy Stewart, Village Administrator, Village of Nyack

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey Frank Kirwin
2. Address of the property that was listed in your letter from the Village of Nyack: 101 Gedney Street Nyack, NY 10960
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? 162
5. As of today's date, how many units are occupied? 142
6. As of today's date, how many units are not occupied? 20
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
8. If you answered "Yes" to Question #6, how many are off the market ___ and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.

a. Phone Number: 845-348-1775

b. E-Mail Address: WESTSHORETOWERS-YAHOO.COM

10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature: _____

Date: 6/01/23

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960

E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey Cindy Chen

2. Address of the property that was listed in your letter from the Village of Nyack:
153-157 6th Ave, Nyack, New York

3. Are you the current owner of this property? Yes No

4. How many rental units are there in your property? 46

5. As of today's date, how many units are occupied? 46

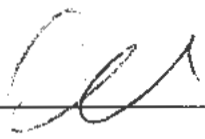
6. As of today's date, how many units are not occupied? 0

7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No

8. If you answered "Yes" to Question #6, how many are off the market and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.
 - a. Phone Number: 718-264-7252
 - b. E-Mail Address: CNBRealty@yahoo.com

10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature:  Date: 6/26/23

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960
E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.
FAX: 845-358-1480
QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

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Village Attorney

Dennis Michaels

May 19, 2023

Property Owner: Riverview at Nyack

1 Sharp Plaza #204

Mahwah, NJ 07495

Owner of: Riverview at Nyack 197 Sickles Ave Nyack, NY 10960

Dear Property Owner,

As the owner of a building built before 1974 with twenty-five or more units, the Village of Nyack is reaching out to you for assistance in a survey on vacancy rates in larger rental properties in the Village. The results of the survey will help the Village measure current rental market conditions and determine whether or not Nyack can opt into the New York State Emergency Tenant Protection Act (ETPA).

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If you have any questions please contact me at (845) 358-3581 or email me at administrator@nyack-ny.gov.

Sincerely,

Andy Stewart, Village Administrator, Village of Nyack

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey OT Nyack LLC
2. Address of the property that was listed in your letter from the Village of Nyack: 197 Sickles Ave Nyack, NY 10960
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? 67
5. As of today's date, how many units are occupied? 63
6. As of today's date, how many units are not occupied? 4
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
Yes No
8. If you answered "Yes" to Question #6, how many are off the market and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.
 - a. Phone Number: 201-351-8882
 - b. E-Mail Address: malky@ventusc.com
10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature:  Date: 6/14/23

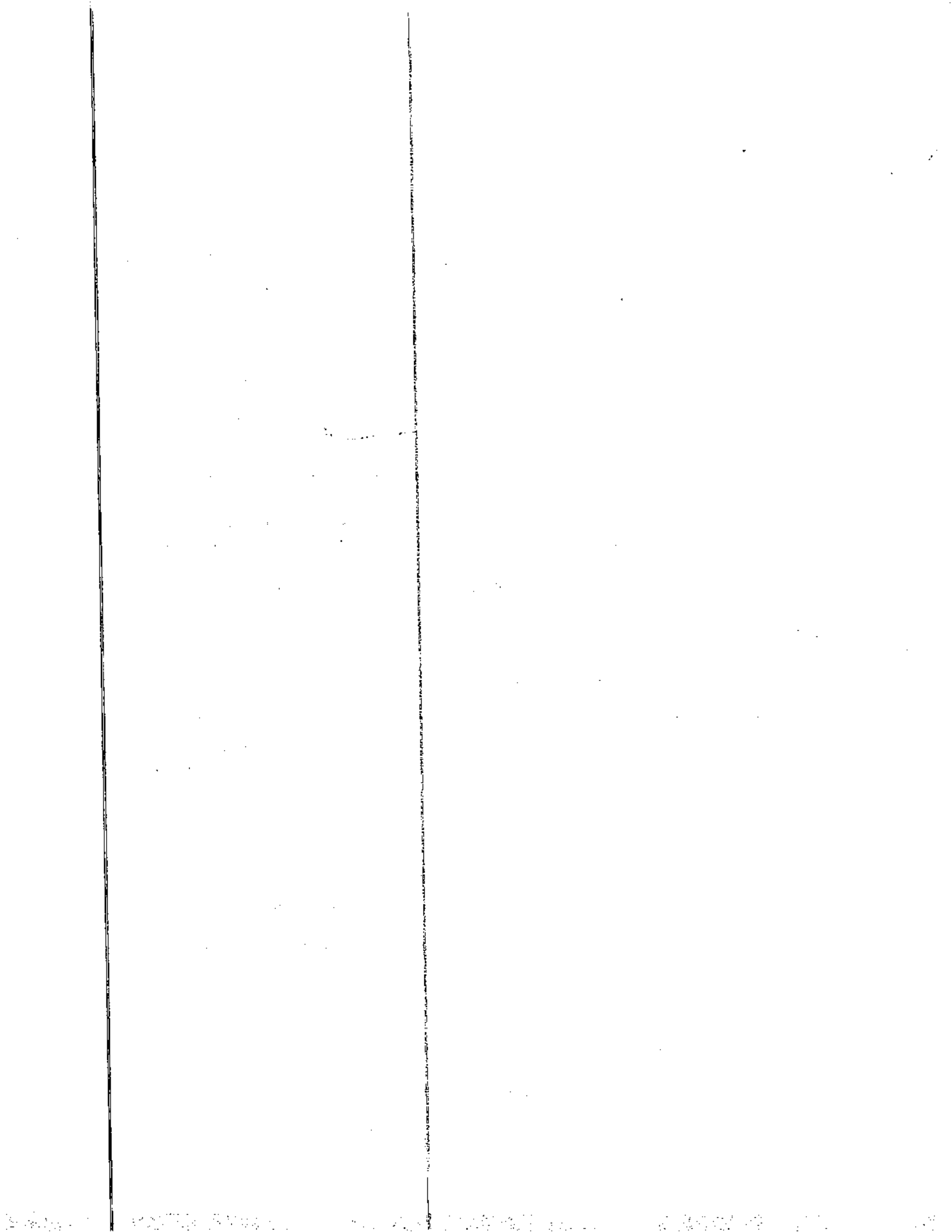
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E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.

FAX: 845-358-1480

QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581



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Jennifer Hetling

Village Attorney

Dennis Michaels

May 19, 2023

Sampatti Corp

93 Demarest Mill Rd

West Nyack, NY 10960

Owner of: 306-320 High Ave Nyack, NY 10960

Dear Property Owner,

As the owner of a building built before 1974 with twenty-five or more units, the Village of Nyack is reaching out to you for assistance in a survey on vacancy rates in larger rental properties in the Village. The results of the survey will help the Village measure current rental market conditions and determine whether or not Nyack can opt into the New York State Emergency Tenant Protection Act (ETPA).

I'm writing to ask for your help as the owner of a rental property to ensure that the study is accurate and thorough by completing the enclosed survey. You can respond by mail, e-mail, or phone – whichever option is easiest.

Please return the survey no later than June 9, 2023, via email, or fax.

Please note that the accuracy of your answers may be verified via a site visit from the office of the Village Administrator or Village's Building Department. Similarly, if you do not respond to the survey, the office of the Village Administrator or the Building Department may attempt to obtain occupancy data on your property via a site visit. If we are unable to obtain any occupancy data, we will assume that there are no vacancies in your building.

If you have any questions please contact me at (845) 358-3581 or email me at administrator@nyack-ny.gov.

Sincerely,

Andy Stewart, Village Administrator, Village of Nyack

Nyack Rental Vacancy Survey – Due June 9, 2023

1. Name of person completing this survey _____
2. Address of the property that was listed in your letter from the Village of Nyack: 306-320 High Ave Nyack, NY 10960
3. Are you the current owner of this property? Yes No
4. How many rental units are there in your property? _____
5. As of today's date, how many units are occupied? _____
6. As of today's date, how many units are not occupied? _____
7. Are any of the unoccupied units you listed above currently off the market or unavailable to rent?
 Yes No
8. If you answered "Yes" to Question #6, how many are off the market _____ and why? (e.g. undergoing renovation, uninhabitable, a tenant is moving in at a later date)

9. Please provide a phone number and / or email address where we can reach you to verify the information you have provided.
 - a. Phone Number: _____
 - b. E-Mail Address: _____
10. Is there anything else we should know that should inform this study, e.g., how many units are currently rented to Section 8 voucher holders, or otherwise rent regulated?

Your signature: _____ Date: _____

Return this survey to:

MAIL: Andy Stewart, Nyack Village Administrator, 9 North Broadway, Nyack, NY 10960
E-Mail: administrator@nyack-ny.gov – scan or take a photo of the completed survey.
FAX: 845-358-1480
QUESTIONS? Andy Stewart, Nyack Village Administrator, 845-358-3581

Sent →

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Adult Signature Restricted Delivery \$ _____

Postage \$ _____

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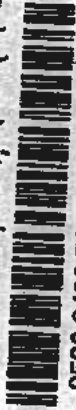
PS Form 3800, January 2023 (51472555002) See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Sampath Coop
 93 Demarest Mill Rd
 West Nyack, NY 10984



9590 9402 7259 1284 7281 31

2. Article Number (transfer from service label)

PS Form 3811, July 2020 PSN 7530-02-000-9033

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Printed Name)

Bhand

C. Date of Delivery

5/24/23

Agent

Addressee

D. Is delivery address different from item 1? Yes

No

If YES, enter delivery address below: Yes No

S. Service Type

- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Domestic Return Receipt

Signed for

Village of Nyack

9 N-Broadway

Nyack, NY 10960

www.nyack-ny.gov

STER NY 105

ZC JG 2023P



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0000937734 AUG 28 2023
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Sampatti Corp
PO Box 9064
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RETURN TO SENDER

: SAMPATTI CORP

BOX CLOSED

UNABLE TO FORWARD

RETURN TO SENDER

BC: 10960266599 *1058-00124-28-38



From: administrator@nyack-ny.gov <administrator@nyack-ny.gov>
Sent: Friday, August 25, 2023 11:05 AM
To: 'nyackgarden@gmail.com' <nyackgarden@gmail.com>; 'abharati1970@gmail.com' <abharati1970@gmail.com>
Subject: FW: vacancy survey Nyack Garden Apt

Asking again, pls complete and send back at your earliest opportunity
Thanks
Andy

Andy Stewart
Village Administrator
Village of Nyack
9 North Broadway
Nyack, New York 10960
(o) 845-358-3581
administrator@nyack-ny.gov

From: administrator@nyack-ny.gov <administrator@nyack-ny.gov>
Sent: Thursday, July 27, 2023 8:27 AM
To: 'nyackgarden@gmail.com' <nyackgarden@gmail.com>; 'abharati1970@gmail.com' <abharati1970@gmail.com>
Cc: 'recreationasst@nyack-ny.gov' <recreationasst@nyack-ny.gov>
Subject: FW: vacancy survey Nyack Garden Apt

Ms Bharati,
I never received your response.... Please complete this form ASAP.
Feel free to call with any questions or concerns.
Also, pls reply with your correct mailing address.
Thank you,
Andy

Andy Stewart
Village Administrator
Village of Nyack
9 North Broadway
Nyack, New York 10960
(o) 845-358-3581
administrator@nyack-ny.gov

From: administrator@nyack-ny.gov <administrator@nyack-ny.gov>
Sent: Thursday, July 13, 2023 3:25 PM
To: 'nyackgarden@gmail.com' <nyackgarden@gmail.com>
Cc: 'recreationasst@nyack-ny.gov' <recreationasst@nyack-ny.gov>
Subject: vacancy survey Nyack Garden Apt

MS Bahrati – here is the survey
Thanks
Andy

Andy Stewart
Village Administrator
Village of Nyack
9 North Broadway
Nyack, New York 10960
(o) 845-358-3581
administrator@nyack-ny.gov



Emergency Tenant Protection Act (ETPA) of 1974 Chapter 576 Laws of 1974 as Last Amended

5 PAGES

AT A GLANCE

This Fact Sheet describes the Housing Stability and Tenant Protection Act (HSTPA) of 2019 and the areas of New York State covered by the Emergency Tenant Protection Act (ETPA) of 1974.

DEFINITIONS

Division of Housing and Community Renewal (DHCR):

DHCR is the New York State agency that invests in communities, preserves and protects affordable housing and enforces the state’s rent control and rent stabilization laws.

Emergency Tenant Protection Act (ETPA):

Outside New York City, rent stabilization is also known as ETPA, short for the Emergency Tenant Protection Act, and is applicable in some localities in Nassau, Westchester, Rockland, and Ulster counties.

Housing Stability and Tenant Protection Act (HSTPA) of 2019:

The act, which went into effect on June 14, 2019, made changes to how rents can be raised and changed formulas for vacancy leases, Major Capital Improvements (MCI) and Individual Apartment Improvements (IAI).

SUMMARY AND HIGHLIGHTS

ETPA stabilizes rents in localities that declare a state of emergency, such as the counties of Nassau, Rockland, Westchester, and the City of Kingston.

Scope	<ul style="list-style-type: none"> ETPA covers buildings of six or more units that were built before 1974. Some municipalities limit ETPA to buildings of a specific size — for instance, buildings with 20 or more units.
Process	<ul style="list-style-type: none"> In addition to regulating rent increases, ETPA entitles rent stabilized tenants to receive required services, to have their leases renewed, and to be protected from eviction except on grounds allowed by law. HSTPA provides that any municipality declaring an emergency and adopting local legislation pays the cost of administering ETPA. In turn, each municipality can charge the owners of housing accommodations a fee of \$20 per unit per year. Each county that has declared an emergency and adopted ETPA has a Rent Guidelines Board (RGB) that sets annually the maximum allowable rates for rent increases in stabilized apartments.

FACT SHEET #8: IN DETAIL

This bulletin provides only general information concerning ETPA. For specific information, refer to the full text of the Act.

Currently, in Nassau, Rockland, Westchester counties and the City of Kingston, rent stabilization applies to non-rent controlled apartments in buildings of six or more units built before January 1, 1974 in localities that have declared an emergency and adopted ETPA. For rents to be placed under regulation, there must be a rental vacancy rate of less than 5% for all or any class or classes of rental housing accommodations. Some municipalities limit ETPA to buildings of a specific size, for instance, buildings with 20 or more units.

With the enactment of the Housing Stability and Tenant Protection Act (HSTPA) on June 14, 2019, any locality in New York State can enact rent stabilization if “a declaration of emergency” regarding available apartments is made in the subject locality pursuant to the Emergency Tenant Protection Act (ETPA) of 1974. “A declaration of emergency” can be made based on the kind of vacancy rate cited above.

It is the responsibility of the locality to secure and obtain a survey of the housing accommodations to determine the existence of an emergency.

Certain types of housing accommodations are not included in the provisions of ETPA, for example: housing accommodations in buildings containing less than six dwelling units; rent controlled apartments; motor courts; tourist homes; certain nonprofit units; certain governmentally supervised housing; and housing accommodations in buildings completed on, or after, January 1, 1974.

Each municipality declaring an emergency and adopting local legislation pays the cost of administering ETPA. In turn, each municipality can charge the owners of housing accommodations a fee of \$20 per unit per year as HSTPA provides.

Each county that has declared an emergency

and adopted the EPTA has a rent guidelines board that sets the maximum allowable rates for rent increases in stabilized apartments. These guidelines rates are set once a year and are effective for leases beginning on or after October 1st of each year.

If a municipality in a county outside of Nassau, Rockland or Westchester county declares a housing emergency, a County Rent Guidelines Board will be created by DHCR based on recommendations made by the local municipal government. If additional municipalities in that county subsequently declare emergencies, DHCR will recreate the County RGB to ensure that all of the participating municipalities are represented on the County RGB. The County RGB sets the rates for rent adjustments in covered housing accommodations in the municipality or municipalities that have declared an emergency.

Nassau County

Village of Baxter Estates
 Village of Cedarhurst
 Village of Floral Park
 Village of Flower Hill
 Village of Freeport
 City of Glen Cove
 Village of Great Neck
 Village of Great Neck Plaza
 Village of Hempstead
 Town of North Hempstead
 City of Long Beach
 Village of Lynbrook
 Village of Mineola
 Village of Rockville Centre
 Village of Russell Gardens
 Village of Thomaston

Rockland County

Town of Haverstraw
 Village of Spring Valley

Westchester County

Village of Croton-on-Hudson
 Village of Dobbs Ferry
 Town of Eastchester
 Town of Greenburgh
 Town of Harrison
 Village of Hastings-on-Hudson
 Village of Irvington-on-Hudson
 Village of Larchmont
 Town of Mamaroneck
 Village of Mamaroneck
 Village of Mount Kisco
 City of Mount Vernon
 City of New Rochelle
 Village of Ossining
 Village of Sleepy Hollow
 Village of Pleasantville
 Village of Port Chester
 City of Rye
 Village of Tarrytown
 City of White Plains
 City of Yonkers

Ulster County

City of Kingston

#8 ADDENDUM: FREQUENTLY ASKED QUESTIONS - MUNICIPALITIES CONSIDERING ADOPTING ETPA

1. What is rent stabilization?

Rent Stabilization is a system of rent regulation under New York State law that aims to protect tenants from illegal rent increases. Outside New York City, rent stabilization is often referred to by the law that governs the system, the Emergency Tenant Protection Act (“ETPA”). In addition to regulating rent increases, the ETPA entitles rent stabilized tenants to receive required services, to have their leases renewed, and to be protected from eviction except on grounds allowed by law.

Historically, the only municipalities that were eligible to adopt the ETPA outside of New York City were those located in the counties of Westchester, Rockland and Nassau. However, the Housing Stability and Tenant Protection Act of 2019 (“HSTPA”), which was adopted in June 2019, removed this geographic restriction so that any municipality in New York State that decides to adopt ETPA is eligible to do so.

2. Is my municipality subject to rent stabilization?

Not automatically. The ETPA is only applicable to municipalities that pass a local law adopting the system.

3. How do we opt in to the program?

ETPA is designed to address a housing emergency where there is a less than 5% apartment vacancy rate in a given municipality. The first step in opting into the ETPA is to complete a vacancy study of the class or classes of housing accommodations for which the municipality suspects there may be a housing emergency, the cost of which is paid by the municipality. If the vacancy study

finds that there is a less than 5% vacancy rate, then the municipality can declare an emergency and enact a local law adopting ETPA.

4. What buildings will rent stabilization apply to?

ETPA generally applies to residential buildings containing 6 or more units that were constructed prior to 1974. However, a municipality may limit the applicability of the ETPA by, for example, increasing the number of units per building that are required to fall under the ETPA.

5. Once ETPA is adopted, how are rents determined?

After a municipality adopts ETPA, a Rent Guidelines Board (“**RGB**”) is tasked with determining the percentage rent increases applicable to such municipality. An RGB is made up of two tenant representatives, two owner representatives and five public members, each of whom must meet certain criteria set out in the ETPA.

Under the HSTPA, if the municipality adopting ETPA is the first in the county to do so, it must make recommendations of individuals to make up the RGB to the DHCR within 30 days after adopting ETPA. At the time of adoption, the RGB will determine the initial percentage increases for the municipality as well as what the fair market rent should have been for new leases during a period, to be determined by the RGB, prior to the municipality’s adoption of ETPA. Thereafter, if additional municipalities in the same county declare emergencies, the HSTPA requires that the RGB be reconstituted so that every municipality that has adopted ETPA in a given county is represented by the same County RGB. DHCR will provide guidance on this process.

After the first year, the RGB would be tasked with meeting annually, typically in June, to

set the rent guidelines in effect for one- or two-year leases commencing on or after the following October. An RGB is required to make the determination of the appropriate rent guidelines after considering, among other things, comments from the public and data compiled by DHCR’s Research and Analysis Unit.

6. How will landlords in my municipality be affected?

Landlords of rent regulated apartments have obligations to their tenants that market rate landlords do not necessarily have. These include:

- **Documentation:** Landlords of rent regulated apartments are required to submit documentation to the DHCR each year. These submissions include registration statements for their rent regulated apartments detailing, among other things, the tenant and legal regulated rent for each apartment. Landlords are also required to submit responses to surveys about their annual income and expenses, which are used by the DHCR Research and Analysis Unit to compile data that is considered by the RGB in determining the appropriate yearly percentage rent increases;
- **Rent Increases:** Landlords of rent regulated apartments are limited to increasing rents by the percentages set by the RGB each year. Aside from these percentage increases, landlords may also be entitled to pass on the cost of certain upgrades made to their buildings and apartments to their rent regulated tenants. However, such increases are usually only allowed after permission is granted by the DHCR and strict limitations on such increases were instituted by the HSTPA. Rent collected in violation of the foregoing is considered an overcharge under the ETPA. Upon the complaint of

a tenant, such overcharges may lead to penalties and interest being assessed on the landlord by the DHCR. See [Fact Sheet #26](#);

- **Renewal Leases:** Landlords of rent regulated apartments are generally obligated to offer one or two-year renewal leases to each tenant prior to the expiration of each tenant’s current lease unless the landlord has a valid basis for eviction as set out in the ETPA. Moreover, landlords of rent regulated apartments are generally unable to change the terms of a lease from those contained in an initial vacancy lease. Failure to offer a tenant a proper ETPA lease renewal may, upon the complaint of such tenant, lead to penalties being assessed on the landlord by the DHCR. See [Fact Sheet #4](#);
- **Services:** Landlords are required to maintain their rent regulated apartments in accordance with the standards set forth in the ETPA. While landlords of market rate apartments are bound by state and local building and housing maintenance laws, the ETPA adds another layer of compliance. A landlord who the DHCR determines has failed to comply with these standards may be subject to rent reductions and civil penalties until such services are restored. See [Fact Sheet #3](#).

7. Are there any administrative costs to a municipality that has adopted ETPA?

Yes. Each municipality declaring an emergency and adopting local legislation pays its proportionate share of the yearly cost of DHCR’s administration of ETPA. As authorized by the HSTPA, the yearly administrative fee charged by DHCR to each ETPA municipality is equal to \$20.00 per rent regulated unit in the municipality per year. The ETPA permits a municipality to charge owners of rent regulated apartments an assessment of up to \$20.00 per unit per year to offset this cost.

8. Can a municipality opt out of ETPA?

Yes. The ETPA authorizes a municipality that has adopted rent stabilization to wholly opt out of regulation or to remove certain classes of buildings from regulation. However, a municipality looking to opt out must first take certain steps laid out in the ETPA, including holding a public hearing.



Rent Connect:
rent.hcr.ny.gov

Ask a question:
portal.hcr.ny.gov/app/ask

For translation help:
hcr.ny.gov/language-accessibility

Our website:
hcr.ny.gov/rent

To visit a Borough Rent Office, by appointment only, please contact:

QUEENS
92-31 Union Hall Street
6th Floor
Jamaica, NY 11433
718-482-4041

UPPER MANHATTAN
163 W. 125th Street
5th Floor
New York, NY 10027
212-961-8930

BRONX
1 Fordham Plaza
4th Floor
Bronx, NY 10458
718-430-0880

BROOKLYN
55 Hanson Place
6th Floor
Brooklyn, NY 11217
718-722-4778

LOWER MANHATTAN
25 Beaver Street
New York, NY 10004
212-480-6238

WESTCHESTER
75 South Broadway
3rd Floor
White Plains, NY 10601
914-948-4434

OUT OF REACH

2023



HUDSON VALLEY
PATTERN *for* PROGRESS



FOREWARD

Hudson Valley Pattern for Progress and its Center for Housing Solutions & Community Initiatives have analyzed rental housing and wage data for more than a decade. Our reports on housing trends help lawmakers, nonprofit agencies, developers, and other stakeholders in their efforts to provide housing that is affordable in the region.

Our annual Out of Reach (OOR) report examines the affordability of rental housing throughout the nine counties we serve: Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester. This report is largely based on data published annually by the National Low Income Housing Coalition (NLIHC), which compares fair-market rents (FMR) with average renter wages.

This year's report continues to underscore an irrefutable truth: even with long work hours or multiple jobs, most renters in our region struggle to pay for rent and modest living costs. Over the past five years, rents across our region have increased by anywhere between 25-45%. With inflation hitting a 40-year peak in 2022, the basic costs of living – food, transportation, healthcare, and more – are also out of reach.

Income data trends over the past decade indicate that labor is undervalued throughout the United States. Since 2010, members of the working class nationwide saw their wages rise at half the rate of the highest earners. This trend is generally worse in the Hudson Valley, where lower income workers have seen their earnings decline or stagnate while our highest earners have seen their income rise by up to 26 percent.

Wage stagnation in our lower income brackets paired with skyrocketing housing and living costs have created an affordability crisis with devastating consequences for our hardworking neighbors and our entire region. Earlier this year, Pattern released "The Great People Shortage and its Effects on the Hudson Valley," which found that our region has lost a net of more than 130,000 people to migration since 1996. More people have moved out of the Hudson Valley than into it for 24 of the last 25 years. A national survey by the U.S. Census Bureau found the top reasons cited for leaving New York State were housing-related: more affordable and higher quality housing, or the opportunity to buy a home elsewhere.

The solutions to our affordability crisis are not simple, and they cannot focus on one corner of our civic structure alone. State and federal governments must work to ensure that our hardworking neighbors are compensated fairly. To meet the demand for housing, state and local governments must adopt significant changes to land-use and housing policies that support the kind of development that is affordable for our residents. These efforts must include deeply affordable rentals as well as new opportunities for homeownership; many tenants are paying more in rent than they would on monthly mortgage payments, but traditional pathways to homeownership are unviable due to prices that have far outpaced incomes.

Amid these challenges, many local organizations, developers, and businesses are implementing new models that prioritize wellbeing and improve the quality of life for low- and moderate-income residents. We hope that Out of Reach compels others in the Hudson Valley to consider their neighbors who struggle through the stress of high rents and low wages. We also hope this report compels our civic leaders to act on policies that improve the quality of life in the Hudson Valley by making it more affordable and equitable for the 2.5 million people who call the region home.

METHODOLOGY & GLOSSARY OF TERMS

The National Low Income Housing Coalition (NLIHC) released its annual Out of Reach (OOR) report in July 2023. The nationwide OOR report demonstrates that renters across the country are not making enough to afford rent or the overall cost of living – a trend that has continued for many years. Pattern has synthesized NLIHC data to illustrate how these trends manifest uniquely in the Hudson Valley. We also analyzed regionwide median sale prices to demonstrate that homeownership, too, is out of reach for most Hudson Valley residents. Analysis in this report relies on the following data points:

Hourly Wage: This is the average hourly wage that renters make in each county. These estimated values are calculated by NLIHC based on data reported by the Bureau of Labor Statistics (BLS) in its Quarterly Census of Employment and Wages. For more information on how these values are calculated, [please view Appendix B of the 2023 NLIHC OOR Report](#).

Housing Wage: This is the hourly wage a renter would need to earn to afford Fair Market Rent while spending no more than 30% of their income on housing.

Rent Gap: The Rent Gap is the difference between fair market rental costs and rents that would be affordable to an average renter considering each county's Hourly Wage. We calculate affordable rents according to the industry-wide assumption that no individual should spend more than 30% of their monthly income on housing, and that the common standard for a full-time job is 40 hours per week.

Fair Market Rent: Fair Market Rent (FMR) is the average rent paid by the 40th percentile of renters who have moved within the past two years. This value is calculated annually by the Department of Housing and Urban Development (HUD) to guide the department's allocations for housing assistance. FMR is not the same as average rent, which would be the 50th percentile of all rental amounts. FMR values convey rent prices below average market rate.

Wage Gap: This is the gap between the annual salary needed to afford a minimum baseline standard of living and the average annual renter salary. While the Rent Gap relates solely to housing costs, the Wage Gap demonstrates what a minimum living wage would look like in each of the nine counties we serve.

Income Quintiles: Quintiles illustrate the distribution of income across the entire population by showing the average earnings for five groups with an equal number of earners in each group. We rely on quintiles to examine income changes over time among segments of our population, and to illustrate the growing divide between our lowest and highest income brackets.

Purchase Gap: The Purchase Gap indicates the level of affordability for middle-income households looking to buy a home. This calculation is the difference between estimated mortgages for which households at 100% AMI would qualify and the actual cost of a mortgage at median home sale prices.

HUDSON VALLEY WAGES DON'T PAY RENT

Looking strictly at average wages over the past five years, one might conclude that working renters are better off than they were a few years ago. Since 2019, the average hourly wage for renters has increased in every county across the region, even when adjusting for inflation. This increase ranges from \$0.63 per hour in Columbia County to \$4.09 per hour in Westchester, as shown in the table below.

A deeper look, however, reveals that the increase in average renter wages is not an indicator of improvement. Despite the increase, average wages continue to lag behind the cost of living, as shown in the table on the next page. The gap between wages and cost of living can be demonstrated by calculating the Housing Wage, which is the hourly wage needed to afford Fair Market Rents, assuming renters work 40 hours per week and spend 30% of their income on housing. In all nine counties, the average renter wage is lower than the Housing Wage, which is the wage needed to afford rent. For example, for a single earner in a one-bedroom rental, the hourly wage gap is as high as \$23.99 in Putnam County and \$25.82 in Rockland County.

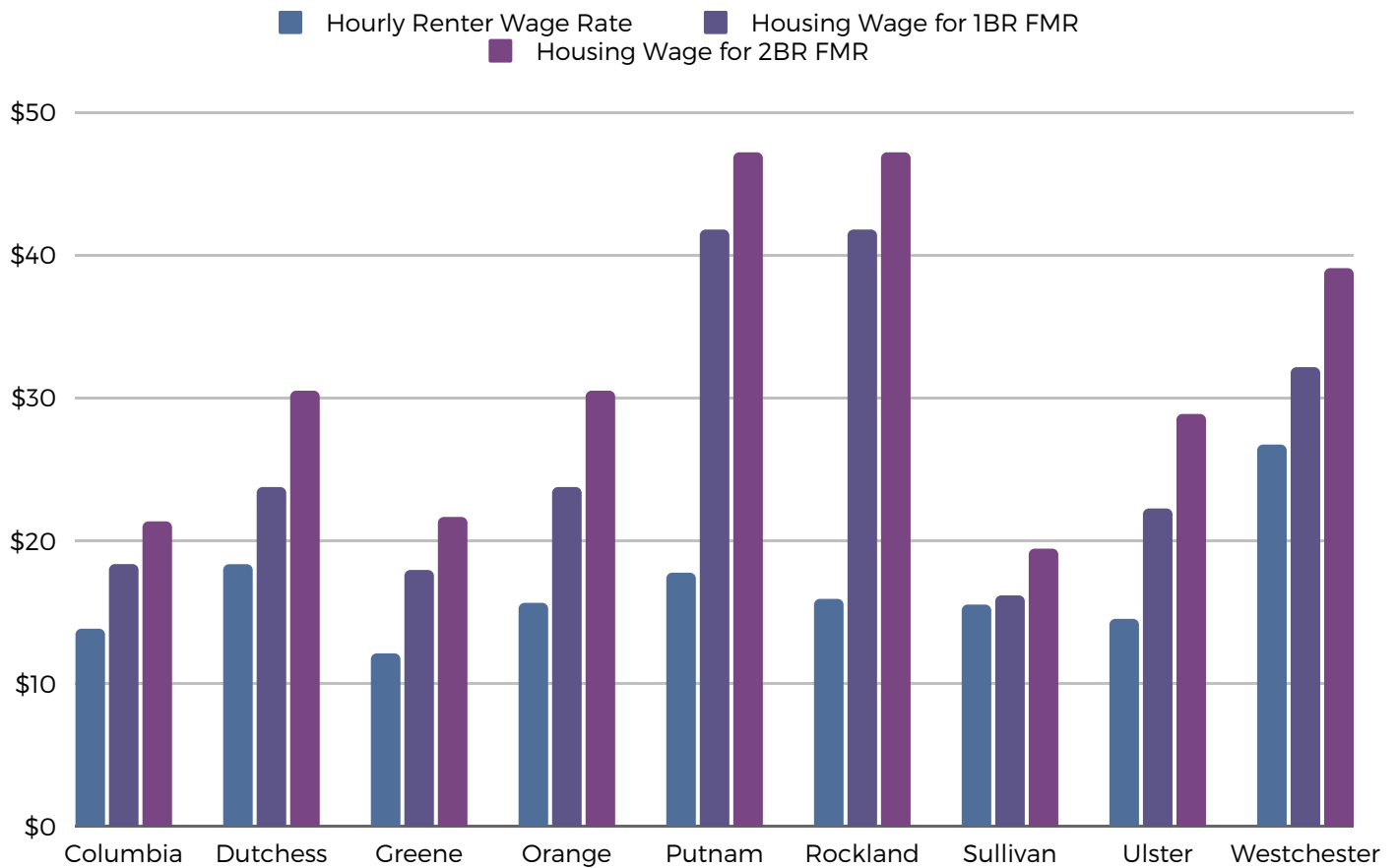
Wage Trends: 2019-2023

	2019	2020	2021	2022	2023	2019 (in 2023 \$)	\$ Change 2019-2023 (inflation adj.)	% Change 2019-2023 (inflation adj.)
Columbia	\$11.08	\$10.68	\$11.35	\$13.22	\$13.80	\$13.17	\$0.63	5%
Dutchess	\$13.72	\$13.64	\$13.79	\$17.47	\$18.32	\$16.31	\$2.01	12%
Greene	\$8.70	\$8.66	\$9.01	\$10.89	\$12.08	\$10.34	\$1.74	17%
Orange	\$11.10	\$11.58	\$11.99	\$14.70	\$15.62	\$13.19	\$2.43	18%
Putnam	\$12.37	\$12.45	\$13.79	\$17.73	\$17.74	\$14.70	\$3.04	21%
Rockland	\$10.98	\$11.53	\$12.14	\$14.76	\$15.91	\$13.05	\$2.86	22%
Sullivan	\$11.30	\$11.61	\$11.56	\$15.26	\$15.48	\$13.43	\$2.05	15%
Ulster	\$10.35	\$10.81	\$11.41	\$13.78	\$14.50	\$12.30	\$2.20	18%
Westchester	\$19.01	\$19.27	\$19.45	\$24.42	\$26.69	\$22.59	\$4.09	18%

2023 Wage Gaps by County

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

2023 Hourly Vs. Housing Wages by County



Annual Wage Gap

	Renter Annual Wage	To afford 1 BR FMR	To afford 2 BR FMR	1 BR FMR Gap	2 BR FMR Gap
Columbia	\$28,698	\$38,080	\$44,280	-\$9,382	-\$15,582
Dutchess	\$38,096	\$49,320	\$63,320	-\$11,224	-\$25,224
Greene	\$25,121	\$37,240	\$44,920	-\$12,119	-\$19,799
Orange	\$32,490	\$49,320	\$63,320	-\$16,830	-\$30,830
Putnam	\$36,896	\$86,800	\$98,040	-\$49,904	-\$61,144
Rockland	\$33,086	\$86,800	\$98,040	-\$53,714	-\$64,954
Sullivan	\$32,190	\$33,520	\$40,320	-\$1,330	-\$8,130
Ulster	\$30,167	\$46,200	\$59,920	-\$16,033	-\$29,753
Westchester	\$55,507	\$66,760	\$81,160	-\$11,253	-\$25,653

The Housing Wage indicates not only the affordability of rental housing, but also a worker's ability to afford essentials such as transportation, groceries, and other bills. To calculate the Annual Wage Gap, we multiply the hourly Housing Wage by the annual number of hours that constitute a full-time job (2080 hours). In doing so, we gain a broader sense of the gap between wages and the overall cost of living. While the Rent Gap focuses strictly on housing, the Annual Wage Gap shows more broad impacts of high living costs and low wages. The Wage Gap becomes even more severe when considering the cost of children or other dependents, the need for savings, or funds for unexpected expenses like fixing a car or a trip to the emergency room.

In most cases, renters navigate low wages by working significantly more than what our society considers to be normal or healthy. While working "full-time" is commonly known to mean 40 hours per week, the U.S. Department of Labor does not define full-time work (Fair Labor Standards Act, U.S. DOL). This means there is no legal limit on the number of hours per week a person can work. The table below shows how many hours and full-time jobs the average renter would need to afford rent. In all nine counties, more than 40 hours of work per week are necessary to afford FMR for the average worker.

Hours and Jobs needed at average renter wage

	To Afford 1BR FMR		To Afford 2BR FMR	
	Hours per week	Jobs Needed	Hours per week	Jobs Needed
Dutchess	52	1.3	66	1.7
Greene	59	1.5	72	1.8
Orange	61	1.5	78	1.9
Putnam	94	2.4	106	2.7
Rockland	105	2.6	119	3.0
Sullivan	42	1.0	50	1.3
Ulster	61	1.5	79	2.0
Westchester	48	1.2	58	1.5

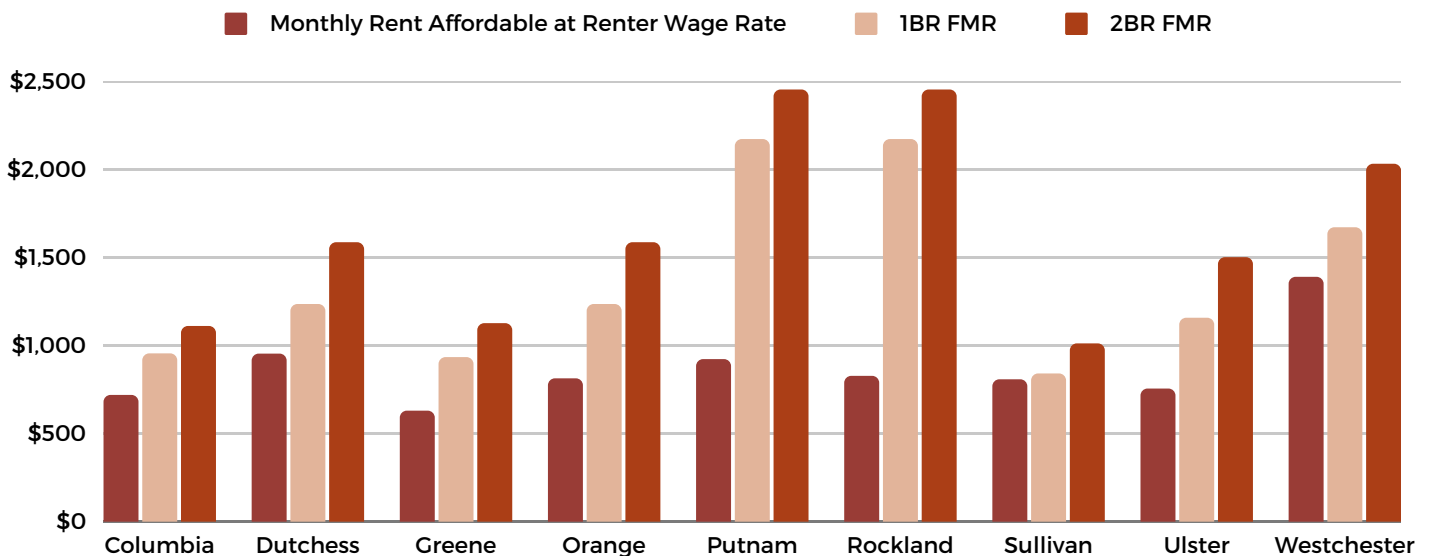
THE RENT GAP

The Rent Gap is the difference between Fair Market Rents and the monthly rent that working renters can afford with average wages. This indicator illustrates the portion of housing costs that are beyond affordability for average working renters. The table below includes the Monthly Rent Gap for single working renters living in one-bedroom or two-bedroom homes. Rents are considered affordable if they are no more than 30% of monthly income. The chart below then shows a comparison of rents that working adults can afford and the actual FMR values. In all counties, FMR values for one- and two-bedroom homes exceed the amount of rent the average working renter can afford.

2023 Rent Gaps By County

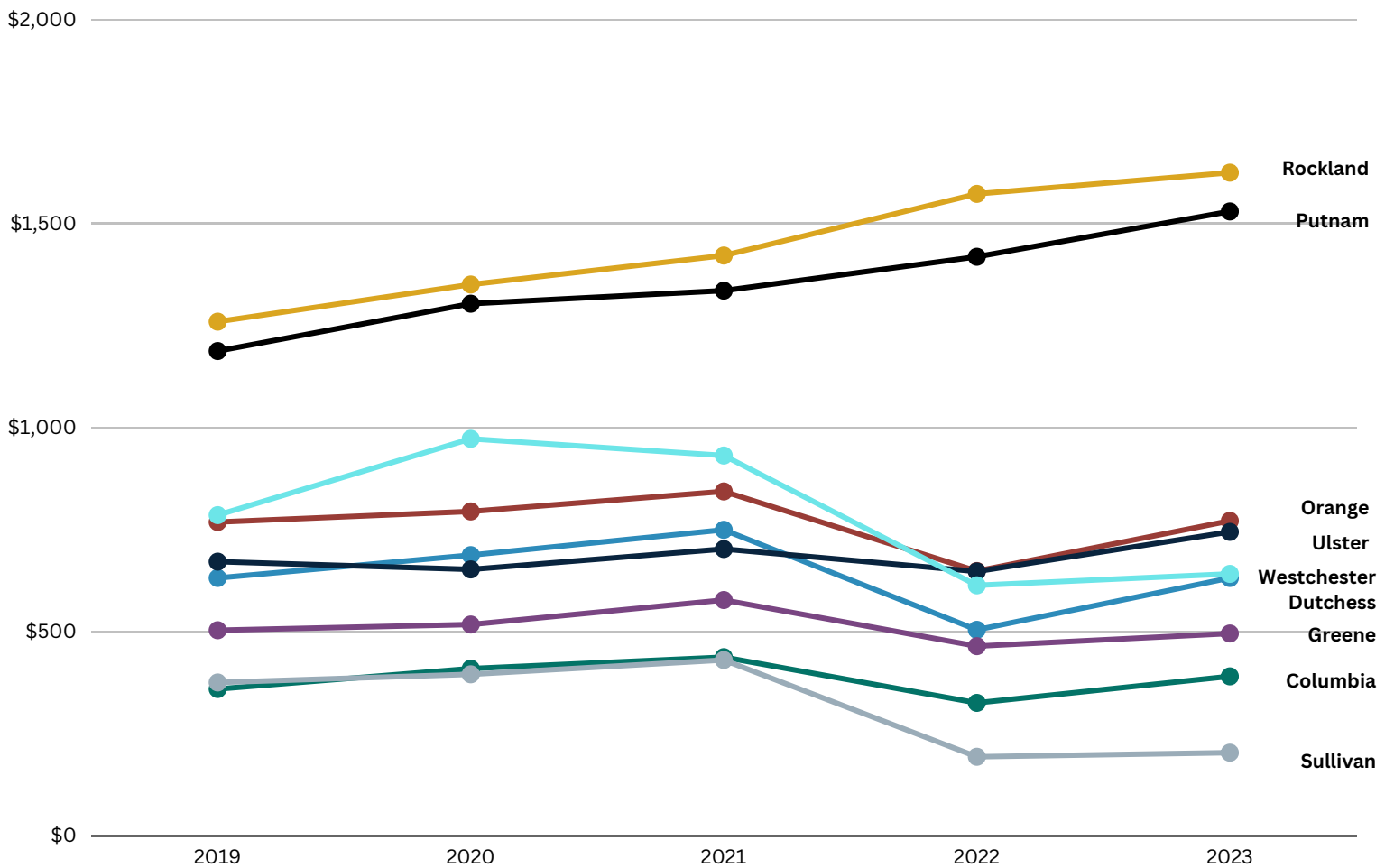
	Monthly Rent Affordable at Avg Renter Wage	1BR FMR	2BR FMR	Monthly Rent Gap 1BR FMR	Monthly Rent Gap 2BR FMR
Columbia	\$717	\$952	\$1,107	-\$235	-\$390
Dutchess	\$952	\$1,233	\$1,583	-\$281	-\$631
Greene	\$628	\$931	\$1,123	-\$303	-\$495
Orange	\$812	\$1,233	\$1,583	-\$421	-\$771
Putnam	\$922	\$2,170	\$2,451	-\$1,248	-\$1,529
Rockland	\$827	\$2,170	\$2,451	-\$1,343	-\$1,624
Sullivan	\$805	\$838	\$1,008	-\$33	-\$203
Ulster	\$754	\$1,155	\$1,498	-\$401	-\$744
Westchester	\$1,388	\$1,669	\$2,029	-\$281	-\$641

2023 Affordable Rent vs. Fair Market Rents



Monthly Rent Gap Trends (2 BR FMR): 2019-2023

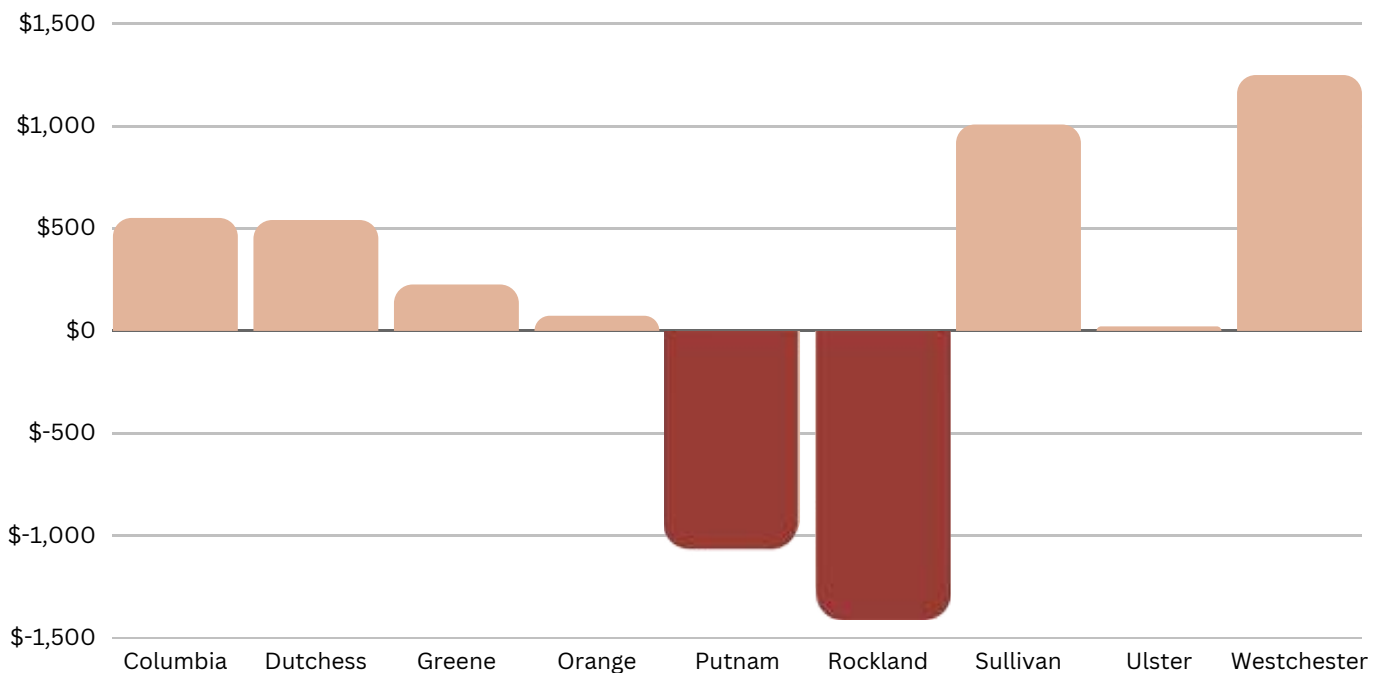
	2019	2020	2021	2022	2023	\$ Change 2022-2023	%Change 2022-2023	\$ Change 2019-2023	% Change 2019-2023
Columbia	\$360	\$410	\$438	\$326	\$391	\$65	20%	\$30.54	8%
Dutchess	\$632	\$688	\$750	\$505	\$632	\$127	25%	-\$0.41	0%
Greene	\$504	\$518	\$578	\$465	\$496	\$31	7%	-\$8.02	-2%
Orange	\$769	\$795	\$844	\$649	\$772	\$123	19%	\$2.76	0%
Putnam	\$1,188	\$1,304	\$1,336	\$1,419	\$1,530	\$111	8%	\$341.60	29%
Rockland	\$1,260	\$1,351	\$1,422	\$1,573	\$1,625	\$51	3%	\$364.84	29%
Sullivan	\$376	\$396	\$431	\$194	\$204	\$10	5%	-\$171.75	-46%
Ulster	\$672	\$653	\$703	\$648	\$745	\$96	15%	\$72.83	11%
Westchester	\$786	\$973	\$932	\$614	\$642	\$28	5%	-\$143.68	-18%



2023 Rent Gap for 2 Working Adults in 2 BR FMR

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

The table above and the chart below illustrate the Rent Gap for two working adults sharing a 2-Bedroom unit (amount shown is per person). In Putnam and Rockland, roommates and couples still cannot afford a two-bedroom rental at FMR. In other counties, even when both tenants work full time, the Rent Gap does not leave much of a buffer for unexpected expenditures or long-term savings, such as in Ulster County. These gaps also do not account for expenses associated with dependents; a two-bedroom rental at FMR might be affordable to a working couple, but would be unaffordable if that couple had children or an elderly parent living with them.



RENTS ARE OUTPACING WAGES

Housing Wages and Rent Gaps are two strong indicators of housing affordability. Another way to demonstrate the degree of affordability is by looking at the rates of change for housing costs compared to wages from year to year. Through this lens, we can see that rent increases have outpaced wage increases since last year. In six of nine counties throughout the Hudson Valley, the rate of increase of Fair Market Rents surpassed the rate of increase of average tenant wages. For example, in Dutchess County, rents increased by 12% while average tenant wages increased by 5% since last year.

In the remaining three counties, tenants would still need a sizeable wage increase to afford rent and the overall cost of living, because previous-year wages were already low. For example, in Rockland County, wages increased by 8% while rents only increased by 5%; however, wages would still need to increase by 62% for a single earner to afford a 1-BR home.

Monthly Renter Wages

	2022	2023	\$ change 2022-2023
Columbia	\$2,291	\$2,392	\$100
Dutchess	\$3,028	\$3,175	\$147
Greene	\$1,888	\$2,093	\$206
Orange	\$2,548	\$2,707	\$159
Putnam	\$3,073	\$3,075	\$ 1
Rockland	\$2,558	\$2,757	\$199
Sullivan	\$2,645	\$2,682	\$ 37
Ulster	\$2,389	\$59,920	\$125
Westchester	\$4,233	\$4,626	\$393

Monthly Rents- 2 BR FMR

	2022	2023	\$ change
	\$1,012	\$1,107	\$ 95
	\$1,412	\$1,583	\$171
	\$1,030	\$1,123	\$111
	\$1,412	\$1,583	\$171
	\$2,340	\$2,451	\$111
	\$2,340	\$2,451	\$111
	\$987	\$1,008	\$ 21
	\$1,364	\$1,498	\$134
	\$1,883	\$2,029	\$146

Rate of Change Comparison

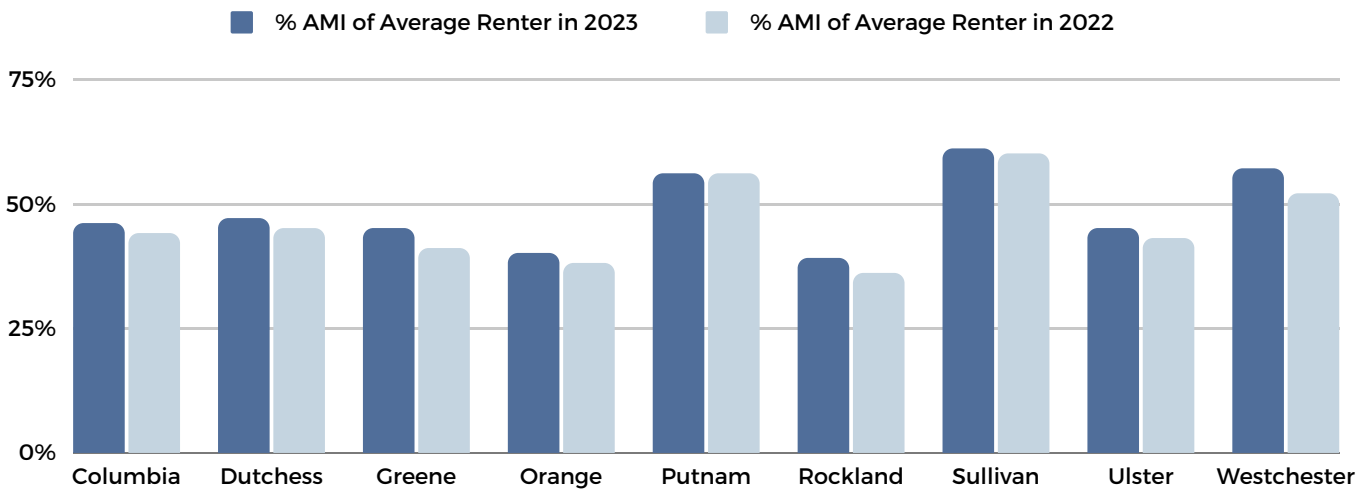
	Wage Increase 2022-2023	Rent Increase 2022-2023	Additional Wage Increase Needed to afford 1BR	Additional Wage Increase Needed to afford 2BR
Columbia	4%	9%	25%	54%
Dutchess	5%	12%	23%	66%
Greene	11%	9%	33%	79%
Orange	6%	12%	34%	95%
Putnam	0%	5%	57%	166%
Rockland	8%	5%	62%	196%
Sullivan	1%	2%	4%	25%
Ulster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

Source: NLIHC, 2023

AREA MEDIAN INCOME (AMI) MISSES THE MARK ON AFFORDABILITY

The affordable housing industry relies on the Area Median Income (AMI) to determine housing assistance allocations for different income levels. Often, subsidized affordable housing projects will target households making 60% or 80% of AMI. These thresholds fail to provide housing for the majority of working renters.

The chart below shows the average income of renters in each county as a percentage of countywide median income in 2022 and 2023. Across the region, average renter income ranges from 39%-61% of the AMI. While AMI is calculated according to an aggregate of renter and owner incomes, renters have significantly lower income levels than owners. Accordingly, to better reflect the economic standing of renting households, policymakers who focus on subsidized affordable rental housing should consider calculating AMI based on renter households, exclusive of householders who already own their homes.



Source: NLIHC, 2023 and HUD 2023

Since last year, there has been a slight increase in the average income levels for renters in most counties. As with the increase in average wages described earlier in this report, the increase in income levels does not indicate an overall improvement in quality of life for renters. Instead, it can likely be explained by a growing number of renters with higher income levels. With fewer middle-class renters able to purchase starter homes, our renting population is growing.

Since 2010, according to the U.S. Census, there has been an 8% increase in the number of renting households versus a 2% increase in the number of owner-occupied households regionwide. This trend is not even across the region. For example, in Greene and Sullivan counties, there was a decrease in the total number of households, with a greater decrease in renter households than owner-occupied households.

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

Source: U.S. Census, 2010,2021

THE RENTER-OWNER RATIO BY COUNTY

TOTAL HOUSEHOLDS

	2010	2021	# Change	% Change
Columbia	25,686	25,167	-519	-2%
Dutchess	106,952	111,735	4,783	4%
Greene	18,502	17,451	-1,051	-6%
Orange	124,379	132,880	8,501	7%
Putnam	34,907	34,651	-256	-1%
Rockland	97,557	102,161	4,604	5%
Sullivan	29,722	28,816	-906	-3%
Ulster	70,691	71,194	503	1%
Westchester	345,795	364,413	18,618	5%

OWNER OCCUPIED

	2010	2021	# Change	% Change
Columbia	18,804	18,332	-472	-3%
Dutchess	75,478	76,956	1,478	2%
Greene	13,620	13,438	-182	-1%
Orange	88,633	91,534	2,901	3%
Putnam	29,543	28,854	689	-2%
Rockland	69,300	69,559	259	0%
Sullivan	20,073	19,948	-125	-1%
Ulster	49,203	49,479	276	1%
Westchester	216,753	224,531	7,778	4%

RENTER OCCUPIED

	2010	2021	# Change	% Change
Columbia	6,882	6,835	-47	-1%
Dutchess	31,474	34,779	3,305	11%
Greene	4,882	4,013	-869	-18%
Orange	35,746	41,346	5,600	16%
Putnam	5,364	5,797	433	8%
Rockland	28,257	32,602	4,345	15%
Sullivan	9,649	8,868	-781	-8%
Ulster	21,488	21,715	227	1%
Westchester	129,042	139,882	10,840	8%

Out Of Reach: Homeownership

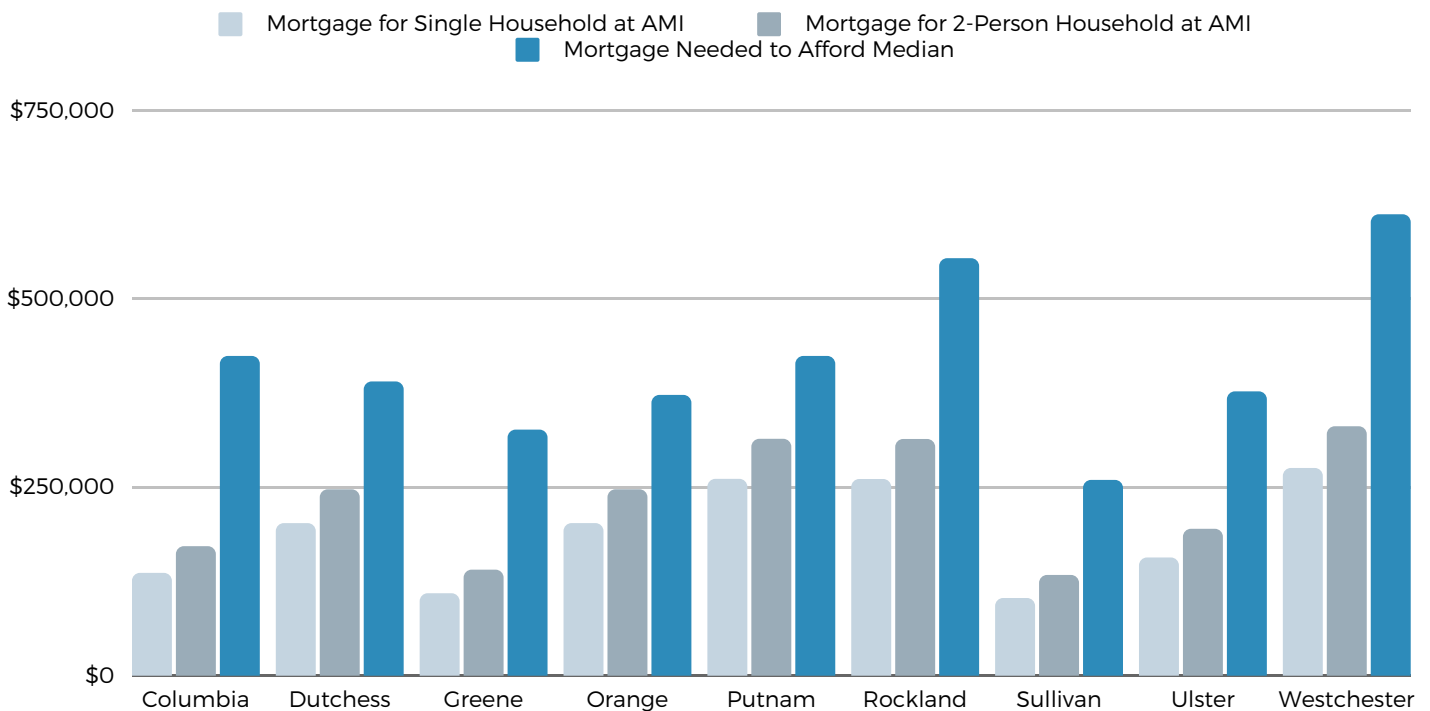
The disproportionate regionwide increase in renter-occupied homes can be attributed to a variety of factors. Most subsidies, PILOTs (payments in lieu of taxes), and other incentives are designated for multifamily rental developments. Furthermore, according to a recent study, one in four single-family homes are now being acquired by investors as assets to rent. While the housing market has historically been a vehicle for personal and generational wealth, fewer and fewer householders are able to purchase homes. The ownership of more homes by investors and corporations instead concentrates those equity gains into the hands of fewer people over time.

To demonstrate the degree to which homeownership is out of reach, we calculated the Homeownership Gap based on the estimated mortgage for which households earning Area Median Income (AMI) in each county would qualify. To perform this analysis, we used the HUD-adjusted income levels for one-person and two-person households.[1] The mortgage estimate is based on:

- an escrow payment for property taxes of \$650 per month,
- insurance payment of \$90 per month,
- a 7% interest rate on a 30-year loan term.

The chart below and the tables on the next page demonstrate that the majority of households in the Hudson Valley would be unable to afford to purchase a home in 2023. With this large of a gap between earnings and the cost of a home, it is no wonder that more of our neighbors are persisting in rentals without moving into homeownership.

Comparing Median Sales Prices to Attainable Mortgages



[1] Common AMI levels are for median 4-person households. We used HUD adjustments for 1- and 2-person households to better reflect the average renting household as a prospective homebuyer.

Calculating the Homeownership Purchase Gap

	1-HH AMI	Mortgage for Single Household at AMI	2-HH AMI	Mortgage for 2-Person Household at AMI
Columbia	\$65,800	\$136,028	\$75,200	\$171,351
Dutchess	\$83,300	\$201,788	\$95,200	\$246,504
Greene	\$58,600	\$108,973	\$66,900	\$140,1612
Orange	\$83,300	\$201,788	\$95,200	\$246,504
Putnam	\$98,900	\$260,408	\$113,000	\$313,391
Rockland	\$98,900	\$260,408	\$113,000	\$313,391
Sullivan	\$56,900	\$102,585	\$65,000	\$133,022
Ulster	\$71,200	\$156,320	\$81,300	\$194,273
Westchester	\$102,800	\$275,063	\$117,500	\$330,301

	Q2 2023 Median Sale Price (NYSAR)	6% Down Payment for Median	Mortgage Needed to Afford Median	Mortgage Gap for Median	
				Single Householder	2 Person Household
Columbia	\$450,000	\$27,000	\$423,000	-\$286,972	-\$251,649
Dutchess	\$414,000	\$24,840	\$389,160	-\$187,372	-\$142,656
Greene	\$346,000	\$20,760	\$325,240	-\$216,267	-\$185,078
Orange	\$395,000	\$23,700	\$371,300	-\$169,512	-\$124,796
Putnam	\$450,000	\$27,000	\$423,000	-\$162,592	-\$109,609
Rockland	\$588,000	\$35,280	\$552,720	-\$292,312	-\$239,329
Sullivan	\$275,000	\$16,500	\$258,500	-\$155,915	-\$125,478
Ulster	\$400,000	\$24,000	\$376,000	-\$219,680	-\$181,727
Westchester	\$650,000	\$39,000	\$611,000	-\$335,937	-\$280,699

QUINTILES ILLUSTRATE GROWING DISPARITIES

Considering the extent of the Homeownership Purchase Gap, the pathway to homeownership is shut down for too many of our neighbors. The rift between owners and renters is expanding. We use income quintiles to demonstrate that the word on the street is true: the rich are getting richer, and the poor are getting poorer. The numbers validate that it is becoming increasingly difficult for low-, moderate-, and middle-income earners to afford life in the Hudson Valley. The highest earners, by contrast, are seeing greater increases in wealth. As rents have increased, the fact that renter wages have not increased relative to all earners means that their financial stress is especially high.

Source: U.S. Census, 2010 (inflation adjusted), 2021

NEW YORK STATE

	2010	2021	\$ Change	% Change
Lowest	\$13,684	\$14,054	\$370	3%
Second	\$38,077	\$42,220	\$4,143	11%
Third	\$66,645	\$75,647	\$9,002	14%
Fourth	\$106,499	\$123,318	\$16,819	16%
Highest	\$252,736	\$302,676	\$49,940	20%
Top 5 %	\$474,998	\$574,063	\$99,065	21%

COLUMBIA COUNTY

	2010	2021	\$ Change	% Change
Lowest Quintile	\$17,283	\$17,037	-\$246	-1%
Second Quintile	\$40,929	\$43,325	\$2,396	6%
Third Quintile	\$66,476	\$73,879	\$7,403	11%
Fourth Quintile	\$103,201	\$116,005	\$12,804	12%
Highest Quintile	\$235,932	\$255,426	\$19,494	8%
Top 5 Percent	\$468,119	\$466,367	-\$1,752	0%

DUTCHESS COUNTY

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

GREENE COUNTY

	2010	2021	\$ Change	% Change
Lowest Quintile	\$14,810	\$14,356	-\$454	-3%
Second Quintile	\$34,696	\$36,127	\$1,431	4%
Third Quintile	\$55,003	\$62,663	\$7,660	14%
Fourth Quintile	\$81,045	\$97,386	\$16,341	20%
Highest Quintile	\$167,657	\$206,349	\$38,692	23%
Top 5 Percent	\$288,296	\$341,200	\$52,904	18%

ORANGE COUNTY

	2010	2021	\$ Change	% Change
	\$20,017	\$17,523	-\$2,494	-12%
	\$50,747	\$49,914	-\$833	-2%
	\$83,257	\$86,264	\$3,007	4%
	\$123,352	\$132,17	\$8,820	7%
	\$221,505	\$259,078	\$37,573	17%
	\$340,416	\$428,700	\$88,284	26%

PUTNAM COUNTY

	2010	2021	\$ Change	% Change
Lowest Quintile	\$27,947	\$27,114	-\$833	-3%
Second Quintile	\$68,367	\$69,296	\$929	1%
Third Quintile	\$106,100	\$111,011	\$4,911	5%
Fourth Quintile	\$151,802	\$160,410	\$8,608	6%
Highest Quintile	\$289,766	\$315,931	\$26,165	9%
Top 5 Percent	\$482,952	\$534,592	\$51,640	11%

ROCKLAND COUNTY

	2010	2021	\$ Change	% Change
	\$22,034	\$20,082	-\$1,952	-9%
	\$58,107	\$56,502	-\$1,605	-3%
	\$98,708	\$100,386	\$1,678	2%
	\$149,673	\$158,747	\$9,074	6%
	\$298,138	\$323,589	\$25,451	9%
	\$491,173	\$551,177	\$60,004	12%

SULLIVAN COUNTY

	2010	2021	\$ Change	% Change
Lowest Quintile	\$12,902	\$13,670	\$768	6%
Second Quintile	\$33,655	\$36,888	\$3,233	10%
Third Quintile	\$57,366	\$62,972	\$5,606	10%
Fourth Quintile	\$87,275	\$98,874	\$11,599	13%
Highest Quintile	\$168,906	\$213,662	\$44,756	26%
Top 5 Percent	\$271,898	\$361,782	\$89,884	33%

ULSTER COUNTY

	2010	2021	\$ Change	% Change
	\$17,166	\$14,930	-\$2,236	-13%
	\$42,326	\$41,599	-\$727	-2%
	\$68,856	\$71,757	\$2,901	4%
	\$103,348	\$114,479	\$11,131	11%
	\$204,540	\$239,458	\$34,918	17%
	\$340,592	\$406,653	\$66,061	19%

WESTCHESTER COUNTY

	2010	2021	\$ Change	% Change
Lowest Quintile	\$20,501	\$19,613	-\$888	-4%
Second Quintile	\$54,864	\$59,295	\$4,431	8%
Third Quintile	\$95,008	\$105,873	\$10,865	11%
Fourth Quintile	\$156,013	\$176,798	\$20,785	13%
Highest Quintile	\$435,033	\$467,404	\$32,371	7%
Top 5 Percent	\$868,047	\$885,601	\$17,554	2%

UNITED STATES

	2010	2021	\$ Change	% Change
	\$14,149	\$15,091	\$941	7%
	\$36,930	\$41,089	\$4,159	11%
	\$61,986	\$69,508	\$7,522	12%
	\$96,706	\$109,673	\$12,967	13%
	\$211,468	\$250,618	\$39,150	19%
	\$374,481	\$453,167	\$78,686	21%

Note: All income amounts in the charts above are inflation-adjusted to 2021 dollars.



HUDSON VALLEY PATTERN *for* PROGRESS

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

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

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

Contact us:
(845) 565-4900
www.Pattern-for-Progress.org



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Renters' wage rates are not keeping up with housing costs

Hudson Valley Pattern for Progress and its Center for Housing Solutions have been analyzing rental housing and wage data for many years and providing statistics and trends to help communities, developers, builders and non-profit agencies plan and construct housing that is affordable in the Hudson Valley region. These latest statistics show further proof of the need for additional affordable housing in every county in the Hudson Valley. The National Low Income Housing Coalition (NLIHC) released its annual "Out of Reach" report on July 14, 2020. Based on this data, Pattern for Progress provides an analysis of the affordability of rental housing in every county in the Hudson Valley region.

The demand for rental units in the Hudson Valley is high, especially affordable rental units. The rental vacancy rate in a vast majority of market rate apartment complexes is under 5%, and affordable housing complexes all have waiting lists ranging from two years to as long as five years. The production of affordable rental housing has not kept pace with the demand.

According to the "Out of Reach" 2020 report, renter wage rates in Greene and Rockland counties are lower than in 2015. However, wages in seven out of nine counties have improved since 2015. Orange and Sullivan County show the largest increase in wage rates for renters at 21.3% and 21.1%. Greene County has shown a continual decline since 2015, while Orange, Sullivan, and Westchester show a continual increase.

Renter Hourly Wage Rate: 2015 - 2020

County	2015	2016	2017	2018	2019	2020	\$ change 2015 to 2020	% change 2015 to 2020
Columbia	\$10.48	\$10.19	\$10.27	\$10.33	\$11.08	\$10.68	\$0.20	1.9%
Dutchess	\$12.59	\$12.53	\$12.84	\$13.41	\$13.72	\$13.64	\$1.05	8.3%
Greene	\$9.70	\$9.68	\$9.06	\$8.80	\$8.70	\$8.66	(\$1.04)	-10.8%
Orange	\$9.55	\$9.65	\$10.22	\$10.53	\$11.10	\$11.58	\$2.03	21.3%
Putnam	\$9.35	\$8.67	\$10.17	\$11.19	\$12.37	\$12.45	\$3.10	33.2%
Rockland	\$12.02	\$11.47	\$11.90	\$11.13	\$10.98	\$11.53	(\$0.49)	-4.0%
Sullivan	\$9.59	\$10.02	\$10.42	\$10.45	\$11.30	\$11.61	\$2.02	21.1%
Ulster	\$9.54	\$9.26	\$9.41	\$9.64	\$10.35	\$10.81	\$1.27	13.3%
Westchester	\$17.57	\$17.81	\$18.25	\$18.38	\$19.01	\$19.27	\$1.70	9.7%

Source: NLIHC Out of Reach 2020; Special Note on Methodology: In the case where the renter wage rate is lower than the minimum wage it is likely due to the average number of hours worked per week is fewer than 40. The mean renter wage calculation assumes that weekly compensation is the product of a full-time week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

Renter Hourly Wage Rate: 2019 - 2020

County	2019	2020	\$ change 2019 to 2020	% change 2019 to 2020
Columbia	\$11.08	\$10.68	(\$0.40)	-3.6%
Dutchess	\$13.72	\$13.64	(\$0.08)	-0.6%
Greene	\$8.70	\$8.66	(\$0.04)	-0.5%
Orange	\$11.10	\$11.58	\$0.48	4.4%
Putnam	\$12.37	\$12.45	\$0.08	0.7%
Rockland	\$10.98	\$11.53	\$0.55	5.0%
Sullivan	\$11.30	\$11.61	\$0.31	2.8%
Ulster	\$10.35	\$10.81	\$0.46	4.5%
Westchester	\$19.01	\$19.27	\$0.26	1.4%

In a year-over-year comparison from 2019 to 2020, renter hourly wage rates have declined in Columbia, Dutchess, and Greene County by 3.6%, .6%, and .5% respectively. All other counties show an increase in wage rates with Rockland, Ulster, and Orange County having the largest increases of 5%, 4.5%, and 4.4%, respectfully.

The rise in wage rates is welcome news for renters. However, as the following charts indicate, the gap in monthly housing costs for renters remains very high.

Two Bedroom Fair Market Rent: 2019 - 2020

The 2BR Fair Market Rent (FMR) from 2019 to 2020 has increased in every county throughout the Hudson Valley. Westchester County, once again, showed the largest jump year-over-year with an increase of \$200 per month, or 11.3%. When comparing renter wage rates against the FMR's, the data shows a decline in wage rates in Columbia, Dutchess, and Greene Counties, while the monthly rent increased by 3.1%, 3.8%, and 3.1%, respectively. The FMR's outpaced the renter wage rates in every county, except for Orange and Ulster County.

County	2BR FMR FY 2020	Hourly Wage to Afford 2BR FMR	Annual Wage to Afford 2BR FMR	Hourly Renter Wage Rate	# hrs/wk @ Renter Wage Rate needed to Afford 2BR FMR	Monthly Rent Affordable at Renter Wage Rate	Monthly Gap in Rent 2020
Columbia	\$965	\$18.56	\$38,600	\$10.68	70	\$555	-\$410
Dutchess	\$1,397	\$26.87	\$55,880	\$13.64	79	\$709	-\$688
Greene	\$968	\$18.62	\$38,720	\$8.66	86	\$450	-\$518
Orange	\$1,397	\$26.87	\$55,880	\$11.58	93	\$602	-\$795
Putnam	\$1,951	\$37.52	\$78,040	\$12.45	121	\$647	-\$1,304
Rockland	\$1,951	\$37.52	\$78,040	\$11.53	130	\$600	-\$1,351
Sullivan	\$1,000	\$19.23	\$40,000	\$11.61	66	\$604	-\$396
Ulster	\$1,215	\$23.37	\$48,600	\$10.81	86	\$562	-\$653
Westchester	\$1,975	\$37.98	\$79,000	\$19.27	79	\$1,002	-\$973

The "Out of Reach" data for 2020 continues to show tremendous disparity in rental costs in the Hudson Valley vs. the ability to pay. Rockland and Putnam County show the largest affordability gap per month, while Columbia and Sullivan have the smallest gap of \$410 and \$396 per month, respectively. The average monthly gap in the Hudson Valley is \$787 per month, which is a \$50 increase over 2019 average. A household in Rockland and Putnam County requires 3 full-time jobs at the renter wage rate to afford a 2BR apartment at the FMR. This data clearly points to the tremendous need for additional affordable rental housing for the workforce in the Hudson Valley. The counties of Westchester, Putnam, Dutchess, Orange, and Ulster are the 2nd, 3rd, 4th, and 5th most expensive areas in the state.

Change in the Monthly Rent Gap

County	Monthly Rent Gap 2019	Monthly Rent Gap 2020	\$ change 2019 to 2020	% change 2019 to 2020
Columbia	\$360	\$410	\$50	13.89%
Dutchess	\$632	\$688	\$56	8.86%
Greene	\$504	\$518	\$14	2.78%
Orange	\$769	\$795	\$26	3.38%
Putnam	\$1,188	\$1,304	\$116	9.76%
Rockland	\$1,260	\$1,351	\$91	7.22%
Sullivan	\$376	\$396	\$20	5.32%
Ulster	\$672	\$653	-\$19	-2.83%
Westchester	\$786	\$973	\$187	23.79%

The monthly rent gap continues to grow in every county in the Hudson Valley, except Ulster County, where the renters wage rate outpaced the increase in the FMR. Westchester shows the largest dollar and percentage increase.

The Center for Housing Solutions & Community Initiatives at Pattern for Progress is supported by our Investors



**RESOLUTION OF THE BOARD OF TRUSTEES OF THE VILLAGE OF NYACK,
TO ACCEPT THE VACANCY SURVEY/STUDY CONDUCTED BY THE VILLAGE
ADMINISTRATOR, RELATING TO THE EMERGENCY TENANT PROTECTION
ACT'S DECLARATION OF HOUSING EMERGENCY**

Resolution No. _____ of 2023

WHEREAS, Chapter 5, entitled “Emergency Tenant Protection Act of Nineteen Seventy-Four”, of Title 23, of the Unconsolidated Laws of the State of New York (hereinafter “ETPA”), and §8623(a) therein, empower the Village Board of Trustees (“Village Board”), as the local legislative body of the Village of Nyack (“Village”), to conduct a survey or study to determine, on the basis of the supply of rental housing accommodations within the Village, the condition of such accommodations and the need for regulating and controlling residential rent amounts within the Village, whether or not a declaration of housing emergency may be made as to any class of rental housing accommodations where the vacancy rate for the housing accommodations, in such class, is not in excess of five percent.

WHEREAS, over the past year (or more), the Village Board has regularly, and consistently, heard from Village residents, both during Village Board meetings and, separately and individually, outside of meetings (including on social media), that (i) there has been an increase in unwarranted, and/or excessive, rent amounts; (ii) there is an acute shortage of rental housing accommodations caused by continued high demand and limited supply; (iii) there are a substantial number of persons residing in rental housing, not presently benefitting from (for example) “Section 8” or State subsidies, who are being charged excessive and/or unwarranted rents or rental amount increases; and (iv) there are low to middle income residents, who have lived in the Village for many years, who may need to relocate outside of the Village due to inability to afford higher rental payments.

WHEREAS, in an effort to confirm, or debunk, the aforesaid anecdotal information expressed by residents, which, if confirmed, would prompt the Village Board (i) to explore options for governmental action to inhibit the exaction of unreasonable and oppressive rents, and rental agreements, and (ii) to forestall uncertainty, hardship and dislocation of Village residents, which governmental action the Village Board finds to be necessary and designed to protect the public health, safety and general welfare, the Village Board requested that the Village Administrator conduct a vacancy survey/study of rental housing accommodations in buildings constructed, or substantially rehabilitated as residential units, prior to January 1, 1974, and which contain at least 25 dwelling units or apartments (“vacancy survey/study”), and to report back to the Village Board whether or not the vacancy rate, for this class of rental housing accommodations, is not in excess of five percent.

WHEREAS, the Village Administrator has completed the aforesaid vacancy survey/study, has submitted same to the Village Board, and has explained his methodology, procedure and process to the Village Board; and which vacancy survey/study is appended hereto, made a part hereof and marked as “VACANCY SURVEY/STUDY AS OF _____, 2023”.

WHEREAS, the Village Board finds that its acceptance of the vacancy survey/study, as constituting information or data collection, and/or conducting of research or a survey, and/or the adoption of procedures in connection with the vacancy survey/study, is a Type II Action, as per §617.5(c)(24) and/or (33) of the Regulations of the State Environmental Quality Review Act (“SEQRA”), which, as a Type II Action, is exempt from, and not subject to, environmental review under SEQRA.

NOW, THEREFORE, based on all the documentation and information before, and testimony heard by, the Village Board, and the findings and determinations made herein;

BE IT RESOLVED that the Village Board hereby accepts the Village Administrator’s vacancy survey/study, appended hereto as “VACANCY SURVEY/STUDY AS OF _____, 2023,” and as same may have been amended “by-hand” during the meeting; and

BE IT FURTHER RESOLVED that the Village Board, at this time, is **not** yet declaring a housing emergency, as contemplated by ETPA §8623(a), which declaration, if any, will be determined, if at all, after the Village Board holds a Public Hearing on this matter;

which Resolution was moved by _____, seconded by _____, and adopted by a roll call vote as follows:

	YEA	NAY	ABSTAIN	ABSENT
Mayor Hammond	[]	[]	[]	[]
Deputy Mayor Rand	[]	[]	[]	[]
Trustee Lightfoot-Cooper	[]	[]	[]	[]
Trustee Lorenzini	[]	[]	[]	[]
Trustee Jean-Gilles	[]	[]	[]	[]

The foregoing vote was taken at a regularly scheduled meeting of the Board of Trustees of the Village of Nyack on October 5, 2023.

Jennifer Hetling, Village Clerk/Treasurer