

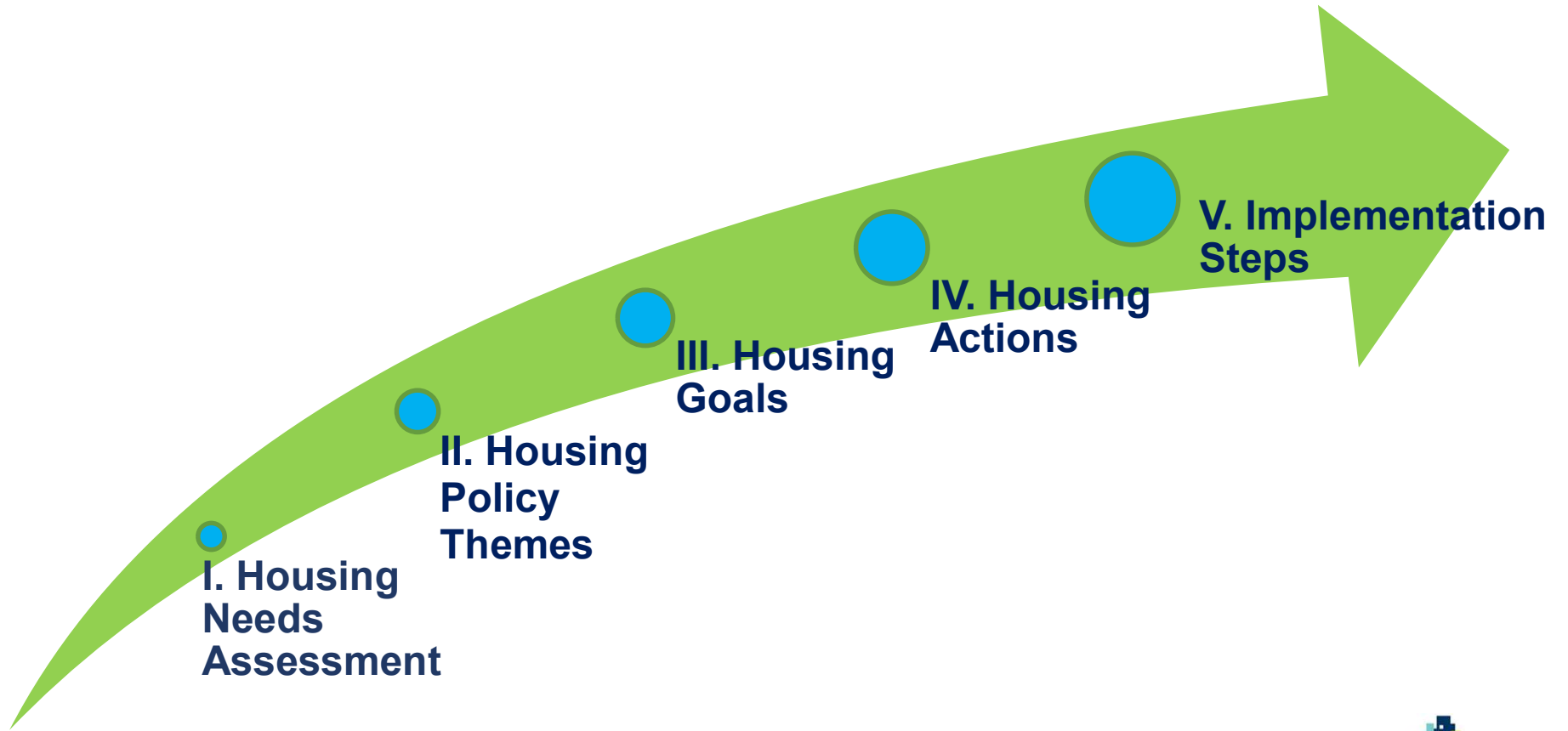
NEWBURGH HOUSING REPORT

OUTLINE OF **DRAFT** POLICY THEMES, GOALS, & ACTIONS

APRIL 8TH, 2021

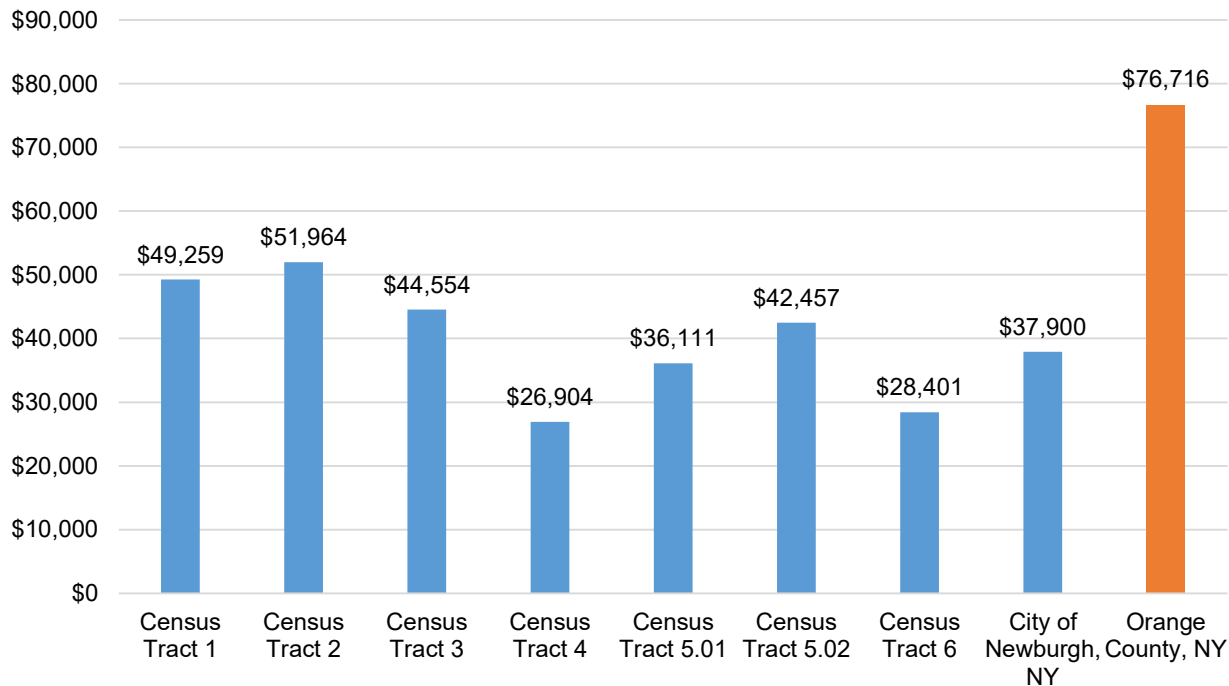


A FIVE LEVEL PLAN



LEVEL I: HOUSING NEEDS ASSESSMENT - MEDIAN HOUSEHOLD INCOME

Median Household Income in the Past 12 Months (2014/18)



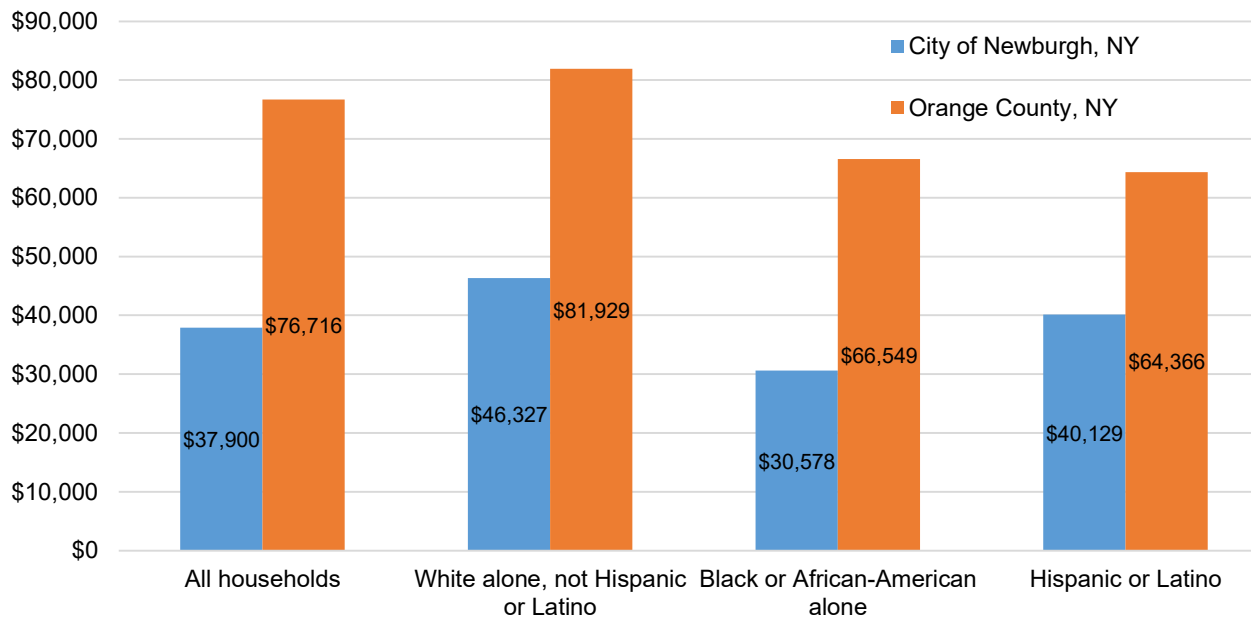
Source: ACS 2018, 5-Year Estimates

FINDINGS:

- Orange County's median household income is more than 2x that of Newburgh.
- Newburgh's median household income increased by 25% from 2000 to 2014/18, while Orange County's increased by 47% over the same period.
- 61% of Newburgh households make less than \$50,000 a year, compared to 34% of Orange County households.
- Median household income varies considerably amongst Newburgh's census tracts, with a low of \$26,904 in Census Tract 4 and a high of \$51,964 in Census Tract 2.
- In Census Tract 4, nearly 75% of households earn less than \$50,000.

LEVEL I: HOUSING NEEDS ASSESSMENT - MEDIAN HOUSEHOLD INCOME BY RACE

Median Household Income in the Past 12 Months by Race or Ethnicity of Householder



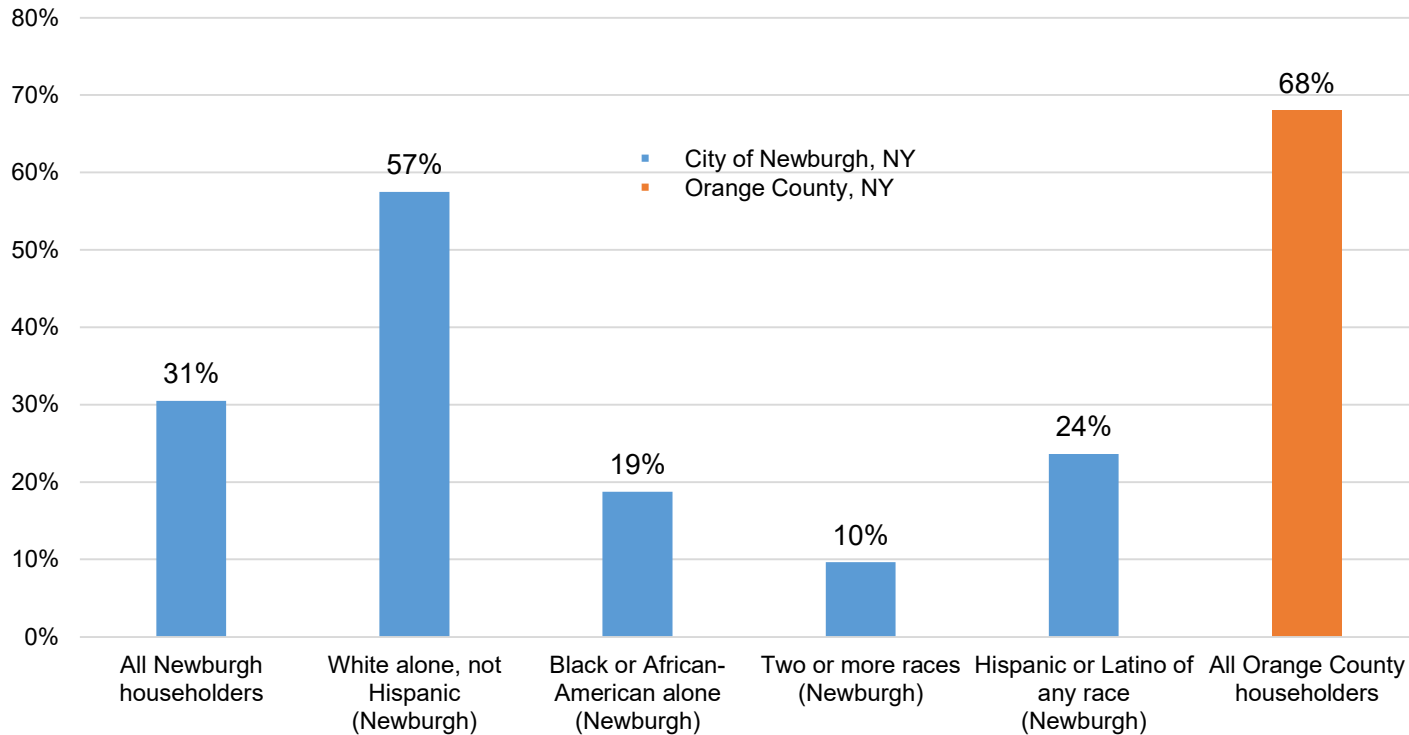
Source: ACS 2018, 5-Year Estimates

FINDINGS:

- For every racial or ethnic group, median household income is significantly lower in Newburgh than in Orange County, though the largest disparity exists for the Black or African-American population, for whom the median household income in Orange County is more than twice that in Newburgh.
- In both geographies, White alone non-Hispanics have the highest median household income, though the gap between White non-Hispanics and others is larger in Orange County than in Newburgh.

LEVEL I: HOUSING NEEDS ASSESSMENT - HOMEOWNERSHIP RATE

Homeownership Rate in Newburgh (2014/18)



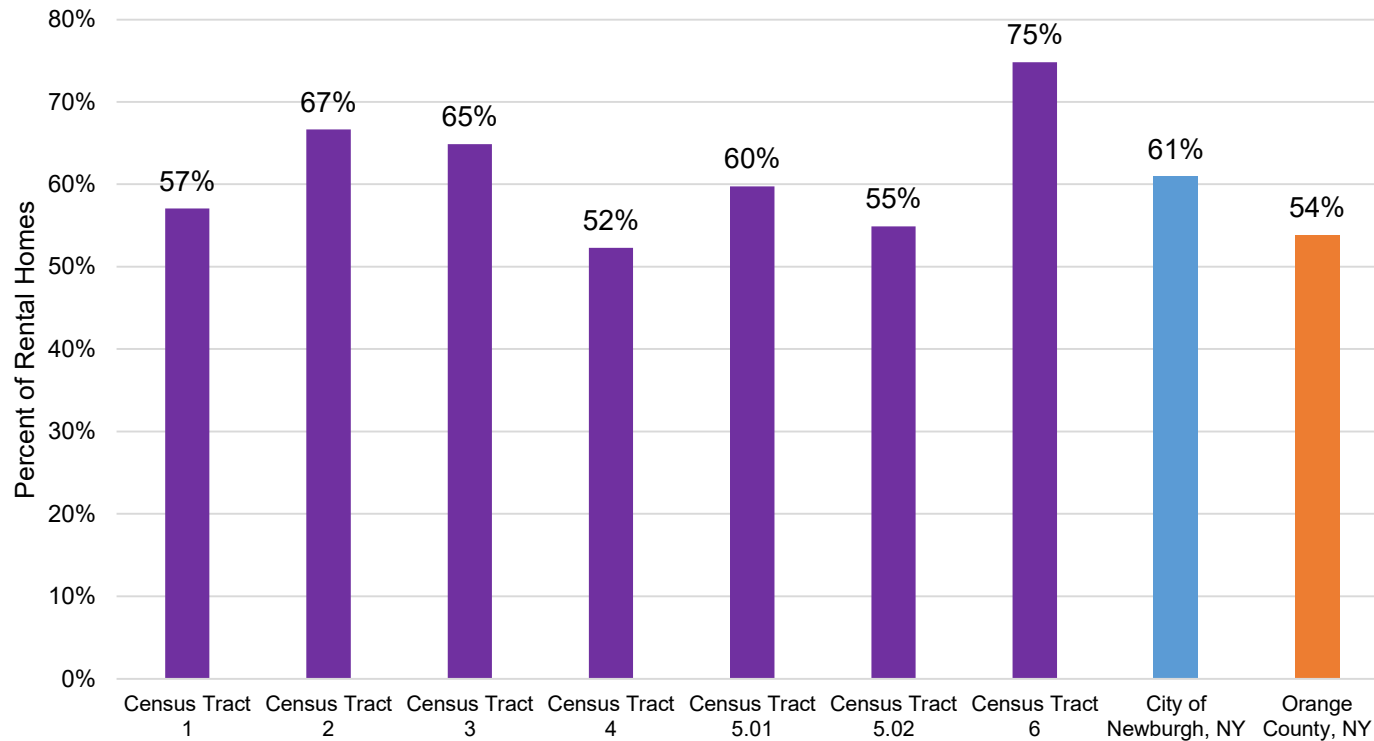
FINDINGS:

- Newburgh's homeownership rate (31%) is less than half that of Orange County (68%).
- Within Newburgh, residents who are White alone, not Hispanic have the highest homeownership rate: 3x the rate for Black or African-American alone residents; and 2.4x the rate for Hispanic or Latino individuals of any race.

Source: ACS 2018, 5-Year Estimates

LEVEL I: HOUSING NEEDS ASSESSMENT- COST-BURDENED RENTERS

Cost-Burdened Rental Homes (2014/18)



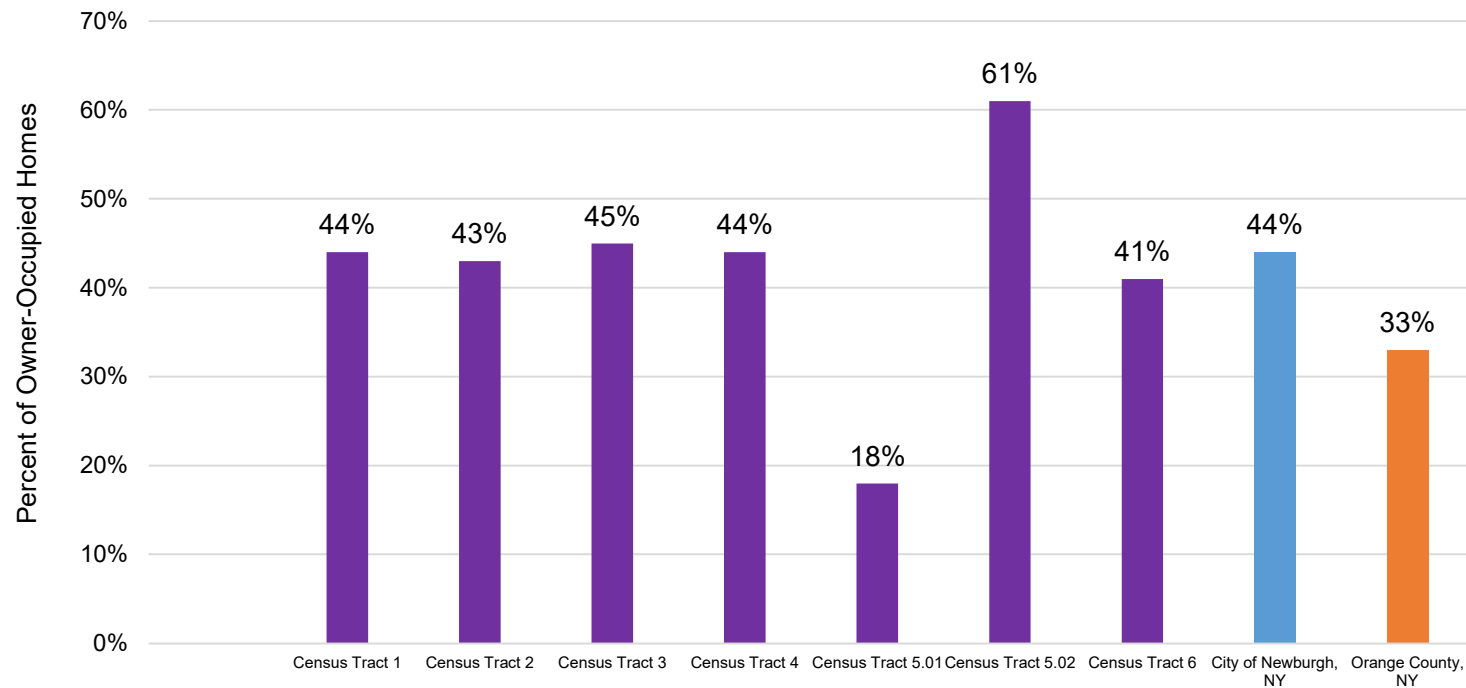
FINDINGS:

- 61% of Newburgh rental homes and 54% of Orange County rental homes are cost-burdened.
- More than half of all rental homes in every Newburgh census tract are cost-burdened, with this rate rising as high as 75% of rental homes in Census Tract 6.

Source: ACS 2018 (5-Year Estimates)

LEVEL I: HOUSING NEEDS ASSESSMENT - COST-BURDENED OWNERS

Cost-Burdened Owner-Occupied Homes (2014/18)



Source: ACS 2018 (5-Year Estimates)

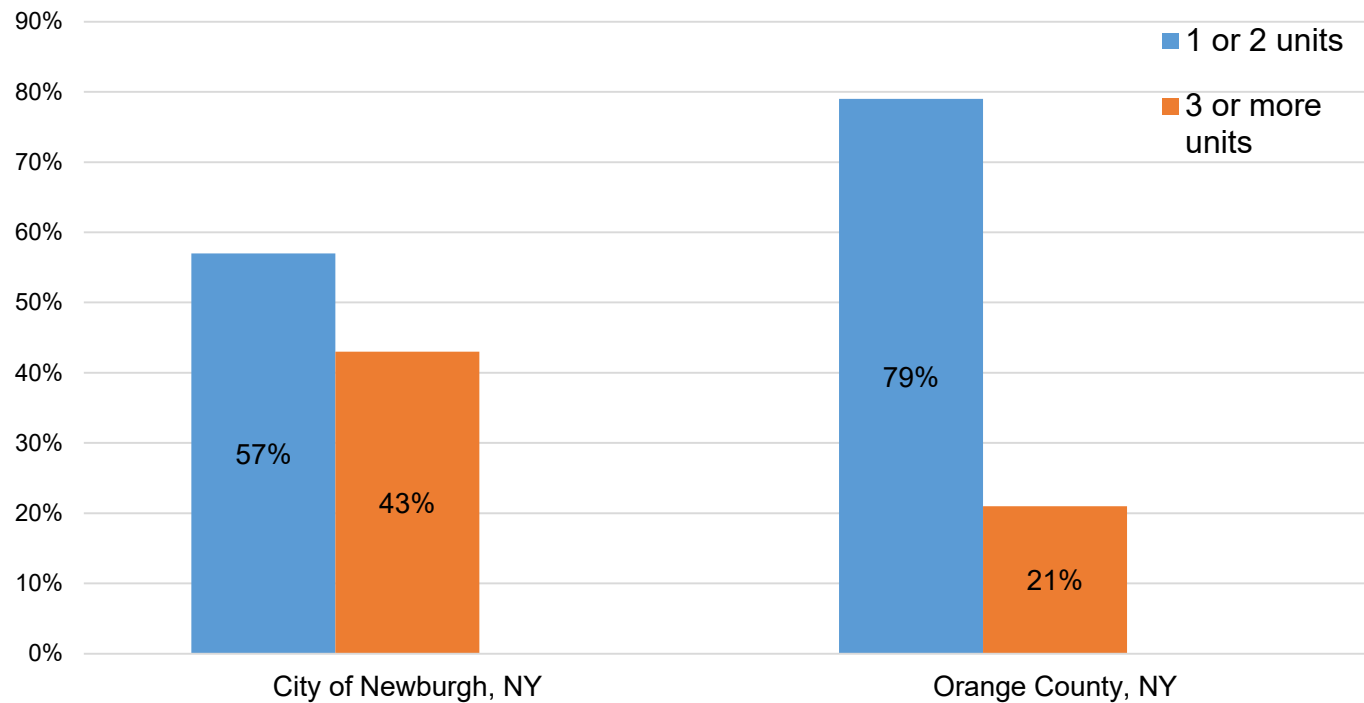
FINDINGS:

The share of cost-burdened owner-occupied homes in Newburgh is 11% higher than the share of cost-burdened owner-occupied homes in Orange County.

In most Newburgh census tracts, about 45% of owner-occupied homes are cost-burdened, though this share rises to 61% in Census Tract 5.02 and drops to 18% in Census Tract 5.01.

LEVEL I: HOUSING NEEDS ASSESSMENT – AMOUNT OF MULTI-FAMILY HOUSING

Units per Housing Structure (2014/18)



FINDINGS:

- Of Newburgh's 11,765 housing structures, 57% (6,682) have 1 or 2 units, while 43% (5,083) are multi-family structures (3 or more units).
- Of Orange County's 142,360 housing structures, 79% (111,786) have 1 or 2 units, while 21% (30,574) are multi-family structures (3 or more units).
- 17% of Orange County's multi-family structures exist in Newburgh.
- There are 1,063 multi-family structures per square mile in Newburgh, while there are only 6 multi-family structures per square mile in Orange County.

Source: ACS 2018, 5-Year Estimates

LEVEL II: THREE INTERLOCKING POLICY THEMES



LEVEL II: POLICY THEMES - EQUITY

Equity encompasses the affordability of a city's housing stock to residents of all income, the racial and economic integration of neighborhoods, and the protection of all residents from housing discrimination of all kinds. Discussions regarding a community's housing policy frequently devolve into a debate over affordable housing with polarized camps holding vastly divergent views on the definition of "affordable housing" and its perceived impacts. An equity framework moves past this stalemate by examining the full spectrum of housing inclusion issues and presenting an expansive set of housing choices at all price points and levels of tax burden. Our approach to housing equity also considers the ways that regional market forces and the land use regulations of other localities affect access to housing and compliance with federal and state fair housing laws.

LEVEL II: POLICY THEMES - VITALITY

Vitality refers not only to quality of life within a housing unit but the overall physical, fiscal, and cultural health of the surrounding neighborhood. A vital neighborhood is comprised of an engaged and diverse community enjoying cultural centers, community spaces, parks, healthcare resources, neighborhood services, retail goods, and pathways to homeownership and local entrepreneurship. So often, housing needs assessments focus singularly on the housing stock while neglecting the myriad ways that neighborhood vitality shapes the way communities experience their homes and directly affects their feelings of inclusion, opportunity, and mobility. Our approach aligns housing needs with neighborhood needs.

LEVEL II: POLICY THEMES - LIVABILITY

Livability relates to the physical condition of a housing unit including the quality of its interior spaces, maintenance of its facades, delivery of utility services, and insulation from pests, pollutants, and mold. Livability is shaped by a locality's code enforcement practices, public health regulations, rehabilitation incentives, and building practices. However, livability is also affected by the communication linkages between landlords and tenants so that rights and responsibilities are sensibly shared while building defects are resolved amicably and efficiently. Our housing studies therefore find ways of overcoming both the legal and administrative barriers to high quality housing conditions.

LEVEL III: HOUSING GOALS

1. Equity

GOAL 1A: PREVENT DISCRIMINATION AND DISPLACEMENT

GOAL 1B: PREVENT HOMELESSNESS

GOAL 1C: REDUCE HOUSING COSTS

GOAL 1D: PRESERVE AND EXPAND AFFORDABLE HOUSING SUPPLY

2. Livability

- **GOAL 2A: REFORM CODE ENFORCEMENT PROCESS**
- **GOAL 2B: HELP BUILDING OWNERS REHAB THEIR BUILDINGS**
- **GOAL 2C: INVOLVE TENANTS IN IMPROVING HOUSING CONDITIONS**

3. Vitality

- **GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT**
- **GOAL 3B: IMPROVE HOMEOWNERSHIP OPPORTUNITIES**
- **GOAL 3C: IMPROVE COMMUNITY CONNECTIONS**

LEVEL IV: HOUSING ACTIONS – (1) EQUITY

GOAL 1A: PREVENT DISCRIMINATION AND DISPLACEMENT

ACTION 1A1: Document the City's Experience with Urban Renewal, Displacement, and Segregation

ACTION 1A2: Update the City's Fair Housing Laws & Enforcement Mechanisms

ACTION 1A3: Partner with Orange County on Regional Affordable Housing Plan

GOAL 1B: PREVENT HOMELESSNESS

ACTION 1B1: Improve Coordination Between the City, County, and Social Service Providers for Programs Targeting Newburgh's Most Vulnerable Populations

ACTION 1B2: Strengthen and Expand Eviction Prevention Programs

ACTION 1B3: Expand Newburgh's Shelter Facilities for its Homeless and Most Vulnerable Populations

GOAL 1C: REDUCE HOUSING COSTS

ACTION 1C1: Reduce Property Taxes for Homeowners

ACTION 1C2: Evaluate City's Eligibility for Adopting Rent Stabilization

ACTION 1C3: Evaluate Procedures for Existing Rental Assistance Programs

GOAL 1D: PRESERVE AND EXPAND AFFORDABLE HOUSING SUPPLY

ACTION 1D1: Undertake Affordable Housing Re-Education Program

ACTION 1D2: Assess Potential for Increasing Allowable Densities Throughout the Broadway Corridor

ACTION 1D3: Promote and Enable a Wider Variety of Affordable Housing Units

ACTION 1D4: Adopt Mandatory Inclusionary Housing Options for Multifamily Development on Both Privately Owned and City Owned Land

LEVEL IV: HOUSING ACTIONS – (2) LIVABILITY

GOAL 2A: REFORM CODE ENFORCEMENT PROCESS

ACTION 2A1: Increase the Capacity, Knowledge Base, and Skill Levels of the City's Code Compliance Department

ACTION 2A2: Improve the Use of Technology as a Tool for Tracking and Publishing Violations, Enforcement Steps, Owner Response, and Judicial Status

ACTION 2A3: Increase Compliance with the Existing Rental Registry Program and Make it More Robust

ACTION 2A4: Provide Education and Training to Landlords on Code Compliance, Building Management Best Practices, and Rehabilitation Techniques

ACTION 2A5: Mandate Minimum Penalties for Building Code Violations to Ensure Compliance

ACTION 2A6: Improve Compliance with Vacant Property Registry

GOAL 2B: HELP BUILDING OWNERS REHAB THEIR BUILDINGS

ACTION 2B1: Provide More Financial Assistance to Homeowners to Improve the Physical Condition of their Homes

ACTION 2B2: Help Multi-Family Developers and Property Owners Better Access Financial Assistance to Rehabilitate Their Properties

ACTION 2B3: Evaluate Potential Adoption of Green Building Codes, Stretch Codes & Healthy Homes Guidelines

GOAL 2C: INVOLVE TENANTS IN IMPROVING HOUSING CONDITIONS

ACTION 2C1: Educate Tenants About the Building Code and Involved them in the Code Enforcement Process

ACTION 2C2: Convene Landlord Tenant Mediation Forum

LEVEL IV: HOUSING ACTIONS – (3) VITALITY

GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT

ACTION 3A1: Update Newburgh's Comprehensive Plan with an Economic Development Strategy

ACTION 3A2: Draft a Coordinated Development Strategy for Underutilized or Vacant Sites

ACTION 3A3: Publish Clear Development Guidelines on Housing Approvals, Incentives, and Disposition of City-owned Land

GOAL 3B: IMPROVE HOMEOWNERSHIP OPPORTUNITIES

ACTION 3B1: Help Newburgh Residents Finance Homes in Newburgh

ACTION 3B2: Provide more Diverse Pathways to Homeownership

GOAL 3C: INCREASE COMMUNITY CONNECTIONS

ACTION 3C1: Expand Services, Programs, and Resource ay Community Centers

ACTION 3C2: Enhance the Safety and Aesthetic Beauty of City Streets, Parks, and Playgrounds

ACTION 3C3: Expand Support for Neighborhood Serving Businesses

NEXT STEPS

1. Community Review (Residents, Business Owners, City Departments, County Departments, Housing Providers, etc)
2. Evaluation (Legality & Fundability)
3. Level V – Implementation Steps (Best Practices, Funding, and Responsible Agents)
4. Finalization
5. Adoption