

ROCKLAND COUNTY HOUSING NEEDS ASSESSMENT

An Assessment of Housing: Needs, Challenges and Opportunities

2024

Prepared by

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PATTERN *for* **PROGRESS**

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INTRODUCTION



EXECUTIVE SUMMARY

In 2022, Hudson Valley Pattern for Progress (Pattern) was contracted by the Rockland County Office of Community Development to perform a countywide Community and Affordable Housing Needs Assessment. The results of the study are rooted in data collection and analysis from a broad array of quantitative sources, including:

- U.S. Census Bureau, Decennial Census, American Community Survey, Building Permit Survey;
- U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Survey;
- National Housing Preservation Database;
- NYS Division of Homes & Community Renewal (DHCR);
- Rockland County Continuum of Care;
- Nyack Public Housing Authority, Spring Valley Public Housing Authority, New Square Public Housing Authority, and Ramapo Public Housing Authority;
- New York State Education Department in the Student Information Repository System (SIRS);
- Office of Real Property Tax Services (ORPTS);
- Multiple Listings Networks (MLS);
- New York State Office of Temporary and Disability, ERAP Program Reports.

The Pattern team also engaged in 50 interviews and meetings with a total of 63 stakeholders, including community organizations, realtors, developers, local and county government officials, and numerous others.

As in many communities across New York State, the overarching assessment of housing in Rockland County is that supply is not meeting demand. The deficit is particularly acute in Rockland due to a variety of civic, demographic, and economic forces described throughout the body of this report.

In 2022, only 2% of single-family homes for sale in Rockland County were available at \$300,000 or less, what may be considered a starter home price point. Senior citizens, the fastest growing age group in the county, are unable to downsize due to lack of available options that are comparable in monthly costs to their mortgage-free, single-family homes. This, in turn, keeps single-family homes off the market for prospective buyers.

The lack of affordable homeownership alongside the skyrocketing cost of rental units in Rockland County means that hardworking residents who work in the care of elders – nurses, caretakers, drivers, restaurant workers, and others – cannot afford to live nearby. Furthermore, nonprofit hospitals that accept Medicaid and Medicare – systems upon which seniors rely – are financially at-risk due to the lack of patients who hold market rate insurance policies through their employers. Nonprofit hospitals rely on market rate insurance holders for revenue to balance the lower payback rates provided by government programs. Employed persons are more likely to fill this quota, while seniors tend to rely on public health care systems.

Meanwhile, those who work long and hard hours to afford whatever housing they can find have little time to participate in public meetings or otherwise represent themselves in public discourse. Nonprofits and government agencies often cannot fill positions because the salaries they offer would not afford their workers to live in the county. When those positions are filled, workers cannot afford to live within the communities they serve. This is not only a housing crisis; it is a crisis of the civic systems that keep our communities alive and healthy.

A lack of ample housing is common across the Hudson Valley region and across the state. Under Home Rule, municipalities in New York control their own land-use planning and zoning processes and are not required to meet any regional or statewide development targets. One outcome of the Home Rule system is that many communities across the region maintain single-family zoning and large lot sizes, which preclude the density necessary to spark any significant increase in housing supply. This approach maintains existing building styles and neighborhood character, which existing residents often prefer.

However, exclusionary zoning is also known to be utilized as a mechanism to thwart demographic changes. Beyond their discriminatory impacts, these zoning policies also reflect an unrealistic expectation of how local economies function: residents of single-family neighborhoods rely on goods and services like groceries, medical care, restaurants, and home repair, while their zoning codes prevent the type of housing and mixed-use development that is necessary to retain the very people who provide those goods and services.

Though this challenge is of national relevance, it is exacerbated in Rockland County due to high costs of land, limited zoning allowances, and a strong identity as a suburban county. Further building on these barriers to development is the tension between Hasidic and Orthodox Jewish communities and their neighbors who are not part of these communities. This tension was raised as a point of concern in most interviews we conducted.

It is worth noting that, while all Hasidic Jews are Orthodox, not all Orthodox Jews are Hasidic. Hasidic sects are distinguished from other Orthodox movements in that most Hasidim seek a buffer from the outside world, purposely cultivating close-knit, socially insular, self-governing communities away from outside influences that could interfere with their observance of strict religious law. It is abundantly clear that a widespread fear of the geographic expansion of Hasidic communities in particular, who tend to build significantly more dense neighborhoods than other communities in Rockland County and who live in insularity from secular society, is one of the most influential factors impacting planning, development, and decision-making countywide.

The tension between Hasidic and non-Hasidic communities has been instrumental in shaping the character of Rockland's built environment for over half a century. Rockland County has been home to a growing Jewish population since the late 1800s, with established kosher hotels and other amenities that catered to summer visitors. In the early 1940s, Orthodox Jews established yeshivas in Spring Valley and Monsey. With the construction of the Thruway and Tappan Zee Bridge in the 1950s creating a linkage to New York City, the largely rural character of the County began to change, and Rockland began to see pockets of dense and quasi-urban development. The increase in density and greater connection to the city enabled the migration of ethnic and religious groups, particularly Orthodox and Hasidic Jews.

By the mid-1950s, various groups of Hasidic Jews relocated from Brooklyn to Rockland, settling in portions of the county that had been home to summer bungalows. The Skverers were the first Hasidic sect, or court, to settle in Rockland after WWII and the Holocaust. In 1954 the Skverer Rabbi and his followers bought 130 acres of a former dairy farm in Spring Valley and moved en masse. The proximity to New York City allowed the community to maintain its economic ties to the metropolis, while also providing a sufficient buffer from the secular world. This group incorporated New Square in 1961. The Vizhnitz sect settled in central Monsey, incorporating the village of Kaser in 1991. These successful communities attracted other observant Jews, and other Brooklyn-based Hasidic courts soon moved to Rockland. By 1970, there were several communities of Hasidim living in the area, including Satmar, Lubavitcher, and Bobov. A diverse mix of Orthodox Jews followed, expanding a religious Jewish community composed of both Hasidic and non-Hasidic sects.

In the 1980s and 90s, as a response to the rapid population growth and dense development patterns in Hasidic communities, five new villages formed – Airmont, Wesley Hills, New Hempstead, Montebello, and Chestnut Ridge – with the intention of maintaining low-density development patterns. Since then, multiple lawsuits have been filed against various jurisdictions, including *United States v. Airmont*, alleging that zoning ordinances in the Village of Airmont violate the Religious Land Use and Institutionalized Persons Act (RLUIPA) and the Fair Housing Act by hindering the type of development that would support various aspects of Hasidic and Orthodox Jewish life, such as proximity to synagogues or worshiping at home. Indeed, despite their differences, Orthodox and Hasidic communities do have overlapping needs, such as essential services like kosher supermarkets and Judaica stores; religious practices, such as choosing to live in neighborhoods within walking distance to synagogue; or access to yeshivas and other private educational institutions rather than public schools.

The escalation of litigation around land use continues until today. As a counter to the cases related to RLUIPA, groups like Citizens United Protecting Our Neighborhoods (CUPON) have filed numerous lawsuits based on alleged violations of the State Environmental Quality Review Act (SEQRA). The nature of such claims is that some comprehensive plans and efforts to increase zoning density have understated potential environmental impacts, thereby circumventing the need for further environmental review as required by state law. Though environmental concerns are found to be valid at times, these lawsuits also intentionally prevent the development of multifamily housing that would be necessary to meet countywide housing needs as outlined throughout this report.

Through a planning lens, the rapid growth of Hasidic communities must be seen as a demographic trend for which county and municipal governments must formally and carefully plan. The diverse communities of Rockland County deserve access to housing that is safe, stable, and affordable, regardless of cultural or religious affiliation. There is a severe need for housing within the Hasidic community. There is also a severe need for housing for low-, moderate-, and middle-income households outside of the Hasidic community: minorities, seniors, undocumented residents, laborers and workers, millennials and young families, and everyone in between.

One challenge our team has identified is that the public dialogue around the growing Hasidic community tends to overshadow the reality of a growing Latino population with its own housing needs. The Spanish-speaking community—comprised of lifelong residents, new immigrants, and people without documentation fleeing their home countries—is growing rapidly. Here, too, Rockland County and its municipalities are facing a demographic challenge. With an increase in overcrowding and unsafe building conditions in recent years, mostly populated by working individuals and families from Hispanic/Latino origin with limited means and unique challenges, the need to work with and for this community is more acute than ever.

The county's greatest challenge is to overcome the fear of change that pervades public discourse. While the desire to preserve a neighborhood's character is understandable, the consequences of exclusionary land-use policies are detrimental to the overall wellbeing of our society and the ability of local communities to retain their medical staff, food service workers, office administrators, home repair professionals, government employees, and other members of the workforce who are so critical to sustain economic vitality. To meet the needs of Rockland residents, we strongly urge communities across the county to plan with regional needs and diverse communities in mind, and to overcome their tendencies to promote housing for only some of their neighbors.

SUMMARY OF NEEDS

- **AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES, ESPECIALLY FOR HISTORICALLY DISADVANTAGED COMMUNITIES.**
- **INCREASED HOUSING OPTIONS AFFORDABLE TO VERY-LOW, LOW-, MODERATE-, AND MIDDLE-INCOME HOUSEHOLDS.**
- **SENIOR HOUSING WITH A FOCUS ON CONDOMINIUMS AND MULTIGENERATIONAL COMMUNITIES.**
- **HONOR EXISTING SOCIAL NETWORKS AND CONSIDER PROXIMITY TO EXISTING COMMUNITY ASSETS WHEN PLANNING NEW HOUSING DEVELOPMENTS.**
- **ACCESSIBLE AND AFFORDABLE HOUSING FOR RESIDENTS WITH PHYSICAL AND COGNITIVE DISABILITIES.**
- **SUPPORTIVE SERVICES AND SUPPORTIVE HOUSING FOR INDIVIDUALS WITH MENTAL HEALTH NEEDS.**
- **HOMELESS, TRANSITIONAL, AND EMERGENCY HOUSING.**
- **INCREASED PRODUCTION OF MULTIFAMILY HOUSING.**
- **HOUSING STABILITY AND SAFETY, PROMOTED BY UNIFORM CODE ENFORCEMENT COUPLED WITH ANTI-DISPLACEMENT STRATEGIES.**
- **WELL-PLANNED HOUSING FOR THE GROWING HASIDIC AND LATINO COMMUNITIES.**
- **AFFORDABLE HOUSING AND PROTECTIONS FOR FOREIGN-BORN RESIDENTS.**
- **MAINTENANCE FUNDING FOR PUBLIC HOUSING.**
- **EDUCATION AROUND TENANT AND LANDLORD RIGHTS AND RESPONSIBILITIES.**

SUMMARY OF RECOMMENDATIONS

This section provides a short summary of the recommendations put forth in Part 3 below.

IMMEDIATE FIRST STEPS AND SETTING THE STAGE FOR SUCCESS

3.1.A DEVELOP AND LEAD A COORDINATED IMPLEMENTATION APPROACH	Establish the Rockland Housing Partnership as the county’s housing task force and implementation steering committee.
	Improve data collection and database management across departments.
	Assess staffing needs for implementation.
	Hire a housing planner or coordinator through the Office of Community Development.
	Determine a feasible sequence for implementation.
3.1.B REBUILD TRUST WITH LOCAL GOVERNMENT THROUGH LEADERSHIP IN PLANNING.	Revise the GML 239 review process.
	Strengthen membership of the County Planning Board.
3.1.C INVEST IN A COUNTYWIDE EDUCATIONAL CAMPAIGN	Create a campaign to garner support for multifamily and affordable housing.
	Partner with educational organizations across the county to share housing stories and get students involved.
	Provide educational materials to the public about tenants’ rights and Fair Housing laws.
3.1.D DETERMINE A CLEAR PROCESS TO ASSESS AND MANAGE WATER AND INFRASTRUCTURE CAPACITY.	
3.1.E ENSURE LOCAL MUNICIPALITIES ARE ACTING IN ACCORDANCE WITH STATE AND FEDERAL LAW IN PLANNING	
3.1.F ASSESS THE IMPACT OF HOUSING ON VOLUNTEER EMERGENCY SERVICES	
3.1.G LEVERAGE THE COUNTY’S COMPREHENSIVE PLANNING EFFORTS EFFECTIVELY	Incorporate this report’s recommendations into the comprehensive plan however possible.
	Make the comprehensive plan a cross-departmental effort.

BUILDING CAPACITY AND MOMENTUM

3.2.A SUPPORT AFFORDABLE AND EQUITABLE DEVELOPMENT	Establish the Rockland Housing Partnership as the county’s housing task force and implementation steering committee.
	Assess the development potential of publicly owned properties.
	Consider a county Housing Development Corporation.
	Incentivize adaptive reuse for housing.
	Assess the feasibility of a countywide land bank.
	Incentivize community land trusts and other shared ownership models.
3.2.B PROVIDE TECHNICAL ASSISTANCE TO LOCAL GOVERNMENTS	Encourage different levels of density including multifamily ownership and Accessory Dwelling Units (ADUs).
	Create a variety of zoning templates for local use.
	Encourage a shift from private vehicles to multi-modal transit through zoning.
	Encourage the legalization and formalization of rooming houses and Single Room Occupancy units (SROs).
	Encourage development that would help seniors downsize or maximize the use of their single-family homes.
Encourage modular, manufactured, and tiny homes.	
3.2.C PRESERVE AND REPAIR EXISTING AFFORDABLE HOUSING	Track expiring affordable housing subsidies.
	Help fund repairs for the aging affordable housing stock.

DEVELOPING ONGOING PROCEDURES AND PROGRAMS

3.3.A INVEST IN PUBLIC TRANSIT	
3.3.B REVIEW AND REVISE COUNTY ASSESSMENT AND TAXATION POLICY	
3.3.C ADVOCATE VIS-À-VIS STATE AND FEDERAL GOVERNMENT AGENCIES	Advocate and support legislative action on state and federal levels to increase affordable housing, wage fairness, and other laws that impact housing affordability.
	Seek out and diversify sources of funding for development and preservation of affordable housing.

ROCKLAND COUNTY IN CONTEXT

Rockland is a small county immediately northwest of New York City with a mixture of suburban development, higher density village centers, and preserved open space. In the short three decades between 1950 and 1980 over half of Rockland’s housing units were built. This rapid development of mostly single-family homes changed the character of the county from one with a fair amount of agricultural land to a mostly suburban place, with single-family homes accounting for close to a third of the land. Up until the 1950s the county had close to 18,000 acres of farmland and as of 2017 had less than 600 remaining (USDA Census of Agriculture). Today much of the remaining undeveloped land in the county is within the Harriman or Bear Mountain State Parks or is otherwise preserved as open space.

As of the writing of the 2009 Rockland Comprehensive Plan, adopted in 2011, only 8.2% of the land in the county remained vacant. The lack of available land for development in Rockland is partially due to the county’s proximity to New York City. Historically, counties adjacent to the city have followed trends of suburban development. For example, according to the 2010 plan “Westchester Land Use: a detailed look at existing conditions and development trends,” only 8.95% of land in Westchester County was vacant. In Bergen County, NJ, only 4.9% of developable land was vacant as of 2010 as per the County Executive report, “Bergen County at a Glance” (June 2023). According to the Suffolk County parcel database, 8.7% of land was listed as vacant in 2016. As seen in other counties adjacent to NYC, this proximity creates unique pressures on costs of living and land use. The county’s economy is inexorably linked to that of NYC, with 13% of Rockland workers commuting to the City as of 2020 (U.S. Census, *On the Map*).

The tables below use data to illustrate how Rockland County compares to its regional counterparts. For context, the tables include data for New York State, Westchester County, Orange County, the neighboring New Jersey County of Bergen, and Nassau County on Long Island, which, like Rockland, is adjacent to NYC, is mostly suburban, and has many residents who commute to NYC for work.

Rockland’s population grew by 10% from 2010 to 2020, a faster increase than that of neighboring counties and the state. The notable growth in the county’s population is concentrated geographically and demographically, with the Hasidic population and the Hispanic/Latino population accounting for most of it. The Hispanic population grew by 36% (17,668 people) in this period, while the majority of growth was concentrated geographically in the Town of Ramapo.

Population Change 2010-2021

Rockland County	10%
Westchester County	6%
Orange County	8%
Nassau County	4%
Bergen County	6%
New York State	5%

Source: U.S. Census, American Community Survey 5-year Estimates

The median household income in Rockland is higher than that of the state, but lower than neighboring Westchester and Bergen counties, or of Nassau County. In the first quarter of 2023 Rockland’s median sale price of homes passed that of Westchester for the first time and reached an all-time high of \$573,000. This makes home prices in Rockland some of the highest in New York State, especially when juxtaposed with wages.

	Median Household Income	Median Sale Price Q1 2023	Median Contract Rent
Rockland County	\$99,707	\$573,000	\$1,580
Westchester County	\$105,387	\$550,000	\$1,604
Orange County	\$85,640	\$360,000	\$1,232
Nassau County	\$126,576	\$649,000	\$1,796
Bergen County, NJ	\$109,497	\$615,000*	\$1,499
New York State	\$75,157	\$375,000	\$1,274

Source: Income and rental data are from the US Census American Community Survey (ACS) 5-year Estimates from 2021. All median sale price data is from NYSAR aside from Bergen County which is from NJ REALTORS®.

The impacts of these high housing costs vis-à-vis lower wages can be seen by the number of cost-burdened households. Compared to its neighbors, Rockland has the highest share of housing cost burdened and severely housing cost burdened households within the region. Households are considered cost burdened when they pay more than 30% of their income for housing costs, and are considered severely housing cost burdened if they spend more than 50% of their income on housing costs.

	% Household Cost Burdened	% Household Severely Cost Burdened
Rockland County	21%	21%
Westchester County	18%	20%
Orange County	20%	18%
Nassau County	18%	17%
Bergen County	19%	18%
New York State	18%	18%

Source: HUD, CHAS 2015-2019.

Rockland County is mostly suburban, with 66% of homes in the county as single family, either attached or detached. This is a higher percentage than New York State and other neighboring communities, except for Orange County, where 71% of homes are single-family homes or in Nassau County where 80% of homes are single family. Within the context of this comparison, it is important to note that Rockland County has significantly less land available for development than Orange County and has more of a commuter relationship with New York City. As discussed later in this report, single-family homes typically equate with higher housing costs than homes in multifamily structures due to land costs and other inefficiencies.

Although there is some similarity between Rockland County and its neighbors, its development trends combined with its population growth and limited resources make it distinct. Furthermore, whereas nearby counties have access to the New York City water supply system, Rockland is entirely reliant on water sourced from within the county. Considering Rockland’s rapidly growing population, this means monitoring water supply and demand is critical for the county’s long-term sustainability of the county.

Single-family Homes	
Rockland County	66%
Westchester County	51%
Orange County	71%
Nassau County	80%
Bergen County	61%
New York State	47%

Source U.S. Census, ACS 2021 5-year estimates

Significance of Planning at the County Level

Planning processes, land use, and development in New York State are determined largely by municipalities, as set forth by the laws of Home Rule. Within this context, county government has limited legal authority on municipal decision-making. Still, the county still plays a critical role in meeting the needs of its constituents. The purpose of a countywide study is multifold. First and foremost, the study identifies strategies that fall under the purview of county government within the context of Home Rule. Further, it aims to provide concrete, rigorous data to all levels of government, organizations, developers, and others working hard to meet the need for housing, to support these agencies in their work and through their advocacy.

Importantly, the study also clarifies facts and truths with the goal of dispelling misinformation and misunderstanding that so often prevent consensus and progress in public policy and planning.

This report is written in three primary sections. We begin by outlining the housing needs in detail. In the second section, we describe the impediments and barriers to meeting those needs in Rockland County. Then we outline a series of strategies tailored to the specific countywide circumstances that can support county and local governments in overcoming the barriers to meet the housing needs of their constituents. All data used for the analyses can be found in the appendix under the following headings: Existing Housing Stock; Population and Household Characteristics; Housing Affordability and Supply; and Housing Needs for Special Populations. This is followed by the list of interviews performed for our qualitative analysis and other appendices as cited.

PART 1: IDENTIFYING HOUSING NEEDS



AFFORDABILITY, VARIETY, AND VOLUME

The term “affordable housing” often invokes debate and misunderstanding. Usually, the term refers specifically to housing that is built with regulations on rent or purchase price that cater to tenants at low- to moderate-income levels. In this section, however, we use the term “affordability” to assess, quite simply, whether people who live in Rockland County can afford to live where they live. While some of our recommendations in Part 3 relate to the industry of subsidized affordable housing as a tool to increase housing supply and access, this tool is only one part of any housing ecosystem. In other words, housing that is affordable is often achieved by development of federally regulated subsidized affordable housing, but it is also achieved by other means, such as densification and increasing occupancy limits. In this section, we outline four interconnected key factors that influence affordability and availability of housing for a broad spectrum of households.

Inflation and Increasing Housing Costs Outpace Income

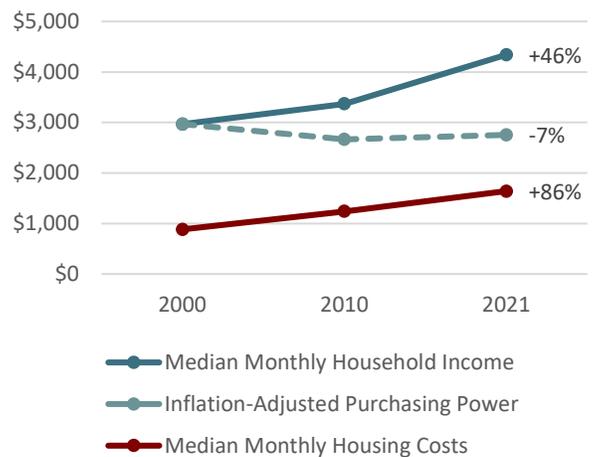
The cost of housing is typically one of the largest expenses in any household budget. Given the essential nature of housing, increasing housing costs can have significant financial implications. When housing costs are high, people spend less money on goods and services that are optional or inessential, which impedes local and regional economies.

In the past two decades, the cost of housing in Rockland County has increased for renters and owners. While household incomes also increased over this period, those gains have been negated by the effects of inflation and the rates of increase for housing costs and wages. The value of one dollar in the year 2000 is equivalent to about 79 cents in 2021 after adjusting for inflation. As a result, a typical household earning the median wage for Rockland County has seen its purchasing power *decline* since 2000 despite an increase in median household income. In other words, the cost of housing, goods, and services has increased at a faster rate than hourly wages and salaries.

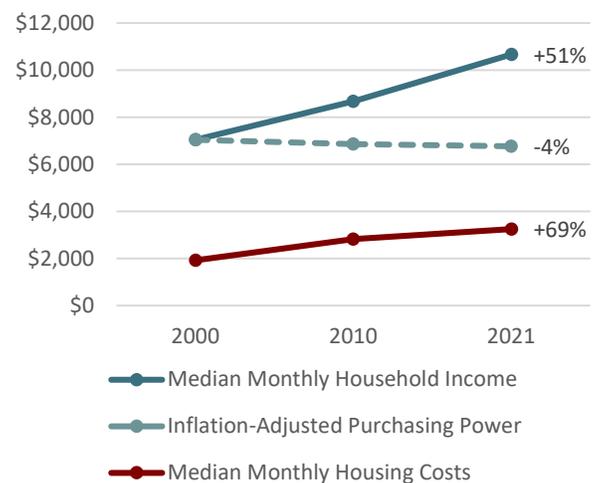
The charts show the change in median monthly housing costs, household income, and the impact of inflation on income (purchasing power) for Rockland County households. For renters, housing costs encompass rent and utilities. For owner households, housing costs include mortgage payments, utilities, property taxes, and other housing-related costs where applicable, such as condominium fees.

With rising housing costs and declining purchasing power, many households are more financially constrained than they were 20 years ago. This financial pressure can have a wide range of impacts including diminished ability to build savings or reduce debt, increased difficulty to pay for necessities, and housing instability or loss of housing.

Renter Households in Rockland County



Owner Households with a Mortgage in Rockland County



Housing Cost Burden

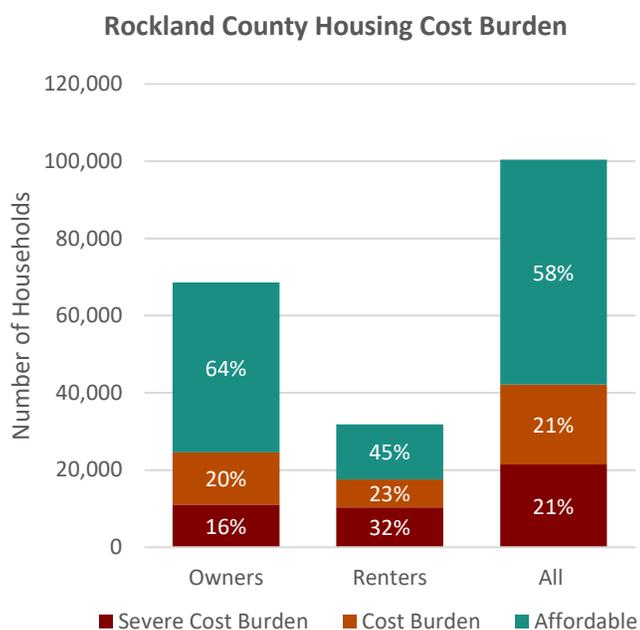
The industry standard for housing affordability, according to the U.S. Department of Housing and Urban Development (HUD) is that housing costs should not exceed 30% of a household’s income. Households spending less than 30% of their total household income on housing costs are considered to be in an **affordable** situation.

Households spending more than 30% of total income on housing costs are considered **cost burdened**. Households spending more than half of total income on housing costs are considered **severely cost burdened**.

According to HUD data, In Rockland County, more than 40% of households are cost burdened or severely cost burdened.

Among renter households, less than half are in affordable situations and approximately one in three renter households are severely cost burdened. Owner households are comparatively less burdened, with 64% in affordable situations.

However, there are still more than 20,000 owner-occupied households in the county that are cost burdened or severely cost burdened.

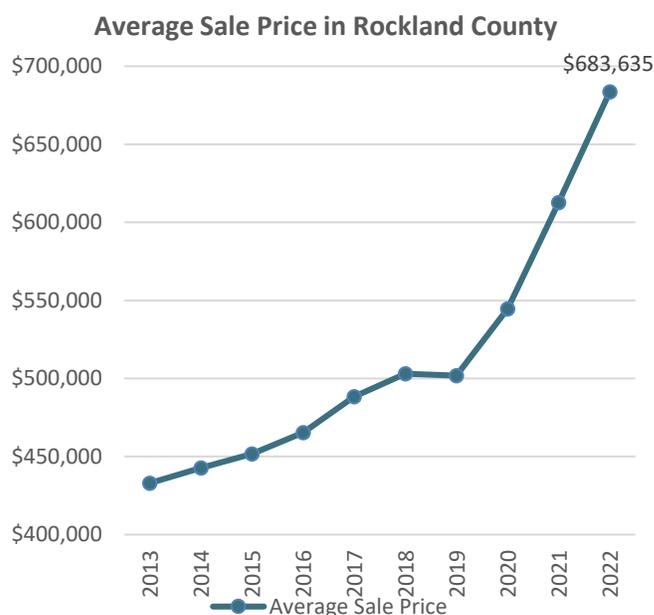


Source: HUD, CHAS 2015-2019

High Land Costs and Home Values

The price of a single-family home in Rockland County has been steadily increasing since 2013. Beginning in 2020, this trend transitioned to a dramatic rise as the average price of a single-family home increased by more than \$100,000 in just two years, further diminishing the ability of many Rockland County residents to purchase a home.

A primary driver of increased home values is land speculation, which assigns different values to different land depending on the demand for a parcel’s location. The cost of vacant land in Rockland County is notably high, which is a key contributor to the county’s high housing costs. In March 2023, there were 47 listings on Home.com for developable land in Rockland County. The average per-acre price for these properties was \$712,052. Proximity to New York City and limited remaining developable land contribute to high land costs, which often limit the ability to develop additional housing and can make projects financially infeasible. For this reason, increasing density and occupancy allowances is a critical strategy to increase affordability countywide.



Source: Office of Real Property Tax Services (ORPTS)

Lack of Volume and Variety

A diversity of housing types is required to have a range of housing prices. Across the county, there is a need to increase the variety of housing types available to increase housing opportunities that are attainable for households at different income levels. Duplexes, triplexes, fourplexes, apartments above commercial uses on a main street, larger mixed-use developments, and multifamily ownership all tend to be more affordable than single-family homes. The data show that these housing types are needed in greater volume to support working families in Rockland County.

Volume and variety of housing is regulated by zoning and building allowances as per municipal code. Throughout Rockland County, zoning and building requirements prioritize single-family homes on large lots. These limitations preclude housing development that would be affordable to low- and middle-income earners. Higher density residential zoning is a more efficient use of land than low-density residential zoning, since less land is required to provide a higher number of housing units. Lower density housing, in turn, is more expensive to rent, own, and maintain. Because county government does not control local zoning, local municipalities must act to address this challenge. County government can work to incentivize these necessary changes.

Density comes in many forms, and in many cases can be achieved without significant change to a neighborhood's aesthetic. For example, zoning code could allow single-family homes to be converted into two- or three-family homes, with one unit occupied as the owner and the others occupied by tenants. Also known as "gentle density", this is a popular mechanism to increase housing access in quiet residential neighborhoods without altering existing character. This simple zoning change could increase affordable homeownership opportunities for middle-income households, as the projected rental income could offset some of the costs of ownership. It is also an excellent way to create high-quality rental units at a price that is affordable to hardworking middle-income tenants like teachers, nurses, emergency services workers, and others. Gentle density is especially beneficial in neighborhoods near public schools.

In other areas, like near transit centers or business districts, it may make more sense to have higher density, mixed-use allowances, thereby maximizing the efficiency of public transit and the vitality of commercial hubs. Retail and restaurants thrive when there is ample housing within walking distance.

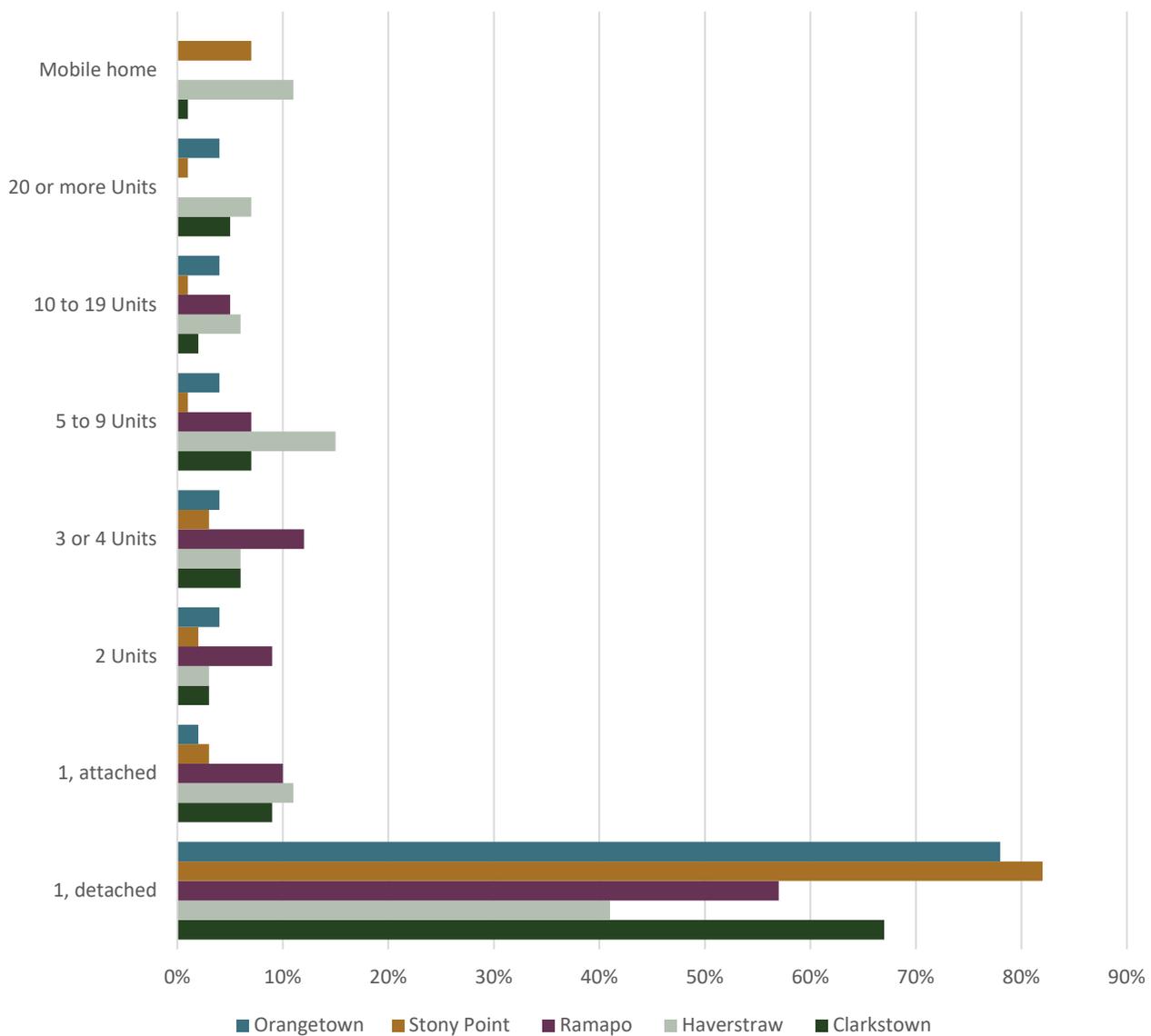
The benefits of increasing density, even if only slightly, are broad. They include:

- **Economic and cultural vibrancy** – Neighborhoods with higher density are essential for the establishment and retention of many commercial establishments, cultural institutions, and public services such as libraries, public schools, and mass transit.
- **Public transportation** – Viability of public transportation increases with density. This note is explored further in Part 3 below, in our recommendation on public transit.
- **Social benefits** – Density supports mixed-income and diverse communities, which provides the chance for interaction between different social groups and promotes healthy democracy. It also reduces racial segregation, which often coincides with exclusionary zoning.
- **Community cohesion and resilience** – Housing that is spaced far apart can inhibit social interaction between neighbors. Housing on smaller lot sizes with intentionally designed communal space fosters a stronger sense of community, which promotes resilience in tough times.
- **Efficiency of infrastructure and lower public costs** – With higher density, the fixed costs of infrastructure and maintenance of public works are distributed and shared by a higher number of businesses and households, thereby reducing the costs for each individual taxpayer.

- **Protection of open space** – By allowing density, it is possible to preserve open space even as the population continues to grow. Open space is important for public health and quality of life, for recreational opportunities, and as natural habitat.
- **Reduced environmental impacts** – Per capita carbon emissions typically decrease with density, as fewer resources are used. In more walkable areas, people tend to drive less. Smaller homes, like apartments or condominiums, also use significantly less cooling and heating than single- family homes.

The chart below shows the number of residential units in structures and the percentage of the total housing units in each structure type in each of the five Rockland towns. The Town of Haverstraw stands out as having a slightly greater diversity of housing types, which leads to a range in housing costs.

Number of Units in Structure by Town in Rockland County



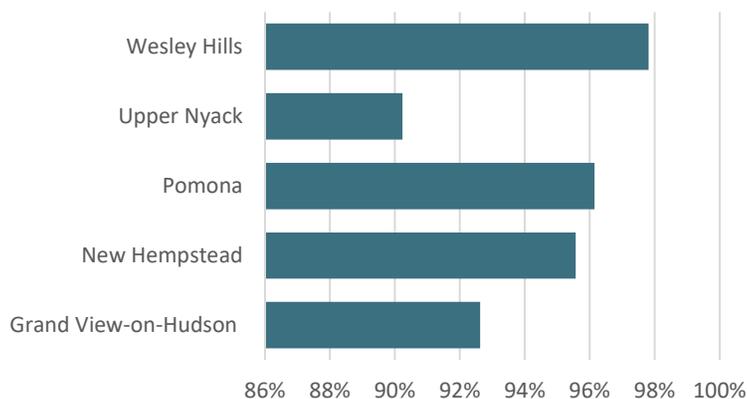
Source U.S. Census, American Community Survey, 2021 5-year Estimates

Whereas 57% of units countywide are single-detached homes, in Haverstraw only 41% of homes are in single-detached structures. Single-detached units have a higher per-unit development cost compared to higher density or higher occupancy housing. High land values as described above exacerbate the already high cost of a single-detached unit.

There are five villages in Rockland County in which more than 90% of the housing units are single-detached units. At the top of the list, in the Village of Wesley Hills, 98% of housing units are single-detached.

The lack of housing diversity in Wesley Hills can be attributed to the fact that the entire village, except for a small area zoned as Neighborhood Shopping, is zoned for one-family residence. This is merely one example of the type of single-family zoning that is prevalent across Rockland County, and which often has exclusionary effects on racial or economic diversity.

**Percentage of Total Housing Units:
Single- Detached**



Zoning Legend		
R-50	One Family Residence	50,000 S.F./Lot
R-35	One Family Residence	35,000 S.F./Lot
R-20	One Family Residence	20,000 S.F./Lot
R-15	One Family Residence	15,000 S.F./Lot
NS	Neighborhood Shopping	

Source U.S. Census, American Community Survey, 2021 5-year Estimates

Smaller lot requirements allow for smaller and more affordable homes. Large lot requirements increase per-unit costs, and automatically exclude moderate-income homebuyers, who may be able to purchase more modest homes on smaller lots if they existed. For example, most lot sizes in Wesley Hills are zoned at a minimum of 35,000 or 50,000 square feet (0.8 and 1.15 acres, respectively) per unit. For comparison, the median lot size in New York State is approximately 11,000 square feet (one quarter of an acre).¹

While the Village of Wesley Hills is exemplary of how zoning can preclude homeownership for the average earner, it is not unique. In fact, most zoning codes across Rockland County have similar stipulations around single-family homes, minimum lot sizes, and build-out requirements. Such scenarios are severely exclusionary to low- and middle-income earners. Exclusionary zoning, which became pervasive in the middle of the 20th century, makes it difficult to build a variety of housing for the full spectrum of Rockland County families.

¹ [Visual Capitalist – The Median Lot Size in Every U.S. State in 2022. \(November 29, 2022.\)](#)

Workforce Housing Gap

When variety and volume are limited, many residents often find themselves either living beyond their means or forced to move elsewhere. When this happens, local economies suffer from a loss of labor capital. Furthermore, lower income tenants likely find themselves living in housing more appropriately priced for households with higher incomes. When middle-income housing is occupied by lower-income tenants, those housing units are in turn taken off the market for the average earner.

As explained above, housing is considered affordable when households are spending a **maximum** of 30% of their income on housing costs. Housing policy should focus heavily on matching supply and demand as closely as possible for hardworking residents who keep local economies thriving, and who tend to be housing cost burdened. To estimate the number of housing units missing for these households in Rockland County, our team analyzed the housing expense patterns for tenants of modest means, or low- to moderate-income earners who keep our economy going. Our analysis, shown in the table below, revealed a significant gap – 4,344 units – for very low- income tenants earning up to \$20,000. There is also a gap of 3,109 units for households earning between \$20,000 and \$40,000. Cumulatively, these two income groups together create a lack of 7,453 units. In lieu of available units, residents in these income brackets seek housing at higher price points than they can afford. This creates pressure on the housing that is available for the next income bracket of households earning \$40,000 to \$60,000. Because units priced affordably for moderate-income workers are occupied by lower-income earners, **there is a total deficit of 4,230 units for all households earning up to \$60,000.** We focus on earners \$60,000 and below for the purpose of understanding specific needs for workforce housing. This analysis gives policymakers a concrete number that indicates the scope of the housing shortage for important members of our communities and our workforce.

Income Bracket	Number of Households	Number of Units Priced Affordably	Difference	Cumulative Deficit
Up to \$20,000	6,408	2,064	-4,344	-4,344
\$20,000-\$40,000	6,863	3,754	-3,109	-7,453
\$40,000-\$60,000	4,584	7,807	3,223	-4,230

Source U.S. Census, American Community Survey, 2021 5-year Estimates

It is important to note that an annual salary of \$40,000 equates to an hourly wage of \$19.20, which is \$5 more per hour than minimum wage. A salary of \$60,000 equates to \$28.80 per hour, which is more than double the minimum wage. With fewer and fewer units available for low- and middle-income earners, Rockland County will likely see a loss of workers who are vital for the functionality of our communities: teachers, firefighters, healthcare professionals, chefs, restaurant and other service industry workers, retail employees, and many others. Lack of access and affordability of housing also threatens the viability of volunteer emergency services.

SAFETY, OVERCROWDING, DISPLACEMENT, AND CODE ENFORCEMENT

Enforcement of code falls under two umbrellas: building code, which focuses mostly on ensuring compliance with zoning and occupancy rules, structural soundness, and fire-related safety; and sanitary code, which focuses on health, hygiene, and habitability of housing. Building code is usually enforced by a municipal-level enforcement unit, though the Rockland County Office of Building and Codes is temporarily tasked with enforcing building code within the Village of Spring Valley due to the village's history of not meeting state-mandated reporting requirements. The Center for Rockland Codes Investigations (RCI), under the auspices of the County's Department of Health, is tasked with enforcing sanitary housing code countywide. Often, there is overlap between these two areas of code, and different enforcement agencies will refer cases to one another depending on the complaint or violation at hand.

As a result of the limited affordability, volume, and variety described in previous sections, many residents in Rockland County will resort to living in substandard housing, with multiple structural and sanitary code violations, in lieu of better and safer options. One RCI official reported that the agency receives 3 or 4 complaints per week reporting on overcrowding scenarios, in which up to 25 people can be found living in one single-family housing unit. Often, these houses have 6-8 rooms being used for sleeping, including attics, closets, and basements that are unfit for human occupancy.

This illegal use of structures occurs across the county with sometimes tragic outcomes. These conversions occur because there is a need for this type of housing without formalized avenues to create these options. Legal alternatives can include rooming houses, which are rented as single bedrooms that share common kitchen and bathroom facilities elsewhere in the structure. Single Room Occupancy dwellings (SROs) function similarly, but the single bedrooms can also safely accommodate a mini-fridge and modest cooking facilities, like a compact studio apartment, hotel room, or other short-term rental accommodations.

Without proper allowances for rooming houses and SROs, condition reports from illegally converted structures include people living in closets, in basements and other places unfit for human habitation. Reported safety concerns include unsafe electric hookups with extension cords running throughout the building, absence of any fire apparatus, lack of proper egress, and lack of windows or ventilation. In the worst cases, these types of conditions result in fires or other life-threatening events.

Tenants in such scenarios are most often Hispanic/Latino migrants who will often move from one such scenario to another when code is enforced. The prevalence of such living conditions indicates a severe demand for more affordable housing opportunities, including those generated by increasing occupancy limits beyond those currently allowed according to local zoning laws.

Strong building code enforcement at the local level is critical to remedy this reality by ensuring that buildings are safe and residents are protected from harm. However, when strong enforcement is coupled with single-family zoning and other occupancy limits dictated by municipal law, residents and families who are cohabitating beyond the nuclear family can be displaced and forced to seek shelter elsewhere. 13 of 23 municipalities in Rockland limit the number of people who can live in a single-family home, or the types of family constellations which are allowed to share a home. In New Hempstead, for example, this limit is three unrelated adults plus a minor, as noted in Section 290-3 of the village code: "A maximum of four persons (not more than three of whom shall be 18 years of age or over)... living together as a bona fide single housekeeping unit sharing housekeeping duties and cooking, eating, living, and recreational facilities." In Sloatsburg and Clarkstown, zoning codes note, "It shall be presumptive evidence that four (4) or more persons living in a single dwelling unit who are not related by blood,

marriage or legal adoption do not constitute the functional equivalent of a traditional family.” In Pomona and Piermont, the code adds that families should be “having such meals as they may eat at home generally prepared and eaten together.” Grandview-on- Hudson explicitly notes a purpose of its zoning as “to conserve the particular advantage of the character of the community and the peculiar suitability for one family residential use and the enduring values derived therefrom.” In Stony Point, the code defines a family as, “One or more persons occupying a dwelling unit as a single, nonprofit housekeeping unit, who are living together as a bona fide stable and committed living unit, being a traditional family unit or the functional equivalent thereof, exhibiting the generic character of a family.”

The meaning of “traditional” or “generic” family can vary across different cultures. This type of occupancy limit can thereby prevent certain extended families or family-type arrangements living under one roof, while those households rely on such living situations for childcare and support of senior members of their communities.

Chestnut Ridge explicitly notes that a “roomer, boarder or lodger shall not be considered a member of the family.” This could prohibit seniors and other homeowners from renting out rooms in their homes to offset housing costs and maximize housing availability. Occupancy limits can also prevent single working adults or students from sharing a house, although they may rely on more roommates than code allows in order to afford their homes.

By conflating the enforcement of zoning ordinances with the enforcement of safe and hygienic conditions, there is greater likelihood that informal high-occupancy dwellings will be saturated with health violations. The county housing code for health and hygiene, enforced by the RCI, allows for alternative family structures, defined as “kin,” as well as higher occupancy than local zoning ordinances allow. By legalizing and formalizing rooming houses, Single Room Occupancy dwellings (SROs), and higher occupancy limits in zoning codes, while encouraging the creation of more housing options in general, local municipalities could solve this increasingly severe problem.

Higher occupancy limits on single-family homes would allow groups of people to cohabitate in an affordable arrangement and share the cost of rent, such that a landlord would not have to manage tenants on different rental cycles based on the different rooms being rented. College students, single people, and single parents often rely on this type of dwelling.

To meet the need for housing that is safe and sound, RCI officials expressed the need for local municipalities to allow for these higher-occupancy uses in their local zoning codes, which would in turn allow the RCI to enforce the sanitary code more consistently. The county’s sanitary code (Article XIII) introduced language in 1968 to allow for rooming houses and rooming units for this very purpose; however, most local zoning codes do not allow for rooming houses or rooming units. Policies that favor single-family use have disparate impacts on low-income minorities and immigrants, who often rely on multigenerational living and roommates in order to afford housing costs.

Code enforcement across municipalities varies in effectiveness, such that substandard building conditions and overcrowding are concentrated in areas where enforcement is weaker, typically in municipalities with fewer resources. Residents who rely on high-occupancy housing for more affordable rent tend to be displaced by the enforcement efforts of more affluent municipalities with greater enforcement capacity, lower density zoning, and lower housing capacity limits. **The unintended consequence is that municipalities with strong code enforcement in fact contribute to the concentration of poverty in other more lenient municipalities.**

Studies have shown that this concentration of poverty relates directly to educational outcomes for school-aged children.² Students living in informal high occupancy housing, often without formal lease contracts and otherwise without proper tenant protections, are more likely to be at risk of homelessness and displacement. Unstable housing makes it extremely difficult for students to succeed at school.³ Rates of homelessness among school-aged children are explored below, in Section VII on homelessness.

From our interviews, the research team learned of several typical housing situations that reflect the challenges related to code enforcement. Across the board, the absence of formal high occupancy housing makes room for landlords to take advantage of tenants by overcharging rent, threatening to evict, and failing to maintain their properties. Housing situations can include:

Families Doubling Up

Interviews indicated a prevalence of multiple families living together in order to cover housing costs. It is common for an entire family to live in one bedroom in a single-family home or in a 1- or 2-bedroom apartment. Stakeholders reported that, at times, when landlords discover multifamily arrangements, they will raise rents. To cover the cost of these rent hikes, families may need to increase the number of paying tenants in their households, leading to even more severe overcrowding. Organizations that work with low-income and immigrant families noted that families often prefer high occupancy conditions rather than to live far away from their family members. That said, multiple families with school-aged children housed under one roof make it difficult for parents to assist their children with homework due to a lack of privacy, further exacerbating the educational outcomes described elsewhere in this report.

Informal Rooming Houses for Single Men

Organizations that work with immigrant communities noted some individuals are paying anywhere between \$1,000-1,700 for a bed in a room shared with two other people. In these rooming houses, it is common to find 10-12 single men, usually Spanish speaking immigrants or undocumented workers, in one single-family home. Although immigrants have rights as tenants, landlords often take advantage of their fear of deportation. Undocumented workers are even more vulnerable to the manipulations of landlords who might take advantage of them.

Informal High-Occupancy with Dignity

Interviews with code enforcement officials indicated that most of the high-occupancy dwellings they investigate also have severe maintenance and building safety issues. However, we also heard of landlords who offer safe and clean conditions with high-occupancy, tenement-style arrangements. In these arrangements, each family will live in one bedroom, sharing common areas with other families. Despite the lack of formal zoning regulation, there are landlords of high-occupancy dwellings who take good care of their properties and their tenants.

Compromised Safety due to Fear of Displacement

Individuals and families living in unsafe structures are often afraid to approach landlords due to fear of retaliation by way of eviction and displacement. For those with unstable or undocumented immigration status, this fear is exacerbated due to a perceived threat of deportation. In addition, tenants will often avoid filing complaints with code enforcement authorities as they do not want their high-occupancy living situations to be revealed. During

² [The Impacts of Affordable Housing on Education-1.pdf \(nhc.org\)](#)

³ <https://nlihc.org/resource/new-study-finds-housing-instability-greatest-predictor-students-chronic-absenteeism-school>

this study, there were several fires reported within unsafe structures that were occupied by foreign-born residents. There is a need to re-evaluate occupancy limits, and to distinguish safety concerns from occupancy limits, so that safety issues such as fire mitigation can be addressed without threatening the necessary living arrangements that are sought in lieu of affordable options. Tenants need to be able to report on safety and maintenance without fear of displacement if they are living beyond occupancy limits as dictated by zoning.

Spring Valley as a Regional Epicenter

New York State Law mandates code enforcement for municipal government and requires municipalities to file all inspections with the Secretary of State. According to the Secretary, the Village of Spring Valley failed to establish proper code enforcement protocol and to file annual reports appropriately. Following years of mismanagement, the Secretary delegated monitors to oversee the Spring Valley Building Department on a temporary basis. Rockland County Office of Building and Codes (RCOBC) now fulfills this function of oversight for building and codes in the Village of Spring Valley, although it is anticipated that at some point Spring Valley will once again assume those responsibilities.

RCOBC is tasked with regular inspections of all land uses aside from one- and two-family residential properties, for which they are tasked with inspections only if a complaint is filed. Accordingly, while multiple interviews pointed to severe safety issues in one- and two-family homes, there is no conclusive data available regarding building conditions in such structures in Spring Valley. Furthermore, due to the county’s lack of enforcement jurisdiction over one- and two-family homes, there is no legal avenue for the county to deny a building permit in a new structure or to inspect a new structure if they believe a home is being built with the intent to convert a basement or attic into an additional apartment. **There is currently no enforcement agency monitoring unlawful conversions or other code violations in single- or two-family homes in Spring Valley unless a complaint is filed.**

The number of violations found in those residential properties that have been inspected since are in the table below.

Use	Inspections Performed	Violations Found
Single-Family Dwelling	26	183
Two Family Dwelling	10	60
Residential – 3-Family and Above	323	3,060

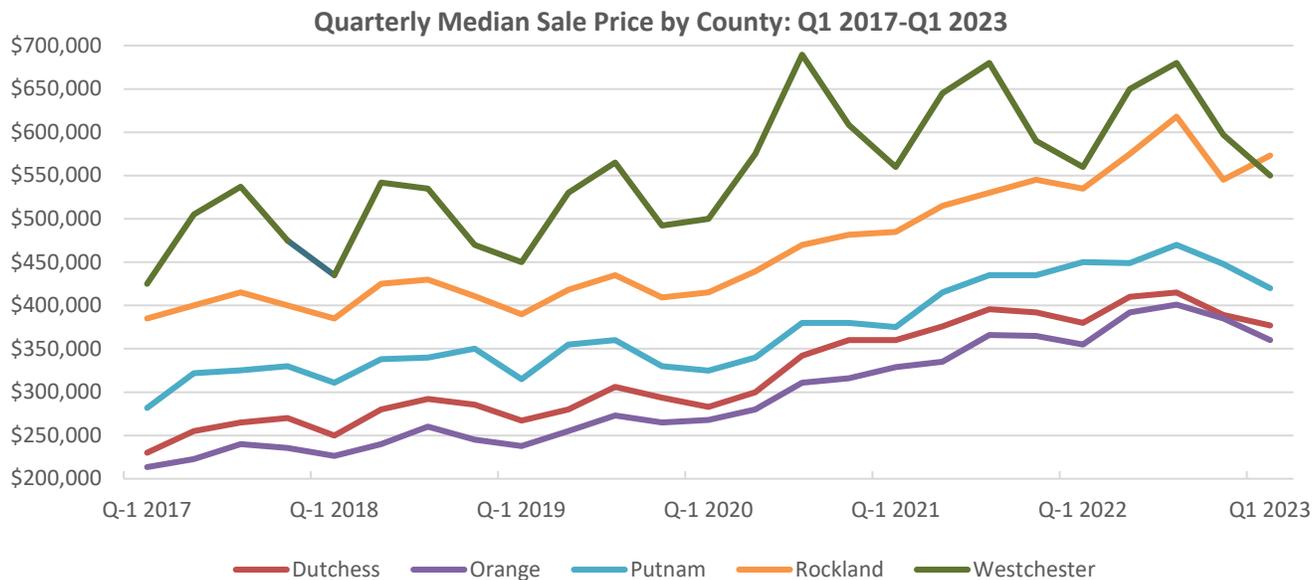
Source: Rockland County Office of Building and Codes (RCOBC), 2023

According to the RCOBC, most violations are remedied by the landlord. Most properties are owned by absentee landlords, with a mix of both private and LLC. In some cases, the RCOBC saw ownership transferred to another LLC within a few days of the county serving a violation for an unsafe or unlawful structure. The County reports that it succeeds in tracking down property owners despite difficulties caused by such tactics.

The RCOBC also noted that landlords would prefer to proceed with eviction when violations are filed with the intent to demolish the existing structure and rebuild. Landlords collect rent from SRO-type dwellings for as long as possible before they are served with a violation to remedy. When the home is demolished, those residents move to other places in and outside of the county. This illustrates how the prevalence of SRO-type dwellings does not decrease with code enforcement but is instead dispersed to other locations. The families and individuals relying on high-occupancy living will seek housing elsewhere, often nearby, once they are displaced. There is a need to ensure that code enforcement prioritizes not only the safety of structures themselves, but the safety and stability of all residents.

HOMEOWNERSHIP ALTERNATIVES TO SINGLE-FAMILY

In Rockland County, the cost of a single-family home is far beyond reach for most young families and other prospective first-time homebuyers. The distinct lack of homes for sale that could be considered “starter homes” for first-time homebuyers is contributing to what is commonly known as the “missing middle”: middle class families, often comprised of teachers, nurses, emergency medical service workers, and other critical members of Rockland’s communities are moving elsewhere in search of homeownership. In the first quarter of 2023, for the first time, the median sale price in Rockland surpassed that of Westchester County. Unlike other counties, Rockland’s prices did not see a typical seasonal dip this past winter.



Source: NYSAR

With the high land costs described above, it is unlikely that single-family homes in Rockland will ever again be affordable to first-time homebuyers as starter homes. During 2022, according to the Hudson Gateway MLS, only 2% of single-family homes sold in Rockland County were purchased at \$300,000 or less, an amount that could be affordable to the average earning household. Condominiums and cooperatives had significantly lower price points. (Source: Hudson Gateway MLS – 2022 Annual Data)

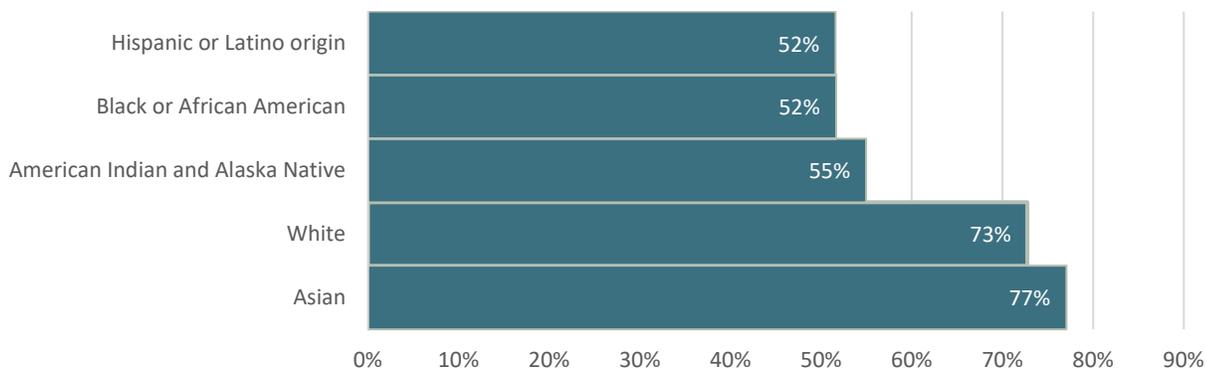
Home Type	Median Sale Price	Total Number of Sales
Single-Family	\$ 640,000	2,105
Condominium	\$ 315,000	616
Cooperative	\$ 115,000	88

Habitat for Humanity is the leading organization nationwide in creating affordable homeownership opportunities for first-time homebuyers of modest means. The Rockland County Habitat for Humanity affiliate noted that high costs of land and development limit their ability to fulfill this function, and that it is impossible for the organization to compete with market-rate buyers. In the past decade, Habitat has developed 12 subsidized affordable owner-occupied homes, and 3 of those were built in the past 5 years. Of those 3, one of them was donated and the two others were purchased for back taxes with support from municipal governments in Hillburn

and West Haverstraw. Even in such cases when Habitat can develop or rehabilitate a home at an affordable price for a qualifying homebuyer, Habitat homes are still taxed at market rate despite being subsidized. Monthly property taxes often make the home unaffordable for low- to moderate-income first-time homebuyers. There is a need for investment in multifamily ownership opportunities across the county, which would naturally have lower assessments and therefore more affordable taxes than single-family homes. There is also a need for tax relief for homeowners based on income and other household characteristics. These recommendations are explored in Part 3 of this study.

HOMEOWNERSHIP OPPORTUNITIES FOR HISTORICALLY DISADVANTAGED GROUPS

Homeownership Rates by Race and Ethnicity in Rockland County



Source U.S. Census, American Community Survey, 2021 5-year Estimates

The gap in homeownership rates amongst racial and ethnic groups in the United States is well documented. Typically, a greater percentage of White households own their homes as compared to other racial and ethnic groups, due to various factors beyond the householder’s control. The table above shows the severity of this gap in Rockland County. ⁴ In some cases, this has to do with foreign-born status. For example, immigrants often arrive in the United States with few assets and struggle to catch up to families that have lived in the country and accumulated wealth for generations. In other cases, the homeownership gap is rooted in a history of racialized and discriminatory housing and financing policies, such as redlining, predatory lending, and discriminatory algorithms used to calculate a person’s creditworthiness.

One distinct type of discriminatory housing and land use policy is urban renewal, practiced mostly in the mid-20th century as a method of removing communities of modest means, often communities of color, from the high-value land they once owned. Like many areas in the Hudson Valley region, Rockland County communities were negatively impacted by urban renewal. ⁵

⁴ Tenure rates by ethnicity and race are included in the municipal profiles prepared within the context of this study. They can be found on the Rockland County Website at <https://www.rocklandcountyny.gov/departments/community-development>

⁵ The term “urban renewal” here specifically refers to the state-funded demolition of homes and businesses in established communities that took place in the 1950s and 60s. This term is not associated with Urban Renewal Agencies that are active across the county today. Although these agencies are of the same name as the mid-20th century urban renewal programs, they should not be confused or conflated with historic urban renewal. Current Urban Renewal Agencies in Spring Valley and Haverstraw, for example, are working to [provide affordable housing](#) and [revitalize vacant and abandoned buildings](#).

For example, in the Village of Nyack, a 17-acre neighborhood with 125 families, 79% of whom were Black (as compared with a rate of 18% of Nyack’s total population), was demolished. Residents of the Jackson Avenue neighborhood were displaced to other areas in the county with lower land values. According to a new documentary that tells the story of urban renewal in Nyack, the generational wealth lost due to displacement is now worth \$30-40 million.⁶ Most families who were displaced were unable to purchase a new home with the small amount of money they were given as part of their forced removal, the value of which did not compare to the true market value of their homes and businesses at the time. Therefore, the displaced homeownership families were forced to become tenants. While there are many other reasons why Black homeownership rates are relatively low, such as racial deed covenants, redlining, and others listed in the previous paragraph, the long-term effects of Nyack’s urban renewal are certainly reflected in these rates. The Federal government should support Rockland County and the Village of Nyack to rectify the historic inequalities that still exist today as a result of urban renewal.

Habitat for Humanity of Rockland County aims to remedy the homeownership gap by providing affordable homeownership opportunities to historically disadvantaged communities, including racial minorities and single-parent households. As explained in the previous section, however, due to exorbitant costs of land and development alongside a severe lack of funding for homeownership, Habitat is unable to meet the demand for affordable homeownership in Rockland County. Even if Habitat were able to increase its development capacity, this organization alone cannot correct the disparities in homeownership and generational wealth across racial and ethnic groups. There is a need for comprehensive policies to remedy the legacy of this history, including deliberate steps to desegregate housing and school districts.

⁶ [Batson, B. *Urban Renewal: Nyack’s Unhealed Wound*. Nyack News & Views. June 28, 2023.](#)

MULTIGENERATIONAL HOUSING WITH FOCUS ON SENIORS

Another benefit of multifamily ownership developments is to provide options for seniors looking to downsize from their large single-family homes. According to several realtors who are active in Rockland County, seniors are looking to downsize to 2-bedroom apartments. However, there are very few if any options to meet this demand amongst the senior population, which is the fastest growing age group in the county. The age breakdown of Rockland’s population demonstrates a decrease in working professionals and an increase in seniors, who depend on working professionals for critical services and social infrastructure. Without increasing housing for aging seniors alongside members of the workforce, the aging population of Rockland County will likely struggle to comfortably age in place and have their needs met.

Even when 2-bedroom rentals are available, the monthly costs of these rentals are significantly higher than the cost of maintaining a single-family home without a mortgage. 54% of senior householders living in Rockland County have owned and lived in their homes for at least 34 years, which is a longer period than the typical mortgage. Multifamily owner-occupied developments would provide financially viable downsizing options for these seniors, which would then free up larger single-family homes for others who would benefit from the space more so than seniors who no longer need multiple bedrooms.

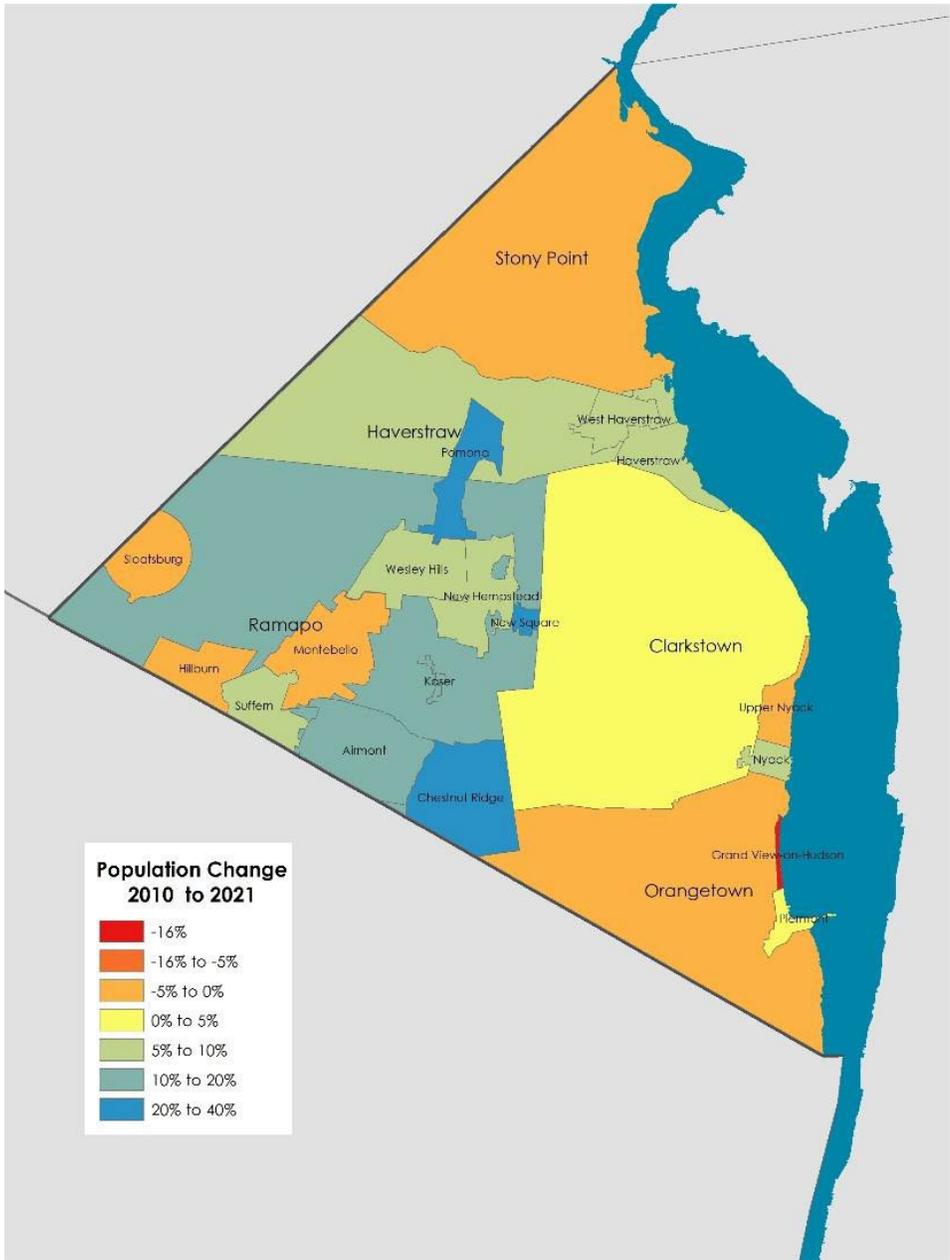
Developers interviewed for this report noted that some municipalities in Rockland, such as the towns of Clarkstown and Orangetown, have established zoning regulations to allow for affordable senior housing. Often, affordable housing for seniors is the most palatable type of affordable development to communities that are generally opposed to affordable housing. However, enclaves based on age prevent seniors from multigenerational living proximate to services and amenities. Research shows that multigenerational living benefits seniors and young people alike. Furthermore, affordable senior zoning does not require ownership options and therefore does not meet the need amongst senior homeowners for smaller owner-occupied units. Extensive wait lists for all existing senior housing facilities in Rockland County signal that there is a clear need for this type of housing.

Age Group	2010 Count	2020 Count	Net Change	% Change
24 or younger	112,841	121,604	8,763	8%
25 to 64	152,708	152,424	-284	-0.2%
65+	39,912	51,185	11,273	28%

Source: US Census Decennial, 2010 & 2020

GROWING COMMUNITIES

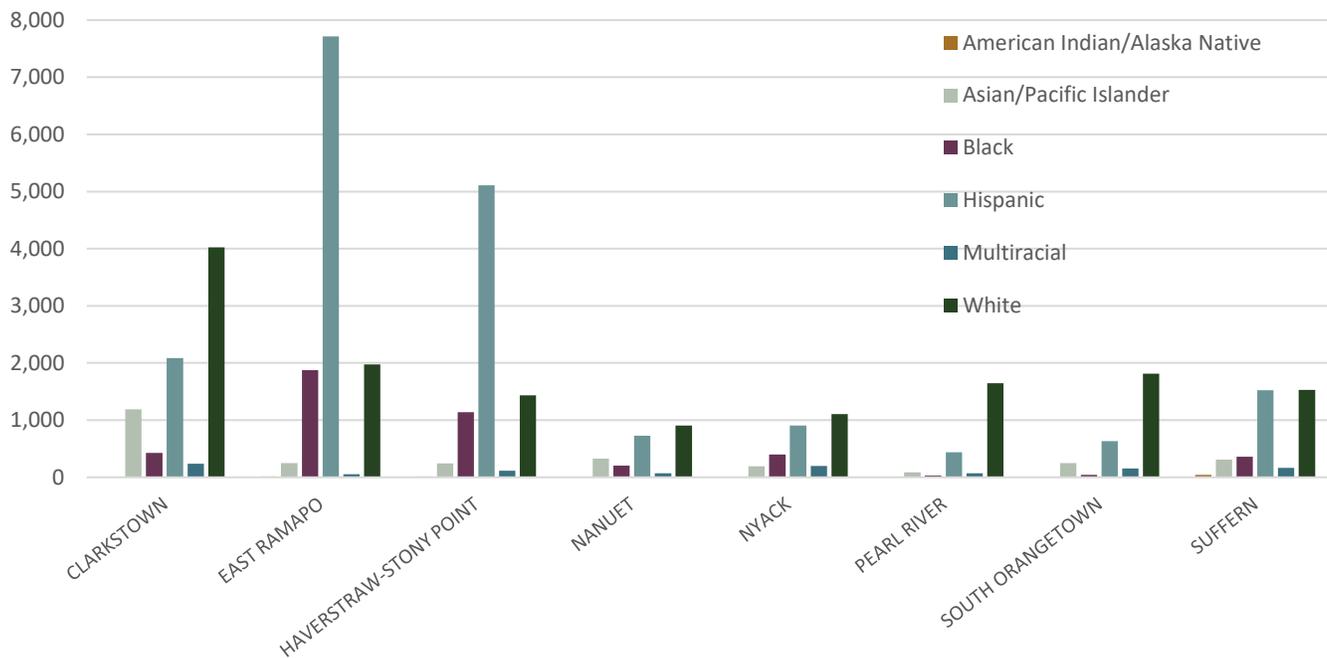
Across the Hudson Valley, and Rockland County, many communities are experiencing population decline.⁷ The only growing public school district in Rockland is the East Ramapo School District. Enrollment in other districts is either flat or has decreased in the past 10 years. Private school enrollment, specifically in schools with Jewish affiliation, is increasing at a rapid rate. Public and private school enrollment data show that growth is taking place in two demographic groups – Orthodox Jewish and Hispanic/Latino – while others are either stagnant or shrinking. Growth is mostly concentrated in the Town of Ramapo and the villages within it, as well as in the Town of Haverstraw and the Village of Nyack, as seen on the map below.



⁷ <https://www.pattern-for-progress.org/wp-content/uploads/2023/05/Q1-The-Great-People-Shortage-5.10F.pdf>

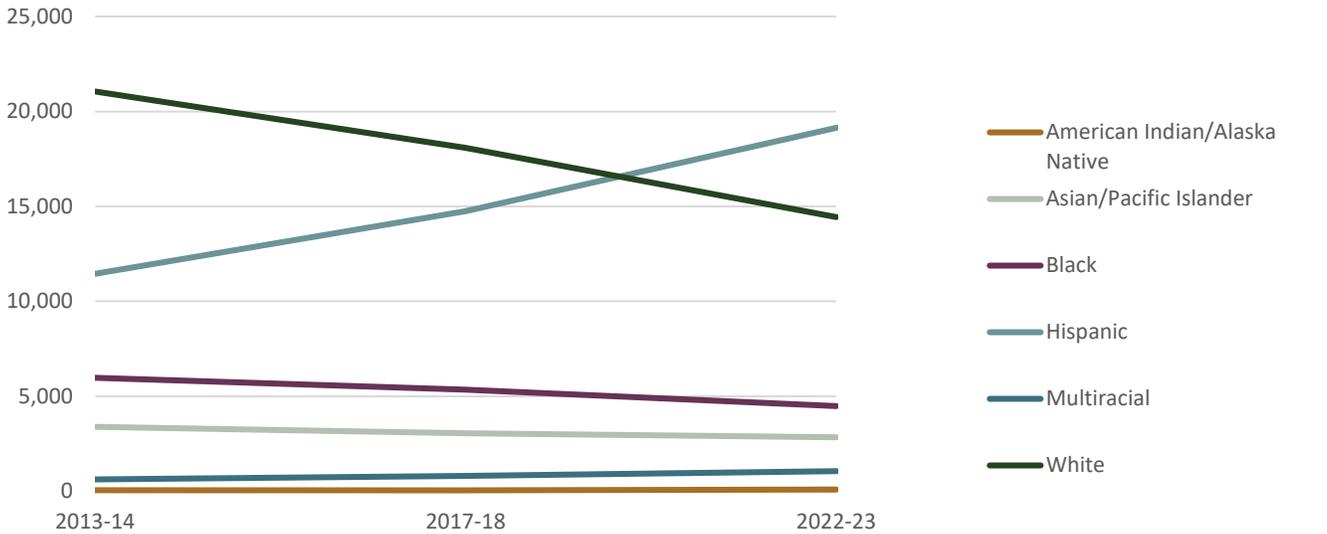
Demographic trends and school enrollment data indicate significant growth in the Hispanic/Latino community, concentrated predominantly in the East Ramapo School District (ERSD). Testimonies from interviewees revealed that low-income Hispanic/Latino households disproportionately experience housing instability and poor living conditions. There is also evidence of a high concentration of poor-quality housing in Spring Valley and the surrounding area. Based on all this, it is understood that there is a concentration of Hispanic/Latino households living in poor quality housing within the ERSD.

School District Enrollment by Race



Source: New York State Department of Education (NYSDE), Student Information Repository System (SIRS), 2023

Total Enrollment in Rockland County Public Schools by Race



Source: New York State Department of Education (NYSDE), 2013-2023

As described above in Section II on Code Enforcement, concentration of poverty is partly due to geographic disparities in code enforcement which concentrates informal high-occupancy in areas with more lenient enforcement capacity. Outside of the East Ramapo School District, school buildings are at risk of closure due to declining enrollment, as demonstrated by the closure of Congers Elementary in Clarkstown. Meanwhile the East Ramapo School District is seeing enrollment numbers increase. Some interviewees indicated that the district is reaching capacity. This enrollment challenge is directly related to housing availability. **There is a need for affordable housing opportunities in other school districts in order to optimize the education system as a whole and to promote desegregation and economic diversity within public schools.**

The growing Latino community can be explained by larger than average family sizes, but also in-migration trends. According to U.S. Census 5-year estimates, the foreign-born population in Rockland County as of 2021 was 70,657; 13,884 of those foreign-born individuals in 2011 had entered the country in 2010 or later. A total of 27,636 foreign-born residents are not yet United States citizens. Alongside this growth, non-Hispanic/Latino communities in Rockland have been aging and shrinking, which explains the shifting demographics in school-aged children.

The growth described here among the Hispanic/Latino community is surpassed only by the growing Hasidic community. According to a report by the Orthodox Jewish Public Affairs Council (OJPAC) analyzing NYSED data, Rockland County has the fastest growing Hasidic and Orthodox Jewish community in the state, with a recent 5-year increase that exceeded growth in Orthodox Jewish communities of Brooklyn and Orange County combined. Based on these numbers, it is clear that there is a severe need for housing in the Hasidic community.

Stakeholders shared that gentrification is taking place within the Hasidic and Orthodox Jewish community due to migration trends from Brooklyn into Rockland County among Hasidic and Orthodox Jews. This movement of people increases demand for housing as the population grows beyond the high birth rate, thereby putting additional pressure on housing costs and causing affordability challenges for existing local residents. There is a need for smaller starter apartments as well as larger homes for Hasidic families of all sizes and at all stages of life, including newlyweds, large families, and senior empty nesters.

Stakeholder interviews indicated that many Spanish-speaking residents work in housekeeping, childcare, construction, and building maintenance for Hasidic families and employers. Based on our interviews, there is evidence of a synergetic economic relationship between the two communities that is based on strong dependence of the Latino community on the Hasidic community for housing and employment, and a strong dependence of the Hasidic community on the Latino community for labor. When prioritizing locations for new development of affordable housing, such interdependencies should be considered. **All municipalities should contribute their fair share of meeting the housing needs of the Latino community. This includes the Town of Ramapo and the villages within it, where most of the employment described in this section is located.**

HOMELESSNESS AND AT-RISK POPULATIONS

Homelessness is a serious challenge in Rockland County. Shelter is a basic human need, and people who experience homelessness face serious and often dangerous conditions such as extreme weather, the inability to maintain a healthy diet or to manage medical needs, a higher exposure to crime, and an inability to maintain a job or succeed in school. Children who experience homelessness have poorer educational outcomes than those with housing stability and are more likely to suffer from behavioral and health problems. While there are many reasons why a person may face homelessness, a confluence of conditions in Rockland County increases the chances that vulnerable populations will experience being unhoused. These conditions include the lack of housing options, rising housing costs, stagnant wages, insufficient social services, and disinvestment from mental health services.

Quantifying the exact number of people who are homeless is difficult because it is possible to be considered homeless without living visibly on the street. While those living on the street are considered homeless by all accounts, people living in a shelter, in their car, or sleeping on a friend's couch may also be considered homeless. Some unhoused people are transient and have a high level of mobility, such that they may go uncounted.

People are considered at-risk of homelessness according to HUD if they are renters earning less than or equal to 30% of the AMI and have at least one severe housing problem such as those related to heating, plumbing, or electrical systems or maintenance. According to this definition **8,225 households are at-risk of homelessness in Rockland County**. Because these households are not visibly homeless and living on the street, there is a false perception amongst Rockland residents and public officials that homelessness is not an issue in the county. Many of these residents, especially single mothers with children, would benefit from a shelter open year-long or transitional housing. Some definitions consider individuals or families to be at risk of homelessness if they do not have a secure lease, which makes them more vulnerable to displacement.

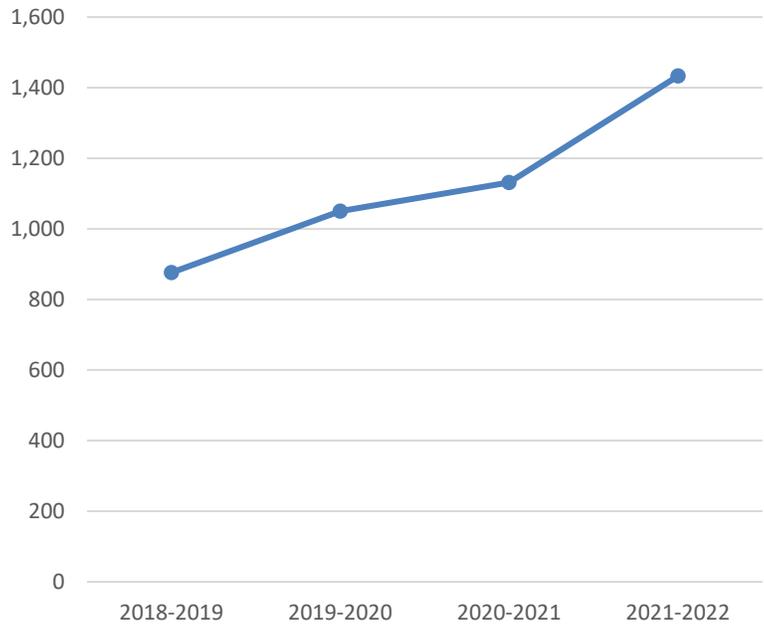
Representatives from the Rockland County Department of Social Services and various nonprofit services providers said that the number of people who are unhoused or at risk of homelessness is on the rise.

Each year, a point-in-time (PIT) count is conducted to quantify the number of people who are unsheltered in Rockland County. The 2022 count found 40 people unsheltered, 22 of whom experience chronic homelessness. Three of the counted people were youth, 10 were adults with a serious mental illness, and 11 were adults with a substance use disorder. Rockland County does not have a homeless shelter, but does have a warming shelter that is open six months of the year; on the night of the 2022 count, the warming center was at 61% occupancy (33 of 54 beds). It is important to note that the PIT count does not capture the severity of homelessness challenges, because it does not account for the thousands of households that are at-risk of homelessness as described above and lack safe and stable housing.

Unhoused people who are also undocumented have unique vulnerabilities as they cannot take advantage of public services. The number of people who are undocumented and experience homelessness tends not to be reflected in the PIT count since members of this community may hide rather than be counted for fear of detainment and deportation.

Another way to evaluate the prevalence of homelessness and at-risk households is through school districts and Family Resource Centers in Rockland County, which collect data on the number of K-12 students who experience homelessness during the school year. **In the 2021-2022 school year, there were 1,433 students in Rockland County school districts who experienced homelessness or housing insecurity at some point.** This number is a 64% increase from the 2018-2019 school year, when 876 students experienced homelessness. Most students included in this count were in the East Ramapo CSD (1,299 in 2021-2022). Most children who experience homelessness in Rockland County are “doubled up” with a relative or friends, while a small portion may live in a family shelter. Children may also live in cars, parks, abandoned buildings, or similar unsafe places.

**Number of Students Who Experienced Homelessness During the School Year
All Rockland County School Districts**



Source: New York State Technical and Educational Assistance Center for Homeless Students: www.nysteachs.org/data-on-student-homelessness

Another data point that illustrates housing insecurity is captured by calls to 211, a hotline for human services that are not immediate emergencies, operated by the United Way. The following table shows these data for the years 2018 to 2022. The number of people calling for rent payment assistance has increased by 160% from 2018 to 2022. Similarly, the number of people calling for low income and subsidized rental housing has increased by 188%. The increase in calls for these reasons is indicative of rising housing costs and people’s desperation to find housing that they can afford.

REASON FOR CALLING 211:	2018	2019	2020	2021	2022	Change 2018-22
Rent Payment Assistance	42	28	84	66	109	160%
Homeless Shelter	136	57	49	54	91	-33%
Electric Service Payment Assistance	85	15	54	42	68	-20%
Low Income/Subsidized Rental Housing	17	25	22	14	49	188%
Housing Search Assistance	43	26	15	14	19	-56%

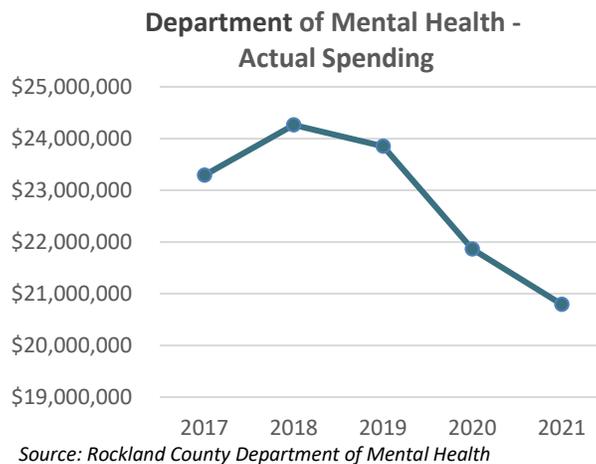
Source: United Way of Rockland County

SUPPORTIVE SERVICES FOR MENTAL HEALTH AND ADDICTION

There is a clear relationship between housing and mental health issues. People who are subject to housing insecurity or poor housing conditions often have higher rates of stress, which can trigger mental health challenges. Worrying about housing payments, not knowing where one will sleep at night, or exposure to unsafe conditions such as lead-based paint, infestations, or structurally unsound buildings all cause persistent stress, which can in turn lead to mental and behavioral health issues.

Conversely, people with existing mental health challenges may be unable to maintain a job or fulfill other responsibilities including the payment of rent or mortgage. Tenants may be evicted due to behavior related to mental health challenges and then have nowhere to go. Although some of these challenges are protected by law, individuals who are affected by this type of discrimination usually cannot access the legal system.

The Rockland County Department of Social Services regularly works with residents who face a combination of mental health and housing challenges. Housing coordinators for DSS reported an increase in mental health challenges alongside disinvestment in mental health services by county government. Indeed, Rockland County budgets show that the amount allocated to the Department of Mental health decreased from 2017 to 2021. This decrease was a factor of the closure of the county’s mental health clinic, as well as a change in the contract for mental health services at the county jail, which was redirected to the Sheriff rather than to the Department of Mental Health.



Among Rockland County social service providers, there is agreement that mental health is a significant issue and is compounded by the scarcity of affordable housing options in the county. Providers stated that there is a need for more supportive housing and group homes with wrap-around services. People with mental or behavioral health challenges are often denied entry to rooming houses, and would likely benefit from the option of supportive housing.

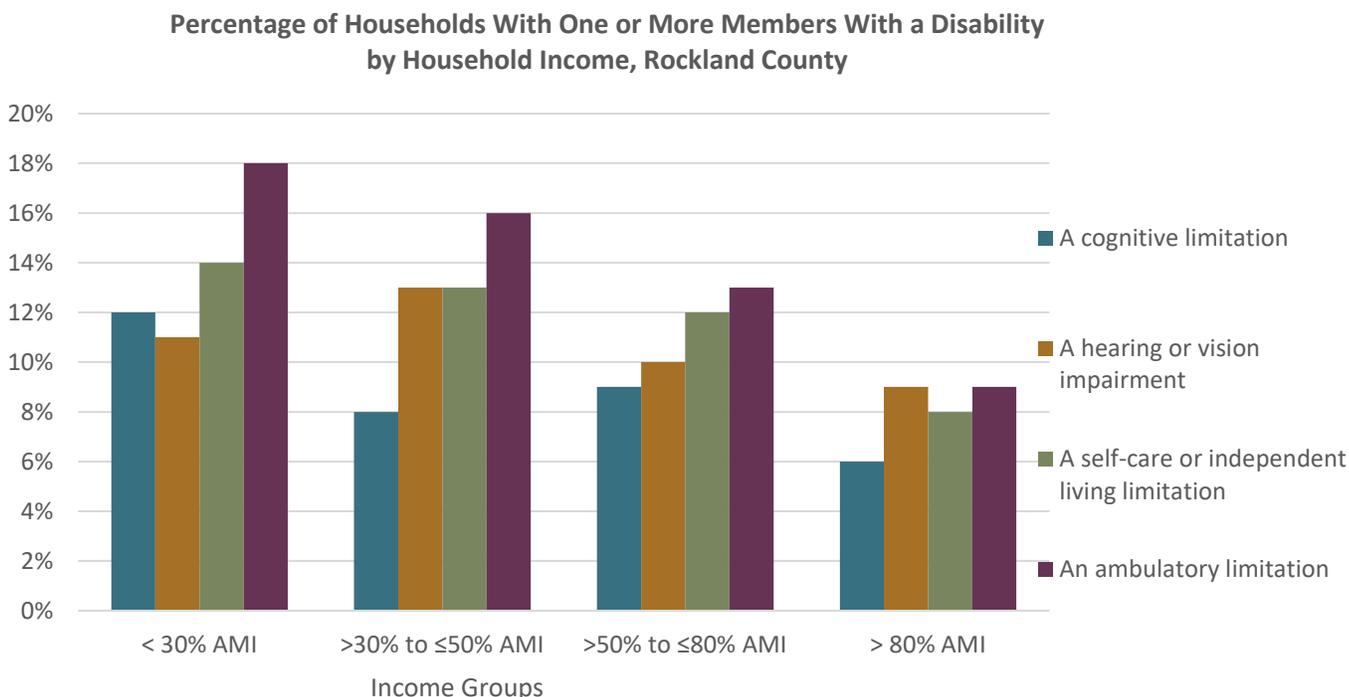
It was also noted that existing mental health services and supportive housing options operate within a system that is often unforgiving of people who struggle with addiction. People are penalized and cut off from the assistance they need if they relapse or fail other set benchmarks. This policy conflicts with the reality that people who struggle with substance use need housing stability, and will often need to make numerous attempts to overcome addiction before they can maintain sobriety long-term.

Service providers reported that one of the key challenges in meeting mental health needs is that there are not enough case workers relative to the scale of the challenge. There is a specific need for Spanish-speaking substance abuse counselors and for clinical licensed professionals, but the compensation for these positions is often too low to attract qualified applicants.

As is the challenge with all aspects of publicly funded housing and services, existing mental health services and supportive housing are unavailable to residents who are undocumented. This reality leaves the undocumented population with no options for treatment or supportive housing. Homeless outreach workers noted that a significant number of chronically homeless individuals also struggle with addiction and are undocumented.

DISABILITY AND HOUSING

People who live with a disability are more likely to have lower income due to physical or mental limitations or employment discrimination. Households with lower incomes are more likely to have a household member with a disability, especially if other members of the household need to take time away from work to care for the individual. The following chart shows the percentage of Rockland households that have at least one household member with different types of disability, classified by income levels.



Source: HUD, CHAS 2015-2019

People with physical disabilities have unique housing struggles. It is difficult to find housing that is both accessible and affordable. Most housing is not designed for accessibility, while the housing that does have accessibility features is often not affordable to those who require accessible accommodations.

According to the Rockland County Office for People with Disabilities and Office for the Aging, most people who require accessible housing are currently living in housing that is affordable to them, but unsafe for their specific conditions. Because the needs for senior housing and accessible housing are very similar, it is good practice to expand the designation of senior residences to be inclusive of all individuals with accessibility needs. Because the number of people with disabilities tends to increase as the population ages, Rockland will likely see the need for accessible housing grow over time.

In Rockland County, where there is a dearth of affordable housing options, this issue is especially acute. As of late 2022, BRIDGES of Rockland County reported that out of 365 requests for housing assistance from individuals with disabilities, they were unable to assist 150 of those individuals due to a lack of housing options that are affordable and accessible. BRIDGES noted that many of these people are living in housing environments that are unsuitable and even unsafe to them, while others are living in their cars or with friends.

People who receive disability subsidies may rely on this assistance as their sole source of income. While housing costs and inflation have risen dramatically in recent years, the monthly payment amounts have not kept pace with the cost of living. Therefore, people reliant on disability pay as income may find it especially difficult to find housing and cover other necessary costs.

In cases where people acquire disabilities through injury such as an accident, stroke, or heart attack, they may be in a rehabilitation facility for months before they return home. In that case, they often lose their homes while in rehab. For those relying on Section 8, the program threatens to revoke a person's voucher and stop rental assistance if they are away from their residences for an extended period. To remedy this, BRIDGES of Rockland County advocates for Section 8 to accommodate these individuals; however, many are unaware of available services and struggle to return to daily life after acquiring a life-altering disability.

Due to a lack of alternatives, people with disabilities will often end up in a nursing home. Our interviews indicated that this type of arrangement can have detrimental impacts on rehabilitation due to the disconnect residents experience with the outside world, leading to mental and emotional deterioration. Regardless of age, most people with disabilities do best in multi-generational, multi-ability communities, receiving care and support on a case-by-case basis, rather than living in isolated residential facilities that cater only to the disabled or aged. For this reason, it is strongly recommended to encourage development that incorporates universal design and zoning that requires a set-aside of accessible units, as described in the recommendations later in this report.

HOUSING AND PROTECTIONS FOR UNDOCUMENTED AND IMMIGRANT COMMUNITIES

The RCI reports that individuals who live in unstable or unsafe housing conditions are disproportionately of Hispanic/Latino origin. Other stakeholder interviews indicate the same trend. This can be attributed to the lack of affordable housing as well as the lack of services available to undocumented and non-citizen residents. Most federal funding sources for housing assistance are limited to citizens or noncitizens with permanent status, which precludes immigrants who are either awaiting permanent status or whose path to permanent residence is unclear.

According to the U.S. Census, 21% of Rockland County residents are foreign born, and over half those residents hail from Latin America. 39% of foreign-born residents in Rockland are noncitizens. The table below includes statistics on Rockland’s foreign-born communities as compared with the same demographic in neighboring counties. These data demonstrate that Spanish-speaking, foreign-born residents make up a significant portion of communities across the region, within and outside of Rockland County.

	Foreign Born as % of Total Population	Total Foreign Born Residents	Foreign Born, Latin American	Latin American as % of Total Foreign Born	Noncitizen Residents	Noncitizen as % of Total Foreign Born
Rockland County	21%	70,657	37,608	53%	27,636	39%
Westchester County	25%	253,071	140,957	56%	104,463	41%
Orange County	12%	46,634	26,312	56%	19,063	41%
Putnam County	14%	13,577	6,266	46%	4,848	36%
Nassau County	22%	311,407	156,940	50%	98,360	32%
Bergen County, NJ	31%	294,232	100,350	34%	102,958	35%

Source: U.S. Census, American Community Survey, 2021 5-year Estimates

Permanent residents, who qualify for funding and who have legal protections against eviction and other legal actions, often still fear deportation or retaliation due to lack of knowledge of their own rights.

According to organizations working with immigrant communities, those communities tend to believe their immigration status can be negatively affected if they receive government assistance or pursue a complaint against their landlords.

Accordingly, the need for education around tenant rights and immigrant rights is particularly acute within the Spanish-speaking community in Rockland. There is also a critical need for funding solutions and housing support outside the federal umbrella. To this end, the county can partner with organizations already working to serve the immigrant and Spanish-speaking communities, and organizations that have the capacity to provide housing to undocumented residents. This recommendation is detailed in Part 3 of this study.

FAIR HOUSING

Fair Housing laws are intended to protect people against housing discrimination based on certain protected characteristics. For these laws to apply, a complaint must be filed with the New York State Division of Human Rights (NYSDHR) or with a local Human Rights Commission. The alleged discrimination is then investigated and determined whether to have been discriminatory or not. In Rockland County, according to data from the three most recently available years (2018, 2019, and 2020), only four Fair Housing complaints were filed with NYSDHR and none was found to be discriminatory.

While Fair Housing laws act as critical protections against discrimination, they are limited in their scope and their metrics do not capture all manifestations of discrimination in housing. For the laws to apply, an interaction must take place between a housing seeker and a housing provider. If a housing provider markets privately and exclusively to a specific group of people, there is no opportunity for such an interaction to take place, and therefore no active demonstration (or proof thereof) of discrimination against a person of a protected class.

The Fair Housing Act also includes the Discriminatory Effects doctrine, which aims to prevent policies that have discriminatory outcomes, otherwise known as disparate impact. Our findings indicate that there is

a need to examine certain policies that are in effect in different jurisdictions across Rockland County. For example, according to one official, Section 8 vouchers distributed by the Ramapo Public Housing Authority have different patterns of usage for different demographic groups. Specifically, the Hasidic recipients tend to use their vouchers quickly, while other protected minorities struggle to find housing and therefore tend to request extensions. These two groups have similar socioeconomic characteristics, but their search for housing has disparate results. Further investigation is necessary to reveal the cause of this disparity.

Another example of potentially discriminatory policy impact is the lack of zoning for multifamily, single-room occupancy dwellings, or rooming houses in numerous municipalities across the county. The need for this type of high occupancy dwelling is prevalent mostly amongst Hispanic/Latino households, who often live in the types of conditions described above in Section II on Code Enforcement and who are considered an ethnic minority. Bearing in mind the high legal threshold for pursuing a disparate impact claim, legal experts interviewed within the context of this study advise that the impacts of exclusionary zoning on a protected class ought to prompt further investigation into whether a claim of disparate impact can be established for such policies.

PUBLIC HOUSING

Public Housing is an important, permanently affordable housing option that serves very low- and low- income households. Preservation of public housing is especially critical in places like Rockland County, where other low-income housing is not available. There is a severe need for more housing for very low- income households in Rockland County, as underscored by the housing cost burden data in Section I, above, on affordability.

There are five housing authorities in Rockland County. The Nyack Housing Authority owns and operates 136 public housing units, and the Spring Valley Housing Authority owns and operates 146 public housing units. The New Square Housing Authority, Kaser Housing Authority, and Ramapo Housing Authority do not own public any public housing buildings, but they do administer section 8 vouchers. The Nyack Housing Authority and the Ramapo Housing Authority administer project-based Section 8 vouchers. The Public Housing Authorities in Ramapo and Spring Valley are federal authorities, while the Nyack Housing Authority is a New York State authority and therefore not mandated by HUD.

Once a tenant has established residency in public housing, they often maintain their residency even when income increases. Two PHA directors in Rockland noted that some tenants stay in public housing due to exorbitant rents elsewhere in the county. The highest rent payment under the jurisdiction of the Nyack Housing Authority, for example, is \$3,200 for a four-bedroom apartment: significantly lower than market rate for that same unit size elsewhere in Rockland County. Due to a lack of affordable options to transition out of public housing, those permanently affordable units are not vacated to be made available for lower- income households in high need.

PHA directors also noted that some tenants stay in public housing because they have established a strong sense of community with other tenants. Spring Valley public housing, for example, has a high

concentration of Haitian residents. There is high demand for housing for the Haitian community in Spring Valley, and the PHA meets part of that demand. In these cases, leaving public housing means leaving their community behind. When planning to meet housing needs, it is important to acknowledge existing social networks within affordable housing communities. Social networks are especially critical for low- income households who rely on shared childcare. When planning for new affordable housing developments, there is a need to recognize the importance of social infrastructure, and to work with communities to understand their social and communal needs beyond the physical structure of a housing unit.

Two of the three public housing officials we interviewed noted that tenants who fall behind on rent most often do so because of one-off, unexpected expenses, such as fixing a car or a medical payment. Once a household falls behind for one month, catching up becomes very difficult. PHAs often set up a payment plan for those households to accommodate, but in some instances unpaid rent continues to accumulate. Accordingly, there is a need for funding to support low-income tenants who face such unexpected or singular expenses. This funding is most likely to be leveraged through charitable organizations.

Given the limitations on rent collection for public housing authorities, there is also a need for funding for maintenance and operations of public housing units. All rental payments, be they through Section 8 vouchers or a set portion of a tenant's income, are lower than market rate rent, and tend to fall short of the cost of maintenance. Most public housing or project-based Section 8 units were built in the late 1960s and early 1970s and are likely to have maintenance needs due to aging structures. Investment in and development of public housing has not happened since those earlier decades.

PART 2: IDENTIFYING BARRIERS TO MEETING NEEDS



When it comes to planning and development, context matters. The same strategy may have very different outcomes in different places. For this reason, it is important to assess the barriers to implementation that may influence planning outcomes, and to identify the facilitators of implementation that may increase probability of success. To this end, Part 2 of this report outlines some of the forces that have historically shaped and continue to influence housing development trends in Rockland County. We have identified a series of potential barriers to implementation that must be overcome to meet the needs described in Part 1 above. Facilitators of implementation and strategies to overcome barriers are outlined in Part 3 below.

The most basic technical barrier to increased housing production, access, and affordability is that planning processes, zoning ordinances, and other land-use policies in municipalities across the county are unfriendly to the type of development that would meet housing needs in Rockland County. The majority of the county is zoned low-density and low-occupancy, there is limited remaining developable land, and there is a distinct lack of requirements and incentives for affordable housing. While there are mechanisms on county, state, and federal levels that aim to fund and facilitate housing production, existing policies and programs at these higher levels of government are insufficient to overcome the local barriers described here.

It is imperative to create housing access and opportunities for all members of our communities. However, it is difficult to shift the existing planning environment toward one that prioritizes equity and access for the most vulnerable among us. The reason for this difficulty is a fundamental crisis in public discourse. Fear of change, mistrust between governments and constituents, and other factors contribute to a deeply entrenched resistance to new development that may spur a shift in a community's neighborhood character and demographic makeup. This resistance is fueled by widespread misconceptions about different community groups, infrastructure considerations, and other issues.

The following sections explain the limitations of various policies at different levels of government, as well as the socio-political and ideological dynamics that inform those policies.

HOW POLICY DICTATES HOUSING ACCESS

How do Planning, Zoning, and Land Use Policies Act as Barriers to Development?

As described in previous sections, land costs coupled with exclusionary land-use policies are a significant barrier to meeting housing needs in Rockland County. The cost of land is inextricably related to zoning and land-use regulations, which stipulate what can and cannot be built on a given parcel. Zoning changes that increase the allowable density are one critical way to use land more efficiently, to increase the volume and variety of housing, and to reduce costs for Rockland residents. In accordance with New York State Law and Municipal Home Rule, zoning is administered by local municipal government. County government is limited in its power to determine land use and zoning allowances. The county must therefore work within the constraints of Home Rule to overcome this barrier.

One strategy that the county can pursue is collaboration with cooperative municipalities. Market-rate and affordable developers alike pointed to Nyack and Haverstraw as municipalities that are relatively open to new and affordable development. Exceptions aside, however, most municipalities in Rockland County demonstrate resistance to increased density and affordability set-asides, and a lack of political will to overcome this resistance. By yielding to this resistance, elected officials fail to represent the long-term needs of their constituents, considering the fact that increased housing access is imperative to retain a strong workforce and nurture a vital economy.

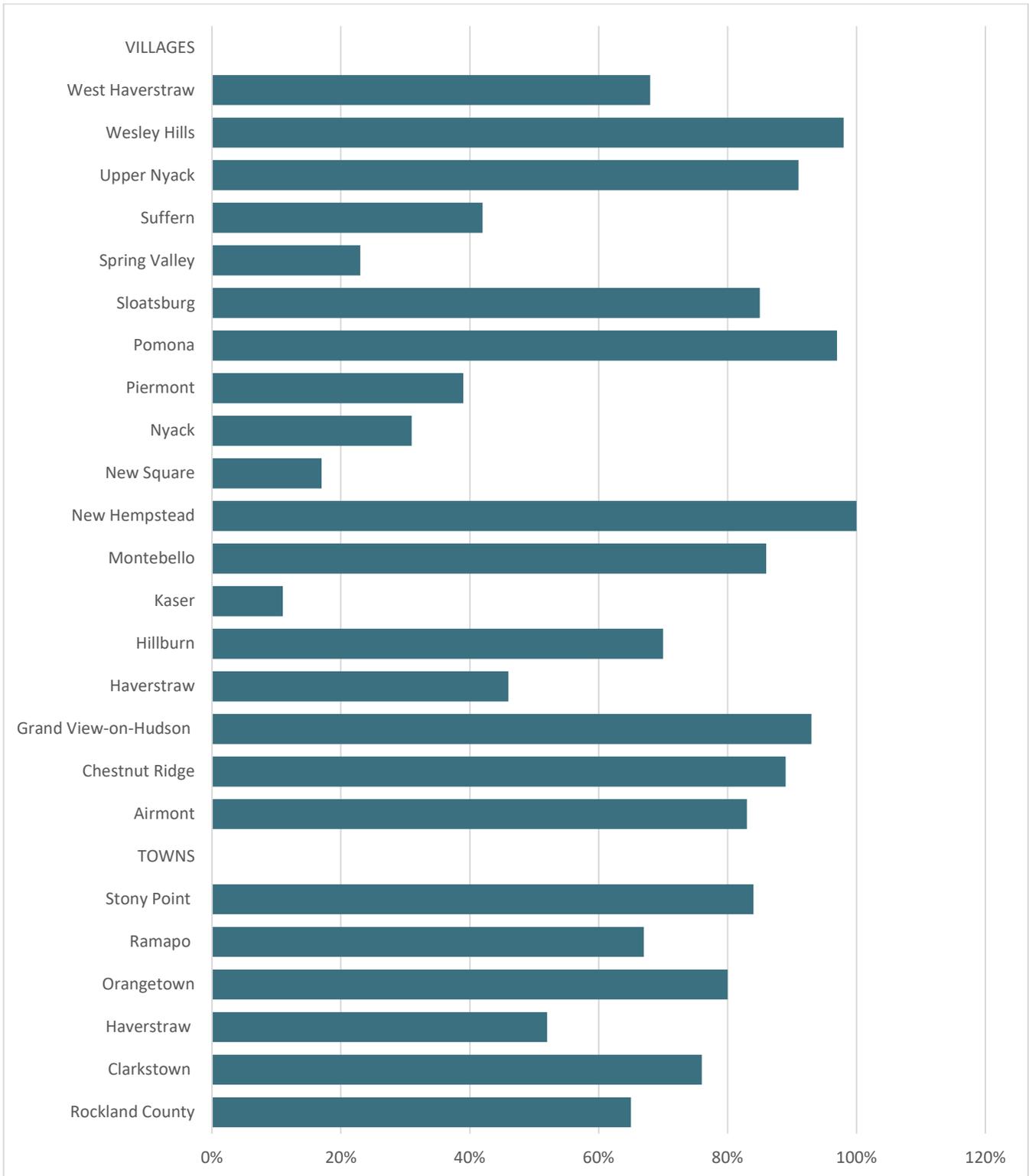
Some municipalities, such as Clarkstown and Suffern, have increased density around train stations as part of a Transit-Oriented Development (TOD) strategy. However, even where multifamily zoning allows density, affordable set-asides are lacking. One recent development, The Sheldon in Suffern, is an example of a luxury, market-rate rental development that does not include affordable units. In other cases, TOD and multifamily zoning often fail to facilitate financially feasible projects due to a misalignment between development costs and zoning allowances. The Town of Clarkstown, for example, has received several proposals for the area around the Nanuet mall that have not come to fruition due to restrictive zoning, despite the priority for TOD. When zoning is too restrictive, it can prevent projects from achieving the scale necessary to be financially feasible. Larger buildings with more units benefit from an economy of scale because fixed costs, such as architectural fees, the cost of an elevator, and others are distributed over more units.

Another challenge is that affordable set-asides are often age-restricted. For example, Clarkstown's inclusionary policy applies strictly to senior housing. The zoning here excludes affordability requirements for low- and moderate-income families and members of the workforce who work at local groceries, healthcare facilities, or government agencies.

In addition to the limitations on land use imposed by the code itself, application and administration of the code by land-use boards often adds additional delays and associated costs to the development process. Developers across Rockland County noted that projects often fail due to the time it takes to move through site plan review, and due to allegedly unreasonable requirements imposed by the boards. For example, one developer noted that a certain municipality required the landscaping be complete before breaking ground. Developers also noted long wait lists to be added to planning board agendas, lengthy public hearings, and requirements vis-à-vis different agencies that add months to a planning approval process due to lack of inter-agency coordination around timelines.

The limitations imposed by low-density zoning are exacerbated by limited developable land. Following supply-demand economics and the fact that land is finite in supply, as the availability of land continues to diminish, the speculative value of land will continue to rise. Affordability cannot be achieved in areas with single-family zoning and large minimum lot sizes. A total of 53% percent of all housing units in Rockland County were built in the three decades between 1950 and 1979, when most housing development took the shape of single-family homes. Today, 65% of the county's housing units are single-family homes. In 12 of 23 municipalities, more than three quarters of the housing stock are single-family homes. In 5 of those 12, this measure exceeds 90%.

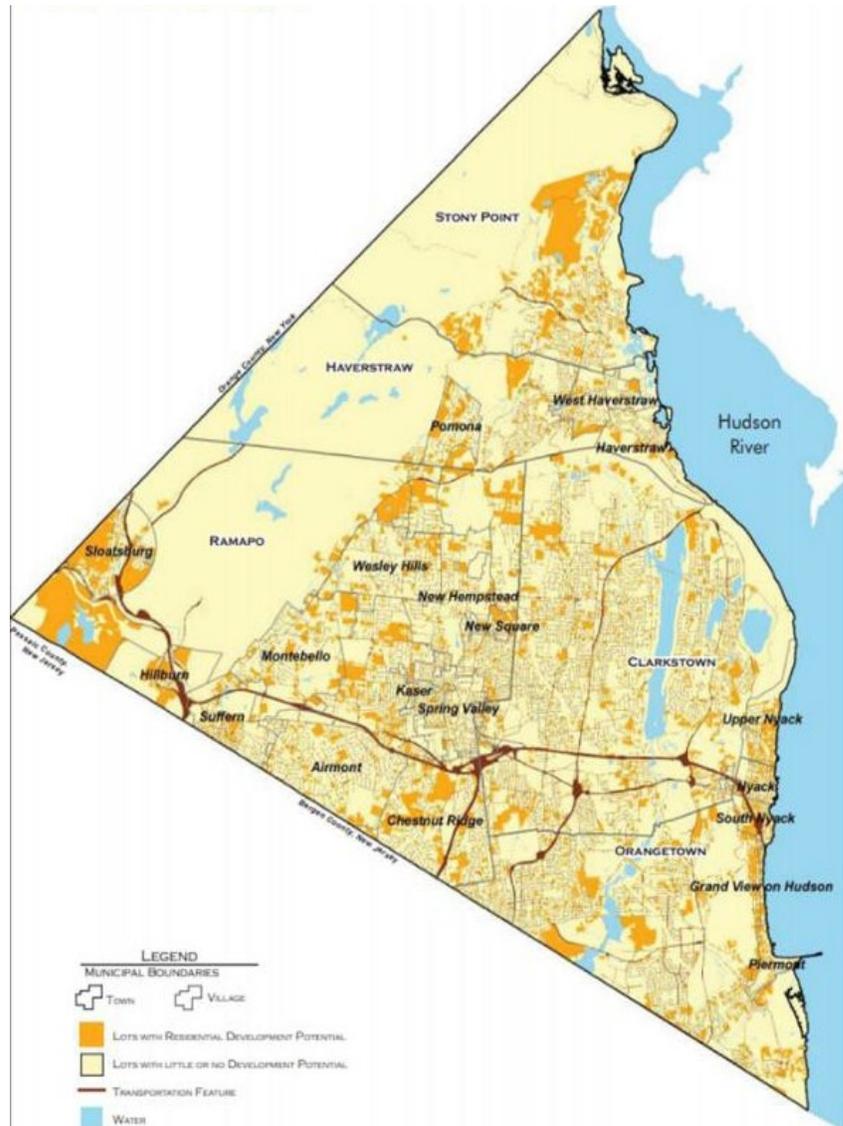
Single-Unit Structures as Percent of Total Units in Village or Town



Source: American Community Survey, 2021 5-year estimate

Land Use in Rockland County 2021	% of Total Space
Public Park-Open Space	32.2%
Single – Family Residential	27.8%
Vacant	8.2%
Road-Commuter Parking	7.8%
Institutional	5.1%
Utilities	3.8%
Multi-Family Residential	3.1%
Local Park- Open Space	3.0%
Private Recreation	1.8%
Heavy Industrial	1.7%
General Bus. – Community Com.	1.1%
Two-Family Residential	1.0%
Light Industrial-Warehouse	1.0%
Office	0.6%
Railroad	0.4%
Mixed Use (Res.- Com.)	0.4%
Local Neighborhood	0.2%
Agricultural	0.2%
Regional Commercial	0.2%
Multi-Family (Senior Housing)	0.1%

Source: Rockland GIS



Source: Rockland County Comprehensive Plan, Prepared by BFJ Planning, data sourced from Rockland County Planning Department (2009)

The table above shows land use as a percentage of total land in the county. Single-family residential accounts for the largest portion of land aside from open space. Multi-family residential use only accounts for 3.2% and two-family residential use accounts for 1%. The lack of developable land alongside the prevalence of single-family zoning is a major constraint on affordability. Much of the remaining undeveloped land in the county is within the Harriman or Bear Mountain State Parks or is otherwise preserved as open space.

The 2011 Rockland County Comprehensive Plan includes a build-out analysis showing land in the county that has potential for residential development. This analysis accounted for development constraints including existing structures, parks and institutions, water bodies, steep slopes, and wetlands, as well as existing zoning. As shown on the build-out analysis map, a vast majority of land in the county has no residential developmental potential. According to this analysis, as of 2008, an estimated 17,948 housing units could be added to the county under existing zoning. Since then, approximately 8,365 units have been built, an increase of 8.4% from 99,000 to 107,709 housing units in the 13-year period from 2008 to 2021. An updated version of the build-out analysis would show even fewer parcels remaining.

Why are Existing Funding and Lending Opportunities Insufficient to Increase Supply of Affordable Housing in Rockland County?

According to several subsidized affordable housing developers who have experience in Rockland County, development of subsidized affordable housing with Low Income Housing Tax Credits (LIHTC) in Rockland County is rarely possible. This is due to a misalignment between available funding, lending guidelines, project feasibility, and development costs. The scale of development has a direct impact on a project's feasibility and whether its units can be affordable or not. Developers and land use attorneys interviewed for this study noted that the vast majority of existing zoning across the county fails to allow for the scale of development that would be necessary to align with existing federal and state funding opportunities.

In designing zoning changes to promote the development of affordable housing, it is important to consider the size and scale of a project that is financially feasible and aligns with existing subsidies. To leverage the LIHTC program in a way that supports long-term maintenance and operations, developers active in Rockland County note that a project must be able to yield at least 80 units for a 4% tax credit and at least 100 units for a 9% tax credit. Ideally, structures would be between 4 and 6 stories to be financially feasible. This is because structures that are over two stories must include an elevator, a mostly fixed cost, and a four-story structure will generally include enough units to make this cost manageable. Buildings that are up to six stories can be constructed using a wood frame, whereas buildings over six floors require the more expensive steel option. Additional fixed costs that are more manageable with larger scale buildings include the soft costs of development such as legal fees, architectural fees, landscaping fees, as well as maintenance and operating costs such as a live-in building superintendent for all buildings over 30 units.

During interviews for this study, developers shared experiences in which fully fleshed out projects fell through due to a lack of available funding, noting a gap of approximately \$1 million in preconstruction or construction costs. Preconstruction costs are a significant part of the challenge, especially in municipalities that have lengthy processes through their land use boards. Even when zoning may allow a feasible scale and a project is workable from a financial standpoint, the timeline for approvals and permitting can add too much to the up-front cost of development for a project to move forward.

Operating within the constraints of single-family zoning, some affordable housing providers have considered purchasing single-family homes for rooming houses or affordable homeownership. However, in our interviews, these developers noted that their organizations cannot compete with market-rate cash buyers. Even when they can meet the purchase cost of a home, high property taxes and ongoing maintenance costs make the single-family model inefficient for affordability. Tax credits usually are not accessible to such smaller scale projects, which would benefit instead from direct funding.

Parking requirements, too, pose a significant barrier to development when it comes to affordable and market rate projects alike. With a lack of available land and the high cost of underground parking facilities, parking requirements must be eased to facilitate development. The county should consider investing in public transit to reduce reliance on private vehicles and parking. Density is more feasible with public transit, and public transit is more sustainable with increased density and higher ridership. This recommendation is explored in further detail in Part 3.

How can County-Level Planning Support the Housing Development Process?

A significant number of development proposals trigger GML 239 reviews by the Rockland County Planning Department because of the county's small geographic size and the high incidence of projects near state and county property. Project reviews by the county under GML 239 are meant to promote intermunicipal planning that considers the countywide and regional impacts of specific projects, while also coordinating land-use across municipal borders. Throughout interviews for this study, the consultant team observed mistrust between the county and local governments, much of it centered on GML 239 reviews. The county should therefore continue its work to improve these relationships.

The GML 239 process has been a point of tension between the county and its local municipalities in recent years. Municipal representatives, developers, and land-use attorneys interviewed for this report said that GML 239 reviews often delay projects without any significant impact on their design. Many local land-use boards throughout Rockland tend to dismiss the county Planning Department's comments and suggestions without giving them due consideration, and many said they perceive the county's input as trivial or irrelevant. Because of their general distaste for the process, local land-use boards often submit project information that is incomplete or late, hampering the county's ability to perform its review under the law.

There is room for improvement on both sides of this intermunicipal relationship, which is intended to ensure that projects are built to meet housing needs and other goals with consideration for a regional context. To this end, county government should continue the implementation of meaningful reforms and outreach efforts already underway to improve its GML 239 process. The Planning Department is currently working with the Rockland Municipal Planning Federation to increase the number of training sessions that are available to members of local land-use boards. This will help town and village officials learn more about the county's role in reviewing projects – an important step toward building understanding and trust.

The Planning Department is also currently reviewing its internal GML 239 process with an eye toward improvement. As it considers changes, the Planning Department should seek opportunities to modernize and build collaboration into the process, especially for medium- and large-scale projects. For projects of a significant scope and scale, the county should consider proactively setting up digital meetings that include county planners, at least one member of the local land-use board, the project sponsor or developer, and the appropriate regulatory bodies. Several counties in the Hudson Valley have already implemented similar digital kick-off meetings to inform the GML 239 process, allowing applicants to share project details with county planners, answer questions, and receive feedback in real time. It will also help the county ensure its reviews are maximally relevant by learning about the most recent discussions or changes made between the applicant and the local board. These details are not always reflected in 239 applications, maps, or other documents. Because the county Planning Department reviews several hundred submittals each year, this collaborative and digital approach will not be feasible for every project. However, this approach would be helpful to collaboratively assess large projects for which the county and local governments have a mutual interest in seeing that regional needs are met across municipal boundaries.

Lastly, the County Planning Department is in the process of establishing a central database for land information, which will digitize part of the GML application process and publicize relevant information about towns and villages. The finished product is expected to be launched in 2024.

As Rockland County moves forward with these improvements, it should consider whether additional staff are needed in the Planning Department to manage the large volume of submittals it receives, and to modernize its review process.

Local governments must also do their part by submitting complete applications on time, collaborating with the county to improve the process so that it serves the public well, and by recognizing that local decisions are better when they consider regional impacts – especially when it comes to housing.

How can Code Enforcement Cause Harm when it Intends to Protect Health and Safety?

Code enforcement in parts of Rockland has long been a topic of concern at both the county and state level. New York State law requires that buildings abide by standards of fire safety and structural soundness, and orders occupants to vacate in case of imminent danger. For residents who do not have housing alternatives, enforcement of safety standards often leads to displacement into otherwise unstable or unsafe housing, or homelessness.

In addition to the crucial regulation of safety measures, zoning and building codes also regulate occupancy limits. All occupants beyond what is allowed by certificate of occupancy are deemed to be illegally living in the building and may be required to vacate. Due to the lack of affordable alternatives, residents will often live in scenarios that exceed occupancy limits, as described in Part 1, Section II above. When occupancy limits are enforced, residents are displaced, often only to find similar housing conditions elsewhere, and often to experience repeated displacement in future.

This is not to suggest that code enforcement should be ignored. Rather: **code enforcement efforts alone are insufficient to address the need for safe and stable housing.** To avoid contributing to existing challenges, code enforcement needs to be part of a broader strategy that includes increasing occupancy limits in a safe way and protecting tenants from bad faith landlords.

Often, reduced occupancy limits can force safety complaints underground. For example, if someone is living in an informal or non-legalized second unit in a single-family home, and that unit has insufficient fire apparatus, the resident is less likely to report the fire safety complaint if they fear displacement. Contrary to popular belief, **the legalization of additional units increases the effectiveness of code enforcement** and nurtures overall public health and safety.

Why don't Numerical Data and Metrics Capture the Full Picture?

Numbers provide a means to assess the scope and severity of an issue, to understand existing strengths and weaknesses of services, to evaluate economic and social impact, and to guide decision making.

However, these numbers seldom capture the full picture, and are sometimes not fully available. Relying on numbers and quantitative data alone, without digging deeper into their implications and real-life impacts, can provide an inaccurate account of existing conditions and skew the narrative.

For example, the U.S. Census captures demographic data based on race, but does not collect information on religious affiliation or on ethnicity beyond checking a box for Hispanic/Latino origin. This demographic classification fails to account for different cultural norms and needs, such as among the Hasidic community, which, according to the racial categories included on the Census, would be classified either as “White” or as “Other.” These Census classifications do not capture cultural nuance. For instance, in the Village of Kaser, standard metrics demonstrate that property values are skyrocketing alongside high levels of poverty. These seemingly contradictory trends can only be explained through an understanding of the intricate social services and networks available to the Hasidic community through their own organizations. Most residents in this community are tenants, many of whom are supported by Section 8, charitable support or community networks.

This example from the Village of Kaser illustrates how federally mandated poverty and affordability metrics, based largely on individual and median household income levels, do not fully capture the context that ought to inform resource allocation.

Federally regulated industry standards for subsidized affordable housing also rely on numerical thresholds and metrics to determine funding eligibility, need, and resource allocation. The standard metric of affordability for housing costs is 30% of household income. However, for lower-income households, this metric does not indicate affordability because of the overall cost of living. Low-income households often need more than 70% of their income for non-housing expenses such as food, childcare, cell phones, transportation, and other basic needs. The lower the household income, the less accurate and useful the 30%-on-housing standard.

Another instance in which this challenge is relevant relates to a heavy reliance on Area Median Income (AMI) when determining affordability. While AMI is based on county-level income, median income can vary significantly from municipality to municipality. It is typical for suburbs to have higher income levels than urban areas, and yet the county median is based on an aggregate of all municipalities within the county and fails to reflect income disparities by sub-geography. The county AMI as a starting point to calculate affordability acts as a barrier for households to find housing, as their income levels tend to be significantly lower than the income thresholds that would qualify them for subsidized affordable housing. For example, according to HUD, the countywide AMI in 2021 was \$113,000. The HUD income limit for a 4-person household earning 50% AMI to qualify for subsidized housing was \$59,650, and the income limit for households earning 80% AMI was \$95,450.⁸ Meanwhile, according to the U.S. Census for 2021, median income for all households countywide in the Village of Haverstraw is \$69,839, while in Upper Nyack this number is \$172,143. This massive difference in earnings skews the countywide AMI determined by HUD, such that the majority of households in places like Haverstraw would not be able to afford a subsidized affordable unit priced for families at 80% of the county's AMI.

This challenge arises for other federal housing programs that assess eligibility of funding based on income data gathered through the Census. Programs that aim to benefit Low and Moderate Income (LMI) households, such as LIHTC and CDBG, assess eligibility based on geographical income averages. A limited number of highly wealthy households can skew the eligibility of an otherwise LMI community.

When averages and medians are the basis for assessment, higher-end outliers can disqualify an entire geography.

In the case of social service programs, data that relates to demographics, reasons for need, and geography of clients are all important in understanding needs and how effectively resources are being allocated. Over the course of this study's execution, however, our team was told that the requested data were not available due to lack of collection. Professionals from the Department of Social Services agreed that more data would be useful, but that there wasn't a system in place to collect and share such data.

The lack of data acts as a barrier to assessing the degree of investment that would be required to meet housing needs of at-risk communities.

⁸ Though 2023 AMI limits have already been released by HUD, we use 2021 HUD data here in order to draw an accurate comparison between HUD limits and the most recently available census data, which are from 2021.

Why are Immigrants and Undocumented Residents Especially at Risk of Housing Instability?

Undocumented residents are hardworking members of society who tend to pay into social security, unemployment, and other taxes. They do so through an Individual Taxpayer Identification Number (ITIN), which allows workers to pay taxes regardless of their immigration status. According to the American Immigration Council, in 2021 alone, undocumented workers contributed over \$18 billion in federal taxes and over \$12 billion in state and local taxes.⁹

Despite the significant contribution of undocumented residents to American society, they cannot access the benefits of taxpayer-funded assistance if the need arises. While charities can provide food, clothing, and other needs, there is no public fund that can legally provide housing assistance to undocumented residents. There is also no clear path to citizenship for most of these residents. Undocumented residents do not qualify for federal assistance, including for housing—for example, through HUD programs. For this reason, the resources available to support undocumented residents are severely limited.

Foreign-born residents, whether undocumented, on a clear path to citizenship, or fully immigrated, are often willing to live in deplorable conditions for fear of retaliation and deportation if they report unsafe conditions to government authorities. Furthermore, although documented non-citizens qualify for some federal assistance, they will often refuse assistance for fear that receiving assistance will impact their long-term appeal for citizenship. Interviewees who work with foreign-born residents noted that these residents are willing to pay exorbitant rents, often in overcrowded situations.

The policies that shape these realities for undocumented residents are on the federal level. Accordingly, it is extremely challenging for Rockland County to tackle this issue and to provide stable, affordable housing to its growing foreign-born communities without collaboration and support from higher levels of government. That said, increasing occupancy limits and formalizing SROs on a local level can help mitigate the impacts of these broader systemic challenges.

How do Landlords Sometimes Escape Accountability?

The limited liability corporation (LLC) structure of ownership was set up to protect owners' personal assets, reduce legal liability, and to increase tax options. Unfortunately, the umbrella of protections granted to the LLC structure also serves as cover for landlords who are not meeting their obligations toward their tenants. In Rockland County, as in other places across New York State, it is difficult to hold landlords accountable when properties are listed as owned by an LLC.

This challenge applies to situations in which buildings have health and safety code violations. It also applies to cases in which housing discrimination occurs. Fair Housing law protects tenants and potential home buyers from potential discrimination based on being members of certain protected classes. When properties are owned by LLCs they can easily be transferred to new LLCs and authorities often struggle to find an accountable party for alleged discrimination or actual code violations.

⁹ [Hubbard, S. *Dispelling the Myth: How Undocumented Immigrants Pay Taxes and Contribute to the US Tax Base*. Immigration Impact. March 22, 2023.](#)

The LLC ownership structure is only one barrier to enforcing Fair Housing law. In most cases, when a housing seeker experiences discrimination, they will not pursue a complaint through the Human Rights Commission. This can be due to a person's lack of knowledge of their own rights, a lack of time and resources to pursue a complaint, mistrust of the authorities, or fear of retaliation by landlords.

There is a correlation between a tenant experiencing housing discrimination and their financial disadvantage.

In cases of code violation, enforcing authorities do not always have jurisdiction to inspect a property. This, too, acts as a barrier to ensuring housing is safe and habitable. For example, in Spring Valley, the Rockland County Office of Buildings and Codes requires a complaint to be filed in order to inspect 1- or 2- family structures, while the Center for Rockland Codes Investigation also requires a complaint as a prompt for inspection. While it is important to limit the power of government to enter private property, it is critical to strike the right balance that will ensure that all residents are living in safe and habitable conditions.

HOW THE SOCIO-POLITICAL ENVIRONMENT DICTATES POLICY

Why Don't Local Municipalities Increase their Density and Occupancy Allowances to Meet Housing Needs?

The tendency to resist change in our environments is common and natural. While some change can be exciting—like getting a new job, buying a home, having a child, or traveling—it can also be perceived as a threat to our sense of stability, familiarity, and safety, especially when it is brought on by external factors or tragedy outside of our control and not by our own choices. When it comes to our neighborhoods and our built environment, new development could mean changes to our lifestyles, increased noise levels in our neighborhoods, decreased access to parking, displacement of community members who we care about, or an altered physical aesthetic or character. Choosing a place to live is a decision that fundamentally impacts our wellbeing. If that decision is made based on certain characteristics of a place, and those characteristics are altered, resistance to change is instinctual; we are losing something to which we have become attached. Although there are countless benefits of changing and densifying neighborhoods, such as a diversity of new neighbors, growing funding for schools, and more customers for local businesses, it is difficult to focus on these benefits when coping with a sense of loss.

The threat of change can trigger a basic survival response. This has been critical to our evolution as a species: to be suspicious and cautious around any experience with which we are not familiar. Being in this state of mind can cause people to prioritize their own needs and safety without considering the safety and needs of others. This, too, is a natural response. However, resistance to change on a personal level can preclude the type of change that is necessary on a societal level. For example, when land is a scarce resource and housing options are insufficient, the desire to maintain neighborhood character—a legitimate preference—can contribute to much suffering for those who cannot access safe and affordable housing. By refusing to allow for duplexes, triplexes, and other multifamily developments, we are making a statement that our preference for a certain type of lifestyle is more important than the basic safety of those who do not have access to housing. We are also failing to provide housing for the people who work in key jobs and provide the very goods and services that we rely on day-to-day. When it comes to limited resources that are necessary for everyone's basic survival, such as the land that is needed for housing, it is important to overcome our natural resistance to change and to collaborate with each other in a way that serves society as a whole. Kindness, empathy, compassion, and mutual responsibility require that we overcome our primal instincts that often lead to othering, exclusivity, and insularity.

Of course, the situation is not so simple or clear cut. It is difficult to feel safe within a context of change if we do not trust the process, or the agents who are managing the change. When it comes to planning processes, there is often mistrust between communities and the government agencies tasked with representing them. When communities push back against development, behind the resistance is often a certain degree of openness to change; “no” often means “it depends.” However, if there is mistrust in the planning process and people do not believe that their concerns will be taken seriously, they will often express full disapproval in order to protect their interests. This mistrust in the process can act as a significant barrier to finding common ground and building consensus.

When residents oppose upzoning or new development, they are usually representing legitimate interests and needs, such as concerns about natural resources or transit capacity. However, these concerns are often rooted in misunderstanding or lack of access to information. For example, some interviews indicated a widespread concern about government capacity to enforce building codes. Residents often fear that if conversions from single-family to duplexes or triplexes are allowed, they will see an increase in illegal conversions as well. Unfortunately, this is a common misconception; as described in previous sections on code enforcement, the legalization of additional units actually *increases* the effectiveness of code enforcement authorities on both local and county levels, and nurtures overall public health and safety.

These tendencies to resist upzoning and increased housing production are widespread. However, the circumstances are exacerbated in Rockland County by the intense tension between the Hasidic community and other communities. There is a severe need for housing within the Hasidic community itself, as it is growing rapidly. There is also significant need for multifamily housing for low- to moderate- income families and minorities, such as the Hispanic/Latino and Haitian communities, and for development of middle-income housing in general. Because neighboring towns are driven by fear of “becoming Ramapo,” they attempt to control the geographical expansion of the Hasidic community by limiting development altogether, which puts all low-income households in a particularly precarious situation and poses a barrier to development that could meet the needs of the rapidly growing Hasidic community.

Unfortunately, even when municipalities attempt to increase their building allowances, the political process upends progress. For instance, Orangetown recently attempted to introduce mild density to its comprehensive plan, which was informed by extensive public engagement, advocacy from the County Planning Department, advice from the consultants, and guidance from the Town Supervisor. Despite all this, some Town Board members proposed revisions that removed any reference to duplexes and any other use aside from single-family in its zoning. This decision was in opposition to all formal and professional planning considerations, thereby negating a plan that was well-informed and that would have met some of the severe need for more housing.

Furthermore, even when good projects come through the pipeline of development, there is often resistance from outside opposers through legal channels. For example, organizations such as Citizens United to Protect Our Neighborhoods (CUPON) often file Article 78 proceedings under the auspices of SEQRA to oppose upzoning and higher-density projects. These filings can stall development even for high-quality projects that serve the public good. At times, they also cause municipalities to avoid much- needed comprehensive planning efforts due to fear of legal action. Consequentially, development often happens in a more haphazard way without a comprehensive view. It is important for the county and its municipalities to build relationships with groups like CUPON in order to build trust and garner more support for increased housing production and access, and to avoid the weaponization of SEQRA as an impediment to development.

How does a Lack of Fact-Based Consensus Contribute to the Problem of Unmet Housing Needs?

Resistance to development, also known as NIMBYism, is often driven by misunderstanding rather than malice or discrimination. A lack of clear understanding and communication of facts can preclude consensus, in turn contributing to the anti-development sentiments described in previous sections.

A common misperception related to affordable housing is that the presence of such housing will necessarily hurt the value of nearby properties. Homeowners often vocally oppose new affordable housing development in their neighborhood because they are concerned it will drive down the selling price of their homes. In fact, studies show that the opposite is true. According to a study assessing the impacts of 40 multifamily affordable housing developments in Alexandria, VA, the introduction of subsidized affordable housing led to an increase in property values of 0.09 percent for properties within 1/16 of a mile from a development.¹⁰ The researchers on this study looked at high- and low-income neighborhoods and found the increase to be true regardless of neighborhood income levels. In a separate study of the impacts of subsidized housing in New York City, researchers found that there are significant external benefits to new subsidized housing including an increase in property values of nearby properties after the completion of projects.¹¹ In this case, the positive impact on property values decreased with distance from the developments.

One key issue that leads to much disagreement when it comes to development in Rockland County is the capacity of the water supply. The county's water capacity is an often-debated matter, and this point is used to thwart development of much needed housing. We address this challenge and recommend solutions in our recommendations later in this report.

Another issue that is misunderstood in communities across the county relates to code enforcement and low-quality living conditions. The fact that so many of Rockland's residents are living in overcrowded situations indicates a need for more housing with higher occupancy and deeper affordability than what exists. **People do not choose to live in unsafe and unsanitary conditions; they do so out of necessity due to lack of any real choice or alternative.**

When expressing concerns about upzoning, residents often cite code enforcement issues as a concern, noting that if duplexes, triplexes, accessory dwelling units, or rooming houses are allowed by right, then code enforcement agencies will have more difficulty in enforcing building code. On the contrary: when something is made illegal, it continues to exist, but is hidden from the authorities. This makes it significantly more difficult for government enforcement agencies to ensure that all residents are living in safe conditions. If zoning allowed for denser uses, such as duplexes, triplexes, or rooming houses, residents who are living in truly unsafe conditions—for example, without proper fire protections or with haphazard electric connections—would feel safe to report those violations without fear of displacement. This would also create new housing opportunities so that residents are not limited to overcrowded dwellings. If residents were truly concerned with the health and safety of their neighbors, and the building safety in their neighborhoods, they would advocate for zoning that would increase the number of units allowed on a parcel. Especially where code enforcement is strong, such as in Clarkstown, where arrest warrants are issued for code violations, it is desirable to increase allowances for gentle

¹⁰ Stacy, Christina and Davis, Christopher. 2022. [Assessing the Impact of Affordable Housing on Nearby Property Values in Alexandria, Virginia](#). The Urban Institute.

¹¹ Schwartz et al. [The External Effects of Place-Based Subsidized Housing](#), Working Paper 05-02. Furman Center for Real Estate & Urban Policy. New York University, School of Law, Wagner School of Public Service.

densification through single-family conversions; Clarkstown’s government has demonstrated its commitment to enforcing the law and would surely safeguard its residents regardless of density allowances.

Our interviews also revealed a lack of understanding of different cultures and ways of life. One common misconception in Rockland County is that the Hasidic population represents a monolithic culture, when in fact there are significant differences among the various sects. The Hasidic population experiences trends similar to the rest of the county, such as gentrification and increased costs due to an influx of new residents from Brooklyn and elsewhere. Hasidic and Orthodox Jews have also experienced housing-related discrimination, including well-documented cases when leaders of certain sects have requested that people from other sects be excluded from their communities.

Lastly, while the voice of hatred is always loudest, the reality is that many Rocklanders enjoy living in diverse neighborhoods with different cultures. Interviewees shared anecdotes of non-Hasidic residents who enjoy living amongst Hasidic neighbors. There are villages and towns that are proud of their diversity and are looking to accommodate the ways that their communities are growing. Rockland is filled with people and organizations that truly care about each other. These are the voices that should be uplifted whenever and however possible.

Why do Marginalized, Vulnerable, and Minority Communities Lack Representation?

Underrepresentation of marginalized communities in leadership and in public processes is a common challenge. Low-income people may not be able to represent themselves in public processes due to work and family obligations, transportation limitations, financial constraints, and a lack of access to information. Non-English speakers are further disadvantaged due to language barriers. Consequentially, the elected majority may not always represent the demographic majority, and the voices of marginalized groups go unheard. Because our democracy is a winner-takes-all system, rather than a coalition or representational system, significant parts of our communities are underrepresented in government, even when election wins are marginal.

It is well documented that homeowners with access to resources are most often represented on municipal and land-use boards. Tenants, who are more likely to be minorities and have lower income levels and rely on higher-density development, are significantly underrepresented on those same boards. Land-use policies that prioritize single-family zoning disproportionately prioritize the interests of a select few who may be the most active and vocal, but who tend not to represent all, or even the majority, of their fellow community members.

Making matters more complicated in Rockland County is the organized vote of Hasidic communities. While the Hasidic population is not a monolith and should not be treated as such, Hasidim tend to vote in an organized fashion. It is important to note that organization is a fundamental tenet of a democratic society. If other communities feel misrepresented in government, they should organize around voting and other issues they care about rather than engage in the all-too-common critiques of the Hasidic community. That said, it is also important to remember that government officials are responsible to represent and protect all constituents in their jurisdiction. Regardless of their political objectives, representatives should work toward increased access to housing for all, and advocate for land regulations that serve the common good.

Why is Housing So Unaffordable to So Many?

In the past 30 years in New York State, wages have increased threefold while the average cost of buying a home has increased more than 9 times.¹² This means that most hardworking residents cannot afford a place to live the way they could just a few decades ago, and the wealth gap between tenants and homeowners is increasing dramatically.

This reality is shaped by the policies that govern our economy. A minimum wage that has not kept up with the cost of living, the consolidation of wealth through corporate consolidation of ownership, and other insufficient labor laws do not ensure fair compensation for the people who keep our economy going. Meeting the housing needs of low- and moderate-income earners requires not only a significant investment in affordable housing, but also a significant increase in wages for members of the workforce. There is also a need to acknowledge that immigrants and undocumented residents are more prone to be taken advantage of by employers due to their legal vulnerabilities. The need for workforce protections and fair compensation is especially acute in areas such as Rockland, where housing is out of reach for the average earner.

Quintile income data show that the wage gap is widening between our lowest and highest earners. The chart below shows income-adjusted wages over the past decade. The data underscore that the lower half of our earners have seen their wages decrease while the higher half of earners have seen their wages increase. These numbers are inflation-adjusted, so they reflect the purchasing power of the wages received. To add to these wage disparities, the people who work for average wages and below, unlike those in higher quintiles, tend not to be able to save or to acquire wealth-generating property, such as land. In this way, our economy does not equitably reward all hard work, such as teaching, nursing, sanitation work, and other service-sector jobs, despite the fact that people who work in these jobs keep our society alive and healthy. Workforce housing is not enough; fair compensation is imperative to ensure that all members of our society are valued in a way that reflects how significant they are to our collective wellbeing.

Average Household Income by Quintiles - Rockland County - Inflation Adjusted

2010 in 2021 \$	2021 \$	% Change
LOWEST QUINTILE		
\$22,874	\$20,082	-12%
SECOND QUINTILE		
\$60,321	\$56,502	-6%
THIRD QUINTILE		
\$102,470	\$100,386	-2%
FOURTH QUINTILE		
\$155,376	\$158,747	2%
HIGHEST QUINTILE		
\$309,499	\$323,589	5%

Source: ACS 2010 and 2021

With home value rates outpacing wage rates to this degree, homeownership is becoming increasingly out of reach. Coupled with high rates of cash purchases – 18% of all sales in 2022 for Rockland County according to the MLS – homes that would historically have been available to homeowners are now being purchased by investors.

¹² House Price Index from the U.S. Federal Housing Finance Agency, analyzed by the [FRED of St Louis](#).

One in four single-family homes are now being acquired by corporations as assets to rent.¹³ While the housing market has historically been a vehicle for personal and generational wealth for many households, fewer and fewer families are able to overcome the barrier to entry into the market. Another layer of this challenge is that municipalities have an inherent interest to see home values within their boundaries increase. This is because they rely on property tax as their primary source of revenue, and higher home values with higher assessments are the primary way municipalities increase their operational capacity. Property tax is a non-progressive tax, which means that uniform tax rates are applied equally to all homeowners within a given jurisdiction, regardless of their income. This is in contrast with income tax rates, which progressively increase with higher income brackets. According to a 2022 study by Pattern for Progress on the impacts of property tax on affordable homeownership, property taxes are a significant barrier to affordable housing, impacting homeowners and tenants alike.¹⁴

In the mid-20th century, cities, towns, and villages experienced disinvestment from higher levels of government. State and federal funding for local infrastructure and other resources was severely reduced, which increased municipal reliance on property taxes to fund public works and services. When property taxes are the primary source of revenue for a local government agency, that agency has a vested interest in increasing property tax for the sake of balancing the budget and ensuring that services can be provided. The problem with this system is that it ties municipal revenue to higher land values, assessments, and property tax burden on residents. This creates a conflict of interest for municipalities, as they are tasked both with representing their constituents and ensuring the tax burden is fair, as well as increasing their revenue to provide high-quality services.

Our state and federal tax laws incentivize municipalities to attract a higher tax base in order to fulfil their budgetary requirements, which means municipalities often unintentionally contribute to gentrification and displacement within the very communities they are obligated to serve. While municipalities benefit from higher assessments as the basis of property tax revenue, homeowners who have steady income cannot always afford to pay more in monthly housing costs to meet the rising property tax bills that follow the increase in their assessed home values. Tenants also feel the impact of rising property taxes, as the burden of property tax trickles down in the form of rent hikes. In this way, although increased home values can benefit homeowners who wish to sell, they often lead to housing costs that are unattainable for most prospective homebuyers and unsustainable for current residents.

The property tax structure also contributes to disparities in education. This is because schools are funded through property tax, such that schools in lower-income neighborhoods tend to lack resources when compared with more affluent neighborhoods. If education is a fundamental right in our society, each child should be offered the same level of education, regardless of a family's resources or the affluence of the child's neighbors.

This is far from a comprehensive review of structural challenges built into our economy. However, it does indicate that affordable housing is merely one piece of a very intricate puzzle. This analysis points toward a need to reimagine the laws and policies that govern us if we are to ensure that all members of our society are treated with dignity and have a fair shot at wellbeing. **We must address the housing crisis if we are to solve the problem of inequality. However, we cannot solve the problem of inequality through housing initiatives alone.**

¹³ [Are Big Companies Really Buying Up Single-family Homes? \(todayshomeowner.com\)](https://www.todayshomeowner.com)

¹⁴ [A Case for the Fair Taxation of Subsidized and Affordable Owner-Occupied Housing in New York State. Prepared by Pattern for Progress for Columbia County Habitat for Humanity \(2022\).](#)

PART 3: STRATEGIES FOR MEETING NEEDS





County government alone cannot meet all the needs or overcome all the barriers described in Parts 1 and 2 of this study. The county can, however, lead and facilitate a comprehensive approach in collaboration with existing organizations and partners on the ground. While previous sections focused largely on challenges and deficits, the following sections will outline opportunities and assets to support implementation. Each strategy below focuses primarily on the county’s role in implementation, but also identifies the roles and responsibilities of municipal governments, community organizations, developers, and higher levels of government in meeting housing needs in Rockland County.

IMMEDIATE FIRST STEPS AND SETTING THE STAGE FOR SUCCESS

3.1.A DEVELOP AND LEAD A COORDINATED IMPLEMENTATION APPROACH

This study should be used as a foundational document to support a cohort of changemakers and leaders within and outside of government. Our interviews revealed that Rockland County has an abundance of agencies and organizations committed to the wellbeing of their constituents, with demonstrated success in meeting the needs of communities countywide. The most effective way for the county to implement the strategies outlined in the coming sections is to leverage these existing assets, invest in on-the-ground organizational capacity, and facilitate teamwork. A true coordination of efforts can reduce redundancies, build collective capacity, and overcome political roadblocks. This type of coordination is necessary to overcome the lack of political representation amongst minorities and lower-income households.

Public engagement processes that are built in to planning projects often succeed in incorporating input from underrepresented communities; however, these processes tend to take place within a limited timeframe associated with a project rather than on an ongoing basis as part of daily political discourse and decision-making. To ensure regular representation and participation that is built into ongoing planning and governance of public resources, the county should regularly seek out and draw on the advice and expertise of underrepresented community groups through the organizations that have consistent and direct contact with minority community members. The county should consider regular convenings of nonprofit partners, developers, and others who represent the gamut of Rockland’s communities to create an implementation strategy based on the recommendations of this study. Representatives involved in this group should reflect the actual demographics of Rockland’s residents.

Housing Needs Assessments contracted by government entities are often followed by an additional contract for an implementation plan through an external consultant. If Rockland County decides to engage in additional feasibility or implementation studies, it should work with consultants and organizations that are familiar with dynamics and needs in Rockland County and who are well versed in mediation, conflict resolution, and community organizing. Any further contract should focus primarily on facilitation and coordination of a process that empowers local entities to carry out the recommendations *in collaboration with* the county, rather than having an outsider execute the recommendations *on behalf of* the county. To avoid having a situation where a committee is formed without real impact, the group should be granted authority to act, delegate, allocate funds, and seek outside professional advice as needed. The group should review this study and define regional priorities accordingly.

The county should consider formalizing this group through the Rockland Housing Partnership (RHP), which has its enabling legislation in Chapter 289 of the Rockland County Administrative Code. The intent of the legislation is as follows:

The purpose of establishing the Rockland housing partnership is to increase the supply of affordable housing for Rockland County residents by providing financial assistance to not-for-profit organizations... assistance is to be used to acquire, construct and rehabilitate properties. This assistance shall be provided as loans in a revolving loan fund so that, as the loans for each project are repaid, funds are made available for future projects.

The RHP is an excellent foundation upon which to build an ongoing coalition to implement the findings of this study. Currently, the RHP legislation dictates the powers of a revolving loan fund. The county should expand the RHP's powers to include grantmaking and direct funding in addition to lending. This is because affordable projects often require direct funding that does not need to be repaid. To this end, the county should also establish a Housing Trust Fund, governed by the RHP, to help meet housing needs by distributing financial support to municipalities and nonprofit developers. The recommendation for a Housing Trust Fund is explored in further detail later in this report.

Roles and responsibilities of the RHP Board should include:

- Management of the revolving loan fund as described in the existing RHP legislation;
- Management of the Housing Trust Fund as described below;
- Liaison to local communities and elected officials as a task force or steering committee focused on housing-related issues countywide;
- Ongoing assessment of housing needs and strategies, and development of recommendations to the county legislature;
- Holding governing bodies accountable to remain focused on housing issues and to appropriately evolve their approaches as needs change over time.

When gathering a representational group to govern the Board of the RHP, the county should expand the number of voting members. The existing legislation dictates a 7-member board; a group this small is unlikely to capture full representation of Rockland's diverse communities. In addition to voting members, the group may include additional nonvoting members as key advisory stakeholders. The group should include:

- **Community groups.** Rockland has an abundance of organizations rooted in the local communities they serve. Outreach with these groups should include but not be limited to those involved in the engagement portion of this study, listed in the appendices.
- **Representatives from school districts and other educational providers.** School districts and family resource coordinators should be engaged on a regular basis to reflect the needs of children and families. These organizations have a unique understanding of housing issues, such as how many children and families are living under one roof.
- **Municipal representatives, especially those that have demonstrated commitment to meeting housing needs.** Haverstraw, Nyack, and Suffern were noted repeatedly as the most likely municipalities to support multifamily and affordable developments.

- **Nonprofit developers.** While all developers are critical to increasing housing production, nonprofit developers are mission-driven and therefore more likely to meet the needs of underrepresented communities. Furthermore, affordable housing that has been developed by a nonprofit developer is more likely to retain its subsidy and remain affordable, whereas for-profit developers may use tax credits to build a project but choose not to renew their subsidies when they expire, thereby transitioning affordable units into market rate in the long-term.
- **County departmental staff.** For example, the Center for Rockland Code Investigation works to ensure that the sanitary code for housing is enforced and has regular contact with residents in overcrowding situations. The Department of Social Services also works closely with marginalized communities who are often unable to find safe and stable housing. The current Director of Community Development has extensive legal knowledge and a background in Human Rights, contributing significantly to understanding and addressing housing needs.

Determine a Feasible Sequence for Implementation

Implementation priorities should be decided collectively by the Rockland Housing Partnership (RHP), described in the previous section. That said, there is a logical sequence that the county should consider when implementing the recommendations and in determining the scope of responsibilities for the RHP.

In this section, we outline a loose sequence to guide the implementation timeline and priorities. All recommendations are described in further detail throughout Part 3 of this report.

Immediate First Steps:

- Assess county government staffing needs, especially for the Planning Department, Office of Community Development, Human Rights Commission, and Center for Rockland Codes Investigation.
- Hire a housing planner under the Office of Community Development to oversee the implementation of the recommendations in this study and to coordinate the Rockland Housing Partnership.
- Establish the Rockland Housing Partnership before implementing any decisions about the use of public lands or public funds.
- Improve and adapt the County's approach to GML 239 process so that the county planning department can step into a leadership role.
- Invest in a countywide educational campaign that will help the public and elected officials understand the various issues, complexities, nuances, and solutions regarding the housing crisis in Rockland County.
- Engage a neutral third-party consultant with relevant qualifications to determine a clear process to assess and manage water and infrastructure capacity through a safe yield study.
- Engage a neutral third-party consultant with relevant qualifications to determine whether municipalities in Rockland County are abiding by New York State and federal laws that govern the planning process and housing discrimination issues.
- Assess the impact of housing on volunteer emergency services and determine a plan to bolster the capacity of emergency response teams.
- Use the results of this study as a basis to inform the county's upcoming comprehensive planning efforts as much as possible.

Building Capacity and Momentum:

- Once the Rockland Housing Partnership is established and a housing planner is retained for coordination of efforts, take the next steps in addressing housing needs.
- Establish a Housing Trust Fund that incentivizes and prioritizes the types of development identified in this study as critical to meeting housing needs.
- Assess the development potential of publicly owned land and create a plan to leverage this land for public good.
- Expand technical assistance available to local governments through zoning and building code templates and training for land use boards.
- Preserve and repair existing affordable housing so as to prevent loss of existing housing stock.

Ongoing Procedures and Programs:

- In addition to the new housing-specific initiatives outlined above, there are roles the county should assume on a regular basis to contribute to meeting housing needs.
- Invest in public transit as an alternative to private vehicles in order to support multifamily developments and reduce monthly expenses, thereby increasing affordability of necessities beyond housing.
- Advocate for policies on state and federal levels that will support county and local governments in meeting the needs of their communities.

Assess County Staffing Needs

The findings of this study point to a need for the County Executive to assess and adjust staffing if the recommendations herewith are to be implemented thoroughly and effectively. For example, the Planning Department would require additional staff to implement our recommendations to develop a more effective, collaborative, and influential GML 239 approach. Similarly, the Office of Community Development would require additional staff to lead the coordinated review outlined above as well as the educational campaign described below. Specifically, the county should hire a housing planner with significant community organizing expertise to manage and oversee implementation efforts, including the coordination of the Rockland Housing Partnership. The housing planner should also be well versed in state policy and local zoning code to ensure local governments are allowing the types of development that are being funded by the state.

These are merely two examples of staffing needs that would stem from this study and its recommendations. Other departments that are likely to be involved in implementation are the Rockland Codes Investigation (RCI), the Tax Division, the Human Rights Commission, and others. To assess the full impacts of this study on county staffing needs, the County Executive should engage with department heads and existing staff, who are best equipped to know their own departmental needs and the staffing changes that might be necessary to implement the recommendations outlined in this report.

3.1.B REBUILD TRUST WITH LOCAL GOVERNMENTS THROUGH LEADERSHIP IN PLANNING

As described earlier in this report, New York State Home Rule grants municipalities in the state full control over their own land-use planning and zoning processes. Counties cannot require municipalities to meet regional development targets. Within this context, it is extremely difficult for county governments across the state to infuse local planning processes with regional priorities for the common good. The GML 239 review process is the main tool that counties have to comment on local planning, but its effectiveness requires trust and respect between municipal and county levels of government because municipal boards have the authority to dismiss the county's comments by way of a vote.

County government can and should establish itself as a leader in best practice land use planning, and act as a support to local governments. There are immediate steps the county can take to demonstrate its commitment to collaboration with local governments. Given the large volume of GML 239 reviews that the county must handle each year, this more collaborative and detailed process should be used for projects of a significant scale and impact that warrant careful deliberation and productive partnering. It is likely that the county planning department will also need to increase its staffing to meet this demand.

Our interviews in Rockland County revealed relationships of mutual mistrust between municipal governments and the county planning department. For the county's comments through the GML 239 process to be considered at a local level, trust needs to be rebuilt between these levels of government. The county should invest in repairing relationships with local municipalities, land use board members, elected officials, and planning staff. This process should focus on listening to local representatives with regards to what their needs are, and how the county can help support those needs. The county should also demonstrate that its intention is not to stall the planning process, but to ensure that public good is clearly understood and considered in local planning processes. Local governments are encouraged to assess their role in relationship repair, as well, such as by ensuring all submissions are complete. Our team believes the county planning department can achieve this by implementing the recommendations in this report in a holistic manner, beginning with an honest and representational engagement process.

At the same time, local authorities and land use boards should also exhibit their good-faith desire to collaborate with the county by submitting project packages that are complete and on time. Local governments should consider the county's comments as they complete the review of project proposals, as the county's comments will often seek to inform local decisions with a regional perspective, to protect public health, and to account for public infrastructure considerations. Because true collaboration on important matters runs in two directions, local boards should not summarily dismiss the county's comments without discussing them and giving them due consideration.

Another way the county can increase the public regard for its planning involvement is by strengthening the membership of the County Planning Board. The County Executive should collaborate with the legislature to regularly assess the composition of the board and ensure its members are representative of the diverse communities of Rockland.

3.1.C INVEST IN A COUNTYWIDE EDUCATIONAL CAMPAIGN

Generate Fact-Based Consensus to Garner Support for Meeting Housing Needs

As described in Part 2 of this study, misunderstanding and a lack of clear fact-based consensus contribute significantly to public resistance regarding needed housing development. To remedy this, it is strongly recommended that the county engage in an educational campaign to help people and governments across Rockland understand the scope and impacts of the housing crisis, and why each municipality plays a role in addressing the needs outlined in this study. Rockland County could look to the “Welcome Home Westchester” campaign for inspiration and learn from the experiences of its leaders.

The county should consider focusing a significant part of the campaign on the role housing plays in nurturing childhood wellbeing. The campaign could also focus on the impacts of housing needs on seniors, considering the aging population in Rockland County. It should also include an element highlighting the importance of mixed income neighborhoods as the foundation of a thriving economy where everyone has a fair shot at wellbeing.

To this end, the county, led by the Office of Community Development and in partnership with the implementation advisory group described in Section I of the recommendations, should work with educational partners to develop unique content that is rooted in real-life stories of Rockland residents. These partners could include the Nyack Center, Literacy Solutions, BOCES of Rockland County, and others.

The campaign should also consider supporting the Rockland Planning and Land Use with Students (RPLUS) initiative to expand its program to convene high school students around broader policy issues involved in meeting housing needs. The RPLUS program has demonstrated success in providing planning education to high school students over the course of several years. Our team believes that high school students should be nurtured as the future leaders of their communities, and could play a significant role in advocacy around housing issues.

In addition to these educational components, there should be a countywide effort to invest in relationship repair and mediation. The county should make an effort to convene conversations across communities that tend to experience tension with one another. To this end, it is recommended that the county engage with local clergy and communities of faith within the Hasidic community and beyond. The Community Outreach Center in Monsey, the Rockland Clergy for Social Justice, and the Rockland NAACP chapters could be key partners in this initiative.

Bring Attention to Tenants’ and Landlords’ Rights and Responsibilities

Education is also needed to ensure tenants, landlords, building management companies, and homeowners alike know their rights. To this end, the county should continue to support organizations that provide information and counselling on housing resources and legal rights in English, Spanish, and other locally spoken languages. These organizations include Legal Services of the Hudson Valley (LSHV), the Legal Aid Society of Rockland County, the Rockland Housing Action Coalition, Literacy Solutions, Nyack Center, and others. The county should also make educational materials and resources available on county websites and through social media.

Tenant protection rights in New York State are currently shifting. Several communities in the Hudson Valley have passed comprehensive eviction laws, and similar legislation is also being proposed at the state level. The county should keep a close eye on the landscape of tenants’ rights and protections and seek to educate constituents on any changes.

Our team found that there are very few Fair Housing complaints in Rockland County, despite a broad sense that discrimination in housing does, in fact, take place. There is reason to believe that the lack of complaints indicates a lack of public knowledge around the process, potential fear of retaliation amongst those who would qualify to submit a complaint, and limited resources available to support prospective tenants and homebuyers who experience discrimination. Accordingly, the county should also work to ensure that Fair Housing laws and procedures are highlighted in their educational and outreach efforts.

3.1.D DETERMINE CLEAR PROCESS TO ASSESS AND MANAGE WATER AND INFRASTRUCTURE CAPACITY

As noted in Part 2 above, the county's water supply capacity is an often-debated matter, and this point is used to thwart development of much needed housing. Rockland is unique in New York State in that it is entirely reliant on water sourced from within the county and is hydrologically separated from water bodies outside the county by mountains and other barriers. Additionally, unlike the neighboring counties of Orange, Westchester, Ulster, and Putnam, Rockland County does not have access to the New York City aqueduct system. This is all to say that the county has a limited supply of water, and the supply must be monitored closely. However, currently there is no universal understanding of the volume of water that remains available to support development in the future, and what amount of new development might exceed the safe yield of Rockland's existing water sources.

What is known about Rockland's water supply is that despite population growth and dramatic increases in development over the last decade, water usage has declined slightly. Repairs to leaking pipes, increased appliance efficiencies, more public awareness about the importance of water conservation, and the loss of high-use industries have all contributed to this reduction in water demand. Denser development is also correlated with decreased per-capita water use; typically, water use is significantly higher for single-family homes with large lawns than for households living in multi-unit structures. Accordingly, densification should not necessarily be seen as a threat to water supplies. Residential use is generally not a significant driver of water demand compared to certain commercial and industrial uses that require large quantities of water.

To prevent unfounded disagreements about Rockland's water supply reliability, the county should work with its utility partners to hire an expert third party to study the safe yield of the water supply every 5-10 years. Safe yield is a precise, modeled calculation that is used by water supply managers to determine how much additional development water supply systems can withstand and how many more people they can serve. Safe yield studies examine the average daily amount of water that a system could produce under conditions that would mirror the drought of record. A safe yield study goes far beyond a simple analysis of water supply capacity. Safe yield calculations account for historical runoff and drought conditions, changes in demand, bathymetric data that accounts for changes in the storage capacity of surface water sources such as lakes and reservoirs, population projects, and other data that are used to drive precise modeling.

To ensure that local officials, regulators, developers, and the public are working from the same set of facts, the County Legislature should pass a local law that requires the County Department of Health and Veolia (the county's private water supplier that manages the water system for all municipalities except Nyack and Suffern) to collaborate every 10 years on a safe yield study. The county and Veolia would need to work with a consulting engineer to complete this study. There are several engineering firms in New York that specialize in this kind of water-system analysis. The safe-yield study would provide individual municipalities with the facts they need to determine whether a reliable quantity of water is available for developments of various types and sizes.

In 2020, the Rockland County Task Force on Water Conservation released the Comprehensive Water Conservation and Implementation Plan. The plan evaluates the existing water supply and future needs based on population projections. According to their demand forecast, the county supply will meet the need until 2044. This projection could be verified through a safe yield study, performed at regular intervals, to inform decision making about capital investments in the water supply and future development throughout the county. (The safe yield study should be a standalone effort, not performed as part of the county’s comprehensive plan or other similar work, because it is highly specialized and technically rigorous.)

There are other infrastructure concerns related to new housing development including wastewater treatment and capacity, roads, schools, electric, broadband, and others. The comprehensive planning process is an opportunity to assess these aspects of infrastructure across the county, to work with municipalities to determine the actual limits of development based on infrastructure constraints, and to allocate resources in a way that balances public benefit.

3.1.E ENSURE LOCAL MUNICIPALITIES ARE ACTING IN ACCORDANCE WITH STATE AND FEDERAL LAW IN PLANNING, ZONING, AND CODE ENFORCEMENT

Stakeholders interviewed for this project shared complaints and allegations that some towns and villages may be violating various New York State laws that govern planning, zoning, building codes, and Fair Housing. It is beyond the scope of this study and outside the jurisdiction of county government to assess the validity of these allegations. However, the concerns raised may warrant further investigation by state and/or federal authorities.

One area of concern was that towns and villages that do not allow for a diversity of housing stock are misapplying the intent of Home Rule and violating the Fair Housing Act. Home Rule was established to grant each municipality the jurisdiction to control its own affairs and meet the needs of its constituents in a way that is tailored to each unique context. **Home Rule was *not* established to absolve municipalities of their responsibilities toward the greater good and meeting regional needs**, which includes the provision of housing that is affordable to households at a range of income levels. The case of *Berenson vs. Town of New Castle* was raised as legal precedent for requiring all municipalities in New York State to allow for a certain amount of multifamily housing, as the prevention of multifamily housing has been found to have discriminatory and disparate outcomes.

Another concern raised was that spot-zoning through variances circumvents the comprehensive and planning process. It is recommended to assess whether development trends in densifying areas across the county are in accordance with requirements set forth by NYS Law with regards to the comprehensive planning and zoning processes. The county should support densification necessary to meet housing and other development needs in Ramapo while ensuring all the town’s constituents are being represented through a democratic planning process, and while ensuring proper allocation of natural resources and infrastructure capacity. This can be partially addressed through the upcoming comprehensive planning efforts underway both at the county level and within the Town of Ramapo.

Lastly, claims that the Town of Ramapo and some of the villages within it neglect to enforce proper building code are the cause of significant tension between Hasidic communities and their neighbors. However, it was beyond the scope of this study to gather or examine evidence to prove or disprove these claims. Clarifying the truth of this issue would benefit the Hasidic community as well as all communities that suffer from exclusionary

zoning ordinances that are often fueled by these fears around code enforcement. If the claims are true, they need to be addressed. If the claims are found to be untrue, there needs to be a formal statement to dispel any rumor and set this issue aside. The county should pursue a neutral third-party assessment into these claims, not via state leadership or any other government, to determine whether municipal governments are fulfilling their duties to their residents by requiring proper fire walls and apparatus. County government should work with the municipalities within the Town of Ramapo and local community leaders and organizations, such as the Community Outreach Center in Monsey and other trusted liaisons, to create a process that is sensitive and collaborative.

3.1.F ASSESS THE IMPACT OF HOUSING ON VOLUNTEER EMERGENCY SERVICES

Lack of housing access and affordability is known to have a negative impact on emergency service workers, especially if emergency services are volunteer based. The county's comprehensive plan should study the viability of countywide emergency services by engaging with fire and emergency medical teams to assess the severity of these trends.

Historically, volunteer fire departments have been relied upon to keep costs down. However, this model is threatened by several factors, including a lack of affordable housing for volunteers. In Rockland County, volunteer forces are struggling to fill positions. One example is the volunteer firefighter force in Spring Valley, whose volunteers are being displaced due to the combined impacts of the insularity of the Hasidic community's housing stock, and exclusionary zoning in neighboring towns that do not allow for housing opportunities for low- and moderate-income minorities.

3.1.G LEVERAGE THE COUNTY'S COMPREHENSIVE PLANNING EFFORTS EFFECTIVELY

Make the Comprehensive Plan a Cross-Departmental Effort

The county should maximize its forthcoming comprehensive plan by incorporating the recommendations set forth in this study into its scope. For example, the comprehensive plan should include chapters on public transit and visions for vacant and underutilized properties.

A common challenge in government is that departments act in siloes, which often leads to redundancy and allows important issues to fall between the cracks. Recently, county government has made changes in its operations to encourage more cross-departmental collaboration, which has led to more frequent sharing of data and information and therefore more effective implementation of shared projects. Specifically, the County Executive's office initiated a Land Use Committee in 2016-2017. The comprehensive planning process is another excellent opportunity for the County Executive's office to convene all departments and engage with professional staff in a way that further promotes ongoing cross- departmental collaboration and communication. A successful comprehensive planning effort will go beyond the walls of the planning department, even though the planning department is known to be the primary address for planning initiatives. A collaborative approach will help the county assess public need and resource allocation in a balanced way. Collaboration across departments can reduce redundancy, as shared priorities can be identified, and resources can be used more efficiently.

In addition to collaboration around the comprehensive planning process itself, a structure should be put in place to maintain this collaboration beyond the timeline of the comprehensive plan update. When producing a scope of work and RFP to secure a consultant for the comprehensive plan update, the county should include an aspect of governance and organizational restructuring to ensure ongoing collaboration.

Improve Data Collection and Access

The county should take advantage of the comprehensive planning efforts to improve data collection and increase access to information in general. Data will allow the county government to track their services and programs more easily and to use public resources more effectively.

The county should investigate ways to improve data collection and sharing information amongst county departments. Data should be collected on a single digital platform and include use of services and programs, and demographics and contact information of users. Data should be easily accessible and available for a minimum of 10 years to show trends over time. Data would be collected with an intake form for all county programs, public housing, homeless services, and others that are linked to a digital file where client information is collected and shared in a database. If the client returns or uses other services, this is noted in their file and in the database. This type of consolidated database will of course account for the fact that the Department of Social Services is obligated to maintain confidentiality in many cases due to protected information about their clients.

Better code enforcement data are also needed. It is important to track issues of overcrowding and other unsafe conditions to understand and address these issues. Here, too, data should be collected only once, in a comprehensive manner, and should be easily accessible on one platform. One key benefit of this approach is for those who are seeking services, who often need to interact with multiple departments.

Under current management structures, the different departments tend to treat the person as a series of separate cases, which can often stall service provision or cause other confusion. With better collaboration, that one person can be treated as a single client vis-à-vis government agencies.

BUILDING CAPACITY AND MOMENTUM

Once the Rockland Housing Partnership is established and a housing planner is retained, the county can take the next steps in meeting housing needs, as follows:

3.2.A SUPPORT AFFORDABLE AND EQUITABLE DEVELOPMENT

Establish a Countywide Housing Trust Fund through the Rockland Housing Partnership

Affordable and public housing cannot compete with market-rate developments in acquiring high-cost private land. For this reason, there is a need to fill the gaps in funding and revenue for affordable developments. For rental housing, these resources can include the Low-income Housing Tax Credit (LIHTC) program, Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME) block grants, New York State Housing Trust Funds, developer equity, and other resources that contribute to financing a project. For homeownership developments, subsidies are available through the NYS Homes and Community Renewal (HCR) Affordable Housing Opportunity Program (AHOP), which prioritizes multifamily (4-100 units) ownership developments that utilize energy efficient construction, offering subsidies between \$150,000-\$220,000 per unit.

When these funding sources are insufficient, county government can assist by developing its own Housing Trust Fund to support affordable development. A Housing Trust Fund is especially relevant to address the challenge that available incentives for homeownership development cannot compete with the viability and profitability of the LIHTC program. If the county wants to see an increase in homeownership rates for low- and moderate-income households, it will need to compensate for the lack of available incentives.

The administration of the Housing Trust Fund should be overseen by the Housing Partnership, as described above, and administered by the housing planner. The fund should have clear allocation criteria and targets for the development of new affordable housing that would meet the needs described in this study. It should prioritize deep affordability for very-low-income tenants as well as equity-building for low- and moderate-income households that qualify for ownership through limited-equity co-ops or a Community Land Trust (CLT). It should also include targets for accessible units that incorporate Universal Design as described earlier in this section.

The Housing Trust Fund can be financed by way of various taxes and fees, including but not limited to:

- A portion of existing sales tax.
- A portion of increase in property tax revenue as property assessments increase.
- Mortgage recording tax for which a small percent increase is dedicated to the Housing Fund.
- A portion of a new real estate transfer tax that would be paid by the buyer at every property sale.
- A portion of document recording fees that are charged for public records of real estate purchases or sale.
- Linkage or impact fees derived from new development, where affordable housing developments are exempt from the fee. This is especially relevant for non-residential uses that may create new jobs and will potentially increase the demand for housing without contributing to meeting said demand. The fee amount is generally determined by the square footage of the development.

- A dedicated portion of the bed tax from hotels, motels, resorts, short-term rentals, and other overnight accommodation venues. Rockland’s hotel occupancy tax is currently 3% and is used for tourism and economic development initiatives. Orange County has a 5% rate, and Ulster County recently increased their rate to 2% from 4% to create a revenue stream for a housing trust.

In addition to the Housing Trust Fund, local financial incentives can play an important role. These may include waiving local municipal development fees, adopting tax exemptions, reserving government-owned property for affordable housing to be sold at fair value, and utilizing a Payment In Lieu of Taxes (PILOT).

A PILOT is a fiscal tool that establishes a schedule of payments to a taxing jurisdiction such as a county, town, village, city, and/or a school district. PILOTs authorized by an industrial development agency (IDA) generally offer a schedule of payments over a period of years that replaces the taxes that would have been paid had the property been fully taxable. This type of incentive is utilized to make a project financially feasible. The Rockland County IDA has demonstrated its commitment to offering PILOTs for housing developments, especially those that have an affordable set-aside and contribute to meeting the severe regional housing needs. It is important to note that, in the long run, PILOTs contribute to an increase in overall property tax revenue, as these new developments are adding property assessments to the tax rolls. PILOTs should be seen as having net-positive impact on tax rolls although they reduce property tax contributions in the immediate term. **To better promote the development of affordable housing and help meet the housing demand, the Rockland County IDA could align its residential PILOTs with the priorities of the Housing Partnership, in accordance with the recommendations of this study.**

Assess the Development Potential of Public Land and Assets

The high cost of land can be a significant barrier to affordable housing development. When public land is used for development, the market rate cost of land is removed from the overall cost of development, making affordable housing development significantly more feasible. The Rockland County government has numerous sites in different towns and villages that should be assessed for their development potential to meet regional affordable housing needs. For sites with development potential, the county should consider partnering with a nonprofit affordable developer. Any RFP should focus on multifamily development with deep affordability and limited-equity, multifamily ownership. The county should consider creating a Housing Development Corporation to maintain public ownership of the sites. The details and rationale of this recommendation are explored in detail below.

There are approximately 50 parcels on the county’s surplus list that have been obtained through foreclosures over the course of years and that the county is struggling to offload through public auction due to various development constraints, including their small size and current lack of development potential. Some parcels are left over from previous subdivision processes and cannot be accessed by road. Two are located within light industrial zones and may potentially be contaminated. The county could assess whether the sites can be brought into development potential by way of a brownfield remediation process with the assistance of EPA or DEC grants.

For foreclosed residential properties, the county should develop a clear process to transfer ownership to a nonprofit affordable housing developer by allowing mission-driven nonprofits to bypass the public auction of foreclosed homes. To ensure that county-owned properties are used in a way that serves the public good, this property transfer protocol is important to reduce costs of development for nonprofit affordable housing.¹⁵ Rockland County has historically avoided foreclosing on its residents unless necessary, and in the case of true lack of response on behalf of property owners. Instead of foreclosing, Rockland County has historically worked with property owners to create a payment plan, or even to assist a market-rate sale such that owners retain full equity of their homes and pay whatever is owed in taxes from the proceeds of the sale. If the county does pursue foreclosure, it is usually in a situation where the owner is unavailable: for instance, if the owner has died or if the property has been inherited by multiple relatives who are unreachable or uninvolved with the property for an extended period of time.

Some county-owned properties that could be appropriate for new affordable housing development are zoned in such a way that limits density, which would in turn limit the feasibility of development on those sites. The county should work with willing municipalities to develop those parcels for the sake of meeting regional needs. In cases where cooperation is not feasible, the county should still consider pursuing development, based on the precedents of immunity from local zoning in cases when this immunity would contribute to a “balancing of public interest.” This frame of analysis was introduced following the 1988 court case, *County of Monroe vs. City of Rochester*, in which the county was enabled to supersede local zoning for the sake of a regional need. To determine whether immunity from local zoning would be granted, the following 9 points would be analyzed (NYS Department of State, Memorandum of Law LU 14, 2020):

1. *The nature and scope of the instrumentality seeking immunity;*
2. *The encroaching government’s legislative grant of authority;*
3. *The kind of function or land use involved;*
4. *The effect local land use regulation would have upon the enterprise concerned;*
5. *Alternative locations for the facility in less restrictive zoning areas;*
6. *The impact upon legitimate local interests;*
7. *Alternative methods of providing the proposed improvement;*
8. *The extent of the public interest to be served by the improvements; and*
9. *Intergovernmental participation in the project development process and an opportunity to be heard.*

This type of top-down action would only be encouraged in response to exclusionary zoning on a local level. If municipalities seek to avoid top-down action from higher levels of government, they should adjust their zoning to allow for more of the housing that is so desperately needed in the region. Wherever possible, county government should support local governments in adjusting their zoning to meet housing needs. Municipalities can prevent top-down zoning and housing development by providing alternatives that mandate increased housing production and affordability so as to contribute to the “balancing of public interests.”

¹⁵ A protocol for the sale of foreclosed properties to nonprofit affordable developers can be done through a land bank. Land banks are public entities created with the goal of rehabilitating and revitalizing vacant and abandoned properties, endowed with special governmental powers through state-enabling legislation that facilitates efficient property acquisition, effective property.

Consider a County Housing Development Corporation

A county-level Housing Development Corporation (HDC) could help create and preserve multifamily housing for very-low, low- and moderate-income households who are most dramatically and negatively impacted by the lack of housing options. This type of entity can engage in the housing market by developing county-owned land, or by acquiring private land for the development of permanently affordable housing. In the Hudson Valley region, an example of a county-level HDC is the Ulster County Housing Development Corporation (UCHDC)¹⁶.

An HDC could be especially helpful in providing much-needed emergency and transitional housing, as these types of development tend to rely on government provision rather than market supply. Another potential advantage of a county-level HDC could be that the county may be able to supersede local zoning in order to provide housing, as described in the previous subsection. If the County is found to have this power, the county should most certainly establish an HDC and pursue development opportunities on behalf of the public good to increase housing access and supply.

There is already legislation in existence to facilitate a Local Development Corporation (LDC) through the county, under the auspices of the Rockland County Health Facilities Corporation. The county should reframe the capacity of this agency to prioritize housing development and asset management.

GML 239 delineates that “land acquisitions and public improvements shall be in accordance with a county comprehensive plan.” Accordingly, the county’s comprehensive planning process could include an assessment of an HDC for the purpose of meeting the county’s planning goals.

Incentivize Adaptive Reuse for Housing

The county should assess the potential for underutilized properties, brownfields, and grayfields to be developed as mixed-use with a significant focus on housing. Grayfields include commercial space, strip malls, parking lots, vacant commercial properties, former industrial properties, and other massive retail centers that are centered around a single land use and host unnecessarily large quantities of surface parking. Developing these commercial and retail properties as mixed-use will also bolster economic development, balancing the jobs that businesses create with the severe need for workforce housing.

Examples of grayfield properties that should be considered for housing development include:

- Palisades Mall - Town of Clarkstown
- Rockland Psychiatric Hospital – Town of Orangetown
- Palisades Premiere Conference Center - Town of Orangetown
- Former IBM Center - Town of Orangetown
- The Shops at Nanuet - Town of Clarkstown
- Letchworth Village – Town of Harverstraw

The Rockland Housing Partnership should work with the Rockland County IDA to encourage grayfield development as much as possible, with a strong focus on affordable housing and multifamily ownership. Grayfield and mixed-use development can also be supported through the Residential-Commercial Urban Exemption Program (RP-485-a). RP 485-a supports the conversion of a non-residential property into a mix of residential and commercial uses. This is designed to incentivize the rehabilitation of underutilized commercial buildings through conversion into mixed-used properties. The county should perform a countywide vacancy

¹⁶ [Website of the Ulster County Housing Development Corporation \(UCHDC\).](#)

study of parking lots, commercial, industrial, and retail properties as a baseline to determine the development potential of adaptive reuse. Such a study could be included in comprehensive planning efforts.

As opposed to grayfields, brownfields are sites that may have been used for commercial, industrial and/or residential purposes and now have known or suspected environmental hazards, pollutants, or contaminants. Remediation of the site may be necessary in order to redevelop or reuse the site. The county should consider conducting a countywide brownfield inventory using the Department of State “County-wide Pre-Planning: Brownfield Identification and Preliminary Analysis” planning grant. The inventory would provide an understanding of the development potential for known and suspected brownfields across the county. Based on the results of this study the county could assess whether these sites can be brought into development potential by way of a brownfield remediation process with the assistance of EPA or DEC grants, as noted in subsection (b) above.

Incentivize Community Land Trusts and Other Shared Ownership Models

A community land trust (CLT) is a nonprofit organization with the goal of acquiring and preserving property for the public good. CLTs can include commercial, industrial, open space, and other land uses; however, the most common focus of CLTs are on the creation of permanent affordable homeownership. CLTs are a critical alternative to rental housing for prospective homebuyers that cannot afford to buy a market-rate home in the current market. CLTs are also important tools for to give communities control over land, to ensure land is used for public benefit, to prevent outside investors from inflating the local housing market, and to acquire properties that are viable for affordable rental housing or first-time homeownership.

Through a CLT, homeowners own the home and lease the land from the nonprofit, typically for 99 years. The buyer enters an agreement to restrict the future sale price of the home, making the home permanently affordable for future income-qualifying owners. Contrary to common misconceptions, CLT homeowners benefit from equity gains from owning a home even though they are lower than equity gains from market rate homes. Without the CLT model, qualified homebuyers of these limited-equity, permanently affordable homes would remain tenants without gaining equity at all, and without accessing the stability associated with homeownership. In exchange for access to an affordable purchase price, homebuyers agree to pay it forward to the next owner. The equity a homebuyer gains from CLT ownership can often be used for a downpayment on a market rate home in future, such that the CLT acts as a starter home in a market that is currently failing to provide such opportunities. In Rockland County, this is an important tool to reduce the wealth divide between homeowners and tenants.

Rockland County can take the following actions to support the establishment of a CLT:

- Solicit and work with non-profits working countywide that are already involved in affordable housing work;
- Convey publicly owned land for the purpose of a CLT;
- Provide tax incentives to help a CLT with startup and operational costs, and encourage local taxing jurisdiction to adopt the same approach;
- Provide tax exemptions to homeowners participating in a CLT program.

A CLT can purchase land at market price or receive donations from property owners. Because it is a mission-driven nonprofit, it can also access land from a government-led land bank as described in the previous section. A CLT in Rockland County would benefit from a land bank due to the high costs of land that act as a barrier to affordable development. A land bank paired with a CLT can be a synergistic relationship. The land bank could use its governmental powers to acquire abandoned and tax-foreclosed property in an effective manner, and

then convey property to the CLT for the creation of permanently affordable homeownership opportunities in accordance with the CLT’s mission. Unlike land banks, CLTs are not endowed with any special governing powers from the state. As aforementioned, however, the recent ruling in *Tyler vs. Hennepin County* may impact the structure of land banking. A CLT can and should exist without a land bank.

CLTs and co-ops have similar costs as a traditional developer including pre-development, development, and long-term operational costs. There is funding available for CLT operations and projects through CDBG and HOME funds, federal tax credits, other HUD-sponsored programs, the Federal Home Loan Bank, private financial institutions, Community Development Financing Institutions (CDFIs), state housing finance agencies, private land donations, private foundations, municipal development fees, lease fees for CLT land, and grassroots fundraising. There are examples of nonprofit developers that focus on affordable homeownership by leveraging LIHTC to finance a project, with a clear intent to convert to owner-occupied housing through a rent-to-own model. In such cases, developers could potentially set up a 15-year LIHTC deal, where tenants are made aware that they will be able to convert to ownership once the term of the credits expires.

A CLT could have a portfolio of scattered homes, develop multifamily housing on a large single parcel of land, or acquire an existing multifamily apartment building and sell individual units, under either a condominium or cooperative ownership structure. Nonprofits often pair CLTs together with multifamily co-ops to significantly increase the affordability of homeownership in areas where the cost of land is high.

The state law that governs this ownership structure specifically notes that co-ops are meant to create affordable homeownership for people of modest means. This is especially relevant in Rockland County, where single-family home prices are unaffordable to the average household. Co-ops can exist as part of a CLT or as a separate entity.

Under the co-op model, the residential building and its lot are owned by a single corporation. The building usually contains at least 10 residential units, each of which is owned by its occupant. Those owners also own shares in the corporation, and they elect members of a co-op board who are responsible for paying taxes, setting budgets for regular capital improvements, and making other practical decisions about improvements and upkeep of the structure.

Scattered-site co-ops are also feasible if larger sites are unavailable. Under this model, a single co-op board would be responsible for the maintenance and business affairs of multiple buildings that are near each other. The board would include representatives from each of the buildings. This model works best if the buildings are approximately the same age, so that roofing, HVAC, and other major repairs are being made on similar time cycles. This limits the perception that owners of one building might be subsidizing the repairs in another, older building.

New York State Homes and Community Renewal (HCR), through its Affordable Homeownership Opportunity Program, offers developers a \$200,000-per-unit subsidy toward the construction of new co-op units for people making up to 80% of AMI. This subsidy helps to establish a baseline of affordability for new owners in a co-op. Under Article 11 (Housing Development Fund Companies), the state also allows local government to provide certain tax exemptions that can help to preserve the long-term affordability of these ownership units. For co-op units, Article 11 allows for up to 100% tax exemption. A lesser value can be negotiated between the corporation and the municipality.¹⁷

¹⁷ <https://www.nysenate.gov/legislation/laws/PVH/A11>

Another affordable cooperatively owned model worth exploring is the Resident Owned Community (ROCs). These are mobile home parks in which residents own the land in a cooperative structure. While the number of mobile homes countywide is fairly low (1%), some areas have higher concentrations of this type of development. Haverstraw, for example, has 528 of 1,215 of the county’s mobile homes, which constitute 11% of the town’s total housing units. ROC structures protect mobile homeowners from increases in rent that they pay on the land, protect them from unfair evictions, and allow them to generate equity that is tied to increasing land values. It is important to protect mobile homeowners from displacement because, if the land underneath their homes is sold for alternative development purposes, it is unlikely that they will find alternative sites and will therefore need to abandon their homes. Mobile homes and tiny homes are important affordable housing options that are efficient and relatively inexpensive to build; when combined with cooperative land ownership, they can provide the stability and equity-building opportunities afforded to homeowners.

3.2.B PROVIDE TECHNICAL ASSISTANCE TO LOCAL GOVERNMENTS

According to General Municipal Law (GML), most land use decisions are made at the local level by municipal government and their land-use boards. County government, especially the planning department, can use its administrative capacity to assist local governments to make updates to local land use laws in order to meet community housing needs. This type of support is especially important for communities that do not have the bandwidth or resources to pursue comprehensive planning or rezoning efforts on their own. GML 239 offers enabling legislation for the county to formalize agreements with local municipalities around planning- and zoning-related initiatives.

Establish a Housing Smart Communities Initiative

The county planning department should consider how it can best assume an advisory role and provide technical assistance for communities that take proactive measures to meet housing needs. To support this role, additional staff resources may be necessary. County staff should work with mayors, land-use board members, and other local leaders to understand the unique needs and gaps in municipal capacity. This will position the county as an effective leader offering technical assistance tailored to each locale.

One example of how this can be implemented is the Ulster County Housing Smart Communities Initiative (UCHSCI). In this case, Hudson Valley Pattern for Progress worked with Ulster County to create the UCHSCI in response to their countywide housing crisis. The program provides a structure for the county to assist communities in meeting their housing needs. Under the initiative, participating municipalities earn certification points for taking certain housing actions. Based on the number of points a municipality earns they are then eligible for set incentives including technical assistance from the county as well as financial incentives.

Municipalities select from a list of possible housing actions such as creating a municipal housing action plan, upzoning and mandatory affordable housing, or conducting a site inventory and issuing a request for concepts to develop sites for housing. There are 13 actions to select from including to “create innovative housing solutions,” which empowers communities to pursue strategies that are uniquely suited to their context. Communities are encouraged to select locally relevant actions and the county covers the costs of technical assistance once a municipality reaches certain achievement levels. This program is good at creating a coalition of the willing, as it includes a website with a map to show residents which towns are taking actions toward increasing housing access and, importantly, which are not.

Create Zoning Templates and Training Modules

To support comprehensive plans or rezoning efforts, the county should create and make available certain zoning templates, models for affordability set-asides, legal resolutions, data, and other resources. The county should contract with planning and policy education partners to deliver technical workshops and training modules. The following are examples of zoning and building code templates the county should consider modeling and then offer to local municipalities that can then choose the solutions that would work best for them.

Zoning Templates for Density

Templates for local zoning should include upzoning and mandatory affordable housing set-asides, affordable housing overlay districts, by-right allowances of single-family conversions to duplexes, triplexes, and quadplexes, and the allowance of accessory dwelling units. For commercial centers and downtowns, templates should include a variety of ways to densify through mixed use conversions, adaptive reuse, upper floor over retail, and infill, tailored to different scales and density levels. Templates should also include best practices for Transit-Oriented Development (TOD). The county should provide guidance on how to create TOD zoning that allows for a financially viable and otherwise feasible scale of development.

Zoning Templates for Accessory Dwelling Units (ADUs)

Accessory Dwelling Units (ADUs) are an effective way to increase housing units at relatively low costs, and without significant changes to neighborhood character. Allowing ADUs would also help senior homeowners, as described below.

Through the New York State Homes and Community Renewal (HCR) 2022-2023 **Plus One ADU Program**, income-qualifying homeowners can access direct assistance for the costs of building new accessory housing units on their properties.¹⁸ In the Hudson Valley, Ulster County has received funding through the Plus One program. In collaboration with the nonprofit housing developer and service provider, RUPCO, Ulster County is now issuing grants to selected homeowners. The City of Kingston recently updated its zoning code to allow ADUs as of right in all residential districts. To create inspiring ADU examples, Kingston also held an [ADU design competition](#). The winning firm created pre-approved ADU plans and designs, which will be available for homeowners who wish to use them in order to make the approval process easier and more expedient. The competition was funded with the city's ARPA allocation. If the HCR Plus One Program is continued, Rockland County should consider working with a nonprofit housing developer to apply.

Zoning Templates for Transportation Demand Management (TDM)

Templates created by the county planning department should include a shift from minimum parking requirements to more holistic transit solutions. Most local zoning ordinances include parking requirements that vary depending on the density of development and type of land-use that is being proposed in a plan. Hefty parking requirements can have a detrimental impact on development. Especially in areas where land is sparse and parking development costs are very high, such as in Rockland County, parking requirements can hamper or eliminate good projects. They can also preclude feasibility of affordable and multifamily housing projects, as development costs increase with associated parking requirements.

¹⁸ Program website: [Plus One ADU Program | Homes and Community Renewal \(ny.gov\)](#)

Although parking variances are sometimes granted by the zoning board of appeals in order to facilitate development, there are other ways to shift zoning requirements away from heavy reliance on private vehicles and toward more pedestrian friendly infrastructure with more efficient and accessible public transit. A more cohesive approach to transit could include busses, car shares, shuttles, bicycle infrastructure, and other options.

More and more, local municipalities are transitioning from investments in infrastructure for private vehicles to investment in more inclusive modes of transit. Some municipalities require inclusive transit in their zoning ordinances, in the form of a Transportation Demand Management Plan (TDMP). These plans acknowledge that zoning ordinances that prioritize private vehicle use are exclusive toward those who rely on public transit. By requiring a TDMP instead of strictly requiring parking for private vehicles, municipalities can leverage developments to invest in pedestrian infrastructure, public transit, alternative transportation funds, car sharing, bicycle infrastructure, and other possibilities. These investments are critical in higher density areas with large numbers of senior residents, low- and moderate-income residents, and commuters. TDMPs can also help municipalities avoid missed opportunities that occur when a zoning board approves a variance for parking requirements without being authorized to request an alternative.

Zoning Templates and Resources for Formalized Single Room Occupancy Dwellings (SROs)

The county should provide zoning templates and operational procedures to help municipalities formalize and oversee single room occupancy units (SROs) and other rooming houses. These residences would be significantly safer if they were legalized, as they would have to pass building and safety codes to receive certificates of occupancy. This is especially recommended in municipalities that have demonstrated strong commitment and capacity to enforce building safety. It is important to note that county law governing health and sanitation in housing allows for rooming houses and SROs, while most local zoning codes do not. This indicates that the county is already working to fulfill its responsibility to enforce safety measures in the type of housing that meets some of the housing needs for very low-income residents.

When it comes to occupancy limits through zoning code, there are essentially two choices: either enforce occupancy limits imposed by zoning codes and displace residents, or formalize SROs so that those residents can live in housing that is safe and stable through the enforcement of the countywide housing sanitation code.

The United Way, which provides housing-related services in the county, has expressed the intention to acquire single-family homes and convert them to high-quality rooming houses. This effort would prevent displacement and improve living conditions for low-income residents who rely on this type of housing.

Where local zoning allows, the county should encourage the sale and transfer of ownership, from private to nonprofit, of existing single-family homes that are currently functioning as rooming houses and have multiple code violations. Legalization of structures that are suited for this use through zoning changes is an opportunity to remedy code violations while minimizing displacement. The Rockland Office of Community Development may fund rooming houses and SROs with HOME funds; however, it is important to note that undocumented residents would not qualify for direct assistance, as residence status is necessary for federal funding to apply. Accordingly, there is a need for nongovernmental funding for rooming houses and SROs that would offer a safe and stable place to live for residents without legal status.

Zoning and Building Code Templates for Accessibility and Universal Design

Zoning and building code templates created by the county should also include targets for accessible units based on Universal Design standards. According to the National Disability Association, “Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability.”¹⁹ For housing, this means units are designed with all levels of ability in mind, in order to meet the needs of those with physical or cognitive disabilities. The county should encourage municipalities to include Universal Design in their building codes, and to add set-aside requirements for accessible units in new housing construction, especially within overlays or set-aside ordinances for affordable housing. To ensure these templates meet the needs of local communities and reflect the principles of universal design, the county should partner with nonprofit organizations working with disabled residents such as BRIDGES of Rockland County, Jawonio, ARC of Rockland, and others.

Zoning Templates to Support Downsizing Seniors

One of the key challenges this report identifies is the lack of available downsizing options for seniors in Rockland County. Even when 2-bedroom rentals are available, the monthly costs of these rentals are significantly higher than the cost of maintaining a single-family home without a mortgage. 54% of senior householders living in Rockland County have owned and lived in their homes for at least 34 years, which is a longer period than the typical mortgage.

Multifamily owner-occupied developments like condominiums, specifically with 2 bedrooms, would provide financially viable downsizing options for these seniors, which would then free up single-family homes for others. Accessory Dwelling Units (ADUs), as described above, are another critical tool to help seniors secure their housing. ADUs offset the costs of maintaining a large home. Sometimes, seniors will move into the new dwelling unit and have their children and grandchildren move into the main house.

To further support seniors, zoning codes across the county should allow seniors to rent individual rooms if they choose to do so. Specifically, zoning codes that currently prohibit “roomers” or “boarders” should remove these prohibitions, especially for owner-occupied homes in which owners might rely on any associated rent to offset the cost of maintenance and taxes.

Templates for Tiny, Modular, and Manufactured Homes and Alternative Materials

Manufactured, modular, and tiny homes are significantly more affordable to build than standard single-family construction. County government should create zoning and building code templates for smaller lot sizes and smaller dwelling unit sizes to encourage municipalities to allow manufactured, modular, and tiny homes. Templates for tiny homes can easily be modeled after the International Residential Code (IRC), which introduced the “Tiny House” use in 2018.²⁰ The IRC is also introducing new building materials, such as Hempcrete, as sustainable and more affordable alternatives to traditional building materials.²¹ County planning templates should also look to New York State Homes and Community Renewal (NYS HCR) for guidelines on manufactured and modular homes to ensure local zoning is aligned with the funding opportunities and policy priorities that exist on the state level. The county housing planner should be well versed in state policy and local zoning code to ensure local governments are allowing the types of development that are being funded by the state.

¹⁹ <https://nda.ie/about/what-we-do/centre-for-excellence-in-universal-design>

²⁰ See Appendix Q of the International Residential Code: <https://codes.iccsafe.org/content/IRC2018P4/appendix-q-tiny-houses>.

²¹ See proposed appendix of the IRC: <https://hemptoday.net/wp-content/uploads/2023/02/IRC-Appendix-hempcrete.pdf>

3.2.C PRESERVE AND REPAIR EXISTING AFFORDABLE HOUSING

Existing subsidized affordable housing units are restricted through various programs including LIHTC, Project based Section 8, HOME, and a variety of other state funding resources. When restrictions expire, affordable rental units may be lost from inventory because the regulatory period ends. Aging subsidized affordable units are in need of repairs and upgrades if they are going to continue to be safely habitable. Preservation is a matter of extending rent restrictions and repairing units to ensure housing quality is safe, habitable, and dignified.

When a LIHTC subsidy is secured, it is tied to a minimum period of affordability in exchange for tax credits for the developer. When the developer is a non-profit development company, once that minimum period is reached, the affordability period is usually extended. Nonprofit developers continue their commitment to subsidized affordable rents because they are mission-driven and fundamentally committed to affordability. When the developer is a for-profit company, however, they can convert affordable units to market-rate once the minimum period of affordability is reached.

Tracking expiration dates of existing affordable housing developments should occur regularly. This will assist in long-range planning and mitigate potential transfer of affordable units to the private market. The county should create a preservation catalog in which units are identified, along with the type of subsidy and rent restrictions that apply to each unit. Going forward, the county should continue to update this inventory, and track existing affordable units in order to anticipate expirations and invest in protecting the affordable housing stock.

There are funding resources that can be applied to the preservation and repair of affordable units through HOME, CDBG, LIHTC programs, and tax-exempt multifamily bonds. The county should prioritize which units should be preserved for affordability and discuss terms of extended affordability with local municipalities and building owners. If additional funding is required for the preservation of affordable units, the county can generate a stream of funding through local actions to direct toward preservation, including through a Housing Trust Fund as described above. The Housing Trust Fund can also be used to support repairs for existing aging affordable housing units that are aging with maintenance costs that are outpacing their rental revenue.

The county could consider supporting and facilitating conversions of rentals with expiring subsidies to cooperative ownership. When applicable, Section 8 vouchers can be used toward homeownership, including in co-op buildings, rather than toward rent. However, the county should ensure that these conversions maintain affordability levels for existing tenants so as to avoid displacing residents. Often, when affordable rental subsidies expire, the units are in a state of disrepair, and new maintenance costs that carry through the cooperative conversion end up pricing residents out of their homes. For existing residents to reap the benefits of cooperative ownership conversion, repairs and other conversion-related costs should be funded before cooperative ownership is assumed. County and local governments should require that any co-op conversions be paired with a nonprofit manager to assist the co-op board in hiring a property manager, creating a capital budget for repairs, and facilitate other steps to ensure the co-op is successful.

For Public Housing Agencies (PHAs), maintenance and repairs can be extremely challenging to finance due to limited revenue. There are PHAs in Rockland County with aging project-based units. When the PHA does not have the resources to repair and maintain their units, they could consider the feasibility of a Rental Assistance Demonstration (RAD) conversion. RAD is a HUD program designed for the preservation of affordable housing. Under the program, a nonprofit or for-profit entity purchases and manages the property. Unlike the PHA, this new entity is able to access private funding and subsidies such as tax credits. After a RAD conversion, the PHA continues to administer the vouchers but the rental agreements are now between HUD and the new owner.

3.3.A DEVELOPING ONGOING PROCEDURES AND PROGRAMS

In addition to initiating the new programs outlined above, county government should add operational protocols that incorporate housing priorities into its other day-to-day responsibilities. The focus areas outlined in this section will ensure that the county is addressing systemic challenges that impact housing affordability and access in a consistent and ongoing manner.

Invest in Public Transit

Next to housing costs, transportation is typically one of the greatest expenses in a household budget. Transportation expenses cannot be easily reduced or eliminated as they represent a means to get to work, medical appointments, and other necessities. In a predominantly suburban county like Rockland, one of the only ways to reliably navigate the county is by car. The costs associated with car ownership such as monthly payments, maintenance expenses, and gas can be a significant financial burden.

Approximately 10% of households in the county do not have access to a car.

Improving public transportation and other alternatives to private vehicles in the county could go a long way towards making Rockland County a more affordable place to live. Improved transportation would also expand access to housing opportunities that might be affordable but are inaccessible for those without access to a car. Our team heard from several stakeholders that some areas of the county, such as Sloatsburg, could be affordable for lower income households, but for the lack of public transit that would keep the cost of living low for those households.

Public transportation is best addressed on a regional or county scale. Transit planning is a significant tool at Rockland County's disposal to impact local planning, services, and housing. Rockland County is well-positioned to implement public transit initiatives and targeted investments that would increase quality of life and decrease cost of living. To this end, the county's comprehensive plan should address the reality that the workers, seniors, and others who do not own cars need to be near transit hubs, while potentially affordable areas in the county are currently inaccessible.

Mass transit is most efficient and best used where there is residential density. The county should evaluate countywide residential density and existing transit services to identify potentially underserved areas.

Additionally, the county should support proposed housing developments and densification near existing public transit. The comprehensive plan should work with Transport of Rockland (TOR) to assess current bus routes and analyze locations of bus stops, considering an overlay of rent prices and other affordability indicators, to determine ideal routes that would serve the highest need. The comprehensive plan could also explore how to support creative solutions to transit, such as ride share or car share services.

3.3.B REVIEW AND REVISE COUNTY ASSESSMENT AND TAXATION POLICY

A review of property taxation mechanisms should be done on a regular basis. The county should examine using its property taxation jurisdiction to *discourage* inefficient land use, especially where land costs are high and remaining developable land is scarce. This can be done through such mechanisms as:

- **Land Value Tax (LVT)** – Sometimes referred to as site valuation tax, in a LVT system, land is taxed according to the value of the land and not on the built structures on the land. This contrasts with a typical property tax which taxes the home or other structures on land in addition to the land. Taxation of the developed structures on the land discourages investment and higher use of the land. For example, a property owner will have higher taxes after building an Accessory Dwelling Unit, and so may be unwilling to do so, whereas in an LVT system, there is no disincentive for property owners to invest in their property. Additionally, in an LVT system, land speculators who are merely holding land and awaiting appreciation of its value will contribute more to the tax levy, potentially reducing the tax burden for residents. In Detroit, there is a plan for a Land Value Tax, which the municipal government describes as “a way for Detroit voters to decide whether to cut homeowners’ taxes by an average of 17% and pay for it by increasing taxes on abandoned buildings, parking lots, scrapyards, and other similar properties.”²²
- **Levy-Split Rate Tax** – Similar to an LVT system, a levy-split rate tax encourages development and discourages land speculation. Under a levy-split rate tax, the land itself is taxed at a higher rate than the structures on the land. For example, In Harrisburg, PA, the ratio of land to building tax is 6:1. For both an LVT and a levy-split system to be effective, there is a need for land use regulations that allow for higher density.
- **Vacancy Tax** – A vacancy tax incentivizes property owners to ensure their properties are being occupied. It can apply to residential and commercial properties alike. In British Columbia, Canada, a *speculation and vacancy tax* was adopted to convert vacation homes into full time residences for people in the province.²³ The tax is applied based on the use of the residential property, the residency status of the owner, and where the owner earns their income. In the City of San Francisco, a *commercial vacancy tax* is levied on commercial properties that are vacant for more than 182 days in a calendar year. With a high amount of vacant office space, this tax can help encourage conversions of vacant commercial properties into housing. Although the challenges in San Francisco are at a larger scale than in Rockland, the issues are similar.

In addition to tax mechanisms that *discourage* inefficient land and property use, the county should also consider adopting exemptions to *encourage* the type of development that is needed in the county, including multifamily ownership, Community Land Trusts, and conversion from single use to mixed use.

One exemption that would be extremely relevant in Rockland County is the Residential-Commercial Urban Exemption Program (RP-485-a), which supports the conversion of a non-residential property into a mix of residential and commercial uses. This is designed to incentivize the rehabilitation of underutilized commercial buildings through conversion into mixed-used properties. Through this exemption, a 12-year tax abatement is applied for the increase in assessed value (the portion attributable to the conversion, not for ordinary maintenance and repairs) from a solely nonresidential use to a mix of residential and commercial uses. For the

²² [The Land Value Tax Plan | City of Detroit \(detroitmi.gov\)](https://www.detroitmi.gov/land-value-tax-plan).

²³ [How the speculation and vacancy tax works - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov2/01_bc_services_a_to_z/02_bc_services_a_to_z/03_bc_services_a_to_z/04_bc_services_a_to_z/05_bc_services_a_to_z/06_bc_services_a_to_z/07_bc_services_a_to_z/08_bc_services_a_to_z/09_bc_services_a_to_z/10_bc_services_a_to_z/11_bc_services_a_to_z/12_bc_services_a_to_z/13_bc_services_a_to_z/14_bc_services_a_to_z/15_bc_services_a_to_z/16_bc_services_a_to_z/17_bc_services_a_to_z/18_bc_services_a_to_z/19_bc_services_a_to_z/20_bc_services_a_to_z/21_bc_services_a_to_z/22_bc_services_a_to_z/23_bc_services_a_to_z/24_bc_services_a_to_z/25_bc_services_a_to_z/26_bc_services_a_to_z/27_bc_services_a_to_z/28_bc_services_a_to_z/29_bc_services_a_to_z/30_bc_services_a_to_z/31_bc_services_a_to_z/32_bc_services_a_to_z/33_bc_services_a_to_z/34_bc_services_a_to_z/35_bc_services_a_to_z/36_bc_services_a_to_z/37_bc_services_a_to_z/38_bc_services_a_to_z/39_bc_services_a_to_z/40_bc_services_a_to_z/41_bc_services_a_to_z/42_bc_services_a_to_z/43_bc_services_a_to_z/44_bc_services_a_to_z/45_bc_services_a_to_z/46_bc_services_a_to_z/47_bc_services_a_to_z/48_bc_services_a_to_z/49_bc_services_a_to_z/50_bc_services_a_to_z/51_bc_services_a_to_z/52_bc_services_a_to_z/53_bc_services_a_to_z/54_bc_services_a_to_z/55_bc_services_a_to_z/56_bc_services_a_to_z/57_bc_services_a_to_z/58_bc_services_a_to_z/59_bc_services_a_to_z/60_bc_services_a_to_z/61_bc_services_a_to_z/62_bc_services_a_to_z/63_bc_services_a_to_z/64_bc_services_a_to_z/65_bc_services_a_to_z/66_bc_services_a_to_z/67_bc_services_a_to_z/68_bc_services_a_to_z/69_bc_services_a_to_z/70_bc_services_a_to_z/71_bc_services_a_to_z/72_bc_services_a_to_z/73_bc_services_a_to_z/74_bc_services_a_to_z/75_bc_services_a_to_z/76_bc_services_a_to_z/77_bc_services_a_to_z/78_bc_services_a_to_z/79_bc_services_a_to_z/80_bc_services_a_to_z/81_bc_services_a_to_z/82_bc_services_a_to_z/83_bc_services_a_to_z/84_bc_services_a_to_z/85_bc_services_a_to_z/86_bc_services_a_to_z/87_bc_services_a_to_z/88_bc_services_a_to_z/89_bc_services_a_to_z/90_bc_services_a_to_z/91_bc_services_a_to_z/92_bc_services_a_to_z/93_bc_services_a_to_z/94_bc_services_a_to_z/95_bc_services_a_to_z/96_bc_services_a_to_z/97_bc_services_a_to_z/98_bc_services_a_to_z/99_bc_services_a_to_z/100_bc_services_a_to_z)

first eight years of the exemption, 100% of the increase (attributable to the conversion) in assessment is exempt from municipal tax. Thereafter, the exemption decreases by 20% a year (80% in year 9, 60% in year 10, 40% in year 11 and 20% in year 12). This exemption is transferable to a new owner. All municipalities are eligible to adopt this exemption. Upon adoption, non-residential privately-owned properties in the municipality would qualify. This could be a vital tool for downtowns and small main streets throughout the county, providing business owners with support to add housing units above their storefronts, thereby increasing housing access as well as equity gains for small businesses.

Property tax exemptions can apply to the partial or full value of a property, and they tend to depend on the use of the property or on certain socioeconomic criteria that the property owner must meet. Examples of exemptions for homeowners include exemptions based on the taxpayer's age,²⁴ disability,²⁵ or veteran status.²⁶ Exemptions can also act to prevent drastic increases to tax bills when a homeowner invests in improving their property, so as to encourage rehabilitation of delinquent property and so as not to penalize the homeowner for making improvements.²⁷

There are more than 250 local option exemptions in the New York State Assessor's Manual, and more than 100 of those apply to various residential uses.²⁸ Most residential exemptions apply to multi-unit developments, such as rental properties or public housing, while only a few exemptions apply to owner-occupied units. The options for tax relief for low- and moderate-income homeowners in New York State include one for income-qualifying first-time homebuyers of new homes.²⁹ This exemption is phased out over the course of five years, such that after those first five years the homeowner will no longer qualify for an income-based exemption.

For an exemption to be fully effective, it needs to be adopted by all taxing jurisdictions, including local municipalities and school districts. The challenge is that local jurisdictions often resist adopting tax relief mechanisms because of a perception that non-qualifying taxpayers will take on the burden of the exemption. The county should consider offering development grants, infrastructure and utility extensions, and other supports to municipalities that adopt tax relief strategies for the purpose of supporting multifamily, mixed-use, cooperative, limited-equity, and/or subsidized affordable development.

²⁴ RPTL 467 [Assessor Manuals, Exemption Administration: RPTL Section 467 \(ny.gov\)](#)

²⁵ RPTL 459 [Assessor Manuals, Volume 4, Exemption Administration \(ny.gov\)](#)

²⁶ RPTL 458-a [Assessor Manuals, Exemption Administration: RPTL Section 458-a \(ny.gov\)](#)

²⁷ RPTL 421-f [Assessor Manuals, Exemption Administration: RPTL Section 421-f \(ny.gov\)](#)

²⁸ For a full list of exemptions, see [Assessor Manuals, Volume 4, Exemption Administration, Part 1: Subject Index \(ny.gov\)](#)

²⁹ RPTL 457 [Assessor Manual, Volume 4, Exemption Administration: RPTL Section 457 \(ny.gov\)](#)

3.3.C ADVOCATE VIS-À-VIS STATE AND FEDERAL GOVERNMENT AGENCIES

Earlier in this report, we described some of the built-in features of our economy that contribute to the current housing crisis, beyond the basic challenge of insufficient supply. While there are plenty of actions local and county governments can take to address housing needs, there is also a need for all levels of government to work together to address the broader structure of the systems that govern our society and economy. Although much of this report focuses on intermunicipal collaboration, codes and regulations, and housing strategies, it is also important to recognize that increased wages are critical to help solve our housing crisis. As we underscored through the income data earlier in this report and in the appendices, only the top 40 percent of wage earners in Rockland County have seen their spending power grow in recent decades. That means that 60 percent of earners have seen their spending power decline as their housing costs have surged. County legislators, officials, staff, and residents alike should regularly advocate for state and federal policies that will ensure income gains are realized across the full spectrum of people, jobs, and types of employers.

Local and county governments should also advocate for increased funding from higher levels of government through income tax mechanisms, so as to reduce their reliance on the non-progressive property tax that so often prevents the average earner from being able to afford a home. This would allow local governments to prioritize affordable, shared, and limited-equity ownership developments rather than rely on higher-value developments that attract and cater to a higher tax base. Officials should also advocate vis-à-vis state government to uncouple school tax from property values, so that each child receives a good education regardless of where they live.

Lastly, we outlined earlier in this study that, for the first time, Rockland's median home sales prices surpass those of Westchester County. The implications of this trend are such that the state and federal funding opportunities for affordable housing can be insufficient to facilitate projects in Rockland County, because they tend to group Rockland within the Mid-Hudson Region for funding purposes rather than with its more expensive counterparts of Westchester and Nassau counties. To support affordability that takes this context into account, Rockland County officials should advocate vis-à-vis the U.S. Department of Housing and Urban Development (HUD) as well as the New York State Office of Homes and Community Renewal (HCR) to increase per-unit subsidy allowances within the county's borders.

APPENDICES

Appendix A: Existing Housing Stock

Appendix B: Population and Household Characteristics

Appendix C: Housing Affordability

Appendix D: Housing for Special Populations

Appendix E: Interview List

DATA NOTE:

The following tables and charts include data for both the county and municipal level. Unless otherwise indicated, data for Rockland’s towns represent only the unincorporated areas of the town. In other words, the numbers for the incorporated villages have been subtracted from the town numbers. The following charts are color coded so that each town and its villages will be easily recognizable.

The following table shows which incorporated villages are within each town:

Type	Town Within
TOWN	CLARKSTOWN
Village	Upper Nyack
TOWN	HAVERSTRAW
Village	Haverstraw
Village	Pomona
Village	West Haverstraw
TOWN	ORANGETOWN
Village	Grand View-on-Hudson
Village	Nyack*
Village	Piermont
TOWN	RAMAPO
Village	Airmont
Village	Chestnut Ridge
Village	Hillburn
Village	Kaser
Village	Montebello
Village	New Hempstead
Village	New Square
Village	Sloatsburg
Village	Spring Valley*
Village	Suffern
Village	Wesley Hills
TOWN	STONY POINT

**A small geographic area of the villages of Spring Valley and Nyack are within the Town of Clarkstown. Due to data limitations, the Town of Clarkstown data includes numbers from these incorporated areas. Data for the Town of Ramapo’s unincorporated areas was calculated by subtracting the entirety of the Village of Spring Valley in addition to the other villages within the town. Data for the Town of Orangetown’s unincorporated areas was calculated by subtracting the entirety of the Village of Nyack in addition to the other villages within the town.*

APPENDIX A: EXISTING HOUSING STOCK

HOUSING UNITS, OCCUPANCY, AND TENURE

HOUSING OVERVIEW: ROCKLAND COUNTY										
	Total Homes		Occupied		Vacant		Owners		Renters	
	#	#	%	#	%	#	%	#	%	
Rockland County	107,709	102,161	95%	5,548	5%	69,559	68%	32,602	32%	

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- The majority (68%) of households in Rockland County are homeowners.
- The overall vacancy rate of all homes in the county was 5% as of 2021.

HOUSING OVERVIEW: TOWNS (Unincorporated Areas)										
	Total Homes		Occupied		Vacant		Owners		Renters	
	#	#	%	#	%	#	%	#	%	
Clarkstown	29,990	28,910	96%	1,080	4%	23,223	80%	5,687	20%	
Haverstraw	4,763	4,590	96%	173	4%	3,232	70%	1,358	30%	
Orangetown	13,704	12,976	95%	728	6%	10,742	83%	2,234	17%	
Ramapo	9,620	8,877	92%	743	8%	5,317	60%	3,560	40%	
Stony Point	5,414	5,116	95%	298	6%	4,404	86%	712	14%	

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Of the towns in Rockland County, the Town of Stony Point has the highest share of owner households at 86%.
- The Town of Ramapo has the highest share of renters at 40% followed by the Town of Haverstraw at 30%.
- The Town of Ramapo has the highest overall vacancy rate at 8% while the Town of Clarkstown has the lowest overall vacancy rate of 4%.

	HOUSING OVERVIEW: VILLAGES								
	Total Homes	Occupied		Vacant		Owners		Renters	
	#	#	%	#	%	#	%	#	%
Airmont	2,720	2,571	95%	149	6%	1,908	74%	663	26%
Chestnut Ridge	2,938	2,751	94%	187	6%	2,130	77%	621	23%
Grand View-on-Hudson	122	112	92%	10	8%	95	85%	17	15%
Haverstraw	3,912	3,653	93%	259	7%	1,748	48%	1,905	52%
Hillburn	361	324	90%	37	10%	186	57%	138	43%
Kaser	1,133	1,113	98%	20	2%	50	4%	1,063	96%
Montebello	1,602	1,525	95%	77	5%	1,244	82%	281	18%
New Hempstead	1,467	1,331	91%	136	9%	1,310	98%	21	2%
New Square	1,854	1,817	98%	37	2%	235	13%	1,582	87%
Nyack	3,446	3,190	93%	256	7%	993	31%	2,197	69%
Piermont	1,452	1,231	85%	221	15%	775	63%	456	37%
Pomona	1,038	968	93%	70	7%	904	93%	64	7%
Sloatsburg	1,273	1,193	94%	80	6%	1,035	87%	158	13%
Spring Valley	10,280	9,683	94%	597	6%	2,613	27%	7,070	73%
Suffern	4,930	4,715	96%	215	4%	3,226	68%	1,489	32%
Upper Nyack	809	778	96%	31	4%	708	91%	70	9%
Wesley Hills	1,647	1,544	94%	103	6%	1,390	90%	154	10%
West Haverstraw	3,234	3,193	99%	41	1%	2,091	65%	1,102	35%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- In many Rockland County villages, the vast majority of households own their homes including in the Village of New Hempstead (98%), the Village of Pomona (93%), the Village of Upper Nyack (91%), and the Village of Wesley Hills (90%).
- The Village of Kaser has the highest share of renter households (96%) followed by New Square at 87%. Spring Valley also has a large percentage of renter households (73%).
- Of all Rockland County villages, the Village of Piermont has the highest overall vacancy rate at 15% followed by Hillburn at 10%.
- The Village of Spring Valley by far has the largest number of homes with 10,280 as of 2021. In contrast, the Village of Grand View-on-Hudson only has 122 homes as of 2021.

VACANCY DETAILS

VACANCY DETAIL ROCKLAND COUNTY	
Total Homes	107,709
Vacant	5,548
% Vacant	5.2%
For Rent	721
Rented, Not Occupied	260
For Sale Only	574
Sold, Not Occupied	422
For Seasonal, recreational, or occasional use	867
For Migrant Workers	0
Other Vacant	2,704

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- The majority of vacant units in Rockland County are classified as “Other vacant.” These are buildings that are vacant for reasons other than those listed in the table. Examples of “Other Vacant” buildings include those that are vacant due to foreclosure, personal/family reasons, legal proceedings, needing repair, undergoing repair/renovation, and being abandoned.
- As of 2021 there were only 721 vacant units classified as “For rent”, less than 1% of total homes in the county.

	VACANCY DETAIL: TOWNS (Unincorporated Areas)				
	Clarkstown	Haverstraw	Orangetown	Ramapo	Stony Point
Total Homes	29,990	4,763	13,704	9,620	5,414
Vacant	1,111	543	1,215	2,381	298
% Vacant	3.7%	3.8%	5.6%	8.4%	5.5%
For Rent	162	126	199	234	0
Rented, Not Occupied	27	87	80	66	0
For Sale Only	221	56	144	153	0
Sold, Not Occupied	187	32	35	138	30
For Seasonal, recreational, or occasional use	91	69	204	494	9
For Migrant Workers	0	0	0	0	0
Other Vacant	423	173	553	1,296	259

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

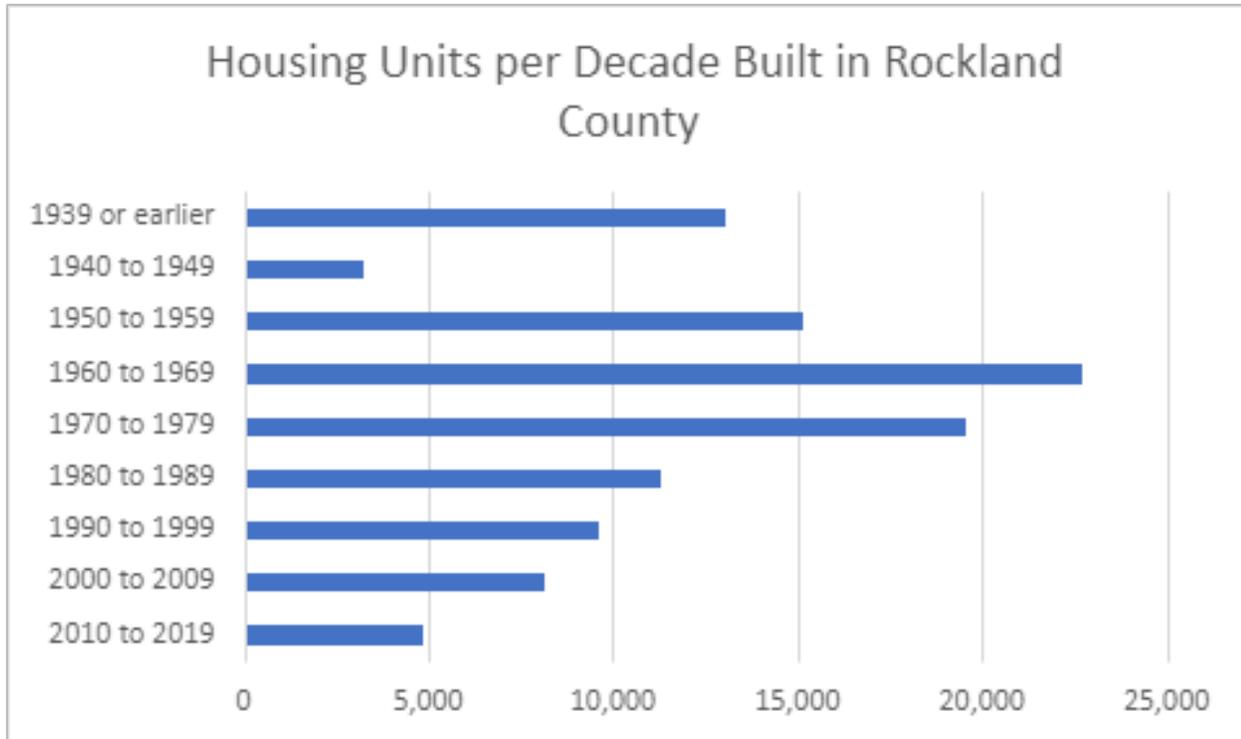
- As of the 2021 survey used for this data table, there were 0 vacant units for rent in the Town of Stony Point.
- In every town the largest share of vacant units are “Other vacant.”
- The Towns of Ramapo and the Town of Orange have a large number of homes that are “For seasonal recreational, or occasional use.”

VACANCY DETAIL: VILLAGES										
	Total Homes	Vacant	% Vacant	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant
Airmont	2,720	149	5.5%	0	0	49	0	36	0	64
Chestnut Ridge	2,938	187	6.4%	0	0	32	30	74	0	51
Grand View-on-Hudson	122	10	8.2%	0	0	0	5	0	0	5
Haverstraw	3,912	259	6.6%	73	31	41	0	27	0	87
Hillburn	361	37	10.2%	0	0	0	13	11	0	13
Kaser	1,133	20	1.8%	0	0	0	0	0	0	20
Montebello	1,602	77	4.8%	0	0	0	0	0	0	77
New Hempstead	1,467	136	9.3%	0	0	28	0	71	0	37
New Square	1,854	37	2.0%	0	0	0	0	0	0	37
Nyack	3,446	256	7.4%	28	41	0	0	45	0	142
Piermont	1,452	221	15.2%	12	0	27	0	96	0	86
Pomona	1,038	70	6.7%	0	0	0	32	0	0	38
Sloatsburg	1,273	80	6.3%	13	0	0	0	0	0	67
Spring Valley	10,280	597	5.8%	135	26	20	0	65	0	351
Suffern	4,930	215	4.4%	42	0	19	26	22	0	106
Upper Nyack	809	31	3.8%	0	0	0	16	0	0	15
Wesley Hills	1,647	103	6.3%	0	0	0	69	0	0	34
West Haverstraw	3,234	41	1.3%	12	0	0	0	0	0	29

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- In eleven of Rockland’s villages there were 0 vacant units classified as “For rent”. Most of the vacant units are either “Other vacant”, “For sale only”, or “For seasonal, recreational, or occasional use.
- Across all villages in Rockland County there were no vacant units classified as “For migrant workers”, which is not surprising considering these units are often for farm laborers and there is very little agricultural land in the county.

AGE OF HOUSING STOCK



Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

AGE OF HOUSING STOCK BY YEAR BUILT: ROCKLAND COUNTY									
	2010 to 2019	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or Earlier
Count	4,863	8,183	9,627	11,322	19,585	22,682	15,153	3,230	13,023
Percent of total	5%	8%	9%	11%	18%	21%	14%	3%	12%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Approximately half of Rockland County’s housing units were built between 1950 and 1980.
- 12% of the county’s housing units were built before 1939. In many other Hudson Valley communities, the percentage of units that are older is much higher. Older housing typically has higher maintenance and energy costs and is more likely to contain substances that are hazardous to health like asbestos or lead-based paint.
- Only 5% of the county’s housing units were built since 2010 and only 13% since 2000.

		AGE OF HOUSING STOCK BY YEAR BUILT: TOWNS (Unincorporated Areas)									
		2020 or later	2010 to 2019	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or Earlier
Clarkstown	#	0	747	1,181	2,836	3,968	6,445	6,670	4,953	561	2,629
	%	0%	2%	4%	9%	13%	21%	22%	17%	2%	9%
Haverstraw	#	0	8	497	384	778	2,297	330	268	118	83
	%	0%	0%	10%	8%	16%	48%	7%	6%	2%	2%
Orangetown	#	0	331	578	898	1,419	1,056	2,583	3,542	778	2,519
	%	0%	2%	4%	7%	10%	8%	19%	26%	6%	18%
Ramapo	#	26	1,532	1,663	999	504	1,408	2,033	968	231	256
	%	0%	16%	17%	10%	5%	15%	21%	10%	2%	3%
Stony Point	#	0	100	604	719	455	704	1,128	915	175	614
	%	0%	2%	11%	13%	8%	13%	21%	17%	3%	11%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

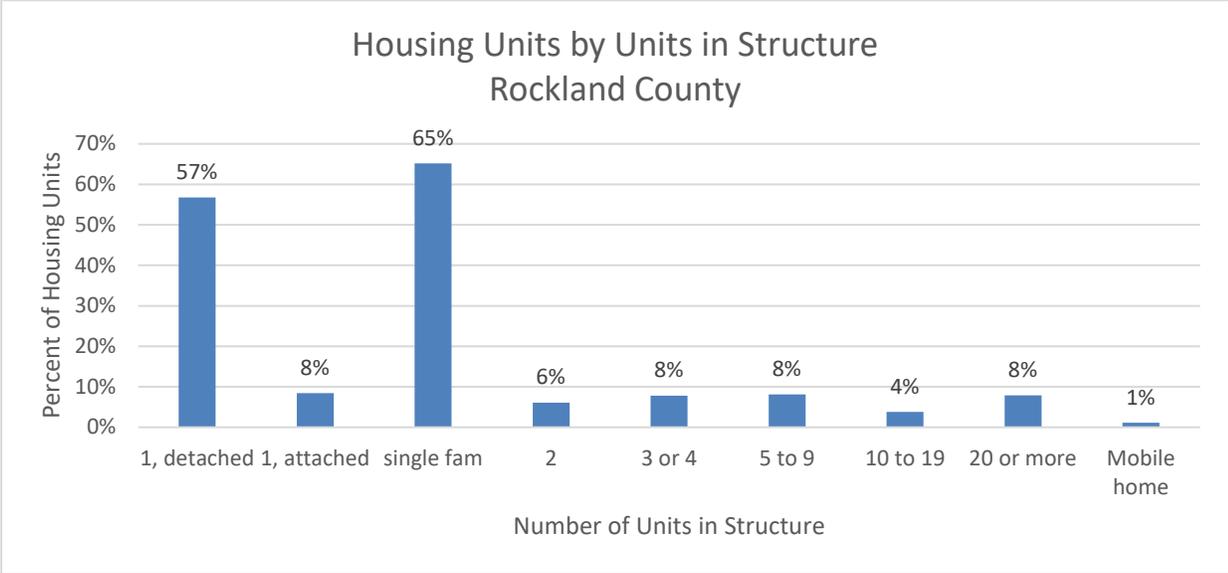
- The Town of Orangetown has the greatest share of units built before 1939 at 18%.

AGE OF HOUSING STOCK BY YEAR BUILT: VILLAGES											
		2020 or later	2010 to 2019	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or Earlier
Airmont	#	0	33	367	185	259	450	884	175	57	310
	%	0%	1%	13%	7%	10%	17%	33%	6%	2%	11%
Chestnut Ridge	#	0	0	88	261	182	577	1,053	381	80	316
	%	0%	0%	3%	9%	6%	20%	36%	13%	3%	11%
Grand View-on-Hudson	#	0	0	1	1	10	2	8	19	3	78
	%	0%	0%	1%	1%	8%	2%	7%	16%	2%	64%
Haverstraw	#	0	146	497	130	289	242	633	345	371	1,259
	%	0%	4%	13%	3%	7%	6%	16%	9%	9%	32%
Hillburn	#	0	2	21	30	16	27	23	32	18	192
	%	0%	1%	6%	8%	4%	7%	6%	9%	5%	53%
Kaser	#	0	198	270	369	51	72	135	4	14	20
	%	0%	17%	24%	33%	5%	6%	12%	0%	1%	2%
Montebello	#	0	10	497	300	73	127	300	79	17	199
	%	0%	1%	31%	19%	5%	8%	19%	5%	1%	12%
New Hempstead	#	0	48	40	77	40	222	466	443	61	70
	%	0%	3%	3%	5%	3%	15%	32%	30%	4%	5%
New Square	#	0	272	561	541	202	164	47	25	22	20
	%	0%	15%	30%	29%	11%	9%	3%	1%	1%	1%
Nyack	#	0	170	263	117	380	229	679	410	118	1,080
	%	0%	5%	8%	3%	11%	7%	20%	12%	3%	31%
Piermont	#	0	0	83	238	251	171	228	23	51	407
	%	0%	0%	6%	16%	17%	12%	16%	2%	4%	28%
Pomona	#	0	32	110	87	240	235	264	53	0	17
	%	0%	3%	11%	8%	23%	23%	25%	5%	0%	2%
Sloatsburg	#	0	11	19	81	40	221	180	363	47	311
	%	0%	1%	1%	6%	3%	17%	14%	29%	4%	24%
Spring Valley	#	15	1,032	632	536	816	2,255	2,943	963	162	926
	%	0%	10%	6%	5%	8%	22%	29%	9%	2%	9%
Suffern	#	0	33	88	27	618	1,709	785	479	211	980
	%	0%	1%	2%	1%	13%	35%	16%	10%	4%	20%
Upper Nyack	#	0	20	45	32	83	33	95	208	51	242
	%	0%	2%	6%	4%	10%	4%	12%	26%	6%	30%
Wesley Hills	#	0	117	44	258	181	329	566	83	8	61
	%	0%	7%	3%	16%	11%	20%	34%	5%	0%	4%
West Haverstraw	#	0	21	34	521	467	610	649	422	76	434
	%	0%	1%	1%	16%	14%	19%	20%	13%	2%	13%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Grand View-on-Hudson has the largest share of housing units built before 1939 at 64% of all units followed by the Village of Hillburn with 53%.

HOUSING UNITS IN STRUCTURE



Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

HOUSING UNITS BY UNITS IN STRUCTURE: ROCKLAND COUNTY								
	1, Detached	1, Attached	2 Units	3 or 4 Units	5 to 9 Units	10 to 19 Units	20 or More Units	Mobile Home
Count	61,180	9,051	6,560	8,396	8,755	4,056	8,496	1,215
Percent of Total	57%	8%	6%	8%	8%	4%	8%	1%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- By far the most common type of residential structure in Rockland County is the single-detached home which accounts for 57% of all residential structures. Because of high land costs, single-detached units often have a higher overall cost compared to other residential housing structures.
- Single-unit attached structures, structures with 3 or 4 units, structures with 5 to 9 units, and structures with 20 or more each account for 8% of all residential structures.
- Mobile homes make up approximately 1% of residential structures in the county.

		HOUSING UNITS BY UNITS IN STRUCTURE TOWNS (Unincorporated Areas)							
		1, Detached	1, Attached	2 Units	3 or 4 Units	5 to 9 Units	10 to 19 Units	20 or More Units	Mobile Home
Clarkstown	#	19,993	2,814	1,040	1,800	2,212	508	1,438	185
	%	67%	9%	3%	6%	7%	2%	5%	1%
Haverstraw	#	1,967	533	136	265	693	289	352	528
	%	41%	11%	3%	6%	15%	6%	7%	11%
Orangetown	#	10,662	283	593	509	494	541	590	32
	%	78%	2%	4%	4%	4%	4%	4%	0%
Ramapo	#	5,449	988	847	1,138	663	482	33	20
	%	57%	10%	9%	12%	7%	5%	0%	0%
Stony Point	#	4,416	138	122	173	67	76	64	358
	%	82%	3%	2%	3%	1%	1%	1%	7%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Of Rockland County towns, Haverstraw has the most variety in terms of housing structures. As compared to the county at large where 57% are single-detached homes, in Haverstraw only 41% of homes are in single-detached structures. A diversity of housing structures is indicative of diverse housing options and housing prices.
- Of all the towns in Rockland County, the Town of Stony Point has the greatest share of single-detached residential structures at 82%. Orangetown has the second largest share at 78% of all residential structures.

		HOUSING UNITS BY UNITS IN STRUCTURE VILLAGES							
		1, Detached	1, Attached	2 Units	3 or 4 Units	5 to 9 Units	10 to 19 Units	20 or More Units	Mobile Home
Airmont	#	2,247	0	147	34	8	93	191	0
	%	83%	0%	5%	1%	0%	3%	7%	0%
Chestnut Ridge	#	2,549	63	157	8	0	16	145	0
	%	87%	2%	5%	0%	0%	1%	5%	0%
Grand View-on-Hudson	#	113	0	0	1	2	6	0	0
	%	93%	0%	0%	1%	2%	5%	0%	0%
Haverstraw	#	1,221	582	418	616	318	56	701	0
	%	31%	15%	11%	16%	8%	1%	18%	0%
Hillburn	#	220	32	48	50	0	11	0	0
	%	61%	9%	13%	14%	0%	3%	0%	0%
Kaser	#	21	100	90	329	397	196	0	0
	%	2%	9%	8%	29%	35%	17%	0%	0%
Montebello	#	1,250	122	0	14	44	0	172	0
	%	78%	8%	0%	1%	3%	0%	11%	0%
New Hempstead	#	1,402	65	0	0	0	0	0	0
	%	96%	4%	0%	0%	0%	0%	0%	0%
New Square	#	120	197	231	557	549	65	116	19
	%	6%	11%	12%	30%	30%	4%	6%	1%
Nyack	#	640	421	617	462	318	222	766	0
	%	19%	12%	18%	13%	9%	6%	22%	0%
Piermont	#	429	142	87	120	231	105	338	0
	%	30%	10%	6%	8%	16%	7%	23%	0%
Pomona	#	998	8	7	4	0	0	0	21
	%	96%	1%	1%	0%	0%	0%	0%	2%
Sloatsburg	#	1,015	67	155	21	0	0	4	11
	%	80%	5%	12%	2%	0%	0%	0%	1%
Spring Valley	#	1,579	770	1,064	660	2,153	1,171	2,871	12
	%	15%	7%	10%	6%	21%	11%	28%	0%
Suffern	#	1,290	779	446	1,317	243	192	663	0
	%	26%	16%	9%	27%	5%	4%	13%	0%
Upper Nyack	#	730	10	40	9	18	0	2	0
	%	90%	1%	5%	1%	2%	0%	0%	0%
Wesley Hills	#	1,611	0	18	18	0	0	0	0
	%	98%	0%	1%	1%	0%	0%	0%	0%
West Haverstraw	#	1,258	937	297	291	345	27	50	29
	%	39%	29%	9%	9%	11%	1%	2%	1%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- There are several villages in Rockland County that consist almost entirely of single-detached residential units including the Village of Wesley Hills (98%), the Village of New Hempstead (96%), and the Village of Pomona (96%). Because of high land costs in Rockland County, single-detached residential units have a higher cost and value.
- The Village of Spring Valley has the highest number of residential structures with 20 or more units at 28% of all structures.
- Nyack has the greatest percent of 2-unit residential structures. Duplexes and other small multiunit housing are an important part of middle-income housing.

Number of Bedrooms

HOUSING UNITS BY NUMBER OF BEDROOMS ROCKLAND COUNTY						
	0 Bedrooms (Studio)	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 + Bedrooms
Count	2,125	13,984	20,139	26,839	31,084	13,538
Percent of Total	2%	13%	19%	25%	29%	13%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Only 2% of residential units in Rockland County are considered studios with less than one bedroom.
- 13% of residential units have one bedroom.
- Over 67% of residential units have 3 or more bedrooms.

HOUSING UNITS BY NUMBER OF BEDROOMS TOWNS (Unincorporated Areas)							
		0 Bedrooms (Studio)	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 + Bedrooms
Clarkstown	#	806	2,955	4,584	7,743	10,557	3,345
	%	3%	10%	15%	26%	35%	11%
Haverstraw	#	12	721	1,541	843	1,222	424
	%	0%	15%	32%	18%	26%	9%
Orangetown	#	104	1,725	1,681	4,325	4,629	1,240
	%	1%	13%	12%	32%	34%	9%
Ramapo	#	NA	325	909	1,816	3,784	2,896
	%	NA	3%	9%	19%	39%	30%
Stony Point	#	109	351	934	1,716	1,603	701
	%	2%	6%	17%	32%	30%	13%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Of all the towns in Rockland County, Haverstraw has the greatest percentage of one-bedroom units at 15%.
- The Town of Ramapo has the largest percentage of units that have five or more bedrooms.

		HOUSING UNITS BY NUMBER OF BEDROOMS- VILLAGES					
		0 Bedrooms (Studio)	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 + Bedrooms
Airmont	#	0	182	209	782	1,075	472
	%	0%	7%	8%	29%	40%	17%
Chestnut Ridge	#	28	182	203	830	1,320	375
	%	1%	6%	7%	28%	45%	13%
Grand View-on-Hudson	#	0	9	25	38	32	18
	%	0%	7%	20%	31%	26%	15%
Haverstraw	#	231	796	1,012	1,212	434	227
	%	6%	20%	26%	31%	11%	6%
Hillburn	#	11	10	80	157	73	30
	%	3%	3%	22%	43%	20%	8%
Kaser	#	0	37	386	323	248	139
	%	0%	3%	34%	29%	22%	12%
Montebello	#	0	123	127	251	717	384
	%	0%	8%	8%	16%	45%	24%
New Hempstead	#	0	0	69	124	926	348
	%	0%	0%	5%	8%	63%	24%
New Square	#	0	56	565	445	477	311
	%	0%	3%	30%	24%	26%	17%
Nyack	#	184	909	1,584	497	227	45
	%	5%	26%	46%	14%	7%	1%
Piermont	#	27	376	621	268	89	71
	%	2%	26%	43%	18%	6%	5%
Pomona	#	0	20	28	195	419	376
	%	0%	2%	3%	19%	40%	36%
Sloatsburg	#	0	40	191	550	440	52
	%	0%	3%	15%	43%	35%	4%
Spring Valley	#	598	3,338	2,921	1,804	981	638
	%	6%	32%	28%	18%	10%	6%
Suffern	#	51	1,491	1,468	1,238	536	146
	%	1%	30%	30%	25%	11%	3%
Upper Nyack	#	13	40	133	268	220	135
	%	2%	5%	16%	33%	27%	17%
Wesley Hills	#	0	0	66	146	529	906
	%	0%	0%	4%	9%	32%	55%
West Haverstraw	#	61	298	802	1,268	546	259
	%	2%	9%	25%	39%	17%	8%

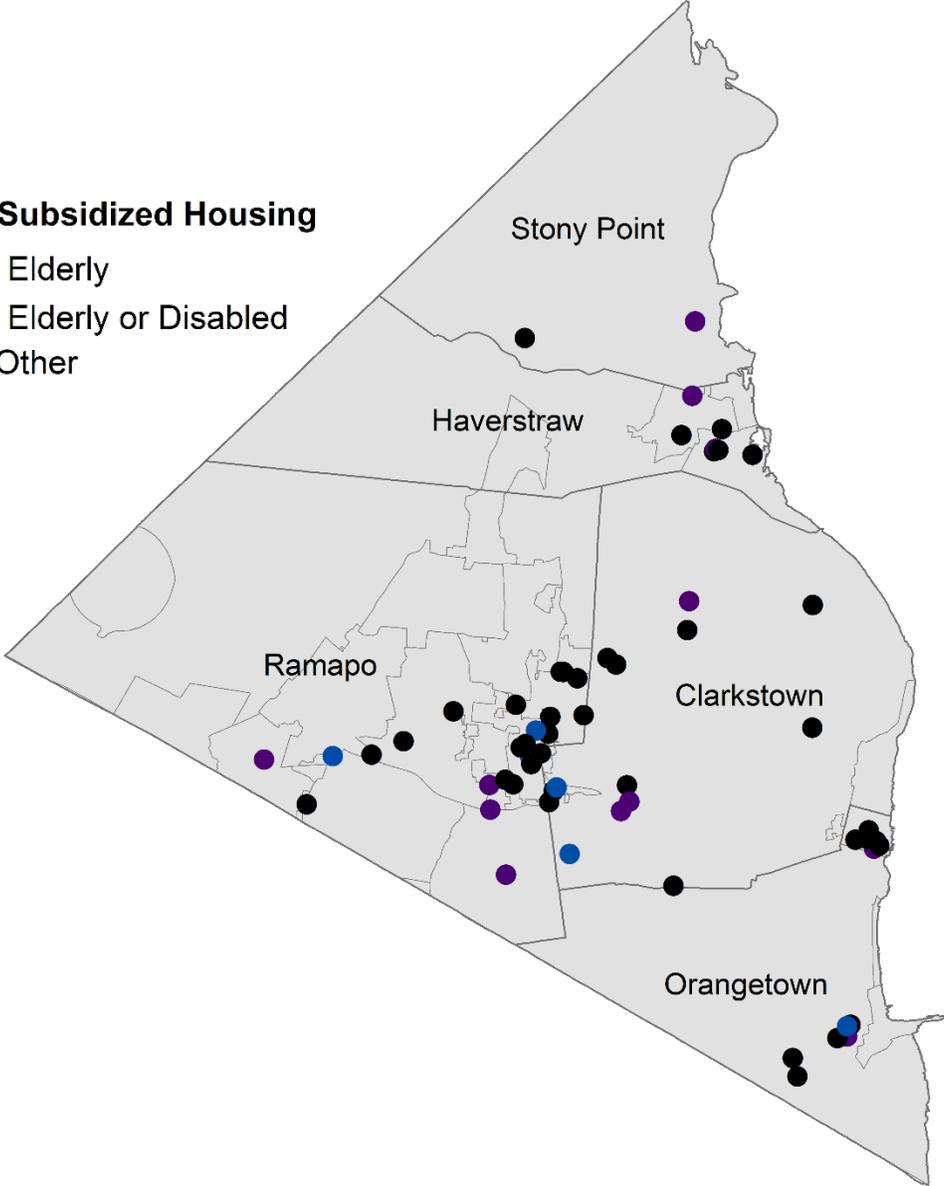
Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- 55% of homes in the Village of Wesley Hills have 5+ bedrooms, indicating that most homes are large in and would be appropriate for large households. Larger homes are also typically more expensive.
- The Village of Spring Valley has the largest percentage of 1-Bedroom homes (32%).
- The Village of Nyack has the greatest percentage of 2-bedroom homes (46%).

EXISTING AFFORDABLE HOUSING

Type of Subsidized Housing

- For Elderly
- For Elderly or Disabled
- All Other



Source: National Housing Preservation Database

Public Housing

Housing Authority	Public Housing Development	Address	Municipality	Units	Waitlist(s)
Nyack Housing Authority	Waldron Terrace	15 Highview Ct.	Village of Nyack	88	
	Depew Manor	60 Depew Ave	Village of Nyack	48	
Spring Valley Housing Authority	Gesner Gardens	14 Union Rd	Village of Spring Valley	146	
New Square Housing Authority	None	Not Applicable		No units. 650 Section 8 Housing Choice Vouchers	250
Ramapo Housing Authority	Multiple Sites	38 Pondview Dr.	Villages of Suffern and Spring Valley	200 Project Based Vouchers (PBV) and 648 Housing Choice Vouchers (HCV)	PBV – 435 HCV - 3,347 applications
Kaser Housing Authority	Kaser Housing Authority	17 Phyllis Terrace, Monsey	Kaser	4 senior units	80
	Oakwood	31-82 Crest Ct, Monsey		50 units in partnership with Oakwood Housing 120 Housing Choice Vouchers (HCV)	

- There are five public housing authorities in Rockland County including the Nyack Housing Authority, the Spring Valley Housing Authority, the New Square Housing Authority, Kaser Housing Authority and the Ramapo Housing Authority.
- The New Square Housing Authority does not have any units but offers a housing choice voucher program within the Village of New Square.
- The Ramapo Housing Authority has the greatest number of units with 200 project-based vouchers. The authority also has 648 housing-choice vouchers.

Subsidized Housing Inventory

*Yellow highlight means subsidy expires before 12/01/2032

Property Name	Property Address	Village/Hamlet	Town	Target Tenant Type	Subsidized Units	Subsidies	Earliest Possible Subsidy Expiration
Monterey Gardens	1 Monterey Gdns.	Bardonia	Clarkstown	Elderly	106	Section 8 NC	09/30/2037
Rockland AHRC Homes	70 N Harrison Ave.	Congers	Clarkstown	Disabled	8	Section 202 Direct Loan, Section 8 NC	04/30/2024
Arc Of Rockland Community Connections	2 Redwood Ct.	Nanuet	Clarkstown	Disabled	12	Section 8 PRAC/811	12/01/2050
Venture Development 2002	136 N Middletown Rd.	Nanuet	Clarkstown	Disabled	18	Section 8 PRAC/811	04/27/2045
Middlewood Senior Citizen Park	80 N Middletown Rd.	Nanuet	Clarkstown	Elderly	102	Section 8 LMSA, Other HUD Insured	04/30/2042
Hyenga Lake Senior Housing	42 Hyenga Lk.	Nanuet	Clarkstown	Elderly or disabled	66	LIHTC 9%	01/01/2041
Seton Village Senior Housing	146 Convent Rd.	Nanuet	Clarkstown	Elderly or disabled	34	LIHTC 9%	01/01/2035
Lilac Ridge	1 Hyenga Way	Nanuet	Clarkstown		1	HOME	03/30/2033
Maplewood Gardens	201 Maplewood Gdns.	Nanuet	Clarkstown	Family	50	Section 8 NC, LIHTC 4%	08/08/2029
Jawonio Residential Opportunities III	1 Franklin Ln.	New City	Clarkstown	Disabled	15	Section 8 PRAC/811	06/02/2048
Squadron Gardens Snr Czn Hsg	1 Squadron Blvd.	New City	Clarkstown	Elderly	100	Section 8 NC	02/28/2042
Rockland Arc Visions	199 Red Hill Rd.	New City	Clarkstown	Disabled	15	Section 8 PRAC/811	11/01/2022
Venture 2004 Development	18 Stanley Rd.	Garnerville	Haverstraw	Disabled	5	Section 8 PRAC/811	04/30/2047

Property Name	Property Address	Village/Hamlet	Town	Target Tenant Type	Subsidized Units	Subsidies	Earliest Possible Subsidy Expiration
West Haverstraw Senior Citizen Hsg	119 Walnut Hls.	West Haverstraw	Haverstraw	Elderly	100	Section 8 NC	07/31/2025
Murphy Manor Apartments	45 Rela Ave.		Haverstraw		26	LIHTC 9%	01/01/2040
Haverstraw Place Apartments	140 Route 9W		Haverstraw	Family	89	Other HUD Insured, LIHTC 9%	01/01/2033
Warren Knolls	500 Warren Knls.		Haverstraw	Elderly	96	Section 8 NC	11/30/2026
Haverstraw Place Senior Housing	Route 9W		Haverstraw		10	HOME	02/14/2026
Rehab Loan Program	1 Main St.		Haverstraw		1	HOME	01/24/2026
Nyack Point Apartments	263 Main St.	Nyack	Orangetown	Family	33	LIHTC 9%	01/01/2047
Nyack Plaza Apartments	801 Nyack Plz.	Nyack	Orangetown	Elderly	173	Section 8 NC	03/31/2042
Pine Street Homes	Highview Ct.	Nyack	Orangetown	Family	28	LIHTC 4%	01/01/2039
RHAC CHDO Nyack Point Apartments	123 Main St.	Nyack	Orangetown		1	HOME	09/23/2036
Rockland Gardens	701 Sickles Ave.	Nyack	Orangetown	Family	68	Section 8 SR	02/26/2031
Tallman Towers	36 S Broadway Apt. 1E	Nyack	Orangetown	Family	83	LIHTC 4%, Section 8 LMSA	09/30/2028
Venture South Community Residence	220 Kings Hwy.	Orangeburg	Orangetown	Disabled	10	Section 202 Direct Loan, Section 8 NC	06/30/2023
Camp Venture Ind Liv Fac	250 Route 340	Sparkill	Orangetown	Disabled	21	Section 8 PRAC/811	11/19/2037
Thorpe Village	1 Thorpe Dr.	Sparkill	Orangetown	Elderly	198	Section 8 NC, Other HUD Insured	08/10/2035
Dowling Gardens	190 Kings Hwy.	Sparkill	Orangetown	Elderly or disabled	47	LIHTC 9%	01/01/2025
Homes For Heroes	335 Western Hwy.	Tappan	Orangetown		3	HOME	11/02/2038

Property Name	Property Address	Village/Hamlet	Town	Target Tenant Type	Subsidized Units	Subsidies	Earliest Possible Subsidy Expiration
The Willows At Ramapo Rehab	30 Cragmere Rd.	Airmont	Ramapo		203	Other HUD Insured	11/01/2050
Airmont Gardens	60 De Baun Ave.	Airmont	Ramapo	Elderly or disabled	140	LIHTC 4%	01/01/2033
Esther Dashew Apartments	20 Secora Rd.	Monsey	Ramapo	Elderly	105	Section 8 NC, Other HUD Insured	12/31/2039
Crest Court	82 Crest Ct.	Monsey	Ramapo	Family	50	LIHTC 9%	01/01/2029
Village Of New Square	37 Buchanan Rd.	New Square	Ramapo	Mixed	30	LIHTC 9%	01/01/2036
New Square Family Housing II	86 Buchanan Rd.	New Square	Ramapo	Mixed	24	LIHTC 9%	01/01/2025
Camp Venture Opts 2005	109 Old Nyack Tpke.	Spring Valley	Ramapo	Elderly	11	Section 8 PRAC/811	11/04/2048
Jawonio Residential Opportunity	133 W Eckerson Rd.	Spring Valley	Ramapo	Disabled	17	Section 8 PRAC/811	12/02/2044
Spring Valley Apartments	46 N Madison Ave.	Spring Valley	Ramapo	Elderly or disabled	53	LIHTC 9%	01/01/2039
Jawonio Apartments	15 Park Ave.	Spring Valley	Ramapo	Disabled	5	Section 8 PRAC/811	03/05/2037
Youngblood Senior Housing	201 N Main St.	Spring Valley	Ramapo	Elderly or disabled	26	LIHTC 9%	01/01/2036
Lakeview Village & Highview Apartments	125 Lakeview Vlg.	Spring Valley	Ramapo	Mixed	220	LIHTC 4%	01/01/2036
75 N Main St.	75 N Main St.	Spring Valley	Ramapo		1	LIHTC 4%	09/25/2033
Surrey Carlton Apartments	45 Ewing Ave.	Spring Valley	Ramapo	Family	176	LIHTC 4%, Other HUD Insured	07/31/2032
Red Schoolhouse Road Snr Ctzn Hsg	13 Hubert Humphrey Dr.	Spring Valley	Ramapo	Elderly	100	Section 8 NC	06/30/2031

Property Name	Property Address	Village/Hamlet	Town	Target Tenant Type	Subsidized Units	Subsidies	Earliest Possible Subsidy Expiration
Spring Valley Commons/Excel Program	30 Spring Valley Cmn.	Spring Valley	Ramapo	Family	64	LIHTC 9%	01/01/2028
Ewing Ave.	Ewing Ave.	Spring Valley	Ramapo		1	HOME	06/18/2027
Sycamore Crest	15 Summit Ave.	Spring Valley	Ramapo		96	LIHTC 4%, HOME	02/14/2026
Help Me Independent Living Center	164 E Eckerson Rd.	Spring Valley	Ramapo	Disabled	23	Section 202 Direct Loan	07/31/2024
New Square Family Housing	700 Wilson Ave.	Spring Valley	Ramapo	Family	44	Section 8 NC, Other HUD Insured	01/01/2024
Spring Valley Main Street Revitalization	Main St.	Spring Valley	Ramapo		1	HOME	12/17/2023
Rockland Arc Project Independence	77 Highview Rd.	Suffern	Ramapo	Disabled	15	Section 8 PRAC/811	12/04/2041
Esther Gitlow Towers II / Ross Towers	200 Lafayette Ave.	Suffern	Ramapo	Elderly	112	Section 202 Direct Loan, Section 8 NC, HOME, Other HUD Insured	07/07/2029
Spook Rock Senior Citizens Apartments	200 Dashew Dr.	Suffern	Ramapo	Family	231	LIHTC 4%, Other HUD Insured	01/01/2025
Rockland Arc Liv Alt	95 Blanchard Rd.		Stony Point	Disabled	15	Section 8 PRAC/811	12/12/2039
Stony Point Elderly Apartments	401 Tomkins Ave.		Stony Point	Elderly	74	Section 8 NC	04/30/2039

Source: National Housing Preservation Database

Subsidized Housing Metrics

SUBSIDIZED HOUSING UNITS BY TARGET POPULATION	
Target Population	Unit Count
Elderly	1,576
Disabled	179
Elderly or disabled	366
Family	916
Mixed / Unknown	326
Total	3,363

Source: National Housing Preservation Database

SUBSIDY COUNT BY TYPE OF SUBSIDY	
Type of Subsidy	Subsidy Count
Section 8 New Construction / Substantial Rehabilitation (NC/SR)	18
HOME	15
LIHTC 9%	12
Section 8 PRAC/811	11
Other HUD Insured	9
LIHTC 4%	9
Section 202 Direct Loan	4
Section 8 Loan Management Set-Aside (LMSA)	2

Source: National Housing Preservation Database

- The largest share of subsidized housing units in Rockland County are for the elderly population (1,576 units) followed by family units (916).
- There are 24 subsidies that could expire before December 31, 2032.

Emergency Rental Assistance Program

ERAP Rockland County and New York State November 2022 (program opened in June of 2021)	
Total unduplicated applicants in Rockland County	2,797
Total approved applicants	1,660
Rent arrears and perspective rent in Rockland County	\$27,038,238.56
Average rental assistance/applicant	\$16,300
Utility assistance applicants	1,660
Approved utility assistance applicants	424
Utilities pain in Rockland County	\$679,284.80
Average utility assistance/applicant	\$1,600
New York State (not including NYC) Demographics of ERAP Applicants	
Female	64.9%
Male	34.7%
Other	.4%
Hispanic	15%
Not Hispanic	85%
Black or African American	35.3%
White	53%
Asian	1.4%
American Indian or Alaska Native	1%
Pacific Islander	.4%
Multiple races	3.2%
Under 30% AMI	62%
Between 30%-50% AMI	24%
Between 50%-80% AMI	14%

Source: New York State Emergency Rental Assistance Program Reports, <https://otda.ny.gov/programs/emergency-rental-assistance/program-reports.asp>

ETPA Properties in Rockland County

Some communities in Rockland County have opted into the Emergency Tenant Protection Act (ETPA). In 1974 New York State enacted ETPA in an effort to mitigate the rising cost of rents. ETPA “stabilizes” rental apartment units by establishing restrictions on rent increases and providing other tenant protections including minimum service requirements and eviction protections.

ETPA applies to buildings with six or more units built between 1947 and 1974 in communities that have proclaimed a housing emergency, which is defined as a rental vacancy rate of less than 5%.

The ETPA system is administered by the New York State Division of Housing and Community Renewal (DHCR) and rent increase thresholds are determined by the Rockland County Rent Guidelines Board. The Rent Guidelines Board is composed of two tenant representatives, one owner representative, and four public members. Every year, the board establishes maximum rent increases for one and two-year leases. The board is directed to base the maximum increases on a survey of income and expenses for all ETPA buildings, as well as testimony from tenants and property owners.

The following is a list from 2022 of ETPA buildings by address and the number of units in Rockland County in Village of Spring Valley and Town of Haverstraw:

SPRING VALLEY ETPA BUILDINGS	
99 Union Road	114 To 118 S Main St
15 West Funstona Ave.	12 To 16 Park Ave
120-122 South Main St; 2-10 Division Ave.	30 To 40 S Cole Ave
27 Union Road	80 To 95 Garrison Dr; 1 To 39 Lunney Ct
17 Van Orden Ave.	8 To 17 and 18 To 24 Kearsing Pkwy
24 Fairview Ave.	15 White St
45 Division Ave.	17 Ridge Ave
130 To 150 W Eckerson Rd.	31 Prospect St
49 To 83 Robert Pitt Dr; 12 To 46 Monsey Blvd; 1 To 36 Fletcher Rd.	3 State St; 100 Karnell St; 60 E Eckerson Rd
51 Bethune Blvd.	45 S Madison Ave 25 W Funston Ave
35 S Madison Ave.	15 Ewing Ave
20 Rose Ave.	8 Rose Ave
64 S Main St.	2 Dutch Ln
262 To 298 N Main St.	9 Park Ave
500 E Funston Ave.	15 E Funston Ave
244 N Main St.	1 To 399 Sneden Pl W
106 To 112 Union Rd.	124 S Main St
69 Edison Ct.	

Haverstraw ETPA Buildings
1 To 13 Darian Ct
1 To 17 Brevoort Dr
1 To 18 Charles Ln
5 To 54 Forest Dr
229 Route 202
1 To 6 Route 202

Source: NYS Division of Homes & Community Renewal (DHCR) Office of Rent Administration, all buildings in Rockland County that have units registered as rent stabilized. 2022

- Only three municipalities in Rockland County have opted in to ETPA.
- The majority of ETPA rent stabilized units in Rockland County are in the Village of Spring Valley.

Residential Building Permits Issued

	BUILDING PERMITS FOR NEW PRIVATELY OWNED HOUSING UNITS 2018-2022: ROCKLAND COUNTY		
	Single-family Units	Multifamily Units	Total Units
2018	102	222	324
2019	87	307	394
2020	73	333	406
2021	113	373	486
2022	111	337	448

Source: U.S. Census Building Permit Survey

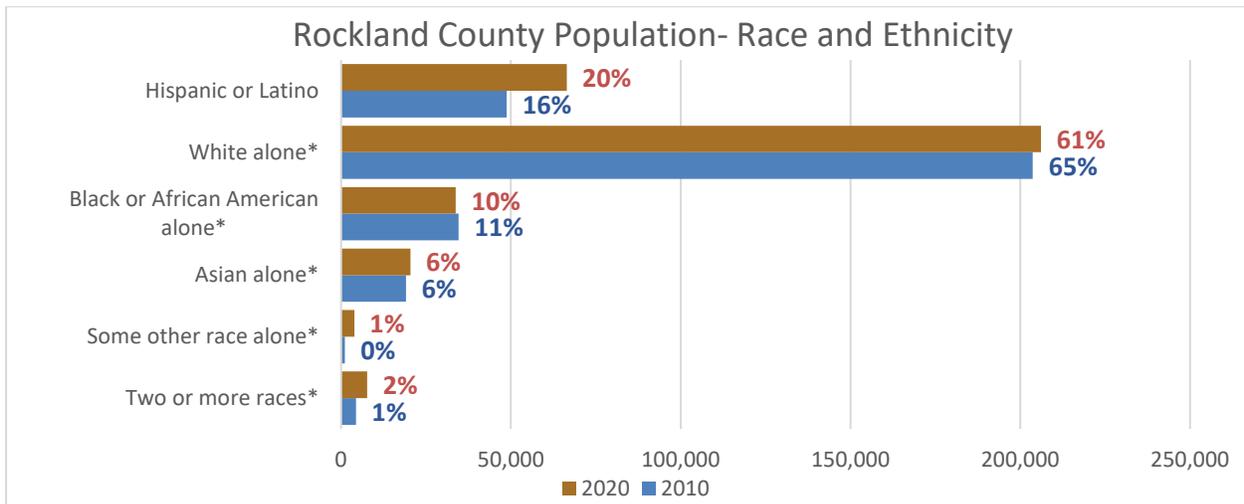
APPENDIX B: POPULATION AND HOUSEHOLD CHARACTERISTICS

TOTAL POPULATION AND RACE AND ETHNICITY

	ROCKLAND COUNTY POPULATION – RACE AND ETHNICITY					
	2010		2020		2010 to 2020 Change	
	#	%	#	%	#	%
Hispanic or Latino	48,783	16%	66,451	20%	17,668	36%
White alone*	203,670	65%	206,113	61%	2,443	1%
Black or African American alone*	34,623	11%	33,775	10%	-848	-2%
Asian alone*	19,099	6%	20,413	6%	1,314	7%
Some other race alone*	1,139	0%	3,877	1%	2,738	240%
Two or more races*	4,373	1%	7,700	2%	3,327	76%
Total	311,687		338,329		26,642	9%

Source: U.S. Census Bureau – 2010 & 2020 Decennial Census (Table: Hispanic or Latino, and not Hispanic or Latino by Race)

*Not Hispanic or Latino



Source: U.S. Census Bureau – 2010 & 2020 Decennial Census

*Not Hispanic or Latino

- From 2010 to 2020 “Some other race alone” had the greatest percentage increase (240%) with an added 2,738 people.
- The “Hispanic or Latino” population had the largest increase in people from 48,783 to 66,451, a 36% increase.
- The population of “Two or more races” had significant growth with a 76% increase.
- The “White alone” population only increased by 1% over the ten-year period.
- The majority of Rockland’s population identifies as “White alone” (61%).

Total Population and Change from 2010 to 2020 by Municipality

	2010	2020	Change
COUNTY			
Rockland County	311,687	338,329	9%
TOWNS (Unincorporated Areas)			
Clarkstown	82,124	84,840	3%
Haverstraw	11,456	12,262	7%
Orangetown	39,652	38,627	-3%
Ramapo	37,037	48,519	31%
Stony Point	15,059	14,813	-2%
VILLAGES			
Airmont	8,628	10,166	18%
Chestnut Ridge	7,916	10,505	33%
Grand View-on-Hudson	285	246	-14%
Haverstraw	11,910	12,323	3%
Hillburn	951	930	-2%
Kaser	4,724	5,491	16%
Montebello	4,526	4,507	0%
New Hempstead	5,132	5,463	6%
New Square	6,944	9,679	39%
Nyack	6,765	7,265	7%
Piermont	2,510	2,517	0%
Pomona	3,103	3,824	23%
Sloatsburg	3,039	3,036	0%
Spring Valley	31,347	33,066	5%
Suffern	10,723	11,441	7%
Upper Nyack	2,063	2,015	-2%
Wesley Hills	5,628	6,116	9%
West Haverstraw	10,165	10,678	5%

Source: U.S. Census Bureau – 2010 & 2020 Decennial Census

Households by Race /Ethnicity of Householder

	HOUSEHOLDS BY RACE/ETHNICITY- 2021 ROCKLAND COUNTY				
	Total	Owner	Renter	% Owner	% Renter
White alone	74,849	54,444	20,405	73%	27%
Black or African American alone	11,125	5,746	5,379	52%	48%
Asian alone	5,724	4,410	1,314	77%	23%
Some other race alone	6,269	2,410	3,859	38%	62%
Two or more races	4,194	2,549	1,645	61%	39%
Hispanic or Latino	14,933	7,703	7,230	52%	48%
White alone, not Hispanic or Latino	68,990	50,902	18,088	74%	26%
All Households	102,161	69,559	32,602	68%	32%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

- Of all race and ethnicity groups the Asian population has the largest percent of owner households (77%) followed by the White population (73%)
- Those who identify as “Some other race alone” have the smallest percentage of owner households at 38%.

Population by Age

	TOTAL POPULATION BY AGE GROUP ROCKLAND COUNTY 2010 AND 2020			
	2010	2020	# Change	% Change
Under 5	23,195	27,605	4,410	19%
5 to 9	23,443	25,900	1,040	4%
10 to 14	24,195	27,244	1,620	7%
15 to 19	23,440	25,007	200	1%
20 to 24	18,568	21,614	2,679	14%
25 to 34	33,263	38,370	4,324	13%
35 to 44	40,332	37,658	-4,357	-11%
45 to 54	43,798	40,106	-4,248	-10%
55 to 59	18,685	21,611	2,360	13%
60 to 64	16,630	19,309	1,637	10%
65 to 74	21,098	28,942	6,786	32%
75 to 84	12,960	15,926	3,015	23%
85+	5,854	7,193	1,472	25%
24 or younger				
	112,841	127,370	14,529	13%
25 to 64				
	152,708	157,054	4,346	3%
65+				
	39,912	52,061	12,149	30%

Source: U.S. Census Bureau – 2010 & 2021 American Community Survey 5-year estimates

Household Types

HOUSEHOLD TYPES ROCKLAND COUNTY	
Household Type	Percent of Total County Households
Households with one or more people under 18	38%
Households with one or more people 60 years and over	44%
Householder is 35 years or younger	13%
Householder is 65 years or older	30%
Householder is living alone	21%

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

Household Size by Tenure

HOUSEHOLD SIZE BY TENURE ROCKLAND COUNTY		
Household Size by Tenure Rockland County	2010	2021
Total:	97,557	102,161
Owner occupied:	69,300	69,559
1-person household	11,205	12,177
2-person household	21,414	21,468
3-person household	12,448	11,070
4-person household	12,654	12,736
5-person household	6,828	5,842
6-person household	2,552	2,913
7-or-more person household	2,199	3,353
Renter occupied:	28,257	32,602
1-person household	8,987	8,740
2-person household	6,345	7,186
3-person household	4,024	4,628
4-person household	3,805	4,312
5-person household	1,804	2,467
6-person household	931	2,078
7-or-more person household	2,361	3,191

Source: ACS 2010 and 2021

Average Household Size

AVERAGE HOUSEHOLD SIZE ROCKLAND COUNTY		
	Owners	Renters
Rockland County	3.2	3.4

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

AVERAGE HOUSEHOLD SIZE: TOWNS		
	Owners	Renters
Clarkstown	3.0	2.5
Haverstraw	3.1	3.0
Orangetown	2.9	2.1
Ramapo	3.7	4.1
Stony Point	3.0	2.4

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

AVERAGE HOUSEHOLD SIZE: VILLAGES		
	Owners	Renters
Airmont	3.9	3.6
Chestnut Ridge	3.6	3.7
Grand View-on-Hudson	2.3	1.5
Haverstraw	3.4	3.2
Hillburn	3.3	3.5
Kaser	3.9	4.9
Montebello	3.2	2.6
New Hempstead	4.1	3.0
New Square	4.9	5.2
Nyack	2.2	2.4
Piermont	2.2	1.9
Pomona	3.3	4.3
Sloatsburg	2.6	2.5
Spring Valley	3.7	3.3
Suffern	2.3	2.6
Upper Nyack	2.9	2.0
Wesley Hills	3.9	4.2
West Haverstraw	3.3	3.3

Source: U.S. Census Bureau – 2021 American Community Survey 5-year estimates

APPENDIX C: HOUSING AFFORDABILITY

Households Earning up to 30% AMI; 50% AMI; 80% AMI, 100% AMI

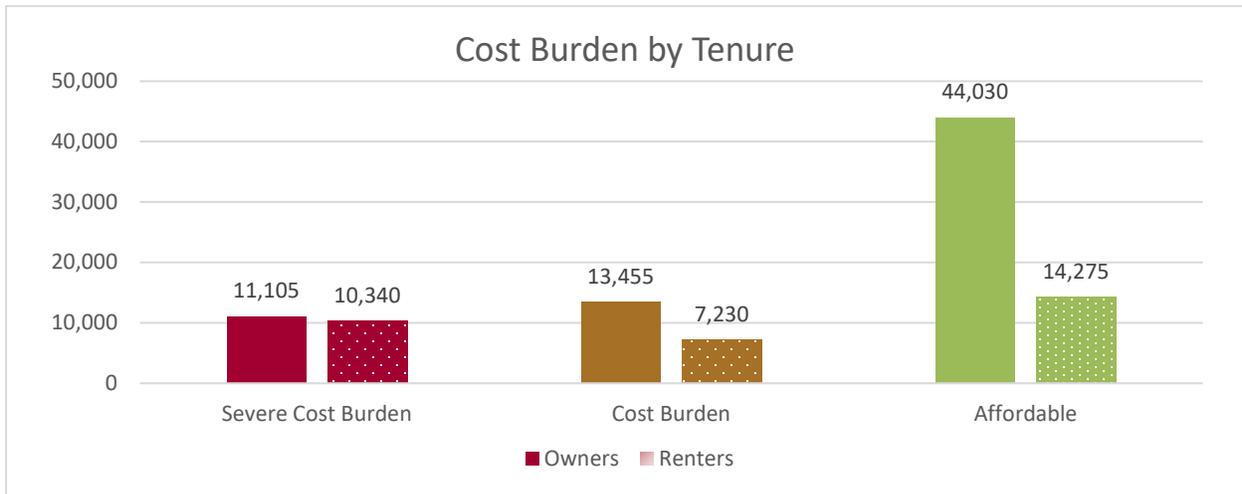
	Owners	Renters	Total
Household Income ≤30% AMI	5,025	11,510	16,535
Household Income >30% to ≤50% AMI	5,875	5,600	11,475
Household Income >50% to ≤80% AMI	9,680	6,455	16,135
Household Income >80% to ≤100% AMI	6,640	2,275	8,915
Household Income >100% AMI	41,370	6,005	47,375
Total	68,590	31,845	100,440

Source: HUD CHAS 2015-2019

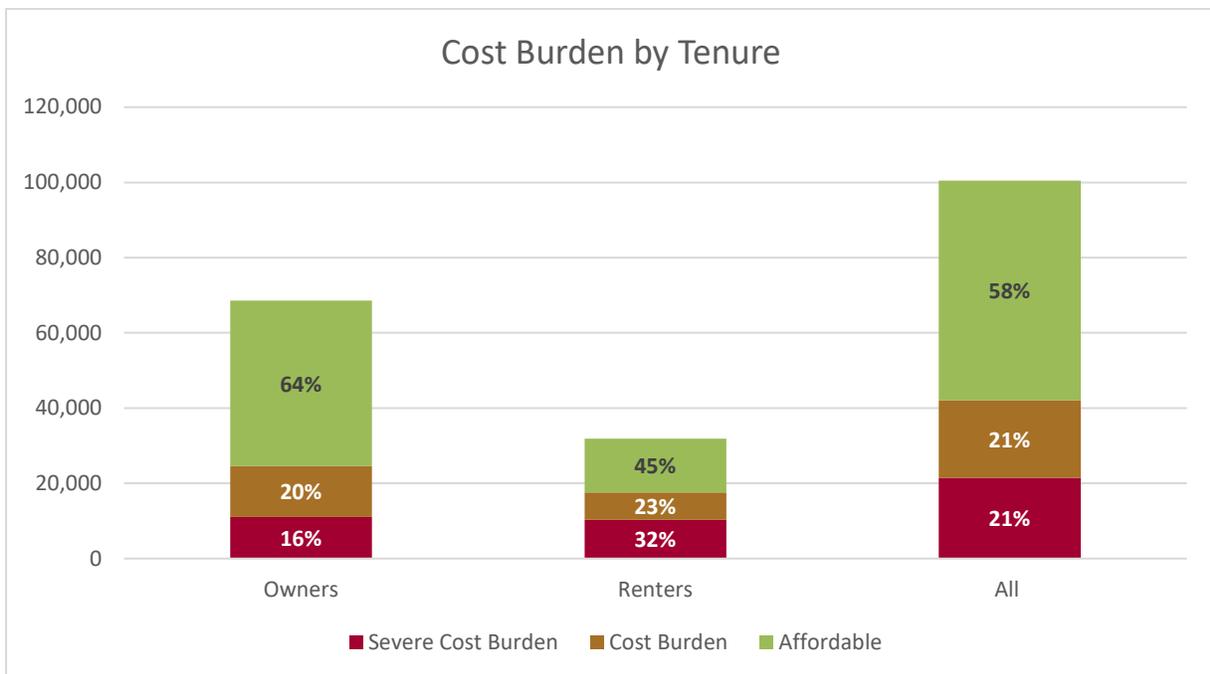
- Most households with higher incomes are owners while the majority of lower income households are renters.

HOUSING COST BURDEN

Housing Cost Burden by Tenure



Source: HUD CHAS 2015-2019



Source: HUD CHAS 2015-2019

- Most owner households (64%) live in housing that is affordable to them but over 13,000 are cost burdened and over 11,000 are severely cost burdened and pay more than 50% of household income to housing.
- Less than half of renters live in housing that is considered affordable (pay 30% or less of household income).
- Over 7,000 renters are cost burdened and over 10,000 are severely cost burdened and pay more than 50% of household income to housing.

Housing Cost Burden by Income



Source: HUD CHAS 2015-2019

- Most owner households with incomes of 100% AMI or more are in housing that is affordable to them.
- The largest group of severely cost burdened owner households are those at 30% or less of the AMI.
- Renter households with lower incomes are more likely to be cost or severely cost burdened. The largest number of severely cost burdened households are those with incomes at 30% or less of the AMI.
- The higher the household income of renters, the more likely they are to be in housing that they can afford.

Housing Cost Burden by Municipality

		SEVERE COST BURDEN	COST BURDEN	AFFORDABLE
Town of	Clarkstown	16%	17%	67%
	Haverstraw (unincorporated)	20%	22%	59%
	Orangetown (unincorporated)	12%	22%	66%
	Ramapo (unincorporated)	31%	25%	43%
	Stony Point	13%	21%	66%
Village of	Airmont	26%	23%	50%
	Chestnut Ridge	22%	27%	51%
	Grand View-on-Hudson	27%	12%	61%
	Haverstraw	34%	19%	47%
	Hillburn	22%	24%	54%
	Kaser	56%	18%	26%
	Montebello	21%	17%	62%
	New Hempstead	21%	24%	55%
	New Square	65%	14%	21%
	Nyack	32%	20%	48%
	Piermont	12%	23%	65%
	Pomona	21%	22%	58%
	Sloatsburg	14%	21%	65%
	South Nyack	17%	25%	58%
	Spring Valley	30%	22%	48%
	Suffern	17%	22%	61%
	Upper Nyack	18%	12%	70%
Wesley Hills	24%	17%	59%	
West Haverstraw	22%	26%	52%	

Source: HUD CHAS 2015-2019

- The Village of New Square has the highest percentage of households that are severely cost burdened (65%) followed by Kaser at 56%.
- Only 21% of households in New Square are in housing that is considered affordable based on household income.
- The Village of Upper Nyack has the highest percentage of households that are in housing that is considered affordable based on household income (70%).

APPENDIX D: HOUSING FOR SPECIAL POPULATIONS

HOMELESS POPULATION (PIT + OTHER DATA)

On behalf of Rockland County Continuum of Care, CARES of NY, Inc. conducts an annual Point-in-Time count of unsheltered and homeless persons. The U.S. Department of Housing (HUD) requires that Continuums of care conduct annual county on a single night. Unsheltered homeless persons are counted every other year. This data comes from CaresNY.org.

EMERGENCY SHELTER POINT-IN-TIME COUNT - 2022				
Organization Name	Project Name	PIT Count	Total Beds	Utilization Rate
Catholic Charities Community Services of Rockland Inc.	The Inn Warming Center	33	54	61%
Center for Safety & Change, Inc	Rockland Family Shelter (DV)	12	13	92%
Loeb House Inc.	Take Five	0	2	0%
Rockland County DSS	Emergency Housing	3	3	100%
Rockland County DSS	Family Shelter	8	28	29%
Sum :		56		

TRANSITIONAL HOUSING POINT-IN-TIME COUNT - 2022				
Organization Name	Project Name	PIT Count	Total Beds	Utilization Rate
Open Arms Inc.	Men's Community Residence	6	18	33%
Open Arms Inc.	Women's Community Residence	4	12	33%
Sum :		10		

**PERMANENT SUPPORTIVE HOUSING
POINT-IN-TIME COUNT - 2022**

Organization Name	Project Name	PIT Count	Total Beds	Utilization Rate
Loeb House Inc.	Fred Hecht Apartments	28	28	100%
Loeb House Inc.	Homes for Heroes	7	7	100%
Loeb House Inc.	Magge Conway Rooming House	17	17	100%
Rockland County DSS	RCDSS PSH	26	26	100%
VA Hudson Valley	HUD VASH	9	9	100%

Sum : 87

**RAPID REHOUSING
POINT-IN-TIME COUNT- 2022**

Organization Name	Project Name	PIT Count	Total Beds	Utilization Rate
Center for Safety & Change, Inc	CSC - DV Rapid Rehousing	15	15	100%
Rockland County DSS	RC DSS - NYS ESG-CV RRH	2	2	100%
Rockland County DSS	RCDSS - RRH 1	23	23	100%
Rockland County DSS	STEHP RRH	2	2	100%
VA Hudson Valley	WestCOP - SSVF	1	1	100%

Sum : 43

**UNSHELTERED*
POINT-IN-TIME COUNT
2021****

Total Unsheltered	40 persons
Unsheltered PIT Subpopulation Information	
Chronically Homeless Individuals	22
Chronically Homeless Families	0
Chronically Homeless Vets	0
Chronically Homeless Youth	3
Adults with a Serious Mental Illness	10
Adults with a Substance Use Disorder	11
Adults with HIV/AIDS	2
Victims of Domestic Violence	2

**In 2021 HUD provided NY-606 with a partial exemption from the unsheltered PIT count due to the COVID-19 crisis. As a result, no demographic or household data was gathered on those experiencing unsheltered homelessness therefore no comparisons could be made in the data below.*

*** HUD only requires CoCs to conduct a count of unsheltered homeless every other year (odd years).*

- DSS Emergency Housing was at 100% utilization rate during the point-in-time count.
- The Loeb House Inc., which has only two beds were vacant for the point-in-time count.
- The Domestic violence shelter, Center for Safety & Change, had a utilization rate of 92% during the point-in-time count.
- Both the men’s and the women’s community residence had a utilization rate of 33% during the point-in-time count.
- All permanent housing beds were at 100% utilization rate during the point-in-time count.
- All rapid-rehousing housing beds were at 100% utilization rate during the point-in-time count.
- There were 40 persons counted as unsheltered during the annual point-in-time count. Of these persons, 22 were chronically homeless individuals, 10 were adults with serious mental illness, and 11 were adults with substance use disorder.

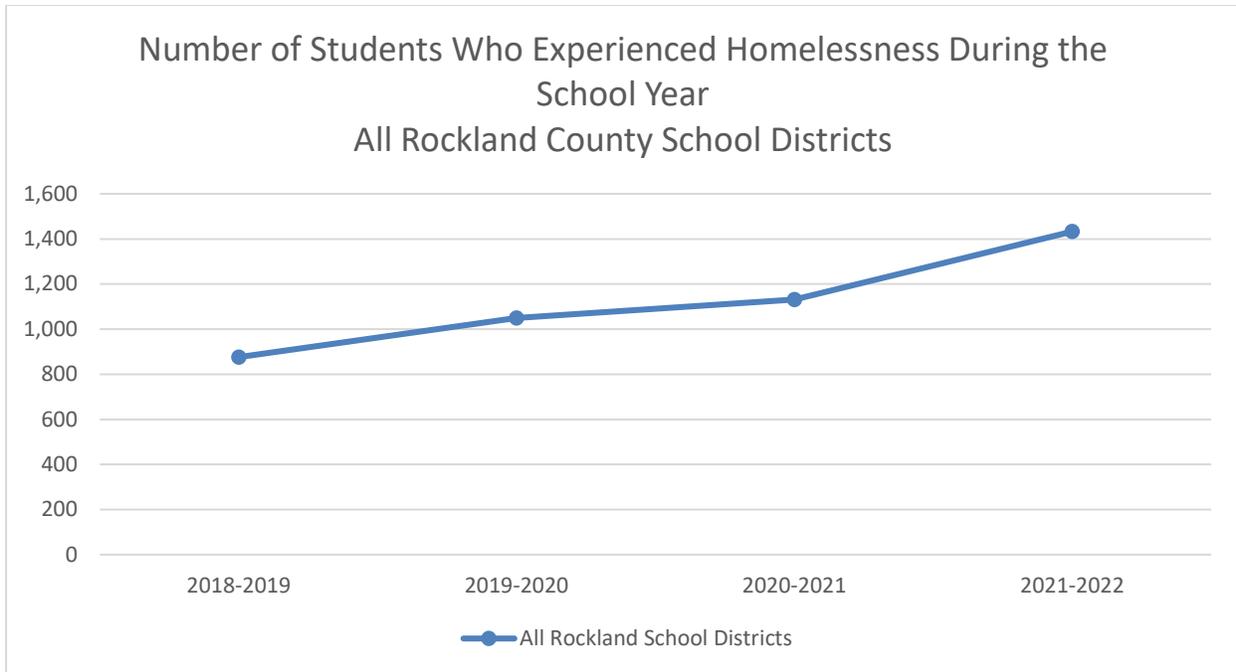
Homeless Students

Funded by the New York State Education Department, New York State Technical and Educational Assistance Center for Homeless Students (NYS-TEACHS) collects data on the number of students who experience homelessness each year by school district. Counts are unduplicated.

Most children who experience homelessness in Rockland County are “doubled up” in a relative or friend’s home, and a small portion may live in a family shelter. Some children may also live in cars, parks, abandoned buildings, or similar places.

	NUMBER OF STUDENTS WHO EXPERIENCE HOMELESSNESS AT ANY POINT IN THE SCHOOL YEAR: ROCKLAND COUNTY SCHOOL DISTRICTS			
	2018-2019	2019-2020	2020-2021	2021-2022
Clarkstown CSD	36	18	12	20
Nanuet UFSD	8	S	8	9
Haverstraw-Stony Point CSD (North Rockland)	75	55	47	56
South Orangetown CSD	17	22	19	13
Nyack Union Free School District	26	S	s	0
Pearl River UFSD	45	23	23	25
Suffern CSD	27	15	15	11
East Ramapo CSD (Spring Valley)	642	917	1,007	1,299
TOTAL	876	1,050	1,131	1,433

Source: New York State Education Department in the Student Information Repository System (SIRS)
 s = suppressed (1-4 students identified as homeless) *



Source: The New York State Technical and Educational Assistance Center for Homeless Students. The data were collected by the New York State Education Department in the Student Information Repository System (SIRS)

HOUSEHOLDS WITH PERSONS WITH DISABILITIES

	HOUSEHOLDS WITH ONE OR MEMBERS WITH A DISABILITY, BY HOUSEHOLD INCOME									
	<30% AMI		>30% to ≤50% AMI		>50% to ≤80% AMI		> 80% AMI		All Income Ranges	
	#	%	#	%	#	%	#	%	#	%
A cognitive limitation	1,950	12%	930	8%	1,430	9%	3,490	6%	7,800	8%
A hearing or vision impairment	1,760	11%	1,495	13%	1,605	10%	5,190	9%	10,050	10%
A self-care or independent living limitation	2,265	14%	1,530	13%	1,900	12%	4,490	8%	10,185	10%
An ambulatory limitation	2,905	18%	1,830	16%	2,135	13%	5,155	9%	12,030	12%
None of the above limitations	11,755	71%	8,225	72%	12,450	77%	45,655	81%	78,090	78%
Total	16,535		11,475		16,135		56,295		100,440	

Source: HUD CHAS 2015-2019

FAIR HOUSING COMPLAINTS

NYS DHCR fair housing complaints in Rockland County 2018-2020

Date Filled	Discriminatory Act(s)	Outcome
12/13/2018	Denial of credit related to housing; Discrimination in sale of housing; Eviction/Threatened Eviction; Refusal to sell housing	No Probable Cause Determination
12/18/2018	Denial of credit related to housing; Denial of equal terms, conditions, and privileges of tenancy; Other Housing Discrimination; Refusal to sell housing	No Probable Cause Determination
11/20/2019	Denial of equal terms, conditions, and privileges of tenancy; Other Housing Discrimination	No Probable Cause Determination
11/04/2020	Denial of equal terms, conditions, and privileges of tenancy; Other Housing Discrimination	Determination Dismissing Complaint

Source: New York State Division of Housing and Community Renewal

APPENDIX E: INTERVIEW LIST

Airmont/Ramapo Public Housing Authority	Mary Ann Nardini
BRIDGES	Carlos Martinez
CARES	Kathy Germain
Catholic Charities Community Services of Rockland	Daniel Eudene
Center for Rockland Codes Investigations at the Department of Health	Brian Welty
Center for Safety and Change	Venesia DeFrank; Anquette Mackay
Community Outreach Center	Rabbi Hersh Horowitz
CUPON	Michael Miller; Justin Schwartz; Gordon Wren
CUPON	Susan Shapiro
Emanuel Law P.C.	Ira Emanuel
Habitat for Humanity	Scott Vanderhoff
Hellman Management LLC	Howard Hellman
Howard Hanna/Rand Realty	Jackie Vasquez
Howard Hanna/Rand Realty	Joseph Rand & Matt Rand
Howard Hanna/Rand Realty	JP Endres
Interfaith Coalition for the Homeless	Anna Kobelka
J&G Law	John Cappello
Konbin Neg Lakay	Renold Julien
Literacy Solutions	Pat Rajala; Anne Carey-Colorado

MPACT	Ryan Porter
NAACP - Nyack/ Spring Valley	Willie Trotman
Nanuet Family Resource Center	RoseAnn Mercado; Marta Renzi
New York State Senate	James Skoufis
Nyack Center	Kim Cross
Nyack Housing Authority	Toni Keys
Ramapo	Mona Montal
RECAP	Michele McKeon
Rockland Clergy for Social Justice	Adam Baldachin; Oscar Cohen
Rockland County	Tom Dillon
Rockland County Continuum of Care	Dina Rodema
Rockland County Continuum of Care	Nancy Harrington; Judy Rosenthal; Matthew Janeczko; Alex Burstein; Maria Frank; Anna Kobelka; Kathy Germain; Andy Kohlbrenner; Dena Rodema; Marion Breland
Rockland County Department of Health	Samuel Rulli
Rockland County Department of Social Services	Maria Pastorelli
Rockland County Department of Social Services	Maura Donoghue
Rockland County Department of Social Services	Bryan Messinger
Rockland County Office for People with Disabilities	Jacki Scott
Rockland County Office for the Aging	Martha Robles
Rockland County Office of Buildings and Codes	Ed Markunas

Rockland County Planning Department	Doug Schuetz
Rockland Housing Action Coalition	Gerri Levy (former director)
Rockland Housing Action Coalition, Inc.	Vera Rosario
Rockland Housing Choice Voucher Team	Jennifer Reilly
Rockland IDA	Steve Porath
RPLUS	Kathy Galione; Margie Turrin
Sisters of Charity	Matthew Janeczko
Spring Valley Housing Authority	Keith Burrell, Executive Director
Town of Clarkstown	Joe Simoes; Jeff Gillies
United Way	Stephen Pappas
WestCOP	Rosie Samudio
Wright Brothers Real Estate	Diane Mitchell



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.

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

