

Housing Sub-Committee Report

TOW Comprehensive Plan Update Committee

Committee Members: Karen Mosca - chair, Jim Tyger, Paula Redmond, Theresa Maggicomo, Les Rollins

INTRODUCTION

The Master Plan of 1987 addressed the issue of housing, for the first time, because of the growing demand for housing in Dutchess County and the impact this demand would have on the Town of Washington. This demand for housing has increased beyond the projected growth in the 1987 plan. The 1987 plan used three different population projections and the largest projection of 1,583 units by 2010 has already been outstripped by the number of units, 2,192, from the 2000 census information. The 1987 plan estimated a possible 40% increase in housing units between 1980 and 2010. The actual increase in housing units from 1980 to 2000 has been 93%. This is a far larger growth than projected. Also, the steadily increasing prices of homes and the issues that this raises will need to be addressed in the new Comprehensive Plan.

HOUSING SUPPLY

Number of Units

From the period 1940 to 1980, the Town of Washington's housing supply increased but at a pace slower than that of the rest of Dutchess County. However, from the period 1980 until 2000, Washington's growth vastly outpaced the rest of the county. The largest increase was between 1980 and 1990 when a number of condominium/townhouse complexes were constructed in the village of Millbrook. One of the areas of interest that might need further study is the question of what impact the events of 9-11 have had on the growth of Dutchess County and the Town of Washington. According to the 2000 Census, the number of housing units in the Town of Washington was 2,192. According the Assessor's Office, the number of housing units in the town in 2008 is approximately 2,556. Comparing this to the 2000 census, shows an approximate 17% increase in the last 8 years.

However, comparing the numbers from the census to the assessor's numbers may not be accurate enough to draw any relevant conclusions. Population growth may be another way to gauge the possible impact of 9-11. According to the New York State

Data Center, based on census information, the population of the village of Millbrook increased by 6.44 percent between 2000 and 2007, the Town of Washington increased by 2.78 percent and the population of Dutchess County increased by 1.86 percent in the same time period. One question to consider may be why the population of the village increased by a larger percentage than the town and the county as a whole.

Table 1

HOUSING UNITS Washington and Surrounding Towns 1940-2000									
Municipality	1940	1950	1960	1970	1980	% Increase 1940-1980	1990	2000	% Increase 1980-2000
Washington	507	645	816	918	1,131	123	2,072	2,192	93
Stanford	513	643	764	1,058	1,314	156	1,564	1,712	30
Amenia	675	804	1,055	1,218	1,709	153	1,815	1,814	6
Dover	790	844	1,677	1,631	2,540	222	3,018	3,266	28
Unionvale	263	300	493	614	892	239	1,340	1,462	63
LaGrange	527	823	1,880	3,056	3,944	648	4,586	5,240	32
Pleasant Valley	660	923	1,473	1,995	2,584	292	3,186	3,614	39
Clinton	512	664	854	1,025	1,255	145	1,544	1,734	38
Dutchess Cty.	31,824	38,344	53,592	69,126	86,852	173	97,632	106,103	22

Source: U.S. Bureau of the Census
Dutchess County Dept. of Planning and Development – Data Book-1993

HOUSING CHARACTERISTICS

Types of Housing

According to the records of the town assessor, approximately 53% of the town's housing units are single family dwellings, 3% are condos, 24% are multi-family, and 6% are farms. All of the condo units are located in the village of Millbrook. There are only 7 mobile homes in the town. The 1987 Master Plan listed types of housing units as single-family and multi-family, without breaking it down any further. By using records from the assessor's office, we were able to break it down further with more detailed information.

Table 2

Summary of Housing Units

Type	# of Properties	Multiplier	# of Units	Comments
Single Family (under 10 acres)	1082	1	1082	
Single Family (10 acres +)	230	1	230	
Single Family (agriculture)	46	1	46	
Estates (5,000 sq. ft)	70	1.5	105	Estimate of units per property
Two Family	64	2	128	
Three Family	9	3	27	
Multiple Residences (houses)	186	2.5	465	(or 2 separate Estimate of units per property
<u>Condos</u>			Does not include 24 in Carroll	
Bennett Commons	40	1	40	approved but not built
Millbrook Manor	21	1	21	
Millbrook Hollow	18	1	18	
Carriage House	4	1	4	
Mobile Home Park	1	7	7	
Apartments	34	6	204	Estimate
Farms *	155	1	155	Most likely to have living area
Total			2556	

*Farming – agriculture, dairy, horse breeding with 10 or more boarding

Source: Town of Washington Assessor's Office – 2008

Age of Housing Stock

Approximately 57% of the housing stock in the town was built before 1960. The largest decade of growth was from 1980-1989 when 15% of the housing stock was constructed. This coincides with the beginning of condo/townhouse building in the village of Millbrook. From 1990-1998, 8% of the town's housing stock was built.

Table 3

Age Of Housing Stock

<u>Year Structure Built</u>	<u>#</u>	<u>%</u>
1939 and earlier	885	40.4
1940-1959	352	16.1
1960-1969	243	11.1
1970-1979	203	9.3
1980-1989	328	15.0
1990-1994	107	4.9
1995-1998	67	3.1
1999 to March 2000	7	0.3

Source: U.S. Bureau of the Census

Housing Costs

Housing costs have risen dramatically in the town during the last decade. The median price of a home in the town has almost tripled from \$148,500 to \$560,000 based upon homes listed through the Mid-Hudson Multiple Listing Service. In 2007 the median price of a home sold in the town was \$560,000 and in the village of Millbrook it was \$500,400. The median price of a condo was \$320, We determined the median price by taking the number of units sold, eliminating the most expensive one and the least expensive one and then choosing the median unit. The increased cost of housing in the town as well as the rest of Dutchess County poses serious problems as many town and county residents are unable to afford home ownership.

Table 4

HOUSING COSTS
1996-2010

<u>Detached</u>	<u>Year</u>	<u># Sold</u>	<u>Total Sales</u>	<u>Average Price</u>	<u>Median Price</u>
<u>Town of Washington</u>					
	1996	21	3,907,398	186,066	148,500

1997	27	5,677,429	217,682	172,500
1998	46	9,891,575	215,034	179,500
1999	39	8,784,180	225,235	162,000
2000	23	11,032,948	479,693	300,000
2001	25	9,251,300	370,052	279,000
2002	25	10,212,460	408,498	260,000
2003	33	21,921,149	664,277	352,500
2004	35	29,744,940	849,855	425,000
2005	38	38,605,400	1,015,931	567,500
2006	31	28,504,400	919,496	440,000
2007	27	27,978,300	1,032,529	560,000
2008	13	7,983,425	614,109	475,000
2009	25	20,477,950	819,118	350,000
2010*	11	7,382,000	671,090	620,000

*Dates included: 1/1/2010 – 6/30/2010

Detached
Village of Millbrook

2000	5	1,259,000	251,800	220,000
2001	4	881,000	220,250	222,500
2002	5	2,629,000	525,800	525,000
2003	3	1,177,500	393,500	325,000
2004	9	3,084,900	342,766	345,000
2005	11	4,461,250	405,568	365,000
2006	8	4,077,000	509,625	429,500
2007	9	4,927,150	547,461	500,400
2008	6	4,146,550	691,092	535,775
2009	10	5,124,440	512,440	342,700
2010*	5	2,329,000	465,800	475,000

* Dates included: 1/1/2010 – 6/30/2010

Attached
Millbrook
Condos

2000	4	558,900	139,725	139,500
2001	7	1,115,925	159,417	163,500
2002	7	1,504,900	214,985	189,900

2003	7	1,590,000	227,142	235,000
2004	4	945,000	236,250	242,500
2005	2	544,000	272,000	272,000
2006	5	1,747,500	349,500	312,000
2007	3	1,187,500	395,833	320,000
2008	4	1,035,000	258,000	250,000
2009	5	1,402,000	280,000	255,000
2010*	2	496,500	248,250	248,250

*Dates included: 1/1/2010 – 6/30/2010

Source: Mid-Hudson Multiple Listing Service

The high cost of ownership for a home in the town is pricing many town residents out of the local housing market. Using current standards such as a 20% down payment and a 6% mortgage payable over 30 years, and committing no more than 28% of income, a \$560,000. house with taxes and insurance would require an income of \$148,271.42.

Table 5

Ownership Cost Analysis Town of Washington 2007

Median Cost of Purchased Home	\$560,000.00
Down Payment (20%)	112,000.00
Principal	448,000.00
Debt Service (6% for 30 years)	32,232.00
Taxes	7,044.00
Insurance	<u>2,240.00</u>
Subtotal	41,516.00
Affordability Factor	<u>.28</u>
Income Required	\$148,271.42

Where Do We Go From Here?

While doing our research and during our meetings we spent some time discussing the impact the lack of affordable housing has on the community and people in the Town of

Washington. Many of our discussions focused on the lack of affordable "workforce housing" in the town and village of Millbrook. Like many other communities in Dutchess County, the Town of Washington is pricing many of its residents out of the town. Many of the young people who have grown up in the town have to move elsewhere to live. The original 1987 Master Plan only states that something needs to be done and then in the amendments to the Master Plan, makes suggestions on how to develop "affordable housing".

The plan suggests that the way to have "affordable housing" is to develop multi-family housing in the village of Millbrook. The plan suggests that the village has the infrastructure to handle such a high density use. If necessary, small hamlets could be expanded or created using clustering to retain the rural character of the town.

This serious affordability problem is being faced by many communities. Pricing many people out of the community can have serious economic and social implications. A community can lose its economic and social diversity. If this occurs, many aspects of community life will suffer. Who will be available to work in the local economy and provide the backbone of community volunteers? What will happen to those generations of families who are part of the history and character of the community? A number of the recent Comprehensive Plans developed by other communities have suggestions for "workforce housing" which might be applicable to the Town of Washington.

The new comprehensive plan has some serious issues to address in regard to housing. How do you create "workforce housing" while maintaining the essential character of the town? There are a number of suggestions, such as clustering homes, expanding the use of accessory apartments, and giving tax incentives to builders to include smaller, less expensive homes in their plans. Many ideas can be explored. The major stumbling block to creating less expensive housing outside the village of Millbrook, is, however, the lack of public sewer and water. The possibility of extending water and sewer outside the village to an area like Mabbetsville should be considered. Zoning regulations have to be carefully reviewed so that changes can be made that will promote "workforce housing" while maintaining the unique character of the town. There is no easy answer and all options should be carefully considered.

