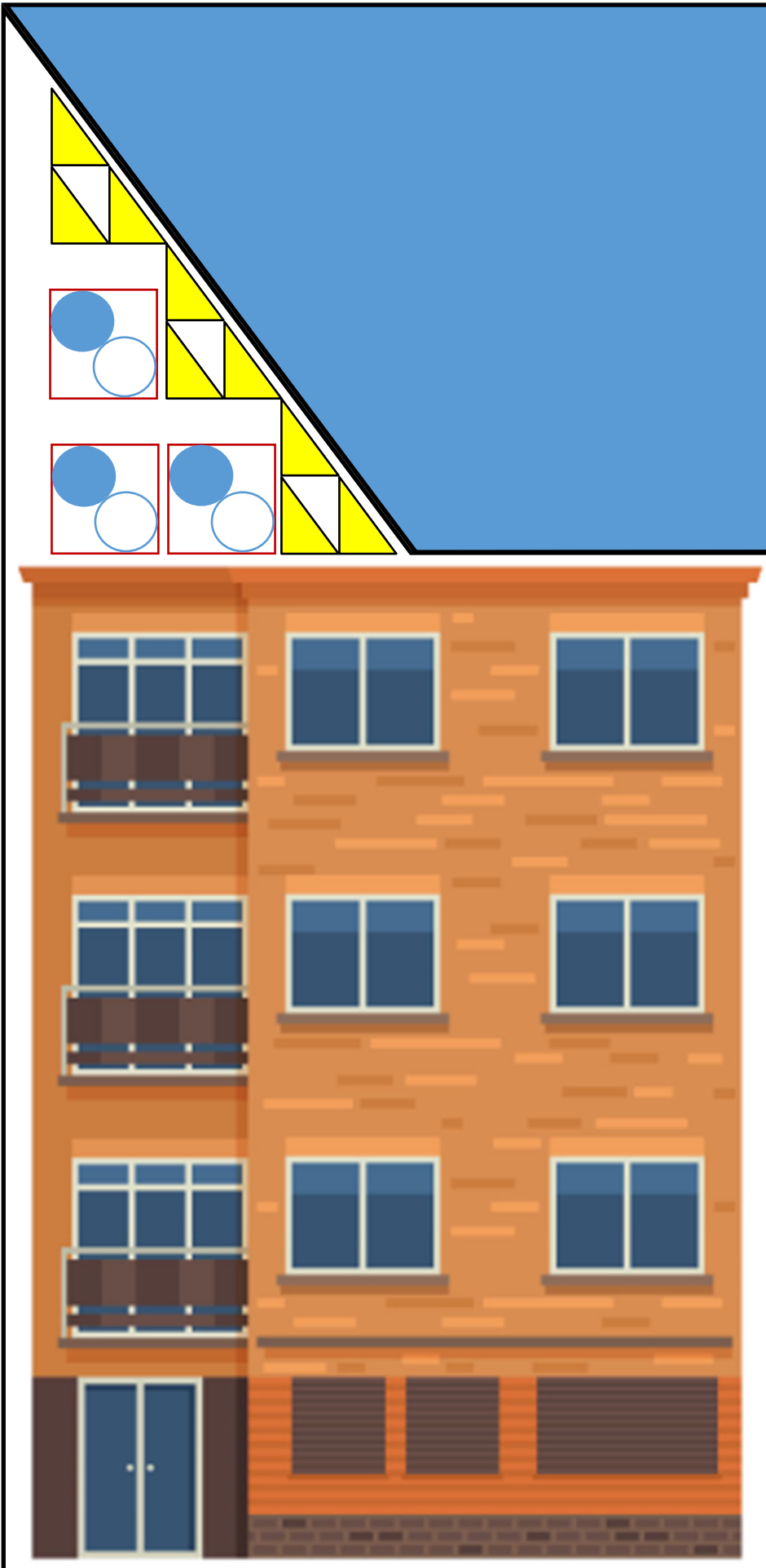


Ulster County Rental Housing Survey 2020



**Ulster County
Planning Department**



2020
Ulster County
Rental Housing Survey

**Thank you to all of our Ulster County
apartment owners and managers
for your participation in the survey.
We could not do this without you!**

**Ulster County Planning Department
244 Fair St.
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Kingston, NY 12402**

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June 2021

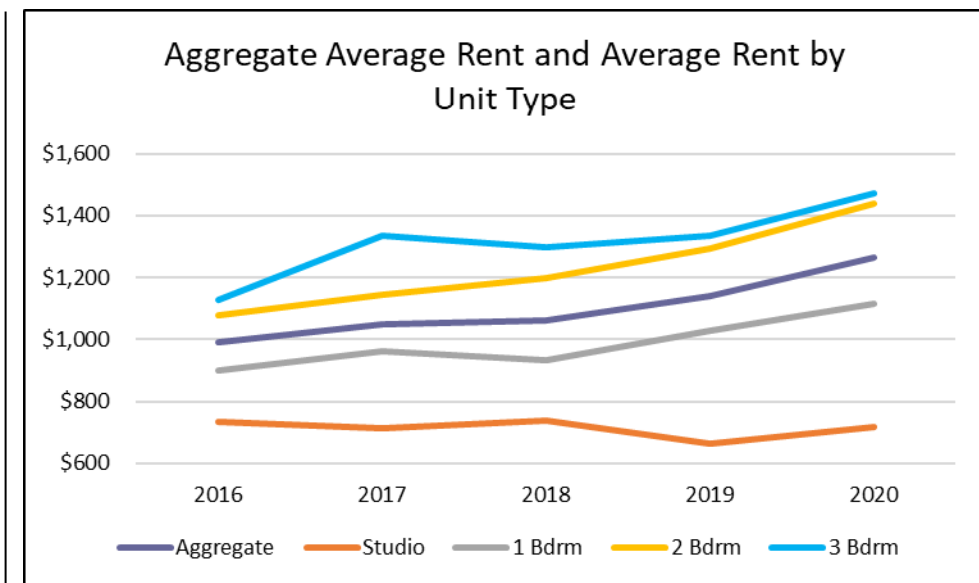
**Report prepared by
Burt Samuelson**

Abstract

- The 2020 Rental Housing Survey was sent to 246 owners/managers. There were 95 responses for an overall response rate of 38.62%, representing 2,759 units.
- For Non-Subsidized Housing, the response rate was 29.05% with surveys completed for 61 properties in a sample of 210. A total of 886 units were part of the Survey from these 61 properties.
- For Subsidized Housing, the response rate was 94.44% with surveys completed for 34 properties in a sample of 36. These 31 properties have 1,873 units.
- Using the HUD definition of cost-burdened families i.e. housing expenses of 30% of household income or more, the yearly income required to support the Average Rent for Non-Subsidized Housing in 2020 without being a cost burdened is:

Studio	\$28,760
1-BR	\$44,640
2-BR	\$57,560
3-BR	\$58,840
- The vacancy rate, as surveyed, for Non-Subsidized Housing in 2020 is 1.81% with 16 of 886 units vacant. The vacancy rate in 2019 was 3.51%.
- This 2020 Rental Housing Survey collected data for 2,939 units, including 180 units in the Advertised Rental Housing sample.
- Below are the average aggregate rents for Ulster County from 2016 to 2020. This metric combines market-rate rents for studio, one-bedroom, two-bedroom and three-bedroom and calculates their average for each year. This is meant to give readers a general sense of whether renting a home is getting more expensive, cheaper or costing about the same.

Aggregate Average Rent by Year	
2020	\$1,265
2019	\$1,140
2018	\$1,063
2017	\$1,049
2016	\$989



Introduction

This report presents fundamental information about Ulster County's rental housing market. It includes information on supply, cost and affordability. Three categories of housing units are included: **Non-Subsidized Housing, Advertised Rental Housing and Subsidized Housing.** The 2010 U.S. Decennial Census had 48,189 or 26.4% of the County's population living in rental housing. More than a quarter of our county's population lives in rental housing.

Methodology

Non-Subsidized Housing information is derived from responses to the Ulster County Rental Housing Survey Questionnaire. The questionnaire asks for the following information:

- Number of units by size (# bedrooms)
- Monthly rent for each apartment size
- Utilities included in the rent
- Number of vacancies in each
- If waiting list was kept and if not, why?
- Number/type of units set aside for seniors/disabled

The number of questionnaires sent has varied each year as the survey evolved. It began with 32 and grew to as many as 354 in 2015. For the 2020 Survey, 210 questionnaires for market-rate rentals were sent to landlords or property managers who could complete these questionnaires or have Ulster County Planning Department staff complete them using information submitted via phone or email.

Attention has been paid to receive responses from municipalities that have been under-represented in previous years. Our goal is to correlate the percentage of units in the survey sample for each municipality with the corresponding percentage of actual rental units to make the Survey a true representative sample for the entire county. As we are dependent on the voluntary cooperation of our landlords and property managers, it doesn't always come out perfectly. In addition, the Survey has consistently reached out to major housing complexes in each municipality.

For 2020, the overall response rate was 38.62% with 95 properties responding out of a sample size of 246, which was lower than the 2019 response rate of 40.24%. The sample size in 2019 was larger at 251, with 101 properties responding to the Rental Housing Survey.

RUPCO's Ulster County Apartment Listings supplies data for the Advertised Rental Housing portion of this report. Ulster Publishing's **hudsonvalleyone.com** and the print edition of the **Kingston Times (Almanac Weekly)** along with **Craigslist.org** are also sources of data for Advertised Rental Housing. Ulster County Apartment Listings provide the following information for each rental unit:

- Building type (1-Family, Mobile Home, Apt.)
- Number of bedrooms
- Rental amount
- Inventory of utilities included in the rent
- Location
- Phone number of contact person
- Date available
- Source (ad, phone call)

Ulster County Planning Department staff collected data from various print and online resources. See page 9 for more details. All data were screened for duplicates.

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

Subsidized Housing data originates from responses to the Ulster County Rental Housing Survey Questionnaire and/or phone inquiries to update vacancy and waiting list data. Subsidized housing providers are asked to provide the same information as the Non-Subsidized Housing Questionnaire with some modification. As rental amounts for subsidized units are predicated on subsidy regulations, rental amounts were not obtained. Instead, subsidized housing providers were asked "How is rent calculated?" and "What are the income limits, if any?" Additional information requested of subsidized housing providers was:

- Target populations served (seniors, disabled, homeless, single parent)
- If waiting lists were kept because there was enough demand

Who Rents in Ulster County?

According to **American Community Survey 2015 – 2019 Five-Year Estimates**, renters in Ulster County comprise many different household types. The table below illustrates the numbers and types of households of Ulster County renters.

Renter Occupied Units	
by Household Type with Presence and Age of Own Children	
American Community Survey 2015-2019 Five-Year Estimates	
Family Households	9,642
Married-couple family	4,759
with own children under 18 years old	2,086
not own children under 18 years old	2,673
Male householder, no spouse present	1,438
with own children under 18 years old	876
not own children under 18 years old	562
Female householder, no spouse present	3,445
with own children under 18 years old	2,469
not own children under 18 years old	976
Non-Family Households	12,357
Total Ulster County Renter Households	2,199
Total Ulster County Renter Persons	47,282

Own children in a family are sons and daughters, including stepchildren and adopted children, of the householder. Similarly, "own" children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily.) For each type of family unit identified in the Current Population Survey (a joint program of the U.S. Census Bureau and U.S. Bureau of Labor Statistics), the count of "own children under 18 years old" is limited to never-married children; however, "own children under 25" and "own children of any age," as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

Comparison

The chart below compares 2010 Census rental housing data with the 2020 Rental Survey sample.

2010 Census Rental - 2020 Survey Sample Comparison by Municipality									
Municipality	Census Data				Rental Survey Data				
	Housing Units	Rental Units	% Rentals in Muni.	%County Rentals	Non-S. Units	Advtsd. Units	Subs. Units	Total in Survey	%Survey Units
Ellenville	1,845	914	49.5%	4.0%	56	32	206	294	10.0%
Denning	531	64	12.1%	0.3%					
Esopus	3,969	1,031	26.0%	4.5%		8		8	0.3%
Gardiner	2,610	534	20.5%	2.3%	4	2		6	0.2%
Hardenburgh	344	31	9.0%	0.1%					
Hurley	3,069	399	13.0%	1.7%	4	1		5	0.2%
Kingston (C)	11,147	5,897	52.9%	25.8%	308	44	901	1,253	42.6%
Kingston (T)	432	60	13.9%	0.3%					
Lloyd	4,419	1,362	30.8%	6.0%	143	24	51	218	7.4%
Marbletown	2,989	482	16.1%	2.1%		3		3	0.1%
Marlborough	3,644	1,084	29.7%	4.7%	27	5	114	146	5.0%
New Paltz	6,828	3,399	49.8%	14.9%	90	14	24	128	4.4%
Olive	2,498	423	16.9%	1.9%		4	19	23	0.8%
Plattekill	4,242	1,174	27.7%	5.1%	88	7		95	3.2%
Rochester	4,019	707	17.6%	3.1%		3	9	12	0.4%
Rosendale	2,897	742	25.6%	3.2%		5	40	45	1.5%
Saugerties	11,108	3,748	33.7%	16.4%	126	12	98	236	8.0%
Shandaken	2,776	519	18.7%	2.3%	5			5	0.2%
Shawangunk	4,333	883	20.4%	3.9%	12	4	24	40	1.4%
Ulster	5,368	1,574	29.3%	6.9%		5	311	316	10.8%
Wawarsing	6,211	1,871	30.1%	8.2%	7	3		10	0.3%
Woodstock	4,157	793	19.1%	3.5%	16	4	76	96	3.3%
Total	89,436	27,691	29.4%	100%	886	180	1873	2,939	100%

Municipalities with the highest number of non-subsidized rental units sampled for the Survey are in the City of Kingston, Lloyd and Saugerties (town and village). The City of Kingston and Lloyd also had the most advertised rentals sampled for the Survey.

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

Non-Subsidized Housing

2020 Non-Subsidized Apartments Sample by Municipality / Unit Size					
Municipality	Total Units	Studio	1 BR	2 BR	3 BR
Ellenville	56		22	22	12
Esopus	0				
Gardiner	4		3	1	
Hurley	4		1	3	
Kingston (C)	308	5	185	96	22
Lloyd	143	17	64	60	2
Marbletown	0				
Marlborough	27	1	17	7	2
New Paltz	90	1	4	82	3
Olive	0				
Plattekill	88	4	23	47	14
Rochester	0				
Rosendale	0				
Saugerties	126	4	66	56	
Shandaken	5		5		
Shawangunk	12		2	10	
Ulster	0				
Wawarsing	7	3	3		1
Woodstock	16	2	6	5	3
Total	886	37	401	389	59
% of Total		4.2%	45.3%	43.9%	6.7%

Non-Subsidized Housing units are rental housing units, regardless of the number of units in the structure, which do not have rental rates based on income eligibility.

For non-subsidized housing, a total of 210 Surveys were distributed with 61 responses received for a response rate of 29.05%. Numerous towns did not have properties with responses, likely due to the pandemic.

One- and two-bedroom units compose 89.2% of the responses. At 4.2%, the percentage of studios continued to decrease, going from 5.8% in 2019 and 7.0% in the 2018 samples. Three-bedroom units increased from 6.6% last year to 6.7%.

Non-Subsidized Apartments 2020 Average and Median Rent by Municipality / Unit Size									
Municipality	# Units	Studios		1 BR		2 BR		3 BR	
		Avg	Median	Avg	Median	Avg	Median	Avg	Median
Ellenville	56			\$ 921	\$ 921	\$ 1,200	\$ 1,200	\$ 1,400	\$ 1,400
Esopus	0								
Gardiner	4			\$ 1,053	\$ 1,053	\$ 1,320	\$ 1,320		
Hurley	4			\$ 925	\$ 925	\$ 1,050	\$ 1,050		
Kingston (C)	308	\$ 675	\$ 650	\$ 1,235	\$ 1,350	\$ 1,418	\$ 1,550	\$ 1,498	\$ 1,622
Lloyd	143	\$ 726	\$ 750	\$ 1,022	\$ 900	\$ 1,601	\$ 1,750	\$ 1,550	\$ 1,550
Marbletown	0								
Marlborough	27	\$ 725	\$ 725	\$ 847	\$ 875	\$ 1,161	\$ 1,100	\$ 1,475	\$ 1,475
New Paltz	90	\$ 675	\$ 675	\$ 950	\$ 950	\$ 1,665	\$ 1,700	\$ 2,000	\$ 2,300
Olive	0								
Plattekill	88	\$ 794	\$ 825	\$ 921	\$ 900	\$ 1,127	\$ 1,078	\$ 1,404	\$ 1,500
Rochester	0								
Rosendale	0								
Saugerties	126	\$ 705	\$ 693	\$ 1,166	\$ 1,095	\$ 1,455	\$ 1,575		
Shandaken	5			\$ 570	\$ 550				
Shawangunk	12			\$ 900	\$ 900	\$ 1,130	\$ 1,200		
Ulster	0								
Wawarsing	7	\$ 683	\$ 683	\$ 803	\$ 803	\$ 1,250	\$ 1,250		
Woodstock	16	\$ 730	\$ 730	\$ 960	\$ 960	\$ 1,270	\$ 1,200	\$ 1,350	\$ 1,350
Ulster County	886	\$ 719	\$ 725	\$ 1,116	\$ 1,115	\$ 1,439	\$ 1,550	\$ 1,471	\$ 1,495

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

Non-Subsidized Apartments Average Rent Over Time				
Year / Unit Size	Studio	1 BR	2 BR	3 BR
2005	\$ 527	\$ 732	\$ 880	\$ 1,063
2006	\$ 549	\$ 752	\$ 916	\$ 1,095
2007	\$ 562	\$ 763	\$ 932	\$ 1,129
2008	\$ 592	\$ 779	\$ 961	\$ 1,108
2009	\$ 567	\$ 786	\$ 966	\$ 1,119
2010	\$ 603	\$ 821	\$ 994	\$ 1,165
2011	\$ 564	\$ 796	\$ 959	\$ 1,147
2014	\$ 677	\$ 887	\$ 1,023	\$ 1,153
2015	\$ 688	\$ 880	\$ 959	\$ 1,184
2016	\$ 735	\$ 900	\$ 1,079	\$ 1,127
2017	\$ 713	\$ 963	\$ 1,143	\$ 1,336
2018	\$ 736	\$ 933	\$ 1,198	\$ 1,296
2019	\$ 662	\$ 1,028	\$ 1,294	\$ 1,337
2020	\$ 719	\$ 1,116	\$ 1,439	\$ 1,471
% Chg. '19-'20	8.6%	8.6%	11.2%	10.0%
% Chg. '16-'20	-2.2%	24.0%	33.4%	30.5%
2020 Income Required w/out Rent Burden	\$28,760	\$44,640	\$57,560	\$58,840

Two-bedroom units had the highest rent increases in the Survey. The average rent increased 11.2% from 2019 to 2020, and 33.4% from 2016 to 2020. The median rent increased 19.2% from 2019 to 2020 and 47.9% from 2016 to 2020. Two-bedroom units have seen increased average rents in the last five surveys.

One-bedroom units saw an increase in average rents. Although, the increase of 8.6% from 2019 to 2020, was lower than the 10.2% seen from 2018 to 2019. The median rent from 2019 to 2020 decreased 2.2%, after increasing 26.7% from 2018 to 2019. The average and median rents over a five-year period were between twenty and thirty percent in the 2019 and 2020 surveys. Earlier surveys had even higher percentage increases for five-year periods.

Three-bedroom units saw increases in rent comparable to one- and two-bedroom units from the last two surveys. Studio rents decreased or saw no change in the last few surveys but had sizable increases in the average and median rents from 2019 to 2020. The statistics for studios over a five-year period still reflect earlier years with decreases or no change.

Non-Subsidized Apartments Median Rent Over Time				
Year / Unit Size	Studio	1 BR	2 BR	3 BR
2005	\$ 550	\$ 775	\$ 900	\$ 1,100
2006	\$ 550	\$ 775	\$ 935	\$ 1,100
2007	\$ 550	\$ 756	\$ 960	\$ 1,100
2008	\$ 588	\$ 780	\$ 975	\$ 1,155
2009	\$ 565	\$ 780	\$ 990	\$ 1,155
2010	\$ 625	\$ 850	\$ 1,000	\$ 1,175
2011	\$ 565	\$ 775	\$ 950	\$ 1,175
2014	\$ 624	\$ 878	\$ 1,023	\$ 1,119
2015	\$ 700	\$ 875	\$ 1,100	\$ 1,140
2016	\$ 713	\$ 878	\$ 1,048	\$ 1,140
2017	\$ 750	\$ 900	\$ 1,098	\$ 1,275
2018	\$ 750	\$ 900	\$ 1,200	\$ 1,299
2019	\$ 650	\$ 1,140	\$ 1,300	\$ 1,400
2020	\$ 725	\$ 1,115	\$ 1,550	\$ 1,495
% Chg. '19-'20	11.5%	-2.2%	19.2%	6.8%
% Chg. '16-'20	1.7%	27.0%	47.9%	31.1%
2020 Income Required w/out Rent Burden	\$29,000	\$44,600	\$62,000	\$59,800

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

The table below compares the 2020 US Dept. of Housing and Urban Dev. (HUD) Fair Market Rents (FMR) to the survey average and median rents for 2020. FMR are used in various government programs to calculate the subsidies for eligible low-income renters that will be paid to landlords.

2020 Comparison HUD Fair Market Rents/Survey Non-Subsidized Rents							
Apt.Type	FMR	Avg. Rent	\$ Diff.	% Diff.	Median Rent	\$ Diff.	% Diff.
Studio	\$ 792	\$ 719	\$73	10.2%	\$ 725	\$67	9.2%
1 BR	\$ 967	\$ 1,116	-\$149	-13.4%	\$ 1,115	-\$148	-13.3%
2 BR	\$ 1,215	\$ 1,439	-\$224	-15.6%	\$ 1,550	-\$335	-21.6%
3 BR	\$ 1,563	\$ 1,471	\$92	6.3%	\$ 1,495	\$68	4.5%

One- and two-bedroom units appear to have the strongest demand in relation to the supply of rental housing. Average and median rents for these types of units are higher than the FMR, and significantly so. Studio and three-bedroom units have average and median rents less than the FMR in the non-subsidized sample.

2020 Non-Subsidized Apartments Vacant Units by Municipality							
Municipality	# Units	# Vac.	% Vac.	Municipality	# Units	# Vac.	% Vac.
Ellenville	56	0	0.00%	Plattekill	88	0	0.00%
Esopus	0	---	---	Rochester	0	---	---
Gardiner	4	0	0.00%	Rosendale	0	---	---
Hurley	4	0	0.00%	Saugerties	126	3	2.38%
Kingston (C)	308	9	2.92%	Shandaken	5	0	0.00%
Lloyd	143	1	0.70%	Shawangunk	12	0	0.00%
Marbletown	0	---	---	Ulster	0	---	---
Marlborough	27	0	0.00%	Wawarsing	7	0	0.00%
New Paltz	90	3	3.33%	Woodstock	16	0	0.00%
Olive	0	---	---				

16 Vacant Units/886 Units in Sample = Vacancy Rate of 1.81%

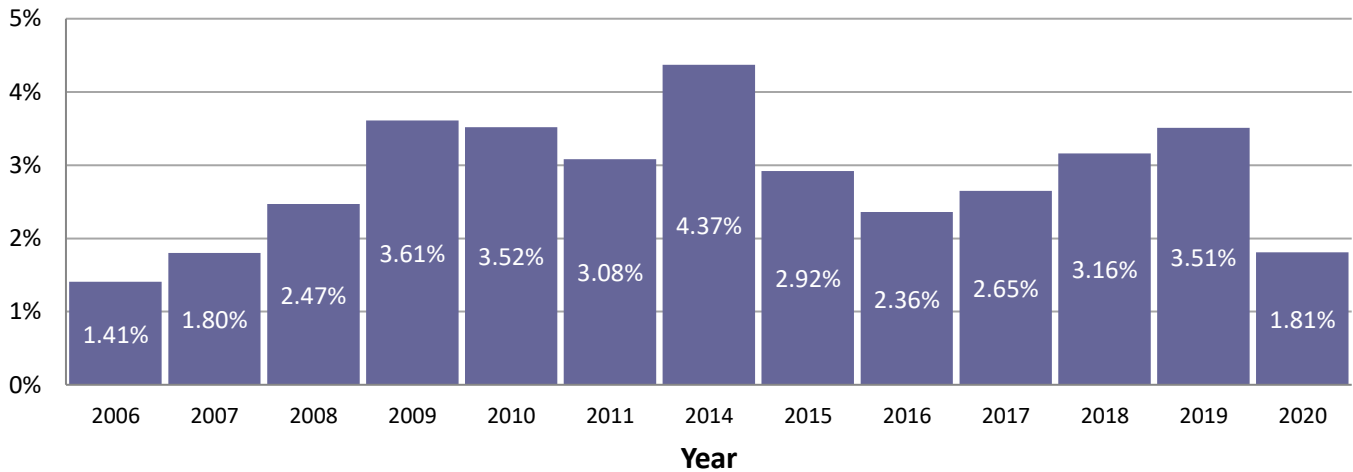
The table above shows vacancy data for surveyed Non-Subsidized Housing for 2020.

The 2020 Vacancy Rate, for Non-Subsidized Housing responding to the survey is 1.81% with 16 units vacant at the time of the Survey.

The sample vacancy rate for the entire county had been rising over several years from 2.36% in 2016, 2.65% in 2017, 3.16% in 2018 and 3.51% in 2019. The 2020 vacancy rate is at a level comparable to that seen in 2006 and 2007.

Housing professionals recognize a vacancy rate of 5% as an indicator of an optimally functioning rental housing market. A lower than average vacancy rate restricts tenant choice and mobility and gives landlords significant pricing power.

Vacancy Rate Over Time Non-Subsidized Housing



The Survey's county-wide vacancy rate decreased in 2020, reflecting a vacancy rates seen before 2008. Of note, the vacancy rate for the sampled properties from New Paltz was 3.33%. Usually no vacancies from New Paltz are reported, and occasionally, only one. The pandemic likely created vacancies in New Paltz as students left the SUNY campus early.

Additional data on rental vacancy is available from the **American Community Survey (ACS)**, this ongoing survey from the U.S. Census Bureau collects sample data every year. The ACS results are published as one and five-year estimates. One-year estimates are the most variable, but allow for year-to-year comparisons. Five-year estimates offer statistics with smaller margins of error.

For the 2015-2019 ACS Five-Year Estimate, rental vacancy rate in Ulster County was 3.8%. In the preceding five-year period, the 2010-2014 ACS Five-Year Estimate had a 7.0% rental vacancy rate.

The **2010 U.S. Decennial Census** reported a rental vacancy rate of 7.9% for Ulster County. It should be noted that the Decennial Census is a physical count of the population and housing units in the United States and not a statistical sample.

All vacancy rates referred to in this report are market vacancies, not economic vacancies. The market vacancy rate is the number of units available for rent divided by the total number of rentable units. An economic vacancy is usually characterized as a unit that is not available for rent. Examples of economic vacancies are model units, manager units, units being readied for occupancy, units being used for storage, units being renovated or any unit that is not rentable in its current condition. The ACS and Decennial Census vacancy statistics include rental units that are vacant but not available for rent. This would be one reason ACS and Decennial Census vacancy rates are larger than the ones found in the Ulster County Rental Survey.

Differences between market vacancy rates and economic vacancy rates can vary widely. As the focus of this report is the availability and affordability of rental housing from a consumer perspective, market vacancy rate is the vacancy rate provided.

Advertised Rental Housing

Advertised Rental Housing is any unit available for rent at the time that the survey was taken. Advertised Rental Housing may be apartments, mobile homes, row houses or single-family detached houses. The information contained in the Advertised Rental Housing section is compiled from the **Ulster County Apartment Listings posted by RUPCO, print and online editions of Hudson Valley One, and Craigslist.org Hudson Valley section for apartments and housing rentals.**

For 2020, data collected over the course of ten months from rental listings were used. **Advertised Rental Housing** figures for 2020 are from January through October of 2020 and were screened to eliminate duplicate listings.

The sample size for Advertised Rental Housing for 2020 is 180 units, an increase from the 2019 sample of 269 units.

The percentage of studio and two-bedroom units increased from 2019 to 2020. The percentage of one- and three-bedroom units in the advertised sample decreased during this period. For 2020, one-bedroom units are 31.1% of the sample for **Advertised Rental Housing**. This is the lowest since one-bedroom units were 26.7% of the 2008-2009 advertised sample. The economic downturn during both time periods could have led to fewer one-bedroom units being advertised for rent.

Ellenville’s share of **Advertised Rental Housing** continued to increase. Going from 4.7% in 2018 to 11.2% in 2019, and then to 17.8% in 2020. From 2019 to 2020, Kingston’s share stayed roughly the same. Lloyd’s share increased from 8.2% in 2019 to 13.3% in 2020. The share for Saugerties decreased from 11.9% in 2019 to 6.7% in 2020. Overall, the advertised rental sample has a third fewer units in 2020 than in 2019.

2020 Advertised Rental Housing Distribution by Municipality/Unit Size						
Municipality	Studio	1 BR	2 BR	3 BR	Total	% of Total
Ellenville	2	6	12	12	32	17.8%
Esopus		5	3		8	4.4%
Gardiner		1		1	2	1.1%
Hurley			1		1	0.6%
Kingston (C)	6	11	14	13	44	24.4%
Lloyd	6	8	8	2	24	13.3%
Marbletown		2	1		3	1.7%
Marlborough	1	1	3		5	2.8%
New Paltz	4	6	2	2	14	7.8%
Olive		1	2	1	4	2.2%
Plattekill		3	4		7	3.9%
Rochester			2	1	3	1.7%
Rosendale	2	2	1		5	2.8%
Saugerties		4	7	1	12	6.7%
Shandaken					0	0.0%
Shawangunk		2	1	1	4	2.2%
Ulster		1	3	1	5	2.8%
Wawarsing		1	2		3	1.7%
Woodstock	2	2			4	2.2%
County Total	23	56	66	35	180	100%
% of Total	12.8%	31.1%	36.7%	19.4%	100%	

The table on the next page gives the average and median rents for **Advertised Rental Housing**, with data categorized by municipality and bedroom count.

The sample size may preclude conclusions for some municipalities. Average rents were calculated without regard to the number or type of utilities included in the rental amount.

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

Advertised Apartments									
2020 Average and Median Rent by Municipality / Unit Size									
Municipality	# Units	<u>Studios</u>		<u>1 BR</u>		<u>2 BR</u>		<u>3 BR</u>	
		Avg	Median	Avg	Median	Avg	Median	Avg	Median
Ellenville	32	\$ 738	\$ 738	\$ 868	\$ 850	\$ 1,088	\$ 1,138	\$ 1,329	\$ 1,325
Esopus	8			\$ 1,155	\$ 1,138	\$ 1,517	\$ 1,550		
Gardiner	2			\$ 885	\$ 885			\$ 1,450	\$ 1,450
Hurley	1					\$ 1,500	\$ 1,500		
Kingston (C)	44	\$ 828	\$ 738	\$ 1,070	\$ 1,050	\$ 1,316	\$ 1,350	\$ 1,480	\$ 1,475
Lloyd	24	\$ 854	\$ 913	\$ 1,095	\$ 1,075	\$ 1,342	\$ 1,350	\$ 1,675	\$ 1,650
Marbletown	3			\$ 1,038	\$ 1,038	\$ 900	\$ 900		
Marlborough	5	\$ 775	\$ 775	\$ 800	\$ 800	\$ 1,200	\$ 1,200		
New Paltz	14	\$ 1,013	\$ 975	\$ 1,200	\$ 1,200	\$ 1,400	\$ 1,400	\$ 1,500	\$ 1,400
Olive	4			\$ 1,450	\$ 1,450	\$ 1,075	\$ 1,075	\$ 1,600	\$ 1,600
Plattekill	7			\$ 893	\$ 900	\$ 1,069	\$ 1,075		
Rochester	3					\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200
Rosendale	5	\$ 798	\$ 798	\$ 1,100	\$ 1,100	\$ 1,400	\$ 1,400		
Saugerties	12			\$ 1,119	\$ 1,088	\$ 1,207	\$ 1,250	\$ 1,500	\$ 1,500
Shandaken	0								
Shawangunk	4			\$ 850	\$ 850	\$ 1,250	\$ 1,250	\$ 1,600	\$ 1,600
Ulster	5			\$ 1,150	\$ 1,150	\$ 1,197	\$ 1,140	\$ 800	\$ 800
Wawarsing	3			\$ 750	\$ 750	\$ 1,138	\$ 1,138		
Woodstock	4	\$ 938	\$ 938	\$ 973	\$ 973				
Ulster County	180	\$ 863	\$ 825	\$ 1,050	\$ 1,030	\$ 1,233	\$ 1,250	\$ 1,420	\$ 1,450

Advertised Apartments									
Average and Median Rent Over Time									
Unit Size Year	<u>Studio</u>		<u>1 BR</u>		<u>2 BR</u>		<u>3 BR</u>		
	Avg.	Median	Avg.	Median	Avg.	Median	Avg.	Median	
2005	\$ 552	\$ 575	\$ 621	\$ 650	\$ 751	\$ 750	\$ 1,030	\$ 1,050	
2006	\$ 530	\$ 530	\$ 665	\$ 680	\$ 939	\$ 850	\$ 1,100	\$ 1,175	
2007	\$ 625	\$ 625	\$ 695	\$ 700	\$ 843	\$ 850	\$ 1,074	\$ 1,090	
2008	\$ 508	\$ 513	\$ 713	\$ 750	\$ 857	\$ 850	\$ 1,101	\$ 1,100	
2009	\$ 578	\$ 575	\$ 724	\$ 700	\$ 857	\$ 850	\$ 1,054	\$ 1,000	
2010	\$ 572	\$ 550	\$ 743	\$ 750	\$ 886	\$ 875	\$ 1,071	\$ 1,100	
2011	\$ 591	\$ 563	\$ 726	\$ 725	\$ 885	\$ 875	\$ 1,074	\$ 1,100	
2014	\$ 752	\$ 743	\$ 871	\$ 850	\$ 949	\$ 850	\$ 1,203	\$ 1,200	
2015	\$ 795	\$ 775	\$ 896	\$ 850	\$ 1,095	\$ 1,050	\$ 1,334	\$ 1,300	
2016	\$ 707	\$ 725	\$ 837	\$ 825	\$ 1,034	\$ 975	\$ 1,240	\$ 1,200	
2017	\$ 810	\$ 800	\$ 889	\$ 895	\$ 1,107	\$ 1,100	\$ 1,349	\$ 1,313	
2018	\$ 794	\$ 750	\$ 908	\$ 900	\$ 1,176	\$ 1,150	\$ 1,443	\$ 1,400	
2019	\$ 786	\$ 800	\$ 950	\$ 950	\$ 1,154	\$ 1,175	\$ 1,427	\$ 1,425	
2020	\$ 863	\$ 825	\$ 1,050	\$ 1,030	\$ 1,233	\$ 1,250	\$ 1,420	\$ 1,450	
% Chg. '19 - '20	9.8%	3.1%	10.5%	8.4%	6.8%	6.4%	-0.5%	1.8%	
% Chg. '16 - '20	22.1%	13.8%	25.4%	24.8%	19.2%	28.2%	14.5%	20.8%	
2020 \$ Required w/out Rent Burden	\$34,520	\$33,000	\$42,000	\$41,200	\$49,320	\$50,000	\$56,800	\$58,000	

For average and median rents from 2019 to 2020, the rate of increase for studio, one- and two-bedroom units was higher than the previous year. Over the preceding five years, the average and median rents for all unit types in the Advertised Sample saw significant increases.

Subsidized Housing

Subsidized Housing is rental housing that receives the benefit from any of the various types of governmental support in the construction, purchase or rehabilitation of buildings that will house persons with income limitations. Rents are restricted by the income levels of the occupants.

Examples of Maximum Income Limits by Household Size Ulster County, NY - 2020				
	Percentage of Area Median Income (AMI) By Income Bands			
	30% AMI	50% AMI	60% AMI	80% AMI
1 Person	\$17,580	\$29,300	\$35,160	\$46,880
2 Person	\$20,100	\$33,500	\$40,200	\$53,600
3 Person	\$22,620	\$37,700	\$45,240	\$60,320
4 Person	\$25,110	\$41,850	\$50,220	\$66,960
5 Person	\$27,120	\$45,200	\$54,240	\$72,320
6 Person	\$29,130	\$48,550	\$58,260	\$77,680

Source: United States Department of Housing and Urban Development

The table above shows maximum income limits for subsidized housing in Ulster County. These figures are based on the area’s median family income (AMI) of **\$83,700 for Ulster County in 2020**. Many of the properties that participated in the survey have income limits of 50% or 60% AMI. Often, they will do both, setting aside units for households up to 50% AMI and others at 60% AMI. AMI is determined by the United States Department of Housing and Urban Development.

HUD’s Income Limits and AMI data are available at: <https://www.huduser.gov/portal/datasets/il.html>

The response rate for the subsidized housing portion of the 2020 Rental Survey was 94.44%, with 34 responses for 36 different properties.

Of these 34 properties, there were 1,873 units with 1,201 one-bedroom, 313 two-bedroom, 113 three-bedroom, and 12 four-bedroom and 5 five-bedroom and 229 studios.

Subsidized senior housing has minimum-age requirements of 55 or 62 years old, but often allows younger, disabled individuals. Because subsidized senior housing in Ulster County has waiting lists, it has become customary to apply ahead of time and new projects generally choose occupants via a lottery.

Subsidized housing complexes in the 2021 sample reported 28 vacancies. However, each housing complex with vacancies also reported having waiting lists. Apartment complexes in the City of Kingston, the Town of Lloyd and Town of Ulster have the largest waiting lists. One-bedroom units in these areas have waiting lists well over 100 people. Studio apartments in Kingston have over 100 people on waiting lists. Outside of these three urbanized areas, subsidized housing complexes also have waiting lists, but with fewer people. As soon as a subsidized apartment becomes available, it’s occupied quickly.

2020 ULSTER COUNTY RENTAL HOUSING SURVEY

Utilities: Non-Subsidized Units

Six specific categories were chosen to present the data collected on utilities: cable, electricity, gas, heat, sewer and wifi. Respondents also had the option to write in utilities with water and hot water being the most common. The tables below compare data from the 2019 and 2020 surveys.

Heat and any Additional Utilities									
2019 600 Rental Units					2020 275 Rental Units				
	Rent Range by Unit Type		Average	Median		Rent Range by Unit Type		Average	Median
	Lowest	Highest				Lowest	Highest		
Studio	\$525	\$950			Studio	\$600	\$925		
1 Bdrm	\$600	\$1,250	\$1,106.29	\$1,200.00	1 Bdrm	\$600	\$1,225	\$1,005.98	\$925.00
2 Bdrm	\$766	\$1,475			2 Bdrm	\$850	\$1,450		
3 Bdrm	\$700	\$1,800			3 Bdrm	\$950	\$1,600		

Heat, Gas and any Additional Utilities									
2019 161 Rental Units					2020 81 Rental Units				
	Rent Range by Unit Type		Average	Median		Rent Range by Unit Type		Average	Median
	Lowest	Highest				Lowest	Highest		
Studio	\$525	\$950			Studio	\$650	\$800		
1 Bdrm	\$625	\$1,200	\$992.09	\$1,000.00	1 Bdrm	\$600	\$1,225	\$936.84	\$894.00
2 Bdrm	\$766	\$1,400			2 Bdrm	\$875	\$1,450		
3 Bdrm	\$700	\$1,800			3 Bdrm	\$1,250	\$1,500		

No Utilities Reported									
2019 173 Rental Units					2020 436 Rental Units				
	Rent Range by Unit Type		Average	Median		Rent Range by Unit Type		Average	Median
	Lowest	Highest				Lowest	Highest		
Studio	\$650	\$650			Studio	\$950	\$950		
1 Bdrm	\$500	\$1,320	\$1,307.92	\$1,450.00	1 Bdrm	\$700	\$1,425	\$1,450.78	\$1,425.00
2 Bdrm	\$750	\$1,700			2 Bdrm	\$300	\$1,750		
3 Bdrm	\$1,100	\$1,350			3 Bdrm	\$1,100	\$2,300		

The following websites have information on average utility costs by state:

https://www.move.org/utility-bills-101/#Average_Utility_Costs_by_State

<https://www.rentcafe.com/blog/apartment-search-2/money/apartment-utilities-breakdown/>

Affordability

Many Ulster County renters continue to be housing-cost burdened, paying more than thirty percent of their income for housing. According to the **2015-2019 American Community Survey (ACS)**, 55.1% of Ulster County renters are housing-cost burdened. Of which, 30.0% are also categorized as severely burdened, paying more than half their income toward housing costs. The last comparable period from the 2010-2014 ACS had 54.2% of renters as cost burdened and 29.3% as severely burdened.

The percentage of household income used to pay rent in Ulster County continues to be among the highest in New York State. The percent of rent-burdened households runs from a low of 24.03% in Hamilton County to a high of 57.79% in Rockland County. Ulster County, at 52.85%, ranks 6th highest out of all 62 counties in New York State. More than half of Ulster County’s renters pay 30% or more of their income toward rent.

For severely burdened, paying more than 50% of gross income toward rent, the range is from a low of 14.12% in Herkimer County to a high of 34.08% in Tompkins County. Ulster County ranks 6th in New York State, as 29.98% of Ulster County’s renter households are severely burdened. Over a quarter of Ulster County’s renters pay more than half of their income toward rent.

Nationwide, the percent burdened range from 35.72% in North Dakota to 52.49% in Florida. New York is 4th with 49.20%. For severely burdened, Wyoming has the lowest percentage at 16.62% and California has the highest percentage at 26.62%, while New York is 3rd with 26.52%.

As a nation, 45.86% of the USA’s renters are housing-cost burdened, and of this population, 22.87% of the country’s renters pay more than half their income towards rent.

Most housing providers use HUD’s 30% of income as a barometer for housing affordability. If more than this percentage of a household’s income is spent on housing, the household is considered housing-cost burdened. Recent data released by the 2015-2019 ACS Five-Year Estimates, gives a current look at rental housing affordability in Ulster County, as shown in the table to the right.

Median household income for renters has risen significantly. According to the 2015-2019 ACS Five-Year Estimates, the estimated median income for renters was \$36,324. The next comparable period from the 2010-2014 ACS has a median income of \$32,212. This is an increase of 12.77%.

Gross Rent as a Percentage of Household Income Ulster County 2015-2019 ACS Five-Year Estimates		
	# Hholds	% of Total
Less than 10.0 %	537	2.5%
10.0 to 14.9 %	1,561	6.2%
15.0 to 19.9 %	2,083	9.2%
20.0 to 24.9 %	2,619	11.3%
25.0 to 29.9 %	1,902	7.9%
30.0 to 34.9 %	1,732	9.7%
35.0 to 39.9 %	1,657	6.7%
40.0 to 49.9 %	1,642	8.4%
50.0 % or more	6,596	30.2%
Not computed	1,670	7.7%
Total Renter Households	21,999	100.0%
Housing Cost Burdened (30% + >)	11,627	55.1%
Severely Cost Burdened (50% + >)	6,596	30.0%

Ulster County Housing Action Plan: Executive Summary

The Ulster County Housing Action Plan was developed based on community and stakeholder input and a data-driven analysis of housing conditions, demographic trends, and socioeconomic metrics. Both the qualitative and quantitative findings in the Plan demonstrate a critical need to address housing affordability in Ulster County. It is difficult to overstate housing challenges and the resulting hardships experienced by many Ulster County residents. Housing costs are increasing, household spending power is declining, and the supply of safe and affordable housing in the County does not meet the demand. As a result, housing costs for many are financially unsustainable, housing insecurity is common, and hundreds of County residents are homeless.

- Rents are up and renter incomes are down. Since 2010, median rent in Ulster County increased by 16% while the median household income of renters decreased by 1%.
- Home Prices are rising. From 2013 to 2019, the average sale price of a single-family home in Ulster County increased by 17%.
- Many County residents are financially burdened by housing costs. Approximately 13% of homeowners and 30% of renters in Ulster County spend more than half of their total income on housing costs.
- There is a mismatch between the housing needed and the housing being built. Most new, single-family development in Ulster County consists of larger homes with high-end finishes on large lots. As of December 2020, the average size of all homes built in Ulster County since 2015 was 2,245 square feet with a median sales price of \$425,000.
- The wealth gap is widening. Since 2010, household incomes have been stagnant and spending power has decreased for all but the highest earning households in Ulster County.
- Hundreds of County residents are homeless. A point-in-time count from January 2020 identified 438 homeless individuals in Ulster County. 576 students in the County experienced homelessness at some point during the 2018-2019 school year.

Many of the above issues have been exacerbated by the devastating impacts of the COVID-19 pandemic. Immediate action must be taken to promote the creation of affordable housing and alleviate the significant hardships associated with unaffordable housing and inadequate housing supply. To that end, this HAP sets forth five principal recommendations designed to address housing needs in the County. These recommendations specifically target common barriers to the creation of housing including high development costs, cumbersome approval processes, and community opposition.

The Housing Action Plan and additional information at the municipal level can be downloaded at <https://ulstercountyny.gov/planning/house-action>