

Unpacking the Housing Toolbox

Understanding Municipal Capabilities to Address Housing Insufficiency

**A Project of the Town of North East,
Dutchess County and North East
Community Center, Millerton, NY**



December 2022

Goal of this Project:

To familiarize local elected and appointed officials with tools available to local governments to permit, facilitate, and encourage more affordable housing opportunities in their community

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Contents

Acknowledgements	2
Introduction	4
Challenges Facing Provision of Housing Opportunities in a Community	6
Benefits of Providing Affordable Housing in a Community	8
Tools for Local Governments to Enhance Affordable Housing Opportunities	9
Regulatory Tools and Incentives	10
Funding, Partnerships, Long-Range Planning and Education	19
Funding Incentives	19
Organizations and Agencies	21
Education and Long-Range Planning	22
Other Resources for Local Governments	24
Guides and Data	24
Websites	24
Funding Opportunities	25
Other Resources of Interest	25
Next Steps and Recommendations for Local Governments	27

Introduction

Unpacking the Toolbox: Understanding Municipal Capabilities to Address Housing

Insufficiency has been a project of the Town of North East in Dutchess, County, NY and the North East Community Center in Millerton (Also in Dutchess County, NY) in response to a grant opportunity funded by the Foundation for Community Health in coordination with Hudson River Housing. This project was developed because of a growing affordable housing shortage in the region and because it was recognized that in order to begin to address the issue, elected and appointed officials needed more information about the state of affordable housing and about the tools that local governments can implement to enhance housing opportunities.

What is Affordable Housing?

Affordable housing is generally defined as housing where the occupant is paying no more than 30% of its gross income for housing. The term 'affordable housing' is often thought of as government-subsidized housing (such as federal Section 8 HUD sponsored housing), but it is much broader than that, and there are a diversity of people needing affordable housing. Both low and moderate-income households are having trouble affording homes and rentals due to a large number of converging factors as outlined below. As our area experiences increases in property values and increases in housing rental and sale prices, many individuals, young families, those with moderate incomes, and seniors face difficulties being able to find housing and afford to live in our community.

How the Housing Toolbox Project was Developed

Working with our partner, the North East Community Center (NECC), the Town of North East initiated a process to provide up-to-date information to elected and appointed officials in our Town and other towns. The tasks taken to complete this project included:

- Enlisting a professional coordinator with expertise and knowledge in this field.
- Organizing a local Steering Committee to provide expertise and coordination. This steering committee was comprised of Town and Village elected leaders, a representative of the North East Community Center, and members of the local community with interest and knowledge of the subject. The Steering Committee was chaired by the Town Supervisor and was supported by a professional planning consultant.
- Identifying experts who are familiar with the relevant fields of housing land use, zoning and regulatory standards and learn what they feel are the challenges and solutions to the housing issue. Tools in our Housing Toolbox were identified as important by these experts.

Steering Committee members conducted interviews with:

- Elected officials of nearby towns
- Area developers of housing
- Dutchess County Departments (Planning and Housing)
- Local architects who have or are interested in building housing
- Non-profit and lending institutions
- Pace Land Use Center
- Non-profit organizations

- Conducting a meeting whose target audience would primarily be municipal officials but was open to the broader community as well. The purpose of this meeting was to introduce housing topics and tools that would spur further conversation, research, and action in our local communities.
- Creating this report to be a useful reference for Town and Village elected and appointed officials, both in North East and Millerton and in nearby northeast Dutchess communities.

Challenges Facing Provision of Housing Opportunities in a Community



Challenges to Affordable Housing

- Rising development costs
 - Upwards pressures on rents
 - Limited new construction
 - Shortage in affordable & rental housing
 - Stagnant incomes for renters
 - Mismatch between housing needed and housing being built
 - Rental demand is high/more competition for existing rental housing
- 

Many factors have led to the current affordable housing problem. Housing affordability and availability have been especially influenced by increasing demand for housing, limited new construction, high construction costs, stagnant incomes, a proliferation of short-term rentals and vacation homes that remove housing stock for long-term renters, and lack of community support that often blocks new housing when it is proposed.

Lack of community support, often referred to as NIMBYism (or Not In My Back Yard) has been identified as a significant challenge to development of new, affordable housing. Lack of water and sewer infrastructure in our rural communities able to support a higher density that may be needed for certain kinds of affordable housing has been a barrier. Most of our communities in the area are small and do not have the capacity to initiate housing programs or provide direct funding that may be an incentive for affordable housing.

Dutchess County, Housing Needs Assessment, March 2022 further discusses what it calls ‘a series of long-simmering trends’ that influence housing needs. They outline six major issues:

- Slow growth and a changing population
- A bigger role for large housing complexes
- Home values and rents have been rising and vacancies are low
- Incomes have lagged behind costs for renters
- Growth of higher income households have exerted pressure on the market
- Significant increases in cost-burdened households

Challenges to Affordable Housing

- Number of rent-burdened middle-income renters drastically increasing
- Lack of water and sewer infrastructure
- Short Term Rental pressure and corporate investing in housing
- Attitudes/NIMBYism
- Zoning restrictions, barriers, delays, decreased density
- Tax increases on new or rehabilitated buildings
- Funding

Table 1: 2019 Data for Area Towns from Dutchess County Housing Needs Assessment, March 2022

Town	Median Renter Income	Median Gross Rent	Median Affordable Gross Rent	Difference	Median Owner Income	Median Owner-Occupied Value	Median Affordable Owner-Occupied Value	Difference
North East	\$45,300	\$1,131	\$1,133	\$2	\$88,819	\$265,600	\$266,457	\$857
Amenia	\$33,071	\$971	\$827	-\$144	\$79,306	\$215,200	\$237,918	\$22,718
Stanford	\$60,116	\$1,020	\$1,503	\$482	\$112,525	\$308,000	\$337,575	\$29,575
Pine Plains	N/A	\$1,140	N/A	N/A	\$74,946	\$229,900	\$224,838	-\$5,062

Benefits of Providing Affordable Housing in a Community

Benefits of Affordable Housing

- Improved health outcomes
- Improved education outcomes
- Creates jobs
- Higher civic engagement
- More stable communities
- Reduced public service costs
- Lower risks of foreclosure
- More local spending
- Supports economic development

A community can benefit in many ways from having available and affordable housing. A diversity of ages and incomes lead to more stable communities with an enhanced economy due to more local spending and more jobs. Improved health and education outcomes, higher civic engagement, and reduced public service costs are other benefits a community can see when a wide range of available and affordable housing is present.



Figure 1: An example of a co-housing development in Nevada City, California

Tools for Local Governments to Enhance Affordable Housing Opportunities

Next: Policy and Program Toolbox for Housing

- Improved zoning and land use regulations
- Tax, funding and other incentives
- Long-term community planning:
 - Comprehensive plans
 - Infrastructure plans
 - Planning for density
 - Public land policies
 - Partnerships
- Education/communication = YIMBY

Don't rely on just one tool – you need many!

The housing toolbox is large and in order to enhance housing opportunities, local communities need to use more than one tool. Improving zoning and land use regulations is often the first step a local government takes. But it is not the only step a community should take.

Updating zoning and other land use regulations can create opportunities and remove barriers to increased housing opportunities. Other tools should be considered beyond local land use regulations. Long-term planning is very important. Having updated comprehensive plans that evaluate and plan for housing is critical to establish both policy, and support for future funding of projects. Evaluation of locations where water and sewer infrastructure are or has the potential to be, has been an important first step identified by the housing development community. Hamlet and village locations have the potential for such infrastructure, but long-term plans should also evaluate alternative waste treatment that may allow for increased density for a specific affordable housing development.

Regulatory Tools and Incentives

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Regulatory Toolbox Overview

- Accessory Dwelling Units
- Density increases
- Inclusionary zoning
- Expansion of housing types/Mixed Uses
- Average lot size/conservation subdivision
- Design and development standards along with as-of-right housing
- Use floating/planned districts
- Regulate short term rentals
- Streamline approval processes

There are many regulatory tools that can be put to work via local zoning or subdivision laws. Allowing for secondary and smaller accessory dwelling units, identifying locations suitable for increased density, requiring or incentivizing creation of deed-restricted below-market rate units, and expanding the housing types allowed in specific locations are all specific regulatory tools that can be put to work.

But housing can also be addressed by ensuring clarity in zoning rules and definitions, a streamlined approval process and creative use of floating or planned development districts can also be employed. Use of average lot sizes, conservation subdivision design for major subdivisions, and design standards to maintain community character are other tools that can be explored.

Regulatory Toolbox

- Allow for Accessory Dwelling Units
- Allow for Density increases



Accessory dwelling units (ADUs), often referred to as ‘granny flats’, ‘in-law apartments’ or ‘elder cottages’ are often prohibited through zoning. ADUs are smaller, secondary units on a parcel located either in or attached to a principal dwelling or in a detached structure. ADUs can be allowed as-of-right (meaning there is no planning board review) or as a specially permitted use. Removing regulatory barriers and development standards for ADUs can be a positive step a community can take. Many communities are concerned that ADUs will negatively affect a neighborhood, but there are ample opportunities to craft zoning in a manner that maintains lot sizes, setbacks, water and sewer requirements, and community character while expanding housing opportunity.

When ADUs are allowed for, our communities should carefully look at use of ADUs for short-term rentals. When used as a short-term rental, an ADU loses its value as an affordable housing option. Thus, there is a need to prohibit or limit use of ADUs as short-term rentals to preserve additional long-term, affordable options.

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Regulatory Toolbox

- **Inclusionary zoning**

- Requires a % of units of certain types of housing, or in certain locations to be deed-restricted, below market rate units

OR

- Offers a density bonus as an incentive to provide a % of below-market rate units

- Guarantees (if mandatory) or incentivizes affordability, long-term
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Zoning can incorporate language that increases the ability of a municipality to gain affordable housing units. Called inclusionary zoning, this technique can be applied to developments over a certain unit size and can require a certain percentage of units proposed be built in a subdivision or a multi-family structure be maintained as deed restricted, below market rate units. Inclusionary zoning can be required or incentivized. If it is required, the zoning will indicate a specific percentage of units that are to be deed restricted. If it is incentivized, the zoning will allow for a density bonus that allows the developer to gain a higher density in return for deed-restricting a certain percentage of units at below-market rates. Whether required or incentivized, inclusionary zoning language will include definitions and other requirements to ensure that the below-market rate units remain so for a set period of time – usually 30 years.

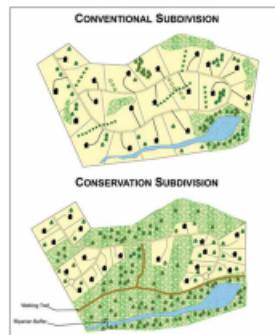
Regulatory Toolbox

- Expand allowable housing types
 - Cottage housing/Pocket Neighborhoods
 - Tri and Quad-plex
 - Duplex/Townhouse
 - Tiny Houses
 - Cohousing
 - Continuing Care

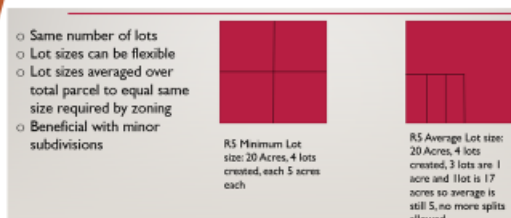


Many zoning laws restrict the type of housing that can be built. Often only single and two-family units are allowed. Communities can expand their housing opportunities by including more housing types as allowed in their zoning use table. The list above details a wide range of housing that should be evaluated to see if they can be accommodated in the context of our communities and their zoning laws. The tri- and quad plex (three unit and four unit buildings) are attractive options because they can have a similar footprint as a large single family dwelling and can be attractive to address the housing for middle-income households. Some communities incentivize three and four-plex structures by allowing them with an abbreviated site plan review process. Cottage homes, cohousing and continuing care facilities are other housing types that can be valuable additions to enhance housing.

Regulatory Toolbox



- Use average lot size for minor subdivisions
- Require conservation subdivision design for major subdivisions



Smaller lots can be viewed as an opportunity to provide a wider range of housing types, and while they do not directly address affordable housing, they do present an opportunity. Use of average lot sizes and requiring conservation subdivision design for major subdivisions do not directly address housing, but often can contribute positively because they are planning process techniques that can create smaller lots. While not all small lots may be affordable, they might be.

Conservation Subdivision design requires a developer to identify and preserve natural resources and open space and plan around them. The number of housing units is similar to that of standard subdivision development, but by reducing the size of buildable lots and clustering them in areas with no or limited natural resources greater amounts and quality of open space are preserved.

Both of these techniques provide for flexibility in subdivision design that can benefit both the Town and the landowner. Both can be excellent ways of incorporating open space design into a larger development, resulting in meaningful environmental protection while not increasing the overall density of a development.

Regulatory Toolbox

- Establish design and development standards
- Promote certain desired styles through use of as-of-right housing




Design standards establish community expectations for how a building is to be designed and sited on the parcel. One of the factors behind many NIMBY (Not In My Backyard) perspectives is fear that a multifamily home or other type of affordable home may change neighborhood or community character. These are understandable concerns but ones that can be addressed in zoning by incorporating performance expectations for new building design. Having design standards for multi-family, cohousing or cottage style developments can ensure new buildings are built to be consistent with local context.

Having consistent design standards can also allow a town to feel comfortable expanding the types of housing that are allowed as-of-right. Almost all single-family homes are allowed as a permitted use – this means that there is no planning board review needed. But other kinds of housing may also be as-of-right. Local governments can consider two-family, three and four-plex, accessory dwelling units, tiny houses, or other styles as-of-right. This reduces timelines and uncertainty of outcomes and would be an incentive to promoting those housing styles.



Regulatory Toolbox

- Floating districts
 - Planned districts (PUD, PRD)
 - Regulate short term rentals
 - Addresses housing through:
 - Definitions
 - Owner-Occupied or residency requirement
 - Placement of caps or other limits (such as one per parcel)
- 

Floating districts are established in zoning law like other districts: They have allowable and specially permitted uses, dimensions and density, and other development standards like any other district. The difference is that floating districts are not mapped until such time as someone desires to apply that district to a specific area in the municipality. In other words, they ‘float’ until mapped. The Town or Village Board must approve mapping and creating that district in a particular location. A floating district can benefit housing by establishing performance expectations and review processes ahead of time. This creates more certainty for a housing developer.

Similar to a floating district, a planned district (called a planned unit development or a planned residential development), can be another flexible tool to allow for larger residential developments. A planned development district is also approved by the Town or Village Board, and mapped at the time of creation, but usually is less defined and more open to negotiation of uses, dimensions, density, and other development standards.

As mentioned above, regulating short-term rentals is an important aspect of a community’s housing program. That is because too many short-term rentals limit availability of housing for long-term use, and they tend to drive up housing prices.

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Regulatory Toolbox

- Streamline regulatory approval processes
 - More as-of-right housing types (with standards)
 - Modified Site Plan Review or Abbreviated Site Plan Review for certain housing types
 - Provide clear purposes and definitions
 - Remove vagueness
 - Clear and detailed Planned Unit Development or Floating Residence District procedures and standards

Long and uncertain approval processes create significant barriers to affordable housing projects. Streamlining the regulatory approval process is an important tool to provide more certainty to potential developers. Vague zoning laws are often difficult to navigate. The planning process can become more efficient when the development standards within a zoning law are clearly stated and supported by good definitions.

Every zoning law starts with a set of purposes. These are critical statements that establish the rationale for land use regulations and are tied to the policies promoted in the community comprehensive plan. Communities desiring to enhance housing opportunities should have, within their purposes, a statement that details the importance of promoting a wide diversity of housing opportunities for all incomes and ages.

When updating zoning, pay careful attention to the types of housing allowed in the community. The Use Table should reflect a wide range of housing types that are permitted. Some of these may be able to be considered an 'as-of-right' use that does not need any kind of site plan or special permit review. Finally, specific zoning methods such as use of a modified site plan review for certain housing types can be used to streamline the approval process for them.

Regulatory Incentives Toolbox



- Density bonuses for more market-rate units
- Flexible design standards
- Reduced parking requirements
- Waive or reduce application and other fees for affordable units
- Simplify applications and accelerate approval processes
- More by-right development (address 'Missing Middle')

Work to build regulatory incentives into the zoning law. These can be effective and relatively inexpensive ways to carry out municipal housing goals. Offering density bonuses that allow for a higher number of units to be built in exchange for restricting some or all of those to be below-market rate units can be a very effective way to gain affordable units. For communities that do not specify density (units per acre), the bonus can take the form of larger allowances for bulk standards such as increased building height/stories allowed, increased buildable area allowed, or increased floor area ratios.

Other incentives include offering flexible design standards, reduced parking requirements, and waiving fees. As mentioned above, simplifying applications and establishing an efficient approval process is important. Clear language that details the performance expectations of the community will help ensure for both well designed projects and more certainty for the applicant. Remember that incentives need to be high enough so that potential housing developers want to take advantage of them.

Funding, Partnerships, Long-Range Planning and Education

Funding Incentives

Funding Incentives Toolbox



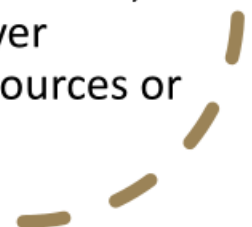
- Provide money directly or indirectly from public sources (also from not-profits)
- There are many sources available from local to federal



Funding Incentives Toolbox



- Tax incentives
 - Public or subsidized housing
 - PILOTs
- Waive or reduce application and other fees; waive sewer hookup fees
- Down payment, closing cost aid, other first time homebuyer programs – from public sources or Housing Trust Fund



In addition to regulatory tools, the municipal housing toolbox should also include programs that aid housing development with funding, promote partnerships, and provide for long-range planning and education about housing. There are a variety of State and federal programs available to fund affordable housing. These range from direct subsidies, to loans, tax incentives, land donations, tenant-based or project-based rental assistance programs, housing trust funds, rural housing service programs, and others.

Community land trusts have also been used effectively to acquire and reserve existing developable land and even existing vacant housing to ensure it remains affordable for future use. The Dutchess County Poughkeepsie Land Bank began operating in August 2020, and their bylaws state that their primary purpose is to acquire title to county and city-owned distressed properties in Dutchess County and the City of Poughkeepsie and restore those properties to productive use.

Housing Trusts can be set up that include rent subsidies, down-payment help, price-controlled units, homebuyer education classes, and finance and maintenance counseling. Land trust properties often result in lower rates of mortgage delinquency and foreclosure.

The federal Housing and Urban Development (HUD) agency also funds a variety of smaller programs, many of which focus on specific activities or goals such as providing support for lead abatement and healthy homes and promoting fair housing and economic self-sufficiency among residents of subsidized housing. A number of other federal agencies also fund affordable housing activities. Most notably, the U.S. Department of Agriculture administers programs that fund single-family and multifamily housing in rural cities, towns, and counties through the Rural Housing Service. The U.S. Department of Health and Human Services also provides funding, sometimes in partnership with HUD, to support housing and services to people experiencing homelessness.

North East and many of our area's rural and small communities do not have the organizational capacity alone to tap into some of these funding sources. Rural communities do not have the infrastructure, density or market dynamics that urban areas face. But there are strategies that can be put to work, especially if multiple towns partner together and with housing oriented agencies.

Small towns can agree to PILOTs (Payment In Lieu Of Taxes), waive application fees or institute fees for certain development to fund a housing trust. They can also focus on repairing and renovating existing housing stock. By investing in the restoration of its current housing stock and by turning single-family homes into multi-family units where needed, rural communities can address pre-existing housing repair needs while also providing additional affordable housing units to meet new demands. Programs such as Rebuild Together, Habitat for Humanity, and local and federal programs offer loans, grants, and direct services to assist with repairing homes for low-income households, seniors, and residents with disabilities.

Organizations and Agencies

Partnership Toolbox



Build Partnerships! Identified from our outreach as a key component in the Housing Toolbox

- Builders and developers
- Not-for-profits and other housing organizations
- Local businesses and realtors
- County, State and Federal agencies
- Local housing experts
- Architects and landscape architects

Partnership Toolbox




Partners identified from our outreach

- Patterns for Progress
- Regional Plan Association
- Dutchess County Continuum of Care
- Tri Town Coalition
- Habitat for Humanity
- Hudson River Housing
- PACE Land Use
- Community Preservation Corporation (bank)
- Rebuilding Together
- New York State Rural Housing Coalition
- Dutchess County Housing Trust

Building partnerships was identified by our housing experts as a priority. The list of potential partners included here is long, but not exhaustive. However, there are a number of potential partners on the list that are looking to expand their work in North East Dutchess County.



Education and Long-Range Planning Toolbox

- Conduct local housing needs assessment
 - Use data from County/Patterns for Progress
 - Engage in programs that promote YIMBY!
 - Educate the community
 - Address legitimate concerns
 - Hold open houses
 - Communicate needs to community
 - Involve constituents
 - Promote early conversations with housing developers
 - Memorialize these programs in Comprehensive Plan
- 

There are many organizations working in Dutchess County to address the housing shortage and to provide data for community leaders to make the best possible decision on behalf of their communities. Gathering this data and consolidating it in Housing Plans or Comprehensive Plans is a position step towards developing an effective housing plan.

Part of the Housing Plan or Comprehensive Plan process can include developing a more localized housing needs assessment. This can be based on the above gathered data but can be furthered by consultants.

Community outreach related to housing is a key tool in the toolbox. In order to turn NIMBY to YIMBY (Yes In My Backyard) and enhance housing opportunities, key stakeholders and the general public will need to be informed about local conditions and policies. It is essential to develop educational programs about the needs and importance of developing affordable housing options and promoting communication so that legitimate concerns can be addressed is essential. Engage community members in a variety of ways such as open houses, community conversations, and other public engagement campaigns.

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Land Policy Toolbox

- Sell public land, or identify other real estate to acquire, and sell at a below-market price to subsidize development of housing.
 - A process and set of criteria led by Town to select and sell appropriate parcels of land for housing.
- Identify real estate deemed acceptable for higher density and infrastructure.
 - A process and set of criteria identified by Town who then partners with developers and non-profits.

Villages and Towns often own undeveloped or underdeveloped properties or are uniquely able to acquire available properties. Communities that already own property should review all such properties to determine their value in terms of providing additional, preferably affordable housing units. Further, communities can adopt policy that requires all disposition of real property to include offering the property to housing development partners, particularly those that build and maintain affordable housing. That policy can also designate a portion of the sale of all such properties for use in providing other housing policy.

Communities should view all future opportunities to acquire property with an eye towards providing additional, preferably affordable housing. This includes direct offers of sale, tax forfeitures, land swaps, etc.

To expedite these kinds of decisions, communities can participate in an exercise to review all land within the community and gauge their feasibility for housing development. Housing plans and/or comprehensive planning are appropriate places to identify, evaluate the feasibility and promote certain locations for such housing efforts.

This is where partnerships with other agencies and organizations become very important to create a team that can bring expertise in gauging development potential and also potentially bring all the regulatory, funding, infrastructure, and community support pieces together.

Other Resources for Local Governments

Guides and Data	
Housing Needs in Rural America – National Low Income Housing Coalition	https://nlihc.org/sites/default/files/Housing-Needs-in-Rural-America.pdf
USDA Resource Guide for Rural Workforce Development	www.rd.usda.gov/sites/default/files/usdard_ruralworkforceguide508.pdf
Dutchess County: Housing Needs Assessment	https://www.dutchessny.gov/Departments/County-Executive/Dutchess-County-Releases-Housing-Needs-Assessment.htm
Three-County Regional Housing Needs Assessment (2006 to 2020)	For Ulster, Orange and Dutchess: https://ulstercountyny.gov/planning/housing/housing-needs-assessment
Model Ordinance – Cottage Housing Development, from Lehigh Valley Planning Commission	https://lvpc.org/pdf/cottageHousingDev.pdf
The Housing Affordability Toolkit, by the National Multifamily Housing Council	https://housingtoolkit.nmhc.org
Greenway Guides	https://www.dutchessny.gov/Departments/Planning/Greenway-Connections-Guides.htm
AARP: Making Room – Housing for a Changing America	www.AARP.org/MakingRoom
Websites	
National Low Income Housing Coalition	www.nlihc.org
National Rural Housing Coalition	http://ruralhousingcoalition.org
Federal Programs for Affordable Housing	https://localhousingsolutions.org/fund/federal-programs-for-affordable-housing
Affordable Housing Corporation, Homes and Community Renewal, New York State	https://hcr.ny.gov/affordable-housing-corporation-0
Patterns for Progress	https://www.pattern-for-progress.org/
Hudson River Housing	https://hudsonriverhousing.org/
Tri-Town Coalition	https://www.facebook.com/tritowncoalition/
Neighborhood Works	https://www.neighborworks.org/home
Rebuilding Together Dutchess County	https://www.rebuildingtogetherdutchess.org/
Catskill Mountain Housing Development Corporation	https://cmhdc.org/
Champlain Housing Trust	https://www.getahome.org/
Island Housing Trust	www.IHTMV.org (In particular, see their publications and resources lists at www.ihmtv.or/publications)
Rent Calculator (How Much Rent Can I Afford)	www.calculator.net/rent-calculator.html
Municipal Investment Grant Program	https://www.dutchessny.gov/Departments/Planning/Municipal-Investment-Grant-Program.htm

Dutchess County Housing Trust Fund	https://www.dutchessny.gov/Departments/Planning/Dutchess-County-Housing-Trust-Fund.htm
Local Housing Solutions	https://localhousingsolutions.org/

Funding Opportunities

Other funding opportunities include, but are not limited to¹:

- U.S. Department of Housing and Urban Development (HUD)
 - [Capacity Building for Community Development and Affordable Housing](#)
 - [Fair Housing Initiatives Programs – Private Enforcement Initiative APRA](#)
 - [Low-Income Housing Tax Credit](#)
 - [The HOME Program: Home Investment Partnerships](#)
 - [Community Development Block Grant \(CDBG\) Program](#)
- [U.S. Department of the Treasury Emergency Rental Assistance](#)
- [U.S. Department of Agriculture \(USDA\) Multifamily Housing Rental Assistance Program](#)
- [National Council of State Housing Agencies Housing Bonds](#)
- [National Low Income Housing Coalition National Housing Trust Fund](#)
- [Federal Housing Finance Agency Affordable Housing Program](#)
- [Grants.gov](#) allows you to cross-search agencies for appropriate funding

Affordable Housing Funding Sources, a resource from Washington State is a good compilation of funding sources at: <https://mrsc.org/Home/Explore-Topics/Planning/Housing/Affordable-Housing-Funding-Sources.aspx>

NYS Housing Trust Fund Corporation – HOME Investment Partnership Program:
<https://hcr.ny.gov/nys-home-program>

Other Resources of Interest

‘You Don’t Have to Live Here: Why Housing Messages are Backfiring and 10 Things we can do about it’ by Kat Kendall-Taylor & Tiffany Manuel:

<https://www.frameworksinstitute.org/publication/you-dont-have-to-live-here-why-housing-messages-are-backfiring-and-10-things-we-can-do-about-it/>

Habitat For Humanity – ‘Advancing Black Homeownership’

<https://www.habitat.org/our-work/advancing-black-homeownership#:~:text=Habitat%20aims%20to%20increase%20the,the%203By30%20Black%20Homeownership%20Collaborative.>


‘Cost of Home’ - <https://www.habitat.org/costofhome>

¹ From: Camoin Associates, No Vacancies: Affordable Housing Growing Scarce in Rural Communities. April 12, 2022

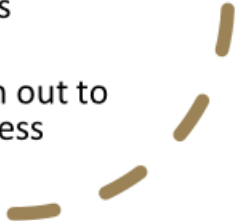
'Open Market Concept'– subsidize purchase of a house from the open market (not newly built)-
<https://www.tchabitat.org/blog/buying-first-home-with-habitat-on-open-market>

'ALICE' from United Way – (Asset Limited, Income Constrained, Employed) -
<https://unitedforalice.org/meet-alice>

Next Steps and Recommendations for Local Governments



Actions to be Considered by Local Governments

- Review existing comprehensive plan for housing-related policies; update where needed
 - Audit zoning and land use regulations to identify opportunities and barriers; update where needed
 - Evaluate water and sewer infrastructure
 - Discuss expanding capability for shared septic/engineered systems (septic)
 - Conduct or review housing needs assessment
 - Start forming partnerships, reach out to housing developers early in process
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Based on the input from the interviewees, the Steering Committee identified six fairly low cost initiatives that Communities could consider implementing first and using as building blocks for future housing policy and planning.