

Ghent hears about affordable housing options

By DIANA LADDEN

GHENT—The town Comprehensive Plan Committee spent a good deal of time and effort creating a survey to be sent soon to residents to ascertain how they would like to see their town develop. The committee is also engaging a series of experts to discuss key issues related to the plan.

The first in this series of presenters was Bruce Levine of 3d Development, who spoke last week on affordable housing opportunities and techniques. Mr. Levine has developed more than 1,500 residential units since 1989, maintaining a long-term commitment to each community. His latest project is Crosswinds, 70 units of workforce housing in Hudson.

An affordable housing unit is typically defined as a dwelling that is safe, in good condition with modern amenities, where total housing costs meet government standards of affordability based on the household incomes of the people expected to live there. A commonly accepted federal guideline for affordability is a housing cost that does not exceed 30% of a household's gross income. The costs considered in this guideline generally include taxes and insurance for homeowners, and

sometimes include utility costs.

In Columbia County average median income (AMI) for a family of four is \$60,100. Designations for a family of four in the county would be:

- Low income: 80% of AMI, or \$48,000
- Very low income: 50% of AMI, or \$30,050
- Very, very low income: 30% of AMI, or \$18,050.

The possibility of state tax credits for housing kicks in when housing is guaranteed to be for families with incomes of 60% of the AMI, or \$36,100.

Mr. Levine told the committee at its meeting last Tuesday evening, July 10, that a municipality must first decide whether there is a demand for affordable housing by examining the local, county and state comprehensive plans, as well as a wage and a business survey and a housing market analysis. With these data, the community can begin to determine what sort of affordable housing is needed.

Affordable housing can be either rental units—apartments or townhouses—or homes for sale, including single family dwellings, duplexes that have one unit for the owner and one for a tenant of the owner, or a townhouse where a homeowners

association pays for exterior maintenance.

According to Mr. Levine, barriers to affordable housing can include: inflexible zoning, high cost of land, lack of water or sewer infrastructure, public opposition and the cost of financing.

Many of these obstacles can be overcome by community involvement. Among the steps a town can take are:

- Waiving permit fees
- Adopting zoning that supports affordable housing, such as incentives for cluster housing, multi-family dwellings or senior citizen housing projects
- Donating town or village-owned lands or selling them at below market price for use as affordable housing
- Approving payments in lieu of taxes (PILOT) agreements
- Providing public infrastructure
- Reducing square footage, setback or land requirements
- Coordinating and streamlining municipal approval processes.

Mr. Levine emphasized that if local officials and residents endorsed affordable housing as part of their comprehensive plan, it would be wise to hold neighborhood meetings prior to going public with the plan as well as ensuring that neighborhood

Why affordable housing makes a difference

IF A COMMUNITY wants affordable housing, Bruce Levine of 3d Development, an experienced developer of this type of housing, lists the potential benefits as outlined by the federal Department of Housing and Urban Development (www.huduser.com):

- Affordable housing allows businesses to recruit and retain employees, while increasing employee productivity by freeing them from overwhelming concerns about their homes, finances and families
- Allows children space and relative peace to do their homework and the ability of a family to plan meals, cook and eat together promotes family communication and better health
- Allows people who work as teachers, police officers, firefighters and in the construction industry to live in the communities they serve
- Allows seniors living on fixed incomes to remain in their homes
- Keeps neighborhoods vibrant and diversified.

representatives are part of the planning process. A good deal of initial opposition to affordable housing is often a lack of understanding as to what affordable housing means and how it works.

Mr. Levine also recommended that the village look into first-time homebuyer programs that include education and loan programs, such as those offered by Housing Resources of Columbia County.

One member of the committee expressed concern about the condition of the Ghent hamlet's water and sewer systems. Mr. Levine sug-

gested investigating considering federal grant and loan programs to improve the systems.

Mr. Levine agreed with the committee member who said it is impossible to give breaks to one type of housing without increasing the financial burden on other town residents. He also explained the role of PILOT programs, tax credits and the state's special assessment formula for multi-family dwellings for restricted income households.

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