

CITY OF KINGSTON
2024-2028 Analysis of
Impediments to Fair
Housing Choice



City of Kingston - Office of Community Development

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EXECUTIVE SUMMARY

INTRODUCTION

The preparation of this Analysis of Impediments to Fair Housing Choice (AI) serves as a component of the City of Kingston's efforts to satisfy the requirements of the Housing and Community Development Act of 1974, as amended, which requires that any community receiving Community Development Block Grant (CDBG) funds affirmatively further fair housing. The AI is a review of local regulations and administrative policies, procedures and practices affecting the location, availability and accessibility of housing, as well as an assessment of conditions, both public and private, that affect fair housing choice.

The stakeholder consultation and citizen participation processes for the AI were coordinated with the 2024-2028 Consolidated Planning activities. The AI describes a City where continued minority population growth has fueled an expansion in diversity and desegregation. Census data indicated that some racial and ethnic minorities and female-headed households with children were more likely to experience poverty and unemployment. Results of the dissimilarity index found that the City has very low levels of segregation. The City's new form-based code offers a creative approach to the removal of barriers for housing development including the inclusionary zoning ordinance and density increases for single family homes with attached units. Both of which will work towards the City's goal approving 1,000 new housing units by 2029.

The AI's review of public policy covered the aspects of local government most closely tied to housing, including Kingston's comprehensive planning, zoning, public housing, and transit. While room for improvement was found in a few areas, the vast majority of City policy and program administration was found to be consistent with fair housing goals. A review of mortgage application data suggested that minorities are more likely to experience loan denials than White applicants.

IMPEDIMENTS IDENTIFIED

Based on the qualitative and quantitative analyses conducted for the AI, three impediments to fair housing choice were identified. These include:

1. A general lack of affordable housing has a greater negative impact on lower income families with children, minorities, people with disabilities and potentially other members of the protected classes
2. Overall low incomes and high poverty rates across various racial/ethnic groups and household types in the City, thus limiting their housing choice.
3. The age and size of housing units in the City. Over half of the units in the City were built prior to 1939 and are deteriorating and unsafe. Due to age many of the units cannot accommodate larger families, thus limiting their fair housing choice.

FAIR HOUSING ACTION PLAN

This section outlines actions to be taken, benchmarks, and a timeline associated with each action.

Actions	Entities Responsible	Benchmark	Time to Complete
Impediment A: A general lack of affordable housing has a greater negative impact on lower income families with children, minorities, people with disabilities and potentially other members of the protected classes			
Facilitate the development of new affordable and	City of Kingston Office of Community Development	Number of affordable units built by income level;	2024-2028

Actions	Entities Responsible	Benchmark	Time to Complete
<p>preservation of existing affordable housing for members of the protected classes (race, color, religion, sex, disability, familial status, national origin, creed, sexual orientation, military status, age, marital status)</p> <p>Conduct paired testing in order to reveal possible housing discrimination based on race, disability, familial status, lawful source of income, and other grounds.</p> <p>Preparation of an Anti-Displacement Plan to protect long-term residents from displacement due to rising rents and home prices</p>	<p>City of Kingston Department of Housing Initiatives Affordable housing developers and builders including those building new units under the inclusionary zoning ordinance, local and regional supportive service agencies, Kingston Housing Authority</p>	<p>number of affordable units preserved through rehabilitation and weatherization; number of households assisted by race, ethnicity, disability status, familial status; number of households provided supportive services to maintain housing by race, ethnicity, disability status, familial status</p> <p>Work towards reaching the City-wide goal of approving 1,000 new housing units by 2029</p>	
<p>Impediment B: Overall low incomes and high poverty rates across various racial/ethnic groups and household types, thus limiting their housing choice</p>			
<p>Provide targeted financial education to members of the protected classes including the Hispanic and female-headed households subpopulations who both experience high levels of poverty</p> <p>Provide resources to single parent with children households (Single mother homes make up 83.1% of all people living in poverty in the City)</p> <p>Provide job training opportunities to help lower income residents increase their skills and employment opportunities</p> <p>Draft a language access plan to assist racial/ethnic minorities</p>	<p>Office of Community Development Nonprofit organizations that provide job training and related services to lower income residents, Local and regional HUD-certified housing counselors</p>	<p>Number of people participated in financial education programs; number of homebuyers assisted by race, ethnicity, income, disability</p> <p>Number of persons who participated in job training programs</p> <p>Language Access Plan for LEP populations approved by Common Council</p>	<p>2024-2028</p>
<p>Impediment C: The age and size of housing units in the City. Over half of the units in the City were built prior to 1939 and are deteriorating and unsafe. Due to age many of the units cannot accommodate larger families or individuals with disabilities, thus limiting their fair housing choice.</p>			

Actions	Entities Responsible	Benchmark	Time to Complete
<p>Use new form-based code to support higher density housing, infill housing, multifamily housing.</p> <p>Fund housing rehabilitation programs to bring available units up to safe standards.</p> <p>Invest in the development of 3+ bedroom housing types in the City.</p>	<p>Office of Community Development Department of Housing Initiatives Zoning Advisory Board Affordable housing developers and builders including those building new units under the inclusionary zoning ordinance, local and regional supportive service agencies, Kingston Housing Authority</p>	<p>Number of large (3+ bedroom) housing types approved and developed</p> <p>Number of high density, multi-family, and infill housing units developed</p> <p>Number of housing units rehabilitated and preserved.</p>	<p>2024-2028</p>

INTRODUCTION

INTRODUCTION TO THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The City of Kingston has prepared an Analysis of Impediments to Fair Housing Choice (AI) to satisfy the requirements of the Housing and Community Development Act of 1974, as amended. This Act requires that any community receiving Community Development Block Grant (CDBG) and other HUD funds affirmatively further fair housing (AFFH). As a result, the City is charged with the responsibility of conducting its CDBG program in a non-discriminatory way.

FAIR HOUSING CHOICE

Equal and free access to residential housing (housing choice) is a fundamental right that enables members of the protected classes to pursue personal, educational, employment or other goals. Because housing choice is so critical to personal development, fair housing is a goal that government, public officials and private citizens must embrace if equality of opportunity is to become a reality.

The federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, national origin. Persons who are protected from discrimination by fair housing laws are referred to as members of the protected classes.

The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The elected governmental body is expected to use it for direction, leadership and resources for future fair housing planning.

METHODOLOGY

The firm of Mullin & Lonergan Associates, Inc. (M&L) was retained as consultants to conduct the AI. In all cases, the latest available data at the time the report was written was used to describe the most appropriate geographic unit of analysis. In most cases, 2018-2022 American Community Survey data was used as well as 2020 Decennial Census data and supplemented with 2020 Comprehensive Housing Affordability Strategy (CHAS) data.

DEVELOPMENT OF THE AI

LEAD AGENCY

The City of Kingston Office of Community Development was the lead agency for the preparation of the AI. The Office identified and invited numerous stakeholders to participate in the process for the purpose of developing a thorough analysis with a practical set of recommendations to eliminate impediments to fair housing choice, where identified.

AGENCY CONSULTATION

City of Kingston engaged key community stakeholders from City agencies, nonprofit organizations and other interested entities in an effort to develop a community planning process for the AI. On February 6th, 2024, a series of interviews was conducted to identify current fair housing issues impacting the various agencies and organizations

and their clients. Comments received through these meetings are incorporated throughout the AI, where appropriate. A list of the stakeholders identified to participate in the AI process is included in Appendix A.

PUBLIC MEETINGS

A public meeting was conducted during the development of the AI, in conjunction with the Consolidated Planning process. The meeting was held on February 6th, 2024, at 6:00 pm in Kingston City Hall. The meeting was recorded and broadcasted live on Youtube.

THE RELATIONSHIP BETWEEN FAIR HOUSING AND AFFORDABLE HOUSING

As stated in the Introduction, fair housing choice is defined as the ability of persons, regardless of race, color, religion, sex, disability, familial status, national origin, gender identity and other personal traits protected by law to access housing free from discrimination. Persons who are protected from discrimination by fair housing laws are referred to as members of the protected classes.

The AI analyzes a range of fair housing issues regardless of a person's income. To the extent that members of the protected classes tend to have lower incomes, then access to fair housing is related to affordable housing. A primary impediment to fair housing is a relative absence of affordable housing. Often, however, public policies create, or contribute to, the lack of affordable housing in communities, thereby disproportionately affecting housing choice for members of the protected classes.

This document goes beyond an analysis of the adequacy of affordable housing in the City of Kingston. This AI defines the relative presence of members of the protected classes within the context of factors that influence the ability of the protected classes to achieve equal access to housing and related services.

DEMOGRAPHIC INFORMATION

DEMOGRAPHIC PROFILE

POPULATION TRENDS

Kingston, situated alongside the Hudson River, represents an urban area that has started to show an overall population decline in the past decade. The City's population decreased 4.25% between 2010 and 2020. As represented in the table below, many other cities in Ulster County in similar size to Kingston have experienced population loss over the past decade as well, except for New Paltz which shows a minor population increase. Kingston is the only City in, and the county seat of, Ulster County, New York., which demonstrates a population decline as well.

FIGURE 3-1 POPULATION TRENDS, 2010-2020

	2010	2015	2020	% Change 2010-2020
Kingston	23,975	23,625	22,954	-4.25%
Saugerties	19,471	19,319	19,058	-2.12%
Shawangunk	14,029	14,190	13,909	-.85%
New Paltz	13,909	14,193	14,117	1.49%
Ulster County	182,782	181,300	178,371	-2.41%
New York	19,229,752	19,673,174	19,514,849	1.48%

Source: American Community Survey 2010, 2015, 2020 (B01003)

FIGURE 3-2 POPULATION TRENDS BY RACE AND ETHNICITY, 2010-2020

	Total Population	White	Racial Minority Population				Total	Hispanic
			Black	Asian	Some Other Race*	All Other Races**		
2010								
Kingston	23,975	18,220	3,325	381	949	1,100	5,755	2,849
Ulster County	182,782	160,766	10,721	3,105	3,216	4,974	22,016	15,065
2015								
Kingston	23,625	16,719	3,936	630	399	1,941	6,906	3,750
Ulster County	181,300	157,076	10,631	3,408	3,085	7,101	24,225	17,292
2020								
Kingston	22,954	15,123	4,077	440	713	2,601	7,831	3,201
Ulster County	178,371	146,063	10,859	3,292	5,717	12,440	32,308	18,800

* "Some other race" refers to persons who report that they belong in none of the racial groups provided on the census form.

** All other races refers to Pacific Islanders, American Indian/Alaska Natives and persons of two or more races.

Source: 2010, 2015, and 2020 American Community Survey (P1, P3, P4), U.S. Census Bureau

The City is experiencing an overall population decline, especially through the White population. In 2010, White residents accounted for 75.9% of the total population. In 2020, that number decreased to 65.8%. In 2010, Black residents accounted for 57.7% of the City’s racial minority, but in 2020 that number dropped to 52%. The Asian/Pacific Islander residents dropped from 6.6% in 2010 to 5.6% in 2020. Further, there was a large increase in the “all other races” category of the minority population, this group grew by more than 50%.

Additionally, number of Hispanic residents in the City grew from 2,849 in 2010, representing 11.8% of the total population, to 3,201 in 2020, representing 13.9% of the total population.

The City’s overall minority population is growing, however since there was a big jump in the number of residents in the “some other race” category, it is lessening the percentage of the Black and Asian residents to the whole racial minority population, even though their populations have increased since 2010. Comparison between growth among minority groups in the City of Kingston and in Ulster County demonstrates fairly similar trends, with a few differences, as shown in the following figures. One of the differences between the City and Ulster County is that in Ulster County the “some other race” population grew between 2010 and 2020, and that population at the same time decreased in the City.

FIGURE 3-3 GROWTH ACROSS RACIAL AND ETHNIC GROUPS IN THE CITY OF KINGSTON, 2010-2020

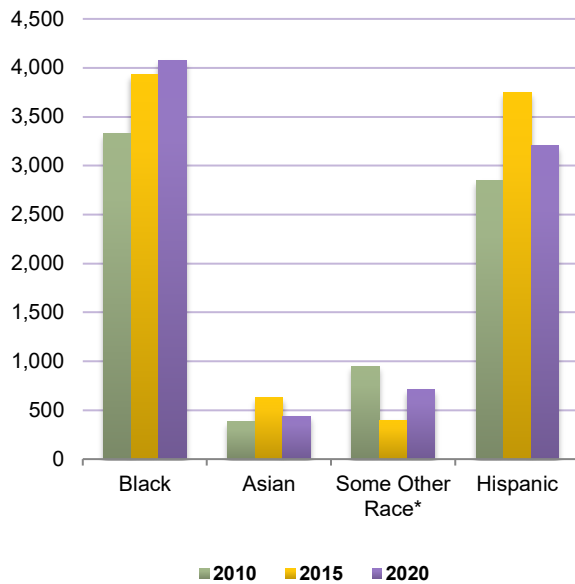
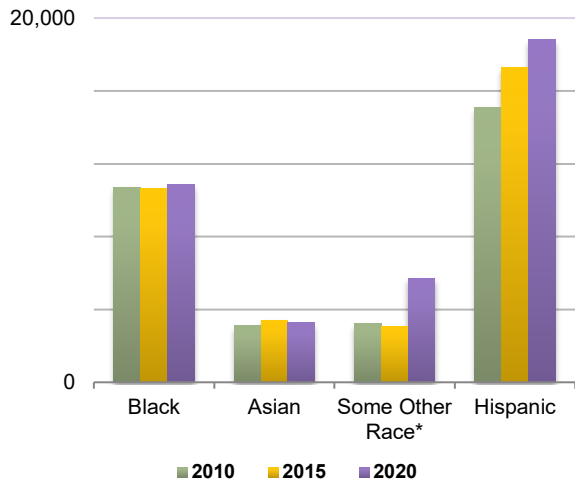


FIGURE 3-4 GROWTH ACROSS RACIAL AND ETHNIC GROUPS IN ULSTER COUNTY, 2010-2020



AREAS OF RACIAL AND ETHNIC MINORITY CONCENTRATION

City of Kingston’s 2024-2028 Consolidated Plan defines areas of racial or minority concentration as those where the percentage of minority residents is ten percentage points or more than the Citywide rate.

In 2020, Black residents comprise 12.3% of the total population in Kingston. An area of concentration of Black residents would include any Census Tract where the percentage of Black residents is 22.37% or higher. Of the 8 Census Tracts within the City, none meet this criterion. Additionally, there are no areas of concentration for Asian residents, American Indian/Alaskan Native residents, Native Hawaiian/Other Pacific Islander residents, or “Some other race” residents. In fact, Hispanic residents are the only racial/ethnic group that have areas of concentration. An area of concentration for the City’s Hispanic population would be where the percentage of Hispanic residents is 21.4% or higher. Two areas in the City meet that criteria, census tracts 9520 and 9521.

FIGURE 3-5 AREAS OF RACIAL AND/OR ETHNIC CONCENTRATION, 2020

	Total Population	White	Minority Residents					
			Black	Asian	Some Other Race	American Indian/Alaskan Native	Native Hawaiian / Other Pacific Islander	Hispanic
Citywide	24,069	60.8%	12.3%	2.6%	0.6%	0.1%	0.0%	11.4%
9524	2,690	72.3%	7.1%	3.3%	0.5%	0.1%	0.0%	11.4%
9523	1,717	65.2%	10.7%	4.8%	0.3%	0.0%	0.0%	13.9%
9522	3,761	78.3%	6.4%	2.8%	0.7%	0.2%	0.1%	7.3%
9521	3,687	47.8%	18.4%	1.3%	0.4%	0.2%	0.0%	25.8%
9520	2,815	41.0%	13.5%	5.2%	1.0%	0.0%	0.0%	34.2%
9519	2,848	59.3%	12.2%	2.3%	0.7%	0.1%	0.0%	17.6%
9518	1,839	61.2%	15.5%	1.7%	0.7%	0.3%	0.0%	12.3%
9517	4,712	61.2%	13.8%	1.3%	0.8%	0.1%	0.0%	13.7%

Note: Shaded rows indicate areas of minority concentration.

Source: 2020 Census

CONCENTRATIONS OF LMI PERSONS

The CDBG program includes a statutory requirement that at least 70% of funds invested benefit low and moderate income (LMI) persons. HUD provides the percentage of LMI persons in each census block group for entitlements such as Kingston. HUD 2020 LMI estimates reveal that there are a total of 14 census block groups in Kingston where at least 51% of residents meet the definition for LMI status, as listed in the following table.

FIGURE 3-6 LOW/MODERATE INCOME CENSUS BLOCK GROUPS

Census Tract	Block Group	Low/Moderate Income Persons		
		#	Universe	%
9517	1	250	650	38.5%
	2	1,140	1,465	77.8%
	3	330	625	52.8%
	4	1,140	1,755	65.0%
9518	1	1,155	1,735	66.6%
9519	1	385	750	51.3%
	2	395	920	42.9%
	3	310	400	77.5%
	4	140	520	26.9%
9520	1	570	1,195	47.7%
	2	885	1,165	76.0%
9521	1	395	750	52.7%
	2	880	1,250	70.4%
	3	690	1,065	64.8%
	4	475	670	70.9%
9522	1	550	875	62.9%
	2	240	620	38.7%
	3	370	1,065	34.7%
	4	390	975	40.0%
9523	1	365	640	57.0%
	2	505	1,085	46.5%
9524	1	995	1,355	73.4%
	2	275	1,405	19.6%

Source: U.S. Department of Housing & Urban Development, 2020
LMI estimates

Areas in the City of Kingston where LMI block groups and areas of minority concentrations coincide are identified for the purposes of this report as areas of concentration of minority and LMI residents. The maps on the following pages illustrate the locations of both areas of concentration on Hispanic residents and areas where the percentage of LMI persons is 51% or higher. The areas of ethnic concentration of Hispanic residents coincide with census block groups that are at least 51% LMI areas. This demonstrates that Hispanic residents in the City are more likely than any other racial/ethnic group in the City to be experiencing low-to-moderate incomes. Additionally, this data shows how Hispanic residents could be facing issues regarding fair housing choice. The fact that there are two census tracts of Hispanic ethnic concentration that align with LMI block groups suggests that this ethnic group is most likely unable to afford housing in any other areas of the City and is being limited to housing only in the LMI neighborhoods.

FIGURE 3-7 LOW-MODERATE INCOME CENSUS TRACTS, 2020

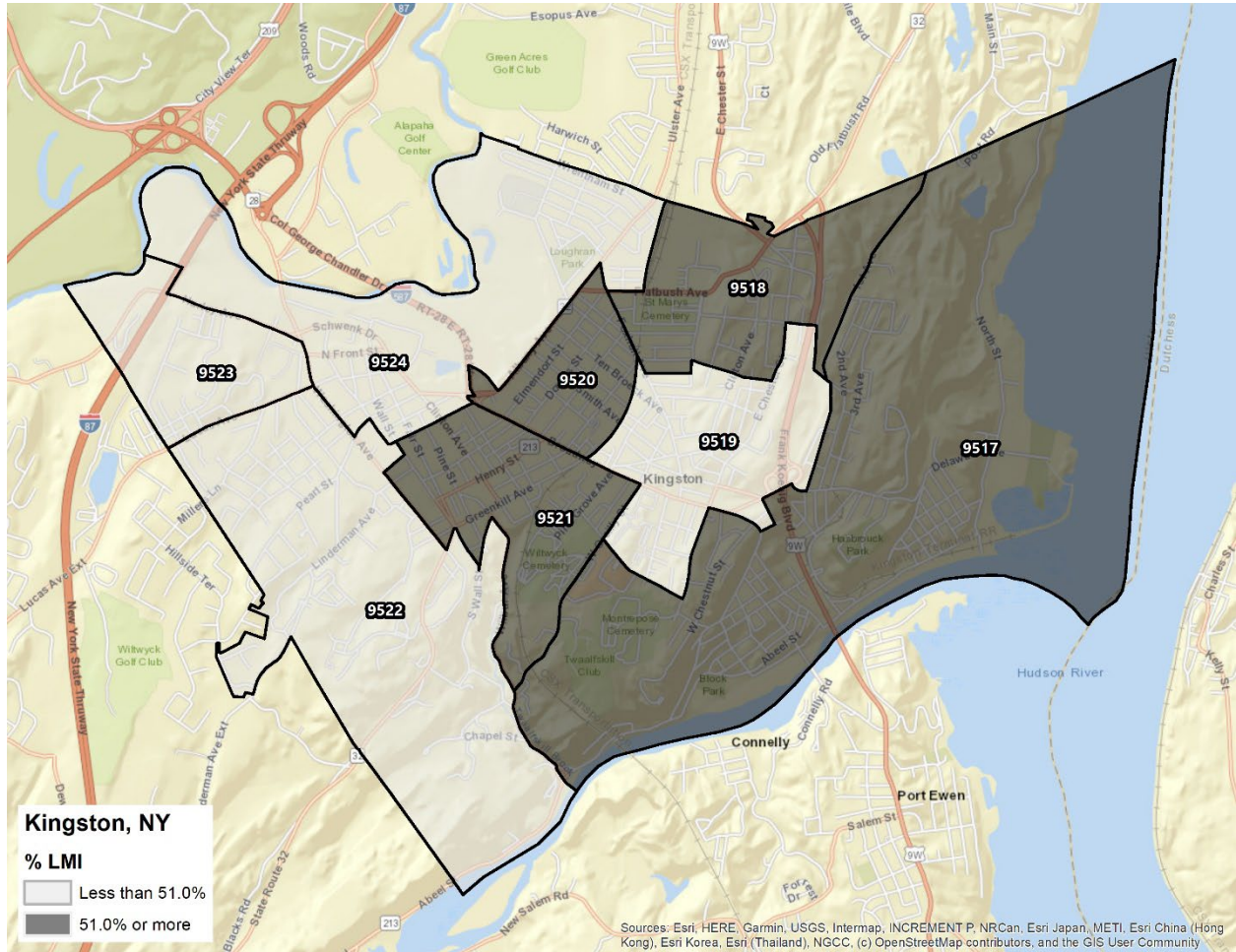
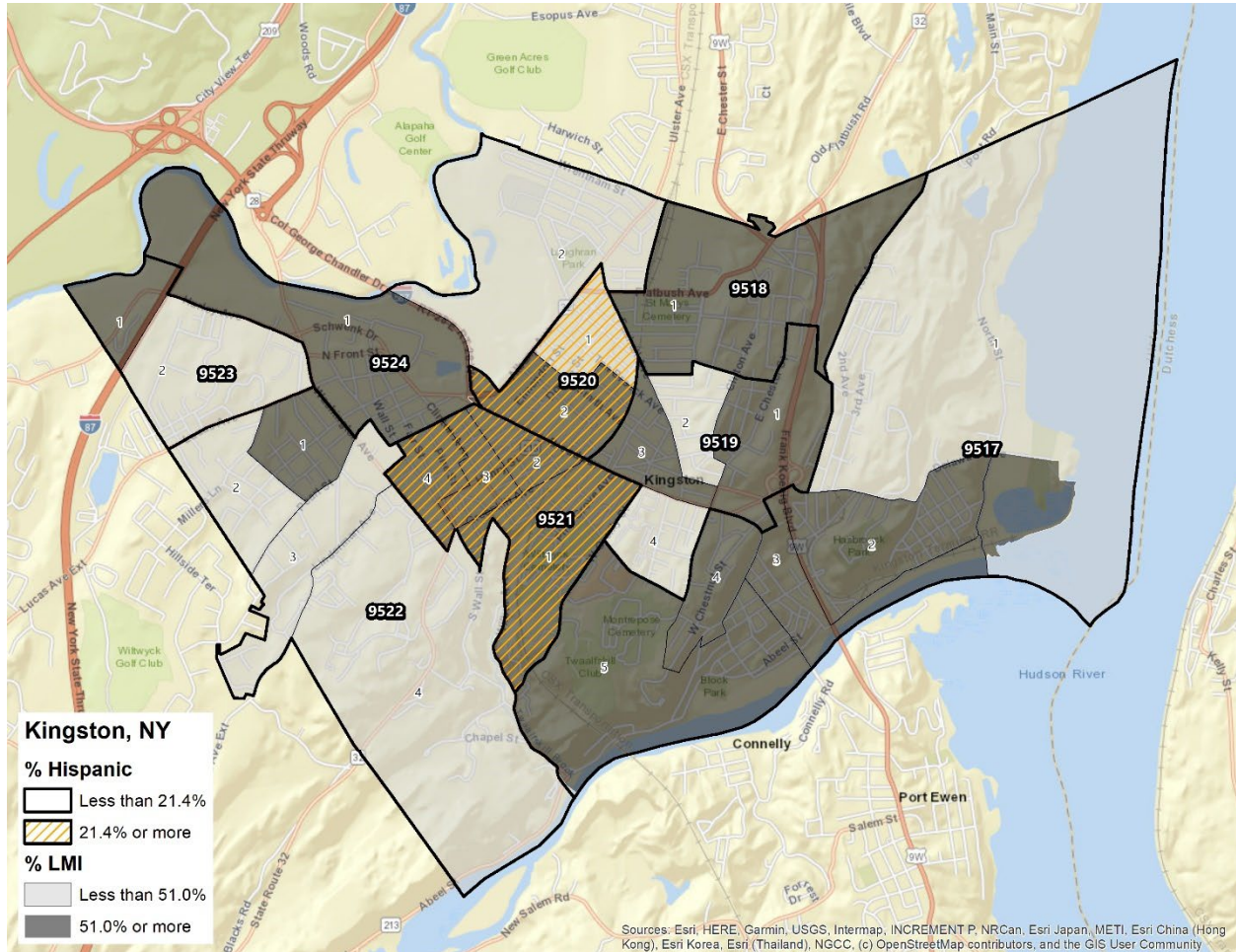


FIGURE 3-8 AREAS OF CONCENTRATION OF HISPANIC LMI RESIDENTS, 2020



RESIDENTIAL SEGREGATION PATTERNS

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Typically, the pattern of residential segregation involves the existence of predominantly homogenous, White suburban communities and low-income minority inner-city neighborhoods. Latent factors, such as attitudes, or overt factors, such as real estate practices, can limit the range of housing opportunities for minorities. A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Areas of extreme minority isolation often experience poverty and social problems at rates that are disproportionately high. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

The distribution of racial or ethnic groups across a geographic area can be analyzed using an index of dissimilarity. This method allows for comparisons between subpopulations, indicating how much one group is spatially separated from another within a community. The index of dissimilarity is rated on a scale from 0 to 100, in which a

score of 0 corresponds to perfect integration and a score of 100 represents total segregation.¹ The index is typically interpreted as the percentage of the minority population (in this instance, the Black population) that would have to move in order for a community or neighborhood to achieve full integration. Values ranging between 40 and 50 are considered moderate levels of segregation; values below 30 are fairly low and values above 60 are considered to be fairly high levels of segregation.

FIGURE 3-9 KINGSTON DISSIMILARITY INDICES, 2010 AND 2020

	2010 DI with White Population	2010 Population	2010 % of Total Population	2020 DI with White Population	2020 Population	2020% of Total Population	Change in DI, 2010-2020
Ulster County							
White	-	160,766	87.9%	-	146,063	81.8%	-
Black	49.6	10,721	5.8%	42.0	10,859	6.0%	-7.6
Hispanic	38.5	15,015	8.2%	29.0	18,827	10.5%	-9.5
Kingston							
White	-	18,220	75.9%	-	15,123	65.8%	-
Black	33.0	3,325	13.8%	21.3	4,077	17.7%	-11.7
Hispanic	39.7	2,849	11.8%	26.8	3,201	13.9%	-12.0

Source: American Community Survey, 2010; American Community Survey, 2020, Calculations by M&L Associates.

Based on the data from the above chart, several conclusions can be made. In 2010, Black and Hispanic residents had low to moderate levels of segregation in the City of Kingston. However, by 2020 those levels of segregation decreased greatly and now there are very low levels of segregation in the City for the Black and Hispanic population. It can be concluded that with 2020 dissimilarity index scores of 21.3 (Black) and 26.8 (Hispanic) that the City of Kingston is well-integrated.

² The index of dissimilarity is a commonly used demographic tool for measuring inequality. For a given geographic area, the index is equal to $1/2 \sum ABS [(b/B)-(a/A)]$, where b is the subgroup population of a census tract, B is the total subgroup population in a city, a is the majority population of a census tract, and A is the total majority population in the City. ABS refers to the absolute value of the calculation that follows.

³ According to Douglas S. Massey, an index under 30 is low, between 30 and 60 is moderate, and above 60 is high. See Massey, "Origins of Economic Disparities: The Historical Role of Housing Segregation," in *Segregation: The Rising Costs for America*, edited by James H. Carr and Nandinee K. Kutty (New York: Routledge 2008) p. 41-42.

RACE/ETHNICITY AND INCOME

Household income is one of several factors used to determine a household's eligibility for a home mortgage loan or apartment lease. Median household income (MHI) in Kingston was \$54,311 in 2020. In Ulster County the median household income was \$65,306 in 2020.

Across racial and ethnic groups in Kingston, Asians had the highest MHI at \$118,250. The MHI for Black households was \$57,773. Among White households, the MHI was \$54,419. Hispanic households had a MHI of \$38,409 in the City of Kingston.

While median household income is fairly similar between the White households and Black households, they have significantly different poverty rates. Black households experience poverty at nearly 10% greater than White households. The racial/ethnic group with the highest poverty rate in the City is Hispanics, a little over one-third (35.5%) of the Hispanic population in the City is experiencing poverty.

FIGURE 3-10 MEDIAN HOUSEHOLD INCOME AND POVERTY RATE BY RACE/ETHNICITY, 2020

	Median Household Income	Poverty Rate
Kingston	\$54,311	18.8%
Whites	\$54,419	15.0%
Blacks	\$57,773	24.6%
Asians	\$118,250	13.5%
Some Other Race	\$51,797	28.1%
Hispanics	\$38,409	35.5%
Ulster County	\$65,306	13.6%
Whites	\$67,452	11.7%
Blacks	\$43,180	26.6%
Asians	\$74,141	19.2%
Some Other Race	\$48,438	32.5%
Hispanics	\$52,065	28.6%

Source: U.S. Census Bureau, 2020 American Community Survey Five-Year Estimates (B19013, B19013A, B19013B, B19013D, B19013F, B19013I & B17001, B17001A, B17001B, B17001D, B17001F, B17001I)

Distribution of household income by race and ethnicity is comparable to the trends described above. A review of household income distribution shows that with the exception of Asian households, the racial/ethnic groups have low proportions of households earning more than \$75,000 annually. Approximately 55.2% of Asian households in the City earn over \$75,000 in income a year. By comparison, only 25.5% of Black households and 22.1% of Hispanic households earned at this level. White households are slightly above the City average of 35.3% when earning \$75,000 or above annual income with 38.1%. The figures below illustrate these differences. A similar trend was present at the County level, though incomes were generally higher in the County than in Kingston.

FIGURE 3-11 HOUSEHOLD INCOME DISTRIBUTION BY RACE AND ETHNICITY, 2020

	Total Households	\$0 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 and higher
Kingston	8,952	23.6%	22.2%	18.8%	35.3%
White	6,715	21.6%	23.3%	16.8%	38.1%
Black	1,239	28.0%	20.2%	26.2%	25.5%
Asians	143	13.2%	20.2%	11.1%	55.2%
Some Other Race	165	23.0%	20.0%	47.2%	9.6%
Hispanic	826	39.3%	13.3%	25.1%	22.1%
Ulster County	70,088	18.7%	19.6%	17.1%	44.4%
White	61,987	17.8%	19.2%	17.1%	45.7%
Black	3,461	29.5%	23.8%	15.8%	30.6%
Asians	911	18.4%	19.4%	12.7%	49.3%
Some Other Race	1,185	26.1%	24.8%	23.0%	25.9%
Hispanic	4,564	29.9%	18.3%	17.1%	34.5%

FIGURE 3-12 HOUSEHOLD INCOME DISTRIBUTION BY RACE AND ETHNICITY, 2020



DISABILITY AND INCOME

As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

The Fair Housing Act prohibits discrimination based on physical, mental or emotional handicap, provided reasonable accommodation can be made. Reasonable accommodation may include changes to address the needs of disabled persons, including adaptive structural (e.g., constructing an entrance ramp) or administrative changes (e.g., permitting the use of a service animal). In Kingston, 14.6% of the population 5 years and older reported at least one type of disability in 2020.

According to the National Organization on Disabilities, a significant income gap tends to exist for persons with disabilities, given their lower rate of employment. Out of the 14,100 residents of Kingston that are between 20 to 64 years old, 6.5% are disabled and living in poverty, but 10.9% are not disabled living in poverty. Therefore, the data shows that in Kingston residents who are disabled do not experience poverty at a greater rate than those who are not disabled but living in poverty.

FAMILIAL STATUS AND INCOME

The Census Bureau divides households into family and non-family households. Family households are married couple families with or without children, single-parent families and other families comprised of related persons. Non-family households are either single people living alone, or two or more non-related persons living together.

Title VIII of the Civil Rights Act of 1968 protects against gender discrimination in housing. Protection for families with children was added in the 1988 amendments to Title VIII. Except in limited circumstances involving elderly housing and owner-occupied buildings of one to four units, it is unlawful to refuse to rent or sell to families with children.

In Kingston, female-headed households decreased slightly from 14.8% in 2010 to 14.2% in 2020, and female-headed households with children increased slightly from 8.0% to 8.7%. Married-couple family households with children decreased from 15.2% to 12.4% during the same period. Single-person and non-family households remained nearly the same at 45.8% in 2010 to 45.6% in 2020. Across the entirety of Ulster County, trends over time were similar, though married-couple families continue to represent a larger share of all households in the County than in Kingston.

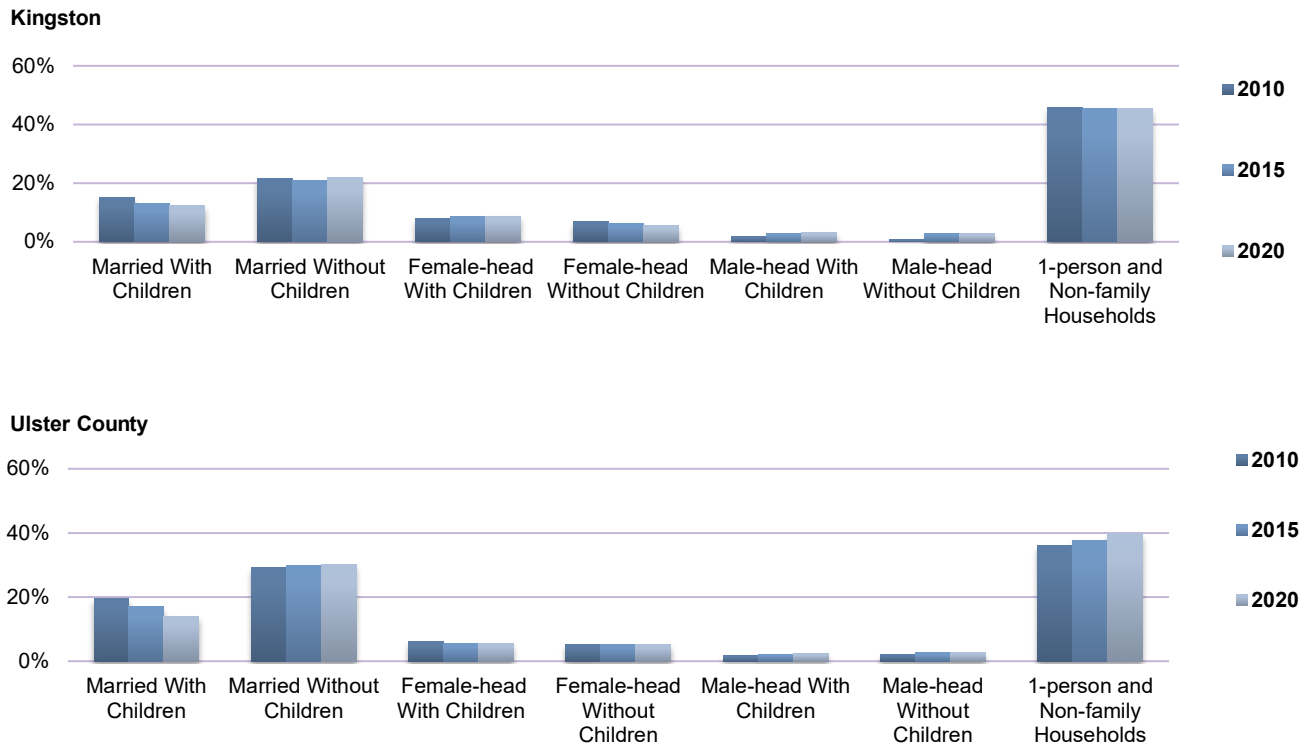
FIGURE 3-13 HOUSEHOLDS BY TYPE AND PRESENCE OF CHILDREN, 2010-2020

	Total Households	Family HHs as % of All HHs	Family Households									Non-family and 1-person Households
			Married-couple families			Female-headed Households			Male-headed Households			
			% of Total	With Children	Without Children	% of Total	With Children	Without Children	% of Total	With Children	Without Children	
2010												
Ulster County	70,691	63.9%	48.7%	19.6%	29.1%	11.4%	6.1%	5.3%	3.9%	1.7%	2.2%	36.1%
Kingston	10,076	54.2%	37.0%	15.2%	21.4%	14.8%	8.0%	6.8%	2.4%	1.6%	0.8%	45.8%
2015												
Ulster County	69,474	62.4%	46.7%	17.0%	29.8%	10.8%	5.5%	5.3%	4.8%	2.2%	2.6%	37.6%
Kingston	9,719	54.4%	33.9%	13.1%	20.8%	14.7%	8.5%	6.2%	5.8%	2.9%	2.9%	45.6%
2020												
Ulster County	70,088	60.3%	44.1%	13.9%	30.2%	10.9%	5.7%	5.2%	5.3%	2.5%	2.8%	39.7%
Kingston	8,952	54.4%	34.2%	12.4%	21.8%	14.2%	8.7%	5.5%	6.1%	3.2%	2.9%	45.6%

Source: U.S. Census Bureau, American Community Survey 2010, 2015, 2020 (B11001, B11003)

Female-headed households with children can experience difficulty in obtaining housing, primarily as a result of lower-incomes and the potential unwillingness of some landlords to rent their units to families with children. Although they comprised only 8.7% of all families in 2020, female-headed households with children accounted for 83.1% of all families living in poverty.

FIGURE 3-14 HOUSEHOLD TYPE AND PRESENCE OF CHILDREN, 2010-2020



ANCESTRY AND INCOME

It is illegal to refuse the right to housing based on place of birth or ancestry. Census data on native and foreign-born populations reported that in 2020, 11.9% of all Kingston residents were foreign-born. By way of origin, the City’s foreign-born population has been sourced from across the globe. The wide distribution of points of origin is similar for Ulster County.

FIGURE 3-15 COUNTRY OF ORIGIN FOR FOREIGN-BORN PERSONS BY SELECTED COUNTRIES, 2020

	Kingston		Ulster County	
	# Foreign-born Persons	% of Total City Population	# Foreign-born Persons	% of Total County Population
Total foreign-born	2,741	11.9%	13,708	7.7%
All other countries	773	3.4%	9,082	5.1%
Mexico	506	2.2%	1,340	0.8%
El Salvador	399	1.7%	699	0.4%
Hondorus	179	0.8%	308	0.2%
Guatemala	142	0.6%	256	0.1%
Jamaica	440	1.9%	918	0.5%
Haiti	166	0.7%	264	0.1%
China	136	0.6%	841	0.5%

Source: 2020 ACS (B05006)

City of Kingston’s foreign-born population is exactly as likely to experience poverty as the rest of the City. According to the 2020 ACS Data, 18.8% of the foreign-born population for which poverty status is determined fell below the poverty line, compared to 18.8% of all persons Citywide.

Persons with limited English proficiency (LEP) are defined by the Federal government as persons who have a limited ability to read, write, speak or understand English. HUD issued its guidelines on how to address the needs of persons with LEP in January 2007. Persons with LEP may encounter obstacles to fair housing by virtue of language and cultural barriers within their new environment. To assist these individuals, it is important that a community recognizes their presence and the potential for discrimination, whether intentional or inadvertent, and establishes policies to eliminate barriers. It is also incumbent upon HUD entitlement communities to determine the need for language assistance and comply with Title VI of the Civil Rights Act of 1964.

The Census Bureau reports on the non-English language spoken at home for the population five years and older. In 2015 (most recent data), 1,284 persons in Kingston spoke English less than “very well.” This limited English proficient subpopulation constituted 5.8% of the City’s population among persons aged 5 and older in 2015. While no individual language group included more than 1,000 persons, Spanish-speaking residents who spoke English less than “very well” constituted 60.4% of all speakers with limited English proficiency. To determine whether translation of vital documents would be required, a HUD entitlement community must first identify the number of

LEP persons in a single language group who are likely to qualify for and be served by the City’s programs. Currently, the City does not have a Language Access Plan to assist people with limited English proficiency (LEP persons).

FIGURE 3-16 LIMITED ENGLISH PROFICIENCY LANGUAGE GROUPS

	Number of LEP Persons	Percent of Total Population
Total LEP Persons	1,284	5.9%
Spanish	776	3.6%
Polish	59	0.3%
Gujarati	89	0.4%
Chinese	95	0.4%

Source: American Community Survey 2015 5-Year Estimates; B16001

PROTECTED CLASS STATUS AND UNEMPLOYMENT

In 2021, the unemployment rate in the City of Kingston (6.6%) was the same as in Ulster County (6.6%), and both were lower than the state rate (8.7%). The unemployment rate for men is slightly higher than for women, men experienced unemployment at approximately 7.3% and the unemployment rate for women is approximately 5.2%. White residents (7.9%) are more likely to be unemployed than Black residents (3.2%). Hispanic residents (9.9%) are the most likely to experience unemployment than the rest of the racial/ethnic groups in the City.

FIGURE 3-17 CIVILIAN LABOR FORCE, 2021

Civilian Labor Force	New York		Ulster County		Kingston	
	Total	%	Total	%	Total	%
Total CLF	10,110,281	100%	93,353	100%	19,517	100%
Employed	9,226,373	91.3%	87,237	93.4%	18,229	93.4
Unemployed	883,908	8.7%	6,116	6.6%	1,288	6.6%
Male CLF (20-64 years old)	5,177,547	100%	47,453	100%	7886	100%
Employed	4,698,973	90.8%	44,390	93.5%	7,311	92.8%
Unemployed	478,574	9.2%	3,063	6.5%	575	7.2%
Female CLF (20-64 years old)	4,932,734	100%	45,900	100%	7144	100%
Employed	4,527,400	91.8%	42,847	93.3%	6773	94.8%
Unemployed	405,334	8.2%	3,053	6.4%	371	5.2%
White CLF	5,747,467	100%	70,059	100%	9,052	100%
Employed	5,368,703	93.4%	65,377	93.3%	8,335	92.1%
Unemployed	378,764	6.6%	4,682	6.7%	717	7.9%
Black CLF	1,373,157	100%	5,320	100%	1,969	100%
Employed	1,191,079	86.7%	5,040	94.7%	1,906	96.8%
Unemployed	182,078	13.3%	280	5.3%	63	3.2%
Asian CLF	904,729	100%	1,402	100%	294	100%
Employed	820,956	90.7%	1,348	96.1%	286	97.3%
Unemployed	83,773	9.3%	54	3.9%	8	2.7%
Some Other Race	882,284	100%	3,382	100%	367	100%
Employed	803,145	91.0%	3,217	95.1%	338	92.1%
Unemployed	79,139	9.0%	165	4.9%	29	7.9%
Hispanic CLF	1,899,058	100%	8,542	100%	1,638	100%
Employed	1,671,294	88.0%	8,085	94.6%	1,525	93.1%
Unemployed	227,764	12.0%	457	5.4%	113	9.9%

Source: U.S. Census Bureau, 2021 5 Year and 1 Year Estimates American Community Survey (C23001, C23002A, C23002B, C23002D, C23002F, C23002I), Supplemental Table S2301 (Total CLF, Male CLF, Female CLF for Kingston)

HOUSING MARKET

HOUSING INVENTORY

The housing stock in the City of Kingston decreased by 916 units, or -8.3%, between 2010 and 2020. The figure below and the following map illustrate the change in the housing inventory that has occurred since 2010. In all of the Census Tracts, the number of housing units dropped between 2010 and 2020. Some tracts decreased more than others, like Census Tract 9524 lost 261 units while Census Tract 9520 lost 17 units.

FIGURE 3-18 TRENDS IN TOTAL HOUSING UNITS, 2010-2020

Census Tract	2010		2015		2020		Change 2010-2020	
	#	% of Total Housing Units	#	% of Total Housing Units	#	% of Total Housing Units	#	%
Citywide	11,001	100.0%	11,024	100.0%	10,085	100.0%	-916	-8.3%
9517	2,293	20.8%	2,324	21.1%	2,208	21.9%	85	-3.7%
9518	814	7.4%	787	7.1%	713	7.1%	101	-12.4%
9519	1,213	11.0%	1,277	11.6%	1,071	10.6%	142	-11.7%
9520	1,095	10.0%	1,072	9.7%	1,078	10.7%	17	-1.6%
9521	1,591	14.5%	1,540	14.0%	1,484	14.7%	107	-6.7%
9522	1,631	14.8%	1,648	14.9%	1,562	15.5%	69	-4.2%
9523	910	8.3%	886	8.0%	776	7.7%	134	-14.7%
9524	1,454	13.2%	1,490	13.5%	1,193	11.8%	261	-18.0%

Note: Shaded areas indicate tracts containing both minority/racial concentrations and LMI concentrations.

Sources: U.S. Census Bureau, 2020 American Community Survey (H1)

TYPES OF HOUSING UNITS

In 2020, single-family units comprised 48.8% of the housing stock in the City, and multi-family units comprised 51%. Multi-family units were the predominant housing type in five of the Census Tracts (9517, 9520, 9521, 9523, and 9524) while in three other tracts (9518, 9519, 9522), single-family homes were the predominant structure type. In tract 9519, there were 10 mobile homes (.87%) as well.

FIGURE 3-19 TRENDS IN HOUSING UNITS IN STRUCTURES, 2020

Census Tract	Total Units	Single-family units	Multi-family units					Total	Mobile home	Boat, RV, van, etc.
			2 to 4	5 to 9	10 to 19	20 or more				
Citywide	10,603	5,180	3,313	704	620	776	5,413	10	0	
9517	2,208	933	828	148	81	218	1,275	0	0	
9518	713	430	48	49	44	142	283	0	0	
9519	1,144	772	326	17	19	0	362	10	0	
9520	1,215	430	665	40	30	50	785	0	0	
9521	1,564	668	742	32	105	17	896	0	0	
9522	1,701	1,172	362	93	24	50	529	0	0	
9523	798	300	65	163	138	132	498	0	0	
9524	1,260	475	277	162	179	167	785	0	0	

Note: Shaded areas indicate tracts containing both minority/ethnic concentrations and LMI concentrations.

Source: U.S. Census Bureau, Census 2020 (B25024)

In 2020, there were 1,133 vacant housing units in Kingston. Of those 1,133 units, 188 were for rent and 125 were rented, but not occupied. Also, 19 units were for sale, 60 were sold, but not occupied. There were 91 units that were categorized as being for seasonal, recreational, or occasional use. Lastly, 605 vacant units were categorized as “other”.

FIGURE 3-20 AGE OF HOUSING STOCK, 2020

Age of Housing Stock	#
Built 2014 or later	38
Built 2010 to 2013	220
Built 2000 to 2009	242
Built 1990 to 1999	342
Built 1980 to 1989	411
Built 1970 to 1979	1212
Built 1960 to 1969	663
Built 1950 to 1959	1223
Built 1940 to 1949	622
Built 1939 or earlier	5112

Source: U.S. Census Bureau, Census 2020

Approximately half (50.6%) of all housing units in Kingston were built prior to 1939. It can be inferred that because of the age of the housing stock in the City, rehabilitation is needed in many units. Only 0.37% of the housing in the City has been built in the past ten years.

PROTECTED CLASS STATUS AND HOME OWNERSHIP

The value in home ownership lies in the accumulation of wealth as the owner’s share of equity increases with the property’s value. Paying a monthly mortgage instead of rent is an investment in an asset that is likely to appreciate. According to one study, “a family that puts 5 percent down to buy a house will earn a 100 percent return on the investment every time the house appreciates 5 percent.”²

Historically, minorities tend to have lower home ownership rates than Whites. In 2020 in the City of Kingston, Whites had a home ownership rate of 51.03%. By comparison, Blacks owned their homes at a rate of 32.20% and Hispanics at 16.22%. Asians had a home ownership rate of 85.31%, the highest of any racial or ethnic group.

Minority home ownership by census tract widely varied. No Census Tract has a 100% homeownership rate.

As previously noted, median incomes for Hispanics are significantly lower than those of Whites. This is one of several factors that contribute to the generally lower rates of homeownership for minorities across the City.

FIGURE 3-20 HOUSING TENURE BY RACE AND ETHNICITY, 2020

	White		Black		Asian		Some Other Race		Hispanic	
	#	%	#	%	#	%	#	%	#	%
Citywide	3427	51.03%	399	32.20%	122	85.31%	48	29.09%	134	16.22%
9517	647	18.88%	59	14.79%	0	0.00%	13	27.08%	26	19.40%
9518	268	7.82%	19	4.76%	9	7.38%	0	0.00%	4	2.99%
9519	523	15.26%	32	8.02%	20	16.39%	0	0.00%	39	29.10%
9520	287	8.37%	114	28.57%	18	14.75%	0	0.00%	19	14.18%
9521	319	9.31%	116	29.07%	0	0.00%	0	0.00%	9	6.72%
9522	846	24.69%	52	13.03%	50	40.98%	35	72.92%	30	22.39%
9523	190	5.54%	7	1.75%	9	7.38%	0	0.00%	0	0.00%
9524	347	10.13%	0	0.00%	16	13.11%	0	0.00%	7	5.22%

Note: Shaded areas indicate tracts containing racial/ethnic concentrations and LMI concentrations.

Source: U.S. Census Bureau, Census 2020 (B25003A-I)

THE TENDENCY OF THE PROTECTED CLASSES TO LIVE IN LARGER HOUSEHOLDS

Larger families may be at risk for housing discrimination on the basis of race and the presence of children (familial status). A larger household, whether or not children are present, can raise fair housing concerns. If there are policies or programs that restrict the number of persons that can live together in a single housing unit, and members of the protected classes need more bedrooms to accommodate their larger household, the restriction on the size of the unit will have a negative impact on members of the protected classes.

² Kathleen C. Engel and Patricia A. McCoy, “From Credit Denial to Predatory Lending: The Challenge of Sustaining Minority Homeownership,” in *Segregation: The Rising Costs for America*, edited by James H. Carr and Nandinee K. Kutty (New York: Routledge 2008) p. 82.

In the City of Kingston, minorities were more likely than Whites to live in families with three or more people. In 2020, out of 7,558 White households, 24.8 % had three or more people.³ By comparison, 39.1% of Black families were considered large and 54.4% of Hispanic households had three or more residents.

FIGURE 3-21 HOUSEHOLDS WITH THREE OR MORE PERSONS, 2020

	Households with Three or More Persons	
	Ulster County	City of Kingston
White	19,527	1,877
Black	1,299	464
Asian	488	90
Some Other Race	1,291	327
Two or More Races	1,970	352
Hispanic	2,918	645

Source: U.S. Census Bureau, Census 2020 (H12A-H)

To adequately house larger families, a sufficient supply of larger dwelling units consisting of three or more bedrooms is necessary. In the City Kingston, there are fewer options to rent a unit to accommodate large families. As suggested through the stakeholder consultation process, one of the major housing issues in the City is the lack of family housing. Much of the already extremely limited housing stock is comprised of studio, one bedroom, and sometimes two-bedrooms, but very rarely is there any available and affordable 3+ bedroom housing for larger families. This problem can be due in part to the increasing costs of construction, material, and contractors as well as the limited building space in the City for larger units.

Of the 4,860 rental units in 2020, only 54.8% had two or more bedrooms compared to 96.3% of the owner housing stock. In the remainder of Ulster County, only 61.4% of rental stock had two or more bedrooms compared to 95.6% of the owner housing stock.

FIGURE 3-22 HOUSING UNITS BY NUMBER OF BEDROOMS, 2020

	Renter-Occupied Housing Stock		Owner-Occupied Housing Stock	
	Number of Units	% Total Units	Number of Units	% Total Units
Kingston				
0-1 bedroom	2,199	45.2%	151	3.7%
2-3 bedrooms	2,393	49.2%	2,807	68.6%
4 or more bedrooms	268	5.5%	1,134	27.7%
Total	4,860	100.0%	4,092	100.0%
Ulster County*				
0-1 bedroom	8,488	38.6%	2,097	4.4%
2-3 bedrooms	11,886	54.1%	33,673	70%
4 or more bedrooms	1,606	7.3%	12,338	25.6%
Total	21,980	100.0%	48,108	100.0%

Source: U.S. Census Bureau, Census 2020 (SF 3, H42)

³ 2020 Census data is the most current source.

COST OF HOUSING

Increasing housing costs are not a direct form of housing discrimination. However, a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of neighborhoods because of a lack of affordable housing in those areas.

From 2010 to 2020 median housing value decreased in the City of Kingston as well as the surrounding Ulster County (after inflation adjustments). Median gross rent has slightly increased for both the City and Ulster County. This means that people are starting to pay a little more in rent and utilities, but the value of the housing in the surrounding market is lessening. In addition, household income in Ulster County is decreasing, but slightly increasing in the City, which could affect residents' abilities to afford mortgages and rent.

FIGURE 3-23 TRENDS IN HOUSING VALUE, RENT AND INCOME, 2010-2020

	Median Housing Value (in 2020 \$)	Median Gross Rent (in 2020 \$)	Median Household Income (in 2020 \$)**
2010			
Kingston	\$232,985	\$1,081	\$54,880
Ulster County	\$288,225	\$1,117	\$68,555
2015			
Kingston	\$204,174	\$1,196	\$48,522
Ulster County	\$264,503	\$1,206	\$70,143
2020			
Kingston	\$186,500	\$1,087	\$54,311
Ulster County	\$239,400	\$1,119	\$65,306
% Change 2010-2020			
Kingston	-19.95%	.55%	1.03%
Ulster County	-16.93%	.17%	-4.73%

* All amounts adjusted to 2020 dollars

** Median income is calculated among all households sampled, regardless of size

Sources: U.S. Census Bureau, 2020 Census (STF3-H061A, H043A, P080A), Census 2010 (SF3-H76, H63, P53), 2020 5 Year Estimates American Community Survey (B25077, B25064, B19013)

RENTAL HOUSING

In sample data collected for 2020, a total of 4,675 renter households (80.5% of all renters) paid cash for their housing units. With a median household income of \$118,250, Asian households would have had many more affordable rental housing options than Black, Hispanic, or White households. At this median income level, White households could afford a monthly rent of up to \$2,965. Black households earning the next highest median household income of \$57,773, as 30% of this monthly income level would provide for a monthly rent up to \$1,444.

White households earning the median household income of \$54,419 and Hispanic households earning the median household income of \$38,409 have fewer affordable housing options. An affordable monthly rent price for the White household would be \$1,360 and an affordable monthly rent price for the average Hispanic household would be only \$960. Housing options are significantly more limited for Hispanic households compared to Asian, Black, and White households.

This analysis does not address the availability of rental housing units at these price ranges, but only the affordability of the existing rental housing stock based on the amount of actual rent paid by tenant households.

FIGURE 3-24 RENTER-OCCUPIED UNITS BY GROSS RENT PAID, 2020

Monthly Gross Rent	Units	%
Less than \$200	30	0
\$200 to \$299	281	6.0%
\$300 to \$399	166	3.6%
\$400 to \$499	180	3.9%
\$500 to \$599	113	2.4%
\$600 to \$699	136	2.9%
\$700 to \$799	145	3.1%
\$800 to \$899	416	8.9%
\$900 to \$999	399	8.5%
\$1,000 to \$1,249	1,356	29.0%
\$1,250 to \$1,499	686	14.7%
\$1,500 to \$1,999	682	14.6%
\$2,000 or more	85	1.8%
Total with Cash Rent	4,675	100.0%

Source: 2020 ACS (B25063)

The number of affordable rental units in the City of Kingston slightly increased between 2010 and 2020. The number of units rented for less than \$500 grew about 2.17%. During the same time, the number of units renting for more than \$1,000 per month increased from 1,805 to 2,809 or 55.62%. This measure includes any units that could have been physically lost from the inventory as well as those for which prices have increased during the last 10 years. In Ulster County, the number of affordable units decreased by 30.13%, while the number of units renting for more than \$1,000 per month increased by 46.72%. This suggests an increased burden on Kingston as a place where lower-income renters can locate affordable rental housing.

Units Renting for:	2010	2020	Change 2010-2020	
			#	%
Kingston				
Less than \$500	643	657	14	2.17%
\$500 to \$699	526	249	-277	-52.66%
\$700 to \$999	2,150	960	-1,190	-55.34%
\$1,000 or more	1,805	2,809	1,004	55.62%
Ulster County*				
Less than \$500	2,011	1,405	-606	-30.13%
\$500 to \$699	2,394	1,355	-1,039	-43.40%
\$700 to \$999	7,341	5,172	-2,169	-29.54%
\$1,000 or more	8,493	12,461	3,968	46.72%

Sources: U.S. Census Bureau, Census 2010 (SF3, H62), 2020 Five Year Estimates American Community Survey (B25063)

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing for all counties in the U.S. In Kingston in 2023, the FMR for a two-bedroom

apartment was \$1,498. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$59,940 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$28.81—the hourly rate required to afford a two-bedroom rental unit at the HUD FMR of \$1,498

In Ulster County, a minimum-wage worker earns an hourly wage of \$15.00. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 76.8 hours per week, 52 weeks per year. Or a household must include 1.9 minimum-wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$1,030 in Ulster County and across New York. If SSI represents an individual's sole source of income, \$309 in monthly rent is affordable, while the FMR for a one-bedroom is \$1,155.

SALES HOUSING

One method used to determine the inherent affordability of a housing market is to calculate the percentage of homes that could be purchased by households at the median income level. It is also possible to determine the affordability of the housing market for each racial or ethnic group. To determine affordability in Kingston (i.e., how much mortgage a household could afford), the following assumptions were made:

- The mortgage was a 30-year fixed rate loan at 7.4% (as of January 29th, 2024)
- The buyer made a 10% down payment on the sales price
- Property taxes were levied at the City's rate of 4.3%
- Private mortgage insurance was 0.8%
- Principal, interest, taxes and insurance (PITI) equaled no more than 30% of gross monthly income, and
- There was no additional consumer debt (credit cards, etc.).

According to 2020 ACS data, the median housing value for single-family and condo homes was \$186,500 in the City of Kingston. Based on these assumptions, a household would need to have an annual income of (\$100,760) to purchase the median valued home and pay no more than 30% of their household income on monthly expenses. In Kingston, only Asian households have a median household income high enough (\$118,250) to be able to afford the median home without being cost burdened. This shows that the City does not have an affordable housing market.

PROTECTED CLASS STATUS AND COST BURDEN

Among households making less than 30% of the area median income in the City of Kingston, 25% of renter households and 16% of owner households were paying more than 30% of their gross income on housing costs, while 70% of renters and 53% of owners were paying more than 50%. The 2020 CHAS data does not provide analysis by race or ethnicity. The following figure shows that the highest percentages of cost-burdened and severely cost-burdened households are the lowest income households at 0-30% AMI.

FIGURE 3-26 COST BURDEN BY TENURE, 2020

	0% to 30% AMI		30% to 50% AMI		50% to 80% AMI		80% to 100% AMI		Total
	#	%	#	%	#	%	#	%	
Renter									
Cost burdened	290	25%	375	32%	465	40%	45	3%	1,175
Severely cost burdened	810	70%	330	30%	0	0%	0	0%	1,140
Owner									
Cost burdened	85	16%	95	18%	230	43%	120	23%	530
Severely cost burdened	305	53%	170	30%	80	14%	15	3%	570
Total									
Cost burdened	375	22%	470	28%	695	41%	165	9%	1,705
Severely cost burdened	1,115	65%	500	29%	80	5%	15	1%	1,710

Note: Percentages reflect the share of all cost-burdened or severely cost-burdened households.

Source: 2020 CHAS

EVIDENCE OF HOUSING DISCRIMINATION

This section analyzes the existence of fair housing complaints, where made available, or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section includes the outcomes of any local market testing for discrimination.

THE FEDERAL FAIR HOUSING ACT

WHAT HOUSING IS COVERED?

The federal Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

WHAT DOES THE FAIR HOUSING ACT PROHIBIT?

In the sale and rental of housing:

- No one may take any of the following actions based on race, color, religion, sex, disability, familial status, national origin, perceived sexual orientation, gender identity or marital status.
- Refuse to rent or sell housing.
- Refuse to negotiate for housing.
- Make housing unavailable.
- Deny a dwelling.
- Set different terms, conditions or privileges for the sale or rental of a dwelling.
- Provide different housing services or facilities.
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting), or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending:

- No one may take any of the following actions based on race, color, religion, sex, disability, familial status, national origin, perceived sexual orientation, gender identity or marital status.
- Refuse to make a mortgage loan.
- Refuse to provide information regarding loans.
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees.
- Discriminate in appraising property.
- Refuse to purchase a loan, or
- Set different terms or conditions for purchasing a loan.

OTHER PROHIBITIONS

It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on race, color, religion, sex, disability, familial status, national origin, perceived sexual orientation, gender identity or marital status. This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

ADDITIONAL PROTECTIONS FOR PEOPLE WITH DISABILITIES

If someone has a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary for the disabled person to use the housing. Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

For example, a building with a "no pets" policy must make reasonable accommodation and allow a visually impaired tenant to keep a guide dog.

HOUSING OPPORTUNITIES FOR FAMILIES WITH CHILDREN

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age of 18 live with:

- A parent or
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.
- Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a federal, state or local government program, or
- It is occupied solely by persons who are 62 or older, or
- It houses at least one person who is 55 or older in at least 80% of the occupied units and adheres to a policy that demonstrates the intent to house persons who are 55 or older, as previously described.
- A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

NEW YORK HUMAN RIGHTS LAW

The New York Human Rights Law (Article 15 of the New York State Executive Law), as amended, prohibits housing discrimination based on race, color, religion, ethnicity, creed, age, national origin, alienage or citizenship status, familial status, gender, including gender identity, gender expression, gender dysphoria, transgender status, group identity, marital status, sexual orientation or disability

State or local laws may be certified as substantially equivalent to the federal Fair Housing Act when the U.S. Department of Housing and Urban Development (HUD) determines that the law provides rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Act. Currently, the New York State Division of Human Rights participates in HUD's Fair Housing Assistance Program (FHAP) by virtue of the New York Human Rights Law having been deemed substantially equivalent to the federal Fair Housing Act. Participation allows the agency the opportunity to receive funding to support a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems and other special projects.

Section 296 of the Human Rights Law describes the unlawful acts of discrimination related to fair housing. These include:

- Discriminatory real estate practices, including refusal to sell or lease housing accommodations to members of the protected classes
- Discrimination in the terms, conditions and privileges of real estate transactions
- Printing or circulating any statement, advertisement, publication or application with the intent or effect of making limitations, specifications or discrimination with regard to protected classes
- Representing that any housing accommodation, land or commercial space is not available for inspection, sale, rental or lease when it in fact is available, or to otherwise deny or withhold any housing accommodation on the basis of protected class status
- Excluding or expelling qualified individuals from real estate board membership on the basis of protected class status, or discriminating against such an individual in the terms, conditions and privileges of board membership

Additionally, Section 296-a explains unlawful discriminatory practices in relation to credit, outlining prohibitions related to discrimination in the lending of money to acquire, construct, rehabilitate, repair or maintain housing.

Section 293 of the Human Rights Law establishes the Division of Human Rights within the state's executive department. The Division has statutory authority to:

- Adopt, promulgate, amend and rescind suitable rules and regulations to carry out the provisions of the Human Rights Law (HRL)
- Make, sign and file complaints alleging violations of the HRL
- Initiate investigations and studies to carry out the purposes of the HRL
- Hold hearings and provide for cross interrogatories, subpoena witnesses, impel their attendance, administer oaths, take testimony and require the production for examination of any books or matters relating to Division investigations
- Create local, regional or statewide advisory councils
- Develop human rights plans and policies for the state and assist in their execution

- Render each year to the governor and legislature a full written report of its activities and recommendations
- Promote the creation of human rights agencies by counties, cities, villages or towns

The New York Human Rights Law describes unlawful acts of discrimination and sets forth the procedures for aggrieved parties to file complaints.

KINGSTON HUMAN RIGHTS

The City is committed to the elimination of segregation and other discriminatory housing practices. In support of this commitment, the City proactively monitors potential discriminatory activities both through its community development office and the City of Kingston Human Rights Commission. The commission is responsible for receiving complaints of alleged discrimination in the City.

The fundamental goal of the City of Kingston’s fair housing policy is to make fair housing choice a reality through ongoing fair housing planning, community outreach, education and referral. In achieving this goal, the City will employ a full range of programmatic tools and resources available to promote fair housing choice in Kingston.

The Kingston Human Rights Commission acts as a resource office that directs people to resources and informs them of their rights under state and federal law. They do not have the personnel or authority to investigate their own cases but will direct residents to the Ulster County Human Affairs Bureau or the State Attorney General Office. Most of the calls that the office receives are about landlords raising rents, the eviction process, and maintenance issues. It is not common for the office to receive complaints on specific discriminatory actions or issues with protected classes.

EXISTENCE OF FAIR HOUSING COMPLAINTS

The number of complaints reported may under-represent the actual occurrence of housing discrimination in any given community, as people may not file complaints because they are not aware of how or where to file a complaint. Discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing their treatment with that of another home seeker. Other times, persons may be aware that they are being discriminated against, but they may not be aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Also, households may be more interested in achieving their first priority of finding decent housing and may prefer to avoid going through the process of filing a complaint and following through with it. According to the Urban Institute, 83% of those who experience housing discrimination do not report it because they feel nothing will be done. Therefore, education, information, and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

The Office of Fair Housing and Equal Opportunity (FHEO) at HUD receives complaints from persons regarding alleged violations of the federal Fair Housing Act. The City requested from the HUD Fair Housing & Equal Opportunity Office a list of all housing discrimination complaints filed by Kingston residents; however, a response was not received in time to include an analysis of the cases in this document.

NEW YORK DIVISION OF HUMAN RIGHTS

Housing discrimination complaints constitute 9.2% of all cases handled by the New York State Division of Human Rights, compared to employment cases (77.1%), public accommodation cases (9.3%), education cases (2.6%), and

other cases (1.8%). The Division enforces the State’s Human Rights Law, the first of its kind in any state that prohibits discrimination based on age, sexual orientation, marital status and military status, in addition to classes protected by federal law. The Division is headquartered in the Bronx. Complaints may be filed in person or by mailing a form.

ULSTER COUNTY HUMAN RIGHTS COMMISSION

The Ulster County Human Rights Commission exists to foster respect for the rights of all people and to explore opportunities for improving relations among all people of Ulster County. The commission has 11 people on it including a chair, vice chair, and secretary.

The Commission created the “Ulster County Human Rights Protection Act of 2018.” It states that, “the County has the responsibility to act to assure that every individual within the County is afforded certain basic rights and freedoms to which all human beings are entitled, including but not limited to the right to life and liberty, freedom of thought and expression, and equality before the law.” The Ulster County Human Rights Commission carries out and follows the New York State Human Rights Law.

“The Ulster County Legislature recognizes, finds and determines that the laws and regulations of the United States of America and the State of New York prohibit acts of discrimination, including discrimination in employment, discrimination in public accommodations, resort and amusement, discrimination in housing accommodation, discrimination in commercial space and land transactions, and discrimination in the issuing of credit based upon impermissible considerations relating to a person's race, color, religion, ethnicity, creed, age, national origin, alienage or citizenship status, familial status, gender, including gender identity, gender expression, gender dysphoria, transgender status, group identity, marital status, sexual orientation or disability.”

There is a compliant form that residents can submit if they feel like they have experienced discrimination, and the department will investigate their complaint.

TESTING

Many victims of housing discrimination encounter barriers that can be hard to detect, such as false information, neighborhood steering, and the application of different standards. As a result, fair housing advocates across the county have turned to testing as the most effective tool to investigate violations of fair housing law and gather litigation quality evidence of discriminatory practices. Testing involves covert investigation by testers who pose as housing applicants and document the treatment they receive from housing providers. By comparing the ways different testers are treated, fair housing enforcement organizations can demonstrate that a violation of fair housing law has occurred. In Kingston, conducting paired testing would be beneficial especially for those protected classes who are already experiencing trouble finding decent, safe, and affordable housing. These groups include large families, single-mother households, those with Section 8 vouchers, racial/ethnic minorities, etc.

TRENDS IN HOUSING DISCRIMINATION

The Kingston Human Rights Commission has not handled, participated in, or is currently involved in any housing complaints/cases based on discrimination.

The inquiries which the Human Rights office have encountered have been questions regarding the Tenant and Landlord’s Rights and Responsibilities in nature. Their questions were either answered or redirected to the Ulster County Consumer Affairs office or the NYS Attorney General’s office.

EXISTENCE OF FAIR HOUSING DISCRIMINATION SUIT

There is no pending fair housing discrimination suit involving the City of Kingston.

REVIEW OF PUBLIC SECTOR POLICIES

The analysis of impediments is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face, but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such impediments.

An important element of the AI includes an examination of public policy in terms of its impact on housing choice. This section evaluates the public policies in the City to determine opportunities for furthering the expansion of fair housing choice.

POLICIES GOVERNING INVESTMENT OF FEDERAL ENTITLEMENT FUNDS

From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for affordable housing for lower-income households has shifted much of the challenge of affordable housing production to state, County and local government decision makers.

Kingston receives federal entitlement funds from HUD in the form of:

- The Community Development Block Grant (CDBG) program, the primary objective of which is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. For fiscal year 2023, HUD allocated \$683,822 in formula grant CDBG funds to Kingston. CDBG funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.

The City's annual CDBG entitlement grant is generally divided among public facilities/infrastructure and public service activities, with the addition of some economic development investments. Particularly, the City is focusing on funding supportive service programs, improving public facilities and infrastructure, expanding economic opportunity, and assisting first time homebuyers with its CDBG funds.

The City of Kingston, working in collaboration with RUPCO, administered and closed out a NYS Department of Homes and Community Renewal-funded promoting homeownership program with the assistance of its second round of HOME grant funds. The program called for outreach to public housing residents to participate in the program to create more homeownership opportunities for City residents. Targeted outreach occurred at the KHA properties among other locations in Midtown and Downtown

The Kingston Community Development Advisory Board (CDAB) is charged with the responsibility of assisting the Office of Economic and Community Development (OECD) in reviewing applications for CDBG funding and provide recommendations for programs and projects to receive CDBG funding.

In soliciting applications for CDBG funds, applicants are able to print the application packet from the City's website or they can be emailed upon request. For the fiscal year 2024, the City received thirteen applications. The projects will be received by the Director of the Office of Community Development first and vetted for eligibility. The applications are reviewed and discussed by the CDAB and then recommendations are made to the Mayor of Kingston.

ACCESSIBILITY OF RESIDENTIAL DWELLING UNITS

From a regulatory standpoint, local government measures to control land use (such as zoning regulations) define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspections procedures.

PRIVATE HOUSING STOCK

The New York State Building Code contains standards for the accessibility of private housing structures that are consistent with UFAS and ADA accessibility guidelines. In order to ensure that the applicable local, state and federal accessibility standards are met in new residential units, the Building Safety & Zoning Enforcement is responsible for all building inspection and permitting in the City of Kingston. Building Safety & Zoning Enforcement is responsible for the enforcement of the New York State Uniform Fire Prevention and building Code within the City of Kingston.

All new multi-family buildings must be accessible and, therefore, free of barriers. Many accessibility improvements are readily achievable with minimal cost. However, the vast majority of housing units in Kingston are not accessible because they were built prior to the enactment of the ADA in 1988. Older multi-family structures are often exempt from accessibility mandates.

ASSISTANCE FOR PERSONS WITH MOBILITY IMPAIRMENTS

Located in Kingston is a County-run center called, "Resource Center for Accessible Living, Inc." Their vision is to create a fully accessible, integrated community without barriers for people with disabilities, and to assist and empower individuals with disabilities to live independently and participate in all aspects of community life. RCAL runs several programs and services for the community including;

- Architecture Modification Consulting
- Benefits Advisement
- Community Habilitation and Waiver Respite
- Equipment Loan Closet
- Information and Referral
- Nursing Home Transition & Diversion Waiver Services
- Open Doors Program
- Representative Payee
- Vocational Employment Services
- Special Education Services & Advocacy
- Statewide Systems Advocacy Network
- Support Groups

RCAL employs an architectural modification consultant that works with both individuals and businesses to make their spaces safe, accessible, and ADA compliant. In particular, the home modification services includes a professional on-site survey of your home, detailed information on cost effective modifications, extensive product and vendor listings, and referrals to funding resources if available.

Aside from their own programs, RCAL also directs people to other resources including but not limited to RUPCO for affordable, accessible housing, contractors that do van modifications, and the National Disability for financial advice.

PUBLIC HOUSING STOCK

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. In addition, an Authority's administrative offices, application offices and other non-residential facilities must be accessible to persons with disabilities. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

All new multi-family buildings must be accessible and, therefore, free of barriers. Multi-family projects are regulated through the commercial building code, which requires a minimum number of accessible units and parking spaces. Many accessibility improvements are readily achievable with minimal cost. However, the vast majority of housing units in Kingston are not accessible because they were built prior to the enactment of the ADA in 1988. Older multi-family structures are often exempt from accessibility mandates.

COMPREHENSIVE PLANNING

A community's comprehensive plan is a statement of policies relative to new development and preservation of existing assets. In particular, the land use element of the comprehensive plan defines the location, type and character of future development. The housing element of the comprehensive plan expresses the preferred density and intensity of residential neighborhoods within the City. Taken together, the land use and housing elements of the comprehensive plan define a vision of the type of place that a community wishes to become.

The City of Kingston adopted a new comprehensive plan in March of 2016 titled "Kingston 2025". The previous comprehensive plan was written in 1961. Since then, Kingston has developed and grown as well as has made a number of changes to its land use regulations. These changes have been made based on studies and planning and others have been a response to the evolving trends and development proposals for the City.

The new comprehensive plan was, "Originally conceived as a necessary update required to update and streamline the City's development regulations, but the City quickly came to understand the value of the Comprehensive Planning Process as a means to engage the public, look to old problems with fresh perspectives, compile the extensive catalog of preceding planning work, and to focus attention on areas of the City that had not been the subject of intensive previous planning." (Kingston 2025).

This plan focuses setting objectives for three specific areas of the City including Uptown, Midtown, and the Rondout/Waterfront Areas, as well as the City as a whole. It is the goal of the City that these core areas be "centers for local life providing nutritious fresh food, necessary personal services, transportation and mass transit options, employment opportunities at a range of incomes, a diversity of housing options, and nearby public and private recreational facilities." (Kingston 2025)

The City developed a Vision Statement that all new policies and proposals can be tested against. The statement is based on information received through extensive public outreach including:

- The Comprehensive Plan Advisory Committee and Steering Committee
- Online and paper surveys
- Small group workshop meetings
- Online submissions through the City website
- Citizen engagement from other planning initiatives

All the public outreach helped guide the public to a better understanding of how they would like to see the City develop over the next 20 years. The Vision Statement proclaims, “In 2025, Kingston will be a City of Neighborhoods, vibrant neighborhoods diverse in land use and diverse in population. Development will be focused around four cores incorporating and reflecting the historic and architectural heritage of the City at the Stockade District; at the Rondout; at a future Hudson Landing Core; and at a new core in Midtown centered at the existing Ulster Performing Arts Center. These cores will be comprised of mixed-use centers with multifamily residential incorporated with ground floor retail; pedestrian and bicycle friendly streets; active use of sidewalks; traditional architecture and historic identity. These nodes will be connected not only by a network of streets supporting slow-speed/high-capacity vehicular travel, but by a network of on-road and off-road bicycle paths, and by public transit ranging from shuttle bus to trolley. Extending outward from the cores, lower densities of mostly well-maintained and predominantly owner-occupied two-family and single-family residential neighborhoods will dominate, with occasional neighborhood corner stores and well-designed townhouses and multifamily residential interspersed. Remote or environmentally-sensitive areas will remain as open space, agriculture, forestry or used for clustered, very low-density residential. Employment opportunities will be diverse from County government, historic tourism and specialty retail in Uptown; to arts and new media in Midtown; to cultural, water-related, restaurant and entertainment uses in the Rondout; and to clean, green industry along existing active rail lines and within the Kingston Business Park.”

ZONING

In New York, the power behind land development decisions resides with municipal governments through the formulation and administration of local controls. These include comprehensive plans, zoning ordinances and subdivision ordinances, as well as building and development permits.

After extensive research, studies, and public input, The City of Kingston replaced its existing zoning with a form-based code, which regulates land use based on the physical form and design of buildings and their relationship to the surrounding environment rather than their use. The City’s new zoning code is called Kingston Forward, and it is a form-based code that regulates the location, design, alteration, occupancy, and use of structures and the use of land. Adopted in August of 2023, the priorities this new zoning code are to:

1. Diversify housing types, prices, and locations.
2. Introduce new mandates and incentives for affordable housing.
3. Design streets for everyone, not just cars.
4. End minimum parking requirements in all transects.
5. Allow adaptive reuse of existing buildings.
6. Legalize accessory dwelling units citywide.
7. Legalize neighborhood businesses and mixed-use development.
8. Ensure that new development contributes to the City’s historic urban form.

Kingston Forward focuses on housing as its primary goal and specifically tries to remove barriers to the development of multi-family housing in the City. It encourages more housing types such as infill housing as well as density increases for single family homes with attached units. This effort works towards achieving the City-wide goal of approving 1,000 new housing units by 2029 through a mix of market rate, fair market, and workforce housing.

Additionally, Kingston Forward introduces an inclusionary zoning ordinance that requires all housing developments with 7 or more units to be 10% affordable at 80% AMI and any developments with over 20 units have to have workforce housing at 120% AMI. There is an opt-out provision in which developments are required to make payment to the housing trust fund. The opt-out provision is the only place in the zoning code that requires Common Council vote.

The City's new Zoning Task Force will promote zoning changes that are consistent with the City's Comprehensive Plan, including rezoning to encourage development of affordable and multifamily housing. The working group will also suggest potential amendments and assist the City staff to prepare an annual report for the Common Council on the new code's performance.

PUBLIC HOUSING

The City of Kingston's public housing program is operated by the Kingston Housing Authority (KHA), which was established in 1947. The primary goal of the KHA staff is to, "continue to provide housing services for moderate and low-income families and individuals while maintaining high standards of property management, service delivery and fiscal responsibility."

Recently, KHA has changed its public housing system by completing a Streamlined Voluntary Conversion (Section 22) which converts 161 of its public housing units into Tenant Protection Vouchers (TPV) to use for rental payments. In doing this the residents of those units could choose to stay at the complex or choose to take the vouchers elsewhere. KHA converted 131 units at Rondout Gardens, 25 units at Leonard & Vera Van Dyke Apartments, and 6 at units from Brigham Senior Housing. In addition to the TPV's from the former public housing facilities, the KHA also administers the City's Section 8 Housing Voucher (HVC) Program, which provides 180 vouchers to the residents. However due to the extremely limited housing stock available within the City, often times the vouchers end up needing to be returned after an already extended 6 month period to try to locate housing.

The Kingston Housing Authority has a Board of Commissioners that consists of 7 members. Five of the members are appointed by the Mayor and two members are required to be residents of the housing authority and are elected by other residents. The Board works to set policy for the Authority as well as inform tenants on administration changes and maintenance issues.

The Housing Authority has determined several preferences for their vouchers as well as the physical units. The HCV's should be prioritized to those living within the 12401 zip code, followed by the rest of Ulster County. The KHA-managed physical units are prioritized for those elderly, people with disabilities, and/or Veteran populations. Specifically, the VanDyke Apartments have a preference for ELI residents, as there are project-based vouchers attached to those units. KHA also established a displacement preference for households that are displaced by natural disaster or other national emergency declaration. Moving forward, KHA is working in phases to gradually rehabilitate and renovate their managed housing complexes as they are all aging and in strong need of restoration to provide decent and safe living arrangements.

PUBLIC TRANSIT

Households without a vehicle are at a disadvantage in accessing jobs and services, particularly if public transit is inadequate or absent. Access to public transit is critical to the lower income households in particular. Without convenient access, employment is potentially at risk and the ability to remain housed is threatened. The linkages between residential areas of concentrations of minority and LMI persons and employment opportunities are key to expanding fair housing choice. It is important to make sure that there is adequate public transportation options for the minority concentrations and LMI people who need to use them for daily employment. An additional piece of information to consider is the displacement and relocation of residents which could further their commute not only to work, but also to other places like the grocery store, shopping centers, parks and other recreational facilities, schools, etc. One way the City is working towards anti-displacement efforts is through the Anti-Displacement Learning Network (ADLN) Program. In 2020, the City met regularly with Enterprise Community Partners staff, housing experts, and other teams across the State for a series of workshops designed to guide anti-displacement strategies. Since then, the City has proceeded with creating a Tiny Homes Community that works to provide safe, emergency non-congregate housing and support residents who are at risk of becoming or are already homeless.

There were 1,322 households in 2020 without access to a vehicle in Kingston, comprising 11.8% of all households

Total	Drove alone	%	Carpooled	%	Public Transportation	%	Walked	%	Taxi, motorcycle, bicycle, etc.	%	Worked at home	%
Total												
11,120	7,627	68.5%	1,432	12.8%	461	4.1%	508	4.5%	374	3.3%	718	6.4%
White												
7,887	5,753	72.9%	939	11.9%	196	2.4%	282	3.5%	147	1.8%	570	7.2%
Black												
1,911	1,071	56.0%	321	16.7%	217	11.3%	74	3.8%	142	7.4%	86	4.5%
Hispanic												
1,322	803	60.7%	172	13.0%	48	3.6%	152	11.4%	85	6.4%	62	4.6%

Source: American Community Survey 2020 - 5 Year Data (B0801, B08105A, B08105B, B08105I)

with workers aged 16 and over. Most residents drove to work alone. Black residents were least likely to drive to work alone and were the most likely to carpool or use public transportation. Hispanic residents were the most likely to walk. Whites were the most likely to drive to work alone and to work from home.

5-3 MEANS OF TRANSPORTATION TO WORK BY RACE/ETHNICITY, 2020

The City's most recent Comprehensive Plan identifies strategies to encourage the use of and improve public transportation stops and facilities. A few of these strategies and objectives include:

- Collaborate with the Kingston City School District, senior centers, advocacy groups, and public safety departments to provide community education about safe travel for pedestrians, bicyclists, public transportation riders, and others.
- Identify safety/accessibility improvements to pedestrian and bicycle routes used to access public transportation stops; collaborate with Kingston Citibus and UCAT to relocate stops where advisable.

- Ensure that public transportation facilities and vehicles are fully accessible to people with disabilities.
- Partner with UCTC & UCAT to enhance and expand public transportation services and infrastructure throughout Kingston and the surrounding region.
- Promote the enhancement of a local bus/paratransit system that increases personal mobility and travel choices, conserves energy resources, preserves air quality, and fosters economic growth.
- Work jointly with UCTC & UCAT to provide destinations and activities that can be reached by public transportation and are of interest to public transportation dependent populations, including youth, older adults, and people with disabilities.
- Incorporate infrastructure to assist users in employing multiple means of transportation in a single trip in order to increase transportation access and flexibility; examples include, but are not limited to, provisions for bicycle access on public transportation, secure bicycle racks at transit stops, access via public transportation to trails and recreational locations, and so on.

These strategies and objectives, if met, will allow for greater accessibility options for persons with disabilities, safer streets for pedestrians and bicyclists, expanded transportation services, increased travel choices, and more.

PRIVATE SECTOR POLICY

In addition to the public sector policies that influence fair housing choice, there are private sector policies that can influence the development, financing and advertising of real estate. In this section of the AI, mortgage lending practices, high-cost lending and real estate advertising are analyzed.

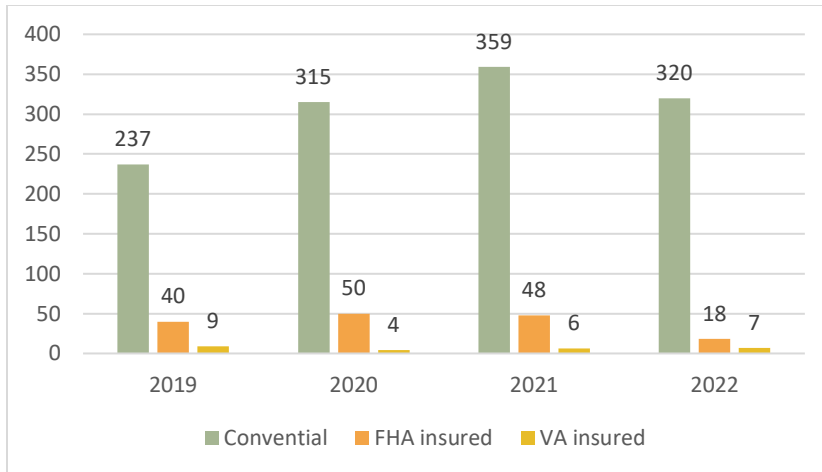
MORTGAGE LENDING PRACTICES

The Fair Housing Act prohibits lenders from discriminating against members of the protected classes in granting mortgage loans, providing information on loans, imposing the terms and conditions of loans (such as interest rates and fees), conducting appraisals and considering whether to purchase loans. Unfettered access to fair housing choice requires fair and equal access to the mortgage lending market regardless of race, color, national origin, religion, sex, familial status, disability or any other statutorily protected basis. Additionally, recent changes to HUD program regulation prohibit housing providers that receive HUD funding, those who have loans insured by the Federal Housing Administration (FHA) and lenders insured by the FHA from discriminating on the basis of marital status, perceived or actual sexual orientation or gender identity.

An analysis of mortgage applications and their outcomes can identify possible discriminatory lending practices and patterns in a community. Home Mortgage Disclosure Act (HMDA) data contains records for all residential loan activity, reported by banks pursuant to the requirements of the Financial Institutions Reform, Recovery and Enforcement Act of 1989. Any commercial lending institution that makes five or more home mortgage loans annually must report all residential loan activity to the Federal Reserve Bank, including information on applications denied, withdrawn, or incomplete by race, sex, and income of the applicant. This information is used to determine whether financial institutions are serving the housing needs of their communities.

In 2022, there were 345 mortgage applications for home purchases in the City of Kingston according to data collected under the Home Mortgage Disclosure Act (HMDA). The total number of mortgage applications for home purchase increased between 2019 through 2021 but decreased in 2022. Conventional loans also saw an increase between 2019-2021, but a decrease then in 2022. The other loan types are far less common than the conventional loan.

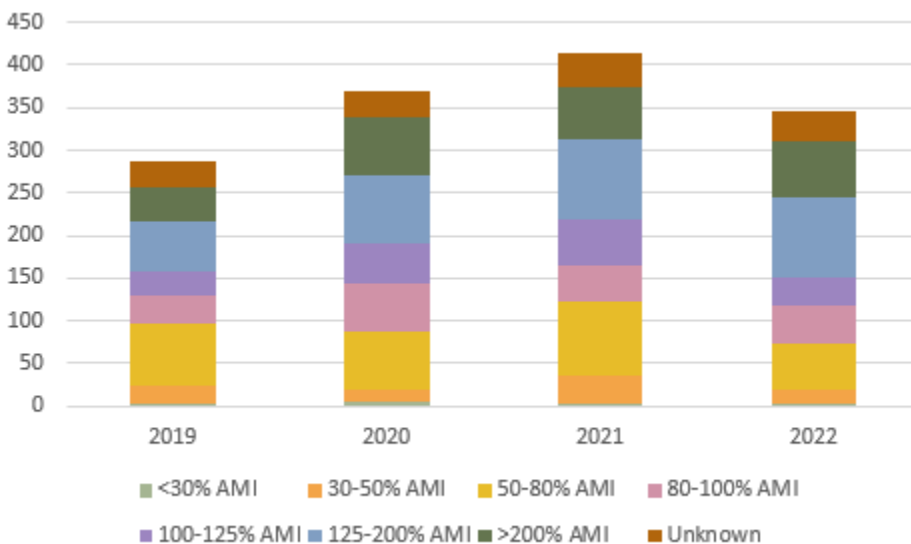
FIGURE 6-1 MORTGAGE LOAN TYPES



Source: HMDA 2019-2022 Data, Calculations by M&L Associates

Home purchases loans in the City of Kingston go to households earning between 50-80% area median income and 125-200% area median earnings very similarly over the course of the four years. Households at the lower ends of the income bands, <30% AMI and 30-50% AMI, receive much less mortgages compared to other income brackets. This breakdown has remained relatively consistent over the years.

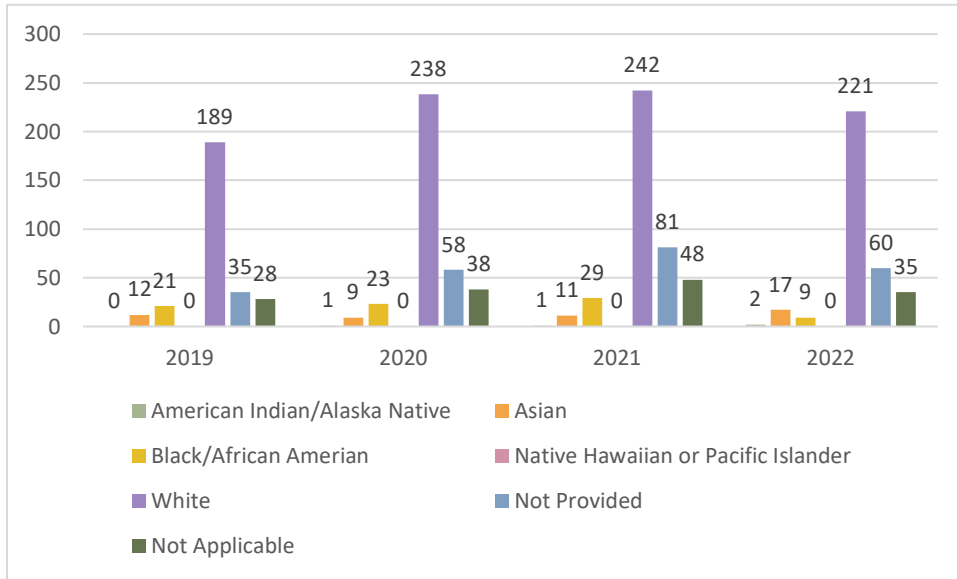
FIGURE 6-2 MORTGAGES BY INCOME



Source: HMDA 2019-2022 Data, Calculations by M&L Associates

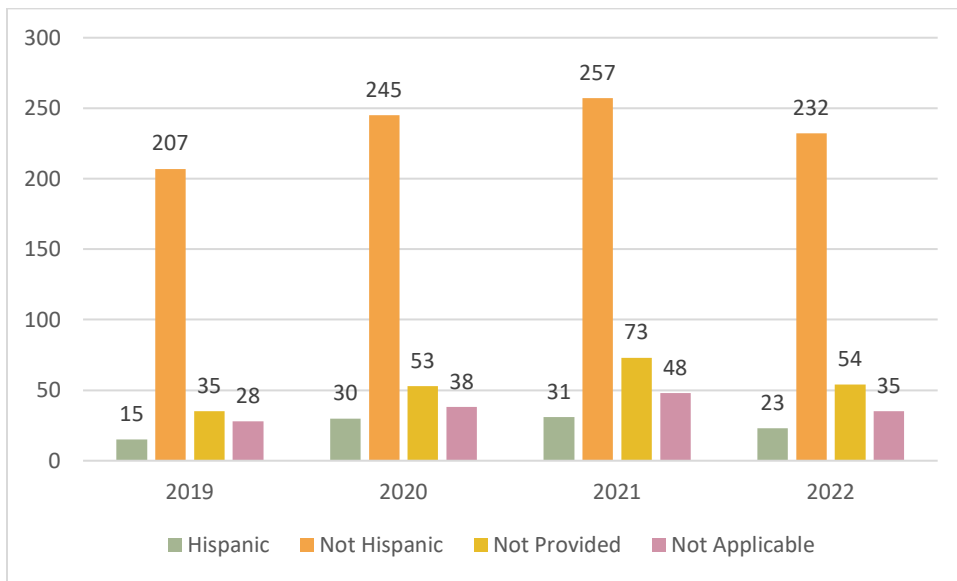
The most home purchase loans were approved for White applicants (64.2% in 2022). Of the loans awarded in 2022, Black applicants accounted for only 2.6%, Asian applicants 4.9%, American Indian/Alaska Native applicants 0.5%, and Native Hawaiian/Pacific Islanders for 0.0%. However, a significant portion of applications did not provide this information or responded, “not applicable” (27.6%).

FIGURE 6-3 MORTGAGES BY RACE



Source: HMDA 2019-2022 Data, Calculations by M&L Associates

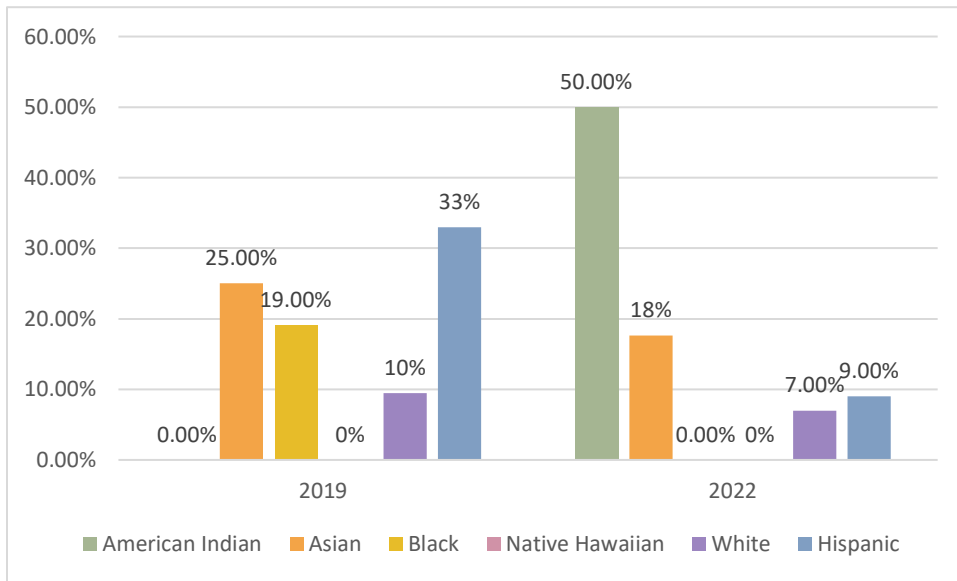
FIGURE 6-4 MORTGAGES BY ETHNICITY



Source: HMDA 2019-2022 Data, Calculations by M&L Associates

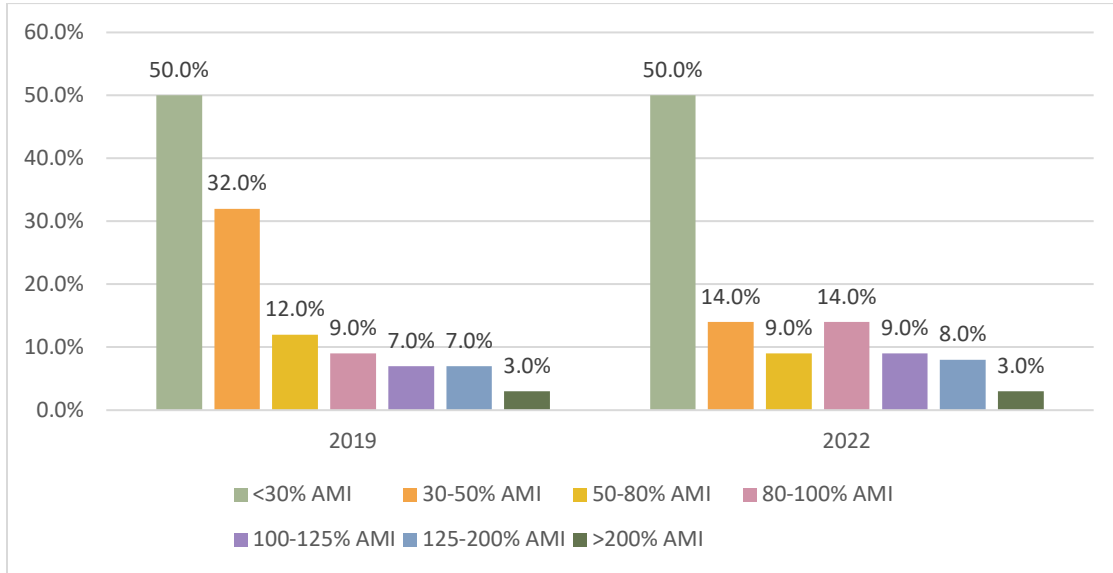
In terms of race and ethnicity, Hispanics had the highest denial rate in 2019 and American Indian/Alaska Native had the highest denial rate in 2022. In 2019, American Indian/Alaskan Native’s and Native Hawaiian’s had no data, meaning there were no mortgage applications at all. Therefore in 2019, the group with the lowest denial rate was White applicants with just 10%. In 2022, Black applicants had the lowest with 0%, although it should be noted there were only two total applications.

FIGURE 6-5 MORTGAGE DENIALS BY RACE/ETHNICITY



Source: HMDA 2019 & 2022 Data, Calculations by M&L Associates

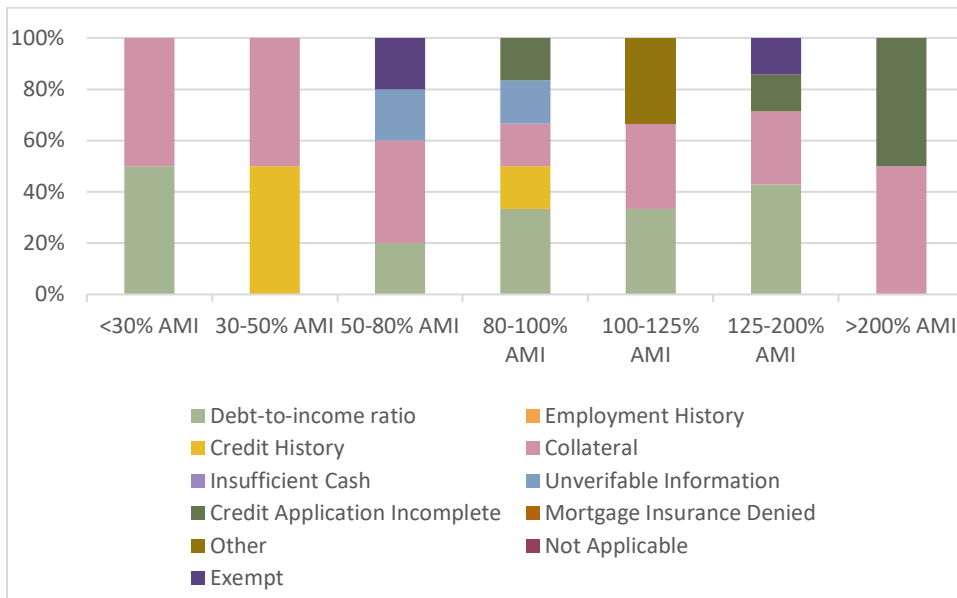
FIGURE 6-6 MORTGAGE DENIALS BY INCOME



Source: HMDA 2019 & 2022 Data, Calculations by M&L Associates

Issues with collateral were the most consistent reason for being denied a mortgage across all income brackets, appearing in each. Another common denial reason was the applicant’s debt-to-income ratio. Applicants at 80-100% AMI had the largest range of denial reasons.

FIGURE 6-7 MORTGAGE DENIAL REASONS BY INCOME

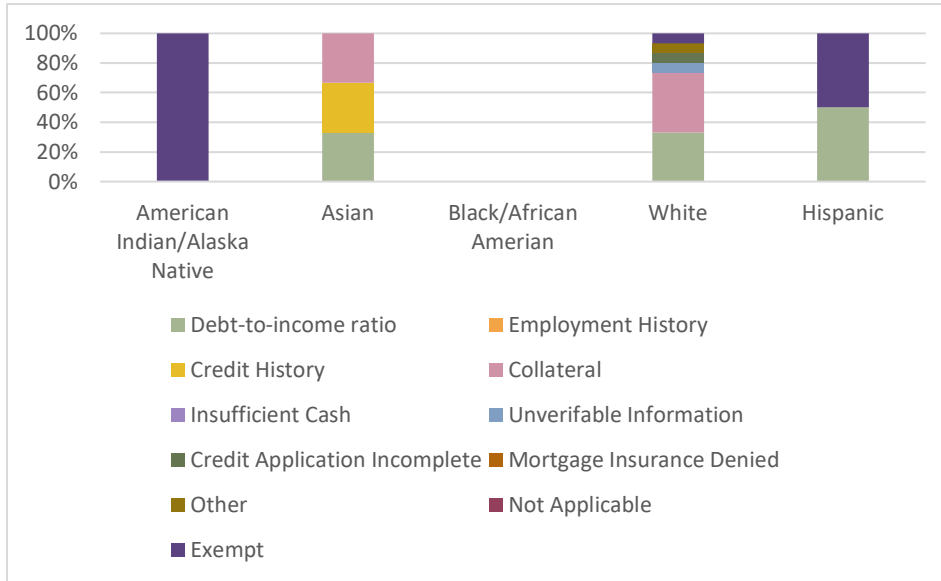


Source: HMDA 2022 Data, Calculations by M&L Associates

Debt-to-income ratio and collateral was the most common reason for denial across all groups. One thing to note is that the data sizes for each category is very small. One American Indian/Alaskan Native was exempt. Three Asian

applicants were denied, one for debt-to-income ratio, one for credit history, and one for collateral. No Black/African American applicants were denied. Fifteen White applicants were denied, five for debt-to-income ratio, six for collateral, one for unverifiable information, one for their credit application being incomplete, one listed as another reason, and one was exempt. Two Hispanic applications were denied, one for debt-to-income ratio and the other was exempt.

FIGURE 6-8 MORTGAGE DENIAL REASONS BY RACE



Source: HMDA 2022 Data, Calculations by M&L Associates

FAIR HOUSING ACTION PLAN

IMPEDIMENTS IDENTIFIED

Based on the qualitative and quantitative analyses conducted for the AI, three impediments to fair housing choice were identified. These include:

1. A general lack of affordable housing has a greater negative impact on lower income families with children, minorities, people with disabilities and potentially other members of the protected classes
2. Overall low incomes and high poverty rates across various racial/ethnic groups and household types in the City, thus limiting their housing choice.
3. The age and size of housing units in the City. Over half of the units in the City were built prior to 1939 and are deteriorating and unsafe. Due to age many of the units cannot accommodate larger families, thus limiting their fair housing choice.

FAIR HOUSING ACTION PLAN

This section outlines actions to be taken, benchmarks, and a timeline associated with each action.

Actions	Entities Responsible	Benchmark	Time to Complete
Impediment A: A general lack of affordable housing has a greater negative impact on lower income families with children, minorities, people with disabilities and potentially other members of the protected classes			
<p>Facilitate the development of new affordable and preservation of existing affordable housing for members of the protected classes (race, color, religion, sex, disability, familial status, national origin, creed, sexual orientation, military status, age, marital status)</p> <p>Conduct paired testing in order to reveal possible housing discrimination based on race, disability, familial status, lawful source of income, and other grounds.</p> <p>Preparation of an Anti-Displacement Plan to protect long-term residents from displacement due to rising rents and home prices</p>	<p>Kingston Office of Community Development Kingston Department of Housing Initiatives Affordable housing developers and builders including those building new units under the inclusionary zoning ordinance, local and regional supportive service agencies, Kingston Housing Authority</p>	<p>Number of affordable units built by income level; number of affordable units preserved through rehabilitation and weatherization; number of households assisted by race, ethnicity, disability status, familial status; number of households provided supportive services to maintain housing by race, ethnicity, disability status, familial status Work towards reaching the City-wide goal of approving 1,000 new housing units by 2029</p>	<p>2024-2028</p>
Impediment B: Overall low incomes and high poverty rates across various racial/ethnic groups and household types, thus limiting their housing choice			
<p>Provide targeted financial education to members of</p>	<p>Office of Community Development</p>	<p>Number of people participated in financial</p>	<p>2024-2028</p>

Actions	Entities Responsible	Benchmark	Time to Complete
<p>the protected classes including the Hispanic and female-headed households subpopulations who both experience high levels of poverty</p> <p>Provide resources to single parent with children households (Single mother homes make up 83.1% of all people living in poverty in the City)</p> <p>Provide job training opportunities to help lower income residents increase their skills and employment opportunities</p> <p>Draft a language access plan to assist racial/ethnic minorities</p>	<p>Nonprofit organizations that provide job training and related services to lower income residents, Local and regional HUD-certified housing counselors</p>	<p>education programs; number of homebuyers assisted by race, ethnicity, income, disability</p> <p>Number of persons who participated in job training programs</p> <p>Language Access Plan for LEP populations approved by Common Council</p>	
<p>Impediment C: The age and size of housing units in the City. Over half of the units in the City were built prior to 1939 and are deteriorating and unsafe. Due to age many of the units cannot accommodate larger families or individuals with disabilities, thus limiting their fair housing choice.</p>			
<p>Use new form-based code to support higher density housing, infill housing, multifamily housing.</p> <p>Fund housing rehabilitation programs to bring available units up to safe standards.</p> <p>Invest in the development of 3+ bedroom housing types in the City.</p>	<p>Office of Community Development Department of Housing Initiatives Zoning Advisory Board Affordable housing developers and builders including those building new units under the inclusionary zoning ordinance, local and regional supportive service agencies, Kingston Housing Authority</p>	<p>Number of large (3+ bedroom) housing types approved and developed</p> <p>Number of high density, multi-family, and infill housing units developed</p> <p>Number of housing units rehabilitated and preserved.</p>	<p>2024-2028</p>

APPENDIX A: LIST OF STAKEHOLDERS

Organization	Contact Name
Office of Community Development	Amanda L Bruck
Department of Health and Wellness	Kristen Kessler
CARES-Continuum of Care	Kathy Germain
Community Action	Douglas Blancero
Kingston Housing Initiatives	Bartek Starodaj
Ulster County IDA	Hillary Nichols
Pattern for Progress	Kate Stryker
Community Action	Suzy Hirchey
UCCAC	Carol Furman
Ulster County Planning	Kai-Lord Farmer
Not Specified	Katrina Williams
Kingston Advisory Board	Sara Pasti
Family of Woodstock	Michael Berg
Family of Woodstock	Paul Rakon
Gateway Hudson Valley	Brandon Gibson
Ulster County Planning	Burt Samuelson
Midtown Arts District/Midtown Business Alliance	Maggie Inge
Mayor	Steven Noble
Kingston Human Rights Commissioner	Tawana Washington
Kingston Planning Department	Suzanne Cahill