

# HOUSING OSSINING TECHNICAL PAPER #1

## Quantitative Analysis



**Submitted to the Village of Ossining**

**August 30<sup>th</sup>, 2017**



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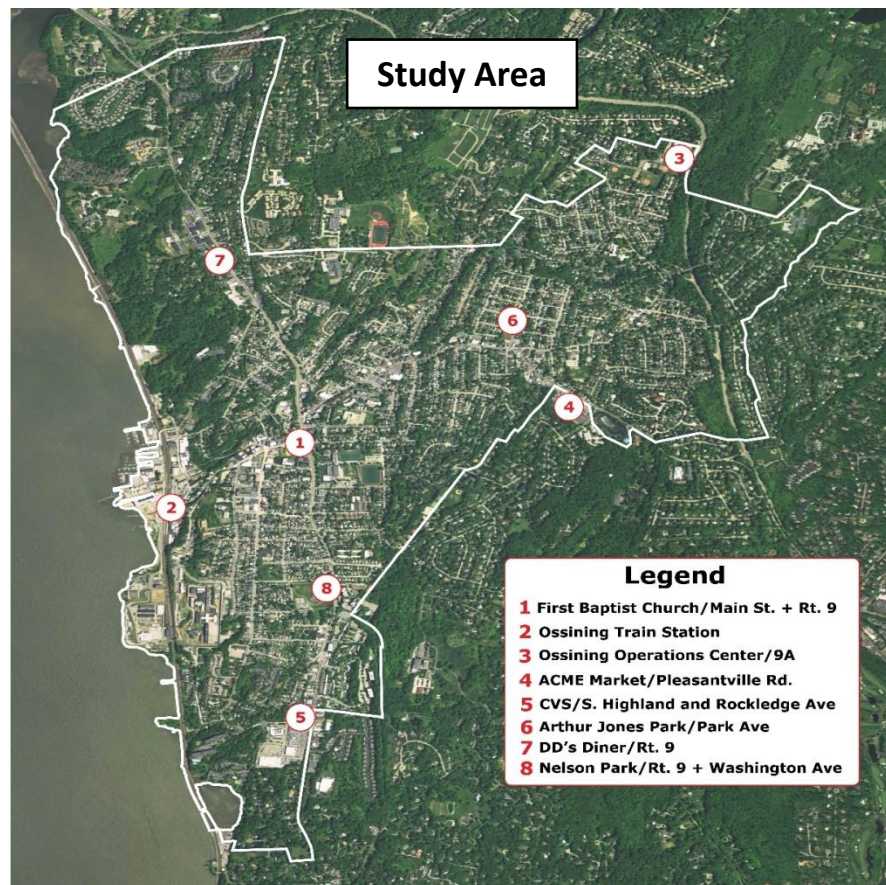
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## INTRODUCTION

In February 2017, the Village of Ossining commenced *Housing Ossining*, a six-month multidisciplinary study focused on the identification of housing policies that would best meet the diverse housing needs of present and future residents. Kevin Dwarka LLC, a New York City based land use and economic consulting firm, was engaged to analyze the village's housing needs, review best practices and formulate a broad set of housing policy strategies. Formulated with the help of extensive community input, the study culminated with the completion of four technical papers:

- Technical Paper #1: Quantitative Analysis
- Technical Paper #2: Regulatory Assessment
- Technical Paper #3: Community Engagement Record
- Technical Paper #4: Policy Framework

This document represents the study's first technical paper whose purpose is to establish a quantitative record of the demographic, economic, and real estate trends that impact the supply, affordability, and quality of housing in the Village of Ossining. The primary geographic unit of analysis is the Village itself excluding the Sing Sing Correctional Facility and the characteristics of its inhabitants therein. Data from the Village of Ossining is compared with data from the Town of Ossining (including the Village of Ossining and incorporated parts of Briarcliff Manor) and Westchester County. None of these geographies have changed boundaries since the year 2000, thereby enabling longitudinal trend analysis.



Source: ESRI DigitalGlobe Basemap Imagery



## SECTION 1: GEOGRAPHIC CONTEXT AND LAND USE CONDITIONS

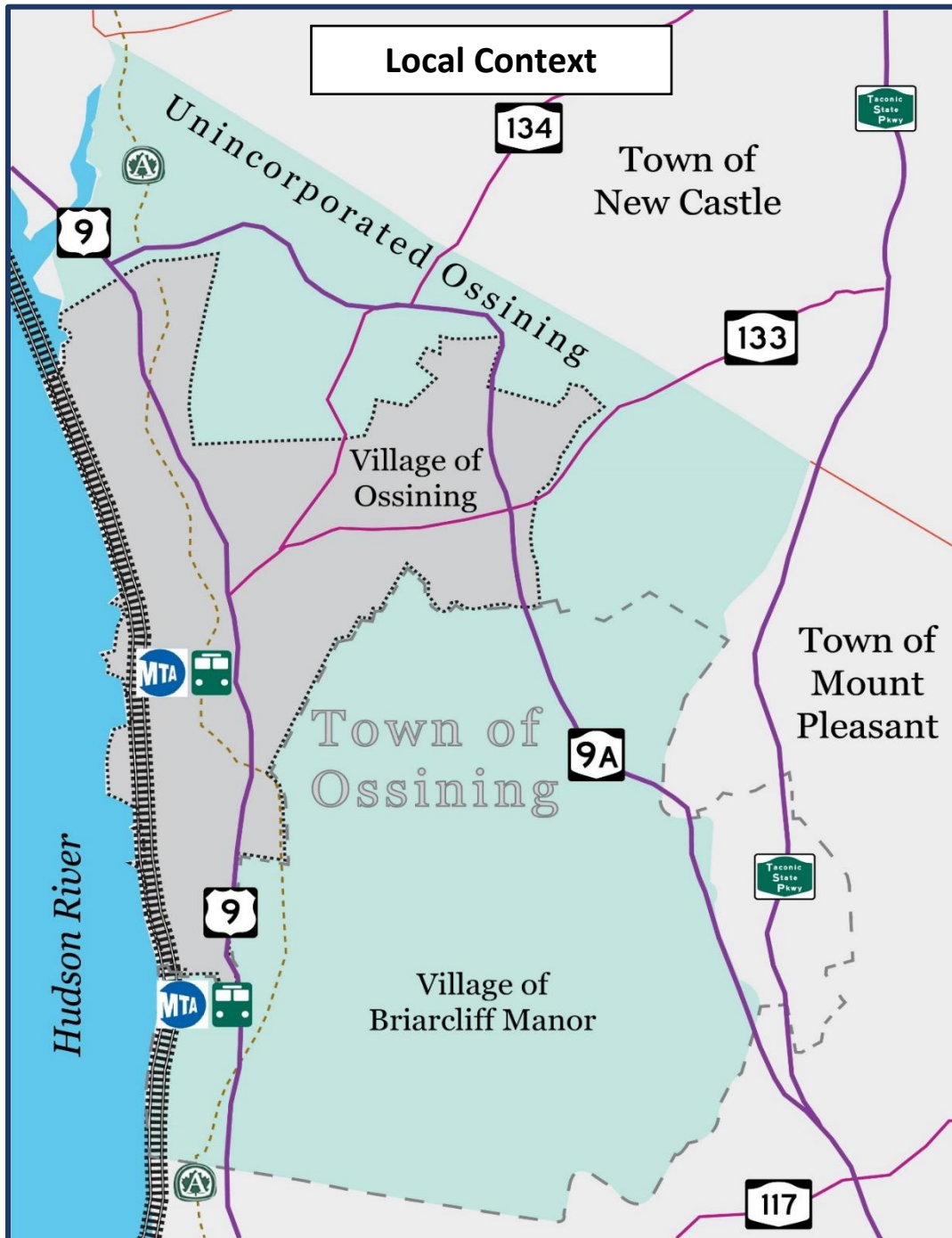
### Regional Context

The Village of Ossining is located within Westchester County, along the eastern bank of the Hudson River, and approximately 35 miles north of New York City. Situated within the Town of Ossining, the village is surrounded by Croton-on-Hudson, New Castle, and Mount Pleasant.



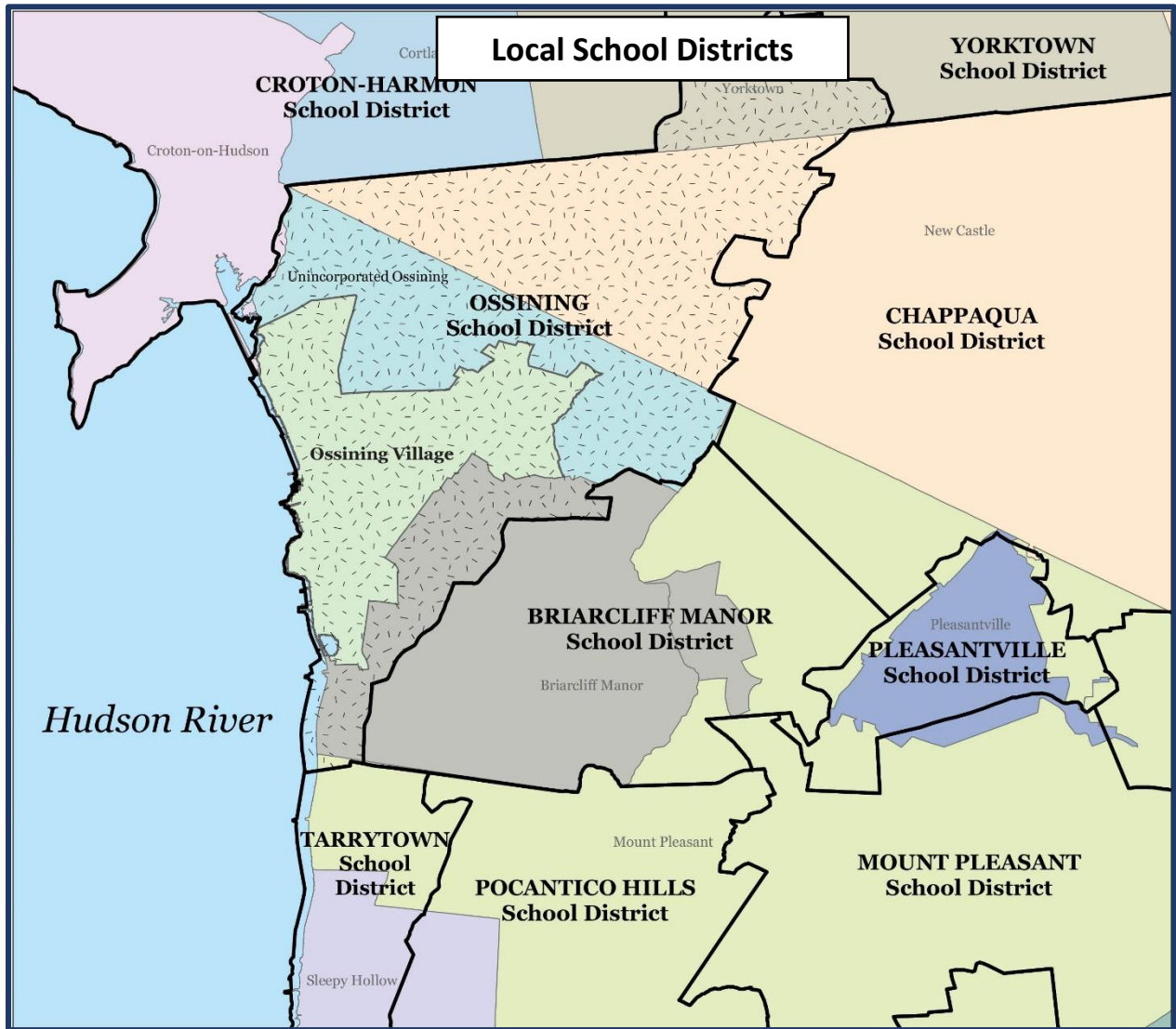
## Local Context

The Village of Ossining is a relatively small (three square miles) community located along the Hudson River in Northern Westchester County. The Village is located within the Town of Ossining along with the Village of Briarcliff Manor. It is served by a Metro North Station; US Route 9 (North Highland Avenue); US Route 9a (Briarcliff-Peekskill Parkway); and New York State Route 133 (Croton Avenue).



### School District

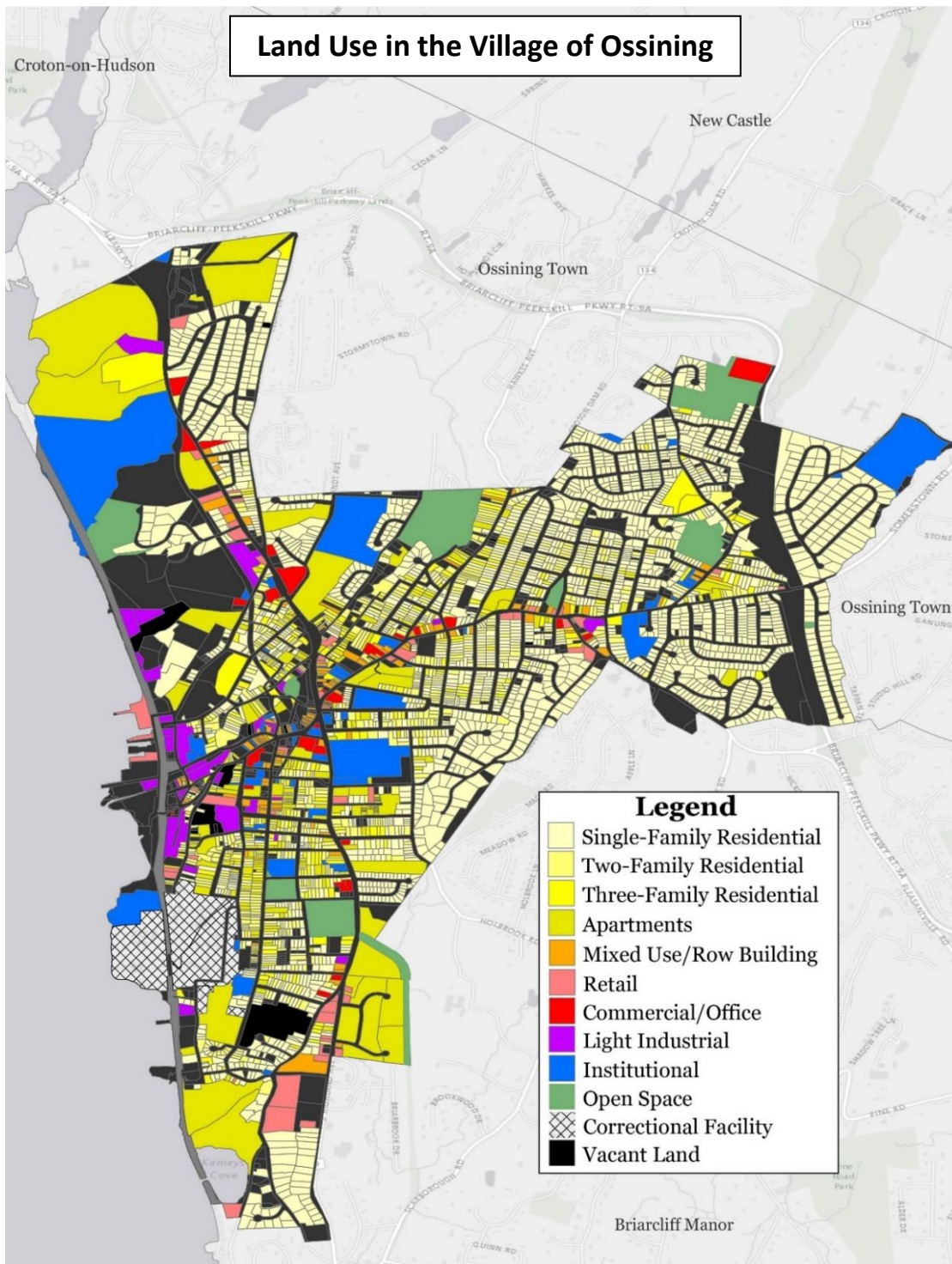
The only school district serving the village is the Ossining School District, which also serves parts of the Town of Ossining, Briarcliff Manor, the Town of New Castle, and Yorktown.





## Land Use Map

The map below displays the land use of each property in the village.

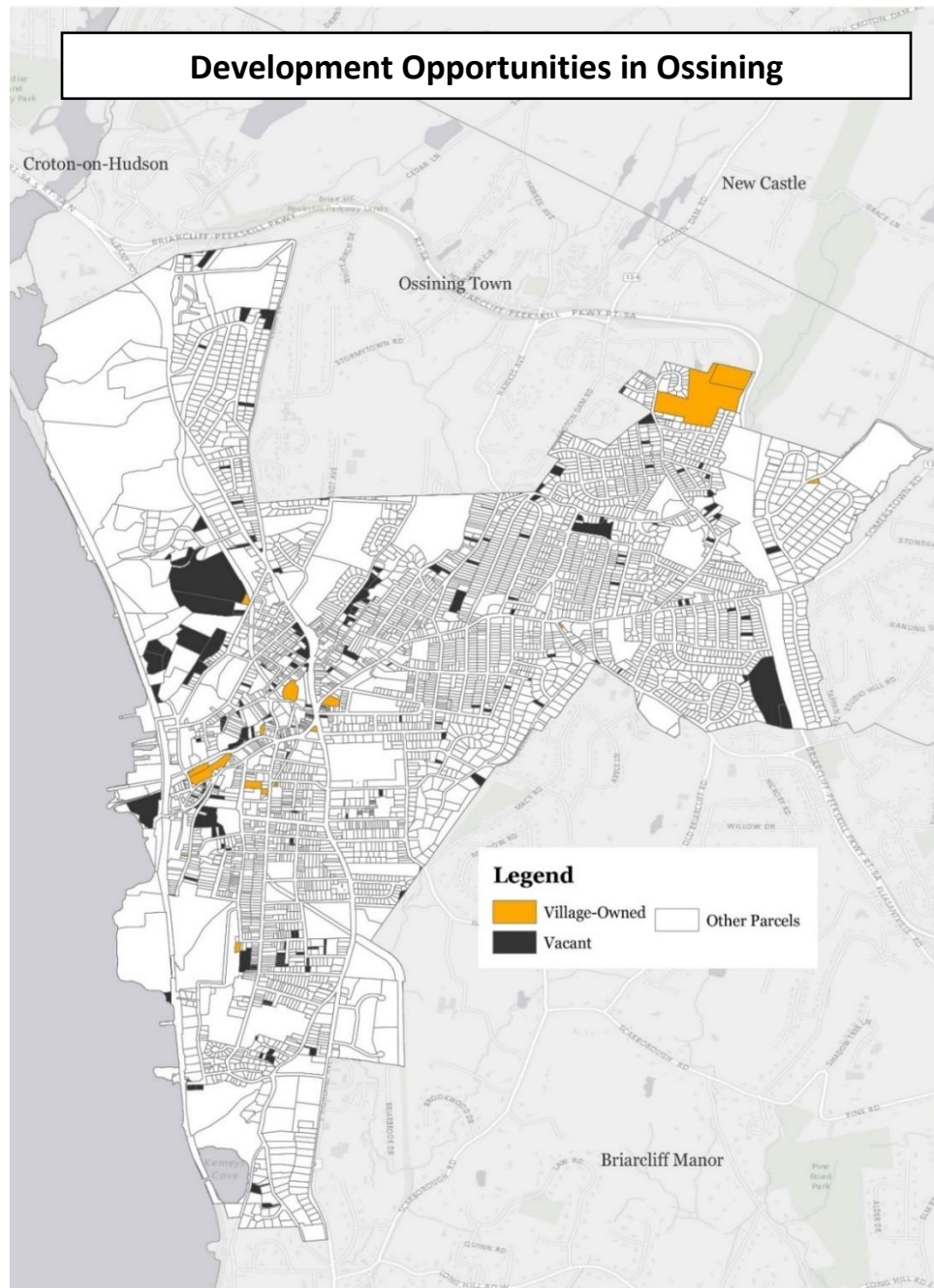


Source: Town of Ossining



## Development Opportunities

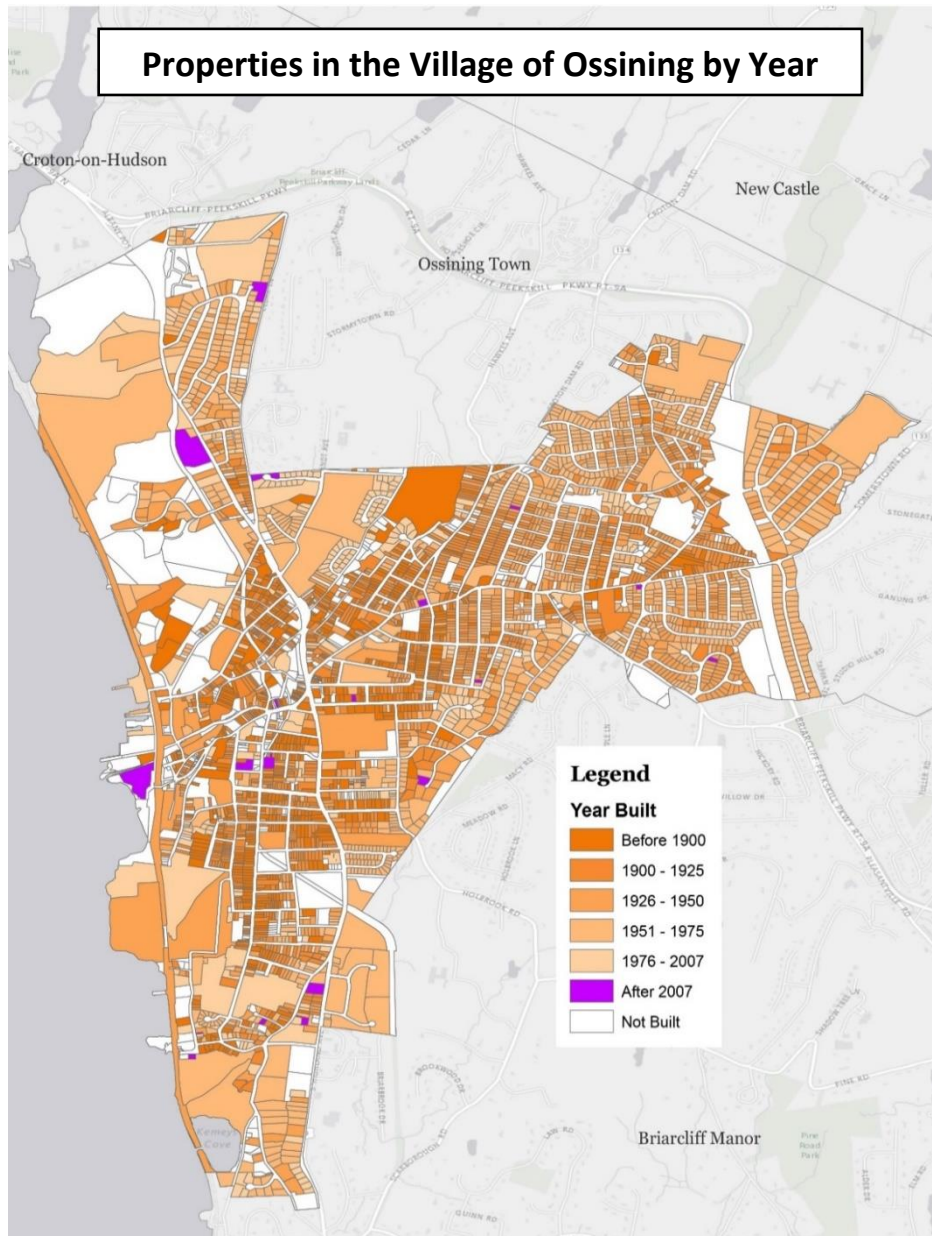
The map below displays vacant properties in a clearer, more-straightforward way than the land use map above. In addition, village-owned parcels are included in this map as well. Together, all of the properties highlighted on the map are considered sites for potential development



Source: Town of Ossining

### Age of Properties in Housing

The map below displays the time period in which the buildings in Ossining were built. The newest-built structures are displayed in purple and properties for which there is no data are displayed in white. The oldest structures appear to be concentrated around downtown Ossining while newer buildings are farther away. Of the approximately 500 units of housing that were built in Ossining since 2007, only 17 or about 3% were single-family homes (compared to 38% for the whole Village) while the rest were apartments.



Source: Town of Ossining

## SECTION 2: DEMOGRAPHICS

This section examines the demographics of the village in terms of the resident population's ages, incomes, races, ethnicities, genders and family situations. Like the other quantitative sections of this report, the Village is compared to the Town of Ossining and Westchester County.

### Population and Household Demographics

#### Population Trends

The Village of Ossining's population has grown at nearly double the rate of the county and more than three times the rate of the rest of the Town. The vast majority of the population growth experienced by the Town of Ossining occurred within the Village.

Change in Population				
Location	2000	2010	2011/2015	Percent Change 2000-2011/2015
Village of Ossining <sup>1</sup>	21,698	23,311	23,536	8.5%
Town outside Village	12,524	12,614	12,825	2.4%
Town of Ossining	36,534	37,674	38,136	4.4%
Westchester County	923,459	949,113	967,315	4.7%

Source: US Census Bureau, Decennial Census and 2011/2015 American Community Survey

#### Household Composition

Married-couple families comprise the majority of households in Westchester County and the Town of Ossining, but only a plurality of households in the Village of Ossining. Single parent-households with parents of both genders are more common in the Village of Ossining and overall there are about 5% more single parent-households in the Village than the County or the Town.

Distribution of Households by Family Situation						
	Village of Ossining		Town of Ossining		Westchester County	
<b>Total</b>	<b>7,823</b>		<b>12,246</b>		<b>341,866</b>	
Married-couple family household	3,695	47%	6,610	54%	177,649	52%
Male householder, no wife present	551	7%	651	5%	15,770	5%
Female householder, no husband present	1,209	15%	1,530	12%	44,247	13%
Nonfamily Household	2,368	30%	3,455	28%	104,200	30%

Source: US Census Bureau, 2011/2015 American Community Survey

#### Age

Between 2000 and 2011/2015, the Village has seen a slight increase in the proportion of the youth population while the Town has remained roughly the same and the County has seen a slight decline.

Population Under Age 18		
Location	2000	2011/2015
Village of Ossining	20.7%	23.0%
Town of Ossining	21.8%	21.9%
Westchester County	25.0%	23.2%

Source: US Census Bureau, Decennial Census and 2011/2015 American Community Survey

<sup>1</sup> Village of Ossining Population figures exclude the population of the Sing Sing Correctional Facility



The Village of Ossining has seen a dip of more than 4% in the proportion of young adults living in the community while the Town and the County have seen more modest decreases.

Population Age 18 to 34		
Location	2000	2011/2015
Village of Ossining	28.0%	23.7%
Town of Ossining	23.5%	21.0%
Westchester County	20.5%	20.1%

Source: US Census Bureau, Decennial Census and 2011/2015 American Community Survey

The proportion of the population age 35 to 64 increased by 3% in the Village of Ossining while the Town and the County saw slightly smaller percentage increases in that same population.

Population Age 35 to 64		
Location	2000	2011/2015
Village of Ossining	40.3%	43.2%
Town of Ossining	41.7%	43.8%
Westchester County	40.5%	41.4%

Source: US Census Bureau, Decennial Census and 2011/2015 American Community Survey

The proportion of the population age 65 and older decreased very slightly between 2000 and 2011/2015 while the Town experienced almost no change and the County experienced a slight increase.

Population Age 65 and Older		
Location	2000	2011/2015
Village of Ossining	11.0%	10.1%
Town of Ossining	13.0%	13.3%
Westchester County	14.0%	15.3%

Source: US Census Bureau, Decennial Census and 2011/2015 American Community Survey

### Racial Composition

The Village of Ossining has higher proportions of the community that are Hispanic or Latino (50%) or identified as some other race (30%) than the Town of Ossining or Westchester. The Village of Ossining has a proportionally smaller White (46%) and Asian population (5%) than both the Town and the County.

Population by Race and Ethnicity						
Race or Ethnicity	Village of Ossining <sup>1</sup>		Town of Ossining		Westchester County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
White	10,861	46.1%	21,662	56.8%	644,076	66.6%
Black or African American	3,075	13.1%	4,801	12.6%	139,500	14.4%
American Indian	654	2.8%	654	1.7%	3,691	0.4%
Asian	1,131	4.8%	2,278	6.0%	55,039	5.7%
Some other race	6,976	29.6%	7,429	19.5%	95,577	9.9%
Two or more races	839	3.6%	1,298	3.4%	29,231	3.0%
Hispanic or Latino	11,767	50.0%	13,097	34.3%	225,366	23.3%

Source: US Census Bureau, 2011/2015 American Community Survey

## Income Levels

### Household Income

Across all indicators of income, the Village of Ossining has lower incomes than the Town and the County. The Town of Ossining and Westchester County's median incomes are approximately 30% greater than the Village of Ossining's median income.

Population Level Incomes				
Income Measure	Village of Ossining	Briarcliff Manor	Town of Ossining	Westchester County
Median income	\$61,746	\$141,170	\$79,688	\$83,958
Mean income	\$87,267	\$220,241	\$122,859	\$134,714
Per Capita Income	\$28,075	\$76,256	\$40,732	\$48,885

Source: US Census Bureau, 2011/2015 American Community Survey

### Change in Median Household Income

Although median household income has increased in the Village, the Town, and the County since the year 2000, incomes grew fastest in the County as a whole and slowest in the Village of Ossining.

Location	2000	2011/2015	Change 2000-2011/2015
Village of Ossining	\$52,185	\$61,746	18.3%
Town of Ossining	\$65,485	\$79,688	21.7%
Westchester County	\$63,582	\$83,598	31.5%

Source: U.S. Census Bureau, Decennial Census and ACS data

### Income by Household Composition

Married-couple families in Ossining have the highest median income of any family situation. The median single-parent family earns 50% less than the median married-couple family. There are approximately 1,200 households headed by a single woman for whom the median income is \$44,000.

Median Income by Household Composition			
	Village of Ossining	Town of Ossining	Westchester County
All Families	\$61,603	\$98,070	\$108,108
With biological children under 18	\$57,056	\$83,050	\$114,743
With non-biological children under 18	\$71,779	\$103,470	\$104,194
Married-couple families	\$87,361	(X)	\$132,877
Female householder, no husband present	\$44,093	(X)	\$50,234
Male householder, no wife present	\$45,397	(X)	\$61,072

Source: US Census Bureau, 2011/2015 American Community Survey

### Income by Race

The median income for White and Asian households in the Village of Ossining is lower than the median income for White and Asian Households in the Town as a whole and Westchester County. Conversely, American Indian and Hispanic or Latino Households have a median income comparable to the rest of the Town and the County. African Americans in the Village have a median income about \$10,000 lower than the median for African Americans in the Town as whole, but about \$10,000 higher than African Americans countywide. The median Hispanic or Latino household earns \$10,000 less than the median African American Household and \$20,000 less than the median White or Asian household.

Median Income by Race			
Race	Village of Ossining	Town of Ossining	Westchester County
White	\$72,019	\$99,826	\$98,072
Black or African American	\$61,181	\$73,854	\$52,543
American Indian	\$54,870	\$54,870	\$53,778
Asian	\$75,882	\$104,115	\$119,372
Some other race	\$48,173	\$50,250	\$47,895
Hispanic or Latino	\$51,500	\$53,795	\$52,738

Source: US Census Bureau, 2011/2015 American Community Survey

While 40% of households with White householders in the Village of Ossining have high incomes (over 100K), this proportion is lower than the 50% for Westchester County as a whole. White householders in the village are slightly more likely (18%) than those in the County at large (16%) to have lower incomes (under \$30K).

White Householder Incomes						
Income	Village of Ossining		Town of Ossining		Westchester County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	4,292		8,097		243,177	
Under \$30,000	787	18%	1,174	14%	38,825	16%
\$30,000 to \$59,999	1,044	24%	1,513	19%	40,714	17%
\$60,000 to \$99,999	750	17%	1,364	17%	43,594	18%
\$100,000 or more	1,711	40%	4,046	50%	120,044	49%

Source: US Census Bureau, 2011/2015 American Community Survey

African American householders in the Village of Ossining are more likely to have high incomes and less likely to have low incomes than African Americans countywide.

African American Householder Incomes						
Income	Village of Ossining		Town of Ossining		Westchester County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	1,032		1,154		48,969	
Under \$30,000	227	22%	227	20%	15,335	31%
\$30,000 to \$59,999	272	26%	279	24%	11,413	23%
\$60,000 to \$99,999	164	16%	188	16%	10,103	21%
\$100,000 or more	369	36%	460	40%	12,118	25%

Source: US Census Bureau, 2011/2015 American Community Survey

Hispanic and Latino householders in the Village of Ossining are much less likely than White or African American householders to have high incomes and much more likely to have lower incomes or be living in poverty.



Hispanic or Latino Householder Incomes						
	Village of Ossining		Town of Ossining		Westchester County	
Income	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	3,120		3,408		62,466	
Under \$30,000	865	28%	887	26%	17,617	28%
\$30,000 to \$59,999	922	30%	955	28%	17,283	28%
\$60,000 to \$99,999	821	26%	925	27%	13,025	21%
\$100,000 or more	512	16%	641	19%	14,541	23%

Source: US Census Bureau, 2011/2015 American Community Survey

Asian householders in the Village of Ossining are much more likely to have low incomes or be earning poverty-level wages and much less likely to be earning high incomes than Asian householders in Westchester County as a whole.

Asian Householder Incomes						
	Village of Ossining		Town of Ossining		Westchester County	
Income	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	342		677		17,245	
Under \$30,000	83	24%	95	14%	2,043	12%
\$30,000 to \$59,999	70	20%	92	14%	1,955	11%
\$60,000 to \$99,999	67	20%	124	18%	2,901	17%
\$100,000 or more	122	36%	366	54%	10,346	60%

Source: US Census Bureau, 2011/2015 American Community Survey

### Income by Age

Older householders in the Village of Ossining are slightly more likely to earn lower incomes and less likely to earn high incomes than older householders in Westchester County as a whole.

Income by Age						
	Village of Ossining		Town of Ossining		Westchester County	
Income	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	7,823		12,246		341,866	
Householder 65 years and over:	1,528		2,879		88,366	
Under \$30,000	506	33%	781	27%	26,750	30%
\$30,000 to \$59,999	425	28%	660	23%	19,849	22%
\$60,000 to \$99,999	276	18%	522	18%	16,356	19%
\$100,000 or more	321	21%	916	32%	25,411	29%

Source: US Census Bureau, 2011/2015 American Community Survey

### Income by Gender

The gender wage gap in the Village of Ossining is not as large as it is in Westchester County as a whole. In fact, in the Village of Ossining, the median earnings for male, full-time workers is \$42,168, approximately \$2,000 less than the median for female, full-time workers, \$44,123.

Income by Gender						
	Village of Ossining		Town of Ossining		Westchester County	
Income	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Total:</b>	<b>14,038</b>		<b>20,880</b>		<b>512,786</b>	
<b>Male:</b>	<b>7,171</b>		<b>10,700</b>		<b>266,302</b>	
Under \$20,000	2,265	31.6%	2,902	27.1%	62,203	23.4%
\$20,000 to \$39,999	2,089	29.1%	2,494	23.3%	50,471	19.0%
\$40,000 to \$74,999	1,507	21.0%	2,040	19.1%	55,587	20.9%
\$75,000 or more	1,310	18.3%	3,264	30.5%	98,041	36.8%
<b>Female:</b>	<b>6,867</b>		<b>10,180</b>		<b>246,484</b>	
Under \$20,000	2,919	42.5%	4,093	40.2%	78,217	31.7%
\$20,000 to \$39,999	1,445	21.0%	1,928	18.9%	50,365	20.4%
\$40,000 to \$74,999	1,411	20.5%	2,101	20.6%	59,719	24.2%
\$75,000 or more	1,092	15.9%	2,058	20.2%	58,183	23.6%

Source: US Census Bureau, 2011/2015 American Community Survey

### Income of Workers in Ossining

Most workers employed in the Village of Ossining, including those currently living in the Village, earn more than \$40,000 per year, but 48% of workers earn less. The low incomes of these workers may make it difficult to find housing in or near Ossining. In comparison, 55% working residents in the Village of Ossining earn more than \$40,000 per year.

Incomes of Those Working in Ossining		
Monthly Earnings	Number of Workers	Percent of Workers
\$1,250 per month or less	1,053	18.9%
\$1,251 to \$3,333 per month	1,632	29.3%
More than \$3,333 per month	2,885	51.8%

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics – Origin Destination Employment Statistics

## SECTION 3: HOUSING

This section compiles data related to the Village's housing units including their total numbers, types, cost, and condition. Additionally, this section also provides analysis of the degree to which various segments of the Village population are cost burdened as a result of housing prices.

### General Housing Conditions

#### Housing Tenure

The Village of Ossining has a larger proportion of renter-occupied units than the Town or the County as a whole. It is important to note that a slight majority of households in the Village are renter-occupied, but the split is relatively even.

Housing Tenure					
Location	Renter-Occupied Units	% of Renter-Occupied Units	Owner-Occupied Units	% of Owner-Occupied Units	Occupied Households
Village of Ossining	4,199	53.7%	3,624	46.3%	7,823
Town of Ossining	4,887	39.9%	7,359	60.1%	12,246
Westchester County	131,671	38.5%	210,195	61.5%	341,866

Source: US Census Bureau, 2011/2015 American Community Survey

The homeownership rate is highest among White householders in the Village of Ossining followed by Asian Householders. The homeownership rate for African American and Hispanic or Latino householders is under 30%. These disparities between racial groups also exist at the County level as well, but the homeownership rate for all racial groups is lower in the Village of Ossining.

Homeownership Rate by Race and Ethnicity				
Location	White	African American	Asian	Hispanic
Village of Ossining	64.7%	29.1%	46.2%	25.0%
Town of Ossining	74.6%	33.3%	67.4%	28.4%
Westchester County	71.1%	35.5%	63.6%	32.4%

Source: US Census Bureau, 2011/2015 American Community Survey

#### Types of Housing Units

In contrast to the county as a whole, the Village of Ossining has proportionally fewer single-family homes and large apartment building units and more duplexes and small apartment buildings.

Units Per Housing Structure						
UNITS IN STRUCTURE	Village of Ossining		Town of Ossining		Westchester County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	8,406	8,406	13,015	13,015	370,032	370,032
1-unit, detached	2,523	30.0%	5,639	43.3%	165,659	44.8%
1-unit, attached	679	8.1%	1,345	10.3%	20,052	5.4%
2 units	1,241	14.8%	1,308	10.0%	32,571	8.8%
3 or 4 units	1,403	16.7%	1,570	12.1%	31,453	8.5%
5 to 9 units	633	7.5%	720	5.5%	18,536	5.0%
10 to 19 units	584	6.9%	648	5.0%	14,985	4.0%
20 or more units	1,343	16.0%	1,773	13.6%	86,129	23.3%

Source: US Census Bureau, 2011/2015 American Community Survey



### Age of Housing Units

More than one-third of the homes in the Village of Ossining were built before 1939 which means that a large portion of homes are over 80 years old and are likely to require substantial upkeep. Another 30% of homes are over 50 years old. The village experienced a rapid expansion of the housing stock between 1950 and 1990. Like the rest of the County, housing development in Ossining slowed down in the 1990s and 2000s.

Age of Housing Structure						
	Village of Ossining		Town of Ossining		Westchester County	
YEAR STRUCTURE BUILT	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	8,406	8,406	13,015	13,015	370,032	370,032
Built 2014 or later	25	0.3%	25	0.2%	130	0.0%
Built 2010 to 2013	9	0.1%	26	0.2%	1,932	0.5%
Built 2000 to 2009	298	3.5%	580	4.5%	19,581	5.3%
Built 1990 to 1999	262	3.1%	759	5.8%	18,007	4.9%
Built 1980 to 1989	907	10.8%	1,908	14.7%	28,132	7.6%
Built 1970 to 1979	974	11.6%	1,242	9.5%	34,306	9.3%
Built 1960 to 1969	1,454	17.3%	2,205	16.9%	51,922	14.0%
Built 1950 to 1959	1,162	13.8%	2,351	18.1%	71,026	19.2%
Built 1940 to 1949	405	4.8%	491	3.8%	30,112	8.1%
Built 1939 or earlier	2,910	34.6%	3,428	26.3%	114,884	31.0%

Source: US Census Bureau, 2011/2015 American Community Survey

### Housing Inventory in Ossining

#### Inventory of New Development

Between 2012 and 2016, more than 450 units of multifamily housing and about a half-dozen single-family homes were constructed in the Village of Ossining. Although it may not be typical that large projects such as Harbor Square (188 units) or Avalon Ossining (168 units) are constructed, at this rate, approximately 90 units of housing are produced in the Village each year. In these most recent years the vast majority of new units have been multifamily units following broader national trends.

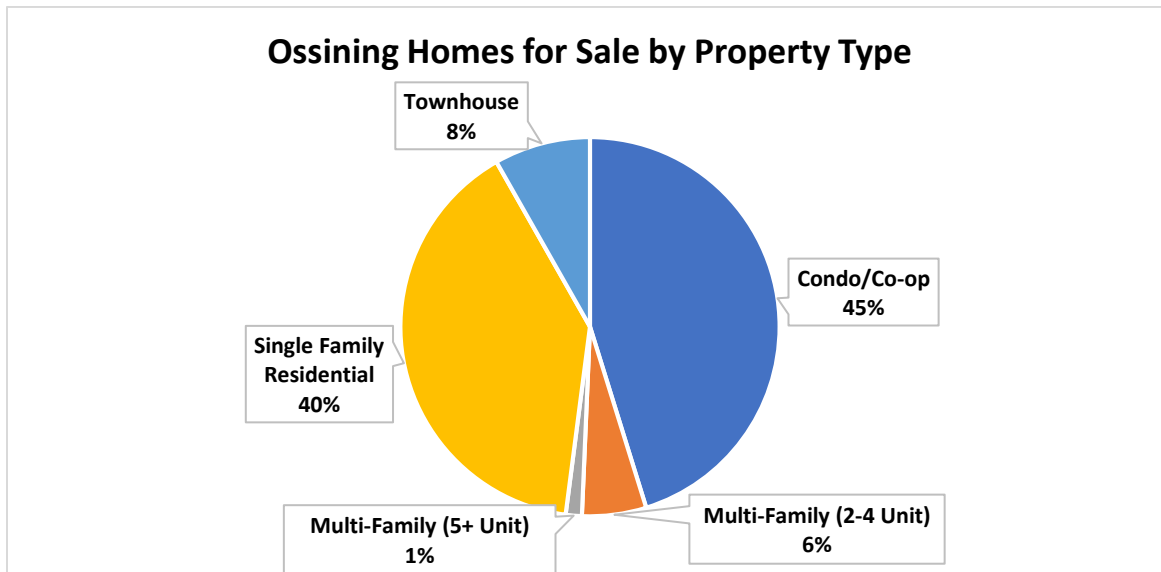
#### Affordable Housing in Ossining

Unfortunately, there is not an official registry of affordable housing units in the Village of Ossining. Moreover, there are many units in Ossining that are not formally designated as “affordable” as a result of a state or federal financing requirement but nonetheless are affordable to lower income households. Based upon data accessible from the Village of Ossining, the number of formally designated affordable housing units is around 900 units including close to 260 units that house holders of Section 8 vouchers. Of the nearly 260 voucher users in Ossining, approximately 60% are black and 33% are Hispanic. The vast majority of heads of households are female at 87.5%. Disabled voucher holders comprise about 31% of all those with vouchers in Ossining and elderly voucher holders are another 24%.

## Owner Occupied Units

### Types of Homes on the Market

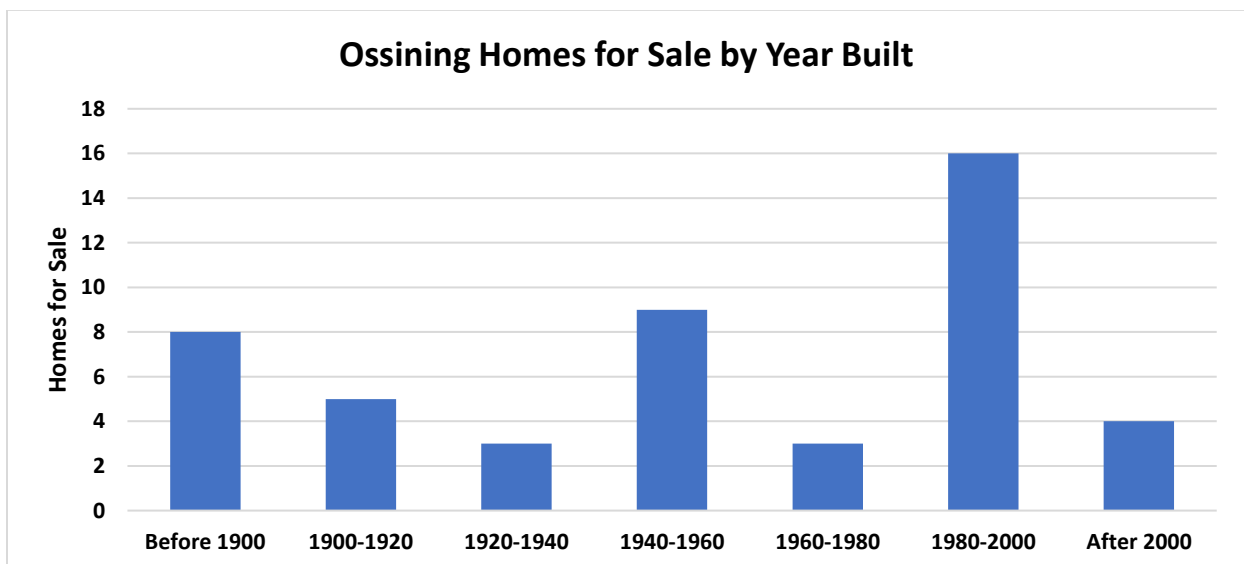
Single-family homes and Condo/Co-ops dominate the market in terms of what is available.



Source: Redfin.com as of 3/9/2017

### Age of Homes on the Market

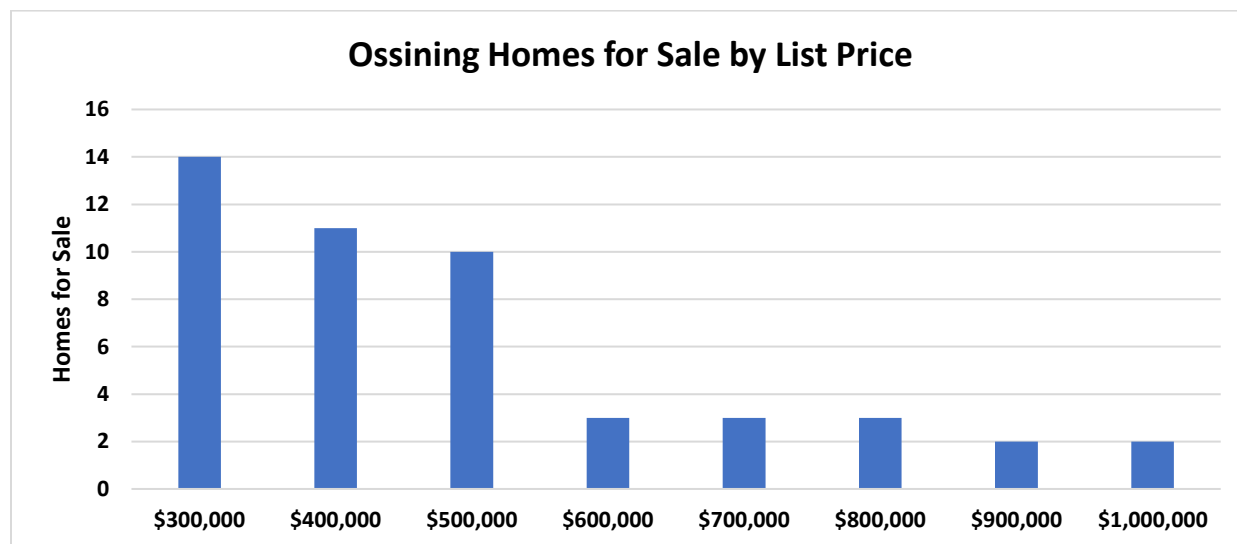
Of the homes that are currently on the market in Ossining, exactly a third were built before 1940 which matches up cleanly with the proportion of homes built before that year. There are a disproportionate number of homes on the market from 1980 to 2000 given how many units were built during that time period.



Source: Redfin.com as of 3/9/2017

### Listing Prices for Owner Occupied Housing

Homes for sale in the Village of Ossining tend to be clustered around the lower end of the market with 65% of homes listed for less than \$500,000 and more than a quarter of homes listed for less than \$300,000. The inventory of homes at the higher end of the market is currently relatively lower.



Source: Redfin.com as of 3/9/2017

### Home Values

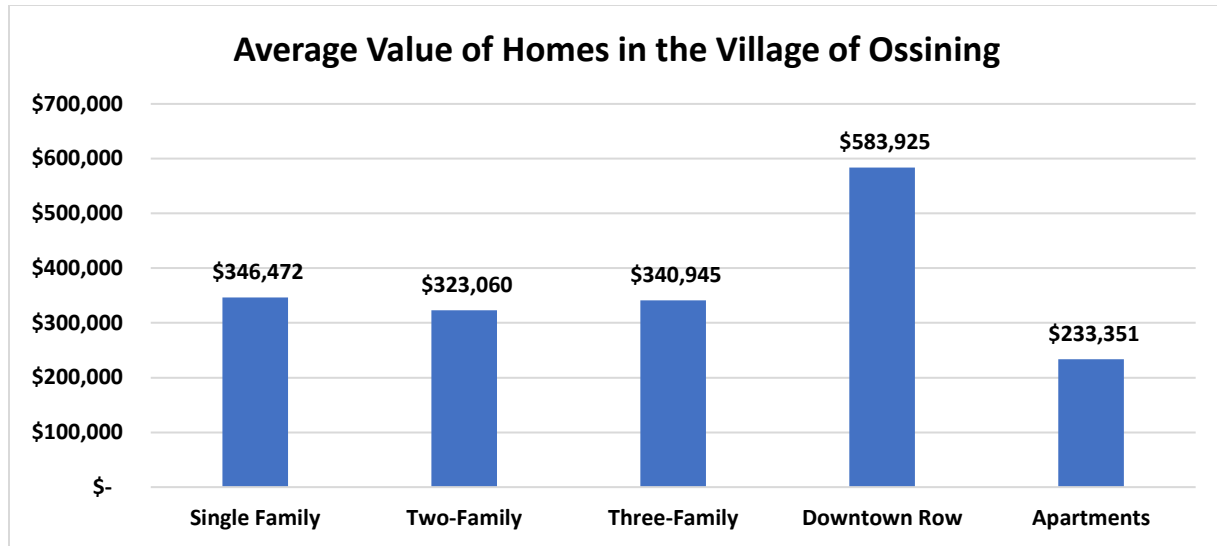
Ossining has a much larger proportion of mid-range homes worth between \$300,000 and \$500,000 and a much smaller proportion of homes worth over \$500,000 than Westchester County as whole. In general, homes are less valuable in the Village of Ossining than the whole County.

Value of Owner-Occupied Housing Units						
Value	Village of Ossining		Town of Ossining		Westchester County	
<b>Total:</b>	<b>3,624</b>		<b>7,359</b>		<b>210,195</b>	
Less Than \$300,000	857	24%	1,171	16%	43,751	21%
\$300,000 to \$499,999	2,132	59%	3,417	46%	59,806	28%
\$500,000 to \$999,999	580	16%	2,400	33%	80,255	38%
1,000,000 or more	55	2%	371	5%	26,383	13%

Source: US Census Bureau, 2011/2015 American Community Survey

The chart below depicts the average values of different types of housing units in the Village of Ossining based on assessment data from the Town's Assessor. There are some inconsistencies between these figures and the figures given by the U.S. Census Bureau and anecdotal data. Although it is uncertain how or why these inconsistencies exist, it is expected that two- and three-family homes in the Village of Ossining would cost more than single-family homes because the rents commanded by multi-unit buildings have driven up the price of these homes. Possible sources of error that may have caused these discrepancies include differences in the official number of units and the assessed values from the actual number of units and market values.





### Housing Costs

In general, monthly housing costs for homeowners in the Village of Ossining are slightly lower than housing costs for the County as a whole. The majority of units with a mortgage are paying more than \$3,000 per month in housing costs.

Selected Monthly Owner Costs for Owner Occupied						
	Village of Ossining		Town of Ossining		Westchester County	
Selected Monthly Owner Costs <sup>2</sup>	Estimate	Percent	Estimate	Percent	Estimate	Percent
<b>Housing units with a mortgage</b>	2,590	2,590	5,115	5,115	139,945	139,945
Less than \$500	0	0.00%	24	0.50%	1,557	1.10%
\$500 to \$999	91	3.50%	123	2.40%	6,744	4.80%
\$1,000 to \$1,499	149	5.80%	206	4.00%	8,562	6.10%
\$1,500 to \$1,999	225	8.70%	353	6.90%	11,501	8.20%
\$2,000 to \$2,499	428	16.50%	652	12.70%	14,425	10.30%
\$2,500 to \$2,999	375	14.50%	711	13.90%	16,984	12.10%
\$3,000 or more	1,322	51.00%	3,046	59.60%	80,172	57.30%
<b>Median (dollars)</b>	<b>3,025</b>	-	<b>3,287</b>	-	<b>3,289</b>	-
<b>Housing units without a mortgage</b>	1,034	1,034	2,244	2,244	70,250	70,250
Less than \$250	19	1.80%	41	1.80%	4,473	6.40%
\$250 to \$399	67	6.50%	76	3.40%	2,311	3.30%
\$400 to \$599	36	3.50%	55	2.50%	4,062	5.80%
\$600 to \$799	127	12.30%	142	6.30%	4,695	6.70%
\$800 to \$999	111	10.70%	153	6.80%	6,646	9.50%
\$1,000 or more	674	65.20%	1,777	79.20%	48,063	68.40%
<b>Median (dollars)</b>	<b>1,214</b>	-	<b>1,447</b>	-	<b>1,362</b>	-

Source: US Census Bureau, 2011/2015 American Community Survey

<sup>2</sup> Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

## Rental Units

### Unit Size

In the year 2000, studios and one-bedroom units represented more than half of the rental inventory in the Village of Ossining. Three-bedroom rental units comprised about one-sixth of rental units.

Rental Inventory by Unit Size in 2000			
Location	Studio/1BR	2BR	3BR or more
Village of Ossining	2,007	1,203	646
Town of Ossining	2,219	1,383	735
Westchester County	63,271	43,736	23,071

Source: US Census Bureau, Decennial Census

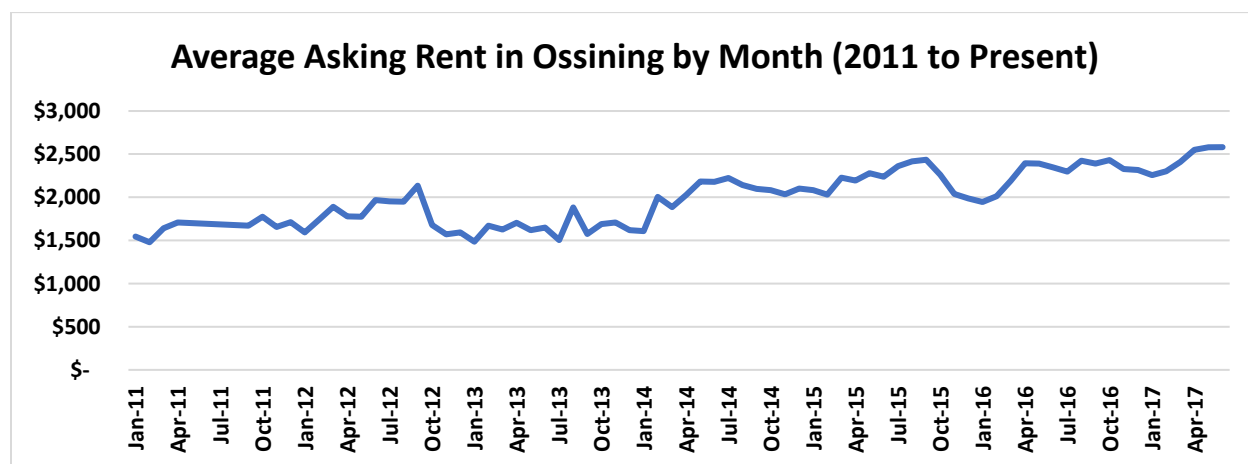
In 2011/2015, it appears as though the number of studios and one-bedroom units decreased while the number of two- and three-bedrooms increased. While the reason for the changes is unknown, it may be possible that one-bedroom units were subdivided.

Rental Inventory by Unit Size 2011/2015			
Location	Studio/1BR	2BR	3BR or more
Village of Ossining	1,657	1,507	916
Town of Ossining	1,918	1,771	972
Westchester County	54,381	44,502	27,919

Source: US Census Bureau, 2011/2015 American Community Survey

### Asking Rents

The chart below depicts the change in average asking rents in Ossining between 2011 and the present. It is important to note that the construction of several luxury developments including Avalon Ossining and Harbor Square have distorted the average asking rents over the last few years and made it appear as though rents for all units are rising very rapidly when that is not case.



Source: Rentjungle.com

At least 36 homes were available for rent in Ossining in March 2017. The average one bedroom was renting for more than \$2,000 and larger units were, on average, more expensive. As noted above, it is important to account for the luxury units at Harbor Square that skew averages upward when examining the inventory of available units.

Rental Inventory			
Property Details	Property Location	Going Rate Per Month	Sq. Ft.
<b>Studio Apartments</b>			
	199 Main St Unit 1	\$1,300	478
<b>1 Bedroom Apartments</b>			
Harbor Square	3 Westerly Road – 613	\$2,495	751
Harbor Square	3 Westerly Road – 506	\$2,595	791
Harbor Square	3 Westerly Road – 728	\$2,595	683
Harbor Square	3 Westerly Road – 634	\$2,750	744
Harbor Square	3 Westerly Road – 731	\$2,795	843
Harbor Square	3 Westerly Road – 624	\$2,795	837
Harbor Square	3 Westerly Road – 601	\$2,850	744
Harbor Square	3 Westerly Road – 621	\$2,895	893
Harbor Square	3 Westerly Road – 719	\$2,995	912
Harbor Square	3 Westerly Road – 722	\$3,295	1,121
Harbor Square	3 Westerly Road – 723	\$3,445	1,054
	32 Main St #3	\$1,800	725
	Hamilton Ave	\$1,400	
	15 Hudson St Apt 5	\$1,500	725
Town home	9 Davids Ln	\$1,850	1,158
	45 Spring St	\$1,500	750
	147 Main St Apt 3D	\$1,650	800
	199 Main St Unit 2	\$1,700	700
	Croton Ave (near Clinton Ave)	\$1,195	
	S Highland Ave (near 284 S Highland)	\$1,600	700
	<b>Average:</b>	<b>\$2,285</b>	<b>830</b>
<b>2 Bedroom Apartments</b>			
Harbor Square	3 Westerly Road – 626	\$3,395	1,115
Harbor Square	3 Westerly Road – 730	\$3,695	1,156
Harbor Square	3 Westerly Road – 603	\$3,795	1,008
Harbor Square	3 Westerly Road – 702	\$3,795	1,008
Harbor Square	3 Westerly Road -- 525	\$4,300	1,448
Harbor Square	3 Westerly Road -- 508	\$4,495	1,253
Harbor Square	3 Westerly Road -- 509	\$4,495	1,253
Hudson Point	26 Hudson Point Ln	\$2,900	1,129
	Liberty Street	\$1,750	
	79 S Highland Ave	\$1,950	950
	27 Forest Ave	\$1,950	1,250
	<b>Average:</b>	<b>\$3,320</b>	<b>1,157</b>
<b>3 Bedroom Apartments</b>			
	Broadway (near Brandeth St)	\$2,400	
	39 Terrace Ave	\$2,300	
	1305 Eagle Bay Dr #1305	\$2,950	2,000
	94 Cedar Ln	\$4,600	2,128
	<b>Average:</b>	<b>\$3,063</b>	<b>2,064</b>

Source: Zillow.com and Trulia.com as of 3/13/17

## Rental Costs

### *Historical Median Monthly Rents*

The median monthly rent in the Village of Ossining is about \$50 higher than the median rent for Westchester County as a whole. Both the Village's and the County's median rents have risen by more than 60% since the year 2000 indicating a 5% increase in rent each year. This increase reflects an average change that is far higher than that of the cost of living which rose 2.4% yearly over the same time period.<sup>3</sup>

Median Monthly Rent			
Location	2000	2011/2015	Percent Change
Village of Ossining	\$850	\$1,418	66.8%
Town of Ossining	\$861	\$1,422	65.2%
Westchester County	\$839	\$1,364	62.6%

Source: US Census Bureau, Decennial Census and 2011/2015 American Community Survey

With the exception of the largest units with five or more bedrooms, the median rent for a unit of any other size is more expensive in Ossining than Westchester County as a whole.

Median Rent by Number of Bedrooms		
Median Rent	Town of Ossining	Westchester County
Overall	\$1,422	\$1,364
No Bedroom	\$1,078	\$993
1 Bedroom	\$1,275	\$1,190
2 Bedrooms	\$1,466	\$1,453
3 Bedrooms	\$1,804	\$1,728
4 Bedrooms	\$2,053	\$1,981
5 or more Bedrooms	\$1,400	\$1,835

Source: US Census Bureau, 2011/2015 American Community Survey

### *Distribution of Rental Levels*

More than half of renters in the Village of Ossining are paying between \$1,250 and \$2,000 per month in rent. Another third of renters pay less than \$1,250 per month in rent.

<sup>3</sup> <https://www.ssa.gov/oact/cola/colaseries.html>

Rent of Renter-Occupied Housing Units						
Rent	Village of Ossining		Town of Ossining		Westchester County	
<b>Total:</b>	<b>4,199</b>	100.0%	<b>4,887</b>	100.0%	<b>131,671</b>	100.0%
With cash rent:	4,080	97.2%	4,661	95.4%	126,802	96.3%
Less than \$500	158	3.8%	246	5.0%	8,862	6.7%
\$500 to \$749	117	2.8%	149	3.0%	7,062	5.4%
\$750 to \$799	78	1.9%	78	1.6%	2,209	1.7%
\$800 to \$899	130	3.1%	137	2.8%	4,879	3.7%
\$900 to \$999	190	4.5%	190	3.9%	6,718	5.1%
\$1,000 to \$1,249	632	15.1%	720	14.7%	22,356	17.0%
\$1,250 to \$1,499	1,097	26.1%	1,181	24.2%	24,782	18.8%
\$1,500 to \$1,999	1,048	25.0%	1,124	23.0%	29,949	22.7%
\$2,000 to \$2,499	520	12.4%	633	13.0%	11,685	8.9%
\$2,500 to \$2,999	91	2.2%	145	3.0%	4,050	3.1%
\$3,000 to \$3,499	14	0.3%	38	0.8%	1,717	1.3%
\$3,500 or more	5	0.1%	20	0.4%	2,533	1.9%
No cash rent	119	2.8%	226	4.6%	4,869	3.7%

Source: US Census Bureau, 2011/2015 American Community Survey

### Cost Burden Analysis

When housing affordability experts examine the impacts that housing costs have on occupants, they typically look at the proportion of income spent on housing costs including rent, mortgages, property taxes, and other housing-related expenses. Occupants spending more than 30% of their incomes on housing costs are considered cost burdened while occupants spending more than 50% of their incomes are considered severely cost burdened. While this is one method of evaluating housing affordability, there are other methods including measuring the residual income left over after housing costs are subtracted.

### Comparisons of Cost Burden for Renters vs Homeowners

A slightly greater proportion of renters and homeowners are cost burdened in the Village of Ossining than Westchester County. In both geographies, more renters are cost burdened than homeowners.

Households with Cost Burdens				
Location	Renters with Cost Burden		Homeowners with Cost Burden	
Village of Ossining	2,414	59.5%	1,669	46.1%
Town of Ossining	2,709	58.4%	3,167	43.0%
Westchester County	69,401	55.9%	78,204	37.2%

Source: US Census Bureau, 2011/2015 American Community Survey

The percentage of renters with severe cost burdens in the Village of Ossining is similar to the proportion in Westchester County. In the Village, the proportion of severely cost burdened renters is 50% higher than the proportion of severely cost burdened homeowners.

Households with Severe Cost Burdens				
Location	Renters with Severe Cost Burden		Homeowners with Severe Cost Burden	
Village of Ossining	1,417	33.8%	823	22.7%



Town of Ossining	1,611	33.0%	1,530	20.8%
Westchester County	38,235	29.0%	36,400	17.3%

Source: US Census Bureau, 2011/2015 American Community Survey

The proportion of renters in the Village of Ossining with low cost burdens (under 20%) is lower than the proportion of those with low cost burdens in Westchester County.

Rent as a Percentage of Income for Renting Households						
Percent of Income Spent on Rent	Village of Ossining		Town of Ossining		Westchester County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Units	4,058	-	4,639	-	124,300	-
Less than 15.0 percent	376	9.3%	469	10.1%	14,979	12.1%
15.0 to 19.9 percent	382	9.4%	433	9.3%	13,209	10.6%
20.0 to 24.9 percent	414	10.2%	502	10.8%	13,762	11.1%
25.0 to 29.9 percent	472	11.6%	526	11.3%	12,949	10.4%
30.0 to 34.9 percent	222	5.5%	260	5.6%	11,252	9.1%
35.0 percent or more	2,192	54.0%	2,449	52.8%	58,149	46.8%

Source: US Census Bureau, 2011/2015 American Community Survey

### Cost Burden by Income Level

The table below explains how different income groups face challenges pertaining to housing costs. In the Village of Ossining, 100% of homeowners and 91% of renters making less than \$20,000 per year are cost burdened (spending more than 30% of their incomes on housing). As income increases, the burdens of housing costs generally decrease as a proportion of income. In the Village of Ossining, only 27% of homeowners and 11% of renters earning more than \$75,000 per year are cost burdened. While renter housing costs in the Village are a slightly higher percentage of income than those in the County, the costs on lower- and middle-income homeowners in the Village are much higher than those in the County at large. The information in the table shows how lower income households struggle more with housing cost burdens regardless of whether they own their home or they are renting.

Housing Costs by Income by Tenure						
	Village of Ossining		Town of Ossining		Westchester County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Units:	7,823		12,246		341,866	
<b>Owner-occupied housing units:</b>	<b>3,624</b>		<b>7,359</b>		<b>210,195</b>	
Less than \$20,000:	155		309		10,048	
30 percent or more	155	100%	309	100%	9,136	91%
\$20,000 to \$34,999:	171		376		12,991	
30 percent or more	129	75%	325	86%	10,271	79%
\$35,000 to \$49,999:	408		562		13,851	
30 percent or more	345	85%	479	85%	9,743	70%
\$50,000 to \$74,999:	656		982		24,081	
30 percent or more	439	67%	719	73%	13,354	55%
\$75,000 or more:	2,234		5,113		147,960	
30 percent or more	601	27%	1,335	26%	35,700	24%
Zero or negative income	0		17		1,264	
<b>Renter-occupied housing units:</b>	<b>4,199</b>		<b>4,887</b>		<b>131,671</b>	
Less than \$20,000:	827		912		26,090	
30 percent or more	752	91%	837	92%	23,591	90%
\$20,000 to \$34,999:	809		897		22,442	
30 percent or more	710	88%	777	87%	20,288	90%
\$35,000 to \$49,999:	606		693		17,095	
30 percent or more	511	84%	589	85%	12,972	76%
\$50,000 to \$74,999:	801		901		21,863	
30 percent or more	326	41%	359	40%	9,490	43%
\$75,000 or more:	1,015		1,236		36,810	
30 percent or more	115	11%	147	12%	3,060	8%
Zero or negative income	22		22		2,502	
No cash rent	119		226		4,869	

Source: US Census Bureau, 2011/2015 American Community Survey

According to the Urban Institute's Research Report on The Housing Affordability Gap for Extremely Low-Income Renters in 2014, Westchester County is ranked 10<sup>th</sup> in terms of the proportion of units suitable for the extremely low-income population to the size of that population. Westchester County also ranked 12<sup>th</sup> in the nation in terms of improvement in that measure between 2000 and 2014.

## Housing Conditions

### Vacancy Levels

As shown in the table below, the most recently available census data indicates the overall vacancy rate in the Village of Ossining for all housing units is 7% compared to an 8% vacancy rate for the County as a whole.

Vacancy and Occupancy for All Units						
	Village of Ossining		Town of Ossining		Westchester County	
	Number	Percent	Number	Percent	Number	Percent
Total Units:	8,406		13,015		370,032	
Occupied	7,823	93%	12,246	94%	341,866	92%
Vacant	583	7%	769	6%	28,166	8%

Source: US Census Bureau, 2011/2015 American Community Survey

In the Village of Ossining, approximately one-third of vacant units are for rent while another quarter are for sale or for seasonal use.

Status of Vacant Units			
	Village of Ossining	Town of Ossining	Westchester County
Total:	583	769	28,166
For rent	225	225	9,201
Rented, not occupied	0	0	1,577
For sale only	76	104	4,065
Sold, not occupied	0	0	1,642
For seasonal, recreational, or occasional use	86	155	4,130
Other vacant	196	285	7,525

Source: US Census Bureau, 2011/2015 American Community Survey

The table below offers a finer grain analysis of vacancy levels within the Village of Ossining by distinguishing the vacancy rates for rental units vs owner-occupied apartments for the Village of Ossining, the downtown section of Ossining, and the areas outside of the downtown area. These figures exclude seasonal, occasional use, and other vacancies from the calculations of vacancy.

Vacancy Rates by Area and Tenure			
Location	Total	Owner-Occupied	Renter-Occupied
Village of Ossining	7.18% (583 units)	2.05% (76 units)	5.09% (225 units)
Downtown	7.01% (75 units)	6.84% (16 units)	4.99% (38 units)
Outside Downtown	7.44% (508 units)	1.77% (60 units)	5.44% (187 units)

Source: US Census Bureau, 2011/2015 American Community Survey

In September 2016, a housing vacancy study was completed for all multifamily units in buildings with six units or more constructed before 1974. The Multifamily Vacancy Study, conducted by Community Housing Innovations, concluded that the vacancy rate for this subset of units is approximately 3.09% based on a sample of 97% of all units in that universe.<sup>4</sup>

### Occupancy Levels

The Village is home to 108 renter-occupied units with more than two Occupants Per Room. This figure represents 8.6% of all units in the County with more than two Occupants Per Room while the Village

<sup>4</sup> As discussed in *Housing Ossining Technical Paper #4 Policy Framework*, there is not a restriction against using a subset of the total housing stock to calculate a locality's vacancy rate for the purpose of determining the locality's ability to adopt a rent stabilization program.

only contains 2.3% of the County's housing units suggesting that Ossining is home to a disproportionate number of overcrowded homes. These numbers are primarily visible in the Village's rental units, but even owner-occupied units have a greater proportion of moderate overcrowding than the County as a whole.

Occupants Per Room for All Households								
	Village of Ossining		Rest of Ossining		Town of Ossining		Westchester County	
Total Units:	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Owner occupied:</b>	<b>3,624</b>		<b>3,735</b>		<b>7,359</b>		<b>210,195</b>	
0.50 or less	2,654	73.2%	3,021	80.9%	5,675	77.1%	161,006	76.6%
0.51 to 1.00	854	23.6%	699	18.7%	1,553	21.1%	46,556	22.1%
1.01 to 1.50	95	2.6%	15	0.4%	110	1.5%	2,078	1.0%
1.51 to 2.00	21	0.6%	0	0.0%	21	0.3%	320	0.2%
2.01 or more	0	0.0%	0	0.0%	0	0.0%	235	0.1%
<b>Renter occupied:</b>	<b>4,199</b>		<b>688</b>		<b>4,887</b>		<b>131,671</b>	
0.50 or less	1,468	35.0%	421	61.2%	1,889	38.7%	64,748	49.2%
0.51 to 1.00	1,848	44.0%	251	36.5%	2,099	43.0%	55,359	42.0%
1.01 to 1.50	631	15.0%	6	0.9%	637	13.0%	7,555	5.7%
1.51 to 2.00	144	3.4%	10	1.5%	154	3.2%	2,987	2.3%
2.01 or more	108	2.6%	0	0.0%	108	2.2%	1,022	0.8%

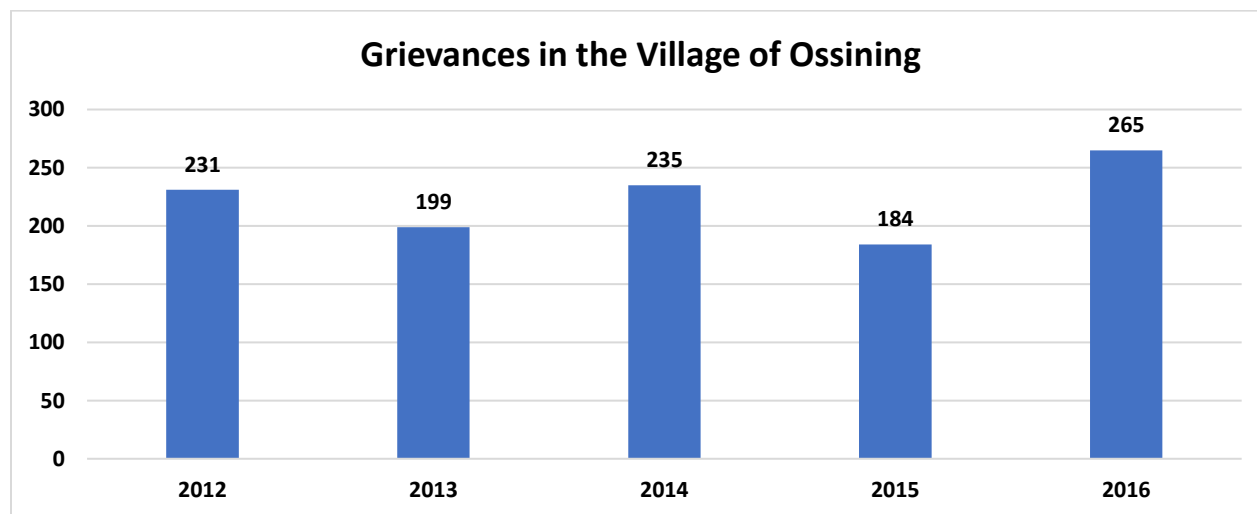
Source: US Census Bureau, 2011/2015 American Community Survey

### Foreclosed Homes

According to national real estate sales websites, as of May 2017, there are 25 foreclosed homes in the Village of Ossining. The vast majority of these homes have three bedrooms or more.

### Tax Certs and Grievances

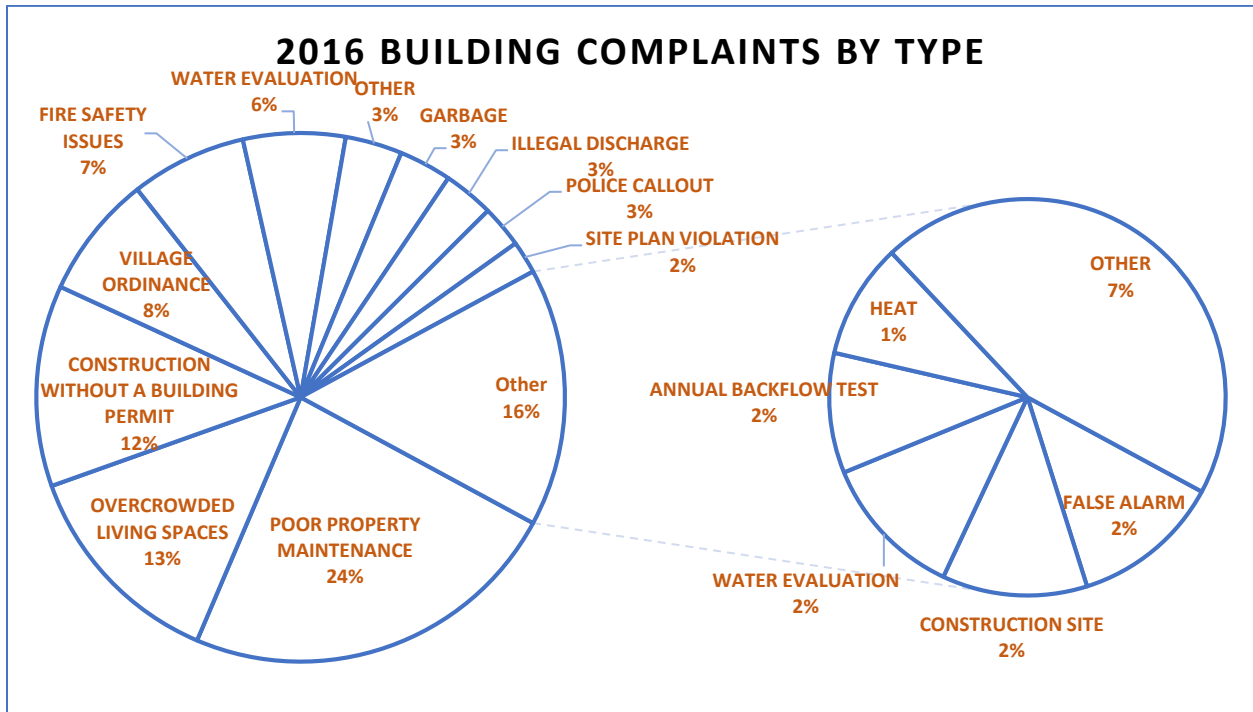
Although the number of tax grievances in the Village of Ossining fluctuates from year to year, the total number of grievances is relatively high given the number of housing units in the village. It is unclear what proportion of these grievances come from commercial properties versus residential ones.



Source: Town of Ossining

### 2016 Building Complaints by Type

As visible in the chart below, the most common building complaints in the Village of Ossining are poor property maintenance, overcrowded living spaces, and construction without a building permit which collectively comprise about half of the building complaints made in the Village.

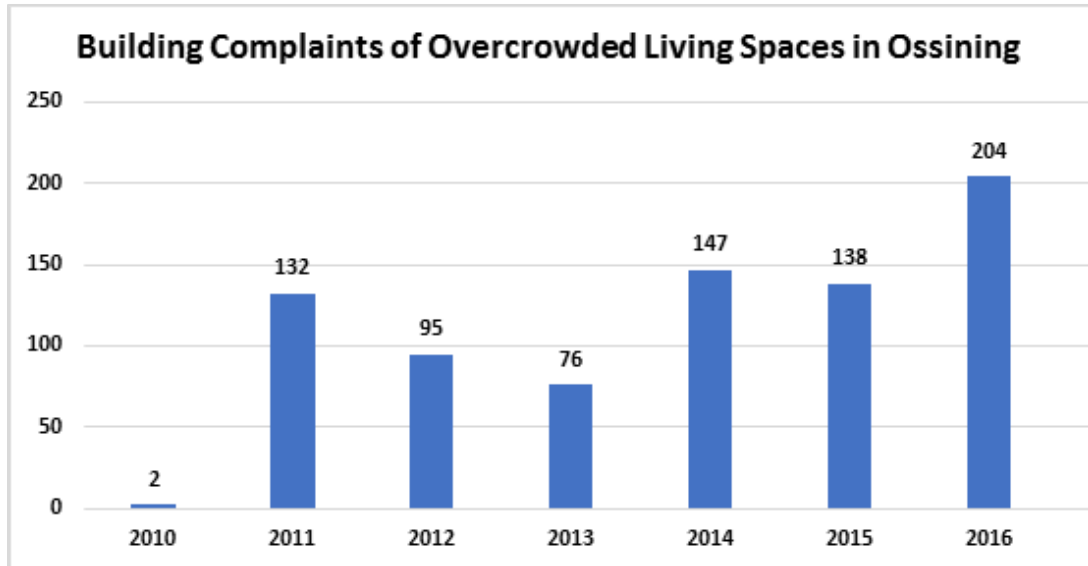


Source: Town of Ossining

### Overcrowded Living Spaces Complaints

The chart below displays how complaints of overcrowded living spaces in the Village of Ossining have increased since 2010. Prior to 2011, there were very few complaints pertaining to overcrowded living spaces. It is not clear whether overcrowded living spaces were not a significant issue until 2011, or whether there was a change in the collection or categorization of building complaint data. In 2016, overcrowded living conditions represented 13% of all building complaints.





Source: Village of Ossining

## SECTION 4: LOCAL ECONOMIC CONDITIONS

This section addresses the Village's economic conditions including its employment base and fiscal position.

### Employment Base

More than half of those working in Ossining work in Public Administration, Health Care and Social Assistance, Administration, or Educational Services.

Jobs in Ossining by Sector		
Location	Number of Workers	Percent of Workers
Public Administration	1,152	20.7%
Health Care and Social Assistance	846	15.2%
Administration & Support, Waste Management and Remediation	652	11.7%
Educational Services	618	11.1%
Other Services (excluding Public Administration)	552	9.9%
Construction	335	6.0%
Retail Trade	327	5.9%
Professional, Scientific, and Technical Services	241	4.3%
Accommodation and Food Services	227	4.1%
Manufacturing	146	2.6%
Information	109	2.0%
Finance and Insurance	86	1.5%
Wholesale Trade	85	1.5%
Real Estate and Rental and Leasing	78	1.4%
Management of Companies and Enterprises	70	1.3%

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics – Origin Destination Employment Statistics

### Labor Supply

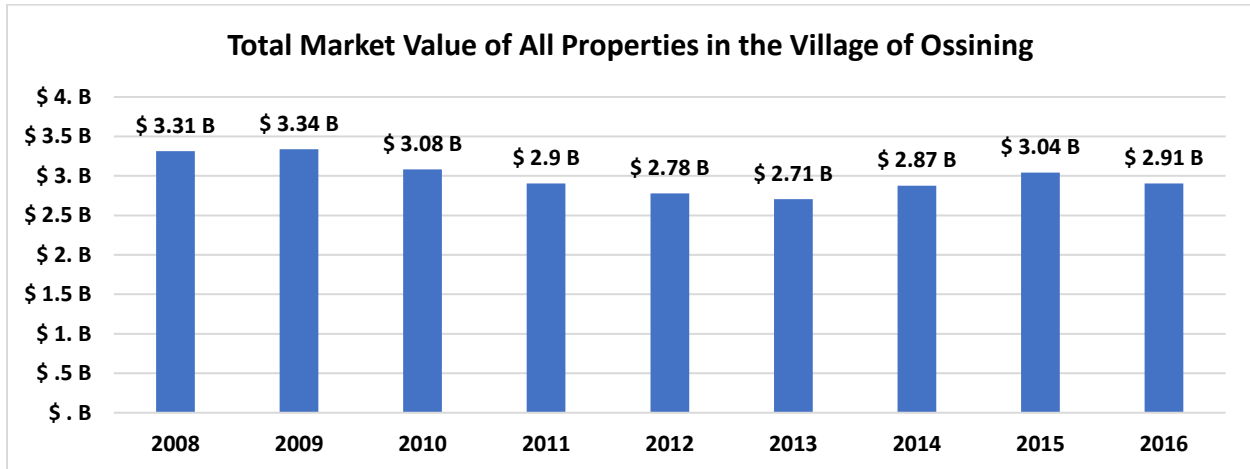
The place from which the most residents commute to the Village of Ossining is Ossining itself. The next largest source of workers is New York City (primarily outer boroughs) from which 15% of workers commute. Most other significant places from which workers commute are local to Westchester.

Where Those Working in Ossining Live		
Location	Number of Workers	Percent of Workers
Ossining town (Westchester, NY)	1,154	20.7%
Ossining village, NY	943	16.9%
New York city, NY	835	15.0%
Bronx borough (Bronx, NY)	265	4.8%
Brooklyn borough (Kings, NY)	244	4.4%
Queens borough (Queens, NY)	168	3.0%
Yonkers city, NY	176	3.2%
Greenburgh town (Westchester, NY)	175	3.1%
Peekskill city, NY	170	3.1%
Yorktown town (Westchester, NY)	146	2.6%
Mount Pleasant town (Westchester, NY)	143	2.6%
White Plains city, NY	93	1.7%
Croton-on-Hudson village, NY	87	1.6%
Briarcliff Manor village, NY	66	1.2%

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics – Origin Destination Employment Statistics

## Tax Base

The chart below displays how the total market value of ratables has changed since the recession. The market value of all properties in the village has gone down and not yet recovered to pre-recession levels.



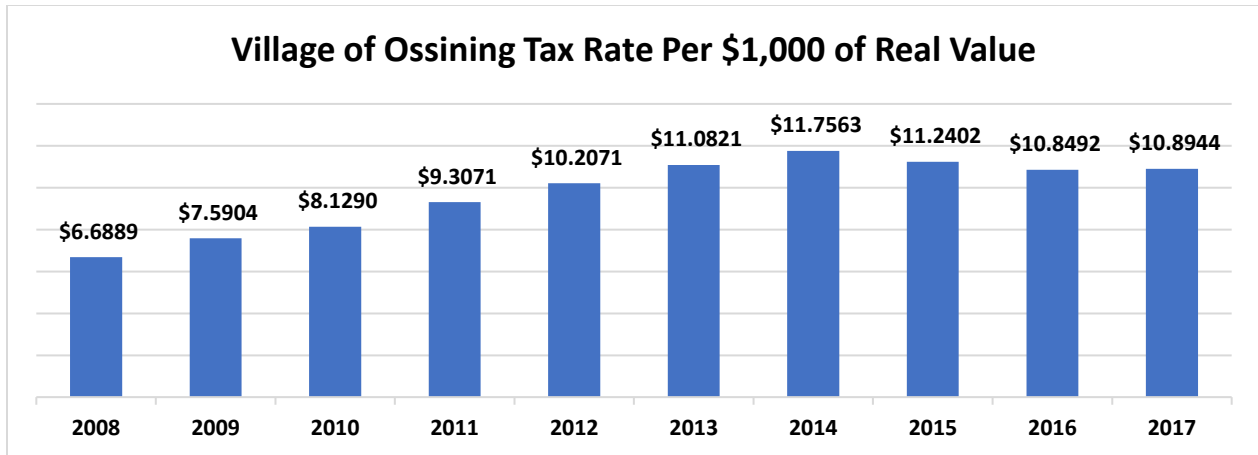
Source: Town of Ossining

## Tax Rates

Because a common concern among residents and driver of affordability concerns in the Village of Ossining is high and increasing property taxes, it is necessary to examine how taxes have changed. Because the Village of Ossining used a variable equalization rate around 5% to 6% from 2008 to 2016 (the equalization rate was changed to 100% in 2017), it was necessary to recalculate the tax rate to be consistent across equalization rates. Using an equalization rate of 100% reflects an assessed value that is equal to market value. The tax rates displayed in this section are all put in terms of an equalization rate of 100%.

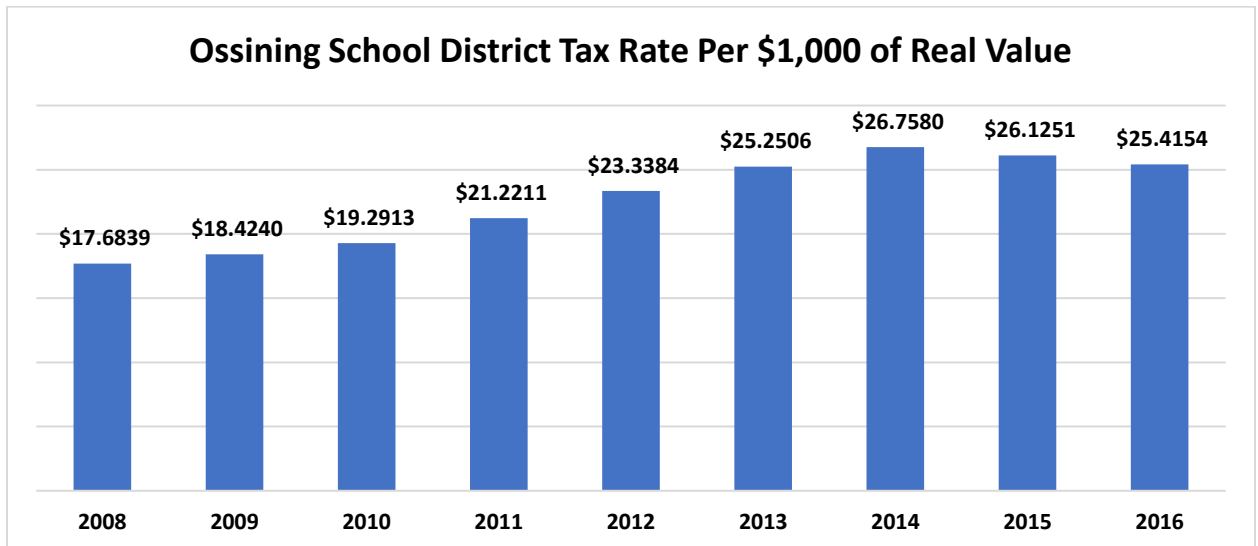
Municipalities like the Village of Ossining tend to adjust their property tax rate based on the amount of funding needed for all the expenditures in the next fiscal year. A rising tax rate indicates that the cost of expenditures is rising faster than property values.

The Village of Ossining's general tax rate per \$1,000 of real value increased by \$5, or 75%, between 2008 and 2014. The likely reason for the rising tax rate is the decline in property values following the housing market crash during the Great Recession. After 2014, the tax rate decreased slightly, but is still well above the tax rate of the mid- to late-2000s.



Source: Village of Ossining

School taxes have increased in a similar manner to Village taxes with a peak rate in 2014 and slight decrease afterwards, but school taxes increased at a much lower rate than Village taxes. In 2008, school taxes were nearly triple the rate of Village taxes, but in 2016, they were about 2.5 times the Village rate.



Source: Town of Ossining

### Tax Revenue

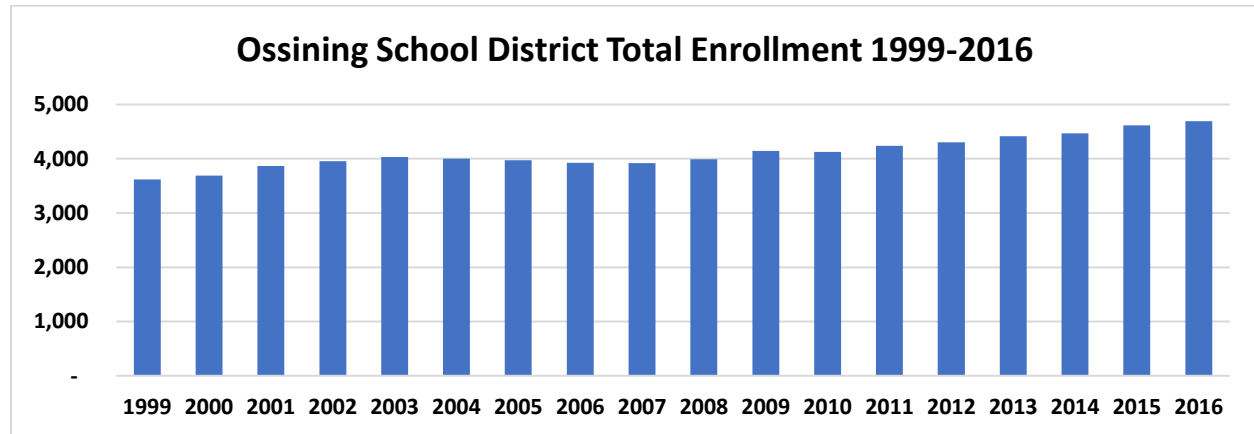
According to the Village of Ossining's 2017 Tentative Budget, the Village expects to receive \$21.9 million in tax property tax revenue. The chart above represents expected tax revenues based on 2016 assessed property values adding up to \$21.8 million. The majority of the Village of Ossining's tax revenue comes from residential properties with commercial properties comprising nearly a third of tax revenue as well. It is important to note, however, that commercial properties include apartments and downtown row homes which are residential in nature despite their property classification codes. If apartments and downtown row buildings are considered residential properties, residential properties would provide 83.6% of the Village's tax revenue. All other property class types including public services, vacant land and industrial provide a relatively minimal proportion of the Village's tax revenue.

## SECTION 5: OSSINING SCHOOL DISTRICT CONDITIONS

The majority of local property taxes go toward school taxes which fund the Ossining School District. There is a common concern that the Ossining School District is overburdened with students and cannot physically accommodate increasing enrollment should more families move to the area.

### Student Enrollment and Characteristics

Enrollment in the Ossining School District has increased by more than 1,000 students, or 30%, between 1999 and 2016.



Source: New York State Department of Education

The majority of students (56%) attending Ossining Schools are Hispanic or Latino. The next most common ethnicities of students attending Ossining Schools are White (25%) and African American (12%).

Ossining School District Enrollment by Ethnicity		
Ethnicity	Number	Percent
Total	4,693	
American Indian	1	0%
Black or African American	557	12%
Hispanic or Latino	2,625	56%
Asian or Pacific Islander	216	5%
White	1,165	25%
Multiracial	129	3%

Source: New York State Department of Education

A significant portion of students attending Ossining Schools face many obstacles that hamper their ability to receive an education. Approximately 10% of the school district's students are not native English speakers and another 12% are students with disabilities. These students may require special instruction or resources as part of their education. In addition, nearly 60% of students in the school district come from economically disadvantaged families, most of whom qualify for free or reduced lunch.