ADDRESSING HOUSING AFFORDABILITY

Community Meeting | March 7, 2026

Agenda

1. Introduction (5 minutes)
2. Presentations (40 minutes)
    a. Woodstock Housing Committee Insights
    b. Fisher Engineering Reports for Town-owned Parcels
3. Break (10 minutes)
4. Table Discussions (40 minutes)
5. Closing (5 minutes)

Who We Are

Katherine Tegen (co-chair)
John Huber (co-chair)
Sabina Barach
Rebekah Brooks
George Cross
Deborah DeWan
Gregory Stanford
Anna Womack

WOODSTOCK
HOUSING COMMITTEE

Woodstock Housing Committee

Insights

What has the Woodstock Housing Committee been working on for the past two years?

We've been answering these important questions:

- How do we build affordable housing that will fit into the character of our town?
- Is it possible to build small and create housing that is attractive and sustainable as well as financially feasible?

And we've gotten lots of help from....

We have gained valuable information by working with:

HR&A Advisors, consultant that specializes in addressing housing challenges

- Funded by a grant from the Ulster County Housing Smart Initiative

Fisher Associates, engineering and architectural firm

- Funded by the federal government's American Rescue Plan Act

Ulster County Planning Department

- Working closely with Senior Planner Kai Lord-Farmer to guide our efforts

We've learned a lot!
Here's a summary of key findings from the past two years.

New York State Smart Growth Program

Funded through the Environmental Protection Fund

Planning for Smart Growth

The ten land use planning principles of the Smart Growth program are our guiding principles:

1. Allow for and encourage neighborhoods with a mix of uses, such as residential, commercial and community spaces.
2. **Enable a diverse mix of housing types,** providing opportunity and choice for people of all ages, abilities and incomes.
3. **Prioritize infill and redevelopment of existing buildings to revitalize neighborhoods** and downtowns, including areas around public transit.
4. Provide well-planned, equitable, and accessible public spaces for people of all ages and abilities.

https://dos.ny.gov/nys-smart-growth-program

Ten Smart Growth Planning Principles (cont'd)

5. **Encourage compact neighborhood design and concentrated development around existing infrastructure.**
6. **Preserve open space, agricultural resources and natural resources.**
7. Prioritize transportation options that are safe and accessible for everyone, including pedestrians, cyclists and public transit users.
8. **Promote climate resiliency and adaptation** , preferably through nature-based solutions, and reduce greenhouse gas emissions.
9. **Build on unique traits to create an attractive and welcoming community with a strong sense of place.**
10. **Engage in an inclusive, collaborative public planning process** that considers the needs and character of the community.

https://dos.ny.gov/nys-smart-growth-program

Following the lead of the NYS Smart Growth Program, we should prioritize:

Infill Development

Housing built on undeveloped or underdeveloped lots within existing neighborhoods or developed areas.

This one of the main areas of focus for today's discussion.

Adaptive Reuse

Adaptive reuse repurposes old buildings for modern needs, reducing demolition waste and preserving existing structures.

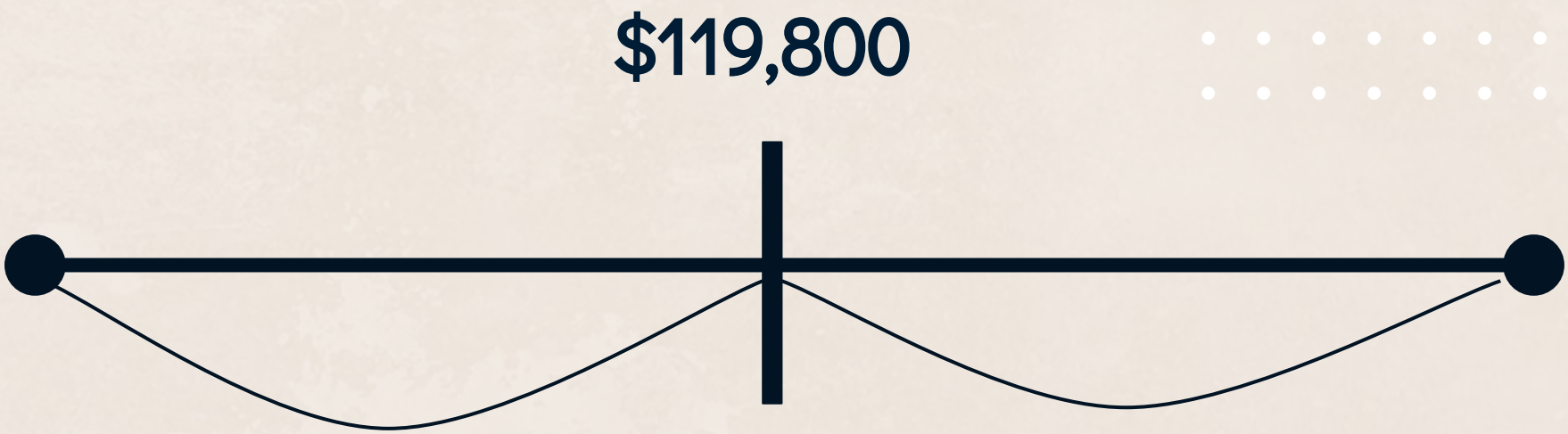
We are not discussing buildings that could be repurposed today, but keep it in mind for future planning.

Understanding Affordability And Eligibility

Area Median Income (AMI)

- For most income levels, housing is considered “affordable” when housing costs (either mortgage or rent) and utilities **do not exceed 30%** of a family’s income
- Income eligibility for affordable housing is based on **Area Median Income (AMI)**
- AMI represents the median income of families living in a particular geographic area and varies with family size.
- AMI is calculated each year by the U.S. Department of Housing and Urban Development (HUD) for each area across the U.S.

In **2026**, the **AMI** for Woodstock is **$119,800** for a **family of four.**



Example

- Developments which provide affordable housing usually set their income eligibility limit somewhere **between 30% and 120% of AMI**

- For example, if the income limit for a housing project is set at 50% of AMI, that means that **a family of four making equal to or less than $59,900** would be eligible for housing at this project in Woodstock.

50% x $119,800 = $59,900

% x AMI = Income Limit

Project Objectives

Eligibility and rents for a particular project are determined by:

1. The **objectives of the development sponsor; i.e., Woodstock**
2. **Funding/grant sources**
3. Federal and local regulations

For a specific project, the Town of Woodstock would determine what the objectives of the project should be; for example, is it our mission to support seniors? Families? What is the income level that we want to serve? The Town works with the developer to decide objectives and income eligibility for each project.

Housing Types

In order to think about providing a diverse mix of housing types, let's take a look at some of the options.

Think about which of these could work in Woodstock, and we'll discuss the different housing types later in the table discussions.

Low-Rise Apartment Buildings

Woodstock Commons

- Up to 8 units per building, multiple buildings (20+ homes)
- Homes are 500 - 1200 sq ft each
- Shared parking areas and common areas

Example: Woodstock Commons

20 Senior 1-bed, 4 Family 1-bed, 16 Family 2-bed, 12 Family 3-bed (52 apartments)

Cottage Court or Pocket Neighborhood

The Cottages on Vaughn (Georgia)

Portland, OR

- 4-12 small homes
- Designed around a common area
- Creates community
- More affordable by design with small square footage: 500 -1200 sq ft
- Detached parking

Multi-Family Homes

- 2, 3, or 4 apartments
- Within a structure that looks like a house
- Can be a combination of studios, 1-beds or 2-beds

Townhomes

- Attached homes arranged side-by-side, two stories high
- Four - eight units in each structure
- Can be apartments or single-family homes

Real-World Examples of Successful Projects

Ferry Crossing (Old Saybrook, CT)

Ferry Crossing opened in 2012 and includes 16 deed-restricted, affordable rental homes within connected houses.

Rentals - Townhomes

Units: 4 one-bedroom, 8 two-bedroom, 4 three-bedroom

Income limits : **Households earning at or below 80% AMI**

The Cottages on Vaughn (Clarkson, GA)

Seven cottages and one tiny home. Situated on a half-acre lot near downtown Clarkson, the pocket neighborhood was developed by the MicroLife Institute. The community is designed with three common areas, landscaping to promote biodiversity, and nested homes that balance resident privacy with communal connectivity.

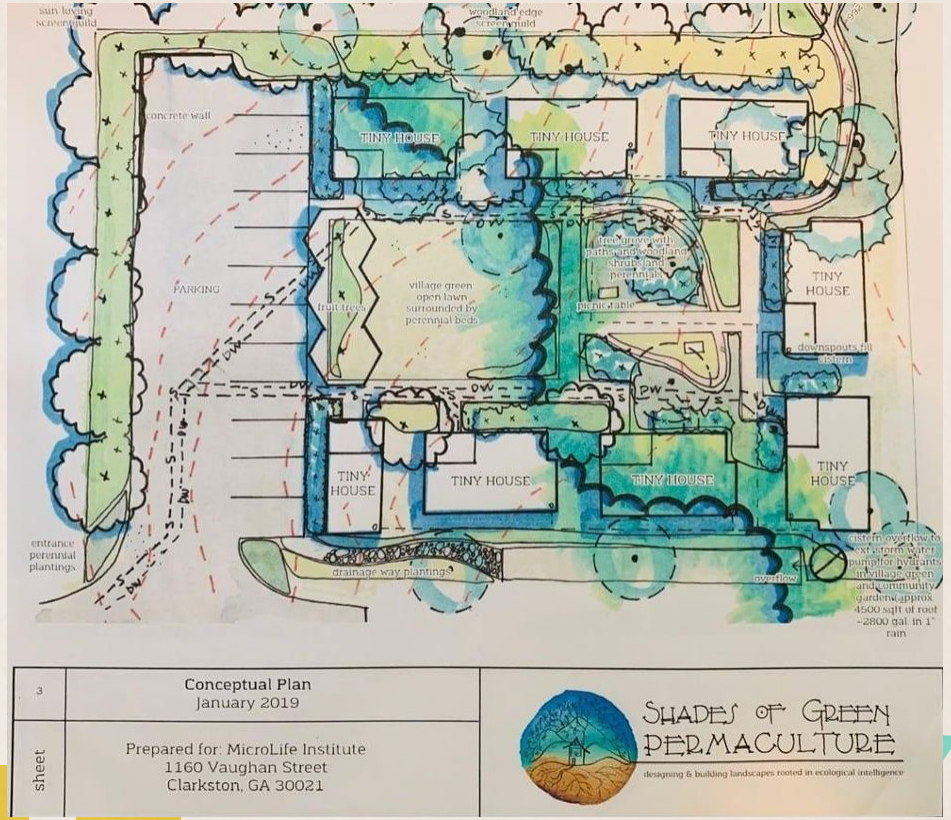
Home ownership

Units: 7 cottages and 1 tiny home

Income limits : **Households earning at or below 80% - 120% AMI**

Price: $109,000 to $200,000 (2021)

The Cottages on Vaughn (Clarkson, GA)



Ulster Habitat Hope Springs (Saugerties)

Hope Springs is a new cul-de-sac development that will consist of 10 units of owner-occupied affordable housing. Visuals here show a street view of the 10 homes, and floor plans which include three bedrooms and a living space with a full kitchen and washer/dryer.

Home ownership

Units: 10 single-family homes

Income limits : **Households making 50% - 80% AMI**

Cost: To be announced, subsidized housing

hope springs development

jeffery court, saugerties

Ways to Build Sustainably

And Reduce Costs

Sustainable homes are high-performance structures that reduce environmental impact through:

1. Using **high-performance windows** and construction methods that prevent energy leakage
2. Using **heat pumps** instead of gas or oil-burning heat systems
3. Installing **energy-efficient appliances**
4. Conserving water by using **low-flow bathroom fixtures**
5. **Environmentally-friendly building materials** and methods

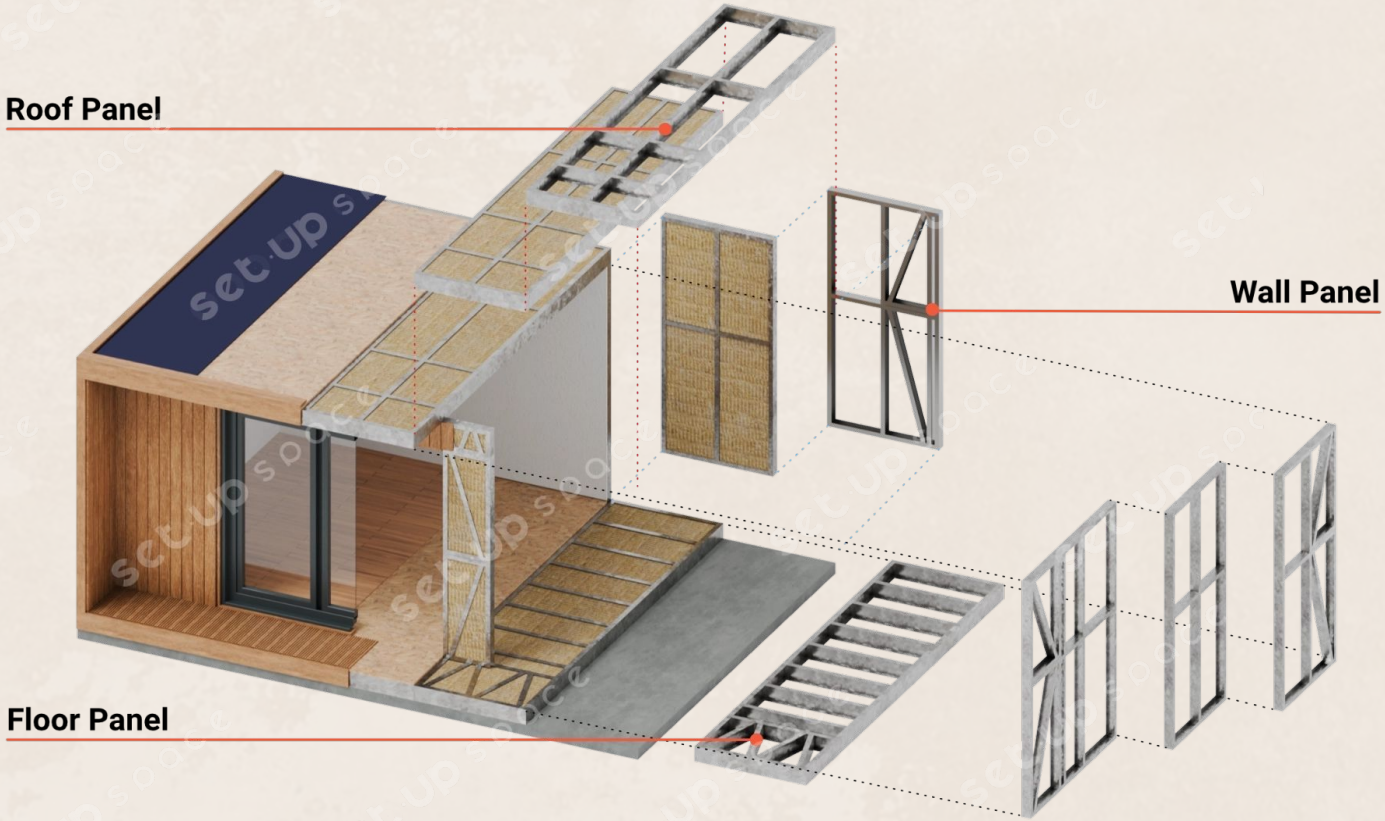
Sustainable homes may be more expensive to build, but the long-term savings from utility bills and maintenance make them more affordable in the long run.

Sustainable Construction Methods

- Modular or panelized homes are built off-site in controlled plant conditions.
- Adheres to same codes and standards as traditional construction.
- **Cuts construction time in half.**
- For **modular homes** , buildings are produced in segments or “modules;” for a **panelized home** , factories produce large, flat panels and then put them together on site.

Modular and Panelized Construction

Both modular and panelized methods are faster and greener due to limited waste and engineering methods that create energy-efficient homes.



Critical Ways to Reduce Costs

Use Existing Infrastructure When Possible

- Take advantage of access to Town water and sewer
- Limit excavation costs (use flat parcels)
- Existing road access

“Free” (Donated) Land – Best Way to Impact Cost

- Town-owned land
- Faith-based congregations
- Backyards

Financial Insights

Funding – It's Complicated!

- There are many ways that affordable housing projects get funded.
- The primary sources for **rental housing** come from the government: one from the federal government, and many other grants and programs from New York State.
- We are not discussing **home ownership** programs in detail today. RUPCO and Habitat for Humanity offer programs, as well as NYS.
- **Economic feasibility for rental housing is usually dependent upon the scale of the project.** Building a small number of affordable homes is difficult to finance.

Low Income Housing Tax Credit (LIHTC)

- A federal program that provides a tax credit to support the development of **affordable rental housing** .
- The LIHTC program distributes federal income tax credits to developers **through state finance agencies** .
- LIHTC has historically benefited large housing projects of at least 40 units.
- LIHTC is now being applied to **scattered-site projects** , so that **bundling sites** together can help qualify for tax credits.

New York State Home and Community Renewal Agency (HCR)

HCR is the **NYS housing finance agency** that provides funding for affordable housing (both rental and home ownership) for families and seniors. NYS has a lot of different funds and grants we can take advantage of.

Primary tools:

- LIHTC
- Low-interest loans
- Grant programs to municipalities or nonprofits

HCR wants to work with Woodstock.

Watch the recording of the Fisher Associates webinar about creating housing (on the Town website).

Conclusion

Question: Is it possible to build small and create affordable housing that is attractive and sustainable, as well as financially feasible?

Answer: YES

We hope this information has given you a framework to use as you consider the Town-owned parcels we're studying, which is the next part of the presentation.

Evaluation of Town-Owned Parcels for Affordable Housing

Stage 2 Report from Fisher Associates

About this Initiative

The Need

The 2018 Woodstock Comprehensive Plan highlighted the necessity for affordable housing, a problem that has grown more severe since the pandemic due to the high cost of housing and an influx of residents.

The Solution

Build more housing to make available at below-market rates.

Project Initiation

Why Did We Start This Project?

Launching this Process

- Identified **5 parcels** out of a total of 34 town-owned parcels:
  - 2441 Route 212
  - Mountain View Municipal Parking Lot
  - Rock City Road Municipal Parking Lot
  - Three Mile Class LT 21
  - Zena-Highwoods Road
- Issued a Request for Proposal (RFP) to engineering firms using **ARPA (American Rescue Plan Act)** funds that were allocated by the federal government for Woodstock.
- Fisher Associates was chosen and work began early 2025.

Overview of the Three-Stage Process

Stage 1

Site Review – Report delivered 2/14/25

- Site characteristics including topography, vegetation and access to essential services
- Zoning designations
- Water and sewer access information
- Environmental screening review of items that may affect the viability of housing
- Observations from Fisher's site visits
- Conclusions regarding the merits and limitations of each site

Stage 2

Feasibility – Report delivered 10/21/25

- Environmental site visits and studies
- Site geology
- Tree clearing and grading
- Hazardous materials study
- Wetlands delineation survey reports
- Buildable areas
- Threatened and endangered species
- Community connections diagrams
- Summary of site pros and cons

Stage 3

Planning– Report to be delivered in 2026

- Site Plan Development for 1-2 Sites
- Refined unit and parking counts
- For each site, two illustrated plans and two perspective views
- Conceptual building elevations
- Estimated costs

Key Elements of the Stage 2 Report

What the Stage 2 Report Analyzed

1. **Site Summary:** Details on size, zoning code, topography, soil conditions, ecology, access, utilities, and drainage.
2. **Environmental Review** : Summaries of the Stage 1 ESA results, covering Recognized Environmental Conditions (RECs), Historic RECs (HRECs), wetlands, and protected natural resources.
3. **Requirements for Viability** : Necessary steps needed to advance the site, such as rezoning, utility connections, parking reconfiguration, or permitting.
4. **Buildable Area** : Calculations based on physical and zoning constraints, including estimates for hypothetical unit capacity.
5. **Conclusion** : A summary of the site's merits and limitations.

Phase 1 ESA Results

The Phase 1 Environmental Site Assessments include historic records, site observations and public documents used to identify potential environmental risk or contaminants before development.

No Recognized Environmental Conditions (RECs) were identified for the buildable areas of the three parcels.

Our Task

Our current task is to **choose two parcels** , out of the three studied, to continue to investigate in Stage 3, which will include architectural renderings of possible designs for affordable housing on each site.

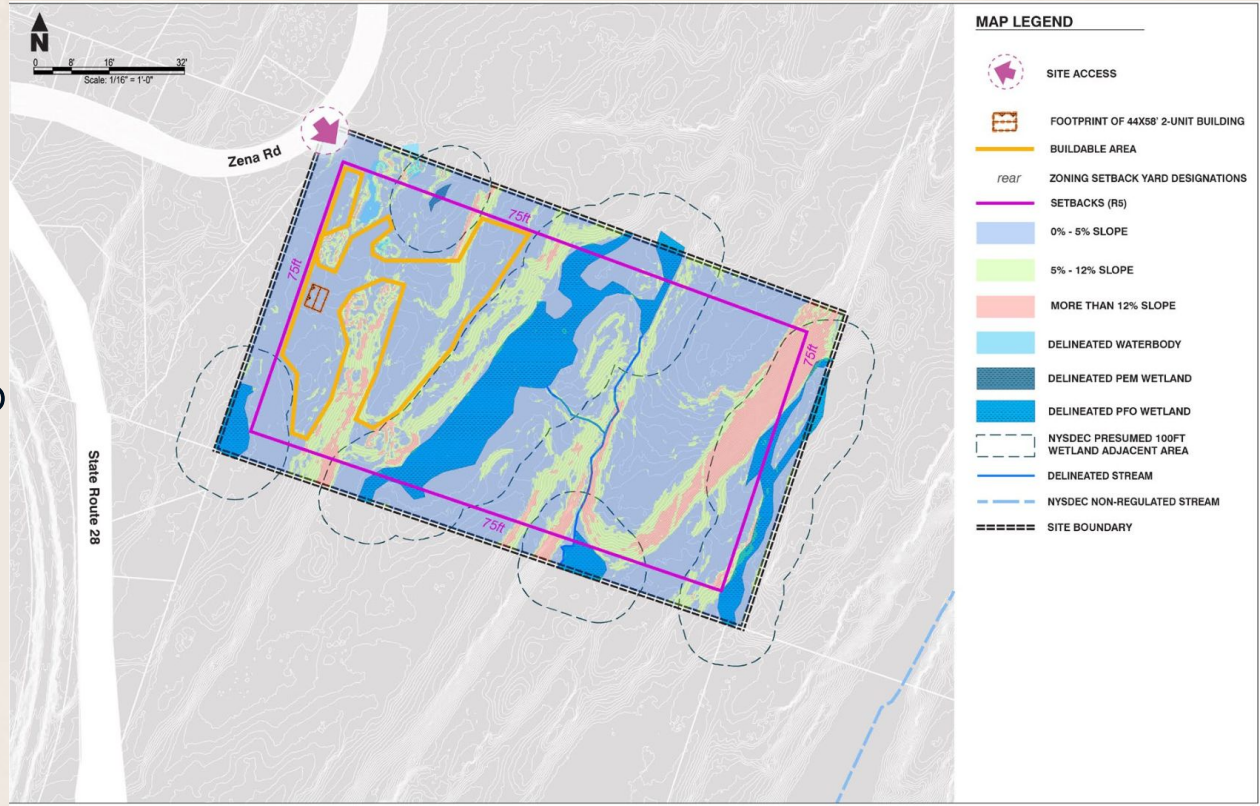
We are not currently making a decision to build housing on any particular parcel.

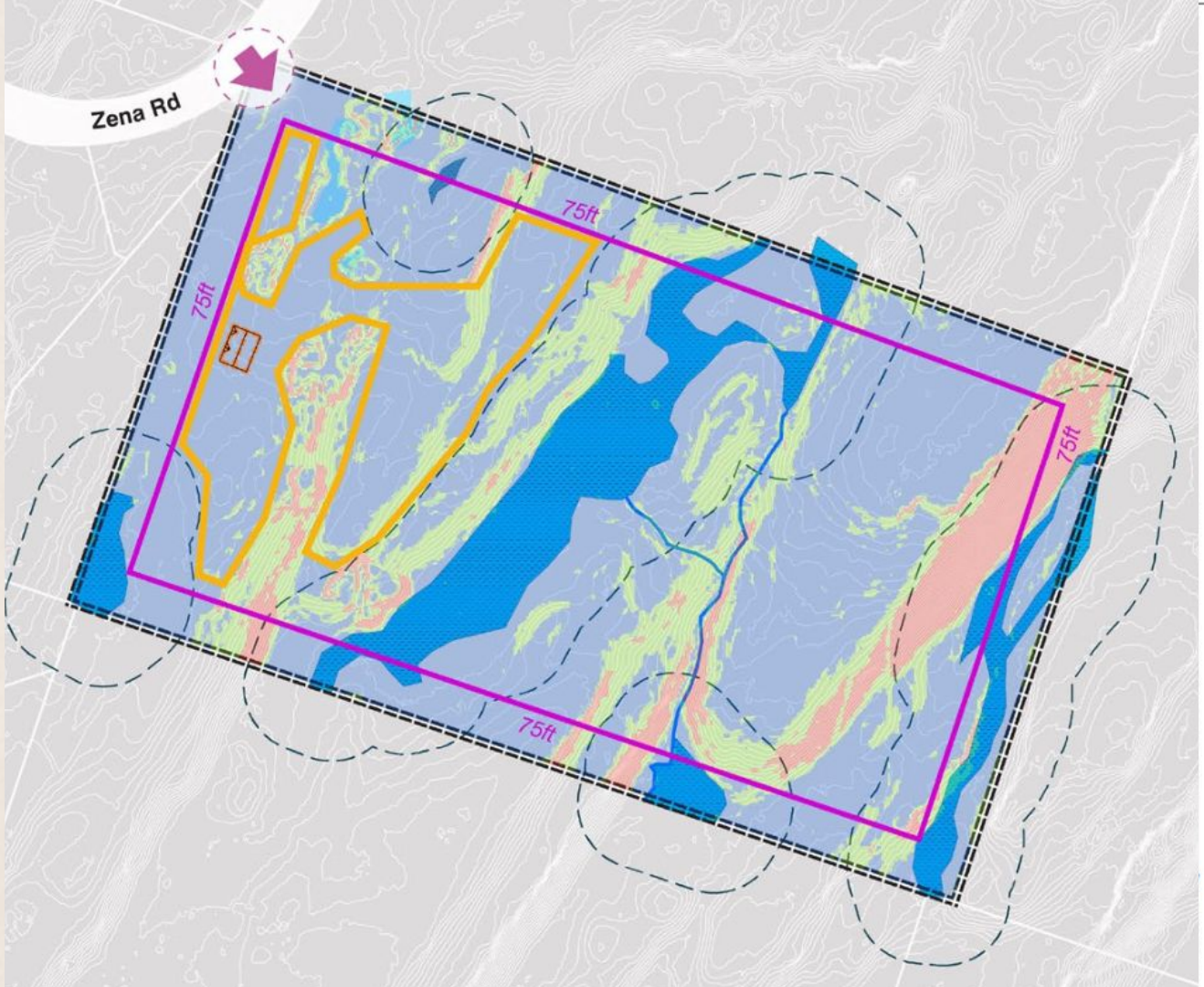
Stage 2 Report Details for Each Site

Three Mile Class LT 21

Three Mile Class LT 21

- 31 acres with dense woods, wetlands, and steep slopes
- Residentially zoned
- Fisher reports this site could accommodate up to 50 units, depending on water and septic constraints





MAP LEGEND

- SITE ACCESS
- FOOTPRINT OF 44X58' 2-UNIT BUILDING
- BUILDABLE AREA
- rear ZONING SETBACK YARD DESIGNATIONS
- SETBACKS (R5)
- 0% - 5% SLOPE
- 5% - 12% SLOPE
- MORE THAN 12% SLOPE
- DELINEATED WATERBODY
- DELINEATED PEM WETLAND
- DELINEATED PFO WETLAND
- NYSDEC PRESUMED 100FT WETLAND ADJACENT AREA
- DELINEATED STREAM
- NYSDEC NON-REGULATED STREAM
- SITE BOUNDARY

Pros: Three Mile

- No recognized environmental concerns in the outlined buildable areas

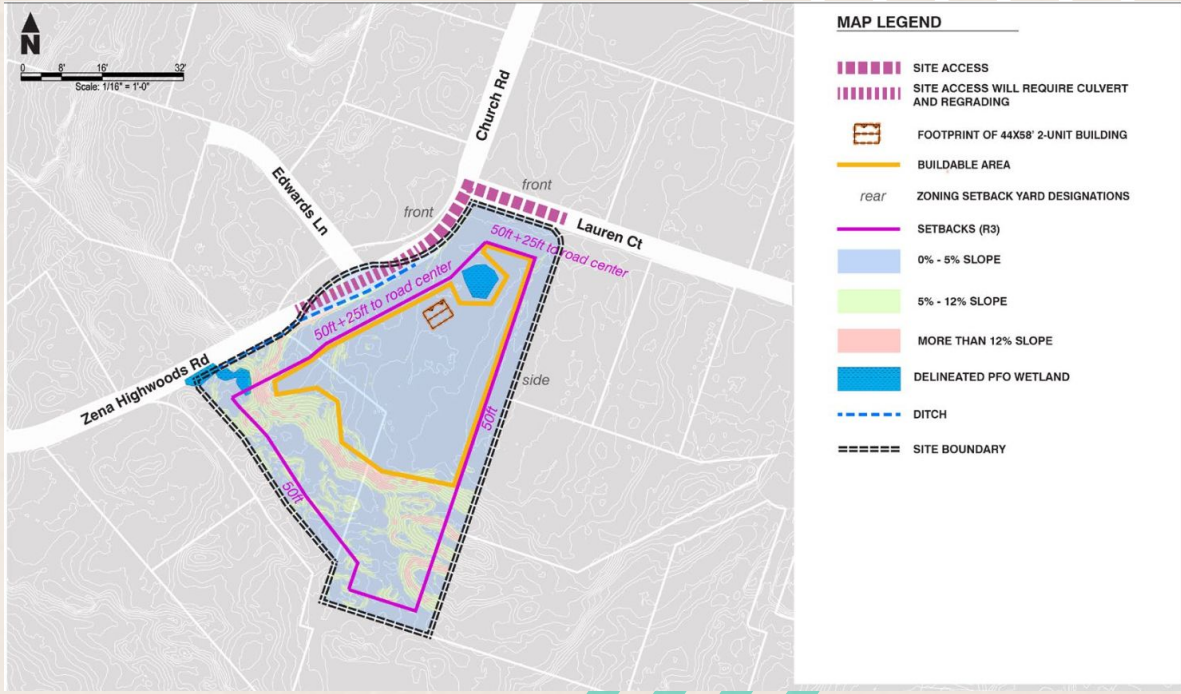
Cons: Three Mile

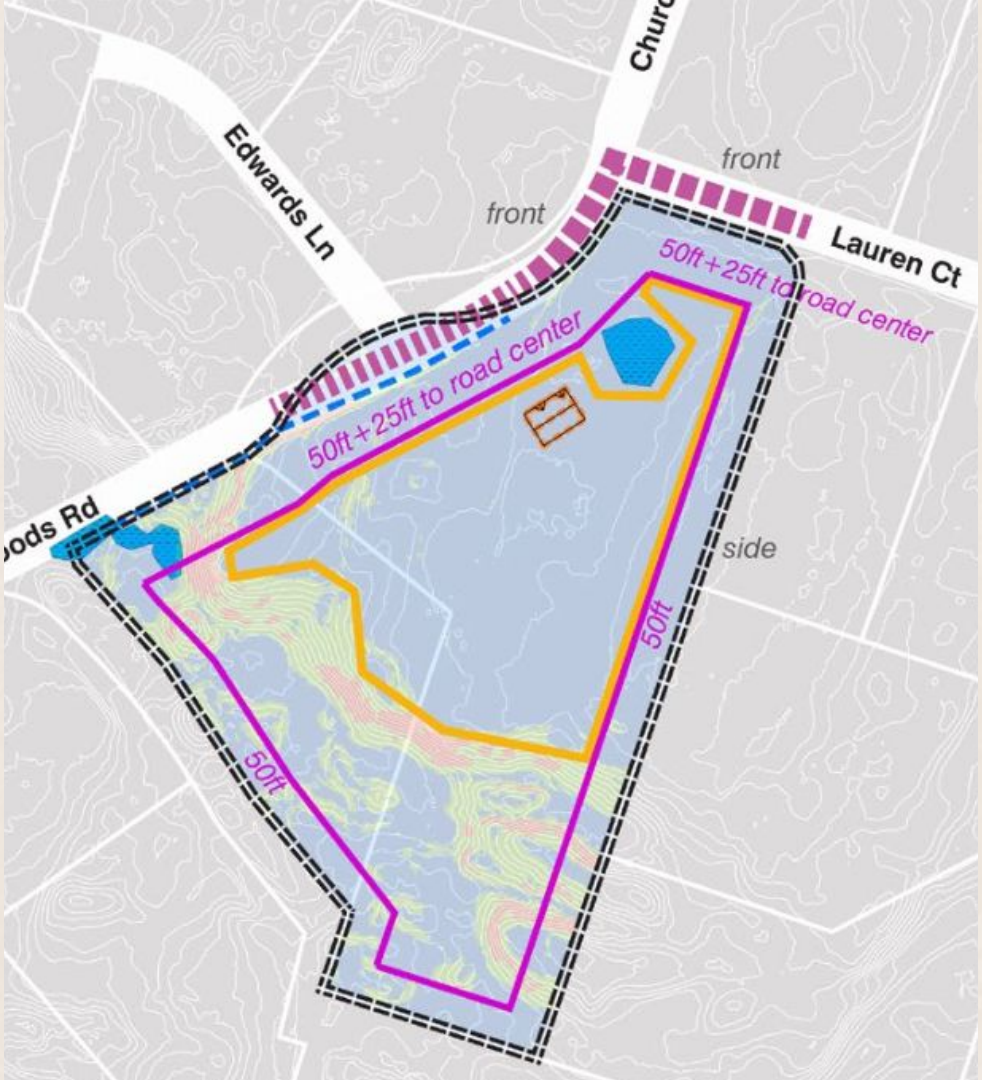
- Presence of wetlands reduces availability of the easily developable land
- Significant tree clearing required
- Shallow bedrock will increase the cost of septic infrastructure installation
- No direct public transit to the site, although within walking distance to the UCAT Bus.
- Topographic conditions discourage compact development, increasing infrastructure costs
- Limited site access
- Development on site includes erosion concerns due to topography
- Prohibitive cost of development given rock and uneven terrain

Zena-Highwoods

Zena-Highwoods

- 11.1 acres with woods on former farmland
- Residentially zoned
- Fisher reports this site could accommodate up to 40 units





MAP LEGEND

- SITE ACCESS
- SITE ACCESS WILL REQUIRE CULVERT AND REGRADING
- FOOTPRINT OF 44X58' 2-UNIT BUILDING
- BUILDABLE AREA
- rear ZONING SETBACK YARD DESIGNATIONS
- SETBACKS (R3)
- 0% - 5% SLOPE
- 5% - 12% SLOPE
- MORE THAN 12% SLOPE
- DELINEATED PFO WETLAND
- DITCH
- SITE BOUNDARY

Pros: Zena-Highwoods

- No recognized environmental concerns in the outlined buildable areas
- Relatively flat
- Access to two streets enables efficient vehicular circulation on site

Cons: Zena-Highwoods

- No water or sewer
- Shallow bedrock will increase the cost of well and septic infrastructure installation
- Tree clearing required
- May require additional state or local board approval for development (DEC, Fish & Wildlife, SEQR)
- No transit to the site
- Cost of development: Moderately expensive

Opportunities: Zena Highwoods

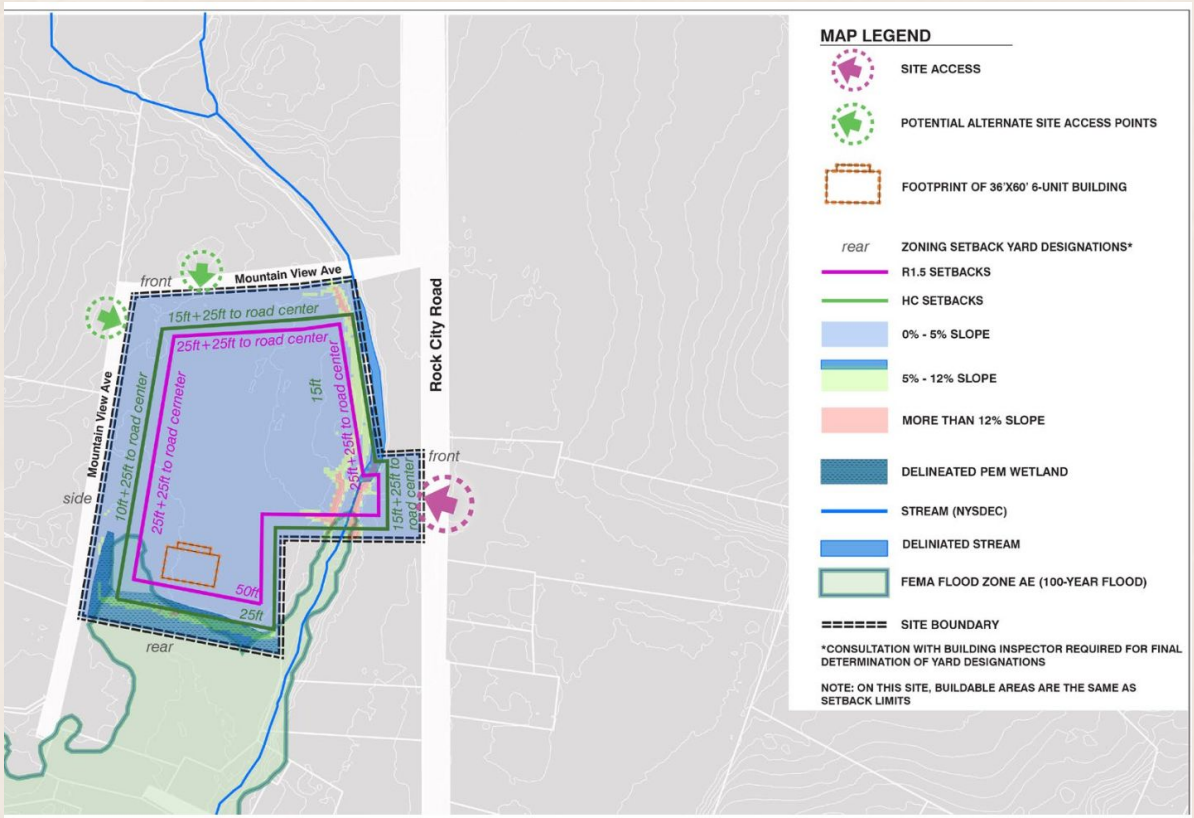
- Explore affordable ownership models
- **Low density** to fit the neighborhood character
- Explore innovative housing types that are not apartment buildings
- Attractive as site for **families**
- Not in the Critical Environmental Area (CEA)

Not in Critical Environmental Area

Mountain View Parking Lot

Mountain View Parking Lot

- 2.5 acres
- Residentially zoned
- Around 100 parking spots



MAP LEGEND

- SITE ACCESS
- POTENTIAL ALTERNATE SITE ACCESS POINTS
- FOOTPRINT OF 36'X60' 6-UNIT BUILDING
- rear ZONING SETBACK YARD DESIGNATIONS*
- R1.5 SETBACKS
- HC SETBACKS
- 0% - 5% SLOPE
- 5% - 12% SLOPE
- MORE THAN 12% SLOPE
- DELINEATED PEM WETLAND
- STREAM (NYSDEC)
- DELINIATED STREAM
- FEMA FLOOD ZONE AE (100-YEAR FLOOD)
- ====== SITE BOUNDARY

*CONSULTATION WITH BUILDING INSPECTOR REQUIRED FOR FINAL DETERMINATION OF YARD DESIGNATIONS

NOTE: ON THIS SITE, BUILDABLE AREAS ARE THE SAME AS SETBACK LIMITS

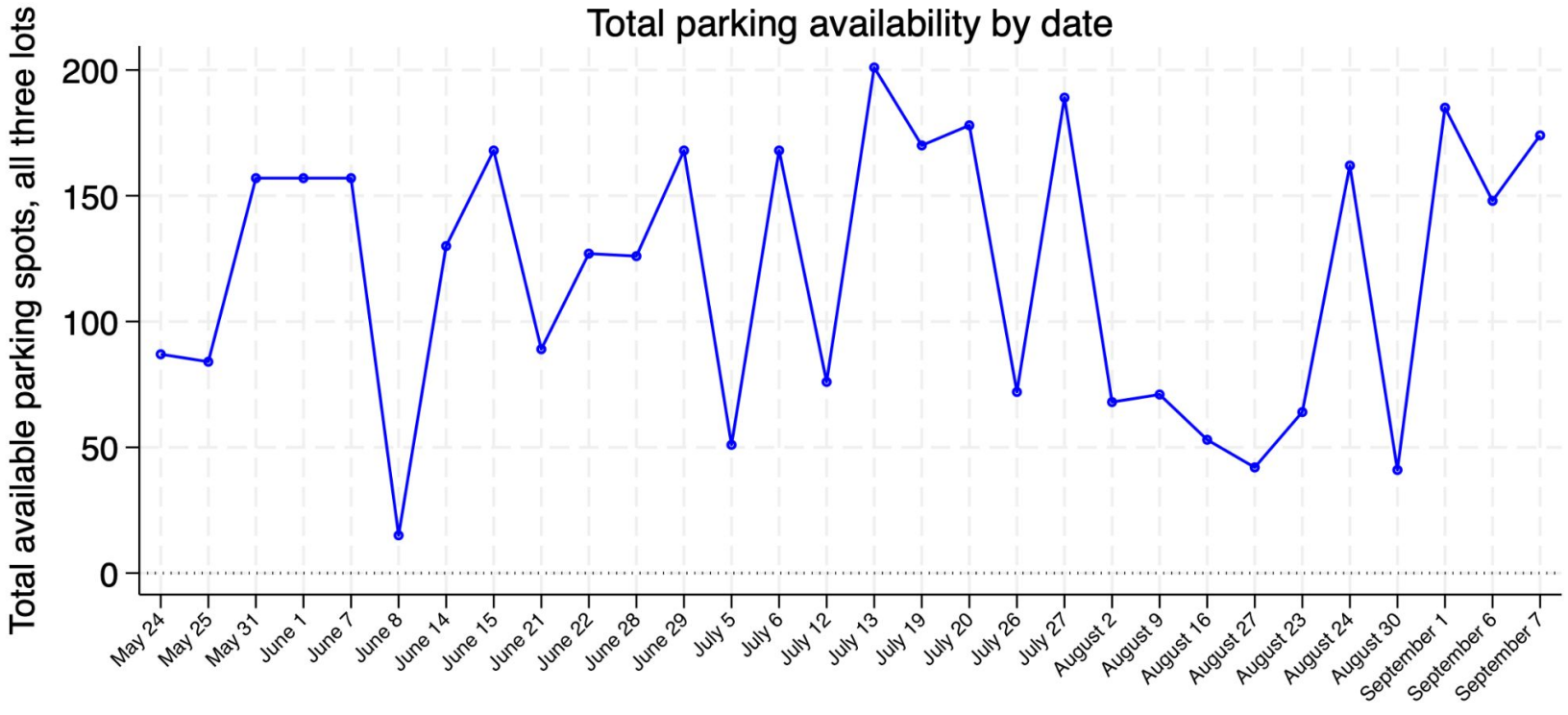
Pros: Mountain View

- No recognized environmental concerns in the outlined buildable areas
- Relatively flat
- No trees need to be removed
- Walkable to businesses, Community & Youth Centers and recreational facilities
- Transit options available
- Access to municipal utilities such as water and sewer
- Least expensive option of three parcels

Cons: Mountain View

- Reduced parking
- (Relocation of Farmer's Market)

Figure 2: Parking availability if half of Mountain View spaces are eliminated



Note: The figure plots the total available parking spots in Rock City Road, Mountain View and Lower Comeau parking lots. Data are based on counts taken at the busiest time of day.

Rethinking parking

- Genuine parking crunches are rare
- Adding and exploiting parking elsewhere in town is possible
- But core parking problems need addressing:
  - Signage
  - Traffic flow
  - Street parking
  - Handicap parking
  - Parking locations
  - Worker parking spaces (especially in late evenings)

Opportunities: Mountain View Lot

- Ideal location for housing
- If employees of local businesses can live there, lowers strain on existing parking and on employees
- Project could be undertaking in conjunction with comprehensive study of more general issue of traffic and parking in town

Next Steps

1) Receive community input through table discussions **today**

2) Town Board makes the decision on two parcels for Stage 3

3) Fisher develops plans and designs for Stage 3

Table Discussions

Table Discussion Topics

- Introductions
- Reactions to the information presented today
- Share your opinions about housing types
- Would you like to see the Three Mile site kept in play despite the advice we've received from Fisher?
- Suggestions for the Housing Committee to help Woodstock address the housing affordability issue?

Helpful Resources

Stage 2 Report and Primer

Committee Webpage
(includes more resources)

Fisher Associates Webinar (Jan 2026)