

Village of Chatham, NY

Comprehensive Plan Update

Appendix C – Existing Conditions Analysis

Page Intentionally Left Blank

Section 1: History

The Village of Chatham was incorporated in March, 1869 through a petition to the Court of Sessions of Columbia County. Early settlement of the area dates back to the early 1700s, when Hollanders and Connecticut Yankees were attracted to the area's rich, well-drained farmlands. The Stein Kill, now known as 'Stony Kill' provided the residents with ample water supplies and power. By 1831, the first railroad was constructed through the community.

As a result of the railroad, Chatham quickly became a key stop on the Boston and Albany line and served as the northern terminus of the New York and Harlem Line. In addition, Chatham served as the northern terminus for the Hudson and Berkshire Railroads as well as the southern end of the Harlem Extension Line (later called the Rutland Railroad).

Eventually, more than 100 trains a day passed through or stopped in Chatham, with each company owning its own station. While the railroad serviced local mills and businesses, it also brought passengers to the community. Due to the growing railroad and industrial presence in the area, several restaurants, hotels, taverns, shops and rooming houses were constructed to accommodate passengers and workers. Eventually, Chatham became a popular summer stop for tourists on their way to vacation homes along the Hudson River.ⁱ

On April 5, 1869, only a month after the Village was incorporated, a fire broke out on the west side of Main Street. Due in part to strong winds, the fire resulted in the destruction of several homes and businesses on Main Street. As a result, many of the buildings on Main Street today were constructed after 1870.

Early local employers included the Chatham Shirt Shop on Church Street, which employed 300 people. Another 120 people were employed at the Payn Mills, which made paper products just north of the Village. The numerous railroad companies served as Chatham's largest employers.ⁱⁱ An iron ore foundry was constructed in 1873, adding to the employment opportunities and contributing to the Village's importance as an industrial center and a key railroad junction.ⁱⁱⁱ

At the conclusion of World War II, passenger service began to diminish and was eventually discontinued all together in Chatham. The nearest passenger station is now located in the City of Hudson, NY. Chatham's Henry Hobson Richardson designed train station has since been restored and is now the local branch of the National Union Bank of Kinderhook.

As the popularity of the railroad diminished, combined with the national downward trend of traditional manufacturing, the local and regional economies began to suffer. Today, Chatham is no longer a key railroad and industrial center. The railroad line, currently owned and operated by CSX Transportation, remains a highly traveled corridor for freight and passenger service.

Over the years, the Village has evolved into a family-oriented community with several unique shops along Main Street serving residents and visitors. While no longer a major employment center, the Village has a growing performing and visual arts presence with an award-winning historic downtown shopping district.

Section 2. Village Land Use and Development Patterns

The Village of Chatham is located in northern Columbia County, approximately 25 minutes northeast of the City of Hudson and about 30 minutes southeast of Albany. At slightly over one square mile, the Village is surrounded by the Towns of Chatham and Ghent.

Influenced by the railroad and the intersection of key regional roads, the Village evolved in an elongated pattern. Hillsides and steep slopes to the east, Stony Kill to the northwest along with wetlands and Starks Pond to the southwest further contributed to the focused development pattern along the major roadways.

A land use inventory and data analysis was conducted for the entire Village. This study provides a snapshot of current land uses, development patterns and the effectiveness of the existing land use regulations. Using year 2014 parcel data from the Columbia County Real Property Tax Service, The Current Land Use Map (located at the end of this document) was prepared. This map depicts the different land use types throughout the Village. The Existing Zoning and Environmental Features Maps are also referred to throughout the discussion and can be found at the end of this document. Detailed inset maps are provided throughout the discussion for easy reference.

Table 1 Village of Chatham Land Use Breakdown, identifies the total acreage occupied by the different land use classifications.

| Table 1 – Village of Chatham Land Use Breakdown | | | |
|---|-------------------|---------------|------------------|
| Land Use Class | Number of Parcels | Total Acreage | Percent of Total |
| Residence (1-Family) | 407 | 279.04 | 39.4% |
| Residence (2-Family) | 73 | 25.38 | 3.6% |
| Residence (3+-Families) | 29 | 13.61 | 1.9% |
| Vacant | 76 | 118.66 | 16.8% |
| Commercial | 116 | 69.18 | 9.8% |
| Recreation and Entertainment | 4 | 36.61 | 5.2% |
| Community Services | 27 | 74.81 | 10.6% |
| Industrial | 3 | 17.37 | 2.5% |
| Public Services | 13 | 43.38 | 6.1% |
| Wild, Forested, Conservation Lands and Public Parks | 4 | 2.89 | 0.4% |
| Unknown – No Property Class Code Given | 34 | 24.63 | 3.5% |
| Unknown -- On Border of Towns of Ghent and Chatham | 21 | 2.31 | 0.3% |
| Totals | 807 | 707.87 | 100.0% |

Residential

Within the Village, land classified as residential accounts for about 45% of all classified property for a total 318 +/-acres, the largest land use category in the Village by acreage. Properties classified as residential include one-family, two-family and multifamily (three or more family) homes. Based upon the data provided, there are 407 lots classified as one-family or 80% of the total, 73 classified as two-family (14%), and 29 classified as multifamily (6%).

Northeastern Residential Neighborhoods

Northeast of downtown, residential neighborhoods are located along River, Locust, Spring, Austerlitz and High Streets along with Jones Avenue. These homes are nestled along the hillsides and ridgelines that form the northern and eastern sections of the Village. See *Figure 1 Northern Residential Neighborhoods*.

The predominant housing type is single family, followed by two family and a couple multifamily homes. An apartment complex is located at the end of Thomas Street.

Many of these neighborhoods are within walking distance of downtown, specifically residences along Thomas and High Streets and those along Spring and Locust nearest to downtown.

The majority of these neighborhoods are zoned Residential (R) with the more rural areas zoned Suburban Residential (SR). Within the R and SR Districts, single, two and multifamily homes are allowed as are home occupations and lodging facilities. Other commercial uses are prohibited. The minimum lot area per dwelling unit is 10,000 sf in the R District or 5,000 sf for multifamily dwellings, while 20,000 sf is required in the SR zone.

Key Findings for Northeastern Residential Neighborhoods

While no major land use or zoning issues were identified for the Northeastern Neighborhoods, it is recommended that the Village confirm the R and SR zoning districts are working properly for these neighborhoods during future revisions to the land use regulations.

Northwestern Residential Neighborhoods

The second grouping of residential development in the northern portion of the Village is located west of Stony Kill. See *Figure 1 Northern Residential Neighborhoods*. Stony Kill creates a natural border separating the Center Street, Brookside and Fairview Avenue neighborhoods. Single family homes are predominant with a couple two-family homes. A sidewalk is located along Center Street running from the Sonoco Crellin parking lot south to downtown at the intersection with Kinderhook Street. With this sidewalk, downtown is reasonably accessible from these neighborhoods by pedestrians and bicyclists.

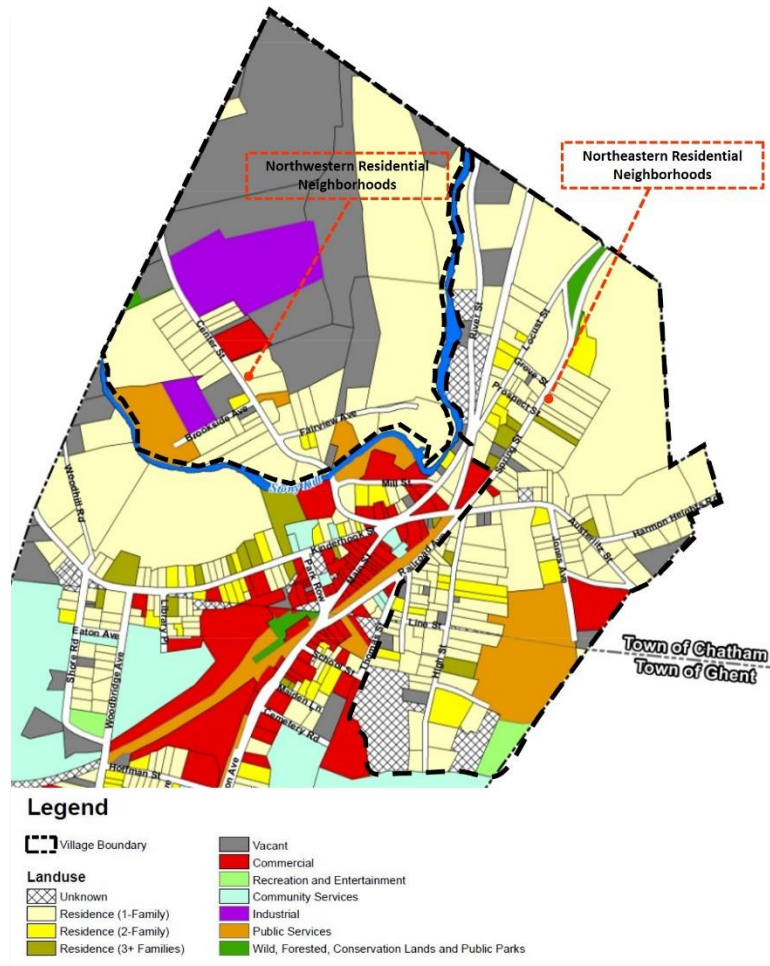


Figure 1 Northern Residential Neighborhoods

These neighborhoods are within the SR District which has a more rural character than the northeastern neighborhoods previously discussed. This zoning designation fits the character of the area which has sections of steep slopes and large tracts of open space.

There are three large residential classified parcels with frontage on Stony Kill. According to the Environmental Features Map, these parcels have large areas with slopes between 15 and 25 percent, with additional lands along Stony Kill over 25 percent. Furthermore, there are sections of the properties along the creek within the 100-year flood plain. Therefore, future residential development on these large parcels will be fairly limited. As discussed in more detail below under Vacant Parcels, there is a significant amount of acreage in the northwestern section of the Village. Future development on these lands will also be limited due to steep slopes as well as limited access.

Key Findings for Northwestern Residential Neighborhoods

No land use or zoning issues were identified during the evaluation of the Northwestern Residential Neighborhoods. The RS zoning appears appropriate due to the steep slopes and flood plain which would make future development difficult and may result in adverse environmental impacts. It is recommended that during a future zoning update process, the Village re-evaluate this section of the community to ensure no land use or zoning conflicts are present.

Kinderhook St. /Shore Rd. /Woodbridge Ave. Neighborhoods

Kinderhook Street borders the northwest section of Downtown with moderately spaced and evenly mixed one, two and multifamily homes. There are some home occupation and commercial uses mixed throughout. Liberty Place provides access to a few homes and a doctor’s office. Sidewalks are located on both sides of the street with quick access to and from downtown. The RC District regulates land uses from approximately Park Row east to the intersection of Kinderhook and Main Street. The remainder of Kinderhook Street west is zoned Residential.

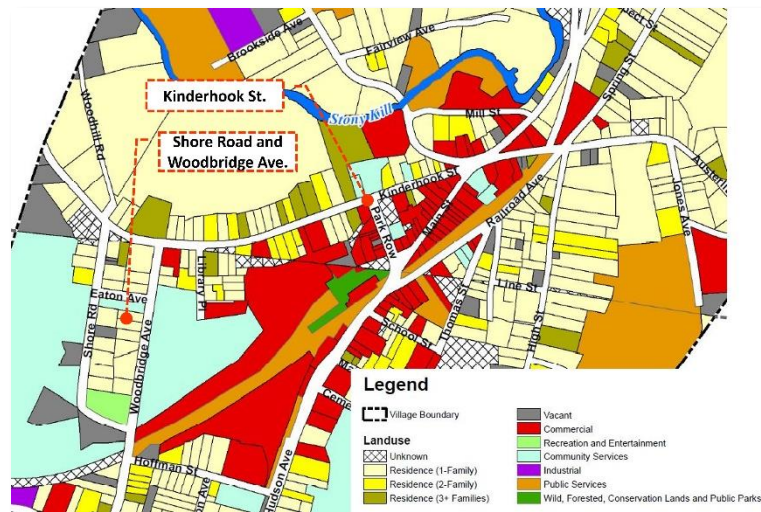


Figure 2 Kinderhook, Shore Road and Woodbridge Neighborhoods Land Uses Map

South of Kinderhook Street are the Shore Road, Eaton Avenue and Woodbridge Avenue neighborhoods. These neighborhoods are predominantly single-family. A few homes along Shore Road have views of Starks Pond. While there are no sidewalks on Shore Road or Eaton Avenue, Woodbridge has sidewalks and the area is well connected to Kinderhook Street and Downtown.

Key Findings for the Kinderhook St. /Shore Rd. /Woodbridge Ave. Neighborhoods

No land use or zoning conflicts were identified in the evaluation of these neighborhoods. It is recommended that during a future zoning update process, the Village re-evaluate this section of the community to ensure no land use or zoning conflicts are present.

Southern Neighborhoods

The next grouping of neighborhoods are located south of the railroad tracks and includes Hoffman Street, Washington Avenue, Church Street and Houseman Avenue. These neighborhoods take on a more grid-type street pattern as compared to the neighborhoods to the north. This is primarily due to land that is more suited for denser development. These neighborhoods are within the Residential Zoning District with homes on predominantly small lots. Single-family homes are predominant followed by two-family and a couple of multifamily homes.

Commercial 2 (C2) Zoning Districts abut these neighborhoods providing convenient access to neighborhood commercial uses located along Hoffman and Church Streets.

The Columbia County Fairgrounds border houses located on the eastern side of Houseman Avenue and the southern side of Church Street, adding to the pleasant character of the neighborhoods. Sidewalks are located on each street contributing to the pedestrian-friendly character of the neighborhoods. With this network of sidewalks, Downtown is accessible.

South of Church Street, Hudson Avenue divides two additional residential neighborhoods. Many of the residential properties fronting on Hudson Avenue between Dardess Drive and Church Street are older homes with attractive architecture on larger lots. The Village-owned “Green” along the western side of Hudson Avenue creates a distinctive and attractive corridor and southern gateway. West of Hudson Avenue, there is a healthy mix of single, two and multi-family homes and two lots classified as commercial. While there are no sidewalks on Moore Avenue, it is a quiet residential neighborhood with quick pedestrian connections to Hudson Avenue leading north to Downtown or south to Chatham Plaza via sidewalks. The area is also within the within the Residential Zoning District.

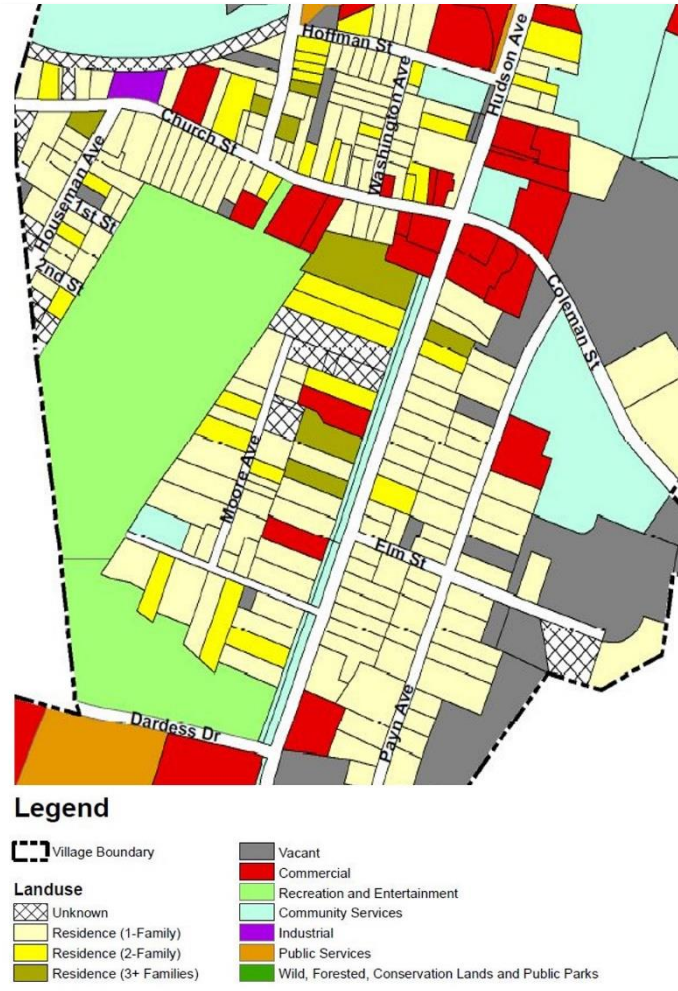


Figure 3 Southern Residential Neighborhoods Land Uses

East of Hudson Avenue, single-family homes are predominant. A block east of and parallel to Hudson Avenue is Payn Avenue, which runs along a low ridgeline. This neighborhood is characterized primarily with single-family homes and is within the Residential Zoning District. Sidewalks and worn walking paths are located along Payn Avenue with connections to Hudson Avenue and Coleman Street providing pedestrian access to downtown and neighborhood commercial areas.

Key Findings for the Southern Neighborhoods

The current Residential Zoning District that occupies the Hudson Avenue corridor from approximately Dardess Drive to Coleman Street appears to be protecting the character of the corridor. With that said, the Residential District does allow outdoor storage areas as conditional uses. This type of use however, may adversely impact the character of the corridor. The Village Zoning regulations define an outdoor storage area as “any space used for the storage or keeping of equipment, building materials, machinery, vehicles, parts thereof or similar items that are not associated with a residential use.” Outdoor storage may be necessary when a new building is under construction or an existing one is being renovated. However, allowing outdoor storage as it is defined is likely to adversely change the character of this prominent corridor and gateway.

A review of the outdoor storage use in the Residential Zoning District, for Hudson Avenue and all areas of the Village zoned Residential, especially gateway corridors, is recommended to determine if modifications are necessary to avoid unintended adverse impacts to community character.

Each residential neighborhood in the Village is unique, deserving protection from incompatible development. Key highly traveled gateway neighborhoods important for maintaining the historic character of the Village include Hudson Avenue, Kinderhook Street, and Church Street. Protecting against incompatible development in these areas will be important to preserve and enhance the historic character of the Village.

Vacant Lands

Vacant land accounts for almost 17% of the land in the Village, the second highest land use category, at just under 119 acres.

Center Street Vacant Parcels

The largest cluster of vacant lands at just under 60 acres is located in the northwest corner of the Village surrounding the Sonoco Crellin plant on the north side of Center Street. The majority of the property is zoned Suburban Residential (SR). The Sonoco plant is zoned Industrial along with portions of the adjacent vacant parcels.

According to Chapter 110 “Zoning” of the Village Code, the SR zoning district was established for “much of the underdeveloped portions of the village, to be less dense than the Residential (R) District.” Within the SR District, a minimum of 20,000 sf or lot area is required per dwelling unit. One-family and two-family dwellings are permitted as of right, while multifamily dwellings are allowed as a conditional use, requiring the issuance of a special use permit as are home occupations and lodging facilities. Most commercial uses are not permitted. According to Environmental Features Map, a large percentage of the properties have

slopes in excess of 15 percent, with some areas exceeding 25 percent, primarily along the eastern most parcels. These slopes have likely limited development in this area.

Access to the more developable Vacant lands to the northeast is limited within the Village. Just north of the Village, access may be achieved in the Town via Center Street.

Key Findings for Center St. Vacant Parcels

Due to the steep slopes, future development could be challenging and may result in adverse impacts. The SR Zoning District appears to be the proper zoning designation as it requires larger lots. It is recommended that the Village ensure there are sufficient land use regulations that address development on steep slopes.

Coleman Street Vacant Parcels

The second largest grouping of vacant parcels are two parcels under one ownership totaling approximately 16 acres. These parcels are located north of Coleman Street and zoned Suburban Residential (SR). Within the SR District, a minimum of 20,000 sf is required per dwelling unit. One-family and two-family dwellings are permitted as of right, while multifamily dwellings are allowed as a conditional use, requiring the issuance of a special use permit as are home occupations and lodging facilities. Most commercial uses are not permitted. With the exception of some slopes between 15 and 25 percent along Coleman Street, the northern and northeastern portions of the property contain buildable slopes. Gaining access to the buildable slopes may be difficult and require development on steep slopes.

Key Findings for the Coleman St. Vacant Parcels

The SR zoning appears sufficient for the parcels and associated environmental features. It is recommended that the Village ensure there are sufficient land use regulations that address development on steep slopes.

Elm Street Vacant Parcel

A 6.5 acre vacant parcel is located north of Elm Street and within the SR zoning district. While there are no steep slopes or NYSDEC jurisdictional wetlands on the property according to the Environmental Features Map, a review of available aerial photography show evidence of small streams and/or drainage ways. As a result, future development on this parcel may be limited.

There are three vacant contiguous parcels south of Elm Street. These parcels are within the SR zoning district, and contain slopes over 25 percent. Only the parcel with frontage on Elm Street is accessible from a public road. Future development is limited as a result of the steep slopes and limited access.

Key Findings for the Elm Street Vacant Parcel

The SR zoning appears sufficient for this parcel due to the potential presence of steep slopes, wetlands and streams. It is recommended that the Village review their zoning to ensure it adequately addresses projects that may result in adverse impacts on steep slopes, wetlands and streams.

Southern Gateway Vacant Parcels

The final large grouping of vacant parcels is found at the southern gateway of the Village. These contiguous parcels total approximately 4.8 acres. The smallest parcel is only accessible via Payn Avenue and located within the Residential (R) zoning district. The remaining two parcels have frontage on Hudson Avenue, are located on either side of the existing Trustco Bank and are zoned Residential Commercial (RC) within approximately 300 ft. from Hudson Avenue. The remainder of the parcels are zoned R. Within the RC district, both one-family and two-family dwellings are permitted uses, with multifamily dwellings, home occupations and lodging facilities allowed as conditional uses. Some commercial uses are permitted as conditional uses including lodging facilities, hotels and mixed-use residential/non-residential uses. Incompatible uses are prohibited including, but not limited to used car lots, self-storage facilities, automobile repair facilities, gasoline stations, and car wash businesses. Outdoor storage uses are permitted.

Key Findings for Southern Gateway Vacant Parcels

Continuing to allow outdoor storage uses should be evaluated. As a key gateway of the Village, allowing outdoor storage without requirements to screen views from public rights-of-way may lead to a deterioration of the corridor's character.

Furthermore, these parcels are likely to see increased commercial development pressures due to the recent completion of the new Price Chopper grocery store just south of the Village boundary, a small portion of which is located in the Village. It is recommended that the RC zoning be closely evaluated to determine if changes are needed to preserve the character of the gateway and corridor while also allowing future compatible economic growth. Design guidelines and standards for the gateway and corridor are also recommended.

Remainder of the Village

There are additional small vacant parcels located throughout the Village, primarily in residential areas presenting opportunities for future infill projects. Some of these smaller vacant parcels have steep slopes or wetlands, prohibiting future development.

Key Findings for Remainder of the Village

As part of a future zoning update, it is recommended that the Village evaluate the zoning for all residential areas to identify necessary changes to protect community character while allowing for continued compatible growth.

Community Services

The third largest type of land classification is community services, with a total of 75 acres. This is a classification given to land under public ownership or owned by non-profit organizations. Within the Village, lands classified as community services include the Chatham Cemetery, the Chatham Middle School, numerous religious facilities, and Village-owned buildings and property. Village-owned property includes the Village Green and sidewalk that runs parallel to Hudson Avenue from just south of Coleman Street to the southern Village boundary. Village-owned property along Hudson Avenue in front of Chatham Plaza presents a future opportunity to extend a sidewalk south to the Village line. The existing sidewalk ends at Dardess Drive (which leads to the Columbia County Fairgrounds) and does not continue in front of Chatham Plaza. The Village property is also the anticipated future route of the proposed Harlem Valley Rail Trail.

Key Findings for Community Services

Generally, public schools are exempt from local zoning. The Middle School is located in the R Zoning District. If the school ultimately becomes available for future development, the Village will need to ensure the zoning allows desired and suitable future uses.

Commercial

Lands classified as commercial make up approximately 9.8 %of land within the Village, just under 70 total acres, and represent the fourth largest classification.

Commercial properties include, but are not limited to restaurants, bars, service and gas stations; retail services (regional and neighborhood shopping establishments), along with banks and offices and mixed-use buildings including downtown row buildings – attached and detached.

Downtown

Downtown contains the primary cluster of lands classified commercial. As depicted in *Figure 4 – Downtown Commercial*, this area is roughly bounded by the intersection of Austerlitz St. and Railroad Ave. (State Rt. 295) to the north, Kinderhook Street to the west, and the intersection of Hudson Ave. and Hoffman St. to the south. The majority of what is referred to as Downtown Chatham is zoned Commercial 1 (C1) and is also within the Historic Overlay District.

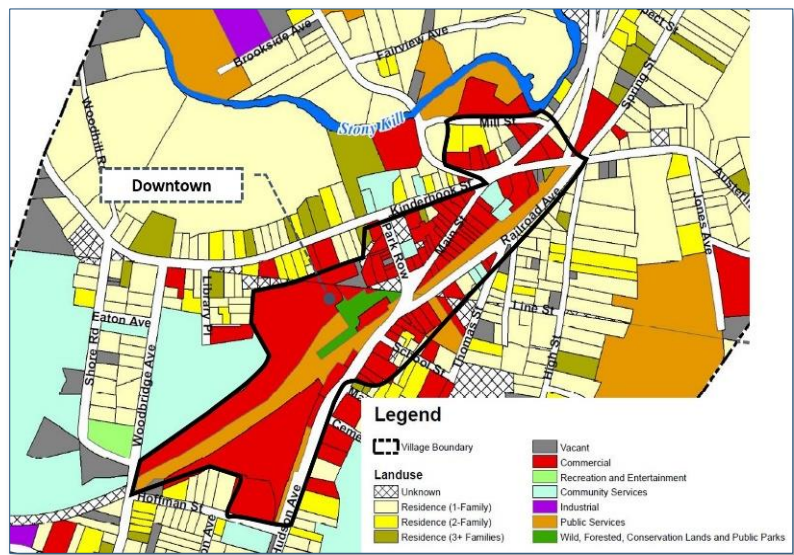


Figure 4 Downtown Commercial

Key Findings for Downtown

The C1 Zoning District was established to encompass the primary shopping areas in the Village. Within the C1 District, mixed-use residential/commercial uses are permitted as are many retail and service businesses and professional and medical office uses. Multifamily dwellings are permitted as conditional uses as are home occupations. Lodging facilities however, are not permitted in the C1 District. According to the zoning regulations, a tourist house, inn, boardinghouse and a bed-and-breakfast are considered lodging facilities. The Village may want to consider the benefits of allowing lodging facilities downtown. This may require redefining the term “lodging facilities” to permit only those uses desired for downtown.

Gasoline stations, repair garages and car wash businesses are permitted as conditional uses as are outdoor storage areas and used car lots in the C1 District. Given the limited acreage within downtown, continuing to allow such potentially incompatible uses as outdoor storage areas, used car lots, auto repair facilities and car wash businesses should be reviewed during the zoning update process.

The Historic Overlay District covers the C1 District and the Residential Commercial (RC) District which are located on the east side of Downtown and bordered by Railroad Avenue and Thomas Street as shown on the Current Zoning Map. According to the Village Zoning Regulations, the Historic Overzone is intended to provide for the preservation of historic sites, areas, buildings and landmarks located in the Village of Chatham beneficial to the general welfare of the community.

The regulations require that all plans for the construction, alteration, change in exterior color, repair, moving or demolition of structures shall be first submitted to the Village Planning Board for site plan approval. The Board shall review all such exterior features of the structure as are visible from public streets, sidewalks, greens, parks or alleys. Regulations provide the Board with standards from which to review projects. In addition, the regulations refer to illustrated design guidelines “if any have been adopted.” No design guidelines or standards have been prepared to guide applicants and the Planning Board in reviewing projects in the Historic District. It is recommended that appropriate guidelines and standards be developed to assist in enhancing and protecting Chatham’s Downtown.

Blue Seal and Adjacent Property

The largest parcels Downtown classified as commercial include the former Blue Seal facility at 6.5 acres, and a 7 acre parcel, the site of Herrington’s Lumber. The former Blue Seal property is not currently occupied with the existing buildings vacant while the majority of the Herrington property is being utilized as a lumber yard with a driveway accessing Woodbridge Ave. Together, these parcels present possible opportunities for new investment and development within the Village’s downtown.

According to the Village’s zoning regulations, the C1 District’s Intent and Purpose statement recognizes the area between the restored depot and the Middle School as underutilized property. Any expansion should maintain the district’s pedestrian-friendly character and continue the construction of mixed-use smaller-scaled buildings similar to those currently on Main Street and Park Row.

Key Findings for Blue Seal and Adjacent Properties

These two properties are privately owned and any future development will be under the direction of the owners. Due to the combined size of the properties and their development potential, the Village may want to consider evaluating opportunities for future compatible land uses to facilitate development consistent with the character and vision of the community and promote continued infill and growth of the Downtown area.

In addition, the CSX rail line runs through the center of the Downtown creating a barrier between the former Blue Seal property from the remainder of the downtown. Future development at the Blue Seal property is strongly encouraged to include safe and efficient pedestrian access to and from the remaining sections of Downtown.

Church and Coleman St. Nodes

As depicted in *Figure 5 Southern Commercial Nodes*, a second node of commercial uses is located at the intersection of Hudson Avenue and Church Street, with a few commercial uses along Church Street, including the new Stewart's Shop. This intersection is zoned Commercial 2 (C2) and extends along the western side of Hudson Avenue north to Hoffman Street.

Key Findings for the Church and Coleman St. Nodes

According to the Village zoning regulations, C2 is a district that allows additional commercial uses more oriented toward automobiles, while remaining subordinate to C-1 District (Downtown) as a business center. Due to the areas location on Hudson Avenue and as a gateway for the Village, implementing design guidelines and standards for new development should be considered.

Chatham Plaza Node

The third grouping of commercial properties is located at the intersection of Hudson Avenue and Dardess Drive. This is the location of Chatham Plaza and the former Price Chopper grocery store. Recently, a new and larger Price Chopper was constructed to the south. The majority of the new store is located in the Town of Ghent, with a small portion of the building within the Village of Chatham. Behind the Chatham Plaza is the NYSEG building which also contains a medical facility. Further west on Dardess Drive is the Highpoint Senior Apartments complex.

This area is zoned Commercial – 3 (C-3) and is intended to permit the establishment of commercial and light industrial businesses. Several commercial uses are allowed including restaurants, offices, used car

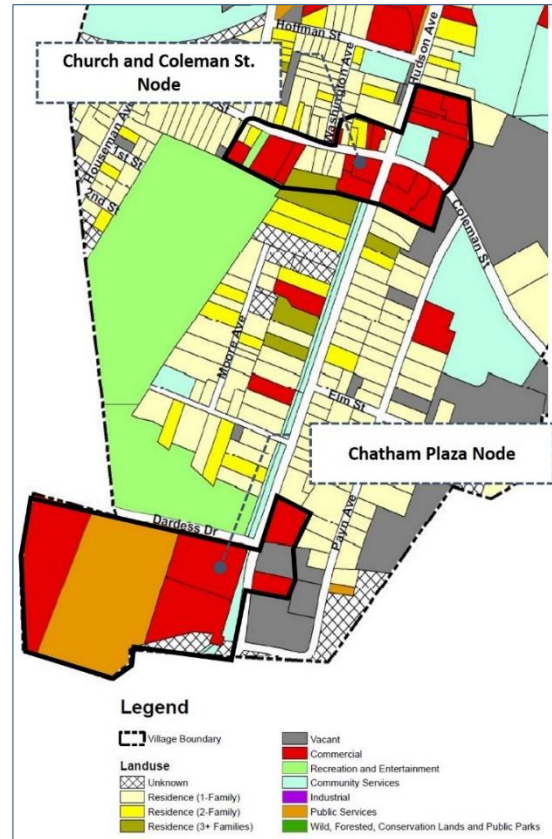


Figure 5 Southern Commercial Nodes

lots, gasoline station, automobile repair facilities, and car wash businesses along with certain other retail and service businesses. Recreational facilities are also permitted, while residential uses are prohibited.

An auto repair station and Trustco Bank are located on the east side of Hudson Avenue. The bank is surrounded by vacant land as previously discussed in more detail above. With the recent construction of the new Price Chopper, these vacant lands are likely to see increased commercial development pressure.

Key Findings for the Chatham Plaza Node

Both the C-3 and RC zoning districts in the southern Village gateway should be closely evaluated to ensure future incompatible uses are prohibited and desired uses are allowed under the proper review processes. The property on both sides of Hudson Avenue offers visitors a first impression of the Village of Chatham. Preserving the architectural and small-scale character of the Village has been identified as a major goal by the Community during the public outreach process. In an effort to preserve and enhance the Village character, a combination of design guidelines and standards may be considered to facilitate new development consistent with the architectural and small-scale character of the Village.

Public Services

The next largest land classification is public services at 43 acres or about 6 percent of the total acreage. These properties includes the CSX railroad, the Village reservoir located west of Jones Avenue; the Village garage and treatment plant at the end of Brookside Avenue and the NYSEG facility on Dardess Drive.

Key Findings for Public Services

No regulatory changes are currently recommended for these areas. Railroad uses are exempt from local regulatory control.

Recreation and Entertainment

Property classified as Recreation and Entertainment includes the Columbia County Fairgrounds and a small portion of the Borden's Pond Conservation Area located in the Village. The fairgrounds and the conservation area are zoned Suburban Residential (SR).

Key Findings for Recreation and Entertainment

No regulatory changes are currently recommended for these areas.

Industrial

There are three properties classified as industrial. The largest is the 14.28 acre parcel occupied by Sonoco Products Company on Center Street. The second parcel is located on Brookside Avenue and occupied by a warehousing and storage facility. The Sonoco and Brookside Avenue properties are both within the Industrial Zoning District. The third parcel classified as industrial is located on Church Street at the

intersection with Houseman Avenue where an auto repair facility is operating. This parcel is zoned Commercial – 2.

Key Findings for Industrial

No regulatory changes are currently recommended for these areas.

Wild, Forested, Conservation Lands and Public Parks

The final land classification, Wild, Forested, Conservation Lands and Public Parks account for only 2.89 acres. This classification includes the small parcel owned by the Town of Chatham associated with Crellin Park; the 1.6 acre Village-owned parking lot associated with the Kinderhook Bank, and a 1.15 acre parcel located just north of the Spring and Locust Street intersection owned by the State of New York.

Key Findings

No regulatory changes are currently recommended for these areas.

Section 3. Socio-demographic and Preliminary Market Analysis

Examining Chatham’s socio-demographic characteristics is important to better understand past and current growth trends; the economic situation of residents, housing affordability and accessibility; and to assist in establishing policies to address areas of concern. The following section evaluates a variety of socio-demographic information, including age, educational attainment, income, employment and housing characteristics. This evaluation is followed by a preliminary market analysis for the Village of Chatham that evaluates the health of Village’s economic conditions and assesses the Village trade area.

To benchmark this information, Village of Chatham data is evaluated against nearby communities of comparable size such as the Villages of Kinderhook and Philmont. In addition, data from the surrounding communities of Chatham and Ghent have been included to obtain a better understanding of the characteristics of their residents who likely visit, shop and travel through the Village. In addition, data from Columbia County and New York State has also been included for certain evaluations to provide regional comparisons. Finally, data from the City Hudson is being evaluated due to the fact that Hudson’s downtown has undergone a revitalization of popular arts and entertainment, two topics relevant to this Plan update. These communities are referred to as “comparables” throughout this report.

The following evaluations are based upon a variety of data sources. Depending upon the topic and data availability, information was drawn from the 1990, 2000 and 2010 Decennial Census, the 2008 – 2012, 5 year American Community Survey (ACS), the NYS Department of Labor and Columbia County,

It is important to note that the Census results for the Town of Chatham and the Town of Ghent Census include the portion of the Village within each community as shown in *Figure 6 – Town Boundaries*. The Village Census only includes results from within the Village. For example, the total population recorded in the 2010 Census for the Town of Ghent includes the population of the Village of Chatham that falls within the Town of Ghent.



Figure 6 Town Boundaries

Population

Based upon a review of previous Census data, the Village of Chatham experienced a 4% decrease in population between 1980 and 1990. From 1990 to 2000, the Village’s population dropped another 8.4 % to 1,758. The 2010 Census indicates a slight population increase and a possible leveling off with a recorded population of 1,770. The 5 yr. 2012 American Community Survey (ACS) population estimates indicate that there was a potential increase of 2.8% to 1,808.

Table 2
Columbia County Percent Change in Population 2000-2010
Towns with Largest Increase
(Source: U.S. Census, Columbia County)

| Community | Change |
|-------------------|--------|
| Town of Taghkanic | +17.2% |
| Town of Clermont | +13.8% |
| Town of Gallatin | +11.3% |
| Town of Hillside | +10.5% |
| Town of Copake | +10.3% |

Adjacent and nearby communities also experienced declines in population. Between 2000 and 2010, the Town of Ghent experienced a 2.4 % increase in population, while the Town of Chatham experienced a 2.8 % loss. The Villages of Kinderhook and Philmont experienced 5% and 6.8% drops in population respectively over the same time period. Columbia County’s growth was flat, while New York State experienced a 2.1 % increase.

According to the Columbia County Profile “A collection of recent demographic, social, economic and agricultural data” dated 2013, <http://pad.human.cornell.edu/profiles/Columbia.pdf>, there were communities in Columbia County that experienced notable increases in population between 2000 and 2010. Referring to *Table 2 – Columbia County Percent Change in Population*, the Town of Taghkanic grew by 17.2%, with the Towns of Austerlitz and Clermont both increasing by 13.8%, followed by Gallatin at 11.3%, Hillside at 10.5%, and Copake at 10.3%.

According to the same Columbia County report, the City of Hudson experienced the largest drop in population, losing 10.8%, followed by Stuyvesant dropping 7.4%, New Lebanon at 6.1%, Canaan at 6.0% and Claverack at 5.9%.

This data indicates that while the Village of Chatham has experienced relatively high declines in population over the last several decades, the decline appears to be slowing and an increase may be seen by the 2020 U.S. Census. In addition, it is the only Columbia County Village that recorded growth between the 2000 and 2010 U.S. Census. Further, the Village has fared much better than many other population centers in the County.

Age Profile

For the following discussion on Age Profile, refer to *Table 3-Village of Chatham Percent Change in Age Cohort*, *Table 4 – Community Comparison Percent Change in Age Cohort*, and *Table 5 – Current Age Cohort*.

To obtain a better understanding of what may be behind the changes in population, evaluating age cohorts or groups is necessary.

Table 3 Percent Change in Age Cohort
Village of Chatham: 2000 to 2010
(Source: 2000 and 2010 U.S. Census)

| Age Breakdown | 2000 | | 2010 | | Percent Change 2000 to 2010 |
|---------------|-------|---------|-------|---------|-----------------------------|
| | Total | Percent | Total | Percent | |
| Under 5 | 114 | 7% | 82 | 5% | -28% |
| 5-19 years | 385 | 22% | 352 | 20% | -9% |
| 20-34 years | 277 | 16% | 296 | 17% | 7% |
| 35-54 years | 561 | 32% | 488 | 28% | -13% |
| 55-64 years | 158 | 9% | 254 | 14% | 61% |
| 65+ | 263 | 15% | 298 | 17% | 13% |

Based upon the Village’s 1995 Comprehensive Plan, between 1980 and 1990, there was a 15% drop in school-age children (5-19 years) and a 27% drop in the 55 to 64 age group. Conversely, there was a recorded increase of 19% in the 30 to 54 age group. The 65 and over population remained steady.

School-Age Cohort

The population having ages between 5 and 19 are referred to as the school-age cohort. Between 2000 and 2010, the Village experienced an additional decrease in this age group. Although this group continued its population decline, it was 18 percent less than the decline recorded in 2000. In addition, this decline was the smallest in comparison to other communities analyzed.

Based upon the 2010 Census, the school-age cohort accounts for 20 % of the total population, which exceeds all comparison communities with the exception of Philmont. This result may be due to the fact that the Village of Chatham serves as the home of the Chatham Elementary School, with the Middle and High Schools located in the Town of Ghent and accessible through the Village. This may be an indication of the desirability of the Village as an attractive place to raise school-age children. Therefore, it is important for the Village to continue supporting afterschool and summer activities for school-age children, not only to enhance the existing opportunities for this age group, but also to continue increasing the attractiveness of the Village as a great place to raise a family.

| Table 4 Percent Change in Age Cohort 2000-2010 (Source: US Census 2000, 2010) | | | | | | | |
|---|--------------------|-----------------|---------------|----------------|-----------------------|---------------------|-----------------|
| Age Breakdown | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County |
| Under 5 years | -28% | -28% | -11% | -15% | -8% | -18% | -10% |
| 5-19 years | -9% | -15% | -10% | -14% | -26% | -19% | -15% |
| 20-34 years | 7% | -15% | -3% | -11% | -7% | -19% | -5% |
| 35-54 years | -13% | -21% | -9% | -12% | -22% | 6% | -6% |
| 55-64 years | 61% | 39% | 52% | 33% | 62% | 22% | 42% |
| 65+ | 13% | 43% | 16% | -25% | 13% | -6% | 11% |

| Table 5 Existing Age Cohort 2010 | | | | | | | |
|---|--------------------|-----------------|---------------|----------------|-----------------------|---------------------|-----------------|
| Age Breakdown | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County |
| Under 5 years | 5% | 4% | 5% | 7% | 4% | 6% | 5% |
| 5-19 years | 20% | 17% | 18% | 18% | 17% | 21% | 18% |
| 20-34 years | 17% | 12% | 13% | 22% | 11% | 16% | 14% |
| 35-54 years | 28% | 28% | 28% | 28% | 28% | 31% | 29% |
| 55-64 years | 14% | 19% | 16% | 12% | 19% | 11% | 16% |
| 65+ | 17% | 20% | 20% | 13% | 22% | 14% | 18% |

Families with School-Age Children and the Working Class

The age cohorts of 20 to 34 and 35 to 54 years make up families with school-age children and the working class. The Village of Chatham is the only community to have seen an increase in the 20 to 34 yr. cohort (young families) and when taken together with the school-age children group, further demonstrates the Village's attractiveness as a nice place to raise a family.

While the Village did have the third largest decrease in the 35 to 54 age group, among the communities evaluated, this group continues to make up 28 % of the total population which is equal to all other comparable communities except Philmont which recorded 31 % in 2010 and just below Columbia County's 29 %.

Looking at the combined percentages, the Village of Chatham's working class accounted for 45 % of the total population, trailing only the City of Hudson at 50 % and the Village of Philmont at 47 %. These figures continue to demonstrate the Village serves as a key population center for young families, school-age children and the working class groups.

55 and Over Age Groups

The 55 to 64 age cohort experienced a significant increase between 2000 and 2010 at 61 %, trailing the Village of Kinderhook by one %. The 65 and over cohort experienced a 13 % increase, exceeding the City of Hudson and Philmont and equal to the Village of Kinderhook's growth over the same period. The Towns of Chatham and Ghent experienced a 43 and 16 % increase respectively for the 65 and over group.

The Village of Chatham's 55 and over group represented 31 % of the total population in 2010. This figure exceeded the Village of Philmont and the City of Hudson, while slightly trailing the County. The Village of Kinderhook recorded the highest percentage at 41. It is important to note that the 55 and over population in the Towns of Chatham and Ghent were 39 and 36 % respectively. With these towns surrounding the Village of Chatham, it may be interpreted that the area is attractive to these age groups. The Village is serving as the population center for the more rural areas found in Chatham and Ghent. More importantly, the Village is serving as their downtown, an important strength that should be built upon.

Historically, the 55 to 64 year age cohort possess significant purchasing power and disposable income. In addition, the trend for retirees is to leave larger homes in favor of smaller units with easier access to services and stores. The Village has an opportunity to encourage and facilitate housing types for this age group including new residential development in and around downtown. The walkability of the Village combined with the small-town character may be attractive qualities to this age group.

Key Findings for Population and Age-Cohorts

Despite a continued decline in the population of school-age children, the decline has slowed significantly as compared to the 2000 Census figures. This population cohort also represents 20 % of the Village's total population, a figure above all comparable communities except Philmont which recorded 21 %. The location of the schools in the Village of Chatham is certainly playing a role in the high percentage of school-age children in the community. This is further observed by the increase in the 20 to 34 year population, which was not seen in the comparables.

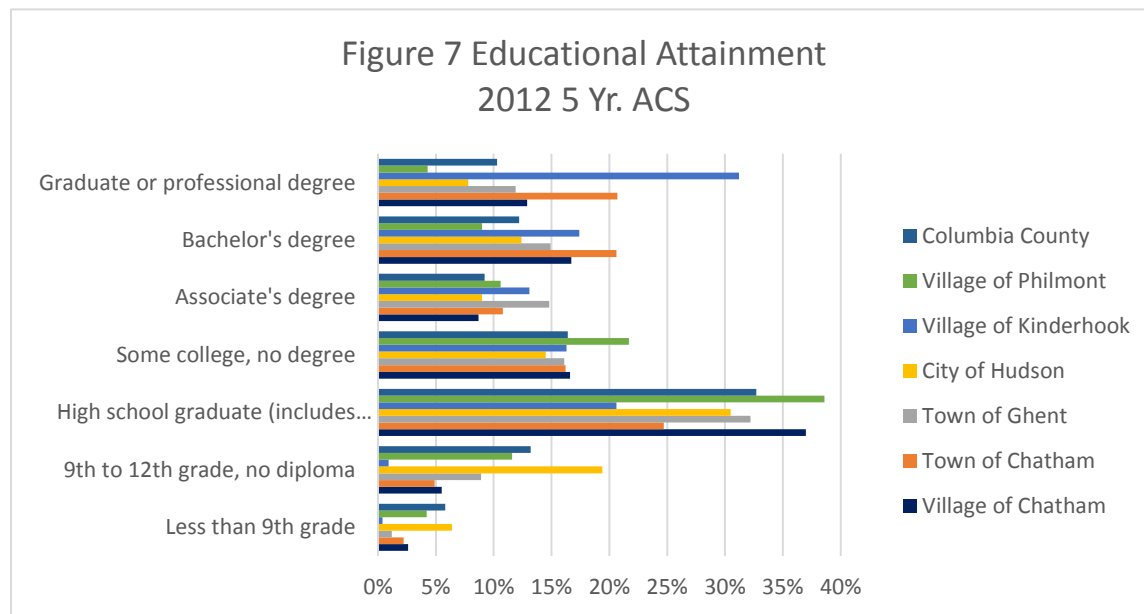
A conclusion that can be drawn from these results is that the Village of Chatham appears to be a popular community which to raise children. Therefore, it is recommended that the Village build upon this strength

and continue supporting the schools where feasible and work with existing partners and consider forming new partnerships to support extra-curricular activities for children and their families. Recreational opportunities are just as important to these age groups as is providing a clean and welcoming community with numerous amenities and opportunities.

The Data also demonstrates that a higher percentage of the population in the Towns of Chatham and Ghent is above 55 years old when compared to the Village. This population, which includes retirees, generally has larger disposable incomes. Due to the fact that the Village of Chatham serves as the “downtown” for these areas, targeting this age group is likely to benefit the economic health of downtown and the remainder of the community.

Educational Attainment

As indicated in *Figure 7 Educational Attainment*, and using 2008-2012 5-Year ACS data, the Village of Kinderhook’s population had a higher percentage of residents with graduate or professional degrees followed by the Town of Chatham and the Village of Chatham. The Town of Chatham recorded the highest percentage having Bachelor’s Degrees, followed by the Village of Kinderhook and the Village of Chatham. Overall, the Village of Kinderhook and the Town’s of Chatham and Ghent recorded the highest educational attainment levels for communities reviewed.



Understanding the Village’s educational attainment levels is important when examining the “rate of return’ to education and occupational projections. The rate of return to education is the percentage increase in annual earnings associated with each additional year of schooling. Based upon the U.S. Department of Labor – Bureau of Labor Statistics and shown in Table 6, the 2013 median weekly income for people with a Bachelor’s Degree was \$1,108 (\$57,616 annually) and \$1,329 (\$69,108 annually) for individuals with Master’s Degrees. The unemployment rate also decreases significantly with higher educational attainment.

While a community’s ability to create new employment opportunities and attract well-educated individuals can be challenging, there is no doubt a clear correlation exists between educational attainment, income and unemployment rates.

Key Findings for Educational Attainment

A focus on increasing high paying employment opportunities is likely to have a more influential impact if addressed through regional efforts. Therefore, it is recommended that the Village of Chatham partner with surrounding and nearby communities to consider opportunities for economic development and job creation. This recommendation is discussed in more detail later on in this document.

In addition to focusing on strategies for increasing high-paying employment opportunities, the Village should continue to enhance the attractiveness of the community. A community or region with high quality employment opportunities must also offer employees, employers and their families an attractive community. These characteristics include good schools, pedestrian and bicycle friendly infrastructure; recreational activities, arts and entertainment opportunities; and a genuine community character.

| Table 6 Unemployment Rate and Median Weekly Earnings By Educational Attainment | | |
|---|--|-------------------------------|
| Education attained | Unemployment rate in 2013 (Percent) | Median weekly earnings |
| Doctoral degree | 2.2 | \$1,623 |
| Professional degree | 2.3 | 1,714 |
| Master's degree | 3.4 | 1,329 |
| Bachelor's degree | 4.0 | 1,108 |
| Associate's degree | 5.4 | 777 |
| Some college, no degree | 7.0 | 727 |
| High school diploma | 7.5 | 651 |
| Less than a high school diploma | 11.0 | 472 |
| Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. | | |
| Source: Current Population Survey, U.S. Department of Labor, U.S. Bureau of Labor Statistics | | |

Income Characteristics

Family Income

Understanding a community’s income characteristics is an important indicator for determining a community’s economic well-being. As indicated in Table 7 – Median Family Income Comparison, the Village of Chatham’s median family income was \$66,406 according to the 2008-2012 5 Year ACS, which exceeds the City of Hudson and is equal to the Village of Kinderhook. Both Columbia County and New York State had median family incomes exceeding the Villages. Despite this figure, the Towns of Chatham and Ghent recorded the highest median family income of the communities evaluated with the Town of Chatham well exceeding the county and state levels.

| Table 7 Median Family Income Comparison (Source: 2008-2012 5yr ACS) | | | | | | | | |
|--|--------------------|-----------------|---------------|----------------|-----------------------|---------------------|-----------------|----------------|
| | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County | New York State |
| Median Family Income | \$66,406 | \$87,797 | \$71,902 | \$42,936 | \$66,406 | \$51,771 | \$71,151 | \$69,968 |

Poverty Levels

As depicted in Table 8, approximately 9% of families had incomes below the poverty level according to the ACS. The City of Hudson had the highest percentage at 22.8, with the Towns of Ghent and Chatham having the lowest at 2 % and 4.2 % respectively. The Village of Chatham has a lower percentage than New York State, but higher than the county by approximately 3 %. The poverty rates are generally consistent with median family income rates discussed previously. It is important to note that ACS data are estimates with a relatively high margin of error due to the sampling size for the Village.

| Table 8 Percentage of Families With Incomes Below the Poverty Level (Past 12 Months) (Source 2008-2012 5 yr ACS) | | | | | | | | |
|---|--------------------|-----------------|---------------|----------------|-----------------------|---------------------|-----------------|----------------|
| | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County | New York State |
| All Families | 9.1% | 4.2% | 2% | 22.8% | 6.1% | 13.1% | 6% | 11.4% |

Therefore, these figures must be interpreted together with all of the data presented within this report. The upcoming discussion on housing provides additional information on the breakdown of household income and demonstrates that there is a notable percentage of families within the Village that are struggling to cover housing costs.

Employment Indicators

It is important to understand labor trends in and surrounding the Village to help guide the Village and other stakeholders in their support and/or development of strategies to increase employment in key labor

markets. The social and economic condition of a community is reliant, at least partially, on its residents' ability to succeed in the labor force. In the knowledge-based economy, good jobs require higher levels of skill and knowledge than ever before. Many jobs that were once considered non-college level by employers are now classified as college level. Education upgrading has occurred in many occupations due to changes in job duties, business practices, or technology.

As depicted in Table 9 – Unemployment Rate Annual Average, Columbia County has historically experienced annual average unemployment rates below New York State and fairly consistent with the Albany-Schenectady-Troy, NY Metropolitan Statistical Area (MSA). The recession's impact on employment levels are evident and have yet to return to 2008 levels. However, the NYS Labor Department recently released the August 2014 unemployment rates (not seasonally adjusted) with Columbia County at 4.7%, the fifth lowest unemployment rate in the State. Hamilton, Saratoga, Tompkins, and Yates Counties had the lowest rates for August 2014.

| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|------------------------------|------|------|------|------|------|------|
| Columbia County | 4.8% | 7.5% | 7.6% | 7.4% | 7.3% | 6.3% |
| Albany-Schenectady-Troy, MSA | 4.9 | 7.0 | 7.4 | 7.3 | 7.4 | 6.4 |
| New York State | 5.4% | 8.3% | 8.6% | 8.2% | 8.5% | 7.7% |

¹ Unemployment rates are not calculated at the municipal level

| INDUSTRY | 2000 | 2008-2012 5yr ACS | % Change |
|--|------|----------------------|----------|
| Agriculture, forestry, fishing and hunting, and mining | 0.9 | 1 | 0.1 |
| Construction | 10.9 | 5.6 | -5.3 |
| Manufacturing | 11.2 | 6.9 | -4.3 |
| Wholesale trade | 1.5 | 1.1 | -0.4 |
| Retail trade | 11.3 | 16 | 4.7 |
| Transportation and warehousing, and utilities | 4 | 2 | -2 |
| Information | 3.2 | 5.3 | 2.1 |
| Finance and insurance, and real estate and rental and leasing | 3.9 | 4 | 0.1 |
| Professional, scientific, and management, and administrative and waste management services | 8.1 | 4.5 | -3.6 |
| Educational services, and health care and social assistance | 23.5 | 27 | 3.5 |
| Arts, entertainment, and recreation, and accommodation and food services | 10.3 | 13.3 | 3 |
| Other services, except public administration | 5.8 | 3.3 | -2.5 |
| Public administration | 5.5 | 9.9 | 4.4 |

¹ Beginning in 2010, the decennial census no longer evaluates Industry Sectors. Therefore, the 2008-2012 5yr ACS was used for comparison purposes.

This data indicates Columbia County and the Village and Town of Chatham along with the Town of Ghent have weathered the recession better than surrounding counties in and around the Capital Region.

The Village of Chatham and surrounding areas grew up around railroad, related supporting industries and some manufacturing. As with a majority of communities, employment in industrial and manufacturing sectors have seen consistent declines over the last several decades. This decline continued for residents of the Village, with a drop of 4.3 percent between 2000 and 2012 (5yr ACS) as depicted in Table 10. The largest decrease was seen in the construction industry, while the retail trade sector experienced the largest increase at 4.7 %. Many communities are seeing increases in retail jobs, especially in locations home to or near large-scale retail centers.

Other notable increases were seen in public administration (4.4%), educational services, and health care and social assistance (3.5%); arts, entertainment, and recreation, and accommodation and food services (3%), and Information (2.1%).

(Note: According to the North American Industry Classification System, Public Administration sector consists of establishments of federal, state, and local government agencies that administer, oversee and manage public programs. For additional definitions on the industry sectors discussed, please refer to <http://www.census.gov/eos/www/naics/> which discusses the North American Industry Classification System.

| INDUSTRY | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County | New York State |
|--|---------------------------|------------------------|----------------------|-----------------------|------------------------------|----------------------------|------------------------|-----------------------|
| Agriculture, forestry, fishing and hunting, and mining | 1.00% | 4.70% | 0.10% | 2.60% | 1.60% | 0.00% | 4.10% | 0.60% |
| Construction | 5.60% | 4.80% | 5.80% | 2.40% | 3.50% | 5.70% | 8.00% | 5.70% |
| Manufacturing | 6.90% | 9.50% | 6.20% | 7.70% | 7.20% | 9.10% | 6.50% | 6.90% |
| Wholesale trade | 1.10% | 0.90% | 1.20% | 3.10% | 1.00% | 3.20% | 2.30% | 2.60% |
| Retail trade | 16.00% | 9.30% | 17.60% | 21.00% | 11.80% | 8.00% | 12.40% | 10.80% |
| Transportation and warehousing, and utilities | 2.00% | 2.00% | 1.50% | 4.10% | 3.50% | 3.00% | 4.10% | 5.20% |
| Information | 5.30% | 3.30% | 3.50% | 3.20% | 1.50% | 1.60% | 2.50% | 2.90% |
| Finance and insurance, and real estate and rental and leasing | 4.00% | 5.80% | 3.20% | 4.10% | 9.20% | 2.50% | 5.30% | 8.30% |
| Professional, scientific, and management, and administrative and waste management services | 4.50% | 20.00% | 8.10% | 9.80% | 11.10% | 10.70% | 9.90% | 11.00% |
| Educational services, and health care and social assistance | 27.00% | 20.20% | 33.90% | 23.00% | 20.50% | 30.10% | 25.50% | 27.30% |
| Arts, entertainment, and recreation, and accommodation and food services | 13.30% | 7.00% | 8.80% | 5.70% | 12.00% | 16.80% | 6.80% | 8.80% |
| Other services, except public administration | 3.30% | 4.70% | 2.70% | 5.10% | 4.40% | 4.60% | 5.20% | 5.10% |
| Public administration | 9.90% | 7.70% | 7.30% | 8.20% | 12.70% | 4.60% | 7.40% | 4.90% |

As depicted in Table 11, approximately 27 % of Village residents (non-military) over 16 were employed in the Educational Services, and Health Care and Social Assistance sector, the largest group. This industry sector generally employs the highest percentage of the labor force in communities, typically in schools, hospitals and other health care facilities. The Village of Chatham has a higher percentage of residents employed in this sector than the county, and about even with the state.

The second highest industry sector for the Village is Retail Trade, at 16 % followed by Arts, Entertainment, and Recreation, and Accommodation and Food Services at 13.3 %. The Town of Ghent and the City of Hudson had higher participation rates in Retail Trade at 17.6 % and 21 % respectively. The City of Hudson has a large concentration of retail centers, likely employing a large percentage of residents within reasonable driving distances. The percentage of Village of Chatham residents employed in the retail industry is higher than rates in the Town of Chatham, the Villages of Kinderhook and Philmont; Columbia County and New York State.

Only Philmont had a higher participation rate in the Arts, et al industry sector. With the exception of the Village of Philmont at 16.8 % and the Village of Kinderhook at 12 %, the Village of Chatham well exceeded the comparables as well as the county and state. These findings along with the estimated 3 % growth since 2000 may indicate a growing arts, entertainment and restaurant sector in the Village.

Another notable figure is the Town of Chatham's participation in the Professional, Scientific, and Management, and Administration and Waste Management sector. At 20 %, the Town of Chatham far exceeds all other comparable communities, the county and state.

Available Census data combines these industries into one sector, which may skew data interpretation as there is a notable difference in income and educational requirements between persons employed in the Professional, Scientific and Management industries and those employed in the Administrative and Waste Management Industries. Based upon a review of the income and educational attainment data, the Town of Chatham likely has a significant number of residents employed in the Professional, Scientific and Management industries which generally require advanced degrees and results in higher income levels. The Town of Chatham recorded the highest median family income at \$87,797, and was among the highest educated community evaluated.

Key Findings for Income Characteristics

As previously mentioned, the Towns of Chatham and Ghent surround and include the Village of Chatham. The income levels of residents within and near the Village are among the highest in the region, meaning residents have a comparatively higher rate of purchasing power and disposable income. These figures also confirm that the older population in the Towns of Ghent and Chatham have higher incomes. Continuing to attract this population to the Village and downtown is important.

With respect to employment, available data demonstrates that residents in the Village have been transitioning away from industrial and manufacturing employment to public, retail, food service, arts, recreation and entertainment sector jobs. The high percentage of and growing food service, arts, recreation and entertainment sector jobs are a significant strength that should be capitalized upon. It is recommended that the Village continue to support and where practical, help contribute to this growth.

Housing Characteristics

Evaluating a community’s housing characteristics provides another data set for understanding economic conditions, ownership rates, pace of construction and housing affordability.

Refer to Table 12 – General Housing Characteristics for the following discussion.

Based upon the 2010 Census, only 10 percent of housing units were vacant in the Village of Chatham, a 6.5 % decrease in vacant housing units from 2000. The Village’s current housing vacancy is the lowest of all comparables, with the second lowest vacancy rate recorded in the Village of Kinderhook at 11.7 %, followed by the Town of Ghent at 13 %, Village of Philmont at 13.5 %, the City of Hudson at 16.6 %, the Town of Chatham at 20.6 % and Columbia County at 21 %.

**Table 12
General Housing Characteristics
(Source: 2010 U.S. Census)**

| Housing Characteristics | Village of Chatham | | Town of Chatham | | Town of Ghent | | City of Hudson | | Village of Kinderhook | | Village of Philmont | | Columbia County | |
|---|--------------------|-------|-----------------|-------|---------------|-------|----------------|-------|-----------------------|-------|---------------------|-------|-----------------|-------|
| | Total | % | Total | % | Total | % | Total | % | Total | % | Total | % | Total | % |
| Total Housing Units | 890 | 100% | 2,262 | 100% | 2,558 | 100% | 3,315 | 100% | 609 | 100% | 654 | 100% | 32,775 | 100% |
| Occupied housing units | 801 | 90% | 1,797 | 79.4% | 2,203 | 86.1% | 2,766 | 83.4% | 538 | 88.3% | 566 | 86.5% | 25,906 | 79% |
| Vacant Housing Units | 89 | 10% | 465 | 20.6% | 355 | 13.0% | 549 | 16.6% | 71 | 11.7% | 88 | 13.5% | 6,869 | 21% |
| Homeowner Vacancy Rates | (X) | 0.8% | (X) | 2.1% | (X) | 1.4% | (X) | 4.4% | (X) | 2.0% | (X) | 3.1% | (X) | 2.4% |
| Rental Vacancy Rates | (X) | 7.0% | (X) | 8.0% | (X) | 8.0% | (X) | 9.4% | (X) | 12.5% | (X) | 8.5% | (X) | 8.6% |
| Owner-occupied units | 391 | 48.8% | 1,397 | 77.7% | 1,575 | 71.5% | 982 | 35.5% | 538 | 55.3% | 277 | 48.9% | 18,557 | 71.6% |
| Renter-occupied units | 410 | 51.2% | 400 | 22.3% | 628 | 28.5% | 1,784 | 64.5% | 90 | 16.7% | 289 | 51.1% | 7,349 | 28.4% |
| Estimated Median Value of Owner-occupied Units (2008-2012 ACS 5yr.) | \$212,700 | (X) | \$273,300 | (X) | \$200,200 | (X) | \$179,600 | (X) | \$281,200 | (X) | \$151,400 | (X) | \$233,100 | (X) |

As expected, the Village of Chatham also recorded the lowest homeowner vacancy rate at 0.8 % and the lowest rental vacancy rate of 7 %. Based upon the 2000 Census, the homeowner vacancy rate declined by 1.2 % and the rental vacancy rate remained consistent dropping by only 0.3 %.

Evaluating comparables, vacancy rates for owner-occupied units remained stable, with the City of Hudson experiencing the largest change with a 2.7 % decline. However, rental vacancy rates for all comparables increased from the lowest increase of 0.7 % in the Town of Chatham to a high of 8.8 % for the Village of Kinderhook. The City of Hudson experienced a 1 % increase, 2.5 % for Columbia County, 3.3 % in Ghent, and 3.8 % in Philmont.

Due to the fact that vacancy rates change on a monthly basis, the decennial census is not the most accurate tool for obtaining up to date figures. Given the Village's small size, more accurate figures are difficult to assemble and the 2012 5 year ACS has a margin of error too large to comfortably rely upon.

The 2012 5 year ACS however is suitable to obtain reliable figures at the county level which estimates a 5.4 % rental vacancy rate and a 3.4 % homeowner vacancy rate. For the county, these figures estimate a 1 % increase in the homeowner rate and a 3.4 % decrease in the rental vacancy rate.

Based upon regional 2012 data, the Village of Chatham may have seen a modest decrease in rental vacancy rates and a slight increase in the homeowner rates. Evaluating the situation using both the 2012 data and the decennial Census, the Village's housing availability has likely remained fairly steady between 2000 and 2012, which may indicate a relatively tight housing market, especially for owner-occupied housing units, resulting in limited options for new families looking to relocate to the Village.

According to the 2010 Census, a surprising 20.6 % of all housing units were recorded as vacant in the Town of Chatham, the second highest after Columbia County at 21 %. Taking a closer look at these numbers show that of the approximately 465 vacant units, 330 (71 %) were classified for seasonal, recreational or occasional use. Looking at the Town of Ghent, approximately 57 % of vacancies were seasonal, recreational or occasional use units. With respect to the Village of Chatham, of the approximate 89 vacant housing units in 2010, about 28 % of those were classified for seasonal, recreational or occasional uses. These figures may demonstrate a large second-home market exists in both the Town of Chatham and Ghent, with a smaller second home market in the Village of Chatham.

Renter- vs. Owner-Occupied Units

In addition to vacancy rates, another indicator related to the health of a community's housing situation is the ratio of owner- vs. renter-occupied units. Based upon the 2010 Census, approximately 51 % of all units in the Village of Chatham were renter-occupied.

Both the Town of Chatham and Ghent have very low numbers of renter-occupied units (22.3 and 28.5 % respectively) followed by Columbia County at 28.4 %, with the Village of Kinderhook registering the lowest at 16.7 %. The City of Hudson had the highest percentage at 64.5 %. The Village of Philmont was equal to the Village of Chatham at 51 %.

Housing Availability

A community with a high rental vacancy rate while at the same time having a low percentage of units that are renter occupied generally implies more housing choices for renting households. In addition, the share of burdened households can be lower in such markets.

Based upon these indicators, the Village of Kinderhook may offer more housing choices for renting households than the other comparables. Specifically, it has the highest rental vacancy rate of the comparables at 12.5 % along with the lowest percentage of renter-occupied units at 16.7 %.

Conversely, a community with a low rental vacancy rate combined with a high percentage of renter households may imply a tighter rental market, reduced housing choices and more affordability problems, especially for low-income housing. Furthermore, in these communities, the shares of burdened renters are often higher. The Village of Chatham has the lowest rental vacancy rate at 7 % and the second highest percentage of renter-occupied units at 51.2 %. As a result, the rental housing market in the Village of

Chatham may be considered tighter than the comparables, and the number of burdened households may be higher as well. However, additional analysis is necessary to firmly draw such conclusions.

Housing Costs

Based upon the 2008-2012 5 year ACS, the Village of Chatham’s median housing value was \$212,700, compared to the Village of Kinderhook at \$281,200, the highest of the comparables. The Village of Philmont had the lowest median value at \$151,400. The county’s median values was \$233,100.

According to the U.S. Census Bureau, families who pay more than 30 % of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Families who pay more than 50 % are considered severely housing-cost burdened.

According to the State of New York Comptroller’s Report, “Housing Affordability in New York State,” dated March 2014, the percentage of New York State households with housing costs above the affordability threshold, rose for both homeowners and renters from 2000 to 2012. Only four counties in New York State did not see an increase in the percentage of households with housing costs above the affordability threshold between the same time period. The Comptroller’s Report further noted that as of 2012, more than half of New York’s rental households were above the affordability threshold, and 33.9 % of New York’s homeowners were above the affordability threshold.

According to the 2008-2012 5 year ACS, approximately 37% of homeowners in the Village of Chatham had household expenses at or above 30 %. The City of Hudson registered the highest percentage at approximately 52 %, with the Town of Chatham having the lowest at about 23 %. The Town of Ghent was at 35 %, the Village of Kinderhook at 36 % and the Village of Philmont at 35%.

| | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County |
|----------------|--------------------|-----------------|---------------|----------------|-----------------------|---------------------|-----------------|
| Less than 20 % | 42.30% | 45.60% | 42.30% | 28.20% | 31.30% | 47.20% | 34.1% |
| 20 to 24.9 % | 6.40% | 19.90% | 2.10% | 12.40% | 20.50% | 9.10% | 15.0% |
| 25 to 29.9 % | 14.30% | 11.30% | 21.00% | 7.50% | 12.30% | 9.10% | 11.3% |
| 30 to 34.9 % | 6.80% | 7.30% | 4.40% | 3.10% | 9.30% | 4.50% | 9.1% |
| 35 % or more | 30.20% | 15.80% | 30.20% | 48.80% | 26.50% | 30.10% | 30.5% |

For rental properties, gross rent is evaluated to determine affordability. According to the 2012 5 year ACS, around 57 % of rental households in the Village of Chatham spent 30 or more % of their household income on rent. This compares to approximately 51 % for the Town of Chatham, 60 % for the Town of Ghent, 49 % for the City of Hudson, 60.6 % for the Village of Kinderhook, almost 50 % for the Village of Philmont, and 45 % for Columbia County.

| | Village of Chatham | Town of Chatham | Town of Ghent | City of Hudson | Village of Kinderhook | Village of Philmont | Columbia County |
|----------------|--------------------|-----------------|---------------|----------------|-----------------------|---------------------|-----------------|
| Less than 15 % | 17.50% | 8.00% | 20.70% | 15.20% | 9.10% | 7.40% | 13.6% |
| 15 to 19.9 % | 10.20% | 8.00% | 3.80% | 17.70% | 0.00% | 11.40% | 13.3% |
| 20 to 24.9 % | 5.40% | 20.90% | 3.00% | 8.10% | 9.10% | 14.00% | 16.3% |
| 25 to 29.9 % | 10.20% | 12.20% | 12.40% | 10.30% | 21.20% | 17.50% | 11.7% |
| 30 to 34.9 % | 9.30% | 8.00% | 11.10% | 4.80% | 23.20% | 17.50% | 8.5% |
| 35 % or more | 47.50% | 43.00% | 49.00% | 43.80% | 37.40% | 32.30% | 36.6% |

To get a better understanding of which families may be having difficulties, monthly housing costs as a percentage of household income was evaluated. According to the 2008-2012 ACS 5-Year estimates, approximately 40 % of all families renting their homes had median annual incomes of less than \$20,000. Thirty-seven % of these families spent 30 % or more of their income on housing costs every month. Furthermore, 16 % of renting households had incomes between \$20,000 and \$34,999, 9.7 % of these spending 30 or more % on monthly housing costs. As household incomes increase, the percentage of renting households spending 30 % or more of their income on housing costs decreases. Approximately 6 % of households earning between \$35,000 and \$49,000 and almost 3 % earning between \$50,000 and \$74,999 spent 30 % or more of their income on housing costs.

For owner-occupied households, the percentage spending 30 % or more of their income on housing expenses was dramatically lower, with around 6 percent of households earning less than \$20,000, just less than 4 percent earning between \$20,000 and \$34,999, and 7 % earning between \$35,000 and \$49,999.

Key Findings for Housing Characteristics

Based upon this information, homeowners in the Village of Chatham are finding their housing costs more affordable than residents who rent. More renters living in the Village of Chatham are considered to be struggling economically than those in the Town of Chatham, City of Hudson, Village of Philmont and the county as a whole. Only the Town of Ghent and the Village of Kinderhook registered higher percentages of struggling families who rent.

Based upon vacancy rates, the Village may have a tight rental market with the problem compounded by a significant percentage of families spending more than 30% of their income on rent. As a result, not only are a large percentage of renters experiencing hardships, these conditions are likely limiting the ability of future renters from moving into the Village. In addition, while a lower percentage of families that own their homes are struggling, the very low vacancy rate for owner-occupied homes may further be restricting housing opportunities in the Village.

As a result, strategies to increase the affordability of rental properties and increase the availability of owner-occupied housing should be considered and pursued in the Village. However, a more regional approach that includes the Towns of Ghent and Chatham may help solve what appears to be an issue not isolated to the Village.

References:

ⁱ Village of Chatham Comprehensive Plan 1995

ⁱⁱ Callan, Albert, S. "A Short History of Chatham, NY" 1998, <http://villageofchatham.com/community/about-our-village/archival-history-article-chatham-new-york>

ⁱⁱⁱ Village of Chatham Comprehensive Plan 1995