

Background Demographic Information

Village of Monroe Comprehensive Plan



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Introduction

When drafting a Comprehensive Plan it is vital to understand the demographic, social and housing conditions that are prevalent within a community. In order to develop policies that will serve the residents, employees and businesses of a community, one must have a firm grasp of who those people are, where they live, where they work, and what are their lifestyles and needs. It is also important to understand how population, housing and demographics have changed and how they compare with countywide and town-wide norms. This gives insight into how a community may be unique or different from the region, and how it is evolving.

Population

Local and Regional Historic Population with Projections

	Village	% Change	Town	% Change	Orange County	% Change
1980	5,996	-	14,948	-	259,603	-
1990	6,672	11.27%	23,035	54.10%	307,647	18.51%
2000	7,780	16.61%	31,407	36.34%	341,367	10.96%
2010	8,364	7.51%	39,912	27.08%	372,813	9.21%
2020*	8,755	4.67%	68,554	71.76%	438,977	17.75%

Source: U.S. Census with *Projections from Orange County Planning Department based on 2000-2009 average gross annual growth rates

(It should be noted that the 1986 Orange County Data Book projected the Village's population to be 9,450 in 2010)

Based on 2010 Census data, the population of the Village of Monroe grew by 7.5 percent between 2000 and 2010. This was somewhat slower than the preceding 20 years, and was slower than the Town and County, which also exhibited slowing growth rates. The County predicts that growth will continue to slow in Monroe, which is likely under the current land use regulations, since the majority of unconstrained vacant land in the Village has been utilized.

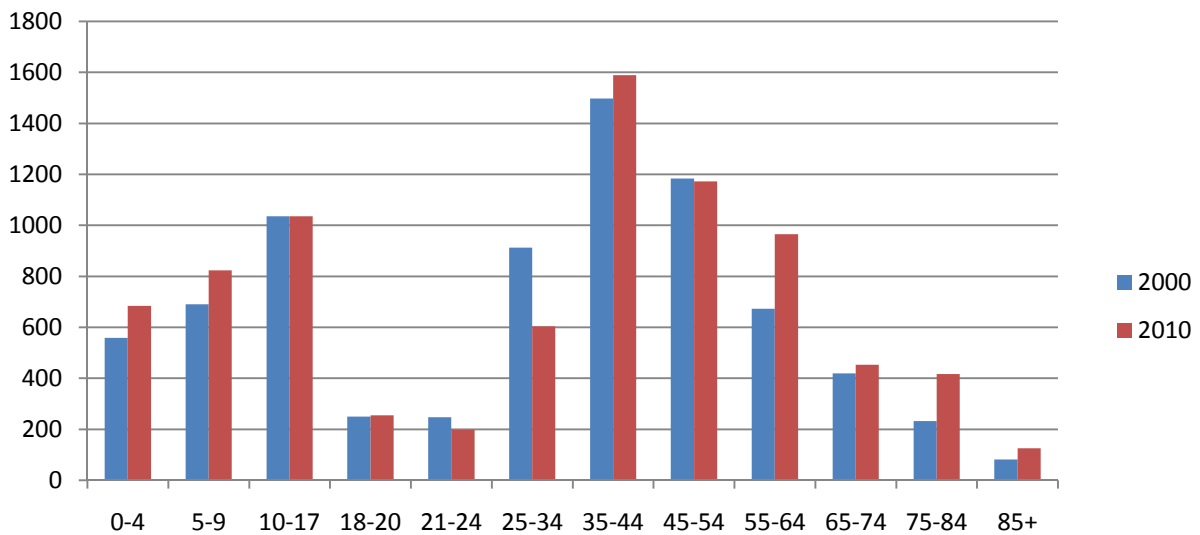
Total Village Land Area	3.5 sq miles
2010 Village Population Density	2,422 ppl/sq mi
For Comparison:	
Chester	1,890
Goshen	1,653
Harriman	2,424
Kiryas Joel	18,341
Warwick	2,805
Woodbury	300

The density of the Village of Monroe is consistent with the neighboring Village of Harriman far less than the neighboring Village of Kiryas Joel and much higher than the neighboring Village of Woodbury. The Village of Kiryas Joel and the Village of Woodbury are divergent from the character of most Orange County Villages, in that the former is much higher in density, higher even than Orange County's cities, while the latter is much lower in density more consistent with Orange County's Towns. It is noted that the Village of Warwick has a somewhat higher population density while Goshen and Chester have somewhat lower population densities. Goshen's lower density may be somewhat due to the presence of large institutional and non-residential uses which take up large tracts, while Chester has much undeveloped agricultural land as well as a sizable industrial park area.

Age 2000-2010

Age	2000	2010
0-4	558	684
5-9	691	823
10-17	1036	1035
18-20	250	255
21-24	247	198
25-34	912	604
35-44	1497	1589
45-54	1184	1172
55-64	673	965
65-74	419	453
75-84	232	417
85+	81	125
	7780	8320

Source: 2000 US Census, 2010 US Census



Generally, Monroe aged somewhat from 2000 to 2010 from a median age of 36.3 to a median age of 38.4. However, like many New York Metro area suburban communities, the shift was generally due to a significant decrease in the 21 to 35 age cohort. All other age cohorts grew or stayed stable. This decrease in the "young adult" population is prevalent throughout the region and likely is due to two factors. First, the run-up in housing prices and the concentration on construction of luxury large houses in the region has left young adults with few options that meet their lifestyle and income needs. Secondly, young people are increasingly choosing to move to more urban environments, which offer greater opportunities for cultural and social interaction.

Housing

Village Housing Characteristics, 2010

Total Village Housing Units, 2010		2,846
Occupied Housing Units	2,743	96.40%
Owner Occupied Units		81.50%
Renter Occupied		18.50%
Average household size		3.04 persons

Source: 2010 U.S. Census

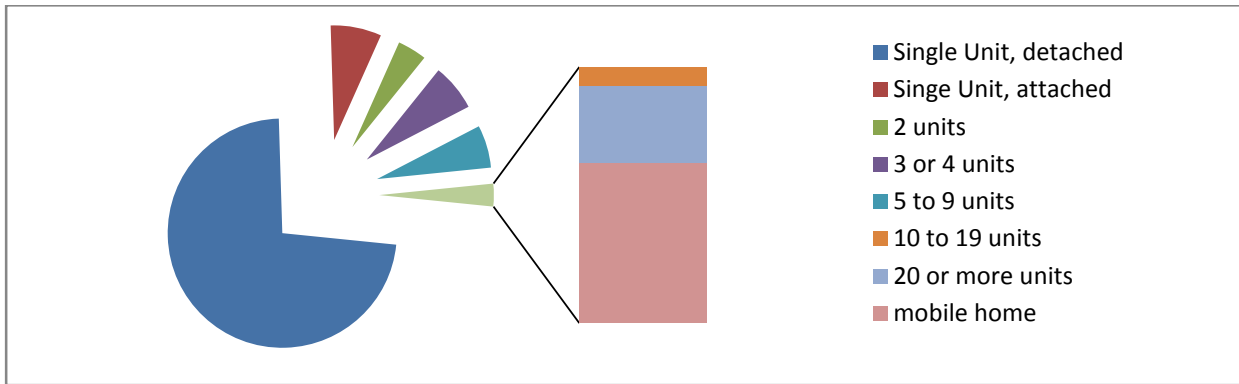
The Village of Monroe has a household size of 3.04. By comparison Orange County has an average household size of 2.86. The Village of Monroe has 18.5% of its housing units occupied by renters compared to the County average of 31.1%.

Housing Units in Structure, 2010

Type of unit	# of units	Percentage of Total Housing Units
Single Unit, detached	2,115	72.9%
Single Unit, attached	208	7.2%
2 units	119	4.1%
3 or 4 units	192	6.6%
5 to 9 units	174	6.0%
10 to 19 units	7	0.2%
20 or more units	28	1.0%
mobile home	58	2.0%

Source: American Community Survey - 2010

The vast majority of housing units in the Village of Monroe are Single-family detached. Two-family residences and townhouses comprise 11.3% of units. Structures with ten or more units per structure, which often reflect modern multifamily housing, constitute only 1.2% of all units in the Village. Structures with 3-9 units which often comprise garden apartments and conversions of large single-family residences comprise 12.6% of housing units.



Value of Owner Occupied Housing Units, 2010

Value of Unit	# of Units	Percentage of Total Owner Occupied Units
Less than \$50,000	32	1.4%
\$50,000 - \$99,000	11	0.5%
\$100,000 - \$149,999	30	1.3%
\$150,000 - \$199,999	32	1.4%
\$200,000 - \$299,999	353	15.8%
\$300,000 - \$499,999	1569	70.3%
\$500,000 - 999,999	206	9.2%
\$1,000,000 or more	0	0.0%

Source: 2010 U.S. Census

The great majority of housing in the Village is priced between \$300,000 and \$499,000. The great majority of housing in the Village rents from between \$750 and \$1500 per month.

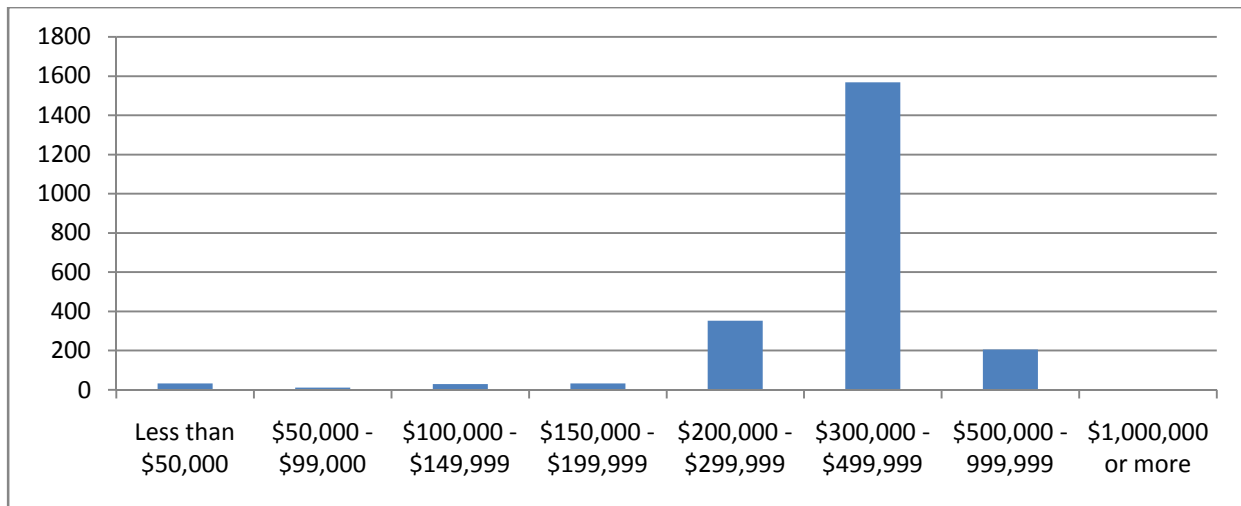
Contract Rent, 2010

	Monroe village, New York
Total:	448
With cash rent:	434
Less than \$100	0
\$100 to \$149	0
\$150 to \$199	0
\$200 to \$249	0
\$250 to \$299	0
\$300 to \$349	0
\$350 to \$399	0
\$400 to \$449	0
\$450 to \$499	9
\$500 to \$549	26
\$550 to \$599	0
\$600 to \$649	23

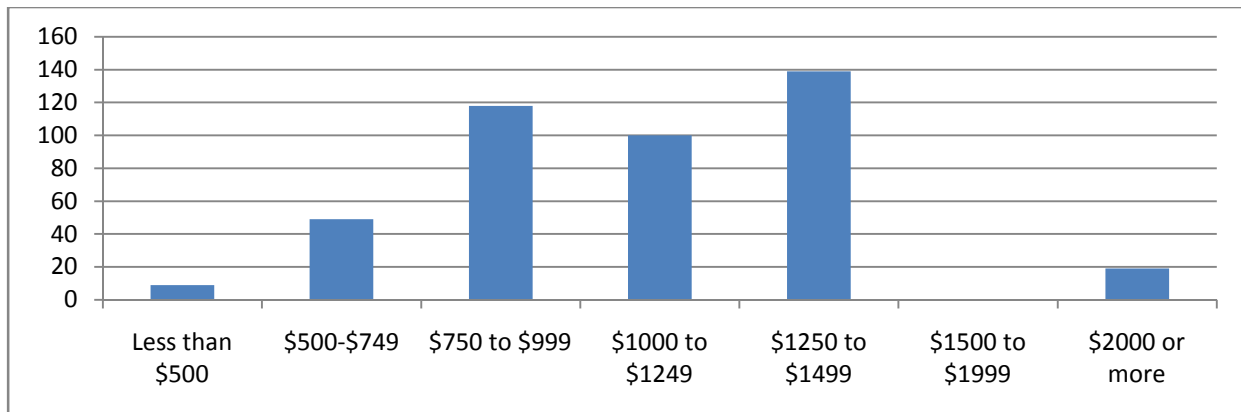
\$650 to \$699	0
\$700 to \$749	0
\$750 to \$799	0
\$800 to \$899	63
\$900 to \$999	55
\$1,000 to \$1,249	100
\$1,250 to \$1,499	139
\$1,500 to \$1,999	0
\$2,000 or more	19

Source: 2010 U.S. Census

Home Sales Prices



Contract Rent



In 2009, the Three-County Regional Housing Needs Assessment prepared by the Planning Departments of Orange, Dutchess and Ulster Counties was published. This report indicates that , the County required approximately 21,921 units of housing affordable to families earning various income of less than 120%

of the County Median. Additionally, the report states that the County has specific needs for families earning between \$62,416 and \$74,899 (100%-120% of median income often termed "workforce housing") and for families earning less than \$31,208 (<50% of median income often termed "very-low income housing"). The details of this housing gap is evident in the following table.

Affordability Gap - Owned/Rented Units Orange County 2006

% of Median Income	50%	80%	100%	120%
	\$31,208	\$49,933	\$62,416	\$74,899
Owner-Occupied				
Affordable Price	\$87,180	\$139,487	\$174,359	\$209,231
Unit Demand	12,726	9,637	9,511	9,529
Unit Supply	3,198	3,884	4,199	8,201
Shortage	9,528	5,753	5,312	1,328
Rental				
Affordable Rent	\$695	\$1,153	\$1,463	\$1,766
Unit Demand	17,213	8,920	3,261	3,247
Unit Supply	7,954	18,506	6,108	1,842
Shortage	9,259	-9,586	-2,847	1,405

Source: 2009 Three County Regional Housing Needs Assessment

Based on these County-wide needs, the County has assigned a "challenge" of targets to be built by each community by 2020. These targets were assigned on a Town-by-Town basis. The Town of Monroe's target is 122 units of owned housing and 206 units of rental housing by 2020. Apportioning this amount on the basis of the 2020 projected population, the Village's 12.75% share of this target would be for 16 owned units and 26 rental units. Based on Countywide income limit needs, it is suggested this target be broken out further:

Affordability Target Apportioned on Population and County Need

% of Median Income	50%	80%	100%	120%
	\$31,208	\$49,933	\$62,416	\$74,899
Price Target	7	4	4	1
Rent Target	23	0	0	3

Based on demographic and housing data, it is suggested that the Village establish its own affordability targets as reflected above. The actual target and income and affordability limits are subject to discussion, as data does not demonstrate how much of the Town's existing supply is located in the Village, and therefore the true fair share of the Village and appropriate income ranges for the Village are difficult to calculate. The Village of Monroe contains the Town of Monroe's only known income-limited

housing, although that housing is only for senior citizens. Additionally, the proximity of the Village of Harriman and unincorporated areas of the Town of Monroe to the Harriman Train Station, may make that a more appropriate area for large amounts of affordable housing.

Income

Median Household Income - 2000-2010

	Village	% increase	Town	% Increase	Orange County	% Increase
2000	\$70,809	-	\$50,889	-	\$52,058	-
2010	\$97,863	38.2%	\$59,505	17%	\$68,148	30.91%

Source: 2000 Census; 2010 American Community Survey; 2009 Three County Regional Housing Needs Assessment

The Village of Monroe has a higher median household income than the County, and Household Income Growth outpaced the larger county between 2000 and 2010. Because very little housing was constructed in the Village from the period between 2000 and 2010, this rise in incomes is likely due to the turnover of housing during the first half of the decade, during which time higher-income households had been priced out of many areas closer to the City in Rockland County, NY and Bergen County, NJ. The corresponding decrease in housing prices in the second half of the decade did not exhibit a corresponding decrease in the median household income because persons who had purchased a Village home were now unable to sell them except for a loss. It is noted that much of the highest price housing in the area was built in the Town of Monroe. The lower incomes of the Town of Monroe are due to the incomes prevalent in the Village of Kiryas Joel which makes up a large segment of the Town's households.

Persons Below Poverty Level - 2000-2010

	Village		Town		Orange County	
	All Individuals	Persons 65 and up	All Individuals	Persons 65 and up	All Individuals	Persons 65 and up
2000	4.8%	5.1%	29.1%	10.9%	10.5%	8.0%
2010	10.2%	12.8%	no data	no data	10.9%	6.7%

Source: 2000 Census; 2010 American Community Survey;

While the Village shows a percentage of residents below the poverty level consistent with the County, the number has grown considerably since 2000, when Monroe had poverty rates approximately half that of the County. This poverty rate seems to have grown most for senior citizens, which in 2010 are twice as likely to live below the Poverty level than in the larger County. It is not clear what has been the catalyst for this alarming demographic change. It may be due to the retirement of persons with little or no social security income - persons who owned their own businesses or operated cash businesses or had low or underreported wages during the earning cycle of their lives. Another factor may have been the introduction of affordable senior housing in the Village, but fewer than 50 units of income-restricted

senior housing was constructed in the Village which does not account for the extent of the rapid increase.

The poverty level differs by the number of people in the family unit and by the age of single-person families. The 2010 poverty level was approximately \$22,000 for a family of four. The poverty level for a single senior citizen living alone is approximately \$10,500.

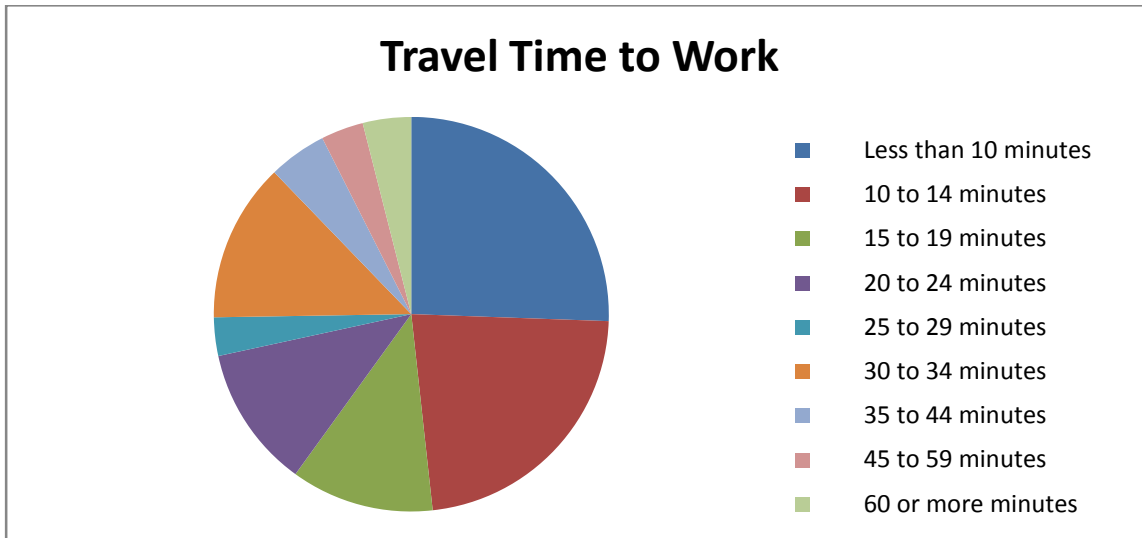
Employment

Village Employment by Industry - 2010

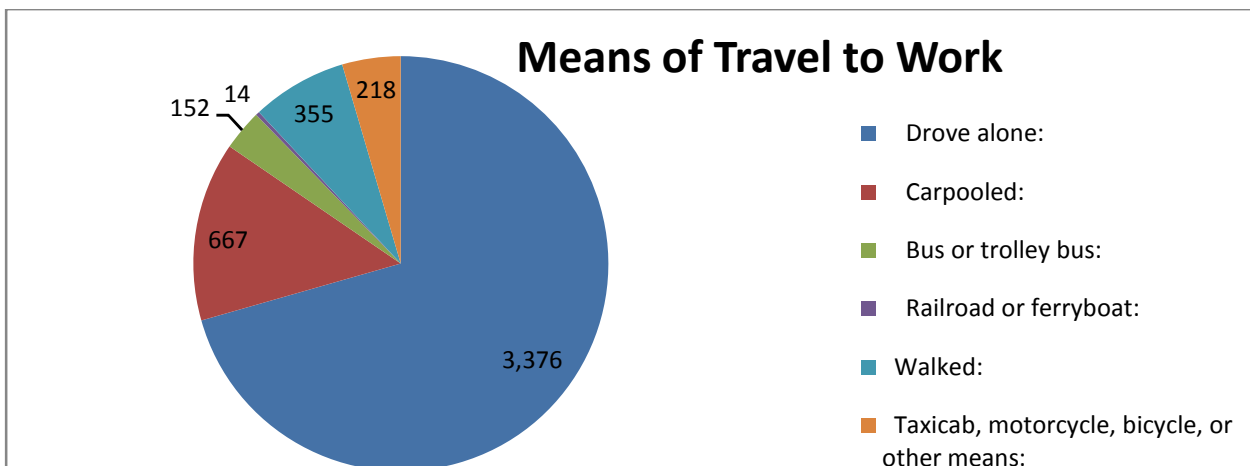
	Percentage of total civilian employed population
Agricultural, Forestry, fishing, hunting and mining	0.20%
Construction	5.10%
Manufacturing	8.30%
Wholesale trade	1.70%
Retail trade	12.70%
Transportation, warehousing, utilities	6.50%
Information	1.50%
Finance and insurance, real estate, renting/ leasing	10.10%
Professional, scientific & administrative and waste mgmt	10.90%
Education, health care and social assistance	25.50%
Arts, Entertainment, Recreation, Accommodation and Food service	7.30%
Other services (except public administration)	3.70%
Public administration	6.60%

Source: 2010 US Census

Generally, Monroe residents are largely involved in "office-type" industries, notably the public administration, education, healthcare, social assistance, professional, finance, insurance, real estate, and information industries. These industries, which mostly require higher education account for 54.6% of employed Village residents. Skilled laborer intensive industries such as construction, manufacturing, agriculture/mining and transportation, warehousing and utilities accounts for the next larger segment of the population at 20%. Retail trade, entertainment and food services also account for 20%. With other industries accounting for just over 5%.



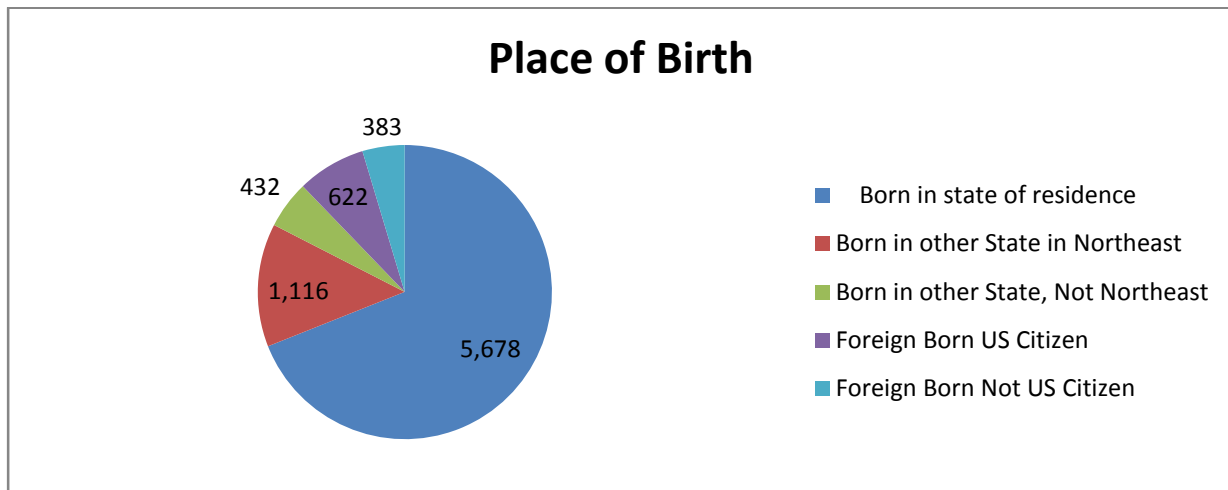
Interestingly, more than 1/4 of Monroe residents work within 10 minutes travel-time to work and almost half work within 15 minutes travel-time.



Like many towns in the region, the majority (70%) of people drove alone to work. However, a relatively high number (14%) of people also carpoled to work. Carpooling actually accounted for a higher percentage of the workforce than bus (3.2%) and train (0.3%) combined. More people walked, bicycled or road a motorcycle or taxi to work than used mass transit.

It is believed that some of the prevalence of carpooling may be to nearby employment destinations in the Village of Kiryas Joel (anecdotally it is believed that large segments of Monroe's population are employed in the homecleaning and construction industries in that Village) and in the large retail areas of the Village of Woodbury and Harriman and Unincorporated Town of Monroe. This would be consistent with over half of the 610 carpoolers traveling less than 15 minutes to work. However, another half of the carpooling population travel more than 15 minutes to work indicating a unique commuting choice relative to the region.

Origin



Just over 10% of Monroe's population is foreign born, although the population of illegal immigrants may be somewhat underreported in these estimates. Generally, this foreign born population is represented by high rates of persons from Latin America (36% and 26% from Mexico), Asia (21.8% not from India), Belgium (10.5%), Italy (9.7%), the United Kingdom (8.4% and 2.9% from Ireland), India (7.2%), Eastern Europe (4.3%). The high rates of Belgium foreign-born residents is unique and may correspond with the Hasidic community in Monroe.

Conclusion and Summary

Monroe exhibits many interesting unique demographic qualities. When planning for Monroe it is necessary to consider these demographic qualities and understand the unique needs that are presented by Monroe's particular population. Specifically, the key unique demographic qualities include:

- Slower than regional population growth
- Relatively moderate density for a fully developed mostly residential Village
- Notable decrease in young adult population
- Higher than average homeownership
- Dominance of Single-Family Detached Residences and relative lack of modern multifamily
- Lack of ownership housing opportunities to households earning less than 120% of median income
- Lack of affordable rental housing to very low-income (<50% AMI) and "workforce" (<120% >100% AMI) income groups
- Faster than typical growth in median household income
- Significant growth in household in poverty especially for the senior population
- Prevalence of employment in "office" industries by Monroe residents
- High prevalence of carpooling, walking, bicycling and taxi as means of travel to work

It will be useful to consider some of these key demographic qualities when considering how the Village should grow in the future. Is modern "workforce" rental housing a real need in the Village of Monroe, to accommodate young people and allow them to stay in the community? Is there a need for additional affordable senior housing to help that growing segment of Monroe seniors in poverty? Should Monroe consider complete street design requirements for new development or redevelopment requiring adequate bicycle facilities and sidewalks? Does the prevalence of carpooling merit consideration for additional public facilities such as waiting rooms and drop off/pickup areas apart from the bus depot? Are there opportunities to team with area retail businesses and a private operator to institute a trolley/bus service for area employees to relieve traffic on local roads?

Many of these topics will be developed further as the Plan preparation progresses, and it may be necessary to supplement this report with additional demographic data as the steering committee digests this data and begins to explore and recommend policy.