III. Profile of the Region

*Photo by: Keith Perry, Hudson Valley Drone*

Ulster County has a rich natural, cultural and commercial history that continues to evolve. The County has experienced reoccurring periods of significant growth followed by subsequent decline and recovery since its settlement in the early 1600's. The region continues to improve its economic outlook as evidenced by increases in employment, improvements in the real estate market, and increases in sales and hotel tax receipts and the strengthening of its ties to the New York Metropolitan area. However, municipal tax caps and lack of growth in personal income continue to place strains on both municipal and family budgets with increases in housing costs outpacing income growth. Transportation availability and cost is also a major concern for many households. This underscores the need to rethink how mobility can be improved within municipal and family budgets in a manner that allows the region to remain competitive and sustainable.

At 1,124 square miles – an area comparable in size to the State of Rhode Island – Ulster County is a geographically diverse region. The County is characterized by a variety of mountain and valley zones interspersed between two primary features: the Hudson River Valley and the Catskill Mountains. Within these primary features are several minor zones, including the Shawangunk Mountain and Marlboro Mountain regions and the Rondout-Esopus Valley and Wallkill Valley regions. Ulster County's transportation system is heavily influenced by these geographic features. Early forms of freight movement included the Delaware and Hudson Canal (1828–1898), Ulster and Delaware Rail Road (1875–1932), the New York, Ontario & Western Railway (O&W, 1879–1957), and the Wallkill Valley Railroad (1866-1977). These critical corridors bisected Ulster County's valleys, ridges and mountain areas, opening up the largely rural interior of Ulster County and played significant roles establishing centers of commerce and trade throughout the county. These historic freight corridors eventually waned and gave - way to today's network of surface highways. They now form the backbone of County's trail system that links communities and the region.

Social, demographic and economic trends directly influence transportation planning. A clear understanding of the region's current characteristics and expected future trends will aid in the planning of a transportation system that meets the region's specific needs. These relationships have been described using a "Live", "Work", "Play" analogy. Most of the county lives along

The Four Corners. The Nation's last pre-Revolutionary Intersection is located in Uptown Kingston, NY. *Source: Governing.com*
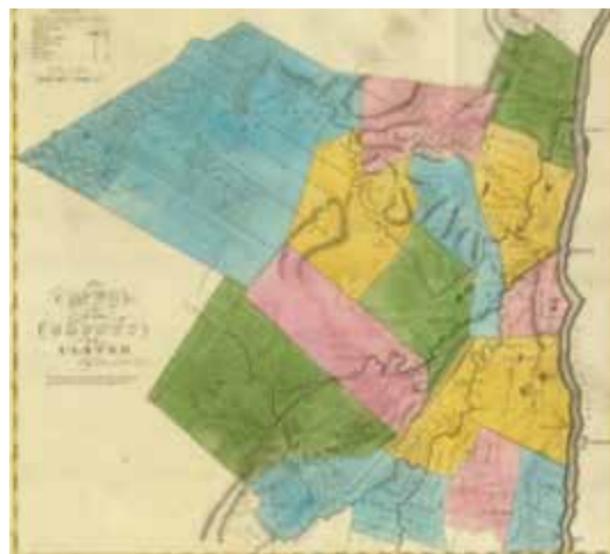
Ulster County, 1829. Originally published by David H. Burr. *Source: David Rumsey Historical Map Collection.*

Legend
Waterbody
Priority Growth Areas
Habitat Cores
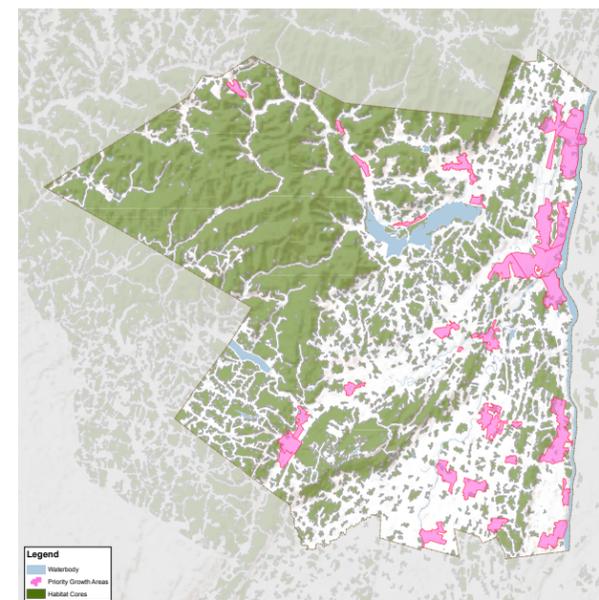
Activity Centers as depicted in the map above were identified in the Ulster County Planning Department Community Design Manual; it illustrates where major investment in transportation infrastructure will be necessary in the future.

river valleys – the Rondout, Wallkill, Esopus and Hudson - in the eastern portion of the County. These historic settlements are also future growth areas where investments in transportation infrastructure and transit will be necessary in the future. Similarly, places where people work are located in activity centers of villages and hamlets, in and around the City of Kingston. Outside of these activity centers, major road corridors are home to highway-oriented businesses. Few employment centers have developed on these corridors except for the Route 9W corridor in the Towns of Ulster and Saugerties in the northern portion of the County and the Towns of Marlborough and Lloyd in the southern portion of the County.
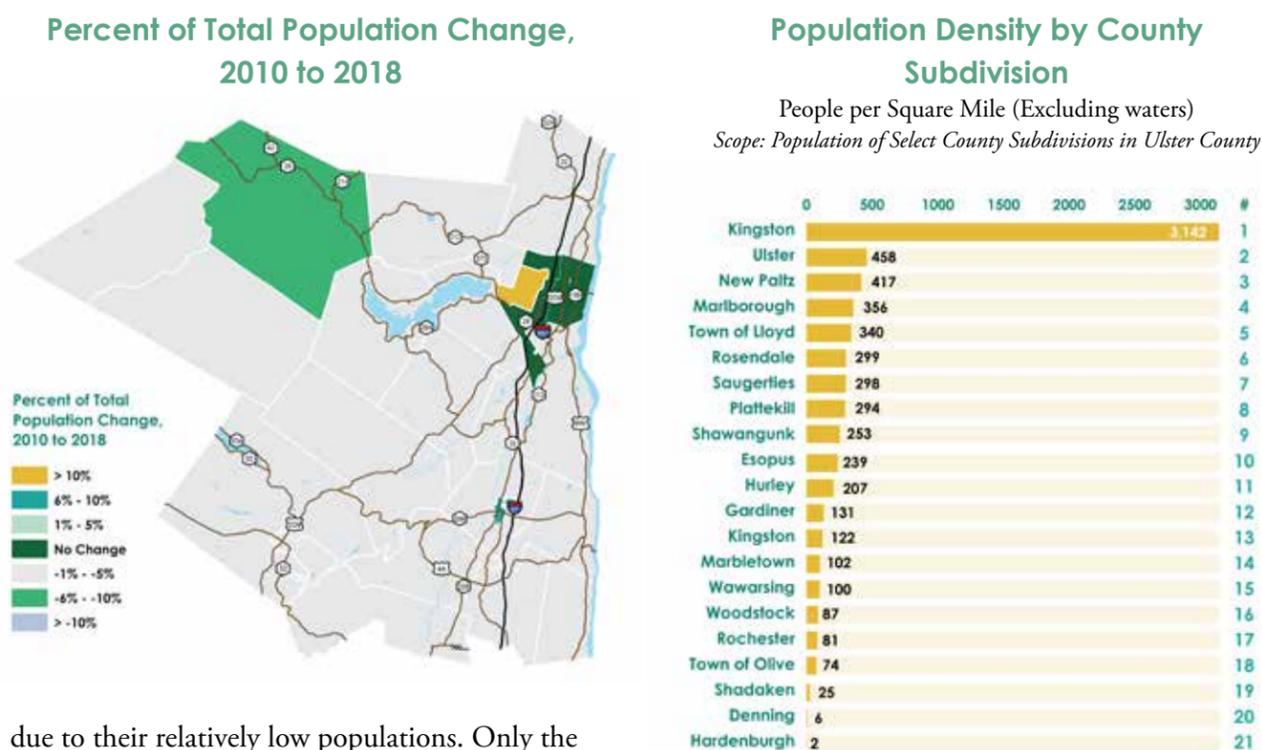
Ulster County is a four-season vacation destination. Its abundant open spaces, trails, access to water, festivals, and similar attractions offer a myriad of opportunities for residents and visitors. These resources shape the demand on the transportation system and its components. In response UCTC has created new opportunities to connect communities with an integrated non-motorized system and sought to address the challenges of peak volumes that occur on weekends and with drivers unfamiliar with the road environment.

POPULATION

According to the 2018 American Community Survey –the latest estimate of demographic statistics available – the population of Ulster County is estimated at 179,303, which is down 1.75% since the 2010 Census. Areas of high population density include the City of Kingston and Villages of Saugerties, New Paltz and Ellenville as well as the town centers and hamlets found throughout the valley areas of the county. One notable exception to valley population density is in the hamlet of Woodstock, where in 2010 the Kingston Urbanized Area was revised and expanded to include portions of this Catskill Mountain community.

As shown in Figure 3.1, local population decline has been low and experienced by most municipalities throughout Ulster County[i]. The most dramatic percent change in population by municipality occurred in the Towns of Kingston and Shandaken; however, the actual changes were relatively small with a loss of 301 and gain of 227, respectively. The changes in these two municipalities express as a higher percentage change

Figure 3.1: Ulster County Population Change, 2000 – 2018 and Population Density by Municipality

Percent of Total Population Change, 2010 to 2018

Population Density by County Subdivision

People per Square Mile (Excluding waters)
*Scope: Population of Select County Subdivisions in Ulster County*

due to their relatively low populations. Only the Village of New Paltz has seen positive growth from both 2000 to 2010 and 2010 to 2018. Past growth, 1960-1980, was fueled by in-migration due to the area's high quality of life and the location of larger manufacturing facilities in adjoining counties. More recent growth can be attributed to similar factors noting the rise of commuters traveling to employment not only in adjacent counties but also to the New York City metropolitan area.

An overview of historic population trends in Ulster County reveals a steady but declining growth rate from 1950 through to the 2010 decennial census. A strong 28% increase between 1950 and 1960 stands in stark contrast to the less than 3% increase between 2000 and 2010 (Figure 3.2) and the estimated 1.7% *decline* between 2010 and 2018.

An overall declining rate of population growth can be attributed to four primary factors: mortality, out-migration among older adults, a declining birth rate, and an inability to retain young people as they enter adulthood. As shown in Figure 3.3 below, the number of young people age 0-14 as a share of the total population declined to 17% in 2010, and this trend is projected to continue.

Ulster County is home to an increasingly "greying" population. Older cohorts show steady growth in the overall share of total population, even though outmigration is occurring as aging seniors continue to live longer lives and members of the 'Baby Boom' generation – one of the largest in American history – steadily transition into their retirement years in large numbers. The median age in Ulster County was estimated to be 43.3 years in 2018.

Figure 3.2: Ulster County Population Change, 1950 – 2018
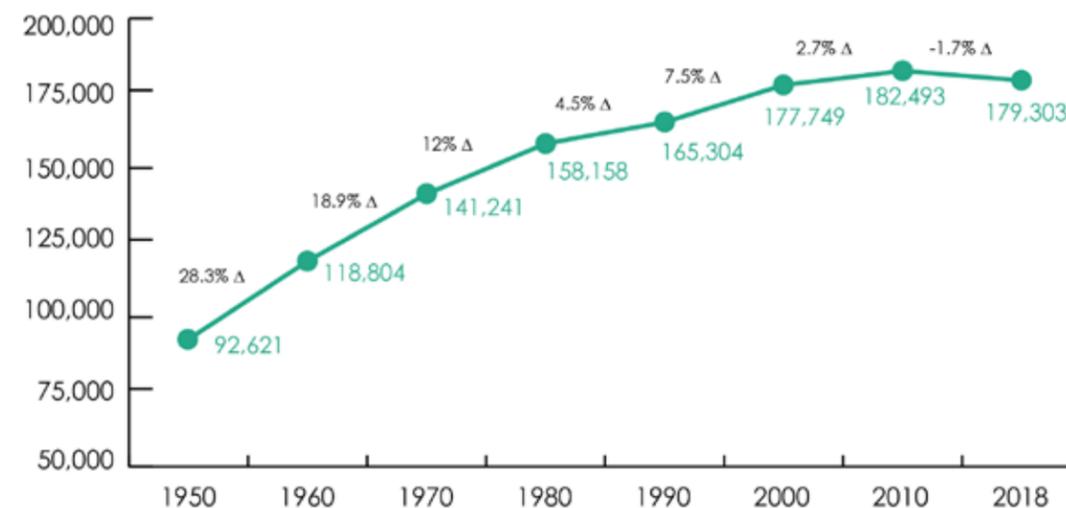
Cornell University's Program on Applied Demographics (PAD) projections of Ulster County's population continue to show a decline in population albeit at a slower rate. This change anticipates that in-migration will be greater than previously thought, although this will likely be from older individuals.

Finally, it is important to note that resident population in Ulster County is not indicative of the needs of the transportation system. With significant second home ownership, large and numerous camp grounds, a booming short-term rental market, and multiple state parks; transportation demand soars during the summer months with estimates as high as 50,000 additional people utilizing the transportation infrastructure on a daily basis.

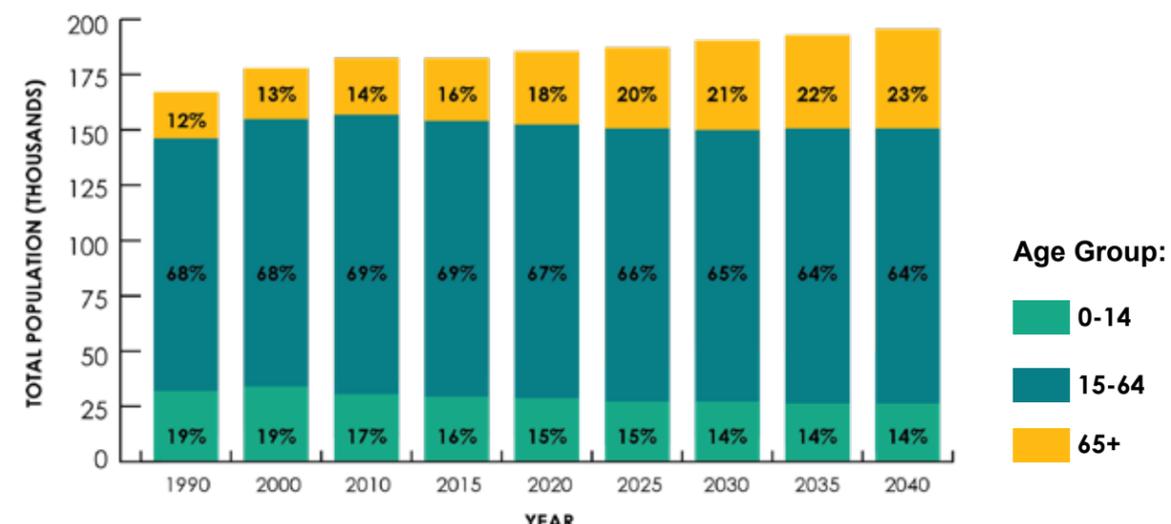**Figure 3.3: Ulster County Population Cohort Projections, 1990 – 2040**

Figure 3.4 illustrates the wide-ranging population estimates that have been produced for Ulster County by various demographic experts over the years. Older estimates tended to predict a steadily increasing population with recent estimates indicating the opposite trend. Five out of seven estimates are essentially steady with little change in total population in either direction for Ulster County over the next few decades. Population forecasts conducted by IHS Global Insights ('IHS Global 2013' in Figure 3.4) had been selected for use in the UCTC Year 2040 transportation demand model due to their relative restraint and consistency when compared to other forecasts for the MPO region.

Figure 3.4: Summary of Recent Population Estimates Completed for Ulster County
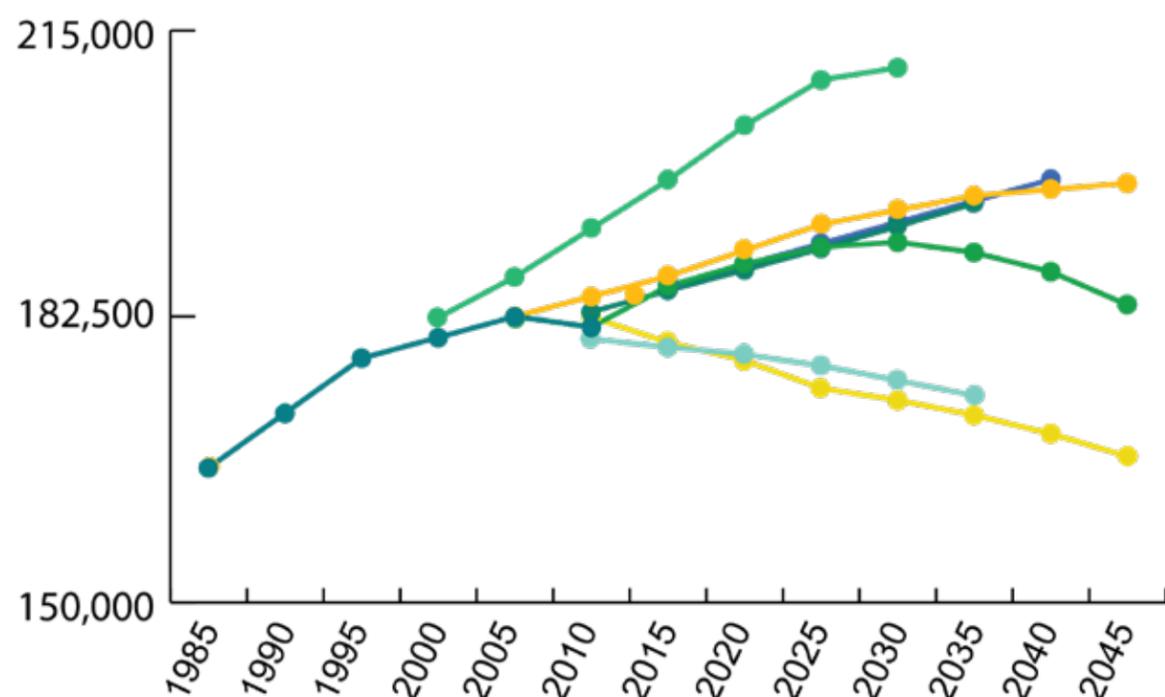
- Census (1950-2015)
- UCPB 2035
- Cornell 2040 (2018)
- NYMTC 2050 Interim Draft
- NYMTC 2050 SED
- IHS Global 2013
- IHS Global 2020
- Census Linear Trend (Prior 5 YR)

In general areas south of New Paltz are likely to see increases in population over time due to proximity to employment centers outside of the County while the City of Kingston area enjoys renewed interest due to costs, quality of life, and opportunities for networking with others from the metropolitan area. It should be noted that minority population especially the Hispanic population will continue to grow and that Ulster County borders two of New York State's fastest growing counties – Dutchess and Orange Counties. All three counties have close economic ties.

The UCTC faces a major challenge in the development and selection of reasonable and accurate population estimates as factors just beyond the region can greatly influence growth prospects. This is already seen in the aftermath of the 2008 recession and the ongoing response from the ability to work remotely. Nevertheless, the current trends discussed above suggest that a positive growth scenario is more likely to occur going forward. UCTC will continue to adjust its population estimates using its knowledge of the region and the data from the informed sources as noted in Figure 3.4.

RACE, DIVERSITY, & TITLE VI/ENVIRONMENTAL JUSTICE (EJ)

Title VI of the Civil Rights Act of 1964 prohibits discrimination by recipients of Federal financial assistance on the basis of race, color, and national origin, including matters related to language access for limited English proficient (LEP) persons. The principles of Title VI provide the core tenants of the 1994 Presidential directive on environmental justice (EJ). Executive Order 12898, Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations, requires the U.S. Department of Transportation to make EJ part of its mission by identifying and addressing, as appropriate, disproportionately high and adverse human health or environmental effects of its programs, policies, and activities on minority populations and/or low-income populations (collectively "EJ populations"). Environmental justice includes incorporating EJ and non-discrimination principles into transportation planning and decision-making processes as well as project-specific environmental reviews. EJ is therefore a Federal directive, and Title VI is one of the tools used by Federal agencies to implement this directive.

The guiding principles of environmental justice are:

▸ Avoid, minimize, or mitigate disproportionately high and adverse human health and environmental effects, including social and economic effects, on minority populations and low-income populations;

▸ Ensure the full and fair participation by all potentially affected communities in the transportation decision-making process; and

▸ Prevent the denial of, reduction in, or significant delay in the receipt of benefits by minority and low-income populations. [ii]

To carry out the Federal environmental justice directive in the UCTC planning area, UCTC uses six demographic categories as indicators. Four categories – those of race, ethnicity, income and English proficiency – are typically recommended by FTA and FHWA in the process of carrying-out an EJ analysis. In addition, UCTC examined the categories of age and physical ability in an effort to develop a comprehensive understanding of mobility-challenged populations in the Ulster County MPA. Data were derived from the 2018 American Community Survey five-year survey data.

Figure 3.5 illustrates the percent share that each category comprises of the total county-wide population. This share is then used to establish an EJ "threshold" that can be used to conduct a more detailed analysis at the census block or block-group level. [III] Any locations showing concentrations greater than the county-wide total are considered to be disproportionally high and should receive additional consideration during the transportation planning process.

As with statistics on population change, EJ indicators in Ulster County are somewhat skewed in certain locations due to group quarters such as prisons or college/university housing facilities. These include the State University of New York at New Paltz (located primarily in the Village of New Paltz), the Eastern and Ulster Correctional Facilities in the hamlet of Napanoch (Town of Wawarsing), and the Wallkill and Shawangunk Correctional Facilities in the Town of Shawangunk. This is perhaps most evident among the Minority Populations category (defined as Asian American, Black or African American, Hispanic or Latino, Native Hawaiian and Other Pacific Islander, American Indian and Alaska Native). The Towns of Shawangunk and Wawarsing show some of the highest concentrations of minority populations in the county, very likely due to the prison population in these areas. Outside of these locations, the City of Kingston reports some of the highest concentrations of minority populations, with nearly every Census block within the City showing concentrations near or above the county average of 20.3% minority in 2018 (Figure 3.5).

Figure 3.5: Groups Traditionally Under-Represented in the Transportation Planning Process, 2013 & 2018 (% of the Total Ulster County Population) [iv]
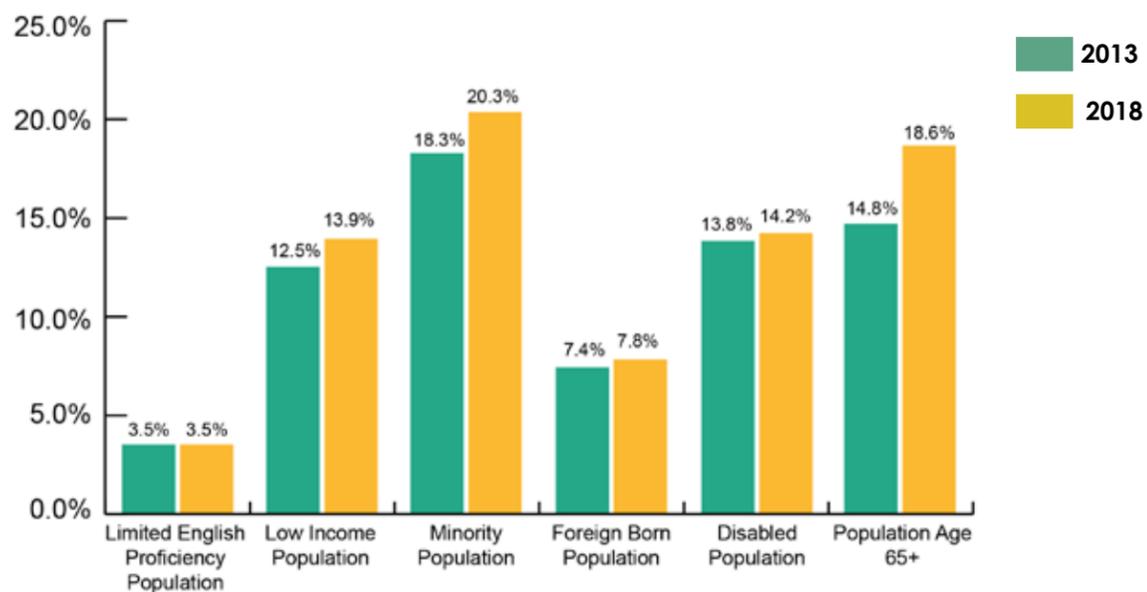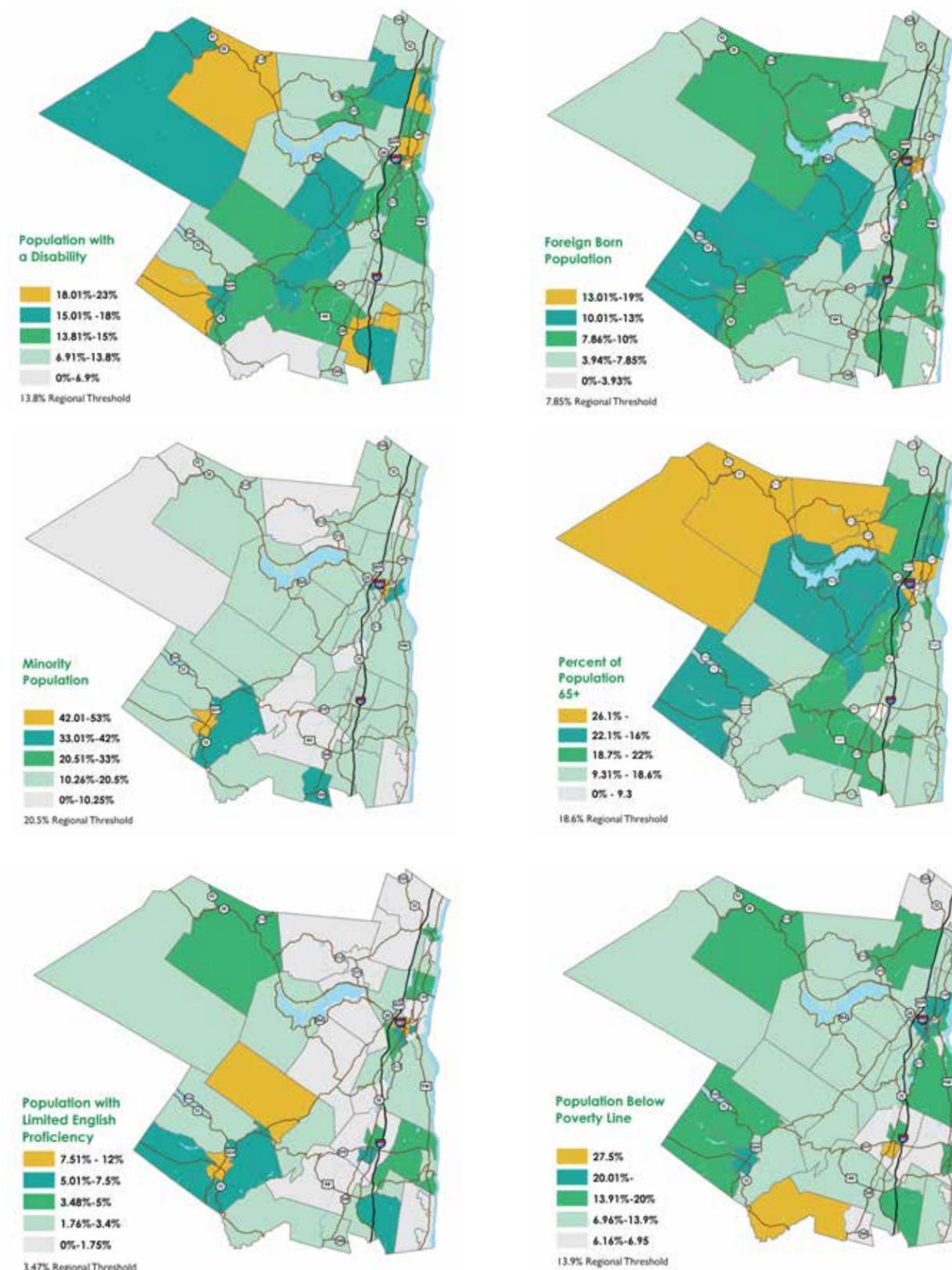

Figure 3.6: Groups Traditionally Under-Represented in the Transportation Planning Process by Location

LABOR AND EMPLOYMENT

The process of monitoring, managing and predicting future travel demand requires at a minimum basic details regarding local and regional employment patterns. The labor market of the United States in the 21st Century is as diverse as it has ever been in history, and it continues to evolve. This holds true for the labor market of Ulster County, which continues to adjust to the demands of the new economy. Peak period travel demand – a primary benchmark by which we rate the transportation system – is largely dictated by the morning and evening commute of workers traveling to and from their places of employment. This trend has been lessening somewhat as the labor market continues to diversify into one that features more flexible hours of employment, jobs that are no longer anchored to the traditional office space, and a willingness and ability of workers to travel farther for employment.

According to the Federal Reserve of New York:

"[J]ob growth in the greater Kingston area has been steady, but somewhat below the national pace in recent years. Employment in the leisure and hospitality sector has grown faster than overall employment, as the area is within a day trip from New York City and includes part of the Catskill Mountains, with its parks, resorts, and nature activities. The health and education sector has also added jobs to the regional economy, which has helped offset the loss of manufacturing jobs over the past few decades. [iii]"

Figure 3.7: Labor and Employment Snapshot of Ulster County [vi]
[vii]

Category	Mar 2020	Feb 2020	Mar 2019	Net Month	% Month	Net Year	% Year
Resident Civilian Labor Force	88,300	88,500	87,200	-200	-0.2%	1,100	1.3%
Employed	84,600	84,900	83,700	-300	-0.4%	900	1.1%
Unemployed	3,700	3,600	3,400	100	2.8%	300	8.8%
Kingston MSA Unemployement Rate	**4.2%**	**4.1%**	3.9%	**0.1**		**0.3**	
NYS Unemployment Rate	4.4%	3.9%	4.2%	0.5		0.2	
US Unemployment Rate	4.5%	3.8%	3.9%	0.7		0.6	

Unemployment rate in the Kingston Metropolitan Statistical Area, which includes the entirety of Ulster County, remains below the state rate and has continued to improve since the 2008 economic crisis. Concurrently, however, the county's labor force has decreased slightly since 2006, very likely a result of out-migration as well as from retirements as people age and chronically-unemployed workers permanently dropping out of the labor force. Figure 3.7 shows the most recent snapshot of labor data for the County.

As described by the New York State Department of Labor in their monthly labor profile for the Hudson Valley, for the 12-month period ending in March 2020, private sector employment in the Hudson Valley increased by 1,100 or 1.3 percent, to 88,300. DOL confirms that private sector job growth continues on a positive trend, with **steady growth in the construction industry as a key driver of jobs in the region.**

Food manufacturing is another industry experiencing strong job and wage growth. The outlook for New York's craft beverage industry is considered to be bright, with the number of breweries and distilleries increasing, and the trend is prevalent within the Hudson Valley. In addition to generating tax revenue and creating jobs, the expansion in the craft beverage industry has bolstered tourism and created business opportunities for local farmers with an increased demand for farm products, such as corn, grains and apples. [vii]

Mohonk Mountain House is one of Ulster County's most iconic tourism destinations and one of the region's biggest service industry employers.
*Source: MMH*

Accommodation is a broad industry within the hospitality sector that includes hotels and other businesses offering lodging services. Job growth in the industry is attributed to strength in the region's tourism industry and an influx of business travelers. The latest available figures from Tourism Economics, a consulting firm, show that direct visitor spending in the Hudson Valley was $3.66 billion in 2017, 3.6% higher than 2016's level. Employment in accommodation services (+19.1%) grew almost three times as fast as the average growth in all industries (+6.8%) from 2013 to 2018. However, the sector paid an average annual salary of just $32,600 in 2018 – the second lowest paying of the nineteen significant industries.

The Hudson Valley Region's January 2020 unemployment rate at 4.0 percent is ranked third among the 10 Labor Market Regions in New York State, trailing only the New York City Region (3.6 percent) and the Long Island Region (3.9 percent). For comparison within the Hudson Valley Region, the unemployment rate within the Kingston metro area was 4.2% in March 2020, compared to 5.0% in Sullivan County, 4.0% in the City of Poughkeepsie, 4.6% in the City of Middletown, and 5.5% in the City of Newburgh. [viii] Figure 3.8 provides a historical context of the labor force from 2005- 2019. While the labor force has seen significant recovery since the 2008 recession, it has been experiencing a long-term downward trend since it's peak in 2006. Overall unemployment during this period has experienced a steady rate of decline. The overall quality of jobs available in Ulster County continues to be a focus of Ulster County's economic development efforts. In 2011 New York State Department of Labor published its Significant Industries report for the Hudson Valley, providing a description of "priority industries" on which local workforce investment boards should concentrate their workforce development resources. Such significant industries were identified on the basis of job counts, wage levels, job growth (both net and percent) over the 2006-2009 period, and expected job growth based on industry employment projections through 2016. Priority industries that may have been designated by economic development or workforce development officials were also considered.

Figure 3.8: Ulster County Labor Force and Unemployment, 2005-2019 [ix]

Ulster County Unemployment **NYS Employment** **Ulster County Labor Force**
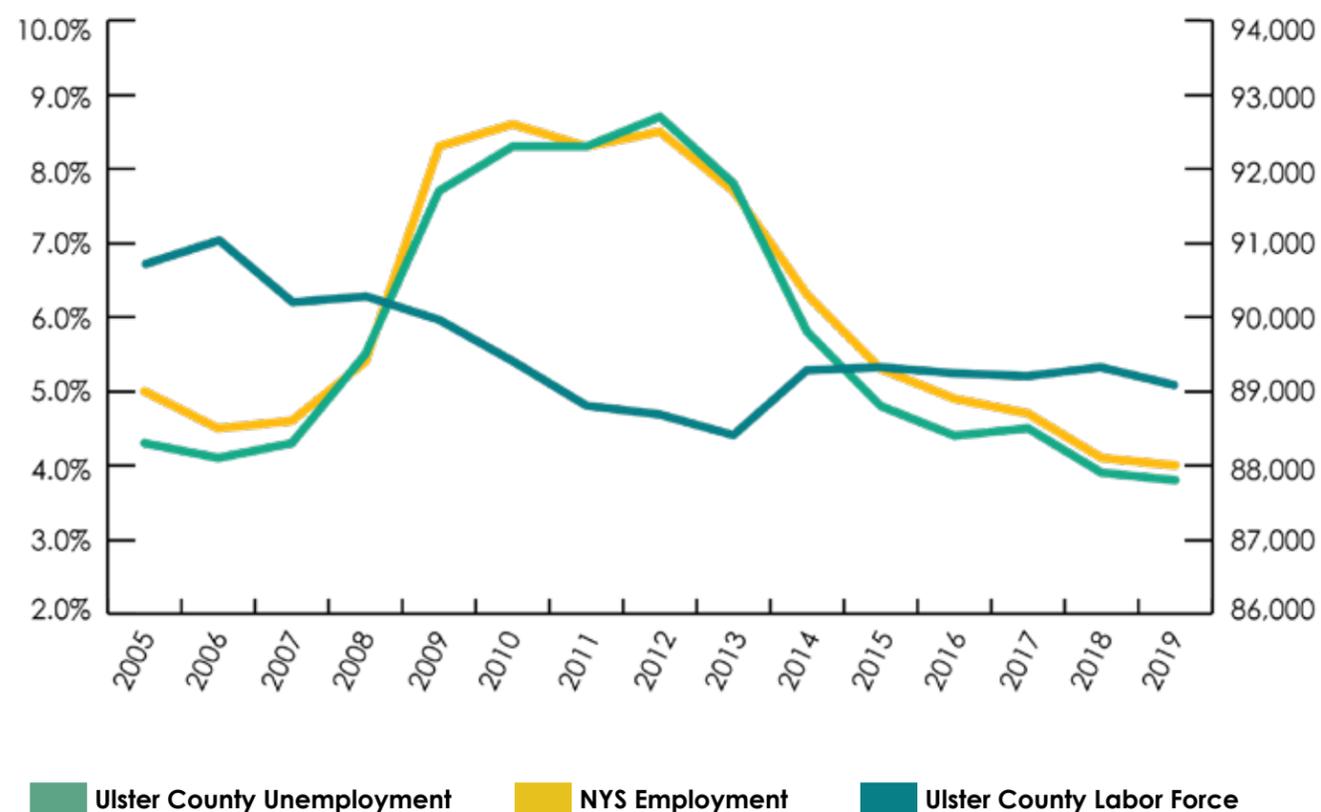
Significant industries identified for the Hudson Valley are listed below:

▸ *Construction:* the pending retirement of the Baby Boomers will contribute to more job opportunities. Local developers are hoping to take advantage of a strong housing market that is partially driven by relatively low interest rates and out-of-town buyers that have been priced out of the New York City housing market.

▸ *Manufacturing:* job opportunities will arise from two sources: several solar energy companies are expanding or relocating to the area, most notably Prism Solar Tech, and Solar Tech Renewables, and biotech companies are ramping up in the lower Hudson Valley area.

▸ *Transportation and Warehousing:* While not necessarily prominent industries in Ulster County, the region has grown as a transportation hub in large part because of its proximity to major highways, especially in Orange County.

▸ *Financial Activities:* Several New York City financial institutions have back-office operations in the region, most notably Morgan Stanley. Such industries have a large employment base and pay weekly wages that are well above the average all-industry weekly wage.

▸ *Professional and Business Services:* In recent months the sector has shown signs of a turnaround, as job losses have decelerated. As corporate profits gradually improve, so does the spending for these type of services, spurring a demand for office workers, computer specialists, engineers, accountants, lawyers and consultants.

▸ *Educational Services:* largest employment base of any jobs sector, although area schools are likely to face layoffs in the coming years due to declining enrollment and budget cuts.

▸ *Health Care:* Demographic changes fueled a demand for nurses, home health aides, medical assistants and other health care specialists.

▸ *Arts, Amusement and Recreation:* The industry had an above average employment growth rate (+11.9%) between 2013 and 2018 and is projected to grow by more than 37% through 2026. However, this industry's average annual wage ($29,900) was the lowest of the nineteen significant industries in 2018. The outlook for the industry is bright, as there are several projects within the industry currently in development. [x]

Figure 3.9: Ulster County Jobs by Industry Sector, 2013, 2016 & 2019 [xi]
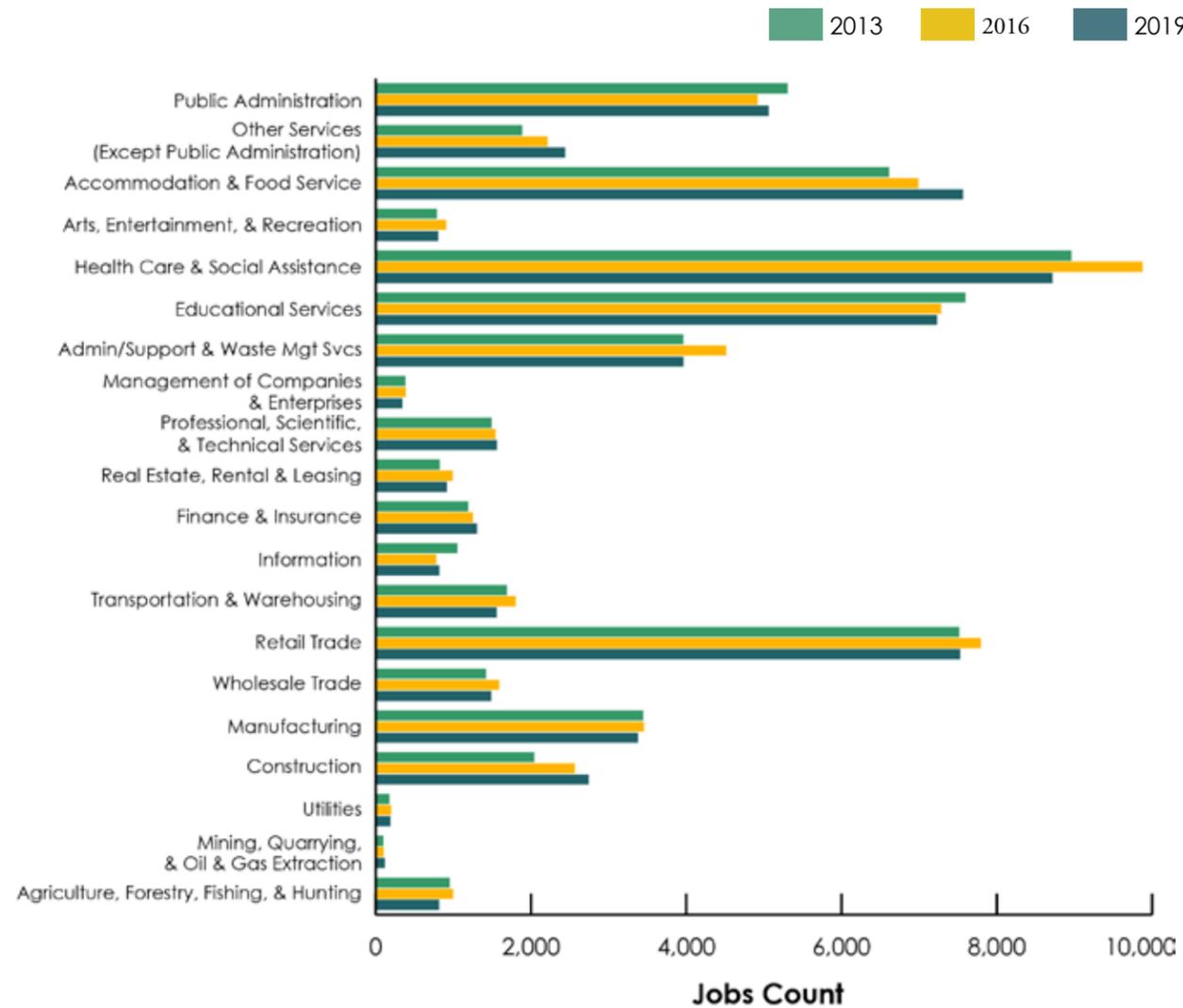

The top employment sectors in Ulster County include Health Care and Social Services, Retail Trade, Accommodation and Food Services, Educational Services, and Public Administration. The sectors showing the most notable gains in total employment share over time include Accommodation and Food Services, Construction, and Profession and Other Services sectors. Manufacturing, Educational Services and Retail Trade, while continuing to comprise large shares of total jobs in Ulster County, have shown steady decline between 2013 and 2020.

Of the top 50 employers in Ulster County, the majority are concentrated in the greater Kingston area, but the county's two largest employers – SUNY New Paltz and Mohonk Mountain House – are located in the greater New Paltz area and together create approximately 3,700 jobs. By comparison, 37 large employers in the Kingston area account for nearly 10,000 total jobs, while the Ellenville area reports only three firms or organizations that employ 200 people or more. When reviewed by industry classification, the areas of Health

Care, Public Administration, Education, Accommodation & Food Services, and Retail account for 81% of the county's top employers, or just over 16,000 employees.

A number of notable pockets of employment can be found outside of the major employment centers. These typically include town centers and hamlets along state or county routes, such as Wallkill, Napanoch, Kerhonkson, Marlborough, Boiceville, West Hurley/Woodstock, Rosendale and Saugerties. Locations of resorts can be seen in pockets of rural employment areas away from these centers.

Figure 3.10: Employment and the Top 50 Major Employers within Ulster County [xii]

Jobs per Square Mile
Value

Low: 0   High: 5,100

HOUSING [xiv]
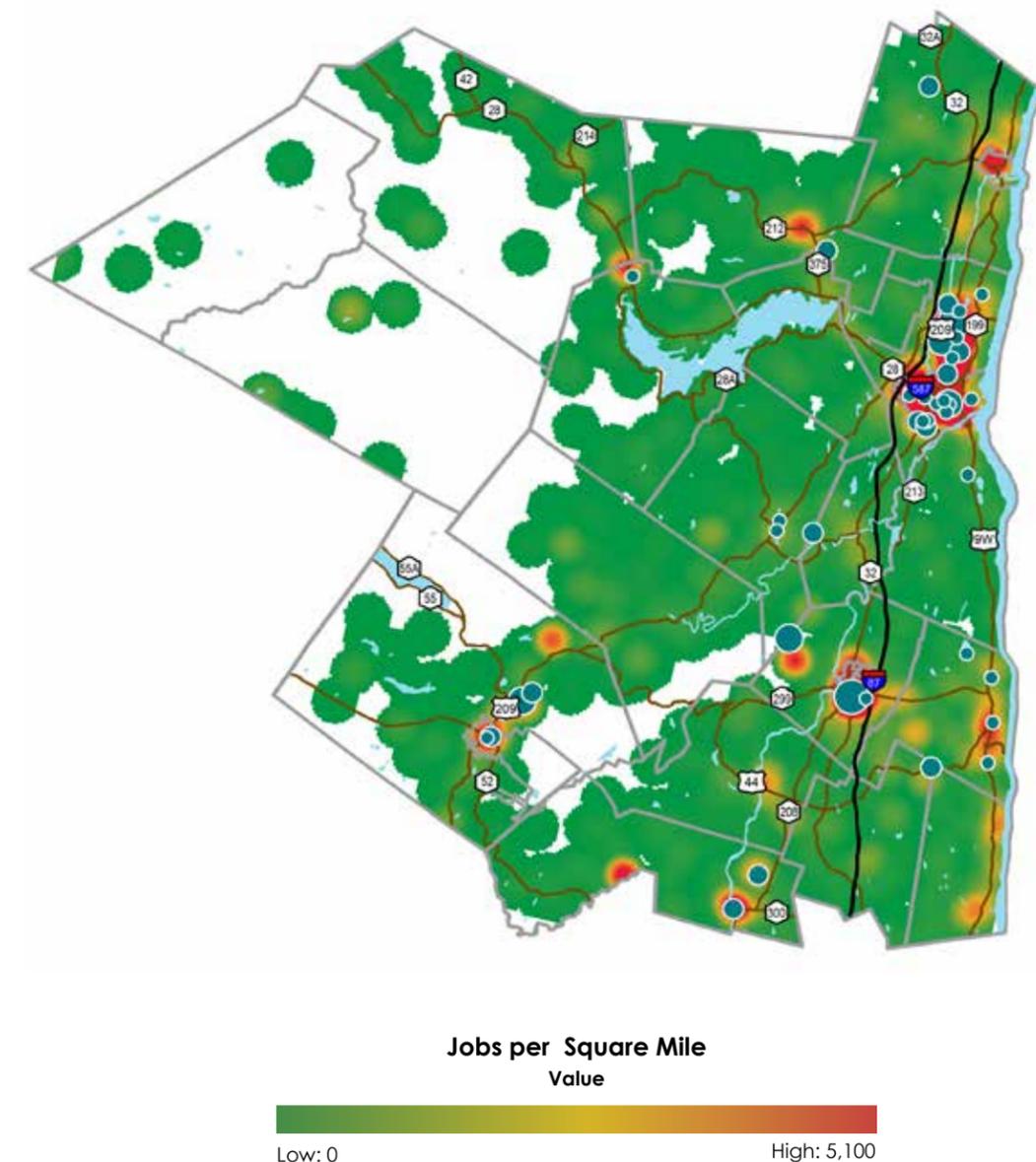
The national housing market experienced a rapid expansion at the end of the 1990s that continued through to 2005, but virtually all housing market indicators began to contract sharply around 2006 across the country due in part to the national housing and mortgage crisis. While the local housing market certainly suffered during the worst of the crisis between 2006 and 2008, it remained somewhat isolated from major "boom and bust" cycles seen in other parts of the United States. Existing single family home sales in Ulster County between 2011 and 2014 indicate that a housing market recovery is underway, although these numbers are still well-below the annual sales seen prior to the housing crisis (Figure 3.11). Another indicator of improving economic climate and is seen in Figure 3.12 with the increase in single family home construction. More recent data suggests that housing costs, both rental and owner-occupied, present a real challenge for the region's growth with over 40 percent of the households in the County now considered to be cost burdened.

Figure 3.11: Annual Existing Single-Family Homes Sold in Ulster County, 2005-2019 [xiii]
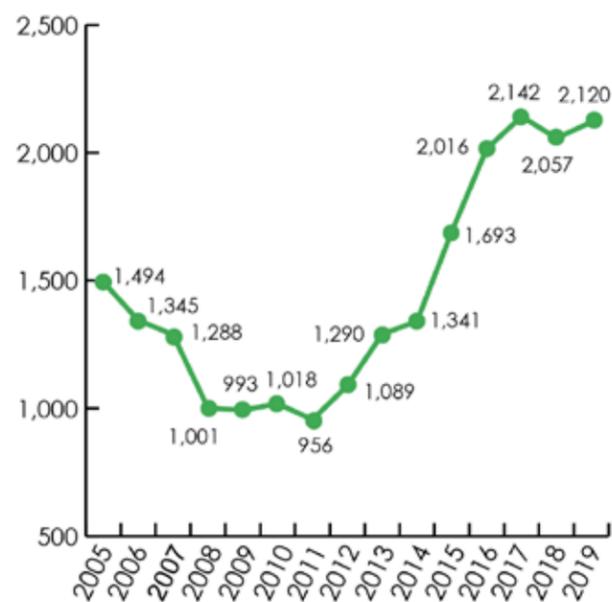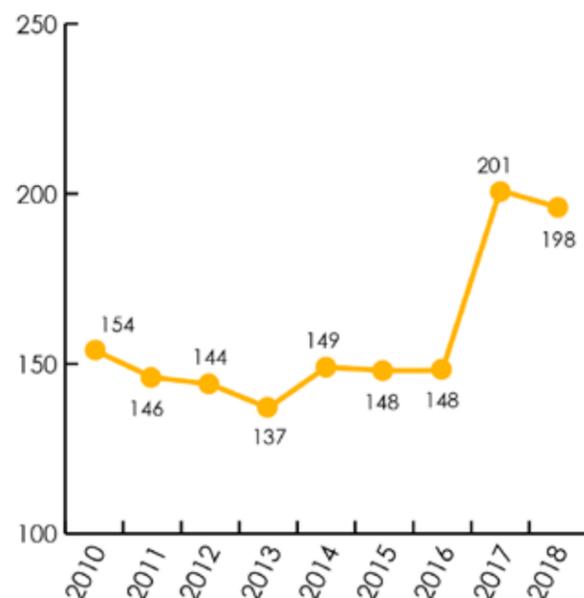

Figure 3.12: Residential Single Family Housing Permits, Ulster County 2010-2018

Overall, the total number of housing units in Ulster County has also been growing at a steady rate, showing a 7-8% increase between the past 2 decennial census counts. There are a number of factors at the local and regional level that can affect the vacancy rate of an area, including new construction, labor market

Figure 3.13: Ulster County Housing and Occupancy, All Units, 2013-2018 [xiv]

2013	# Units	Homeowner Vacant Rate	Rental Vacancy Rate
	83,559	16.4%	6.9%
2018	# Units	Homeowner Vacant Rate	Rental Vacancy Rate
	84,874	18.1%	5.3%

conditions, and median household income (which affects mobility). The reduction in household size and number of second homes contributes to the rather large increase in number of units as compared to the increase in population.

Vacancy status has long been used as a basic indicator of the housing market and provides information on the stability and quality of housing for certain areas. The data is used to assess the demand for housing, to identify housing turnover within areas, and to better understand the population within the housing market over time. As shown above, while overall homeowner vacancy rate is a healthy 18.1% in 2018, rental vacancy continues a steady decline, with rates as low as 1.1% in the Village of Ellenville and 2.2% in the City of Kingston.

Home prices in Ulster County tend to be above national and state averages: based on the 2018 American Community Survey, the median price of a home with a mortgage was roughly $233,900 in Ulster County, versus a nationwide median of $226,900. Home prices in the Kingston MSA, which had fallen by 30-35 percent during the slump (2007-09), have rebounded to a 2018 a median value of $233,900. [xv]

Window at Real Estate office with featured listings.

ANTICIPATED NEW HOUSING AND COMMERCIAL DEVELOPMENTS IN ULSTER COUNTY

There are numerous "major" developments (defined here as exceeding 10,000 sq. feet) in Ulster County that are at various phases in the approval process. Although the ultimate construction of some of these projects remains questionable, the LRTP assumes that housing and commercial projects will be completed within their build-out forecasts and are within the LRTP's planning horizon. Local traffic impacts resulting from major development projects are required to be addressed through the New York State Environmental Quality Review process; as such, no significant impacts to the transportation system in the immediate vicinity of the projects are anticipated. That said, regional traffic and transportation demand will grow if full build-out of the projects listed below is realized. This important factor is kept in mind as part of the traffic impact participation efforts of UCTC in the Ulster County referral process by using corridor growth percentages during the approval process. Implementation of system improvements is, however, difficult as the percent of traffic added by individual projects is usually only a small portion of the total traffic volume.

Below is a summary of the larger building projects (>10,000 square feet) currently being undertaken within the County along with the status and unit of square foot impact.

Figure 3.14: Anticipated Major Developments Pending or Underway in Ulster County [xvi]
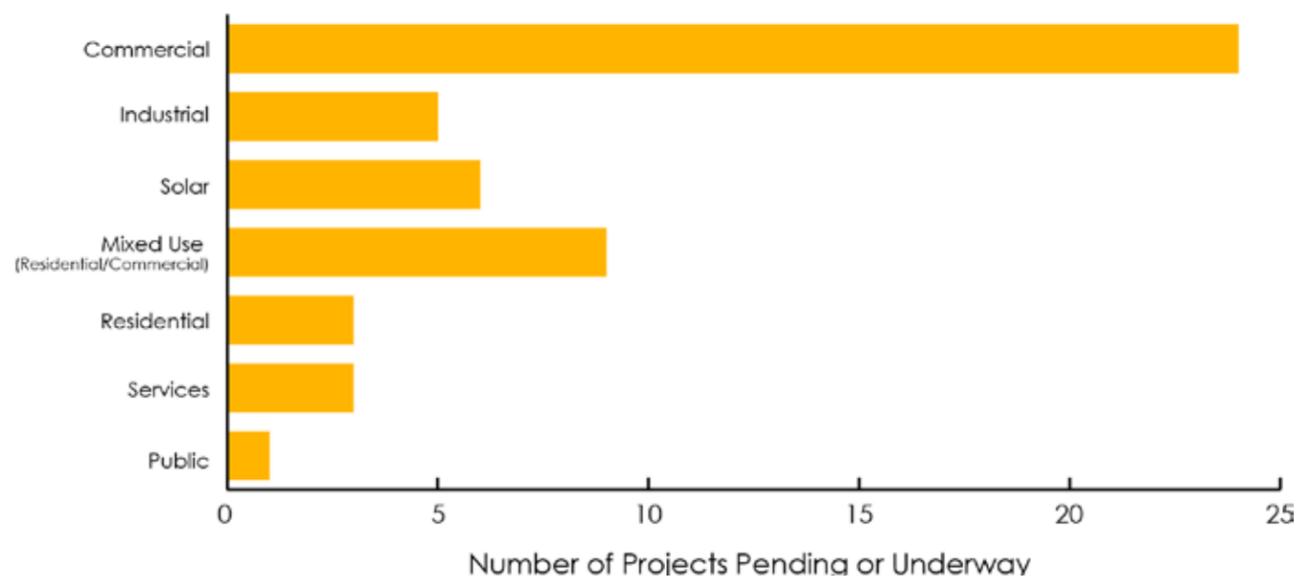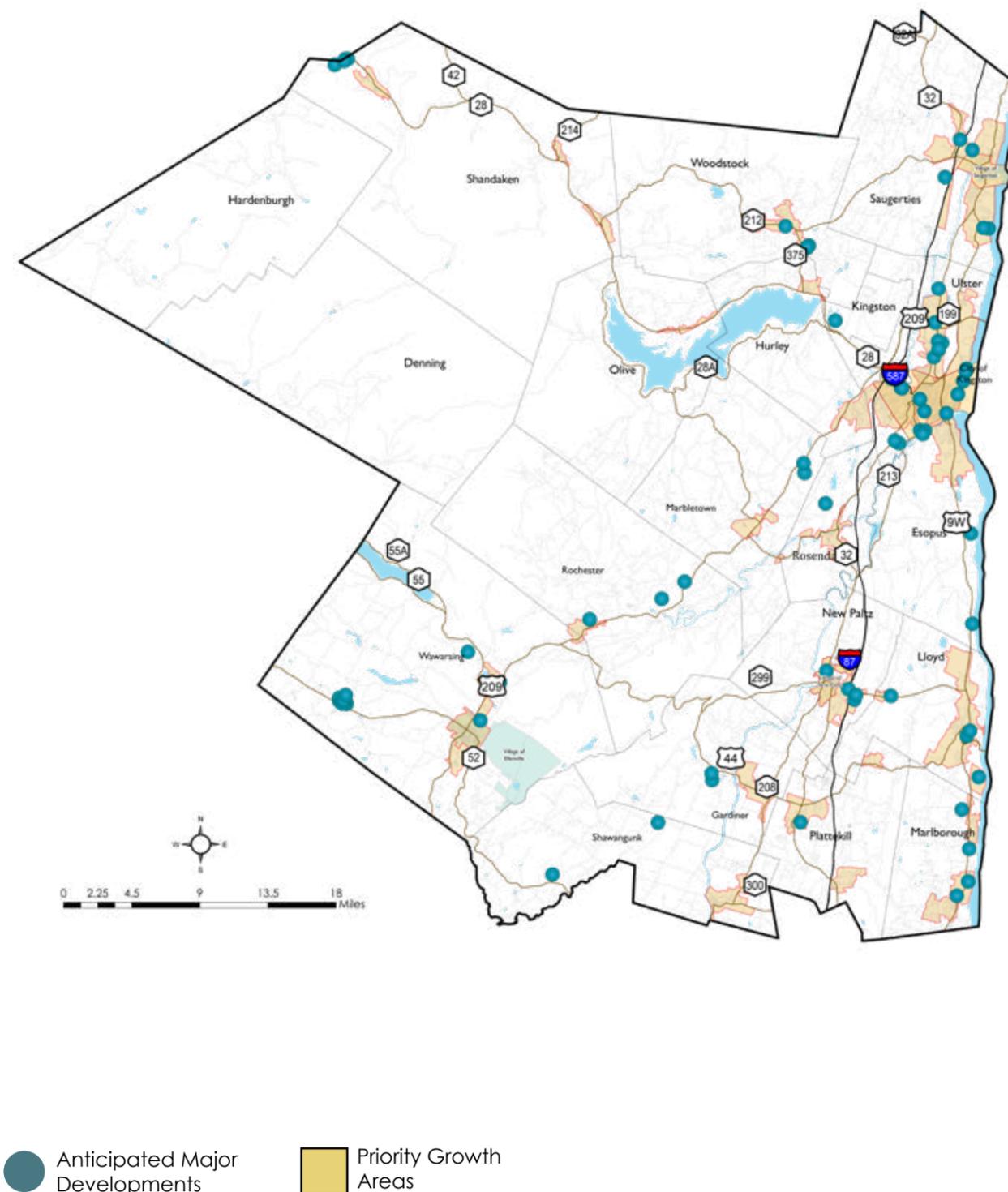

Figure 3.15: Anticipated Major Developments and Priority Growth Areas [xvii]

Anticipated Major Developments

Priority Growth Areas

[I] US Decennial Census of Population, Ulster County 100% count, Census year 2010 & 2018 ACS 5 Year Estimate. Figure 4.1 represents each municipality's percentage of the total absolute (both growth and decline) population change for all Ulster County municipalities, not simple decennial-year-to-decennial-year population change.

[II] US Dept. of Transportation. FTA C 4703.1: Environmental Justice Policy Guidance for Federal Transit Administration Recipients. 8/2012. Last viewed online 2/15 at http://www.fta.dot.gov/documents/FTA_EJ_Circular_7.14-12_FINAL.pdf

[III] The term "Limited English Proficiency" is defined by the US Census Bureau as any person age 5 and older who reported speaking English "less than very well." Racial and ethnic minority populations are defined as: Asian American, Black or African American, Hispanic or Latino, Native Hawaiian and Other Pacific Islander, American Indian and Alaska Native.

[IV] Minority and age data derived from Census 2010; all other data derived from 2013and 2018 US Census ACS 5 Year Estimates.

[V] https://www.newyorkfed.org/regional-economy/profiles/kingston

[VI] New York State Dept of Labor Labor Market Profile for the Kingston MSA, issued 4/21/20.

[VII] New York State Dept of Labor. Significant Industries, Hudson Valley, 2019. https://labor.ny.gov/stats/PDFs/Significant-Industries-Hudson-Valley.pdf

[VIII] NYSDOT. Local Area Unemployment Statistics (Not Seasonally Adjusted), March 2020 Labor Force Data – Hudson Valley.

[IX] NYSDOL. Unemployment rates and labor force for Kingston MSA; all values are annual averages.

[X] Significant Industries. NYSDOL 2019. https://labor.ny.gov/stats/PDFs/Significant_Industries_Report_0610.pdf

[XI] Quarterly Workforce Indicators (QWI) Data. U.S. Census Bureau. 2019. Quarterly Workforce Indicators Data. Longitudinal-Employer Household Dynamics Programhttp://lehd.ces.census.gov/data/#qwi. Data represent annual quarterly averages.

[XII] NYSDOT System Performance & Asset Management Bureau; infogroup.com business point data for establishments with 10 or more employees. 2019. Infogroup data are used under license agreement with NYSDOT. Longitudinal-Employer Household Dynamics Program. U.S. Census Bureau. 2017. OnTheMap Application. http://onthemap.ces.census.gov/

[XIII] New York State Association of Realtors Annual Existing Single-Family Homes Sold.

[XIV] US Census American Community Survey 5-Year Estimates - 2010, 2013 & 2018, Housing Characteristics, Ulster County, New York State (Table CP04).

[XV] US Census 2018 American Community Survey 5 Year Estimate, Table S2506 FINANCIAL CHARACTERISTICS FOR HOUSING UNITS WITH A MORTGAGE

[XVI] Source: Ulster County Planning Department

[XVII] Source: Ulster County Planning Department