

**CRYSTAL APPLE AWARD NOMINEE**

# Crosswinds makes impact in affordable housing niche

**By John Mason**

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As much of Hudson gentrifies, with affordable rents for people of average means becoming a dim memory, the city's newest housing project offers at least a partial solution.

Crosswinds, the 70-unit workforce housing development on Harry Howard Avenue, is one of the five nominees for this year's Crystal Apple Award, which will be bestowed this evening at the Columbia Golf & Country Club by the Columbia County Chamber of Commerce.

Crosswinds is anticipating its first tenants will

move in toward the end of March, developer Bruce Levine said.

The three northernmost buildings, closest to Hudson Middle School, plus the community building will open at that time. These buildings will include 22 units of housing.

"Applications are coming in almost daily," Levine said. "But the review process takes so much time. We may have more people ready for March, or they may get pushed to April."

By June, they expect to be 100 percent open.

Levine said "a vast

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Robert Ragaini/Hudson-Catskill Newspapers

**Crosswinds Workforce Housing is one of the nominees for the Columbia County Chamber of Commerce's Crystal Apple award, which will be presented Friday.**

# Housing

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majority of the applications are from Hudson, with a good cross-section of the area's different employers, the city's different wards and the immediately adjoining areas of Columbia County."

The applicants come from various age groups as well, he said.

"We've gotten a fair number of retired folks and couples without children," Levine said. "It's not just families with kids. A few single people have applied. It's across the board."

Levine called Crosswinds "truly one of the most effective first-time homebuyer programs." This is a mysterious statement, since it's for renters, but he explained his logic this way:

"Let's say you have a family of three with an income of \$28,000. As their income increases, their housing costs will stay somewhat static," he said. "So, as you earn more, you're able to save more, with the eventual plan of transitioning to a first-time homebuyer."

The maximum rent at Crosswinds can never exceed a percentage of the area median income. This year that income, for a family of four, is \$61,800, up from last year's \$60,100, so the maximum rent will also increase slightly.

The range of incomes eligible for Crosswinds is from \$17,000 to \$40,100. Once a person is living at Crosswinds, there is no penalty if his or her income goes up.

The income limits are \$26,000 for one person; \$29,700 for two people;

\$33,400 for three; \$37,100 for four; and \$40,100 for five.

The complex will include one-, two- and three-bedroom units that all come equipped with heating and air conditioning, dishwasher and kitchen appliances as well as hook-ups for a washer and dryer. In addition, there are community laundry facilities, an education room with computers, a community room with a kitchen and two multi-purpose rooms. All households will have high

speed Internet access with no charge for usage.

According to the Chamber of Commerce, Crosswinds' \$8.5 million construction project has had a major impact on the local economy. Local companies like Colarusso Sand & Gravel and Dunn Builders in Greenport, and Paul Szafran Carpentry in Hudson have been hired. In addition, half a dozen local people are working on the project, and large work crews from out of town are filling local motels and restaurants.