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Good homes within easier reach

Governor participates in recognition of builder's vision for work-force housing

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HUDSON -- Stacy Hingle works at Dunkin' Donuts. She's not poor, but she's far from rich.

For many months, Hingle, 37, thought there might be no place in Hudson for her, as she searched long and hard for an apartment where she could live with her 71-year-old mother.

Many apartments in the Columbia County city were beyond her means. Those she could afford were in rundown buildings or neighborhoods she considered unsafe. And Hingle was told she didn't qualify for low-income housing because her pay and her mother's social security benefits exceed income limits.

Then she found Crosswinds at Hudson. "This is for the working class," Hingle said.

Crosswinds is so-called "work-force housing," priced for people who work but still struggle with housing costs. Hingle pays \$650 monthly for her two-bedroom rental.

The 70-unit complex opened in the spring, but its debut was celebrated Tuesday by state officials, including Gov. David Paterson, who called Crosswinds a model that could be duplicated in other areas where affordable housing is hard to find.

Saratoga Springs, for example, is frequently mentioned as a city where work-force housing is appropriate. The average monthly apartment complex rent in Saratoga County is \$867, according to Sunrise Management and Consulting, a Latham company that monitors the rental market.

"There's a tremendous need," said Julie Hoxsie, executive director of the Saratoga County Economic Opportunity Council, an agency that aids the working poor. "We have a lot of service workers who can't afford to live here."

That Crosswinds opened in Hudson is no accident. The city in recent years has seen investment that has remade parts of it into a tourist and restaurant hub. Paterson likened the changes in Hudson to what has happened in Harlem, the fast-changing New York City neighborhood where he has long lived.

"Hudson is getting gentrified," said Clyde Wilburn, 34, who lives at Crosswinds with his wife and three children. "People are making the city look nicer, but there are a lot of people who can't afford to stay."

Wilburn pays \$805 for a three-bedroom unit. He said he couldn't have gotten so large or nice a unit at that price elsewhere in the city, and noted the complex on Harry Howard Avenue is within walking distance of several schools.

The project's developer said the centralized location is also no accident.

Bruce Levine, president of 3d Development Group LLC of Amherst, said building work-force housing close to where residents work and send their children to school is vital, especially in an era of high fuel prices.

He said the \$12 million Crosswinds project largely was funded by the sale of nearly \$10 million in federal tax credit to private investors. State money did not contribute to the project, he said.

The development looks much like any other apartment complex. Its nine two-story buildings, painted in tasteful shades of blue, tan and green, are separated by lawns and parking lots, and there's a community building designed as a meeting place for residents.

But unlike most other complexes, Crosswinds is limited to those earning no more than 60 percent of the area's median income, or \$37,100 for a family of four.

"For some of our tenants, this is an opportunity for them to live and work where they were raised," Levine said.

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