



Our Home Town: Liberty

Developing a vision for housing that respects neighbors, supports families, protects the environment, and builds quality of life for all



Scene setter:

Liberty holds the charms and the scars of nearly two centuries of tourism booms and busts – the product of the ebbs and flows of escape trends from the hustle and bustle of NYC.

We may always be exposed to the moves and muscle of the Big Apple, but Liberty's most successful times as a community came from embracing Liberty as a destination from elsewhere. How will we next succeed?



Yeager Mansion, Chestnut St.



Walnut Mountain House



Contents

- A quick historical perspective
- Current state of housing in Liberty
- Options available and potential priorities

J.C. Young Fire Company No. 1, Summer Clambake

Why does our history matter?

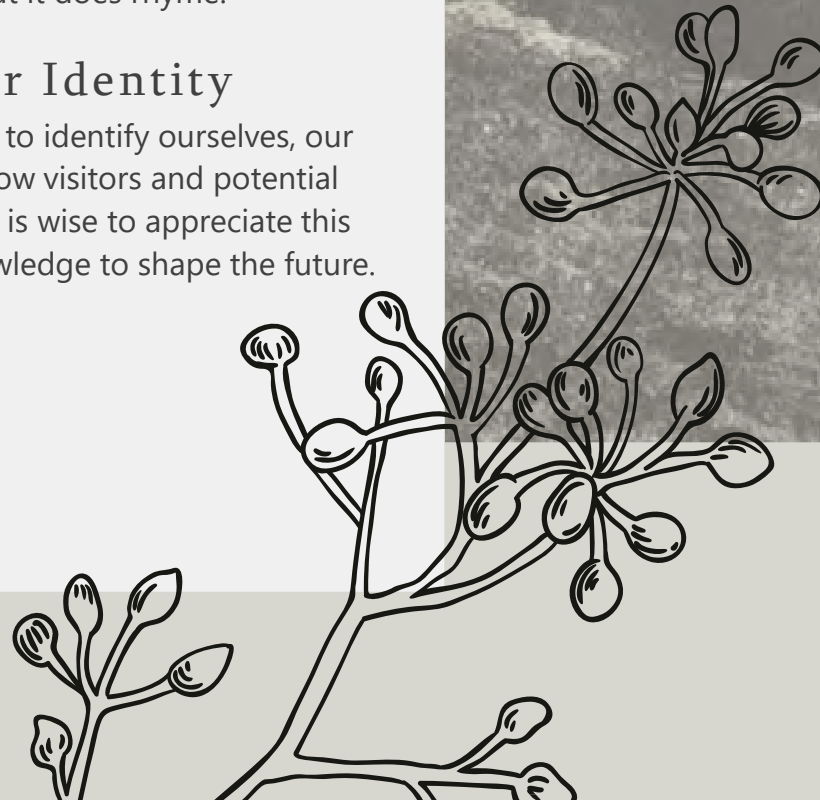
Understand Trends

Our town has long been subject to much broader domestic economic and tourism trends. This is highly likely to continue. As the saying goes, history does not repeat itself, but it does rhyme.

Appreciate Our Identity

No matter how we want to identify ourselves, our history helps to frame how visitors and potential new residents view us. It is wise to appreciate this reality and use that knowledge to shape the future.

Witch Head Rock, Walnut Mt., LIBERTY, N. Y.



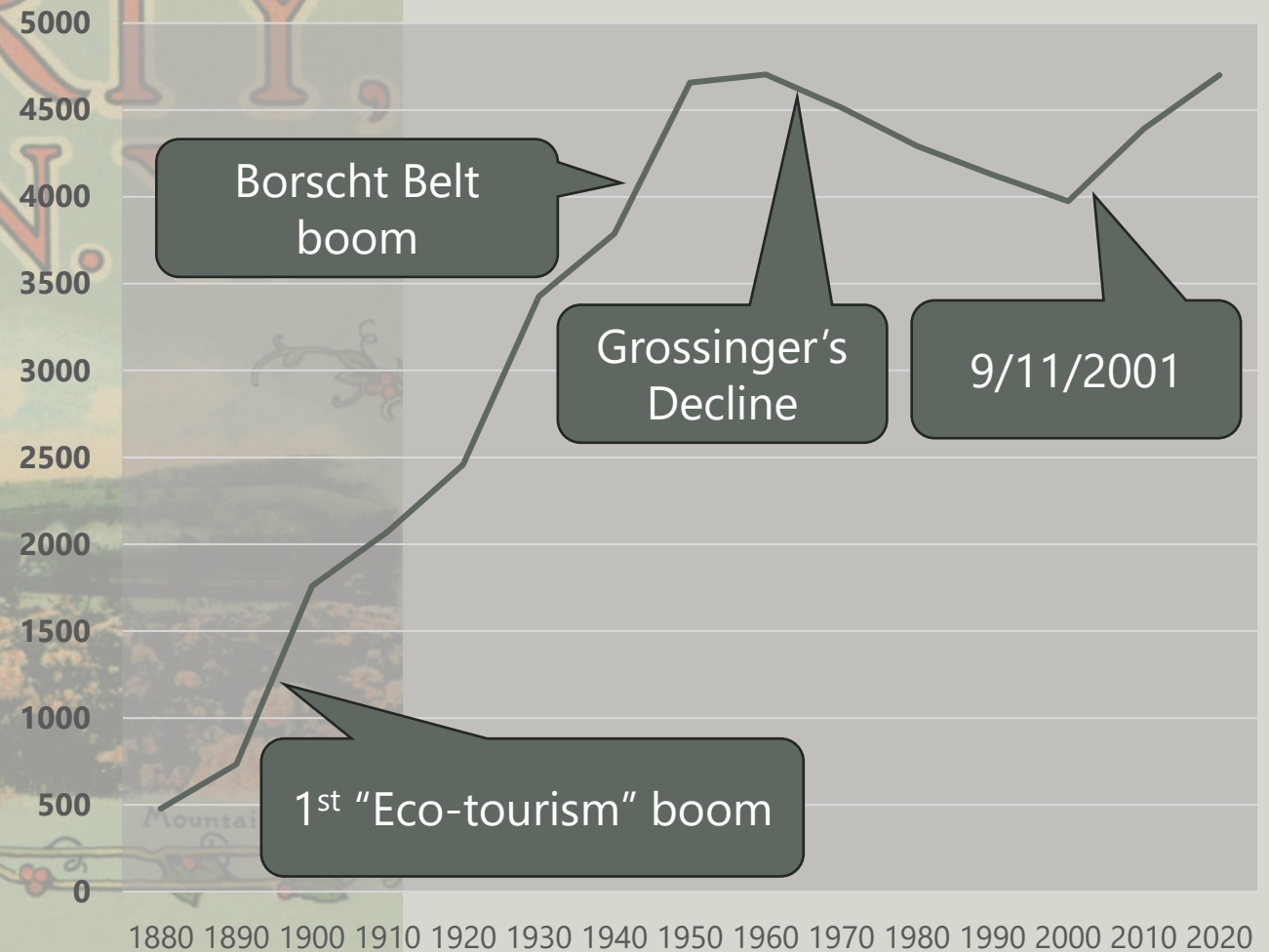
A closer look at our history:

From our original tourism boom in the late-19th century when city-dwellers came to the Catskills on the O&W seeking fresh air and miracle cures to the glory days of the Borscht Belt, Liberty grew as a destination.

Although recent broader narratives emphasize out-migration from New York State as a whole, Liberty's population decline appears to have halted at the turn of the 21st century.

Unfortunately, as we all can see with our own eyes, the homes that were built through the peak of the Borscht Belt era are getting "tired" and renovations and new construction have not accompanied our post-9/11 growth.

Village of Liberty Population 1880-2020



—Village of Liberty Population (Source: US Census)

Current State of Housing in Liberty

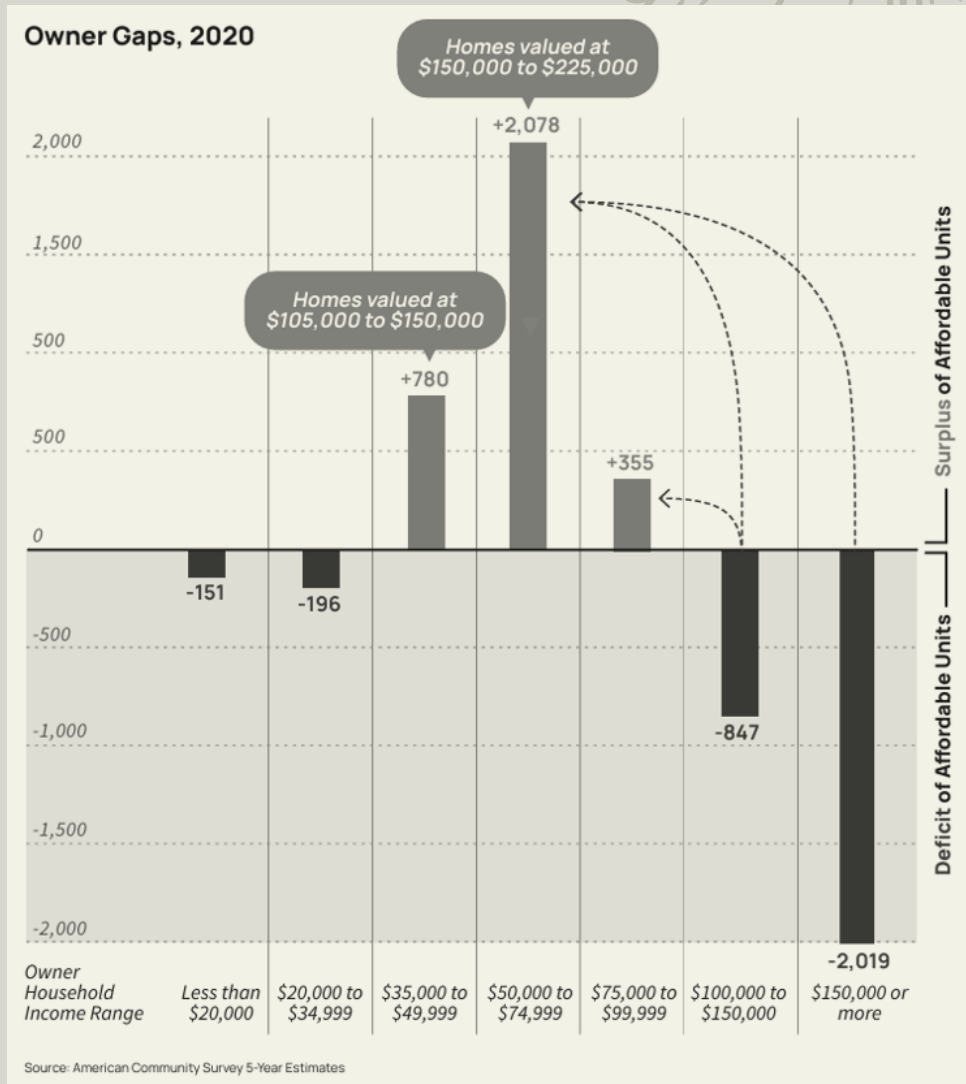
- What inflation in our housing market looks like
- Our “compressed market” and its impacts
- Tax exemptions – not what you think
- County’s unsolved homeless challenges are placing added burdens on the Village.

Bottom Line Up Front: *We have some complex problems to confront. They are solvable, but there are no “silver bullet” solutions.*

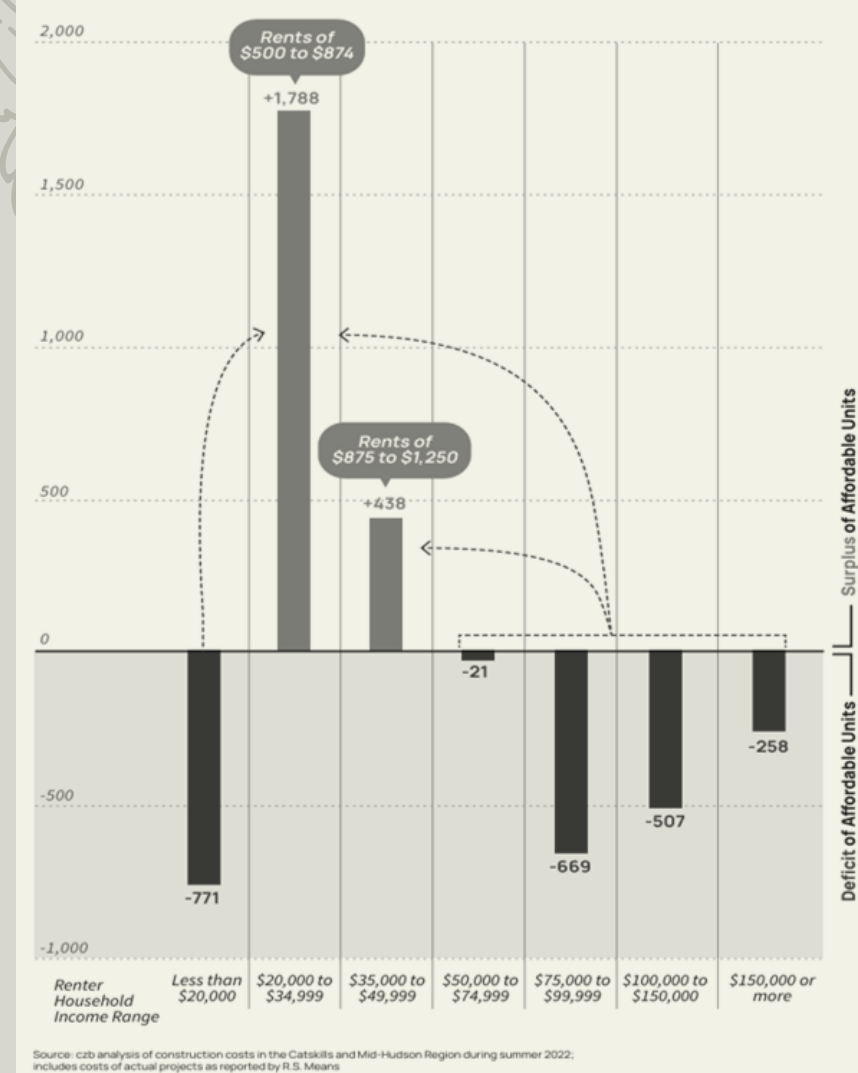


Problem #1: Our local housing stock is “squeezed”

Sullivan County Housing Market



Sullivan County Rental Market



As evidenced by the charts at right:

In Liberty, and in Sullivan County in general, our housing market is “squeezed” such that it is very difficult for families with very-low incomes and also middle-class income levels to find housing and rentals in their price range.

This is forcing our poorest neighbors to pay far more than they can afford, and it is preventing young professionals from being able to raise a family, unless they are willing to go all-in on a fixer upper.

Problem #2 – Home prices have risen faster in Sullivan County than the rest of the Hudson Valley

								2025-2026		2019-2026	
2019	2020	2021	2022	2023	2024	2025	2026	\$ change	% change	\$ change	% change
\$130,000	\$163,500	\$222,000	\$268,000	\$259,000	\$280,000	\$334,950	\$329,000	(\$5,950)	-1.8%	\$199,000	153.1%
1,310	1,222	860	849	361	363	398	415	17	4.3%	(895)	-68.3%

Median Home Price

Inventory of Homes
for Sale

What do these statistics tell us about our community?

- **First-time homebuyers have been priced out of the market.** Specific wage growth numbers are difficult to pin down, but NY counties saw roughly 2%-8% annual wage growth in the 4th quarter of 2025. While home values cooled off last year, wages are not keeping up with 153% growth in home values since 2019.
- **Demand far exceeds available inventory.** The inventory of homes for sale is roughly 34% of what it was prior to the pandemic.

IMPORTANT: Terms like “affordable” and “workforce” housing are often misinterpreted. In our current political, legal, and financial environment, developers need to “stack” capital to get profitable projects moving by including different incentives into their plans. Many believe that these terms equate to “Section 8” or undesirable projects like the brick high-rises that have become infamous in NYC. In fact, these projects often have a mix of subsidized and market-rate housing to ensure neighborhood are inclusive, resilient, and well-maintained. Therefore, it is essential that, as our comprehensive plan develops, everyone takes care to remember that building more housing is both necessary to control everyone’s costs and good projects will support different income categories.



A few words about tax and fee exemptions...

An important issue, clouded by a popular local myth



Exemptions - What the Data Tells Us

According to 2025 data from Sullivan County's Real Property Services Office, there are a total of 6,408 parcels in the Town and Village of Liberty. 1,776 have some sort of exemption (27.7%) and 285 (4.4%) are wholly exempt from property taxes. In general, municipalities are considered healthy when less than 30% of properties are off the tax rolls. About 2/3 of the exemptions (1,197) are either STAR or Veteran exemptions. **As a percentage of total parcels, those exempted for religious purposes are a mere 1.2% of the total tax base.**



Targeted Property Tax and Permit Relief *can* Generate Growth

Creating a local property tax and/or permit fee-relief program for owner-occupants who work in essential fields such as education and healthcare. Since New York already uses property-tax exemptions and abatements in housing policy, Liberty could build a local pilot that targets modest-income homeowners and rewards long-term residency and community service. Consider school property tax credits for LCSD employees who commit to living in the school district.



PILOTs – Risky Business?

Payments in lieu of taxes (PILOTs) are funds paid to municipalities by businesses who are exempted from taxes for certain periods of time, often established locally by the Sullivan County Industrial Development Authority (IDA). While PILOTs are useful tools for attracting new business, poorly negotiated agreements can leave residential property owners carrying an excessive tax burden. While everyone rightfully wants to see that it's easy for folks to find jobs, this must be remembered as projects at the Frito-Lay/Ideal Snacks plant and Grossinger's pick up steam.

A background illustration of several long, slender leaves with fine, parallel lines representing veins. The leaves are rendered in a dark gray color against a slightly lighter gray background, creating a subtle, artistic pattern.

Options and Priorities



An Important Balance to Strike: encouraging growth, while preventing sprawl

All based on one important assumption: Because inflation will always exist over the long term, preserving status quo result in increasing tax burdens. Stagnation leads to decline.

Residential Growth Benefits

As the natural course of inflation stresses the tax base, **growth protects current residents from tax levy increases.**

New investment enhances the built environment by putting money for rehab, reno, or demo into properties that have fallen into disrepair. This creates a virtuous cycle by encouraging young families to stay in Liberty or return home after gaining education and experience.

Growth is most definitely a “chicken vs. egg” proposition. People often remark that they would like to see more services, especially healthcare, in Liberty. **It is very difficult to bring in new commercial and industrial opportunities if a community is not also willing to allow new residential.**

Sprawl Risks

Sprawl stresses existing infrastructure and creates demand for more pipeline, wires, electrical substations, pump stations, etc.

- This increases public works spending and raises property tax burdens

Sprawl harms the natural environment by growing the network of roads required to get residents from one place to another.

- Increased road congestion leads to poorer health outcomes
- Also harms our “rural character” by growing the built environment at the expenses of our beautiful surroundings and farms that should be protected for future generations

Sprawl inhibits the growth of community by creating unnecessary separation between neighbors and making it necessary to have an automobile to access key services.

Where do we begin?

Our challenges are significant, but not insurmountable!



Focus on Rehabilitation

Support the Sullivan County Land Bank by getting more blighted properties and vacant parcels into the Land Bank. Leverage the Land Bank's tools to rehabilitate problem properties.

Also, step up code enforcement and get the community involved in events like the "Rock the Block" event Sullivan Renaissance did in 2019.

Consider forming a Blight Task Force to work on this issue on an ongoing basis.



Ensure Plans Consider "the Chicken and the Egg"

Ensure the joint comprehensive plan is holistic and is implemented that way. There is a natural human tendency to focus on the most attention-grabbing issue over the seemingly mundane. Plans to improve the Town and Village must incorporate the various components of the comprehensive plan.



Say, "YIMBY!"

The Sullivan County Legislature has, for many years, proven it is unable to act on the challenge of homelessness. As one of the two Villages in the County with low-rate hotels operating, Liberty has borne an outsized portion of the burden of sheltering the homeless. It is in the interest of both public safety and main street beautification to pursue the construction of a shelter which provides those most in need with safety, structure, and a clearer path to permanent housing.



Options to Stimulate *Responsible* Growth



Targeted Property Tax Relief

Create a local property tax and/or permit fee-relief program for owner-occupants who work in essential fields such as education and healthcare. Since New York already uses property-tax exemptions and abatements in housing policy, Liberty could build a local pilot that targets modest-income homeowners and rewards long-term residency and community service. Consider school property tax credits for LCSD employees who commit to living in the school district.



Explore Innovative Permitting

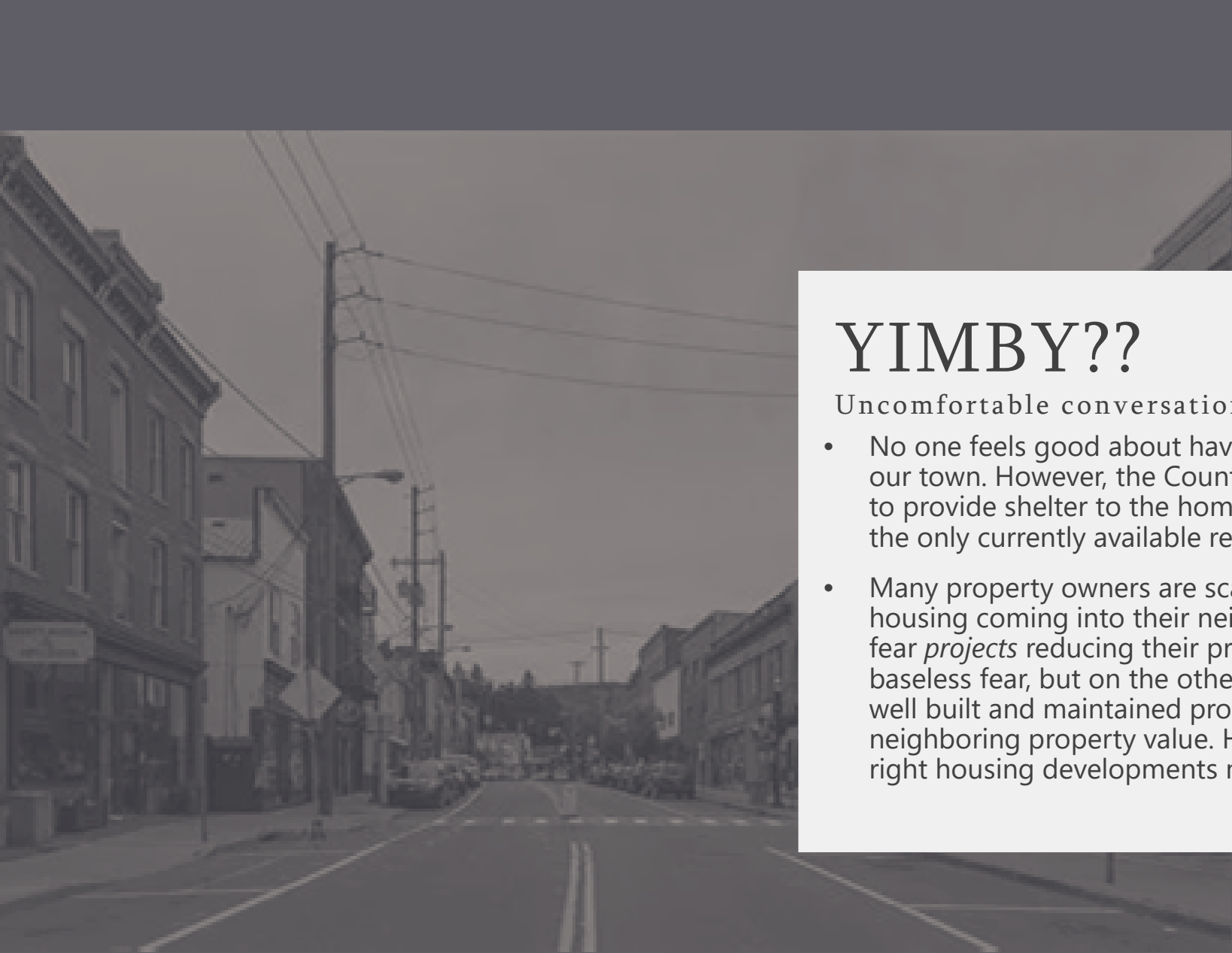
A new practice starting up around the country is expediting growth in a controlled way: Claremore, Oklahoma has a set of ~30 free house plans for builders to build “granny flats,” townhouses, and single-family homes. Using these plans allows the town to shape its look and define acceptable construction standards while offering a rapid approval process for new housing construction that saves builders a great deal of time and money.



Continue to Develop Water and Sewer Infrastructure

While there are valid debates to be held about exactly how much should be spent on adding capacity to water and sewer infrastructure across the Village and Town, the simple fact is that our existing infrastructure is aging and insufficient to even support current demand over the long term.

There must be a continued focus on pursuing funding for construction of additional water and sewer infrastructure, and there are a range of grants available that should be pursued.



YIMBY??

Uncomfortable conversations that need to be had...

- No one feels good about having dilapidated motels in our town. However, the County is mandated by the State to provide shelter to the homeless and these hotels are the only currently available resource. What to do?
- Many property owners are scared of “affordable” housing coming into their neighborhood because they fear *projects* reducing their property value. This is not a baseless fear, but on the other hand, studies show that a well built and maintained property increases neighboring property value. How can we ensure the right housing developments move forward?

Notes:

