



Advancing Communities

50-72 LIBERTY STREET, LLC: COST-BENEFIT ANALYSIS

PREPARED ON OCTOBER 15th, 2024

PREPARED FOR THE CITY OF NEWBURGH INDUSTRIAL DEVELOPMENT AGENCY



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EXECUTIVE SUMMARY

The City of Newburgh Industrial Development Agency (the “Agency”) received an application for financial assistance from 50-72 Liberty Street, LLC (the “Applicant”) related to a proposed project located at 50-72 Liberty Street in the City of Newburgh (the “Site”). The proposed project includes the construction a mixed-income, mixed-use development that includes a total of 145 units of affordable, workforce, and market-rate housing, and up to 11,000 square feet of retail space on 1.3 acres of land (the “Project”). The Agency requested an economic and fiscal impact analysis from MRB Group to assess the benefits and costs of the Project on the City of Newburgh (the “City”) and other jurisdictions as part of the Agency’s deliberations.

MRB Group assessed the Project for both one-time construction impacts and ongoing impacts of operations. The economic impacts considered in this analysis include direct and indirect changes to jobs, wages, and sales associated with the construction of the mixed-use building. There will also be ongoing economic impacts associated with the new household spending and the anticipated employment at the proposed Site. The fiscal impacts of the Project include one-time and ongoing new tax revenue as well as the presumed costs of the financial assistance under consideration by the Agency.

Using an estimate of locally-sourced labor and materials, we were able to assess the one-time economic impact. The construction phase of the Project will produce approximately 148 direct, on-site local construction jobs and 10 indirect jobs. Combining direct and indirect impacts, the construction phase of the Project will create 158 jobs that generate \$7.4 million in wages. Using anticipated annual spending habits of the Site’s residential tenants and on-site employment estimates provided by the Applicant, we estimate the operations of the Site will result in 52 jobs earning \$2.5 million in wages on an annual basis.

Summary of Economic Impacts			
	Direct	Indirect	Total
Construction Jobs	148	10	158
Construction Wages	\$6,719,907	\$646,688	\$7,366,595
Ongoing Jobs	41	11	52
Ongoing Wages	\$2,040,384	\$447,770	\$2,488,153

Source: Lightcast, MRB

In terms of fiscal benefits, we estimate that that County will benefit from additional, one-time sales tax revenue of \$48,343 associated with the construction wages earned during the construction phase of the Project. Upon completion of the Project, we estimate the County will benefit from additional sales tax revenue of \$259,463 over the 32-year PILOT term related to the new wages being earned from ongoing jobs and \$752,512 related to residential tenants spending locally. Under the proposed PILOT terms, we estimate the Project will generate an increase of \$4.4 million in additional property tax revenue over the current taxes for the County, City, and school district.

Summary of Fiscal Benefits, Local Government	
Source	Total
Sales Tax, Construction, One-time	\$48,343
Sales Tax, Operations, 32 Years	\$259,463
Sales Tax, New Household Spending, 32 Years	\$752,512
Increase in Property Tax Revenue, 32 Years	\$4,397,467

Source: Lightcast, Applicant, MRB

In terms of fiscal costs of the Project, the Applicant has requested a sales tax exemption and a mortgage recording tax exemption. The estimated cost of the sales tax exemption is \$1.4 million, the local portion of which is \$625,000. The cost of the mortgage recording tax exemption is \$650,000, the local portion of which is \$309,524.

Summary of Exemptions, Local Government	
	Total
Cost of Sales Tax Exemption, One-Time	\$625,000
Mortgage Recording Tax Exemption	\$309,524
PILOT Exemption, 32 Years	\$10,758,275

Source: Lightcast, Applicant, MRB

The proposed PILOT schedule includes net total exemptions of \$10.8 million over 32 years based on a 2% escalation rate.

INTRODUCTION

The City of Newburgh Industrial Development Agency received an application for financial assistance from 50-72 Liberty Street, LLC related to a proposed project located at 50-72 Liberty Street in the City of Newburgh. The proposed project includes the construction a mixed-income, mixed-use development that includes a total of 145 affordable, workforce, and market-rate housing, and up to 11,000 square feet of retail space on 1.3 acres of land. The Agency requested an economic and fiscal impact analysis from MRB Group to assess the benefits and costs of the Project on the City of Newburgh and other jurisdictions as part of the Agency's deliberations.

MRB Group assessed the Project for both one-time construction impacts and ongoing impacts of operations. The economic impacts considered in this analysis include direct and indirect changes to jobs, wages, and sales associated with the construction of the mixed-use building. There will also be ongoing economic impacts associated with the new household spending and the anticipated employment at the proposed Site. The fiscal impacts of the Project include one-time and ongoing new tax revenue as well as the presumed costs of the financial assistance under consideration by the Agency.

ECONOMIC IMPACT ANALYSIS

The Project would have economic impacts on the County and City in several ways. Economic impacts include one-time effects on jobs, earnings and sales during the construction phase of the Project, which we estimate for the entire County. It also includes ongoing impacts related to new household spending and operations of the Project, which we estimate for the City.¹

Methodology

Both one-time, construction-phase impacts and ongoing, operation-phase impacts have “Direct” and “Indirect” components. For the construction phase:

- Direct jobs, wages, and sales are those that occur on-site related to labor and materials used in the construction of the Project.
- Indirect jobs, wages, and sales are those caused by the Direct impacts, and result from business-to-business purchases (e.g. a contractor buying a piece of equipment from a dealer) and from employees spending a portion of their wages locally.

For the operation phase:

- Direct jobs, wages, and sales are those jobs created from the operations of the Project (e.g., on-site employment of a maintenance person) and from new household spending occurring as a result of the Project.
- Indirect jobs, wages, and sales are those caused by the Direct impact, such as business-to-business purchases (e.g. a grocery store serving the new households buying goods from a distributor) and employees of such businesses spending a portion of their wages locally.

¹ By their nature, construction-related impacts tend to be somewhat more diffuse, which is why we report them as County-level impacts. City-level impacts are measured based on ZIP code 12550, which is the closest approximation available of the City. A map of ZIP Code 12550 in relation to the City’s boundaries is included in the Appendix.

Data Note

To estimate the Direct and Indirect impacts, MRB Group employs the Lightcast² economic modeling system. We used data from the Applicant and publicly-available and proprietary data sources as inputs to the Lightcast modeling system. Where needed, we adjusted the Lightcast model to best match the Project specifics. We then reported the results of the modeling.

Construction Phase

The Applicant provided estimates of the construction spending that would occur locally (i.e. in-County). Over the construction period, the Applicant estimates that \$11.6 million will be spent on local labor and \$5.8 million on local materials for a total of \$17.4 million in local spending. We used the \$17.4 million local spending level (direct “Sales” in the table) as the input into the Lightcast economic modeling system, assigning the County as the geography of study. We estimate that \$17.4 million in local spending will create 148 direct jobs and direct earnings of \$6.7 million. When coupled with the indirect impacts shown below, the total economic impact of the construction of the Project will be 158 jobs, \$7.4 million in earnings, and \$19.2 million in total sales.

Local Construction Spending	
	Local Spend
Labor	\$11,587,584
Materials	\$5,793,792
Total Local Spend	\$17,381,376

Source: Applicant, MRB

Economic Impact of Construction Phase, One-Time			
	Direct	Indirect	Total
Jobs	148	10	158
Earnings	\$6,719,907	\$646,688	\$7,366,595
Sales	\$17,381,376	\$1,859,330	\$19,240,706

Source: Lightcast, MRB

² Lightcast, formerly “Economic Modeling Systems, Intl.” uses data from the US Bureau of Labor Statistics, the US Bureau of Economic Analysis, the US Census, and other public data sources to model out economic impacts.

Operation Phase

Unlike the construction phase impacts, which were estimated at the County level to account for their dispersed nature, the operation phase impacts are estimated at the City level.³

Operation phase impacts are driven by two sources. The primary driver of operation phase impacts is “net new” household spending from the new units being brought to the market by the Project. The second source of operation phase impacts results from the employment on the Site.

The Project will bring 145 total housing units to the market, all of which we consider “net new.” As shown in the table to the right, the Project incorporates a mix of affordable, workforce, and market-rate housing. The affordable and workforce units will have income restrictions that reserve units as shown in the table for residents earning a certain percentage of the Area’s Median Income (AMI), which is \$114,800 for a family of four.

Unit Breakdown by Income Limit	
(% AMI)	Unit Count
30%	8
50%	47
60%	50
70%	11
80%	11
Market Rate	18
Total	145

Source: Applicant

Data from the Bureau of Labor Statistics’ Consumer Expenditure Survey (CEX) estimates the annual spending of households for the baskets of goods and services shown in the tables on the following page. The Project’s 145 units will attract households of different income levels that will likely have varying spending habits. To accommodate the different spending habits, we divided the 145 units into four spending baskets as shown in the tables on the following page. We also conservatively assume the 80% of household spending will occur locally.

³ The ZIP code included in the economic impact analysis is shown in Appendix A, and are compared to the City’s boundaries.

Total New Household Spending (1/2)				
	Annual per HH Spend	% Spent Locally	# of Units	Total New Spending
30% AMI				
Food	\$6,639	80%	8	\$42,490
Household Furnishings	\$1,550	80%	8	\$9,920
Apparel and Services	\$1,462	80%	8	\$9,357
Transportation	\$6,942	80%	8	\$44,429
Healthcare	\$4,114	80%	8	\$26,330
Entertainment	\$1,914	80%	8	\$12,250
Personal Care Products and Services	\$677	80%	8	\$4,333
Education	\$1,370	80%	8	\$8,768
Miscellaneous	\$881	80%	8	\$5,638
Other	\$371	80%	8	\$2,374
Total	\$25,920	80%	8	\$165,888
50% - 60% AMI				
Food	\$8,110	80%	97	\$629,336
Household Furnishings	\$1,941	80%	97	\$150,622
Apparel and Services	\$1,258	80%	97	\$97,621
Transportation	\$9,986	80%	97	\$774,914
Healthcare	\$4,995	80%	97	\$387,612
Entertainment	\$2,423	80%	97	\$188,025
Personal Care Products and Services	\$734	80%	97	\$56,958
Education	\$900	80%	97	\$69,840
Miscellaneous	\$1,822	80%	97	\$141,387
Other	\$483	80%	97	\$37,481
Total	\$32,652	80%	97	\$2,533,795

Source: Table 3104. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022; MRB

Total New Household Spending (2/2)				
	Annual per HH Spend	% Spent Locally	# of Units	Total New Spending
70% - 80% AMI				
Food	\$10,633	80%	22	\$187,141
Household Furnishings	\$2,558	80%	22	\$45,021
Apparel and Services	\$2,730	80%	22	\$48,048
Transportation	\$12,109	80%	22	\$213,118
Healthcare	\$5,681	80%	22	\$99,986
Entertainment	\$2,916	80%	22	\$51,322
Personal Care Products and Services	\$858	80%	22	\$15,101
Education	\$961	80%	22	\$16,914
Miscellaneous	\$1,011	80%	22	\$17,794
Other	\$488	80%	22	\$8,589
Total, Market-Rate Units	\$39,945	80%	22	\$703,032
Market Rate				
Food	\$12,552	80%	18	\$180,749
Household Furnishings	\$3,219	80%	18	\$46,354
Apparel and Services	\$2,408	80%	18	\$34,675
Transportation	\$15,442	80%	18	\$222,365
Healthcare	\$7,317	80%	18	\$105,365
Entertainment	\$3,695	80%	18	\$53,208
Personal Care Products and Services	\$1,004	80%	18	\$14,458
Education	\$1,796	80%	18	\$25,862
Miscellaneous	\$1,451	80%	18	\$20,894
Other	\$585	80%	18	\$8,424
Total, Workforce	\$49,469	80%	18	\$712,354
Total Spending			145	\$4,115,069

Source: Table 3104. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2021-2022; MRB

In total we estimate that the residential tenants of the Project’s 145 units will spend \$4.1 million on the goods and services shown. Annual spending of \$4.1 million (see “Direct Sales” in table), corresponds to a direct impact of 27 jobs and earning \$1.4 million in earnings. Coupled with the indirect impacts, the total economic impacts of new household spending will be 32 jobs, \$1.6 million in earnings, and \$4.9 million in sales annually.

Economic Impact of New Household Spending, Annual			
	Direct	Indirect	Total
Jobs	27	5	32
Earnings	\$1,380,384	\$286,647	\$1,667,030
Sales	\$4,115,069	\$746,987	\$4,862,055

Source: Lightcast

The second source of the Project’s annual economic impact will be the on-site employment of the Project. The Applicant estimates two jobs associated with the residential management of the Site earning an average salary of \$75,000 annually. The Applicant also estimates 6 – 18 full time jobs earning an average salary of \$42,500 annually associated with the retail space. For purposes of this analysis, we use the midpoint of 12 jobs for the retail space.

Ongoing Employment at the Site			
Jobs	Count	Average Salary	Total
Residential	2	\$75,000	\$150,000
Retail/Commercial	12	\$42,500	\$510,000
Total	14		\$660,000

Source: Applicant

Onsite employment of 14 jobs earning an aggregate of \$660,000 in earnings generates a total annual economic impact of 20 jobs, \$821,123 in earnings, and \$2.6 million in sales.

Economic Impact of Onsite Employment, Annual			
	Direct	Indirect	Total
Jobs	14	6	20
Earnings	\$660,000	\$161,123	\$821,123
Sales	\$2,164,416	\$422,920	\$2,587,336

Source: Lightcast, MRB

Combined Annual Economic Impacts

The table to the right displays the total annual economic impact of the Project including impacts of both new household spending and operations. The total economic impact of the Project will be 52 jobs, \$2.5 million in earnings, and \$7.4 million in sales annually.

Combined Economic Impact, Annual			
	Direct	Indirect	Total
Jobs	41	11	52
Earnings	\$2,040,384	\$447,770	\$2,488,153
Sales	\$6,279,485	\$1,169,907	\$7,449,392

Source: Lightcast, MRB

FISCAL IMPACT ANALYSIS

The Project would also have a number of fiscal impacts as described below.

PILOT Schedule

The table to the right displays the Applicant’s proposed PILOT schedule. The Applicant is proposing a 32-year term with a fixed payment of \$108,750 in the first year, escalated at 2% per year thereafter for the term of the PILOT. Under this PILOT schedule, the Project will generate \$4.8 million in property tax revenue over 32 years.

Proposed PILOT Schedule	
Year	PILOT
Year 1	\$108,750
Year 2	\$110,925
Year 3	\$113,144
Year 4	\$115,406
Year 5	\$117,714
Year 6	\$120,069
Year 7	\$122,470
Year 8	\$124,920
Year 9	\$127,418
Year 10	\$129,966
Year 11	\$132,566
Year 12	\$135,217
Year 13	\$137,921
Year 14	\$140,680
Year 15	\$143,493
Year 16	\$146,363
Year 17	\$149,290
Year 18	\$152,276
Year 19	\$155,322
Year 20	\$158,428
Year 21	\$161,597
Year 22	\$164,829
Year 23	\$168,125
Year 24	\$171,488
Year 25	\$174,918
Year 26	\$178,416
Year 27	\$181,984
Year 28	\$185,624
Year 29	\$189,336
Year 30	\$193,123
Year 31	\$196,986
Year 32	\$200,925
Total	\$4,809,689

Source: Applicant; MRB

Increase in Property Tax Revenue

Under the current assessments, the parcels the collectively comprise the Site will generate \$9,321 annually. Escalated a 2% per year, the Site would generate \$412,222 in property tax revenue under the current assessment. Under the proposed PILOT, the Site would generate \$4.8 million in property tax revenue. Therefore, the Site would generate \$4.4 million more in property tax revenue over 32 years compared what it would under the current assessment.

Increase in Property Tax Revenue			
Year	Current Taxes	PILOT	Increase
Year 1	\$9,321	\$108,750	\$99,429
Year 2	\$9,507	\$110,925	\$101,418
Year 3	\$9,697	\$113,144	\$103,446
Year 4	\$9,891	\$115,406	\$105,515
Year 5	\$10,089	\$117,714	\$107,626
Year 6	\$10,291	\$120,069	\$109,778
Year 7	\$10,497	\$122,470	\$111,974
Year 8	\$10,706	\$124,920	\$114,213
Year 9	\$10,921	\$127,418	\$116,497
Year 10	\$11,139	\$129,966	\$118,827
Year 11	\$11,362	\$132,566	\$121,204
Year 12	\$11,589	\$135,217	\$123,628
Year 13	\$11,821	\$137,921	\$126,101
Year 14	\$12,057	\$140,680	\$128,623
Year 15	\$12,298	\$143,493	\$131,195
Year 16	\$12,544	\$146,363	\$133,819
Year 17	\$12,795	\$149,290	\$136,495
Year 18	\$13,051	\$152,276	\$139,225
Year 19	\$13,312	\$155,322	\$142,010
Year 20	\$13,578	\$158,428	\$144,850
Year 21	\$13,850	\$161,597	\$147,747
Year 22	\$14,127	\$164,829	\$150,702
Year 23	\$14,409	\$168,125	\$153,716
Year 24	\$14,698	\$171,488	\$156,790
Year 25	\$14,992	\$174,918	\$159,926
Year 26	\$15,291	\$178,416	\$163,124
Year 27	\$15,597	\$181,984	\$166,387
Year 28	\$15,909	\$185,624	\$169,715
Year 29	\$16,227	\$189,336	\$173,109
Year 30	\$16,552	\$193,123	\$176,571
Year 31	\$16,883	\$196,986	\$180,103
Year 32	\$17,221	\$200,925	\$183,705
Total	\$412,222	\$4,809,689	\$4,397,467

Source: Applicant; MRB

Sales Tax Revenue – Construction Phase

As estimated previously, the construction phase of the Project will result in \$7.4 million new earnings over the construction period. Assuming 70% of the total new earnings will be spent in the County and 25% of that spending amount will be subject to the sales tax, we estimate \$1.2 million in taxable spending over the construction period. Applying the County sales tax rate of 3.75%, we estimate \$48,343 in sales tax revenue will be generated during construction.

Sales Tax Revenue - Construction Phase	
Line	Value
Total New Earnings	\$7,366,595
% Spent in County	70%
\$ Spent in County	\$5,156,616
% Taxable	25%
\$ Taxable	\$1,289,154
County Sales Tax Rate	3.75%
\$ County Sales Tax Revenue	\$48,343

Source: MRB

Sales Tax Revenue – Operation Phase

Using a similar methodology as above, we estimate the sales tax revenue generated from the new earnings of the on-site employees. We estimated \$821,123 in total new earnings occurring annually within the County during the operation phase. Given the projected level of earnings, we estimate a resulting \$5,389 in sales tax revenue for the County. Escalated 2% per year over 32 years, we estimate the Project will generate \$259,463 in sales tax over the length of the PILOT.

Sales Tax Revenue - Operation Phase	
Line	Value
Total New Earnings	\$821,123
% Spent in County	70%
\$ Spent in County	\$574,786
% Taxable	25%
\$ Taxable	\$143,696
County Sales Tax Rate	3.75%
\$ County Sales Tax Revenue	\$5,389
Revenue Over 32 Years	\$259,463

Source: MRB

Sales Tax Revenue – New Household Spending

Using a similar methodology as above, we estimate the project result in \$15,628 in annual sales tax revenue related to new household spending. Escalated at 2% per year for 32 years, the total sales tax revenue related to new household spending is estimated at \$752,512 over the term of the PILOT.

Sales Tax Revenue - New Household Spending	
Line	Value
New Household Spending	\$1,667,030
% Taxable	25%
\$ Taxable	\$416,758
County Sales Tax Rate	3.75%
\$ County Sales Tax Revenue	\$15,628
Revenue Over 32 Years	\$752,512

Source: MRB

Cost of Property Tax Exemption

The table to the right displays the difference in estimated property tax revenue under the proposed PILOT and the value of the 'Full Taxes' absent an exemption (i.e. the "Cost of Abatement"). Over the 32-year PILOT term, the fiscal cost of the Project would be \$10.8 million. However, this cost is theoretical by nature, as the Applicant would not move forward with the Project absent an abatement.

Cost of Abatement - Full Taxes vs. PILOT Revenue					
Year	PILOT	Tax Rate	Future AV Post Construction	Full Taxes	Cost of Abatement
1	\$108,750	33.0518	\$10,650,000	\$352,001	(\$243,251)
2	\$110,925	33.7128	\$10,650,000	\$359,041	(\$248,116)
3	\$113,144	34.3870	\$10,650,000	\$366,222	(\$253,078)
4	\$115,406	35.0748	\$10,650,000	\$373,546	(\$258,140)
5	\$117,714	35.7763	\$10,650,000	\$381,017	(\$263,303)
6	\$120,069	36.4918	\$10,650,000	\$388,638	(\$268,569)
7	\$122,470	37.2216	\$10,650,000	\$396,410	(\$273,940)
8	\$124,920	37.9661	\$10,650,000	\$404,339	(\$279,419)
9	\$127,418	38.7254	\$10,650,000	\$412,425	(\$285,007)
10	\$129,966	39.4999	\$10,650,000	\$420,674	(\$290,708)
11	\$132,566	40.2899	\$10,650,000	\$429,087	(\$296,522)
12	\$135,217	41.0957	\$10,650,000	\$437,669	(\$302,452)
13	\$137,921	41.9176	\$10,650,000	\$446,423	(\$308,501)
14	\$140,680	42.7560	\$10,650,000	\$455,351	(\$314,671)
15	\$143,493	43.6111	\$10,650,000	\$464,458	(\$320,965)
16	\$146,363	44.4833	\$10,650,000	\$473,747	(\$327,384)
17	\$149,290	45.3730	\$10,650,000	\$483,222	(\$333,932)
18	\$152,276	46.2804	\$10,650,000	\$492,887	(\$340,610)
19	\$155,322	47.2060	\$10,650,000	\$502,744	(\$347,423)
20	\$158,428	48.1502	\$10,650,000	\$512,799	(\$354,371)
21	\$161,597	49.1132	\$10,650,000	\$523,055	(\$361,458)
22	\$164,829	50.0954	\$10,650,000	\$533,516	(\$368,688)
23	\$168,125	51.0973	\$10,650,000	\$544,187	(\$376,061)
24	\$171,488	52.1193	\$10,650,000	\$555,070	(\$383,583)
25	\$174,918	53.1617	\$10,650,000	\$566,172	(\$391,254)
26	\$178,416	54.2249	\$10,650,000	\$577,495	(\$399,079)
27	\$181,984	55.3094	\$10,650,000	\$589,045	(\$407,061)
28	\$185,624	56.4156	\$10,650,000	\$600,826	(\$415,202)
29	\$189,336	57.5439	\$10,650,000	\$612,843	(\$423,506)
30	\$193,123	58.6948	\$10,650,000	\$625,099	(\$431,976)
31	\$196,986	59.8687	\$10,650,000	\$637,601	(\$440,616)
32	\$200,925	61.0660	\$10,650,000	\$650,353	(\$449,428)
Total	\$4,809,689			\$15,567,965	(\$10,758,275)

Source: MRB

Cost of Other Exemptions

The Applicant has requested an exemption for construction-phase sales and use tax valued at \$1.4 million, the local portion of which is \$625,000. Similarly, the Applicant has also requested a mortgage recording tax exemption (MRTE) valued at \$650,000, the local portion of which is \$309,524.

Cost of Sales Tax Exemption, County	
Line	Value
Sales Tax Exemption	\$1,354,167
County	3.75%
State	4.00%
MCTD	0.375%
County Exemption	\$625,000

Source: Applicant; MRB

Cost of MRTE, County	
Line	Value
MRTE	\$650,000
County	0.50%
State	0.50%
MCTD	0.05%
County Exemption	\$309,524

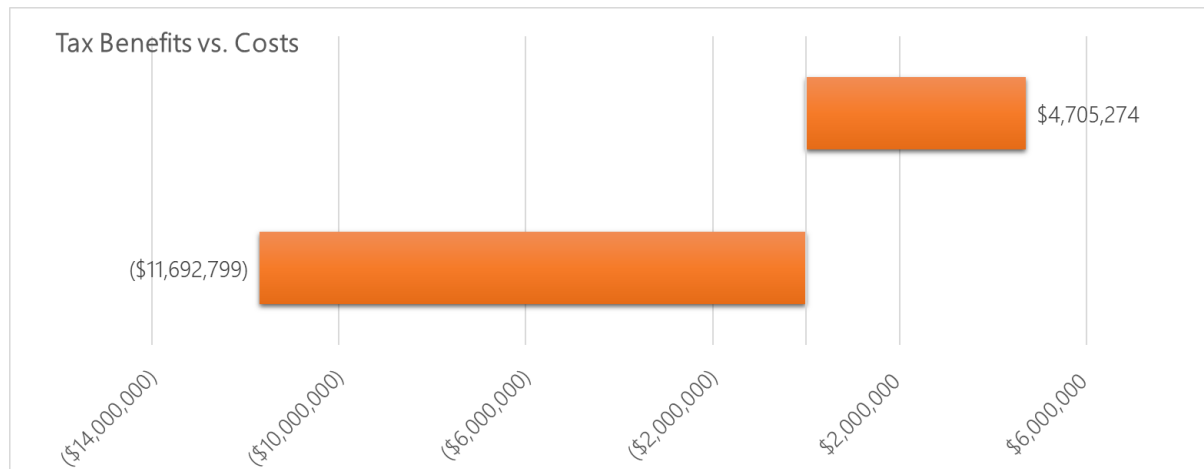
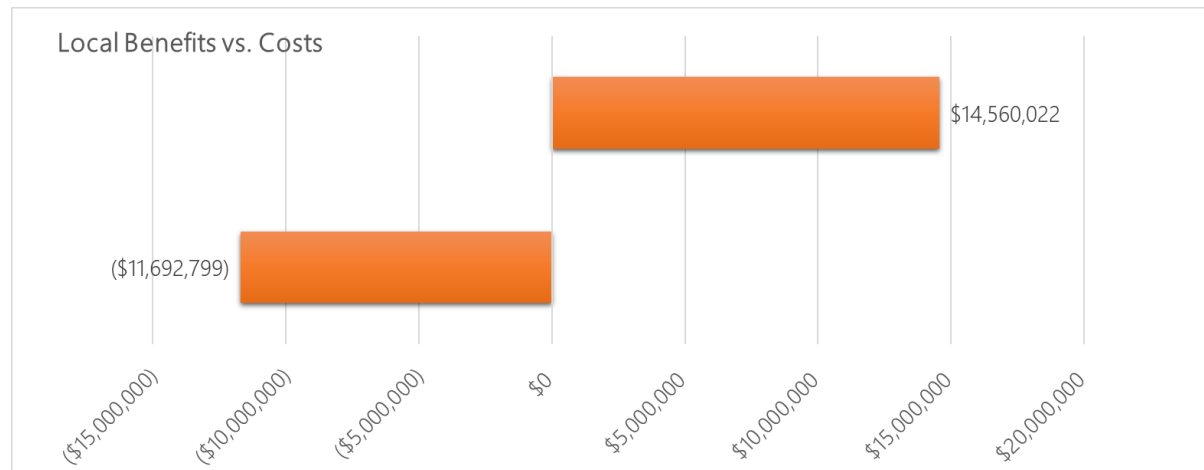
Source: Applicant; MRB

Cumulative Impact of the Project and Benefits-to-Costs Ratio

Cost/Benefit Analysis - Cumulative Local Impact	
Local Costs (Construction - Year 32)	\$11,692,799
Sales Tax Exemption	\$625,000
Mortgage Tax Exemption	\$309,524
Real Property Tax Exemption	\$10,758,275
Local Benefits (Construction - Year 32)	\$14,560,022
Sales Tax, Construction, One-time	\$48,343
Sales Tax, Operations, 32 Years	\$259,463
Increase in Property Tax Revenue, 32 Years	\$4,397,467
Sub-Total Tax Benefits	\$4,705,274
Total New Earnings - Construction	\$7,366,595
Total New Earnings - Operations	\$2,488,153
Sub-Total (New Earnings)	\$9,854,748
Benefits to Costs Ratio	1.25
Tax Benefits to Tax Costs Ratio	0.40

Source: Applicant, MRB

Benefits vs. Costs Graph



City of Newburgh ZIP Code Approximation

