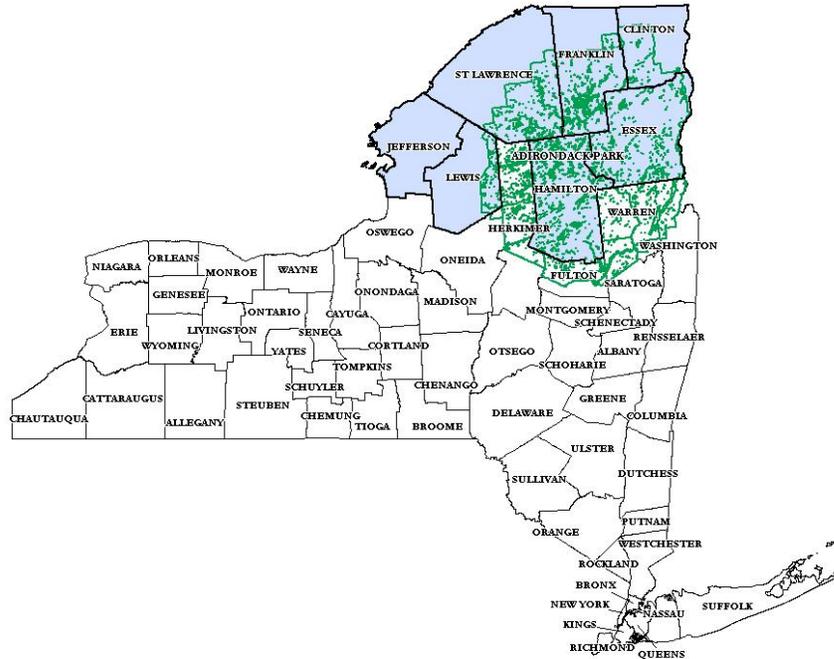


**NEW YORK STATE HOMES AND COMMUNITY RENEWAL  
OFFICE OF POLICY & RESEARCH  
2011 CATALOGUE OF NEED  
NORTH COUNTRY REGION**



**Conditions Summary**

The housing needs vary throughout the North Country Region. Similar to other upstate regions, there is a need for additional funding for the rehabilitation of both owner occupied and rental properties. In addition, there is a need for affordable homeownership opportunities. The median sales price of single family homes nearly doubled in several counties between 2003 and 2007, the result of a surging second home market and the increase in the number of soldiers at Fort Drum. There is also a need for small rental developments, 15 units or less. Franklin County is in need of safe, decent and affordable housing for very low- income individuals and families, particularly those with special needs.

**Housing Needs Study Highlights**

*Very low- income housing:* rental opportunities for those being priced out of the rental market or living in substandard housing.

*Emergency housing:* emergency shelters and services for the homeless population, including substance abusers, those suffering from mental illness, single mothers and young adults.

*Code enforcement for rentals:* county-wide code enforcement to address the quality standards of rental properties.

*Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.

*Staff capacity:* additional staff needed for grant writing, research, legal assistance, etc. in order to fully address housing issues.

Additional needs expressed for communities within the Adirondack Park are as follows:

*Moderate- income housing:* rental opportunities for those that are being priced out of the homeownership market.

*Senior housing:* assisted living rental housing with services for seniors.

*Downtown and Main Streets:* Main Street revitalization and upper floor rehabilitation for housing.

*First time homebuyer opportunities:* homeownership opportunities for first time homebuyers that are priced out of a housing market saturated with second homes.

**TABLE 1 - HOUSING REPORT CARD (2006-2010)**

	<b>Rental Preservation Units</b>	<b>Rental New Construction Units</b>	<b>Homeowner Improvement Units</b>	<b>Homebuyer Assistance Units</b>
Clinton	254	56	659	100
Essex	185	0	622	77
Franklin	265	20	657	31
Hamilton	6	0	67	17
Jefferson	860	789	807	48
Lewis	130	0	449	25
St. Lawrence	525	0	1,187	310
<b>Total</b>	<b>2,225</b>	<b>865</b>	<b>4,448</b>	<b>608</b>

Note: The HRC records the affordable housing units assisted by programs administered by HCR, the New York State Office of Temporary Disability Assistance and the New York State Office of Mental Health.

**TABLE 2 - HCR AFFORDABLE HOUSING COVERAGE RATE**

	<b># of Renters at 50% or Below of AMI<sup>1</sup></b>	<b>Renter Coverage Rate</b>	<b># of Owners at 50% or Below of AMI<sup>1</sup></b>	<b>Homeowner Coverage Rate</b>
Clinton	3,940	7.9%	3,680	20.6%
Essex	1,665	11.1%	1,705	41.0%
Franklin	2,840	10.0%	2,290	30.0%
Hamilton	N/A	N/A	N/A	N/A
Jefferson	7,145	23.1%	3,620	23.6%
Lewis	1,275	10.2%	1,285	36.9%
St. Lawrence	5,640	9.3%	4,485	33.4%
<b>Total</b>	<b>22,505</b>	<b>13.7%</b>	<b>17,065</b>	<b>29.1%</b>

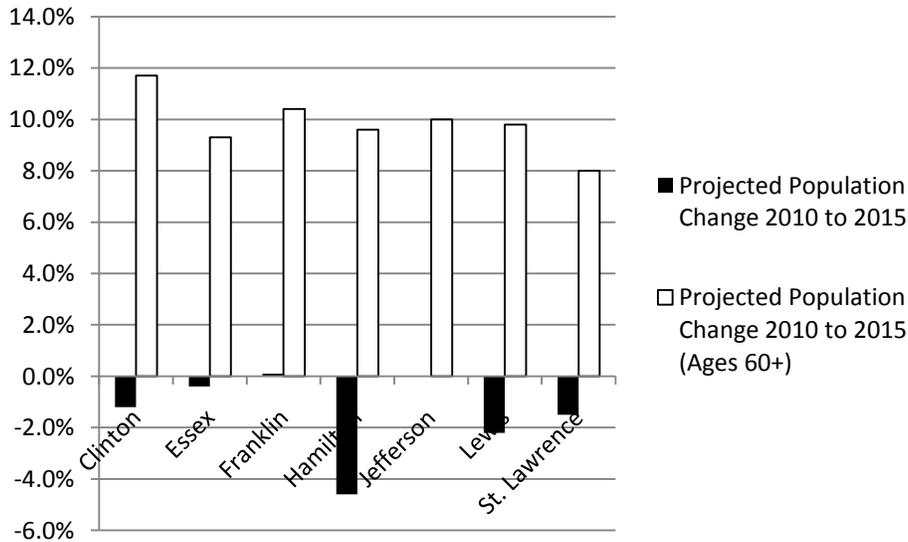
Note: The HCR Affordable Housing Renter and Homeowner Coverage Rate is a way of measuring the proportion of low- income residents in a county impacted by HCR programs funded 2006-2010.

**TABLE 3 - AMERICAN COMMUNITY SURVEY (2005-2009)**

	Median Household Income	% of Individuals Below Poverty Level	% of Population 62 Years and Over	% of Units that are Renter Occupied	% of Housing Units Built Before 1940	% of Renters Severe Cost Burdened <sup>2</sup>	% of Owners Severe Cost Burdened <sup>2</sup>	% of Vacant Residential Addresses <sup>3</sup>
Clinton	\$47,800	13.1%	15.9%	28.8%	27.0%	21.0%	7.6%	3.7%
Essex	\$44,900	12.7%	20.0%	28.4%	40.3%	16.1%	7.4%	6.2%
Franklin	\$40,600	15.2%	16.3%	27.1%	36.7%	24.2%	7.2%	5.4%
Hamilton	\$45,200	12.7%	28.0%	14.7%	26.7%	N/A	N/A	3.1%
Jefferson	\$43,400	14.6%	14.4%	39.9%	37.9%	12.3%	8.9%	6.9%
Lewis	\$41,700	16.0%	17.3%	23.8%	38.7%	14.4%	7.8%	4.5%
St. Lawrence	\$41,700	16.6%	15.9%	28.1%	35.6%	24.9%	8.3%	5.6%

Note: American Community Survey (ACS) data is survey-based and subject to sampling error. Since ACS variables change over time, some areas or subjects must be compared with caution, or not at all.

**CHART 1  
PROJECTED POPULATION CHANGE<sup>4</sup>**



<sup>1</sup>2009 HUD Comprehensive Housing Affordability Strategy (CHAS) Data Book.

<sup>2</sup>Severe cost burdened represents households spending more than 50 percent of their gross income on housing costs - 2009 HUD CHAS Data Book.

<sup>3</sup>Quarter 3 2010 HUD Aggregated United States Postal Service Data on Address Vacancies.

<sup>4</sup>Cornell University Program on Applied Demographics: Population Projections.

The full regional report(s) can be viewed at:

<http://nysdchr.gov/Publications/HousingNeedsStudy/NorthCountry.pdf>

[http://nysdchr.gov/Publications/HousingNeedsStudy/NorthCountry\\_2009.pdf](http://nysdchr.gov/Publications/HousingNeedsStudy/NorthCountry_2009.pdf)