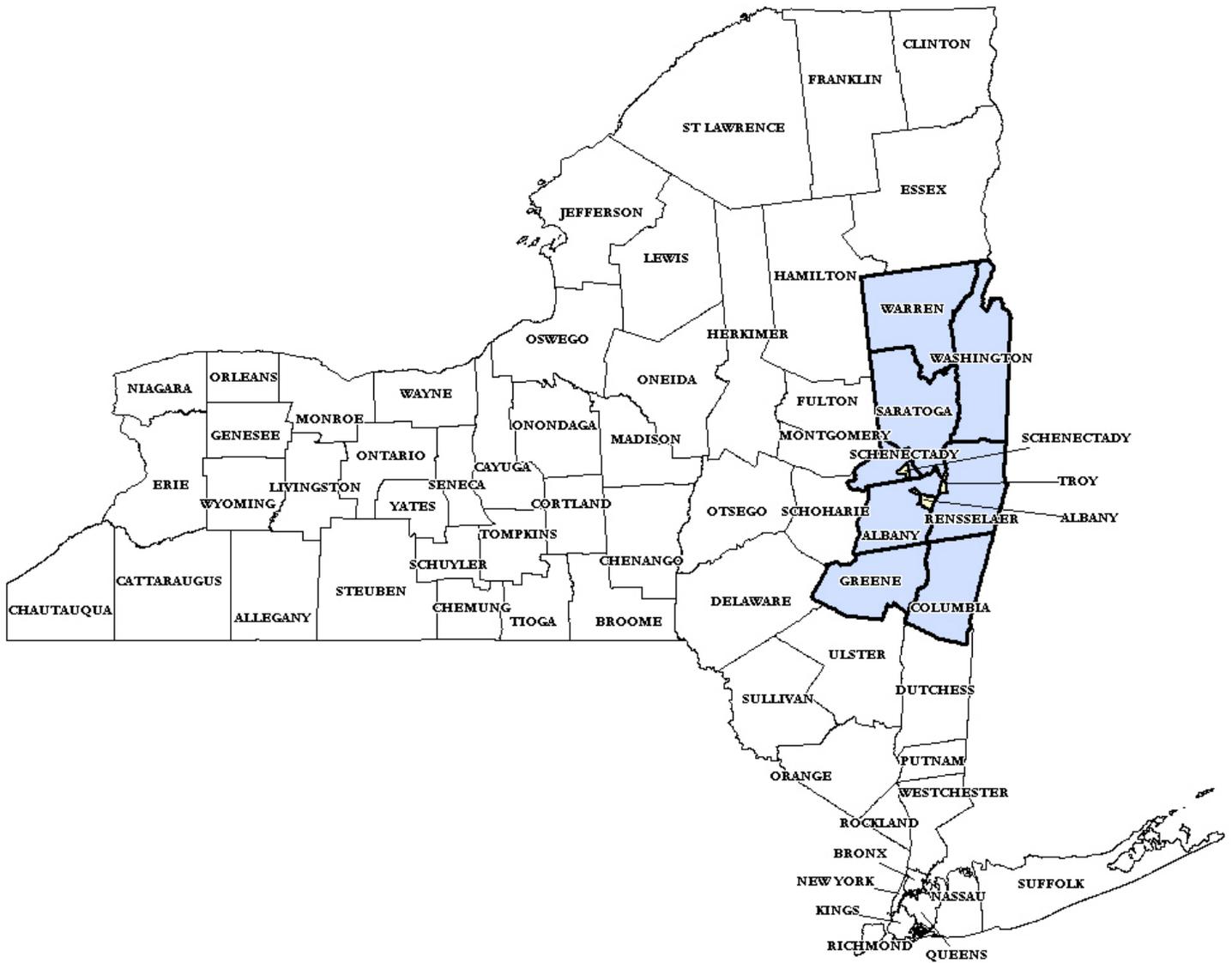


New York State Division of Housing and Community Renewal
Statewide Affordable Housing Needs Study

CAPITAL DISTRICT REGIONAL REPORT

Prepared by the Office of Policy Research and Development
July 2008



Introduction

This report describes the affordable housing issues and needs of the eight counties that comprise the Capital District: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, and Washington (the Region).

During the months of April and May 2008, information regarding the affordable housing and community development needs of the Region was obtained through a series of focus group meetings held by the Division of Housing and Community Renewal (DHCR) with local officials and housing experts. The information contained in this report is a distillation of the comments, observations and opinions of the participants that attended these focus group meetings. In addition, a number of site visits were conducted throughout the Region.

This report contains U.S. Census and American Community Survey data intended to identify demographic and housing related changes in the eight counties from 1990 to 2006 (see accompanying tables). However, three of the eight counties in the Region lack the population density necessary to obtain 2006 American Community Survey results. Data for these three counties was confined to the 1990 and 2000 U.S. Census.

Regional Overview

The Region is located in the eastern portion of the State. It is bordered by the Adirondack Park to the north, the lower Hudson Valley to the south, the states of Massachusetts and Vermont to the east and the Mohawk Valley to the west.

The Region was one of the first in the State settled by European colonists and each county in the Region has a rich historical past. Martin Van Buren, the eighth President of the United States, was born and resided in Kinderhook in Columbia County. Samuel Wilson, better known as Uncle Sam, was born in Troy in Rensselaer County. Troy is also home to Emma Willard, the oldest secondary school for girls in the Nation. The Catskill and Adirondack Mountains are partially located in Greene and Warren Counties, respectively. The Saratoga Race Track in Saratoga County is a thoroughbred horse track that has been operating for over 130 years. And the State Capital is located in the City of Albany.

The Region's three largest cities, Albany, Schenectady and Troy, are often referred to as the Tri-Cities. Each of these cities possesses more than 25 percent of their respective county populations. Like other upstate New York cities, they have experienced a decline in their populations over the past several decades.

Each of the Tri-Cities has much lower homeownership rates and higher poverty levels than found in the balance of their respective counties. The Tri-Cities have high vacancy rates, an abundance of abandoned buildings and impoverished

neighborhoods. One meeting participant stated the Tri-Cities are a “vacant building factory.” Meeting participants representing the Tri-Cities cited funding for rehabilitation, preservation or demolition of vacant and blighted properties as their primary affordable housing issue. The Regional Highlight of this report examines information regarding housing issues in the Tri-Cities.

Housing affordability was the common issue raised at each of the Region’s focus group meetings. One concern raised by attendees from counties in both the southern and northern portion of the Region was the impact of the second home market on local residents. Attendees said second home purchases are decreasing the supply of housing for year-round use and putting upward pressure on home prices.

Concern was expressed that low- income residents of the Region will not share in the economic benefits expected to be generated by nascent New York Tech Valley development. Tech Valley is expected to generate high skilled employment in the biotech, nanotech, alternative energy and other related fields. The Region’s low- income population could be negatively impacted by a housing market that is heated up by the Tech Valley development.

Meeting participants throughout the Region cited the need for a public education campaign which addresses the issue of affordable housing. They agreed more should be done to educate local officials and the community at-large about this need. The term “workforce housing” was raised at a number of meetings and was viewed as a rallying cry for responsible development. In addition to addressing the need for good quality affordable housing for very low- income residents, housing organizations are finding that individuals and families who are employed and earn decent wages are not making enough to make ends meet.

Regional Affordable Housing and Community Development Issues

Housing Quality and Stock

Meeting participants stated that communities throughout the Region need to coalesce around the issue of affordable housing. Participants said community support will often extend to the development of water and sewer infrastructure, parks and ball fields, but not to affordable housing. Albany County participants called for the State to mandate that all communities, particularly suburban, provide their “fair share” of affordable housing and encourage municipalities to fund the planning process and create documents that address affordable housing issues.

Participants from Columbia County cited the obstacle of meeting HUD’s Housing Quality Standards (HQS) when performing preservation using programs such as HOME. They stated that HQS forces them to expend resources far in excess of what was originally intended as preservation work and can turn a \$4,000 job into a \$40,000 job. This concern was echoed in Rensselaer County as well. Some

attendees there suggested owners should have the option to correct major problems and/or prioritize repairs.

Participants from rural communities across the Region cited the need for small rental projects of eight to twelve units. A number of attendees from Greene County shared their experiences using HUD 202 funding to develop small affordable housing projects inside the Catskill Park, which is subject to watershed regulation by the New York City Department of Environmental Protection. Participants stated that this regulatory oversight added years to the development timetable of several of their affordable housing developments.

Those representing the Cities of Saratoga Springs and Mechanicville in Saratoga County expressed a need for large rental projects of 25 units or more that have long-term commitments from competent management companies. It was noted existing not-for-profit organizations are primarily developing small rental projects and performing rehabilitation.

The existence of manufactured homes (mobile homes) in counties around the Region varies greatly. For instance, there are only three parks in all of Schenectady County. In Saratoga County, 20 percent of the housing stock is comprised of mobile homes, one of the highest concentrations in the State. Attendees recognized their affordability but pointed out they often do not meet basic housing quality standards. About seven percent of the housing units in Warren County are mobile homes. The rehabilitation needs of this segment of the housing market are reflected by the fact that 24 percent of the County's housing related funding is allocated to mobile home replacement. Mobile home replacement programs in the County often hit roadblocks such as bad or nonexistent credit history of potential homeowners, high administrative costs associated with the programs and the long timeframe required to complete each transaction. Income and steady employment for those being assisted by mobile home replacement programs was cited as paramount to their success. Applicants are often hindered by their lack of experience in carrying a mortgage.

Participants stated that the presence of vacant properties is a problem across Albany County. Mixed use projects in the Villages of Coeymans and Ravena have high vacancy rates, most of which are along main streets. The Cities of Cohoes and Watervliet have buildings that have been vacant for an extended period of time and the otherwise available units are not rented. Participants shared the interesting case of the City of Watervliet where 300 vacant upper floor units owned by seniors have been identified. Such senior owners are not motivated and/or prepared to be involved in the residential rental market, leaving potential apartments out of service. Participants expressed a need for a system that would provide tenant screening to assist seniors in renting the vacant units and/or providing property management to handle the day-to-day operating and maintenance needs of the units. Turning the units into Section 8 project-based units was also suggested.

Affordability

In a number of meetings the difficulty of developing affordable workforce housing was raised. Participants said opposition to affordable housing development often comes from concerns about congestion, school enrollment and taxes. They expressed a need for a study which examines the effects of affordable housing development upon local taxes and school enrollment. They said such research is needed in order to engage in intelligent conversation about affordable workforce housing development.

Attendees from Rensselaer County said that they have recently seen an increase in home prices from \$50,000 to over \$200,000 in some areas. Schenectady County saw a sharp increase in home prices from \$60,000 to \$120,000. It was noted that home prices in Greene County now approach \$175,000, compared to only \$80,000 in 2000. Prices of \$300,000 to \$400,000 are now common in the mountain area of the County. The median sales price of homes in Bolton Landing in Warren County is above \$300,000.

Participants from Saratoga County said many of their communities are undergoing a “suburban gentrification” with home prices escalating beyond the means of many local residents. They went further to say the affordable housing options in those communities are evolving into mobile home parks and older apartment complexes. Participants from Washington County said their homebuyer program was ended in 2005 as home prices had escalated beyond the means of program users. Participants from Greene County cited their housing dichotomy with home prices mirroring downstate neighboring counties and median income levels in line with upstate counties. Attendees from Warren County cited a mortgage gap (median sales price of home less median income) of \$140,000 for single family homes in Lake Luzerne.

Attendees at a number of meetings said the burgeoning second home market has had a significant impact upon home prices and homeownership affordability. Participants stated the home purchasing power of local residents often cannot match those from outside the Region. This was most commonly heard in Columbia, Greene, Saratoga, Warren and Washington Counties. Participants from Warren County said there was a pronounced increase in home purchases by those from outside the County since September 2001 and that such purchases have been both seasonal and permanent. In the City of Saratoga Springs, it was noted that many recently developed condominiums and existing single family homes remain dark for most of the year. In Washington County, homes once owned by seniors are often sold for second home use, which reduces the supply of year round housing. Columbia County’s pastoral allure, urban revitalization and proximity to the New York City metropolitan area has made the County a favored second home destination and has exerted extreme pressure upon home prices.

Participants stated that residents living in rural communities, where the affordable housing is sited, have to travel to suburban and urban areas for jobs, as

employment opportunities near their homes are limited. High gas prices and the lack of reliable public transportation place a financial strain on these individuals and families, contributing to the affordability crisis.

Attendees in a number of meetings said affordable rental housing is often lacking in quality. In Rensselaer County it was reported large low- income families are disproportionately affected by high residential rents. Attendees said families have difficulty finding large housing units in the urban areas within the County, and the units in the suburban communities, while slightly larger, are considerably more expensive.

Meeting participants in Saratoga County noted the lack of affordable housing for renters which is reflected through the less than full utilization of Section 8 Housing Choice Vouchers. They stated the allotted voucher amount does not cover the required rents, which are far above basic fair market rents in the City of Saratoga Springs. Rental units are being developed in the County with rents ranging from \$1,200 for a one bedroom unit to \$1,800 for a two bedroom unit. Participants there expressed a need for more Section 8 project-based units.

Attendees from Columbia and Greene Counties believed there are housing opportunities for residents at 50 percent of area median income (AMI) but residents in the 61 to 75 percent AMI cohort are struggling with housing quality and availability. It was suggested the standards DHCR uses for what is appropriate rent levels in its New York State Low-Income Housing Tax Credit Program need to be adjusted to make the Program more reflective of the demand from those in the 61 to 90 percent of AMI cohort.

Special Needs/Supportive Housing

Participants from across the Region cited the relatively large senior composition of their populations and the issues faced in trying to meet their affordable housing needs. For instance, participants from the City of Mechanicville in Saratoga County stated that 45 percent of its residents are seniors. Attendees from Warren said 17 percent of County residents are over the age of 62 (the national average is 12 percent). They added that nearly 100 percent of Warren County's senior population is earning 60 percent or less of AMI.

An attendee discussed how increased life expectancy has changed the dynamics of providing affordable rental senior housing and that attendee stated many affordable senior rental projects now serve distinct populations of seniors such as those under 70 years of age and those over the age of 80. These types of "age spreads" often create the need for dual services and dual design requirements within the same project. Adding to this dynamic is the increase in instances where seniors have custody of grandchildren.

According to attendees from Rensselaer County the primary issue they face, with respect to affordable rental senior housing, is location of such projects.

Participants said senior housing is well established in the County, with wait lists that are manageable, but these projects are often sited away from the tenant's support systems.

Significant wait lists for senior housing with accessibility to services were reported in Schenectady County. Participants from Saratoga County stated they were aware of seven senior rental projects in the County with wait lists that are typically more than one and one-half years. They noted town boards across the County are seeing proposals for senior rental projects.

In discussions regarding seniors who own their homes, rising property taxes and the cost of maintaining an older housing stock were cited as barriers to continued homeownership and aging in place. Participants stated that funding is needed in order for seniors to make necessary repairs to their homes. Participants from Albany County stated that they are interested in DHCR's Access to Home Program to help address the accessibility issue.

The need for housing to serve the homeless was raised in a number of meetings in the Region. In Greene and Washington Counties, there are no facilities for the homeless and motels are the sole shelter option. In Columbia County, in the City of Hudson, there is one facility that offers permanent housing to the formerly homeless. It was reported that Columbia County spends over \$400,000 per year to house the homeless in motels and those from Warren said the County spent close to \$250,000 to house homeless individuals and families in 2007.

Housing the mentally challenged in Saratoga County was cited as a problem by the Saratoga Housing Authority and other not-for-profit organizations active in that area. Participants said their agencies often act as case workers by finding appropriate housing options for this special needs population. Meeting participants opined there is lack of attention at the County level to the issue of special needs housing targeted to the mentally challenged and insufficient resources are allocated to meet this need. It was also stated that the provision of services to those in need in the County is uneven. They believe strongly that discussion among responsible parties in the County was imperative to deal with this issue. A participant from Mechanicville stated the City offers more services than any other municipality in the County which causes a financial burden on that City's resources.

Most attendees agreed all types of special needs housing, including that for domestic violence survivors and substance abusers, are faced with a lack of services. They also noted that the provision of services to special needs populations often triggers local opposition to affordable housing projects. Participants felt special needs housing must be clearly defined so that the community at large understands who is being served by the subject housing. Participants thought it was good policy to disperse special needs housing rather than confine it to one community.

Downtown Revitalization and Main Streets

Participants from a number of counties in the Region cited the cost of converting retail and light manufacturing space to residential space as a constraint in utilizing DHCR's Main Street Program. A change to the 2008 Main Street Program allowing municipalities to function as program applicants was viewed as a very positive adjustment by a number of participants. An attendee suggested the Main Street Program could function in an inter-municipal nature similar to the Shared Municipal Services Program with awards granted to separate municipalities which would share the administrative expenses of their respective programs.

Participants from Rensselaer County stated that the City of Troy is the only community in that County to utilize DHCR's Main Street Program. They pointed out that revitalization in Troy, particularly façade improvements, has created an impressive and noticeable uplift in the physical and economic condition in the City's downtown. Participants said there is interest from villages in the County in replicating the successes of Troy. The success of the Program in the Village of Cambridge in Washington County was tied to the enthusiasm of that community, the willing participation of property owners and a good employment base in the surrounding community.

Regional Affordable Housing and Community Developments Assets

- A stable workforce in both the public and hi-tech sectors.
- Albany County Housing Trust which supports the creation and preservation of affordable housing and provides a tool for municipal leaders, planners, developers, lenders, not-for-profits and other stakeholders to work together to solve affordable housing issues.
- Center for Economic Growth (CEG) which promotes strategic initiatives to enhance the Region's business climate in the biotech, nanotech, alternative energy and other related fields and is active in workforce housing initiatives.
- A mix of rural and small urban areas as well as natural beauty.
- Capital District Homeownership Collaborative which is composed of eight housing organizations working together to promote affordable homeownership and neighborhood revitalization throughout the Capital District.
- Strong housing organizations with experienced staff, including 20 Neighborhood and Rural Preservation Companies.

Regional Affordable Housing and Community Development Needs

- *Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.
- *Smaller rental housing:* small affordable rental projects in rural communities with eight to twelve units for families and seniors.

- *Affordable homeownership*: affordable homeownership opportunities that match the economic realities of the existing populace.
- *Vacant property rehabilitation and demolition*: rehabilitate, preserve or demolish vacant and blighted properties.
- *Senior housing*: funding for repairs and accessibility upgrades of senior owner occupied homes to enable seniors and the frail elderly to age in place.
- *Very low- income housing*: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

Regional Highlight – Tri-Cities (Albany, Schenectady and Troy)

City of Albany

The City of Albany, which is bordered on the east by the Hudson River, is the County seat of Albany County. Albany is the second oldest state capital and the fourth oldest city in the United States. Albany is home to 30 percent of the County’s residents with a population of 88,900. The median household income for Albany is \$40,500 and 27 percent of residents live below the poverty level. Nearly 41 percent of the residents live in owner occupied housing units. The City’s renters are more financially burdened by housing expenses than their homeowner counterparts. Based on 2000 Census data, about 44 percent of renters spend 30 percent or more of their income on rent, while 21 percent of homeowners spend 30 percent or more of their income on housing costs.

Similar to other upstate New York cities, Albany’s population has been declining since the 1960s, leaving the City to deal with several challenges in developing and preserving affordable housing. Meeting participants stated that quality of life factors must be taken into consideration when formulating revitalization for the City. The creation of wealth and its distribution was cited as a determinate of the health of the neighborhoods in the City. It was stated the wealth generated by housing development does not remain in low- income communities where it is needed.

Housing Quality and Stock

Attendees stated that Albany contains many substandard properties and an insufficient number of housing units suitable for habitation. The existence of vacant buildings was raised as a primary housing issue facing the City, with the current tally at approximately 1,000 buildings. Meeting participants from the Albany Housing Authority stated they do not have the staff capacity to handle the volume of vacant properties brought to their attention. In addition, a large portion of the vacant buildings are of an historic nature and the City needs to determine which buildings should, can and cannot be saved. Participants pointed out the rehabilitation of a vacant building is not always cost effective when the cost of such can reach \$250,000 and the subject property is assessed at \$80,000.

It was stated City officials have plans to address the vacant building issue using their newly created Division of Neighborhood Revitalization. Participants voiced concern about whether sufficient resources will be available for demolition and rehabilitation. Participants stated that the City does not currently have a set-aside of funds for a specific vacant building program, but is performing work on an ad hoc basis. The City is applying CDBG funds to vacant properties, but cannot expend all of those resources on a single community development issue. Participants said, in order to alleviate this problem, owners of abandoned buildings should be penalized and the City should not continue to permit the process of buying and selling substandard properties to irresponsible owners.

Meeting participants believe neighborhoods with high concentrations of vacant structures are ripe to create homeownership opportunities which provide a sense of place and encourage revitalization. Albany participants said very low- income neighborhoods such as Swan Street in Arbor Hill and Morton Avenue in the South End are experiencing concentrated blight which makes it difficult to purchase, rehabilitate and sell projects.

Affordability

Meeting participants said a need exists in the City for rental housing for those earning 30 percent or less of AMI. In addition, they stated this population group needs jobs and job training programs.

Meeting participants emphasized the need for mixed income housing development. It was pointed out most public subsidies are directed to assist low-income populations and can result in the concentration of poverty. Participants said the State should direct resources to mixed income projects.

Participants also voiced their concerns about the effects a vibrant economy, combined with a heated real estate market, will have on some residents of the City. The demand for good quality affordable housing and the potential rents for the existing housing stock will exceed the means of low- to moderate- income residents.

Special Needs/Supportive Housing

Participants felt special needs housing should be clearly defined so that it is understood who is being served. Communities are more receptive to senior housing than housing for the physically and mentally disabled, recovering substance abusers or ex-offenders. Further, the siting of special needs housing is a problem as community leaders address concentration issues.

Meeting participants stated that special needs housing is typically concentrated in blighted areas of the City. An example of an early prison release project in one of Albany's most impoverished and crime burdened areas was noted. Some suggested those communities surrounding the City must shoulder more of the

responsibility for special needs housing. Additional funding for small scale special needs projects was also cited.

City of Schenectady

The City of Schenectady is the County seat of Schenectady County. The population of the City stands at approximately 62,000. The median household income for Schenectady is \$29,400 and 21 percent of residents live below the poverty level. Nearly 55 percent of City residents live in owner occupied housing units. Schenectady renters are more financially burdened by housing expenses than their homeowner counterparts. Based on 2000 Census data, about 42 percent of renters spend 30 percent or more of their income on rent, while 25 percent of homeowners spend 30 percent or more of their income on housing costs.

Participants stated there are too many housing units in the City given its current population. They stated empty units contribute to neighborhood disintegration. The deterioration of some neighborhoods in the City of Schenectady has been severe with crime cited as a major social issue. In addition, it was noted that Schenectady is experiencing the strongest rate of growth of school age children of any City in the State. Eighty percent of the children in the City's public schools are eligible for school lunches.

Not-for-profit participants said the current levels of funding for administration of housing Preservation Companies are not sufficient to retain staff and to pursue additional funding. They also stated DHCR's application process for capital project funding is "scary" and deters Preservation Companies from submitting applications. In addition, a number of attendees believe universal design, where accessibility issues are dealt with at the time of construction, is so important that it should be mandatory for new construction projects funded with public resources.

Housing Quality and Stock

It was noted one-third of the City's housing stock is comprised of two-family homes. In the Hamilton Hill neighborhood, 65 percent of the housing stock is comprised of two-family homes. There was discussion among the participants as to whether the preponderance of two-family structures in the City was an asset or liability.

Participants reported that homebuyer assistance programs in poor neighborhoods can be infeasible. Despite this, participants stressed the importance of homeownership in the stabilization of neighborhoods in the City but realized residents often times do not want to purchase a \$100,000 to \$150,000 home in an impoverished neighborhood.

Participants felt DHCR's current menu of housing programs is tilted too heavily toward rental projects. They stressed the need for more rehabilitation programs

geared toward homeownership with sufficient resources to make a significant impact upon the housing stock of a city such as Schenectady.

The positive effects a New York State Housing Trust Fund Corporation-sponsored rental project had upon investment in the Vale neighborhood of the City was observed during a tour of the City. The project was a small multi-building/multi-site acquisition and rehabilitation. In the few years since the project was completed, other buildings in the neighborhood have been acquired and rehabilitated. This activity utilized both private and public investment and has yielded very noticeable community improvement. It was noted that the existing buildings in the City, which could follow this model, are generally in a blighted state.

Affordability

Half of Schenectady's residents have household incomes which are less than 50 percent of AMI. As noted above, the City has a preponderance of large two-family structures and it was stressed the energy requirements of these buildings approach \$400 per unit per month while rents are generally in the \$800 to \$900 range.

Participants noted an October 2007 Federal Reserve Bank study which found that two percent of the active mortgages in Schenectady were sub-prime. However, attendees said it was mostly conventional mortgages in default, particularly in certain middle and upper middle class neighborhoods of the City. They stated it was often the result of taxes not being escrowed and the burden of home equity loans.

City of Troy

The City of Troy is the County seat of Rensselaer County. The Hudson River flows along Troy's western edge. Troy is home to over 30 percent of the County's residents and has a population of approximately 48,000. The median household income in Troy in 2000 was \$30,000 and 19 percent of residents lived below the poverty level. Only 40 percent of the City's residents live in owner occupied housing units. As we find in the cities of Albany and Schenectady, Troy's renters are more financially burdened by housing expenses than homeowners. Based on 2000 Census data for Troy, 39 percent of renters spend 30 percent or more of their income on rent, while only 15 percent of homeowners spend 30 percent or more of their income on housing costs.

Troy has lost a sizeable portion of its population since 1960 and participants stated that the City should focus on repopulating itself with young adults and empty nesters. It was also mentioned that Troy could do a better job at welcoming newly arrived immigrants, such as Sudanese refugees. Participants expressed that the City could do more to work with low- to moderate- income residents, including promoting integrated, mixed income neighborhoods.

Housing Quality and Stock

Participants said the 2000 U.S. Census found the number of housing units in the City exceeded the number of households by 2,000. The mismatch of units and households has contributed to housing deterioration and abandonment in the City. Participants said a cogent and all encompassing strategy is needed to reverse a trend of disinvestment in a portion of the City's housing stock. Participants believe that early intervention is key to keeping housing units in the inventory of available housing supply. Such intervention could be achieved through the identification of properties that are vacant through tax delinquency and using a "request for proposals" system for the sale of vacant/delinquent buildings instead of sole reliance upon auctions.

The participants said deterioration of the housing stock also comes from the conversion of owner occupied single family buildings into multi-unit rental buildings. Participants stated the looming foreclosure crisis and escalating gasoline prices may create a demand for housing in the City which could be supplied from the inventory of vacant buildings.

Absentee landlords were cited as an important determinate of housing quality by meeting participants. The scenario of investors buying undervalued rental properties or making little or no investment in such properties results in low-income renters spending a substantial portion of their income toward rent for substandard housing.

It was stated that Troy's administration is attempting to address the absentee landlord issue by requiring such owners to engage a real estate management company that is located within an approximate 20 mile radius of the City. Other initiatives include regular code inspections and landlord certifications which would encourage landlords to be more responsible to the community where their investment is located.

Affordability

It was acknowledged that housing costs are generally lower in the City than in the surrounding areas. Attendees from Troy said informal connections are a key determinate in finding decent affordable rental housing in the City. Others are forced to rent housing perceived as affordable but lacking in quality. Residents with very low incomes are at an extreme disadvantage. Participants said the Section 8 program, however, is effective in the City as it allows persons to secure decent housing and does not generally lead to concentrated poverty.

Neighborhood Revitalization

Participants cited the different directions taken by a number of Troy neighborhoods. They spoke of neighborhoods that are vibrant and growing and others that are crime ridden and losing population. Participants believe the City must recognize the need to plan and accommodate for low- to moderate- income neighborhoods as well as those neighborhoods which are and will be home to the more affluent.

Homeownership was identified as a key to the revitalization of Troy's neighborhoods. Participants were cognizant of the limits to this strategy given the preponderance of multi-family homes in the City. In the same vein, they noted there was an increase in the number of single family homes converted to rental properties as homes are purchased by investors. Participants expressed the need to create incentives for single family homes to remain single family. An example was given of the Community Preservation Corporation's "Take Stock in Your Block Program" which has endeavored to encourage existing homeowners in targeted areas of the City to purchase properties in their neighborhoods to maintain single family tenancy and promote stability.

It was opined the lack of sufficient on-campus housing and student rental housing around the Rensselaer Polytechnic Institute campus is having a negative impact on the neighborhood. Participants expressed frustration toward landlords who convert single or two-family homes into maximum capacity rental housing.

Affordable Housing and Community Development Assets of the Tri-Cities

- A stable workforce in both the public and hi-tech sectors.
- Strong neighborhood associations.
- Existing housing stock with potential that offers opportunities for development.
- Cities that are comprised of established neighborhoods lending a small town feel to a medium sized city.
- Great preservation of original commercial and residential architecture.
- Cadre of experienced and dedicated housing professionals.

Affordable Housing and Community Development Needs of the Tri-Cities

- *Vacant property rehabilitation and demolition*: rehabilitate, preserve or demolish vacant and blighted properties, including a coordinated strategy to take advantage of the unique housing stock found in Schenectady.
- *Very low- income housing*: rental opportunities for those that are being priced out of the rental market or living in substandard housing.
- *Rehabilitation and modernization funds for existing housing stock*: capital improvements and repairs of both homeowner and rental properties.
- *Staff capacity*: additional staff and funding needed at not-for-profit organizations in order to fully address housing issues.

- *Affordable homeownership*: affordable homeownership opportunities which match the economic realities of the existing populace.
- *Low- income housing with services*: rental opportunities for families with supportive services, including after school care, job training, social services activities, etc.
- *Mixed income development*: flexible funding to allow for mixed income development.

Capital District Region U.S. Census Data

<i>Social, Demographic & Income Indicators</i>	1990	2000	2006*
Population	1,003,844	1,029,927	NA
Median Age	31.3	37.5	38.3
Median Household Income	\$32,541	\$43,130	\$52,566
% of Individuals Below Poverty Level	8.4	9.4	10.0
% of HHs w/ Publicly Assisted Income	5.4	2.6	1.7
<i>Housing Prices & Affordability</i>			
Median Value of Owner Occupied Units	\$99,623	\$103,624	\$172,758
Median Contract Rent	\$379	\$485	\$612
% of Owners w/ Monthly Housing Costs >=30%	12.9	20.4	26.2
% of Renters w/ Monthly Rent >=30%	36.1	36.8	41.9
<i>Housing Quality & Stock</i>			
Median Year Built	1954	1959	1961
% of Occupied Units – Owner Occupied	65.1	65.7	64.9
% of Occupied Units – Renter Occupied	34.9	34.3	35.1
<i>Other</i>			
Affordability Index**	3.1	2.4	3.3

Capital District Region Housing Awards 2000 to 2007

<i>State Agency</i>	Total
DHCR/HTFC	\$272,228,402
Low-Income Housing Credit	\$127,086,370
HOME	\$44,583,709
Low-Income Housing Credit (4% as-of-right)	\$27,161,900
Housing Trust Fund	\$19,756,470
Neighborhood/Rural Preservation Companies	\$10,068,935
NY State Low-Income Housing Tax Credit	\$7,200,000
Homes for Working Families	\$5,455,000
New York Main Street	\$4,918,064
Access to Home	\$1,800,000
Neighborhood/Rural Preservation Coalitions	\$1,570,000
Rural Rental Assistance Program	\$1,220,310
RESTORE	\$1,025,000
Housing Development Fund	\$795,300
Urban Initiative	\$100,000
NYHomes	\$82,504,785
HFA	\$74,773,630
AHC	\$7,731,155
New York State CDBG Small Cities	\$19,487,344

*Data for Albany, Rensselaer, Saratoga, Schenectady and Warren Counties only.

**Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

Note: Figures for the NY State Low- Income Housing Tax Credit, Low- Income Housing Credit and the Low- Income Housing Credit (4% as-of-right) Programs reflect the 10-year allocation amount, including applicable tax credit allocations to HFA.

Capital District Region U.S. Census Data Multi-County Comparison Table (Select Indicators)

<i>Social, Demographic & Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Capital District	1,003,844	1,029,927	NA	\$32,541	\$43,130	\$52,566	8.4	9.4	10.0
Albany County	292,594	294,565	297,556	\$33,358	\$42,935	\$51,042	9.2	10.6	11.8
Columbia County	62,982	63,094	NA	\$29,785	\$41,915	NA	9.3	9.0	NA
Greene County	44,739	48,195	NA	\$27,469	\$36,493	NA	9.1	12.2	NA
Rensselaer County	154,429	152,538	155,292	\$31,958	\$42,905	\$53,016	8.9	9.5	10.4
Saratoga County	181,276	200,635	215,473	\$36,635	\$49,460	\$57,374	5.8	5.7	6.6
Schenectady County	149,285	146,555	150,440	\$31,569	\$41,739	\$51,584	8.1	10.9	9.9
Warren County	59,209	63,303	66,087	\$30,434	\$39,198	\$46,410	9.0	9.7	12.1
Washington County	59,330	61,042	NA	\$28,660	\$37,668	NA	9.0	9.4	NA
<i>Housing Prices & Affordability</i>	Median Value of Owner Occupied Units			% of Renters w/ Monthly Rent >=30%			% of Owners w/ Monthly Housing Costs >= 30%		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Capital District	\$99,623	\$103,624	\$172,758	36.1	36.8	41.9	12.9	20.4	26.2
Albany County	\$110,600	\$113,100	\$180,500	35.6	38.0	40.7	12.6	18.7	24.7
Columbia County	\$103,500	\$111,200	NA	35.8	34.7	NA	12.7	22.1	NA
Greene County	\$91,800	\$91,900	NA	36.1	40.3	NA	14.4	23.6	NA
Rensselaer County	\$92,500	\$99,600	\$150,200	33.0	35.0	38.5	11.6	20.0	27.6
Saratoga County	\$107,600	\$112,600	\$201,000	34.6	31.9	38.1	12.9	20.5	27.0
Schenectady County	\$93,600	\$92,300	\$145,300	41.0	40.1	49.1	14.9	20.8	26.5
Warren County	\$90,900	\$94,600	\$159,700	37.3	39.8	49.1	14.0	22.1	26.3
Washington County	\$69,900	\$78,800	NA	38.8	35.0	NA	10.6	21.3	NA
<i>Housing Quality & Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006*	1990	2000	2006*			
Capital District	65.1	65.7	64.9	34.9	34.3	35.1			
Albany County	57.0	57.7	58.0	43.0	42.3	42.0			
Columbia County	69.5	70.5	NA	30.5	29.5	NA			
Greene County	72.9	72.2	NA	27.1	27.8	NA			
Rensselaer County	63.9	64.9	66.5	36.1	35.1	33.5			
Saratoga County	72.3	72.0	72.4	27.7	28.0	27.6			
Schenectady County	65.7	65.4	67.4	34.3	34.6	32.6			
Warren County	69.3	69.9	64.6	30.7	30.1	35.4			
Washington County	73.8	74.3	NA	26.2	25.7	NA			

<i>Other</i>	Affordability Index**		
	1990	2000	2006*
Capital District	3.1	2.4	3.3
Albany County	3.3	2.6	3.5
Columbia County	3.5	2.7	NA
Greene County	3.3	2.5	NA
Rensselaer County	2.9	2.3	2.8
Saratoga County	2.9	2.3	3.5
Schenectady County	3.0	2.2	2.8
Warren County	3.0	2.4	3.4
Washington County	2.4	2.1	NA

*Data for Albany, Rensselaer, Saratoga, Schenectady and Warren Counties only.

**Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

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Capital District Region Meeting and Site Visit Participants

Albany – Albany County and the City of Albany (April 28, 2008)

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Sarah Reginelli, City of Albany, Dept. of Development and Planning
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Catskill – Greene and Columbia Counties (May 1, 2008)

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Troy – Rensselaer County (May 5, 2008)

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Ballston Spa – Saratoga County (May 6, 2008)

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Amanda Walsh, City of Mechanicville, Grants Administration

Lake George – Warren and Washington Counties (May 13, 2008)

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Deanne Rehm, Adirondack Community Housing Trust
Pam Wikberg, HomeFront Development Corporation

Schenectady – Schenectady County (May 15, 2008)

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*Meeting and/or Site Visit Hosts