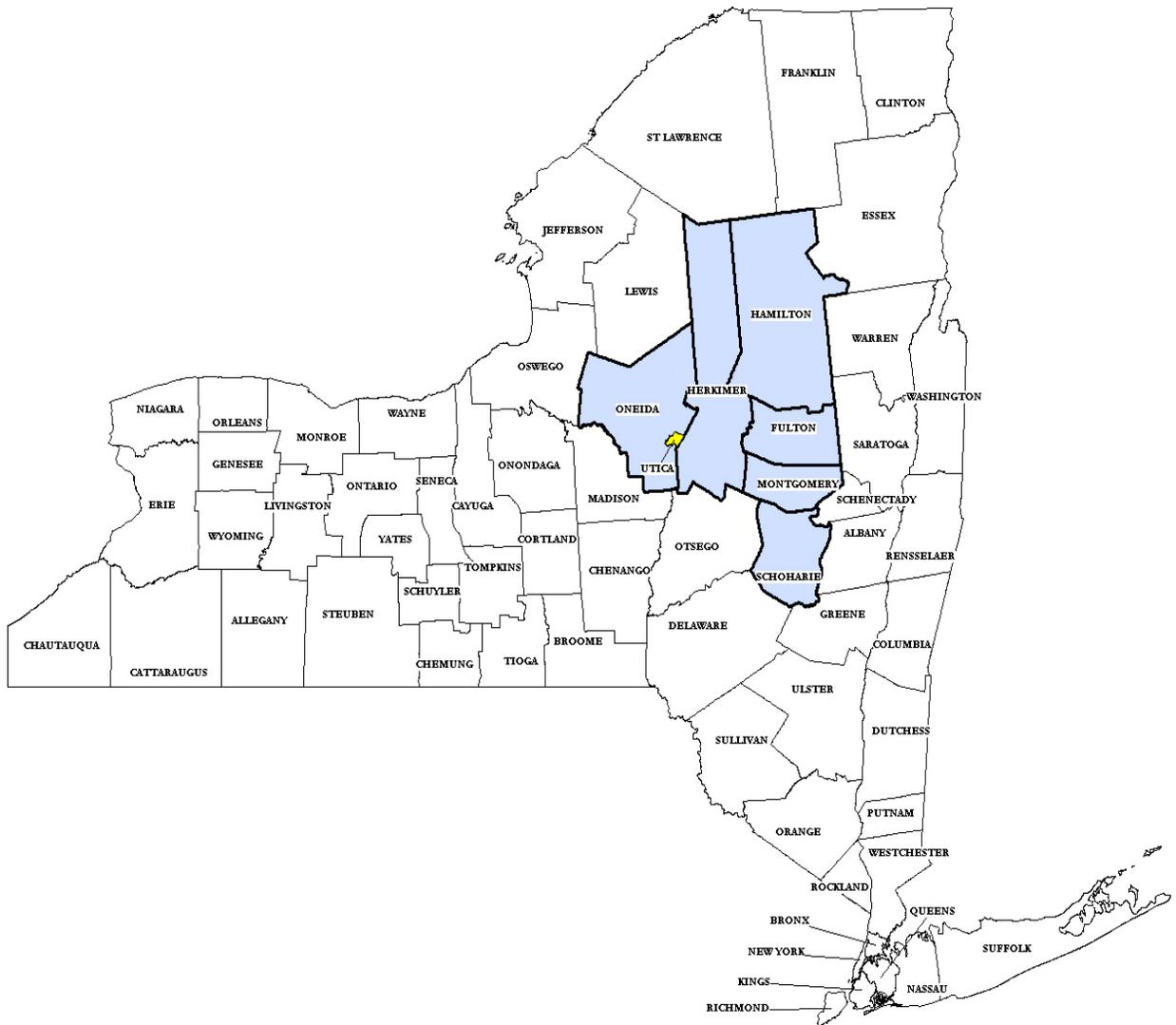


New York State Division of Housing and Community Renewal
Statewide Affordable Housing Needs Study

MOHAWK VALLEY REGIONAL REPORT

Prepared by the Office of Policy Research and Development
February 2009



Introduction

This report describes the affordable housing issues and needs of the six counties that comprise the Mohawk Valley Region: Fulton, Hamilton, Herkimer, Montgomery, Oneida and Schoharie Counties.

During the month of November 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 who 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 six counties from 1990 to 2000. American Community Survey data for 2006 was only available for Oneida County, as the other five counties of the Region lack the population density to obtain 2006 results.

Regional Overview

The Region is comprised of mainly rural areas with at least one city located in Fulton, Herkimer, Montgomery and Oneida Counties. Much of the housing stock in the Region is aged and in need of rehabilitation. Participants said the adverse economic conditions faced by many residents in the Region preclude sufficient rehabilitation of the housing stock. Homeownership was said to be relatively affordable throughout the Region, while safe, decent and affordable rentals were in short supply.

The population of the Region declined during the 1990 to 2000 period by approximately 14,000 or three percent to 442,000. Most all of the decline was based in Oneida County where the population fell by six percent. Two counties in the Region, Fulton and Hamilton, had small gains in their population levels.

According to participants, by 2000 seniors made up a significant portion of the Region's population, greater than that found in the State as a whole. The shrinking population base of the Region was cited as a main factor contributing to a paucity of new housing construction.

The economic conditions faced by the Region and their effect upon affordable housing and community development were discussed in all three of the focus group meetings. For example, attendees in Rome referenced the closing of the Griffiss Air Force Base and its effect upon that City's housing stock. After the base closing, many rental units reverted back to their original status as large single family homes.

A common refrain heard from participants was the dearth of employment opportunities and the general decline in the Region's manufacturing base. Participants throughout the

Region shared experiences of their children and/or relatives leaving the area in search of more promising employment opportunities.

Regional Affordable Housing and Community Development Issues

Housing Quality and Stock

Participants said the primary housing need of the Region is the rehabilitation of owner occupied housing. The experience of the Village of Frankfort, Herkimer County was shared where 177 home rehabilitations were recently completed and there remain 150 income-qualified owners looking for assistance. One home repair program in Fulton County has a wait list which contains over 200 households. A participant said the home inspections in that County uncovered much substandard housing. One participant stated, “until you get into a home you really don’t know the extent of the rehabilitation needs.” It was said that the need for home rehabilitation is particularly pronounced in the Region due to the high proportion of elderly homeowners who lack resources to make necessary repairs.

There was agreement in the Region that there is a need for affordable rental housing which is of decent quality. Attendees said much of the rental housing in the Region that is affordable is in substandard condition. Participants said many Section 8 voucher holders cannot find housing which meets basic quality standards. For example, in Schoharie County it was reported that it is difficult to find sufficient quality rental stock to meet the demand from families with Section 8 vouchers.

Participants said the Region’s predominately rural character with dispersed populations should be considered in the allocation of housing and community development resources from the public sector. It was also stated that the cost of rehabilitating properties in rural areas of the Region typically exceed housing program funding caps, making it difficult to bring properties up to HUD’s Housing Quality Standards.

A number of attendees in the Region said the issue of lead-based paint is a factor in nearly all of their work in the rehabilitation of the existing housing stock. They said the costs associated with lead-based paint mitigation force them to make hard choices about what housing should be rehabilitated or lost to abandonment and/or demolition.

It was stated that the primary housing need in Herkimer County is the availability of safe and decent rental housing at fair market levels. A similar sentiment was expressed by those in Montgomery and Fulton Counties. Schoharie County was cited as having a need for moderate- income family rental housing.

The issue of absentee landlords was discussed throughout the Region. Participants in Montgomery, Fulton and Herkimer said that rental housing in those Counties is increasingly owned by entities located outside the Region. A participant suggested that the posting of properties for sale on the Internet has facilitated the purchase of rental properties by absentee owners. It was stated that these purchasers often increase rents

over previous levels which leads to escalating rents in other rental properties in the Region.

Participants said effective rental property management is dependent upon knowledge of the subject property and the tenants inhabiting that property. They contend ownership of rental properties by “out of town” entities takes the crucial “knowledge element” out of effective rental property management. Attendees stated rental properties owned by absentee landlords need to have a local contact person.

In addition, participants said there are many instances where the management of rental properties is assigned to tenants of the property in exchange for a reduction in rent. They said such arrangements rule out “even handed” and effective property management. A number of attendees said there is need in the Region for competent management firms which would provide effective oversight of the rental properties owned by absentee landlords.

Participants stated Montgomery and Fulton Counties lack a good supply of middle-income housing. From an economic development perspective, they said such housing is imperative when trying to attract and/or expand business in those Counties. In Montgomery County there are a number of initiatives to develop loft style housing from defunct mills.

Affordability

There was recognition among participants that there is a reasonable amount of affordable homeownership opportunities in the Region. Examples of decent homes for sale in the \$70,000 range were evident in each of the counties in the Region. An anomaly to the affordability of homeownership found in much of the Region was cited by a participant with regard to the Village of Old Forge in Herkimer County. It was stated that a preponderance of second home purchases in that Village, which is inside the Adirondack Park, has exerted strong upward pressure on home prices, making it difficult for year-round residents to afford homes.

In Oneida County, issues of affordability were discussed as they relate to the purchase of existing homes. It was said that many homeowners run into financial trouble when they purchase homes in marginal condition. Participants said the initial affordability of such homes is compromised by the repairs, maintenance and capital improvements which are required of the new owners.

In Herkimer County, there are a number of municipal power companies which provide affordable electric rates to their residents. It was stated that lower utility rates enhance housing affordability in a village which provides municipal power. However, a participant discussed the onerous “up front deposits” adopted by two municipal power authorities in Herkimer County and questioned whether it was a strategy to dissuade low-income households from moving to those communities. It was pointed out that neither of those municipal power authorities have a consumer advocate program.

Participants said many of the area's baby boomers who take advantage of employment opportunities outside the Region often have their parents relocate with them. Attendees said this multi-generational migration tends to leave the Region with a less affluent senior population. They said the Region's remaining seniors often face dire economic circumstances.

Special Needs/Supportive Housing

The Mohawk Valley Resource Center for Refugees recruits refugees from Bosnia, Somalia and Burma to the Utica-Rome area and assists them with housing, employment and learning English. Participants discussed the unique challenge and impact this initiative has on the supply of affordable housing in the Utica-Rome area. They said in the short-term, finding an adequate supply of housing for an entire refugee cohort can be daunting. However, they said over the long-term the refugee cohort secures housing and integrates into the community.

In the three Counties of Montgomery, Fulton and Schoharie participants believed homelessness was not a major issue and pointed out that there are no homeless shelters in those Counties. Another participant cited a lack of resources to deal with homelessness in Herkimer County. That County also does not have a homeless shelter but does have two transitional housing units which are utilized consistently through the year. In the City of Utica there is a system of homeless shelters which handles referrals from throughout Oneida County.

The growing prevalence of seniors in the Region and their unique housing needs led to a discussion about public transportation. Participants stressed the importance of considering the availability of transportation for seniors when making decisions about the creation, rehabilitation and retention of housing for seniors. In Herkimer, it was pointed out that 75 percent of that County's senior population lives in rural areas where public transportation is virtually non-existent. Concern was expressed that the transportation services offered by local governments and not-for-profits will be among the first services reduced in times of economic retrenchment.

Participants representing Hamilton County cited the need for assisted living facilities and home care services for seniors. It was stated that every community in that County has at some time expressed a need for housing and/or services for a portion of their senior population.

An attendee shared their experience in developing and operating a HUD 811 project in the City of Amsterdam, Montgomery County, which is occupied by persons diagnosed as having a "severe persistent mental illness." The HUD 811 Program promotes independent living for persons with disabilities in rental housing where supportive services are available. The attendee said the project promotes stability for tenants who in the past were "chronic movers" and had histories of being disruptive tenants. It was stated that each tenant has been assigned a case worker and there has been little turnover at the project. In fact, a wait list has been established. A participant stated additional projects which serve similar populations are needed in other upstate cities.

Downtown Revitalization and Main Streets

The administrative capacity of small organizations and municipalities in the Region was cited as a road block to more effective use of DHCR's Main Street Program. A number of participants said the Main Street Program's 50/50 match requirement is onerous for small business owners in the less affluent villages and towns of the Region. They believe reducing the owner's match to an "80/20" requirement would generate more interest in the Program. A participant stated that New York is one of only two states which does not have a Main Street Program Association. It was said that the creation of such an association in New York would address some of the capacity issues facing program participants by pooling the specialized expertise of potential members.

An attendee from the City of Rome discussed how the development of the Fort Stanwix Monument replaced a sizable portion of that City's downtown. It was stated that two Main Street awards are being used to spur economic development in the downtown area by attracting residents and service businesses to the second floors of downtown store fronts which remain. However, it was noted that the presence of lead in these structures is a source of concern.

Participants in Oneida County cited the positive role of local banks in the administration of DHCR's Main Street Program. Banks in that County extend bridge loans and capitalize revolving loans so that business owners may participate in the Main Street Program.

Program Alignment

Some attendees from Oneida County said the award cap for DHCR's RESTORE Program is too low to address the roof replacement needs of seniors. They stated that the roof of a building is critical to its structural soundness and suggested that a roof replacement program be established with funding for that singular purpose. Attendees said the creation of such a program would mitigate some of the demands placed upon the weatherization programs of the Region.

A number of participants said the selection criteria DHCR uses when awarding HOME rehabilitation funds is too restrictive and forces successful program applicants to serve a narrow population of low- income households. An example was given of a senior household whose annual income marginally exceeded program maximums and precluded them from participating in the agency's home repair program. The participants said that this is the type of household they would like to assist to foster community cohesion while preserving housing stock.

It was opined that the selection criteria of a number of government housing programs have a tendency to foster a concentration of poverty in small struggling communities. Participants said many government housing programs selection criteria prevent them from adopting strategies that would serve a broad spectrum of income levels.

Participants from Hamilton County discussed the effect life estate transactions have upon the rehabilitation of existing homes in that County. Many senior residents in the County

use life estate arrangements to transfer their home to offspring while remaining in the residence. They said that life estate arrangements, which modify homeownership structure, often disqualify residents from participating in homeowner rehabilitation programs. It was suggested that the regulations which define homeownership, and therefore eligible applicants, be re-examined.

A participant stated that the timing of DHCR's application cycles magnify the capacity limits that exist in municipalities that pursue funding for housing and community development. It was stated that the timing of DHCR's CDBG, HOME and Main Street application funding cycles are so close chronologically that municipalities encounter problems in completing applications for all three programs in a single funding round. As a point of illustration, a participant said 11 municipalities in Herkimer County participate in DHCR's CDBG Program and many of these municipalities use a single consulting service which faces its own capacity constraints in the compilation of applications.

An attendee from Herkimer discussed how DHCR's funding of Neighborhood and Rural Preservation Companies (N/RPCs) provides these organizations with the capacity to access and administer an array of housing and community development programs. That attendee expressed concern as to the continued viability and effectiveness of these organizations if they are faced with severe funding cuts from DHCR. It was stated the staff at N/RPCs, which access and administer programs, would have to be reduced if funding cuts materialize.

Regional Affordable Housing and Community Development Assets

- Affordable homeownership and a manageable cost of living.
- Safe, cohesive communities with good school systems.
- Location near the center of the State with good access to Northeastern markets.
- Historic architecture.
- Rural and scenic nature of the Region.

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.
- *Competent property management firms:* property management firms which can competently manage the Region's rental housing stock.
- *Safe, decent and affordable rental units:* rental units of decent quality that would be available to the Region's Section 8 voucher holders.

Regional Highlight – City of Utica

The City of Utica's population stood at 60,700 in 2000, a decrease of nearly 12 percent from 1990. That loss was part of a long-term decline in the City's population base which has fallen by one-third since 1950. The City's population comprises about a one-quarter

of the Oneida County total and that County experienced the largest percentage decrease, approximately 6 percent, in population in New York State between 1990 and 2000.

Between 1990 and 2000 only two age groups in the City, those between 45 and 64 and those over 75 years experienced an increase in number. During that time period, those in the 20 to 24 year age group declined by nine percent and the 25 to 44 years of age cohort shrank by nearly 17 percent. It has been estimated that one-third of the City's current population is over the age of 65.

The 2000 Census found Utica to be one of the poorest of New York State's cities with a median household income of \$24,900; far below the figure of \$43,400 for New York State. The City's poverty rate at that point stood at 21 percent and nearly one-third of the households in the City had incomes under \$15,000.

With the decrease in the City's population came a corresponding decline in the number of housing units that were available for use in Utica. In the 1990s, arson, abandonment and high vacancy rates lead the City to undertake an aggressive program of building demolition. The City responded to the crisis with an aggressive building demolition program, believing vacant buildings breed further abandonment and decay. Over one four-year period, the City demolished 400 buildings. By 2000, the number of housing units in the City stood at 29,164, down nearly six percent since 1990.

Housing Quality and Stock

The City is characterized by much substandard housing stock in both its rental and homeowner market. Participants stated that the general conditions of buildings in the City are a source of concern. It was stated that organizations in Utica have had difficulty in expending HOME Program home rehabilitation funds.

Participants who have been involved in the creation of new housing stock in the City discussed key elements of successful development. They said a critical mass of development activity, good quality work that will last and sufficiency of capital, were the key elements of successful low- income housing tax credit projects. Those associated with HUD's HOPE VI developments, both rental and homeownership, cited the need for concentrated development in order to build a sense of community and neighborhood. They said such concentration fights abandonment and makes rent up progressively easier as more units are occupied.

Another participant questioned the long-term value of attaining "a critical mass" of low-income housing tax credit and HOPE VI developments in specific neighborhoods. That participant said neighborhoods where these affordable housing projects are sited become stigmatized as places where all of the community's low- income housing development occurs, making it difficult to experience economic revitalization.

Downtown Revitalization and Main Street

Participants in the City of Utica stated that the downtown area of the City has an excessive amount of low- income and subsidized housing. They contend this

concentration of income-specific housing has had a chilling effect upon the development of market rate housing in the downtown area. Participants said misperceptions “close off” the development of upscale rental and homeownership properties in downtown Utica.

Participants were highly confident of the appeal downtown Utica has for those looking for “downtown housing” options. It was stated that there is a demand for market rate housing in downtown Utica and such demand emanates from empty nesters, persons employed in the downtown area and from college professionals and students who populate the area. And it was pointed out there are some 25,000 college students in the immediate Utica area. One participant disagreed with this assessment of downtown Utica and instead saw little market for “downtown housing” options such as loft style apartments which would rent for upwards of \$1,500 per month.

It was pointed out there is currently a lack a private developers willing to invest and develop housing in the downtown area of the City. It was stated, “in Utica we need a pioneering developer, a catalyst, an anchor.” Participants stressed the need for gap financing from the public sector for mixed income housing in order to convince private developers that there is, in fact, a demand for market rate housing in downtown Utica. They stated that public sector involvement in successful mixed income housing in downtown Utica might be the key to attract more private developers to the area.

An example of a possible downtown market rate housing development, sited across from City Hall, was shared with participants. City officials pointed to this development as having the potential to establish a critical mass which is recognized as a key component of downtown development success in upstate cities. City officials asserted that Utica has a quality of life, including performing arts, a museum, a zoo and a ski hill, that is marketable to a segment of the population that does not currently reside in the downtown area. The participants referenced the successes of the Armory Square area in Syracuse as a blueprint for their City. According to a participant, the redevelopment of that neighborhood involved a critical mass of activity, a sufficient amount of capital and developers who were willing to take a risk on the success of the neighborhood.

The participants pointed out that the use of DHCR’s Main Street Program in Utica has been targeted to upper floor residential rehabilitation. They said impediments to the full utilization of Main Street awards in a timely manner include the need to reconfigure aged staircases for access and structural issues which accompany the rehabilitation of second floors.

Affordable Housing and Community Development Assets

- Quality of life.
- History and heritage.
- Ethnic diversity.
- Historic architecture.

Affordable Housing and Community Development Needs

- *Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.
- *Effective and timely utilization of homeowner rehabilitation programs:* capacity building and collaborative efforts amongst organizations in the City involved with housing rehabilitation and downtown revitalization.
- *Development of market rate housing:* public sector support that would jump-start the opportunities for development in downtown.
- *Revitalization of targeted neighborhoods:* concentrated development of homeownership and rental housing in targeted neighborhoods.

Mohawk Valley Region U.S. Census Data

<i>Social, Demographic & Income Indicators</i>	1990	2000	2006*
Population	459,943	441,638	NA
Median Age	32.0	38.6	39.5
Median Household Income	\$25,441	\$34,737	\$40,466
% of Individuals Below Poverty Level	11.6	12.6	14.8
% of HHs w/ Publicly Assisted Income	7.5	3.5	4.7
<i>Housing Prices & Affordability</i>			
Median Value of Owner Occupied Units	\$66,295	\$70,647	\$91,300
Median Contract Rent	\$280	\$368	\$438
% of Owners w/ Monthly Housing Costs >=30%	11.1	20.2	24.1
% of Renters w/ Monthly Rent >=30%	37.6	38.3	46.5
<i>Housing Quality & Stock</i>			
Median Year Built	1945	1951	1951
% of Occupied Units -- Owner Occupied	67.7	69.1	65.2
% of Occupied Units -- Renter Occupied	32.3	30.9	34.8
<i>Other</i>			
Affordability Index**	2.6	2.0	2.3

Mohawk Valley Region Housing Awards 2000 to 2007

<i>State Agency</i>	Total
DHCR/HTFC	\$103,181,120
Low-Income Housing Credit	\$44,179,840
HOME	\$18,724,778
Housing Trust Fund	\$7,255,792
Neighborhood/Rural Preservation Companies	\$3,216,442
New York Main Street	\$2,471,598
Access to Home	\$1,500,000
Housing Development Fund	\$1,430,785
Rural Rental Assistance Program	\$1,032,735
RESTORE	\$360,000
NYHomes	\$16,848,166
HFA***	\$15,002,310
AHC	\$1,845,856
New York State CDBG Small Cities	\$23,009,150

*Data for Oneida County 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 allocations of tax credit to HFA.

Mohawk Valley Region U.S. Census Data Multi-County Comparison Table (Select Indicators)

Social, Demographic & Income Indicators	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Mohawk Valley Region	459,943	441,638	NA	\$25,441	\$34,737	\$40,466	11.6	12.6	14.8
Fulton County	54,191	55,073	NA	\$23,862	\$33,663	NA	12.7	12.5	NA
Hamilton County	5,279	5,379	NA	\$23,195	\$32,287	NA	8.5	10.4	NA
Herkimer County	65,797	64,427	NA	\$23,075	\$32,924	NA	12.8	12.5	NA
Montgomery County	51,981	49,708	NA	\$24,068	\$32,128	NA	11.5	12.0	NA
Oneida County	250,836	235,469	233,954	\$26,710	\$35,909	\$40,466	11.2	13.0	14.8
Schoharie County	31,859	31,582	NA	\$26,077	\$36,585	NA	10.7	11.4	NA
Housing Prices & Affordability	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*
Mohawk Valley Region	\$66,295	\$70,647	\$91,300	37.6	38.3	46.5	11.1	20.2	24.1
Fulton County	\$55,900	\$63,200	NA	39.9	36.6	NA	12.2	21.6	NA
Hamilton County	\$71,100	\$88,200	NA	21.9	33.0	NA	10.7	18.9	NA
Herkimer County	\$54,700	\$65,100	NA	35.8	36.5	NA	10.3	21.1	NA
Montgomery County	\$61,500	\$64,300	NA	33.6	36.7	NA	10.3	22.3	NA
Oneida County	\$72,200	\$73,200	\$91,300	38.9	39.3	46.5	11.3	19.1	24.1
Schoharie County	\$73,700	\$82,800	NA	35.6	39.8	NA	10.4	21.8	NA
Housing Quality & Stock	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006*	1990	2000	2006*			
Mohawk Valley Region	67.7	69.1	65.2	32.3	30.9	34.8			
Fulton County	71.4	72.1	NA	28.6	27.9	NA			
Hamilton County	77.5	79.3	NA	22.5	20.7	NA			
Herkimer County	71.4	71.2	NA	28.6	28.8	NA			
Montgomery County	66.3	67.1	NA	33.7	32.9	NA			
Oneida County	65.3	67.2	65.2	34.7	32.8	34.8			
Schoharie County	74.1	75.3	NA	25.9	24.7	NA			
Other	Affordability Index**								
	1990	2000	2006*						
Mohawk Valley Region	2.6	2.0	2.3						
Fulton County	2.3	1.9	NA						
Hamilton County	3.1	2.7	NA						
Herkimer County	2.4	2.0	NA						
Montgomery County	2.6	2.0	NA						
Oneida County	2.6	2.0	2.3						
Schoharie County	2.8	2.3	NA						

*Data for Oneida County only.

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

Local Planning Document Bibliography

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Prepared by: Fulton County Board of Supervisors and the Fulton County Planning Department

2003, *City of Gloversville Comprehensive Plan* (Neighborhood Revitalization and Housing Section), 6 pgs.
Prepared by: City of Gloversville Planning Board

Hamilton County:

No Documents Available at this Time

Herkimer County:

2008, *Rural Preservation Program Needs Assessment and Strategic Plan for Oneida and Herkimer Counties*, 16 pgs.
Prepared by: Mohawk Valley Community Action Agency

Montgomery County:

No Documents Available at this Time

Oneida County:

2008, *2008-2009 Annual Plan: 34th Program Year*, 39 pgs.
Prepared by: The City of Utica

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Prepared by: Western Economic Services, LLC

2006, *New Hartford Comprehensive Plan Update*, 167 pgs.
Prepared by: Peter J. Smith & Company, Inc. and the Town of New Hartford Comprehensive Plan Committee

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Prepared by: The City of Rome Planning Department

2004, *City of Utica 2004-2005 Consolidated Plan*, 110 pgs.
Prepared by: The City of Utica Department of Urban and Economic Development

Schoharie County:

No Documents Available at this Time

Mohawk Valley Region Meeting and Site Visit Participants

Utica – Oneida County (November 7, 2008)

Honorable David R. Roefaro, Mayor, City of Utica
Robert Sullivan, City of Utica, Urban and Economic Development*
George Acee, Utica Neighborhood Housing Services, Inc.
Gene A. Allen, Mohawk Valley Community Action Agency
Lynn Bass, Empire State Development Corporation
Kenyon Craig, Housing Visions Unlimited, Inc.
Carole Flinn, Growest Inc.
Pam Jardien, City of Utica, Urban and Economic Development
Diane Shoemaker, City of Rome, Community and Economic Development
Regina Venettozzi, Oneida County Planning Department
Richard Boek, Rome Housing Authority (conference call)
Dr. Tarus J. Herbowy, Utica Municipal Housing Authority (conference call)

Fonda – Fulton, Montgomery, Schoharie (November 17, 2008)

Ken Rose, Montgomery County Business Development Center *
Lynn Bass, Empire State Development Corporation
Ann Black, Fulmont Community Action Agency
Diane Conard, Rivercrest Development Corporation
David Henderson, Fulton County Community Heritage Corporation
Crystal Ricciuti, Montgomery County Business Development Center
Alicia Terry, Schoharie County Planning & Development Agency
Denis Wilson, Fulmont Community Action Agency

Ilion – Herkimer, Hamilton (November 25, 2008)

Gene A. Allen, Mohawk Valley Community Action Agency *
Dominick Bellino, JDA Management, LLC
David Carlson, Carlson Associates
Donna Daniels, Herkimer Housing Authority (conference call)
Bonnie Fletcher, Ilion Housing Authority
William Farber, Hamilton County Board of Supervisors (conference call)
Terry Green, Mohawk Valley Community Action Agency
Peggy Henry, Village of Herkimer, Office of the Village Clerk
Alan Hipps, Adirondack Community Housing Trust and HAPEC
(conference call)
Linda Ovitt, Little Falls Housing Authority
James Thatcher, Avalon Associates (conference call)

*Meeting and/or Site Visit Hosts.