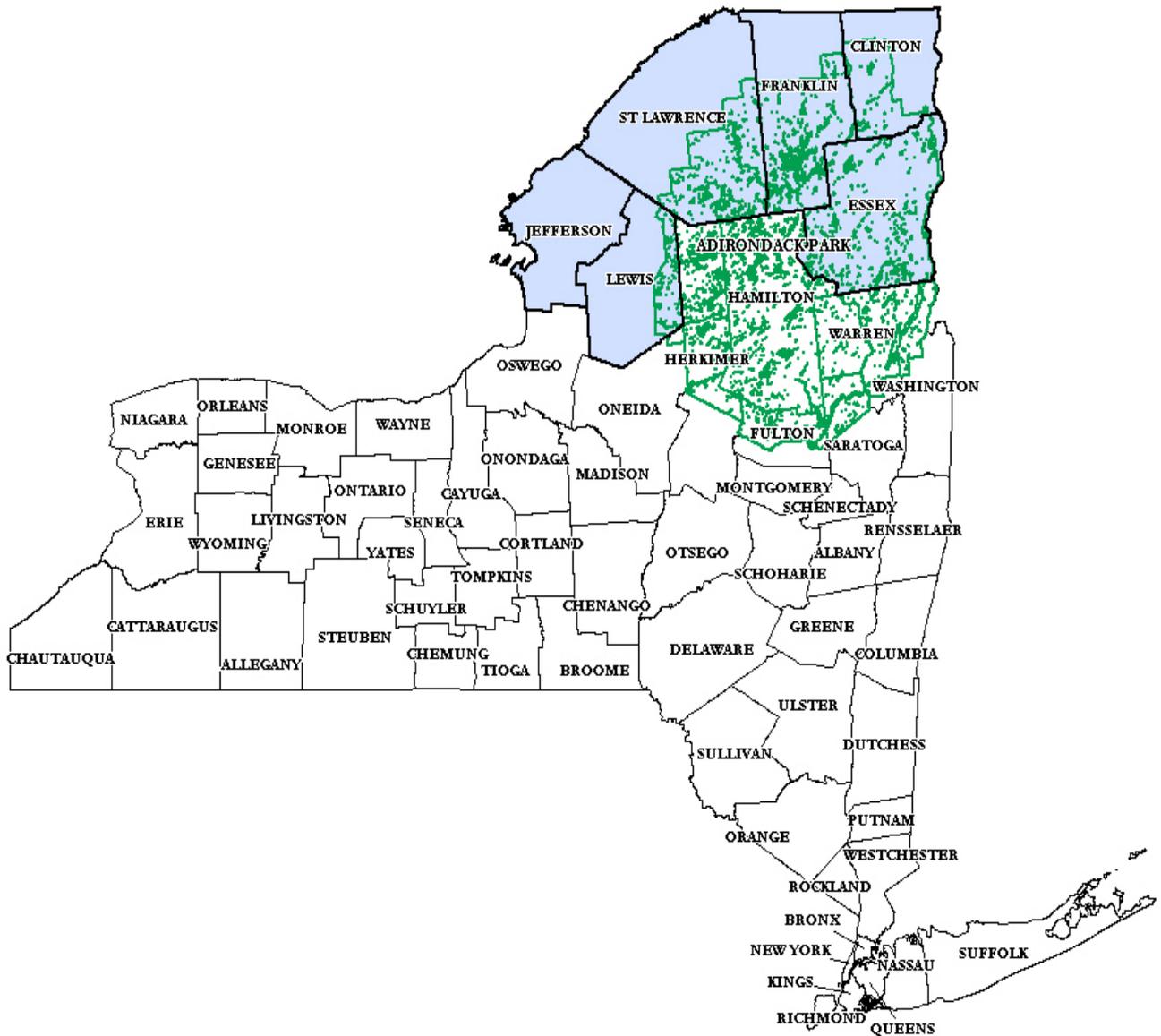


New York State Division of Housing and Community Renewal  
Statewide Affordable Housing Needs Study

***NORTH COUNTRY REGIONAL REPORT***

Prepared by the Office of Policy Research and Development  
May 2008



## **Introduction**

This report describes the basic affordable housing issues and needs of the six counties that comprise the North Country Region: Clinton, Essex, Franklin, Jefferson, Lewis and St. Lawrence (the Region).

During the final months of 2007 and in early 2008, information about 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 2006 (see accompanying tables). However, three out of the six 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 bordered to the north by Canadian provinces Quebec and Ontario, to the south by the Adirondack Mountains and Tug Hill Plateau, to the east by Lake Champlain and to the west by Lake Ontario and the St. Lawrence River.

The Region is home to some of the State's most beautiful and natural landscapes. The southeast portion of the Region includes Lake Placid, home of the 1932 and 1980 Winter Olympics, as well as Saranac and Tupper Lakes, where visitors come to enjoy the great outdoors. A major feature of the Region is the presence of the Adirondack Park, which is the subject of this Report's Regional Highlight. In the western portion of the Region, just outside of Watertown, Fort Drum is located. Fort Drum is home to the United States Army 10<sup>th</sup> Mountain Division - Light Infantry. Fort Drum is the largest employer in the Region. Geographically, the Region is one of the largest in the State; however, the harsh winters and the rugged mountainous terrain combine to make it the least populated in the State.

The Region experienced little population growth in the 1990s, growing by 1,100 between 1990 and 2000 according to U.S. Census data. During that decade median household income grew from \$25,000 to \$34,000, but remains the lowest of any Region in the State. Just over 14 percent of individuals in the Region lived below the poverty level in 2000. Although median rental rates and home values are low when compared to other regions in the State, there are several factors such as relatively low median incomes, high home heating costs, a burgeoning second

home market and increased property taxes which impact housing affordability in the Region.

The housing needs and related issues vary throughout the six counties that comprise the Region. Jefferson, Lewis and St. Lawrence Counties have been impacted by the growth of Fort Drum. Clinton and Essex Counties have seen drastic rises in the median sale price of homes, due primarily to a surging second home market. Franklin, the poorest county in the State, struggles to provide housing for very low- income individuals and families, particularly those with special needs.

### **Regional Affordable Housing and Community Development Issues**

#### **Housing Quality and Stock**

Much of the Region's housing stock was built before World War II and has considerable deferred maintenance issues. Asbestos, lead paint, leaking roofs, inefficient heating systems and weather beaten exteriors are just a few of the ailments cited by participants as plaguing much of the Region's older housing. With harsh winter months, years of deferred maintenance and relatively low income levels, one of the Region's greatest funding needs is investment in its aged housing. Funds for rehabilitation, adaptation and re-use of existing housing are needed to meet the Region's broad spectrum of household needs.

At the Region's focus group meetings attendees stated that many rental units have been neglected for long periods of time and are in such poor condition that they require extensive rehabilitation. They believed landlords use resources to address the most serious problems and are unlikely to keep up with repairs and routine maintenance. The northern section of Franklin County was mentioned as having very limited housing stock that meets the HUD Housing Quality Standards (HQS). In fact, there are instances where those with a Section 8 voucher cannot use it as there are no available apartments which meet HQS. It was noted that in Lewis County, tenants often do not complain to landlords about their living arrangements for fear of losing housing they cannot easily replace and it is not unusual to find tenants living in housing that lacks appropriate heat or plumbing.

Participants found code enforcement was not uniform throughout the Region. Communities like Canton, Potsdam, Ogdensburg and Gouverneur in St. Lawrence County were cited as doing an outstanding job with code enforcement, however, this is an exception within the County and Region as a whole. Participants suggested housing stock in rural areas is more likely to be substandard than in village centers, as inspections do not occur as often as in some of the more populated areas.

Updates such as weatherization, repairs to the buildings' envelopes including roofs and modifications for aging in place were cited as being needed throughout the Region. It is believed few homeowners have the discretionary income needed

to finance repair and rehabilitation efforts. Weatherization funds are widely used and needed as is reflected in DHCR's Weatherization Assistance Program wait lists for most of the Region's counties. The Region's average wait list is more than 1,800 with a corresponding wait time of more than two years. The Program provides much needed improvements to owner occupied homes and rental properties. However, some participants believe rental properties are usually placed at the bottom of the list to receive funding.

Participants stated the Region has a relatively high concentration of single wide manufactured homes (mobile homes) which offer an attractive housing option because of their relatively modest purchase price and their initial mobility. But unlike standard single family homes, the value of mobile homes tends to depreciate due to age and poor condition. Participants said it is common for owners to build additions to their mobile homes in an attempt to make them more livable. Such work is often done without permits and goes uninspected and can result in faulty wiring and other dangerous conditions. Unfortunately, if these homes were condemned the homeless rates could soar as few other viable options exist for these families.

In Clinton and Essex Counties, the lack of affordable and developable land with access to public water and sewer lines was cited as a barrier to building additional housing within or close to village centers. In addition, participants believed the relatively high price of land incentivizes developers to favor commercial projects over residential.

Participants in the Region's least populated counties were of the opinion that smaller projects are better suited to meet the needs of rural communities with small populations. It was suggested that surveys of available land within the Region's villages are needed to assess where infill housing and adaptive use housing can help fill niche gaps and housing needs. It was recognized that a great deal of assistance is needed to make smaller projects work with their higher per unit costs. It was suggested that four to twelve unit projects could work within village centers and accommodate the needs of smaller communities and allow seniors and others to stay within their communities.

#### Affordability

As gleaned from the focus groups, the housing affordability crisis varies from county to county and even within counties. For instance, while median home values throughout the Region rose considerably from 1990 to 2000, according to U.S. Census data, median sales prices nearly doubled in Essex and Clinton Counties and the Fort Drum area during the same time period.

Participants felt homeownership is now out of reach for most low- income residents. Supporting that contention is data from the Jefferson-Lewis Board of Realtors showing the median sale price of single family homes in and around Jefferson County increased from \$68,000 in 2003 to \$120,000 in just four years.

According to the Essex County Real Property Tax Services Department, average sale prices have climbed from \$160,000 in 2004 to \$235,000 in 2007. Instances of young professionals with moderate incomes living at home with parents or taking in renters to afford homeownership were offered. Such individuals often do not qualify for subsidized rental units and are being priced out of homeownership opportunities.

With regard to property taxes, dramatic increases were noted in Clinton and Essex Counties. An example was given of a 25-unit rental project in Essex County which saw a recent tax increase of \$33,000, from \$7,000 to \$40,000.

Energy efficiency was expressed as a concern for both landlords and tenants. Oftentimes, apartments are affordable, but utility bills make them unaffordable. Local residents often turn to alternative home heating sources, which can be hazardous. Such hazards include total insulation of windows, blocking sunlight and ventilation, and use of kerosene heaters and open oven doors as alternative heat sources (particularly common in mobile homes). It was noted in extreme cases, entire sections of homes are shut off in order to heat only "common" areas. Participants stated that heating system conversions from electric to gas or oil heating is a priority and where possible is included in rental rehabilitation projects.

It was reported that twenty-two municipalities across St. Lawrence County are consolidating their efforts to create a regional municipal power authority for the purpose of securing lower energy costs.

Participants stated affordable rental housing is in high demand throughout the Region. They referenced very low vacancy rates, steadily increasing rents and wait lists for public housing and Section 8 vouchers in all counties. Rental subsidies are a key component of providing affordable housing in areas where there is a high degree of low- and very low- income residents. DHCR's Section 8 Housing Choice Voucher wait list for the Region has over 2,000 names on it. It was noted that in Franklin County, where 75 percent of residents are at or below 30 percent of area median income (AMI), vouchers occasionally go unused, because the rent of available units is too high for those with very- low incomes to use them.

Participants with knowledge of the communities surrounding local colleges and universities in Clinton and St. Lawrence Counties stated the low- income residents of these areas have difficulty finding affordable rental units. The demand for rentals from students in these communities has impacted this segment of the population.

#### Special Needs/Supportive Housing

Attendees reported there are too few emergency shelters in the Region. It was noted a number of counties lack any emergency facilities for the homeless and

must rely on local motels to respond to the housing needs of their homeless population. Participants said most of those seeking shelter are destitute, earning 10 to 15 percent of AMI.

Participants stated the working poor and those entering the job market need affordable housing as well as services that will provide job training and development. “Not-in-my backyard” (NIMBY) opposition was cited as negatively affecting planning and zoning decisions and makes site acquisition nearly impossible.

The Region’s current stock of temporary and transitional housing is primarily used for victims of domestic violence. Local resources for such housing are oversubscribed and individuals and families seeking assistance are sometimes forced to find housing in other communities and even outside the Region. Attendees shared knowledge of those staying in cars during the winter and in camps or tents during the summer.

Those familiar with the issue referenced the Region’s “invisible” homeless; which includes those who are doubling up in homes with family and friends. It was believed such persons are not captured in the number of homeless reported by the Social Services Departments in the Region. It was felt such Departments compile only an estimate of homelessness based on the number of people who seek their assistance.

There is also a lack of available housing for very low- income seniors and seniors who desire to age in place. Often limited affordable housing options push seniors to move away from their support systems.

#### Downtown Revitalization and Main Streets

Downtown revitalization was seen as an important priority throughout the Region and examples of successful efforts were shared. Participants voiced concern regarding use of DHCR’s Main Street Program. Some participants believe the smaller towns and villages in the Region have main streets that have too few blocks to qualify for the Program and/or are located in communities where building owners do not have the required matching funds.

It was pointed out that despite the Region’s very tight rental market, space above storefronts is often underutilized. The upper floor apartments over commercial spaces along main streets are seen as having low utilization rates. In the City of Watertown, this has been attributed to numerous code violations, a lack of on-site parking and rehabilitation costs of up to \$100,000 per unit.

#### Regional Affordable Housing and Community Development Assets

- Strong housing organizations with very experienced staff, including thirteen Neighborhood and Rural Preservation Companies.

- North Country HOME Consortium (Jefferson, Lewis and St. Lawrence), a tri-county housing consortium that receives federal HOME awards directly from HUD for first-time homebuyer and owner occupied and rental rehabilitation projects.
- The Development Authority of the North Country (DANC), a public authority providing financial and technical assistance and infrastructure for housing and economic development projects in Jefferson, Lewis and St. Lawrence Counties.
- Adirondack Community Housing Trust, an initiative designed to help eligible residents of the Adirondack Park buy homes.

### **Regional Affordable Housing and Community Development Needs**

- *Very low- income housing*: rental opportunities for those who are 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.

### **Regional Highlight – The Adirondack Park**

The Adirondack Park (the Park) was established in 1892. The Park was based on a land use concept where large tracts of land would be protected as “forever wild” but people on private property would continue to live among the protected lands. The Park, which covers around seven million acres, contains one of the largest contiguous deciduous temperate forests in the world. Approximately 50 percent of the land inside Park is privately owned.

Land use in the Park is regulated by the Adirondack Park Agency (APA). APA employs a land use plan that uses development density as a regulator which focuses on the protection of forests, farmland and open space. The APA density restrictions do not exist in areas designated as hamlets.

A predominate interest of the participants was the burgeoning second home market in the Park. It was mentioned in the Town of Webb 80 percent of the homes are occupied on a seasonal basis. Participants cited the second home market as part of a dynamic that is affecting many facets of the Park and most importantly shrinking the stock of homes that can be considered affordable. The second home market also manifests itself in a declining year round population where local school districts see shrinking enrollments Park wide.

Participants said community level interest in affordable housing is held back by water and sewer costs and State agencies must be conscious of the role infrastructure plays in the Park. The State's Infrastructure Development Program (IDP) was mentioned as a potential source of funding for such activity.

#### Housing Quality and Stock

Participants cited the preponderance of homes which are empty a good portion of the year due to their seasonal nature. It was stated seasonal residents do not contribute to the community economically to the extent year round residents do. One participant said five of the six houses surrounding her home are dark most of the time. A participant stated there must be a way for year round residents to benefit more fully from the increasing number of seasonal homes inside the Park.

It was stated incentives exist for contractors to build "McMansions" in the Park as opposed to affordable single family homes. Few or no starter homes are being developed in the Park and affordable upgrade opportunities for expanding families are not generally available.

Participants said the current market for housing in the Park exerts a push to build small (single family) vs. large (multi-family) housing. It was noted the Park does not have many "starter apartments" and that this portion of a typical housing market is largely missing in the Park. Participants said there is a dearth of developers who create multi-family housing inside the Park. Attendees agreed that although small rental projects are relatively expensive to develop it is the type of housing that is needed in the Park.

#### Affordability

Participants stated that while residents are aware of the upward movement of home prices in the Park, there is still an aversion to the concept of affordable housing.

Attendees stressed the negative impact the second home market is having on affordability inside the Park. As more homes convert to seasonal use, more housing stock disappears from the market with no chance of becoming part of the Park's affordable stock. It was noted there are no homes currently for sale in Old Forge for less than \$200,000 yet the average household income in the Park is less than \$50,000.

The Adirondack Community Housing Trust (ACHT) which was incorporated in 2007 was cited as a program which is providing affordable homeownership in the Park. When using the ACHT, land is held by a not-for-profit corporation (ACHT) and the homeowner has a deed to the home and all other improvements. The homeowner has a 99- year lease on the land. It was stated the ACHT may not be the solution to all affordable housing issues within the Park, but right now it is the only viable option.

### Special Needs/Supportive Housing

Attendees said there is a need for more senior housing, both traditional rental and assisted living. The example of an assisted living project in Keene Valley (a former hospital) was shared as the kind of housing with services that is needed inside the Park. The addition of assisted living housing would allow seniors to stay in the hamlets and their familiar surroundings. They would be able to utilize the services assisted living offers and the support systems that are inherent in their home hamlets. It was noted that by enabling the Park's older residents to move into designated senior housing, a segment of the housing stock would become available for younger residents.

### Downtown Revitalization and Main Streets

There was an acknowledgement that re-developing downtown second and third floors utilizes smart growth concepts and is a way to use what we have, and maximize the use of existing structures. Business/building owners are viewed as receptive to this concept and see it as a potential income stream. It was recognized this stock would be of limited interest to those in the second home market and could, therefore, remain available over the long term as rental housing. High rehabilitation costs and code issues were cited as barriers to second and third floor rehabilitation. Attendees familiar with some second floor and third floor developments agreed such rehabilitation has been limited in the Park.

### Affordable Housing and Community Development Assets

- Organizations dedicated to preserving communities in the Park.
- A network of residents that communicate and cooperate on Park issues.
- APA regulations which result in management of community development.
- A large number of building contractors operating in the Park.
- The ACHT which is creating affordable housing opportunities in the Park.

### Affordable Housing and Community Development Needs

- *Moderate- income housing*: rental opportunities for those that are being priced out of the homeownership market.
- *Senior housing*: assisted living rental housing for seniors with services.
- *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 that is saturated with second homes.

**North Country Region U.S. Census Data**

<i><b>Social, Demographic &amp; Income Indicators</b></i>	1990	2000	2006*
Population	419,374	420,492	NA
Median Age	29.0	35.3	34.9
Median Household Income	\$24,988	\$33,962	\$39,421
% of Individuals Below Poverty Level	13.1	14.3	16.6
% of HHs w/Publicly Assisted Income	8.6	3.5	2.5
<i><b>Housing Prices &amp; Affordability</b></i>			
Median Value of Owner Occupied Units	\$54,755	\$66,560	\$90,613
Median Contract Rent	\$299	\$375	\$461
% of Owners w/Monthly Housing Costs >=30%	9.8	17.7	23.6
% of Renters w/Monthly Rent >=30%	34.3	35.2	36.7
<i><b>Housing Quality &amp; Stock</b></i>			
Median Year Built	1953	1959	1963
% of Occupied Units – Owner Occupied	66.2	68.1	65.8
% of Occupied Units – Renter Occupied	33.8	31.9	34.2
<i><b>Other</b></i>			
Affordability Index**	2.2	2.0	2.3

**North Country Region Housing Awards 2000 to 2007**

<i><b>State Agency</b></i>	<b>TOTAL</b>
DHCR/HTFC	\$142,244,923
NY State Low- Income Housing Tax Credit	\$33,386,480
HOME	\$23,175,592
Low- Income Housing Credit	\$22,315,060
Neighborhood and Rural Preservation Companies	\$7,395,733
Housing Trust Fund	\$5,549,378
New York Main Street	\$3,270,024
Low- Income Housing Credit (4% as-of right)	\$2,876,240
Access to Home	\$1,400,000
RESTORE	\$1,142,500
Rural Area Revitalization Program	\$250,000
NYHOMES	\$10,465,200
AHC	\$10,465,200
New York State CDBG Small Cities	\$41,483,916

\*Data for Clinton, Jefferson and St. Lawrence 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.

**North Country Region U.S. Census Data Multi-County Comparison Table (Select Indicators)**

<i>Social, Demographic &amp; Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
<b>North Country Region</b>	419,374	420,492	NA	\$24,988	\$33,962	\$39,421	13.1	14.3	16.6
Clinton County	85,969	79,894	82,166	\$26,903	\$37,028	\$42,406	12.0	13.9	15.2
Essex County	37,152	38,851	NA	\$25,002	\$34,823	NA	11.5	11.6	NA
Franklin County	46,540	51,134	NA	\$21,791	\$31,517	NA	15.8	14.6	NA
Jefferson County	110,943	111,738	114,264	\$25,929	\$34,006	\$38,195	11.0	13.3	16.6
Lewis County	26,796	26,944	NA	\$25,599	\$34,361	NA	13.0	13.2	NA
St. Lawrence County	111,974	111,931	111,284	\$23,799	\$32,356	\$38,566	15.6	16.9	17.7
<b>Housing Prices &amp; Affordability</b>									
<i>Housing Prices &amp; 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*
<b>North Country Region</b>	\$54,755	\$66,560	\$90,613	34.3	35.2	36.7	9.8	17.7	23.6
Clinton County	\$65,200	\$77,400	\$107,300	33.3	38.9	45.9	8.5	17.0	23.9
Essex County	\$62,000	\$76,800	NA	32.3	33.8	NA	11.8	19.2	NA
Franklin County	\$49,100	\$59,500	NA	37.4	36.6	NA	11.0	17.9	NA
Jefferson County	\$59,600	\$66,100	\$94,200	29.8	29.5	27.5	11.2	20.2	24.4
Lewis County	\$50,500	\$63,300	NA	36.9	37.3	NA	8.2	15.8	NA
St. Lawrence County	\$44,000	\$59,100	\$75,800	39.8	39.5	44.6	8.6	16.1	22.6
<b>Housing Quality &amp; Stock</b>									
<i>Housing Quality &amp; Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006*	1990	2000	2006*			
<b>North Country Region</b>	66.2	68.1	65.8	33.8	31.9	34.2			
Clinton County	63.9	68.5	70.6	36.1	31.5	29.4			
Essex County	72.1	73.8	NA	27.9	26.2	NA			
Franklin County	69.2	70.3	NA	30.8	29.7	NA			
Jefferson County	59.3	59.8	56.8	40.7	40.2	43.2			
Lewis County	76.3	77.0	NA	23.7	23.0	NA			
St. Lawrence County	68.8	70.6	71.8	31.2	29.4	28.2			
<b>Other</b>									
<i>Other</i>	Affordability Index**								
	1990	2000	2006*						
<b>North Country Region</b>	2.2	2.0	2.3						
Clinton County	2.4	2.1	2.5						
Essex County	2.5	2.2	NA						
Franklin County	2.3	1.9	NA						
Jefferson County	2.3	1.9	2.5						
Lewis County	2.0	1.8	NA						
St. Lawrence County	1.8	1.8	2.0						

\*Data for Clinton, Jefferson and St. Lawrence Counties only.

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

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Prepared by: The Adirondack Economic Development Corporation for the  
Regional Housing Task Force

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Prepared by: St. Lawrence County Housing Council, Inc.

## **North Country Region Meeting and Site Visit Participants**

### **Plattsburgh – Clinton County (November 29, 2007)**

Pat Lucia, Plattsburgh Housing Authority\*  
Jennifer Lamberton, Plattsburgh Housing Authority  
David Valachovic, Evergreen Townhouse Corporation  
Carole Garcia, Plattsburgh Community Development  
Kenneth Primard, Plattsburgh Community Development

### **Watertown – Jefferson, Lewis and St. Lawrence Counties (December 19 – 20, 2007)**

Matt Taylor, Development Authority of the North Country\*  
Cheryl Shenkle-O'Neill, Snow Belt Housing Company, Inc.\*  
Chris Rediehs, St. Lawrence County Housing Council\*  
Don Canfield, Jefferson County Planning  
Jennifer Voss, Jefferson County Planning  
Susan Hedrick, Neighbors of Watertown  
Keith Zimmerman, St. Lawrence County Planning Office  
Kenneth Mix, City of Watertown  
Philip Smith, Avalon Associates  
Bill O'Neil, Points North Coalition  
Michael Robare, Watertown Housing Authority

### **Keeseville – Clinton County (January 22, 2008)**

Scott Campbell, Friends of the North Country\*  
David Valachovic, Evergreen Townhouse Corporation

### **Canton – St. Lawrence County and St. Regis Mohawk Reservation (January 29 – 30, 2008)**

Chris Rediehs, St. Lawrence County Housing Council\*  
Jason Pfothenauer, St. Lawrence County Planning Office\*  
Carol Lazore, Mohawk Indian Housing Corporation\*  
Fred Hanss, Village of Potsdam, Planning and Economic Development  
Kimberly Deschamp, City of Ogdensburg, Economic Development  
Mark Jacobs, City of Ogdensburg, Housing Coordinator  
Jerry Snell, St. Lawrence County Community Development

### **Elizabethtown – Essex, Franklin and Clinton Counties (February 14, 2008)**

Alan Higgs, Housing Assistance Program of Essex County, Inc. (HAPEC)\*  
Jeremy Evans, Village of Saranac Lake  
Susan Waters, Village of Saranac Lake  
Bill Johnston, HAPEC  
Marcy Neville, HAPEC  
Candy Breen, Franklin County Community Housing Council  
Eileen Gillen, Franklin County Community Housing Council

Emily Kilburn, Town of North Elba  
Tara Brennan, VA HealthCare for Homeless  
Bruce Misarski, HAPEC  
Scott Campbell, Friends of the North Country  
Nancy Reich, ComLinks (conference call)

**Old Forge – Adirondack Park (April 23, 2008)**

Lani Ulrich, CAP-21 and Common Ground Alliance\*  
Richard Lashor, CAA Economic Development, CAA Housing  
Jim Connolly, Adirondack Park Agency  
Steve Erman, Adirondack Park Agency  
Alan Hipps, Adirondack Community Housing Trust and HAPEC  
Robert Moore, Town of Webb

\* Meeting and/or Site Visit Hosts