

# New York State Division of Housing and Community Renewal

## 2009 North Country Regional Report

Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis and St. Lawrence Counties

Prepared by the Office of Policy Research and Development  
October 2009



## **Introduction**

This report examines three affordable housing and community development issues facing the seven counties that comprise the North Country Region: Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis and St. Lawrence (the “Region”). The issues covered are manufactured and mobile homes, the preservation and rehabilitation of owner occupied and rental properties and small rental developments.

Starting in the fall of 2007 and through 2008, information regarding affordable housing and community development issues and needs of the State were obtained through a series of regional focus group meetings held by the New York State Division of Housing and Community Renewal (DHCR) with local officials and housing experts. Based upon the information gathered during those focus group meetings, for the development of nine Housing Needs Study Regional Reports, DHCR identified some common issues which warranted further examination. This report is the first of three follow-up reports to be published in 2009. The other two reports, for the Western New York and Finger Lakes Regions, will examine the issues cited above, as well as mixed income housing and residential vacancy in the Cities of Buffalo, Niagara Falls and Rochester.

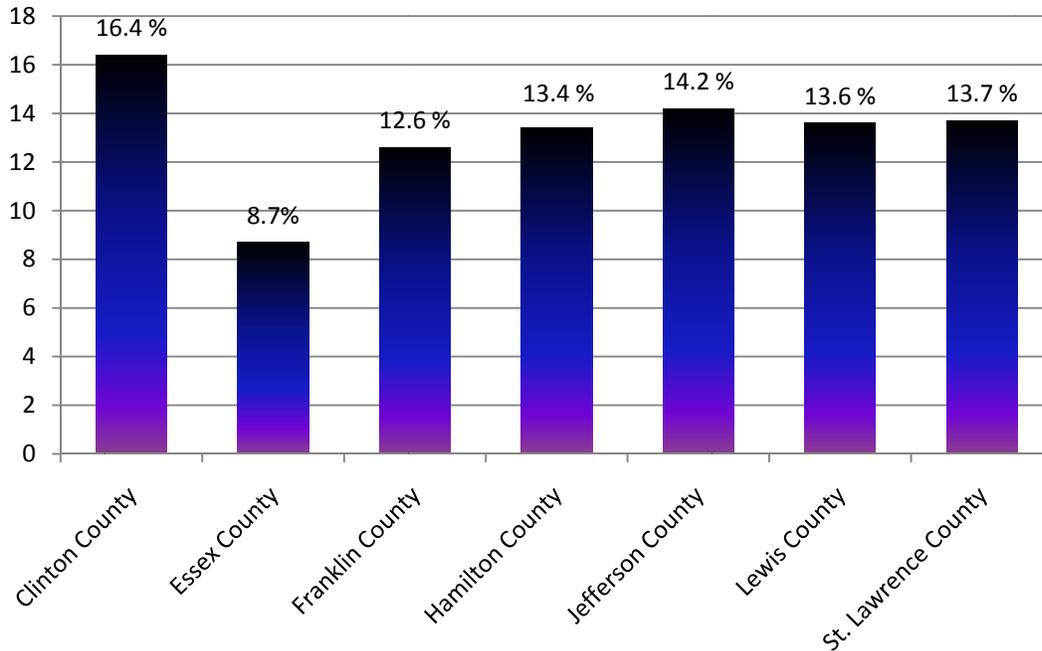
In keeping with the format adopted for the Regional Reports published in 2008 and early 2009, the information contained in this report is a distillation of the comments, observations and opinions of the participants that attended regional focus group meetings. In addition, this report contains U.S. Census data on manufactured and mobile homes in the Region, as well as the number of housing units found in structures.

## **Manufactured and Mobile Homes**

The manufactured and mobile homes discussion at each of the North Country focus group meetings began with participants requesting a clarification of how those terms were being defined. Meeting participants with experience in the field said that New York State’s definition of a manufactured home is a home which was built to the Manufactured Home Construction and Safety Standards (HUD Code). This includes any single-wide, double-wide or triple-wide home built after June 15, 1976 with a HUD certification sticker on the exterior of the home. Homes built before June 15, 1976, are not built to HUD Code and are classified as mobile homes.

According to the 2000 U.S. Census, there were 28,100 manufactured and mobile homes in the North Country, representing 13.6 percent of the Region’s housing stock (compared to 2.7 percent for the State as a whole); no region in the State has as high of a proportion. Clinton County had the highest proportion of its housing stock comprised of manufactured and mobile homes at 16.4 percent, compared to 8.7 percent for Essex County. The vast majority (over 88 percent) of the manufactured and mobile homes in the Region are on scattered sites.

**Table 1 - North Country Region  
Manufactured and Mobile Homes as a Percent of Total Housing Units  
(U.S. Census 2000)**



Note: Manufactured and mobile homes make up approximately 13.6 percent of total housing units in the North Country Region, as compared to 2.7 percent of total housing units statewide (U.S. Census 2000). The number of manufactured and mobile homes includes both occupied and vacant manufactured and mobile homes to which no permanent rooms have been added.

Participants stated that there is a significant difference in the quality of homes built before 1976 and after 1976. Attendees said much of the existing stock that was built prior to 1976 is now in substandard condition, which can be attributed to tin roofs, metal siding, deteriorated electrical systems and inefficient windows. Most homes built after 1976 have shingle roofs, vinyl siding and more efficient windows.

Participants discussed the niche that manufactured and mobile homes fill in the Region’s housing market. They said that affordable, quality rental units are in limited supply in many parts of the Region and that manufactured and mobile homes offer an affordable housing option for lower income residents. Attendees said that many who reside in manufactured and mobile homes prefer this type of housing over multi-family rental developments, even in those instances where their homes are in substandard condition. This preference can be traced to a sense of ownership, and among those living in parks, a sense of community.

In meetings throughout the North Country, participants were divided on the value that is derived from rehabilitating manufactured and mobile homes. Some not-for-profit organizations in the Region avoid efforts to preserve and rehabilitate manufactured and mobile homes, believing such efforts cannot elevate the home above substandard condition. Participants said the cost of rehabilitating manufactured and mobile homes often exceeds the “post- rehab” value of the home and some homes are “beyond repair.” Some meeting attendees believe repairs to manufactured

and mobile homes do not serve to preserve and enhance their communities. It was stated that the paramount issue related to manufactured and mobile homes is sustainability.

Some attendees believe the rehabilitation of manufactured and mobile homes should be considered a viable option. These participants urged DHCR to encourage manufactured and mobile home rehabilitation.

The federal Weatherization Assistance Program (WAP) is currently the primary public funding source for the preservation and rehabilitation of manufactured and mobile homes in New York State. Participants said the maximum allowable grant amount is not sufficient in many cases to address all of the issues facing manufactured and mobile homes, such as side wall and attic insulation. Under federal law, WAP awards are limited to work that will make a home more energy efficient.

A number of participants in the Region stated that they have administered mobile home replacement programs. Organizations throughout the Region were said to use a variety of funding sources to finance their mobile home replacement programs, including New York State Affordable Housing Corporation, New York State Community Development Block Grant, New York State HOME and the North Country HOME Consortium.

One participant described the evolution of their organization's program, which initially began with replacing existing mobile homes with ones that had been rehabilitated. It then evolved into replacement with new single-wide manufactured homes with vinyl siding, shingle roofs and windows with improved insulation. That same organization now replaces manufactured and mobile homes with stick built homes. The organization's first stick built home, built in June 2001, included two bedrooms and one bath, costing approximately \$45,000 (including the cost of the land).

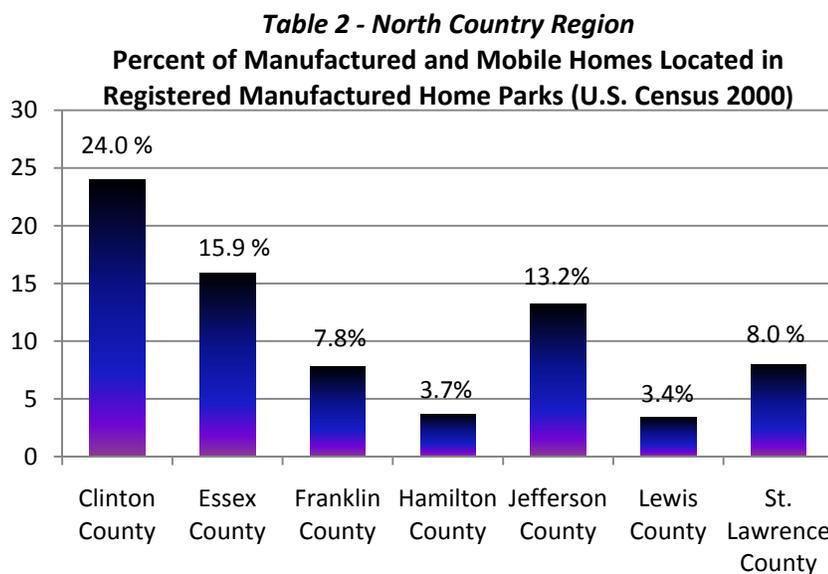
Participants who administer mobile home replacement programs said they require homeownership counseling for the new owners of stick built homes. Such counseling focuses on the additional financial responsibilities that accompany homeownership, such as mortgage payments and increased property taxes. A participant in the western section of the Region stated that new owners face difficulties in meeting their debt service and tax requirements without some type of substantial subsidy. They said the need for subsidies arise from new owners' inability to secure and/or afford loans for home replacement.

There was disagreement among participants regarding the financial advantages which accrue to owners as they move from a manufactured or mobile home to a stick built home. Some participants believe the potential for property tax increases dissuades prospective homeowners. Other participants said such thinking is misguided and that any increase in property taxes is offset by savings generated from having an energy efficient stick built home. They cited the importance of siting new stick built homes near the footprint of the manufactured or mobile home to be replaced, in order to limit increased costs for homeowners. These participants also stated that stick built homes offer its owners a greater chance for appreciation in value.

Advocates for a program that replaces manufactured or mobile homes with new manufactured homes asked if state and local government would develop such a grant program. They believe manufactured homes should be seen as a viable affordable housing option. A participant in the western section of the Region said the difference in the life expectancy of a manufactured home versus a stick built home is minimal, as long as the manufactured home is installed properly.

Manufactured and Mobile Home Parks

In 2000, there were 191 manufactured and mobile home parks in the Region that were registered with DHCR. These parks contained 3,500 homes, representing 12.6 percent of all manufactured and mobile homes found in the Region (nearly 35 percent of manufactured and mobile homes in New York State are located in registered manufactured home parks).



Note: The Percent of Manufactured and Mobile Homes Located in Registered Manufactured Home Parks represents: the number of manufactured and mobile homes in manufactured home parks registered with DHCR (per Section 233 of New York State Real Property Law)/the total number of manufactured and mobile homes.

No new parks have been developed in Jefferson County since the 1980s and in Clinton County since the 1990s. It is believed few, if any, new parks have been developed in recent years in the other counties of the Region. Participants said “not-in-my-backyard” (NIMBY) opposition is a potent force blocking the development of new parks in the Region. The expansion of existing parks is often met with community resistance. A participant from Jefferson said zoning and density ordinances in that County make park development and expansion impossible. It was stated that recommendations to change such ordinances are turned down in most areas. Municipalities were said to be desirous of developments that look like “conventional communities.” Some park owners respond to this by encouraging the replacement of single-wide homes with double-wide homes in their parks.

Participants said many older parks are plagued with deteriorated and inadequate infrastructure. Attendees said it is not uncommon for those who purchase an existing manufactured or mobile home to find it lacking the necessary infrastructure. Attendees questioned why a public subsidy

program to assist in addressing infrastructure needs in parks, particularly for water and sewer, does not exist.

It was stated that displacement is an issue in manufactured and mobile home parks in Clinton and Franklin Counties, where developers purchase the land for alternative uses and displace residents. Attendees said the cost to relocate displaced families is expensive when you consider the cost of relocating homes or finding other housing.

Federal regulations made effective in January 2006 required states to adopt certain certification practices leading to the licensing of manufacturers, retailers, installers and mechanics of manufactured and mobile homes. Not-for-profit organizations are concerned that the licensing requirements will severely limit the amount of work they can perform on manufactured and mobile homes. It was also suggested that these requirements create a deterrent for those who were formerly involved in manufactured and mobile home repair and installation. It was said that the new licensing fees, in addition to the existing insurance and workers compensation costs and performance bonds, are expensive for small community organizations and small contractors. It was stated that there are no certified installers in Lewis County and a limited number in Jefferson and St. Lawrence Counties.

A participant representing the New York State Adirondack Park Agency (APA) said the APA considers manufactured and mobile homes as a form of housing, similar to single family homes. Owners must obtain a permit from the APA to site a home within the Park's "Blue Line," in either a park or on an individual site. The APA stated that their primary concern is whether or not the homes are connected to public water and sewer lines.

### **Preservation and Rehabilitation of Owner Occupied and Rental Properties**

As of the 2000 U.S. Census, the median year built for homes in the Region was 1959. Clinton County has the least aged housing stock with a median year built of 1966, while Essex and Franklin Counties have the oldest housing stock with a median year built of 1955. Due to the Region's harsh winters and the limited income levels of many of the Region's residents, much of the housing stock has experienced years of deferred maintenance. According to the 2000 U.S. Census, the Region has the lowest median household income in the State at approximately \$34,000.

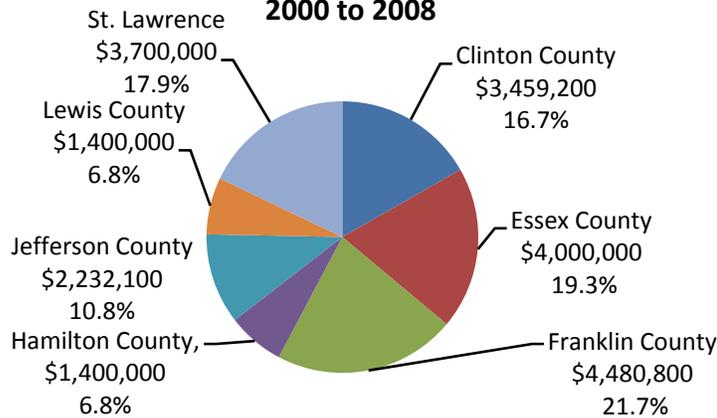
Much of the discussion in the Region regarding preservation and rehabilitation centered on rental properties, particularly property owner resistance to involvement in the New York State HOME Program (HOME). There was agreement among some participants that this aversion was owed to the five year regulatory term that comes with an award of HOME rental rehabilitation funds and the financial match required of property owners.

Some attendees suggested that owners fear the effect government regulation can have upon the current and future market value of their properties. It was also suggested that some of this reluctance might be mitigated if the HOME Program was re-tooled to include a leveraging component, with property owners being awarded a combination of grants and loans. A number of participants believe adding a grant-loan component, that would include loan repayments over

time, would make the HOME Program more attractive to owners of rental properties. They said up front out-of-pocket expenses keep many property owners from participating in the HOME Program. A participant from Essex County cited the administrative complexities that accompany the HOME Program. That participant said “more rules” come with rental rehabilitation funds than owner occupied rehabilitation.

Some participants were of the opinion that rental rehabilitation under the HOME Program can work in the Region; owing to the expectation of limited appreciation in rental property values and the relatively low rents that are commanded for much of the Region’s rental stock. They contended that rental rehabilitation programs should be targeted to areas where a large portion of the rental stock is priced for low- income occupancy. It was opined that these areas will continue to contain many low- income renters and the residential rental market will not be subject to drastic appreciation. It was suggested that owners of rental properties in such areas should be less hesitant to HOME regulatory periods where there is less chance for rapid change in the rental market.

**Chart 1 - North Country Region  
New York State HOME Program  
Local Program Administrator (LPA) Awards  
2000 to 2008**



Note: Project awards include HOME Homeowner Rehabilitation and HOME Rental Rehabilitation Programs.

A major component of the affordable rental housing stock in the Region was developed using the United States Department of Agriculture (USDA) Rural Development 515 Program. Much of that housing was developed between 20 and 30 years ago. Participants from Jefferson, Lewis and St. Lawrence cited a need for rehabilitation of the USDA Rural Development 515 stock in those Counties. Attendees said it currently takes two to three years to obtain funding to address the capital needs of existing USDA Rural Development 515s located in the North Country. A not-for-profit organization from Jefferson County discussed their work in rehabilitating USDA Rural Development 515s using New York State HOME and North Country HOME Consortium subsidies. Their preference was to use Consortium money, as it carried fewer restrictions than New York State HOME funds.

Attendees in the Region discussed the role that code inspections and local laws play in fostering involvement by rental property owners in rental rehabilitation programs. The City of Gouverneur's success in the use of a rental rehabilitation program was attributed to local laws which compel local rental property owners to undertake rehabilitation. There was consensus that political will to support active code enforcement is needed to make lasting changes in the quality of the affordable rental stock in the Region. Attendees expressed general agreement that there is a need for systematic enforcement of building codes through the use of certificates of occupancy and annual or bi-annual inspection of rental properties. The use of code enforcement as a component of rental rehabilitation was tempered by an acknowledgment of the negative impact that closures, evictions and the displacement of residents would have in a Region that is largely devoid of homeless housing and transitional shelters. Other suggestions included, through the adoption of New York State law, tri-annual inspections of rental properties and local registration of property owners.

Participants from Saranac Lake contend there is an immutable relationship between the delivery of subsidies to rental housing and the effective regulation of that housing. They plan to link the issuance of code violations to property owners with offers of subsidies for rehabilitation. Their position is that property owners who are legally compelled to make corrections to code violations would readily accept subsidies for that purpose.

The City of Ogdensburg employs three full-time code enforcement officers to address compliance issues that are cited during rental property inspections. In addition, the City of Ogdensburg offers property owners up to \$10,000 in New York State Community Development Block Grant as "match funds" to undertake rental property rehabilitation. It was said that these actions have provided steady work for contractors in the area and that rehabilitation costs continue to increase despite the economic downturn. This seemingly contradictory state of affairs was explained, in part, by a participant who said the costs of metals used in housing rehabilitation increased by five to ten percent a week during the previous winter.

There was general agreement among participants that much of the owner occupied housing in the Region is in need of rehabilitation. Attendees that serve as administrators of homeowner rehabilitation using HOME funds said there was strong demand for the subsidies offered by the Program. An organization from Essex County reported having a wait list which stretched into the hundreds. Another organization from Essex said they receive many applications for homeowner rehabilitation assistance from the working poor and the elderly. An organization from Jefferson County characterized the HOME Program as being very popular but was running up against a shortage of contractors to carry out the rehabilitation activity. It was pointed out that use of the HOME Program also presents residents with a good opportunity to take advantage of weatherization subsidies that are available in the Region.

Participants in Jefferson, Lewis and St. Lawrence Counties discussed the environmental issues that contractors face when undertaking homeowner rehabilitation activity. Of particular concern were the laws and rules surrounding the removal and disposal of asbestos. Participants said the laws and regulations lead to a significant cost and procedural disparity between homeowners and rental property owners. It was said that this disparity has a chilling effect upon the rehabilitation

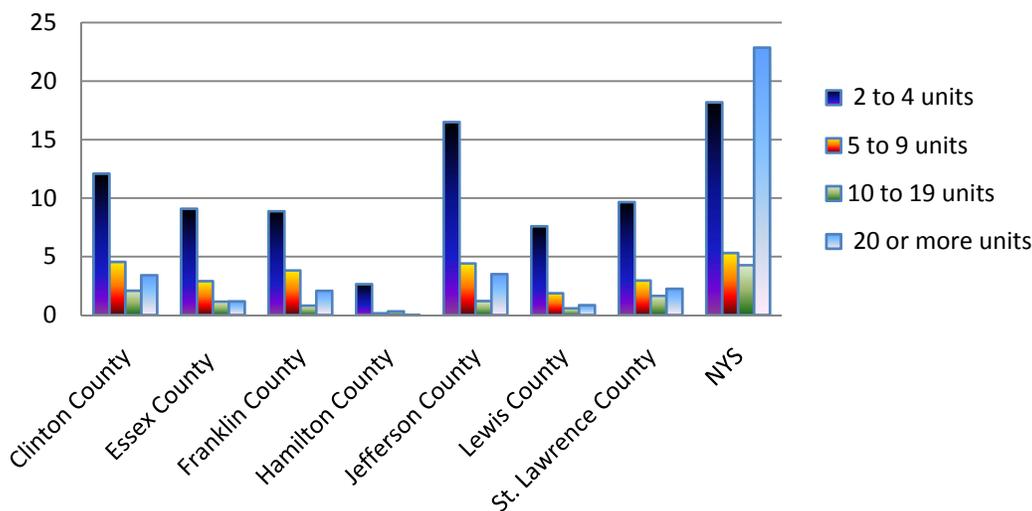
of rental properties in the Region. A number of attendees said a lack of contractors certified to undertake lead-based paint abatement in the Region also inhibits rehabilitation activity.

Meeting participants from Jefferson, Lewis and St. Lawrence Counties discussed the difficulties they encountered when accessing and using resources from the New York State Energy Research and Development Authority (NYSERDA) for the rehabilitation of homes and rental properties. The lack of Building Performance Institute-certified contractors working in the Region was cited as the major roadblock to the use of resources from NYSEERDA in the North Country. It was suggested that NYSEERDA training be more actively marketed to contractors in the Region to overcome this dearth of certified personnel. The structure of the NYSEERDA grant agreement, where reimbursement for work completed does not occur until Agency approval is obtained, was also cited as limiting involvement in the Program by the Region’s affordable housing industry.

**Small Rental Developments**

The Region’s housing stock is heavily weighted toward single family homes. In the Region, 68 percent of the housing stock is comprised of single family homes. Less than 20 percent of the Region’s housing stock is comprised of structures with two or more units. Only four percent of structures in the Region contain ten units or more. The proportion of structures comprised of two or more units does show variance from a high of 17 percent in Jefferson County to a low of three percent in Hamilton County.

**Table 3 - North Country Region  
Percent of Total Structures  
Containing 2 or More Housing Units  
(U.S. Census 2000)**



Participants in each of the meetings in the Region expressed a need for small rental developments (defined by DHCR’s Small Projects Program as a development with 15 or fewer units). In Clinton County, participants said small rental developments are the best fit for many small communities. Attendees from Essex and Hamilton Counties cited a lack of rental properties that would serve as starter housing for new arrivals to the area. It was said that the

paucity of rental housing causes newcomers to rent single family homes, placing them in competition with established residents and those coming to the area to rent homes for vacation purposes.

Attendees said the development of small rental projects is largely dependent upon the availability of public subsidies. It was acknowledged that DHCR is a primary source of public subsidies for small rental developments in the Region. Attendees from Jefferson, Lewis and St. Lawrence Counties listed a number of developments in the area which were built or rehabilitated some twenty years ago, that are now in need of funding to undergo another round of rehabilitation.

Participants from Essex and Hamilton said agencies in those Counties have not been successful in getting approval of their small rental developments, resulting in a need that has gone unmet for years. It was stated that some towns in Hamilton were receptive to small rental developments, but believe DHCR does not give these applications proper attention due to the developments' limited size and perceived lack of impact.

The value of small rental developments was cited in Essex and Hamilton Counties in the context of the succession of families into housing that was previously occupied by the elderly. It was stated that creating an adequate supply of affordable rental housing would allow seniors to move from larger homes to size-appropriate rental housing, thus freeing up existing housing for newly created families and newcomers to the Region. The United States Department of Agriculture (USDA) Rural Development 515 Program was held up as an effective model for rental housing development in the Adirondack Park. The scale of the developments and the reserve requirements associated with the USDA Rural Development 515 Program were cited as being particularly effective. Participants suggested that DHCR develop a leveraged loan program using Low-Income Housing Trust Fund Program (HTF) monies blended with USDA Rural Development 515 Program funding.

Participants said the challenge of combining disparate funding sources to support the development and operation of small rental properties is a major impediment. A participant referenced the difficulties of meeting the pre-development expenses associated with small developments. This was said to be particularly onerous when dealing with a scattered site development where separate titles must be secured, separate architectural plans are required and State Environmental Quality Review requirements must be met for each site. A participant from Clinton County said the costs associated with a small single room occupancy multi-site development forced them to change their initiative into a functionally less desirable single-site development.

It was pointed out that small rental developments lack economies of scale in development and operation compared to larger developments. Citing this dynamic, participants said that small rental developments in the Region are inherently dependent upon rental assistance. It was suggested that DHCR combine the Rural Rental Assistance and Section 8 Housing Choice Voucher Programs with its Small Projects Program. Participants said if rental assistance is not forthcoming for small rental developments, funding sources should adopt allowances to permit higher development per unit costs for these developments as a way of enhancing their long-term financial viability.

It was suggested that modular housing may have a role to fill in meeting the need for small rental developments in communities in the Region. Modular housing could be used as infill housing and could be configured as single family or multi-family housing. Participants said the cost of modular housing can be 20 to 30 percent less than that of stick built housing. Savings in development time and labor costs were also said to be positive attributes of relying upon modular housing.

A participant recommended that DHCR's Housing Development Fund Program (HDF) be more accessible for the pre-development activities associated with small rental developments. They said paying for pre-development expenses is a major stumbling block to the development of small properties and DHCR should find a way to streamline its process of awarding HDF monies for such activities. They said good opportunities are lost when the funding of small rental developments is tied to a lengthy "full project" approval process that is employed by DHCR.

A participant shared the experience of developing small rental units on second floors in the downtown areas of Jefferson and St. Lawrence Counties, using HOME, New York Main Street Program and New York State Community Development Block Grant funds. Problems were encountered in downtown Watertown when trying to create entrances to the rentals that are distinct from entrances serving lower floor commercial units. An additional problem was conducting rehabilitation so that rental units meet local code requirements.

Participants from Clinton County recounted their experience in attempting to rehabilitate a four unit project into three rental units and an office for their not-for-profit organization. The building, which is unoccupied, was previously rehabilitated using DHCR's HTF and had exited the Program's regulatory period. These participants had secured a Rural Area Revitalization Program award from DHCR for rehabilitation work that carried a seven year regulatory period. Subsequently, an award of HTF monies was made to the project, carrying a 30 year regulatory period. They said the introduction of HTF monies had significantly changed the dynamics of the initiative by moving it from a seven year regulatory period to a 30 year regulatory period. They said the awarding of HTF monies also placed more stringent and cumbersome design requirements upon the project. The participants said the magnitude of effort required to complete the initiative outstrips the number of units contained in the development.

A number of participants said small organizations with limited staff are often ill-prepared to deal with complicated design requirements and the long-term regulatory periods that emanate from small rental developments. It was suggested that small not-for-profit organizations in the area pool their resources to create a paid position, for a person whose responsibility would be to guide the organization through the development process. It was also suggested that not-for-profit organizations collaborate with those that have more capacity. For example, one not-for-profit organization in the western section of the Region has begun to provide assistance with rehabilitation projects and homebuyer education classes to other not-for-profit organizations.

### The Adirondack Park

Of the approximately six million acres in the Adirondack Park, nearly half are owned by New York State and close to one million are under land conservation agreements. All private property

is regulated by the New York State Adirondack Park Agency (APA) and classified into six categories under the Adirondack Park Land Use and Development Plan (hamlet, moderate intensity use, low intensity use, rural use, resource management and industrial use). The average lot size for rural use and resource management areas, both of which permit residential use, are 8.5 acres and 42.7 acres, respectively. Combined, these areas make up nearly 85 percent of the Park's private property. The amount of land required to build a single home impedes the ability of developers to construct affordable rental housing within the Park.

Hamlets, which do not have density restrictions, currently comprise only one percent of the land mass inside the Park and low intensity use and moderate intensity use districts make up another seven percent of the Park. This allows only eight percent of the Park to be available for high density development, thus contributing to high land acquisition costs.

These unique land use issues facing those trying to develop affordable rental housing inside the Adirondack Park were discussed by attendees from Essex and Hamilton Counties. It was pointed out that 26 acres of land is needed to develop 20 attached units of housing due to leach field requirements. In such a scenario the structures themselves would be sited upon only two to three acres of land. It was posited that one solution to this development hurdle would be to increase the size of hamlets in the Park and have sewer and water infrastructure development funds available from a range of state agencies.

## **Conclusion**

This examination of manufactured and mobile homes, the preservation and rehabilitation of owner occupied and rental properties and small rental developments in the North Country Region has afforded DHCR with valuable insights regarding the realities and roadblocks faced by those who are addressing affordable housing and community development issues in the Region.

A common theme heard throughout the North Country was the adverse effects the local job markets were having upon the ability of the Region's residents to improve their living conditions. In the context of housing, the lack of sustainable jobs was cited as severely limiting residents' ability to afford the preservation and rehabilitation required of their homes, be they traditional stick built or manufactured and mobile homes. These same economic constraints were cited as conspiring to deter owners of rental properties from undertaking needed rehabilitation.

The development of small rental projects in the Region was said to be compromised by a lack of public subsidies and local zoning ordinances. The unique land use restrictions found inside the Adirondack Park are said to place new and established residents in a competition for limited rental housing.

As their organizations try to address the issues surrounding manufactured and mobile homes, preservation and rehabilitation and small rental developments, meeting participants stated that limited public resources and policy decisions made at the federal, State and local levels impede their varied efforts. Focus group meeting participants cited specific obstacles that they face

when attempting to use public resources such as those administered by DHCR. Funding for many DHCR programs were said to be either insufficient for the task at hand or mired in regulations which do not mesh with the characteristics of the communities found in the Region. However, participants were hopeful that modifications and increased funding to housing and community development programs that they utilize would create the flexibility and critical mass that they believe is needed to accomplish goals they have set in their respective communities.

## **North Country Regional Report Resource List**

### **Manufactured and Mobile Homes**

- Corporation for Enterprise Development's Manufactured Housing Initiatives  
<http://www.cfed.org/focus.m?parentid=314&siteid=2652&id=2652>
- NeighborWorks America's Manufactured Housing Page  
<http://www.nw.org/network/comstrat/manufHsg/default.asp>
- New York Housing Association  
<http://www.nyhousing.org/>
- NYS Department of Health (New York State Sanitary Code Part 17 - Mobile Home Parks)  
<http://www.health.state.ny.us/nysdoh/phforum/nycrr10.htm>
- NYS Department of State Manufactured Housing Program  
<http://www.dos.state.ny.us/code/manuf.html>
- NYS DHCR's Manufactured Home Program  
<http://nysdhcr.gov/Programs/ManufacturedHomes/>
- NYS Housing Finance Agency's Manufactured Home Cooperative Fund Program  
<http://www.nyhomes.org/index.aspx?page=265>
- Park Residents Homeowners Association  
<http://www.prho.com/>
- The Manufactured Housing Institute  
<http://www.manufacturedhousing.org/default.asp>
- U.S. Department of Housing and Urban Development's (HUD) Manufactured (Mobile) Homes Page  
<http://www.hud.gov/homes/manufactured.cfm>

### **Preservation and Rehabilitation of Owner Occupied and Rental Properties**

- National Housing and Rehabilitation Association  
<http://www.housingonline.com/>
- National Trust for Historic Preservation  
<http://www.preservationnation.org/issues/housing/>
- NeighborWorks America's Housing Rehabilitation Page  
<http://www.nw.org/network/comstrat/rehab/default.asp>

- NYS Affordable Housing Corporation  
<http://www.nyhomes.org/index.aspx?page=50>
- U.S. Department of Housing and Urban Development – HOME Program  
<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm>

#### Small Rental Developments

- U.S. Department of Agriculture Rural Development Housing and Community Facilities Programs  
[http://www.rurdev.usda.gov/rhs/common/indiv\\_intro.htm](http://www.rurdev.usda.gov/rhs/common/indiv_intro.htm)

## **North Country Region Meeting Participants**

### **Plattsburgh – Clinton and Franklin Counties (May 28, 2009)**

Maria Alexander, Senior Citizens Council of Clinton County  
Bernie Bassett, Town of Plattsburgh, Office of the Town Supervisor  
Rodney Brown, Clinton County Planning Department  
Scott Campbell, Friends of the North County  
Philip Corell, Town of Plattsburgh, Local Development Corporation, Inc.  
Jeremy Evans, Village of Saranac Lake Community Development  
Bruce Garcia, Joint Council for Economic Opportunity of Clinton & Franklin Counties  
Eileen Gillen, Franklin County Community Housing Council  
Jennifer Lambertson-Bechtol, Plattsburgh Housing Authority  
Debbie Laundry, Clinton County Housing Program  
Carol Lazore, Mohawk Indian Housing Corporation  
Marey Mattila, Rural Preservation Company of Clinton County  
Shauna Miller, Plattsburgh Housing Authority  
Kenneth M. Primard, City of Plattsburgh Community Development Office  
Blair Sebastian, New York State Rural Housing Coalition  
Sharon Straight, Clinton County Housing Assistance Program  
Peter Trout, Behavioral Health Services North  
David Valachovic, Evergreen Townhouse Corporation\*  
Susan A. Waters, Adirondack Habitat for Humanity  
Andrew Winterkorn, LTS Homes, Inc.  
Victoria Zinser-Duley, Technical Assistance Center at SUNY Plattsburgh

### **Watertown - Jefferson, Lewis, and St. Lawrence Counties (June 3, 2009)**

Gary Beasley, Neighbors of Watertown\*  
Jolynne Brinkley, Lewis County Opportunities, Inc.  
Michael Borcy, Jefferson County Department of Planning  
Don Canfield, Jefferson County Department of Planning  
Deb Cote, Frontier Housing Corporation  
Kimberly DesChamp, City of Ogdensburg, Economic Development  
Jill Evans, Frontier Housing Corporation  
Ken Flint, Community Action Planning Council of Jefferson County, Inc.  
Rebecca Geidel, St. Lawrence County Housing Council  
Matthew George, Association of Neighborhood Rehabilitation, Inc.  
Cindy Griffith, United States Department of Agriculture, Office of Rural Development  
Mark Jacobs, City of Ogdensburg, Housing Rehabilitation  
Beth McGraw, Clayton Improvement Association  
Kenneth Mix, City of Watertown, Department of Planning and Zoning  
Wanda Phelps, Clayton Improvement Association  
Vera Rasmussen, United States Department of Agriculture, Office of Rural Development  
Gary Reibert, Homestead Quality Homes  
Sarah Rolland, North Country Affordable Housing, Inc.  
Cheryl Shenke-O'Neill, Snow Belt Housing  
Philip A. Smith, Avalon Associates, Inc.

Matt Taylor, Development Authority of the North Country

**Elizabethtown – Essex and Hamilton Counties (June 10, 2009)**

Barbara Allen, Adirondack Community Action Programs, Inc.

Nancy Berkowitz, New York State Rural Advocates

Stephen Erman, New York State Adirondack Park Agency

Cynthia Fairbanks, Pride of Ticonderoga

Alan Hipps, Housing Assistance Program of Essex County, Inc.\*

Judith Rose, NeighborWorks America

Gregg Wallace, Town of Long Lake, Office of the Town Supervisor

Cindy Wenzel, Adirondack Community Action Programs, Inc.

\*Meeting Host