

West Central Adirondacks Housing Needs Assessment



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Introduction

The provision of housing that is affordable for people who live and work in the Adirondacks is among the most pressing and often-discussed problems in the Park. The increased number of second home owners has driven up the cost of all housing in the Adirondacks (and in other rural and even urban parts of upstate New York). Zoning for relatively large lots in many municipalities often results in more expensive housing being proposed for those lots, while the total supply of land available for development and housing itself is limited. Additionally, the lure of the Adirondacks as a tourist destination has increased the number of seasonal rentals of camps and homes and decreased the amount of year round rental units available to the local workforce population. An estimated 7-10 million tourists visit the region annually.

The Central Adirondack Partnership for the 21st Century (CAP-21), among the strong voices in the discussion of this housing challenge, is one of the lead sponsors of housing planning for towns in the organization's service area and its environs. This housing needs assessment is funded by a NYS Department of State (DOS) Quality Communities grant to CAP-21, which will be working with the Towns of Webb, Inlet, Forestport, and Long Lake; and the Adirondack Community Housing Trust. In addition, the Adirondack Economic Development Corporation, Adirondack Architectural Heritage and other stakeholders may also be involved in providing direction or technical assistance on this needs assessment.

The purpose of this Housing Needs Plan for the West Central Adirondacks is to identify practical and sustainable strategies for the subject Adirondack towns and hamlets to increase the supply of housing for town residents with lower and middle incomes. CAP-21 has selected the consulting firm of River Street Planning & Development to assist them in this effort.

Summary of Study Area

West Central Adirondack Target Area

CAP-21's service area includes the Town of Forestport (Oneida County), Town of Webb (Herkimer County), Town of Inlet (Hamilton County) and Town of Long Lake (Hamilton County). These four towns comprise the West Central Adirondack (WCA) Target Area. These communities are located within and adjacent to New York's Adirondack Region. While the northern portion of the Town of Forestport is partially within the Adirondack Park Boundary, the Towns of Inlet, Long Lake and Webb are entirely within the boundary. Combined, the four communities have a 2010 population of 4,386 permanent year round residents and encompass a land area of 998.6 miles. According to the Town of Webb's Master Plan, summer peak population counts can only be estimated, but are commonly cited at 25,000 to 30,000, at least on weekends. Most of the population density is concentrated along the Route 28 corridor, in Old Forge and the other small hamlets of the Town, and along lake shorelines, notably the Fulton Chain of Lakes. The Town of Inlet estimates their summer population is about 6,000, while the Town of Long Lake estimates 5,000+. In fact, according to the Adirondacks, NY website, the Park is home to more seasonal residents than year round residents. Further, Hamilton County has the largest percentage of second homeowners in the

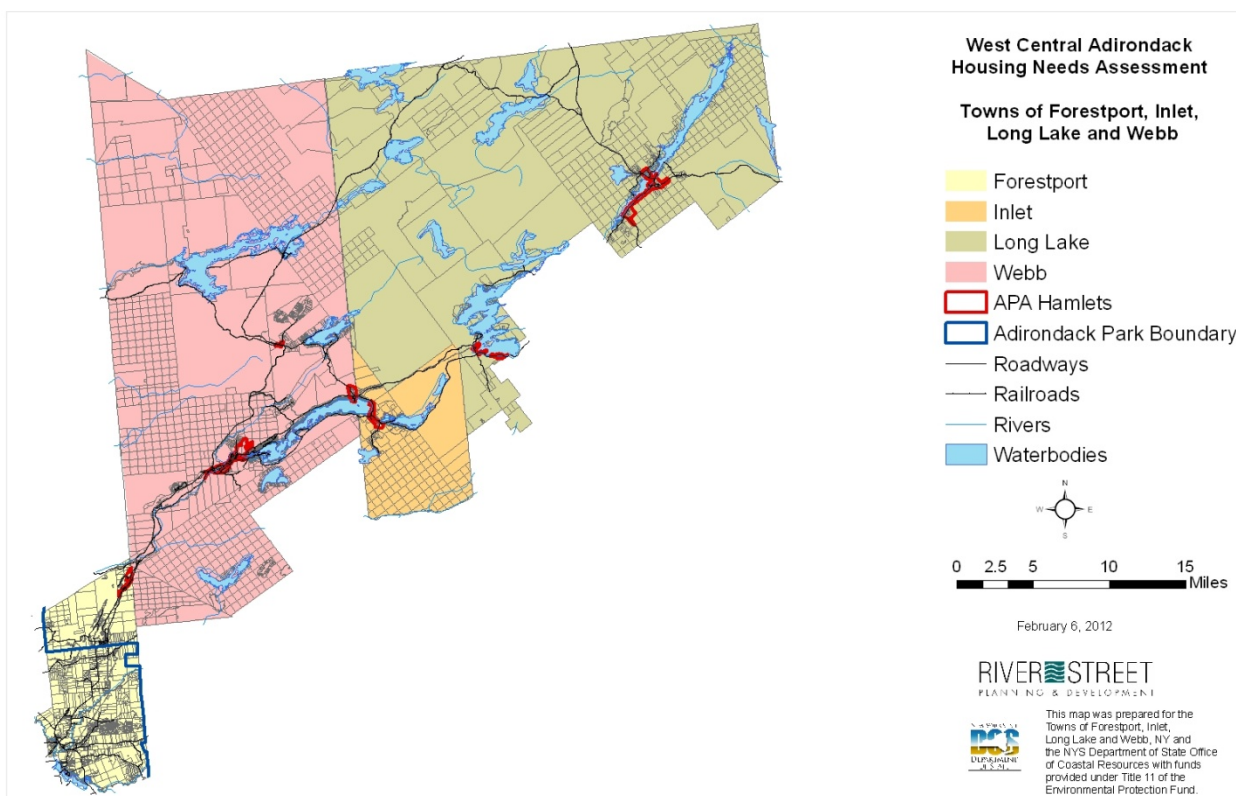


nation. An increase in seasonal homeownership may add generously to the tax base, but it also drives up purchase prices for land and existing homes in the area. This situation adversely affects year round residents seeking affordable housing.

Impact of Tourism on the Affordable Housing Market

The Adirondacks is a major year round tourist destination. According to the 2010 Census, the West Central Adirondack (WCA) Target Area has a population of 4,386 permanent year round residents. During the peak summer months, this number increases significantly. As a tourist destination there are many housing units rented out seasonally and not kept for year-round residents, which puts pressures on the housing market, particularly for renters. Property owners are able to charge premium prices for weekly rentals and can make sufficient rents during the summer to keep properties vacant the remainder of the year and save wear and tear on their properties. This impacts the availability of affordable rental units for local residents who work at the tourist attractions, restaurants, hotels, and retail shops.

Additionally these towns have a significant second homeowner population. Housing prices for single family homes on the market are out of reach for the average local resident. According to participants at the focus group meetings, there is housing available but because the prices are so high, it is being bought for the most part by out of town residents for second homes and seasonal use. Additionally rundown camps are also being purchased and then torn down, and replaced with a high end home. So while there appears to be plenty of single family homes available, there is a lack of affordable housing for the resident workforce. There is also a need for rental housing for workers and a variety of senior housing options for the year round population.



Town of Forestport

The Town of Forestport is located in the northeastern corner of Oneida County, approximately 30 miles north of the City of Utica. Forestport has a 2010 population of 1,535 and encompasses 77.2 square miles. The Town of Forestport is largely forested, with small communities located in hamlets, around lakes, and along streams and rural roads. NYS Route 28 runs through the Town from southwest to northeast. Small commercial uses and homes are scattered along Route 28 and homes and home occupations are widely spaced along other roads in the Town.



The present Town of Forestport measures approximately 50,600 acres. Within the Town, New York State owns 7,975 acres of forest land and Oneida County owns 879 acres. This constitutes over 7% of the Town's total acreage. Most rural land is held in large parcels owned by logging companies, private hunting and fishing clubs, charitable organizations, and individuals. Some parcels, ranging from 10 to 50 acres, are owned by individuals and can be reached only by private roads.

The Hamlet of Forestport area is a combination of low intensity residential, high intensity residential and commercial buildings. The rest of the area within the Forestport boundaries is dominated by a mixture of evergreen and deciduous forests. The Woodgate area is relatively small and the only significant land cover feature is minor commercial development at the intersection of NYS Route 28 and the Woodgate-Boonville Road. There is minor commercial development in the southeast portion of the White Lake area. The Otter Lake area includes some areas of woody wetlands that limit potential development.

River Street Planning and CAP-21 met with the Forestport Town Supervisor to discuss housing issues and needs within the Town of Forestport in August 2011. Some of the key issues and concerns that were raised include:

- Feeling is that the residential housing market is soft and there are a lot of homes for sale. There are roughly three homes around each lake for sale, but not many "average single family" homes for sale. Prices have generally come down in the last couple of years.
- Seasonal and year-round residents favor the development of single-family homes as the preferred housing type in Forestport.
- The Town is unique with having six different lakes. All with different housing values and different housing types. Majority of homes around the lakes are seasonal, with the area around Otter Lake and White Lake fully



developed. There are a lot of old camps around the lakes. Approximately 12-15% of camps are now winterized.

- There are a lot of mobile homes in the Town. Mostly in fair condition and there are many mobile homes with “additions” on them.
- Seniors ability of staying in Town and remaining in their homes is an issue in Forestport.
- There is developable land off Route 28 available for senior housing.
- Although there are no apartments in Forestport, many people do inquire about rental units.
- The Town is currently involved with a New York State Department of State (NYSDOS) Local Waterfront Revitalization Project (LWRP) that will develop a public access area to the Black River including a fishing pier, picnic area and green space.

Forestport Comprehensive Plan

The Town of Forestport developed a Comprehensive Plan that was adopted on May 25, 2004. The plan provides a blueprint for physical development in the Town between 2004 and 2014 and is intended to help the Town prepare for anticipated new waves of development and provides a framework for updating site plan review laws. The plan envisions a future that will preserve the existing rural character for the health and well-being of town’s existing residents and residents who may choose to live in Forestport because of its clean air, clean water and open space.

The Town is currently in the process of updating a portion of their Comprehensive Plan. The proposed amendment to the plan consists of two sections – 15.1: Existing Conditions and 15.2: The Policy Plan and Land Use Map. The Existing Conditions report incorporates the results of two surveys completed in 2009; one on community values and land concerns and the other on water quality. This report also documents the Town’s environmental resources, assets and constraints, history of the Town, transportation and tourism, settlements and river corridors, land use and assessed value, growth trends, infrastructure, and the effect that the APA regulations and the NYS DOT permitting procedures have on the Town.

The Policy Plan and Land Use Map provide a strategy to protect the forest and rural character with emphasis on enhancing traffic safety and mobility on Route 28. The Plan describes the different categories that should be included on the map (hamlets, lake neighborhoods, Adirondack Park forest land protection, rural reserve, and Route 28 scenic highway overlay). The Plan makes several land management recommendations for the Route 28 Scenic Overlay. Also included are sections on water quality, public investments and economic development, and land use plan development strategies for all of the areas that have been covered in the plan. The Town adopted the update to the Comprehensive Plan on December 7, 2011.

Each of the Town’s in the West Central Adirondack Target Area has vacant land. As part of a Town’s Comprehensive Plan, an analysis of vacant and underutilized lands could be completed to identify and determine which vacant lands could be developed for housing or another use. The Comprehensive Plan and Land Use Regulations could then anticipate the municipality’s future plan for the development of vacant lands and put the appropriate regulations in writing.

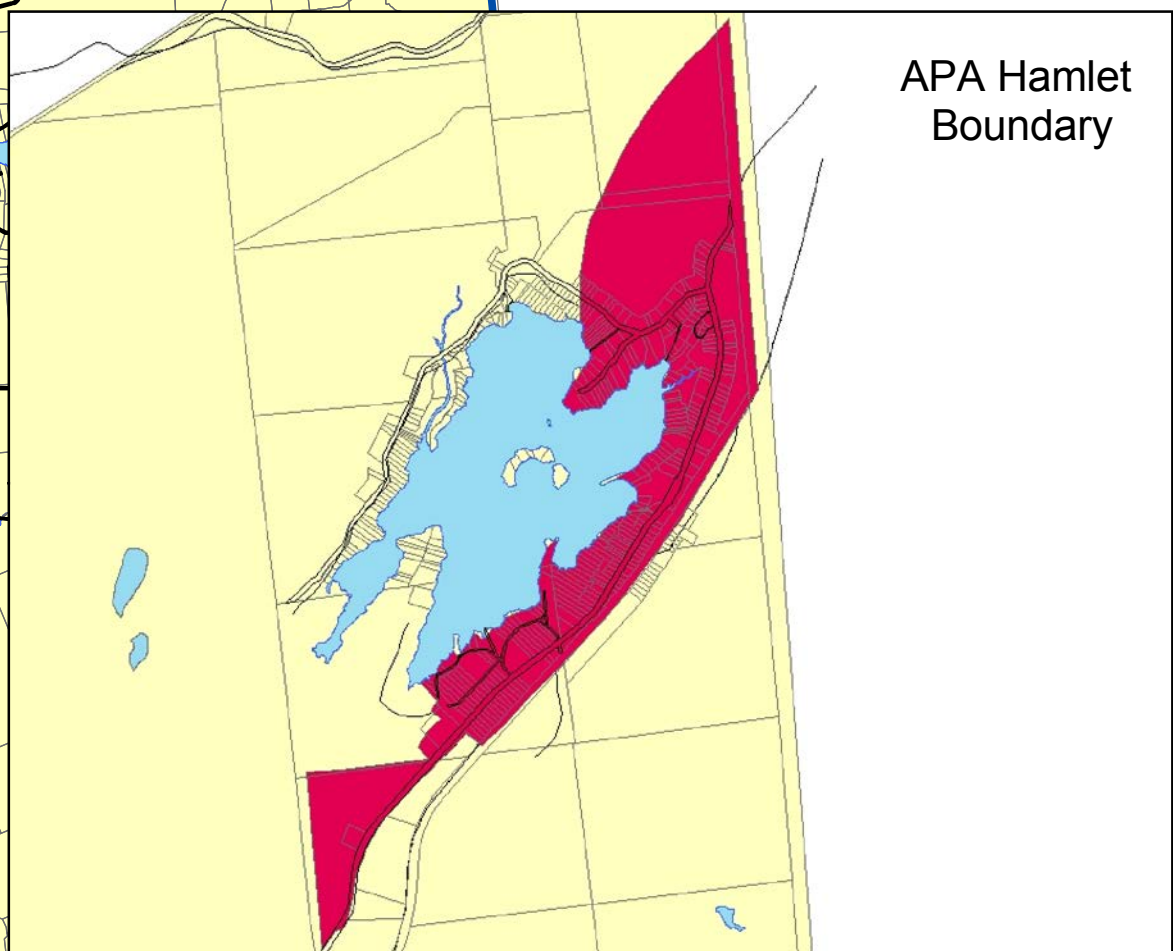
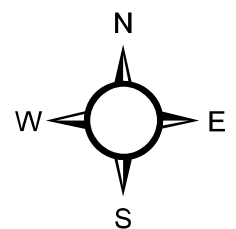


West Central Adirondack Housing Needs Assessment Towns of Forestport, Inlet, Long Lake and Webb

Town of Forestport

- Town of Forestport
- APA Hamlet
- Adirondack Park Boundary
- Waterbodies
- Railroads
- Roadways
- Rivers

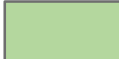
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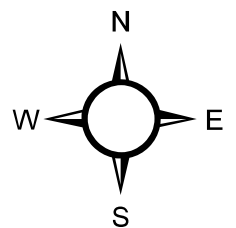
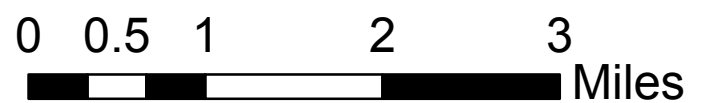


West Central Adirondack Housing Needs Assessment Towns of Forestport, Inlet, Long Lake and Webb

Town of Forestport

State Owned Lands Map

-  State Owned Lands
-  APA Hamlet
-  Adirondack Park Boundary
-  Forestport Town Boundary
-  Rivers
-  Waterbodies
-  Roadways
-  Railroads



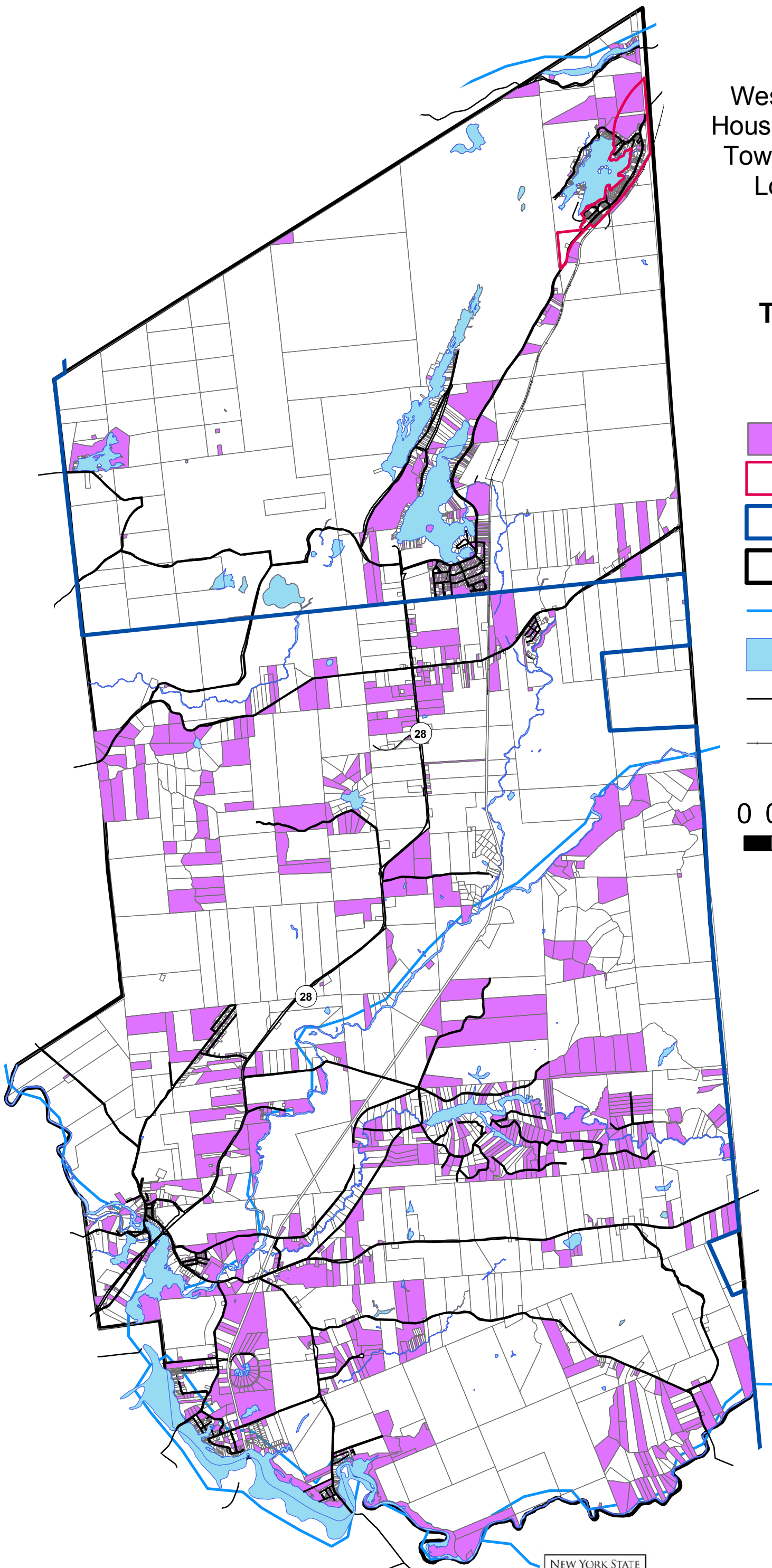
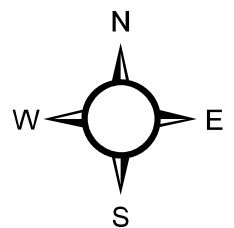
West Central Adirondack Housing Needs Assessment Towns of Forestport, Inlet, Long Lake and Webb

Town of Forestport

Vacant Lands Map

-  Vacant Lands
-  APA Hamlet
-  Adirondack Park Boundary
-  Forestport Town Boundary
-  Rivers
-  Waterbodies
-  Roadways
-  Railroads

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Town of Webb

The Town of Webb borders Forestport to the east and Inlet and Long Lake to the west. The Town of Webb is located on the northern end of Herkimer County and is the largest township by area in New York State. It is comprised of the hamlets of McKeever, Okara Lakes, Thendara, Old Forge, Eagle Bay, Big Moose, Stillwater and Beaver River. In 2010, Webb has a population of 1,807 and encompasses 451.2 square miles (288,768 acres). Approximately 72.4% of the Town land is owned by New York State.



Route 28 and the Middle Branch of the Moose River run through Thendara and shape the landscape. The flood plain of the Middle Branch River is dominated by woody wetlands. A mix of evergreen and deciduous forests covers the landscape that was not wetlands. Developed areas line Route 28. The Old Forge area is dominated by commercial and residential housing. The Hollywood Hills area has significant development directly along the shoreline. Eagle Bay is dominated by commercial and residential buildings adjacent to Fourth Lake. Other than the developed areas along the shore, the majority of the land is covered by deciduous forests.

The Consultant met with the Town of Webb's Code Enforcement Officer to discuss housing issues and needs within the Town of Webb in August 2011. Some of the key issues and concerns that were identified include the following:

- There are limited areas in the Town with public water and sewer and the larger lots get more expensive as one moves away from access to public water and sewer. Big constraint is sewer. Much of the hamlets of Old Forge and Thendara are served by the Old Forge Water and Sewer Districts. The remaining hamlets and outlying portions of the Town remain on individual septic systems and wells, except a limited number of community water systems under Department of Health regulations, such as Eagle Bay Park. The Town's Sewer Plant is at 70% capacity and there is a growing need to look at the Sewer Plant. The Eastside Pump Station is 28 years old and is need of replacement (estimated to be a \$1M project). As it is now, the Pump Station cannot serve high peak/high rainy season. In extreme weather, storm water and wastewater is impacted.
- One potential site available for the development of housing is the site of the former highway garage with has been remediated and is currently owned by the Town. It is served by public water and sewer. Another potential site is the 2-3 acre parcel located behind the Theater on Route 28 which is also served by water and sewer. Additionally there are potential private areas near North Street, McCauley Mountain and Thendara that could be potential housing sites.
- Typically have 40-45 new homes built annually. Most of the homes are considered second homes and are spread throughout the town. Home prices range from \$140,000 to \$15M (for the average year round resident prices range from \$150,000 to \$500,000).

- Affordable rental housing is needed especially in the summer for workers. There is also a growing need for affordable senior rentals. There is only one senior housing complex available (Lakeside Terrace) that is always full and there is a waiting list. There needs to be a range of housing options available.
- Jobs are also an important consideration. If there are jobs available, housing will follow.
- The Town of Webb is working on several initiatives:
 - A New York Main Streets grant initiative was recently completed that assisted 12 businesses with energy improvements and facade/storefront improvements improving the appearance of the business district. The Town is focused on trying to procure a second round of Main Street grants for committed businesses;
 - The Town is working on an NYSDOS LWRP project that is developing a design and master plan for the Old Forge waterfront, including reconstruction of the Town's two public docks. The intent of this project is to promote the waterfront as an economic driver for the Town's tourism sector;
 - The Town is also involved with another LWRP that is promoting economic revitalization and eco-tourism for the communities along the 90 Miler Blueway Trail. This is the route for the Adirondack Canoe Classic that stretches from Old Forge (Webb) to the Village/Town of Saranac Lake, and is also the start of the Northern Forest Canoe Trail.

Town of Webb Master Plan

The Town of Webb completed a Master Plan in June 2002. The Plan was developed by a Master Plan Advisory Committee with assistance from the New York Planning Federation and CAP-21. The plan includes an overview of Webb today including a history of the Town, demographics, land development, education, housing, economy, tourism and infrastructure. Also included is a section on the assets and challenges of Webb, and public input which was obtained through visioning sessions and community workshops. The last component of the plan is a recommended actions section with a background of each action and recommendations of what should be completed. Action areas include: management policy, town government, environment, economic development (including affordable housing), infrastructure, emergency and health services, public parks and recreation, architecture and historic preservation, youth services, senior citizens, and plan management and review.

Housing issues and concerns are discussed throughout the plan. Housing, particularly for the local workforce, is a critical issue for the Town. New housing and construction and remodeling remains strong, yet this is primarily for seasonal homes at relatively high prices, whereas availability of moderate or affordable housing for year round residents is quite lacking. The Plan reports that even the Town's one mobile home park has seen increased occupancy by winter recreation enthusiasts. Also, property that appears affordable is often only suitable for warm weather occupancy, given the predominance of seasonal residences in many neighborhoods of Webb. One of the main challenges in Webb is that there is very little developable land available for housing due to the dominance of State-owned land (approximately 72.4% of the total acreage). Another challenge is the labor market and the seasonal nature of many jobs available in the Town. With the increasing difficulty in finding affordable housing, particularly in summer months, support staff often has to rely on relatively long automobile commutes to and from jobs. With regard to housing, the Master Plan recommended that the Town:

- Engage in an intermunicipal study to assess and make recommendations to address the affordable housing needs of the Towns of Webb, Inlet, and Forestport.
- Review land use regulations to ensure that there are no exclusionary elements and consider incentives for multiple dwelling, smaller lot residences, and other forms of affordable housing.
- Work with local employers to define and assess seasonal and year round housing needs - matching needs to job opportunities.
- Inventory possible sites and existing buildings for new affordable housing.
- Consider availability of Town property to help meet housing needs.
- Seek partnerships with a regional profit or non-profit developer and with State agencies to help secure additional support.

In terms of implementation of the above recommendations, the West Central Adirondacks Housing Needs Assessment is currently studying the housing needs of the Towns of Webb, Inlet, Long Lake and Forestport. This Study will assess housing needs in the four Towns and provide recommendations and strategies to address housing needs, including affordable housing needs.

The Town reviewed the zoning ordinance in 2005, although not in terms of exclusionary elements or considerations that were recommended in the Town Master Plan.

The Town has not specifically worked with local employers to define housing needs, but believes that local employers may be helpful in identifying certain housing needs. The critical issue is most likely housing for seasonal [summer] help. The typical problem would be what to do with the units the other nine months of the year. There is a need for affordable, year round and owned single-family dwellings (SFDs) in the Town of Webb.

An inventory of potential affordable housing sites was conducted a few years ago. Although, there are limited areas served by public sewers, but there are some. Further, there is Town owned land quite suitable for potential affordable housing.

A partnership may be possible with agencies (such as UNHS NeighborWorks® HomeOwnership Center or Adirondack Community Housing Trust) and was looked into several years ago. The Town has a new Supervisor coming in and this may be a good time to revisit this possibility.

In addition, the Town's Comprehensive Master Plan is in dire need of review. The Town Board will assist in this process and acknowledges the need, although, next year's budget will not allow very many expenditures for this purpose.

Each of the Town's in the West Central Adirondack Target Area has vacant land. As part of a Town's Comprehensive Plan, an analysis of vacant and underutilized lands could be completed to identify and determine which vacant lands could be developed for housing or another use. The Comprehensive Plan and Land Use Regulations could then anticipate the municipality's future plan for the development of vacant lands and put the appropriate regulations in writing.

Enchanted Forest/Water Safari

Enchanted Forest/Water Safari is New York's largest water theme park with over 50 rides & attractions including 31 heated water rides, 12 traditional amusement rides, and circus show two times a day. The water park is open from mid-June to Labor Day weekend. The Park also manages the Calypso's Cove Family Entertainment Center which includes Go-Karts, Bumper Boats, Mini Golf, Rock



Climbing Wall, Batting Cages, Kiddie Go-Karts and an Arcade. Calypso's Cove is open from Memorial Day Weekend through Labor Day Weekend. The Water's Edge Inn & Conference Center provides year round guest accommodations, while Old Forge Camping Resort offers Adirondack Cottage Rentals, Log Cabin Rentals, RV Camping and Tent camping year round.

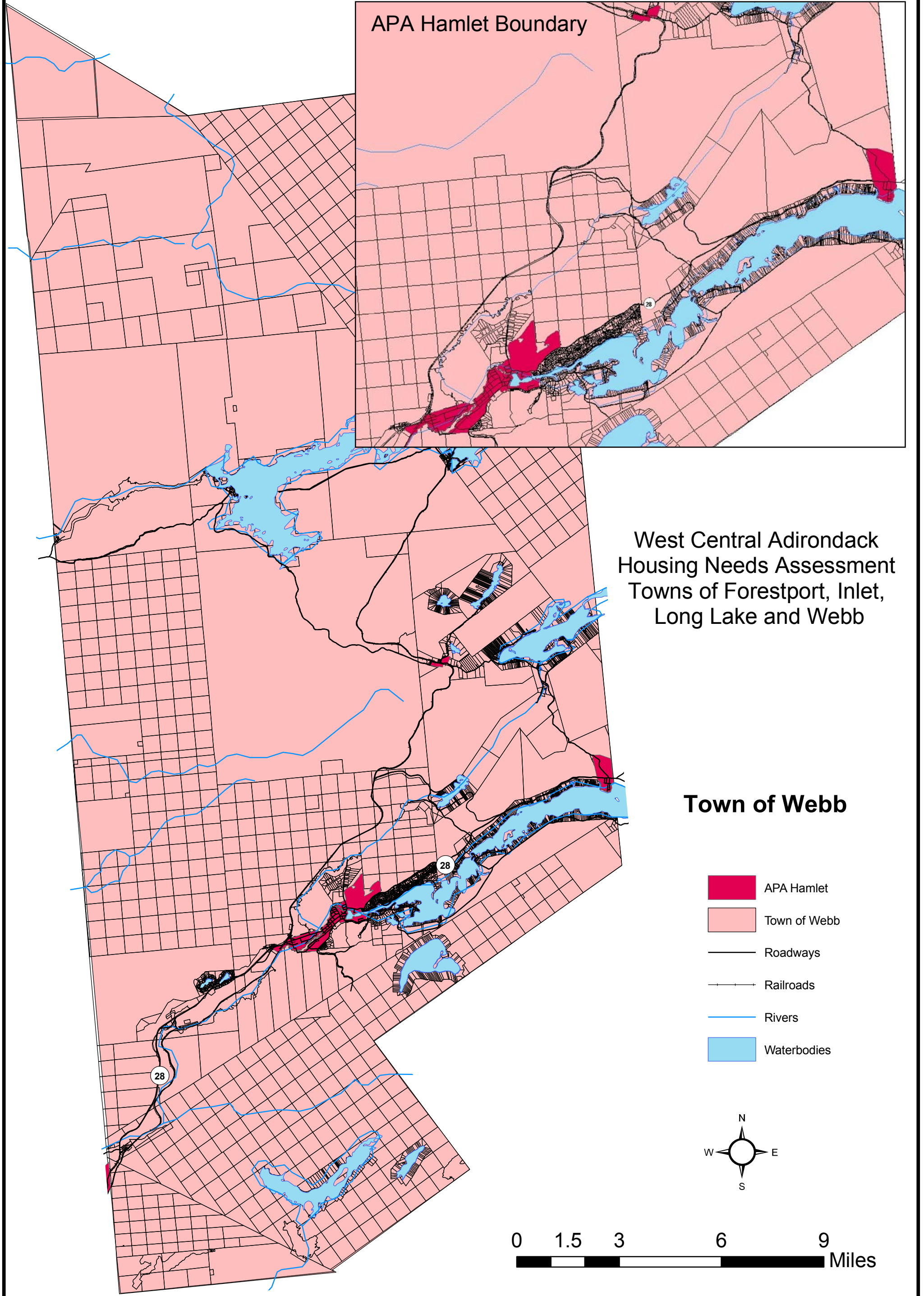


Enchanted Forest/Water Safari employs approximately 500 people during the summer season. One of the obstacles the Company faces in hiring workers is the shortage of rental housing available in the Old Forge area during the summer months. In order to address this housing issue, Enchanted Forest/Water Safari started providing employee housing for its workers onsite. They currently provide housing to 100 employees – of which about 70 are international students who participate in a work exchange program. At the end of 2011, they are planning on tearing down one of their smaller houses and rebuilding a new

larger house which will allow them to house an additional 15 employees for next season. Summer seasonal housing residents do pay rent, which is deducted weekly from their paychecks (\$40.60/week). The employee housing is used in the off season by snowmobilers or other vacationers. They can rent a “house” for the night through the Water's Edge Inn.

It remains difficult for Enchanted Forest/Water Safari to hire workers because of their rural location. Housing is an issue because it is expensive to live in Old Forge, not only the housing but for such things like groceries. As mentioned above, they employ about 500 during the summer season, of which about 70 are through the international work exchange program and 120 are given transportation by the Herkimer County Youth Bureau. The Youth Bureau has two buses that make stops in Herkimer, Middleville, Newport and Poland. The company could hire more youth through Herkimer County, but the Youth Bureau only provides two buses. While the company has employees who live in Old Forge either year round or seasonally, many people who work for Enchanted Forest/Water Safari commute a long distance (Lowville, Holland Patent, Boonville and even an employee who lives in Ilion). Their employees are becoming more diverse in terms of age as well. They boast a mix of staff from high school students, college students and adults (such as school teachers and retirees) with this year's staff being the oldest ever.

Besides tearing down one of their smaller employee houses and rebuilding a new larger house, Enchanted Forest/Water Safari currently does not have any other plans to add more housing. However, they do have undeveloped land available that they could use in the future for housing. The company thinks there is a need for more apartment buildings in Old Forge.

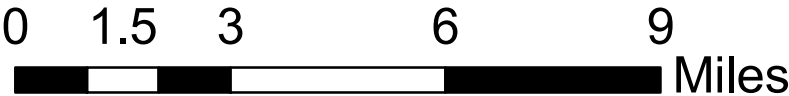
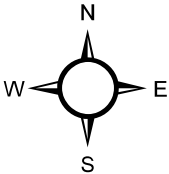


West Central Adirondack Housing Needs Assessment Towns of Forestport, Inlet, Long Lake and Webb

Town of Webb

State Owned Lands Map

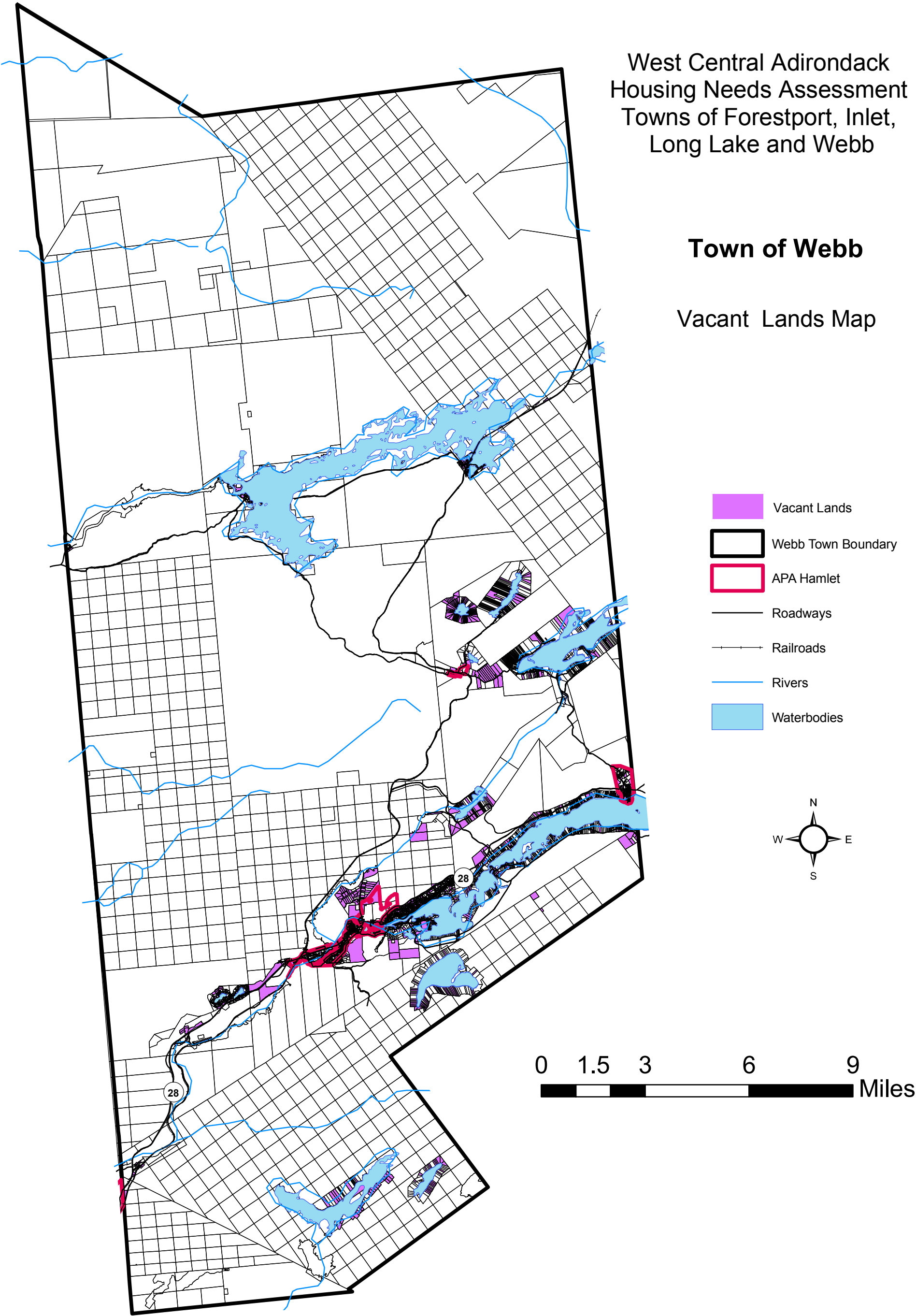
- State Owned Lands
- Webb Town Boundary
- APA Hamlet
- Roadways
- Railroads
- Waterbodies
- Rivers



West Central Adirondack Housing Needs Assessment Towns of Forestport, Inlet, Long Lake and Webb

Town of Webb

Vacant Lands Map



Town of Inlet

The Town of Inlet is located on the western side of Hamilton County and borders Long Lake to the south and west. Inlet has a 2010 population of 333 residents and encompasses approximately 62.3 square miles (38,872 acres). It is estimated that approximately 87% of the Town's land is state owned, much of which is located in two New York State Preserve Management Areas, the Moose River Plains Wild Forest and the Pigeon Lakes Wilderness.



Downtown Inlet is dominated by residential and commercial development in the hamlet center. The south part of Inlet is where woody wetlands are present. A large woody wetland exists between Seventh and Eighth Lakes. This is important because it is difficult to build on wetlands and this area will be problematic to develop. The majority of the forest cover is deciduous, but near the wetlands and the shoreline, evergreen forests exist.

River Street Planning and CAP-21 met with the Town of Inlet's Code Enforcement Officer and Town Supervisor to discuss housing issues and

needs within the Town of Inlet in August 2011. Some of the key issues and concerns that were raised include:

- Approximately 87% of land in the Town is owned by the State of New York.
- Biggest issue in the Town are the old \$40,000 "camps" that were purchased years ago and are being torn down and luxury second homes from \$180,000 and higher are being built in their place.
- Big problem is the availability of workforce housing for professionals, teachers as well as waiters. There is a shortage of apartments available in Inlet.
- Availability of urgent care within the area. Residents need to travel to Old Forge to see a doctor which is minor, but for major health issues, residents will need to travel to Utica to go to the hospital (about a 50 mile trip).
- Inlet is home to a lot of second homeowners. Additionally there are a lot of seasonal camps that are becoming run down and are ripe for real estate development.
- Most residents want senior housing in the Town, but also would need sewer and water and medical facilities. The Town currently does not have public sewer or water, but the Town has passed legislation authorizing the formation of a sewer district. The new sewer district will include all parcels in the downtown area along the north side of Route 28, from the Stuart property next to the American Legion Building & Garage (formerly Arrowhead Trading Post) heading east to St. Anthony's Church. On the south side of Route 28 from Mary's Gift Shop heading east to Delmarsh's house (the last building on Route 28 before Fifth Lake), and going up the South Shore Road to include the Inlet Marina and the Schanz/Smith property on the

east side of the South Shore Road (see attached map). It also includes all of Arrowhead Park and all of the parcels behind the Inlet Town Hall, along the channel between Fourth Lake and Fifth Lake. The proposed wastewater facilities will consist of a central treatment plant, an outfall to 4th Lake and a wastewater collection system with service connections to each property within the district. The Town is still waiting on additional funding from the Environmental Facilities Corporation.

- Older and overtaxed septic systems are a major concern. The majority of residents in the Town of Inlet discharge their sanitary sewage into individual septic tank systems. Some septic systems are not sized correctly or are in close proximity to surface waters. It is reported that several existing individual septic tank and leach field systems are currently discharging to surface waters or indirectly through groundwater.
- There are several vacant storefronts in the business district.
- Ideally would like to see a mix of year round and seasonal homes.
- The Town is working with NYSDOS on an LWRP project that is focused on enhancing the municipal Arrowhead Park with its public beach, picnic areas, boat/fishing dock, ball fields, tennis courts and green space. Another LWRP project is seeking to improve the canoe/kayak carry area between 5th and 6th Lakes on the Fulton Chain of Lakes which will promote and support recreational opportunities. Additionally, the Town has received funding from a private foundation to develop a connector trail between the existing multi-use trail systems and promote increased access to the business district, municipal parks and residential areas.



Town of Inlet Master Plan

The Town of Inlet, through a special board that was created in 1999, completed a Master Plan for the Town. Two questionnaires were completed in 1998 (visitor questionnaire and property owner and registered voters questionnaire). The results of the two were compiled, summarized and published in 1999 and were a resource to the Special Board in developing the Comprehensive Plan.

The plan includes an overview of the Town including natural features, topography, soils, climate, history, government structure, economy, infrastructure and services, education, outdoor recreation, social and educational resources. Also included in the plan is a list of assets the Town has i.e., state owned resources and agencies; Inlet owned lands (mostly recreational sites), organizations, services, and infrastructure; major tourism assets and other Inlet services.

The final section of the plan includes a list of focus areas for planned change and a set of goals and actions for each area. There are several areas listed, including, preferred character and image, economic development and town revitalization, zoning and land use, infrastructure and services, transportation and parking, recreation, and environment. Most of the areas and goals are geared toward revitalization of businesses, maintaining the current character, environmental preservation, zoning, recreation, infrastructure and transportation. Within these areas one goal deals with housing

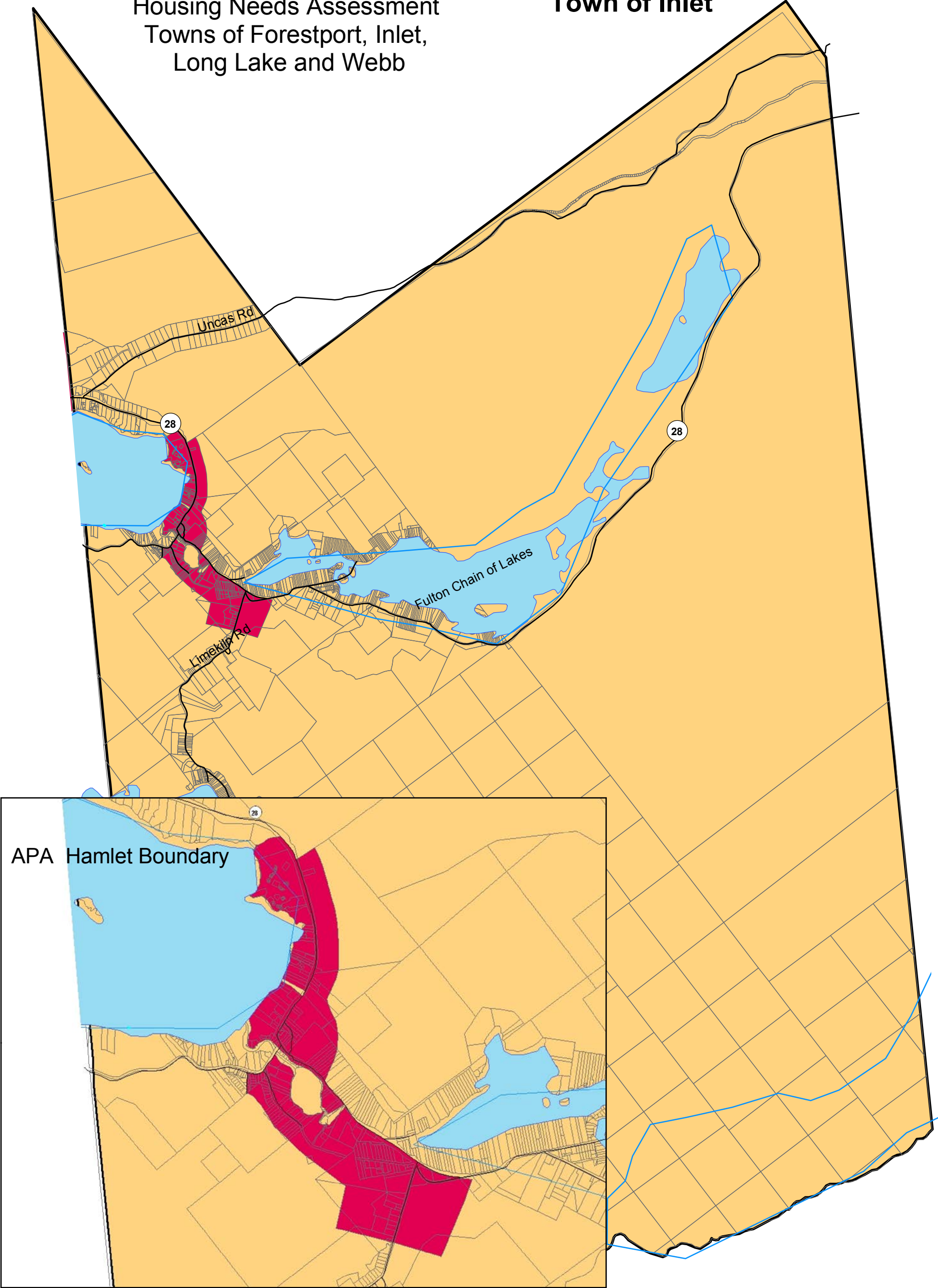
needs more specifically and that goal is to ensure that the zoning allow for a mixed use of housing options including affordable housing. The Plan recommends that the Town rewrite the zoning ordinance to establish a set of zoning districts with permissible property uses in support of desirable development and/or redevelopment and to protect community property owners from unwanted and/or undesirable development.

Since the Adoption of the Town Master Plan, the Town has added regulations on the legal rental of a non-owner occupied rental dwelling in the R-1 District. The intent and purpose of this amendment is to preserve the aesthetic integrity of its residential neighborhoods, prevent neighborhood blight, encourage residential property maintenance, protect residential property values, permit the more efficient use of the Town's existing stock of dwellings to provide economic support of resident families, and enhance the quality of life in our residential neighborhoods.

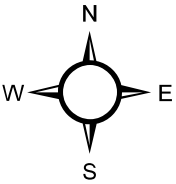
Each of the Town's in the West Central Adirondack Target Area has vacant land. As part of a Town's Comprehensive Plan, an analysis of vacant and underutilized lands could be completed to identify and determine which vacant lands could be developed for housing or another use. The Comprehensive Plan and Land Use Regulations could then anticipate the municipality's future plan for the development of vacant lands and put the appropriate regulations in writing.

West Central Adirondack
Housing Needs Assessment
Towns of Forestport, Inlet,
Long Lake and Webb

Town of Inlet



- APA Hamlet
- Town of Inlet
- Railroads
- Roadways
- Rivers
- Waterbodies



0 0.5 1 2 3 Miles

RIVER STREET
PLANNING & DEVELOPMENT

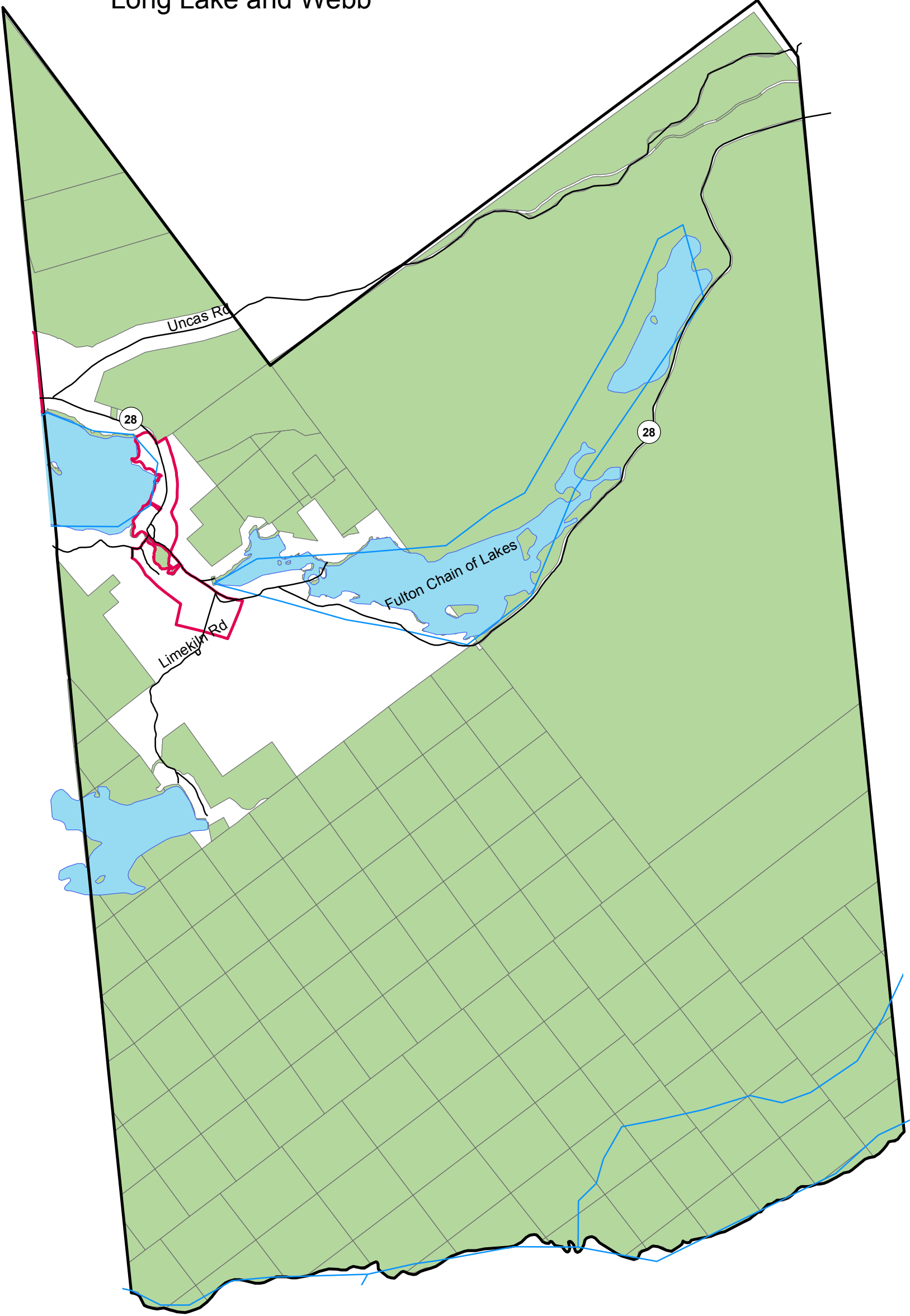
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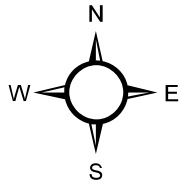
This map was prepared for the
Towns of Forestport, Inlet,
Long Lake and Webb, NY and
the NYS Department of State Office
of Coastal Resources with funds
provided under Title 11 of the
Environmental Protection Fund.

West Central Adirondack
Housing Needs Assessment
Towns of Forestport, Inlet,
Long Lake and Webb

Town of Inlet
State Owned Lands Map



- State Owned Lands
- Inlet Town Boundary
- APA Hamlet
- Railroads
- Roadways
- Rivers
- Waterbodies



0 0.5 1 2 3 Miles

RIVER STREET
PLANNING & DEVELOPMENT

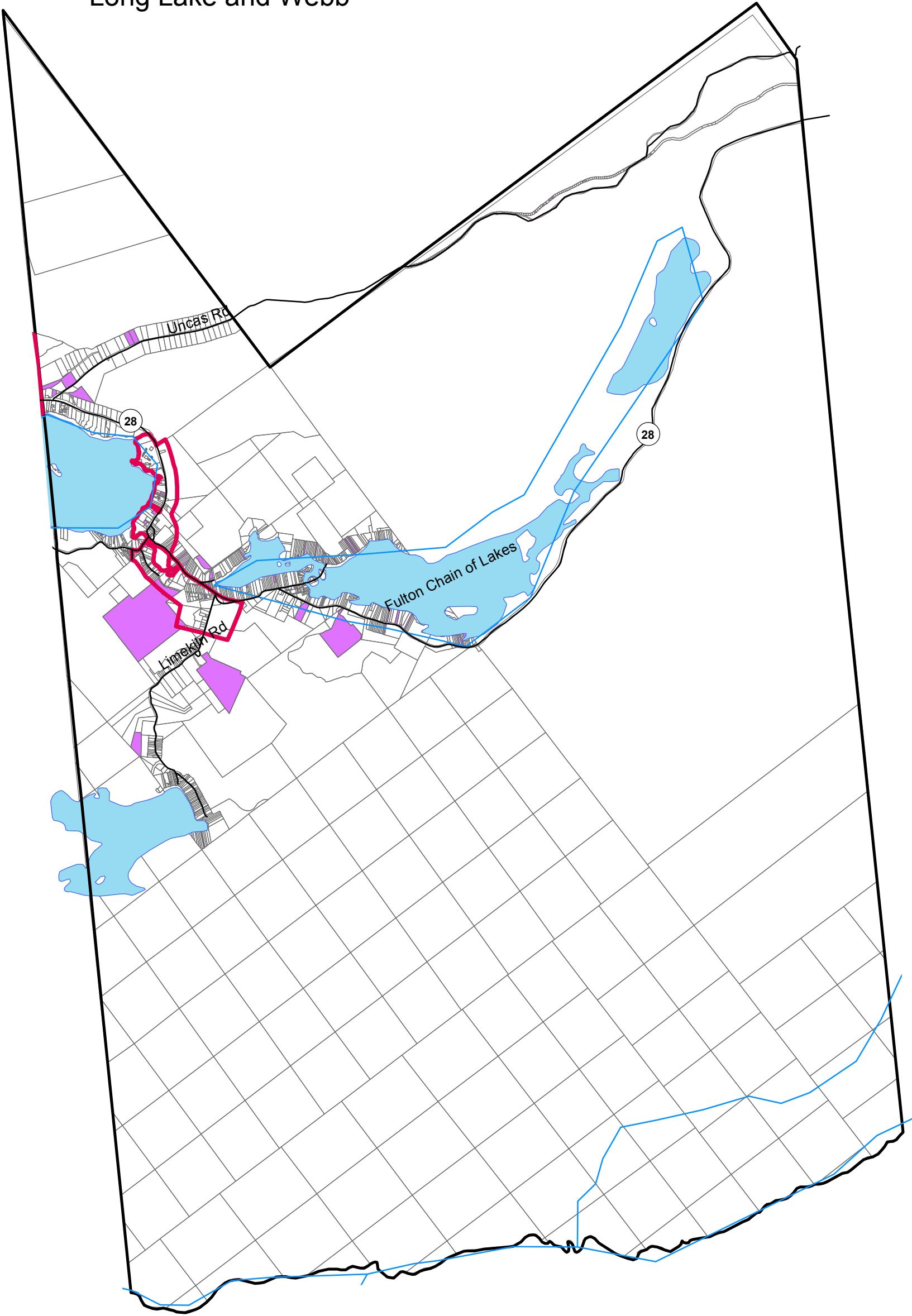
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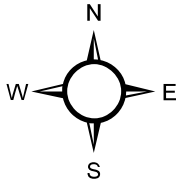
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West Central Adirondack
Housing Needs Assessment
Towns of Forestport, Inlet,
Long Lake and Webb

Town of Inlet
Vacant Lands Map



- Vacant Lands
- Inlet Town Boundary
- APA Hamlet
- Railroads
- Roadways
- Rivers
- Waterbodies



0 0.5 1 2 3 Miles

RIVER STREET
PLANNING & DEVELOPMENT

February 6, 2012



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Town of Long Lake

The Town of Long Lake is located at the northern end of Hamilton County. The Town has a 2010 population of 711 and covers 407.9 miles (261,056 acres). Behind the Town of Webb, Long Lake is the second largest town in land area in New York State. Approximately 60% of lands in the Town are state owned or are in conservations easements. Commercial development is limited to the hamlets of Long Lake and Raquette Lake.



The Consultant and CAP-21 met with the Long Lake Town Supervisor to discuss housing issues and needs within the Town of Long Lake in August 2011. Some of the key issues and concerns that were raised include:

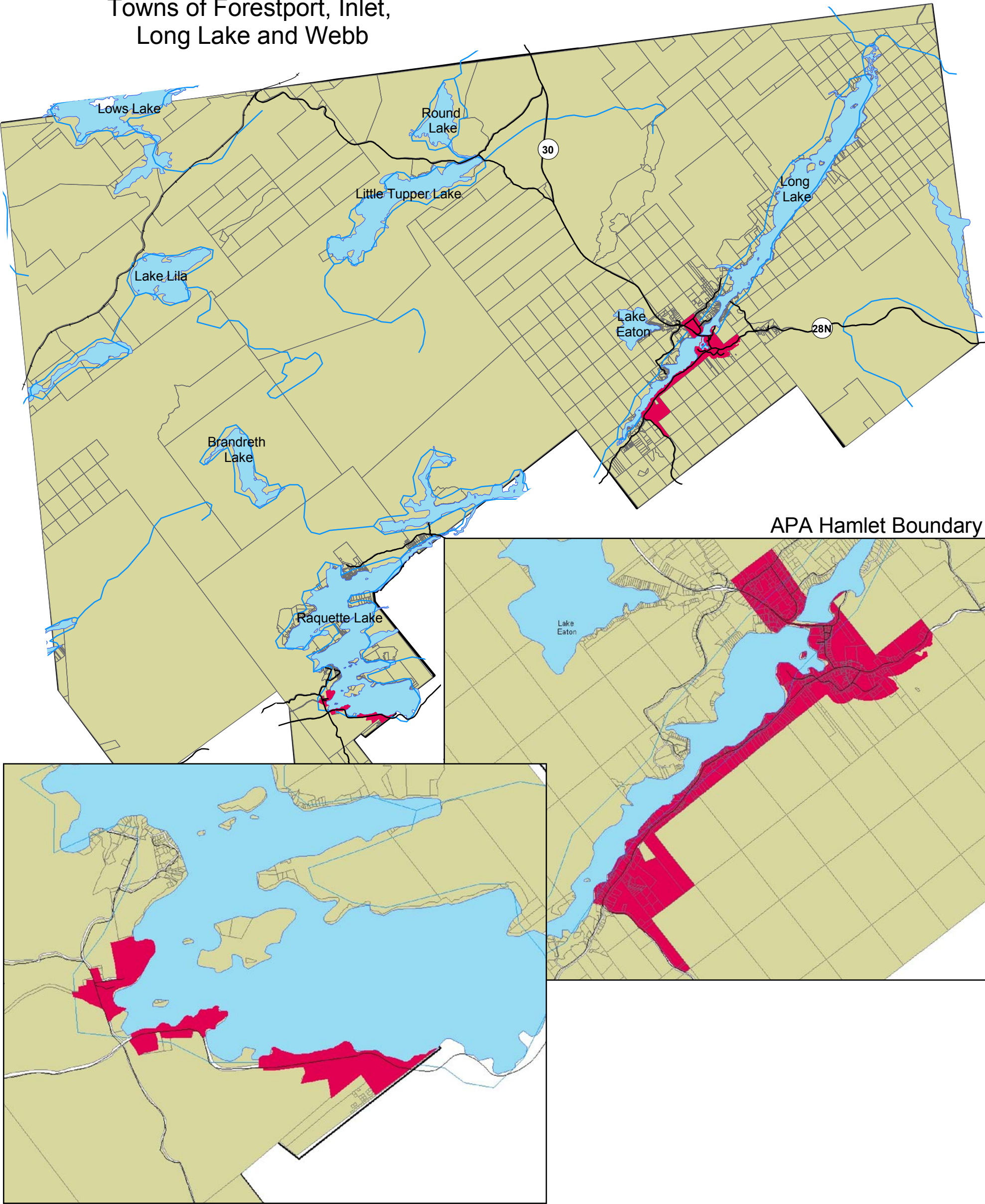
- The Town of Long Lake has municipal water. The cost of providing public water and sewer are huge (how do municipalities finance?)
- Housing prices are inflated but the market is coming down somewhat.
- The Town received a Small Cities grant for an affordable housing program but was not able to attract any eligible applicants at 80% of the County median income. Applicants were either over income or those that were income eligible, could not afford to buy a house even with the subsidy from the Small Cities Program.
- State owned lands and conservation easements in the Town comprise approximately 60% of Town land.
- The Hamlet of Raquette Lake has less availability of affordable land in the Town.
- Area around the Lake in the Hamlet of Raquette Lake is pretty much built out. Developable land available includes the “Old Sagamore Hotel property”.
- There is a very large second homeowner population estimated at 78.5%
- Jobs are the #1 issue for the Town. There needs to be employment opportunities.
- Maintaining the visibility of the Long Lake School within the community.
- Additionally, during the focus group meeting (full meeting notes are included in Appendix A) it was brought up that there are portions of land in the Hamlet of Raquette Lake along the lake shore and Route 28 Corridor being contested. This area of land is known as Township #40 and the question of title on some properties is a long standing one of well over 125 years. There are approximately 185 property owners affected. The contested parcels total about 850 acres (90 out of the almost 200 properties are less than one acre in size). The title issue is an extremely complicated one that is currently being addressed in cooperation with the Attorney General's office, the Department of Environmental Conservation and the NYS Legislature.

Town of Long Lake FY 2006 Small Cities Application

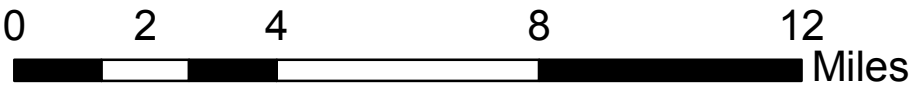
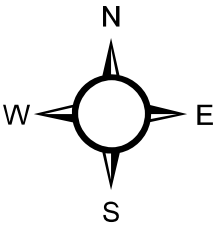
The Town of Long Lake submitted a Small Cities Application to NYS in 2006 for the implementation of an affordable housing program. The housing prices in Long Lake were skyrocketing, even though the Town's economy is suffering. Non-residents have been purchasing local property in increasing numbers for use as vacation/weekend home. This has driven the average price of a home (in 2005) to over \$600,000, whereas in 2000 it was \$118,405 (416% increase). In 2000, the Median Household Income was \$29,583 and \$32,287 in 2005 (9% increase), thus making it less and less likely that a local resident will be able to afford the cost of purchasing a home in the Town. Non-full time residents were buying much of the available property in Town, including rental property, just because they want the land. Much of the time the property will eventually be torn down and a new building will be constructed that meets the needs of the buyer, thus leaving less and less rental property available. Grant funding was requested for the construction of 15 homes on a 38 acre parcel that would be subdivided costing approximately \$120,000 per home that would be available for first time home buyers meeting certain eligibility criteria. While the Town of Long Lake was successful in receiving grant funding for this project, the Town subsequently had to return the Small Cities funds back to NYS because the Town could not find eligible applicants who had incomes at 80% of median income.

West Central Adirondack Housing Needs Assessment Towns of Forestport, Inlet, Long Lake and Webb

Town of Long Lake



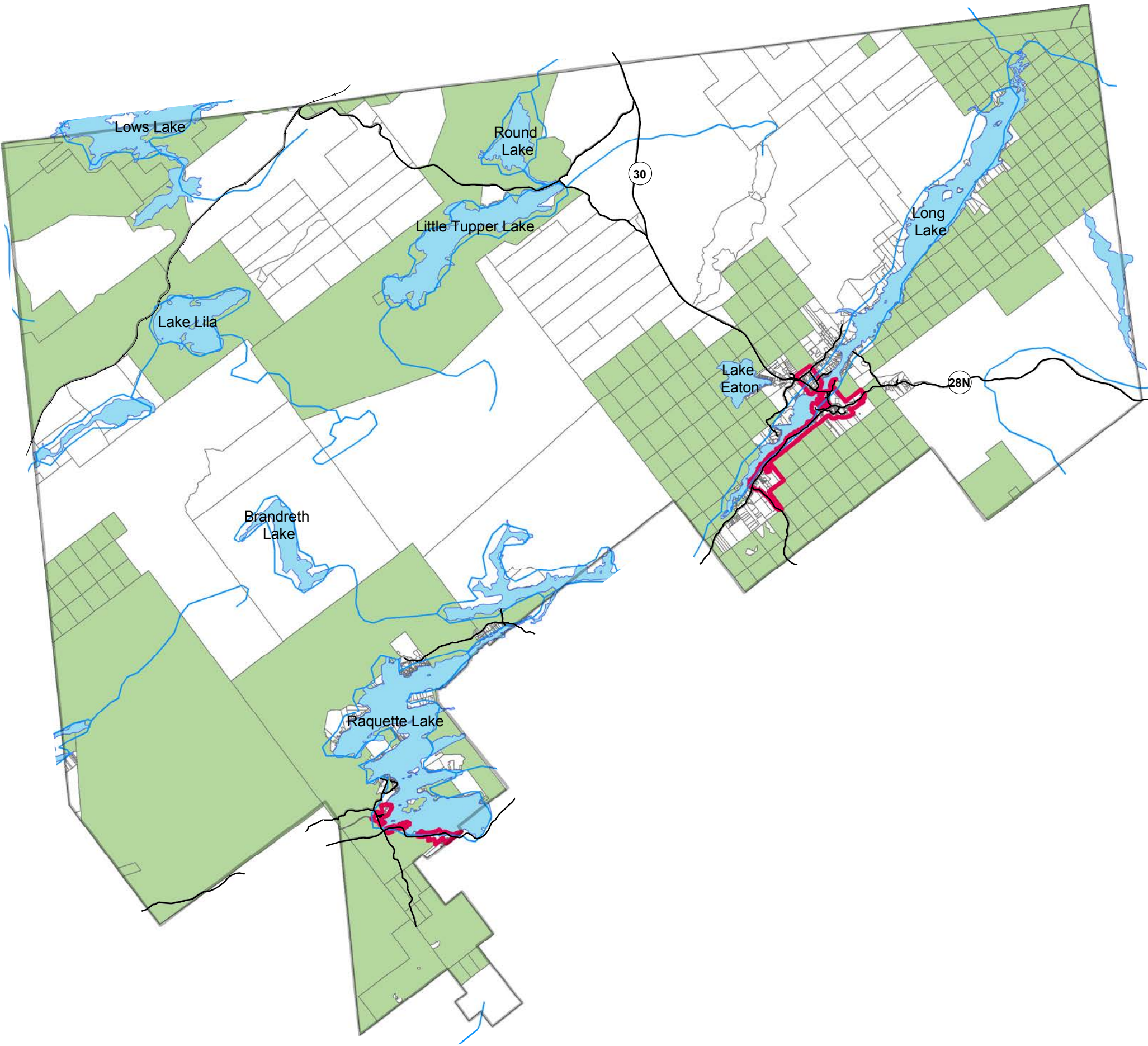
- Town of Long Lake
- APA Hamlet
- Roadways
- Railroads
- Waterbodies
- Rivers



West Central Adirondack
Housing Needs Assessment
Towns of Forestport, Inlet,
Long Lake and Webb

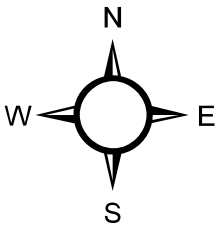
Town of Long Lake

State Owned Lands Map



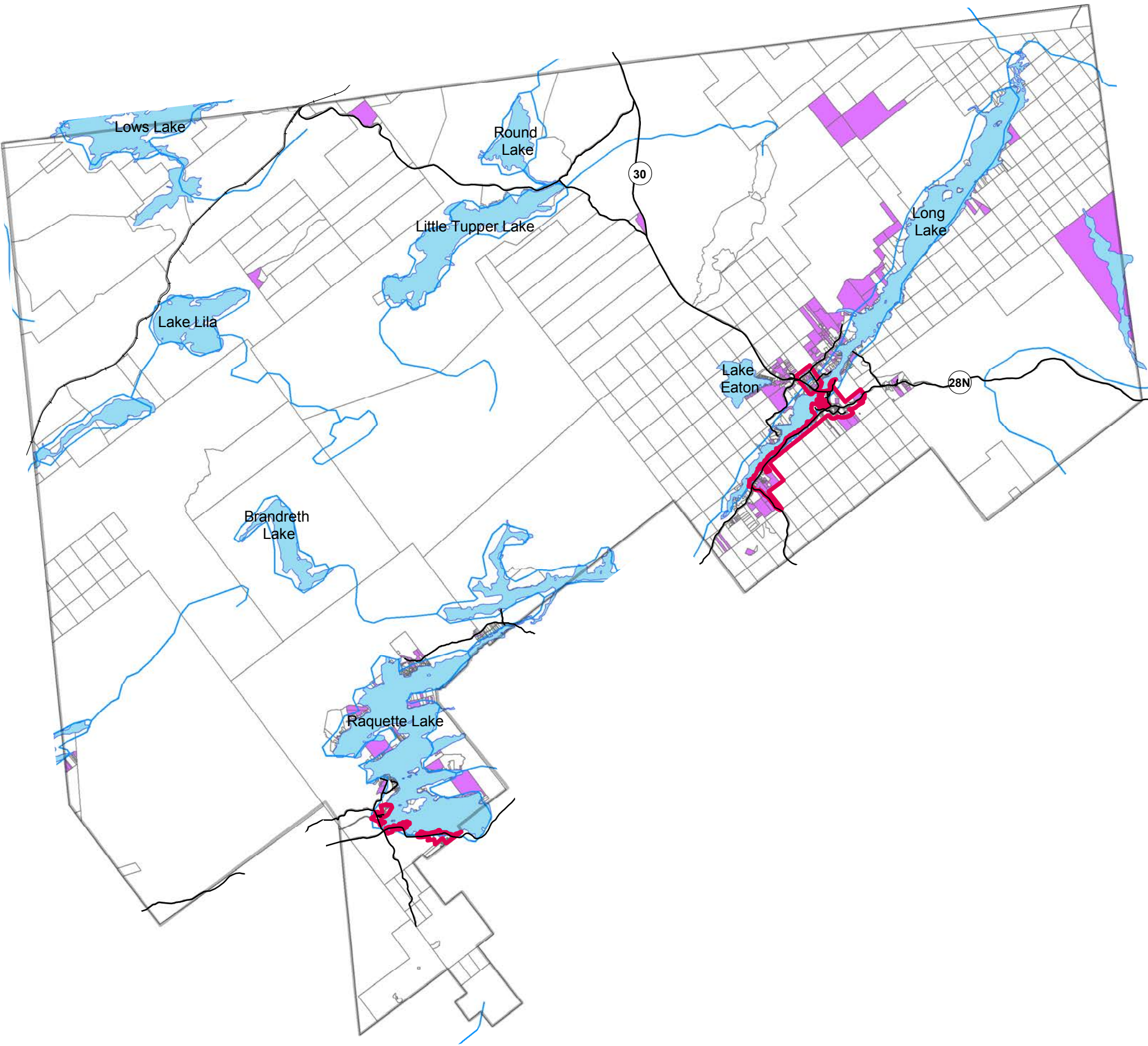
- State Owned Lands
- Long Lake Town Boundary
- APA Hamlet
- Roadways
- Railroads
- Rivers
- Waterbodies

0 2 4 8 12 Miles

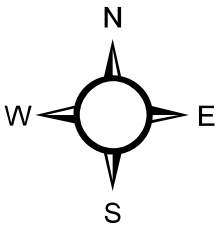
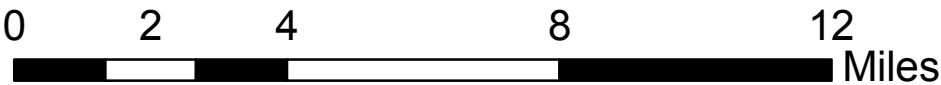


West Central Adirondack
Housing Needs Assessment
Towns of Forestport, Inlet,
Long Lake and Webb

Town of Long Lake
Vacant Lands Map



- Vacant Lands
- Long Lake Town Boundary
- APA Hamlet
- Roadways
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- Rivers



West Central Adirondacks Housing Needs Assessment

Survey of Population in Need

Regional Planning Documents

The following is a summary of local planning documents with an emphasis on the affordable housing issues that would impact the current study. Summaries of Town Comprehensive Plans are found in the Summary of the Study Area.

Route 28 Corridor Revitalization Plan

In 2004, the Towns of Forestport, Webb and Inlet requested funding from the New York State Department of State to prepare an intermunicipal revitalization plan for the Route 28 Corridor that unites the Towns. The New York State Department of State awarded the communities a grant of \$50,000 in 2005 from the Environmental Protection Fund Local Waterfront Revitalization Program. In addition to the implementation plan, the Towns identified a range of policy and programmatic actions as part of the waterfront revitalization strategy. One of the policies identified was Affordable Housing Bonus/Inclusionary Zoning and to address the need for affordable housing, the communities should explore opportunities to collaborate with a housing development organization to secure a Community Development Block Grant Small Cities grant for housing rehabilitation. Additionally, it was recommended that the communities should also explore the use of inclusionary zoning and/or density bonus systems to create affordable housing for first time homebuyers. The communities can promote the development of new homes that are accessible to the local workforce and young families by encouraging or requiring developers to contribute affordable housing in the community.

Adirondack Park Regional Assessment Project (APRAP) May 2009

The APRAP project was conceived in 2006 by member communities of the Adirondack Association of Towns and Villages in collaboration with the Adirondack North County Association and was funded by the NYS Department of State Quality Communities Grant Program with matching funds provided by the park communities. The primary purpose of report was to examine the “state of community” in the Adirondack Park through the assessment of different aspects of demographics, public education, municipal services (local government and emergency services), current land use and ownership, infrastructure and community life.

The Community Life section of the report examined economic data about employment, income, housing in relation to affordability and year-round and seasonal residency. Key findings reported include:

- Seasonal residency is increasing throughout the park, but especially in waterfront areas in Essex and Hamilton Counties. These properties are becoming less and less available and therefore more and more expensive. Seasonal home buyers look for less expensive alternatives. The result is upward trends in pricing of non-waterfront parcels which is causing year round residents to be priced out of property that would normally have been in their affordable price range.

- Most communities reported a need for an increase in housing choices, particularly apartments, subsidized housing, and subsidized senior housing. Most communities also are interested in a program that would provide additional “workforce” housing.
- The estimated Debt to Income ratios indicated housing affordability appears to be a growing concern in some areas of the park.
- Estimated housing costs as a percentage of income for Long Lake, Webb and Inlet are all greater than 31%. The Town of Forestport is less than 28%.

Based on the data assessment, the following related elements appear to affect affordability and have a direct impact on community life in Adirondack Park Communities:

- Comparatively low levels of household income
- Seasonally high unemployment and comparatively high average annual unemployment
- Increasing demand for housing by seasonal homebuyers
- There is a limited amount of land with suitable density and adequate infrastructure to allow higher density housing development.

The APRAP further states that the depth and complexity of housing affordability suggests the need for both short-term and long-term strategies to focus on effective utilization of the existing housing stock and sustainable methods to provide new dwellings over the longer term.

Hamlets 3: Planning for Smart Growth and Expansion of Hamlets in the Adirondack Park - An Illustrated Guide

Hamlets 3, a guidebook developed through a project sponsored by the Adirondack Community Housing Trust and Essex County, presents a planning and design model for smart growth of hamlets in the Adirondack Park. This is the third installment of a series that builds on two previous studies (*Hamlets of the Adirondacks 1 and 2*). The NYS Department of Environmental Conservation’s Adirondack Park Community Smart Growth Grant Program provided the funding for *Hamlets 3*.

This project finds ways to create opportunities for sustainable smart expansion of Adirondack hamlets by improving their physical and economic environment; partly through affordable housing, jobs, open spaces, community facilities and the expansion of infrastructure. The study also explains many of the different planning techniques that are available to implement smart growth for housing, infrastructure, economic development, etc. The project has three objectives:

- to protect natural resources in and around hamlets by preventing sprawl;
- to integrate expansion projects into the structure of existing hamlets; and
- to promote smart, sustainable physical and economic growth of hamlets.

Six weeks of field work to study the potential for smart growth and expansion of hamlets in three clusters (Elizabethtown, Old Forge and Star Lake) was completed. The field work included preliminary meetings with liaison persons, field analysis in each cluster, public meetings and informal workshops, site visits, historic research, data analysis, a public survey, etc. It was decided for the Old Forge cluster that a cluster wide shuttle bus system was needed to achieve smart growth throughout the cluster. Housing needs could be addressed through a vacant Railroad Avenue parcel in the hamlet, which could be used for affordable cottages and bungalows to house local families.



Adirondack Park Community Housing Law

The Adirondack Park Community Law, signed July 15, 2011, will improve affordable housing options for residents of the Adirondack Park. The new law amends the Adirondack Park Agency Act to allow for “smart housing” options for residents of the Adirondacks that meet certain income criteria. The change is a low impact means of addressing the affordable housing problem which will allow for a moderate increase in density, i.e. clustering to some degree. Up to four housing units will now be allowed per building area in certain parts of the Park, where only one housing unit was generally allowed in the past. This will allow for an increase in affordable housing options and for flexibility in housing decisions for residents. A copy of the full legislation is included in Appendix I.

NYS DHCR Statewide Affordable Housing Needs Study (2009)

The study explains the State’s affordable housing and community development issues and needs as they were identified by local affordable housing and community development professionals. The major issues/themes that came up repeatedly statewide were quality affordable rental units, housing for very low-income households, affordable homeownership, homelessness, NIMBY opposition and foreclosure and use of New York Main Street program.

As far as specific housing needs for the North Country Region (including Hamilton County and the Towns of Inlet and Long Lake), there is need for additional funding for the rehabilitation of both owner occupied and rental properties as well as need for affordable homeownership opportunities. The median sales price of single family homes nearly doubled in some counties between 2003 and 2007 because of a surging second home market and the increase in the number of soldiers at Fort Drum. There is also a need for small rental developments (15 units or less). More specifically, manufactured and mobile homes are an issue for the North Country, i.e., how to handle the rehabilitation of those homes that are outdated and/or in need of repair or replacement. Another specific area of concern is the preservation and rehabilitation of owner occupied and rental properties, with an aging housing market and limited income levels of the Region’s residents, much of the housing stock has experienced years of deferred maintenance.

Specific housing issues/needs for the Mohawk Valley Region (the Town of Forestport in Oneida County and the Town of Webb in Herkimer County) include the rehabilitation of owner occupied housing especially for elderly homeowners. As with other regions, the economic downturn has left much of the housing stock in dire need of rehabilitation but affordability differs by tenure. While it was recognized that homeownership is relatively affordable throughout the Region, one anomaly to the affordability of homeownership was found in the Old Forge area (Town of Webb). The preponderance of second home purchases in Old Forge has exerted strong upward pressure on home prices, making it difficult for year round residents to afford homes. The report also documented that safe, decent and affordable rental housing is in short supply.

Local Agencies

There are a few agencies/businesses within the regional area that provide housing and/or housing related services. This includes Central Adirondack Partnership for the 21st Century (CAP-21), UNHS NeighborWorks ® HomeOwnership Center, Adirondack Community Housing Trust (ACHT), and Enchanted Forest.



Central Adirondack Partnership for the 21st Century

CAP-21 is committed to supporting sustainable year-round communities in the West Central Adirondacks through its work in economic revitalization, social responsibility and environmental balance. CAP-21 currently provides support and assistance to five townships (Forestport, Inlet, Webb, Long Lake and Indian Lake) stretching across three counties (Oneida, Herkimer, and Hamilton) along the Route 28 & 30 corridors. CAP-21 accomplishes this through its grants program and the work of its Board and volunteers through a variety of community programs.

CAP-21 secured a NYS DOS Quality Communities grant to study housing needs of the Adirondack gateway hamlets, with a particular focus on the needs of workforce and senior housing. A final product of this grant will be a town-based housing strategy to assist communities in their planning process around this important issue. To support those housing needs, CAP-21 also submitted a grant for the renovation and rehabilitation of housing for seniors and persons with disabilities.

UNHS NeighborWorks® HomeOwnership Center

Founded in 1979, The HomeOwnership Center is a leading community-based nonprofit organization working in partnership with local, state and national government, financial institutions, and public and private funders to increase successful home ownership in Oneida, Herkimer and Madison Counties. The mission of the UNHS NeighborWorks® HomeOwnership Center is to revitalize and grow neighborhoods. This is accomplished through the Center's home ownership services, housing rehabilitation program and community empowerment.

UNHS has previously worked in the Town of Forestport in conjunction with another entity on delivering a housing rehab program (where UNHS actually provided additional funding to the program). The agency is interested and willing to work with the Towns of Forestport and Webb (who are already within their service area) as well as the Towns of Long Lake and Inlet if asked. UNHS even has some funding they could bring for certain programs. They would need a community partner (like CAP-21) to assist with the program. UNHS has multiple housing products and partners that they work with therefore having the capacity to implement programs and the desire to do more in the rural community (who do not generally have capacity).

Within UNHS's service area, housing rehabilitation is the greatest need – the housing stock is old and is occupied by a large number of elderly residents. While UNHS thinks that there is not much of a difference between urban and rural housing needs, they generally feel that the housing stock is much worse in the rural areas (as some homes may not have potable water). In terms of housing rehabilitation, roofs and energy efficiency needs are greatest. Residents should take advantage of the NYSEDA programs that are available. One of the many programs UNHS offers is the Home Performance with ENERGY STAR® program. Along with rehabilitation, there is a lot of more housing needed in Forestport and Webb.

UNHS thinks that for the CAP-21 communities, the proposed housing strategy needs to include housing rehabilitation and the availability of a variety of mortgage products (matched savings program and SONYMA programs are most applicable) and banks to provide the community members with what is needed. The Central Adirondacks only has two financial institutions that offer mortgages and are limited in what they offer. UNHS is a lender and has wide experience with mortgage products. They have multiple rehab products to provide loans for persons up to 120% of median income. They



attempt to find the product to fit the customer and can blend products. The products could be blended internally or with programs like NYSERDA. UNHS has very flexible lending products.

Additionally, they have a new home improvement product called the PHIL (Personal Home Improvement Loan). UNHS is writing this product for a local lender with excellent terms. Where their internal products require a competitive bidding product and project management services by UNHS staff, the PHIL is a more typical banking product where the customer receives the cash amount of the loan and hires their own contractor. They can only receive this product through UNHS.

UNHS also provides grant writing and grant management services to municipalities and non-profits. In some cases, such as for the Town of Ohio, UNHS wrote their CDBG application and then managed it on their behalf. In other cases, UNHS works with the municipality in the grant writing stage and then provide the grant management services i.e. Town of Vienna. Still in other cases we have provided matched loan funds to a consulting firm, so that the projects could provide enough funding to have the projects proceed (Town of Forestport).

On the new homeownership side of things, UNHS provides down payment and closing cost loans. However, there are multiple products for homeownership which were mentioned including Federal Home Loan Bank and SONYMA. We are very familiar with all programs and lending institutions and counsel the customer so that they find the best terms and product for themselves. We have a new Home Buyer Education program via the internet which is perfect for families in the Town of Webb – E Home. The website address is www.unhs.org. UNHS will provide Home Buyer Education and Financial Literacy Classes upon request so that families understand what is available to them.

Adirondack Community Housing Trust (ACHT)

Homeownership in the Adirondacks is being priced out of reach for local working families. ACHT was created to keep a selection of Adirondack Park homes affordable for them to purchase. Through an initiative by State Senator Betty Little, New York State budgeted \$1 Million to be used by an “Adirondack Community Housing Trust” to reduce the cost of home purchases for families making up to 120% of area median income. Resale limitations on the property require that future sales of these homes be controlled by ACHT so that they will be passed on to other income-qualified families at affordable prices. ACHT is incorporated as an independent not-for-profit corporation with board members drawn from various communities of the Park. ACHT is staffed by Housing Assistance Program of Essex County (HAPEC), under a contract between the two organizations, but ACHT is fully controlled by its own board.

ACHT utilizes the Community Land Trust (CLT) model for perpetually affordable housing. For qualified home buyers, ACHT will work with local banks to finance a portion of the mortgage to purchase an affordable house in exchange for title to the land. Homebuyers get a deed to the house and any other improvements on the land, and they get a 99-year renewable ground lease giving them secure long-term control of the land. The lease gives the ACHT homeowner most of the rights of conventional homeowners, but with a few limitations: if they want to sell the home, it must be sold back to ACHT or to another income-qualified family; and it must be sold for a price that is limited by a formula written into the lease. ACHT’s resale formula allows the seller to receive the amount they originally paid for the house, plus the value of any ACHT-approved capital improvements they have made at their own expense, plus 25% of any additional appreciation in the value they originally paid for (but not the appreciation of that portion of the home’s original market value that was paid for by ACHT).



Recently, a qualified homebuyer applied for assistance through ACHT and was awarded \$40,000 toward the purchase of the land and construction on a new house in Indian Lake, NY. At closing, the land was put into the Trust. The only variation was that this was an elderly woman whose daughter wanted to move her closer so she could safely age in her home; the home is fully handicap accessible. One important aspect of ACHT's program is that they are primarily "buyer-driven", meaning that a family comes to ACHT for financial assistance and then they go to the open market to find a home for purchase.

According to ACHT, they have approached local lenders about developing some affordable loan products and hope to have something in place in the near future. They have also approached local realtors who were receptive to "affordable homeownership" but informed them that a lot of their customers were looking for higher end homes – as opposed to first time homebuyers. Additionally, there are not many homes on the market at a price for the typical first time homebuyer and if there are any available, they tend to be the neglected seasonal camps that are eventually bought up, demolished and built new by second homeowners.

There are several older homes in the area that are in need of rehabilitation. There is a huge split between the beautiful second homes and the "rundown" year round home – particularly in the hamlet areas. HAPEC only serves Clinton and Essex County but could be interested in helping the CAP-21 communities. Another issue of great importance to the communities is the ability for the elderly to be able to stay and age preferably in their own homes, and at least in the community. The priority for the proposed strategy would be homeownership and addressing affordability (as housing costs are high).

Adirondack Trust is currently working on their marketing campaign and coming out with a user friendly publication at the beginning of the year and will hopefully be more receptive to the general population.

Demographic Background

The Demographic Background section of the West Central Adirondacks Housing Needs Assessment analyzes 2000 and 2010 Census data and estimated 2009 American Community Survey Data (ACS) for the Towns of Webb, Inlet, Forestport, and Long Lake (West Central Adirondack Target Area).

Population and Households

According to the 2010 Census, the West Central Adirondack (WCA) Target Area has a population of 4,386. The four towns that make up the WCA Target Area have all experienced population loss since 2000. The Town of Inlet had the largest decline at -18.0%, followed by Long Lake (-16.5%) and Forestport (-9.3%). During the same period, the State of New York experienced a 2.1% increase in population. Shrinking population base means that tax burden must be distributed among fewer tax payers resulting in decreased service and a higher percentage of income being used to pay for increasingly expensive housing.

Table 1: Population Change			
<i>Municipality</i>	<i>2000 Census</i>	<i>2010 Census</i>	<i>Percent Change 2000-10</i>
Town of Forestport	1,692	1,535	-9.3%
<i>Oneida County</i>	235,469	234,878	-0.3%
Town of Inlet	406	333	-18.0%
Town of Long Lake	852	711	-16.5%
<i>Hamilton County</i>	5,379	4,836	-10.1%
Town of Webb	1,912	1,807	-5.5%
<i>Herkimer County</i>	64,427	64,519	0.1%
WCA Target Area	4,862	4,386	-9.8%
New York State	18,976,457	19,378,102	2.1%

Source: 2000 and 2010 Census.

Change in the number of households can impact the overall demand for housing in a community. As defined by the Census Bureau, a household includes all persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more persons living together, or any other group of related or unrelated individuals who share living arrangements outside of an institution. With the exception of the Town of Webb, all of the municipalities of the WCA Target Area experienced loss of households.

Table 2: Household Change			
<i>Municipality</i>	<i>2000 Census</i>	<i>2010 Census</i>	<i>Percent Change 2000-10</i>
Town of Forestport	736	687	-6.7%
<i>Oneida County</i>	90,496	93,028	2.8%
Town of Inlet	188	158	-16.0%
Town of Long Lake	387	350	-9.6%
<i>Hamilton County</i>	2,362	2,262	-4.2%
Town of Webb	845	876	3.7%
<i>Herkimer County</i>	25,734	26,324	2.3%
WCA Target Area	2,156	2,071	-3.9%
New York State	7,056,860	7,317,755	3.7%

Source: 2000 and 2010 Census.

In 2010, approximately 50.7% of the households in the WCA Target Area were considered traditional nuclear families with a husband, wife, and related children under age 18, while 10.5% were headed by a single parent. Non-family households including single-person households and households of unrelated persons (such as roommates or domestic partners) account for 38.9% of the households in the WCA Target Area.

Table 3: Households by Type					
<i>Municipality</i>	<i>Average Household Size</i>	<i>Married Couple Families</i>	<i>Male Headed Households</i>	<i>Female Headed Households</i>	<i>Non-Family Households</i>
Town of Forestport					
2000	2.30	397 (53.9%)	29 (3.9%)	54 (7.3%)	256 (34.8%)
2010	2.23	332 (48.3%)	53 (7.7%)	56 (8.2%)	246 (35.8%)
% change	-3.0%	-16.4%	82.8%	3.7%	
Town of Inlet					
2000	2.15	112 (59.6%)	7 (3.7%)	10 (5.3%)	59 (31.4%)
2010	2.11	74 (46.8%)	4 (2.5%)	7 (4.4%)	73 (46.2%)
% change	-1.9%	-33.9%	-42.9%	-30.0%	
Town of Long Lake					
2000	2.14	202 (52.2%)	11 (2.8%)	24 (6.2%)	150 (38.8%)
2010	1.96	178 (50.9%)	11 (3.1%)	15 (4.3%)	146 (41.7%)
% change	-8.4%	-11.9%	0.0%	-37.5%	
Town of Webb					
2000	2.21	459 (54.3%)	26 (3.1%)	50 (5.9%)	310 (36.7%)
2010	2.06	465 (53.1%)	31 (3.5%)	40 (4.6%)	340 (38.8%)
% change	-6.8%	1.3%	19.2%	-20.0%	
WCA Target Area					
2000	2.22	1,170 (54.3%)	73 (3.4%)	138 (6.4%)	775 (35.9%)
2010	2.11	1,049 (50.7%)	99 (4.8%)	118 (5.7%)	805 (38.9%)
% change	-5.0%	-10.3%	35.6%	-14.5%	3.9%

Source: 2000 and 2010 Census.

Similar to national trends, there are an increasing number of small households which indicate a trend toward more single person and single parent households. Business location decisions are often affected by household composition trends. For example, retail purchase for one person household is very different from a four person household.

Table 4: Household Size							
<i>Municipality</i>	<i>1 Person</i>	<i>2 Person</i>	<i>3 Person</i>	<i>4 Person</i>	<i>5 Person</i>	<i>6 Person</i>	<i>7+ Person</i>
Forestport							
2000	230 (31.3%)	276 (37.5%)	105 (14.3%)	78 (10.6%)	31 (4.2%)	16 (2.2%)	0 (0.0%)
2010	212 (30.9%)	266 (38.7%)	112 (16.3%)	56 (8.2%)	27 (3.9%)	8 (1.2%)	6 (0.9%)
% change	-7.8%	-3.6%	6.7%	-28.2%	-12.9%	-50.0%	-
Inlet							
2000	61 (31.8%)	85 (44.3%)	27 (14.1%)	11 (5.7%)	6 (3.1%)	0 (0.0%)	2 (1.0%)
2010	62 (39.2%)	56 (35.4%)	14 (8.9%)	16 (10.1%)	8 (5.1%)	1 (0.6%)	1 (0.6%)
% change	1.6%	-34.1%	-48.1%	45.5%	33.3%	-	-50.0%
Long Lake							
2000	116 (30.3%)	168 (43.9%)	44 (11.5%)	37 (9.7%)	13 (3.4%)	3 (0.8%)	2 (0.5%)
2010	112 (32.0%)	176 (50.3%)	35 (10.0%)	21 (6.0%)	3 (0.9%)	2 (0.6%)	1 (0.3%)
% change	-3.4%	4.8%	-20.5%	-43.2%	-76.9%	-33.3%	-50.0%
Webb							
2000	251 (29.6%)	358 (42.3%)	99 (11.7%)	100 (11.8%)	28 (3.3%)	8 (0.9%)	3 (0.4%)
2010	285 (32.5%)	392 (44.7%)	99 (11.3%)	70 (8.0%)	19 (2.2%)	11 (1.3%)	0 (0.0%)
% change	13.5%	9.5%	0.0%	-30.0%	-32.1%	37.5%	-100.0%
WCA Target Area	658 (30.5%)	887 (41.1%)	275 (12.7%)	226 (10.5%)		27 (1.3%)	
2000	671	890	260	163 (7.9%)	78 (3.6%)	22	7 (0.3%)
2010	(32.4%)	(43.0%)	(12.6%)	-27.9%	57 (2.8%)	(1.1%)	8 (0.4%)
% change	2.0%	0.3%	-5.5%		-26.9%	-18.5%	14.3%

Source: 2000 and 2010 Census.

Age

According to the 2010 Census, the median age of WCA Target Area residents is 50.5 years. This compares to 43.4 in 2000, showing a significant aging of the Target Area's population of 7.1 years in ten years' time. Between 2000 and 2010, the under 45 age group in the WCA Target Area experienced double digit decline, while adults (45-64) increased 12.2% and the seniors (65+) increased 9.3%. In comparison, the median age of NYS residents is 35.9 and for the US resident it is 37.2. Residents of the target communities are significantly older than the average New Yorker. The State also experienced significant increases in the 45-64 age group and seniors 65 and older.

In comparison, the number of pre-school children declined between 56.0% in the Town of Inlet and 10.2% in Forestport, while school-age children decreased between 53.4% in the Town of Long Lake and 25.9% in Forestport. The Town of Inlet actually showed an 8.5% increase in school aged children. The loss of children could have impacts on the school district, after-school services and child care. There is a growing senior population, particularly in the Town of Webb. The growth of seniors will have impact on the availability of senior services including health care and housing for seniors including assisted living facilities and nursing homes.

Table 5: Age Characteristics						
<i>Regional Area</i>	<i>0-4 years</i>	<i>5-20 years</i>	<i>21-44 years</i>	<i>45-64 years</i>	<i>65 years and older</i>	<i>Median Age</i>
Forestport						
2000	88 (5.2%)	328 (19.4%)	468 (27.7%)	511 (30.2%)	297 (17.6%)	43.2
2010	79 (5.1%)	243 (15.8%)	358 (23.3%)	580 (37.8%)	275 (17.9%)	48.5
% change	-10.2%	-25.9%	-23.5%	13.5%	-7.4%	12.3%
Inlet						
2000	25 (6.2%)	59 (14.5%)	122 (30.0%)	124 (30.5%)	76 (18.7%)	44.7
2010	11 (3.3%)	64 (19.2%)	80 (24.0%)	108 (32.4%)	70 (21.0%)	46.9
% change	-56.0%	8.5%	-34.4%	-12.9%	-7.9%	4.9%
Long Lake						
2000	30 (3.5%)	146 (17.1%)	207 (24.3%)	301 (35.3%)	168 (19.7%)	47.1
2010	25 (3.5%)	68 (9.6%)	157 (22.1%)	282 (39.7%)	179 (25.2%)	53.5
% change	-16.7%	-53.4%	-24.2%	-6.3%	6.5%	13.6%
Webb						
2000	73 (3.8%)	382 (20.0%)	565 (29.6%)	554 (29.0%)	338 (17.7%)	42.9
2010	50 (2.8%)	259 (14.3%)	359 (19.9%)	702 (38.8%)	437 (24.2%)	51.8
% change	-31.5%	-32.2%	-36.5%	26.7%	29.3%	20.7%
WCA Target Area	216					
2000	(4.4%)	915 (18.8%)	1362 (28.0%)	1490 (30.6%)	879 (18.1%)	43.4
2010	165	634 (14.5%)	954 (21.8%)	1672 (38.1%)	961 (21.9%)	50.5
% change	(3.8%)	-30.7%	-30.0%	12.2%	9.3%	16.4%
-23.6%						
NYS						
2000	6.5%	22.3%	35.9%	22.3%	12.9%	35.9
2010	6.0%	20.8%	33.0%	26.7%	13.5%	38.0
% change	-6.7%	-4.7%	-6.3%	22.2%	6.9%	5.8%
US						
2000	6.8%	23.2%	35.5%	22.0%	12.4%	35.3
2010	6.5%	21.9%	32.1%	26.4%	13.0%	37.2
% change	5.3%	3.4%	-0.8%	31.5%	15.1%	5.4%

Source: 2000 and 2010 Census.

Educational Attainment

Data on educational attainment levels in the WCA Target Area in 2009 reveal that an estimated 93.3% of residents over the age of 25 have a high school diploma or higher. Among the municipalities, the Towns of Inlet (95.2%) and Long Lake (94.3%) had higher rates of residents with a high school diploma, not a reflection solely of school districts but of economics, demographics and migration. Additionally, 26.5% of WCA Target Area residents have a bachelor's degree or higher, while 34.5% of Inlet and 33.9% of Long Lake residents have a bachelor's degree or higher.

According to ACS estimates for 2009, 15.8% of New York State residents did not have a High School diploma, while 31.8% of residents had a Bachelor's Degree or higher. In comparing the State's 2009 figures to the WCA Target Area 2009 figures, none of the municipalities lagged behind the State average for educational attainment at the high school level. Further, only the Towns of Forestport and Webb were behind the State average for advanced degrees.

Table 6: Educational Attainment			
<i>Municipality</i>	<i>No High School Diploma</i>	<i>High School Diploma or higher</i>	<i>Bachelor's Degree or higher</i>
Forestport			
2000	228 (18.4%)	1,010 (81.6%)	186 (15.0%)
2009 Estimate	80 (6.2%)	1,217 (93.8%)	218 (16.8%)
Inlet			
2000	22 (7.3%)	279 (92.7%)	49 (16.3%)
2009 Estimate	17 (4.8%)	337 (95.2%)	122 (34.5%)
Long Lake			
2000	116 (17.3%)	553 (82.7%)	169 (25.3%)
2009 Estimate	38 (5.7%)	634 (94.3%)	228 (33.9%)
Webb			
2000	131 (9.2%)	1,290 (90.8%)	378 (26.6%)
2009 Estimate	122 (8.2%)	1,363 (91.8%)	441 (29.7%)
WCA Target Area			
2000	497 (13.7%)	3,132 (86.3%)	782 (21.5%)
2009 Estimate	257 (6.7%)	3,551 (93.3%)	1,009 (26.5%)
New York State			
2000	2,626,324 (20.9%)	9,916,212 (79.1%)	3,433,212 (27.4%)
2009 Estimate	2,059,449 (15.8%)	10,988,235 (84.2%)	4,154,718 (31.8%)

Source: 2000 Census and 2009 American Community Survey (ACS) Estimate.

Race

According to 2010 Census data, there are an estimated 136 minorities in the WCA Target Area comprising 3.1% of the population. The largest minority group is the Hispanic population, which comprise 33.1% of all minorities and 1.0% of the WCA Target Area population, followed closely by residents who were of two or more races (32.4% or 1.0% of the total population).

Table 7: Race							
<i>Municipality</i>	<i>White</i>	<i>African American or Black</i>	<i>American Indian</i>	<i>Asian or Pacific Islander</i>	<i>Other Race</i>	<i>Two or more races</i>	<i>Hispanic Origin</i>
Forestport							
2000	1,667 (98.5%)	6 (0.4%)	5 (0.3%)	3 (0.2%)	0 (0.0%)	10 (0.6%)	1 (0.06%)
2010	1,495 (97.4%)	3 (0.2%)	4 (0.3%)	2 (0.1%)	3 (0.2%)	19 (1.2%)	9 (0.6%)
% change	-10.3%	-50.0%	-20.0%	-33.3%		90.0%	800.0%
Inlet							
2000	385 (94.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	10 (2.5%)	1 (0.2%)	10 (2.5%)
2010	329 (98.8%)	0 (0.0%)	2 (0.6%)	1 (0.3%)	0 (0.0%)	0 (0.0%)	1 (0.3%)
% change	-14.5%	0.0%	0.0%		-100.0%	0.0%	-90.0%
Long Lake							
2000	823 (96.5%)	5 (0.6%)	3 (0.4%)	3 (0.4%)	0 (0.0%)	9 (1.1%)	9 (1.1%)
2010	677 (95.2%)	9 (1.3%)	1 (0.1%)	3 (0.4%)	0 (0.0%)	6 (0.8%)	15 (2.1%)
% change	-17.7%	80.0%	66.7%	0.0%	0.0%	-33.3%	66.7%
Webb							
2000	1,861 (97.3%)	12 (0.6%)	4 (0.2%)	5 (0.3%)	0 (0.0%)	13 (0.7%)	17 (0.9%)
2010	1,749 (96.8%)	9 (0.5%)	6 (0.3%)	4 (0.2%)	0 (0.0%)	19 (1.1%)	20 (1.1%)
% change	-6.0%	-25.0%	50.0%	-20.0%	0.0%	46.2%	17.6%



WCA Target Area	4,736						
2000	(97.4%)						
2010	4,250	23 (0.5%)	12 (0.2%)	11 (0.2%)	10 (0.2%)	33 (0.7%)	37 (0.8%)
% change	(96.9%)	21 (0.5%)	13 (0.3%)	10 (0.2%)	3 (0.07%)	44 (1.0%)	45 (1.0%)
	-10.3%	-8.7%	8.3%	-9.1%	-70.0%	33.3%	21.6%

Source: 2000 and 2010 Census.

Minorities comprise a small percentage of each municipality (ranging from 1.2% in the Town of Inlet to 4.8% in the Town of Long Lake). With the exception of the Town of Inlet, all municipalities experienced significant increases in the Hispanic Origin population (ranging from 17.6% in the Town of Webb to 800% in the Town of Forestport), which represents exciting opportunities for cultural diversity. It also challenges municipalities and organizations to accommodate the cultural differences that diversity brings. Ethnic diversity can be a positive attribute in attracting new retailers to the area (ethnic restaurants as an example).

Income

Personal income is one of the most important indicators of the economy and one of the most important variables in creating a vibrant community for the future. Understanding the income characteristics of the community is also important in determining the community's wealth as well as the ability of residents to maintain housing, contribute to the local tax base, and participate in the economy.

Table 8: Household Income					
<i>Municipality</i>	<i>% below 50% of med inc</i>	<i>% between 51% and 80%</i>	<i>% between 81% and 100%</i>	<i>% between 101% and 120%</i>	<i>% over 120% of med income</i>
Forestport					
2000	166 (22.8%)	146 (20.0%)	98 (13.5%)	79 (10.9%)	240 (32.9%)
2009 est.	186 (24.5%)	163 (21.5%)	105 (13.9%)	80 (10.6%)	224 (29.5%)
% change	12.1%	11.6%	7.1%	1.3%	-6.7%
Inlet					
2000	38 (20.1%)	43 (22.6%)	28 (14.8%)	16 (8.2%)	65 (34.2%)
2009 est.	64 (27.0%)	23 (9.6%)	14 (5.8%)	27 (11.4%)	109 (46.2%)
% change	68.4%	-46.5%	-50.0%	68.8%	67.7%
Long Lake					
2000	106 (27.1%)	69 (17.6%)	37 (9.4%)	26 (6.6%)	154 (39.4%)
2009 est.	93 (22.3%)	91 (21.9%)	60 (14.5%)	28 (6.7%)	143 (34.6%)
% change	-12.3%	31.9%	62.2%	7.7%	-7.1%
Webb					
2000	191 (22.3%)	167 (19.6%)	99 (11.5%)	79 (9.2%)	321 (37.4%)
2009 est.	130 (15.5%)	216 (25.8%)	126 (15.0%)	94 (11.2%)	273 (32.6%)
% change	-31.9%	29.3%	27.3%	19.0%	-15.0%
WCA Target Area					
2000	501 (23.1%)	425 (19.6%)	262 (12.1%)	200 (9.2%)	780 (36.0%)
2009 est.	473 (21.0%)	493 (21.9%)	305 (13.6%)	229 (10.2%)	749 (33.3%)
% change	-5.6%	16.0%	16.4%	14.5%	-4.0%

Source: 2000 Census and 2009 American Community Survey (ACS) Estimate.

According to 2009 ACS estimates, median household income for the WCA municipalities ranged from \$43,750 in the Town of Long Lake to \$56,528 in the Town of Inlet. In 2010, the estimated median household income for New York State is \$ 55,233. Among the counties, Oneida County has the highest

median household income at \$45,433 followed by Hamilton County (\$45,242) and Herkimer County (\$42,048).

Within the WCA Target Area, it is estimated that approximately 43.0% of residents have low or moderate incomes (households with incomes less than 80% of the County median as defined by the U.S. Department of Housing and Urban Development). Further, 23.7% of Target Area residents have incomes from 80% to 120% of median household income, while approximately 33.3% of residents have incomes above 120% of median income.

Among the municipalities, the Towns of Forestport and Long Lake have the highest percentage of low and moderate income households estimated at 46.0% and 44.3% respectively. Meanwhile an estimated 46.2% of residents in the Town of Inlet have incomes in excess of 120% of median income. This will be a challenging issue for a community's ability to provide a range of housing to meet the various income ranges of households and families.

Since 2000, with the exception of the Town of Webb, the number of low and moderate income households (below 80% of median income) in all municipalities has increased. Further, with the exception of the Town of Inlet, the number of households with incomes in excess of 120% of median income has actually decreased in the Towns of Forestport, Long Lake and Webb.

Table 9: Poverty		
<i>Regional Area</i>	<i>Families below poverty</i>	<i>Individuals below poverty</i>
Forestport		
2000	7.1%	8.9%
2009 Estimate	8.9%	12.9%
Inlet		
2000	7.9%	13.2%
2009 Estimate	5.0%	11.8%
Long Lake		
2000	9.9%	15.6%
2009 Estimate	6.8%	5.1%
Webb		
2000	4.5%	8.8%
2009 Estimate	3.8%	4.2%

Source: 2000 Census and 2009 American Community Survey (ACS) Estimate.

Additionally, a small percentage of individuals and families in the WCA target area are living below the poverty level. The Town of Forestport has the highest percentage of families and individuals estimated to be living below poverty. The Towns of Inlet, Long Lake and Webb also experienced a decline in the percentage of families and individuals living below poverty, while the Town of Forestport had an increase. These lower income households will continue to face difficulties in finding housing that is affordable and often will spend in excess of 30% of their income to pay for housing.

Labor Force Characteristics

The civilian labor force consists of residents (aged 16 and older) who are employed or who are actively seeking employment, excluding those enrolled in the armed forces. According to the ACS estimates, 57.3% of the WCA's Target Area working age population participated in the civilian labor force in 2009. The unemployment in the target area was 5.7%.

According to ACS estimates, there are an estimated total of 2,366 civilian employed population (aged 16+) in the WCA Target Area in 2009. The majority of Target Area residents worked in management, professional and related occupations (35.8%) and sales and office occupations (25.5%).

Table 10: Labor Force		
<i>Municipality</i>	<i>Civilian Labor Force Participation Rate</i>	<i>Civilian Unemployment Rate</i>
Forestport		
2000	822 (60.0%)	7.1%
2009 estimate	875 (58.1%)	11.9%
% change	6.4%	67.6%
Inlet		
2000	212 (63.3%)	1.4%
2009 estimate	202 (57.1%)	2.5%
% change	-4.7%	78.6%
Long Lake		
2000	412 (56.3%)	8.5%
2009 estimate	372 (52.5%)	3.0%
% change	-9.7%	-64.7%
Webb		
2000	958 (59.2%)	10.2%
2009 estimate	917 (58.6%)	1.5%
% change	-4.3%	-85.3%
WCA Target Area		
2000	2,404 (59.3%)	8.1%
2009 estimate	2,366 (57.3%)	5.7%
% change	-1.6%	-29.6%

Source: 2000 Census and 2009 American Community Survey Data.

Table 11: Occupations						
<i>Municipality</i>	<i>Management, professional, and related occupations</i>	<i>Service occupations</i>	<i>Sales and office occupations</i>	<i>Farming, fishing, and forestry occupations</i>	<i>Construction, extraction, and maintenance occupations</i>	<i>Production, transportation, and material moving occupations</i>
Forestport 2000 2009 estimate % change	203 (26.6%) 237 (30.7%) 16.7%	131 (17.1%) 148 (19.2%) 13.0%	210 (27.5%) 163 (21.1%) -22.4%	2 (0.3%) 5 (0.6%) 150.0%	94 (12.3%) 75 (9.7%) -20.2%	124 (16.2%) 143 (18.5%) 15.3%
Inlet 2000 2009 estimate % change	53 (25.4%) 72 (36.5%) 35.8%	54 (25.8%) 30 (15.2%) -44.4%	64 (30.6%) 71 (36.0%) 10.9%	8 (3.8%) 0 (0.0%) -100.0%	17 (8.1%) 19 (9.6%) 11.8%	13 (6.2%) 5 (2.5%) -61.5%
Long Lake 2000 2009 estimate % change	124 (32.9%) 116 (32.1%) -6.5%	77 (20.4%) 117 (32.4%) 51.9%	72 (19.1%) 67 (18.6%) -6.9%	7 (1.9%) 0 (0.0%) -100.0%	55 (14.6%) 35 (9.7%) -36.4%	42 (11.1%) 26 (7.2%) -38.1%
Webb 2000 2009 estimate % change	268 (31.2%) 375 (41.5%) 39.9%	188 (21.9%) 121 (13.4%) -35.6%	206 (24.0%) 268 (29.7%) 30.1%	20 (2.3%) 0 (0.0%) -100.0%	103 (12.0%) 97 (10.7%) -5.8%	75 (8.7%) 42 (4.7%) -44.0%
WCA Target Area 2000 2009 estimate % change	648 (29.3%) 800 (35.8%) 23.5%	450 (20.4%) 416 (18.6%) -7.6%	552 (25.0%) 569 (25.5%) 3.1%	37 (1.7%) 5 (0.2%) -86.5%	269 (12.2%) 226 (10.1%) -16.0%	254 (11.5%) 216 (9.7%) -15.0%

Source: 2000 Census. 2009 American Community Survey.

Journey to Work

Approximately 75.8% of target area residents drove alone to work, while another 4.6% carpooled. The ACS further reports that the majority of each municipality's residents drove alone to work. In Webb, an estimated 20.6% walked to work, while only 4.8% in Forestport walked to work.

Table 12: Journey to Work, 2009 Estimate					
<i>Municipality</i>	<i>Drove Alone</i>	<i>Carpooled</i>	<i>Public Transportation</i>	<i>Walked</i>	<i>Work at Home</i>
Forestport	85.4%	6.5%	0.0%	4.8%	3.3%
Inlet	69.4%	3.5%	0.0%	16.8%	10.4%
Long Lake	79.3%	2.9%	0.0%	15.0%	2.9%
Webb	67.4%	3.8%	0.0%	20.6%	8.2%
WCA Target Area	75.8%	4.6%	0.0%	13.9%	5.8%

Source: 2009 American Community Survey.

Housing Characteristics

According to 2010 Census data, the WCA Target Area has 9,110 housing units. Of the total housing units counted, 2,071 or 22.7% were occupied. Owners make up 80.2% of the occupied housing in the Target Area and renters 19.8%. Among the municipalities, Forestport has the highest rate of homeownership (at 87.0%), while Inlet has the highest rate of renters at 28.5%.



Table 13: Housing Characteristics				
<i>Municipality</i>	<i>Total Housing Units</i>	<i>% Total Occupied Units</i>	<i>% Owner-Occupied Units</i>	<i>% Renter-Occupied Units</i>
Forestport				
2000	2,027	736 (36.3%)	655 (89.0%)	81 (11.0%)
2010	2,044	687 (33.6%)	598 (87.0%)	89 (13.0%)
% change	0.8%	-6.7%	-8.7%	9.9%
Inlet				
2000	1,003	188 (18.7%)	149 (79.3%)	39 (20.7%)
2010	1,044	158 (15.1%)	113 (71.5%)	45 (28.5%)
% change	4.1%	-16.0%	-24.2%	15.4%
Long Lake				
2000	1,496	387 (25.9%)	295 (76.2%)	92 (23.8%)
2010	1,852	350 (18.9%)	272 (77.7%)	78 (22.3%)
% change	23.8%	-9.6%	-7.8%	-15.2%
Webb				
2000	3,833	845 (22.0%)	643 (76.1%)	202 (23.9%)
2010	4,170	876 (21.0%)	677 (77.3%)	199 (22.7%)
% change	8.8%	3.7%	5.3%	-1.5%
WCA Target Area				
2000	8,359	2,156 (25.8%)	1,742 (80.8%)	414 (19.2%)
2010	9,110	2,071 (22.7%)	1,660 (80.2%)	411 (19.8%)
% change	9.0%	-3.9%	-4.7%	-0.7%

Source: 2000 and 2010 Census.

As stated previously, good quality units that address resident needs in terms of number of bedrooms, location, and price are the key to a healthy housing market. The WCA Target Area has a significant number of units that are used seasonally and recreationally, that account for a large percentage of each regional area's vacant units. According to the Census Bureau, "Vacancy status and other characteristics of vacant units were determined by census enumerators obtaining information from landlords, owners, neighbors, rental agents, and others. Vacant units are subdivided according to their housing market classification as follows:

- For rent. These are vacant units offered "for rent" and vacant units offered either "for rent or for sale."
- For sale only. These are vacant units offered "for sale only," including units in cooperatives and condominium projects if the individual units are offered "for sale only."
- Rented or sold, not occupied. If any money rent has been paid or agreed upon but the new renter has not moved in as of the date of enumeration, or if the unit has recently been sold but the new owner has not yet moved in, the vacant unit is classified as "rented or sold, not occupied."
- Seasonal, recreational or occasional use housing include vacant units used or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. Interval ownership units, sometimes called shared-ownership or time-sharing condominiums, also are included in this category.

- For migrant workers. These include vacant units intended for occupancy by migratory workers employed in farm work during the crop season. (Work in a cannery, a freezer plant, or a food-processing plant is not farm work.)
- Other vacant. If a vacant unit does not fall into any of the classifications specified above, it is classified as "other vacant." For example, this category includes units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- Available housing. Available housing units are vacant units that are for sale only or for rent.
- Available housing vacancy rate. The proportion of the housing inventory that is available for sale only or for rent. It is computed by dividing the number of available units by the sum of the occupied units and the number of available units, and then multiplying by 100.
- Homeowner vacancy rate. The proportion of the homeowner housing inventory that is vacant for sale. It is computed by dividing the number of vacant units for sale only by the sum of the owner-occupied units and vacant units that are for sale only, and then multiplying by 100.
- Rental vacancy rate. The proportion of the rental inventory that is vacant for rent. It is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units and the number of vacant units for rent, and then multiplying by 100.
- Comparability. Data on vacancy status have been collected since 1940. Since 1990, we have used the category "For seasonal, recreational, or occasional use." In earlier censuses, separate categories were used to collect data on these types of vacant units. Also, in 1970 and 1980, housing characteristics generally were presented only for year-round units. Beginning in 1990 and continuing into Census 2000, housing characteristics are shown for all housing units.

Seasonal, recreational or occasional use units comprise over 90% of each municipality's vacant units in 2010. The largest percentage of seasonal units is found in the Towns of Inlet (96.4%) and Long Lake (96.7%). In comparison, seasonal units comprise 81.8% of the total housing units in Inlet and 78.5% of the total units in Long Lake. Approximately 95.4% of the 7,039 vacant units in the WCA Target Area were identified as seasonal, recreational or occasional use housing in 2010. Seasonal units comprise nearly 73.7% of the total housing units in the WCA Target Area.

Table 14: Vacant Housing Characteristics 2010

<i>Municipality</i>	<i>Total Housing Units</i>	<i>Total Year Round Housing Units</i>	<i>Total Vacant Units % Vacant</i>	<i>Vacant – Seasonal/ Recreation Units</i>	<i>%For Sale Vacancy</i>	<i>% rental vacancy</i>	<i>Rented or Sold, not occupied</i>	<i>Other Vacant</i>
Forestport % of vacant units % of total units	2,044	687	1,357 (66.4%)	1,280 94.3% 62.6%	2.6%	18.3%	1 0.07% 0.05%	40 2.9% 2.0%
Inlet % of vacant units % of total units	1,044	158	886 (84.9%)	854 96.4% 81.8%	4.9%	19.0%	5 0.6% 0.5%	10 1.1% 1.0%
Long Lake % of vacant units % of total units	1,852	350	1,502 (81.1%)	1,453 96.7% 78.5%	4.5%	19.4%	4 0.3% 0.2%	13 0.9% 0.7%
Webb % of vacant units % of total units	4,170	876	3,294 (79.0%)	3,130 95.0% 75.1%	3.8%	33.6%	6 0.2% 0.1%	30 0.9% 0.7%
WCA Target Area % of vacant units % of total units	9,110	2,071	7,039 (77.3%)	6,717 95.4% 73.7%	3.6%	26.9%	16 0.2% 0.2%	93 1.3% 1.0%

Source: 2010 Census.

One factor in assessing general housing needs within a community is the availability of housing choice. A healthy housing market should provide sufficient opportunities to its residents to secure good quality units that address their particular needs in terms of number of bedrooms, location, price and other considerations. The generally accepted standards for measuring availability in a healthy housing market are vacancy rates in the area of 5% for rental units and 1% for purchase housing. Vacancy rates for rental housing (2010) among the municipalities ranged from 18.3% in the Town of Forestport to 33.6% in the Town of Webb. The for-sale vacancy rates ranged from 2.6% in Forestport to 4.9% in Inlet. In comparison, New York State's vacancy rates were 2.4% (for-sale) and 9.2% (rental). It should be noted that the Census is taken in April before the summer rental season and therefore the rental vacancy rate is not seasonally adjusted.

Table 15: General Housing Characteristics					
<i>Municipality</i>	<i>Single Family</i>	<i>Two Family</i>	<i>Multi Family (3+ units)</i>	<i>Mobile Homes</i>	<i>Other</i>
Forestport					
2000	1,732 (85.4%)	10 (0.5%)	10 (0.5%)	267 (13.2%)	8 (0.4%)
2009 estimate	1,725 (86.7%)	14 (0.7%)	4 (0.2%)	247 (12.4%)	0 (0.0%)
% change	-0.4%	40.0%	-60.0%	-7.5%	-100.0%
Inlet					
2000	839 (82.7%)	27 (2.7%)	37 (3.6%)	108 (10.7%)	3 (0.3%)
2009 estimate	904 (87.9%)	15 (1.5%)	24 (2.3%)	85 (8.3%)	0 (0.0%)
% change	7.7%	-44.4%	-35.1%	-21.3%	-100.0%
Long Lake					
2000	1,384 (93.2%)	12 (0.8%)	12 (0.8%)	73 (4.9%)	4 (0.3%)
2009 estimate	1,464 (93.4%)	5 (0.3%)	10 (0.6%)	89 (5.7%)	0 (0.0%)
% change	5.8%	-58.3%	-16.7%	21.9%	-100.0%
Webb					
2000	3,409 (88.2%)	79 (2.0%)	101 (2.6%)	272 (7.0%)	2 (0.1%)
2009 estimate	3,483 (87.7%)	128 (3.2%)	65 (1.6%)	294 (7.4%)	0 (0.0%)
% change	2.2%	62.0%	-35.6%	8.1%	-100.0%
WCA Target Area					
2000	7,364 (87.8%)	128 (1.5%)	160 (1.9%)	720 (8.6%)	17(0.2%)
2009 estimate	7,576 (88.5%)	162 (1.9%)	103 (1.2%)	715 (8.4%)	0 (0.0%)
% change	2.9%	26.6%	-35.6%	-0.7%	-100.0%

Source: 2000 Census and 2009 American Community Survey Data.

The predominant housing type in WCA Target Area is the single family structure, which makes up an estimated 88.5% of the market in 2009. Mobile homes and trailers account for an estimated 8.4% of the entire housing stock in the Target Area, while two-family buildings comprise an estimate 1.9%. Similarly, single-family homes comprised the majority of housing structures for each of the municipalities (ranging from 86.7% in Forestport to 93.4% in Long Lake). Each community also has a significant amount of mobile homes (ranging from 5.7% in Long Lake to 12.4% in Forestport).

Table 16: Housing Units by Age of Structure, Estimate								
<i>Municipality</i>	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009
Forestport Number Percent	540 27.1%	215 10.8%	265 13.3%	204 10.3%	158 7.9%	230 11.6%	224 11.3%	154 7.7%
Inlet Number Percent	364 35.4%	112 10.9%	137 13.3%	143 13.9%	83 8.1%	83 8.1%	92 8.9%	14 1.4%
Long Lake Number Percent	453 28.9%	139 8.9%	166 10.6%	173 11.0%	204 13.0%	215 13.7%	138 8.8%	80 5.1%
Webb Number Percent	1,015 25.6%	426 10.7%	424 10.7%	575 14.5%	289 7.3%	517 13.0%	526 13.2%	198 5.0%
WCA Target Area Number Percent	2,372 27.7%	892 10.4%	992 11.6%	1,095 12.8%	734 8.6%	1,045 12.2%	980 11.5%	446 5.2%
Source: 2009 American Community Survey Data.								

Additionally, 2009 ACS data reports that 446 housing units or 5.2% of the housing stock in the WCA Target Area was built from 2000 to 2009. In contrast 27.7% of the units were built before 1940. Over one-third of housing units in Inlet were built before 1940.

Cost Burden

The number of households waiting for entry into public housing or in need of subsidized housing or rental subsidy is reflective of the extent of cost burden on renter households in the WCA Target Area. Cost burden is defined as the extent to which gross housing costs exceed 30% of gross income, based on data published by the U.S. Census Bureau. Gross housing costs include shelter, utilities, and other housing-related expenses.

Table 17: Cost Burdened Households, 2009 – Estimate			
<i>Municipality</i>	Homeowners with a Mortgage	Homeowners without a Mortgage	Renters
Forestport	37.1%	13.9%	24.1%
Inlet	39.8%	39.3%	38.5%
Long Lake	31.5%	9.3%	0.0%
Webb	45.2%	26.7%	22.0%
WCA Target Area	38.8%	20.5%	21.4%

Source: 2000 Census and 2009 American Community Survey Data.

The increasing cost of housing has also made it difficult for lower-income households in the WCA Target Area to maintain homeownership. Overall, an estimated 38.8% of owner-occupied households (with mortgages) in the Target Area reported housing costs in excess of 30% of income. In comparison, 45.2% of Webb owner households (with a mortgage) are cost burdened as well. Cost burden for the other municipalities ranged from 31.5% (Long Lake) to 39.8% (Inlet).

An estimated 21.4% of renter households in the WCA Target Area reported housing costs in excess of 30% of income in 2009. In comparison, 38.5% of Inlet renter households were cost burdened, while rent burden for the other municipalities ranged from 0% (Long Lake) to 24.1% (Forestport). Not surprisingly, the extent of cost burden was significantly greater on lower income households.

Housing Affordability

Housing Rental Index

Rental housing is generally defined as affordable for a household if it does not cost more than 30 percent of the occupant's annual income on housing costs (housing costs include basic utilities). One measure of affordability is a rental index which calculates the maximum gross rent a household can afford.

Table 18: Housing Rental Index, 2009 Estimated			
Municipality	Median Gross Rent	Median Household Income	Affordable Rent (30% of Average Monthly Income)
Forestport	\$526	\$47,708	\$1,193
Inlet	\$763	\$56,528	\$1,413
Long Lake	\$398	\$43,750	\$1,094
Webb	\$699	\$49,620	\$1,241

Source: 2009 American Community Survey Data.

According to estimates from the American Community Survey (see Table 18), the estimated median household income for the Town of Forestport was estimated at \$47,708 in 2009. This translates to a monthly income of \$3,976 for the median income household. Therefore, the median income household is estimated to be able to reasonably afford \$1,193 for rent (at 30% of the average monthly income). According to the American Community Survey, the estimated median gross rent for the Town of Forestport in 2009 is \$526. Based on the median gross rent, the median income household in Forestport would find rentals to be affordable.

Ownership Units Affordability Ratio¹

In order to determine the affordability of homeowner units, a comparison is made between the median value² of homeowner units and median household income. Nationally, a ratio of 2.0 or less is considered "affordable" as the generally accepted standard. For instance, for a home costing \$200,000 to be affordable the household should earn an income of \$100,000 to achieve a ratio of 2.0. The affordability ratio for the WCA Target Area in 2000 equals \$95,363 (median value of homes) divided by \$34,120 (median household income). In 2000 the affordability ratio was 2.79 for the WCA Target Area. Therefore in 2000, homes in the WCA Target Area exceeded basic affordability standards, but not dramatically.

¹ This is a simple ratio of purchase price to household income. It is not a true affordability analysis but rather a general guide to affordability based on purchase price and income.

² According to the U.S. Census Bureau, value is the respondent's (to the long-form questionnaire) estimate of how much the property (house and lot, mobile home and lot or condominium unit) would sell for if it were for sale.

According to 2009 estimates from ACS, the affordability ratio grew for each of the municipalities since 2000. The affordability ratio ranged from 2.32 in the Town of Forestport to 5.70 in the Town of Webb.

Table 19: Housing Affordability

Municipality	Median Value	Median Household Income	Affordability Ratio
Forestport 2000 2009 estimate	\$70,600 \$110,800	\$34,455 \$47,708	2.05 2.32
Inlet 2000 2009 estimate	\$127,300 \$250,000	\$32,574 \$56,528	3.91 4.42
Long Lake 2000 2009 estimate	\$100,800 \$207,100	\$29,583 \$43,750	3.41 4.73
Webb 2000 2009 estimate	\$115,600 \$282,800	\$35,541 \$49,620	3.25 5.70
WCA Target Area 2000 2009 estimate	\$95,363 \$157,476	\$34,120 \$48,707	2.79 3.23

Source: 2000 Census and 2009 American Community Survey Data.

Single Family Home Trends

Existing Sales Price

A listing of homes for sale was obtained through the Trulia.com website. As of (October 5, 2011), there were 184 single-family homes in the Target Area listed for sale. The Town of Webb had the most homes listed at 77, followed by Long Lake (49), Forestport (43), and Inlet (15). Overall the average asking prices ranged from \$182,771 in the Town of Forestport to \$622,251 in the Town of Long Lake. The majority of

homes available for sale in the Target Area were three- and two-bedroom (or less) units.

Table 20: Saleable Listing Data

Regional Area	2BR or less	3BR	4BR	5BR+	Total
Forestport					
Avg. Asking Price	\$179,245	\$187,356	\$182,883		\$182,771
# Listings	21	16	6	0	43
Inlet					
Avg. Asking Price	\$179,000	\$344,143	\$303,480	\$408,500	\$328,160
# Listings	1	7	5	2	15
Long Lake					
Avg. Asking Price	\$330,661	\$426,885	\$291,571	\$1,732,111	\$622,251
# Listings	18	13	7	9	49
Webb					
Avg. Asking Price	\$205,613	\$322,477	\$523,292	\$1,011,570	\$418,453
# Listings	23	30	13	10	77
Total homes for sale	63	66	31	21	184

Source: www.trulia.com (October 5, 2011).

Rental Market

A survey of area rental listings was conducted to provide additional data regarding the availability and pricing of market rental units. Rental listings from local newspapers were used, which resulted in a limited number of year round listings. In fact, when initially searching for rental listings in September and October 2011, there were none listed. As of December 13, 2011, there were seven rental listings, mostly located in Old Forge. During various stakeholder interviews and focus group meetings, it was mentioned that availability of rentals is found out by word of mouth. The table below summarizes the apartments that are currently available.



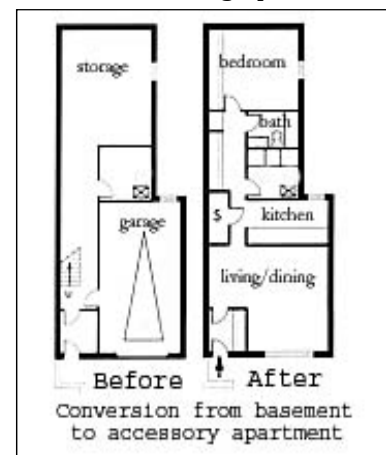
Table 21: Survey of Market Rents					
	0BR	1BR	2BR	3+BR	Totals
\$550 and Under	1	1	0	0	2
\$551-\$600	0	1	0	0	1
\$601-\$650	0	1	0	0	1
\$651-\$700	0	1	0	0	1
Over \$700	0	1	1	0	2
Totals	1	5	1	0	7
Average Rent	\$300	\$635	\$800	0	\$611

Source: Adirondackexpress.com and Hamiltoncountyexpress.com (December 13, 2011).

Housing Options

There are a number of housing options that address all phases of the family life cycle and provide more affordable housing choices. These options range from condominium development, co-housing models, as well as a number of approaches to subsidized and dedicated senior housing. There are also markets for second-home owners and tourist-oriented housing. A number of these housing options are described below.

Accessory apartments (accessory dwelling units) are living units that are within or attached to a single – or multi-family dwelling. Accessory apartments are subordinate to the principal dwelling in terms of size, location and appearance, and provide complete housekeeping facilities for one family including independent cooking, bathroom and sleeping facilities with physically separate access from any other dwelling unit. The diagram pictured to the right from www.growsmartmaine.com shows the conversion of a basement into an accessory apartment.



A **Cohousing Community** is a type of intentional community composed of private homes supplemented by shared facilities. The community is planned, owned and managed by the residents. Common facilities may include a kitchen, dining room, laundry, child care facilities, offices, internet access, guest rooms, and recreational features. In some communities homeowners also share activities which may include cooking, dining, child care, gardening, and governance of the community.

Community land trusts separate the ownership of the land from the ownership of the buildings on it, to lower the cost of home ownership as well as preserve open space. Land trusts acquire and own the land perpetually.

A **condominium development** is a development containing individually owned dwelling units with jointly owned and shared areas and facilities.

Eco villages are intentional communities who's homeowners share the goal of becoming more socially, economically and ecologically sustainable. They are often designed and built with green technology and alternate energy systems.

Match-Up Home Sharing In this arrangement, a homeowner or apartment renter with extra room shares his home with another person in exchange for rent and/or assistance; or, as a mutually supportive arrangement, the owner and other person will share social companionship, expenses, assistance, and household tasks. Sharing might be between two older people or between an older person and a younger person. Match-up Home Sharing can occur informally, but is often a formal program operated by a community agency that assumes responsibility for screening participants, matching for compatibility, assisting in drawing up agreements for living together comfortably, and helping with resolving conflicts that can occur when people share living quarters. Match-up Home Sharing does not require licensure by the New York State Department of Health.

Multi-Family Residential housing includes two or more units in one structure or groups of structures.

A **mixed use building** offers space for commercial, business, or office use, and space for residential use. Possible arrangements include the commercial/business use on the first or first couple floors and one or more apartments or residential spaces on the upper floors. Another possibility is to have the commercial/business area up front and the residential area in the back. Some or maybe all of the space may be used by the owner or some or all the business and residential units may be leased by the owner. Condominium ownership is also possible.

A **residential land trust** is a private, nonprofit organization that actively works to conserve land by undertaking or assisting in land or conservation easement acquisition, or by its stewardship of such land or easements. In many models the land trust organization owns real estate in order to provide benefits to its local community. Residential land trusts often share the mission of making land and housing available to residents who cannot otherwise afford them. The land acquired can be purchased outright, or donated.

Subsidized housing is housing that requires some local, state, or federal aid so as to reduce the cost of housing for low- and moderate-income residents to make it affordable.

Senior Housing Options

The range in types of senior housing includes active adult communities to full nursing care facilities. There are also senior apartments, elder cottages, independent living facilities, and continuing care retirement communities, which combine independent living, assisted living, and nursing care in one campus. A review of the types of senior housing is discussed below.

Active adult communities provide no medical or support services while nursing care facilities provide 24-hour medical care and services. Active adult communities could be age-targeted to adults 55 years of age or older or could be age-restricted which exclude residents under 55 years of age subject to the exemptions granted in the Fair Housing Act. Often such communities provide recreational amenities and typically include outdoor maintenance as a part of a homeowner's association or condominium fee.

Assisted living facilities are regulated rental housing for seniors that provides assistance for daily activities as needed. There are four levels of assisted living in New York:

- **Basic Assisted Living:** Operators may provide or arrange for housing, supportive services, case management, medication management, monitoring (24-hour response by on-site staff for



urgent or emergency needs), supervision, personal care, and health-related care to adult residents. All housing, services, and care must be coordinated and provided according to each resident's Individualized Service Plan, and the plan must be fully described in a written residency agreement and in a consumer disclosure document. A resident who requires intermittent short-term skilled nursing care can remain in an Assisted Living facility, but a facility cannot accommodate residents who require 24-hour skilled nursing care or prolonged chronic nursing care. Housing, services, and care provided by the facility are included in one monthly charge, and charges may be paid with private resources or publicly subsidized through the Supplemental Security Income Program.

- **Enhanced Assisted Living:** An operator licensed to provide Basic Assisted Living is eligible to be certified by the New York State Health Department to provide Enhanced Assisted Living. This certificate allows the operator to provide the housing, services, and care provided in Basic Assisted Living, as well as additional levels of services and care for residents who are chair-fast and unable to transfer; who chronically require assistance to transfer, walk, or climb stairs; who are dependent upon medical equipment; who require more than intermittent assistance from medical personnel; or who have chronic and unmanaged incontinence. Monthly charges may be paid with private resources or publicly subsidized through the Supplemental Security Income Program. An Enhanced Assisted Living facility cannot accommodate residents who require 24-hour skilled nursing care. With agreement by the resident's physician and the facility operator, a resident requiring 24-hour skilled nursing care or medical care may privately hire appropriate nursing, medical, or hospice staff to meet increased needs.
- **Special Needs Assisted Living:** An operator licensed to provide Basic Assisted Living is eligible to be certified by the New York State Health Department to provide Special Needs Assisted Living. This certificate allows the facility to provide the housing, services, and care provided in Basic Assisted Living, as well as the specialized services and environmental modifications appropriate for serving residents with special needs, including those with Alzheimer's and other dementia conditions. The operator must demonstrate appropriate staffing levels, staff training and qualifications, pertinent work experience, professional affiliations, and special characteristics relevant to serving residents with special needs. Monthly charges may be paid with private resources or publicly subsidized through the Supplemental Security Income Program.
- **Assisted Living Program (ALP):** Adult Home operators and Enriched Housing operators are eligible to be licensed by the New York State Department of Health to provide, housing, supportive services, personal care, health-related care, physical/speech/occupational therapies, and intermittent skilled nursing care to residents who, through a formal assessment process, are deemed to be nursing-home-eligible (that is, eligible for the level of care provided in a Skilled Nursing Facility). However, residents requiring 24-hour skilled nursing care are not eligible for the ALP Program. Rent and all services and care may be paid for with private resources or, for residents who are income-eligible, rent and residential services may be funded through the federal and state Supplemental Security Program, and personal care and health-related services may be funded through the Medicaid Program.

A **continuing care retirement community** is a residential community that allows seniors to "age in place," with a choice of services and living situations such as Independent Living, Assisted Living, and Nursing Care based on changing needs.

Elder cohousing is an innovative cohousing concept that offers pro-active adults, 55 and above, the opportunity to live independently and “age in community” within a close-knit group of neighbors.



An **elder cottage** is a small (apartment-sized), detached home for use by an older person which is temporarily sited on private property that contains the primary residence of a younger family member. An elder cottage utilizes the water, electric, and sewer systems of the primary home. It provides security for the older person, privacy for both the senior and the younger family, and encourages the care giving efforts of the younger family. In other instances they can be scattered within a mixed income and mixed age community. They often also share services including local medical care, helping to drive the market for local medical clinics and facilities. Elder Cottages shown to the left is on Whidbey Island in Washington State.

Independent living communities are age-restricted individual multifamily rental units with central dining and other services provided as a part of a monthly fee.

A **Naturally Occurring Retirement Community (NORC)** is an apartment building or housing development or neighborhood that was not specifically built for the elderly but has many residents that have aged in place.

Senior apartments are individual multifamily rental housing units restricted to residents 55 years of age and older.

Senior housing is housing that is restricted to senior citizens and includes no supportive services or staffing to address residents’ special needs.

Shared Living Residence This can be a single-family home or apartment that is shared by a small group (3 to 10) of unrelated persons who share the living expenses and tasks of running the household. Residents can be all older people or a combination of older people and younger people. Residents have private bedrooms and either private or shared baths. A major benefit of this option is that residents live together as a family, sharing the common kitchen, dining room, and living room, as well as the mutual companionship of shared recreational and socialization activities. This supportive environment supports continued aging in place in a community setting. Typically, a shared living residence is owned/sponsored by a community organization, and residents pay monthly charges that cover rent, utilities, food, and upkeep.

Supportive senior housing is housing that includes one or more of the following non-licensed supportive services: meals, housekeeping, transportation, social activities, laundry services, other amenities, and a resident advisor or services coordinator.

In the WCA Target area, there is currently only one senior housing facility available. Lakeside Terrace in Old Forge provides approximately 24 one and two bedroom units to 28 total residents.

There are a variety of zoning techniques that provide for senior housing options. Specific sites are rezoned for senior housing, senior housing zoning districts could be put in place either as a regular district or as an overlay district, and senior housing can also be included as an option of planned unit development districts. Another option is to permit elder cottages and accessory apartments in a community's zoning regulations.

Second Homes and Tourist-Oriented Housing

The 2011 National Association of Realtors Investment and Vacation Home Buyers Survey discuss survey results of second-home owners across the country based on 2010 transactions. The study found that the typical vacation homeowner was 49 years old, had a median income of \$99,500 and purchased a property that was a median distance of 375 miles from their primary residence. Approximately 31% of vacation homes were within 100 miles and 41% were more than 500 miles. The median vacation home price was \$150,000 in 2010.

Lifestyle factors continue to be the primary motivation for vacation-home buyers, with the desire for rental income driving investment purchases. Vacation homes were more likely to be located in a rural area, while investment homes were more likely to be in a suburban location. Eighty-four percent of vacation homeowners purchased their vacation or second homes as a family retreat.

Focus Group Meetings

Focus Group meetings were held on September 19, 2011 in the Town of Long Lake and the Town of Webb with local residents and Town officials. A full copy of the meeting notes may be found in Appendix A. Summary of the key issues mentioned include:

- Jobs and Employment Opportunities are more critical for these Adirondack communities than housing.
- Housing is generally available, but at high prices that is afforded by the seasonal resident.
- Lack of affordable community services (i.e. groceries, restaurants and medical services) are also needed when discussing "affordable housing".
- There is a lack of starter homes and homes for empty nesters.
- Infrastructure costs are high when considering developing affordable housing.
- Regulatory process (primarily APA) is burdensome to deal with.
- There is a need for senior housing (range of options) and year –round rental units.

Market Analysis

A housing market analysis is a tool used by housing developers to determine the demand for housing in a specific area. The expressed purpose of such a study is to assess the probable existing and future demand for a proposed project and evaluate the capacity and availability of commercial and community resources to serve the project. Using Census data (including 2009 ACS data), a market analysis can help determine the number of income-eligible households for a project and ultimately define whether or not the project will be financially feasible.

As part of this study, original market research and analysis of the potential tenant and homebuyer base within the WCA Target Area was conducted applying traditional market study concepts to determine the probable existing and future demand for various housing options in the Target Area based on household size and income and other appropriate characteristics, and the present availability of commercial and community resources to serve the projected housing need.

River Street Planning analyzed the potential need for rental housing, including low and moderate income and market rate housing for the general population and for the elderly population as well as homeownership opportunities for current renters.

Supply and Demand for Affordable Housing

According to the U.S. Department of Housing & Urban Development, there is only one subsidized housing facility in the WCA Target Area. Lakeside Terrace has 24 units (one and two bedroom) of senior housing in Old Forge (Town of Webb). There are typically no vacancies and there is a waiting list.

In focus group meetings with local residents and Town officials, participants were asked about housing needs in their community. Most agreed that there is a need for a variety of senior housing options including allowing seniors to remain in their home and assisted living. Other housing needs mentioned was the need for affordable starter homes, year round rentals and summer rentals for workers at the tourist attractions.

Rental Analysis

As part of this study, original market research and analysis of the potential tenant and homebuyer base within the WCA Target Area was conducted applying traditional market study concepts to determine the probable existing and future demand for various housing options in the Target Area based on household size and income and other appropriate characteristics, and the present availability of commercial and community resources to serve the projected housing need.

River Street Planning analyzed the potential need for rental housing, including low and moderate income and market rate housing for the general population and for the elderly population as well as homeownership opportunities for current renters.

The low and moderate income rental analysis included households at 50% and 80% of the FY 2009 Utica-Rome MSA median income as published by the US Department of Housing and Urban Development. The market rate analysis considered households at 100% and 120% of the Utica-Rome MSA median income. Rents (including utilities) were proposed at \$600 for one-bedroom units, \$722 for two-bedroom units, \$885 for three-bedroom units, and \$1,005 for four-bedroom units for the non-



elderly low and moderate income group. For the market rate analysis rents were increased to \$650 for one-bedroom units, \$772 for two-bedroom units, \$935 for three-bedroom units and \$1055 for four-bedroom units targeting households at 100% and \$700 for one-bedroom units, \$822 for two-bedroom units, \$985 for three-bedroom units, and \$1,105 for four-bedroom units targeting households at 120% of median income. Rents were based FY 2009 Fair Market Rents by bedroom size for the Utica-Rome MSA (which includes utilities). The income required was based on a maximum of 38% of income for rent.

The analysis estimated the number of households in each income category and subtracted out the number already served by the existing housing supply to estimate the number households not served by the current supply of one-, two-, three- and four-bedroom units in order to establish the target market for each income category and apartment size. Coverage ratios express the number of targeted households within a defined service area considered to be available for each of the proposed units in the study. The ratio is expressed as the number of available households per unit proposed. As a general rule, housing developers look for coverage ratios of 5 to 1 or higher to ensure project marketability. A 5 to 1 coverage ratio means that 5 households are available for each unit for marketing purposes. A higher coverage ratio means a better chance for project success. River Street used the minimum 5 to 1 coverage ratio to estimate the potential market demand for units in each income group and unit size category. The present-time analysis does not account for any change in conditions as new units become available or the demographics change.

The table below shows potential market demand for rental family housing units in the WCA Target Area at 50%, 80%, 100%, and 120% of the Utica-Rome NY median income. For each income level, demand is broken down by unit size and price. At the target rents stated, there is no market support (i.e. there are no households that could afford rents at this level) for units targeting non-elderly households at 50% of median income. However, there is slight demand for affordable one, two, and three bedroom units targeting households at 51% to 80% of median income as well as market rate units targeting households at 81% to 100% and 100% to 120% of median income. Further, there is no market support (for four bedroom units) at all income levels.

Table 22: WCA Target Area - Non-Elderly Rental Analysis				
Potential Market Support for Non-Elderly Rental Housing for the WCA Target Area Towns of Forestport, Webb, Inlet and Long Lake				
Rental Unit Market for Family Households at 50% of Median Income				
	1-2 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$600	2BR@\$722	3BR@\$885	4BR@\$1,005
Estimated Renter Households @ 50% Median	4	1	1	0
Currently Served in Subsidized Housing Market	0	0	0	0
Current Unit Need	4	1	1	0
Unit Demand at Minimum 5:1 Coverage Ratio	0	0	0	0
Rental Unit Market for Family Households at 51% - 80% of Median Income				
	1-2 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$600	2BR@\$722	3BR@\$885	4BR@\$1,005
Estimated Renter Households @ 80% Median	16	15	11	2
Currently Served in Subsidized Housing Market	0	0	0	0



Current Unit Need	16	15	11	2
Unit Demand at Minimum 5:1 Coverage Ratio	3	2	2	0
Rental Unit Market for Family Households at 81% - 100% of Median Income				
	1-2 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$650	2BR@\$772	3BR@\$935	4BR@\$1,055
Estimated Renter Households @ 100% Median	23	12	8	2
Currently Served in Housing Market	0	0	0	0
Current Unit Need	23	12	8	2
Unit Demand at Minimum 5:1 Coverage Ratio	4	2	1	0
Rental Unit Market for Family Households at 101% - 120% of Median Income				
	1 Person Household	2-3 Person Household	3-5 Person Household	5-7 Person Household
Apartment Size and Rent	1BR@\$700	2BR@\$822	3BR@\$985	4BR@\$1,105
Estimated Renter Households @ 120% Median	27	20	13	3
Currently Served in Housing Market	0	0	0	0
Current Unit Need	27	20	13	3
Unit Demand at Minimum 5:1 Coverage Ratio	5	4	2	0

Source: Census Data 2010 (Tenure by Age and Persons in Households). 2009 ACS Data (Income by age). U.S. Department of Housing & Urban Development's FY 2009 Fair Market Rents for the Utica-Rome MSA. Rental analysis prepared by River Street Planning & Development LLC.

The table below shows potential market demand for elderly rental housing for the WCA Target Area. There is minimal need based at the stated rents, for units targeting elderly households at all levels of median income.

Table 23: WCA Target Area - Elderly Rental Analysis		
Potential Market Support for Elderly Rental Housing for WCA Target Area		
Towns of Forestport, Webb, Inlet and Long Lake		
Rental Unit Market for Elderly Households at 50% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$600	2BR@\$722
Estimated Renter Households @ 50% Median	2	0
Currently Served in Subsidized Housing Market	0	0
Current Unit Need	2	2
Unit Demand at Minimum 5:1 Coverage Ratio	0	0
Rental Unit Market for Elderly Households at 51% - 80% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$600	2BR@\$722
Estimated Renter Households @ 80% Median	10	10
Currently Served in Subsidized Housing Market	0	0
Current Unit Need	10	10
Unit Demand at Minimum 5:1 Coverage Ratio	2	2

Rental Unit Market for Elderly Households at 81% - 100% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$650	2BR@\$772
Estimated Renter Households @ 100% Median	10	9
Currently Served in Housing Market	0	0
Current Unit Need	10	9
Unit Demand at Minimum 5:1 Coverage Ratio	2	1
Rental Unit Market for Elderly Households at 101% - 120% of Median Income		
	1-2 Person Household	1-2 Person Household
Apartment Size and Rent	1BR@\$700	2BR@\$822
Estimated Renter Households @ 120% Median	16	14
Currently Served in Housing Market	0	0
Current Unit Need	16	14
Unit Demand at Minimum 5:1 Coverage Ratio	2	2

Source: Census Data 2010 (Tenure by Age and Persons in Households). 2009 ACS Data (Income by age). U.S. Department of Housing & Urban Development's FY 2009 Fair Market Rents for the Utica-Rome MSA. Rental analysis prepared by River Street Planning & Development LLC.

A brief summary of the findings of the rental housing need is as follows:

- Based on the proposed target rents, there is no market for affordable housing units targeting nonelderly or elderly households at 50% of median income. As mentioned above, the target rents were based on the 2009 fair market rents for the Utica-Rome MSA. Therefore households with the lowest incomes in the County are not able to afford housing.
- Overall, there was stronger market support for one-bedroom units, while four-bedroom units showed the weakest need.
- The analysis showed stronger need for units targeting non-elderly households than for elderly housing.

Homeownership Analysis

In assessing the market for a potential homeownership project, we analyzed the impact on households of various size and gross income. In developing these affordability models, we looked at typical households within the four towns and determined what they could afford for a private mortgage on the average home purchase price. Since housing prices in the towns ranged widely from less than \$100,000 to well over \$1 million for a single family home, we also selected moderately priced homes to test affordability for low and moderate income residents who are the target of the study.

In developing these models, we assumed the following based on the program design:

- Housing price was based on the average price for homes listed for sale within each of the four towns by bedroom size in 2011 based on listings provided by www.trulia.com.
- Closing costs were estimated at 5% of the purchase price of the home.
- Cash down-payment assumed to be 5% of total cost (acquisition plus closing costs). While some families may not be able to afford cash downpayments there are alternatives. For

instance, the Federal Home Loan Bank of New York offers a First Home Club (FHC) program through participating banks including Community Bank, N.A. located in Old Forge. FHC subsidy funds can be used to provide down payment and closing cost assistance to qualified first-time homebuyers who follow a systematic savings plan and participate in an approved homeownership counseling program. A household may receive up to \$7,500 based on a 4:1 match of their savings in a dedicated account at a participating bank.

- Utility costs were based on the average monthly utility allowances estimated by the Section 8 program (i.e. 2BR=\$267; 3BR=\$320 and 4BR=\$360. See appendix for detailed breakdown of utility cost allowances.
- Property tax rates and equalization rates (2009) were based on actual rates for each of the towns (see table below).
- The analysis assumed that affordable monthly housing costs are limited to 38% of household income and would include traditional PITI expenses (principal and interest on mortgage, taxes, and insurance) plus utilities. According to most funding sources and financial institutions the maximum debt to income number to achieve a feasible and affordable project is 38%. According to most funding sources the maximum debt to income number to achieve a feasible and affordable project is 38%.³ This model then determines the amount of subsidy needed to meet these parameters.
- If the subsidy requirement exceeds \$50,000, the project is assumed to be unfeasible. Grant subsidies for homeownership programs available through funding sources such as Community Development Block Grant, Affordable Housing Corporation, and the Federal Home Loan Bank and Community Preservation Corporation are typically limited to \$50,000.

Based on the above parameters, we have prepared a number of “affordability models” for 3 person, 4 person and 5 person households at 80% of median household income. Essentially the affordability model calculates the amount of subsidy that each of these households would require in purchasing an existing home at the costs described based on current market offerings. As noted, affordability is defined as a debt to income ratio not greater than 38% for the home purchase.

Town of Forestport					Family	% median	% debt to
	# BR	Purchase \$	Financed amt	Grant amt	Size	Income	Income
Average	2BR	\$179,245	\$101,797	\$77,000	3	80%	37.9%
Average	3BR	\$187,356	\$115,888	\$71,000	4	80%	38.0%
Average	4BR	\$182,883	\$133,426	\$49,000	5	80%	37.9%

Source: www.trulia.com listing for market offerings of single family homes in the four target towns (October 2011). Affordability analysis prepared by River Street Planning & Development LLC (October 2011).

In the Town of Forestport, the overall price of homes ranged from \$50,000 to \$399,000 depending on number of bedrooms. The table above shows the average purchase price of 2BR, 3BR and 4BR of all market offerings in Forestport in October 2011. We have also calculated the maximum financed amount affordable to a low and moderate income family at the 38% debt to income ratio and the “grant subsidy” required to bridge the “gap” between what the family can afford and what the actual

³ It should be noted that some funding sources notably NYS DHCR allow a maximum 48% debt to income ratio for its homeownership programs.

cost (mortgage, taxes, utilities) of purchasing the home is. In Forestport, this gap for the average cost of a 2BR home is \$77,000. For the average 3BR home it is \$71,000 and \$49,000 for the average 4BR home. The detailed analysis of each of these “affordability models” is provided in the appendix to this report. Grant subsidies for homeownership programs available through funding sources such as Community Development Block Grant, Affordable Housing Corporation, and the Federal Home Loan Bank and Community Preservation Corporation are typically limited to \$50,000.

Town of Forestport					Family	% median	% debt to income
Description	# BR	Purchase \$	Financed amt	Grant amt	size	income	38% maximum
Single family 600 sf	2BR	\$129,000	\$128,678	\$0	3	80%	37.4%
Single family 426 sf	2BR	\$96,500	\$96,259	\$0	3	80%	30.0%
Single family 744 sf	2BR	\$79,500	\$79,301	\$0	3	80%	26.1%
Single family 1,300 sf	3BR	\$169,000	\$127,078	\$41,500	4	80%	38.0%
Single family 1,325 sf	3BR	\$199,000	\$108,503	\$90,000	4	80%	37.9%
Single family 800 sf	3BR	\$189,000	\$114,528	\$74,000	4	80%	37.9%
Single family 2,020 sf	3BR	\$149,900	\$138,525	\$11,000	4	80%	38.0%
Single family 1,232 sf	3BR	\$107,500	\$107,231	\$0	4	80%	34.4%
Single family 1,325 sf	3BR	\$199,000	\$108,503	\$90,000	4	80%	37.9%
Single family 1,296 sf	4BR	\$99,500	\$99,251	\$0	5	80%	27.9%
Single family 988 sf	4BR	\$354,000	\$30,115	\$323,000	5	80%	37.9%
Single family 1,330 sf	4BR	\$135,000	\$134,663	\$0	5	80%	34.6%

Based on the analysis, the average 2BR and 3BR home purchase would require excessive subsidies (i.e. greater than \$50,000) and therefore would not likely be feasible for purchase by low and moderate income families. On the positive side, we were able to identify a number of homes on the market that require either no subsidy or a grant subsidy within the acceptable limit (\$50,000). The table above delineates the various homes on the market in Forestport as of October 2011.

Town of Webb					Family	% median	% debt to income
	# BR	Purchase \$	Financed amt	Grant amt	Size	Income	income
Average	2BR	\$205,613	\$113,599	\$91,500	3	80%	38.0%
Average	3BR	\$322,427	\$76,621	\$245,000	4	80%	37.9%
Average	4BR	\$523,292	\$0	\$523,292	5	80%	38.3%

Source: www.trulia.com listing for market offerings of single family homes in the four target towns (October 2011). Affordability analysis prepared by River Street Planning & Development LLC (October 2011).

In the Town of Webb, the overall price of homes ranged from \$79,000 to \$1,150,000 depending on number of bedrooms. Based on the analysis, the average price of the 2BR, 3BR and 4BR homes on the market would require excessive subsidies (i.e. greater than \$50,000) and therefore would not be feasible for purchase by low and moderate income families (see table above). However, we did find a number of homes within the town in all bedroom ranges that would require either no subsidy or a grant subsidy within the acceptable limit (\$50,000) to make these properties affordable to low and moderate income families. See table below.

Town of Webb							% debt to income
Description	# BR	Purchase \$	Financed amt	Grant amt	Family size	% median income	38% maximum
Single family 1,042 sf	2BR	\$89,900	\$89,675	\$0	3	80%	26.8%
Single family 789 sf	2BR	\$125,000	\$124,688	\$0	3	80%	34.1%
Single family 1,236 sf	2BR	\$139,000	\$138,653	\$0	3	80%	37.1%
Single family 1,014 sf	3BR	\$125,000	\$124,688	\$0	4	80%	32.2%
Single family 1,512 sf	3BR	\$239,000	\$116,403	\$122,000	4	80%	38.0%
Single family 1,008 sf	3BR	\$179,000	\$144,553	\$34,000	4	80%	38.0%
Single family 1,480 sf	3BR	\$189,000	\$140,028	\$48,500	4	80%	38.0%
Single family 1,408 sf	3BR	\$139,000	\$139,550	\$0	4	80%	35.0%
Single family 1,649 sf	4BR	\$249,000	\$126,878	\$121,500	5	80%	38.0%
Single family 1,300 sf	4BR	\$179,000	\$159,553	\$19,000	5	80%	38.0%
Single family 2,000 sf	4BR	\$259,000	\$122,353	\$136,000	5	80%	38.0%

Town of Long Lake							% debt to income
	# BR	Purchase \$	Financed amt	Grant amt	Family Size	% median Income	
Average	2BR	\$330,661	\$116,334	\$213,500	3	80%	38.0%
Average	3BR	\$426,885	\$108,318	\$317,500	4	80%	38.0%
Average	4BR	\$291,571	\$159,842	\$131,000	5	80%	38.0%

Source: www.trulia.com listing for market offerings of single family homes in the four target towns (October 2011). Affordability analysis prepared by River Street Planning & Development LLC (October 2011).

In the Town of Long Lake, the overall price of homes ranged from \$99,000 to \$1,500,000 depending on number of bedrooms. Based on the analysis, the average price of the 2BR, 3BR and 4BR homes on the market would require excessive subsidies (i.e. greater than \$50,000) and therefore would not be feasible for purchase by low and moderate income families. On average, Long Lake had the highest priced single family homes on the market in the target area. However, we did find a number of homes within the town in all bedroom ranges that would require either no subsidy or a grant subsidy within the acceptable limit (\$50,000) to make these properties affordable to low and moderate income families. See table below.

Town of Long Lake							% debt to income
Description	# BR	Purchase \$	Financed amt	Grant amt	Family size	% median income	38% maximum
Single family 550 sf	2BR	\$99,000	\$98,753	\$0	3	80%	26.3%
Single family 1,104 sf	2BR	\$125,000	\$124,688	\$0	3	80%	31.1%
Single family 1,500 sf	2BR	\$195,000	\$153,013	\$41,500	3	80%	38.0%
Single family 1,200 sf	2BR	\$210,000	\$148,975	\$60,500	3	80%	38.0%
Single family 1,738 sf	3BR	\$179,000	\$175,553	\$3,000	4	80%	38.0%
Single family 1,800 sf	3BR	\$229,000	\$161,928	\$66,500	4	80%	38.0%
Single family 2,002 sf	3BR	\$329,000	\$135,178	\$193,000	4	80%	38.0%



Single family sf	3BR	\$158,000	\$157,605	\$0	4	80%	34.9%
Single family 2,000 sf	4BR	\$185,000	\$184,538	\$0	5	80%	37.5%
Single family 1,548 sf	4BR	\$160,000	\$159,600	\$0	5	80%	33.7%
Single family 1,000 sf	4BR	\$109,000	\$108,728	\$0	5	80%	25.8%
Single family 2,400 sf	4BR	\$210,000	\$181,975	\$27,500	5	80%	38.0%
Single family 1,920 sf	4BR	\$299,000	\$157,253	\$141,000	5	80%	37.9%

Town of Inlet					Family	% median	% debt to
	# BR	Purchase \$	Financed amt	Grant amt	Size	Income	income
Average	2BR	\$179,000	\$153,553	\$25,000	3	80%	38.0%
Average	3BR	\$344,143	\$122,283	\$221,000	4	80%	38.0%
Average	4BR	\$303,480	\$149,721	\$153,000	5	80%	38.0%

Source: www.trulia.com listing for market offerings of single family homes in the four target towns (October 2011).
Affordability analysis prepared by River Street Planning & Development LLC (October 2011).

In the Town of Inlet, the overall price of homes ranged from \$49,900 to \$689,000 depending on number of bedrooms. Based on the analysis, the average price of the 3BR and 4BR homes on the market in Inlet would require excessive subsidies (i.e. greater than \$50,000) and therefore would not be feasible for purchase by low and moderate income families. And while the average price of the 2BR home would be affordable it is based on only one listing. In fact Inlet had the fewest listings (only 15 of the 184 listed for the four towns). Given the paucity of the listings, we were only able to identify one single family home that would be affordable to a low and moderate income family by applying a small subsidy grant.

Town of Inlet					Family	% median	% debt to
Description	# BR	Purchase \$	Financed amt	Grant amt	size	income	income
							38% maximum
Single family 1,408 sf	3BR	\$379,000	\$112,053	\$266,000	4	80%	38.0%
Single family 1,680 sf	3BR	\$319,000	\$130,203	\$188,000	4	80%	38.0%
Single family 864 sf	3BR	\$324,000	\$128,190	\$195,000	4	80%	38.0%
Single family 1,600 sf	4BR	\$315,000	\$146,213	\$168,000	5	80%	38.0%
Single family 2,436 sf	4BR	\$249,000	\$165,378	\$83,000	5	80%	38.0%
Single family 1,520 sf	4BR	\$214,500	\$175,964	\$38,000	5	80%	38.0%

A sample Affordability Model is presented in the tables below.

In the first example, we used a current market offering in Long Lake for a 3BR home with an asking price of \$179,000 (October 2011). We estimated closing costs at 5% of the purchase price making the total purchase cost \$187,950. Further we assumed a minimum downpayment of 5% (in this example - \$9,398). The grant subsidy was calculated at \$3,000 in order to insure that the housing costs would not exceed approximately 38% of income for the targeted family (in this example a 4 person household earning 80% of median income for Hamilton County).

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

3BR unit	Acquisition	\$179,000	Total Cost	\$187,950
Single family	Closing costs @ 5%	\$ 8,950	less down payment @ 5%	\$9,398
1,738 sf	Total Cost	\$187,950	Grant amount	\$3,000
			Financed amount	\$175,553

Purchaser: 4 person family earning 80% of median income
Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing & utilities
less insurance/PMI	\$107	Estimated monthly amount
less taxes	\$125	Property taxes @ \$8.36 per \$1000
less utilities	\$320	Based on assessed value of \$179,000
		Equalization rate = 100.0%
Available for debt	\$838	
Primary mortgage	\$175,553	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$838	
Total Housing costs	\$1,390	Basic PITI = \$1,070
38.0% Total housing debt as a % of income		

At an annual income of \$43,900, this family could afford \$1,390 per month (38% of income) for housing costs. Subtracting estimated costs for insurance, property taxes and utilities would leave \$838 per month available for debt service. This monthly amount could afford a mortgage of \$175,553 at a fixed rate of 4.0% over a term of 360 months. The gap between what this household can afford in a mortgage and the actual purchase cost is \$3,000. There are several funding sources available that could provide grant subsidies to enable homeownership for this low and moderate income family.

In the second example, the only difference is no down payment, which then results in having a grant amount of \$12,400 to cover the gap between what the household can afford in mortgage and the actual purchase price of the home. This same methodology was used for a variety of different scenarios for



each of the four towns based on current market offerings of single family homes available. A full summary of these results is provided in the appendix to this report.

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

3BR unit	Acquisition	\$179,000	Total Cost with no down payment	\$187,950
Single family	Closing costs @ 5%	\$8,950		\$0
1,738 sf	Total Cost	\$187,950	Grant amount	\$12,400
			Financed amount	\$175,550

Purchaser: 4 person family earning 80% of median income
Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities
less insurance/PMI	\$107	Estimated monthly amount
less taxes	\$125	Property taxes @ \$8.36 per \$1000
less utilities	\$320	Based on assessed value of \$179,000
		Equalization rate = 100.0%
Available for debt	\$838	
Primary mortgage	\$175,550	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$838	
Total Housing costs	\$1,390	Basic PITI = \$1,070
	38.0%	Total housing debt as a % of income

Survey of Land Use Plans & Regulations

Introduction

In order to understand the opportunities and constraints for housing development in the WCA Target Area, a review of land use regulations and comprehensive plans was conducted. The Towns of Forestport, Webb and Inlet all have Comprehensive Plans (as described in the Summary of the Study Area) and local land use regulations. The Town of Long Lake does not have a Comprehensive Plan or Land use regulations. Following this discussion, appropriate land management tools, policies and programs are discussed.

Table 24: Existing Regulations & Land Use Controls by Municipality, 2011

	Comprehensive Plan	Zoning Regulations	Subdivision Regulations	Site Plan Review	Planning Board	Zoning Board	Mobile Home Law	Junk Car Law	Sewer Law	Highway Standards	Sign Law	Flood Plain Regulations
Town of Forestport	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
Town of Inlet	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	No
Town of Long Lake	No	No	No	No	No	No	No	No	No	Yes	No	No
Town of Webb	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Review of Land Use Regulations

A review of the regulations in the four WCA municipalities found that two communities (Webb and Inlet) have zoning regulations, and the Town of Forestport has Subdivision Regulations and Site Plan Review. The review of municipal zoning regulations are found in Table 25. This review specifically looked at districts that permit residential uses and noted residential densities, building height, whether accessory uses and multifamily dwellings are permitted, and whether inclusionary zoning and density bonuses are included in the ordinance. The multifamily category includes townhouses and apartments. If a community permits cluster zoning or planned unit development that is noted as well.

The Town of Forestport's Site Review Law permits single-family and two-family residences, individual mobile homes and seasonal camps and accessory structures for each. Although multifamily units are not listed as a permitted use in the Town, site plan approval is required for the conversion of any building into a three or more family dwelling. The Town is currently in the process of updating their Comprehensive Plan and one change the Town proposed was expanding lot sizes (currently 5 acres and proposing 30 acres), which has been met with resistance from residents.

The Town of Inlet only permits multifamily housing in the Planned Development (P/D) District. This district allows density/clustering up to 25% above the maximum density otherwise permitted. The Town of Webb only allows multifamily housing with a conditional use permit in the RV Residential Village District. The Towns are also subject to the APA Land Use Regulations for lands located within the Adirondack Park (see below).

Table 25: Zoning Analysis				
Town of Forestport Site Review Law				
Permitted Uses	Maximum Density	Height	Accessory Uses	Multifamily Permitted
Single Family and Two-family Individual Mobile Homes and seasonal camps	Minimum Lot Area: 15,000 SF/with public water and sewer; 20,000 SF/ either public water or public sewer; 40,000 SF/with no public water or public sewer		Yes	yes, conversion of any building into a 3 or more family dwelling
Zoning Ordinance of the Town of Inlet				
Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted
R-1 Residence District	6,600 sf/lot	35 feet	Yes	No
R-R Resort Residence District	6,600 sf/lot	35 feet	Yes	No
C-1 Commercial District	6,600 sf/lot	35 feet	Yes	No
C-2 Commercial District	13,200 sf/lot	35 feet	Yes	No
C-3 Commercial District	None	35 feet	Yes	No
P/D Planned Development District	*Density/clustering permitted – up to 25% above the maximum density otherwise permitted	35 feet – SF and 2F; 40 ft – multi-family	Yes	Yes
Town of Long Lake				
No Zoning	N/A	N/A	N/A	N/A
Zoning Ordinance for the Town of Webb				
Zoning Districts	Maximum Density	Height	Accessory Uses	Multifamily Permitted
RV Residential Village	10,000 sf /lot with public water and sewer; 20,000 sf/lot with public water or sewer; 40,000 sf/lot with no public utilities	40 feet	Yes	Yes with a Conditional Use Permit
RS Residential Seasonal	25,000 sf/lot with waterfront; 40,000 sf/lot without waterfront	35 feet	Yes	No
RS-1	50,000 sf/lot with waterfront; 120,000 sf/lot without waterfront	35 feet	Yes	No
RS-2	50,000 sf/lot with waterfront; 120,000 sf/lot without waterfront; Mobile homes allowed on individual lots; Mobile home courts –minimum 10 acres	35 feet	Yes	No
RR Residential Rural	8 acre minimum	35 feet	Yes	No
OS Open Space	43 acre minimum	35 feet	Yes	No
Source: Zoning Ordinance of the Town of Webb, Zoning Ordinance of the Town of Inlet, and Town of Forestport Site Review Law.				

Land Use Techniques for Promoting Housing Options

There are a variety of land use tools that municipalities may use to help promote housing options. Municipalities can encourage affordable housing by reviewing and updating, where appropriate, land

use and development policies contained in Comprehensive Plans and Zoning Ordinances that regulate how land can be used and developed.

Comprehensive Plan

Under New York State Town Law §272-a, towns are granted the authority and responsibility to prepare and adopt comprehensive plans. As defined in the state legislation, a comprehensive plan is a document which presents goals, objectives, guidelines, and policies for the immediate and long-range protection, enhancement, growth, and development of the community. Also known as a master plan or land use plan, a comprehensive plan provides guidance to Town leaders and helps to ensure that the needs of the community will be met. There is no set formula for the content of a comprehensive plan, but the state statute suggests such elements as goal statements, strategies for improving the local economy, and the consideration of population trends, regional needs, agricultural uses, historic and natural resources, transportation facilities, infrastructure, housing resources and needs, recreational and educational facilities, and the plans of other agencies and communities.

State law requires towns to provide opportunities for citizen participation in the preparation of the comprehensive plan by holding one or more public hearings and other meetings as appropriate. In addition, town boards must hold at least one public hearing prior to the adoption of a proposed comprehensive plan, providing notice of the hearing ten days in advance and making a copy of the proposed comprehensive plan available for public review and comment. The Town Board may adopt the comprehensive plan by resolution pursuant to Town law.

While it is strongly recommended, New York State does not *require* communities to have a comprehensive plan. However, there are many reasons why a comprehensive plan is important. Among the benefits of having an updated comprehensive plan are to establish consensus about the community's future, prepare for future demographic and economic changes, protect natural and agricultural resources, provide direction to other governmental agencies, and improve access to funding resources. The comprehensive plan also forms the basis for future land use regulations. According to New York State law, zoning and other land use regulations must be in accordance with a comprehensive plan. A comprehensive plan in itself is not a regulation; however, zoning ordinances and other local laws are often used as tools to help implement the goals stated in the comprehensive plan.

Zoning

Zoning is an essential tool for municipalities to influence development within their borders; it affects every development project, big, small, or every day. It is the most important tool in guiding development and implementing a comprehensive plan. A Town's Zoning Ordinance and Map should be developed to reflect the existing built environment as well as the Town's goals and objectives for future land use and development; to provide a clear, user-friendly document to guide prospective developers and existing property owners; and to give appropriate guidance for zoning administrators to effectively enforce the Zoning Ordinance.

"For the purpose of promoting health, safety, morals or the general welfare of the community, the town board is hereby empowered by ordinance to regulate and restrict the height, number of stories and size of buildings and other structures, the percentage of lot that may be occupied, the size of yards, courts, and other open spaces, the density of population, and the location and use of buildings, structures and land for trade, industry, residence or other purposes..." (Town Law §261).



Essentially, zoning addresses public health, safety, morals, and general welfare; regulates the uses for property, siting of development on land and the density of development; and divides the community into separate districts, or zones and presents them on a map. Common districts are residential, commercial, agricultural and industrial. Zoning must balance local desires and regional needs. Regional needs can include affordable housing, open space preservation, water or environmental quality.

In terms of housing, zoning can:

- Allow for a wide variety of housing types for all incomes, households and stages of life
- Anticipate needs of an aging population by considering creative zoning techniques that can provide for housing options for seniors
- Assist young families to buy a home by allowing increased densities and housing options that are more affordable

Land Use Techniques

In terms of land use regulations, there are a variety of zoning tools that a municipality could use to promote housing options. Land use techniques include the following:

- **Upzoning (higher density):** Upzoning involves the rezoning of residential land to allow greater density. Higher density can include both multi-family and single-family housing. Allowing for higher densities, particularly in the rural areas, can result in more efficient use of existing infrastructure capacity (assuming it is adequate to serve growth).
- **Inclusionary Zoning:** Inclusionary zoning ordinance encourages or requires any new housing construction to include a certain percentage of affordable housing units. One common technique is to allow for density bonuses in the development in exchange for the construction of affordable housing units. An inclusionary zoning ordinance would be adopted by the legislative body of a community. For example, the Lake Placid/North Elba (NY) Land Use Code has a mandatory inclusion of income based housing for any development containing 10 or more units through new construction, substantial rehabilitation or existing structures and/or adaptive reuse or conversion of a nonresidential use to residential uses or any multiple developments or projects within the original tract of land, after enactment of their code that in the aggregate equal or exceed the above criteria. A copy of Lake Placid/North Elba Land Use Code can be found in the Appendix.
- **Density Bonuses:** A density bonus is an increase in the allowable number of dwelling units granted under land use regulations in return for the project providing other public benefits. Density bonuses are typically permitted in exchange for open space protection or for the inclusion of affordable housing units. A density bonus option can be adopted by the legislative body of a community. It can be for one zoning district or for a series of zoning districts and varied based on local needs.
- **Mobile/Manufactured Housing:** Mobile/manufactured homes represent a significant source of affordable housing, particularly for low- and moderate-income households.
- **Accessory Dwelling Units:** Accessory units are built on a parcel that has an existing primary dwelling unit. Typically, accessory units can be attached or unattached, built new or come from a remodeled garage, carriage house or basement. Accessory units must meet all local and state

building codes for occupancy and have separate entrances. Accessory dwelling units are allowed in all of the Towns.

- **Planned Unit Development:** A Planned Unit Development is an area of land in which a variety of housing types and/or related commercial and industrial facilities are accommodated in a preplanned environment. More flexible standards would normally apply under these regulations. The approval involves requirements in addition to those of the standard subdivision, such as building design, landscaping and open spaces. This tool allows for more creative site design and allows a community to have additional design and oversight of a project. A Planned Unit Development can be adopted as a mapped zoning district or as an overlay district. A Planned Unit Development can also be referred to as a Planned Development District.
- **Cluster Development:** Cluster development is development in which a number of dwelling units are placed in closer proximity than usual, or are attached, with the purpose of retaining an open-space area. Cluster development preserves agricultural land, open space, wetlands, and/or natural features. It also reduces costs of development through reducing the cost of needed infrastructure. Cluster development can be adopted by the legislative body of a community for one zoning district or for a series of zoning districts.
- **Small lots and Small Lot Districts:** Allowing a reduction in minimum lot sizes for single-family housing is a basic technique for reducing residential development costs. Small lot developments, whether in cluster or traditional “grid pattern” subdivision, increase density and the opportunity for affordable housing.
- **Infill Development:** Infill refers to development that takes place on land within built-up areas that has been passed over for various reasons during previous development phases and has remained vacant or under-utilized. This type of development can also provide opportunities for the construction of affordable housing. Infill sites are often already served by utilities and other public services can reduce a developers up-front costs, and, in turn, may help in reducing the costs of completed housing units. Infill development can range from construction of single-family housing on one or two adjacent lots, to an entire city block containing mixed residential and commercial uses.
- **Adaptive Reuse:** Adaptive Reuse involves the conversion of surplus and/or outmoded buildings including old school buildings, hospitals, train stations, warehouses, factories, etc., to economically viable new uses. In its broadest application adaptive reuse projects are aimed at conserving, preserving, and recycling surplus property by adapting older buildings to current market needs. Many such projects have involved the conversion of old structures into new office and retail space, markets, restaurants, and other similar commercial applications. Adaptive reuse projects can also be used for the production of new housing through conversion of old buildings to new apartments or studio units.
- **Mixed Use Development:** Mixed use development generally includes a combination of residential, commercial, and/or other community uses in a single building or on a contiguous site. Mixed use developments allow communities to develop multiple uses on a site at a higher density thereby conserving land and preserving rural character elsewhere.

Some sample laws for affordable housing can be found in Appendix F.



APA Land Use Regulations

A small section of the Town of Forestport, as well as the entire Town of Webb, Inlet and Long Lake, lie within the Adirondack Park Preserve (“blueline”) and are subject to land use regulations administered by the Adirondack Park Agency (APA). The APA divides private land into six general land use classifications of hamlet, moderate intensity use, low intensity use, rural use, resource management and industrial use. The classification of a particular area depends on such factors as:

- existing land use and population growth patterns;
- physical limitations related to soils, slopes and elevations;
- unique features such as gorges and waterfalls;
- biological considerations such as wildlife habitat, rare or endangered plants or animals, wetlands and fragile ecosystems;
- public considerations such as historic sites, proximity to critical state lands, and the need to preserve the open space character of the Park

In addition, the Adirondack Park Agency Act allows any local government within the Park to develop its own local land use programs, which, if approved by the Agency, may transfer some permitting authority from the Agency to the local government’s jurisdiction.

The intended purpose of the APA’s land use classification system is to channel growth into the areas where it can best be supported and to minimize the spread of development in areas less suited to sustain such growth. By setting limits on the amount of building—and accompanying roads, clearing, support services, etc.—the Act contemplates that the Park will retain its natural, open space character while communities in the Park continue to grow in an environmentally sensitive manner. Overall intensity guidelines are established by land use classification. While the intensity guidelines prescribe average lot sizes for building, they are not minimum lot sizes; different minimum lot sizes are also established by the Act. Only the lands owned by the project sponsor are considered when applying intensity guidelines. Existing or proposed buildings on neighbors’ land do not count. Land use classification definitions and restrictions are as follows:

Hamlet: These are the growth and service centers of the Park where the Agency encourages development. Intentionally, the Agency has very limited permit requirements in hamlet areas. Activities there requiring an Agency permit are erecting buildings or structures over 40 feet in height, projects involving more than 100 lots, sites or units, projects involving wetlands, airports, watershed management projects, and certain expansions of buildings and uses. Hamlet boundaries usually go well beyond established settlements to provide room for future expansion. This land use classification imposes no limit on the number of principal buildings per square mile within the hamlet, and does not restrict lot size in any way.

Recently, the State of New York passed the Adirondack Park Community Law which will encourage community housing projects through special treatment under the intensity guidelines for development under the APA Act in the vicinity of existing hamlet areas within the Park. Community housing is defined as dwelling units:

- not exceeding 1,500 square feet of floor space, excluding the garage;
- located on one contiguous parcel;



- located within a moderate intensity use or low intensity use land area;
- located within 3 miles of a hamlet land use area or located within 1 mile of the specified post offices, and not closer than one-tenth of a mile of a water body; and
- limited in perpetuity to primary single family residences for persons with 120% or less of the median family income for the County

If the conditions above are met, up to four dwelling units of community housing would be allowed where only one housing unit was generally allowed in the past. Community housing projects require an Adirondack Park Agency permit. This law allows increased density of housing units and will give families and residents living in the Adirondack Park more flexibility in making housing decisions and increase affordable housing options. It will allow the clustering of modest homes on one parcel, limiting sprawl and keeping the price of new homes down. The Towns should identify eligible lands and alert eligible property owners of the new law. The Towns should also offer to assist those homeowners with the permitting process to encourage the development of affordable housing.

As the Towns inventory eligible property under the Adirondack Community Housing Law, the Towns should also assess vacant and underutilized properties in the APA designated hamlet areas. This inventory information could then be incorporate into the local Comprehensive Plan and the Towns could specify their future plans for vacant properties in the Town.

Moderate Intensity Use: Most uses are permitted; relatively concentrated residential development is most appropriate. This land use classification imposes a limit of 500 principal buildings per square mile and restricts average lot sizes to 1.3 acres.

Low Intensity Use: Most uses are permitted; residential development at a lower intensity than hamlet or moderate intensity is appropriate. This land use classification imposes a limit of 200 principal buildings per square mile and restricts average lot sizes to 3.2 acres.

Rural Use: Most uses are permitted; residential uses and reduced intensity development that preserves rural character is most suitable. This land use classification imposes a limit of 75 principal buildings per square mile and restricts average lot sizes to 8.5 acres.

Resource Management: Most development activities in resource management areas will require an Agency permit; compatible uses include residential uses, agriculture and forestry. Special care is taken to protect the natural open space character of these lands. This land use classification imposes a limit of 15 principal buildings per square mile and restricts average lot sizes to 42.7 acres.

Industrial Use: This is where industrial uses exist or have existed, and areas which may be suitable for future industrial development. Industrial and commercial uses are also allowed in other land use area classifications. This land use classification does not restrict the number of principal buildings per square mile or impose any restrictions regarding average lot size.

The APA also protects land in sub-classifications such as Critical Environmental Areas (the more sensitive features of the park's natural environment such as wetlands, higher elevations, areas around designated study rivers, state or federal highways, and lands in proximity to certain state-owned lands). Critical Environmental Areas include:



- Land at elevation of 2,500 feet or more (except in Hamlet areas) to protect thin soils and open space;
- Land within 1/8 mile of state wilderness, primitive or canoe areas (except in Hamlets);
- Land within 150 feet (in a Rural Use area) or within 300 feet (in a Resource Management area) of the edge of the right-of-way of a federal or state highway;
- Wetlands; and
- Land within 1/4 mile of rivers under study for inclusion in the Wild Scenic and Recreational Rivers System, except in Hamlet areas. (Land within 1/4 mile of rivers already classified Wild, Scenic or Recreational is subject to special regulation outside of Hamlet and Moderate Intensity Use areas, and are not designated as Critical Environmental Areas.)

APA land use regulations also address shoreline areas, and establish shoreline setbacks and lot widths for each land use classification. Shoreline restrictions apply to all lakes and ponds, all rivers being studied for inclusion in the Wild, Scenic and Recreational Rivers System, and all other rivers and streams navigable by boat, including canoe. Hamlet uses have a minimum lot width of 50' and a minimum structure setback of 50'. Moderate intensity uses have a minimum lot width of 100' and a minimum structure setback of 50'. Low intensity uses have a minimum lot width of 125' and a minimum structure setback of 75'. Rural uses have a minimum lot width of 150' and a minimum structure setback of 75'. Resource management uses have a minimum lot width of 200' and a minimum structure setback of 100'. These standards do not apply to Industrial uses.

For sewage disposal systems, the minimum setback from any water body or wetland is 100 feet, measured from the leach field or other absorption components to the closest point on the shoreline or wetland.

Agency regulations apply to the designated rivers and lands adjoining them, generally up to 1/4 mile from the edge of the river. The river regulations seek to protect water quality and aesthetics by:

- Establishing a 100-foot buffer strip along rivers in which vegetative cutting is highly restricted;
- Establishing minimum lot widths and building setbacks (larger than those in the APA Act);
- Requiring an Agency rivers project permit for nearly all subdivisions, single family dwellings and mobile homes in river areas;
- Restricting motor boating and motorized activities on and adjacent to wild and scenic rivers;
- Regulating bridge and road building;
- Prohibiting structures (such as dams) and activities (such as dredging) which would alter the river's natural flow;
- Allowing continuation of lawfully existing nonconforming uses, but requiring permits or variances for expansion or change in use;

- Prohibiting certain “noncompatible” uses; and
- Prohibiting new structures in Wild River areas.

Table 26: Adirondack Park Association Land Use Classifications, 2009

	Town of Forestport		Town of Inlet		Town of Long Lake		Town of Webb	
	Acres	%	Acres	%	Acres	%	Acres	%
Hamlet	239	1.5%	366	<1.0%	1,337	<1.0%	1,353	<1.0%
Moderate Intensity Use	1,303	7.9%	649	1.5%	2,917	1.0%	4,200	1.4%
Low Intensity Use	0	0.0%	1,138	2.7%	2,616	<1.0%	4,095	1.3%
Rural Use	7,214	44.0%	1,787	4.2%	2,412	<1.0%	10,955	3.5%
Resource Management	470	2.9%	15	<1%	135,435	47.1%	67,961	22.0%
Industrial Use	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Wilderness	0	0.0%	1,868	4.4%	76,581	26.6%	117,947	38.2%
Primitive	0	0.0%	0.0	0.0%	144	<1.0%	122	<1.0%
Wild Forest	6,421	39.1%	33,389	78.7%	37,446	13.0%	78,946	25.6%
Intensive Use	0	0.0%	450	1.1%	246	<1.0%	738	<1.0%
Open Water	727	4.4%	2,777	6.5%	27,290	9.5%	21,372	6.9%
Pending Classification	36	<1%	3	<1.0%	1,162	<1.0%	1,141	<1%
TOTAL ACRES	16,409	100%	42,443	100%	287,669	100%	308,830	100%
Source: NYS Adirondack Park Agency								

A copy of the Adirondack Park Agency Permit Checklist is located in Appendix H.

Strategy / Action Plan

The Adirondacks, like many rural regions, continue to face the ongoing struggle of meeting the demand for available and affordable housing for its resident population. The lack of such housing affects a diverse economic population with multiple needs. The economics of a community has a direct impact on the housing stock for all income levels. The following summarizes the key issues found during the planning process:

- **Housing Prices:** The for-sale prices of existing homes and the cost to develop new housing has risen considerably in recent years and is out of reach for the average year-round resident living in the four-town area. According to the APRAP report median home sales in 2006-2007 for the Town of Webb was the highest among the four towns at \$329,000 followed by Inlet (\$220,000) and Long Lake (\$190,000). Estimated housing costs as a percentage of income was also significant in these three municipalities. In the Town of Webb it was 57.6%, followed by Inlet (44.8%) and Long Lake (43.3%). Current average asking prices for homes as of October 2011 ranged from \$182,771 in the Town of Forestport to \$622,251 in the Town of Long Lake. Town officials have commented that existing home prices are typically out of reach for the average residents of their community.
- **Seasonal Housing:** The Adirondacks is a major year round tourist destination and is a major part of the local economy in the four town area. Seasonal, recreational or occasional use units comprise over 90% of each municipality's vacant units in 2010. The largest percentage of seasonal units is found in the Towns of Inlet (96.4%) and Long Lake (96.7%). In comparison, seasonal units comprise 81.8% of the total housing units in Inlet and 78.5% of the total units in Long Lake. Approximately 95.4% of the 7,039 vacant units in the WCA Target Area were identified as seasonal, recreational or occasional use housing in 2010. Seasonal (vacant) units comprise nearly 73.7% of the total housing units in the WCA Target Area.
- **Senior Housing and Community Services:** During the initial scoping session, focus group meetings and discussions with Town officials, the need for senior housing and allowing seniors to age in place came up repeatedly. Additionally, concerns were also expressed for the availability of community services (such as medical facilities) to meet the needs of aging residents.
- **Appraisals:** Local Banks cannot get comparable appraisals during the underwriting process for homeowner loans. There are not enough home sales (typically within the last 6 months) to get three comparables. Housing in this area is very unique so in some cases you cannot compare homes sold in Old Forge to homes in Forestport. Additionally, there are a variety of different



types of housing – seasonal camps, seasonal homes, while some properties have 2 structures – the main house and a cottage or out camps. If there are not comparable sales, banks may have to put in an ARM (adjustable rate mortgage) or do something creative with the loan.

- Adirondack “Community Culture”: During stakeholder interviews and focus group meetings, it was mentioned that the locals were essentially “self-reliant people” and do not like to admit that they need help to pursue or participate in available programs like the energy audit evaluations that NYSERA offers. In fact, UNHS has attempted to offer their housing services to the Town of Webb over the past five years and has been declined.
- The Adirondack Community Housing Trust (AHT): AHT was established to ensure that working families are not priced out of the Adirondacks housing market. The AHT is a not-for-profit corporation that will retain ownership of the land on which the trust homes are located. Income-eligible qualifying home buyers will get a deed and have most of the same rights of conventional homeowners. However, when they want to sell their home, the AHT will have first option to buy, or it could be sold to another income-qualified family. While there has been skepticism about the land trust program, AHT is currently working with a public relations and marketing firm to address these concerns and highlight the benefits of the program.

Based on the public input received from steering committee members, local officials, municipal staff, project stakeholders and residents, several housing needs emerged.

- Housing needs were identified as:
 - Starter Homes for families/Empty Nest Home for retirees
 - Workforce housing and Housing for seasonal workers
 - Range of options for Seniors including Affordable Senior Housing, Assisted Living and Housing that allows residents to age in place
 - Year round rentals
- Infrastructure – The development of new housing is dependent to a large extent on the availability of sewer and water (these infrastructure projects are costly and financing is an issue)
- Employment – Opportunities are sorely needed for jobs, particularly year round employment. Job creation issues were mentioned throughout the planning process by stakeholders as important elements to support new housing development – “without jobs, there is no housing”.
- Housing rehabilitation needs – The housing stock is old and housing conditions vary throughout the region.
- Old run down camps being torn down and luxury homes being put in their place by second homeowners
- Availability of land for development is often lacking (high percentages of state owned land in Inlet and Long Lake)
- More community education is needed on the program offered by Adirondack Community Trust as an affordable housing alternative for local residents. [“people don’t like the land trust idea”].

Additionally, other community amenities were identified that would be beneficial to have in place to keep existing residents and attract new residents:

- Transportation system – to help get residents, particularly the elderly, to local services

- Lack of broadband is an issue – if more areas had internet service – could allow for telecommuting and opportunities for new job opportunities.
- Some communities have limited services for families (i.e. medical services/urgent care, gas stations, child care, fast food, affordable groceries, kid-friendly services, eldercare services, etc.)

Implementation Strategy

The Action Plan component of the Housing Needs Assessment is intended to provide municipal leaders and other stakeholders both current and future, with guidance regarding what kind of place residents would like to be in the future, provide a set of strategies for achieving that future vision and provide a set of implementable actions that will facilitate accomplishment of each strategy.

Many communities become frustrated with planning efforts that do not lead to concrete results. Too often a laundry list of recommendations is filed away, and communities lose the momentum generated in the planning phase, missing out on valuable funding opportunities to launch proposed initiatives. To avoid this dilemma, this plan proposes a combination of strategies to implement the Housing Needs Assessment.

GOAL ONE: LAND MANAGEMENT TOOLS – *Encourage municipalities to adopt land management tools that create opportunities for affordable and workforce housing*

Existing land use regulations can often present hurdles in the development of housing, particularly affordable housing. The Towns should consider updating codes that will encourage development of housing that is affordable to local residents.

Action 1.1 Review current land use regulations and building codes in the towns and revise (if necessary) to allow for mixed-use opportunities in the hamlet centers

Mixed use developments are designed to encourage a variety of community activities and services to coexist in close proximity, thereby reducing the need for extensive automobile travel. Urban centers are ideal places to locate mixed use developments. A review of the local regulations to determine if municipalities currently allow for mixed use development in the hamlet areas should be completed.

Priority:	High Priority
Timeframe:	Short-Term
Potential Stakeholders:	County Planning Offices, County Planning Boards, Town Boards, Town Planning and Zoning Boards
Potential Funding Sources:	Municipal budgets – Staff time, EPF LWRP

Comments/Guidance:

As noted this action basically involves a review of land use regulations and building codes in the hamlet areas to determine if revisions are needed to allow for mixed use development in these municipalities. Local planning and zoning boards are the best source for assessing whether revisions are needed to local codes and regulations to accommodate mixed-use development. Local officials should obviously be consulted to see if they favor such development in their communities. The County Attorney and municipal legal counsel can prepare the appropriate revisions where requested.

Action 1.2 Encourage utilization of the new Adirondack Community Housing Law

The recently passed Adirondack Community Housing Law will allow up to four dwelling units of community housing where only one housing unit was generally allowed in the past, if certain conditions are met. This law allows increased density of housing units and will give families and residents living in the Adirondack Park more flexibility in making housing decisions and increase affordable housing options. The Towns and CAP-21 should work with APA regarding developing public information sessions and material on the community housing legislation.

Priority: High Priority
Timeframe: Short-Term
Potential Stakeholders: County Planning Offices, County Planning Boards, Town Boards, Town Planning and Zoning Boards
Potential Funding Sources: Municipal budgets – Staff time, EPF LWRP

Comments/Guidance:

- The Towns should meet with the APA to discuss the permitting process under this law.
- The Towns should identify eligible lands in their municipality and alert eligible property owners of the new law.
- The Towns should also offer to assist those homeowners with the permitting process to encourage the development of affordable housing.
- Consider developing a brochure marketing the Community Housing Law benefits.

Action 1.3 Better utilization of APA designated hamlet areas

Hamlet Areas are the growth and service centers of the Park where the Adirondack Park Agency encourages development. Intentionally, the Agency has very limited permit requirements in hamlet areas. Activities there requiring an Agency permit are erecting buildings or structures over 40 feet in height, projects involving more than 100 lots, sites or units, projects involving wetlands, airports, watershed management projects, and certain expansions of buildings and uses. Hamlet boundaries usually go well beyond established settlements to provide room for future expansion. Currently the Hamlet designated areas of each Town comprises a very small portion of overall land in the Town. Given the new Community Housing Law, the Towns should each evaluate their APA land classification and identify potential areas to extend the Hamlet designation. Municipalities should also consider preparing and adopting new or updated Comprehensive Plan and Zoning Ordinance that will document the Town's existing conditions and spells out the Town's aspirations for the future.

Priority: High Priority
Timeframe: Short-Term
Potential Stakeholders: APA, Town Boards, Town Planning and Zoning Boards, County Planning Offices, County Planning Boards,
Potential Funding Sources: Municipal budgets – Staff time, NYS OCR Technical Assistance, EPF LWRP

Comments/Guidance:

- Towns should meet with the APA to discuss the process for classifying additional lands as "Hamlet"
- Towns should review the current APA land classification map and identify potential areas of the Town that could be reclassified as "hamlet".



- Towns should inventory areas adjacent to existing hamlet boundaries to determine where lands appropriate to new housing development exist and where extension of public water and sewer lines are most feasible. This information would be beneficial in helping to determine where hamlet boundaries should be extended.
- Consider updating or developing a Comprehensive Plan that includes detailed land use analysis and maps (existing land use and future land use).

Action 1.4 Educate the local municipalities on inclusionary zoning regulations.

Inclusionary zoning is a program that either requires or promotes market-rate housing development projects to include a percentage – typically 10-20% - of homes be “affordable” as defined in the statute. This technique typically utilizes density bonuses or more flexible requirements for projects that build a certain number of affordable housing units. Inclusionary zoning could be either required or voluntary. Also encourage municipalities to allow density bonuses to developers in exchange for more community benefits. As authorized under New York State Town Law, density bonuses are incentives that may be offered to developers in exchange for community benefits, this can include open space or parks, affordable housing, day or elder care, or other amenities that benefit the residents of the community. A density bonus can allow more residential units than is otherwise permitted under local laws. Density bonuses allow the development of more housing units than the amount that would be permitted under existing zoning. When a developer is permitted to build extra units, this bonus allows for a reduced sale price per unit.

Priority: High
 Timeframe: Short-Term
 Potential Stakeholders: County Planning Offices, County Planning Boards, Town Boards, Town Planning and Zoning Boards
 Potential Funding Sources: Municipal budgets – Staff time, EPF LWRP

Comments/Guidance:

We recommend coordinating this action with Action 1.1 above. Additionally, municipalities should review and/or consult with Lake Placid/North Elba on their provisions for income based housing that is in their land use regulations.

Action 1.5 Encourage municipalities to adopt conservation subdivision standards.

A conservation subdivision is a form of subdivision where homes are located specifically to protect open space, environmentally sensitive areas, or agriculture. Conservation subdivisions may also require or encourage cluster development. The number of house lots eligible to be built is determined from the established base density by the local municipality.

Priority: High
 Timeframe: Short-Term
 Potential Stakeholders: County Planning Offices, County Planning Boards, Town Boards, Town Planning and Zoning Boards
 Potential Funding Sources: Municipal budgets – Staff time, EPF LWRP

Comments/Guidance:

We recommend a number of steps to accomplish this action:



- Research best models of conservation ordinances on the web and share information with Municipal Boards
- Prepare grant application for consultant services to develop model conservation ordinance

Action 1.6 Work with local municipalities on their land use regulations to allow various housing development for seniors.

There are a variety of zoning techniques that provide for senior housing options. Specific sites are rezoned for senior housing, senior housing zoning districts could be put in place either as a regular district or as an overlay district, and senior housing can also be included as an option of planned unit development districts. PDDs may allow a variety of high-density housing, which can be clustered. Another option is to permit elder cottages and accessory apartments in a community's zoning regulations.

Priority: Medium Priority
 Timeframe: Short-Term
 Potential Stakeholders: County Planning Offices, County Planning Boards, Local Municipalities
 Potential Funding Sources: Municipal budgets – Staff time, EPF LWRP

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Determine municipal support for revising land use regulations to encourage various senior housing development options as described above.
- Identify the specific senior housing development options preferred by each community.
- Review existing land use regulations for interested communities and determine what changes should be made to encourage the type of senior housing that the community desires. Local Planning and Zoning Boards are probably in the best position to analyze existing regulations and recommend revisions needed. The County Planning Board can also help in this review.
- Involve local legal counsel and County Attorney to effect the appropriate changes to current regulations.

Action 1.7 Implement manufactured housing guidelines and design standards

There are a variety of mobile/manufactured home parks in the Target Area. Manufactured housing can be a more affordable option than traditional construction. In addition to permitting manufactured housing in their zoning, communities can also include specific design requirements such as exterior design requirements to ensure that such homes fit into the character of the community.

Priority: Medium
 Timeframe: Medium-Term
 Potential Stakeholders: County Planning Offices, County Planning Boards, Town Boards, Town Planning and Zoning Boards
 Potential Funding Sources: CDBG, EPF LWRP

Comments/Guidance

We recommend a number of steps to accomplish this action:

- Research best practices regarding manufactured home design standards on the web and share information with municipalities



- Prepare grant application for design services for the development of manufactured housing guidelines and design standards

Action 1.8: Build-out Analysis

A build-out analysis is a model of a community's potential future, given the status of the land at the time of analysis, the dimensions and characteristics of that land which would affect development (i.e. wetlands, unsuitable soils, excessive slopes, etc.), and regulations that govern the development of the land. The analysis estimates the maximum possible development that is allowed by regulation (zoning, subdivision, etc.) on a parcel and within the designated area for analysis. The analysis considers not only the development of vacant land but the potential redevelopment of existing property. A number of the generic development projects delineated above would benefit from a build-out analysis. The analysis would provide the communities with a realistic assessment of the potential impacts (positive and negative) of the proposed development.

Priority: Medium
 Timeframe: Medium Term
 Potential Stakeholders: All local municipalities
 Potential Funding Sources: NYS OCR Technical Assistance; Municipal budgets, EPF LWRP

Comments/Guidance:

We recommend several steps to accomplish this action:

- Define the sites and target areas for the Build-out Analysis.
- Review and assess the local zoning and existing regulations that control allowable development for each site.
- Conduct a parcel by parcel analysis of all property within the build-out target area to determine vacant and under-utilized properties likely to be developed in the future 20 year time horizon.
- Analyze the environmental impediments to proposed development (wetlands, topography, soils, etc.) and factor that consideration into final build-out estimates.
- Prepare GIS mapping of existing and projected land use resulting from the build-out analysis.

Action 1.9 Investigate having a local property tax exemption for providing affordable year round rental units

Residents at the public presentation were concerned about keeping rental housing for year round residential use instead of for seasonal rentals. Municipalities should investigate having a local property tax exemption for providing affordable year round rental units.

Priority: High
 Timeframe: Short Term
 Potential Stakeholders: All local municipalities
 Potential Funding Sources: Municipal budgets, New York State technical assistance

Comments/Guidance:

We recommend several steps to accomplish this action:

- In the Town of Provincetown, MA, residents approved a property tax exemption for affordable year-round rental housing. Information on their program is available online. Municipal



leaders can review the information and even contact the Town to discuss the steps they pursued in developing the property tax exemption.

- Contact NYS DOS for guidance and technical assistance for implementing a similar property tax exemption program in the WCA towns.
- Conduct required public hearings / referendum as appropriate to legislate the tax exemption program.

GOAL TWO: INFRASTRUCTURE UPGRADES – <i>Expand/improve public infrastructure to facilitate housing and economic development needs in the WCA target area</i>
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Opportunities exist in each of the communities to extend water and sewer lines to facilitate affordable housing development and commercial development. Currently, the Towns of Forestport and Webb have municipal water and wastewater. The Town of Long Lake only has municipal water. The Town of Inlet has no municipal water or sewer services, but is in the process of developing for a municipal sewer system for the downtown core. The remaining areas are served by wells and septic systems. Soil characteristics limit development of septic and other sanitary systems because of shallow depth to bedrock, slope, flooding, wetness, seepage, poor filtering, and slow percolation. The Towns have all acknowledged that financing water and sewer system improvements and development are expensive and difficult for their community. The provision of water and wastewater facilities in the hamlets to provide for greater density of land use is key to solving the housing crisis in the Adirondacks.

Action 2.1 Install new public water and sewer and extend public water and sewer systems in appropriate areas to encourage new affordable housing development and commercial development

The Town of Webb has identified improvements that are needed for its water and sewer systems. The Town of Long Lake only has public water but has identified needed repairs that will be needed for their system. The Town of Inlet is in the process of creating a sewer district for their downtown. The key issue facing the municipalities is the cost of these projects and how to finance them so as not to be an undue burden on residents and businesses.

Priority:	High Priority
Timeframe:	Short- to Medium-Term
Potential Stakeholders:	County Planning Offices, Local Municipalities
Potential Funding Sources:	CDBG, EPF, Clean Water State Revolving Loan Fund, EPF LWRP

We recommend a number of steps to accomplish this action:

- Use local Town DPW staff and Town officials to identify areas where installation or extension of public water and/or sewer systems are needed/feasible and would facilitate affordable housing activities in the towns. Also, determine for each municipality the condition and capacity of their existing systems to support higher density housing projects.
- Based on results, prioritize areas where public water and sewer needs appear to be the greatest and define the parameters of these systems within each town.
- Prepare feasibility analysis, preliminary designs and cost estimates for the priority systems identified.
- Meet with funding agencies to develop a financial strategy to make infrastructure upgrades.
- Submit applications to funding agencies for financial assistance.
- Upon funding, prepare final designs and construct facilities.



GOAL THREE: WORK FORCE HOUSING – *Providing more affordable alternatives to local residents and/or employees working in the WCA target area.*

Workforce housing needs were identified for people who work in the Towns, particularly in the low-paying tourist industry, and community service providers like Teachers and other School District employees. Workforce housing needs also include housing for seasonal workers as the population of the Towns during the summer rises significantly with tourists as well as seasonal employees, most of who are from out of the area.

Action 3.1 Identify and encourage infill development and consider supporting a housing development fund to be used for infill projects in the hamlet areas

One of the issues that was brought up during the planning process was the fact that the housing was not only generally unaffordable to low and moderate income households in locations where there was access to jobs, services, and public transportation but also not available. Infill development is the redevelopment of sites within existing developed areas of a community. The infill sites in the hamlets are more likely to be served by infrastructure which can help reduce costs of developing housing units and/or providing for the development of affordable housing. The Town of Webb and Inlet in particular should consider development of a housing fund that could be used to provide infill housing units in their hamlet.

Priority:	High Priority
Timeframe:	Short -Term
Potential Stakeholders:	County Planning Offices, County Planning Boards, Local Municipalities, Town Boards, UNHS, CAP 21, Local Banks
Potential Funding Sources:	HOME, Affordable Housing Corporation, CDBG, Private Banks, Main Street Program, private banks, EPF LWRP

Comments/Guidance:

In general this action is intended to be developed in or close to hamlets where land/buildings are available for development/redevelopment. We recommend a number of steps to accomplish this action:

- Inventory the available vacant land and underutilized buildings located near hamlets that are appropriate for new housing development.
- Contact property owners to determine their interest in developing housing for this space if grant funds could be provided and secure commitments.
- Contact local housing developers to determine their interest in the identified development sites and the types of housing the municipality is trying to develop.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Depending on the housing type to be developed, select an appropriate funding source (listed above in consultation with property owner and developer and prepare a formal grant application.

Action 3.2 Develop a homeownership assistance program for the WCA target area

The municipalities should establish a Regional First Time Homebuyers Program and work with each other to identify potential sites to develop housing in conjunction with UNHS NeighborWorks



HomeOwnership Center's First Time Homebuyers program. Additionally, the municipalities should work with UNHS to identify gaps in services for homeownership assistance.

Priority: High
Timeframe: Short-Term
Potential Stakeholders: UNHS, ACHT, CAP-21, Municipalities,
Potential Funding Sources: CDBG, HOME, Affordable Home Ownership Development Program

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Working with UNHS and using the affordability models outlined in the housing study, design a homeownership program for the West Central Adirondacks.
- Meet with local banks to secure commitment of matching financing for program grant funds.
- Identify the most appropriate funding source (see funding catalogue) and prepare a formal grant application for a targeted rehabilitation program. The CDBG program is the most likely funding source for this program.

Action 3.3 Identify / Develop sites for new housing in the WCA Towns

The need for additional housing was mentioned by various stakeholders – major employers, small businesses, municipal officials during this planning process. Municipalities should identify potential sites throughout their community that would be ideal to develop a residential project. Town-owned land should also be identified and evaluate whether the property would be ideal for housing development to address needs identified in the study. Consult with local school districts to assess potential impacts on school enrollment trends.

Priority: High Priority
Timeframe: Short- to Medium-Term
Potential Stakeholders: County Planning Department, Local Municipalities, Major employers, Local School Districts
Potential Funding Sources: Municipal Budget

Comments/Guidance:

We recommend several steps to accomplish this action:

- First, survey municipalities, major employers and realtors to identify the most promising sites for housing development
- Evaluate and prioritize the identified sites
- Develop and circulate request for proposals to housing developers to ascertain interest in developing the selected sites

Action 3.4 Investigate feasibility to develop seasonal worker housing

There is a shortage of available worker housing during the peak tourist season. Many employees commute from distances up to an hour away in some case. Municipalities, particularly the Towns of Webb, Inlet and Long Lake should investigate the feasibility of developing seasonal worker housing in conjunction with the larger local seasonal employers.

Priority: Medium
Timeframe: Medium- to Long-Term



Potential Stakeholders: Property owners, Major Employers, Town of Webb, CAP-21, ACHT, UNHS, Local Banks
Potential Funding Sources: NYS OCR, NYS DHCR, FHLB, AHP

Comments/Guidance:

We recommend several steps to accomplish this action:

- Conduct a market analysis to determine feasibility of developing worker housing in partnership with major employers in the region including identification of potential development sites and financing mechanisms.
- Identify appropriate sites for worker housing development and design housing that is affordable and meets the needs of major employers.
- Prepare funding application for feasibility study and worker housing design.
- Based on outcome of feasibility study, develop a private / public partnership between the towns and the major employers for the purpose of financing the construction of new worker housing.
- Prepare funding application to develop worker housing on identified sites.

Action 3.5 Develop program for acquiring run down camps to provide new affordable housing

Run down camps and sites along the lakes are being purchased by out of area residents for the construction of secondary (seasonal) homes. This practice and trend has a two-fold negative impact on the resident population. First impact is the removal of housing (albeit housing not in great shape) that is affordable to low and moderate income households in the community. The second impact comes from the construction of new higher priced homes on the former camp sites. While the higher housing values add to the local tax base, they also have the adverse effect of driving up housing prices and essentially pricing local residents out of the market. WAC towns could provide significant affordable housing opportunities by developing a program for acquiring some of these run down camps and reserving the properties for affordable housing development.

Priority: High
Timeframe: Short Term
Potential Stakeholders: Town Boards, UNHS, ACHT, CAP-21
Potential Funding Sources: NYS OCR, NYS DHCR, FHLB, AHP

Comments/Guidance:

We recommend several steps to accomplish this action:

- Develop partnership of the four towns, CAP-21 and other housing entities to acquire run down camp for the purpose of developing the sites for affordable housing.
- Identify appropriate sites for acquisition.
- Prepare funding application.
- Use acquired sites in conjunction with homeownership program (Action 2) and housing rehabilitation program (Action 4) described above.

Action 3.6 Pursue funding opportunities for affordable homeownership and rental development projects through State and Federal Housing Programs

The West Central Adirondacks are in need of rental housing as well as housing for homeownership targeting various incomes, including persons and households who are low and moderate income. There are a variety of funding sources available for affordable rental and homeownership projects. Some subsidy financing or other incentives may be needed to encourage affordable housing options.

Priority: High
Timeframe: Short
Potential Stakeholders: Municipalities, County Planning Offices, UNHS, ACHT, CAP-21
Potential Funding Sources: CDBG, AHC, HOME, Main Street Program

Comments/Guidance:

In general, the procurement of grant funding will be critical to the successful implementation of several of these actions. Grant writing capacity will be an important consideration. We recommend a number of options to accomplish this action:

- The County could ask their County Planning Department for assistance with grant writing activities
- The Towns could use consultant services to assist with grant writing activities.
- The Towns could use existing not-for-profit agencies, like CAP 21 to help with grant writing.
- The Towns can decide to use any combination of the above described services.
- Consider meeting with representatives from DHCR to discuss funding strategies for housing in the Adirondacks

Action 3.7 Encourage municipalities to issue a RFP (Request for Proposal) for housing development

Instead of waiting for developers to come to municipalities with housing proposals, the individual municipalities should identify the type of housing they want developed in their community and issue an RFP. The RFPs should be issued by the individual municipalities but the communities will likely require technical assistance from their County Planning Department.

Priority: High Priority
Timeframe: Short-Term
Potential Stakeholders: County Planning Department, Local Municipalities, Local School Districts
Potential Funding Sources: Municipal budgets, in-kind services

Comments/Guidance:

Following on the recommendations of Action 3.3, we suggest several steps to accomplish this action:

- Use site survey conducted in Action 3.3 to identify the most promising sites for housing development
- Confirm with municipal officials the type of housing they want to develop in their community. The housing study provides significant analysis and recommendations for housing development by region but it will be important for municipalities to “buy in” to any proposed development
- Develop and circulate request for proposals to housing developers to ascertain interest in developing the housing types identified by the various municipalities.



Action 3.8 **Develop/Expand a county homebuyer education program to educate first-time homebuyers on things like saving for a downpayment, closing costs and improving credit scores, etc**

Homebuyers need good credit scores and money in order to purchase a home. The development of a Homebuyer Education Program can help assist potential homebuyers with the entire home buying process.

Priority:	Medium Priority
Timeframe:	Medium term
Potential Stakeholders:	County Planning Departments, Local Municipalities
Potential Funding Sources:	CDBG, HOME, AHC

Comments/Guidance:

This action should be coordinated with Action 2.1 above. Part of the program design for the First time Homebuyer Program should include an education program.

Action 3.9 Encourage major employers to provide homeownership assistance. This can include but not be limited to low-interest financing, down-payment subsidies, or closing cost assistance, to employees who purchase homes in targeted areas

Many employees who work in the West Central Adirondacks commute because housing that is affordable is not available locally. Perhaps the municipalities in conjunction with UNHS or ACHT, who have experience in managing homeownership assistance programs, can develop employee housing assistance programs for interested county businesses.

Priority:	Medium Priority
Timeframe:	Medium term
Potential Stakeholders:	Major Employers, UNHS, ACHT, CAP-21, Municipalities
Potential Funding Sources:	AHC, CDBG, Private Banks

Comments/Guidance:

We see these programs being a precursor to establishing a county wide first time homeownership program. We recommend a number of steps to accomplish this action:

- Contact major employers to determine their interest and support for developing an employer-based homebuyer program.
- Working with major employers and local realtors, design a homeownership program for employees of the sponsoring company.
- Secure commitments from the major employers as to the level of financial commitment they are willing to invest in the program.
- If needed, identify the most appropriate funding source (see funding catalogue) and prepare a formal grant application for the targeted homeownership program.

Action 3.10: Purchase and redevelopment of run down camp sites along the lakes.

This catalyst project follows on Action 3.5 which proposes to acquire some of the run down camp sites along the lakes and to use these sites to develop affordable housing opportunities for local residents. If that action is successful, this catalyst project will develop a mixed income housing complex along the lakes using the properties acquired. This can be a symbolic project for the towns demonstrating that a



mixed income housing project can work. Traditionally the lake side camps have been occupied by low, moderate and middle income families. More recently higher income households have purchased a number of the camp sites and developed high quality homes. The project design for affordable housing should reflect this reality.

Priority: Medium - High
Timeframe: Medium - Long Term
Potential Stakeholders: All Municipalities, UNHS, ACHT, CAP-21
Potential Funding Sources: NYS OCR, NYS DHCR, FHLB, AHP

Comments/Guidance:

We recommend several steps to accomplish this action:

- To the extent feasible, use acquired sites in conjunction with homeownership program (Action 2) and housing rehabilitation program (Action 4) described above.
- Develop and circulate request for proposals (RFP) to housing developers to ascertain interest in developing the selected site for the proposed housing.
- Select preferred developer from respondents to the RFP.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Prepare a formal grant application to CDBG and/or other available funding to assist developer in financing the mixed income housing proposed for the site. Grants would be used to subsidize the purchase price or rents of low and moderate income families that would buy or rent the new units.

Action 3.11: Rehabilitation of apartments/vacant space above storefronts and infill housing development to create mixed-use buildings in the hamlet areas. Mixed use buildings in the hamlet centers could increase the rental market in WAC towns, increase foot traffic in these vital commercial cores, as well as encourage reinvestment in the existing buildings and businesses.

Based on anecdotal information gleaned through the study process, there is potentially significant vacant/underutilized upper building space above storefronts in the hamlet area that could be redeveloped for housing. We understand that some of this underutilized space is intentionally kept off the market except during the summer tourist season.

Priority: Medium Priority
Timeframe: Medium-Term
Potential Stakeholders: Building owners, private developers including not-for-profits, local municipalities
Potential Funding Sources: CDBG, Main Street Program, HOME, AHC, Private Banks, equity

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Inventory the available vacant/underutilized upper floor space in the hamlet areas – this could be done as part of the inventory described in Action 3.1.
- Contact building owners of vacant space to determine their interest in developing housing for this space if grant funds could be provided. For owners with existing apartments, discuss with them the potential of incentives that would keep their apartments available year round.
- Meet with local banks to secure commitment of matching financing for grant funds.



- Prepare a formal grant application to CDBG and/or the Main Street Program to develop upper story housing in the hamlet areas.

GOAL FOUR: SENIOR HOUSING - *A variety of options will be available to allow seniors to age in place.*

There is concern about senior housing in the WCA Target area for those residents who cannot keep up maintaining their home, but want to stay in the local area. Many seniors want to age in their own homes. It was also mentioned by community stakeholders that there is a need for senior housing in the Towns. The range in types of senior housing includes active adult communities to full nursing care facilities. Additional options may include senior apartments, elder cottages, independent living facilities, and continuing care retirement communities, which combine independent living, assisted living, and nursing care in one campus.

Action 4.1 Evaluate the feasibility of developing senior housing in the target area, including design evaluation and market assessment.

During the planning process, senior housing and providing for a variety of options was mentioned repeatedly as a need for each community. Further analysis should be conducted to determine the feasibility of developing senior housing in the West Central Adirondacks.

Priority: Medium
 Timeframe: Medium-Term
 Potential Stakeholders: Local Municipalities, CAP-21, ACHT, UNHS, Senior residents
 Potential Funding Sources: NYS OCR

Comments/Guidance:

We recommend several steps to accomplish this action:

- Conduct a market analysis to determine feasibility of developing senior housing in the WAC towns in partnership with local housing organizations and local municipalities.
- Identify appropriate sites for senior housing development and design housing that is affordable and meets the needs of the senior population.
- Prepare funding application for feasibility study and senior housing design.
- Based on outcome of feasibility study, develop a private / public partnership between the towns, the housing organizations and identified funding sources for the purpose of financing the construction of the senior housing.

Action 4.2 Provide a minor home repair program to help seniors remain in existing owner occupied housing.

Encourage municipalities to develop minor home repair programs for seniors. This would probably work best as a regional program serving all of the WAC town. Municipalities can then submit applications for grant funding (i.e. NYS CDBG - Small Cities Program). Once funded, the rehabilitation program can be promoted to senior residents of the community.

Priority: High Priority
 Timeframe: Short-Term
 Potential Stakeholders: County Planning Departments, WAC Municipalities
 Potential Funding Sources: Staff time; NYS OCR Technical Assistance



Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Contact local officials in each town and determine their support for developing a minor repair program for seniors to allow them to remain in their homes.
- Identify an appropriate local not-for-profit agency to work with the Counties and Towns on the program design and implementation.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Identify the most appropriate funding source (see funding catalogue) and prepare a formal grant application for a regional minor repair program for seniors. The CDBG program is the most likely funding source for this program. The individual communities should take responsibility for developing and sponsoring the grant applications with technical assistance from the County Planning Department staff.

Action 4.3 Assess the feasibility of developing an assisted living facility for seniors.

The need for a variety of senior housing was mentioned by each of the Towns in this study. There are currently no assisted living facilities in the regional area and the closest one is about an hour away. The Towns should work together to assess the feasibility of developing an assisted living facility to serve the regional population.

Priority:	Medium
Timeframe:	Medium-Term
Potential Stakeholders:	Local Municipalities, CAP-21, ACHT, UNHS, Senior residents
Potential Funding Sources:	NYS OCR

Comments/Guidance:

We recommend several steps to accomplish this action:

- Conduct a market analysis to determine feasibility of developing an assisted living facility that would serve seniors in the WAC towns in partnership with local housing organizations and local municipalities.
- Identify appropriate sites for assisted living housing development and design a facility that is affordable and meets the needs of the senior population.
- Prepare funding application for feasibility study and facility design.
- Based on a positive outcome of the feasibility study, identify a licensed provider to develop and operate the facility, and develop a private / public partnership between the towns, the licensed provider and identified funding sources for the purpose of financing the construction of the assisted living facility.

Action 4.4 Develop an incentive program for seniors to sell their homes to the Towns or their housing partners in order to build an inventory of housing that can be provided to young families at affordable prices. Incentives may include priority entrance into senior housing or assisted living facilities developed by the Towns.

A key housing need described during the planning process is senior housing, ranging from independent apartments to assisted living facilities. Elderly residents are staying in their homes longer. As the community ages, the number of established households wanting to downsize is growing, but the Towns lack a product to meet this market niche.

The Towns should inventory existing senior housing options in the community and identify areas of need for this population (see other actions in this section). One clear benefit of this strategy would be to encourage seniors to sell their homes to young families starting out or people who work in the Town and have had to commute in. As part of a more detailed market assessment for senior housing needs, the Towns should survey seniors to assess their specific needs and the likelihood that they would move if offered a suitable housing option.

Priority: Medium
Timeframe: Short-term
Potential Stakeholders: County Planning Departments, WAC Towns
Potential Funding Sources: Municipal budgets

Action 4.6 Work with local municipalities to allow seniors to stay in their home by permitting accessory apartments.

Typically, accessory units can be attached or unattached, built new or come from within the existing structure, a remodeled garage. Permitting accessory units is a local government decision and often controlled by local zoning.

Priority: Medium Priority
Timeframe: Short-Term
Potential Stakeholders: County Planning Offices, County Planning Boards, Local Municipalities
Potential Funding Sources: Municipal budgets – Staff time

Comments/Guidance:

This action can probably be combined with Action 1.5 above since there are some similarities in the process required to effect the changes to local regulations. We recommend a number of steps to accomplish this action:

- Contact local officials in communities where senior housing needs have been identified and determine their support for revising their zoning regulations to allow accessory apartments as described above.
- Review existing zoning regulations for interested communities and determine what changes should be made to allow for accessory apartments for seniors. Local Planning and Zoning Boards are probably in the best position to analyze existing zoning regulations and recommend revisions needed.
- Involve local legal counsel and County Attorney to effect the appropriate changes to current zoning regulations.

Action 4.7 Allow seniors to live independently with the support of family by allowing elder cottages so seniors can live independently.

An elder cottage is a small dwelling unit placed on the lot of a member of the senior's family. An elder cottage is a small (apartment-sized), detached home for use by an older person which is temporarily sited on private property that contains the primary residence of a younger family member. An elder cottage utilizes the water, electric, and sewer systems of the primary home. It provides security for the older person, privacy for both the senior and the younger family, and encourages the care giving efforts of the younger family.

Priority: Medium Priority
 Timeframe: Short- to Medium Term
 Potential Stakeholders: County Planning Offices, County Planning Boards, Local Municipalities
 Potential Funding Sources: Municipal budgets – Staff time

Comments/Guidance:

This action is similar to Action 1.6 in that it involves zoning changes to allow senior housing options to address existing needs. We recommend a number of steps to accomplish this action:

- Contact local officials in communities where senior housing needs have been identified and determine their support for revising their zoning regulations to allow for elder cottages as described above.
- Review existing zoning regulations for interested communities and determine what changes should be made to allow for elder cottages. Local Planning and Zoning Boards are probably in the best position to analyze existing zoning regulations and recommend revisions needed.
- Involve local legal counsel and County Attorney to effect the appropriate changes to current zoning regulations.

Action 4.8 Identify the types of services that are needed to allow seniors to age in place and work with organizations, such as County Office for the Aging, to assist with the seniors needs.

During the planning process, it was mentioned repeatedly that seniors like to age in their own homes. The municipalities should work with their County Office for the Aging to identify needed services or ways to improve existing services that would continue allowing seniors to age in their own homes.

Priority: Medium Priority
 Timeframe: Short-Term
 Potential Stakeholders: County Planning Offices, County Planning Boards, Local Municipalities
 Potential Funding Sources: Municipal budgets – Staff time

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Contact local officials in communities where senior housing needs have been identified and ask them what senior services are needed or needed to be improved to allow seniors to age in place.
- Discuss these issues with the Department of Aging and determine a strategy for addressing identified needs.

GOAL FIVE: COMMUNITY PARTNERSHIPS – *Promote housing rehabilitation and homeownership programs in the WCA target area through creation of a housing partnership*

Action 5.1 Form/Designate a Regional Housing Organization

During the planning process it has become evident that there is a need for a regional housing organization that serves the municipalities of the West Central Adirondacks. This organization could be formed between existing housing agencies serving the communities and the communities themselves.

Priority: High
Timeframe: Short - term
Potential Stakeholders: All local municipalities and housing agencies
Potential Funding Sources: Municipal in-kind services

Comments/Guidance:

We found the members of the Steering Committee to be dedicated advocates for addressing housing needs in the WAC Towns. All of the participants expressed a willingness to continue this effort. We recommend that the involved communities work with the existing housing agencies to create a regional housing organization that would oversee the implementation of the study recommendations on behalf of the WAC Towns.

Action 5.2 Support efforts of the Adirondack Community Housing Trust to market their existing program

It became apparent during the meetings and the study process that the value of the Adirondack Community Housing Trust (ACHT) program was fully understood or appreciated by the communities in the western Adirondacks. Utilization of the ACHT program can help address a number of the housing issues identified in this study. The WAC should promote and market the ACHT program.

Priority: High
Timeframe: Short - term
Potential Stakeholders: Local municipalities and ACHT
Potential Funding Sources: Staff in-kind; municipal budgets

Comments/Guidance:

The wide circulation of the study to local municipalities will help educate the communities regarding the current housing issues and the local resources available (like ACHT) to help address these issues. The communities can further support ACHT efforts by encouraging the agency to present their program at public forums hosted by the towns. Information about ACHT is also available in the Appendix.

Action 5.3 Undertake a public education campaign to raise public official and citizen awareness about the importance of housing choice and representing a complete life-cycle of housing.

In order to encourage the development of a more varied housing supply that meets the needs of local residents, local officials should be educated on policies, programs and municipal legislation that can be adopted. A public campaign on the importance of developing additional housing within the community, regional areas and/or county should be spearheaded by CAP-21.

Priority: Medium
Timeframe: Medium
Potential Stakeholders: All municipalities, CAP-21
Potential Funding Sources: Municipal budgets

Comments/Guidance:

We recommend wide circulation of the study to local municipalities and their planning and zoning boards. Follow-up meetings with the various board members would be helpful in further educating



community officials on the results of the housing study. The final PowerPoint presentation can be used to highlight the key study results and the importance of developing housing in their communities.

GOAL SIX: HOME IMPROVEMENT - <i>Provide support to residents to improve existing housing stock</i>

Action 6.1 Develop a region-wide housing rehabilitation program

The quality of the WAC's existing housing stock was identified as an issue during meetings with the steering committee, housing providers and municipal officials and staffs. Approximately 27.7% of all housing units within the four towns were built prior to 1940, suggesting that without adequate maintenance, repair, and rehabilitation, overall housing conditions may decline further.

Priority: Medium

Timeframe: Medium - long

Potential Stakeholders: Town Boards, Code Enforcement Officer/Building Inspector, CAP-21, UNHS

Potential Funding Sources: NYS Small Cities, NYS HTF, AHC, NYS Main Street

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Contact local officials in all WAC communities and determine their support for developing a regional rehab program for sub-standard housing.
- For communities that express an interest in establishing a rehab program, determine through windshield surveys an appropriate target area upon which to focus rehabilitation efforts. This might be a good opportunity to involve one of the County's not-for-profit agencies.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Identify the most appropriate funding source (see funding catalogue) and prepare a formal grant application for a targeted rehabilitation program. The CDBG program is the most likely funding source for this program. The individual communities should take responsibility for developing and sponsoring the grant applications with technical assistance from the County Planning Department staff.

Action 6.2 Utilize financial incentives available under NYS law to encourage home reinvestment in existing substandard housing or create owner incentives to encourage reinvestment in existing substandard housing.

During the Municipal Tour, there were a number of areas that exhibited housing in poor and fair condition. Municipalities should develop tax incentives which encourage homeowners to rehabilitate properties, and offer information on types of improvements that increase tax assessments.

In order to encourage enhancement of their community, each municipalities will consider adoption of the New York State 421(f) tax relief program. The 421(f) tax incentive program is authorized by the state and can be implemented by municipal resolution. The tax relief program can be used for buildings at least five years old for capital improvements that cost \$3,000 or more and increase the property's value by at least \$5,000. The exemption is limited to the first \$80,000 increase in value. Upon application to the assessor, the property owner may receive a 100% exemption on the increased assessed value of the property resulting from the improvement for the first year. The exemption decreases by 12.5% every year for seven years. The program will be complemented by a public



outreach effort to make property owners aware of what types of improvements may result in an increase in assessed valuation.

Priority: Medium
Timeframe: Medium-Term
Potential Stakeholders: County Planning Offices, County Planning Boards, Local Municipalities, Municipal Board, Municipal Attorney, Municipal Assessor
Potential Funding Sources: Municipal budgets – Staff time

Comments/Guidance:

The following steps are recommended to accomplish this action:

- Contact local officials in all municipalities to determine their support for adoption of 421 (f).
- Discuss the adoption with the County Attorney and share that information with local legal counsels in communities willing to adopt 421 (f).
- Meet with local assessors to discuss 421 (f) to determine any negative impact to their communities as a result of adopting 421 (f).
- Inform the residents in communities that adopt 421 (f) through a public outreach effort about the program and the incentives available.

Action 6.3 Promote rehabilitation programs and incentives to upgrade existing housing in the communities.

Another strategy to promote rehabilitation and reinvestment in substandard housing is to encourage municipalities to develop housing rehabilitation programs. Municipalities can then submit applications for grant funding (i.e. NYS CDBG - Small Cities Program). Once funded, the rehabilitation program can be promoted to residents of the community.

Priority: Medium
Timeframe: Medium - long
Potential Stakeholders: All municipalities and housing agencies
Potential Funding Sources: NYS Small Cities, NYS HTF, AHC, NYS Main Street

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Determine through windshield surveys and discussions with local code enforcement officials potential target areas upon which to focus. This might be a good opportunity to involve UNHS.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Identify the most appropriate funding source (see funding catalogue) and prepare a formal grant application for a targeted rehabilitation program. The CDBG program is the most likely funding source for this program. The individual communities should take responsibility for developing and sponsoring the grant applications with technical assistance from their County Planning Department staff, or CAP-21.
- Ensure coordination with public and non-profit housing organizations to implement housing improvement and assistance programs.

GOAL SEVEN: ECONOMIC DEVELOPMENT – <i>Providing opportunities for business development and job growth for existing and future residents</i>
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During the stakeholder interviews and focus group meetings, the need for jobs was emphasized repeatedly. Most felt that jobs and employment opportunities are more critical for these Adirondack communities than housing.

Action 7.1 Encourage the development of small businesses / new job opportunities in the towns

New businesses are always fragile. Many communities revitalize their “downtowns” by developing a Business Assistance Program which provides incentives, technical assistance and access to capital to foster business start-up, expansion and relocation and enhance the overall appearance of commercial areas. The WAC towns could reap significant economic, physical and social benefits from a Business Assistance Program, particularly if it was targeted to existing commercial corridors.

Priority:	Medium
Timeframe:	Medium - Long
Potential Stakeholders:	County Planning Departments; WAC Towns; Business communities
Potential Funding Sources:	NYS Office of Small Cities (CDBG), US Small Business Administration, Empire State Development, EPF LWRP

Comments/Guidance:

We recommend a number of steps to accomplish this action:

- Conduct a market analysis to determine feasibility of developing small businesses and identify potential sites.
- Design a marketing program to attract new small businesses to the towns (identify specific uses that came out of the study e.g. supermarket, strip mall retail)
- Lack of broadband (explain)
- Investigate the potential of creating Business Improvement Districts in some of the commercial corridors in the towns.
- Design and implement a commercial district investment program including loan and grant initiatives emphasizing vacancy reduction, traffic calming, and façade/building improvements.

Identification of Catalyst Projects for Mixed-Income Housing Development

As part of the Strategy/Action Plans, River Street identified a number of properties potentially feasible for future mixed-income housing development. Since the list was limited to areas where APA and local regulations permit the proposed use and according to densities and in areas requiring relatively minor amendments to local regulations, the list of identified sites is a short one. This analysis was further restricted by consideration of existing town infrastructure available (i.e. water and sewer) to support the proposed redevelopment use.

Some of the obstacles we faced in selecting potential housing development sites relate to the physical constraints imposed by the environment of the Adirondacks. This environment is what makes the Adirondack Park and its communities unique. This environment also imposes some realistic limitations on development including the following:

- Wetlands: Once believed to be flooded wastelands, wetlands are now recognized as valuable natural resources. Wetlands provide important wildlife habitats, opportunities for recreation and valuable open space. Wetlands also play an important role in flood control and in improving water quality, as they are natural sponges able to absorb large quantities of run-off and filter out impurities and sediments. Poorly drained soils, a dense drainage network, large areas of flat topography and adequate precipitation work in unison to produce ideal conditions for wetlands. In New York State, the Freshwater Wetlands Act (1975) protects wetlands from activities, which can have a negative impact on water quality and within the Adirondack Park Blue Line, the APA regulates wetlands. Wetland of 12.4 acres in size and smaller wetlands determined to be of unusual local importance, are regulated by the Freshwater Wetlands Act. State regulation of these wetlands also extends to a buffer of 100 feet surrounding the wetland. Anyone proposing to undertake an activity on or within 100 feet of a designated wetland is required to obtain a permit from DEC. In addition to the state regulations, wetlands are also protected under the Federal Clean Water Act, which is overseen by the US Army Corps of Engineers under the Section 401 permit program. Federal classified wetlands have no minimum size, and can be regulated down as small as 1/10 acre. Federal wetlands are determined based on three criteria which includes vegetation, period of inundation, and hydric soils whereas the state designated wetlands are primarily defined by vegetation only. Under the APA Act and the NYS Freshwater Wetlands Act, almost all land uses, such as draining, dredging, placing fill, structures and subdivisions in or involving wetlands requires an Agency permit. APA regulations define wetlands as “any land which is annually subject to periodic or continual inundation by water and commonly referred to as a bog, swamp or marsh and which are either (a) one acre in size or (b) adjacent to a body of water, with which there is a free interchange of water, in which case there is no size limitation.”
- Steep Slopes: Steep slopes are located throughout the Towns of Forestport, Inlet, Webb and Long Lake. The construction of housing on steep slopes is generally undesirable because of the high costs associated with development as well as safety issues such as the greater chance of building instability, erosion, and excessive runoff.
- Floodplains: There are also issues with homes located in the “floodplain.” Existing FEMA maps are old and outdated and not very accurate. If home is located in the flood plain, required to get flood insurance or if the owner feels that they really aren’t in the flood plain, they could get an elevation study done and LOMA letter saying that they are no longer in the flood area.

We were able to identify only four specific properties that met the search parameters:

- The former DPW site in Old Forge
- The former lumber yard site in Downtown Old Forge
- The “ White Lake Road” property in Forestport

We briefly considered the old Sagamore property in Long Lake. But the Supervisor pointed out that while the property would be ideal for redevelopment as housing, commercial or mixed use, the reality is it is on a large point with several hundred/thousand feet of waterfront and when/if it sells it will undoubtedly be sold to one owner with very deep pockets or subdivided for waterfront homes.

We also considered some generic development projects without specific site identification but potential housing development projects that would apply to all of the WAC towns:



- Rehabilitation of apartments/vacant space above storefronts in hamlet areas
- Purchase and redevelopment of run down camp sites along the lakes
- Build-out Analysis

Using the above list, River Street developed a “catalyst project” description for each including a detailed action plan demonstrating how the project can be successfully implemented. This generally follows the format utilized in the Strategy/Action Plan.

Catalyst 1: Develop the former Town Highway Garage in Old Forge for new housing to address one of the needs identified in the study.

The old highway garage property is part of a very large parcel the Town of Webb owns. It apparently attaches to McCauley Mountain. Although most of the acreage is steep slopes and not accessible by public utilities, the portion where the garage was located would have access to utilities and is probably about 10 acres. The zoning is primarily RV and RS-1.



The property would be ideal for housing development to address any number of needs identified in the study. The site for potential housing development is approximately 10 acres as noted. It is located on Route 28 in the center of Old Forge. The property is owned by the Town of Webb. River Street recommends development of approximately 50 units of mixed income owner and rental housing for the site.

Priority:	High Priority
Timeframe:	Short- to Medium Term
Potential Stakeholders:	Herkimer-Oneida Counties Comprehensive Planning Program, Town of Webb, UNHS, CAP-21, Local School District
Potential Funding Sources:	
Planning/Design	Municipal budgets; NYS OCR Technical Assistance, EPF LWRP
Construction	NYS OCR; NYS DHCR HOME; AHC; FHLB

Comments/Guidance:

We recommend several steps to accomplish this action:

- Survey municipalities, major employers and realtors to determine whether the recommended housing is the best use for the site.
- Consult with local school districts to assess potential impacts on school enrollment trends with this proposal.
- Develop and circulate request for proposals (RFP) to housing developers to ascertain interest in developing the selected site for the proposed housing.
- Select preferred developer from respondents to the RFP.
- Meet with local banks to secure commitment of matching financing for grant funds.

- Prepare a formal grant application to CDBG and/or other available funding to assist developer in financing the mixed income housing proposed for the site. Grants would be used to subsidize the purchase price or rents of low and moderate income families that would buy or rent the new units.

Catalyst 2: Redevelopment of the former lumber yard site in Downtown Old Forge.

The property could accommodate a mix of various housing identified in the study as needed by the communities. The site is approximately 2-3 acres. It is located in the center of Old Forge just off of Route 28 but in a relatively secluded area. The property is privately owned. Through anecdotal information received through the study process, the property owners may favor development of senior housing on the site. Senior housing and perhaps assisted living facility should work well for the site.



Priority: High Priority

Timeframe: Short- to Medium Term

Potential Stakeholders: Private property owners, Herkimer County Planning Department, Town of Webb, Village of Old Forge, local housing organizations

Potential Funding Sources:

Planning/Design	Municipal budgets; NYS OCR Technical Assistance
Construction	NYS OCR; NYS DHCR HOME; AHC; FHLB

Comments/Guidance:

We recommend several steps to accomplish this action:

- Contact property owners to discuss proposed use of the site and negotiate purchase price.
- Use the outcomes of Actions 4.1 and 4.3 to determine the appropriate mix of senior housing and assisted living units on the site.
- Develop and circulate request for proposals (RFP) to housing developers to ascertain interest in developing the selected site for the proposed housing.
- Select preferred developer from respondents to the RFP.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Prepare a formal grant application to CDBG and/or other available funding to assist developer in financing the senior housing proposed for the site. Grants would be used to subsidize the rents of low and moderate income senior households that would rent the apartments.

Catalyst 3: Development of White Lake Road property in Forestport for senior housing.

The property would be ideal for housing development to address any number of needs identified in the study. The site is located off of Route 28N and White Lake Road and is privately owned. Through anecdotal information received through the study process, the property owner has previously expressed interest in developing the site for senior housing. River Street recommends development of mixed income year-round senior rental housing for the site.



Priority:	High Priority
Timeframe:	Short- to Medium Term
Potential Stakeholders:	Oneida County Planning Department, Town of Forestport, UNHS, CAP-21
Potential Funding Sources:	
Planning/Design	Municipal budgets; NYS OCR Technical Assistance
Construction	NYS OCR; NYS DHCR HOME; AHC; FHLB

Comments/Guidance:

We recommend several steps to accomplish this action:

- Contact property owners to discuss proposed use of the site and negotiate purchase price.
- Use the outcome of Action 4.1 to determine the appropriate number of senior housing units on the site.
- Develop and circulate request for proposals (RFP) to housing developers to ascertain interest in developing the selected site for the proposed senior housing.
- Select preferred developer from respondents to the RFP.
- Meet with local banks to secure commitment of matching financing for grant funds.
- Prepare a formal grant application to CDBG and/or other funding available to assist developer in financing the senior housing proposed for the site. Grants would be used to subsidize the rents of low and moderate income senior households that would rent the apartments.

Funding Sources and Strategies to Facilitate the Development or Rehabilitation of Key Properties

The following is a catalog of funding and financing programs offered by federal and state government agencies for potential housing initiatives and development projects in the Towns of Forestport, Webb, Inlet and Long Lake. Current availability of programs should be confirmed with the individual government entities. Each listing describes the basic program requirements for each source including information on funding availability, prerequisites, application procedures, and timing as available. The information in this section has been assembled from existing public sources as an information resource.

FEDERAL FUNDING SOURCES

US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

Rural Housing Stability Assistance Program

Provides re-housing or improves the housing situations of individuals and families who are homeless or in the worst housing situations in the geographic area; stabilizes the housing of individuals and families who are in imminent danger of losing housing; and improves the ability of the lowest-income residents of the community to afford stable housing.

- Nature of Program: Competitively awarded grants for rent, mortgage, or utility assistance, security deposits, relocation assistance, short-term emergency lodging, construction of new housing units to provide transitional or permanent housing, acquisition or rehabilitation of a structure to provide non-emergency transitional or permanent housing, property leasing, rental assistance, and payment of operating costs for assisted housing units.
- Applicant Eligibility: Organizations eligible to receive a grant under this program include private nonprofit entities and county and local governments.
- Legal Authority: Subtitle D of Title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11408). Regulations are under development.
- Note: The Act to Prevent Mortgage Foreclosures and Enhance Mortgage Credit Availability Act was signed into law on May 20, 2009 (Public Law 111-22). Division B of this new law is the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), which repealed the Rural Homeless Housing Assistance program, which had never been implemented or funded, and created the Rural Housing Stability Assistance program.
- Administering Office: Office of Special Needs Assistance Programs (SNAPS) in the Office of Community Planning and Development, Assistant Secretary for Community Planning and Development, U.S. Department of Housing and Urban Development, Washington, DC 20410-7000.

For additional information:

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Section 202 Supportive Housing for the Elderly Program

Summary: HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

Purpose: The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

Type of Assistance: HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for 3 years and are renewable based on the availability of funds. The available program funds for a fiscal year are allocated to HUD's local offices according to factors established by the Department.

Eligible Grantees: Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors. Public entities are not eligible for funding under this program.

Eligible Customers: Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy.

Application: Applicants must submit an application for a capital advance, including a Request for Fund Reservation (HUD Form 92015-CA) and other information in response to the Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Applications must be submitted to the local HUD field office with jurisdiction over the area where the proposed project will be located. Those selected for funding must meet basic program requirements, including private nonprofit status, financial commitment and acceptable control of an approvable site. Awards are usually announced in September.

Technical Guidance: The program is authorized under the Housing Act of 1959; Section 210 of the Housing and Community Development Act of 1974 P. L. 86-372 (12 U.S.C. 1701q, 73 Stat. 654, 667); the National Affordable Housing Act, P. L. 101-625 (42 U.S.C. 12701); the Housing and Community Development Act of 1992 (P.L. 102-550); the Rescissions Act (P.L. 104-19); and the American Homeownership and Economic Opportunity Act of 2000 (P.L. 106-569). Program regulations are in 24 CFR Part 891. To learn more about the Section 202 program, see Supportive Housing for the Elderly (HUD Handbook 4571.3) and Supportive Housing for the Elderly--Conditional Commitment--Final (HUD Handbook 4571.5) which are available on the Internet at [HUDclips](#) or from the HUD Multifamily Clearinghouse at 1-800-685-8470. Also see notice H96-102 REV 00-23 (HUD).



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Section 811 Supportive Housing for Persons with Disabilities

Summary: HUD provides funding to nonprofit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable.

Purpose: The Section 811 program allows persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly (Section 202).

Type of Assistance: HUD provides interest-free capital advances to nonprofit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities. The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. HUD also provides project rental assistance; this covers the difference between the HUD-approved operating cost of the project and the amount the residents pay--usually 30 percent of adjusted income. The initial term of the project rental assistance contract is 3 years and can be renewed if funds are available. The available program funds for a fiscal year are allocated to HUD's local offices according to factors established by the Department. Each project must have a supportive services plan. The appropriate State or local agency reviews a potential sponsor's application to determine if the plan is well designed to meet the needs of persons with disabilities and must certify to the same. Services may vary with the target population but could include case management, training in independent living skills and assistance in obtaining employment. However, residents cannot be required to accept any supportive service as a condition of occupancy.

Eligible Grantees: Nonprofit organizations with a Section 501(c)(3) tax exemption from the IRS can apply to develop a Section 811 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the capital advance amount, up to a maximum of \$10,000.

Eligible Customers: In order to live in Section 811 housing, a household which may consist of a single qualified person must be very low-income (within 50 percent of the median income for the area) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.



Application: Applicants must submit an application for a capital advance, including a Request for Fund Reservation (Form HUD-92016-CA) and other information in response to a Notice of Funding Availability (NOFA) published in the Federal Register each year. Applications must be submitted to the local HUD field office with jurisdiction over the area where the proposed project will be located. Those selected for funding must meet basic program requirements, including nonprofit status, financial commitment, and a certification from the appropriate State or local agency that the supportive services are well designed to meet the needs of the intended residents. Awards are usually announced in September.

Technical Guidance: This program is authorized by Section 811 of the National Affordable Housing Act of 1990 (P.L. 101-625) as amended by the Housing and Community Development Act of 1992 (P.L. 102-550), the Rescission Act (P.L. 104-19) and the American Homeownership and Opportunity Act of 2000 (P.L. 106-569). Program regulations are in 24 CFR Part 891. To learn more about the Section 811 program, see Section 811 Supportive Housing for Persons with Disabilities (HUD Handbook 4571.2) and Supportive Housing for Persons with Disabilities, Conditional Commitment to Final Closing (HUD Handbook 4571.4) which is available on HUDclips.

For additional information:

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New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate Care Facilities, Board and Care Homes, and Assisted Living Facilities (Section 232); Purchase or Refinancing of Existing Facilities (Section 232/223(f))

Federal mortgage insurance to finance or rehabilitate nursing, assisted-living, intermediate care, or board and care facilities.

Nature of Program: HUD insures mortgages made by private lending institutions to finance construction or renovation of facilities to accommodate 20 or more patients requiring skilled nursing care and related medical services, or those in need of minimum but continuous care provided by licensed or trained personnel. Assisted living facilities and board and care facilities may contain no fewer than five one bedroom or efficiency units. Nursing home, intermediate care, and board and care services may be combined in the same facility covered by an insured mortgage or may be in separate facilities. Major equipment needed to operate the facility may be included in the mortgage. Facilities for day care may be included. Existing projects are also eligible for purchase or refinancing with or without repairs (and not requiring substantial rehabilitation) under Section 232/ Section 223(f).

Applicant Eligibility: Developers, private owners, and private nonprofit corporations or associations, and public agencies (nursing homes only), or public entities that are licensed or regulated by the state to accommodate convalescents and persons requiring skilled nursing care or intermediate care, may qualify for mortgage insurance. Patients requiring skilled nursing, intermediate care, assisted living and/or board and care are eligible to live in these facilities.



Legal Authority: Section 232 of the National Housing Act (12 U.S.C. 1715w). Regulations are at 24 CFR part 200, subpart A, and part 232.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000

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FEDERAL HOUSING ADMINISTRATION (FHA)

Single Family Housing Programs

One to Four Family Home Mortgage Insurance (Section 203(b))

Federal mortgage insurance to finance homeownership and the construction and financing of housing.

Nature of Program: Homebuyers may obtain FHA-insured mortgages from HUD-approved lenders to purchase homes (including condominium units) with low down payments. By insuring commercial lenders against loss, HUD encourages them to invest capital in the home mortgage market. HUD insures loans made by private financial institutions a portion of the sales price with terms for up to 30 years. The loan may finance homes in both urban and rural areas. The maximum mortgage amounts are at least \$271,050 in all areas, with higher limits in areas with higher median house prices up to a maximum of \$729,750 for one-unit homes through December 31, 2012. Higher limits also exist for two- to four-family properties. The loan limits change annually, based on home price estimates. The limits are benchmarked to the loan limits of the Government-Sponsored Enterprises, Fannie Mae and Freddie Mac. The mortgagee collects from the borrower an up-front mortgage insurance premium payment, which may be financed, at the time of loan closing, as well as annual premiums that are not financed, but included in the regular mortgage payment.

Applicant Eligibility: Any person able to meet the cash investment, mortgage payment, and credit requirements. The program is generally limited to owner-occupants.

Legal Authority: Section 203(b) of the National Housing Act (12 U.S.C. 1709(b)). Condominium units were authorized for FHA insurance by the Housing and Economic Recovery Act of 2008 (HERA) (Public Law 110-289). Regulations are at 24 CFR part 203, subpart A.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

For additional information:

U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112



Graduated Payment Mortgage (GPM) (Section 245(a))

This program enables a household with a limited income that is expected to rise to buy a home sooner by making mortgage payments that start small and increase gradually over time.

Nature of Program: The program targets early homeownership by helping first-time homebuyers and others with limited incomes, particularly young families who expect their income to rise, but may not yet be able to handle all of the upfront and monthly costs involved in buying and owning a home. The Graduated Payment Mortgage (GPM) works in times of high interest rates when first-time homebuyers cannot meet the standard mortgage payment, but expect their incomes to increase substantially in the next 5 to 10 years. The GPM accrues negative amortization so that the borrower's initial mortgage payments are made at a nominally discounted interest rate from the standard prevailing rate. The difference is then added to the principal balance. The GPM program offers five different plans varying in length of time and rate of increase of nominal interest rate. It is anticipated that when the interest rate, and thus the mortgage payment, increases with time the borrower's income also will have increased to accommodate the higher payments. Larger than usual down payments are required to prevent the total amount of the loan from exceeding the statutory loan-to-value ratios. Down payments required for GPMs vary in proportion to interest rates on the loans. In all other ways, the GPM is subject to the rules governing ordinary HUD-insured home loans.

Applicant Eligibility: All FHA-approved lenders may make GPMs available to persons who intend to use the mortgage property as their primary residence and who expect to see their income rise appreciably in the future.

Legal Authority: Section 245(a) of the National Housing Act (12 U.S.C. 1715z-10(a)). Regulations are at 24 CFR 203.45.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

For additional information:

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Adjustable Rate Mortgages (ARMs) (Section 251)

Federal mortgage insurance for adjustable rate mortgages (ARMs).

Nature of Program: Under this HUD-insured mortgage, the interest rate and monthly payment may change during the life of the loan. The initial interest rate, discount points, and the margin are negotiated by the buyer and lender.

The one-year Treasury Constant Maturities Index is used for determining the interest rate changes. FHA lenders may offer ARMs that have interest rates that are fixed for the first one, 3, 5, 7, or 10 years of the mortgage. The interest rate for one-year and 3-year insured ARMs may not be increased or decreased by more than one percentage point per year after the fixed-payment period is over, with a maximum change of 5 percentage points over the life of the loan. For 5-year, 7-year, and 10-year ARMs, the interest rate may change a maximum of 2 percentage points annually and 6 percentage points over the life of the loan.



Lenders are required to disclose to borrowers the nature of the ARM loan at the time of loan application. In addition, borrowers must be informed at least 25 days in advance of any adjustment to the monthly payment.

Applicant Eligibility: All FHA-approved lenders may make adjustable rate mortgages; creditworthy applicants who will be owner-occupants may qualify for such loans.

Legal Authority: Section 251 of the National Housing Act (12 U.S.C. 1715z-16). Regulations are at 24 CFR 203.49.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

For additional information:
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Home Equity Conversion Mortgage (HECM) Program (Section 255)

The Federal Housing Administration (FHA) mortgage insurance allows borrowers, who are at least 62 years of age, to convert the equity in their homes into a monthly stream of income or a line of credit.

Nature of Program: Reverse mortgages can provide a valuable financing alternative for qualified homeowners. Any lender authorized to make HUD-insured loans may originate reverse mortgages. Borrowers may choose from among five payment options: (1) tenure, by which the borrower receives monthly payments from the lender for as long as the borrower lives and continues to occupy the home as a principal residence; (2) term, by which the borrower receives monthly payments for a fixed period selected by the borrower; (3) line of credit, by which the borrower can make withdrawals up to a maximum amount, at times and in amounts of the borrower's choosing; (4) modified tenure, by which the tenure option is combined with a line of credit; and (5) modified term, by which the term option is combined with a line of credit.

The borrower retains ownership of the property and may sell the home and move at any time, keeping the sales proceeds in excess of the mortgage balance. The borrower cannot be forced to sell the home to pay off the mortgage, even if the mortgage balance grows to exceed the value of the property. An FHA-insured reverse mortgage need not be repaid until the borrower moves, sells, or dies. When the loan is due and payable, if the loan exceeds the value of the property, the borrower (or the heirs) will owe no more than the value of the property.

Applicant Eligibility: All borrowers must be at least 62 years of age and occupy the property as a principal residence. Any existing lien on the property must be small enough to be paid off at settlement of the reverse mortgage.

Legal Authority: Section 255 of the National Housing Act (12 U.S.C. 1715z-20). Regulations are at 24 CFR parts 200 and 206.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.



For additional information:
U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
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Manufactured Homes Loan Insurance (Title I)

Federal insurance of loans to finance the purchase of manufactured homes.

Nature of Program: HUD insures loans to finance the purchase of manufactured homes or lots. The loans are made by private lending institutions. The maximum loan amount is \$69,678 for a manufactured home, \$92,904 for a manufactured home and a suitably developed lot, and \$23,226 for a developed lot. The maximum limits for combination home and lot loans may be increased up to 85 percent in designated high-cost areas. The maximum loan term varies from 15 to 25 years, depending on the type of loan. Most manufactured home loans are financed through purchases by lenders of retail installment contracts between homebuyers and manufactured home dealers.

Applicant Eligibility: Any person able to make the cash investment and the loan payments; however, the home must be the principal residence of the borrower.

Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201.

Administering Office: Assistant Secretary for Housing Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

For additional information:
U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
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Property Improvement Loan Insurance (Title I)

Federal insurance of loans to finance property improvements.

Nature of Program: HUD insures loans to finance improvements, alterations, and repairs of individual homes, apartment buildings, and nonresidential structures, as well as new construction of nonresidential buildings. Loans on single family homes (except manufactured homes) and nonresidential structures may be for up to \$25,000 and may extend to 20 years. Loans on apartment buildings may be as high as \$12,000 per unit, but the total for the building cannot exceed \$60,000, and the loan term cannot exceed 20 years. A loan on a manufactured home that is classified as real property may be for up to \$17,500 with a maximum loan term of 15 years. Loans on other manufactured homes are limited to \$7,500 and a maximum term of 12 years. A property improvement loan may be a loan from the lender to the borrower or a retail sales installment contract (purchased by a lender) between the borrower and the contractor or dealer providing the materials or services. Loans over \$7,500 must be secured by a recorded mortgage or deed of trust on the improved property.

Applicant Eligibility: Any person who is able to make loan payments and has at least a 50 percent ownership in the property to be improved.



Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

For additional information:
U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112

Good Neighbor Next Door

Provides law enforcement officers, teachers, firefighters, and emergency medical technicians with the opportunity to purchase homes located in revitalization areas at significant discount.

Nature of Program: The Department wants to make American communities stronger and build a safer nation. The Good Neighbor Next Door program promotes these goals by encouraging persons whose daily professional responsibilities represent a nexus to the needs of the community to purchase and live in homes in these communities. This program makes homes in revitalization areas available to law enforcement officers, teachers, firefighters, and emergency medical technicians. Each year, HUD sells a limited number of properties from its inventory at a 50 percent discount from the list price to eligible persons in the above professions. To make these homes even more affordable, eligible program participants may apply for an FHA-insured mortgage with a downpayment of only \$100. Because homes sold through this program are located in revitalization areas, there may be additional assistance from state or local government sources. If the home needs repairs, the purchaser may also use FHA's Section 203(k) mortgage program. The Section 203(k) program provides financing for both the purchase of the home and cost of needed repairs.

Applicant Eligibility: Purchasers must be employed as a full-time law enforcement officer, teacher, firefighter, or emergency medical technician, and must certify that they intend to continue such employment for at least one year following the date of closing. The eligible purchaser does not need to be a first-time homebuyer. However, the purchaser (or spouse) cannot have owned another home for one year prior to the time a bid for purchase is submitted, and the purchaser must agree to live in the HUD home as the principal residence for 3 years after move-in.

Legal Authority: Section 204(g) of the National Housing Act (12 U.S.C. 1710(g)). Regulations are at 24 CFR part 291, subpart F.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

For additional information:
U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112



MAKING HOMES AFFORDABLE

This is an official program of the US Departments of Treasury and the Housing & Urban Development to help homeowners avoid foreclosure, stabilize the country's housing market, and improve the nation's economy.

Home Affordable Modification Program (HAMP)

If you're *not* unemployed, but you're still struggling to make your mortgage payments, you may be eligible for the **Home Affordable Modification Program (HAMP)**. HAMP can lower your monthly mortgage payment to 31 percent of your verified monthly gross (pre-tax) income, which usually provides savings of hundreds of dollars per month.

Making Home Affordable is planning enhancements to the HAMP Program. Detailed information will be available for mortgage servicers in February 2012. The expanded program for homeowners is expected to be available in May 2012.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

Principal Reduction Alternative (PRA)

If your home is currently worth significantly less than you owe on it, MHA's **Principal Reduction Alternative (PRA)** was designed to help you by encouraging mortgage servicers and investors to reduce the amount you owe on your home.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

FHA Home Affordable Modification Program (FHA-HAMP)

FHA, VA and USDA all offer mortgage modification programs for struggling homeowners designed to lower monthly mortgage payment to no more than 31 percent of the homeowner's verified monthly gross (pre-tax) income — making monthly mortgage payments much more affordable. If you have a loan that is insured or guaranteed by the **Federal Housing Administration (FHA)**, you may be eligible for a program offered through that government agency. For information on FHA and participating servicers, call FHA's National Servicing Center at (877) 622-8525.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

USDA's Special Loan Servicing

FHA, VA and USDA all offer programs for rural homeowners to lower their monthly mortgage payment to no more than 31 percent of their verified monthly gross (pre-tax) income — making monthly mortgage payments more affordable. If you have a loan that is guaranteed by the United States Department of Agriculture's (USDA) Section 502 Single Family Housing Guaranteed Loan Program, you may be eligible for a program through that government agency. Contact your servicer for information.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

Home Affordable Refinance Program (HARP)

If you're not behind on your mortgage payments but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through MHA's Home Affordable Refinance Program (HARP). HARP is designed to help you get a new, more affordable, more



stable mortgage. HARP refinance loans require a loan application and underwriting process, and refinance fees will apply.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

Veteran's Administration Home Affordable Modification (VA-HAMP)

FHA, VA and USDA all offer programs for struggling homeowners that strive to lower your monthly mortgage payment to 31 percent of your verified monthly gross (pre-tax) income — making monthly mortgage payments much more affordable. If you have a loan that is insured or guaranteed by the Department of Veterans Affairs (VA), you may be eligible for a program through that government agency.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

Home Affordable Foreclosure Alternatives (HAFA) Program

If you can't afford your mortgage payment and it's time for you to transition to more affordable housing, the **Home Affordable Foreclosure Alternatives (HAFA)** program is designed for you. HAFA provides two options for transitioning out of your mortgage: a short sale or a Deed-in-Lieu (DIL) of foreclosure. In a short sale, the mortgage company lets you sell your house for an amount that falls "short" of the amount you still owe. In a DIL, the mortgage company lets you give the title back, transferring ownership back to them. In either case, HAFA offers benefits that make the transition as favorable as possible:

- You can get free advice from HUD-approved housing counselors and licensed real estate professionals.
- Unlike conventional short sales, a HAFA short sale completely releases you from your mortgage debt after selling the property. This means you will no longer be responsible for the amount that falls "short" of the amount you still owe. The deficiency is guaranteed to be waived by the servicer.
- In a HAFA short sale, your mortgage company works with you to determine an acceptable sale price.
- HAFA has a less negative effect on your credit score than foreclosure or conventional short sales.
- When you close, HAFA provides \$3,000 in relocation assistance.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

Treasury/FHA Second Lien Program (FHA2LP)

If you have a second mortgage and your first mortgage servicer agrees to participate in FHA Short Refinance, you may be eligible to have your second mortgage on the same home reduced or eliminated through the **FHA Second Lien Program (FHA2LP)**. If your second mortgage servicer agrees to participate, the total amount of your mortgage debt after the refinance cannot exceed 115 percent of your home's current value.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)

If you're *not* behind on your mortgage payments but owe more than your home is worth, FHA Short Refinance may be an option that your mortgage servicer will consider. FHA Short Refinance is



designed to help homeowners refinance into more affordable, more stable FHA-insured mortgage. If your current lender agrees to participate in this refinance, they will be required to reduce the amount you owe on your first mortgage to no more than 97.75 percent of your home's current value.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

Home Affordable Unemployment Program (UP)

If you are unemployed and depending on your situation, MHA's Home Affordable Unemployment Program (UP) may reduce your mortgage payments to 31 percent of your income or suspend them altogether for 12 months or more.

For additional information, contact one of the housing experts at 888-995-HOPE (4673).

State Funding Sources

NYS DEPARTMENT OF STATE

Environmental Protection Fund Local Waterfront Revitalization Program

The Department of State works with communities in the Adirondack Park through the Local Waterfront Revitalization Program to promote community revitalization and resource protection through community-based plans and projects that enhance public access to waterways and state lands for water-based recreation, promote sustainable economic development, protect and improve water quality, and revitalize hamlets and downtowns. Communities along Designated Inland Waterways are eligible for grants from the Environmental Protection Fund Local Waterfront Revitalization Program to prepare and implement Local Waterfront Revitalization Programs. Adjacent communities are encouraged to work together to implement projects which are intermunicipal in nature, including watershed management plans, corridor plans, and blueway trail plans. Of the 103 municipalities in the Adirondack Park, 81 are eligible to participate in the Local Waterfront Revitalization Program and over 60 are currently participating.

For additional information contact:

Office of Communities & Waterfronts
New York Department of State
One Commerce Place - Suite 1010
99 Washington Avenue
Albany, New York 12231-0001
(518) 474-6000

AFFORDABLE HOUSING CORPORATION (AHC)

Affordable Home Ownership Development Program (AHOD Program)

The New York State Affordable Housing Corporation (AHC) administers the Affordable Home Ownership Development Program (AHOD Program) which provides grants to governmental, not-for-profit and charitable groups to build, acquire/rehabilitate or improve homes for low and moderate income families. The Program has two primary goals:



- To promote home ownership among families of low and moderate income for whom there are few affordable home ownership alternatives in the private market
- To stimulate the development, stabilization and preservation of New York communities.

Grants are not made directly to individual homebuyers or homeowners, but to government and non-government sponsors (Grantees) that develop affordable housing or assist homeowners in funding necessary repairs. These Grantees are responsible, in turn, for ensuring that the homebuyers or homeowners are income qualified and otherwise eligible recipients of funds under the Program. Eligible applicants include the following:

- Municipalities, including municipal housing authorities and housing development fund companies, and
- Not-for-profit corporations and charitable organizations that have affordable housing or home improvement as one of their primary purposes.

Grants are available for up to \$35,000 per unit or \$40,000 per unit in designated high cost areas or projects receiving United States Department of Agriculture Rural Development Service loans.. Hamilton County is considered a high cost area. Grants are given to projects servicing individuals or families who generally earn between 100% and 166% of the HUD Low Income Limits.

Applications are due on dates specified by AHC, generally once or twice per year. A Notice of Funding Availability (NOFA) and a Request For Proposal (RFP) are issued jointly and the application must be timely received.

For additional information contact:

Statewide Headquarters:

641 Lexington Avenue 4th Floor

New York, NY 10022

Telephone: (212) 688-4000

Fax: (212) 872-0789

Albany Office:

Hampton Plaza

38-40 State Street Office 8N

Albany, NY 12207

Telephone: (518) 434-2118

Fax: (518) 432-7158

DIVISION OF HOUSING & COMMUNITY RENEWAL (DHCR)

Capital Programs

- Farmworker Housing Program (FWH)
- Homes for Working Families Initiative (HWF)
- Housing Development Fund (HDF)
- Legislative Member Item Program (MIP)
- Low-Income Housing Trust Fund Program (HTF)
- New York State HOME Program (HOME)
- Rural Area Revitalization Projects (RARP)
- Rural Rental Assistance Program (RRAP)

Farmworker Housing Program

Farmworker Housing Program is a component of the Housing Development Fund (HDF), was first authorized in 1995 and subsequently expanded in 2004 and 2008 by amendments to Article XI of



Private Housing Finance Law. Under the Farmworker Housing Program, HDF no-interest loans can be made to farmers to assist in the rehabilitation, improvement or new construction of housing for farmworkers. The Farmworker Housing Program is administered by DHCR and participating local loan administrators with the cooperation of the New York State Department of Health and county health departments. Loans up to \$100,000 per annum can be made with equal annual repayments of principal. The term of the loans may not exceed ten years.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

Homes for Working Families (HWF)

The Homes for Working Families Program (HWF) provides gap financing through low-interest loans for capital costs and related acquisition and soft costs associated with the new construction or rehabilitation of affordable housing. The primary financing sources for HWF projects must be tax-exempt bonds which are allocated from the State's Private Activity Bond Volume Cap and 4% Low-Income Housing Tax Credit issued in conjunction with the bonds.

Guidance in regard to HCR's investment strategy, HWF funding priorities, HWF funding availability and limitations, program eligibility requirements, and other specific information necessary to submit a funding application are set forth in the HWF Notice of Funding Availability and Request for Proposals.

For additional information, contact:

Gail Bressler
Vice President
(212) 872-0493
gbressler@nyshcr.org

Leonard Gruenfeld
Senior Underwriter
(212) 872-0386
lgruenfeld@nyshcr.org

Arnon Adler
Program Manager
(518) 486-5044
aadler@nyshcr.org

Housing Development Fund (HDF)

The Housing Development Fund (HDF) is a revolving loan fund established in 1966 under Article XI of the Private Housing Finance Law and administered by the New York State Division of Housing and Community Renewal (DHCR). The purpose of the HDF program is to provide loans to nonprofit organizations to develop low-income housing projects. HDF loans may be used for pre-development costs, site acquisition, construction/rehabilitation financing, and other mortgageable project development costs. HDF loans may also be used to provide short term financing repaid from equity contributed by investors in low-income housing credit projects.

Because projects developed with HDF loans must provide housing for low-income residents, the permanent financing is generally State, Federal or Municipal government-aided. However, the project may be privately financed as long as it provides permanent housing for low-income persons. Generally, HDF pre-development loans are repaid from the first receipts of the construction financing; HDF construction loans are repaid from the first receipts of the permanent financing; and HDF bridge



loans are repaid from equity proceeds. In recent funding rounds, HDF applications for construction financing have been accepted from applicants who requested permanent financing from the New York State HOME Program to repay the HDF loan.

Eligible applicants are Article XI companies and other not-for-profit or charitable corporations including their wholly owned subsidiaries whose primary purpose is the improvement of housing for low-income persons.

HDF Program funding is available on a statewide basis. To be eligible for HDF funding, a housing project must serve persons of low-income. Occupant eligibility is determined and regulated by the permanent government funding provider. When the project financing is not government-aided, occupancy in a project assisted by an HDF loan is restricted to households with incomes not exceeding six times the total housing cost (rent and utilities), except for households with three or more dependents, the income must not exceed seven times the total housing cost.

For additional information contact the Regional Office:

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Legislative Member Item Program (MIP)

Recipients of awards made under the Legislative Member Item Program (MIP) are selected by members of the New York State Senate and Assembly. Program funds may be used for a broad range of activities, including planning, administration and capital costs and are to be used exclusively for the purpose as delineated by the Legislative Finance Committee. These activities are generally designed to promote low and moderate income housing, to preserve neighborhoods, and improve the quality of neighborhood life.

For additional information contact local Legislator

Housing Trust Fund Program (HTF)

Chapter 67 of the Laws of 1985 created the Housing Trust Fund Corporation (HTFC), a public benefit corporation which administers the Low-Income Housing Trust Fund Program (HTF). The Housing Trust Fund Program was established under Article XVIII of the Private Housing Finance Law (PHFL) to help meet the critical need for decent, affordable housing opportunities for people of low income. The Corporation, under the direction of a Board of Directors chaired by the Commissioner of the Division of Housing and Community Renewal (DHCR), receives staff and administrative support from DHCR.

HTF provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant or under-utilized residential property (or portions of a property), or to convert vacant non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners. HTF can also provide seed funding to eligible non-profit applicants who need financial assistance in developing a full HTF project application. Since 1985, HTF has received annual



appropriations between \$25 and \$39 million; a nominal amount of each appropriation can be used for administration of the program.

Applicants must be not-for-profit corporations or charitable organizations or their wholly-owned subsidiaries; housing development fund companies (pursuant to Article 11 of the PHFL); municipalities; counties (counties with their own department of assessment may be direct recipients; other counties are eligible only as local program administrators); housing authorities (for properties owned after July 1, 1986 only); private developers who make equity investments in a project and who limit their profits or rate of return to investors; or partnerships in which the nonprofit partner has at least a 50 percent controlling interest. Low income persons may not be direct recipients of payments, grants or loans from the Corporation, but may receive such funds from another eligible applicant. Other than municipalities, counties and private developers, eligible applicants must have been in existence for at least one year prior to application and have, as one of their primary purposes, the improvement or provision of housing for low-income persons.

Projects must be located in an area which is blighted, deteriorated or deteriorating, or has a blighting influence on the surrounding area, or is in danger of becoming a slum or blighted area because of the existence of substandard, unsanitary, deteriorating or deteriorated conditions, an aged housing stock, or vacant non-residential property or an area in which the private sector has demonstrated an inability or unwillingness to participate in the provision of affordable housing without government assistance.

To be eligible for HTF funding, properties must be located in eligible areas and at the time of application must be either: vacant, distressed, or under-occupied residential properties, or portions of eligible residential properties, vacant, or underutilized non-residential properties, or new construction. The vacancy requirement does not apply to one and two unit residential properties if rehabilitation creates at least one additional unit. A distressed property means a residential property, the rehabilitation of which would preserve affordable housing currently serving a population whose housing need would justify its replacement if it ceased to be available.

Occupancy in HTF projects is limited to low-income persons and families defined as:

- in cities with a population of one million or more, those persons and families whose incomes do not exceed 80 percent of the median income for the metropolitan statistical area in which a project is located. In the case of an owner-occupant of a homesteading project, persons of low income shall also mean those whose incomes do not exceed 80 percent of the median income for the State;
- in those portions of the State outside of cities with a population of one million or more persons and within a metropolitan statistical area (MSA), those persons and families whose incomes do not exceed 90 percent of the median income for the MSA in which the project is located, or 90 percent of the median income for the State, whichever is greater; or
- in those portions of the State outside of a metropolitan statistical area, those persons and families whose incomes do not exceed 90 percent of the median income for the county in which a project is located, or 90 percent of the median income for the State, whichever is greater.

Funding under the Low-Income Housing Trust Fund is limited to \$125,000 per unit. Project sponsors must ensure long-term (15-30 years) use by low and/or very low-income persons. Seed money



funding is limited to \$5,000 per unit and a maximum amount of \$45,000 for the entire project. Up to 10 percent of an HTF award can be used for a community service facility.

Program funds cannot be used for a project's or applicant's administrative costs, nor can they be used for any non-residential facilities, except for community space for project tenants and such space necessary for operating and management activities as approved by the HTFC. No more than 50 percent of the HTF award may be used towards acquisition of the project property. Operating reserves cannot be capitalized with HTF monies. No more than 50 percent of the annual HTF appropriation may be allocated to any one municipality. Additionally, no more than one-third of the funds appropriated in any one year may be used by private developers.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

New York State HOME Program (HOME)

The New York State HOME Program is administered by the New York State Housing Trust Fund Corporation (HTFC). The program uses federal HOME Investment Partnership Program funds to expand the supply of decent, safe, and affordable housing within the State.

The HOME Program funds a variety of activities through partnerships with counties, towns, cities, villages, private developers, and community-based non-profit housing organizations. The program provides funds to acquire, rehabilitate, or construct housing, or to provide assistance to low-income home-buyers and renters. Funds must be distributed in accordance with needs and priorities identified in the State's Consolidated Plan. Federal HOME Program regulations (24 CFR Part 92) set forth requirements for formula allocations, eligible activities, matching funds, qualifications as affordable housing, and compliance with other federal requirements. The regulations also establish special requirements for community housing development organizations (CHDOs). Project selection shall take into consideration the recommendation of the relevant economic development council or the Commissioner's determination that the proposed project aligns with the regional strategic priorities of the respective region.

Any private for-profit or not-for-profit entity that can demonstrate the capacity to develop and operate a qualifying project is eligible to apply for HOME project funding. Units of general local government that have not been designated by HUD as participating jurisdictions and not-for-profit corporations that meet certain administrative tests may also apply as local program administrators. Jurisdictions, which receive HOME program funding directly from the federal government, may not apply for New York State HOME Program funds.

All areas of the State are eligible, subject to the funding limitations described below. HOME Program funds may only be used to assist households with incomes at or below 80 percent of area median income. Rental projects must primarily serve households with incomes at or below 60 percent of area



median income. Assisted rental units must remain affordable for a period of between five and 20 years, depending on the initial amount of subsidy provided for the project.

HOME Program funds may be used to pay for acquisition, rehabilitation, construction, and certain related soft costs. Funds may also be used for relocation costs, tenant-based rental assistance, down payment and closing costs, and some administrative and planning costs, subject to limitations set forth in the federal regulations. Funds may only be used for residential housing. There are restrictions on the use of HOME funds for properties assisted by certain other federal programs. Fifteen percent of each allocation of HOME Program funds is reserved for qualified community housing development organizations (CHDO) in accordance with federal law. Of the remaining funds, a minimum of 80 percent is reserved for projects that are not located in communities that have been designated by HUD as participating jurisdictions.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

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Rural Area Revitalization Program (RARP)

The purpose of the program is to provide financial/technical resources to New York communities for the restoration and improvement of housing, commercial areas and public/community facilities in rural communities. This program will provide grants to not-for-profit community based organizations and charitable organizations that have a direct interest in improving the health, safety and economic viability of a rural area or other aspects of the area environment that are related to community preservation or renewal activities.

Eligible applicants include not-for-profit corporations or charitable organizations, organized for a period of one or more years, which are either incorporated under the not-for-profit corporation law (together with any other applicable law) or, if unincorporated, are not organized for the private profit or benefit of its members and have been engaged primarily in community preservation activities and will serve a population with incomes at 90% or below the median annual income of all residents of the municipality within which they reside, taking family size into account.

Projects that are designed to construct, maintain, preserve, repair, renovate, upgrade, improve, modernize, rehabilitate or otherwise prolong the useful life of housing accommodations; to restore abandoned and vacant as well as occupied housing accommodations to habitable and viable condition; to demolish structurally unsound or unsafe or otherwise unsightly or unhealthy residential structures which no longer serve or can economically be made to serve a useful purpose consistent with stabilizing or improving a region; to acquire and renovate buildings which contain housing accommodations; and to conduct similar activities with respect to retail, commercial, cultural, civic and community establishments within a region when carried out in connection with or incidental to a program of housing activities.



The Rural Area Revitalization Projects provides applicants flexibility in determining the exact nature of their revitalization efforts and program priorities. Rural Area of the State shall mean cities, towns and villages having a population of 25,000 or less.

For Hamilton County contact:

For Herkimer and Oneida Counties contact:

Capital District Regional Office

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Rural Rental Assistance Program (RRAP)

The Rural Rental Assistance Program provides up to 25 years of rental subsidies for projects financed with mortgages from the United States Department of Agriculture (USDA) Rural Housing Services (RHS) (formerly Federal Farmers Home Administration) 515 Program. The current maximum contract term limit is 25 years, provided in successive 15 and 10 year increments.

Potential sponsors submit an application for funding to the Division of Housing and Community Renewal under the Unified Funding Process. In response to a notice that funds are available, the sponsor submits an application to RHS to determine if the project is eligible for a RHS 515 loan. A subsidy contract with the sponsor is prepared after verifying that construction is completed as outlined in the plans and specifications approved by RHS. The completion date is based upon a Certificate of Occupancy issued by a local authority or an RHS site inspection. For the past twelve years, New York State capital programs, the State's Housing Trust Fund, HOME and Low Income Housing Tax Credit Programs, have been used in conjunction with USDA 515 funds to build new projects for this program. Funded projects also receive USDA rental assistance and New York State RRAP rental assistance.

Eligible applicants include for-profit sponsors (limited dividend), non-profit corporations, Housing Development Fund Companies, Rural Preservation Companies, Public Housing Authorities, and individuals and corporations that receive RHS 515 (one percent, 30-year) permanent mortgages calculated on a fifty-year amortization schedule. Eligible areas include Title V-eligible areas, i.e., rural areas with a population less than 10,000, and up to 25,000 persons in areas with an identified lack of mortgage credit, as determined annually by RHS.

The Rural Rental Assistance Program provides direct rent subsidies to project owners for low-income elderly and family tenants residing in multifamily projects in rural areas of New York State.

The statute requires that this program operate in conjunction with low-interest mortgage financing provided by the USDA under Title V of the Housing Act of 1949. Subsidies under the Rural Rental Assistance Program are equal to the difference between 30 percent of the tenant's monthly income and the tenant's monthly housing expenses.

For additional information contact the Regional Office:



For Hamilton County contact:

Capital District Regional Office

Arnon Adler
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38-40 State St., 2nd Floor
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Tax Credit/Capital Programs

- Low-Income Housing Credit Program (LIHC)
- New York State Low-Income Housing Tax Credit Program (SLIHC)

Low-Income Housing Credit Program (LIHC)

The Low-Income Housing Credit Program (LIHC) was established under the Tax Reform Act of 1986 to promote private sector involvement in the retention and production of rental housing that is reserved for low-income households.

The LIHC program provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households with incomes up to 60% of area median income. The amount of LIHC available to project owners is directly related to the number of low-income housing units that they provide.

Most projects receiving an allocation of LIHC also utilize another governmental subsidy as part of their project financing. Federal subsidies such as the Community Development Block Grant (CDBG), HOME and USDA RHS 515 have been used in conjunction with the LIHC. On the State level, the LIHC has been allocated to projects employing Housing Trust Fund and New York State HOME Program subsidies. Local government capital subsidies have been employed extensively in projects located in New York City.

Project owners use the LIHC allocation as a gap filler in their development budgets. The LIHC is turned into equity to fill the project gaps through the sale of the project and the credit to investors. DHCR is the lead Housing Credit Agency for New York State. Other Housing Credit Agencies are the New York State Housing Finance Agency, the New York City Department of Housing Preservation and Development and the Development Authority of the North Country.

Applicants eligible to receive allocations of LIHC include individuals, corporations, limited liability corporations and limited partnerships, with the latter two being the most widely used ownership entities. Economic and scoring incentives are provided to encourage the participation of not-for-profit corporations in LIHC projects.

All areas within a Housing Credit Agency's jurisdiction are eligible to receive an allocation from that Housing Credit Agency. The LIHC is available to the project owners only for units that are occupied by low-income households. A low-income household is defined as one having an income of 60 percent or less of the area median adjusted for household size.

The LIHC dollar amount allocated to a project is based upon the capital costs -exclusive of land costs-of acquiring, developing or rehabilitating rental units occupied by low-income households and is limited to meeting the project economic gap.



For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

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For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

State Low-Income Housing Tax Credit Program (SLIHC)

Signed into law in 2000, the NYS Low Income Housing Tax Credit Program (SLIHC) is modeled after the federal LIHC program and administered pursuant to the Internal Revenue Code and DHCR's Qualified Allocation Plan with the following exceptions:

- SLIHC assisted units must serve households whose incomes are at or below 90 percent of the area median income (vs. the 60 percent standard of the federal program).
- SLIHC provides a dollar-for-dollar reduction in state taxes to investors in qualified low-income housing which meet the requirements of Article 2-A of the Public Housing Law.
- The SLIHC Credit allocation is not calendar year-specific.
- The SLIHC program has selection criteria which are set forth in the SLIHC regulations.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

Locally Administered Programs

- Access to Home Program
- Neighborhood Preservation Companies Program (NPP)
- New York Main Street
- NYS Community Development Block Grant (CDBG)
- New York State HOME Program (HOME)
- Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)
- Rural Preservation Companies Program (RPP)
- Weatherization Assistance Program (WAP)

Access to Home Program

The Access to Home Program provides financial assistance to property owners to make dwelling units accessible for low- and moderate income persons with disabilities. Providing assistance with the cost of adapting homes to meet the needs of those with disabilities will enable individuals to safely and



comfortably continue to live in their residences and avoid institutional care. Project selection shall take into consideration the recommendation of the relevant regional economic development council or the Commissioner's determination that the proposed project aligns with the regional strategic priorities of the respective region.

Grants are to be made to municipalities and eligible not-for-profit entities that have substantial experience in adapting or retrofitting homes for persons with disabilities. Adaptation work must meet the needs of those with physical disabilities and seniors with an age-related disability. Examples include: wheel chair ramps and lifts, handrails, easy-to-reach kitchen work and storage areas, lever handles on doors, roll-in showers with grab bars, etc. All areas of the State are eligible.

Homeowners and renters may qualify for loan assistance through the municipality or not-for-profit entity under the following criteria: the occupant is physically disabled or has substantial difficulty with an activity of daily living because of aging; the dwelling unit is a permanent residence; and, total household income does not exceed 80 percent of area median income, or 120% of area median income if person in need of modifications is a disabled veteran. (Proof that person was disabled due to service is required.)

Loans to homeowners will be up to 100% of the total cost of the adaptations to a maximum of \$25,000. Loans will be at 0% interest with payments deferred on the condition the customer resides in the modified residence. The entire loan will be forgiven at the end of a regulatory period of up to five years. The Access to Home program is funded from fees earned by the Housing Trust Fund Corporation.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

Neighborhood Preservation Companies Program

The Division of Housing and Community Renewal provides financial support for 222 not-for-profit community-based housing corporations to perform housing and community renewal activities statewide. These corporations, known as Preservation Companies, provide assistance including, but are not limited to, housing rehabilitation, home buyer counseling, tenant counseling, landlord/tenant mediation, community rehabilitation and renewal, crime watch programs, employment programs, legal assistance, and Main Street Development. A majority of Preservation Companies are also involved in the planning and development of capital projects including new construction and/or rehabilitation of older housing stock. Companies perform this work with the assistance of DHCR administrative funds and leveraged funds from the private sector and other governmental sources.

Preservation Companies are located in most areas of the state and primarily serve low- and moderate-income residents. Preservation Companies are required to serve areas where there are significant



unmet housing needs for the low and moderate income population. For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

New York Main Street Program

The Office of Community Renewal administers the New York Main Street program. New York Main Street provides financial resources and technical assistance to communities to strengthen the economic vitality of the State's traditional Main Streets and neighborhoods. The NY Main Street grant program provides funds from the New York State Housing Trust Fund Corporation (HTFC) to units of local government, business improvement districts, and other not-for-profit organizations that are committed to revitalizing historic downtowns, mixed-use neighborhood commercial districts, and village centers.

New York's Main Streets are in transition. While many downtown and neighborhood retail districts have seen new life, with significant investment in the development of civic, commercial and residential projects, others have not yet experienced this trend. Many of these communities can once again thrive with proper management and strategic investment of public and private resources.

Main Street grants are revitalizing our downtowns through targeted commercial/residential improvements such as façade renovations, interior residential building upgrades, and streetscape enhancements. Cultural anchors, such as theatres or museums, have also been renovated with Main Street funds. Funds are not available for new construction.

Project selection shall take into consideration the recommendation of the relevant regional economic development council or the Commissioner's determination that the proposed project aligns with the regional strategic priorities of the respective region.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District & New York City Region

Karl Gustafson, Program Director
Hampton Plaza
38-40 State Street, 9th Floor
Albany, New York 12207
(518) 474-2057

For Herkimer and Oneida Counties contact:

Syracuse Region

Patricia Walsh, Community Developer
620 Erie Blvd. West, Suite 312
Syracuse, New York 13204
(315) 478-7179



NYS Community Development Block Grant (CDBG) Program

The Office of Community Renewal administers the Community Development Block Grant (CDBG) program for the State of New York. The NYS CDBG program provides financial assistance to eligible cities, towns, and villages with populations under 50,000 and counties with an area population under 200,000, in order to develop viable communities by providing decent, affordable housing, and suitable living environments, as well as expanding economic opportunities, principally for persons of low and moderate income.

The state must ensure that no less than 70% of its CDBG funds are used for activities that benefit low- and moderate-income persons. The program objectives are achieved by supporting activities or projects that: benefit low- and moderate-income families; create job opportunities for low- and moderate-income persons; prevent or eliminate slums and blight; or address a community development need that poses a serious and imminent threat to the community's health or welfare. Project selection shall take into consideration the recommendation of the relevant regional economic development council or the Commissioner's determination that the proposed project aligns with the regional strategic priorities of the respective region.

For additional information contact OCR:

Hampton Plaza
38-40 State Street, 9th Floor
Albany, NY 12207
Phone: (518) 474-2057
Fax: (518) 474-5247
E-Mail: HCRinfo@nyshcr.org

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) Program funds may be used to pay for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. Project selection shall take into consideration the recommendation of the relevant regional economic development council or the Commissioner's determination that the proposed project aligns with the regional strategic priorities of the respective region.

In response to a publicly-issued Notice of Funding Availability, not-for-profit corporations and municipalities submit program designs detailing how they would administer local RESTORE programs. The program designs provide detail on selection of eligible recipients, construction monitoring, and ensuring compliance with program requirements. Eligible applicants are permitted to design programs as grants, loans, or both.

Eligible program administrator applicants are not-for-profit corporations and municipalities. All areas of the State are eligible. To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income. Work undertaken cannot exceed \$7,500 per building. Funds must be used for one- to four-unit dwellings that are owned and occupied by eligible households. The program permits not-for-profit corporations to use up to 7.5 percent of the award to cover administrative costs. Municipalities can use up to 5 percent for administrative costs. No more than 50 percent of the annual appropriation may be allocated to any one municipality.



The Housing Trust Fund Corporation (HTFC) receives a legislative appropriation to administer the RESTORE program. The program is administered on the local level by municipalities and not-for-profit corporations that have successfully applied to HTFC for funding. For a list of RESTORE program administrators in your area, contact your DHCR Regional Office. For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

Daniel Buyer, Regional Director
620 Erie Blvd. West, Suite 312
Syracuse, NY 13204
Phone: 315-478-7179
Fax: 315-478-7188

Rural Preservation Companies Program

The Division of Housing and Community Renewal provides financial support for 222 not-for-profit community-based housing corporations to perform housing and community renewal activities statewide. These corporations, known as Preservation Companies, provide assistance including, but are not limited to, housing rehabilitation, home buyer counseling, tenant counseling, landlord/tenant mediation, community rehabilitation and renewal, crime watch programs, employment programs, legal assistance, and Main Street Development. A majority of Preservation Companies are also involved in the planning and development of capital projects including new construction and/or rehabilitation of older housing stock. Companies perform this work with the assistance of DHCR administrative funds and leveraged funds from the private sector and other governmental sources.

Preservation Companies are located in most areas of the state and primarily serve low- and moderate-income residents. Preservation Companies are required to serve areas where there are significant unmet housing needs for the low and moderate income population.

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

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Weatherization Assistance Program (WAP)

The Weatherization Assistance Program assists income-eligible families and individuals by reducing their heating/cooling costs and improving the safety of their homes through energy efficiency measures. Energy efficiency measures performed through the program include air sealing (weather stripping, caulking), wall and ceiling insulation, heating system improvements or replacement, efficiency improvements in lighting, hot water tank and pipe insulation, and refrigerator replacements with highly efficient Energy Star rated units. Both single-family and multi-family buildings are assisted. Household energy use reductions and resultant energy cost savings are significant, with an



average savings in excess of 20%. Individual households apply by contacting the provider that serves their area.

All parts of the State are eligible. Every county, village, town and neighborhood is served by a local weatherization provider. Weatherization providers can be community-based not-for-profit organizations, community action agencies, counties, or units of local government. To be eligible, a provider must demonstrate the capacity to administer the program, and have a history of providing service to the community.

Households with incomes at or below 60% of state median income are eligible for assistance. Program services are available to both homeowners and renters, with priority given to senior citizens, families with children and persons with disabilities.

The New York State Weatherization Assistance Program is the largest residential energy conservation program in the country. The program receives funding from the U.S. Departments of Energy and Health and Human Services. In Program Year 2010 - 2011 approximately \$65.8 million was allocated to 65 community based organizations to provide weatherization services to income eligible households in each of New York State's 62 counties. Information about ARRA funding is available on our website at Weatherization Recovery Act Funding.

Service providers are selected through an annual State planning process. The maximum amount of assistance is limited to \$6,500 per unit. The Weatherization Program also helps reduce energy costs of affordable housing assisted by other programs administered by DHCR/HTFC. Affordable housing developers, property managers, and other housing and community development agencies are encouraged to contact their local Weatherization provider for more information. In Hamilton County, weatherization services are provided by Warren – Hamilton Counties ACEO, INC (190 Maple Street PO Box 968, Glens Falls, NY 12801). In Herkimer and Oneida County, weatherization services are provided by Mohawk Valley Community Action Agency, INC. (9882 River Road, Utica, NY 13502).

For additional information contact the Regional Office:

For Hamilton County contact:

Capital District Regional Office

Arnon Adler
Hampton Plaza
38-40 State St., 2nd Floor
Albany, NY 12207
Phone: 518-486-5012

For Herkimer and Oneida Counties contact:

Syracuse Regional Office

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NEW YORK STATE HOUSING FINANCE AGENCY

HFA's mission is to create and preserve high quality affordable multifamily rental housing that serves communities across the State of New York. HFA offers financing to for-profit and not-for-profit developers to build affordable housing and preserve existing affordable housing, including Mitchell Lama developments.



The New York State Housing Finance Agency (HFA) offers financing to create and preserve affordable multifamily rental housing throughout the state. Developers can take advantage of several financing resources. These include agency-issued bonds-which can be tax-exempt, taxable or 501(c)(3) bonds-Low Income Housing Tax Credits; and subsidy loans.

HFA offers financing to encourage a wide range of affordable housing:

- New construction of multifamily rental housing for affordable households of all ages. There are Federal income restrictions for eligible households, adjusted for family size. Multifamily housing can consist of projects made up of 100% affordable units or mixed-income projects in which at least 20% of the units are reserved for low-income tenants.
- Preservation and rehabilitation of existing affordable multifamily rental housing. Housing that was initially financed through federal and/or state programs, such as federal Section 8, Section 236, Section 202 and Low Income Housing Tax Credit programs, are eligible.

HFA Financing Programs

- **All Affordable Housing Program** offers financing to private and not-for-profit developers to encourage the creation and preservation of multifamily affordable rental housing.
- **Mitchell Lama Rehabilitation and Preservation (RAP) Program** provides flexible, low-cost financing to owners of state-financed Mitchell Lama developments who, in return, agree to keep rents affordable and rehabilitate their properties.
- **80/20 New Construction Housing Program** provides financing for the creation of affordable multifamily rental housing in high-cost rental markets such as New York City. A minimum of 20% of the units in a financed project must be set aside for low-income families. The remaining units can be rented at market rates.
- **Taxable Mortgage Initiative (TMI)** provides alternative multifamily housing financing that does not rely on bond financing. Under TMI, HFA originates a mortgage and note, which are then assigned to a participating construction lender. Upon construction, completion and stabilization, the mortgage is assigned to a permanent lender.
- **Second Mortgage "Subsidy Loans"** provide subordinate, low interest rate subsidy loans to projects that receive construction and/or permanent financing from HFA and which require subsidies to maximize the number of affordable units and to reach lower income or special needs populations.
- **501(c)(3) Bond Financing** provides financing to 501(c)(3) not-for-profit organizations, which are playing an increasing role in providing affordable housing opportunities for New Yorkers. This type of financing is available for both new construction and preservation.

Other Potential Financing Resources

- **Low Income Housing Tax Credits (LIHTCs)** are available as-of-right to developers who finance their projects with Federal tax-exempt private activity bonds issued by HFA (except for 501(c)(3) bonds issued for not-for-profit developers).
- **NYSERDA:** Financial assistance is available from the New York State Energy and Research Development Agency (NYSERDA) for projects that promote energy efficiency.
- **Credit enhancements:** All HFA bonds, and HFA mortgages that pay off agency bonds, must be secured by a form of credit enhancement. Credit enhancement provides security for the holders of HFA bonds and insures an investment-grade rating for the bonds. HFA's sister agency, the State of New York Mortgage Agency (SONYMA), provides credit enhancement through its Mortgage Insurance Fund for many HFA mortgages.

For more information about financing new or existing multifamily rental housing, all-affordable, 80/20 or senior rental housing projects or about financing an existing multifamily rental or Mitchell Lama housing project, contact:

Gail Bressler
(212) 872-0496
GBressler@nyshcr.org

State of New York Mortgage Agency (SONYMA)

SONYMA is dedicated to providing affordable home ownership opportunities to low- and moderate-income families in the State of New York by offering competitively-priced mortgages. SONYMA offers six mortgage programs as well as mortgage credit certificates to assist households with the purchase of a home in New York State. Each mortgage program features a competitive interest rate, low down payment requirements, no prepayment penalties and down payment assistance, while the mortgage credit certificates offer a federal income tax credit. Each of these features are designed to make your home purchase more affordable. All SONYMA loans are financed through the sale of tax exempt bonds. Programs offered include:

- **Homes for Veterans Program** A program specifically designed for military veterans and active duty U.S. military personnel. Allows a qualified veteran or active duty U.S. military personnel to apply for any of the below listed SONYMA programs with more favorable terms. Participants applying for this program are also eligible to get one mortgage for both the purchase and to make minor repairs under the Own it, Fix it New York! Mortgage option. SONYMA offers a mortgage product that finances both the purchase and renovation of a home in need of improvements or repairs.
- **Remodel New York** First-time homebuyers* can buy an existing home and finance the cost of renovating it with one low, fixed rate mortgage.
- **Achieving the Dream** Features lower interest rates than other SONYMA programs. Available to lower income first-time homebuyers. SONYMA offers a mortgage product that finances both the purchase and renovation of a home in need of improvements or repairs. There are also incentives for purchasers of newly constructed, energy efficient homes. Participants are also eligible to get one mortgage for both the purchase and to make minor repairs under the Own it, Fix it New York! Mortgage option.
- **Construction Incentive Program** First-time homebuyers* can use this program to buy a home under construction or rehabilitation. There are also incentives for purchasers of newly constructed, energy efficient homes.
- **Low Interest Rate Program** SONYMA's standard mortgage program for a first-time homebuyer* purchasing a newly constructed or existing home. SONYMA offers a mortgage product that finances both the purchase and renovation of a home in need of improvements or repairs.
- **Incentives for purchasers of ENERGY STAR® Labeled Homes:** Purchasers of newly constructed energy-efficient homes can apply for currently available SONYMA program with more favorable terms.
- **Down Payment Assistance** Loans are available with every SONYMA program. Qualified borrowers may receive down payment assistance of \$3,000 or 3% of the home sales price (but not to exceed \$15,000), whichever is greater.
- **Mortgage Credit Certificates** are available for use in conjunction with any other lenders' fixed-rate mortgage product. Qualified borrowers purchasing a home in a SONYMA Target Area can



receive a dollar for dollar federal income tax credit equal to 20% of the borrower's mortgage interest costs.

- SONYMA also offers mortgages to qualified borrowers purchasing a condominium or a cooperative apartment.
- SONYMA is able to give special incentives to prospective homebuyers interested in purchasing a home in a Federally designated Target Area, which are areas considered economically distressed.

For additional information, Call SONYMA Information Hub: 1-800-382-HOME (4663)

NYS - USDA RURAL DEVELOPMENT

Housing and Community Facilities Programs

As a part of USDA Rural Development, their mission is to improve the quality of life in rural areas. Housing and Community Facilities Programs helps rural communities and individuals by providing loans and grants for housing and community facilities. They provide funding for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more. In partnership with non-profits, Indian tribes, state and federal government agencies, and local communities, HCFP creates packages of technical assistance and loan and grant funds to assist more rural communities and individuals.

Rural Repair and Rehabilitation Loans and Grants

Purpose: The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards.

Eligibility: To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low incomes, defined as below 50 percent of the area median income. They must need to make repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards. Grants are only available to homeowners who are 62 years old or older and cannot repay a Section 504 loan. For Income and Property Eligibility visit <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>.

Terms: Loans of up to \$20,000 and grants of up to \$7,500 are available. Loans are for up to 20 years at 1 percent interest. A real estate mortgage and full title services are required for loans of \$7,500 or more. Grants may be recaptured if the property is sold in less than 3 years. Grant funds may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards. A grant/loan combination is made if the applicant can repay part of the cost. Loans and grants can be combined for up to \$27,500 in assistance.

Standards: Repaired properties do not need to meet other HCFP code requirements, but the installation of water and waste systems and related fixtures must meet local health department requirements. Water supply and sewage disposal systems should normally meet HCFP requirements. Not all the health and safety hazards in a home must be removed with Section 504 funds, provided that major health and safety hazards are removed. All work must meet local codes and standards.



For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
(518) 692-9940 ext 4

Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Housing Application Packaging Grants

Objective: Housing Application Packaging Grants provide government funds to tax-exempt public agencies and private non-profit organizations to package applications for submission to Housing and Community Facilities Programs. Packagers assist very low- and low-income applicants with the application process by prescreening, making preliminary eligibility determinations, ensuring the application is complete, and helping the applicant understand the program.

Uses and Use Restrictions: Grants reimburse eligible organizations for part or all of the costs of conducting, administering, and coordinating an effective housing application packaging program in colonias and designated counties. Eligible organizations aid very low- and low-income individuals and families in obtaining benefit from Federal, State, and local housing programs. The following are restrictions under the housing application packaging grants: (1) These funds are available only in the areas defined in Exhibit D of RD Instruction 1944-B; (2) the packager may not charge fees or accept compensation or gratuities directly or indirectly from the very low- and low-income families being assisted under this program; (3) the packager may not represent or be associated with anyone else, other than the applicant, who may benefit in any way in the proposed transaction; (4) if the packager is compensated for this service from other sources, then the packager is not eligible for compensation from this source except as permitted by RHS; (5) grantees who are funded to do self-help housing effort; and (6) the authorized representatives must have no pecuniary interest in the award of the architectural or construction contracts, the purchase of equipment, or the purchase of the land for the housing site.

For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
(518) 692-9940 ext 4

Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Self-Help Technical Assistance Grants

Objective: To provide Self-Help Technical Assistance Grants to provide financial assistance to qualified nonprofit organizations and public bodies that will aid needy very low and low-income individuals and their families to build homes in rural areas by the self help method. Any State, political subdivision, private or public nonprofit corporation is eligible to apply. Section 523 Grants are used to



pay salaries, rent, and office expenses of the nonprofit organization. Pre-development grants up to \$10,000 may be available to qualified organizations

Uses and Restrictions: Eligible organizations may use technical assistance funds to hire the personnel to carry out a technical assistance program for self-help housing in rural areas; to pay necessary and reasonable office and administrative expenses; to purchase or rent equipment such as power tools for use by families participating in self-help housing construction; and to pay fees for training self-help group members in construction techniques or for other professional services needed. Funds will not be used to hire personnel to perform any construction work, to buy real estate or building materials, or pay any debts, expenses or costs other than previously outlined for participating families in self-help projects.

For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
(518) 692-9940 ext 4

Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Technical and Supervisory Assistance Grants

Objective: To assist low-income rural families in obtaining adequate housing to meet their family's needs and/or to provide the necessary guidance to promote their continued occupancy of already adequate housing. These objectives will be accomplished through the establishment or support of housing delivery and counseling projects run by eligible applicants.

Uses and Restrictions: Grant purposes: Grant funds are to be used for a housing delivery system and counseling program to include a comprehensive program of technical and supervisory assistance as set forth in the grant agreement and any other special conditions as required by RHS. Uses of grant funds may include, but are not limited to:

- (a) The development and implementation of a program of technical and supervisory assistance as defined in RD Instruction 1944-K, 1944.506(h) and (i);
- (b) payment of reasonable salaries of professional, technical, and clerical staff actively assisting in the delivery of the TSA project;
- (c) payment of necessary and reasonable office expenses such as office supplies and office rental, office utilities, telephone services, and office equipment rental;
- (d) payment of necessary and reasonable administrative costs such as workers' compensation, liability insurance, audit reports, travel to and attendance at RD approved training sessions, and the employer's share of Social Security and health benefits. Payments to private retirement funds are prohibited unless prior written authorization is obtained from the Administrator;
- (e) payment of reasonable fees for necessary training of grantee personnel. This may include the cost of travel and per diem to attend regional training sessions when authorized by the State Director; and
- (f) other reasonable travel and miscellaneous expenses necessary to accomplish the objectives of the specific TSA grant which were anticipated in the individual TSA grant proposal and which were included as eligible expenses at the time of grant approval.



Ineligible activities: Grant funds may not be used for:

- (1) Acquisition construction, repair, or rehabilitation of structures or acquisition of land, vehicles, or equipment;
- (2) replacement of or substitution for any financial support which would be available from any other source;
- (3) duplication of current services in conflict with the requirements of RD Instruction 1944-k, 1944.514(c);
- (4) hiring personnel to perform construction;
- (5) buying property of any kind from families receiving technical or supervisory assistance from the grantee under the terms of the TSA grant;
- (6) paying for or reimbursing the grantee for any expenses or debts incurred before RHS/RD executes the grant agreement;
- (7) paying any debts, expenses or costs which should be the responsibilities of the individual families receiving technical and supervisory assistance;
- (8) any type of political activities, and
- (9) other costs including contributions and donations, entertainment, fines and penalties, interest and other financial costs, legislative expenses and any excess of cost from other grant agreements.

Advice and assistance may be obtained from the national office where ineligible costs are proposed as part of the TSA project or where a proposed cost appears ineligible. The grantee may not change fees or accept compensation or gratuities from TSA recipients for the grantee's assistance under the program.

Eligibility: Technical and Supervisory Assistance Grants may be made to public or private nonprofit corporations, agencies, institutions, organizations, Indian Tribes, and other associations. Listed below are a description and definition of eligible applicants:

1. Sponsored organization - A public purpose group other than a unit of government that is a beneficiary under a plan or program administered by a State, or political subdivision of a State or local government, and which is subject to approval by a Federal agency. Usually organized to work for a specific purpose. Examples: Community development agencies, model cities, and community action agencies;
2. Public Nonprofit Institution/Organization - A public owned agency or organization established to perform specialized functions or services for the benefit of all or part of the general public either without charge or at cost, making no profits and having no shareholders or receive dividends, includes institutions of higher education and hospitals.
3. Federally Recognized Indian Tribal Government - the governing body or a governmental agency of an Indian tribe, nation, pueblo, or other organized group or community (including native village as defined in the Alaska Native Claims Settlement Act) certified by the Secretary of the Interior as eligible for the special programs and services provided through the Bureau of Indian Affairs; and
4. Private Nonprofit Institution/Organization - privately owned organization or institution which represent community service networks, public information, technical assistance, and public education. Operated exclusively for charitable, scientific, literary or educational purposes such that no part of its earnings is for the benefit of any private shareholder or individual, includes private institutions of higher education and hospitals. Examples: Girl Scouts, American Civil Liberties Union

For more information about this program, or to file an application, contact the local Rural Development office:



Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
(518) 692-9940 ext 4

Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Housing Preservation Grants

Eligibility: The Housing Preservation Grant (HPG) program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. The grants are competitive and are made available in areas wherever there is a concentration of need. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations. HPG funds received by the sponsors are combined with other programs or funds and used as loans, grants, or subsidies for recipient households based on a plan contained in the sponsor's application. Funds must be used within a two-year period.

Fund Uses: The objective of the HPG program is to repair or rehabilitate individual housing, rental properties, or co-ops owned and/or occupied by very low- and low-income rural persons. Housing Preservation Grant assistance is available from grantees to assist very-low and low-income homeowners to repair and rehabilitate their homes. Assistance is also available to rental property owners to repair and rehabilitate their units providing they agree to make such units available to very-low and low-income families. Financial assistance provided by the grantee may be in the form of a grant, loan, interest reduction on commercial loans, or other comparable assistance. The population limit of towns served is 20,000. For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
(518) 692-9940 ext 4

Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Farm Labor Housing Loans and Grants

Eligibility: The Farm Labor Housing Loan and Grant program provides capital financing for the development of housing for domestic farm laborers. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farmworkers. Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing. Grants are made to farm worker associations, nonprofit organizations, Indian tribes, and public agencies. Funds may be used in urban areas for nearby farm labor. (This is the only Housing and Community Facilities Programs rural service area exception.)



Fund Uses: Farm Labor Housing loans and grants are provided to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture (fish and oyster farms) and those engaged in on-farm processing. Funds can be used to purchase a site or a leasehold interest in a site; to construct housing, day care facilities, or community rooms; to pay fees to purchase durable household furnishings; and to pay construction loan interest. Loans are for 33 years at 1% interest, except as noted above. Grants may cover up to 90% of development costs. The balance may be a Farm Labor Housing Program loan. Funds may be used to build, buy, improve, or repair labor housing and to provide related facilities.

Application Processing: The District Director has the authority to approve loans to individuals of up to \$100,000, and the State Director can approve loans of up to \$400,000. Larger loans must receive prior approval from the National Office. The State Director can award grants with the prior approval of the National Office. For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
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Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Community Facility Grants

Objectives: Community Programs provides grants to assist in the development of essential community facilities in rural areas and towns of up to 20,000 in population. Grants are authorized on a graduated scale. Applicants located in small communities with low populations and low incomes will receive a higher percentage of grants. Grants are available to public entities such as municipalities, counties, and special-purpose districts, as well as non-profit corporations and tribal governments. In addition, applicants must have the legal authority necessary for construction, operation, and maintenance of the proposed facility and also be unable to obtain needed funds from commercial sources at reasonable rates and terms.

Fund Uses: Grant funds may be used to assist in the development of essential community facilities. Grant funds can be used to construct, enlarge, or improve community facilities for health care, public safety, and community and public services. This can include the purchase of equipment required for a facility's operation. A grant may be made in combination with other CF financial assistance such as a direct or guaranteed loan, applicant contributions, or loans and grants from other sources.

The Community Facilities Grant Program is typically used to fund projects under special initiatives, such as Native American community development efforts; child care centers linked with the Federal government's Welfare-to-Work initiative; Federally-designated Enterprise and Champion Communities, and the Northwest Economic Adjustment Initiative area.

Maximum Grant: The amount of grant assistance for project costs depends upon the median household income and the population in the community where the project is located and the availability of grant funds. In most instances, projects which receive grant assistance have a high priority and are highly leveraged with other loan and grant awards. Grant assistance may be available



for up to 75% of project costs. Grant funding limitations are based on population and income, economic feasibility, and availability of funds.

Projects will be selected based on a priority point system. Projects that will receive priority are those that:

- Serve small communities - with the highest priority going to projects located in a community with a population of 5,000 or less.
- Serve low-income communities with the highest priority going to projects serving communities with median household incomes below the higher of the poverty line or 60% of the State non-metropolitan median household income.
- Provide healthcare, public safety, or public and community services

Limitations: Grant funds cannot be used to:

- Pay any annual recurring costs, including purchases or rentals that are generally considered to be operating and maintenance expenses
- Construct or repair electric generating plants, electric transmission lines, or gas distribution lines to provide services for commercial sale
- Pay costs to construct facilities to be used for commercial rental where the applicant has no control over tenants and services offered
- Construct facilities primarily for the purpose of housing State, Federal or quasi-Federal agencies
- Finance recreational facilities or community antenna television services or facilities

For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
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Syracuse State Office
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(315) 477-6400

Rural Community Development Initiative Grants

Objective: To develop the capacity and ability of private, nonprofit community-based housing and community development organizations, and low income rural communities to improve housing, community facilities, community and economic development projects in rural areas.

Uses and Restrictions: Rural Community Development Initiative grants may be used for but are not limited to (a) training sub-grantees to conduct a program on home-ownership education; (b) training sub-grantees to conduct a program for minority business entrepreneurs; (c) providing technical assistance to sub-grantees on how to effectively prepare a strategic plan; (d) provide technical assistance to sub-grantees on how to access alternative funding sources; (e) building organizational capacity through board training; (f) developing training tools, such as videos, workbooks, and reference guides to be used by the sub-grantee; (g) providing technical assistance and training on how to develop successful child care facilities; and (h) providing training on effective fundraising techniques.



For more information about this program, or to file an application, contact the local Rural Development office:

Greenwich Service Center
USDA – Rural Development
Gretchen Pinkel, Area Specialist
2530 State Route 40
Greenwich, NY 12834-9627
(518) 692-9940 ext 4

Syracuse State Office
USDA – Rural Development
Jill Harvey, State Director
441 S Salina Street
Syracuse, NY 13202-2450
(315) 477-6400

Appendix A: Focus Group Meeting Notes

CAP 21 Focus Group Meeting-Long Lake, NY
September 19, 2011 – 2:30 PM Long Lake Town Hall
Meeting Notes

Attendees:

John Frey, Inlet Supervisor
Clark Seaman, Long Lake Supervisor
Deb Evans, Resident Blue Mountain Lake
Carolyn Trimbach, CAP-21 Board Member
Craig Seaman, Councilman (Long Lake) and Realtor
Mary Jo Dickerson, Superintendent Long Lake Central School
Nancy Grosselfinger, Resident, Raquette Lake
Nick Rose, CAP-21
John Holehan, River Street Planning
Leila Jabour, River Street Planning

Introduction and Background:

Nick Rose made introductions and provided participants with a brief background of the Project. CAP-21 received a Quality Communities grant from the NYS Department of State to develop a Housing Needs Assessment for the communities located in CAP-21's service area. The communities include the Towns of Webb, Inlet, Forestport and Long Lake.

Discussion:

John Holehan from River Street Planning asked the participants to introduce themselves and what participants would like to see out of this housing study.

- Deb Evans, Resident Blue Mountain Lake and has property in Raquette Lake: (Housing Study needs to be) reality based, something that folks up here would grab hold of. They do not like the land trust idea. I like it and it makes sense to me. Income goes hand in hand. If there are not the right jobs, the housing is irrelevant. My experience – housing goes up for sale at a higher price and is going to seasonal residents. Locals cannot afford these prices unless it's your relative's house.
- Carolyn Trimbach, CAP 21 Board Member: I live in Old Forge near Old Town Garage and across the street from the sand pile. I have a couple of issues - there are lots of homes for sale and I am not aware of homeless people. People who work in Webb, have difficult time, and don't live there. One concern (I'm from a city background) I see a difficulty in our community for families - there is no (local) pediatrician or OB/GYN for pregnant women. If having affordable housing, need to have services to go along with it. Understand the Keep Adirondack forever wild concept but there are no services for children, can't stop at McDonald's for a meal on the way to soccer or Wal-Mart to shop for decent priced groceries. Can't do that here. My take is that Affordable Housing and Workforce housing is a good idea, but where you have those kinds of opportunities you need the services too (to go along with it). How are families going to be able to travel to access services? Lot of other issues besides housing. If you are in the income level that you need affordable housing, how are you going to be able to travel distances to get the services you need? Pay more for local "grocery stores". There are a lot of other issues besides housing.
- John Frey-Inlet Supervisor: How (do we) protect the housing stock? If we can get housing that is affordable. Underserved in this area is the Starter home and empty nesters-underserved.

We've been told Funding Senior Living is dependent on availability of sewer and water (woefully underserved in our area). Infrastructure projects for small towns are so costly and the regulatory process is burdensome, we need assistance to do this.

- Clark Seaman-Long Lake Supervisor: Housing is one part of larger problem in the Adirondacks. Employment opportunities and lack of jobs is an issue. What's the price of decent property worth? Seasonal people coming in and buying up properties. (Housing prices) out of reach for young couples-how can this be addressed (this issue)? Curious to see what comes out of it (this housing study) because it is such a complex issue and there are no easy answers. Heard recently that human beings are on Endangered Species list in the Adirondacks. I think this is correct. National Lead and Logging industries are gone. There are multiple problems. We need viable answers/solutions. Raquette Lake lost out on hotel that would have brought in jobs as well as place to stay.
- Mary Jo Dickerson-School Superintendent: The School District has been challenged to plan for the future and is in the process of doing strategic planning project: Looking at 3 groups - environment, arts, safe haven (families displaced from natural disasters and military families) and what the District can do to increase enrollment and find more families and what the curriculum would look like. Lot of radical thinking. 70 students currently enrolled in school. The school district currently collaborates with the Town and local residents. We share resources when we can.
- Craig Seaman-Realtor and Town Council Member: Would like to see employment more than housing. When the boom took off, properties escalated too fast and too furious. We started an Affordable housing project here but it flopped. Trying to sell housing to young couples - couldn't afford (\$200,000 range). Since then has sold to a few young couples. Prices have come back down. Currently 30 homes on market that is located on the water. Some are affordable, some are not and some still have inflated prices. Employment is the Biggest Issue, more so than housing. People need a place to work. Our biggest export is our kids. Housing can be addressed, but employment needs to be (at a higher level).
- Nancy Grosselfinger, Resident, Raquette Lake, and President-League of Woman Voters Hamilton County: My focus is to bring attention to a situation in Raquette Lake. The Hamlet 3 Report – there are some very unusual situations in RL. There is contested land in Raquette Lake and there are big impediments to land development. Serious legal impediments. Need to find a political solution to this situation. An intermediate step how many spaces available for rent on room basis? Not everyone is here with a partner or children. Could rooms be made available for rent for single workers? They need a decent place to sleep and eat. Or even suitability for students or exchange students? Get a lot of kids from Europe here. Ease people into the community. Mostly word of mouth (rentals) there are no empty beds in summer.

What is your overall assessment of the housing market?

- Overall Assessment (of market) I don't think its decreasing, buyers are skeptical to buy-this year is better than Last year (but not as good as the boom year). Banks can lend money, but banks have been very tight with their money (and have pulled back at the last minute). There have been some foreclosures [bankruptcies] up here (hate to get those calls)-currently 3 potential foreclosures in Long Lake.

What do you think the development environment is right now in terms of encouraging new development?

- Depends on size and scope; there was one that's been in Old Forge/Inlet has been under APA review for years, small development-there are 1 or 2 single lots moving forward; Its limited (new house development).
- It's Supply and demand-consider ourselves 1-3 years behind national trends
- Restrictions and looking for approval from APA and is very time consuming
- APA is such a deterrent
- demand has dropped off
- Quite a few forest lots for sale

Are you seeing older individuals/ Retired-Aging pop - homes becoming Available or older people wanting to stay here?

- Yes-need senior housing. In Long Lake, there is a ½ dozen people-if there's some assisted living-would stay here. Lifelong residents have left because they needed smaller units/closer to health care, etc. Hard to start up assisted living facility –lot of regulations. Worse than day care regulations.
- Hamilton County has senior living. Herkimer County-has 1 senior apartment complex in Old Forge - not an assisted living facility (income requirements). One available in North Creek-considered "faraway".
- Even the summer people are starting to sell their homes because of the Healthcare situation (lack of local health care facilities and practitioners) is causing semi-retired people to leave area which also results in a "Brain drain" of active volunteers.
- People can cash in on water front properties and get exactly what they are asking.

Are there other types of housing needs?

- Yes, Year round rental (there are plenty of seasonal rentals).

Do people who rent out seasonal units vs. year round?

- Some (property owners) typically get approximately the same or more money renting as seasonal (and less wear and tear on units/building). There is going to be a shortage one way or the other. Some seasonal units are not winterized and wouldn't be available as a year round rental.

What role do you think CAP-21 should play in housing?

- I think one of things that was done prior to me coming was look at the issue to be a housing entity and to have developers look at properties. I think there's an economy of scale. That's why an organization like Adirondack Community Housing Trust is large enough to do that. With a staff of one, it's kind of difficult. Other than raise the issue and try to bring people together, makes more sense for us to find people to make things work and find people with the housing expertise. Unless something becomes very obvious it makes more sense to identify things that will work for these townships and then go out and find people with the expertise and make that connection.

Are there any non-for-profit housing agencies?

- No local housing agencies in our neck of the woods. There is one in North Creek (homebuyer program) and the Adirondack Community Housing Trust.

- Problem with the North Creek program was that they were getting people that qualified, but then they had people defaulting on loans. If the whole infrastructure doesn't happen, need jobs with living wages. Built nice year round houses. People have to have two incomes (decent year round jobs - like being employed by town government and school district).
 - New legislation with Community Housing (Adirondack community Housing)
- Tough up here with the APA regulations.
- Where do we have enough open space in Old Forge to build homes? There is one pocket with good acreage in Hamlet of Old Forge (49 Acres). Could have a nice starter home community with ½ acre lots and blend in with some Town homes (or patio homes with one level) and carve out piece for assisted living. Can do a lot with 49 acres.
- New legislation that the APA has pushed through – income requirements. Can build up to 4 units (up to 1500 square feet) on a single footprint. In Hamilton County a one-person maximum income is \$49,571, not too many jobs in Hamilton County that pays this.
- How many people does the school district employ? There are 19 teachers/staff at Long Lake School District. There are teachers at the School who don't live in Long Lake. In fact a lot of teachers in the North County commute to work. The fringe parts of the Adirondack Park can get people to commute in.

What would you consider an affordable rent for a typical three-bedroom apartment?

- With utilities or without utilities? Utilities up here will eat you alive. There are not a lot of three bedrooms available. Typical two bedroom rental in the area runs -\$450-600/month to \$700 month. Utilities depend on what they are using (wood stove, pellet stove, propane, etc). Lot of people live in their grandparent's house and it's not well-insulated.
- NYSEERDA does do those energy audit evaluations. However some people do not like admitting that they need help so they won't go after these services. Sensitive subject. Eligibility requirements also have gotten tougher. Elderly parents have turned their homes over to their children in a trust. If (property is) in trust no longer eligible for Homes Program (since parents have passed it on to their children).
- People will be supportive of some kind of affordable housing -but be very careful where you put it. Because for those people who live in \$1/2 million dollar homes, won't support placing subsidized housing next door to them. There's an ego up here.
- The lack of Broadband is a BIG ISSUE! Keene is doing some broadband. Availability of broadband could help encourage entrepreneurial start up home businesses.
- Most of the kids won't come back right after college because the lack of jobs.
- On the question about homelessness, suggest talk to Department of Social Services regarding homeless - there appears to be homeless youth (16-21 population very mobile) in Indian Lake. Not sure of the circumstances surrounding this.

Are there foster care families?

- There are foster care families in the area. Even things like day care. There is one certified family day care in Long Lake.

What would be required to expand Broadband in Long Lake?

- Multiple components -1. Need to have fiber optic strung through here. 2. Need to have someone come in and be the "last mile provider" (from the pole to the home) – we are sparsely populated it is not cost effective. (Adoption rate is so low that if you took the same adoption rate here in Long Lake its 30%) If there are 700 residences in Long Lake and only 30% sign up - it's a lose-lose situation for the service provider. That is one of the problems. Need to

incentivize it for some provider to put in for the Adirondack communities. It worked in Keene because it is a compact community and they made it work. Long Lake has high quality DSL in most of the Town. Need incentives / subsidy to make it work for the Adirondacks and it would have positive Impact! (People would be able to commute from home). It's on the agenda for the entire region. It's like we are asking for universal electric service. Actually Senator Gillibrand would like to treat this like rural electrification and is proposing that in the new farm bill.

- Fringe communities are getting more services for everyone. Only have Frontier for Internet (only one provider) although its changed hands over the years.

Is there something we have missed?

- Concerned if there is housing development, and have it done in a way that builds community and that allows citizens to participate (in planning).
- Long Lake (divided-hamlets of Long Lake and Raquette Lake) – no properties available within “walking distance” of services and facilities in Town. Need to have some type of transportation system. Long Lake has a senior bus that takes seniors out.
- Issue of water and sewer with developing housing
- land succession planning – not necessarily with your heirs

CAP 21 Focus Group Meeting-Old Forge, NY
September 19, 2011 – 6:00 PM Town of Webb Park Avenue Building
Meeting Notes

Attendees:

Dave Gribneau – Owner, Clayton's Cottages, Inlet
Nanci Russell – Webb Town Clerk
Mike Ross – Town of Webb – Town Board Member
Reed and Barbara Prospers – Thendara Residents
Nick Rose, CAP-21
John Holehan, River Street Planning
Leila Jabour, River Street Planning

Introduction and Background:

Nick Rose made introductions and provided participants with a brief background of the Project. CAP-21 received a Quality Communities grant from the NYS Department of State to develop a Housing Needs Assessment for the communities located in CAP-21's service area. The communities include the Towns of Webb, Inlet, Forestport and Long Lake.

Discussion:

John Holehan from River Street Planning asked the participants to introduce themselves and what participants would like to see out of this study.

- Do you call it workforce housing? What are the numbers as far as incomes to qualify? Would it be subsidized housing?
 - It can be called workforce or affordable housing. Typically it is subsidized by a government agency. Eligibility requirements are based on 80% of median income for the area.
- There's a new piece of legislation (*Adirondack Park Community Housing Law - The new law amends the Adirondack Park Agency Act to allow for "smart housing" options for residents of the Adirondacks that meet certain income criteria. Under the measure, up to four housing units will now be allowed per building area in certain parts of the Adirondacks where only one housing unit was generally allowed in the past. This will give families and residents living in the Adirondack Park more flexibility in making housing decisions and increase affordable housing options.*) Community Housing would allow in the hamlet area, developers to build 4 connected properties (no larger than 1500 sq ft). This legislation develops/creates opportunity to building housing in the Adirondack Park.
- Needs that have been mentioned in other meetings include senior housing, assisted senior housing and starter homes for young couples and in some cases year round rental housing.
 - Summer rentals for "kids" 18-20 year olds/young adult 20-22; housing for summer Workforce (big issue); Enchanted Forest provides some housing in Old Forge and bring buses up from Valley for teens 16-18. A lot of the college age kids not only work for Enchanted Forest but also work for the local restaurants and hardware store.

Biggest housing issue:

- It's the year round employment –because of the seasonal employment fluctuations (most business look for help in the spring-fall months). When looking at affordable housing – need year round employment. I employ 5 part-time people in the season and my help comes from an hour away. I pay for their gas to get here (Inlet). They are coming from outside of park in because they can't afford to live inside the park. If families are already here (unless acquired wealth elsewhere) can't attain property here. For Small employers-it's hard to have help. Paying for them to travel here before they even start to work. All part time work – can't afford people year round. How can you afford high rent when you don't have a year round job?
- (I) know of one person who comes here from the Port Leyden area-coming here (Old Forge) to work. They rent here now because gas is so high. Cost of gas is so high that the rental here is now lower (and time factor too – 2 hour travel distance).
- We've heard from other communities that when they have rental properties that they don't have to advertise and they can let people know by word of mouth – is that true here? That rental was a "word of mouth rental"
- Seasonal rentals are high. Unless you want to give a kid a break and let them in there.
- Lot of times a few kids will go in on a place together.
- Seems like most kids spend the money they make during the summer on their rent. They are not making major money. Availability is a problem (as well as the dollar amount for the units).
- Seems like there is plenty of places for kids to rent – but it's expensive.
- Lot of people looking to rent their places for the summer.
- More senior housing needs than workforce needs to be honest.

How would you describe housing market? Trends? Pricing?

- Prices for housing have increased. I've had my house for 20+ years and I couldn't afford to buy a house today. I've inherited mine. Land value under buildings keeps going up. So it's hard to keep rents affordable.
- In the village there is a lot of old housing stock. So there are a number of issues with Maintaining and keeping properties. People who have lived here all their lives want to stay in the community. How do they stay here? They need housing options currently not available.
- A lot of older folks want to stay here. No alternative options. No assisted living to help take care of them. Taxes on property-problem for seniors (for people who have owned their homes for generations). Not sure if taxes or the drug stores will get our money. High taxes are a problem for seniors
- Are the Star exemptions helping? Yes, but its only helps on school taxes.
- Eldercare is a serious concern. Last thing I want to do is put my 90 year old mother in a facility in Utica or Rome, not that there is anything wrong with them, but because then we won't get to see her and be sure she was properly care for. We don't have that choice. Obviously we will keep her at home if at all possible. Biggest thing - Who would want to put their parent 1 ½ hours away. That's the distance thing here.
- Make a lot of trips to the doctors. "This is home" and (seniors) don't want to leave. It's that housing – medical care connection.

What do you think the development environment is right now in terms of encouraging new development?

- Last year was a dead year, but I hear that's its picking up this year.

- See some new homes through planning board – removing old home and putting in a doublewide that upgrades the property. There's development of high end housing (\$300-400,000) on Mitchell St. See a lot of renovations-putting additions on to upgrade house. None of this would lead to rentals though.
- Think there would be a market – if owners wanted to add a rental to it? That's a tough one in the village because of codes. Add up the dollars – probably cheaper to rent out on a vacation basis than monthly basis (for year round)
- Second homebuyers – mainly come in the summer to vacation? There are summer and winter (seasonal) Rentals. Majority are in summer. Some residents go south for the winter and they rent out homes to snowmobilers. But that won't help workforce people. Snowmobilers pay a premium that the workforce can't afford. Make that money in 3 months doesn't have to rent other times of year.
- In the last focus group, they talked a lot about its not really a housing issue but a jobs issue? Do jobs need to come here? I have lots of places to rent but I don't think I could keep it open for people who live here year round. Not worth the trouble.
- Kids now do not want to work. There is not a Lot of year round jobs either. No new jobs here and no companies to bring in jobs.

What kind of jobs/types of businesses would work in this area?

- Maybe more medical -> Aging population needs more medical services. It's an aging community. Allow to keep folks here. If we had assisted living it could perhaps free up some of those elderly homes for young people. Problem is the price on it (\$300,000-\$400,000) is "unaffordable" for local residents.
- New doctors couldn't afford to live here either.
- Need medical equipment to go along with health care these days and there is no medical equipment here-(MRI, Cat scan, etc). This town has a tremendous volunteer ambulance corps. Perhaps they could hire more people for the ambulance. But wouldn't be a great number of jobs
- Jobs using the Internet-telecommuting-can work from computer just need Broadband infrastructure. Lot more options today. Can work anywhere if have a computer.

What types of housing (if developed what would be acceptable to the community (single family, rental complex, townhouses)?

- The planning board approved high end apartments (but never built because of cost) – across from the post office in Thendara's or across from Quickstop – patch of woods there that's undeveloped. (Proposed 16 apartments) too expensive and the market wasn't there. No town sewer or water there. Town would accept apartments.
- Has the planning board seen any proposals for lower income apartments? No. Only Lakeside Terrace, who wanted to expand, but it was never finalized with the planning board. We did a preliminary study/review, but it was quite awhile ago. Issue – no elevators and it's up and down. There are also income eligibility criteria.
- One of the issues with affordable housing– is the stipulation that you need to make a percentage of the units affordable and it's tough for home builders (who can't make money on these units).
- Its' wishful thinking – but if there was Affordable Assisted living for Elderly-then their home would become Available. Assisted living is (expensive-at about \$3200/month) standards are

very high. It all comes at a price tag. (not affordable housing) Not sure if regulations can be addressed to make it more affordable. I'm sure there are a lot of restrictions.

- Sometimes wonder if there could be "Cluster housing" for seniors (too often seniors end up alone and isolated) -perhaps 3-4 bedroom unit with common kitchen (like college dorm). Would be more affordable. Modified assisted living in a group home.
- There's Will Rodgers in Saranac Lake. Not sure about the level of care but it sounds wonderful. I believe there are 78 Apartments -most are independent, get 1 meal a day and nurses are there in case. Started with building that they could adapt –not new construction.
- Still need to get people here though. Need people to live and work here.
- Sure there are people who want to stay here-But can't afford to stay here.

What would be an affordable home price or rental? Is there an average?

- \$600/ month rent and it's not easy for them. No idea about average utility per month. Affordable home prices maybe \$120,000. Most kids make \$12-\$15/hour as waitressing/making minimum wage with no health insurance. There is information in the Town Master Plan. Need to also have affordable gas + groceries, etc. to go with it (the housing).

If someone was going to take advantage of the new Community Housing legislation-where would you build? Is anything available?

- The only place I can think of with sewer and water is the Town-owned land (old Highway garage). It also has closeness to businesses.
- Inlet is 90% state-owned - not a lot of vacant, developable land in this Town. Land along lakes is not going into affordable housing.
- As soon as you leave hamlet – moderate intensity – need more land to build on (as move out from hamlet). Community Housing legislation will help with this. Park agency does have variances.
- Critical issue is zoning - to balance land + needs of residents.
- In Town of Webb-stay inside sewer and water district (for housing development).
- Anyone talk about the old lumberyard property "Cohens" (near movie theatre on Route 28). There was some talk but don't remember what it was. So that's a possibility.

Is Special Needs housing an issue?

- No not really an issue. Elderly housing more of an issue.

Is homelessness an issue?

- No not an issue
- Lakeside Terrace is the only year round apartment complex? - There is a waiting list and there is little turnover.
- A number of businesses have rental apartments upstairs (2nd Floor). Adirondack Architectural Heritage is hosting a workshop on how to assist business in creating apartment space above their businesses.
- All comes down to money for developers and renters – and what people can afford.

How would you rate housing conditions in the community?

- Mix of high end \$1M homes and old camps and trailers. Planning Board is seeing upgrades in camps; it is coming up-old places torn down and new ones coming in.
- Seems like people are doing better up here (housing stock has improved since I was a kid). Is it houses that are 2nd homes? Think it's both year round and seasonal residents.
- There is probably a lot of need to upgrade rentals.
- We see in Utica -absentee landlords and deteriorated buildings - none of that here though.

Appendix B: Community Presentation – Meeting Notes

CAP-21
Presentation of the West Central Adirondacks Housing Needs Assessment

April 18, 2012 – Old Forge Public Library

River Street Planning presented the Final Draft West Central Adirondacks Housing Needs Assessment to approximately 20 people including representatives from the New York State Department of State and CAP-21. After the presentation, a forum was provided to allow attendees to comment and ask questions about the study. The following comments/questions were discussed:

- Are there any legal restrictions that Towns could impose that will require housing developed be for year round housing? For instance, what if a snowmobiler buys 5 units but only uses them for a few months every winter?
 - Directed at certain people. Can depend on the funding sources used to develop/finance the housing. Can you regulate who you sell property to? Depending on the funding source, the Towns could control who the end user are for developed property, for example senior housing funds/first time homebuyers.
- In Long Lake, there is no transportation for seniors to go to the grocery stores. The Town does not have a development plan or comprehensive plan or zoning ordinance. Towns need the planning board to encourage/direct. More successful in Inlet and Forestport. Long Lake tried the Land Trust and could not explain it well to the people who need it the most.
- Community Land Trust built first home in Indian Lake. Land remains with the Trust – difficult concept for people to understand and take advantage of it.
- This document will be a tool for planning boards and town staff – to help guide them. The key is to have people who live here year round.
- No one has tapped into the new Adirondack Community Housing Law yet. It will allow up to 4 units on properties in the designated hamlet areas. This legislation will allow for higher densities and the opportunity to create more affordable housing models for the communities.
- Hemmer Cottage (where CAP-21 offices are located) was previously used for boat storage and now it is part of the Historic District
- Advantage to Town – financially – to convince people of the necessity of housing. Can we figure out how much is spent by a person who commutes (that spends money in their home town) that could be spent here? Where can we access those numbers?
 - Gas prices
 - Taxes
- There is a lot of housing here (one-bedroom units). We really need the 2 bedroom units.
- Need an agreement with private homeowners – to provide year round housing to local residents. Perhaps a tax credit to encourage those who will rent year round rather than seasonally.
- Locals go out of town (to Utica) and can't afford the local supermarket – it is a scary thought – fading out of the local supermarket
- Interesting concept to have a tax incentive to provide housing to year round residents
- This area is unique – snowmobilers are allowed to use the roads (except Route 28) – and that attracts them to this area.
- Know of places that are empty all summer and are used in the winter for snowmobilers.
- Need guidelines/structure in place – Another tool that could be used is to define in zoning regulations the distinction between rental properties – if it is rented by the year it is residential and if it is rented by the week/month it is considered a business.
- Big problem is communication – everyone sits on these studies. Need to get everyone on board to get this to happen. Need to sell the study to the Town Boards and the community

- Biggest employers – Towns, School District and Enchanted Forest. How do you get teachers to drive in from far away? School Districts admit that this is a problem in attracting good teachers to the area.
- According to the wealth index (State aid to schools) outside of NYC, Long Lake and Webb are #9 and #11 respectively on the list. Need to justify to people that it (presumably development of new housing?) won't raise taxes.
- This study is a start. We don't want it to sit on the shelf. We met with Town Supervisors and they appear motivated to implement study recommendations. Cap-21 is here in the community and has a vested interest in seeing the study recommendations implemented. New York State has been integrally involved in the study and wants to continue to support implementation of project recommendations.
- One local ecotourism businesses is trying to get people to move here and grow their business. Can't get people to move here because of lack of available housing. People are driving in from 50 miles to work here.
- Student population is going down in the Adirondacks.
- Summer residents are leaving in winter. We need incentives for them to live here year round to support the local economy. Need infrastructure to encourage them to stay here.
- The local grocery store is hurting here.
- It's not just the Adirondacks. It's the case of many rural areas.
- How do you keep people in rural areas? Housing is just one piece. Homesteading Act – Town or community property – homestead it out
- Need "out of the box" thinking
- Bring in more non-seasonal incomes
- Different property tax levels
- Health Center – Town of Webb is working on this – something needs to be done. One doctor is leaving and another is about to retire.
- Schools are closing. Lost a year round gas station recently – have to drive 25 miles to go get gas.
- Indian Lake and Long Lake have combined sports programs. More "shared services" among the WAC towns should be encouraged.
- People coming here to retire – going to their Grandfather's camp and fixing it up and not bringing in school children.
- Seniors come here, then when they can't take care of their property; there are no places to downsize to, so they move away.
- There was a 16 unit housing development proposed in Thendara, but the money wasn't there. Further, the developer didn't have a spec unit for people to look at.
- Not going to have affordable housing without government assistance (won't be done privately).
- Towns need to be on board and they need to say "let's do this" - then we can move forward.
- People here want to maintain uniqueness.
- Question to be asked – how much of an increase in pupil attendance can a school district absorb without going to an additional teacher? We could probably absorb families here (could be a selling point) taxes wouldn't go up.
- Run down camps – fix up – maintain history. What kind of incentives could be offered to these property owners – to winterize and rehab.

Appendix C: Estimated Utility Allowances

CAP-21 Homeownership Analysis
Estimated Utility Allowances

		2BR	3BR	4BR
Heating				
	Natural gas	\$ 41.00	\$ 51.00	\$ 59.00
	Electric	\$ 74.00	\$ 92.00	\$ 106.00
Water heat				
	Natural gas	\$ 10.00	\$ 13.00	\$ 15.00
	Electric	\$ 27.00	\$ 34.00	\$ 39.00
Cooking				
	Natural gas	\$ 6.00	\$ 7.00	\$ 8.00
	Electric	\$ 11.00	\$ 13.00	\$ 15.00
Other electric		\$ 43.00	\$ 54.00	\$ 63.00
Air conditioning		\$ 6.00	\$ 9.00	\$ 10.00
Water		\$ 46.00	\$ 53.00	\$ 58.00
Sewer		\$ 15.00	\$ 20.00	\$ 24.00
Trash collection		\$ 20.00	\$ 20.00	\$ 20.00
Range		\$ 12.00	\$ 12.00	\$ 12.00
Refrigerator		\$ 13.00	\$ 13.00	\$ 13.00
Total		\$ 267.00	\$ 320.00	\$ 360.00

Appendix D: Housing Data – Town of Indian Lake, NY

Town of Indian Lake, New York

2010-2011 Community Planning Program

Guiding the Boat

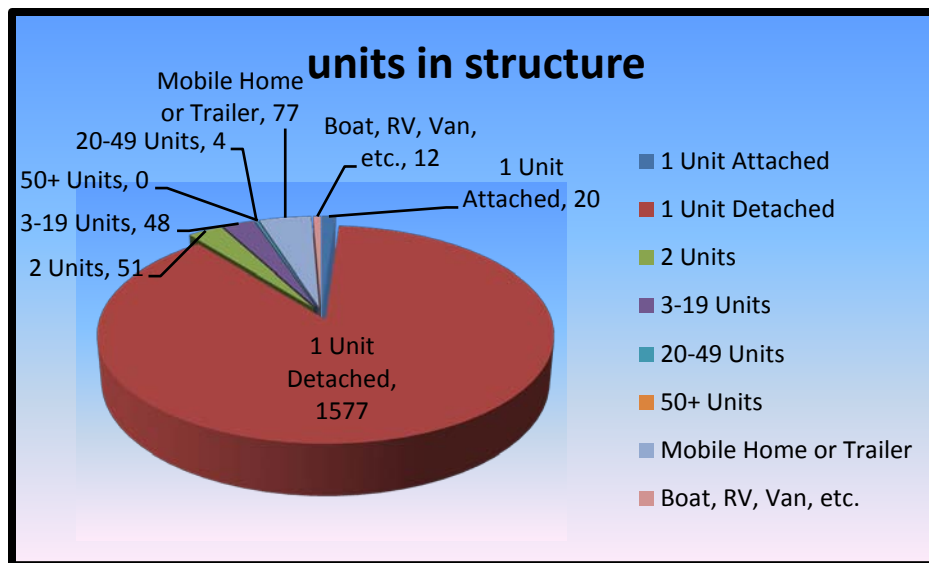
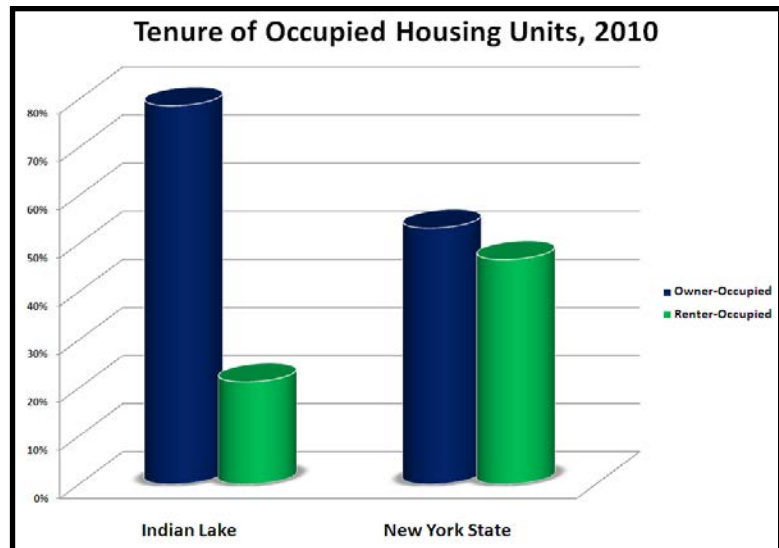


2011

Funded by the Office of Community Renewal, NYS Housing Trust Fund Corporation and the Town of Indian Lake

Housing:

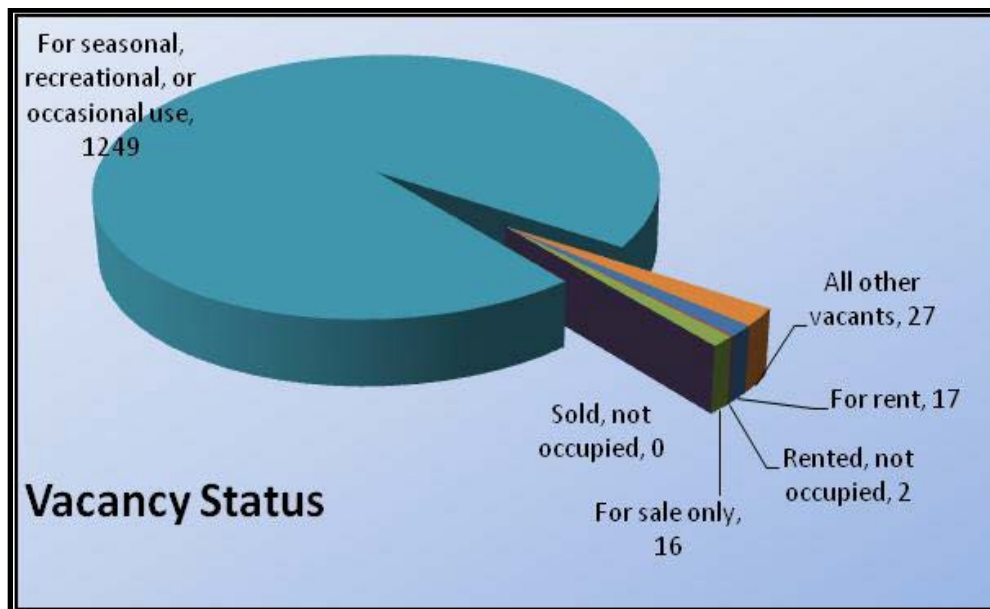
Housing tenure in the Town of Indian Lake, as in many communities in rural New York, is dominated by homeownership. Comparing the ratio of homeowners to renters, it is common in upstate rural communities to find 65% to 85% homeownership rates. Even small cities have rates that drop towards 50%. In 2010 the homeownership rate in Glens Falls, for example was 49.5%. In Indian Lake we find the homeownership rate at 78.7%⁴. Renters are a small but not insignificant portion of the households in the Town of Indian Lake



The dominate form of housing for both homeowners and renters is single family, detached houses. Of 1973 housing units identified by the U.S. Census in 2010, 1577, (88%) are single family homes. Mobile homes are the second most common form of housing structure making up nearly 4.5% of the housing stock.

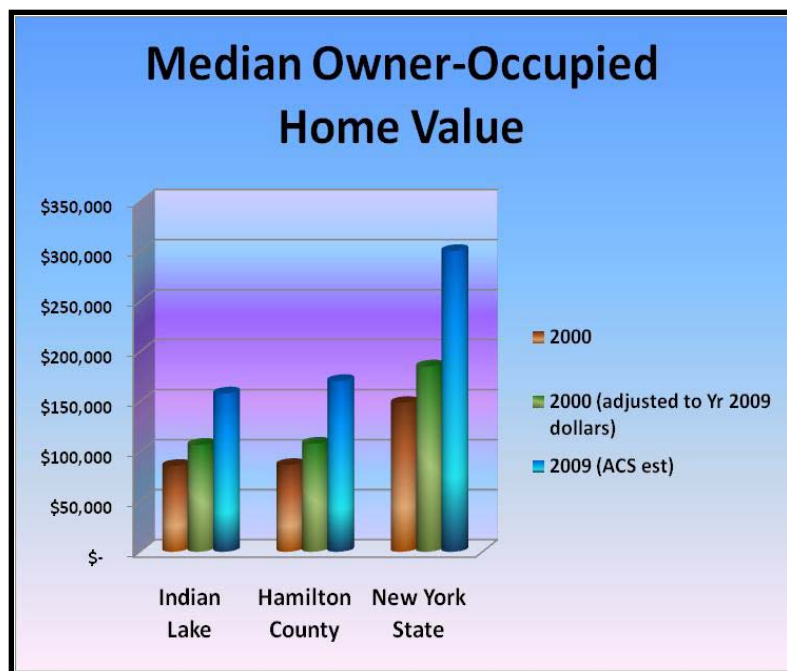
⁴ 2010 U.S. Census

As is the case in other Adirondack communities and recreational communities across New York State, the Town of Indian Lake has a particularly high number of units classified as “vacant” by the 2010 Census. Of 1973 total housing units in the Town of Indian Lake, just about two thirds (66.4%)⁵ are vacant. And as is the case in other recreational, second home communities most of these vacant units are found by the Census to fall into the category of “vacant for seasonal use”. There are 1311 vacant units and the Census classifies 1249 or 63.3% of the entire housing stock as *vacant for seasonal use*.



Census calculation of the vacancy rates suggests fairly normal ranges with the rental vacancy rate of 10.6% compared to 5.5% for the State and a owner vacancy rate of 3% in the Town of Indian Lake and 1.9% for New York State.

⁵ 2010 U.S. Census



According to the U.S. Census the median value of an owner occupied home in the Town of Indian Lake increased by 84.4% from \$85,800 to \$158,200. Adjusted for inflation, the increase in median value was on the order of 48%. Meanwhile the median value of all owner occupied housing in the State of New York more than doubled going from \$148,700 to \$300,600.

Using the New York State Office of Real Property Tax Services' SalesWeb data, we looked at real estate sales from 2001 through 2010. This table summarizes our findings when looking at *one family year round homes* and homes classified as *seasonal residences*.⁶

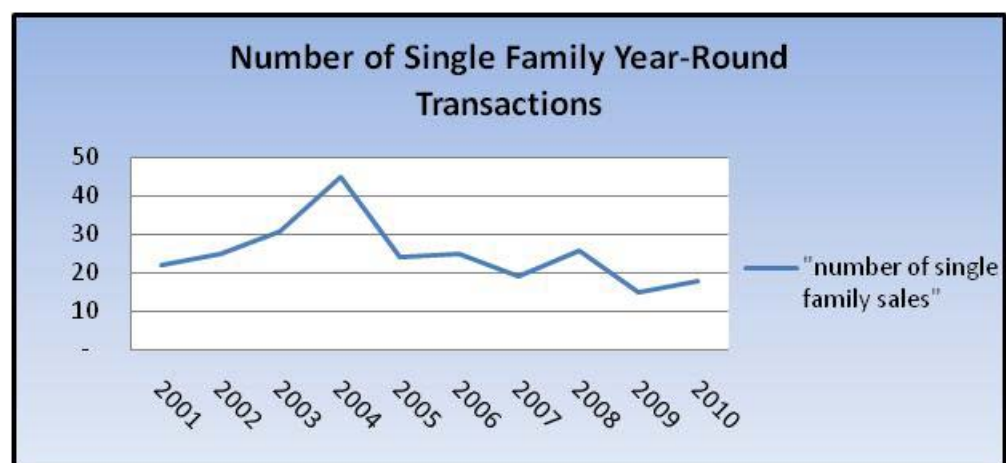
Median Sale Price				
Year	Single Family Year-Round (210)		Seasonal Homes (260)	
	median sales price	number of sales	median sales price	number of sales
2001	\$ 71,000	22	\$ 66,950	8
2002	\$ 120,500	25	\$ 135,000	11
2003	\$ 139,000	31	\$ 88,500	10
2004	\$ 175,000	45	\$ 95,900	14
2005	\$ 139,750	24	\$ 135,500	10
2006	\$ 140,000	25	\$ 160,000	8
2007	\$ 210,000	19	\$ 127,500	6
2008	\$ 237,000	26	\$ 207,500	4
2009	\$ 178,000	15	\$ 65,000	3
2010	\$ 235,000	18	\$ 155,000	3

⁶ NYS Office of Real Property Tax Service, SalesWeb by NYS Rural Housing Coalition

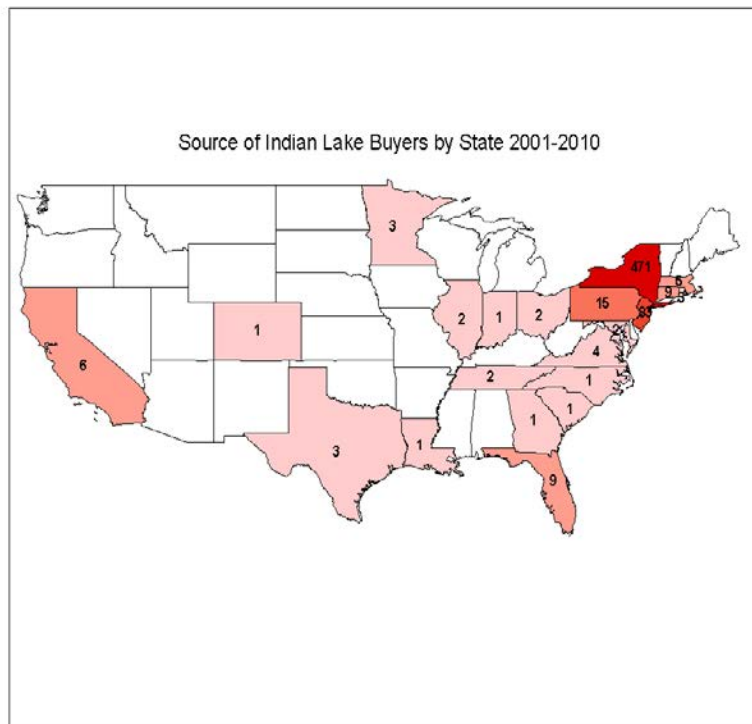


There is a fairly steady rate of appreciation in sales prices that roughly parallels the rate of appreciation in single family home values as reported by the Census in ACS data.

There has been a noticeable decline in the number of sales of single family homes since a peak in 2004. See the table above



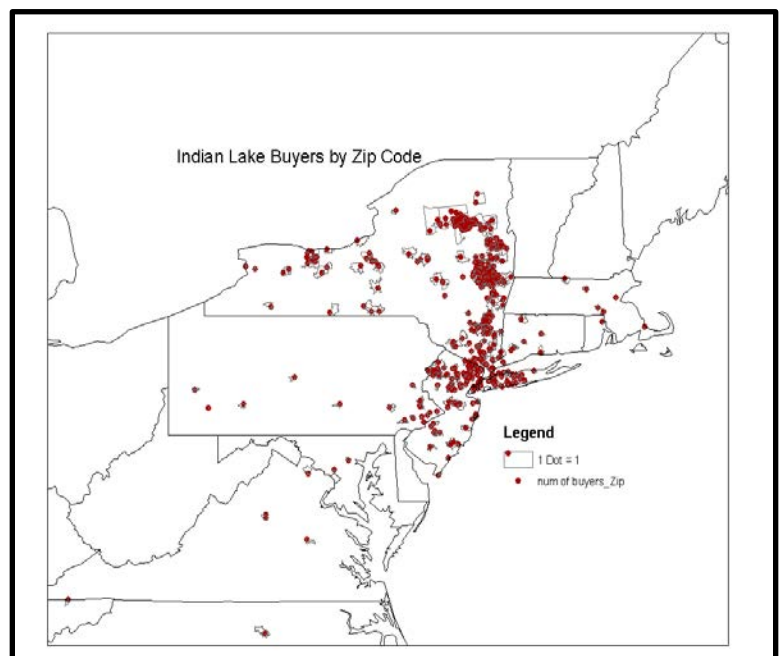
The decline in the number of sales of homes classified as seasonal residences has been even more pronounced.



While looking at the SalesWeb data we did an analysis of the zip codes of buyers of properties in the Town of Indian Lake. Although 76% of buyers were from within New York State (471 of 621), we found buyers from at least 22 States.

Fig. 9a

The majority of single family home buyers also come from closer at hand. We found that 154 (62.8%) of single family home buyers came from the 12842 and 12812 zip codes. At you can see from the map at the right, the concentration of buyers runs down I 87 though eastern New York, New Jersey (New Jersey was the second greatest number of buyers all types of properties at 83)



Appendix E: Adirondack Community Housing Trust (ACHT) – How ACHT Works



Forever Affordable
**ADIRONDACK
 COMMUNITY
 HOUSING TRUST**

518-873-6888
 Elizabethtown, NY

How ACHT Works
 The Community Land Trust Model
 FIND OUT MORE ►

How to Buy a Home
 FIND OUT MORE ►



How the ACHT Works

Adirondack Community Housing Trust utilizes the Community Land Trust (CLT) model for perpetually affordable housing. The first CLT's were developed in the 1970's. There are now some 200 in the country, and the number is growing rapidly as more communities are concerned with preserving affordable homeownership.

For qualified home buyers, ACHT will finance a portion of the mortgage to purchase an affordable house in exchange for title to the land.

- [How does ACHT control that future sales of the homes remain affordable?](#)
- [What does "income-qualified mean"?](#)
- [What other limitations or requirements does the ground lease establish?](#)
- [Who pays the taxes, and how are the homes assessed for tax purposes? Are the taxes as high as they would be if the resale prices of the homes were not restricted?](#)
- [What kinds of houses will be made available through ACHT? Newly constructed homes? Rehabilitated homes? Homes sold in as-is condition?](#)
- [Can homeowners leave their homes to their children? To heirs outside of the family? What if they want to leave the home to someone who is not income qualified?](#)
- [Is there a problem in getting mortgage financing for these ACHT homes?](#)

- How does ACHT control that future sales of the homes remain affordable?

ACHT retains ownership of the land on which the homes are located. Homebuyers get a deed to the house and any other improvements on the land, and they get a 99-year renewable ground lease giving them secure long-term control of the land.

The lease gives the ACHT homeowner most of the rights of conventional homeowners, but with a few limitations: if they want to sell the home, it must be sold back to ACHT or to another income-qualified family; and it must be sold for a price that is limited by a formula written into the lease.

ACHT's resale formula allows the seller to receive the amount they originally paid for the house, plus the value of any ACHT-approved capital improvements they have made at their own expense, plus 25% of any additional appreciation in the value they originally paid for (but not the appreciation of that portion of the home's original market value that was paid for by ACHT).

Example of Resale Formula:

Homeowner's Purchase Price: \$100,000
Initial Appraised Value: \$125,000
Ratio of Homeowner's Purchase Price to Initial Appraised Value: .80
Appraised Value at Time of Resale: \$200,000
Total Appreciated Value: \$75,000
Capital Improvement Credit (if any): \$5,000
Appreciated Value other than Capital Improvement Credit: \$70,000
Portion of Appreciated Value to be shared: \$56,000

Homeowner's Share of Appreciated Value other than Capital Improvement Credit: \$14,000

Resale Formula Price: \$119,000

For an interactive resale formula spreadsheet, [click here](#).

- What does “income-qualified mean”?

ACHT uses area median income (AMI) as determined by the US Department of Housing and Urban Renewal (HUD) for its income guidelines. Income-qualified applicants for ACHT are those whose household income is up to 120% AMI. For a current list of maximum income levels adjusted by county and family size [click here](#).

Our goal is to match income levels with housing prices for best use of state funding.

- What other limitations or requirements does the ground lease establish?

Homeowners – or members of the owner's family – must occupy the home as their primary residence. They cannot move away and continue to own the home for use as a vacation home or as rental property.

The use of the property may be limited to residential use and whatever uses are permitted by local zoning regulations.

Other ground lease requirements, such as those relating to maintenance of the home, health and safety, etc. are similar to those imposed by the terms of state and local ordinances and home mortgages.

- Who pays the taxes, and how are the homes assessed for tax purposes? Are the taxes as high as they would be if the resale prices of the homes were not restricted?

The owners of the homes are required to pay the taxes on both the house and the leased land.

ACHT has worked with various state agencies to get these homes assessed for the value they have under the terms of the resale restrictions, not the potentially higher market value they would have without restrictions.

- What kinds of houses will be made available through ACHT? Newly constructed homes? Rehabilitated homes? Homes sold in as-is condition?

The first homes to be made available will be houses rehabilitated by non-profit developers, but plans are also moving forward for new construction that will be sold through ACHT.

A “buyer-initiated” program has also been established, whereby ACHT will make a financial commitment to assist prospective homebuyers who will shop for and select an existing home on the market.

Prospective homebuyers will shop for a home on the market that is structurally sound and reasonably priced. ACHT will assess the home for long-term cost efficiency. ACHT will use its funds to cover enough of the price of each home to make it affordable for the purchaser (typical assistance amount of \$20,000 to \$30,000), and in return will take title to the land. The homebuyer will receive a deed to the home and a 99-year ground lease that is renewable up to 198 years.

- Can homeowners leave their homes to their children? To heirs outside of the family? What if they want to leave the home to someone who is not income qualified?

Homeowners can leave the value of their homes to anyone they choose.

Immediate members of the family may inherit the homes even if they are not income qualified, although it must be their primary residence. Other recipients must be income-qualified or sell the home under the terms of the ground lease.

- Is there a problem in getting mortgage financing for these ACHT homes?

The State of New York Mortgage Agency (SONYMA) has agreed to provide mortgages for ACHT qualified buyers through local participating banks.

USDA has adopted regulations allowing CLT homebuyers in rural areas to qualify for loans under its “Section 502 Direct Loan Program” and its “502 Guaranteed Loan Program”

Although leasehold mortgages are not familiar to some lenders, a growing number of banks now provide such financing for CLT homebuyers.

Fannie Mae offers a “community land trust mortgage product” and has established guidelines for underwriting such mortgages.

Appendix F: Sample Laws for Affordable Housing

From the Village of Pleasantville, New York:

LEGAL NOTICE-PUBLIC HEARING

The Board of Trustees of the Village of Pleasantville will hold a Public Hearing on Monday, May 7, 2012, 8:00pm, prevailing time, 80 Wheeler Avenue, Pleasantville, N.Y. to hear comments as it pertains to a Local Law amending Chapter 185 Zoning of the Code of the Village of Pleasantville Regarding Affordable Affirmatively Furthering Fair Housing as follows:

Section 185-3. Section 185-3(B) of the Code of the Village of Pleasantville entitled “§185-3 Definition and word use.” is hereby amended to add an additional definition, as follows:

AFFORDABLE AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) UNIT

A for-purchase housing unit that is affordable to a household whose income does not exceed 80% of the area median income (AMI) for Westchester as defined annually by the U.S. Department of Housing and Urban Development (HUD) and for which the annual housing cost of a unit including common charges, principal, interest, taxes and insurance (PITI) does not exceed 33% of 80% of AMI, adjusted for family size and that is marketed in accordance with the Westchester County Fair & Affordable Housing Affirmative Marketing Plan. A rental unit that is affordable to a household whose income does not exceed 60% AMI and for which the annual housing cost of the unit, defined as rent plus any tenant paid utilities, does not exceed 30% of 60% of AMI adjusted for family size and that is marketed in accordance with the Westchester County Fair & Affordable Housing Affirmative Marketing Plan.

Section 185-44. Section 185-44(B) of the Code of the Village of Pleasantville entitled “§185-44 Reserved.” is hereby amended, as follows:

§ 185-44. SUPPLEMENTAL ZONING PROVISIONS REGARDING AFFORDABLE AFFIRMATIVELY FURTHERING FAIR HOUSING (AAFFH) UNITS

A. Required Affordable AAFFH Unit Component

Within all multifamily residential developments of 10 or more units created by subdivision or site plan approval, no less than 10% of the total number of units must be created as affordable AAFFH units. No preferences shall be utilized to prioritize the selection of income-eligible tenants or purchasers for AAFFH units created under this subsection. All such AAFFH units, whether for purchase or for rent, shall be marketed in accordance with the Westchester County Fair and Affordable Housing Affirmative Marketing Plan.

B. Maximum Rent and Sales Price

The maximum monthly rent for an AAFFH unit and the gross sales price for a AAFFH unit shall be established in accordance with U.S. Department of Housing and Urban Development guidelines as published in the current edition of the “Westchester County Area Median Income (AMI) Sales & Rent Limits” available from the County of Westchester.

C. Time Period of Affordability



Units designated as FAH units must remain affordable for a minimum of 50 years from date of initial certificate of occupancy for rental properties and from date of original sale for ownership units.

D. Property Restriction

A property containing any FAH units must be restricted using a mechanism such as a declaration of restrictive covenants in recordable form acceptable to Municipal Counsel which shall ensure that the FAH unit shall remain subject to affordable regulations for the minimum 50 year period of affordability. Among other provisions, the covenants shall require that the unit be the primary residence of the resident household selected to occupy the unit. Upon approval, such declaration shall be recorded against the property containing the FAH unit prior to the issuance of a Certificate of Occupancy for the development.

E. Unit Appearance and Integration within Multi-Family Developments

Within developments subject to 185-44(a), the FAH units shall be physically integrated into the design of the development and shall be distributed among various sizes in the same proportion as all other units in the development. The FAH units shall not be distinguishable from other market rate units from the outside or building exteriors. Interior finishes and furnishings may be reduced in quality and cost to assist in the lowering of the cost of development of the FAH units.

F. Minimum Floor Area and Occupancy Standards

The minimum gross floor area and occupancy standards per affordable FAH unit shall be determined and established by, and in accordance with, the NYS Building Code in effect.

G. Affirmative Marketing; Administrative and Monitoring Agency

The AAFHH units created under the provisions of this section shall be sold or rented, and re-sold and re-rented during the required period of affordability, to only qualifying income-eligible households. Such income-eligible households shall be solicited by the seller or lessor in accordance with the requirements, policies and protocols established by the County of Westchester to ensure outreach to racially and ethnically diverse households.

A governmental office or department or local not-for-profit agency will be designated by the Village to administer and monitor the requirements of this chapter. The designated office, department, or agency will be responsible for monitoring the AAFHH units during the units' period of affordability in accordance with the requirements, policies and protocols established by the County of Westchester. The designated office, department, or agency will also be responsible for monitoring compliance with the affirmative marketing requirements, policies and protocols during the AAFHH units' period of affordability as set forth 185-44 (C) of this chapter. As necessary, monitoring fees shall be established by resolution of the Village Board of Trustees.

H. Resale Requirements

In the case of owner-occupied AAFHH units, the title to said property shall be restricted so that in the event of any resale by the home buyer or any successor, the resale price shall not exceed the then-maximum sales price for said unit, as determined in this ordinance, or the sum of:

- (i) the net purchase price (i.e. gross sales prices minus subsidies) paid for the unit by the selling owner, increased by the percentage increase, if any, in the Consumer Price Index for Urban Wage

Earners and Clerical Workers in the New York-Northern New Jersey Area, as published by the United States Bureau of Labor Statistics (the “Index”) on any date between (a) the month that was two months earlier than the date on which the seller acquired the unit and (b) the month that is two months earlier than the month in which the seller contracts to sell the unit. If the United States Bureau of Labor Statistics stops publishing this Index, and fails to designate a successor index, the Village will designate a substitute index; and

- (ii) the cost of major capital improvements made by the seller of the unit while said seller of the unit owned the unit as evidenced by paid receipts depreciated on a straight line basis over a 15 year period from the date of completion and such approval shall be requested for said major capital improvement no later than the time the seller of the unit desires to include it in the resale price. Notwithstanding the foregoing, in no event shall the resale price exceed an amount affordable to a household at 80% of AMI at the time of the re-sale.

I. Lease Renewal Requirements

Applicants for rental AAFHH units shall, if eligible and if selected for occupancy, sign leases for a term of no more than two years. As long as a resident remains eligible and has complied with the terms of the lease, said resident shall be offered renewal leases for a term of no more than two years each. Renewal of a lease shall be subject to the conditions of federal, state or county provisions that may be imposed by the terms of the original development funding agreements for the development or to the provisions of other applicable local law.

If no such provisions are applicable and if a resident's annual gross income should subsequently exceed the maximum then allowable, as defined in this chapter, then said resident shall pay the greater of (a) the rent amount payable under the provisions of this ordinance or (b) 30% of the resident's monthly adjusted household income provided that the increased rent may not exceed the market rent in that development for units with the same number of bedrooms for a term of not more than one (1) year.

J. Expedited Project Review Process

Pre-application meeting: The applicant for a development including AAFHH units shall be encouraged to attend at least one pre-application meeting at which representatives expected to play a role in the review and approval of the development application and construction will be in attendance. The purpose of the pre-application meeting will be to expedite the development application review process through:

- The early identification of issues, concerns, code compliance and coordination matters that may arise during the review and approval process.
- The establishment of a comprehensive review process outline, proposed meeting schedule and conceptual timeline.

From the Lake Placid / North Elba Land Use Code – Effective January 1, 2011:

5.6. PROVISIONS FOR INCOME BASED HOUSING

5.6.1 Objectives and Definitions

A. Objectives

1. Provide incentives for residential development that meets the needs of North Elba's population, including housing for households with low and moderate income
2. Increase opportunities for home ownership
3. Allow for the development of a variety of affordable housing types including single, two-family and multi-family dwellings
4. Maintain the affordability of income based dwelling units in perpetuity through deed restrictions, covenants or other accepted legal mechanisms

B. Definitions

Income based housing shall mean housing owned and occupied on a full time basis by persons whose gross annual household income does not exceed 120 percent of the Essex County median income, as defined by the United States Department of Housing and Urban Development.

5.6.2 Mandatory Inclusion of Income Based Housing

A. Applicability

1. Any development containing ten or more dwelling units through new construction, substantial rehabilitation of existing structures, and/or adaptive reuse or conversion of a nonresidential use to residential use.
2. Any multiple developments or projects within the original tract of land, after the enactment of this code, that in the aggregate equal or exceed the above criteria.

B. Inclusion of Income-Based Housing

1. As a condition of approval, the Review Board will require a partnership agreement and/or covenant with an established public or nonprofit housing trust or provider that will be responsible for the long-term administration and management of the income based units, including selection of tenants and buyers in accordance with income limits and federal and state fair housing laws, the resale of the units, and ongoing property management and monitoring activities.
 2. The number of income based units that shall be required shall be the quotient of the number of units in the project, divided by ten, and then rounded to the nearest whole number. A quotient that ends in point 5, shall be rounded up.
- ##### 3. Density Bonuses
- a. Any dwelling units which are designated as income based housing will not be considered when computing allowable densities.
 - b. For each unit of income based housing in excess of the number required in Section B.2 above, the Review Board may allow an additional unit of non- income based housing, regardless of the density requirements.



4. Options for Compliance

- a. A developer may locate income-based housing units on the project site or at another site approved by the Review Board within the jurisdiction of the North Elba/Lake Placid Land Use Code.
- b. In lieu of creating income-based housing units, the developer may make a payment to the appropriate nonprofit housing trust or another entity approved by the Review Board (See 5.6.3 B). That payment will be based upon the difference between the median purchase price of housing in the Town of North Elba, and that which is affordable by households eligible for income based housing.

5.6.3 General Requirements

New and rehabilitated affordable housing shall be designed to:

- A. Be energy efficient, to minimize utility costs
- B. Be physically and visually compatible with its setting and context, with regard to building orientation, size, scale, massing, height, and appearance, with due consideration given to the cost to the applicant
- C. Be representative of the overall project in terms of the number of baths and bedrooms per unit
- D. Retain, to the extent feasible, a historic structure's historic setting, appearance and integrity in association with an adaptive reuse
- E. Integrate, in mixed income housing developments, affordable housing with market rate housing
- F. Affordable units may differ from market rate units in a covered project with regard to interior amenities and gross floor area, provided that:
 - 1. The differences, except for size, are not apparent in the general exterior appearance of the project's units.
 - 2. The differences do not include insulation, windows, heating systems, and other improvements related to the energy efficiency of the project's units.
 - 3. The gross floor area of the affordable unit is not less than the following minimum requirements:

Studio 450 square feet
One bedroom 600 square feet
Two bedrooms 750 square feet
Three bedrooms 900 square feet
Four bedrooms as determined by the Review Board
- G. The sequence of construction or other satisfaction of the requirements of this section shall be consistent with the sequence of construction or sale of all lots or units in the project.
- H. The resale price of any income based unit shall be regulated by the partnership agreement or covenant as required in Section 5.6.2 (B).
- I. Notwithstanding any other provision of this Code, no conditional use approval, change of use, subdivision approval, building permit or occupancy permit shall be granted for a covered project unless the requirements of this section are met.
- J. Projects involving income-based housing shall comply with all other applicable provisions of this code. The Review Board may require increased setbacks, landscaping or building design modifications, or other conditions to mitigate the impacts on adjoining properties.

5.6.4 Applications for Projects with Dedicated Income Based Housing

In addition to a subdivision or site development plan, an application for income based housing shall include the following information:

- A. The number and types of income based housing units to be created
- B. A description of income based units by type, including: square footage, and number of bedrooms
- C. A description of the exterior appearance of income based unit(s) in relation to existing structures on site and on neighboring properties and, where applicable, proposed market rate units
- D. Documentation of proposed selling prices and/or rental rates, financing requirements, housing costs, and associated household income limitations, in accordance with definitions of income based housing
- E. Information on how resale prices shall be determined
- F. Information regarding the administration and management of income based units, including the person(s) and/or organization that will be responsible for choosing purchasers or tenants, and monitoring and insuring long-term affordability
- G. Legal documentation to be approved by the Town, including, at minimum, proposed deed restrictions or covenants for affordable units
- H. Any other information required by the Review Board as needed to determine conformance with these regulations.

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Department of Taxation and Finance
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Senior citizens exemption

Local governments and school districts in New York State can opt to grant a reduction on the amount of property taxes paid by qualifying senior citizens. This is accomplished by reducing the taxable assessment the senior's home by as much as 50%.

To qualify, seniors generally must be 65 years of age or older and meet certain income limitations and other requirements. For the 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between \$3,000 and \$29,000.

Localities have the further option of giving exemptions of less than 50% to seniors whose incomes are more than \$29,000. Under this option, called the "sliding-scale option," such owner can have a yearly income as high as \$37,399.99 and get a 5% exemption in places that are using the maximum limit.

Please check with your local assessor, city/town clerk, or school district to determine which local options, if any, are in effect.

Application form

In the first year, use [Form RP-467](#) Application for senior citizens' exemption from real property taxation

In subsequent years, use [Renewal Form RP-467-Rnw](#)

[Instructions](#) are also available.

File the form with your municipal assessor

Application deadline

In most communities, the deadline for submitting exemption applications is March 1. However, the dates vary in some cities and counties. Please confirm the date with your assessor. You can find contact information for your assessor in our [Municipal Profiles](#).

Some municipalities permit late filing in certain hardship situations or for exemption renewals. Contact your assessor to see if your municipality offers these provisions.

When qualifying seniors buy property after the deadline, then the senior can apply up to 30 days after the purchase. The assessor then has 30 days to decide whether the senior would have qualified for the exemption if the senior owned the property as of the deadline.

When the property is owned by one or more persons, and one or more of the owners qualify for this exemption while others qualify for the [Exemption for Persons with Disabilities](#), the owners have the option of choosing the more beneficial exemption.

Eligibility requirements

- [ownership](#)
- [income](#)
- age
- residency (including school-age children - see below)

Age requirements - Each of the owners of the property must be 65 years of age or over, unless the owners are:

- husband and wife, or
- siblings (having at least one common parent)

and one of the owners is at least 65. Age generally is determined as of the appropriate taxable status date (March 1 in most communities, but confirm the date with your assessor).

Some municipalities allow the exemption where an otherwise eligible owner becomes 65 years of age after taxable status date but on or before December 31. Check with your assessor to determine if this option is in effect.

The first time you apply for the exemption, you must give satisfactory proof of your age.

Residency requirements - The property must be the "legal residence" of, and must be occupied by, all of the owners of the property unless:

- a non-resident owner, who is the spouse or former spouse of the resident owner, is absent from the residence due to divorce, legal separation, or abandonment, or
- an owner is absent from the property while receiving health-related services as an in-patient of a residential health care facility
 - during this period, no one other than the spouse or co-owner of the absent co-owner occupies the property (a residential health care facility is a nursing home or other facility that provides lodging, board and physical care including, but not limited to, the recording of health information, dietary supervision and supervised hygienic services)

The property must be used exclusively for residential purposes. However, if a portion of the property is used for other than residential purposes, the exemption will apply only to the portion used exclusively for residential purposes.

School-age children - Senior citizens are generally not eligible for the Senior Citizens' Exemption if they have children living in their home and attending public school. If the child attends a private or parochial school, the senior can still receive the exemption.

School districts can opt to offer the exemption to seniors even if the children in their home are attending public school. However, the school district must require satisfactory proof that the child was not brought into the residence primarily for the purpose of attending a particular school within the district.

Manufactured homes - Manufactured homes on leased land can qualify for the Senior Citizens' Exemption. If home is located in a manufactured home park, you are entitled to a reduction in rent for the amount of the taxes paid.

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If you receive the Senior Citizens' exemption, you are still eligible to receive STAR and other property tax exemptions

Last Modified: October 14, 2011

The Senior Citizens' Exemption [Form RP-467](#) is also your application for the [Enhanced STAR exemption](#); no separate STAR application is needed. If you qualify for the Senior Citizens' Exemption, you automatically qualify for the Enhanced STAR Exemption. If you fail to qualify for the Senior Citizens' Exemption, but your application demonstrates that you qualify for the Enhanced STAR Exemption, you will receive the Enhanced STAR exemption. Otherwise, you may be required to submit additional documentation.

The Senior Citizens' Exemption is computed after all other partial exemptions have been deducted, with one exception - to ensure you receive the maximum benefit, the STAR Exemption is always deducted last.

*The New York State***Department of Taxation and Finance**

Andrew M. Cuomo - Governor Thomas H. Mattox - Commissioner

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Local governments and school districts in New York State can opt to grant a re qualifying persons with disabilities.

To qualify, persons with disabilities generally must have certain documented e limitations and other requirements.

The basic exemption is a 50% reduction in the assessed value of the legal res basic exemption, the law allows each county, city, town, village, or school distr between \$3,000 and \$29,000.

Localities have the further option of giving exemptions of less than 50% to per: more than \$29,000. Under this option, called the "sliding-scale" option, a qualil \$37,399.99 and get a 5% exemption in places that are using the maximum lim

Please check with your local assessor or the clerks of the local governments a options, if any, are in effect.

Application form

Use [Form RP-459-c](#) Application for partial tax exemption for real property of pe

[Instructions](#) are also available

File the form with your municipal assessor

Application deadline

In most communities, the deadline for submitting exemption applications is M However, the dates vary in some cities and counties. Please confirm the date assessor. You can find contact information for your assessor in our [Municipa](#)

When the property is owned by one or more persons, and one or more of the c qualify for the [Senior Citizens' Exemption](#), the owners have the option of choo:

Eligibility requirements

Eligibility for the Exemption for Persons with Disabilities is based on:

- [the individual's disability](#)
- [income](#)
- residency
- ownership

Residency requirements - The property must be the "legal residence" of the person unless he or she is absent from the property while receiving health-rela care facility (a residential health care facility is a nursing home or other facility including, but not limited to, the recording of health information, dietary supervi

The property also must be used exclusively for residential purposes. If a portio purposes, the exemption will apply only to the portion that is used exclusively f

Ownership requirements - All of the owners must be persons with disabilities. Exceptions are made in cases where is owned by husband and wife, or by siblings. In those cases, only one needs to have a disability.

Life estates and trusts - The life tenant is entitled to possession and use of the property for the duration of his or he deemed the owner for all purposes, including taxation. The exemption also may be allowed if the property is in trust : trustees or all the beneficiaries qualify.

Cooperative apartments - Municipalities are authorized to grant the exemption to seniors who own shares in reside cooperatives. If granted, you would receive adjustments to your monthly maintenance fees to reflect the benefit of th exemption.

School-age children - If you have children living in your home and attending public school, you generally are not eli Exemption for Persons with Disabilities. If the child attends a private or parochial school, you can still receive the exe

School districts can opt to offer the exemption even if the children in the home are attending public school. However, district must require satisfactory proof that the child was not brought into the residence primarily for the purpose of at particular school within the district.

You may also wish to contact the [Commission on Quality Care and Advocacy for Persons with Disabilities](#):1-800-624

Appendix G: Homeownership Affordability Models

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

2BR unit	Acquisition	\$179,245	Total Cost	\$188,207
Single family	Closing costs @ 5%	\$8,962	less 5% downpayment	\$9,410
Average price for-sale home	Total Cost	\$188,207	Grant amount	\$77,000
			Financed amount	\$101,797

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
------	--------	-------------

Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$108	Estimated monthly amount
less taxes	\$409	Property taxes @ \$29.39 per \$1000
less utilities	\$267	Based on assessed value of \$166,877
		Equalization rate = 93.1%
Available for debt	\$490	

Primary mortgage	\$101,797	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$486	
Total Housing costs	\$1,269	Basic PITI = \$1,002

37.9% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$187,356	Total Cost	\$196,724
Single family	Closing costs @ 5%	\$9,368	less 5% downpayment	\$9,836
Average price for-sale home	Total Cost	\$196,724	Grant amount	\$71,000
			Financed amount	\$115,888

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$112	Estimated monthly amount
less taxes	\$427	Property taxes @ \$29.39 per \$1000
less utilities	\$320	Based on assessed value of \$174,428
		Equalization rate = 93.1%
Available for debt	\$554	

Primary mortgage	\$115,888	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$553	Basic PITI = \$1,093
Total Housing costs	\$1,413	

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

4BR unit	Acquisition	\$182,883	Total Cost	\$192,027
Single family	Closing costs @ 5%	\$9,144	less 5% downpayment	\$9,601
Average price for-sale home	Total Cost	\$192,027	Grant amount	\$49,000
			Financed amount	\$133,426

Purchaser: 5 person family earning 80% of median income
Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities
less insurance/PMI	\$110	Estimated monthly amount
less taxes	\$417	Property taxes @ \$29.39 per \$1000
less utilities	\$360	Based on assessed value of \$170,264
		Equalization rate = 93.1%
Available for debt	\$640	
Primary mortgage	\$133,426	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	
Monthly payment	\$637	
Total Housing costs	\$1,524	Basic PITI = \$1,164
37.9% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

4BR unit	Acquisition	\$99,500	Total Cost	\$104,475
Single family	Closing costs @ 5%	\$4,975	less 5% downpayment	\$5,224
1,296 sf	Total Cost	\$104,475	Grant amount	\$0
			Financed amount	\$99,251

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities
less insurance/PMI	\$60	Estimated monthly amount
less taxes	\$227	Property taxes @ \$29.39 per \$1000
less utilities	\$360	Based on assessed value of \$92,635
		Equalization rate = 93.1%
Available for debt	\$880	
Primary mortgage	\$99,251	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$474	
Total Housing costs	\$1,120	Basic PITI = \$760
27.9% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

4BR unit	Acquisition	\$354,000	\$323,000	\$371,700
Single family	Closing costs @ 5%	\$17,700	less 5% downpayment	\$18,585
988 sf	Total Cost	\$371,700	Grant amount	\$323,000
			Financed amount	\$30,115

Purchaser: 5 person family earning 80% of median income
Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities
less insurance/PMI	\$212	Estimated monthly amount
less taxes	\$807	Property taxes @ \$29.39 per \$1000
less utilities	\$360	Based on assessed value of \$329,574
		Equalization rate = 93.1%
Available for debt	\$147	
Primary mortgage	\$30,115	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$144	
Total Housing costs	\$1,523	Basic PITI = \$1,163
37.9% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

4BR unit	Acquisition	\$135,000	\$323,000	\$141,750
Single family	Closing costs @ 5%	\$6,750	less 5% downpayment	\$7,088
1,330 sf	Total Cost	\$141,750	Grant amount	\$0
			Financed amount	\$134,663

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
------	--------	-------------

Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities

less insurance/PMI	\$81	Estimated monthly amount
less taxes	\$308	
less utilities	\$360	
Available for debt	\$778	Property taxes @ \$29.39 per \$1000 Based on assessed value of \$125,685 Equalization rate = 93.1%

Primary mortgage	\$134,663	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
Monthly payment	\$643	Basic PITI = \$1,032
Total Housing costs	\$1,392	

34.6% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

2BR unit	Acquisition	\$129,000	Total cost	\$135,450
Single family	Closing costs @ 5%	\$6,450	less 5% downpayment	\$6,773
600 sf	Total Cost	\$135,450	Grant amount	\$0
			Financed amount	\$128,678

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$77	Estimated monthly amount
less taxes	\$294	Property taxes @ \$29.39 per \$1000
less utilities	\$267	Based on assessed value of \$120,099
		Equalization rate = 93.1%
Available for debt	\$634	

Primary mortgage	\$128,678	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$614	Basic PITI = \$986
Total Housing costs	\$1,253	

37.4% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

2BR unit	Acquisition	\$96,500	Total cost	\$101,325
Single family	Closing costs @ 5%	\$4,825	less 5% downpayment	\$5,066
426 sf	Total Cost	\$101,325	Grant amount	\$0
			Financed amount	\$96,259

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$58	Estimated monthly amount
less taxes	\$220	Property taxes @ \$29.39 per \$1000
less utilities	\$267	Based on assessed value of \$89,842
		Equalization rate = 93.1%
Available for debt	\$728	

Primary mortgage	\$96,259	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$460	
Total Housing costs	\$1,004	Basic PITI = \$737

30.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

2BR unit	Acquisition	\$79,500	Total cost	\$83,475
Single family	Closing costs @ 5%	\$3,975	less 5% downpayment	\$4,174
744 sf	Total Cost	\$83,475	Grant amount	\$0
			Financed amount	\$79,301

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities
less insurance/PMI	\$48	Estimated monthly amount
less taxes	\$181	Property taxes @ \$29.39 per \$1000
less utilities	\$267	Based on assessed value of \$74,015
		Equalization rate = 93.1%
Available for debt	\$777	
Primary mortgage	\$79,301	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$379	Basic PITI = \$608
Total Housing costs	\$875	
26.1% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$169,000	Total cost	\$177,450
Single family	Closing costs @ 5%	\$8,450	less 5% downpayment	\$8,873
744 sf	Total Cost	\$177,450	Grant amount	\$41,500
			Financed amount	\$127,078

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities
less insurance/PMI	\$101	Estimated monthly amount
less taxes	\$385	Property taxes @ \$29.39 per \$1000
less utilities	\$320	Based on assessed value of \$157,339
		Equalization rate = 93.1%
Available for debt	\$607	
Primary mortgage	\$127,078	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$607	
Total Housing costs	\$1,413	Basic PITI = \$1,093
38.0% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$199,000	Total cost	\$208,950
Single family	Closing costs @ 5%	\$9,950	less 5% downpayment	\$10,448
1,325 sf	Total Cost	\$208,950	Grant amount	\$90,000
			Financed amount	\$108,503

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
------	--------	-------------

Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$119	Estimated monthly amount
less taxes	\$454	Property taxes @ \$29.39 per \$1000
less utilities	\$320	Based on assessed value of \$185,269
		Equalization rate = 93.1%
Available for debt	\$521	

Primary mortgage	\$108,503	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$518	
Total Housing costs	\$1,411	Basic PITI = \$1,091

37.9% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$189,000	Total cost	\$198,450
Single family	Closing costs @ 5%	\$9,450	less 5% downpayment	\$9,923
800 sf	Total Cost	\$198,450	Grant amount	\$74,000
			Financed amount	\$114,528

Purchaser: 4 person family earning 80% of median income
Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$113	Estimated monthly amount
less taxes	\$431	Property taxes @ \$29.39 per \$1000
less utilities	\$320	Based on assessed value of \$175,959
		Equalization rate = 93.1%
Available for debt	\$550	

Primary mortgage	\$114,528	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$547	
Total Housing costs	\$1,411	Basic PITI = \$1,091

37.9% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$149,900	Total cost	\$157,395
Single family	Closing costs @ 5%	\$7,495	less 5% downpayment	\$7,870
2,020 sf	Total Cost	\$157,395	Grant amount	\$11,000
			Financed amount	\$138,525

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities
less insurance/PMI	\$90	Estimated monthly amount
less taxes	\$342	Property taxes @ \$29.39 per \$1000
less utilities	\$320	Based on assessed value of \$139,557
		Equalization rate = 93.1%
Available for debt	\$662	
Primary mortgage	\$138,525	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$661	
Total Housing costs	\$1,413	Basic PITI = \$1,093
38.0% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$107,500	Total cost	\$112,875
Single family	Closing costs @ 5%	\$5,375	less 5% downpayment	\$5,644
1,232 sf	Total Cost	\$112,875	Grant amount	\$0
			Financed amount	\$107,231

Purchaser: 4 person family earning 80% of median income
Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$65	Estimated monthly amount
less taxes	\$245	Property taxes @ \$29.39 per \$1000
less utilities	\$320	Based on assessed value of \$100,083
		Equalization rate = 93.1%
Available for debt	\$784	

Primary mortgage	\$107,231	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$512	
Total Housing costs	\$1,142	Basic PITI = \$822

30.7% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Forestport

Existing For-sale Housing

3BR unit	Acquisition	\$199,000	Total cost	\$208,950
Single family	Closing costs @ 5%	\$9,950	less 5% downpayment	\$10,448
1,325 sf	Total Cost	\$208,950	Grant amount	\$90,000
			Financed amount	\$108,503

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
------	--------	-------------

Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$119	Estimated monthly amount
less taxes	\$454	
less utilities	\$320	
Available for debt	\$521	Property taxes @ \$29.39 per \$1000 Based on assessed value of \$185,269 Equalization rate = 93.1%

Primary mortgage	\$108,503	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
Monthly payment	\$518	Basic PITI = \$1,091
Total Housing costs	\$1,411	

37.9% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

4BR unit	Acquisition	\$523,292	Total Cost	\$549,457
Single family	Closing costs @ 5%	\$26,165	less downpayment @ 5%	\$27,473
Average price for sale home	Total Cost	\$549,457	Grant amount	\$521,984
			Financed amount	(\$0)

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities

less insurance/PMI	\$314	Estimated monthly amount
less taxes	\$865	Property taxes @ \$26.79 per \$1000
less utilities	\$360	Based on assessed value of \$387,236
		Equalization rate = 74.0%
Available for debt	(\$12)	

Primary mortgage	(\$0)	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	(\$0)	
Total Housing costs	\$1,538	Basic PITI = \$1,178

38.3% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

4BR unit	Acquisition	\$249,000	Total Cost	\$261,450
Single family	Closing costs @ 5%	\$12,450	less downpayment @ 5%	\$13,073
1,649 sf	Total Cost	\$261,450	Grant amount	\$121,500
			Financed amount	\$126,878

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities

less insurance/PMI	\$149	Estimated monthly amount
less taxes	\$411	Property taxes @ \$26.79 per \$1000
less utilities	\$360	Based on assessed value of \$184,260
		Equalization rate = 74.0%
Available for debt	\$606	

Primary mortgage	\$126,878	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$606	
Total Housing costs	\$1,526	Basic PITI = \$1,166
38.0% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

4BR unit	Acquisition	\$179,000	Total Cost	\$187,950
Single family	Closing costs @ 5%	\$8,950	less downpayment @ 5%	\$9,398
1,300 sf	Total Cost	\$187,950	Grant amount	\$19,000
			Financed amount	\$159,553

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities

less insurance/PMI	\$107	Estimated monthly amount
less taxes	\$296	Property taxes @ \$26.79 per \$1000
less utilities	\$360	Based on assessed value of \$132,460
		Equalization rate = 74.0%
Available for debt	\$763	

Primary mortgage	\$159,553	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$762	
Total Housing costs	\$1,525	Basic PITI = \$1,165

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

4BR unit	Acquisition	\$259,000	Total Cost	\$271,950
Single family	Closing costs @ 5%	\$12,950	less downpayment @ 5%	\$13,598
2,000 sf	Total Cost	\$271,950	Grant amount	\$136,000
			Financed amount	\$122,353

Purchaser: 5 person family earning 80% of median income
Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
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Gross income	\$48,200	5 person family earning 80% of median income
Monthly income	\$4,017	
38% monthly income	\$1,526	Amount of income available for housing and utilities

less insurance/PMI	\$155	Estimated monthly amount
less taxes	\$428	Property taxes @ \$26.79 per \$1000
less utilities	\$360	Based on assessed value of \$191,660
		Equalization rate = 74.0%
Available for debt	\$583	

Primary mortgage	\$122,353	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$584	
Total Housing costs	\$1,527	Basic PITI = \$1,167

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

3BR unit	Acquisition	\$322,427	Total Cost	\$338,548
Single family	Closing costs @ 5%	\$16,121	less downpayment @ 5%	\$16,927
Average price for sale home	Total Cost	\$338,548	Grant amount	\$245,000
			Financed amount	\$76,621

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$193	Estimated monthly amount
less taxes	\$533	Property taxes @ \$26.79 per \$1000
less utilities	\$320	Based on assessed value of \$238,596
		Equalization rate = 74.0%
Available for debt	\$368	

Primary mortgage	\$76,621	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$366	
Total Housing costs	\$1,412	Basic PITI = \$1,092

37.9% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

3BR unit	Acquisition	\$125,000	Total Cost	\$131,250
Single family	Closing costs @ 5%	\$6,250	less downpayment @ 5%	\$6,563
1,014 sf	Total Cost	\$131,250	Grant amount	\$0
			Financed amount	\$124,688

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities
less insurance/PMI	\$75	Estimated monthly amount
less taxes	\$207	Property taxes @ \$26.79 per \$1000
less utilities	\$320	Based on assessed value of \$92,500
		Equalization rate = 74.0%
Available for debt	\$812	
Primary mortgage	\$124,688	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$595	
Total Housing costs	\$1,197	Basic PITI = \$877
32.2% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

3BR unit	Acquisition	\$239,000	Total Cost	\$250,950
Single family	Closing costs @ 5%	\$11,950	less downpayment @ 5%	\$12,548
1,512 sf	Total Cost	\$250,950	Grant amount	\$122,000
			Financed amount	\$116,403

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$143	Estimated monthly amount
less taxes	\$395	Property taxes @ \$26.79 per \$1000
less utilities	\$320	Based on assessed value of \$176,860
		Equalization rate = 74.0%
Available for debt	\$556	

Primary mortgage	\$116,403	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$556	
Total Housing costs	\$1,414	Basic PITI = \$1,094

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

3BR unit	Acquisition	\$179,000	Total Cost	\$187,950
Single family	Closing costs @ 5%	\$8,950	less downpayment @ 5%	\$9,398
1,008 sf	Total Cost	\$187,950	Grant amount	\$34,000
			Financed amount	\$144,553

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$107	Estimated monthly amount
less taxes	\$296	Property taxes @ \$26.79 per \$1000
less utilities	\$320	Based on assessed value of \$132,460
		Equalization rate = 74.0%
Available for debt	\$691	

Primary mortgage	\$144,553	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$690	
Total Housing costs	\$1,413	Basic PITI = \$1,093

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

3BR unit	Acquisition	\$189,000	Total Cost	\$198,450
Single family	Closing costs @ 5%	\$9,450	less downpayment @ 5%	\$9,923
1,480 sf	Total Cost	\$198,450	Grant amount	\$48,500
			Financed amount	\$140,028

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities
less insurance/PMI	\$113	Estimated monthly amount
less taxes	\$312	Property taxes @ \$26.79 per \$1000
less utilities	\$320	Based on assessed value of \$139,860
		Equalization rate = 74.0%
Available for debt	\$668	
Primary mortgage	\$140,028	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$669	
Total Housing costs	\$1,414	Basic PITI = \$1,094
38.0% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

3BR unit	Acquisition	\$139,900	Total Cost	\$146,895
Single family	Closing costs @ 5%	\$6,995	less downpayment @ 5%	\$7,345
1,408 sf	Total Cost	\$146,895	Grant amount	\$0
			Financed amount	\$139,550

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$44,650	4 person family earning 80% of median income
Monthly income	\$3,721	
38% monthly income	\$1,414	Amount of income available for housing and utilities

less insurance/PMI	\$84	Estimated monthly amount
less taxes	\$231	Property taxes @ \$26.79 per \$1000
less utilities	\$320	Based on assessed value of \$103,526
		Equalization rate = 74.0%
Available for debt	\$779	

Primary mortgage	\$139,550	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$666	
Total Housing costs	\$1,301	Basic PITI = \$981

35.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

2BR unit	Acquisition	\$89,900	Total Cost	\$94,395
Single family	Closing costs @ 5%	\$4,495	less downpayment @ 5%	\$4,720
1,042 sf	Total Cost	\$94,395	Grant amount	\$0
			Financed amount	\$89,675

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$54	Estimated monthly amount
less taxes	\$149	Property taxes @ \$26.79 per \$1000
less utilities	\$267	Based on assessed value of \$66,526
		Equalization rate = 74.0%
Available for debt	\$804	

Primary mortgage	\$89,675	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$428	
Total Housing costs	\$898	Basic PITI = \$631

26.8% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

2BR unit	Acquisition	\$125,000	Total Cost	\$131,250
Single family	Closing costs @ 5%	\$6,250	less downpayment @ 5%	\$6,563
789 sf	Total Cost	\$131,250	Grant amount	\$0
			Financed amount	\$124,688

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$75	Estimated monthly amount
less taxes	\$207	Property taxes @ \$26.79 per \$1000
less utilities	\$267	Based on assessed value of \$92,500
		Equalization rate = 74.0%
Available for debt	\$724	

Primary mortgage	\$124,688	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$595	Basic PITI = \$877
Total Housing costs	\$1,144	

34.1% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

2BR unit	Acquisition	\$139,000	Total Cost	\$145,950
Single family	Closing costs @ 5%	\$6,950	less downpayment @ 5%	\$7,298
1,236 sf	Total Cost	\$145,950	Grant amount	\$0
			Financed amount	\$138,653

Purchaser: 3 person family earning 80% of median income
Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
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Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$83	Estimated monthly amount
less taxes	\$230	Property taxes @ \$26.79 per \$1000
less utilities	\$267	Based on assessed value of \$102,860
		Equalization rate = 74.0%
Available for debt	\$693	

Primary mortgage	\$138,653	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$662	
Total Housing costs	\$1,242	Basic PITI = \$975

37.1% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Webb

Existing For-sale Housing

2BR unit	Acquisition	\$205,613	Total Cost	\$215,894
Single family	Closing costs @ 5%	\$10,281	less downpayment @ 5%	\$10,795
Average price for sale home	Total Cost	\$215,894	Grant amount	\$91,500
			Financed amount	\$113,599

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Utica-Rome MSA Median Income (2009)

Item	Amount	Explanation
Gross income	\$40,200	3 person family earning 80% of median income
Monthly income	\$3,350	
38% monthly income	\$1,273	Amount of income available for housing and utilities

less insurance/PMI	\$123	Estimated monthly amount
less taxes	\$340	Property taxes @ \$26.79 per \$1000
less utilities	\$267	Based on assessed value of \$152,154
		Equalization rate = 74.0%
Available for debt	\$543	

Primary mortgage	\$113,599	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$542	
Total Housing costs	\$1,272	Basic PITI = \$1,005

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

2BR unit	Acquisition	\$179,000	Total Cost	\$187,950
Single family	Closing costs @ 5%	\$8,950	less downpayment @ 5%	\$9,398
Average price for sale home	Total Cost	\$187,950	Grant amount	\$25,000
			Financed amount	\$153,553

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$39,500	3 person family earning 80% of median income
Monthly income	\$3,292	
38% monthly income	\$1,251	Amount of income available for housing and utilities

less insurance/PMI	\$107	Estimated monthly amount
less taxes	\$145	Property taxes @ \$10.23 per \$1000
less utilities	\$267	Based on assessed value of \$170,050
		Equalization rate = 95.0%
Available for debt	\$731	

Primary mortgage	\$153,553	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$733	Basic PITI = \$985
Total Housing costs	\$1,252	

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

3BR unit	Acquisition	\$344,143	Total Cost	\$361,350
Single family	Closing costs @ 5%	\$17,207	less downpayment @ 5%	\$18,068
Average price for sale home	Total Cost	\$361,350	Grant amount	\$210,000
			Financed amount	\$133,283

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$206	Estimated monthly amount
less taxes	\$279	Property taxes @ \$10.23 per \$1000
less utilities	\$267	Based on assessed value of \$326,936
		Equalization rate = 95.0%
Available for debt	\$638	

Primary mortgage	\$133,283	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$636	
Total Housing costs	\$1,389	Basic PITI = \$1,122

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

3BR unit	Acquisition	\$344,143	Total Cost	\$361,350
Single family	Closing costs @ 5%	\$17,207	less downpayment @ 5%	\$18,068
Average price for sale home	Total Cost	\$361,350	Grant amount	\$221,000
			Financed amount	\$122,283

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$206	Estimated monthly amount
less taxes	\$279	Property taxes @ \$10.23 per \$1000
less utilities	\$320	Based on assessed value of \$326,936
		Equalization rate = 95.0%
Available for debt	\$585	

Primary mortgage	\$122,283	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$584	
Total Housing costs	\$1,389	Basic PITI = \$1,069

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

3BR unit	Acquisition	\$379,000	Total Cost	\$397,950
Single family	Closing costs @ 5%	\$18,950	less downpayment @ 5%	\$19,898
1,408 sf	Total Cost	\$397,950	Grant amount	\$266,000
			Financed amount	\$112,053

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$227	Estimated monthly amount
less taxes	\$307	Property taxes @ \$10.23 per \$1000
less utilities	\$320	Based on assessed value of \$360,050
		Equalization rate = 95.0%
Available for debt	\$536	

Primary mortgage	\$112,053	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$535	
Total Housing costs	\$1,389	Basic PITI = \$1,069

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

3BR unit	Acquisition	\$319,000	Total Cost	\$334,950
Single family	Closing costs @ 5%	\$15,950	less downpayment @ 5%	\$16,748
1,680 sf	Total Cost	\$334,950	Grant amount	\$188,000
			Financed amount	\$130,203

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$191	Estimated monthly amount
less taxes	\$258	Property taxes @ \$10.23 per \$1000
less utilities	\$320	Based on assessed value of \$303,050
		Equalization rate = 95.0%
Available for debt	\$620	

Primary mortgage	\$130,203	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$622	
Total Housing costs	\$1,391	Basic PITI = \$1,071

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

3BR unit	Acquisition	\$324,000	Total Cost	\$340,200
Single family	Closing costs @ 5%	\$16,200	less downpayment @ 5%	\$17,010
864 sf	Total Cost	\$340,200	Grant amount	\$195,000
			Financed amount	\$128,190

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$194	Estimated monthly amount
less taxes	\$262	Property taxes @ \$10.23 per \$1000
less utilities	\$320	Based on assessed value of \$307,800
		Equalization rate = 95.0%
Available for debt	\$613	

Primary mortgage	\$128,190	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$612	Basic PITI = \$1,069
Total Housing costs	\$1,389	

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

4BR unit	Acquisition	\$315,000	Total Cost	\$330,750
Single family	Closing costs @ 5%	\$15,750	less downpayment @ 5%	\$16,538
1,600 sf	Total Cost	\$330,750	Grant amount	\$168,000
			Financed amount	\$146,213

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$189	Estimated monthly amount
less taxes	\$255	Property taxes @ \$10.23 per \$1000
less utilities	\$360	Based on assessed value of \$299,250
		Equalization rate = 95.0%
Available for debt	\$697	

Primary mortgage	\$146,213	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$698	
Total Housing costs	\$1,502	Basic PITI = \$1,142

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

4BR unit	Acquisition	\$249,000	Total Cost	\$261,450
Single family	Closing costs @ 5%	\$12,450	less downpayment @ 5%	\$13,073
2,436 sf	Total Cost	\$261,450	Grant amount	\$83,000
			Financed amount	\$165,378

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$149	Estimated monthly amount
less taxes	\$202	Property taxes @ \$10.23 per \$1000
less utilities	\$360	Based on assessed value of \$236,550
		Equalization rate = 95.0%
Available for debt	\$790	

Primary mortgage	\$165,378	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$790	
Total Housing costs	\$1,501	Basic PITI = \$1,141

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

4BR unit	Acquisition	\$214,500	Total Cost	\$225,225
Single family	Closing costs @ 5%	\$10,725	less downpayment @ 5%	\$11,261
1,520 sf	Total Cost	\$225,225	Grant amount	\$38,000
			Financed amount	\$175,964

Purchaser: 5 person family earning 80% of median income
Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$129	Estimated monthly amount
less taxes	\$174	Property taxes @ \$10.23 per \$1000
less utilities	\$360	Based on assessed value of \$203,775
		Equalization rate = 95.0%
Available for debt	\$839	

Primary mortgage	\$175,964	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$840	
Total Housing costs	\$1,502	Basic PITI = \$1,142

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Inlet

Existing For-sale Housing

4BR unit	Acquisition	\$303,480	Total Cost	\$318,654
Single family	Closing costs @ 5%	\$15,174	less downpayment @ 5%	\$15,933
Average price for sale home	Total Cost	\$318,654	Grant amount	\$153,000
			Financed amount	\$149,721

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$182	Estimated monthly amount
less taxes	\$246	Property taxes @ \$10.23 per \$1000
less utilities	\$360	Based on assessed value of \$288,306
		Equalization rate = 95.0%
Available for debt	\$713	

Primary mortgage	\$149,721	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$715	
Total Housing costs	\$1,503	Basic PITI = \$1,143

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

4BR unit	Acquisition	\$291,571	Total Cost	\$306,150
Single family	Closing costs @ 5%	\$14,579	less downpayment @ 5%	\$15,307
Average price for sale home	Total Cost	\$306,150	Grant amount	\$131,000
			Financed amount	\$159,842

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$175	Estimated monthly amount
less taxes	\$203	Property taxes @ \$8.36 per \$1000
less utilities	\$360	Based on assessed value of \$291,571
		Equalization rate = 100.0%
Available for debt	\$763	

Primary mortgage	\$159,842	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$763	
Total Housing costs	\$1,501	Basic PITI = \$1,141

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

4BR unit	Acquisition	\$185,000	Total Cost	\$194,250
Single family	Closing costs @ 5%	\$9,250	less downpayment @ 5%	\$9,713
2,000 sf	Total Cost	\$194,250	Grant amount	\$0
			Financed amount	\$184,538

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$111	Estimated monthly amount
less taxes	\$129	Property taxes @ \$8.36 per \$1000
less utilities	\$360	Based on assessed value of \$185,000
		Equalization rate = 100.0%
Available for debt	\$901	

Primary mortgage	\$184,538	Estimated current rate of conventional mortgage
Interest rate	4.000%	
Term of loan	360	
		months
Monthly payment	\$881	Basic PITI = \$1,121
Total Housing costs	\$1,481	

37.5% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

4BR unit	Acquisition	\$160,000	Total Cost	\$168,000
Single family	Closing costs @ 5%	\$8,000	less downpayment @ 5%	\$8,400
1,548 sf	Total Cost	\$168,000	Grant amount	\$0
			Financed amount	\$159,600

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$96	Estimated monthly amount
less taxes	\$111	Property taxes @ \$8.36 per \$1000
less utilities	\$360	Based on assessed value of \$160,000
		Equalization rate = 100.0%
Available for debt	\$934	

Primary mortgage	\$159,600	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$762	
Total Housing costs	\$1,329	Basic PITI = \$969

33.7% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

4BR unit	Acquisition	\$210,000	Total Cost	\$220,500
Single family	Closing costs @ 5%	\$10,500	less downpayment @ 5%	\$11,025
2,400 sf	Total Cost	\$220,500	Grant amount	\$27,500
			Financed amount	\$181,975

Purchaser: 5 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities
less insurance/PMI	\$126	Estimated monthly amount
less taxes	\$146	Property taxes @ \$8.36 per \$1000
less utilities	\$360	Based on assessed value of \$210,000
		Equalization rate = 100.0%
Available for debt	\$869	
Primary mortgage	\$181,975	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$869	
Total Housing costs	\$1,501	Basic PITI = \$1,141
38.0% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

4BR unit	Acquisition	\$299,000	Total Cost	\$313,950
Single family	Closing costs @ 5%	\$14,950	less downpayment @ 5%	\$15,698
1,920 sf	Total Cost	\$313,950	Grant amount	\$141,000
			Financed amount	\$157,253

Purchaser: 5 person family earning 80% of median income
Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$47,400	5 person family earning 80% of median income
Monthly income	\$3,950	
38% monthly income	\$1,501	Amount of income available for housing and utilities

less insurance/PMI	\$179	Estimated monthly amount
less taxes	\$208	Property taxes @ \$8.36 per \$1000
less utilities	\$360	Based on assessed value of \$299,000
		Equalization rate = 100.0%
Available for debt	\$753	

Primary mortgage	\$157,253	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$751	
Total Housing costs	\$1,498	Basic PITI = \$1,138

37.9% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

3BR unit	Acquisition	\$179,000	Total Cost	\$187,950
Single family	Closing costs @ 5%	\$8,950	less downpayment @ 5%	\$9,398
1,738 sf	Total Cost	\$187,950	Grant amount	\$3,000
			Financed amount	\$175,553

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$107	Estimated monthly amount
less taxes	\$125	Property taxes @ \$8.36 per \$1000
less utilities	\$320	Based on assessed value of \$179,000
		Equalization rate = 100.0%
Available for debt	\$838	

Primary mortgage	\$175,553	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$838	
Total Housing costs	\$1,390	Basic PITI = \$1,070

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

3BR unit	Acquisition	\$229,000	Total Cost	\$240,450
Single family	Closing costs @ 5%	\$11,450	less downpayment @ 5%	\$12,023
1,800 sf	Total Cost	\$240,450	Grant amount	\$66,500
			Financed amount	\$161,928

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$137	Estimated monthly amount
less taxes	\$160	Property taxes @ \$8.36 per \$1000
less utilities	\$320	Based on assessed value of \$229,000
		Equalization rate = 100.0%
Available for debt	\$773	

Primary mortgage	\$161,928	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$773	
Total Housing costs	\$1,390	Basic PITI = \$1,070

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

3BR unit	Acquisition	\$329,000	Total Cost	\$345,450
Single family	Closing costs @ 5%	\$16,450	less downpayment @ 5%	\$17,273
2,002 sf	Total Cost	\$345,450	Grant amount	\$193,000
			Financed amount	\$135,178

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$197	Estimated monthly amount
less taxes	\$229	Property taxes @ \$8.36 per \$1000
less utilities	\$320	Based on assessed value of \$329,000
		Equalization rate = 100.0%
Available for debt	\$644	

Primary mortgage	\$135,178	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$645	
Total Housing costs	\$1,392	Basic PITI = \$1,072

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

3BR unit	Acquisition	\$426,885	Total Cost	\$448,229
Single family	Closing costs @ 5%	\$21,344	less downpayment @ 5%	\$22,411
Average price for sale home	Total Cost	\$448,229	Grant amount	\$317,500
			Financed amount	\$108,318

Purchaser: 4 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$43,900	4 person family earning 80% of median income
Monthly income	\$3,658	
38% monthly income	\$1,390	Amount of income available for housing and utilities

less insurance/PMI	\$256	Estimated monthly amount
less taxes	\$297	Property taxes @ \$8.36 per \$1000
less utilities	\$320	Based on assessed value of \$426,885
		Equalization rate = 100.0%
Available for debt	\$517	

Primary mortgage	\$108,318	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$517	
Total Housing costs	\$1,391	Basic PITI = \$1,071

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

2BR unit	Acquisition	\$330,661	Total Cost	\$347,194
Single family	Closing costs @ 5%	\$16,533	less downpayment @ 5%	\$17,360
Average price for sale home	Total Cost	\$347,194	Grant amount	\$213,500
			Financed amount	\$116,334

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$39,500	3 person family earning 80% of median income
Monthly income	\$3,292	
38% monthly income	\$1,251	Amount of income available for housing and utilities

less insurance/PMI	\$198	Estimated monthly amount
less taxes	\$230	Property taxes @ \$8.36 per \$1000
less utilities	\$267	Based on assessed value of \$330,661
		Equalization rate = 100.0%
Available for debt	\$555	

Primary mortgage	\$116,334	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$555	
Total Housing costs	\$1,251	Basic PITI = \$984

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

2BR unit	Acquisition	\$99,000	Total Cost	\$103,950
Single family	Closing costs @ 5%	\$4,950	less downpayment @ 5%	\$5,198
550 sf	Total Cost	\$103,950	Grant amount	\$0
			Financed amount	\$98,753

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$39,500	3 person family earning 80% of median income
Monthly income	\$3,292	
38% monthly income	\$1,251	Amount of income available for housing and utilities
less insurance/PMI	\$59	Estimated monthly amount
less taxes	\$69	Property taxes @ \$8.36 per \$1000
less utilities	\$267	Based on assessed value of \$99,000 Equalization rate = 100.0%
Available for debt	\$855	
Primary mortgage	\$98,753	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$471	
Total Housing costs	\$867	Basic PITI = \$600
26.3% Total housing debt as a % of income		

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

2BR unit	Acquisition	\$125,000	Total Cost	\$131,250
Single family	Closing costs @ 5%	\$6,250	less downpayment @ 5%	\$6,563
1,104 sf	Total Cost	\$131,250	Grant amount	\$0
			Financed amount	\$124,688

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$39,500	3 person family earning 80% of median income
Monthly income	\$3,292	
38% monthly income	\$1,251	Amount of income available for housing and utilities

less insurance/PMI	\$75	Estimated monthly amount
less taxes	\$87	Property taxes @ \$8.36 per \$1000
less utilities	\$267	Based on assessed value of \$125,000
		Equalization rate = 100.0%
Available for debt	\$822	

Primary mortgage	\$124,688	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$595	
Total Housing costs	\$1,024	Basic PITI = \$757

31.1% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

2BR unit	Acquisition	\$195,000	Total Cost	\$204,750
Single family	Closing costs @ 5%	\$9,750	less downpayment @ 5%	\$10,238
1,500 sf	Total Cost	\$204,750	Grant amount	\$41,500
			Financed amount	\$153,013

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$39,500	3 person family earning 80% of median income
Monthly income	\$3,292	
38% monthly income	\$1,251	Amount of income available for housing and utilities

less insurance/PMI	\$117	Estimated monthly amount
less taxes	\$136	Property taxes @ \$8.36 per \$1000
less utilities	\$267	Based on assessed value of \$195,000
		Equalization rate = 100.0%
Available for debt	\$731	

Primary mortgage	\$153,013	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$731	
Total Housing costs	\$1,250	Basic PITI = \$983

38.0% Total housing debt as a % of income

Affordability Model - CAP-21 Housing Plan

Town of Long Lake

Existing For-sale Housing

2BR unit	Acquisition	\$210,000	Total Cost	\$220,500
Single family	Closing costs @ 5%	\$10,500	less downpayment @ 5%	\$11,025
1,200 sf	Total Cost	\$220,500	Grant amount	\$60,500
			Financed amount	\$148,975

Purchaser: 3 person family earning 80% of median income
 Eligibility based on Hamilton County Median Income (2009)

Item	Amount	Explanation
Gross income	\$39,500	3 person family earning 80% of median income
Monthly income	\$3,292	
38% monthly income	\$1,251	Amount of income available for housing and utilities

less insurance/PMI	\$126	Estimated monthly amount
less taxes	\$146	Property taxes @ \$8.36 per \$1000
less utilities	\$267	Based on assessed value of \$210,000
		Equalization rate = 100.0%
Available for debt	\$712	

Primary mortgage	\$148,975	
Interest rate	4.000%	Estimated current rate of conventional mortgage
Term of loan	360	months
Monthly payment	\$711	
Total Housing costs	\$1,251	Basic PITI = \$984

38.0% Total housing debt as a % of income

Appendix H: Adirondack Park Agency Permit Checklist

Permit CHECKLIST

Use this handy checklist to help you determine if a permit is necessary.

The three Acts administered by the Agency - the APA Act, the Wild Scenic and Recreational Rivers System Act and the Freshwater Wetlands Act - all have a bearing on whether your project will require an Agency permit. The following checklist will help you determine whether a permit is needed.

This checklist is for general information only and is not exhaustive. For a binding determination whether your project needs a permit, you must call the Agency and submit a Jurisdictional Inquiry Form. **If you check any of the following items () you will need a permit.**

LAND USE CLASSIFICATION

You will first need to establish in which land classification your property lies. YOU CAN CONTACT THE AGENCY TO ASSIST YOU.

PROJECTS IN CRITICAL ENVIRONMENTAL AREAS

Critical environmental areas include wetlands, high elevations, and areas near certain rivers, highways and State-owned lands. An APA permit is required in all land use areas for most development activities and subdivisions of land in:

() Wetlands (refer to page 5 of the Citizen's Guide to Adirondack Park Land Use Regulations regarding wetlands).

() At elevations over 2,500 feet.

() Within 1/4 mile of a "study river," including portions of the Oswegatchie, Osgood, Grasse, N. Branch Saranac, N. Branch Boquet, The Branch, East Stony Creek and Pleasant Lake Stream.

(A "study river" is a river being considered for inclusion in the State's Wild, Scenic and Recreational Rivers System. Many other Adirondack rivers and streams are already classified in the system and are subject to its special regulations.)

() Within 1/8 mile of State Forest Preserve lands classified as Wilderness, Primitive or Canoe areas.

() Within 150 feet of state or federal highway right-of-way (in Rural Use areas only).

() Within 300 feet of state or federal highway right-of-way (in Resource Management areas only).



DESIGNATED WILD, SCENIC AND RECREATIONAL RIVERS

(☐) Generally, an APA permit is needed for projects within 1/4 mile of a river included in the State's Wild, Scenic and Recreational Rivers System: Ausable, Black, Blue Mt. Stream, Bog, Boreas, Boquet, Cedar, Cold, Deer, East Canada Creek, Grasse, Hudson, Independence, Indian, Jordan, Kunjamuk, Long Pond Outlet, Marion, Moose, Oswegatchie, Otter Brook, Raquette, Rock, Sacandaga, St. Regis, Salmon, Saranac, Schroon, West Canada Creek and West Stony Creek.

SUBDIVISIONS

An APA permit may be needed for subdivisions. Subdivisions are broadly defined to include any division of land into two or more lots, parcels or building sites (including that portion retained by the owner) for the purpose of sale, lease or any form of separate ownership or occupancy. Construction of a second principal building or dwelling or a two-unit dwelling on a parcel is a subdivision.

To determine if a permit is required, several factors must be examined, including:

- the resulting total number of lots, parcels or sites created from the original parcel of land as it existed on May 22, 1973;
- the size of the smallest lot in the proposed subdivision; and
- the smallest shoreline lot width in the subdivision.

An APA permit is needed:

(☐) If the total number of lots, sites or residential units created from the original May 22, 1973 parcel is equal to or greater than:

100 in Hamlet
15 in Moderate Intensity Use areas
10 in Low Intensity Use areas
5 in Rural Use areas

(☐) For any subdivision in a Resource Management area, Industrial Use area or within a designated Wild, Scenic, or Recreational Rivers area.

(☐) For the entire subdivision if any non-shoreline lot in the proposed subdivision is less than:

Moderate Intensity Use areas	40,000 sq. ft. (0.92 acres)
Low Intensity Use areas	120,000 sq. ft. (2.75 acres)
Rural Use areas	320,000 sq. ft. (7.35 acres)



() If the project involves any shoreline* lots if either the smallest lot area or shoreline lot width measurement is less than:

Hamlet	n/a	50 ft.
Moderate Intensity Use areas	25,000 sq. ft. (0.57 acres)	100 ft.
Low Intensity Use areas	50,000 sq. ft. (1.14 acres)	125 ft.
Rural Use areas	80,000 sq. ft. (1.83 acres)	150 ft.
Resource Management areas	42.7 acres	200 ft.

* A shoreline lot includes any lot partly or entirely within the minimum setback distance from the water for the land use area involved. Different shoreline widths apply if your site is located in a Wild, Scenic, or Recreational River area.

SINGLE FAMILY DWELLINGS

An APA permit is needed for a single family dwelling or mobile home in:

- Resource Management areas
- Industrial Use areas
- Critical Environmental areas
- Designated River areas
- Wetlands (within or near)

In other land classifications, a single family dwelling to be constructed on a lot already having a dwelling or other principal building on it may be subject to Agency review as a subdivision.

OTHER PROJECTS

An APA permit is needed for:

() Structures over 40' high. Note: height is measured from the highest point of a structure to the lowest point of either the natural or finished grade.

() Any new commercial or industrial use in all but Hamlet areas.

() An expansion totaling 25% or more (whether such expansion is undertaken all at once or over an extended time) of an existing use or structure included on the list of regional projects in the APA Act. In all but Hamlet areas, expansion is measured by size, square footage or capacity.

() Any multiple family dwelling, i.e., a structure containing two or more separate dwelling units. This applies in all land use areas except Hamlet areas.

In areas governed by an Agency-approved local land use program, certain projects normally requiring an Agency permit will need only a local permit.

Shoreline restrictions apply along lakes, ponds, rivers and streams regardless of whether an Agency permit is needed.

Appendix I: Adirondack Housing Law

**NEW YORK STATE SENATE
INTRODUCER'S MEMORANDUM IN SUPPORT
submitted in accordance with Senate Rule VI. Sec 1**

BILL NUMBER: S4165A

SPONSOR: LITTLE

TITLE OF BILL:

An act to amend the executive law, in relation to community housing in the Adirondack park

PURPOSE:

The purpose of this bill is to encourage community housing projects through special treatment under the intensity guidelines for development under the Adirondack Park Agency Act (APA Act), codified in Executive Law (EL) Article 27, in the vicinity of existing hamlet areas within the Park.

SUMMARY OF PROVISIONS:

Section 1 of this bill would amend EL § 802 to add a new subdivision 7-a to define community housing as dwelling units:

- o not exceeding 1,500 square feet of floor space, excluding the garage;
- o located on one contiguous parcel;
- o located within a moderate intensity use or low intensity use land area;
- o located within 3 miles of a hamlet land use area or located within 1 mile of the specified post offices, and not closer than one-tenth of a mile of a water body; and
- o limited in perpetuity to primary single family residences for persons with 120% or less of the median family income for the county.

Section 2 of this bill would amend the definition of "principle building" set forth in EL § 802(50), to renumber paragraphs (h) and (i) as (i) and (j), respectively, and add a new paragraph (h). The new § 802(50)(h) would include up to 4 dwelling units of community housing, located on a parcel meeting the overall intensity guidelines for one principle building, within the definition of "principle building" to provide special treatment under the APA Act's overall intensity guidelines for new community housing.

Section 3 of the bill would renumber existing EL § 810(1)(b)(17) as EL § 810(1)(b)(18), and add a new EL § 810(1)(b)(17) to add "community housing" to the class A regional project list for moderate intensity use areas, thereby requiring that all such projects obtain an Adirondack Park Agency permit.

Section 4 of the bill would renumber existing EL § 810(1)(c)(19) as EL § 810(1)(c)(20), and add a new EL § 810(1)(c)(19) to



add "community housing" to the class A regional project list for low intensity use areas, thereby requiring that all such projects obtain an Adirondack Park Agency permit.

Section 5 of the bill provides that the bill would take effect immediately and apply to applications received after such effective date.

EXISTING LAW:

EL § 802(50) defines a "principal building," the foundation for the calculation of development intensity for application of the APA Act's overall intensity guidelines which, in turn, govern building potential for new development within the Adirondack Park. Present law generally equates one dwelling unit to one principal building, with an exception for farm housing. It also equates different quantities and configurations of structures for tourist accommodations and commercial and industrial structures. However, present law makes no special provision for "community housing."

LEGISLATIVE HISTORY:

This bill was submitted as 2009 Departmental Bill # 33 and was introduced that year in the Senate as S.3367 and amended (S.3367-A). In 2010, the bill was again amended in the Senate (S.3367-B) and reported to Rules. Last year, the bill was introduced in the Assembly as A.11464 and reported to Rules.

STATEMENT IN SUPPORT:

In order to implement "smart growth" principles and provide for more affordable housing in the Adirondack Park, this bill would modify the definition of "principal building" to allow up to four units to qualify as one principal building under the APA Act if certain conditions are met which are intended to preserve the integrity of the larger APA Act purposes, policies and objectives.

This limited change to the intensity rule would increase flexibility and reduce site costs for qualified housing and homeowners in Adirondack communities that undertake appropriate comprehensive plan elements and where the lack of adequate housing is becoming an acute problem. Community housing projects would require an Adirondack Park Agency permit.

BUDGET IMPLICATIONS:

This bill would have not have an impact on the State budget.

EFFECTIVE DATE:

The bill provides for an immediate effective date and would apply to applications received after such date.

STATE OF NEW YORK

4165--A
Cal. No. 1103

2011-2012 Regular Sessions

IN SENATE

March 22, 2011

Introduced by Sen. LITTLE -- (at request *of* the Adirondack Park Agency)

-- read twice and ordered printed, and when printed to be committed to

the Committee on Finance -- reported favorably from said committee,

ordered to first report, amended on first report, ordered to a second

report, and to be reprinted as amended, retaining its place in the order of second report

AN ACT *to* amend the executive law, in relation to community housing in the Adirondack park

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Section 802 of the executive law is amended by adding a new subdivision 17-a to read as follows:

17-a. "Community housing" means a dwelling unit (i) not exceeding one thousand five hundred square feet of floor space each (excluding the first floor of a garage), (ii) located on one contiguous parcel, (iii) located within a moderate intensity use or low intensity use land use area, (iv) located within three miles of a hamlet land use area and not closer than one-tenth mile of a shoreline of a lake, pond or navigable river or stream, or located within one mile of the location of the following post offices on the enactment date of this subdivision and not closer than one-tenth mile of a shoreline of a lake, pond or navigable river or stream: Athol, NY 12810; Brantingham, NY 13312; Gabriels, NY 12939; Hoffmeister, NY 13353; Huletts Landing, NY 12841; Kattskill Bay, NY 12844; Paul Smiths, NY 12970; Piseco, NY 12139; Sabael, NY 12864; Wanakena, NY 13695; White Lake, NY 12786; and (v) limited in perpetuity by deed or other legal instrument enforceable by a third party and the state of New York to primary single family dwellings for persons with one hundred twenty per centum or less of the area median income, adjusted for family size, as defined by the United States department of housing and urban development for the county in which such project is located; provided however, that each dwelling unit shall constitute a separate lot, parcel or



site for purposes of agency jurisdiction pursuant to subparagraph one of paragraph (b) and subparagraph one of paragraph (a) of subdivision two of section eight hundred ten of this article.

§ 2. Paragraphs h and i of subdivision 50 of section 802 of the executive law are relettered paragraphs i and j and a new paragraph h is added to read as follows:

h. up to four community housing dwelling units which qualify pursuant to subdivision seventeen-a of this section and are located on a contiguous parcel meeting the overall intensity guidelines constitute one principal building;

§ 3. Subparagraph 17 of paragraph b of subdivision 1 of section 810 of the executive law is renumbered subparagraph 18 and a new subparagraph 17 is added to read as follows:

(17) Community housing as defined in subdivision seventeen-a of section eight hundred two of this article.

§ 4. Subparagraph 19 of paragraph c of subdivision 1 of section 810 of the executive law is renumbered subparagraph 20 and a new subparagraph 19 is added to read as follows:

(19) Community housing as defined in subdivision seventeen-a of section eight hundred two of this article.

§ 5. This act shall take effect immediately and shall apply to applications received after such date.