

# LOCAL GOVERNMENT LAB

A Forum for New York State  
Researchers, Practitioners,  
and Policymakers

May 1, 2025







# NY's Housing Crisis

*The County Context*

# The New York State Association of Counties

*The United Voice of New  
York's Counties Fostering  
Excellence in County  
Government for 100 years.*

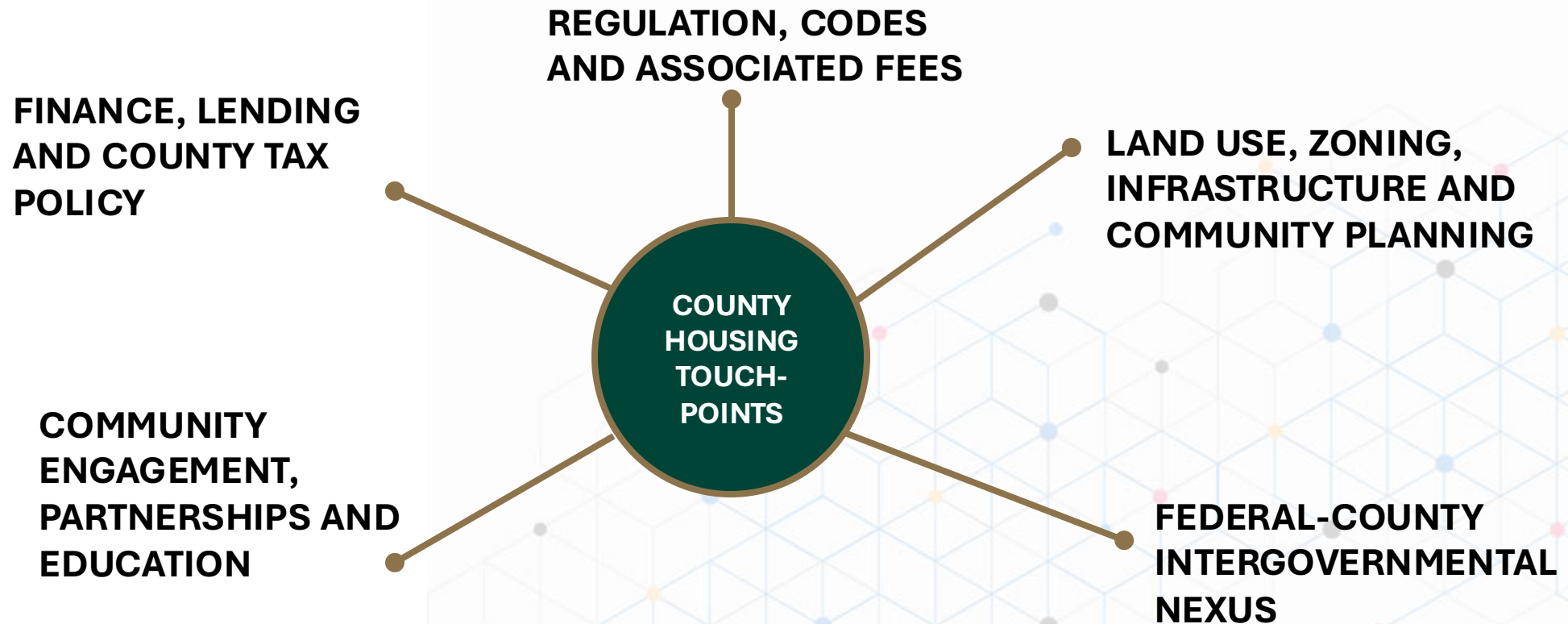




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# THE COUNTY HOUSING ECOSYSTEM

Housing spans a wide range of touchpoints in many counties. Though county authorities vary, each county can play a role in the solution. There are five key areas in which counties may possess the authority to foster housing affordability.





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# THE COUNTY HOUSING ECOSYSTEM

## **Community Engagement, Partnerships, Education**

Counties partner with other governments, private sector officials and community organizations to advance housing, but local leaders can also serve as an educational body to inform residents.

## **Finance, Lending, County Tax Policy**

Property taxes play a significant role in the use of land. Some counties work with financial institutions or leverage federal programs to provide direct support or incentives for new developments.

## **Regulation, Codes, Associated Fees**

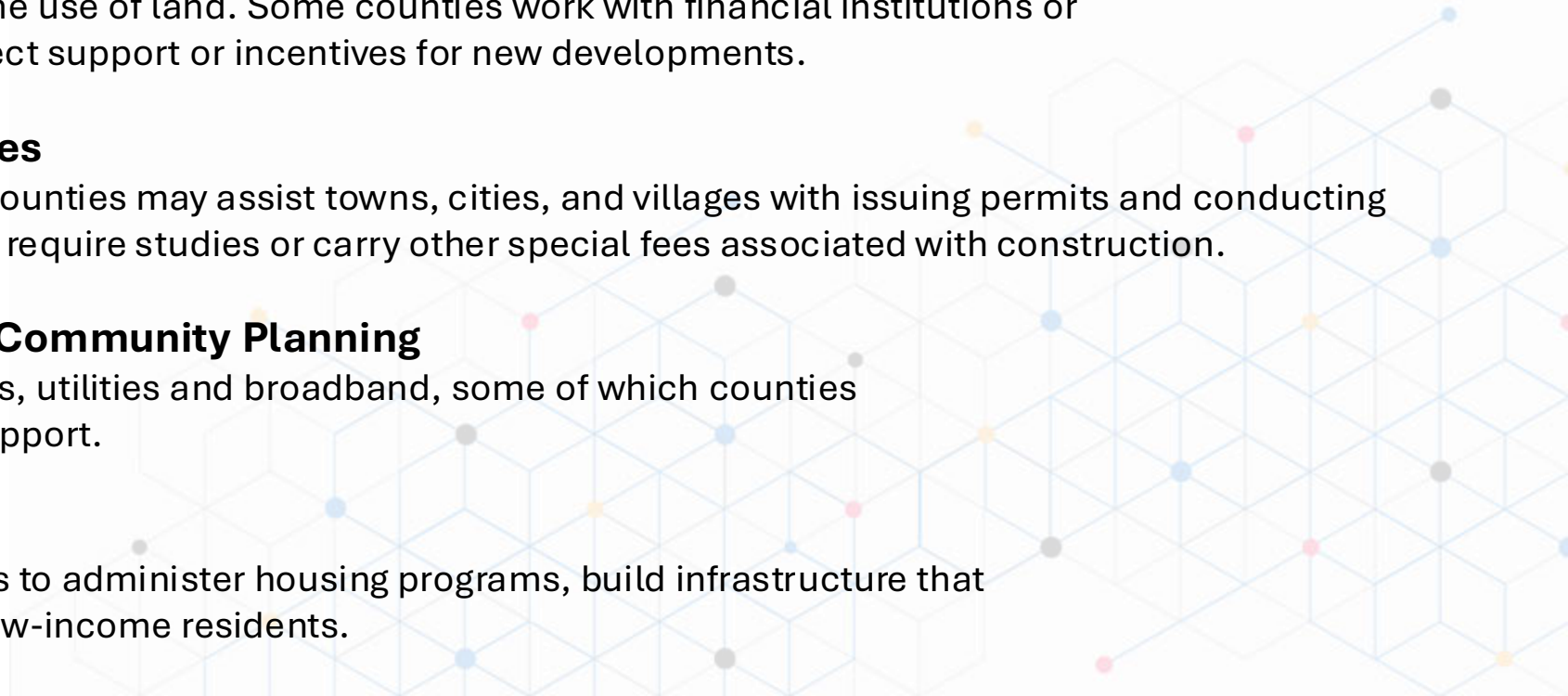
Though primarily a municipal function, counties may assist towns, cities, and villages with issuing permits and conducting code enforcement. Some developments require studies or carry other special fees associated with construction.

## **Land Use, Zoning, Infrastructure, Community Planning**

Housing requires infrastructure like roads, utilities and broadband, some of which counties build, maintain, regulate or otherwise support.

## **Federal-County Intergov Nexus**

Federal funding is often used by counties to administer housing programs, build infrastructure that supports new development and assist low-income residents.



# COUNTY AUTHORITY FOR HOUSING

- **New York State Constitution (Art. XVIII, § 2)** originally authorized **cities, towns, and villages** — but **not counties** — to finance and undertake housing projects directly.
- In **1992**, a **New York Attorney General Opinion** confirmed that **counties** may engage in housing activities under their **home rule powers** (Municipal Home Rule Law, Article 2).
- Counties can adopt **local laws** to support affordable housing initiatives using their general **police powers** to protect public health, safety, and welfare.
- **Recent examples**, such as **Ulster County Local Law No. 3 of 2023**, show counties **making formal findings of public necessity** to justify action on housing issues.
- **Counties' roles differ from cities/towns/villages:**
  - Counties often focus on **regional housing planning**
  - **Funding and administering housing programs**
  - **Providing support services** (like housing trust funds, land banks, and infrastructure grants)
  - **Partnering with municipalities and nonprofits** to develop housing rather than building/owning it directly.



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# OTHER COUNTY HOUSING-RELATED FUNCTIONS

## Homelessness

- **Code Blue:** Requires counties to offer shelter to anyone experiencing homelessness when temperatures fall below 32°F.
- **Mental Health and Substance Use Services Connection:** Integration of behavioral health services to address underlying issues contributing to housing instability.
- **Employment Support Services:** Provision of job training and employment assistance to promote self-sufficiency among individuals experiencing or at risk of homelessness.

## Housing Assistance Programs

- **Home Energy Assistance Program (HEAP) Administration:** Helping eligible households meet home energy needs
- **Emergency Rental Assistance Program (ERAP) Implementation:** Providing financial assistance for rental and utility arrears
- **HUD Continuum of Care Participation and Coordination:** Participating in coordinated systems to end homelessness

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# OTHER COUNTY HOUSING-RELATED FUNCTIONS

## Health & Safety Functions

- **Home Lead Inspections and Remediation:** Conducting inspections and abatement
- **Housing Quality Inspections:** Ensuring units meet health/safety standards (mold, structural integrity)
- **Child Welfare Housing Safety Assessments:** Assessing housing conditions for safety in child protective services cases

## Economic/Workforce Development

- **Housing as Workforce Development Strategy:** Integrating housing strategies with workforce development initiatives
- **Housing Near Job Centers and Transportation:** Supporting housing development near job centers and public transportation

## Climate Initiatives

- **Home Electrification Programs:** Supporting initiatives to electrify homes, reducing reliance on fossil fuels and improving energy efficiency
- **Energy Efficiency Incentives:** Offering energy efficiency incentives and facilitating community solar access
- **Resilient Housing Development:** Promoting resilient housing development to withstand climate-related events



# SEVERE AFFORDABLE HOUSING SHORTAGE

- New York is experiencing a historic housing crisis, with around 120,000 people homeless on any given night and thousands more in unstable or overcrowded situations.
- The crisis affects both urban and rural areas, though the challenges differ by region



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# NEW YORK'S DIVERSE COUNTIES

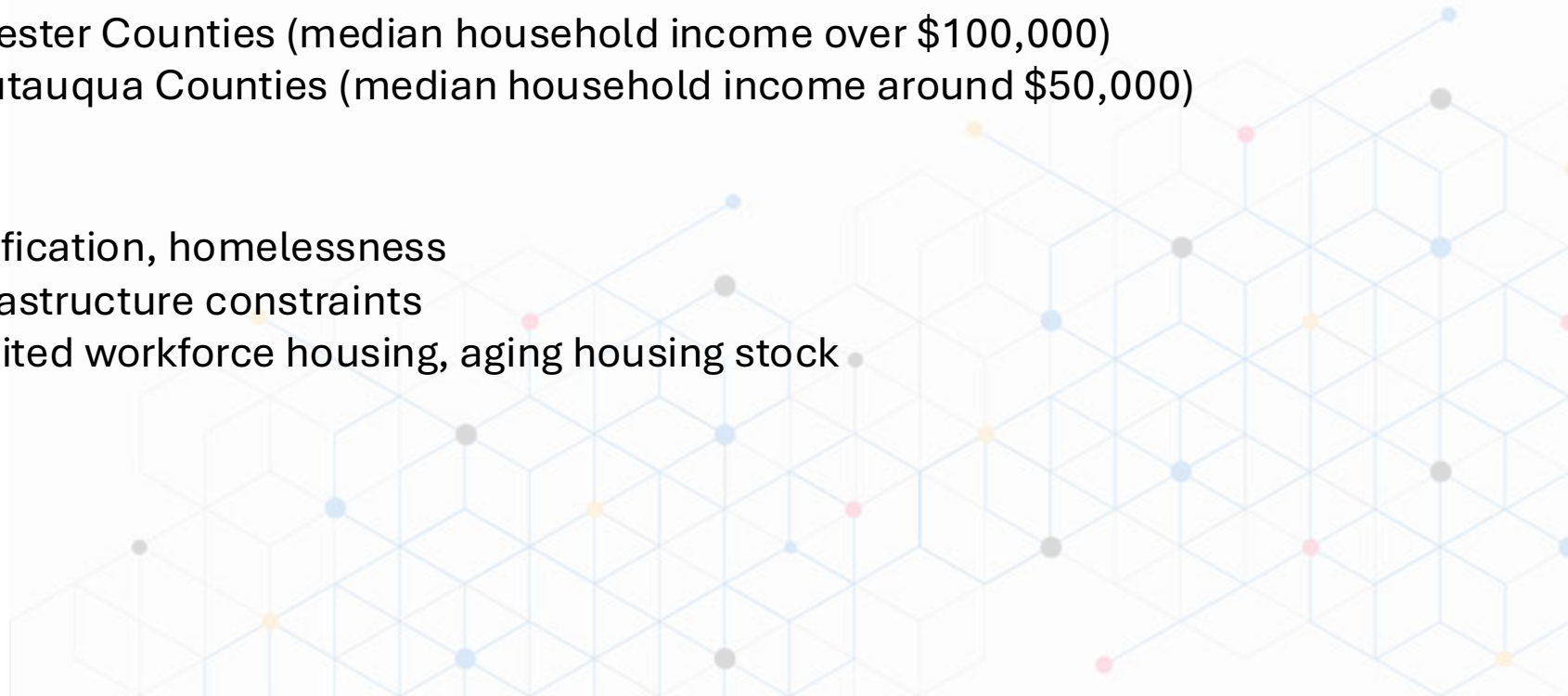
## Population Range:

- **Hamilton County:** Population 5,107 (2020 Census)
- **Kings County (Brooklyn):** Population 2.74 million (2020 Census)

## Economic Disparities:

- **Wealthiest:** Nassau and Westchester Counties (median household income over \$100,000)
- **Lowest Income:** Bronx and Chautauqua Counties (median household income around \$50,000)

## Housing Needs Vary Widely:

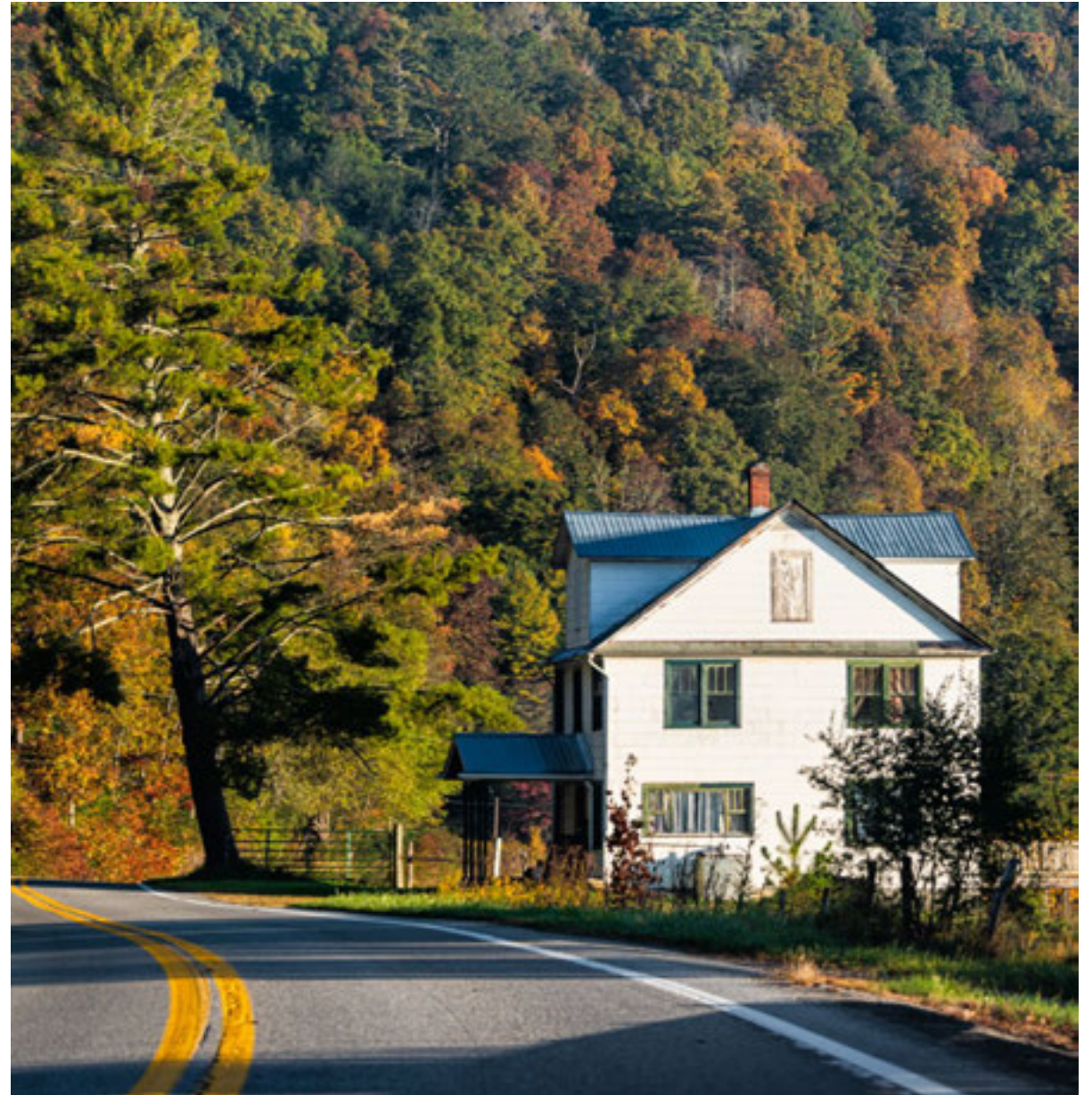
- **Urban areas:** Affordability, gentrification, homelessness
  - **Suburban areas:** NIMBYism, infrastructure constraints
  - **Rural areas:** Housing quality, limited workforce housing, aging housing stock
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# RURAL HOUSING CHALLENGES

- Rural counties have seen a decline of 5,500 housing units between 2016 and 2021, with vacancy rates nearly three times the state average
- Aging housing stock and high costs make it difficult to attract and retain workers, impacting local economies and essential services
- Rural areas are also at risk of a surge in evictions, partly due to funding cuts for emergency repairs and support programs







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# URBAN & SUBURBAN PRESSURES

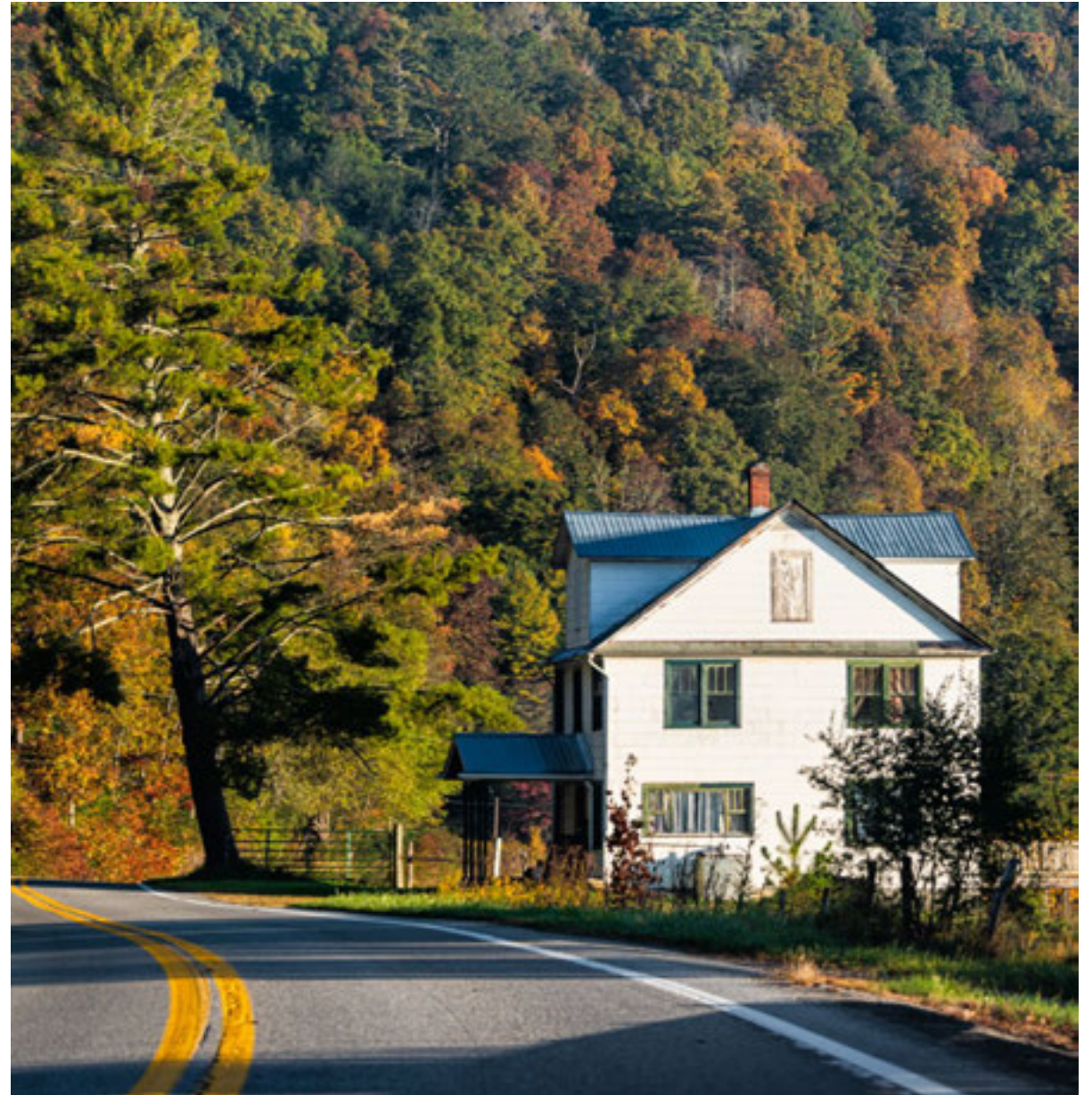
- In places like New York City and the Hudson Valley, housing costs have soared, with some communities seeing home prices double in recent years
- Demand for affordable rental units far outpaces supply, and federal funding cuts threaten existing rental assistance programs



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# SENIOR HOUSING CHALLENGES

- New York's aging population creates growing demand for senior-specific housing options
- Aging in Place policies keeping seniors home longer
- Fixed-income seniors increasingly cost-burdened by rising housing expenses
- Need for accessible design features, proximity to healthcare, and support services
- Rural areas face particular challenges in providing adequate senior housing options
- Counties often serve as coordinators of aging services, creating opportunity for housing integration



# WHO OWNS THE LAND?

Total Parcels: 5,465,230

Owner-Occupied: 2,833,581

Government & Housing Authority: 133,049

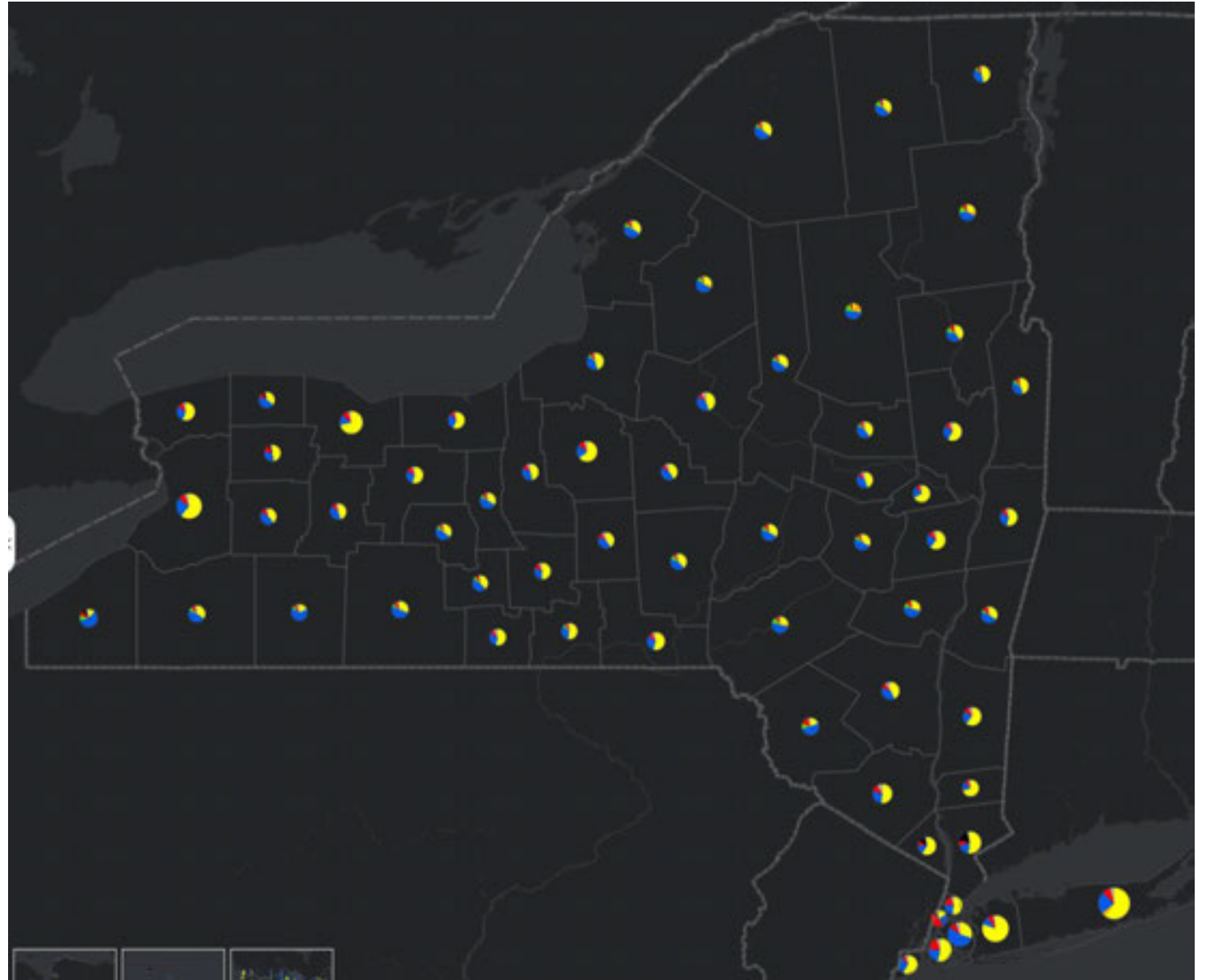
In-State Non-Corporate: 1,640,534

Out-of-State Non-Corporate: 159,928

In-State Corporate: 519,638

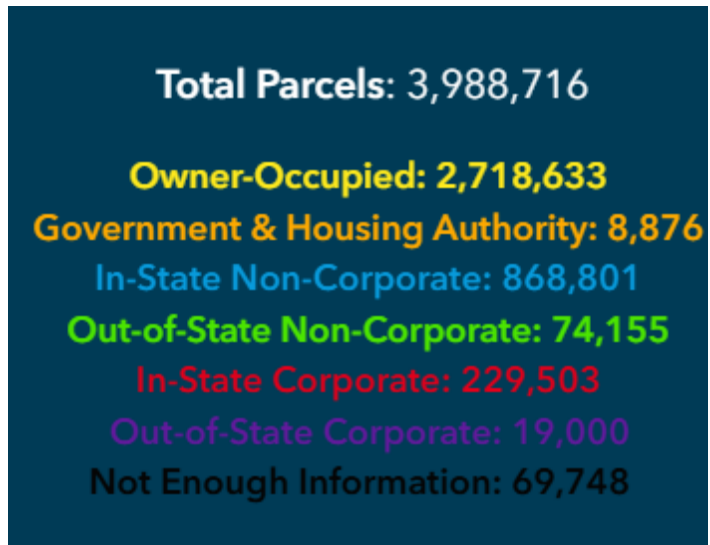
Out-of-State Corporate: 57,076

Not Enough Information: 121,424

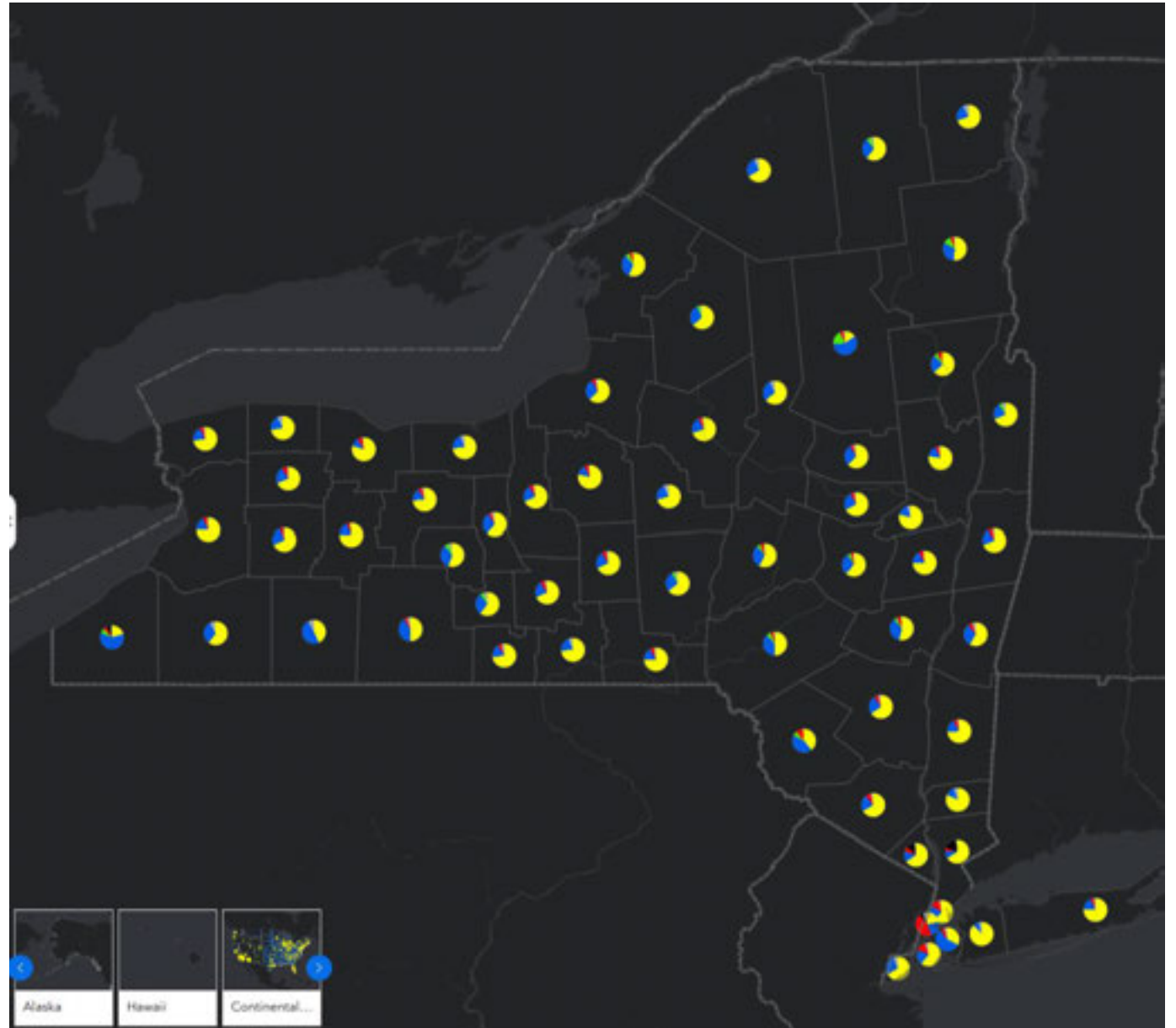


# WHO OWNS THE LAND?

Exclusively Residential (USPS)



*\*Lincoln Institute of Land Policy*





# LOW SUPPLY OF AFFORDABLE & AVAILABLE HOMES

- Low production over the last 2 decades
- Loss of existing affordable owner-occupied units
- Mischief caused by outside money – housing as a commodity



# HOUSING COST BURDEN ACROSS NYS

Almost 3 million NY households spend over 30% of income on housing

## Regional Housing Cost Burdens

- **New York City:** 43% of all households cost-burdened (highest in state)
- **Mid-Hudson & Long Island:** Over 1/3 of households cost-burdened
- **Upstate Regions:** Range from 24% (North Country/Mohawk Valley) to 27% (Finger Lakes)

## Rental vs. Ownership Burden

- At least 40% of rental households cost-burdened in ALL regions
- **Long Island:** Highest rental burden at 51.4% (despite having lowest % of renters)
- **Downstate:** 30%+ of homeowners cost-burdened
- **Upstate:** Less than 18% of homeowners cost-burdened

## Urban Impact


- 1 in 5 NY households experiencing severe cost burden (>50% of income for housing)
- Major cities (Buffalo, Syracuse, Albany, Rochester, Yonkers):
  - Over 1/3 of all households cost-burdened
  - Approximately half of all renters cost-burdened

*Cost-burdened = housing costs consume more than 30% of household income*

*\*NYS Comptroller's Report, February 2024*







# HOUSING SUPPLY IS NOT THE WHOLE PROBLEM

REGION	HOUSING UNITS	HOUSE HOLDS	# DIFFERENCE	% DIFFERENCE
Northeast	25.1 million	21.5 million	3.6 million	16.8%
Midwest	31.1 million	27.2 million	3.9 million	14.2%
South	57.2 million	52.4 million	4.8 million	9.1%
West	32.0 million	30.3 million	1.7 million	5.6%



# THE REAL PROBLEM



Gap between housing needs and available stock that is affordable and livable



Limited housing that meets location, quality, and accessibility needs



Mismatch between housing types/locations and population needs



Conversion of affordable units to luxury or investment properties



# INSTITUTIONAL INVESTMENT IN SINGLE FAMILY STOCK



In recent years, 20+% of transactions in SF market sold to investors annually



Today, 25+ % of SF housing stock owned by investors



Divided between private and corporate investors



Not uniformly distributed: in some neighborhoods, upward of 70% conversion of SF stock





# CORPORATE INVESTMENT IN THE HUDSON VALLEY

County	Housing Parcels	Investor Owned	Investor Share	Corporate Owned	Corp Share
Dutchess	89,664	20,486	22.8%	5,156	5.8%
Orange	112,186	35,331	31.5%	8,025	7.2%
Putnam	33,248	5,671	17.1%	1,029	3.1%
Rockland	71,640	16,411	22.9%	4,191	5.9%
Ulster	63,172	24,350	38.5%	3,629	5.7%
Westchester	168,474	36,832	21.9%	17,755	10.5%





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# POLICY RESPONSES & GAPS

- The state's \$25 billion housing plan aims to create or preserve 100,000 affordable homes, with targeted investments in senior and supportive housing
- Limitations on Hedge Fund Ownership of Housing Stock
- Programs like the proposed Housing Access Voucher Program (HAVP) would provide rental assistance to prevent homelessness and help low-income residents secure stable housing
- Critics argue that state investments and new policies have prioritized urban areas, leaving rural housing needs underfunded and under-addressed

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# GOVERNOR HOCHUL'S \$25B HOUSING PLAN



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## Homeownership Initiatives

- \$50 million for down payment assistance to help first-time homebuyers overcome financial barriers.
- New property tax incentives and restrictions on institutional investors to prioritize individual buyers and prevent Wall Street firms from dominating the market.

## Incentivizing Local Action

- \$100 million Pro-Housing Supply Fund to help localities upgrade infrastructure (water, sewer) needed for new housing.
- Municipalities that earn a “Pro-Housing Community” designation gain access to up to \$650 million in state discretionary programs.

# BANNING HEDGE FUNDS FROM OWNING HOUSING



## National Proposal

- Proposed federal legislation (the End Hedge Fund Control of American Homes Act) would require hedge funds to sell off all single-family homes over ten years, with steep tax penalties for non-compliance.
- The goal is to reduce competition from large investors, making more homes available and affordable for individual buyers and first-time homeowners.
- Tax penalties collected would fund down payment assistance programs, further supporting homeownership for individuals.
- Potential risks include market disruption, administrative challenges, and a possible cooling of the housing market as institutional investor demand drops.



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# BANNING HEDGE FUNDS FROM OWNING HOUSING



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## New York State Proposal

- NYS has introduced similar legislation targeting institutional ownership of single-family homes.
- The bill would require hedge funds to divest excess holdings, impose excise taxes on non-compliance, and use tax revenue to fund down payment assistance for first-time buyers.
- Governor Hochul has proposed additional measures, such as a 75-day waiting period before hedge funds can bid on homes and removal of certain tax perks for institutional buyers.
- Supporters argue these actions would curb rent hikes, stabilize prices, and preserve housing access for local residents, especially in communities hit hardest by investor activity.
- Critics caution about possible unintended consequences, such as slower market activity and challenges in enforcement.

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# LOCAL SOLUTIONS UNDERWAY



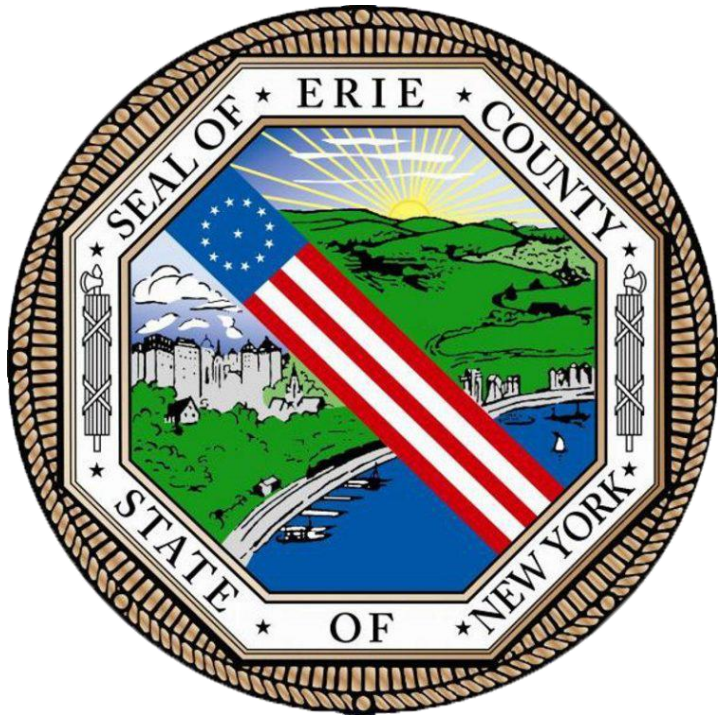
New rental developments and homeownership programs are being launched, but high costs and limited funding remain barriers, especially in rural areas.



Cities, towns, and villages are encouraged by to become “Pro-Housing Communities” to access state grants, but participation has lagged, and the impact is uneven

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# COUNTY HOUSING INITIATIVES: ERIE COUNTY



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## \$20 Million ARPA-Funded Affordable Housing Initiative

- \$13.5 million for single-family housing in partnership with Buffalo Erie Niagara Land Improvement Corporation (BENLIC)
- Construction of new 77 single-family homes on vacant lots in existing neighborhoods, reserved for income-qualified homebuyers
- \$5.5 million for multi-family housing through new construction and adaptive reuse
- \$1 million specifically allocated to new and emerging developers to diversify the housing sector

## 2024 Affordable Housing Act

- Explicitly authorized the county to fund housing development
- Cleared ambiguities regarding the county's role in affordable housing
- Identified affordable housing as a proper public purpose for county funding



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# COUNTY HOUSING INITIATIVES: MONROE COUNTY



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## 2024 Pilot Programs

- **Housing Search Navigator & After Care Program:** Connects 720 low/moderate-income clients to housing with transportation assistance, application help, and ongoing support
- **Landlord Incentive Program:** Encourages property owners to provide up to 1,500 additional housing units to low-income and voucher holders through cash incentives
- **Rental Repair Program:** Offers financial support to landlords to update up to 600 apartments, requiring agreements to limit rent increases
- **Landlord/Tenant Mediation Program:** Trains additional certified mediators to prevent evictions by addressing landlord-tenant conflicts early

## Additional County Support

- Hosts roundtables with developers and NYS agencies to create new/renovated affordable housing units

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# COUNTY HOUSING INITIATIVES: ONONDAGA COUNTY



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## O-CHIP Housing Initiative Program

- \$10 million program supporting private sector and nonprofit developers
- Helps overcome financial barriers for new housing projects
- Grants ranging from \$5,000 per unit up to \$250,000 per project
- Regionally significant projects eligible for up to \$750,000

### Strategic Focus

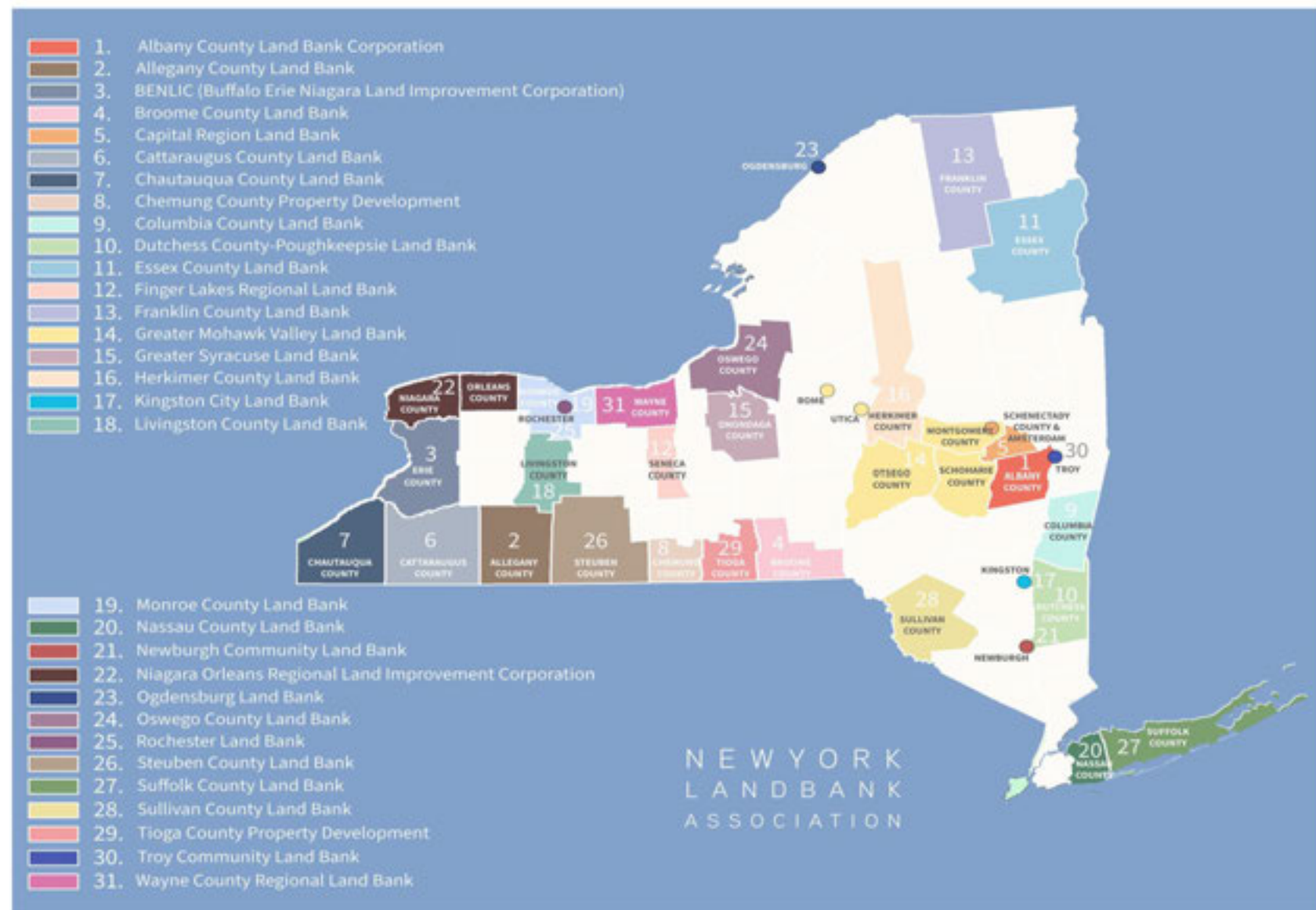
- Addressing anticipated population growth due to economic development (including Micron Technology plant)
- County Executive McMahon: "Priority one, macro level — more units, plain and simple. We need more units to stabilize market conditions."
- Focus on adaptive reuse, affordable housing, brownfield development, and center-driven development



# THE ROLE OF LAND BANKS

Property Acquisition and Management	Acquire vacant, abandoned, tax-delinquent, and foreclosed properties, often at low or no cost via municipal transfer. Manage these properties to stabilize neighborhoods and prevent blight.
Productive Reuse of Land	Convert neglected properties into productive community assets, including affordable housing, green space, and commercial development.
Affordable Housing Development	Sell or donate land to nonprofit developers, land trusts, or municipalities with conditions ensuring long-term affordability. Support infill development that respects neighborhood character while expanding housing options.
Land Banking for Future Community Needs	Hold and steward land until market conditions or community plans align, rather than selling properties for short-term revenue.

# LAND BANKS





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# LAND BANKS AS A STRATEGIC HOUSING TOOL



## **Addressing Disinvestment and Inequity**

Land banks are essential for reinvesting in historically disinvested urban, suburban, and rural communities.

Create opportunities where the private market alone fails to produce affordable housing.



## **Facilitating Affordable Infill Development**

Help overcome the "vacant lot" problem in older neighborhoods by assembling parcels for strategic redevelopment.



## **Supporting Regional and County Housing Goals**

Provide counties with a flexible, locally-driven mechanism to stabilize the housing market, increase housing stock, and support equitable economic development.

# The New York State Association of Counties

*The United Voice of New York's Counties Fostering Excellence in County Government for 100 years.*







# Perspectives, Pressures, and Progress:

*What New Yorkers Are Saying About Housing Affordability*

**SIENA** SIENA COLLEGE  
RESEARCH INSTITUTE

Travis Brodbeck ([tbrodbeck@siena.edu](mailto:tbrodbeck@siena.edu))

Associate Director of Data Management



# About the Siena College Research

## Methods



Telephone



Panel

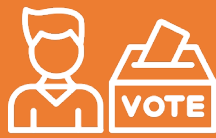


Text to web



Mixed Mode

## Populations



Voters



Business Leaders



Households



Consumers

## Approach



Fair and balanced questions



Objective question order



Random Stratified Sampling



Quotas and weighting

## Research Areas

### Client



### Social



### Political



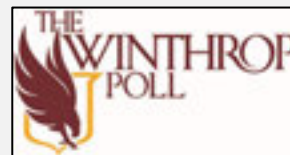
### Economic



## Collaborative Innovation



Charter Member

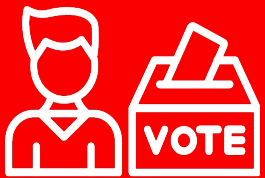




# Application of Public Opinion Research: Housing



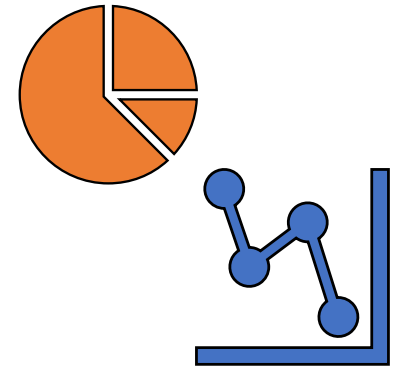
Business Leaders



Voters



Consumers

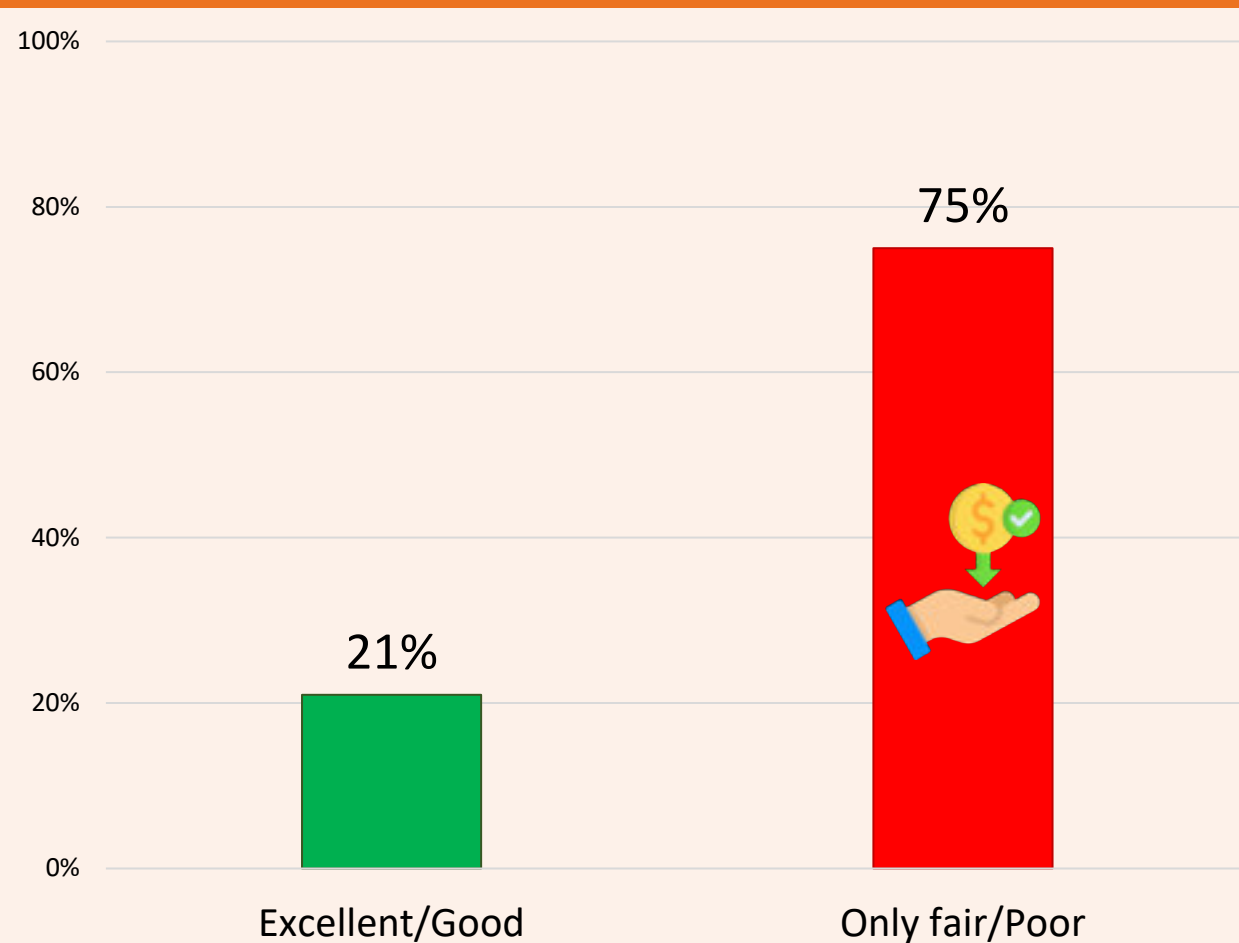


Capital Region

# 2025 Capital Region Progress Report

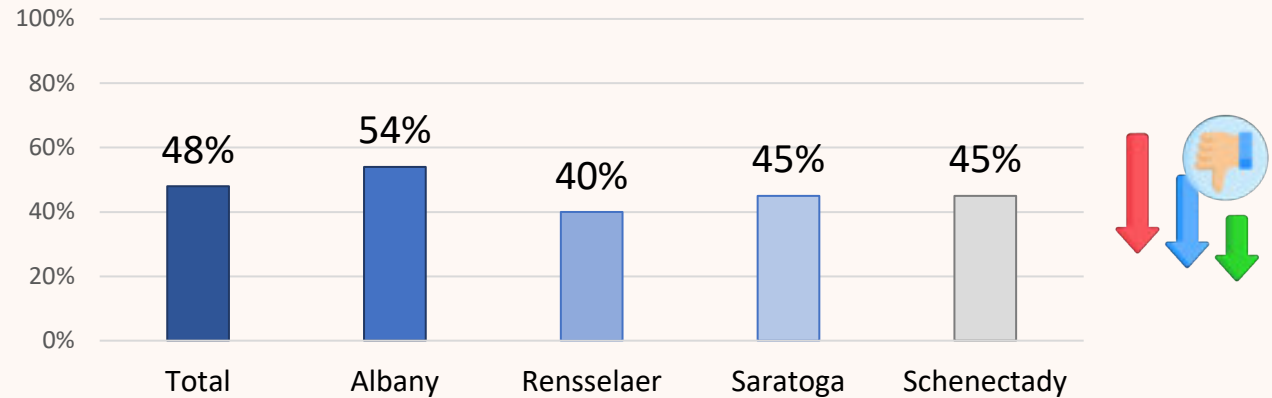
Rate the following aspect of life in the Capital Region as excellent, good, only fair or poor:

## The availability of affordable housing

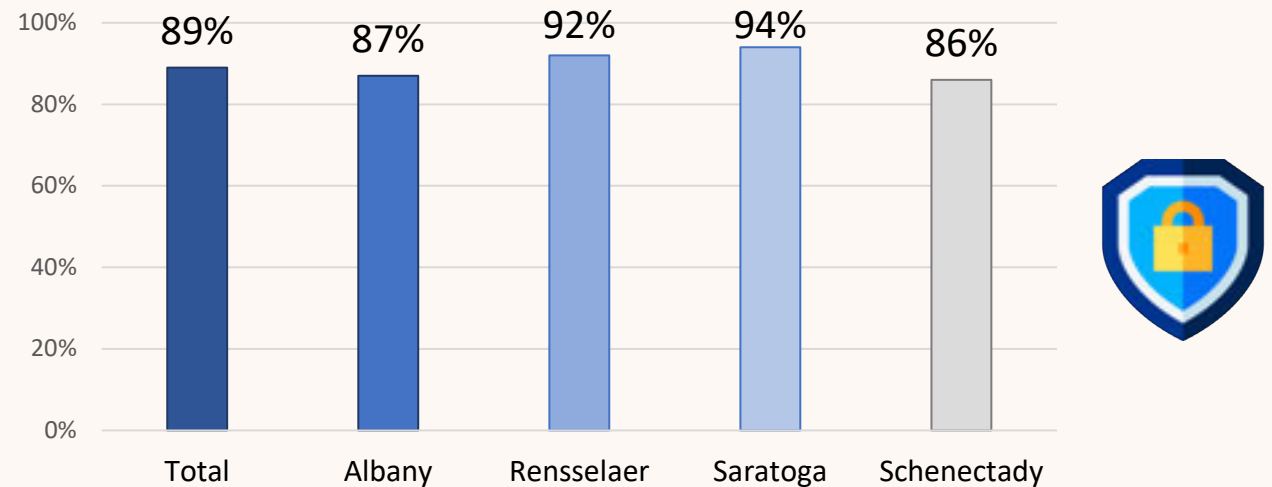


Tell me how likely each aspect is for a typical person in your community.  
(% of Total Likely)

## Being able to afford quality housing



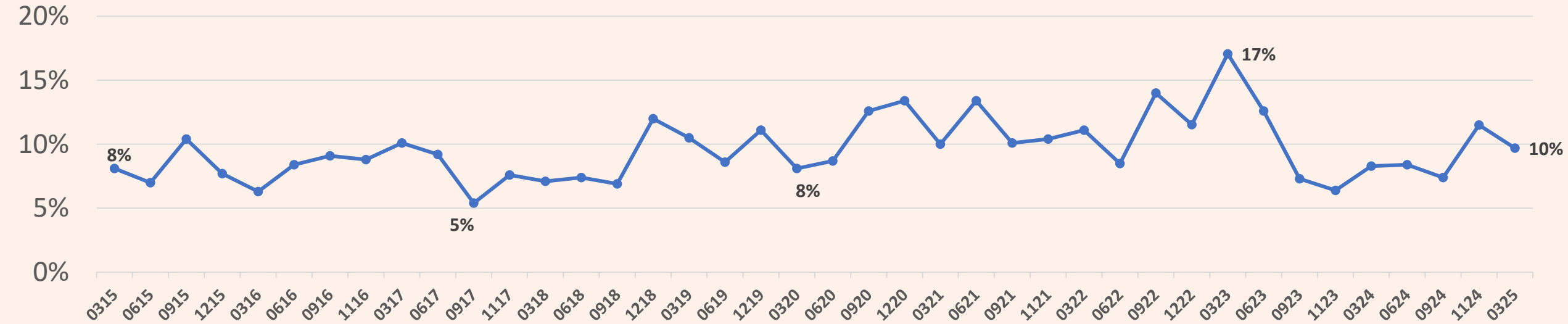
## Feeling safe and secure in their home





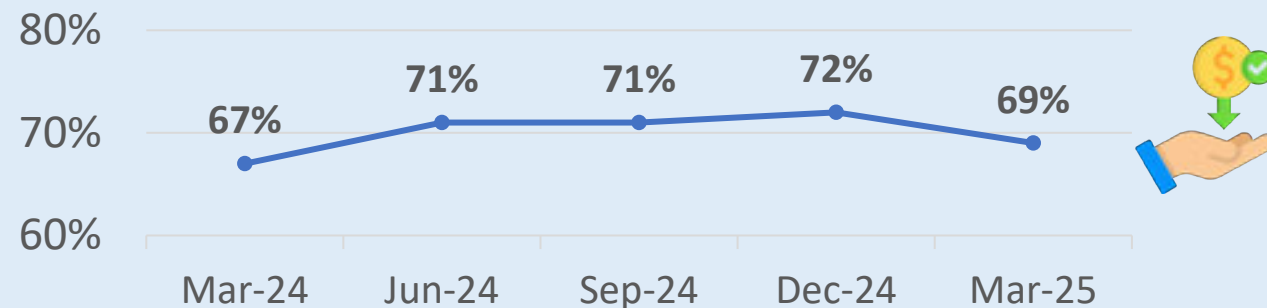
# Index of Consumer Sentiment Survey: Housing Costs

Do you plan to buy a home in the next six months?



Source: NY Index of Consumer Sentiment

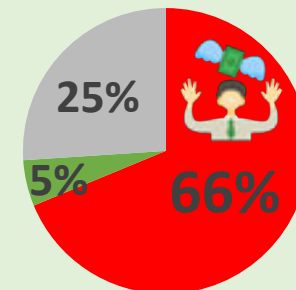
Housing costs (including rent, mortgage, property taxes, and repairs) is having a very serious impact or a somewhat serious impact on NY'ers financial condition.



Are you currently spending more, less or about the same today as compared to two years ago?



Housing including mortgage or rent payments, insurance, maintenance, property taxes and utilities



- Spending more
- Spending less
- Spending about the same

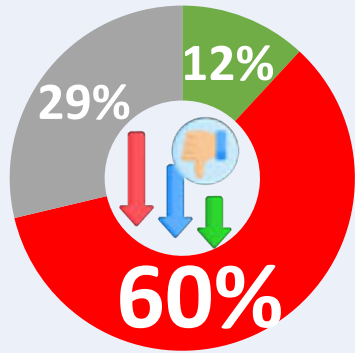
(Data from ICS0324)

# Upstate CEO Study

Indicate whether the following is an asset to doing business in New York, a detriment or that it really doesn't have an effect.

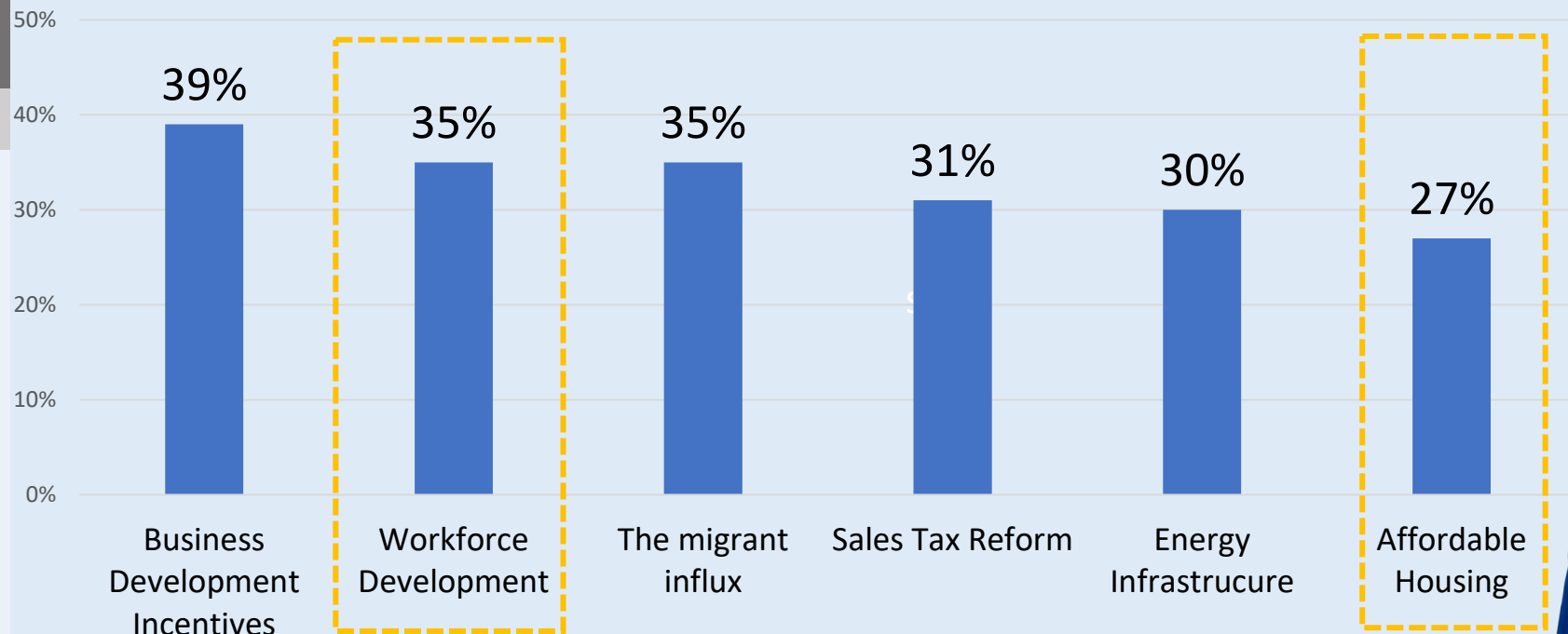
Housing affordability in New York

■ Asset ■ Detriment ■ No effect



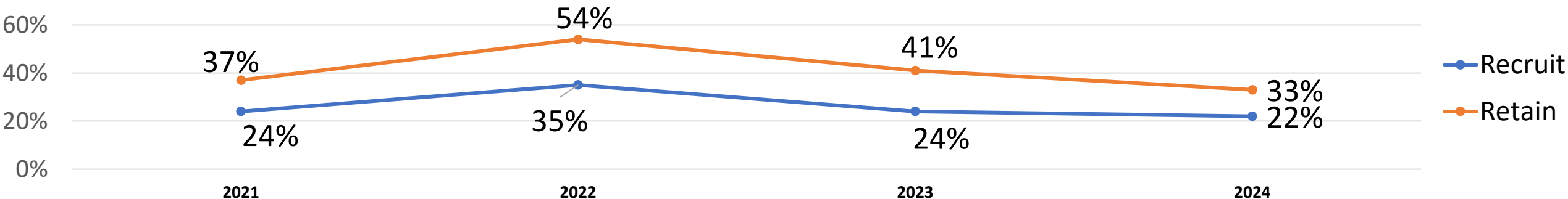
(Data from CEO2023)

Of the following, what would you like to see the Governor and Legislature of New York focus on?



(Data from CEO2024)

Please indicate which of the following have you done to recruit/retain: **Designed flexible work location**

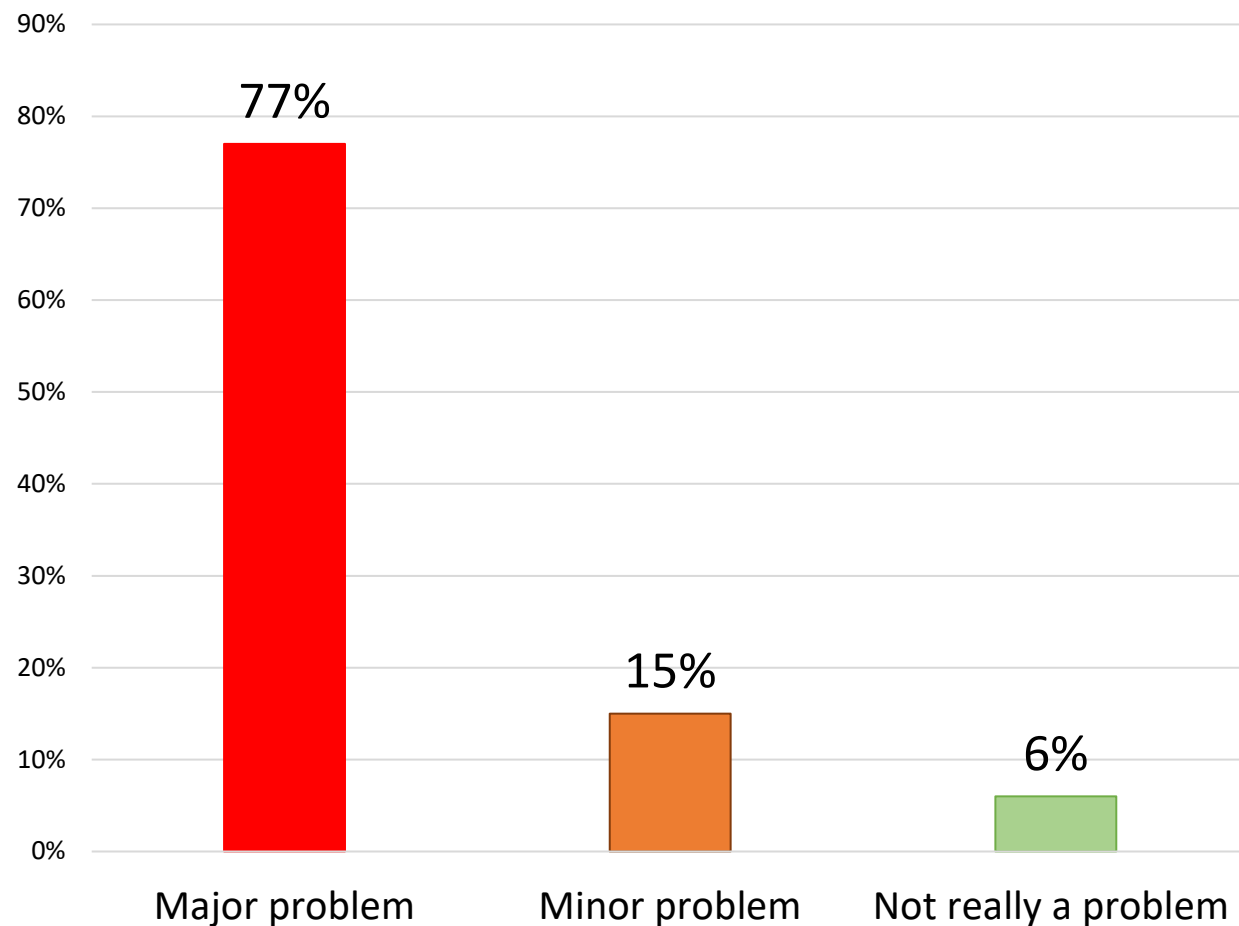




# New York Voters and the Availability of Affordable Housing

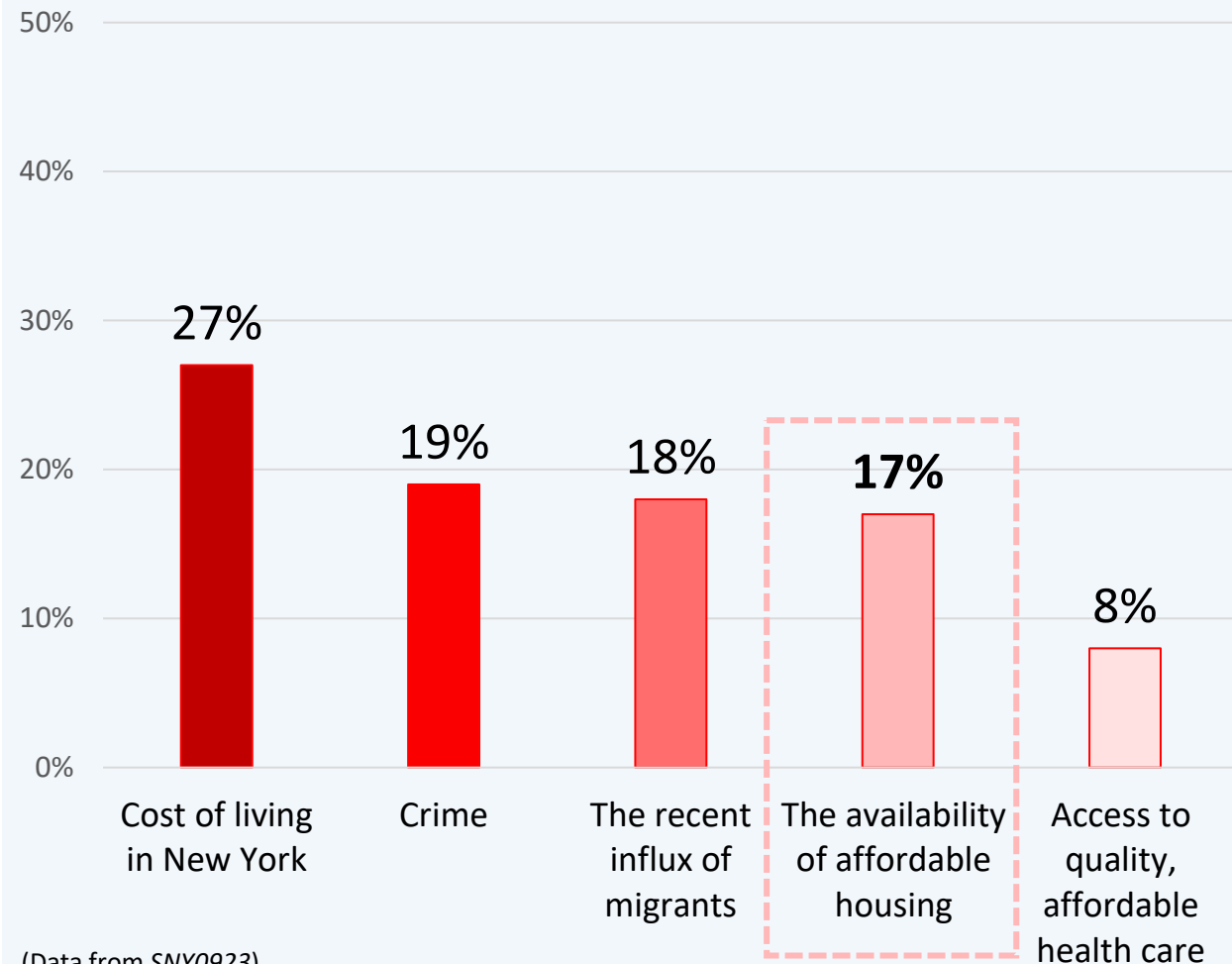
Tell me whether you think the following is a major problem, a minor problem, or not really a problem for New York State:

## The availability of affordable housing



(Data from SNY0923)

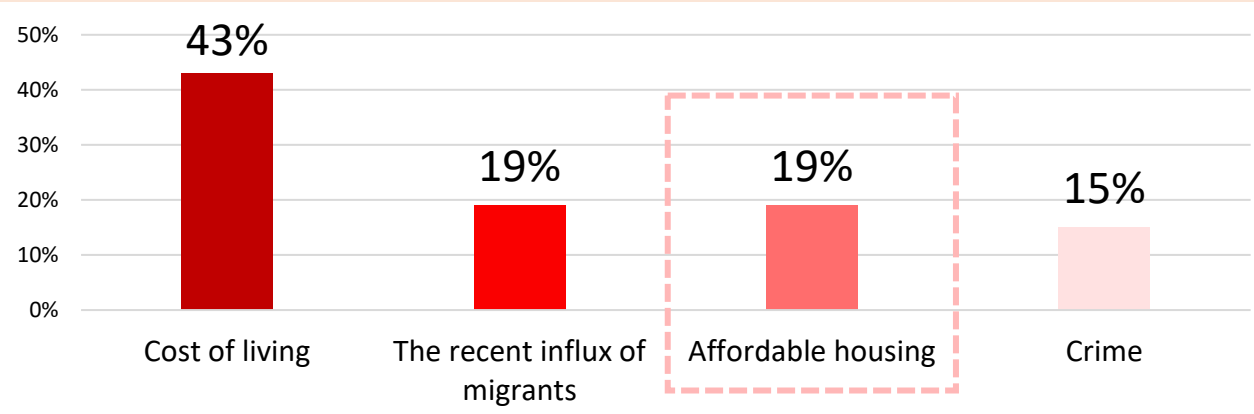
Which do you think is the single most important issue that the Governor and Legislature should be working on now?



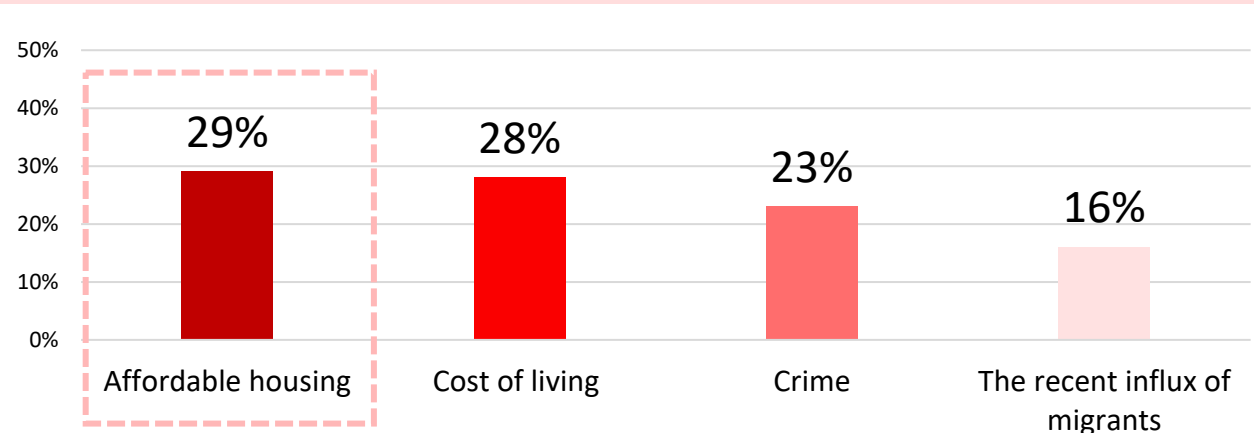
(Data from SNY0923)

# Voters Say Things Have Gotten Worse and To Prioritize

As Governor Hochul and the State Legislature prepare to return to Albany for the 2025 legislative session, which of the following issues do you think should be their **top priority**?



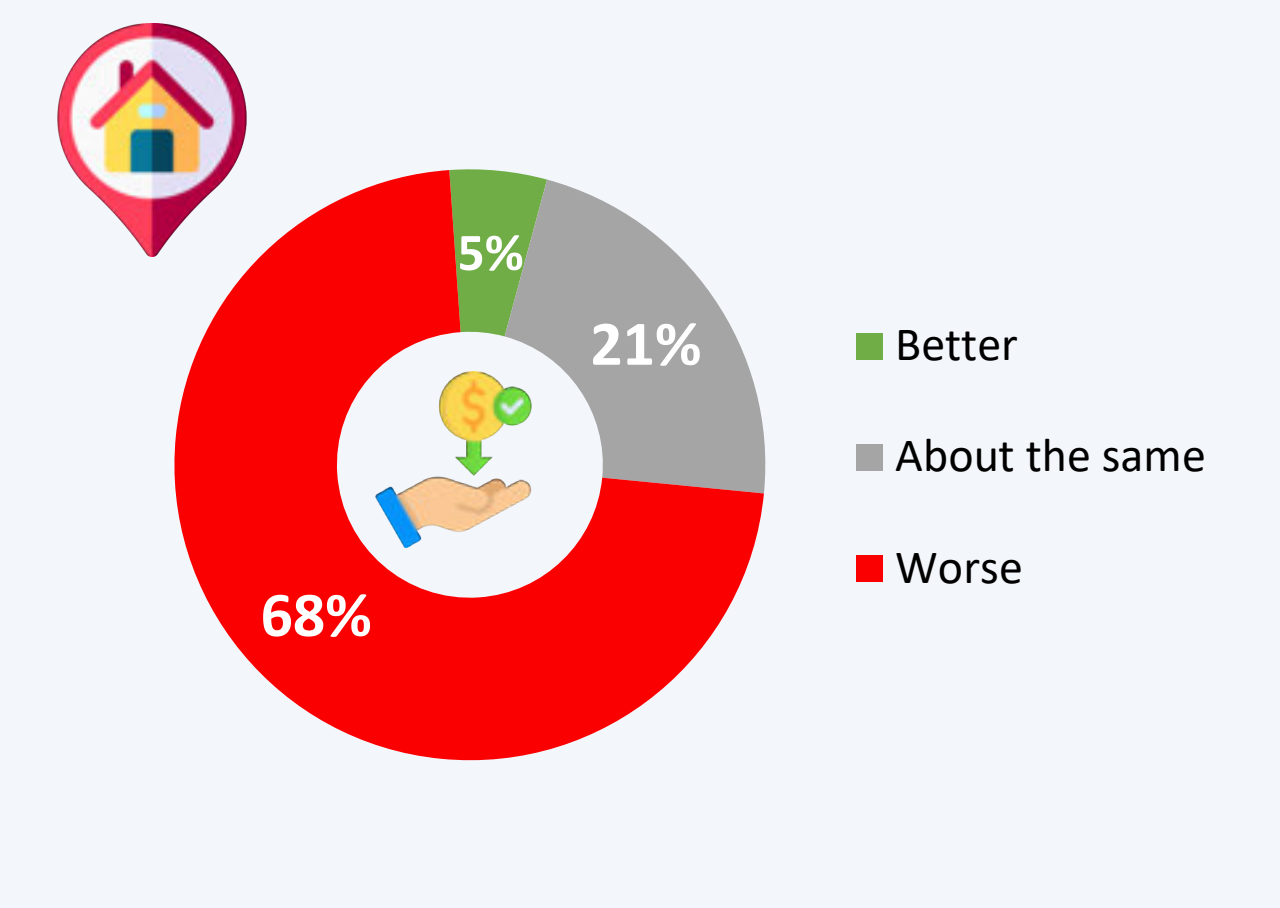
Of the remaining issues, what should be Albany's **next top** 2025 priority



(Data from SNY1224)

For the following issue, tell me whether things have gotten better, worse, or stayed about the same over the last year.

Availability of affordable housing



(Data from SNY1224)

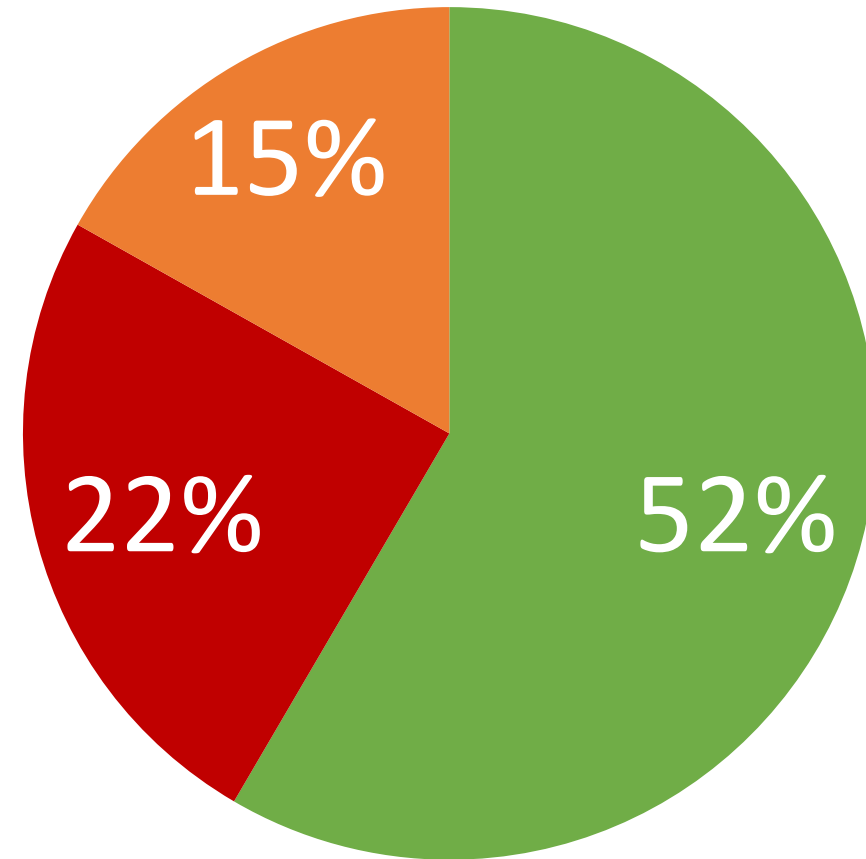
# A Majority of Voters Support Proposed Solutions

In both her State of the State address and in her proposed budget, Governor Hochul laid out a series of proposals. I'm going to ask you about several of those proposals and I'd like you to tell me whether you support or oppose each.

Providing \$760 million in funding to support the construction of housing in the nearly 300 New York communities that have been certified as "pro-housing communities"




- Support
- Oppose
- In the middle





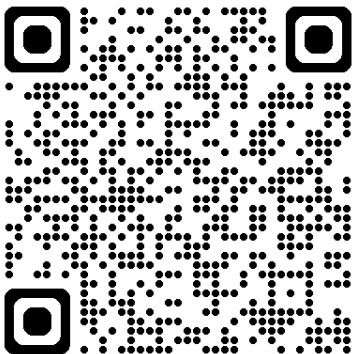
# Takeaways

 Consumer demand for housing is strong, but housing is more expensive and seriously impacting the financial condition of state residents.

 3 in 4 Capital Region residents say the availability of affordable housing is only fair or poor and believe being able to afford quality housing is unlikely.

 Business leaders want more affordable housing in New York and have been using flexible work locations to recruit and retain talent.

 Voters say the availability of affordable housing has gotten worse, want political leaders to prioritize the issue, and majority support investing in “pro-housing communities”.



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Siena College Research Institute



Siena College Research Institute



[tbrodbeck@siena.edu](mailto:tbrodbeck@siena.edu)



# **The Disability Conundrum in the Diminishing Housing Stock in New York State**

Spencer Chiimbwe

*Human Rights Commissioner*

*Rockland County*





# **Inclusionary Housing and Direct Subsidies:** The Relationship Between Affordable Housing Strategies in New York City

Sarah Internicola, Housing Policy and Budget Analyst

May 2025





## About the Report

- NYC mayors create housing plans
  - Typically involve **two approaches** to creating affordable housing: direct City subsidies and inclusionary housing
- Affordable housing development is carried out by the NYC Department of Housing Preservation and Development (HPD)
- Housing is a signature issue for the Adams administration
- **Goal:** understand the outcomes of the two approaches over past administrations, and discuss implications for Adams' new inclusionary housing program
- Only investigating new construction, not preservation

## Direct Financing from HPD

- Grants or low-cost loans to affordable housing developers
- Different financing programs require different affordability levels
  - Requirements and funding outlined in HPD's term sheets
- Funded through HPD capital budget
- NYC Examples:
  - Extremely Low- and Low-Income Affordability (ELLA)
  - Mix-and-Match
  - Senior Affordable Rental Apartments (SARA)



# Inclusionary Housing

## Density Bonus

- Allows developers to build higher than otherwise allowed by zoning, in exchange for some affordable units
- Based on idea of internal cross-subsidy:
  - Density bonus allows more units in project
  - Additional income from units offsets cost of required affordable units
  - Market rents in the area influence the value of the density bonus
- Three programs in NYC
  - Voluntary Inclusionary Housing (VIH)
  - Mandatory Inclusionary Housing (MIH)
  - Universal Affordability Preference (UAP)

# Inclusionary Housing

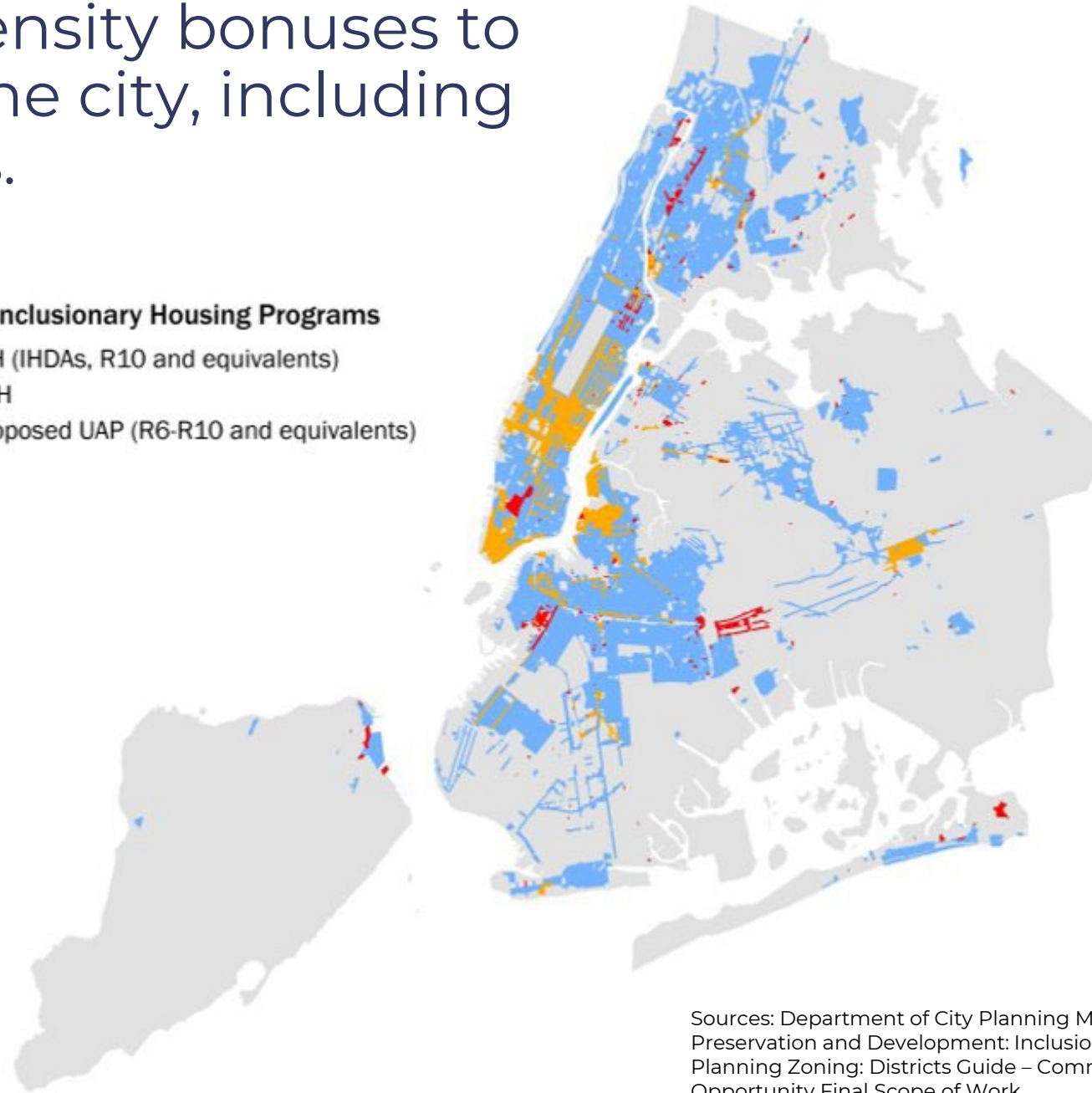
## NYC's Different Inclusionary Housing Programs

	Type	Benefit	Requirements
<b>Voluntary Inclusionary Housing (VIH)</b>	Opt-in	1.25-3.5 square feet of bonus floor area for each square foot of affordable housing. (Up to 20% increase in R10 districts, up to 33% increase in inclusionary housing designated areas)	Affordable units must be permanently affordable to residents at or below 80% AMI
<b>Mandatory Inclusionary Housing (MIH)</b>	Required in certain areas, can also opt-in	Area must be upzoned to increase permitted residential density or an individual lot is granted a zoning variance allowing for increased density	Options ranging from 20% of floor area affordable at 40% AMI on average, through 30% of floor area affordable at 115% AMI on average
<b>Universal Affordability Preference (UAP)</b>	Opt-in	20% more floor area ratio (FAR) allowed	All additional FAR allowed must be used for affordable units, must average to 60% AMI

UAP expands density bonuses to much more of the city, including lower-rent areas.

**NYC Inclusionary Housing Programs**

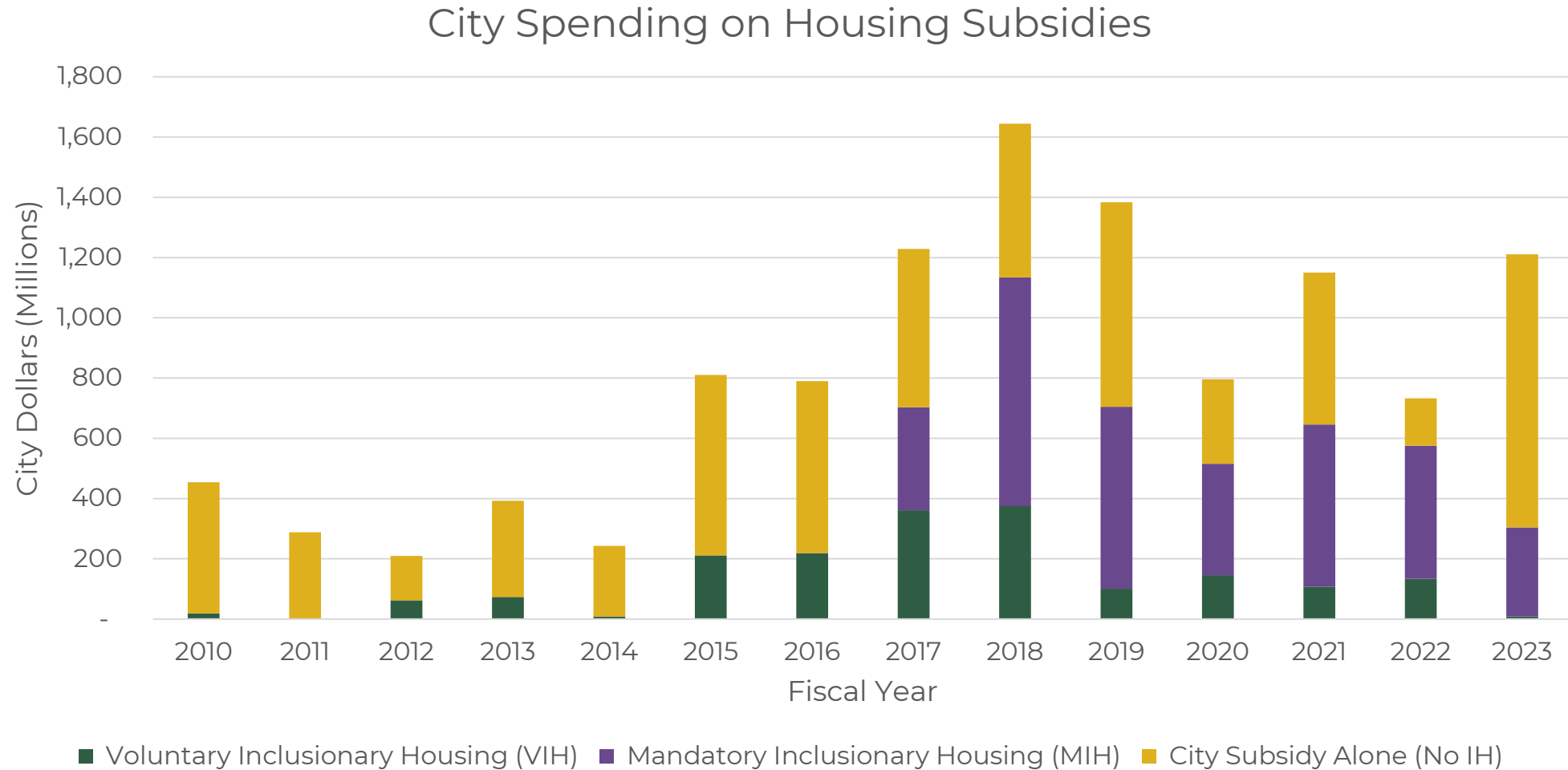
- VIH (IHDAs, R10 and equivalents)
- MIH
- Proposed UAP (R6-R10 and equivalents)



Sources: Department of City Planning MapPLUTO 24v2, Department of Housing Preservation and Development: Inclusionary Housing Program, Department of City Planning Zoning: Districts Guide – Commercial Districts, City of Yes for Housing Opportunity Final Scope of Work.



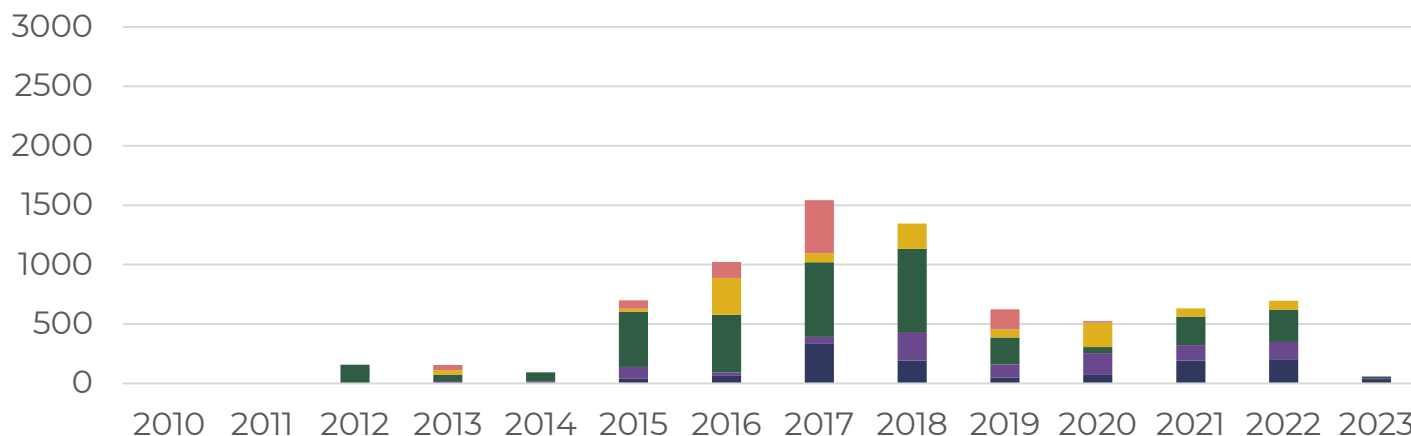
# Many projects receiving city subsidies also use density bonuses



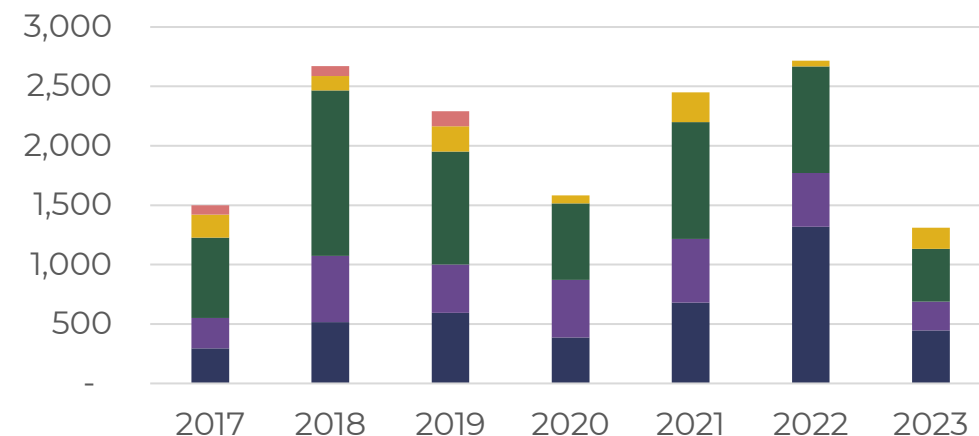
Source: IBO analysis of Department of Housing Preservation and Development data

# Without subsidy, IH programs produce few deeply affordable units

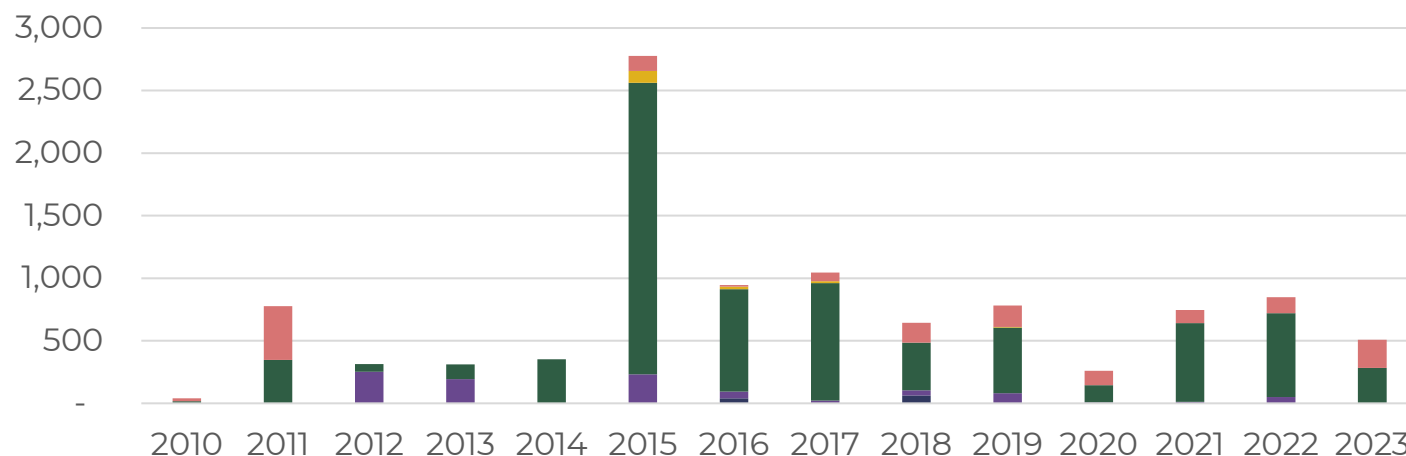
## VIH with Subsidy



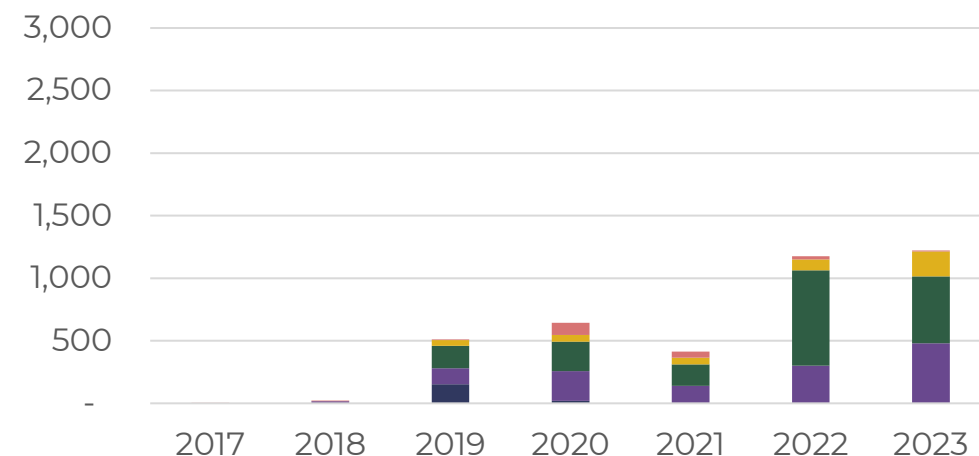
## MIH with Subsidy



## VIH without Subsidy



## MIH without Subsidy

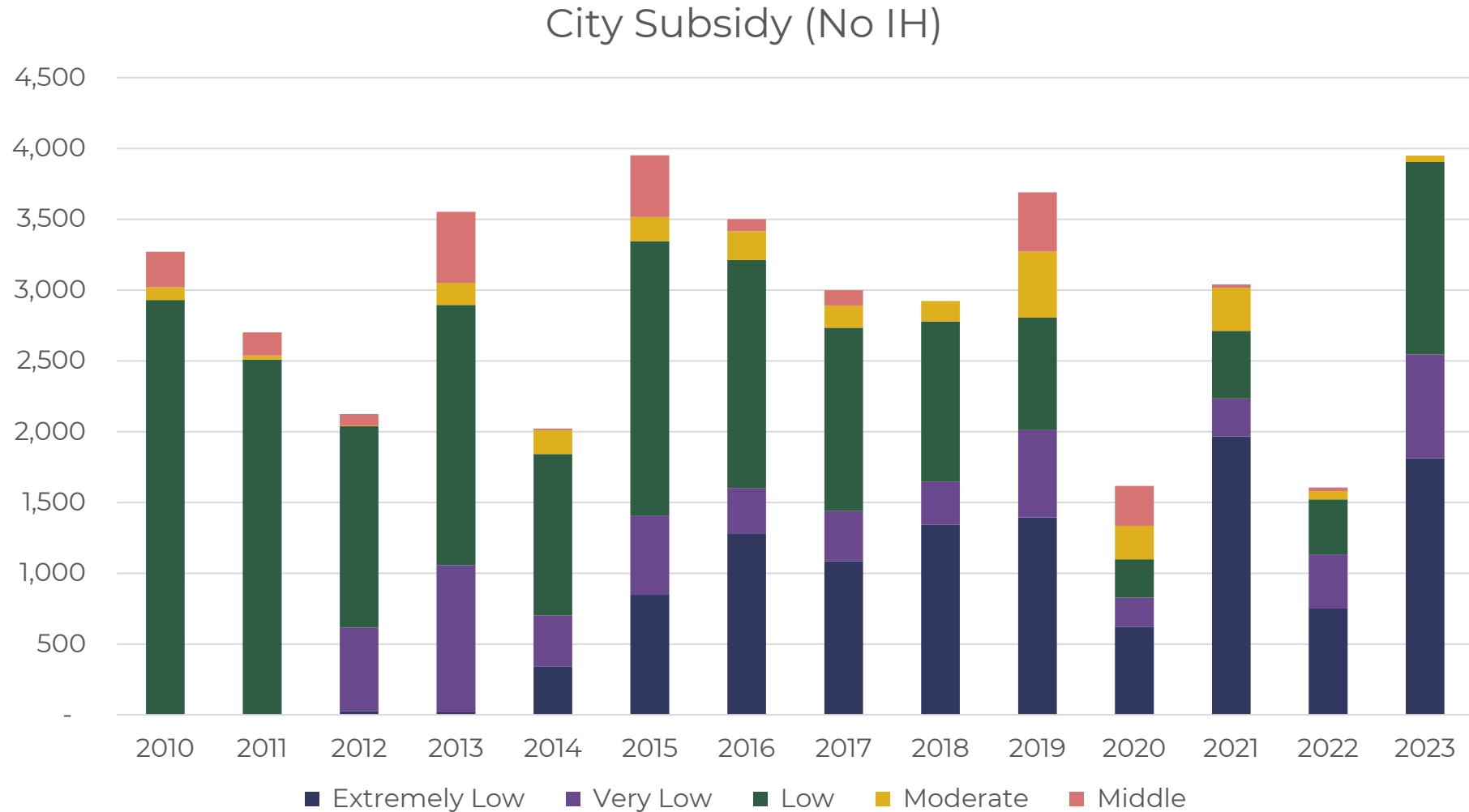


Extremely Low Very Low Low Moderate Middle

Extremely Low Very Low Low Moderate Middle

Source: IBO analysis of Department of Housing Preservation and Development data

# City subsidies alone have produced the most deeply affordable units



Source: IBO analysis of Department of Housing Preservation and Development data



# Takeaways

1. Though often thought of as separate tools, inclusionary housing and direct subsidies are **often used in together** to achieve more units and/or deeper affordability
2. Inclusionary housing alone has produced **few deeply affordable units**
3. UAP will likely require **expanded funding** for direct subsidies in order to reach deeper affordability levels and lower-rent areas
4. Considerations for where City dollars are best spent—depends on goal of the program

**New York City  
Independent  
Budget Office**



Thank you!

Read the  
full report:



iStock  
Credit: sang

# Removing Barriers to Moving to Well-Resourced Areas Using the Neighborhood Resource Index

Pooya Ghorbani

New York State Homes and Community Renewal  
Office of Research and Strategic Analysis

Presentation at the Rockefeller Institute of Government  
Local Government Lab 2025

Privileged and Confidential Draft Intra/Interagency  
Deliberative Process





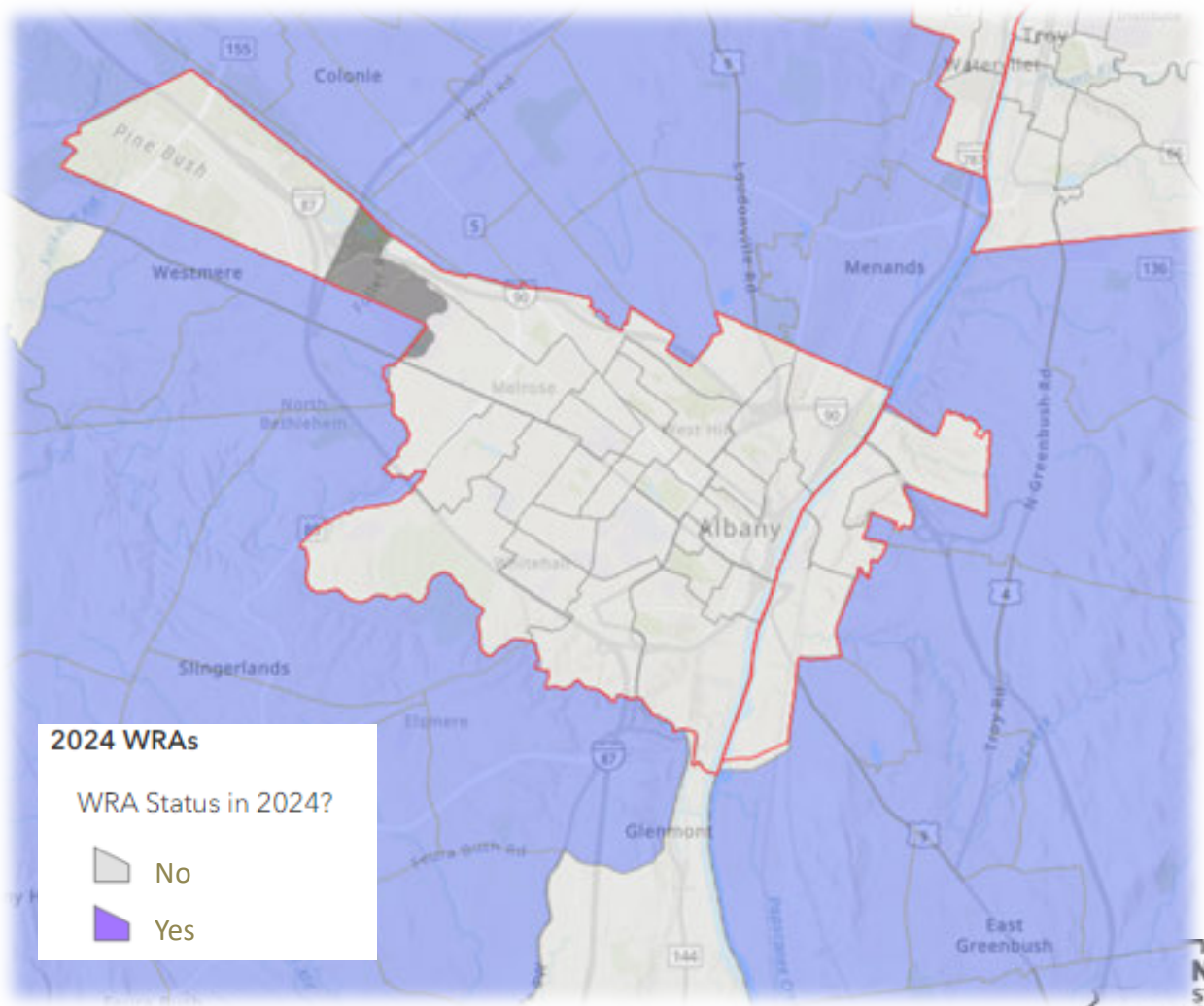
# Making Moves

- Housing Choice Vouchers have been concentrated in high-poverty areas
  - HUD's random-assignment experiment (Moving to Opportunity)
- New York State initiated the **Making Moves Program (MMP)** to facilitate voucher-supported moves to high-opportunity neighborhoods
- Helps with security deposit, moving costs, housing search, etc.

# Defining Moves to Opportunity

- Voucher-holders are eligible for assistance if they move to “Well-Resourced Areas” (WRA)
- WRAs are census tracts with:
  - *Poverty rates below 10 percent; and*
  - *Share of proficient students in 3-8 grade ELA, Math, and Science above the state’s median (~42 percent)*

# Well-Resourced Areas in Albany [*& Rensselaer*]



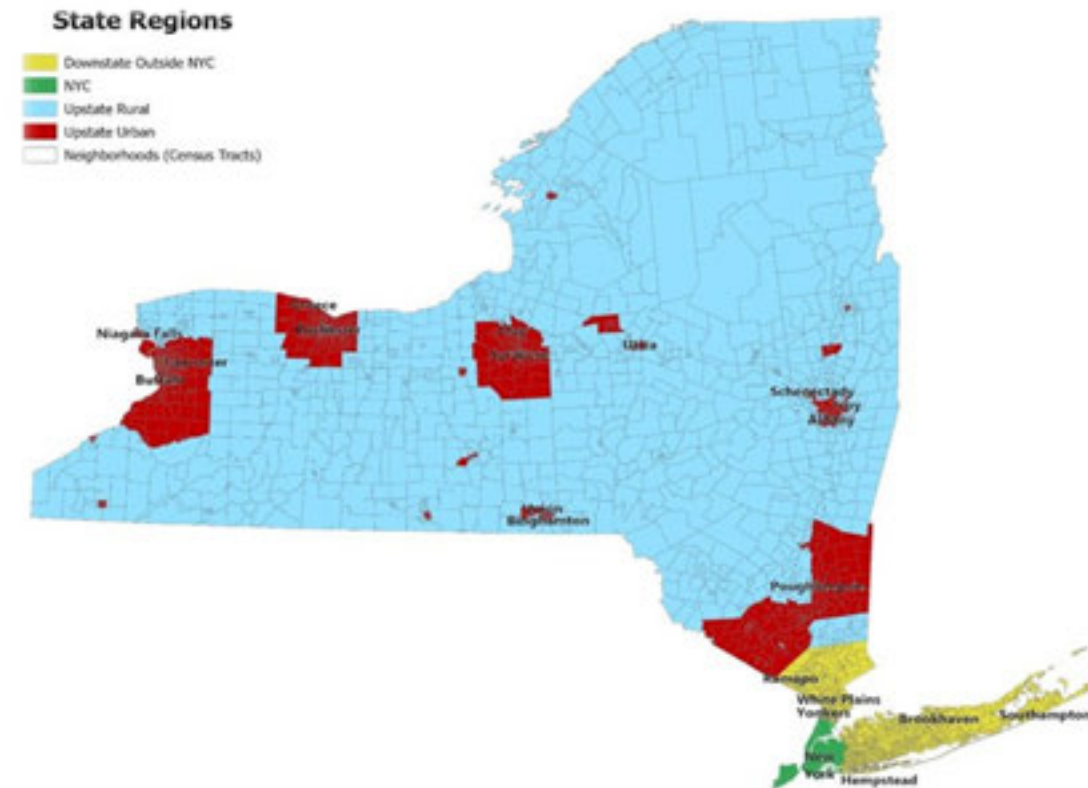


# MMP Challenges

- Eligible moves can be difficult to identify
  - There are fewer voucher-affordable options in WRAs (30% higher median rent in 2023)
  - Landlords in WRAs are less likely to accept vouchers (HUD, 2018)
- Share of moves eligible for assistance has been small:
  - Erie County (Buffalo): 22.5 percent
  - Suffolk County: 33.3 percent

# Neighborhood Resource Index (NRI)

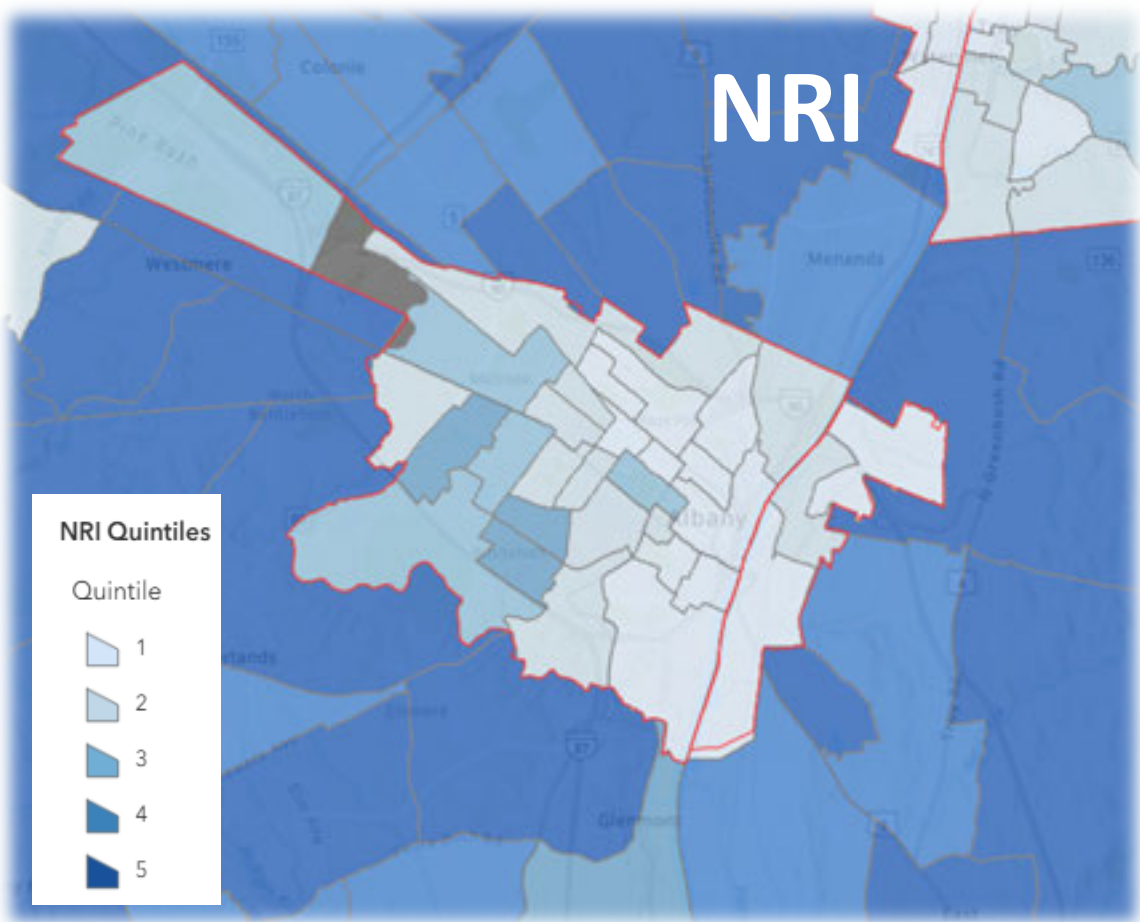
- Combines 22 metrics in 4 domains
- Ranks neighborhoods by assigning 0-100 scores
- Accounts for regional variation in local characteristics →



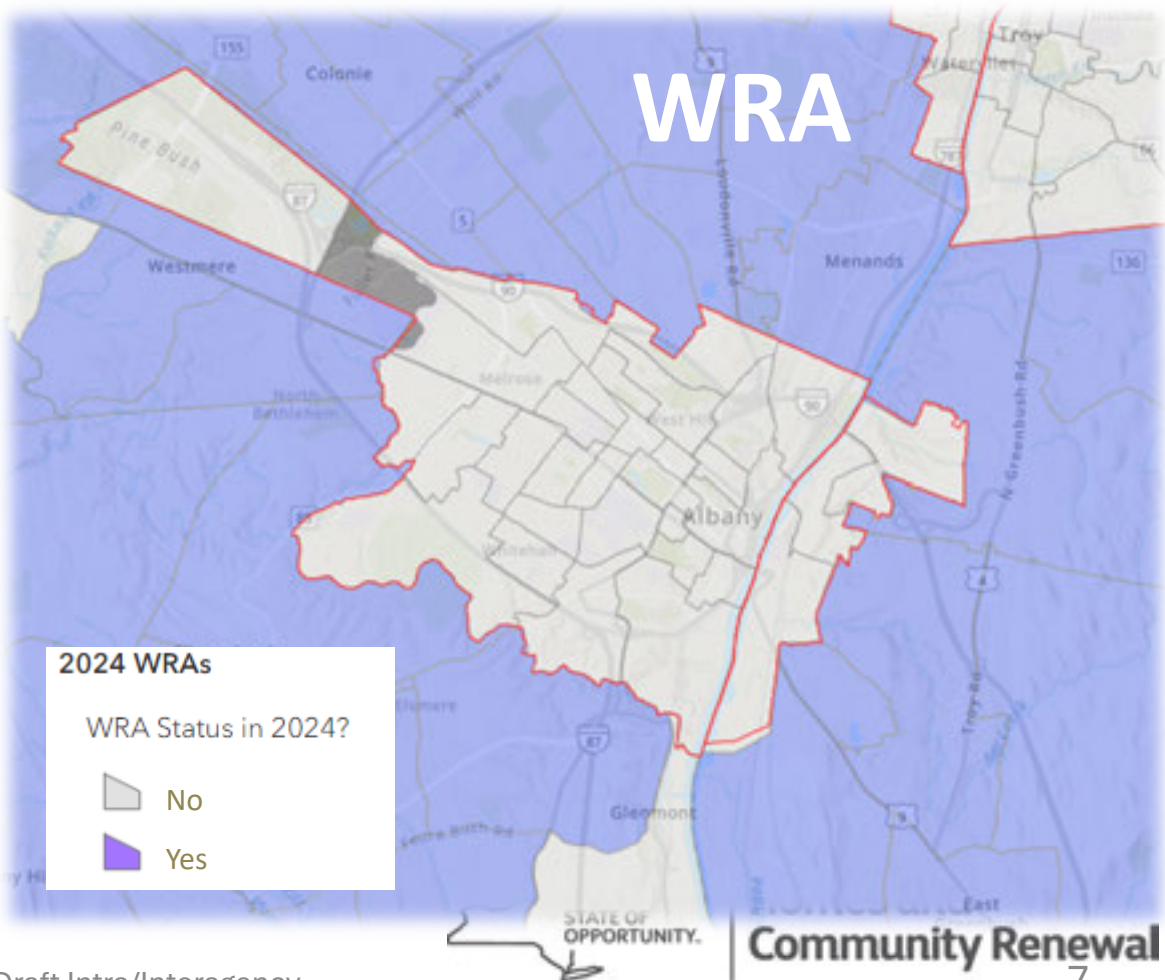
Homes and  
Community Renewal

# NRI *vis a vis* WRA

NRI quintiles in Albany [& Rensselaer]



WRAs in Albany [& Rensselaer]



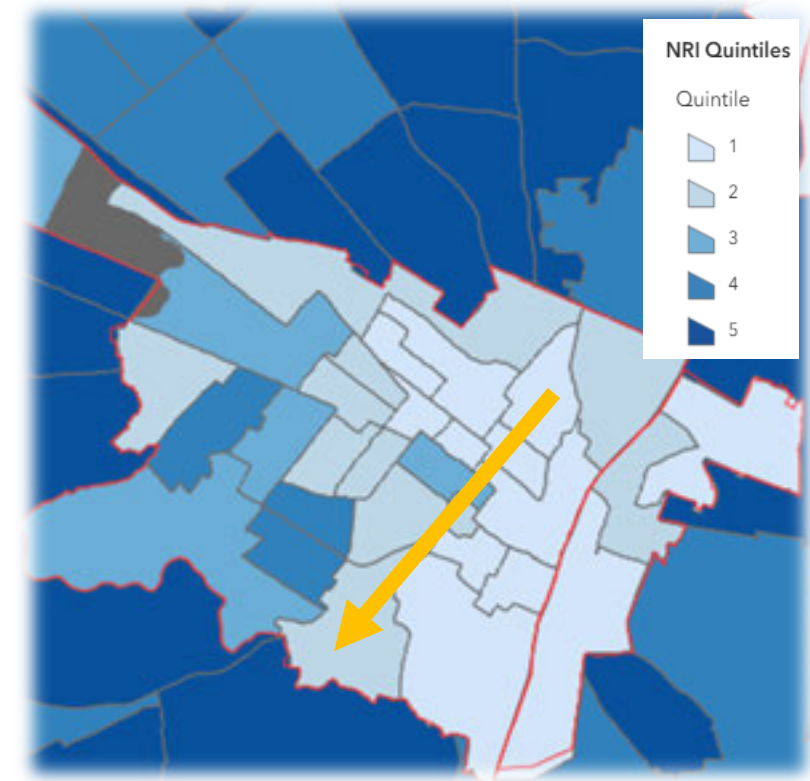


# Pilot: Using NRI in Making Moves

- Allows for quantifying the level of improvement in local conditions by comparing the scores of origin and destination neighborhoods
- Eligible moves can be defined as those that improve local NRI
- Policy question: How much improvement is sufficient to qualify for the incentive?

# Utilizing moves data to inform eligibility threshold

- As of 2024, MMP has reported 270 moves in Erie, Suffolk, and Nassau Counties
- Typical move improved NRI by 10-11 points
- That is roughly worth one quintile of improvement in the NRI score | example →



# Proposed Policy

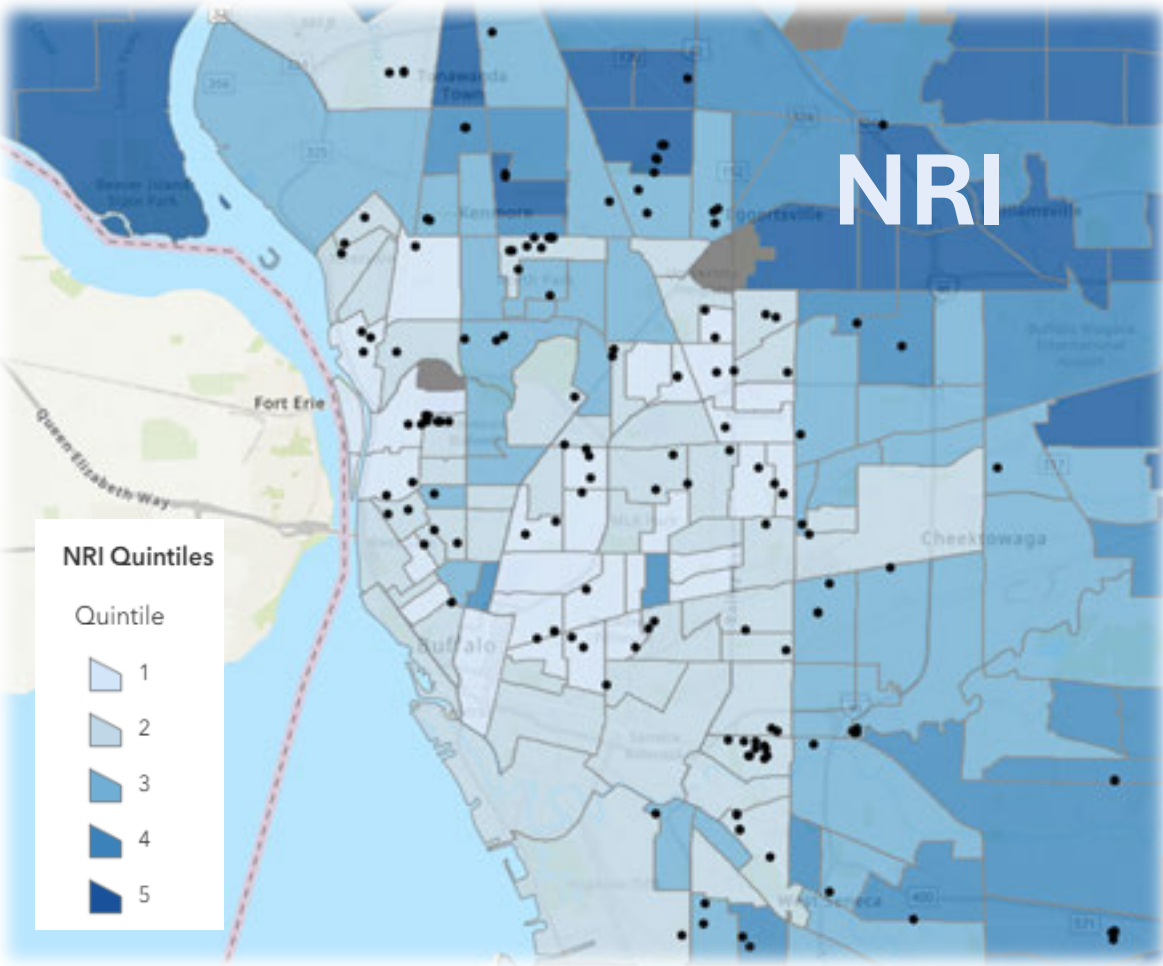
Based on empirical data from MMP, it was determined that voucher moves are eligible for incentive if:

1. They improve the local NRI by at least 1 quintile; AND
2. Their destinations are in the top 3 quintiles

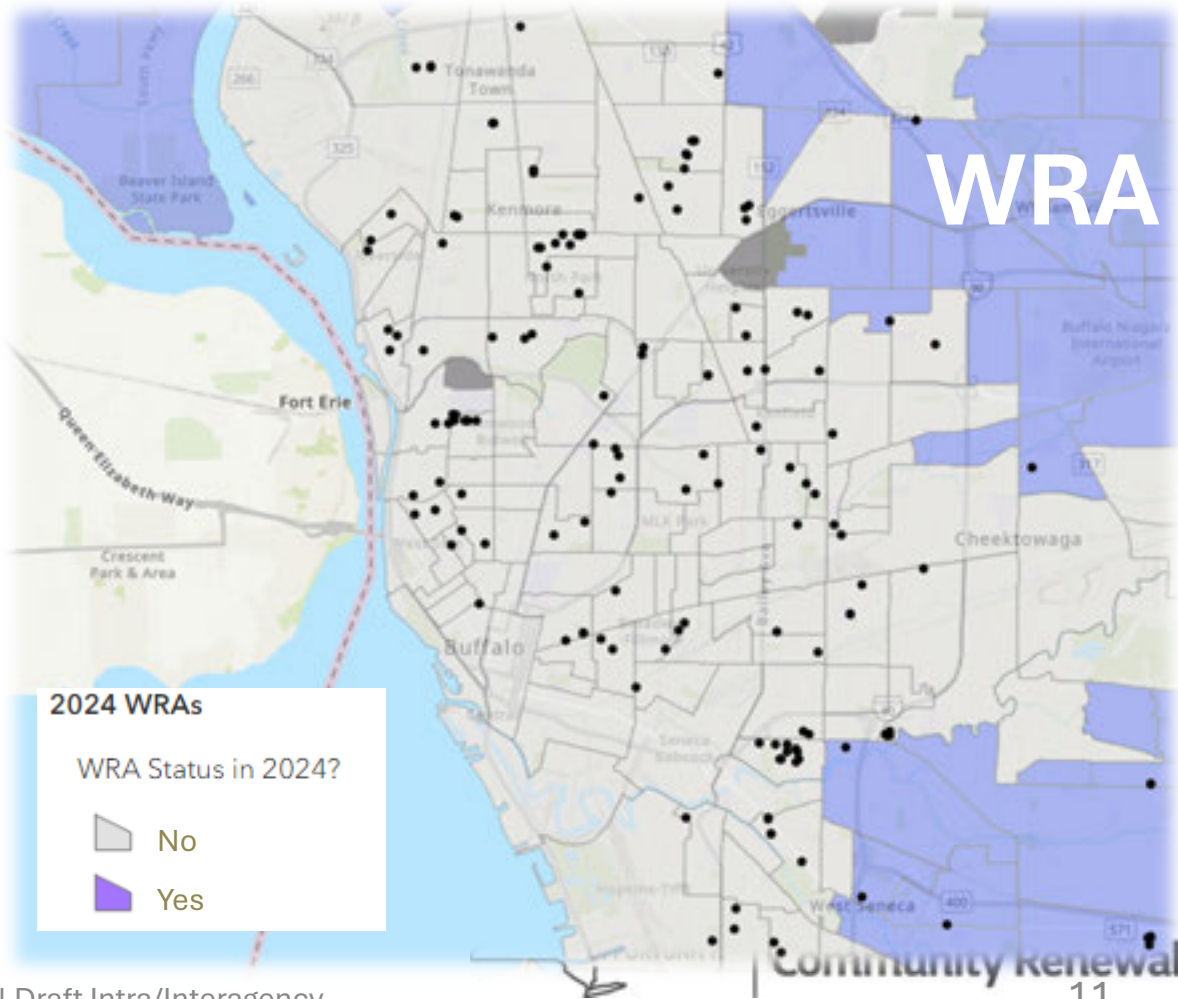


# Improvement in Local NRI

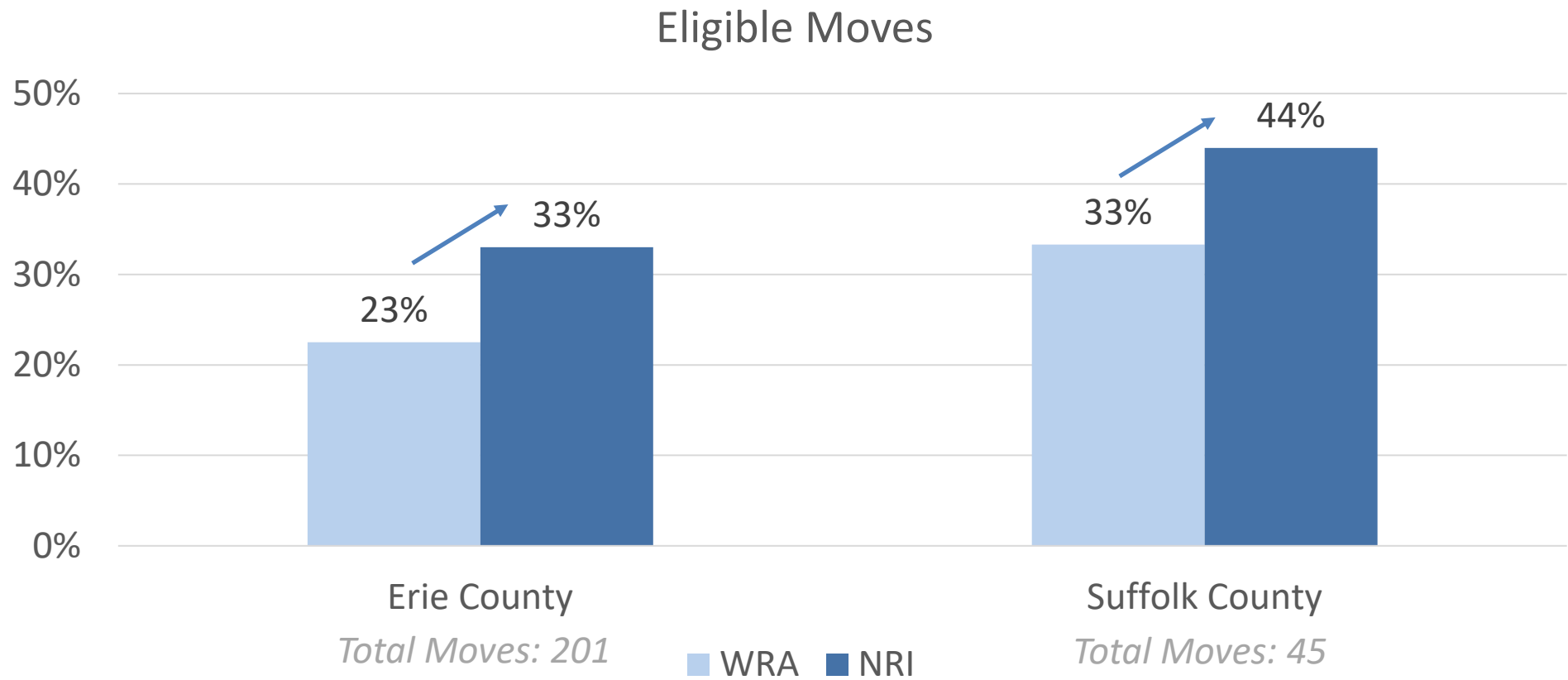
NRI quintiles in Buffalo



WRAs in Buffalo



# Eligible Moves



# Observations

- By establishing a continuum, NRI provides more nuance in identifying improvement in local opportunity
- New policy expands the scope of eligible moves by 10 points
- Pilot to be expanded to Orange, Dutchess, and Tompkins County
- Future research: measuring success, cost effectiveness



Thank you!

[Pooya.Ghorbani@hcr.ny.gov](mailto:Pooya.Ghorbani@hcr.ny.gov)

# Extra Slides

# WRA Limitations

- **Poverty Rate**

- Underestimates poverty line by overemphasizing food expenses
- Overestimates poverty line by using pre-tax income

- **Test Scores**

- Data disrupted by Covid for 2020 through 2022
- Spatial mismatch between school catchment areas and census tracts
- Higher opt-out rates among higher-income families

- **Statewide WRA designations**

- Rural, urban, and suburban neighborhoods have different characteristics



# NRI Components

Domain	Indicator
Income and Employment	( - ) Poverty rate
	( - ) Public assistance share of income
	( + ) Median household income
	( + ) Labor force participation
	( - ) Unemployment rate
	( - ) Average commute time
	Labor force socioeconomic status
	( + ) <i>Share of high-wage workers</i>
	( + ) <i>Share of telecommuters</i>
	( + ) <i>Share of workers w/ high school degree or more</i>



# NRI Components

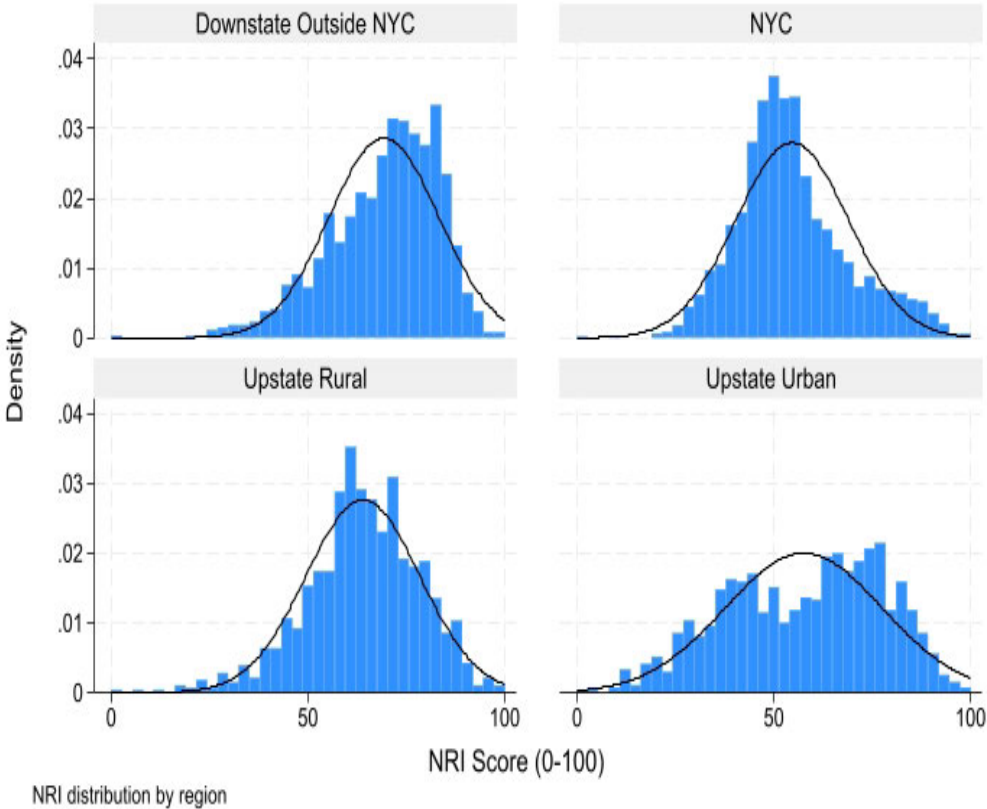
Domain	Indicator
Education	( - ) Share of free & reduced lunches
	( - ) Student-to-teacher ratio
	( + ) Spending per pupil
	( - ) State school aid
	( + ) Standardized Test proficiency rate
Demographics	( + ) Share of two-parent households
	( + ) Share of residents w/ high school education or more
	( + ) Health insurance coverage rate
Housing and Amenities	( - ) Vacancy rate <i>owners &amp; renters</i>
	( - ) Share of overcrowded units
	( - ) Share of units w/ inadequate access to utilities
	( + ) Residential stability (share of long-stayers)



# Neighborhood Resource Index (NRI)

Region	N	Mean	Std. dev.	Min	Max
Downstate Outside NYC	976	69.3	13.9	0	100
NYC	2,219	54.7	14.3	0	100
Upstate Rural	1,042	64.0	14.4	0	100
Upstate Urban	1,003	57.6	20.0	0	100
Pooled	5,240	59.8	16.5	0	100

Region	20th percentile	40th percentile	60th percentile	80th percentile
Downstate Outside NYC	57.5	68.2	74.9	81.6
NYC	43.9	50.1	55.5	65.3
Upstate Rural	53.0	61.2	67.9	76.5
Upstate Urban	38.7	52.0	66.0	76.4



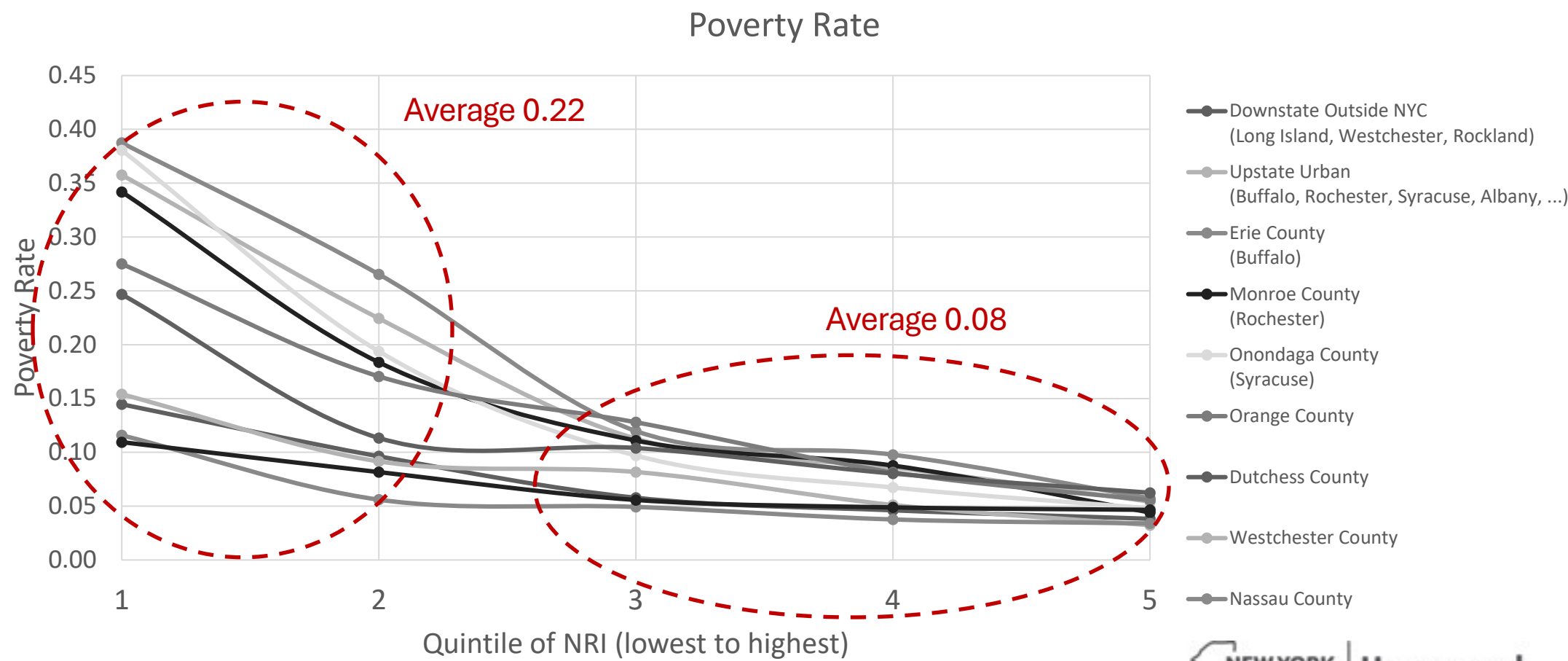


# MMP Challenges

- Eligible moves can be difficult to identify
  - There are fewer affordable housing options in WRAs
  - Landlords in WRAs are less likely to accept vouchers

	Erie County		Nassau County		Suffolk County	
From (rows) To (columns)	Non-WRA	WRA	Non-WRA	WRA	Non-WRA	WRA
Non-WRA	135	40	0	18	21	15
	75.8%	22.5%	0.0%	75.0%	46.7%	33.3%
WRA	1	2	2	4	3	6
	0.6%	1.1%	8.3%	16.7%	6.7%	13.3%

# Clustering in top 3 NRI quintiles



# Work in Progress

- Measure success based on improvements in local conditions
  - e.g., poverty, employment level, school quality
- Establish a control group and estimate treatment effect
  - Control group = vouchers holders who did not participate in MMP
  - Did MMP participants moved to neighborhoods that are better-resourced than non-participants?
  - Cost effectiveness analyses



# BUILDING BALANCED COMMUNITIES FOR THE NORTH COUNTRY

## An Economic Analysis of Housing Needs

for Clinton, Essex, Franklin, and  
Hamilton Counties

Beth Gilles, Executive Director



LAKE CHAMPLAIN-LAKE GEORGE

**REGIONAL  
PLANNING**



The preparation of this presentation was financially aided through  
a federal Northern Border Regional Commission Grant

# Background

## Lake Champlain - Lake George Regional Planning Board

- Region's federally designated Economic Development District
- Promote sustainable economic development that strengthens communities, provides quality jobs, & preserves the unique natural, historical, & cultural characteristics of the region
- Inclusive approach to regional issues
- Link between local needs & federal/state funding programs

**2020 EDA funding to prepare our *Forward Together: Economic Resiliency Plan***



# Economic Analysis of Housing Needs

**\$160,000 Northern Border Regional Commission grant**

Determine regional and local market trends

Review and recommend land use policies that align with Adk Park and help achieve housing goals

Establish collaborative actions across counties

Determine sites through the region that could catalyze meaningful housing development

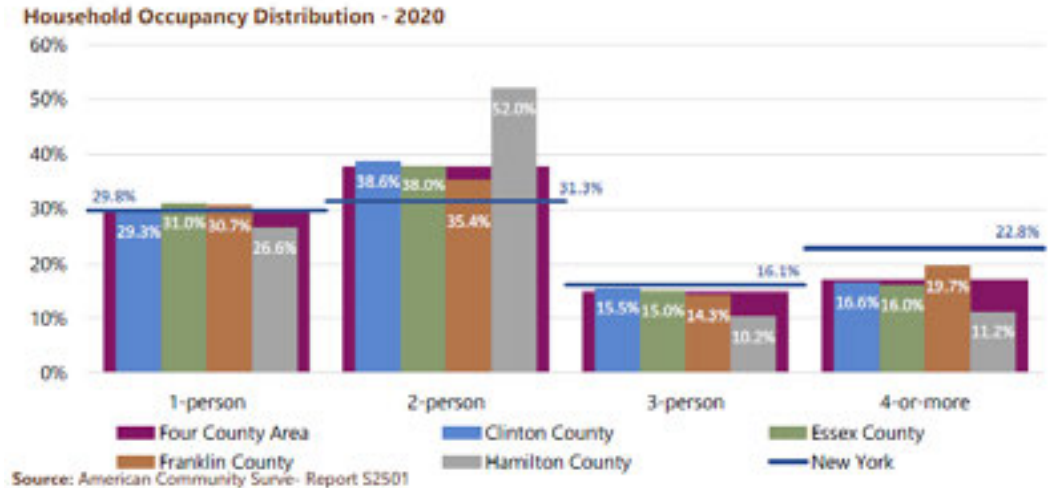
# Establishing the Issue



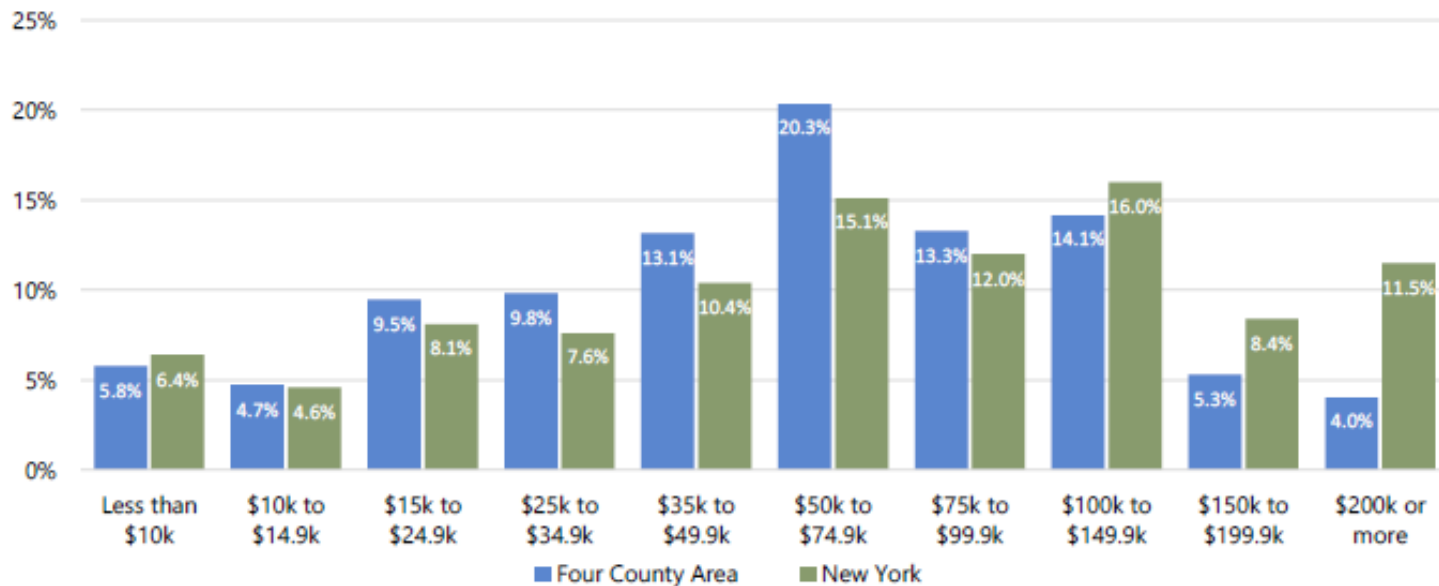


# Demographic and Economic Trends

- Declining, aging population
- Negative net migration
- Household sizes are smaller than the state average
- MHI is \$13,750 lower than state average
- Region has a solid base of middle-income households

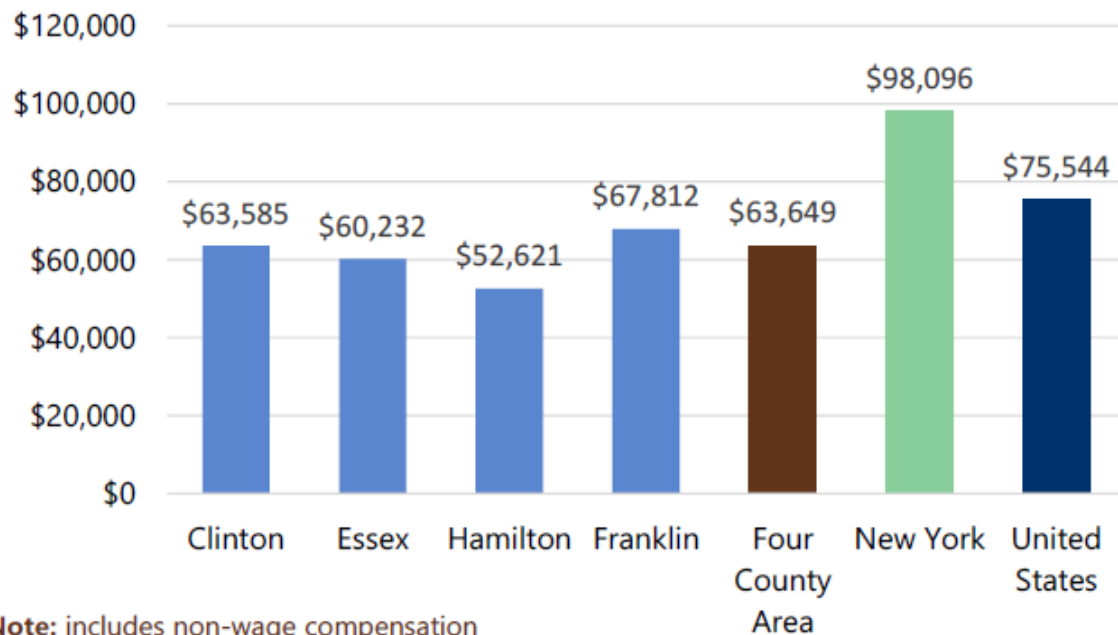


### Household Income Distribution - 2020



Source: American Community Survey - Report S1901

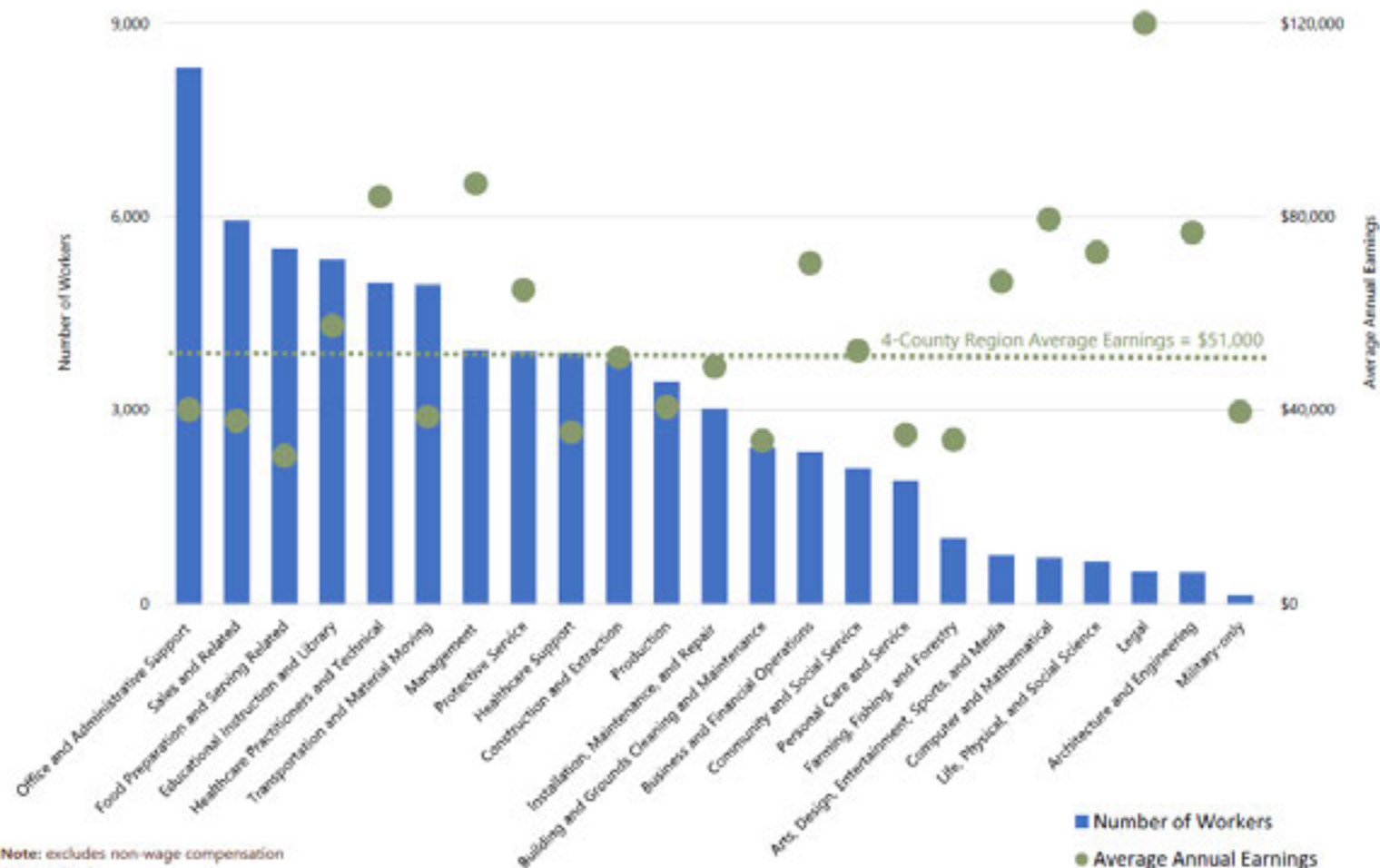
## Average Earnings per Job 2021



**Note:** includes non-wage compensation

**Source:** Emsi

Regional Occupations and Average Annual Earnings by Occupation Type - Four-County Region (2021)



Note: excludes non-wage compensation

Source: Emsi

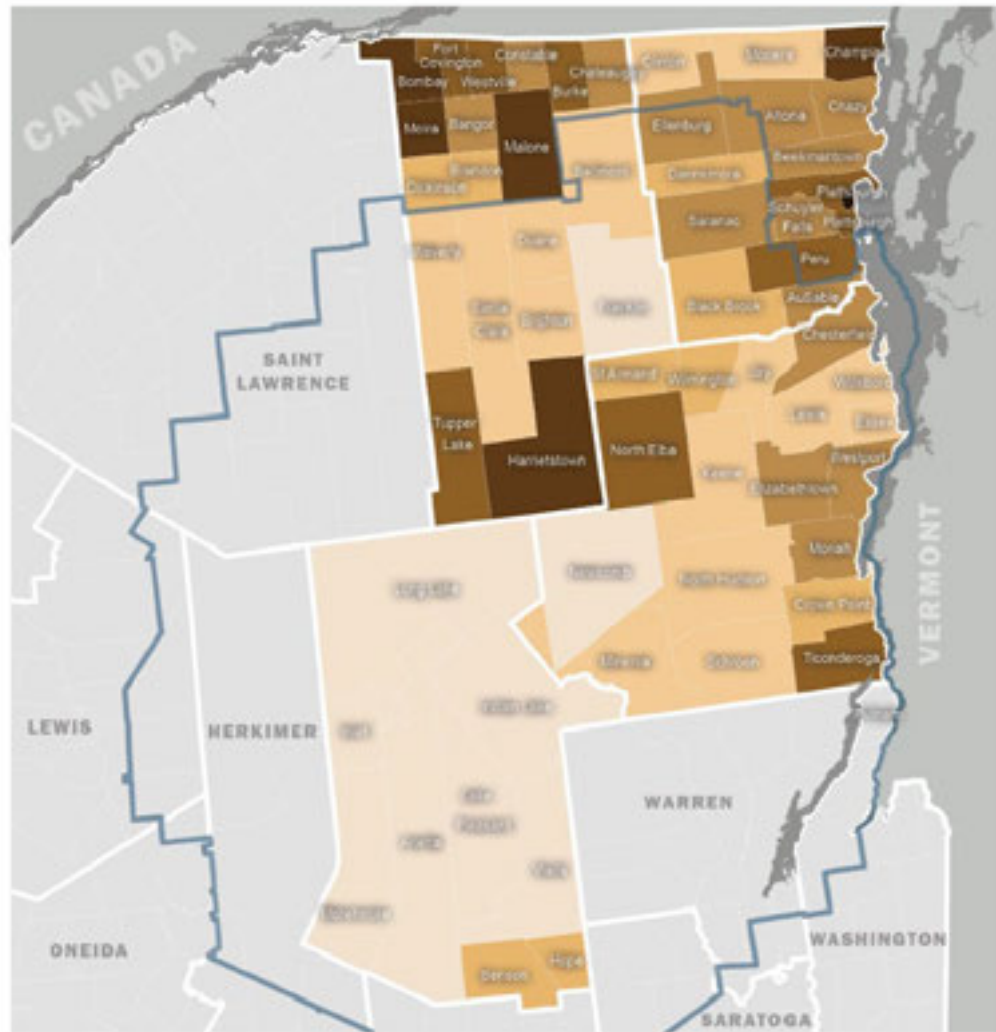


# Housing Inventory and Analysis

- **Slow housing growth**
  - Limited new construction activity
- **Disproportionate concentration of single-family homes**
  - 74% in the region
- **Rental housing is limited**
  - 28.6% of households in the region are renters
- **Exceptionally high proportion of seasonal housing units**
  - 22% of residential units in the region

Housing Inventory and Rate of Change - 2010 to 2020





## MAP: Renter-Occupied Housing Units

### LEGEND

Renter-Occupied Housing Units as  
Percent of All Occupied Housing  
Units

- Less than 5%
- 5% to 10%
- 10% to 15%
- 15% to 20%
- 20% to 25%
- 25% to 35%
- More than 35%

Adirondack Park Boundary



Date: American Community Survey (2020 5-year  
Estimates)

Prepared: 2022

Prepared for:  
**BUILDING BALANCED COMMUNITIES FOR  
THE NORTH COUNTRY:**  
A Comprehensive Housing Study and  
Strategy



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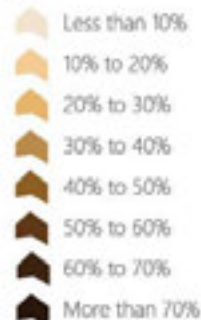


camoin  
ASSOCIATES

**MAP:**  
Seasonal, Recreational, or  
Occasional Use Housing

**LEGEND**

Percent of Housing Units Classified as  
Seasonal, Recreational, or Occasional  
Use



 Adirondack Park Boundary



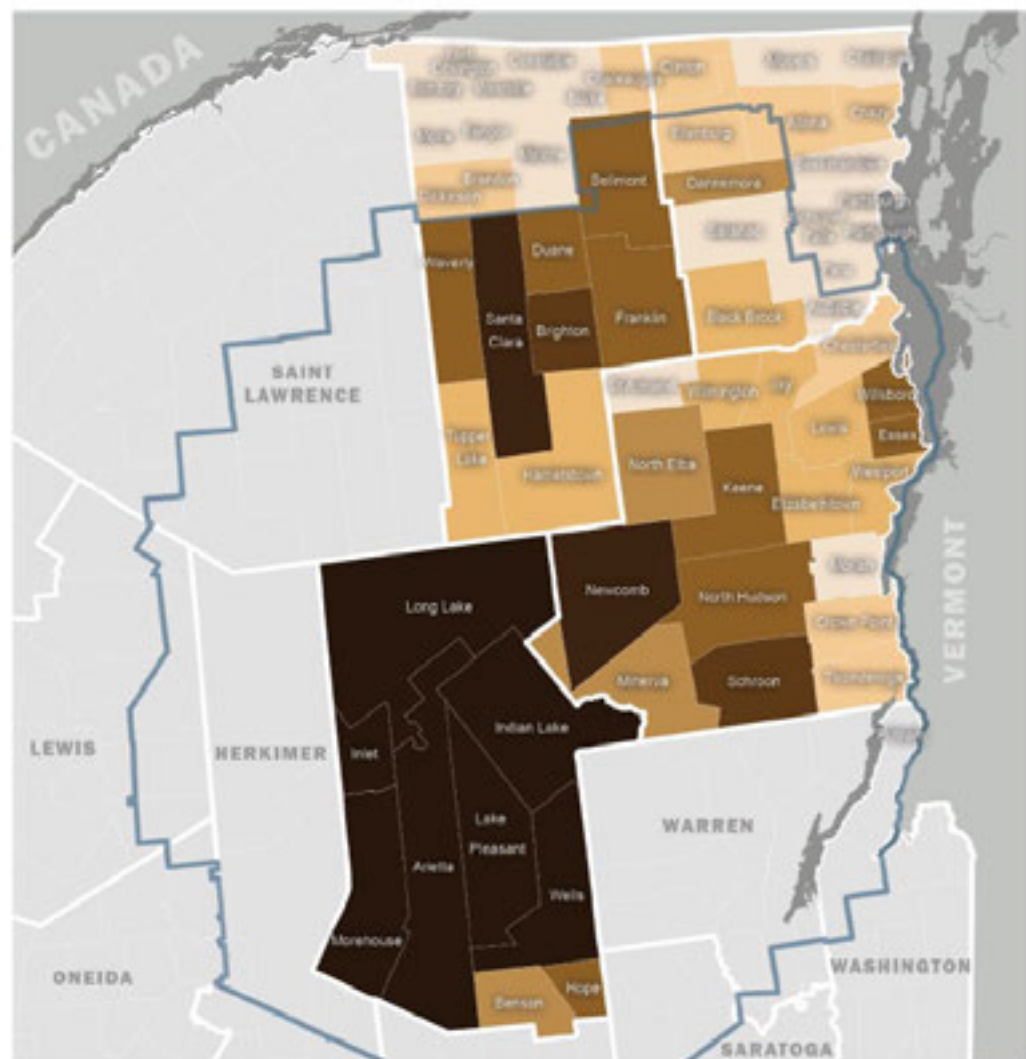
Data: American Community Survey (2020 5-year  
Estimates)

Prepared: 2022

Prepared for:  
**BUILDING BALANCED COMMUNITIES FOR  
THE NORTH COUNTRY:**  
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# Housing Market Trends

- An influx of residents from outside the region is increasing demand and putting pressure on the housing market
- Median home prices are increasing significantly, especially on the waterfront
- Limited inventory due to high demand and underproduction
- Low vacancies and rising rents indicate rental unit supply is not meeting demand
- Readily developable sites are limited
- High housing construction costs



Median Single Family Sale Price - 2021



Source: Clinton, Essex, Franklin and Hamilton Counties

Median Single Family Sale Price and 2016 to 2021 Growth



Source: Clinton, Essex, Franklin and Hamilton Counties

# Current Housing Needs



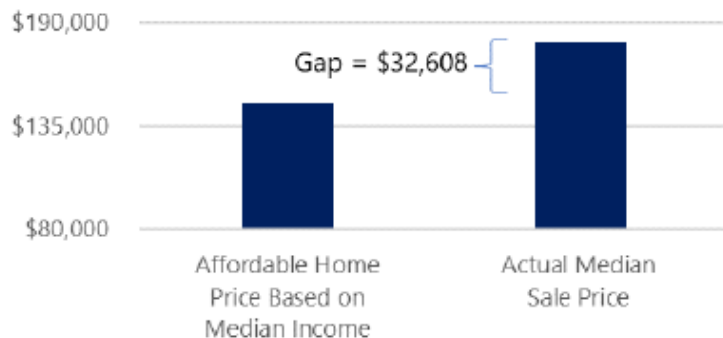
### Current Regional Housing Needs (Households)

Source of Housing Need	Clinton County	Essex County	Franklin County	Hamilton County	Four-County Area
Cost Burdened Households	7,861	4,178	4,823	271	17,133
Displaced Workers	1,498	695	774	67	3,034
Substandard Housing Replacement	191	74	145	11	421
Overcrowded Residents	269	187	124	1	581
Obsolete Housing Replacement	242	258	266	61	827
Underhoused Young Adults (18-35)	1,040	214	692	236	2,182
Alternative Senior Housing Living	1,701	802	792	141	3,436
<b>Total*</b>	<b>9,359</b>	<b>4,873</b>	<b>5,597</b>	<b>338</b>	<b>20,167</b>

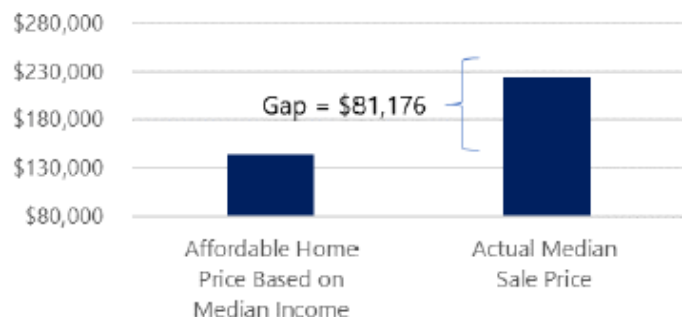
Source: Camoin Associates

Note: \*Total Includes Only Cost Burdened Households and Displaced Workers to Avoid Double Counting

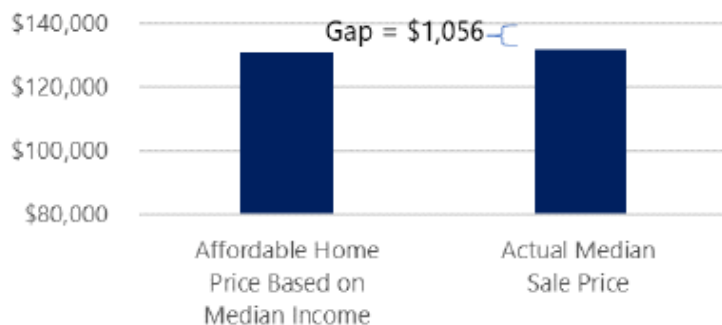
### Clinton County Affordability Gap



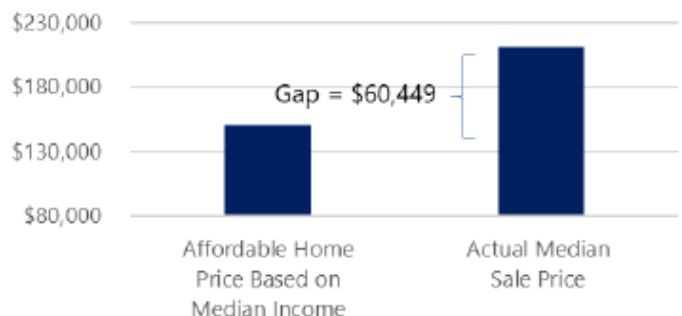
### Essex County Affordability Gap



### Franklin County Affordability Gap



### Hamilton County Affordability Gap

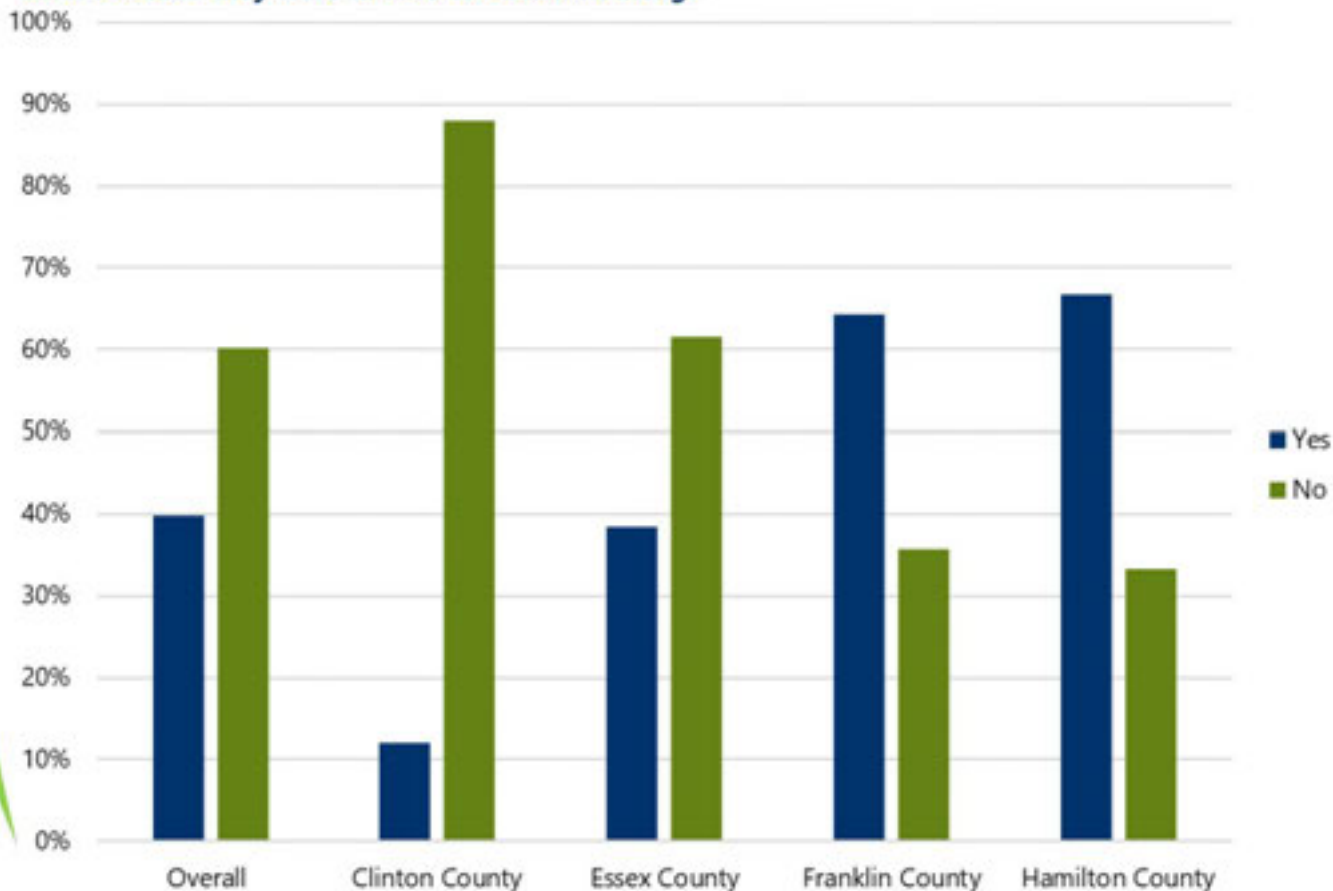




# Public Outreach



**In the past 12 months, did you have any prospective employees decline a job offer because they were unable to obtain housing?**



**Economic Implications:**  
38% of respondents said they had a prospective employee decline a job due to housing challenges.

# SURVEY SAYS: RESIDENTS SEE COST AND AVAILABILITY AS MOST CRITICAL HOUSING ISSUES

#1 Most Critical:  
Lack of Available  
Quality Rentals  
(82% rated most  
critical)

#2 Most Critical:  
Prices not  
Affordable to Live  
and Work Here  
(82% rated most  
critical)

#3 Most Critical:  
Lack of Quality  
Housing for Sale  
(67% rated most  
critical)

#	Initiative
1	Support and grow the capacity of existing and emerging North Country housing organizations
2	Re-align workforce housing zoning
3	Build local: Creating an “ecosystem” for in-region modular (off-site) construction and workforce training
4	Support workforce housing development through the Adirondack Park Agency and Adirondack Park Agency Act
5	Work local, live local
6	Transition housing from retired workers to current workers
7	Rebalance the region's housing by creating more long-term rentals
8	Engage employers in regional housing solutions
9	Stabilize, rehabilitate, and modernize existing housing
10	Establish a framework for long-term success



# 1. Support and grow the capacity of existing and emerging North Country housing organizations

**Flexible Tools to Obtain Properties,  
including for non-profits**

## **Elevate Existing Housing Entities**

- \$300,000 Adk Smart Growth grant for pre-development on municipal and NPO owned properties



## 2. Re-align workforce housing zoning

Modernizing and Reforming Local  
Municipal Land Use regulations

Establishing Incentive Programs for up  
taking Creative Zoning Practices

Best Management Practices guide for  
workforce housing in the Adk Park



## 7. Rebalance the region's housing by creating more long-term rentals

### LCLGRP Workforce Housing Revolving Loan Fund

- Established a Revolving Loan Fund for low-interest financing for long-term rentals
  - Up to \$150,000 loan at 4% fixed interest rate for renovation/rehabilitation of unoccupied long-term rental units
  - Targeting 80% - 200% AMI
  - Loans to for-profit developers only
  - Continued Affordability Compliance – deed restriction, annual rental roles, rental increases capped at 3% per year, annual certification for the life of the loan plus 3 years

# 10. Establish a framework for long-term success

Prioritize infrastructure funding

Regional Housing Planner position at the LCLGRP

Annual regional report for housing indicators

State programs for middle income homeowners (80% - 200% AMI)

- Mortgage assistance programs with higher thresholds
- Not first-time homebuyer programs





# BUILDING BALANCED COMMUNITIES FOR THE NORTH COUNTRY:

A Comprehensive Housing  
Study and Strategy

MARCH 2023

Beth Gilles, Executive Director  
[Beth.gilles@lclgrpb.org](mailto:Beth.gilles@lclgrpb.org)  
<https://www.lclgrpb.org/workforce-housing>



LAKE CHAMPLAIN-LAKE GEORGE  
**REGIONAL  
PLANNING**

 **camoin**  
associates

# THE AFFORDABLE HOUSING FLEX FUND

Westchester County's  
Innovative Financing Program

# The Challenge

- Federal ARPA regulations enabled funding to be used to “Build a strong, resilient, and equitable recovery by making investments that support long-term growth and opportunity.”
- We developed a program to make a significant investment in affordable housing using the Department of Treasury guidelines that the affordability level had to be 65% of AMI and below.



# Program Overview

Westchester County IDA launched the Housing Flex Fund Program in 2023

Funded with \$90M from the American Rescue Plan Act (ARPA)

A first-of-its-kind initiative in NYS designed to provide gap closing funding for affordable housing developments that were in the County pipeline

Developments in 8 municipalities: 5 cities and 3 towns/villages



# Goals

- Provide flexible, gap-closing financing for shovel-ready projects
- Accelerate development of rental and homeownership units
- Prioritize transit-oriented, amenity-rich neighborhoods
- Ensure affordability at or below 65% of Area Median Income (AMI)



115 South MacQuesten MTV



# Types of Funded Projects

- **Family, senior and supportive housing**
- **New Construction Family Rentals**
- **Acquisition/Preservation Rentals**
- **Preservation/Rehabilitation for Seniors**
- **Adaptive Reuse: Senior and Supportive Housing**
- **Support for developments impacted by rising costs**
- **Homeownership opportunities**



161 South Lexington Avenue (Brookfield Commons Phase III)



# Impact To Date

- \$90M awarded in 2024 to 15 projects
- 594 affordable units already advancing across 6 communities
- Total projected impact: Close to 2,000 units for households earning 65% AMI and below
- These projects represent a total investment of \$1 billion in Westchester's economy and collateral benefits



30 Water Street OSV

# Project Sampling

Development	Developer	Municipality	HFF Units	Development Type
115 South MacQuesten Parkway	NRP	Mount Vernon	253	New Construction Family Rental
123 Valley Road	Blue Mountain	Bedford	12	Acquisition / Preservation Family Rental
1035 Broadway	A-HOME	Mount Pleasant	10	Preservation / Rehabilitation Senior Supportive
60 South Kensico Avenue	Regan	White Plains	12	New Construction Family Rental
41 North Division Street	Children’s Village	Peekskill	22	Adaptive Reuse Supportive Housing
Wartburg	Wartburg Home	Mount Vernon	103	Adaptive Reuse Senior Rental
Totals			412	



# Collaboration is Key

- Multi-level partnership: Federal (ARPA), State, County, IDA, developers, banks, tax credit investors
- Strategic alignment with planning and housing departments
- Proves how local governments can directly enable housing delivery



30 Water St.

# Lessons & Model Potential

- **Flexibility is essential to close funding gaps**
- **Model can be adapted by other counties or regions**
- **Strong local leadership and ARPA alignment made it possible**



# THANK YOU

Presented by Emily Saltzman  
Deputy Director of Operations,  
Office of the Westchester County  
Executive

For more information, visit  
[westchestercatalyst.com](http://westchestercatalyst.com)