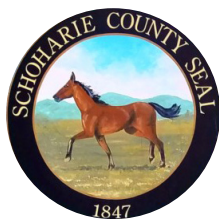




SCHOHARIE COUNTY HOUSING STUDY



EXECUTIVE SUMMARY

LaBella's demographic inventory revealed significant shifts in Schoharie County's population dynamics. Key findings include changes in population size, age distribution, and household income levels.

DEMOGRAPHIC INSIGHTS

- **Population Decline:** 14 out of 22 municipalities have seen a population decline in the last decade. However, a few municipalities, primarily towns, experienced a modest population increase.
- **Age Group Changes:** Most age groups have declined except for 25-34 and 65+. The under-24 group experienced a 17.6% decline, while the 65+ group increased by 6.4%.
- **Age Group Changes:** The population is aging, with the median age rising from 43.3 in 2010 to 45.8 in 2020.
- **Household Income:** The median household income in Schoharie County is 12.2 percent less than that of New York State.
- **Household Income:** Incomes in Schoharie County are increasing at a slower rate compared to New York State.

Economic indicators provide insight into the county's financial health and employment trends, which thereby impact the local housing market. Key areas of focus include household income, workforce participation, and declines in key occupations.



ECONOMIC INDICATORS

- **Median Household Income:** The county's median household income is 12.2% less than New York State's.
- **Workforce Participation:** Unemployment is typically lower than the state average. The economy is dominated by educational services, healthcare, social assistance, and retail.
- **Key Occupations Decline:** Within the Albany-Schenectady-Troy MSA, there are indications of labor shortages in critical occupations related to housing development. Declines in construction laborers, electricians, and construction inspectors contribute to housing development bottlenecks.

Analyzing workforce and commuting patterns highlights the impact of travel and remote work on the local economy. Strategies to improve walkability and remote work opportunities could strengthen the workforce, and provide opportunities to improve the housing market.

WORKFORCE AND COMMUTING

- **Commuting Patterns:** Nearly half of the employed residents commute outside the county, and almost a third of the workforce lives outside the county. Prioritizing walkability and remote work opportunities could bolster the workforce.

The study underscores the challenges faced by populations living below the poverty line and experiencing financial hardship. Significant portions of the county's population struggle with poverty and affordability issues.

POVERTY AND HARDSHIP

- **Poverty Rates:** 11.6% of the population lives below the poverty line, with eight municipalities having higher rates than the state average. An estimated 28% of households fall below the ALICE threshold which assesses whether households earn enough to pay for all basic necessities of life.
- **Impoverished Populations:** 40% of households are below the ALICE or federal poverty levels. The highest poverty rates are found in villages, with the exception of the Town of Seward which has the highest poverty rate in the County.
- **Impoverished Populations:** 51.7% of the population in each village experiences some form of hardship in affording basic needs. This group is especially vulnerable to rent increases or other financial stresses.

The study also examined the needs of vulnerable populations, including the disabled, veterans, and the homeless, highlighting gaps in housing and support services.

SPECIAL POPULATIONS

- **Disabled and Veterans:** The disability rate in Schoharie is higher than the state average
- **Disabled and Veterans:** with 76% of residents over 65 being disabled. The veteran population is nearly double the state average.
- **Senior Housing:** Seniors occupy 57% of housing and the share of that population cohort has increased by 23% from 2010 to 2020. The county lacks nursing homes, leading to a significant demand for affordable senior housing.

- **Senior Housing:** There is a significant unmet demand for affordable senior housing. This demand is exacerbated by sustained rent increases and incremental income increases.
- **Homelessness:** There is a pressing need for facilities to address homelessness, with over \$2 million allocated annually.
- **Homelessness:** There is a pressing need for more facilities to address homelessness within the County.

LaBella assessed the current development landscape by thoroughly reviewing municipal zoning codes and planning documents, including zoning ordinances, historic districts, and Comprehensive Plans. This review highlights the existing development framework and identifies areas where zoning and land use regulations could be improved to facilitate new housing development.

DEVELOPMENT LANDSCAPE

- **Zoning and Planning:** Of the County's 22 municipalities, the Town of Blenheim is the only one without zoning or land use regulations.
- **Zoning and Planning:** Changes to zoning codes and land use controls are needed to encourage a greater variety of housing types in response to projected housing demand and changing preferences.
- **Floodplain Issues:** 4.2% of land is in a FEMA floodplain, with significant areas in villages like Schoharie. FEMA has funded 69 residential buyouts to reduce flood risk. New housing should avoid floodplain areas.
- **Floodplain Issues:** Four of the County's six villages have 10 percent or more of their land within a 100-year floodplain.
- **Floodplain Issues:** The Village of Schoharie has 64 percent of its land within a 100-year floodplain.
- **Floodplain Issues:** New housing developments should be focused on areas away from floodplains and waterways.

HOUSING INVENTORY

This study provides an analysis of the current housing market landscape, led by a review of the housing supply. Municipalities in Schoharie County with the most housing units include both the Town and Village of Cobleskill and the Town of Middleburgh. The vacancy rate in the County is nearly 10 percent, however approximately 3,000 seasonal and recreational homes are considered in this statistic so the actual vacancy rate is much lower. Single-family homes are the most abundant type of housing and manufactured homes are the second most common. Homeownership for householders aged 25 to 64 has declined while those 65 and up have seen an increase in homeownership. This demonstrates that seniors are aging in place although it is unclear if this is a preference or driven by a lack of alternative housing choices for seniors. Rentership has significantly decreased for both those under 25 and those over 75 as there are a limited number of apartments and those that exist are fully occupied.

More than 75 percent of occupied housing units are owner-occupied and just over 24 percent are renter-occupied. Despite a significant shift in housing tenure, more than three out of every four homes are still owner occupied. By analyzing tenure by occupancy type, it has been established that homeownership is the primary housing occupancy type for all but two of the 22 municipalities in the County, the Village of Cobleskill and the Village of Sharon Springs, where rentership is more common. Most owner-occupied households live in single-family detached homes, making up nearly two-thirds of all housing types in Schoharie County. Approximately 40 percent of renter-occupied homes have one or more housing issues. Housing issues are a major pain point in the County – among the six villages in Schoharie County, the average number of homes with housing issues is 44 percent. Within villages, housing issues are more common in rentals and within towns those issues are more common in owner-occupied units. Home repair programs should target both owner- and renter-occupied households.

One-third of homes in the County are 85 years or older. However, 41 percent of the County's housing stock has been constructed since 1980. To compare this statistic to New York State as a whole, only 24 percent of the State's housing stock has been constructed in that time. From 2000 to 2022, there were 1,482 building permits issued

throughout Schoharie County. Municipalities in which more than 100 building permits were issued during this 22-year period include Carlisle (184), Middleburgh (179), Cobleskill (135), Seward (126), Gilboa (121), and Schoharie (V) (115). Building permits during this period have been issued predominately for single-family homes.

As part of this study, Building Conditions Assessments were conducted in a sample of six municipalities. The existing conditions of homes varied across municipalities, with no two communities showing the same type of condition uniformly. For example, not all villages and towns were similar in terms of condition, with some facing significant issues while others were in good condition. All municipalities have housing units that are dilapidated or substandard, but the percentage of homes in poor condition ranges from 6.4% in Cobleskill to 54.4% in Blenheim.

The study also examined the presence of short-term rentals within the county. Short-term rentals can have significant effects on housing inventory and costs in various ways. While the number of listings fluctuates by season, as of February 2024, approximately 91 short-term rentals were operating in Schoharie County. The total number of listings has been increasing over the past three years except in Sharon Springs. Balancing the benefits and drawbacks of short-term rentals requires thoughtful regulation and community planning to ensure that housing remains affordable and available for long-term residents while still supporting the economic advantages of tourism.

HOUSING COSTS AND AFFORDABILITY

The average median price per square foot to build a single-family and a 2-4 unit multi-family home was analyzed from 2012 to 2023 for both Schoharie County and New York State. As of 2023, it costs on average \$145.88/sqft and \$53/sqft to build a new single-family home or 2-4-unit apartment in Schoharie County. The cost to build these types of homes in the County has risen by 94 and 58 percent, respectively.

There has been a 355 percent increase in the number of homes sold annually in Schoharie County from 2010 to 2020 and from 2020 to 2022 alone, there has been an increase of 133 percent. Between 2010 and 2022, the average price of all home sales increased by over 17 percent. The average price for the sale of a single-family home has increased by nearly 57 percent, and the average price of a multi-family home increased by

63.5 percent. The average price of a seasonal home increased by 173 percent and the average price of a manufactured home increased by nearly 7 percent. The median monthly housing cost in Schoharie County for a household with a mortgage is \$1,399. The median gross rent in the County rose by 20.6 percent from 2010 to 2020. Despite the recent increases, housing costs in Schoharie County are relatively low compared to New York State, however housing costs have been increasing at a much faster pace than increases in incomes. As this trend persists, more households will become housing cost-burdened. A household is housing cost-burdened if housing costs exceed 30 percent of household income.

As of 2020, nearly 14 percent of Schoharie County households are cost-burdened and 9.5 percent are severely cost-burdened. When considering HAMFI, on average, 81 percent of households in the County's villages and just over 23 percent of households in the County's towns experience housing cost burden in some way. Municipalities with the highest percentage of homeowners that are housing burdened include the Towns of Wright (40.3 percent), Blenheim (35.5 percent), Sharon (32.7 percent), Seward (30.8), Conesville (30.6 percent), and Jefferson (30.2 percent). The most severe housing burden rates for renters can be seen in Blenheim (80 percent), Fulton (74.3 percent), and the Village of Schoharie (72.9 percent). As of 2020, HUD estimates there are 2,135 households in the County that make 30 percent or less of the HUD Area Median Family Income (HAMFI).

Schoharie County has 11 low-income housing apartment complexes, providing a total of 283 affordable rental units and 285 rent-subsidized apartments that, while not directly assisted, remain affordable for low-income households. On average, landlords receive \$600 per month from Section 8 Housing Choice Vouchers. The Schoharie County Rural Preservation Corporation oversees 267 Section 8 Vouchers. An apartment inventory was conducted, finding the majority of apartment developments are situated in Cobleskill (74 percent) and rental prices across the County range from \$600 for a one-bedroom apartment to \$1,800 for a house. When considering the cost of housing, it is important to include transportation costs. Housing and transportation costs are closely related and often influence each other in several ways. Schoharie County has limited public transit due to the rural nature of the area and therefore most residents rely on personal vehicles for transportation. There are transit services available in some communities, which is an important consideration when identifying locations for new low-income and senior housing development.

HOUSING FORECAST

This housing study utilized the Envision Tomorrow model, as developed by the U.S Department of Housing and Urban Development (HUD), integrating consumer preferences, shifts in demand, population changes, and more to forecast housing needs. The Envision Tomorrow model results in a data-driven forecast of types and quantities of housing units required to accommodate future needs up to the year 2040.

The study revealed there is currently a shortage of rental housing in the very low-income bracket (under \$15k) and among mid to high-income households (\$50k+). Conversely, there is notable surplus of housing in the low to middle-income range (\$35k - \$50k). There is also an oversupply of owner housing units in the very low and low-income brackets (under \$35k). There is no supply available for the \$100-\$150k income levels, despite being one of the most highly demanded housing brackets.

The future housing demand forecast was based on population projections prepared by Cornell's Program on Applied Demographics (PAD), which estimates a moderate decrease in Schoharie County's population from 29,936 in 2021 to 28,720 by 2040. Consumer preferences were factored in using ESRI Tapestry Segmentation data, forecasting a shift in the type and quantity of new housing units needed in the County over the next twenty years. The model predicts an increase in preference for single-family homes on small lots and townhomes, while the demand for single-family homes on large lots and mobile homes is expected to decrease.



SITE SUITABILITY

A site suitability analysis was conducted to provide a high-level overview of areas appropriate for new housing development, including higher-end density and infill development opportunities. Across all communities, there are approximately 968 acres of developable property for new single-family housing in village centers, by right. Additionally, there are around 745 acres of developable property for new multi-family housing in

village centers, by right. Identifying these areas helps to streamline future decision-making, development, and optimization of available resources.

The table below provides estimates of the number of new units required, as well as units requiring rehabilitation, to meet the anticipated demand for both owner-occupied and renter-occupied housing throughout the County.

Projected New Housing Developments in Schoharie County							
Type	All Units	Owner Units			Rental Units		
		Total	New	Rehab Vacant	Total	New	Rehab Vacant
Single Family	1,731	996	927	70	735	683	51
Standard Large Lot SF	1,053	650	605	46	403	375	28
Small Lot SF	678	346	322	24	332	309	23
Townhome	332	166	154	12	166	154	12
Multifamily	401	152	142	11	249	231	17
Mobile Home/Other	105	69	64	5	36	33	2
Total - Next 20 Years	2,569	1,384	1,287	97	1,185	1,102	83
5-Year	642	346	322	24	296	276	21
10-Year	1,285	692	644	48	593	551	41



COMMUNITY ENGAGEMENT

Community engagement was a vital component of this housing study for Schoharie County and was utilized to understand and address the diverse housing needs for all residents. The methodology for community engagement included:

- Two Public Workshops;
- Presentations to the Schoharie County Board of Supervisors;
- A Public Survey and a Senior Survey; and
- 19 Stakeholder Interviews .

PUBLIC WORKSHOPS

An initial kick-off public workshop was held in January 2024 at the Cobleskill Fire Hall. The workshop began with a PowerPoint presentation which introduced the study to attendees, outlined the scope of the study, and detailed what the anticipated deliverables would be. Following the presentation, attendees were afforded the opportunity to engage with various informational and exercise boards which shared with them highlights concerning demographics and current housing conditions, as well as opportunities for them to share their local knowledge and concerns over housing.

A second and final public workshop was held in July 2024 at the Schoharie County Office. At the workshop, attendees were presented updated informational boards relating to (1) projected housing demand in the county, (2) an analysis of suitable sites for new housing development, (3) key takeaways from the housing inventory and a summary of the housing condition assessment, and (4) the final list of recommendations to improve housing in the county. Attendees were invited to provide comments on the materials presented as well as submit full comments on the draft housing study which was available for review.

PUBLIC SURVEY

A public survey was administered to gather insights and a better understanding pertaining to issues with housing in Schoharie County from January to March 2024. During those three months, the survey garnered a total of 230 responses. Survey respondents were largely 45-64 years old (39% of respondents) while 48% of respondents were homeowners. Overall, survey respondents identified the lack of good paying jobs (81%) and the lack of public transportation (57%) as the two biggest challenges in the county. However, concerning just housing, respondents stated the biggest challenges was the shortage of apartments, affordable homes, and access to senior housing.

SENIOR SURVEY

As the lack of affordable and sufficient senior housing was identified by county officials and the public at the onset of the study, a targeted senior survey was also administered from February to April 2024. During that time, 164 seniors living in Schoharie County participated in the survey. The highest response rate came from seniors that were 65-75 years old (34%) and those living in the Town of Cobleskill (17%). The majority of senior respondents were single-family homeowners (61%). However, when asked about future housing preference over 50% of respondents said they would prefer renting and would favor living in an apartment of a single-family home on a small lot. Overall, an overwhelmingly 93% of respondents indicated there is a moderate to high need for new senior housing options in the county.

STAKEHOLDER INTERVIEWS

Over the course of the study, a diverse array of individuals representing 19 different organizations involved with housing in Schoharie County were interviewed to develop a deeper understanding of what the housing issues are and how housing in the county can be improved from those who are so intimately involved with it. Organizations interviewed included regional planning commissions, Schoharie County departments, SUNY Cobleskill, faith-based organizations, nonprofits, and municipal planning committees.

RECOMMENDATIONS

Affordability is the greatest housing challenge in rural communities. This study has shown that all communities in Schoharie County are suffering from a shortage of quality affordable housing, especially for low- and middle-income households and seniors. Homelessness is on the rise as housing availability and affordability decrease. More and more residents are competing for already scarce housing.

While there is no one quick fix to this complex issue, this study's analysis of existing conditions, community and stakeholder input, and market data have informed a series of short-, medium, and long-term recommendations:

Goals:

1. **Preservation of Housing**
2. **Production of New Housing**
3. **Enhance Housing Policies and Laws**
4. **Address Homelessness within Schoharie County**

Supplementary to these four goals, overarching goals include:

1. **Establish an Affordable Housing Committee or Task Force:** This committee should partner with regional housing organizations to develop or rehab properties and facilitate implementation of housing recommendations. This affordable housing committee or task force may be a standalone committee, or set up as a sub-committee of the existing Schoharie County Housing Committee. The committee should partner with, and/or include representatives agencies and organizations such as Schoharie County Departments (Planning, Social Services, Mental Health, Office for the Aging), Community service organizations (Catholic Charities, Community Action Program, Rural Preservation Corporations), Veterans Affairs, NYS Office of Temporary and Disability Assistance, and the Village of Cobleskill.

2. **Establish a Fair Housing Policy and Designation of a Fair Housing Office:** A fair housing policy in Schoharie County is crucial to ensure all residents have equitable access to housing opportunities, without discrimination. These measures will help the County foster diverse and inclusive communities, enhance social cohesion and economic growth, and therefore better support victims of housing discrimination and promote awareness of fair housing rights.

3. **Monitor Impacts of Housing Policies on Economic Growth**

PRESERVATION OF HOUSING

1. **Establish a Countywide, Preservation First, Housing Rehabilitation Program:** There is a demand and need for individuals to upgrade their homes and to ensure that subsidized rental units remain in good condition. A preservation-first strategy for affordable housing focuses on maintaining and improving existing affordable units to prevent displacement and ensure long-term housing stability. This approach prioritizes the renovation and rehabilitation of aging housing stock, which is often more cost-effective than new construction and helps retain community character. By investing in preservation, municipalities can safeguard affordable housing options, reduce environmental impacts, and support sustainable urban development. Partner with local housing organizations to provide home repair, mobile home replacement, and rehabilitation programs to prevent homes from falling into major disrepair. Ensure that rental housing stock is well-maintained and in compliance with state building codes.
2. **Require Aging in Place or Accessibility Improvements with Rehabilitation Programs:** s a minimum requirement of all rehabilitation programs, require an assessment and implementation of improvements that will make units accessible for the population as it ages. This may be simple improvements like adding grab bars to more involved improvements like installing ramps. There should also be a focus on making those improvements in first floor apartments that limit the number of steps.

PRODUCTION OF NEW HOUSING

1. Focus New Housing in Existing Village Centers:

Focusing new housing development in existing village centers is crucial for promoting sustainable growth and enhancing community vitality. This strategy encourages the efficient use of infrastructure, supports local businesses, and fosters walkable neighborhoods, reducing reliance on cars and lowering environmental impacts. Concentrating housing in these areas also helps preserve open spaces and rural landscapes, maintaining the unique character and charm of Schoharie County. Homes may be more affordable in towns than villages, but those areas are not well served by public transit and require owning a personal vehicle which increases the overall cost of housing. New housing should be focused in areas that are served by public transportation. Also, poverty is more prevalent in villages where over 50% of the population is experiencing some type of hardship when it comes to affording basic needs. These households are more vulnerable to rent increases and other financial crises.

2. Convert Upper Floors in Downtown Buildings into Residential Units:

Converting upper floor residential space into residential units is an opportunity to create new housing units while preserving historical architecture. The New York Main Street (NYMS) program exemplifies this approach, revitalizing downtown areas by re-purposing upper floors for residential use. By utilizing underutilized spaces, NYMS has not only increased housing availability but also stimulated economic activity, attracting residents and businesses back to community centers, thus fostering vibrant and sustainable communities. The County can submit a grant application to the NYMS program or identify a partner to apply for and administer the grant. The application can target a single village or multiple villages.

3. Prepare for and Support the Development of Smaller Owner-Occupied Lots:

The study's residential market forecast identified an anticipated shift in the type of new housing units needed in Schoharie County over the next twenty years. There will be an increasing preference for single-family homes on small lots and townhomes, while the demand for single-family homes on large lots and mobile homes is expected to decrease. This anticipated shift in preferences may be accelerated if rising housing prices continue to outpace wage increases. By diversifying lot sizes, municipalities can accommodate a broader range of household incomes and preferences, promoting social equity and economic diversity. Additionally, smaller lots encourage more efficient land use, reduce sprawl, and contribute to the creation of vibrant, walkable neighborhoods where residents have a stronger sense of ownership and community engagement.

4. Identify Opportunities to Upgrade and Expand Municipal Water and Sewer Systems:

For this housing study, identification of suitable sites for new housing development was limited to areas with existing infrastructure. The capacity of existing infrastructure and opportunities for expansion was not evaluated, but there may be opportunities to expand infrastructure to accommodate new housing developments adjacent to villages. Expansion should be limited to areas where increased housing density is desired, with sensitivity to maintaining the rural character of the agricultural areas in the towns.



5. Promote Modular/Manufactured Housing: These housing options can significantly reduce construction time and costs, making them ideal for areas with limited housing availability. Additionally, modular and manufactured homes offer high-quality, energy-efficient living spaces that meet modern standards, aligning with sustainability goals. By integrating these housing solutions into local development plans, municipalities can enhance housing diversity and affordability, ensuring a broader range of options for residents.

6. Develop Affordable Housing Units through a Community-Driven Vision: This study found that there is a shortage of affordable housing for individuals and families with incomes equal to or less than 60% of the AMI. As affordable housing units often face a significant stigma and obstacles to development, it is crucial to adopt a community-driven approach to development of these necessary units.

Given these stigmas, the community should be engaged early in the process in order to maintain transparency. Town hall meetings and workshops can be used to address concerns, gather input, and potentially conduct a visual preference survey. Municipalities should partner with local organizations to highlight the benefits, such as increased economic diversity, improved community services, and ensure the design of affordable housing blends seamlessly with existing neighborhoods while including green spaces and amenities. The County could develop a pattern book or architectural design guidelines for multi-family development, which could be adopted at the local level to ensure that proposed developments are aesthetically appealing and meet the expectations of the community. Patterns books are explained in more detail, in the next section (see recommendation #2 under Enhancing Housing Policies and Laws). By fostering a sense of collaboration and emphasizing the positive impacts, public resistance can be significantly reduced.

7. Develop and Promote an Affordable ADU Program: An Accessory Dwelling Unit (ADU) is an independent residential structure that exists on the same property as a primary dwelling. It is commonly referred to as a secondary or supplementary living space, distinct from the main residence. ADUs typically comprise essential living facilities such as a kitchen, bathroom, and sleeping area. They can be situated within the primary home (like a converted basement or attic), attached to the primary residence (as an extension or an annex), or completely detached (like a backyard cottage or a standalone structure). ADUs serve various purposes, including providing affordable housing options, accommodating extended family members, or generating rental income for the homeowner. This study identified an increasing demand for senior housing as the population of seniors increases, but that demand is projected to decline by 2030. There is an unmet need for senior housing at all income levels. Therefore, construction of units for seniors should also be attractive to other populations. Projects need to be adaptive and ADUs can meet those criteria.

The most popular suggestion from stakeholders for actions that could be taken to address housing issues was to allow accessory dwelling units (ADU).



ENHANCE HOUSING POLICIES AND LAWS

1. **Establish a Model Housing Zoning Guide with Best Practices for Municipalities:** Consider both rural areas and hamlets/villages with municipal water and sewer. The County could develop design guidelines or standards for village and rural residential developments, create a pattern book for residential developments, or provide education and technical assistance to municipalities that undertake zoning updates.
2. **Develop Design Standards or Pre-Reviewed Homes and Specifications to Expedite Approval of ADUs, Duplexes, Triplexes, and Fourplexes:** Pre-reviewed plans are meant to establish a set of construction plans made available to developers that already have most of the approval process complete. They have typically already undergone most of the review process needed for permit approvals by code officials. Pattern approaches to zoning are a newer concept intended to offer new and diversified housing options in communities while also helping to streamline development by establishing pre-approved plans, designs, or zoning to hasten approvals.

The main concept behind the pre-reviewed approach to zoning is that if a community wants to prioritize a certain look or type of development, that type of development should be the easiest to get approved and completed. This pre-review expedites the approval of Accessory Dwelling Units (ADUs), duplexes, triplexes, and fourplexes by removing cost and procedural barriers to development. Local leaders should develop design standards and pre-reviewed homes and specifications.
3. **Incentivize Development of ADUs Using Some or All of the Following Strategies:**
 - Matchmaking – county matches a senior in need of a home with a homeowner who creates an ADU.
 - Pre-approved plans – develop a set of ADU plans that homeowners can use in order to expedite review and reduce design costs. Optional to charge a fee depending on how the plans are created.
 - Provide low interest construction loans for development of ADUs.
 - Provide technical assistance to homeowners with how-to guides or end-to-end support from design to financing to construction management.
4. **Identify Opportunities for Tax Incentives for Maintenance and Rehabilitation of Affordable Single-Family Homes and Rental Properties:** Consider a housing rehab tax credit program to include single and multi-family properties. Promote the use of Historic Rehabilitation Tax Credit Programs.
5. **Adopt Strategies to Reduce Vacant Housing:** Leverage the Greater Mohawk Valley Land Bank. Create and maintain a vacant housing property inventory to understand the extent of vacant housing and to facilitate foreclosure of tax delinquent properties.
6. **List the Eligible Middleburgh Historic Districts on the National Register:** Rehabilitation of mixed-use buildings and residences would be eligible for historic preservation tax credit programs.
7. **Encourage Communities to Seek Pro-Housing Certification:** In July 2023, Governor Hochul signed Executive Order 30 creating the Pro-Housing Community Program, which is an innovative policy designed to reward local governments that are working to address New York's housing crisis. Localities must achieve the "Pro-Housing Communities" certification to apply to key discretionary funding programs, including the Downtown Revitalization Initiative (DRI), the NY Forward program, the Regional Council Capital Fund, capital projects from the Market New York program, the New York Main Street program, and the Public Transportation Modernization Enhancement Program (MEP).

- 8. Improve Code Enforcement by Providing Additional Resources and Training:** Enforcement should focus on helping property owners address deficiencies, which includes educating property owners about available resources to assist and allowing adequate time to address deficiencies. Poorly maintained or abandoned buildings pose threats that extend beyond just public health and safety concerns. They can actively discourage prospective residents, entrepreneurs, investors, and visitors from taking an interest in the community. Conversely, stringent enforcement of building codes ensures that all housing stock satisfies at least the minimum acceptable standards for safety and quality. This cultivates an attractive environment with well-maintained properties that instills a sense of civic pride. Ultimately, upholding robust building standards is vital for fostering a desirable community and vibrant business district that contributes to an exceptional quality of life for all.
- 9. Create Short-Term Rental Policies that Balance Tourism and Other Economic Considerations with the Need to Provide for Workforce Housing:** A variety of regulatory options should be considered as part of a community discussion aimed at limiting the negative impacts of short-term rentals on residents and neighborhoods while encouraging opportunities for local income. The County could provide education to local decision makers about the potential impacts of short-term rentals and the range of options available for mitigating those impacts.
- 10. Explore the Establishment of Naturally Occurring Retirement Community (NORC) Programs Throughout the County:** Typically organized as a non-profit organization, NORC's coordinates a broad range of health and social services to support older residents in their own homes and utilize the strength of the older residents in the design, implementation, and prioritization of services and activities. The NORC program intends to facilitate and integrate the health and social services already available in the community and organize those necessary to help meet the goal of enabling older adults to remain at home

- 11. Invest in Education and Communication:** Opposition to housing projects is often fueled by a lack of understanding of what housing will look like and who will live in it. Education is key to overcoming the tendency to strike down affordable developments. Much of the work required to increase housing supply depends on engagement with community stakeholders. Counties can partner with other governments, private sector officials and community organizations to advance housing goals, but local leaders also serve as an educational body to inform residents and planning board members. The County and local partners can help promote a community-driven vision for housing or provide education/technical assistance to develop design guidelines that can ensure new housing is designed to fit into existing neighborhoods. Measure success and clearly communicate milestones or progress.

ADDRESS HOMELESSNESS WITHIN SCHOHARIE COUNTY

- 1. Assessment of the Homeless:** To effectively address homelessness, a comprehensive survey of those classified as homeless will need to be undertaken. This study should identify the specific needs, resources, and gaps in the current system and develop actionable strategies to ensure safe and stable housing for all.
- 2. Developing a Collaborative Homeless Shelter:** To address the immediate needs of those found to be without housing, it is recommended that a homeless shelter be developed and operated through a collaborative effort between the county and non-profit agencies. This partnership should leverage the strengths and resources of both entities to provide comprehensive support and services to individuals experiencing homelessness.

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INTRODUCTION

The need to understand and address housing issues is not unique to Schoharie County; similar challenges are being faced across the nation. In today's rapidly evolving landscape, comprehensively understanding and planning for housing needs is more critical than ever. State and federal initiatives emphasize the urgency of increasing affordable and quality housing to meet diverse population demands. New York State's Governor Kathy Hochul has recently prioritized housing, aiming to address shortages and ensure all residents have access to suitable living conditions.

However, while local communities work to address these housing needs, it is essential to balance development with the preservation of Schoharie's unique character which makes it an enjoyable place to live. This balance can be achieved by integrating new housing solutions that respect and enhance the community's rural charm, historical heritage, and natural beauty. Thoughtful planning and design can ensure that new developments complement the existing landscape rather than disrupt it.

HISTORY AND CONTEXT

By thoroughly analyzing current housing needs and proactively planning, communities can align with state and federal initiatives while maintaining their distinctive local identity. Engaging with residents through a transparent and open process can help capture the community's vision and values, ensuring that development projects are both responsive and respectful. This approach fosters community buy-in and reduces resistance to new housing projects.

Furthermore, sustainable and context-sensitive housing solutions can support long-term community resilience and growth. These solutions may include incorporating or preserving green spaces, maintaining architectural harmony, and providing infrastructure that meets the needs of all residents, from young families to seniors.

Balancing the need for additional housing with the preservation of Schoharie's character ensures that the community remains a desirable place to live, work, and visit, even as it adapts to modern housing demands. This holistic approach not only meets immediate needs but also strengthens the community for future generations.

The Covid-19 pandemic resulted in a shift in housing needs in Schoharie County that brought to light the fact that housing needs had never been fully analyzed in the County. A County Housing Committee was formed in early 2021 and began to meet monthly to discuss many identified housing needs ranging from a winter weather warming station, transitional housing, and a homeless shelter. The Housing Committee includes Schoharie County Departments (Planning, Social Services, Mental Health, Office for the Aging), community service organizations (Catholic Charities, Community Action Program, Rural Preservation Corporations), Veterans Affairs, NYS Office of Temporary and Disability Assistance, and the Village of Cobleskill.

In early 2022, the Southern Tier Eight Regional Planning Commission advised the County Planning Department that funding to undertake a housing study was available from the Appalachian Regional Commission (ARC) Area Development fund. In July 2022, the Schoharie County Board of Supervisors unanimously passed a resolution to commit fifty percent of the cost of the housing study. The other fifty percent was applied for and awarded in March 2023 from the ARC.



PLAN ORGANIZATIONAL STRUCTURE

Below is a detailed breakdown outlining the organizational structure of the plan and the specific scope of work that each chapter addresses.

- 1. Existing Conditions:** This section offers a comprehensive overview of the county's attributes and obstacles, encompassing demographics; regulatory frameworks; physical attributes such as flood-prone areas; economic factors; affordability; and access to public transportation. By delving into these details, this chapter establishes a crucial framework for comprehending the present housing scenario, with a particular emphasis on the requirements of vulnerable populations like individuals with disabilities, veterans, seniors, and those facing poverty or homelessness.
- 2. Housing Inventory:** This chapter centers on an investigation of current housing units, sales and development patterns, construction costs, the short-term rental market, and the inventory of existing apartment complexes across the county. Additionally, a Windshield Conditions Survey of Housing was carried out in a selection of six communities to assess building conditions and pinpoint housing-related concerns.

- 3. Housing Costs and Affordability:** Understanding the dynamics of affordability and housing costs is essential for gaining a comprehensive picture of the real estate market in any community. In this section, we delve into the key factors that define the housing market in Schoharie County, examining the challenges and barriers faced by both prospective and existing homeowners. By analyzing the cost burden on residents, we aim to highlight how affordability issues shape housing choices and impact the ability of individuals and families to enter and thrive within the housing market.

The real estate market in Schoharie County is characterized by a variety of factors, including housing supply and demand, pricing trends, and economic conditions. These elements collectively influence the accessibility of housing for different income groups. As property prices and rental rates continue to rise, many residents find it increasingly difficult to secure affordable housing. This section will explore the disparities between income levels and housing costs, shedding light on the significant affordability gaps that exist within the community.

For new homeowners, entering the housing market can be particularly challenging. High property prices, substantial down payment requirements, and stringent lending criteria create formidable



barriers. Additionally, the competition for available housing can drive prices even higher, making it harder for first-time buyers to find suitable and affordable options. These obstacles not only delay homeownership dreams but also perpetuate a cycle of housing insecurity for many aspiring homeowners.

Existing homeowners are not immune to affordability issues either. Rising property taxes, maintenance costs, and the potential for fluctuating interest rates can place a significant financial strain on households. For some, this may lead to difficult decisions about whether to remain in their current homes or seek more affordable alternatives, often resulting in a displacement from their established communities.

The cost burden of housing is a critical aspect to consider, as it directly affects residents' choices and stability. A cost-burdened household spends more than 30% of its income on housing expenses, leaving less financial flexibility for other essential needs such as healthcare, education, and transportation. This financial strain can lead to a range of adverse outcomes, including increased debt, reduced savings, and heightened stress levels, ultimately affecting the overall well-being of individuals and families.

4. **Housing Forecast:** In this section, the future housing requirements are evaluated by considering demographics, trends, and affordability factors. The assessment includes an overview of shifts in housing preferences and projects the specific number of new housing units needed to meet the anticipated demand. This forecast is further segmented by municipality, outlining the types of housing needed, such as single-family homes on large lots, single-family homes on small lots, multi-family residences, townhomes, mobile homes, and more.
5. **Inventory Sites for Housing Development/ Redevelopment:** This chapter is dedicated to the critical task of identifying and assessing potential sites for housing development or redevelopment. The focus is on evaluating the suitability of these sites for accommodating future housing projects, considering factors such as infrastructure, zoning regulations, and environmental impact/ constraints. By thoroughly examining these aspects, the chapter aims to provide a comprehensive overview of viable locations that can support new residential development.
6. **Recommendations:** The concluding section presents practical steps, innovative initiatives, and recommendations aimed at addressing the housing needs of the community. Aligned with the study's overarching objectives, it concentrates on formulating solutions and suggestions to enhance housing conditions in Schoharie County. This section is supplemented by actionable documents found in the appendix, which include, among other items, an overview of funding, a model Fair Housing policy, and a detailed analysis of housing conditions in the municipalities of Village of Sharon Springs, Village of Schoharie, Town of Blenheim, Town of Conesville, Village of Cobleskill, and Village of Middleburgh.



PUBLIC ENGAGEMENT PROCESS AND SUMMARY

Community engagement is a vital component of the housing study for Schoharie County, aimed at understanding and addressing the diverse needs of its residents. This section outlines our multi-faceted approach to engaging the community throughout the process, ensuring a comprehensive and inclusive process. A detailed description and summary of input from each public outreach activity is included in Appendix A. Through these diverse engagement strategies, we aim to develop a housing plan that is both responsive and inclusive.

Our public engagement process included the following activities:

Public Workshop

The initial public workshop for the Schoharie Housing Study was held on January 25, 2004 at the Cobleskill Fire Hall. The workshop was attended by 28 people, including a reporter from the Times Journal, ensuring broader community awareness and engagement for the project afterwards. The workshop began with a PowerPoint presentation which introduced the project, outlined its scope and history, and detailed anticipated deliverables.

Participants then engaged with various informational boards that depicted demographic patterns, highlighting changes in population, levels of poverty, concentrations of individuals with disabilities and veterans, areas with high incidences of cost burden (both owners and renters), housing conditions, levels of vacancy, ownership/rental mixtures, and sales trends.

A mapping exercise allowed attendees to pinpoint specific issues and opportunities within the study area. This interactive session enabled residents to share localized knowledge and concerns directly on the map.



Public Survey

Recognizing the unique needs of older residents, a senior survey was also implemented. This survey focuses on the housing challenges and preferences of the senior population, ensuring their voices are heard and considered in our planning.

In total, 164 seniors participated in our survey regarding housing and services in Schoharie County. The highest response rate was from seniors aged 65-75 (34.15%), followed by those aged 75-85 (29.88%). Seniors over 85 accounted for just over 20% of responses. There may be a slight discrepancy in numbers due to respondents aged 65, 75, and 85 potentially selecting from two different age groups. While all municipalities were represented, Cobleskill had the highest number of respondents (17.07%), followed by Middleburgh (10.37%), and the Village of Cobleskill (7.32%). Gilboa, Richmondville, Schoharie, and Esperance had nearly equal representation, each comprising around 6% of responses.

Stakeholder Interviews

To gain deeper insights, stakeholder interviews were carried out with key figures, including local leaders, housing experts, and service providers. These interviews offer expert perspectives and highlight critical issues and opportunities. The stakeholders interviewed serve a diverse population, with numerous agencies assisting individuals aged 60 and above through the NY Connects program, those living below the poverty limit, as well as individuals with disabilities.

LIST OF STAKEHOLDERS

Organization	Representative(s)
Schoharie County Rural Preservation Corp	Ron Filmer
Appalachian Regional Commission	Kyle Wilber
Western Catskills Community Revitalization Council	Antonia Besculides
Office for the Aging	Meg Parsons / Nancy Dingee
Schoharie County Planning & Community Development	Shane Nickle
County DSS	Donna Becker / Stephen Munford
County Mental Health Community Services	Sarah Nies
SUNY Cobleskill	Augustus McGiver / Scott Ferguson
Town/ Village of Schoharie Comprehensive Plan Committee	Nan Stolzenburg
Richmondville Comprehensive Plan Committee & Head Start	Lisa Scott
Schoharie Economic Enterprise Corp	Julie Pacatte
Catholic Charities	Christy Houck
FMS Workforce Development	Gina Papa
Calvary Assembly of God	Pastor Ray Richards
Schoharie County Council on Alcoholism & Substance Abuse	Justin Hamm
Schoharie County Community Action Program	Jeannette Spaulding
Schoharie County IDA	Fonda Chronis
Schoharie County Veterans Service Agency	Eilene Fisher
Wineshipping	Chris Halaquist



DEMOGRAPHIC INVENTORY

Schoharie County is in New York's 21st congressional district, 51st NYS Senate District, 102nd NYS Assembly District, and in the Mohawk region. Interstate I-88 runs through the county, and I-90 is 5 to 10 miles to the north.

The county's economy is on the edge of three different regions and is part of the Albany-Schenectady-Troy, NY Metropolitan Statistical Area. Agriculture and tourism are the primary industries, with food processing, construction, materials, and plastics manufacturing sectors contributing to the Mohawk Valley economy.

The southern portion of the county lies within the Catskill Mountains. In contrast, the northern part of the county is predominately small hills and valleys. More than 75% of the country's population lives in the north, closer to the Mohawk River.

The Gilboa Dam and the Schoharie Reservoir are part of the New York City Water Supply System. The New York Power Authority operates the Blenheim-Gilboa Dam and its reservoir to produce hydroelectric power. The headwaters of the Delaware River are in the Town of Jefferson.

POPULATION

The population of Schoharie County has experienced fluctuations over its history, with a peak recorded in 1860 of 34,469 individuals. Since then, the population declined throughout the first half of the twentieth century until it began to rebound, reaching 32,749 individuals by 2010. According to the U.S. Census, the population in Schoharie County as of 2022 was 29,970.

Similar to historical fluctuations, Schoharie County's population is anticipated to increase and then decrease over the next two decades, according to projections from Cornell University's Program on Applied Demographics (PAD). As seen in Figure 1, the County's population declined by 8.6 percent from 2010 to 2022. Cornell PAD data estimates the County's population will decrease by 4.2% overall from 2022 to 2040, reaching a population of 28,720.

6.4%

Increase in the
population that is 65+

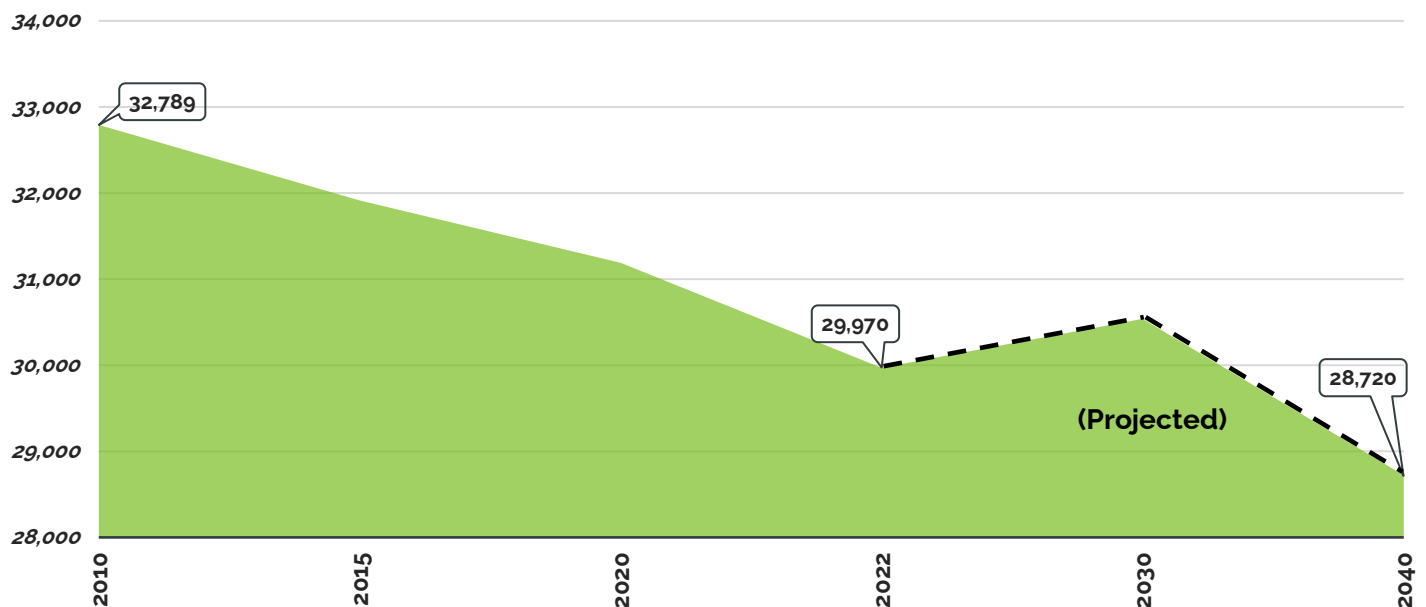
14 out of 22

Municipalities'
population declined
over the last decade

17.6%

Decrease in the
population under 24

Figure 1 - Schoharie County Population, 2010 - 2040



Methodology: The organization of the demographic inventory follows guidelines set forth by the U.S. Census demographic profiles of the United States Department of Housing and Urban Development. Most information is presented in tables, maps, pictures, and statistics. These topic areas include but are not limited to Population, Households, Education, Ethnicity, Income and Employment. Age, gender, income, and other demographic characteristics were compiled from the 2010, 2015, and 2020 U.S. Census. Additional data are collected from other sources, including the New York Department of Labor, Cornell University, and New York State.

TOWN & VILLAGE POPULATIONS

In Schoharie County, there are 16 towns and 6 villages. Analyzing population trends within the county's six villages reveals that two experienced population growth, while the remaining four saw declines from 2010 to 2022 (Table 1). The Village of Sharon Springs recorded the most significant growth, with its population expanding by 75.1 percent. In contrast, the Village of Esperance witnessed a substantial population decline of 38.2 percent

Overall, the villages collectively had a net loss of 1,252 residents. Looking at population trends across the county's 16 towns, populations decreased in 11 of them from 2010 to 2022 (Table 2). 7 of 11 towns that experienced population declines saw a decline greater than 10% with the Town of Fulton seeing a decline of 35.5%. Conversely, four towns saw population growth, with all but one seeing a population increase of 10% or greater. Overall, the municipalities across Schoharie County collectively had a net loss of 2,819 residents.

Throughout the county, municipalities in the northern half generally experienced population growth, while those located to the south near the Catskill Mountains saw the most significant population declines.

Table 1 - Schoharie County: Village Population Trends

Year	Cobleskill, V	Esperance, V	Middleburgh, V	Richmondville, V	Schoharie, V	Sharon Springs, V
2010	5,202	448	1,582	904	966	361
2022	4,152	277	1,211	983	956	632
2040 (Projected)	4,160	278	1,213	985	958	633
% Change (*10-'20)	-20.2%	-38.2%	-23.5%	8.7%	-1.0%	75.1%
Net Change since 2010	-1,252					
Source: U.S. Census, ACS 5 Year Estimates 2010 and 2022; Cornell PAD						

Table 2 - Schoharie County: Town Population Trends

Year	Blenheim	Broome	Carlisle	Cobbleskill	Conesville	Esperance	Fulton	Gilboa	Jefferson	Middleburgh	Richmondville	Schoharie	Seward	Sharon	Summit	Wright
2010	330	867	1,859	6,654	857	2,153	1,572	969	1,572	3,729	2,600	3,248	1,639	1,644	1,200	1,896
2022	384	899	1,609	6,179	711	1,749	1,014	1,090	1,253	3,154	2,440	3,131	1,818	1,812	1,008	1,719
2040 (Projected)	385	901	1,612	6,191	712	1,752	1,016	1,092	1,255	3,160	2,445	3,137	1,822	1,816	1,010	1,722
% Change ('10-'22)	16.4%	3.7%	-13.4%	-7.1%	-17.0%	-18.8%	-35.5%	12.5%	-20.3%	-15.4%	-6.2%	-3.6%	10.9%	10.2%	-16.0%	-9.3%
Net Change since 2010	-2,819															
Source: U.S. Census, ACS 5 Year Estimates 2010 and 2022; Cornell PAD																

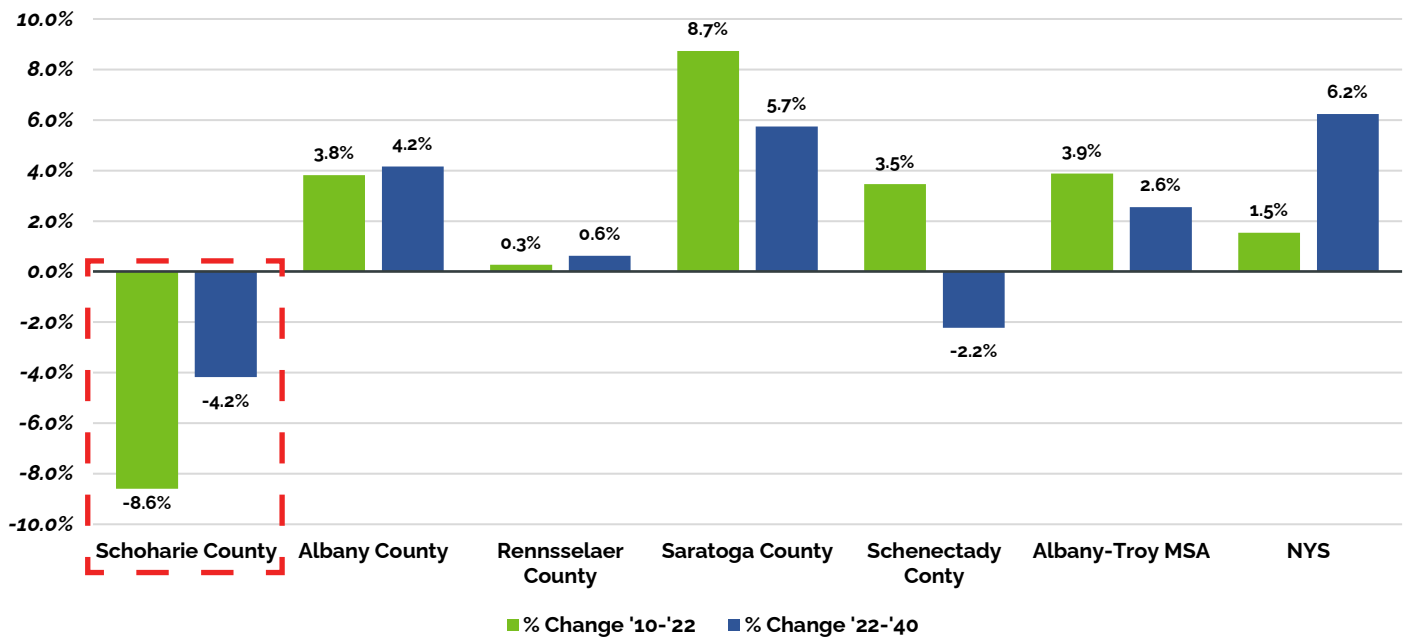
REGIONAL POPULATION TRENDS

At the regional level, Schoharie County is part of the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA), a designation established by the US Government. MSAs group counties and cities based on shared social and economic interactions, and federal agencies like the Department of Housing and Urban Development (HUD) use them to set program thresholds. The population of the Albany-Schenectady-Troy MSA was 904,524 in 2022, marking a 3.9% increase since 2010.

Projections from Cornell's PAD suggest that the MSA will continue growing, with a forecasted 2.7% increase by 2040, totaling 928,899 residents (an addition of 24,375 individuals). Among the MSA counties, Schoharie County is expected to undergo the least significant population shift, with an anticipated 0.2% increase by 2040. This net increase equates to just 59 new residents by 2040.

All counties besides Schenectady County are forecasted to experience population increases over the next two decades. Albany and Saratoga counties, the most populous in the MSA with populations of 315,811 and 238,797, respectively, are expected to see increases of 13,157 (+4.2%) and 13,724 (+5.7%) new residents each by 2040.

Figure 2 - Regional Population Trends, 2010 - 2040

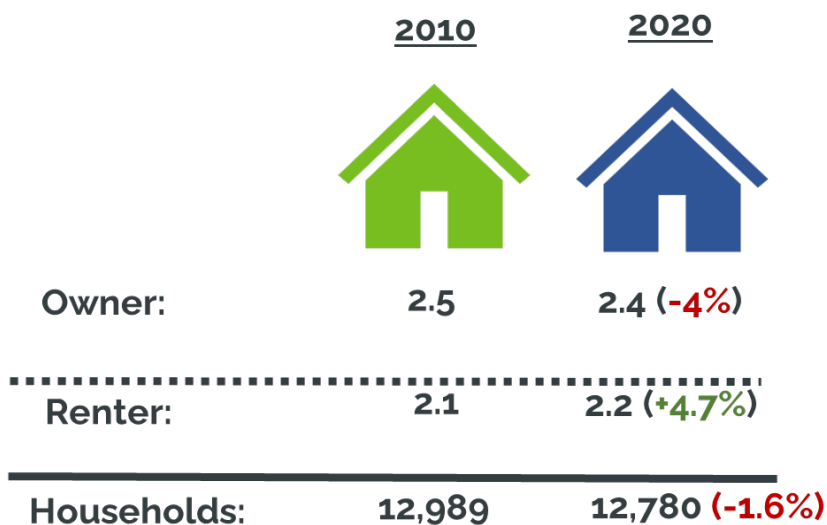


HOUSEHOLDS

As of 2020, Schoharie County had 12,780 households, indicating a 1.6 percent decrease from 2010. About 46 percent of all households consist of married couples, with 15 percent being single-person households. In total, 25.7 percent of households in Schoharie County have at least one child under 18, and 19.3 percent have a child six years or younger. In comparison, 59.4 percent of households in New York State have at least one child under the age of 18.

Over the past decade, household sizes in Schoharie County have seen subtle changes, with a slight decrease in the average size of owner-occupied households and a slight increase in renter-occupied households. However, household sizes in the county remain slightly smaller than the state average. In 2010, the average household size for owner-occupied homes was 2.5 persons, while renter-occupied households averaged 2.1 persons. By 2020, the average household size for owner-occupied homes decreased slightly to 2.4 persons, while renter-occupied household sizes increased to 2.2 persons. Comparatively, across New York State, household sizes are slightly larger at 2.45 persons, whereas in Schoharie County, the average household size is slightly lower at 2.38 persons.

Figure 3 - Schoharie County Household Size Trends



AGE

The median age in Schoharie County rose from 43.3 in 2010 to 45.8 in 2020, marking a six percent increase. In contrast, at the state level, the median age of New Yorkers increased from 38.1 in 2010 to 39.0 in 2020, representing only a two percent increase.

Analyzing trends by age group, with the exception of the 25-34 and 65+ age cohorts, every other age group experienced population declines (Figures 4 and 5). Collectively, Schoharie County's under-20 population constituted 25 percent of the total population in 2010, but by 2020, it decreased to just 22 percent. **The 10-19 age group witnessed the most significant population**

loss, shedding an estimated 811 individuals. This trend may be attributed to factors such as the departure of college students and limited job and housing opportunities, potentially deterring younger residents from remaining in the county after graduation.

The age group within Schoharie County that experienced the greatest increase of population proportion is the 65+ age group. From 2010 to 2020, this age group increased by 1,735 persons (+6.4%), which shifted the representation of this age group from 15.4 percent in 2010 to 21.8 percent by 2020. The only other age group that experienced a population increase during this time was the 25-34 age group, which grew by 0.8%.

Figure 4 - Schoharie County Age Group Trends

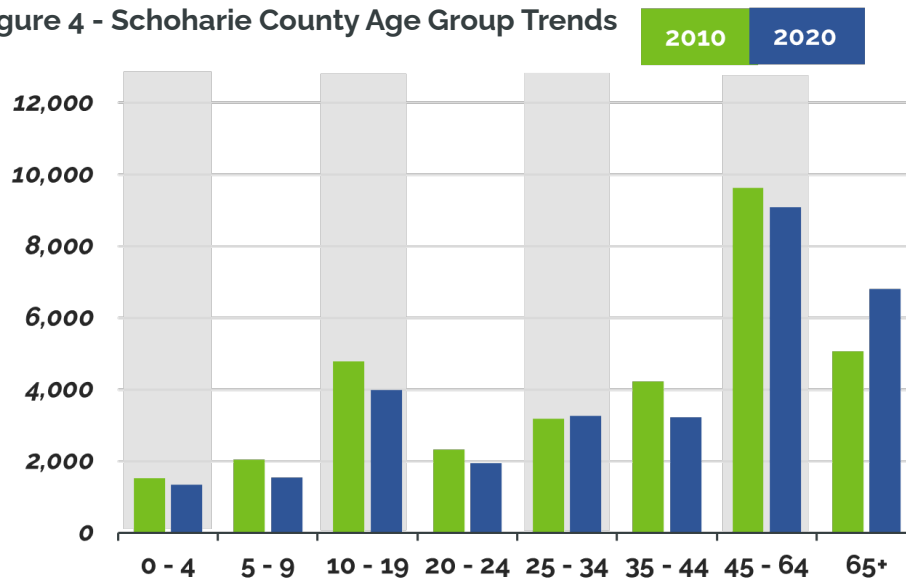
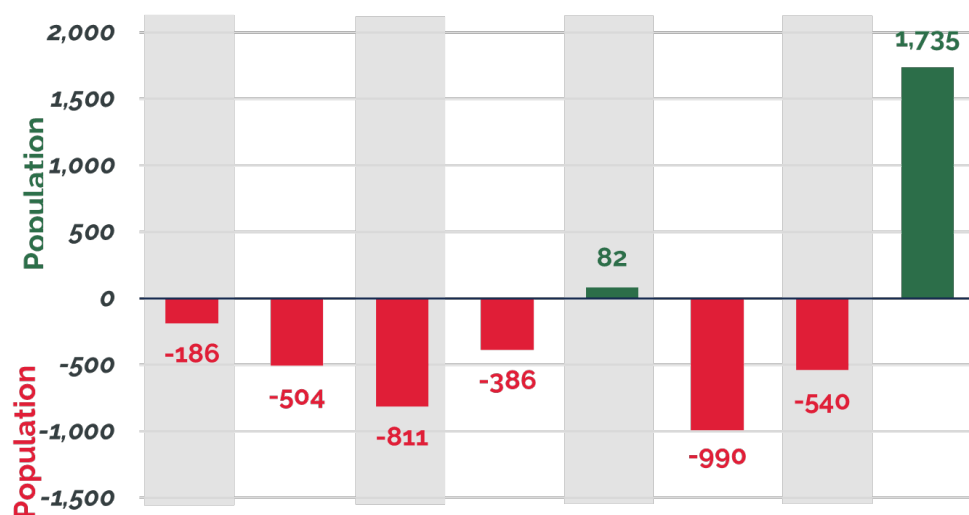


Figure 5 - Population Change by Age Group, 2010 -2020



**Table 3 - Schoharie County Towns and Villages Populations,
55 Years and Older**

	Municipality	< 20 years	21 - 54 years	> 55 years
County	Schoharie	-17.9%	-10.0%	23.0%
Towns	Blenheim	28.4%	57.7%	-28.3%
	Broome	-13.3%	-20.6%	47.8%
	Carlisle	-53.0%	-13.7%	22.8%
	Cobleskill	-27.0%	4.5%	5.3%
	Conesville	-3.4%	-42.2%	3.5%
	Esperance	-19.5%	-30.0%	62.1%
	Fulton	29.1%	-54.4%	-7.2%
	Gilboa	-10.7%	-2.5%	46.8%
	Jefferson	-33.5%	-1.7%	-3.4%
	Middleburgh	-33.4%	-32.8%	102.9%
	Richmondville	-21.8%	-23.8%	54.8%
	Schoharie	-0.5%	-9.4%	-10.3%
	Seward	14.8%	-12.2%	32.6%
	Sharon	60.9%	7.8%	1.2%
	Summit	-16.0%	-2.7%	12.3%
	Wright	0.0%	-9.0%	74.3%
Villages	Cobleskill	-36.2%	8.2%	-2.0%
	Esperance	-23.6%	-16.0%	26.4%
	Middleburgh	-19.8%	1.5%	30.9%
	Richmondville	14.2%	1.0%	-2.7%
	Schoharie	0.6%	-10.4%	-34.8%
	Sharon Springs	127.0%	43.2%	65.5%

Source: U.S. Census, ACS 5 Year Estimates 2010 and 2020

EMPLOYMENT

Workforce participation is crucial for determining employment levels. It's important to note that residents not participating in the workforce are not considered unemployed. Low workforce participation may indicate a significant retired or disabled population. From 2010 to 2020, Schoharie County experienced a 4.2 percent decline in its workforce, surpassing the decrease seen in New York State (-2.9%).

High unemployment rates can have repercussions on housing markets, as individuals unable to secure employment may seek opportunities elsewhere. Typically, Schoharie County's unemployment rate is lower than that of New York State. Since

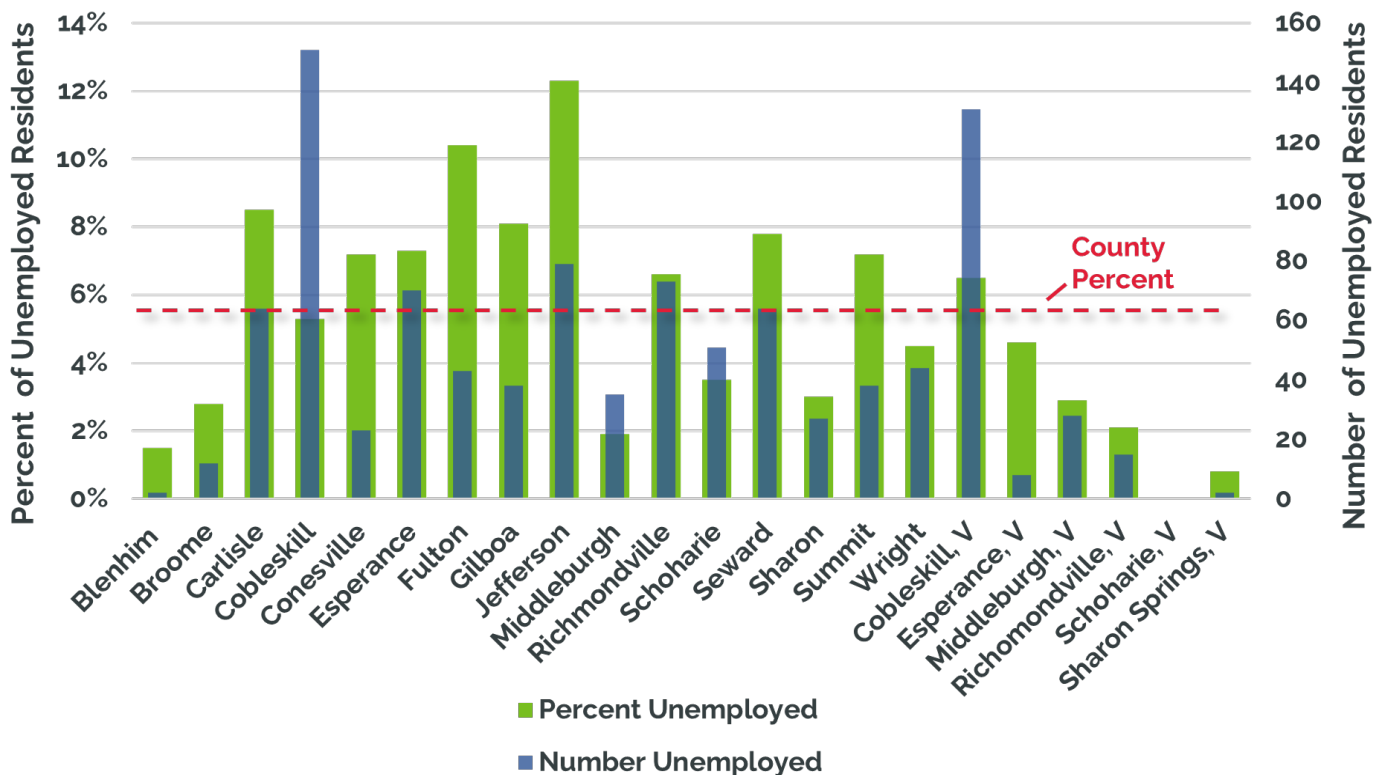
2010, the county's unemployment rate has notably decreased and is now aligned with the state average of 5.7 percent. Of note, several

municipalities within the county have unemployment rates well above the overall county rate. This includes nine of the county's 16 towns as well as the Village of Cobleskill.

Characteristics	2010	2020	% Change 2010-2020
Population 16 Yrs. >	26,995	26,364	-2.3%
Labor Force	16,902	15,386	-9.0%
Civilian Labor Force	16,897	15,378	-9.0%
Employed	15,343	14,564	-5.1%
Workforce Participation	62.5%	58.3%	-4.2%
Unemployed	1,554	814	-47.6%
Unemployment Rate	9.2%	5.6%	-39.1%
Mean Commute Time (minutes)	26.7	30.7	15.0%

Source: U.S. Census, ACS 5 Year Estimates 2010 and 2020

Figure 6 - Unemployment Rates by Municipality, 2020



INDUSTRY SECTORS

The economy in Schoharie County lacks diversity, with two industry sectors employing more than 10 percent of the working population. The largest industry sectors in the county are educational services, health care, and social assistance, along with retail. Over the past decade, the manufacturing sector has seen the greatest increase in employment numbers, rising by 33 percent.

Other sectors experiencing growth include agriculture and forestry, transportation and warehousing, public administration, and other services. However, despite the educational services, health care, and social assistance sectors being the largest employers, they experienced a 4% decrease in the total number of employed residents over the last decade. Significant decreases in employment were observed in wholesale, finance/insurance, real estate, and retail.

While educational services, health care, and social assistance are the largest employing sectors in Schoharie County, they do not have the most establishments. There are 72 establishments in this sector compared to 85 in retail throughout the county. In terms of average wage, finance/insurance and real estate are the highest paying sectors in Schoharie County, followed by construction and transportation, warehousing, and utilities. On the other hand, the lowest paying industries in the county are art and entertainment, followed by other services and retail.

Figure 7 - Schoharie County Employment by Industry (2020)

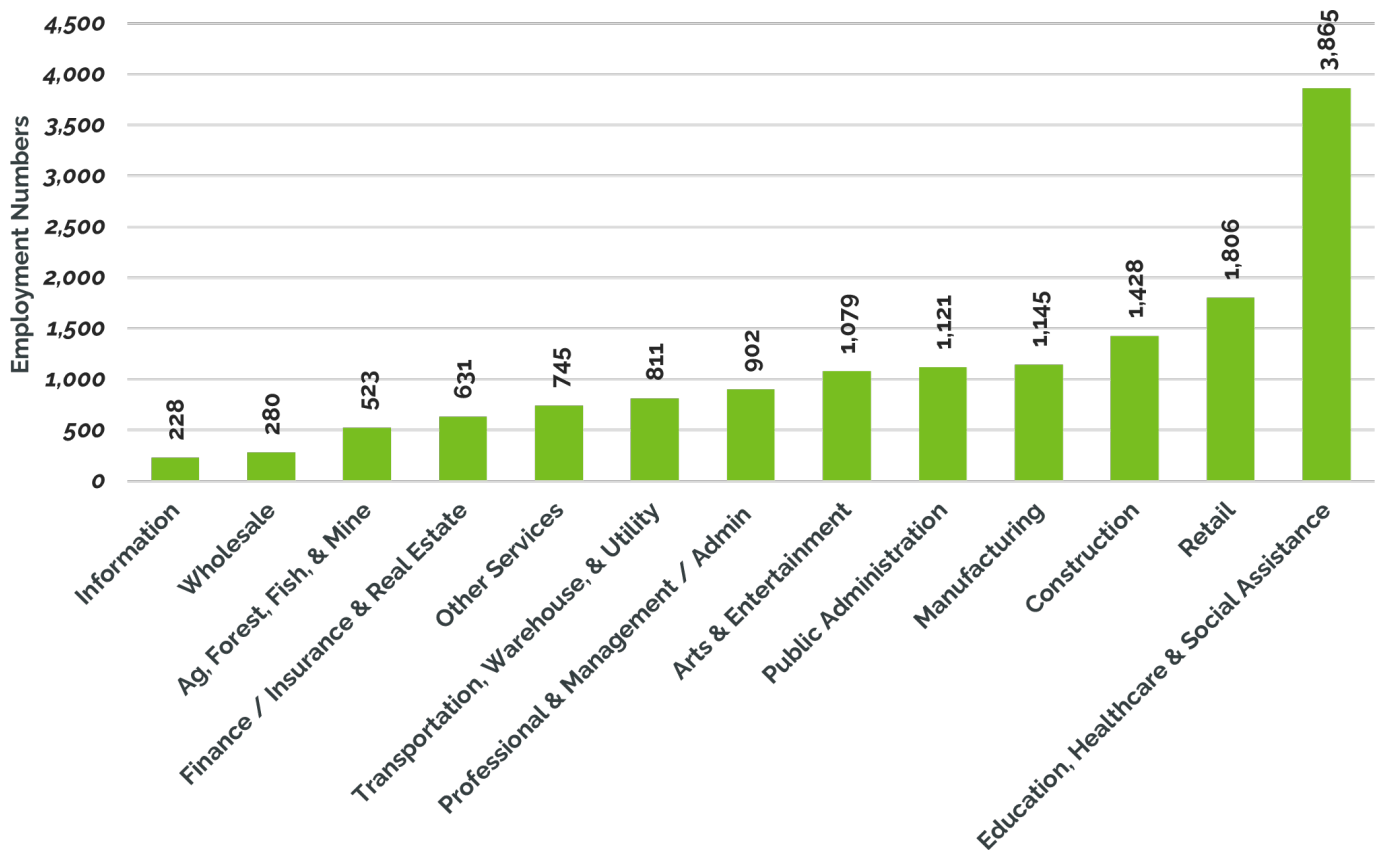


Figure 8 - Schoharie County Change in Employment Rates (2010 - 2020)

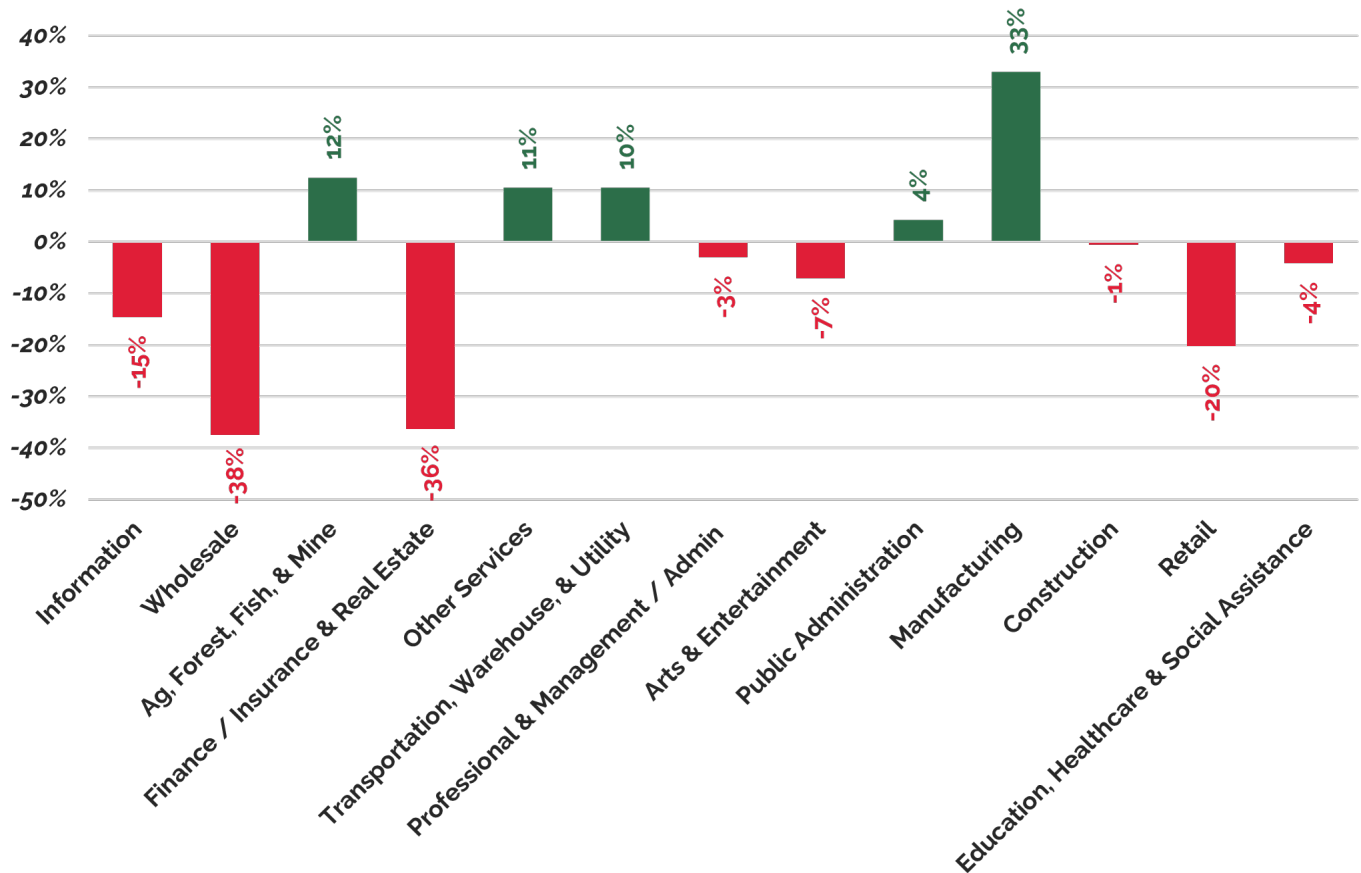


Table 5 - Wages by Industry Sector in Schoharie County

Industry	# of Establishments	Total Wages	Average Wages
Education, healthcare, & social services	72	\$41,941,618	\$40,446
Retail	95	\$38,182,256	\$34,257
Construction	79	\$31,490,452	\$70,122
Manufacturing	20	\$11,872,627	\$41,965
Public administration	20	\$8,440,746	\$57,811
Arts & entertainment	10	\$1,398,580	\$25,162
Professional	42	\$6,721,779	\$45,239
Transportation, warehousing, & utilities	16	\$31,727,793	\$66,490
Other services	55	\$4,196,773	\$26,974
Finance, insurance & real estate	39	\$21,505,340	\$72,495
Ag, forestry, fishing, & mining	38	\$6,116,718	\$40,503
Wholesale	23	\$5,721,738	\$50,747
Information	9	\$3,885,855	\$41,376

Source: US Bureau of Labor Statistics Quarterly Census of Employment and Wages for NAICS Sectors, 2020

HOUSING CONSTRUCTION OCCUPATIONS

Within the Albany-Schenectady-Troy MSA, there are indications of labor shortages in critical occupations related to housing development. Labor data from the U.S. Bureau of Labor Statistics reveals declines in several key housing development occupations over the past decade, including construction laborers, electricians, plumbers, painters, insulation workers, and construction and building inspectors. These occupations collectively saw a loss of 1,130 jobs from 2012 to 2022.

The most significant job losses were seen in construction laborers (-630), electricians (-260), and construction and building inspectors (-90). These losses may be contributing to a bottleneck effect, where there is a shortage of laborers to meet the demands for new development in the region.

Wages for these occupations are highly favorable, with a median wage of \$64,420, which surpasses the median household income in Schoharie County by \$5,494. The highest-paying positions include supervisors and inspectors, while specialist helpers typically earn lower wages.

Table 6 - Housing Construction Occupation Trends

Occupation	# of Jobs (2012)	# of Jobs (2022)	Mean Annual Wage (2022)	Change in the # of Jobs
Construction Laborers	3,030	2,400	\$54,890	-21%
Carpenters	1,910	2,020	\$59,110	6%
Construction First-Line Supervisors	1,350	1,810	\$83,910	34%
Electricians	1,770	1,510	\$72,150	-15%
Construction Equipment Operators	1,190	1,150	\$68,540	-3%
Plumbers	1,280	1,210	\$72,160	-5%
Painters	540	530	\$54,200	-2%
Roofers	370	380	\$64,470	3%
Cement & Brick Masons	350	470	\$65,690	34%
Drywall & Ceiling Tile Installers	N/A	160	\$54,170	N/A
Insulation Workers - Floor, Ceiling, and Walls	140	110	\$57,980	-21%
Helpers – Carpenters, Electricians, and Plumbers	360	380	\$38,186	6%
Construction and Building Inspectors	630	540	\$70,650	-14%
Hazardous Material Removal Workers	180	360	\$56,620	100%
HVAC Installers	710	1,420	\$64,420	100%

Source: US Bureau of Labor Statistics Metropolitan Area Occupational Employment and Wage Estimates for Albany-Schenectady-Troy MSA, 2012 & 2022

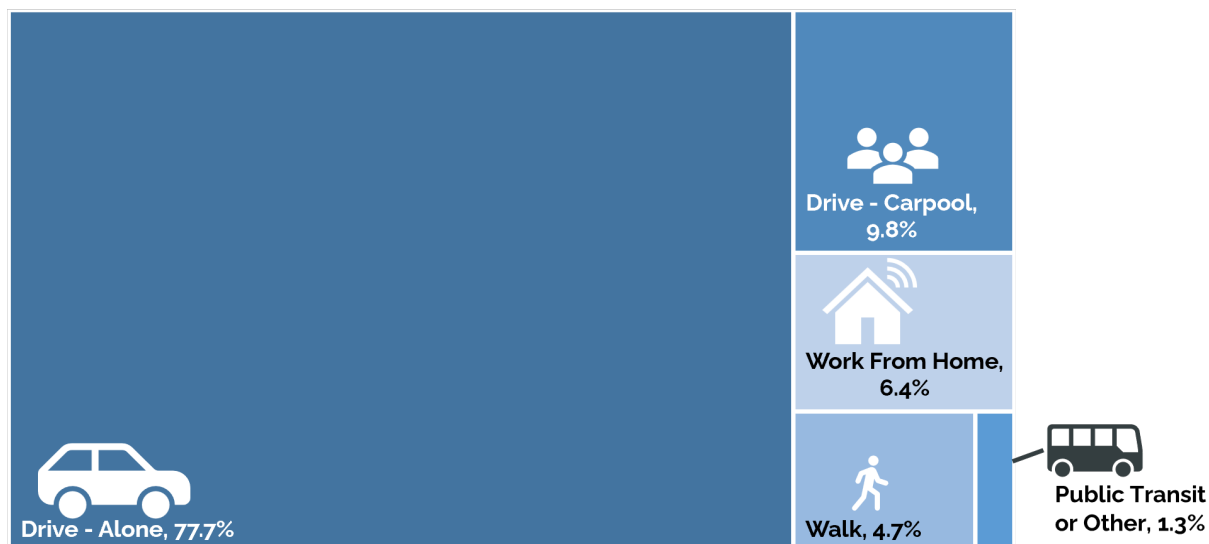
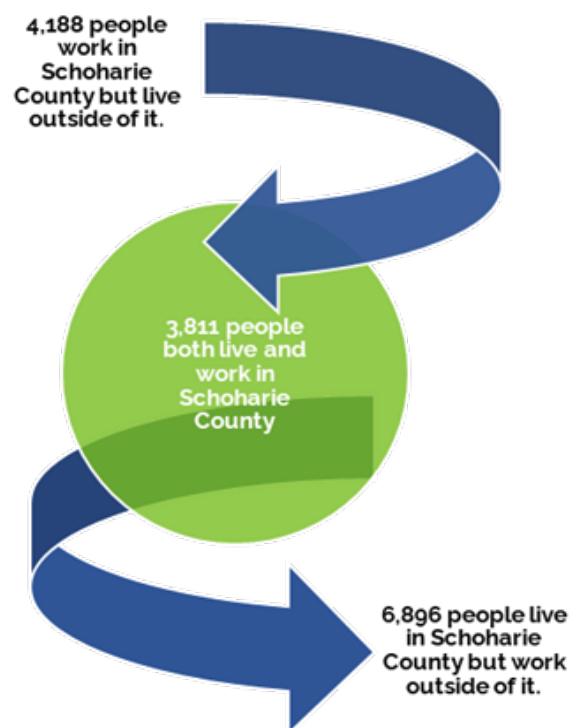
COMMUTING PATTERNS

Understanding how and where residents of Schoharie County work is crucial for determining optimal locations for new housing developments. While many residents may prefer the rural atmosphere of Schoharie County, this often entails longer commutes via private automobiles, leading to increased commute times and urban sprawl.

Approximately 10 percent of Schoharie County residents either walk to work or telecommute. Developing walkable residential neighborhoods near workplaces could encourage more residents to walk, bike, or use public transportation for their commute. Additionally, attracting jobs that allow for telecommuting would reduce dependence on private vehicles for commuting.

It's also important to analyze where employed residents live and work within the county. Currently, 3,811 employed residents both live and work within Schoharie County, while 6,896 residents commute outside the county for work. This means that nearly half of the employed workforce works outside the county, with common destinations including New York City, Schenectady, Gloversville, Albany, Amsterdam, and Rotterdam.

Furthermore, 4,188 people who reside outside of Schoharie County commute into the county for work, representing almost 29 percent of the county's workforce. Schoharie County Public Transportation offers eight routes connecting various apartment complexes with essential services and destinations, facilitating transportation for residents across the county and beyond. These routes cover a range of areas, from urban centers to more rural regions, providing vital connections for residents' needs and employment opportunities.

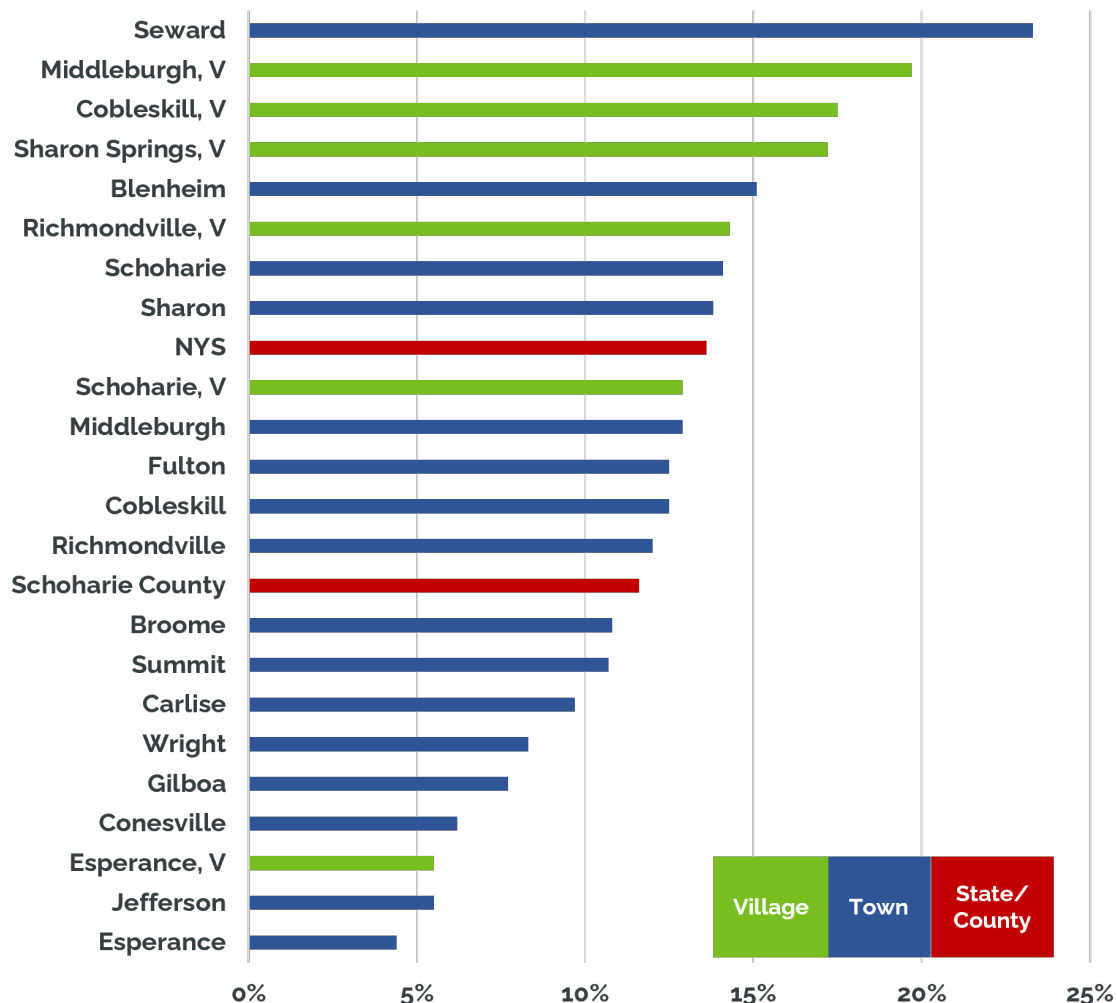


POVERTY

In Schoharie County, approximately 11.6 percent of the population is considered to be living below the poverty line, which is two percent lower than the statewide average of 13.6 percent. At the municipal level, poverty rates vary significantly. Among the 10 most impoverished municipalities in Schoharie County, half are villages. This concentration suggests that poverty is particularly pronounced in the county's more densely populated areas. Despite Schoharie County's poverty rate being lower than the state average, 8 of its 22 municipalities have a higher poverty rate than the state average.



Figure 9 - Schoharie County Poverty Rates, 2020



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VULNERABLE POPULATIONS

Understanding and addressing the housing needs of vulnerable populations in Schoharie County is crucial for creating an inclusive and supportive community. This section of the housing study focuses on the specific needs of veterans, individuals with disabilities, seniors, and the homeless, recognizing their unique challenges and requirements.

Veterans often face difficulties such as PTSD and physical disabilities that necessitate accessible and supportive housing options. Individuals with disabilities require homes that are not only physically accessible but also equipped with necessary modifications to ensure their independence and safety. Seniors, on the

other hand, may need age-friendly housing solutions that include features such as single-level living, easy access to healthcare, and proximity to community services.

The homeless population represents one of the most urgent housing crises, requiring immediate and long-term solutions to provide stable and safe living conditions. By identifying and addressing the distinct needs of these groups, we aim to develop targeted strategies that ensure all residents of Schoharie County have access to suitable and affordable housing, fostering a healthier and more equitable community for everyone.

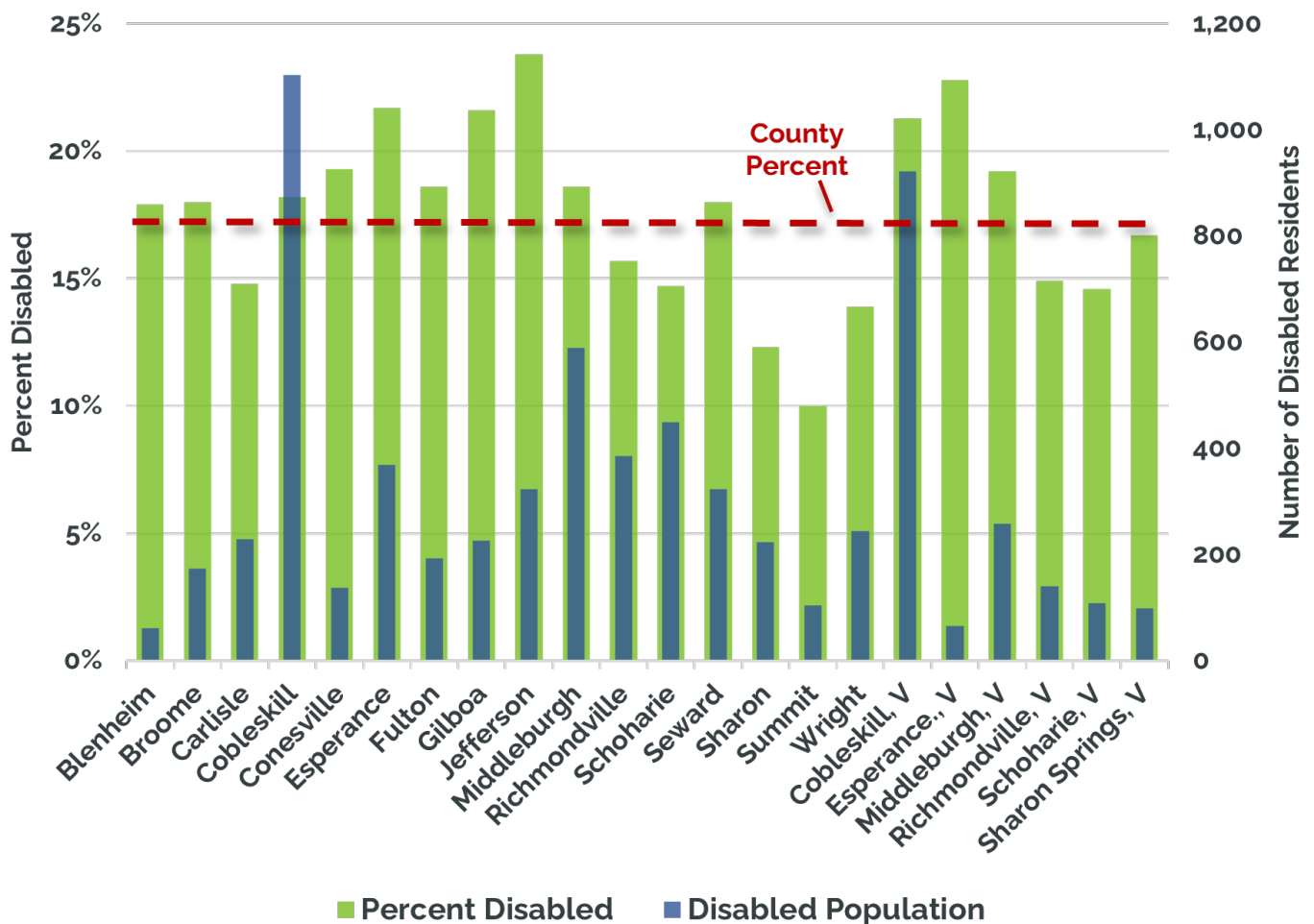
DISABILITY & VETERAN STATUS

DISABLED POPULATION

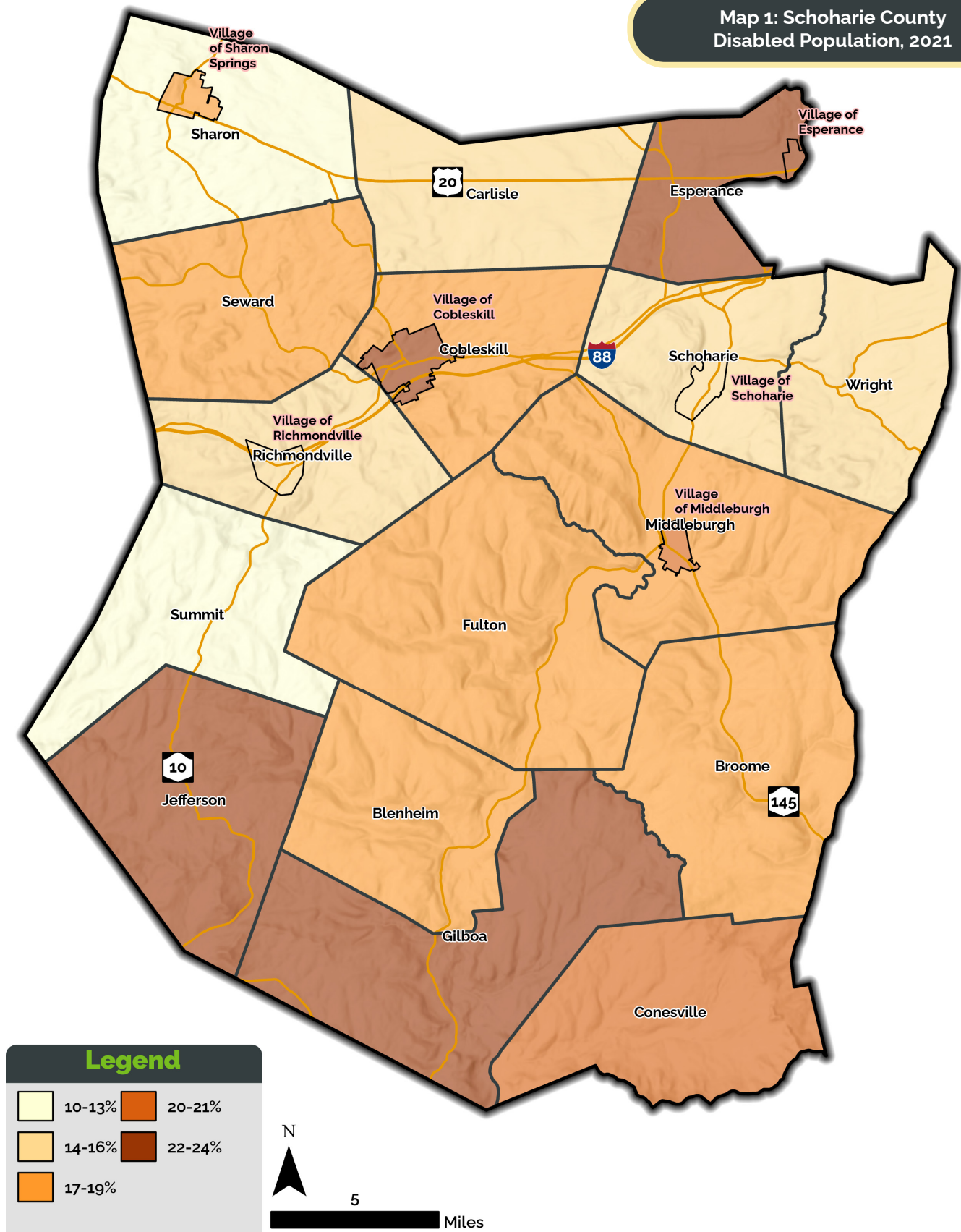
In Schoharie County, there's a significant segment of the population that often doesn't receive enough attention when it comes to housing opportunities: individuals with disabilities. This group makes up about 17.2 percent of the county's population, a figure notably higher than the statewide disability rate of 11.6 percent. Four municipalities within Schoharie County have over one-fifth of their population classified as disabled. The Town of Jefferson has the highest disability rate at 23.8 percent, while the Village of Cobleskill has the largest number of disabled residents, totaling 922 individuals.

Of all residents over 65 years old, a striking 76 percent are disabled, with 46 percent of all disabled individuals in the county falling into this age bracket. Among the disabled population, 8.9 percent face ambulatory difficulties, 7.3 percent encounter independent living challenges, and 3.6 percent experience difficulties with self-care. These disabilities significantly impact individuals' ability to live independently, often requiring assistance such as nursing aides or residency in disabled-care facilities.

Figure 10 - Schoharie Disabled Population by Municipality, 2021



Map 1: Schoharie County
Disabled Population, 2021

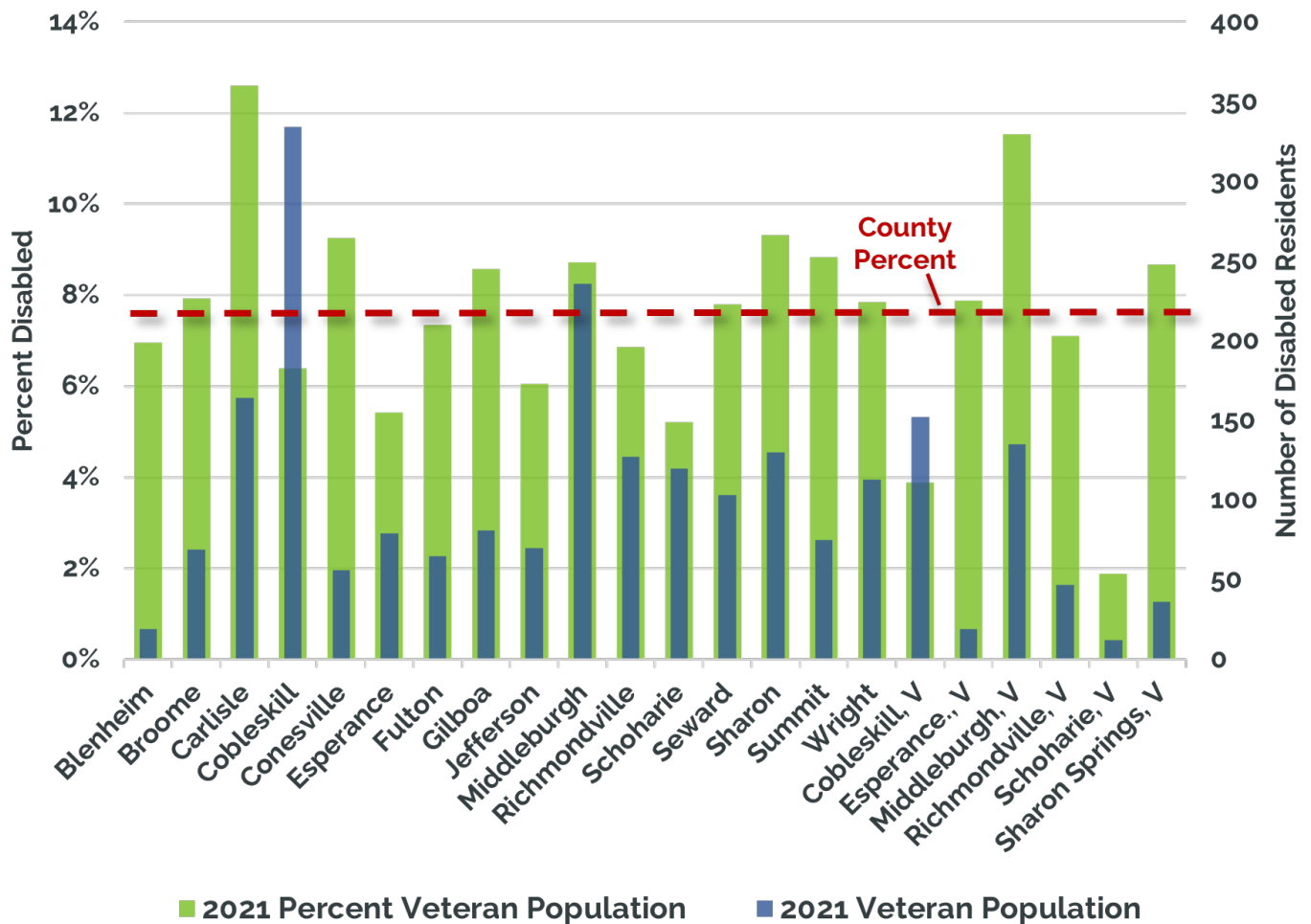


VETERAN POPULATION

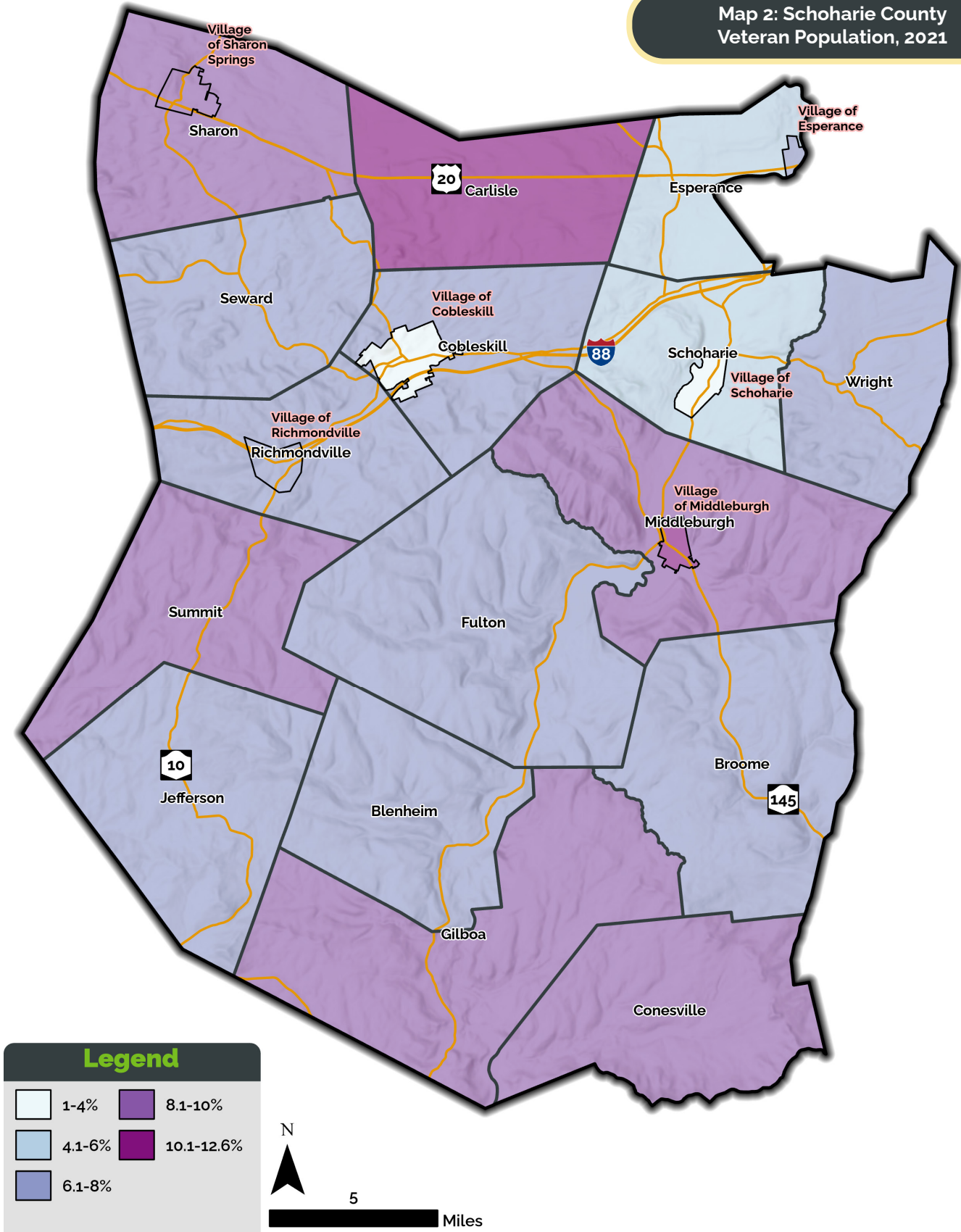
Veteran populations are another often overlooked cohort when considering housing needs, yet they may require it the most due to challenges in transitioning to civilian life, including injuries and battlefield trauma. As of 2021, Schoharie County is home to 1,841 veterans, constituting 7.5 percent of the county's adult population. This percentage is nearly double the veteran rate across New York State, which stands at 4.2 percent. Notably, veterans in Schoharie County are disproportionately affected by disabilities. While the countywide disability rate is 17.2 percent, 31 percent of veterans are considered disabled, more than double the state average. Therefore, housing options for veterans should consider special needs such as accessibility and support services.

At the municipal level, 10 of the County's 22 municipalities have a veteran population rate higher than the countywide rate of 7.5 percent. Compared to the statewide veteran rate of 4.2 percent, 17 municipalities in Schoharie County exceed this rate. Notably, over 10 percent of the population in the Town of Carlisle (12.6%) and the Village of Middleburgh (11.5%) are veterans. However, a significant concentration of veterans, approximately 334, reside in the Town and Village of Cobleskill, which accounts for nearly one-fifth of all veterans in the County. This concentration of disabled individuals and veterans around the Village of Cobleskill may be due to the clustering of facilities and services catering to their needs in this area.

Figure 11 - Schoharie County Veteran Population by Municipality, 2021



Map 2: Schoharie County
Veteran Population, 2021



SENIOR POPULATION

The county's senior population is one of the largest cohorts in total throughout Schoharie County. Between 2010 and 2020 the population of seniors grew by 23% in Schoharie County. Table 7 shows the county population from 2010 to 2030. However, by 2030 the proportion of seniors is projected to decline by 5.2%.

Table 8 shows where this population has changed. The Towns of Esperance, Middleburgh, and Wright show a 62% to 103% growth, while Blenheim, Fulton, and Schoharie declined by 7.2% to 28.3%.

Table 7 - Schoharie County Population Changes (2020)

Age Segments	2010	2015	2020	2030	Change '10 - '20	Change '20 - '30
Under 20 Years	8,363	7,440	6,862	6,160	-17.9%	-10.2%
20-44 Years	9,729	9,116	8,435	9,051	-13.3%	7.3%
45-54 Years	5,081	4,774	4,061	4,107	-20.1%	1.1%
55-59 Years	2,391	2,366	2,755	1,726	15.2%	-37.4%
60-64 Years	2,161	2,570	2,277	1,795	5.4%	-21.2%
65 Years & Older	5,064	5,647	6,799	7,697	34.3%	13.2%
Total	32,789	31,913	31,189	30,536	-4.9%	-2.1%
55 Yrs and Older	9,616	10,583	11,831	11,218	23.0%	-5.2%
% of Total Population	29.3%	33.2%	37.9%	36.7%	-	-

Table 8 - Schoharie County Towns and Villages Populations, 55 Years and Older

	Municipality	2010	2015	2020	% Change
County	Schoharie	9,616	10,583	11,831	+23.0%
Towns	Blenheim	166	132	119	-28.3%
	Broome	379	396	560	+47.8%
	Carlisle	483	396	593	+22.8%
	Cobleskill	1,841	2,029	1,938	+5.3%
	Conesville	313	321	324	+3.5%
	Esperance	560	527	908	+62.1%
	Fulton	461	408	428	-7.2%
	Gilboa	404	469	593	+46.8%
	Jefferson	640	523	618	-3.4%
	Middleburgh	770	1,256	1,562	+102.9%
	Richmondville	577	782	893	+54.8%
	Schoharie	917	1,384	823	-10.3%
	Seward	445	499	590	+32.6%
	Sharon	605	598	612	+1.2%
	Summit	473	343	531	+12.3%
	Wright	424	446	739	+74.3%
Villages	Cobleskill	1,376	1,292	1,349	-2.0%
	Esperance	110	84	139	+26.4%
	Middleburgh	424	514	555	+30.9%
	Richmondville	262	269	255	-2.7%
	Schoharie	345	269	225	-34.8%
	Sharon Springs	110	180	182	+65.5%

Schoharie County has approximately 12,989 occupied housing units (2020); seniors occupy about 5,921 of these units, representing 45.6% of all occupied housing units. Among those senior households, 83% reside in owner-occupied units, and 17% reside in rental-occupied units. Seniors occupy 62.3% of all owner-occupied and 39.8% of all renter-occupied housing units (See Table 19).

BEDROOM ANALYSIS

Among Owner-occupied households, three and four-bedroom units account for over 70% of all owner-occupied units, and one and two-bedroom units account for 62% of all occupied rental units. The table below compares tenure by bedrooms for Schoharie County. Changes in the bedroom mix show growth in Studios and two-bedroom units and a decline in one, four, and five-bedroom units.

EXISTING SENIOR HOUSING FACILITIES

There are 244 senior rental units in 7 senior projects in Schoharie County. Five of the projects are independent senior housing, which receives subsidies from NYSHCR Low-Income Housing Tax Credits (LIHTC), the USDA Rural Development 515 and 521 Rental Assistance program, HUD Project-Based Vouchers (PVB), and Section 8 Vouchers. There is one market-rate facility and one licensed Assist-Living Facility.

40% of all rental housing units are rented to seniors. This means approximately 1,000 rental units are rented to seniors without a dedicated or age-restricted facility.

Table 9 - Senior Housing in Schoharie County

	2010 ¹	2015 ²	2020	2030
Seniors 55+ (Population)	9,616	10,583	11,831	11,218
Owner-Occupied Units	10,055	9,512	9,630	9,589
55+ Yrs	4,894	5,441	5,995	6,130
% of Owner-Occupied Units	48.7%	57.2%	62.3%	63.9%
Renter-Occupied Units	2,934	2,897	3,150	3,173
55+ Yrs	1,027	1,091	1,255	1,346
% of Renter-Occupied Units	35.0%	37.7%	39.8%	42.4%
Total HH with Seniors	5,921	6,532	7,250	7,475
Ave Sr. HH Size	1.62	1.62	1.63	1.50
Senior Housing as % of All Occupied Housing	45.6%	52.6%	56.7%	58.6%
% Owner-Occupied	82.7%	83.3%	82.7%	82.0%
% Renter-Occupied	17.3%	16.7%	17.3%	18.0%

¹ Source: U.S. Census ACS 5-Year 2010-2021

² Estimated



AFFORDABILITY OF SENIOR HOUSING

59% of seniors have incomes equal to or less than 60% of HUD's Average Median Income (AMI). The HUD AMI in 2022 is \$106,000 (See Table 10).

In Table 11, a comparison of projected rents, market-rate rent samples, subsidized senior rents, and HUD Fair Market Rates are compared. All of the rents compared are below 60% of the AMI in the county.

FORECAST AND DEMAND FOR SENIOR HOUSING

59% of seniors have incomes equal to or less than 60% of HUD's Average Median Income (AMI). The HUD AMI in 2022 is \$106,000. This means most seniors have income under \$63,600 per year, 15% of seniors have incomes between \$63,600 and \$74,200, and 25% have incomes higher than \$74,201 (See Table 12).

About 58% of the demand for senior housing units requires qualified seniors to have incomes equal to or less than 60% of the AMI.

Table 10 - Senior Income Levels and Rents (2022)

Income Levels (2022)	AMI Segment	Income Range		% of Pop 55+	Rent	
					Min	Max
Extremely Low Income	<30% AMI	\$0	\$31,800	24.4%	-	\$795
Very Low Income	31%-40% AMI	\$31,801	\$42,400	16.2%	\$795	\$1,060
	41%-50% AMI	\$42,401	\$53,000	10.2%	\$1,060	\$1,325
Low Income	51%-60% AMI	\$53,001	\$63,600	8.6%	\$1,325	\$1,590
Moderate Income	61%-70% AMI	\$53,001	\$74,200	4.9%	\$1,325	\$1,855
	71%-80% AMI	\$63,601	\$84,800	10.4%	\$1,590	\$2,120
Market Rate Income	81%-90% AMI	\$84,801	\$95,400	2.4%	\$2,120	\$2,385
	91%-100% AMI	\$95,401	\$106,000	7.1%	\$2,385	\$2,650
	101%-135% AMI	\$106,001	\$143,100	5.4%	\$2,650	\$3,578
	>136% AMI	\$143,101	+	10.4%	\$3,578	+

Source: US Census Bureau ACS 5 Yrs 2010-2022

Table 11 - Comparison of Rents¹

	2022 ²	2023 ²	2024 ²	MRRS ³	Senior Housing ⁴	HUD FMR ⁵
Median Rent	883	920	940	1,388	881	n/a
No Bedroom	636	663	677	n/a	n/a	n/a
1 Bedroom	743	775	791	1,026	801	991
% of HUD AMI (2022)	28.0%	29.2%	29.8%	38.7%	30.2%	37.4%
2 Bedrooms	896	935	954	1,258	1042	1,313
% of HUD AMI (2022)	33.8%	35.3%	36.0%	47.5%	39.3%	49.5%

¹ Source: US Census Bureau ACS 5 Yrs 2022

² 2022, 2024-205 Projected Rents (based on U.S. Census Data)

³ Market Rate Rents Sampled 2024

⁴ Subsidized Independent Senior Housing in Schoharie County 2024

⁵ 2022 HUD Average Median Income (AMI) (<https://www.huduser.gov/portal/datasets/fmr.html>)

Table 12 - Estimated Demand for Affordable Housing (2024-2030)

Methodology / Year	2024	2025	2026	2027	2028	2030
Estimated 55+ Years	11,594	11,569	11,518	11,437	11,364	11,295
Estimated Demand for Senior Housing	383	356	313	249	191	134
Demand for Renter-Occupied	167	157	144	127	111	95
Demand for Owner-Occupied	216	199	169	122	80	39

SENIOR LIFE REPORT

A comprehensive quality of life analysis was conducted for seniors in Schoharie County. Highlights of this analysis are presented in the following section. The study reviewed and analyzed demographic data, existing housing data, local information, and competitive senior properties. The full report can be found in Appendix B.

The study found that there is an unmet demand for affordable rental units for seniors with income equal to or less than < 60% of the AMI. Additionally, 40% of the unmet demand would be for seniors with higher incomes. Rent increases are outpacing income increase, creating a growing affordability gap. Many seniors are rent-burdened, but all senior apartment complexes are fully occupied and have experienced vacancy rates less than 1% for the past years or more. The senior population is growing faster than the other segment under 55. However, as the peak of the baby boomers drives this growth, so sometime after 2030 growth will begin to decline. Given the lack of senior apartments, many seniors remain in their homes even if they are no longer physically able to maintain the home, resulting in substandard living conditions in some instances.

SENIOR HOUSING

There is a lack of affordable senior housing in the County. Approximately 1,255 rental properties are rented to seniors, of which 256 are senior rental properties. Among senior housing, 83% are owner-occupied, and 17% are renter-occupied.

- Sustained rent increases, up 2.6% per year, while income only increases by 1.6% per year. Thus creating a growing affordability gap.
- Rent burdens remain high 44% of all rent-occupied households pay 30% or more of gross income towards rent, and
- Vacancy rates for senior properties are at 0% and have sustained less than 1% for three years or more.
- **There are no nursing homes in Schoharie County.**
- There is one market-rate housing property in the County.
- There is one INYS licensed Assisted Living Facility in the County.

ABSORPTION AND MARKET PENETRATION

- Market Rate Rental units were typically listed and filled with < 30 days.
- Senior properties had no vacancies. Managers stated that the units would be filled in 14-30 days. The units needed to be cleaned, painted, and repaired.
- The property managers of senior properties reported that new units were filled within days of becoming available, and all have a waiting list.
- **The absorption rate in the county is 4-8 units per month.**

SENIORS AGING IN PLACE

Market Rate Rental units were typically listed and filled. In Table 2.1, the senior population (55+) has grown from 9,616 in 2010 to 11,831 in 2020, a 23% increase. Seniors represent 37.9% of the county population, up 29% since 2010. **Seniors are aging in place.** The senior population is projected to decline by 5.2% by 2030.

VACANCIES RATES

In the PMA, the vacancy rates declined from 2.6% in 2010 to 1.4% in 2021, and Swanzey's vacancy rates remained unchanged from 4% in 2010 to 0% in 2021. Vacancy rates from data collected in this study:

- Market Rate Senior Housing Units: less than 1% with a waiting list of three months and longer
- Subsidized Property: less than 1% with a waiting list of three months and longer
- Assisted Living Facilities: 0% with a waiting list of three months and longer

The demand for senior affordable housing is unmet, and the market has absorbed all available units.

HOUSING STOCK AGING

Over 87% of all housing stock in the PMA was constructed before 2010. By today's standards, many dwellings are inadequate for today's building codes. It is a mix of single-family and multi-family properties. The impact could be a rise in unoccupied housing units and a loss of housing stock. Since 2010, rental households in the PMA have increased by 8.7%, and owner-occupied units have declined by 4.2% between 2010-2021. Currently, the demand for rental units is greater than the supply.

ECONOMY CHANGING

The PMA labor force declined by 9% between 2010 and 2021. Over the same period, service jobs increased by 19.5%. Management, business, and science occupations have all seen over 5% growth. Manufacturing and transportation have grown in 2020.

The declining unemployment rate reached 3.5% (September 2023), and the labor force increased to 14,900 (February 2024). These indicators are strong indicators of a more robust market. However, COVID-19 caused the unemployment rate to rise significantly, and the labor force declined. The most recent data shows that the unemployment rate has dropped, and it appears that the economic market is recovering. These economic indicators all lead to an increasing number of households that need support. The Median Individual Income rose between 2010 and 2020.

RENTAL HOUSING BURDENS

Rental Housing Burdens are households that pay over 30% of their income for rent or mortgages. While the issues that define affordability are often complex and diverse, it is affected by demographics, economics, and climate. A healthy single person or couple may be able to spend 30% to 50% of their income on housing and still be able to afford other necessities of life. At lower income levels, a 30% threshold is recognized as the point where a household can maintain a standard of living. If the housing burden rises above this threshold, the quality or standard of living declines due to unaffordability.

Approximately 55.7% of all owner-occupied households are overburdened in the PMA. The burden rate has increased by 99% since 2010, suggesting the increasing affordability gap.

Approximately 47% of all renter-occupied households are overburdened in the PMA. The burden rate has decreased by 25% since 2010, suggesting the affordability gap is decreasing. However, rents are growing at an average rate of 2.6%, while the renters' incomes are growing at 1.6%.

Table 13 - Schoharie Incomes

	Income	% Increase since 2010
Median Income	\$58,926	+16%
Per Capita Income	\$32,352	+29%

DEMAND FOR HOUSING VARIES BY INCOME SEGMENTS

Approximately 8.3% of all rental units in the county are subsidized in some form, whether through Section 8 Vouchers, low-income properties with a tax credit, rental assistance, or State or Federal funding at low interest rates for the construction of the facilities. Demand for affordable units remains high as rental prices rise, impacting seniors with very low incomes. **58% of the county's seniors have incomes equal to and less than 60% of the AMI.**

SENIORS WITH DISABILITIES

In Schoharie County, 30% of seniors have one or more disabilities. Table 14 shows the percentage of the senior population with a disability and the type.

Table 14 - Seniors with Disabilities in Schoharie County, 2020

Hearing	13.3%
Vision	6.6%
Cognitive	7.2%
Ambulatory	22.8%
Self Care	6.2%
Independent Living	14.7%

SENIOR SERVICES

Seniors in Schoharie County have access to general services such as banking, grocery shopping, medical care, and pharmacies. However, seniors with disabilities and lack of transportation have difficulties accessing these general services.

Home Care Services are health services provided in the patient's home to promote, maintain, or restore health or lessen the effects of illness and disability. Services may include nursing care, speech, physical, and occupational therapies, home health aide services, and personal care services. In general, there are certified and licensed agencies. **Certified Agencies** provide health and supportive services for intermediate and skilled health care, and Licensed Agencies offer home care services for seniors who pay for services.

44 agencies provide home care services to Schoharie County, and only 3 agencies based in the county:

- Marchand Home Care, Sharon Springs, NY
- Schoharie County Department of Health, Schoharie, NY
- Visiting Nurses Home Care, Cobleskill, NY

Transportation for Seniors is available through:

- Schoharie County Council for Senior Citizens (<https://ridescpt.com/>) The Schoharie County Council of Senior Citizens Inc. has been the Schoharie County Public Transportation Operator since 1975
- Access Transportation, Fort Plain, NY, offers transportation to people with disabilities and Elderly in Schoharie County.



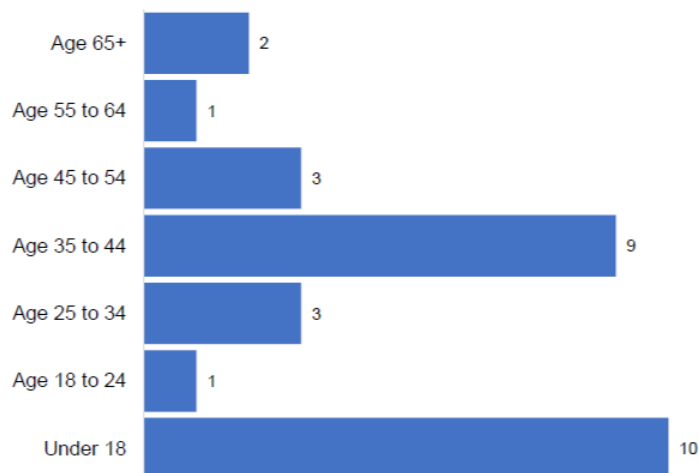
HOMELESSNESS

The COVID-19 pandemic in 2020 led to a surge in unemployment, opioid use, domestic abuse, and other issues, contributing to homelessness. As individuals and families with unstable housing lost their income sources and homes, homelessness and food insecurity rose. These trends are expected to continue as inflation drives up the costs of food, housing, and transportation. The need for emergency shelters and transitional housing far exceeds the existing capacity.

Per the 2024 New York State Balance of State Continuum of Care report, Schoharie County's overall homeless count decreased substantially from the previous year, by 38% or 18 individuals. This is the lowest Schoharie rate in the last six years and is attributed to the continuation and expansion of services provided by the warming center. The largest subpopulation among Schoharie's homeless includes adult victims of domestic violence (16% of adults). There was also a notable decrease in adults with severe mental illness (SMI), which decreased by 86%.

Of those that reported incidence of homelessness, roughly a third (10) were under the age of 18, with approximately another third (9) being between the ages of 35 and 44.

Figure 12 - Homelessness Age



Source: New York State Balance of State Continuum of Care, 2024

Table 15 - Point-in-Time Count Totals by Program, 2019 - 2024

Program	2019	2020	2021	2022	2023	2024
Emerson House DV Shelter	8	8	3	9	7	2
Schoharie DSS Hotel Vouchers	51	46	46	60	39	16
Schoharie Code Blue	N/A	N/A	N/A	9	N/A	4
Schoharie Warming Center	N/A	N/A	N/A	N/A	1	6
VCHC SSVF EHA	0	0	0	3	0	1
Unsheltered	0	0	0	0	0	0
Total	59	54	49	72	47	29

Source: New York State Balance of State Continuum of Care, 2024

HUD HOMELESS POPULATION DATA*

In New York State, there are approximately 92,000 individuals homeless on any given night. Within the service area CoC NY-525 (Geo Code 369095-Schoharie County), about 72 persons are homeless on any given night. Homelessness has increased by 14% across New York State. It's estimated that the number of unreported homeless is twice the reported number, indicating that in CoC NY-525 Geo Code 369095-Schoharie County, as many as 144-200 individuals or families may lack shelter. This number includes 'Unreported homeless individuals,' those who do not appear in official counts or statistics related to homelessness. This can happen for various reasons, such as:

1. **Avoidance of Services:** Some homeless individuals avoid shelters, soup kitchens, or other services that would make them visible to agencies conducting counts.
2. **Living Situations:** Many unreported homeless people might be living in unconventional or hidden locations like abandoned buildings, cars, or campsites that are difficult for officials to locate.
3. **Short-Term Housing:** Some might be couch-surfing, staying temporarily with friends or family, or in motels, which doesn't fit the typical image of homelessness and can be overlooked in surveys.
4. **Lack of Awareness:** They might not know about or have access to the services that conduct counts.
5. **Undocumented Status:** Some might avoid official counts due to fear of legal repercussions if they are undocumented immigrants.

SHELTERS

Annually, the County allocates over two million dollars towards addressing homelessness. According to current Social Services Commissioner Donna Becker, in terms of homelessness in Schoharie County, they are reaching a crisis point. There's a pressing need for more space within the County to accommodate emergency housing, provide essential services, counseling, and other forms of support.

In September 2023, Becker reported that her agency had assisted 33 homeless individuals. Many of those experiencing homelessness previously sought refuge in 24/7 establishments like Walmart and Price Chopper. However, with these options no longer available, they resort to sleeping in their cars, sheds, or tents, and sometimes even seek refuge in Emergency Rooms.

Among Hispanics, the poverty rate is 19%, and among Blacks, it is 18%. Child poverty has doubled since 2019, reaching its highest recorded level. Many forms of assistance, including rental aid and child tax credits, have expired, exacerbating the impact of rising living costs, such as gasoline prices nearing \$5 per gallon.

* Until 2023, Schoharie County was part of the Continuum of Care (CoC) 506 network, along with Fulton, and Montgomery Counties. Since then it was transitioned to CoC 525, covering the rest of the state. Data for Schoharie County is now categorized under Geo Code 369095 in CoC 525.

TYPE OF SHELTERS AND HOUSING

Emergency Shelters (ES)

Emergency Shelters (ES) are vital resources for individuals and families facing immediate crises, offering short-term safety and support services during times of economic or domestic hardship. These facilities are often the first place people turn to during or after experiencing an economic or domestic crisis. Emergency shelters provide support services and short-term stabilization for individuals and families before finding appropriate housing that meets their long-term needs.

Rapid Re-Housing (RRH)

Rapid Re-Housing (RRH) programs aim to swiftly move individuals and families experiencing non-chronic homelessness into their own homes. It is a housing-first solution for non-chronic Homelessness. This approach prioritizes securing housing as quickly as possible, accompanied by temporary community support services like case management and financial assistance to facilitate a quick and smooth transition out of homelessness.

Traditional Housing (TH)

Traditional Housing (TH) programs provide victims of abuse with safe and supportive environments for up to 24 months. These programs offer essential services such as counseling, childcare, transportation, and job training, empowering survivors to rebuild their lives after leaving abusive situations. Transitional housing programs give

survivors the time and services they need to achieve long-term safety and stability goals. Without these programs, survivors may have no other option than to return to their abuser's home or face homelessness.

Permanent Supportive Housing (PSH)

Permanent Supportive Housing (PSH) offers stable and secure housing coupled with voluntary support services tailored to individuals with chronic issues such as mental health disorders, physical disabilities, or substance abuse. This model emphasizes affordability, safety, and independence, aiming to address the complex needs of vulnerable populations like domestic violence survivors. Research indicates that permanent supportive housing is effective in addressing the housing needs of domestic violence victims, highlighting the importance of tailored support services in achieving long-term stability and empowerment. A national study found that 84% of Women Victims of Domestic Violence (WVODV) need help finding affordable housing.

Table 16 represents the shelters and available housing for the homeless, Domestic Violence Victims, and others in need of shelter or housing in the CoC NY-525 (Geo Code 369095-Schoharie County). According to HUD and the National Alliance to End Homelessness, there are approximately 244 persons in need of shelter on a given night. The 35 available beds shelter the homeless population, persons in need of shelter for mental and substance abuse, and victims of domestic violence.

Table 16 - Available Shelters and Housing in CoC 525 Geo Code 369095-Schoharie County¹

Summary	Family Unit ⁴	Family Beds ⁴	Adult Only	Child Only	2022 VODV	Total Yr-Round	Seasonal	Overflow Vouchers	Subset of Inventory Bed		
									Chronic ⁵	Veterans ⁶	Youth ⁶
Emergency, Safe Haven, & Transitional Housing	9	9	3	0	9	72	0	60	n/a	3	0
Emergency Shelters	0	9	3	0	9	72	0	60	n/a	3	0
Transitional Housing	4	0	0	0	0	0	0	0	n/a	0	0
Permanent Housing	6	21	11	0	0	32	n/a	n/a	n/a	3	0
Permanent Supportive Housing ^{2,3,7}	0	0	0	0	0	0	n/a	n/a	n/a	0	0
Rapid Rehousing	6	21	11	0	0	32	n/a	n/a	n/a	3	0
Grand Total	15	30	14	0	9	104	0	60	n/a	6	0

¹ Source: HUD (https://files.hudexchange.info/reports/published/CoC_HIC_CoC_NY-525-2022_NY_2022.pdf)

² HUD's point-in-time count does not include persons or beds in Permanent Supportive Housing as currently homeless.

³ Other Permanent Housing (OPH) - consists of PH - Housing with Services (no disability required for entry) and PH - MIS Data Standards.

⁴ Family Units and Family Beds categories include units and beds for households with one adult and at least one child under age 18.

⁵ Chronic Beds include beds in Permanent Supportive Housing dedicated to serving chronically homeless persons.

⁶ Veteran Beds and Youth Beds, respectively, include beds dedicated to serving homeless veterans and their families and include beds dedicated to housing homeless youth aged 24 and younger.

HOMELESSNESS: NATIONAL CONTEXT

A [recent report](#) by the Department of Housing and Urban Development revealed a concerning trend: homelessness in America reached a record high last year. The report indicated that over 650,000 individuals were living in shelters or makeshift arrangements like tents or cars, marking a 12% increase from the previous year.

This surge in homelessness can be largely attributed to the country's severe shortage of affordable housing, a problem that has been worsening since 2017. While the pandemic briefly halted this upward trajectory due to federal aid programs preventing evictions, these initiatives have now ended. Compounding the issue, inflation has soared to its highest level in decades, and median rent has

reached unprecedented levels. Research consistently shows that homelessness rises alongside housing costs — as rents increase beyond what low-income households can afford, rates of homelessness follow suit.

Places in the U.S. with low levels of homelessness typically boast more abundant and affordable housing options relative to demand. However, with the current acute shortage of safe, decent, and affordable homes nationwide, homelessness continues to escalate.

Notably, the increase in homelessness has disproportionately affected those experiencing housing instability for the first time, with families being particularly hard hit. A recent report from Harvard

University's Joint Center for Housing Studies highlighted concerns about housing for older adults, projecting that an aging population and escalating housing costs will exacerbate housing challenges for this demographic.

Efforts to tackle homelessness often focus on addressing housing costs directly through housing provision or subsidies, which has shown effectiveness in reducing homelessness — a logical approach if housing costs are indeed the primary driver of homelessness, as research suggests. Conversely, studies indicate that other factors play a comparatively minor role in driving homelessness.



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HOUSING INVENTORY & ANALYSIS

The number of homeowners who are 65 or older has increased by 145.5% between 2010-2020, which indicates that many seniors are aging in place. However, given that the senior apartment units are consistently occupied and there is no nursing home within the county it is unclear if seniors are choosing to age in place or remain in their homes because they lack other options.

The cost of building new homes has increased significantly over the last decade which is likely contributing to the decrease in new housing construction over the same period. This trend may also be influenced by the decline in construction laborers. There has been a significant increase in the number of home sales within the county from 2010 to 2022, with many sales occurring between 2020-2022. Most of the sales involve single-family homes. During this period, the average price for all home sales increased by 17.2%. The average cost for a single-family home in 2022 was \$183,726.

As part of this study, Building Conditions Assessments were conducted in a sample of six municipalities. The results are summarized in this section and the full report is available in Appendix F. Housing conditions vary throughout the county, so it is difficult to make generalizations. Strategies for improving housing conditions will also vary by municipality. In general home

repair programs in towns should target owner-occupied housing while repair programs for rental units are needed within villages.

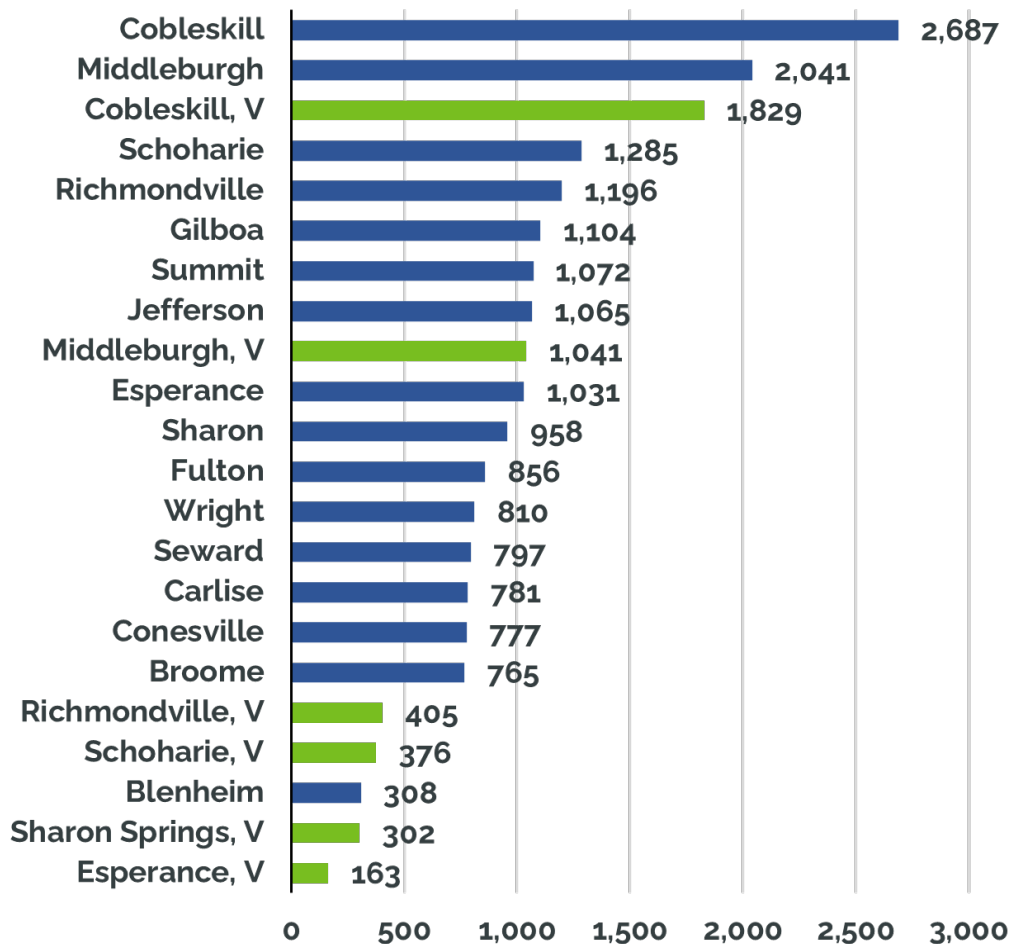
The number of short-term rentals (STR) within the county has been increasing over the past few years. STRs are generally more concentrated in villages, but they can be found in every municipality across the county

HOUSING SUPPLY

As of 2020, there are 17,535 housing units in Schoharie County, a 2.7 percent increase from the 17,065 units in 2010. The growth in the number of housing units in Schoharie County is slower than the housing growth rate seen throughout New York State (4.6%).

Municipalities with the most housing units include the Towns of Cobleskill and Middleburgh, as well as the Village of Cobleskill. The five municipalities with the least number of housing units include four of the six Village's in Schoharie County.

Figure 13 - Schoharie County Housing Units, 2020



VACANCY RATES

There are 4,753 vacant housing units in Schoharie County which equates to a vacancy rate of 27.1 percent (Table 17). However, this vacancy rate also accounts for the 3,000 seasonal and recreational housing units in the County. Disregarding these housing units, the true vacancy rate in the County is 9.9 percent. This rate of vacancy is slightly lower than the rate of vacancy seen across New York State (11.3%).

Among owner-occupied units, the vacancy rate is 2.7 percent, a 35 percent increase since 2010. As for renter-occupied units, the vacancy rate is 5.7 percent, a 35.7 percent increase since 2010.

Across Schoharie County municipalities, the highest rates of vacancy are observed in the Towns of Blenheim (51.9%), Broome (39.9%), Conesville (58.9%), Fulton (46.7%), Gilboa (51.6%), Jefferson (39.3%), Summit (50.3%). All of which have a higher vacancy than the County vacancy rate. There are no villages that have a vacancy rate higher than the County rate. According to NYS Tax Parcel data, there are over 100 seasonal and recreational housing units in the Towns of Gilboa, Summit, Broome, and Fulton. These rates correlate with the municipalities that have the highest rates of vacancy, suggesting these high rates of vacancy are due to these seasonal and recreational homes.

Table 17 - Schoharie County Housing Units

Housing / Year	Schoharie County			Trends	
	2010	2015	2020	2010 - 2015	2010 - 2020
Total Housing Units	17,065	17,201	17,533	0.80%	2.74%
<i>Vacant Housing Units</i>	4,076	4,792	4,753	17.57%	16.61%
<i>% Vacant</i>	23.9%	27.9%	27.1%	16.64%	13.50%
Total Occupied Housing Units	12,989	12,409	12,780	-4.47%	-1.61%
Owner Occupied Units	10,055	9,512	9,630	-5.40%	-4.23%
<i>% of Total Occupied Units</i>	77.4%	76.7%	75.4%	-0.98%	-2.66%
<i>Vacancy Rate</i>	2.0%	1.5%	2.7%	-25.00%	35.00%
Renter- Occupied Units	2,934	2,897	3,150	-1.26%	7.36%
<i>% of Total Occupied Units</i>	22.6%	23.3%	24.6%	28.2%	8.49%
<i>Vacancy Rate</i>	4.2%	3.90%	5.7%	-7.14%	35.71%

Source: U.S. Census, ACS 5 Year Estimates 2010 and 2020

HOUSING TYPE

Single-family homes are the most abundant type of housing in Schoharie County, representing nearly three-quarters of all housing units. The next most common type of housing are manufactured homes which represent 12.8 percent of all housing units. Duplexes, triplexes, and quadplexes account for 9 percent of all homes in Schoharie County while apartment buildings with 5 to 20+ units make up the remaining 5 percent of homes.

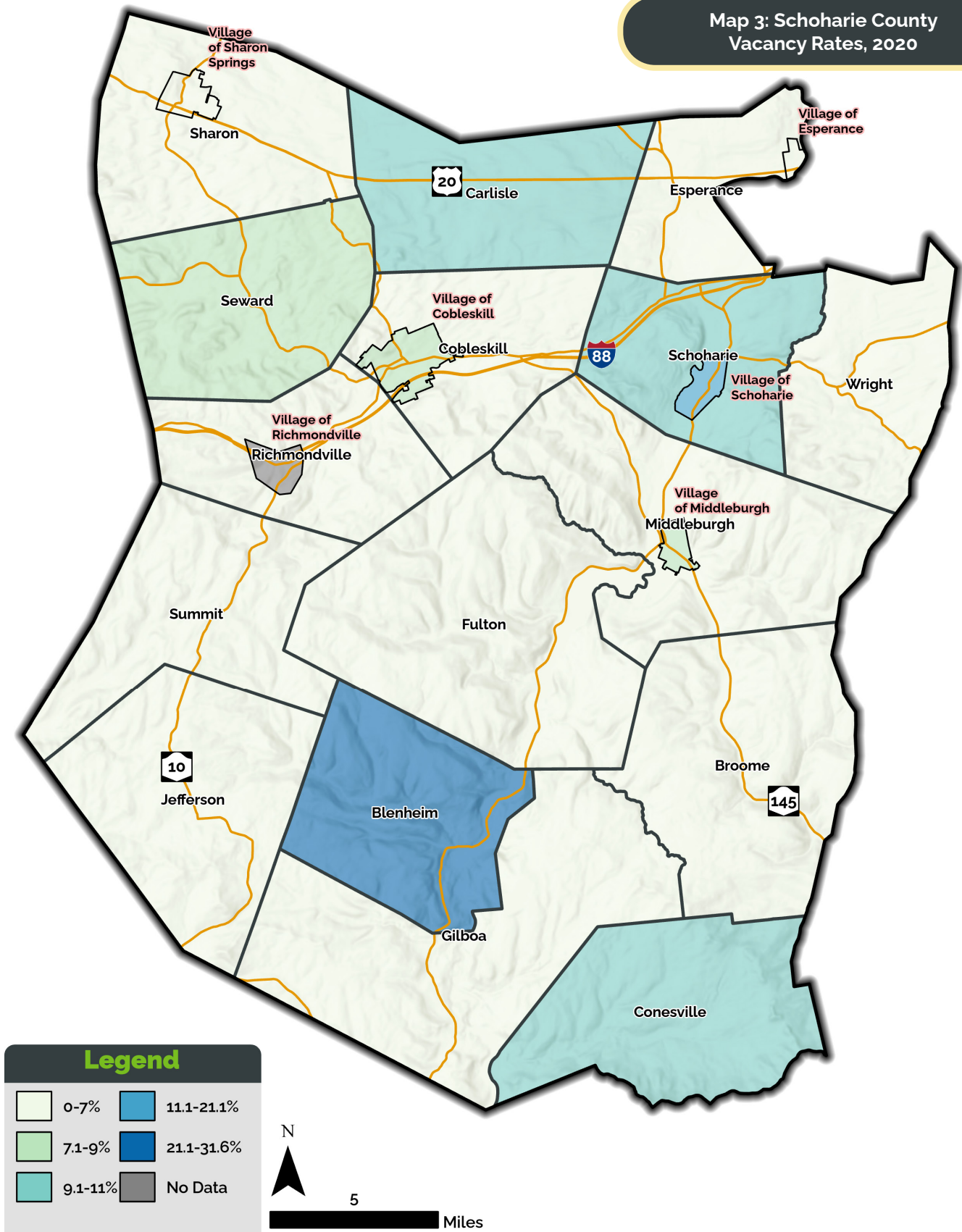
Within the County's municipalities, multi-family units are largely concentrated in the County villages, especially the Village of Cobleskill where 52.6 percent of homes are considered multi-family (Table 18). Manufactured homes are sparsely found in the villages but do make up a significant portion of housing units in the County's towns, especially in the Towns of Broome and Richmondville where manufactured homes make up 23 and 22 percent of all housing units, respectively.

Table 18 - Schoharie County Housing Units by Towns and Villages

	Municipality	Single Family	Manufactured	2-4 Units	5-9 Units	10-19 Units	20+ Units
Towns	Blenheim	247	51	10	0	0	0
	Broome	587	175	0	0	0	0
	Carlisle	603	103	35	7	33	0
	Cobleskill	1606	53	474	315	142	97
	Conesville	607	138	19	0	0	11
	Esperance	761	195	54	21	0	0
	Fulton	671	152	27	0	0	6
	Gilboa	984	113	7	0	0	0
	Jefferson	853	199	13	0	0	0
	Middleburgh	1389	215	379	32	12	14
	Richmondville	711	263	177	3	31	5
	Schoharie	825	123	128	43	45	22
	Seward	676	102	17	0	0	0
	Sharon	726	109	26	0	0	0
	Summit	925	144	3	0	0	0
	Wright	641	106	51	0	0	12
Villages	Cobleskill	867	0	442	315	108	98
	Esperance	134	4	20	5	0	0
	Middleburgh	642	10	332	32	12	14
	Richmondville	217	32	123	0	40	29
	Schoharie	215	0	72	22	45	22
	Sharon Springs	207	5	65	6	5	4

Source: U.S. Census, ACS 5 Year Estimates 2010 and 2020

Map 3: Schoharie County
Vacancy Rates, 2020



HOUSEHOLD AGES

The age of householders for owners and renters has drastically changed from 2010 to 2020. Homeownership for households ages 25 to 64 has declined while those aged 65 and older has increased with homeownership among the population 84 and older increasing by 145.4 percent; **this indicates seniors in Schoharie are aging in place.**

Regarding renters, rentership amongst the population 45 to 74 has increased, especially within the 55 to 59 age group which saw a 348.9 percent increase from 2010 to 2020. Rentership significantly decreased for populations under 25 and over 75.

This change in rentership rates may indicate several patterns including, but limited to: Older adults might be downsizing from homeownership to renting for convenience, lower maintenance responsibilities, and increased flexibility; As people approach retirement, they might prefer renting to maintain mobility and reduce financial burdens associated with homeownership; Rising home prices and a competitive housing market may have made homeownership less attainable, leading to increased rentership among middle-aged adults.; Younger populations may be staying with parents longer due to economic challenges or delaying forming independent households. Older populations (over 75) might be moving into assisted living or other long-term care facilities, reducing rentership rates.

Table 19 - Age of Householders in Schoharie County, 2010-2020

Age	Owner-Occupied Units		Renter-Occupied Units		Trends 2010-2020	
	2010	2020	2010	2020	Owners	Renters
Under 25 years	60	87	390	255	45.0%	-34.6%
25 to 34 years	858	592	621	788	-31.0%	26.9%
35 to 44 years	1,769	1,202	534	474	-32.1%	-11.2%
45 to 54 years	2,474	1,754	362	378	-29.1%	4.4%
55 to 59 years	1,200	1,301	88	395	8.4%	348.9%
60 to 64 years	1,048	1,046	195	202	-0.2%	3.6%
65 to 74 years	1,486	2,130	274	361	43.3%	31.8%
75 to 84 years	929	951	297	214	2.4%	-27.9%
84 years and over	231	567	173	83	145.5%	-52.0%

Source: U.S. Census, ACS 5 Year Estimates 2010 and 2020

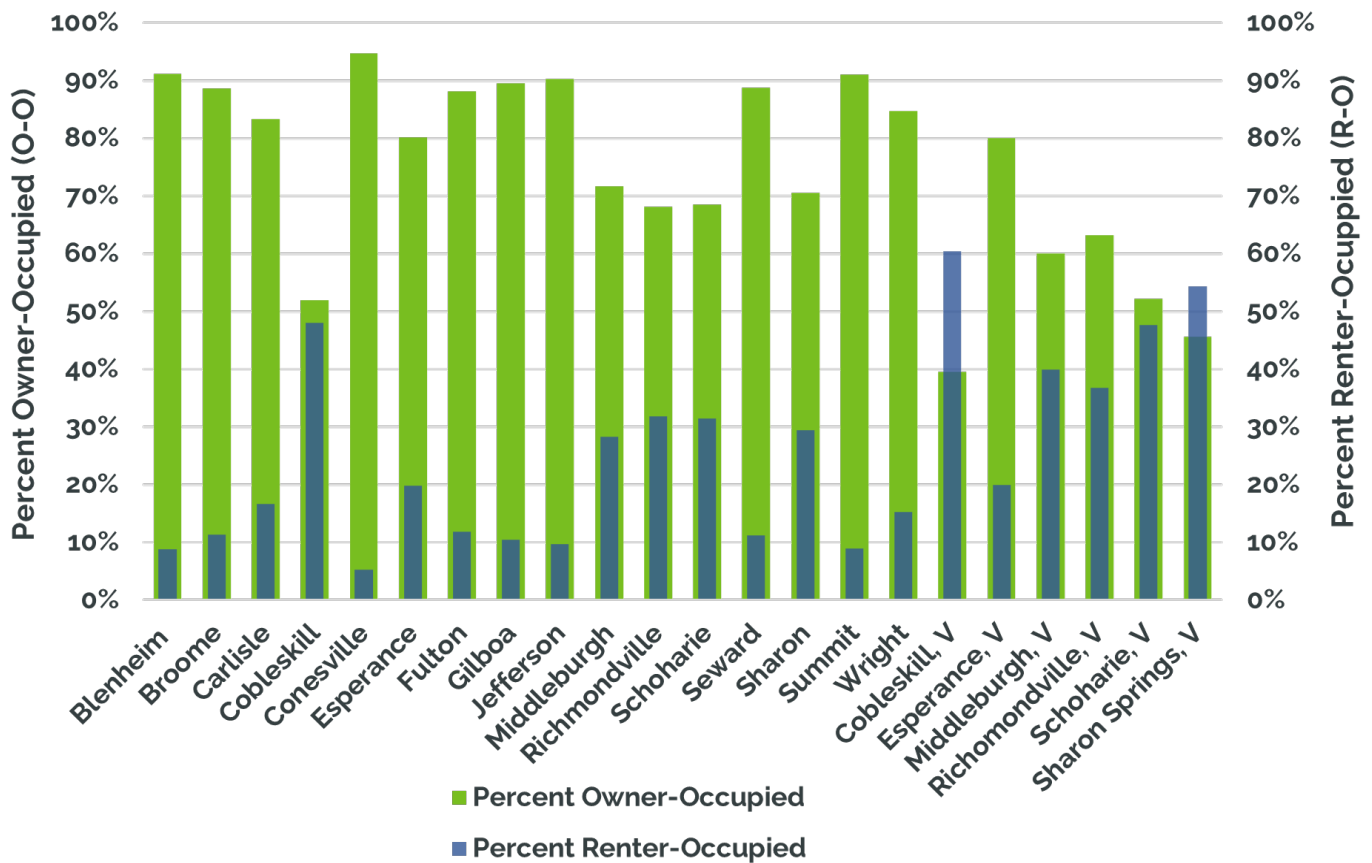
HOUSING TENURE

TENURE BY OCCUPANCY TYPE

Of the 12,780 occupied housing units in Schoharie County, 9,630 (75.4%) are owner-occupied while 3,150 (24.6%) are renter-occupied (Table 17). Since 2010, the number of owner-occupied homes in the County has decreased by 4.24 percent while the number of renter-occupied homes has increased by 7.36 percent. Despite this significant shift in housing tenure, more than three out of every four homes are still owner-occupied.

Across the County's municipalities, owner-occupied homes make up 80 percent or more of all housing units for 11 of the County's 16 town's. Conversely, renter-occupied homes make up 40 percent or more of all housing units in four of the County's six villages; renter-occupied homes make up for the majority of housing in both the Village of Cobleskill and Sharon Springs.

Figure 14 - Ownership and Rentership Rates by Municipality, 2020



TENURE BY INCOME BRACKETS

As shown in tenure by occupancy type, homeownership is the primary housing occupancy type for all but 2 of Schoharie County's 22 municipalities. Examining housing occupancy type by household income bracket across the County, regardless of the income bracket, homeownership is the primary occupancy type (Table 20). Across Schoharie County, households in the \$100K+ income bracket make up the greatest proportion of owner-occupied homes, making up more than one-fifth of all occupied homes in the County (21.6%). For renter-occupied homes, households in the \$10K - \$34K income brackets are the most represented group, making up 12.5 percent of all occupied homes.

At the municipal level, rentership is the majority occupancy type for two municipalities, the Village of Cobleskill, and the Village of Sharon Springs. Examining occupancy type by income bracket for these two communities, the plurality of occupied homes are renter-occupied by households in the \$10K - \$34K income bracket. Renter-occupied households within this income bracket make up 25 percent of all occupied homes in the Village of Cobleskill and 15.1 percent of all occupied homes in the Village of Sharon Springs (Figure 15). As for owner-occupied homes, there is a healthy distribution of owner-occupied homes throughout the five identified income brackets for all 22 municipalities, aside for households in the income bracket <\$10K. An average of 2.5 percent of households in each municipality who make less than \$10,000 own their homes; similarly, an average of 1.6 percent of household who make less than \$10,000 rent (Figure 15 & Table 20).

Figure 15 - Schoharie County Homeownership Rates per Income Bracket by Municipality, 2020

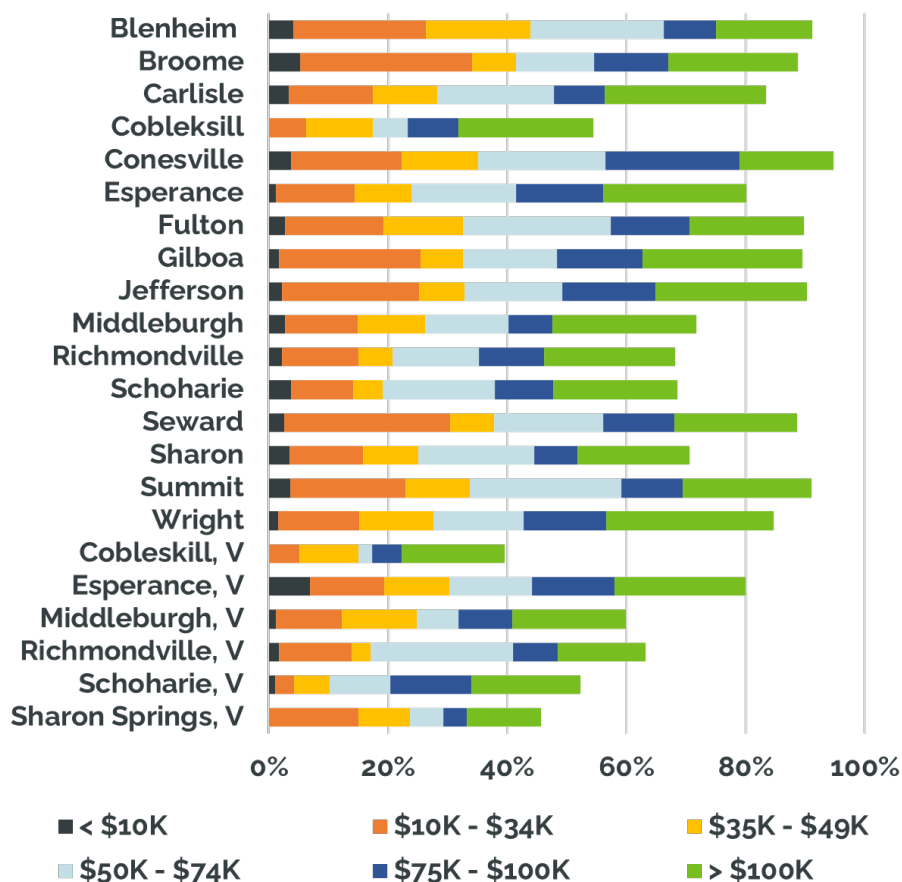
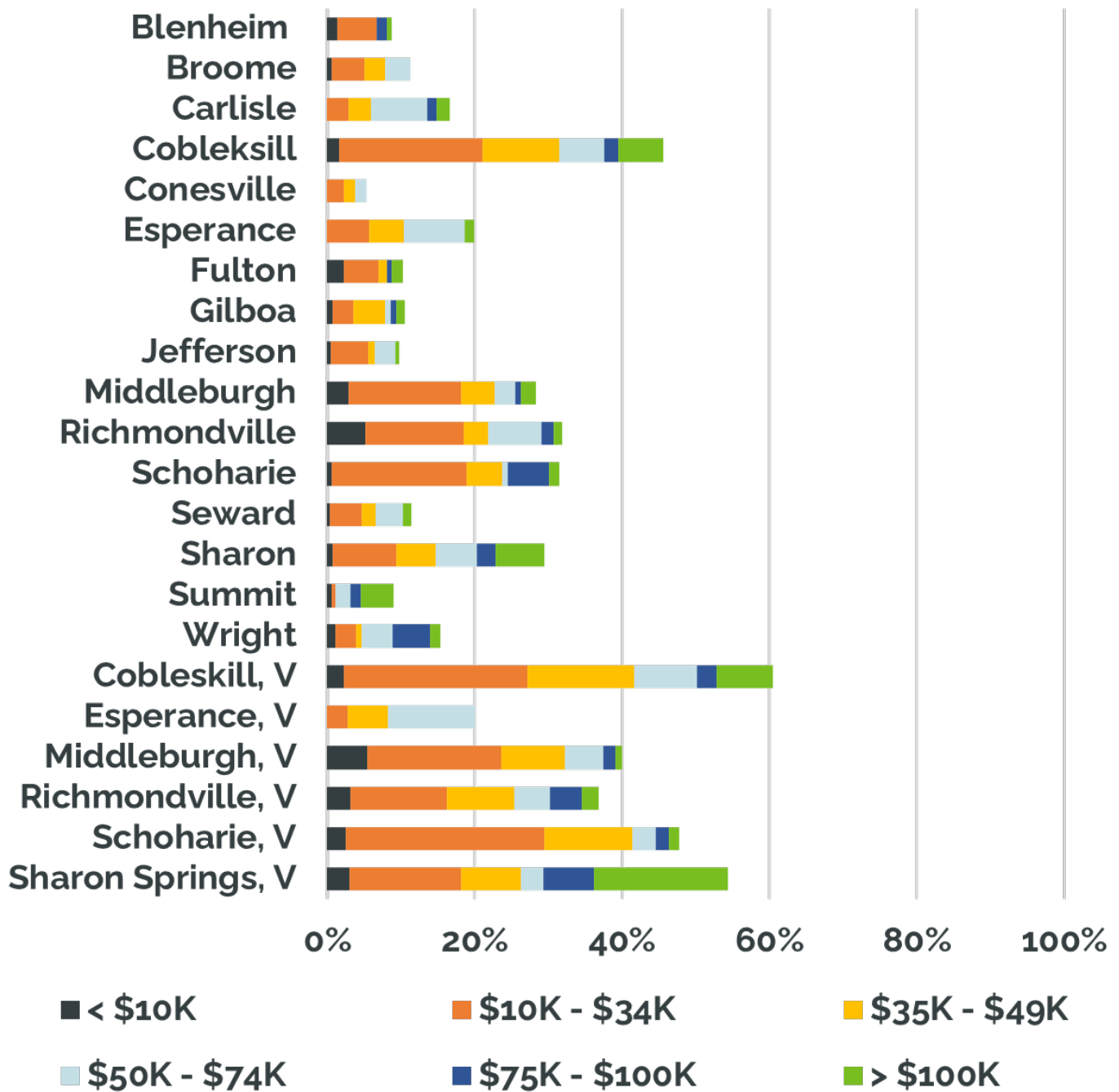


Table 20 - Housing Occupancy Type by Household Income Bracket in Schoharie County

	< \$10K	\$10K - \$34K	\$35K - \$49K	\$50K - \$74K	\$75K - \$99K	> \$100K
Owner-Occupied	2.0%	13.1%	9.6%	13.6%	10.1%	21.6%
Renter-Occupied	1.8%	12.5%	5.9%	4.7%	1.0%	3.1%

Source: U.S. Census, ACS 5 Year Estimates, 2020

Figure 16 - Schoharie County Rentership Rates per Income Bracket by Municipality, 2020



TENURE BY HOUSING TYPE

Examining housing occupancy by housing type across the County, the majority of owner-occupied and renter-occupied households live in single-family detached homes. Owner-Occupied single-family detached homes make up nearly two-thirds of all housing types in the County (59.4%), while an additional 8 percent of homes are renter-occupied single-family homes.

At the municipal level, single-family owner-occupied homes constitute an average of 62 percent of all occupied homes. Only four municipalities have less than 50 percent of their homes as single-family and owner-occupied: the Towns of Cobleskill and Richmondville, and the Villages of Cobleskill and Sharon Springs. The second most common renter-occupied housing type in the County is 3- and 4-unit homes, which make up 7.7 percent of all housing types and an average of 5.5 percent across all municipalities.

Figure 17 - Schoharie County Homeownership Rates per Housing Type by Municipality, 2020

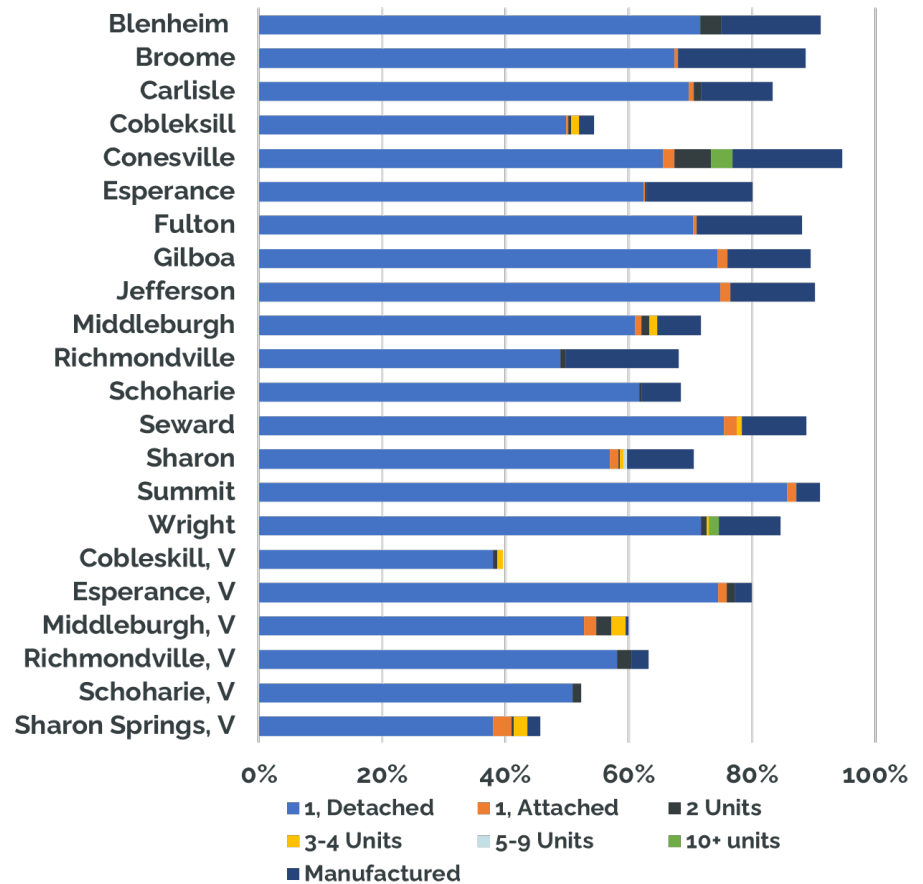
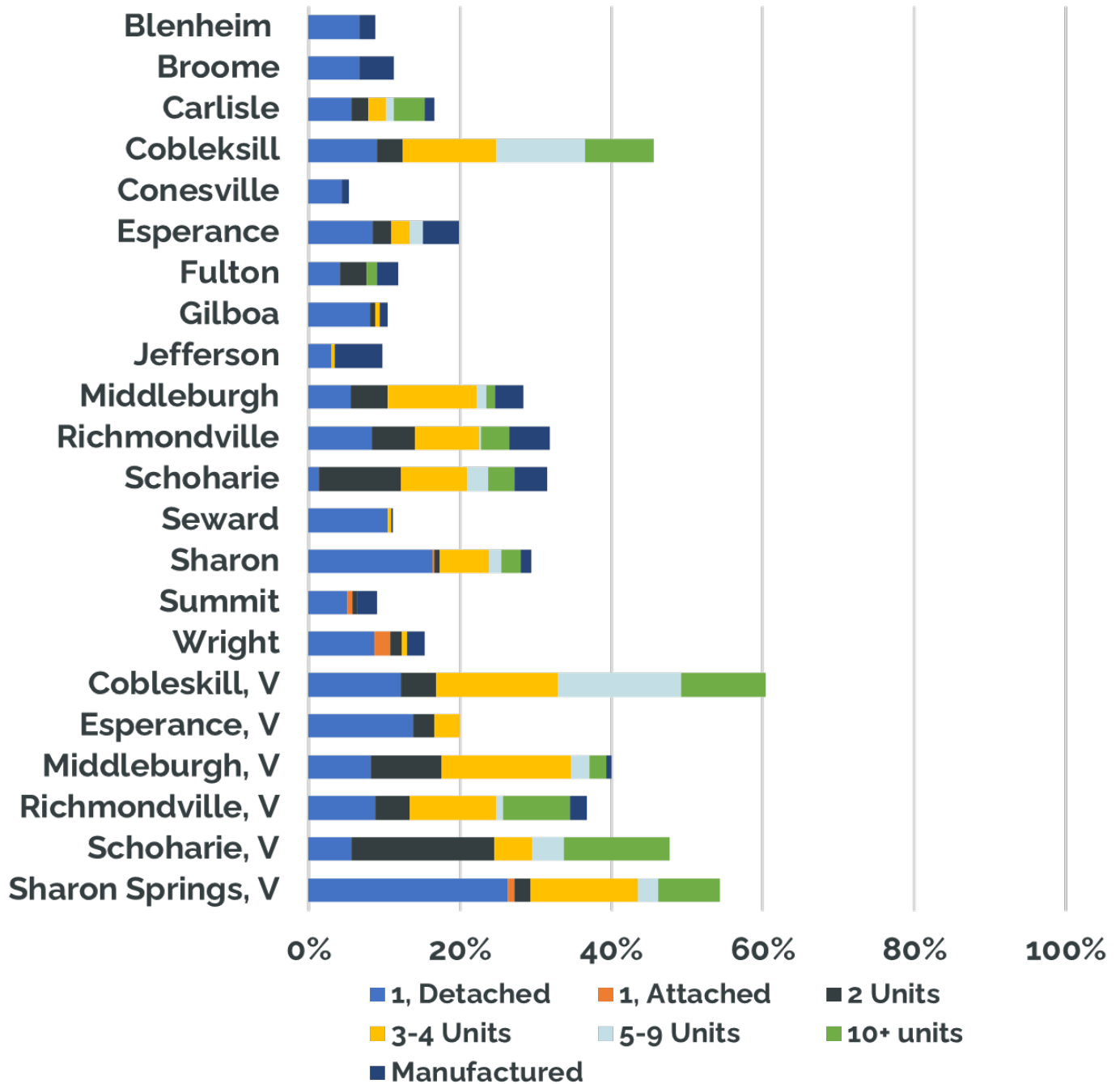


Table 21 - Housing Occupancy Type by Housing Type in Schoharie County

	1, Detached	1, Attached	2 Units	3-4 Units	5-9 Units	10+ Units	Manufactured
Owner-Occupied	59.39%	0.76%	0.83%	0.63%	0.02%	0.14%	8.19%
Renter-Occupied	8.1%	0.14%	3.97%	7.7%	4.01%	3.91%	2.20%

Source: U.S. Census, ACS 5 Year Estimates, 2020

Figure 18 - Schoharie County Rentership Rates per Housing Type by Municipality, 2020



TENURE BY HOUSING ISSUES

Even though less than 25 percent of households in Schoharie County rent their home, approximately 40 percent of renter-occupied homes have one or more housing issues, according to data obtained through HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset. Conversely, while over 75 percent of homes in Schoharie County are owner-occupied, only 20 percent of these homes have one or more housing issues. The four housing issues that HUD considers for this dataset are: (1) incomplete kitchen

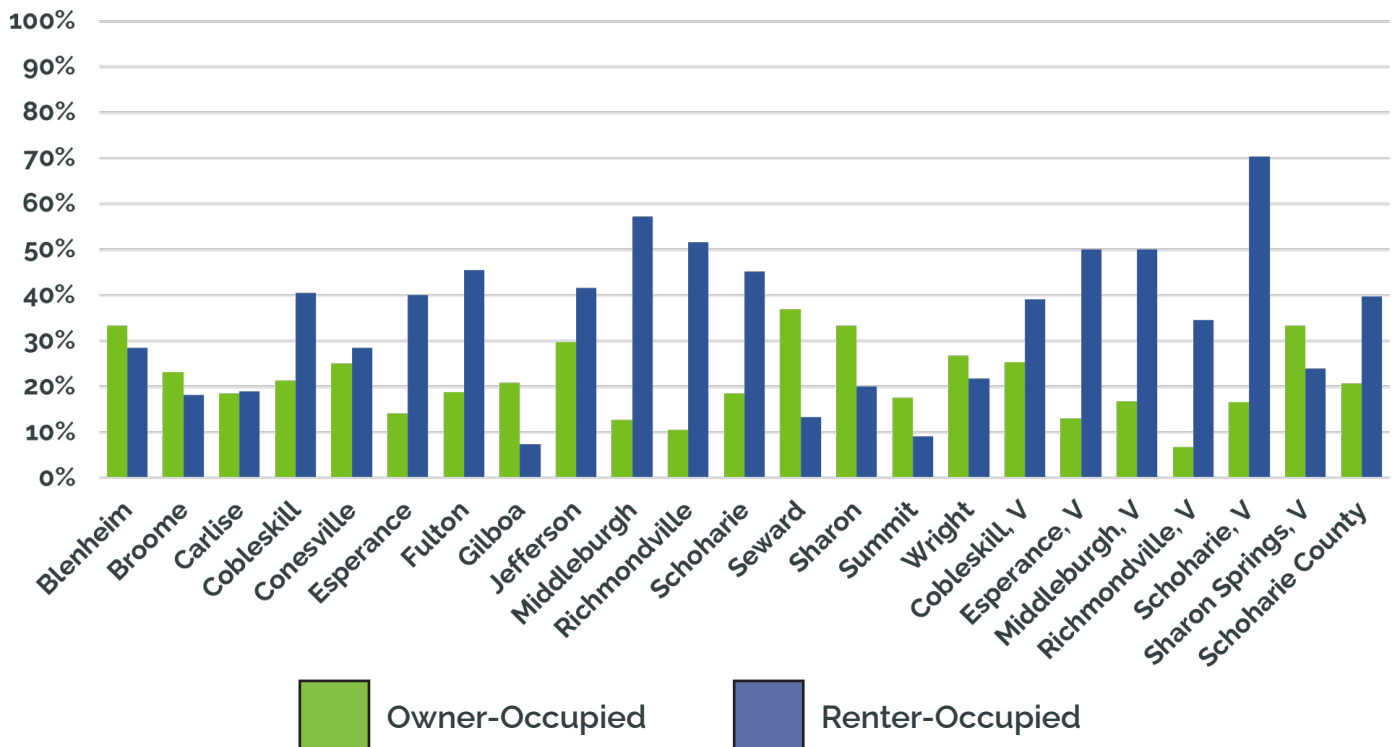
facilities, (2) incomplete plumbing facilities, (3) more than one person per bedroom, and (4) have a housing cost burden greater than 30 percent. Homes with at least one housing issue make up approximately 26 percent of all homes in the County.

At the municipal level, housing issues are overwhelmingly an issue for renter-occupied households in the County's village. Among the six villages in Schoharie County, the average number of homes with housing issues is 44 percent; in the

Village of Schoharie, 70 percent of renter-occupied homes have at least one housing issue. An average of 30 percent of renter-occupied homes in the County's towns have at least one housing issue.

In the County's villages, 19 percent of owner-occupied homes have at least one housing issue, while in the County's towns, this figure is 23 percent. The highest percentage of owner-occupied homes with at least one housing issue is observed in the Town of Seward, at 37 percent.

Figure 19 - Schoharie County Housing Issues by Occupancy Type

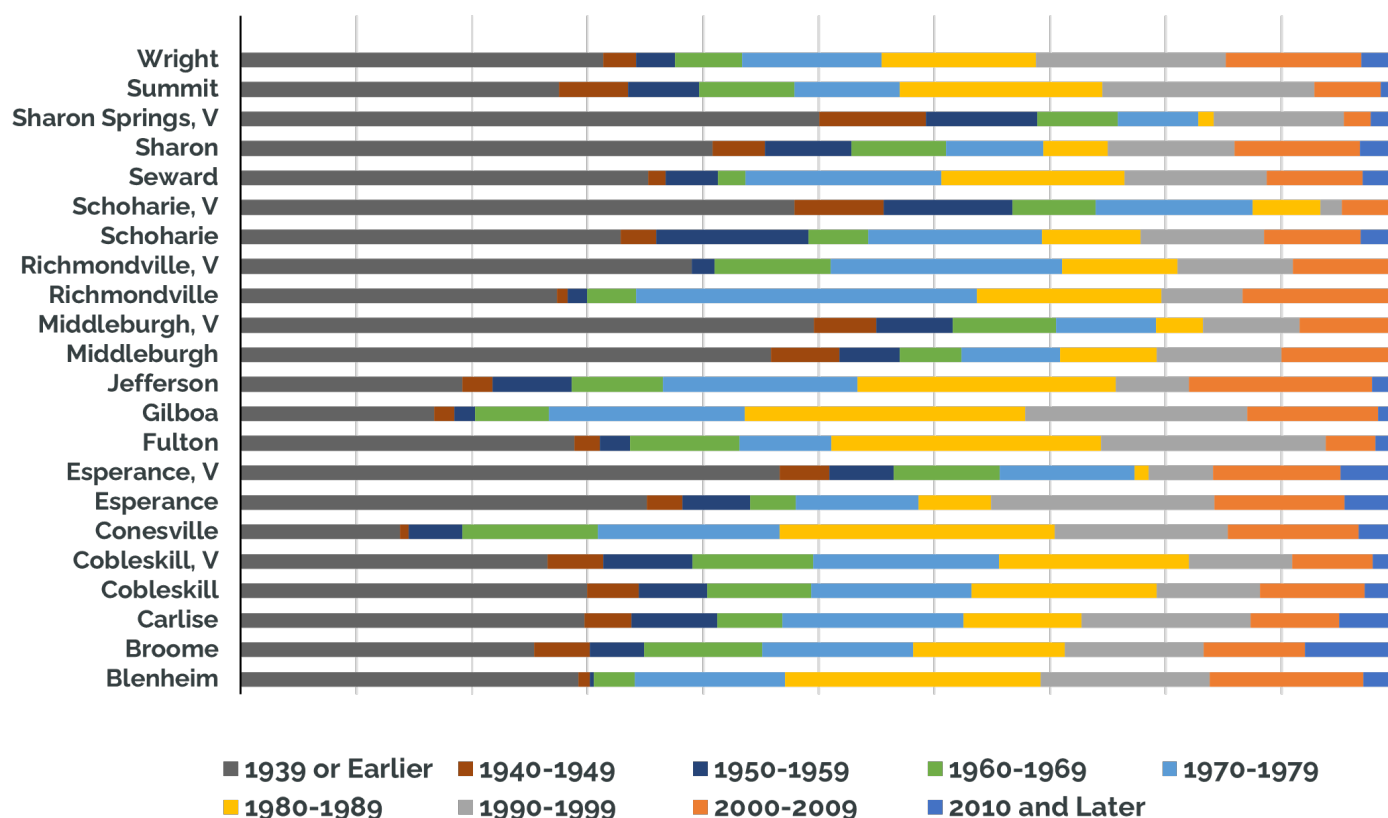


HOUSING STOCK AGE

One-third of homes in Schoharie County are 85 years old or older. Despite a significant portion of County homes being so old, a large proportion of homes have also been built within the last 44 years as well. Since 1980, 41 percent of Schoharie County's housing stock has been constructed. Compared to New York State as a whole, only 24 percent of the State's housing stock has been constructed during that time.

Older home are dispersed evenly throughout the municipalities (Figure 20). For each municipality beside the Towns of Conesville, Gilboa, and Jefferson; homes built prior to 1939 make up at least 20 percent of the municipality's housing stock. Homes built since 2000 make up at least 10 percent of the housing stock for 15 of the County's 22 municipalities.

Figure 20 - Schoharie County Housing Issues by Occupancy Type



NEW CONSTRUCTION & HOUSING MARKET AVAILABILITY

NEW CONSTRUCTION

From 2000 to 2022, a total of 1,482 building permits were issued throughout Schoharie County. The municipalities that issued more than 100 permits during this 22-year period include Carlisle (184), Middleburgh (179), Cobleskill (135), Seward (126), Gilboa (121), and Schoharie (Village) (115) (Figure 21). Since 2020, development has been focused in the following four municipalities which have issued more than 10 building permits: Gilboa (54), Middleburgh (Village) (17), Middleburgh (Town) (11), and Seward (10).

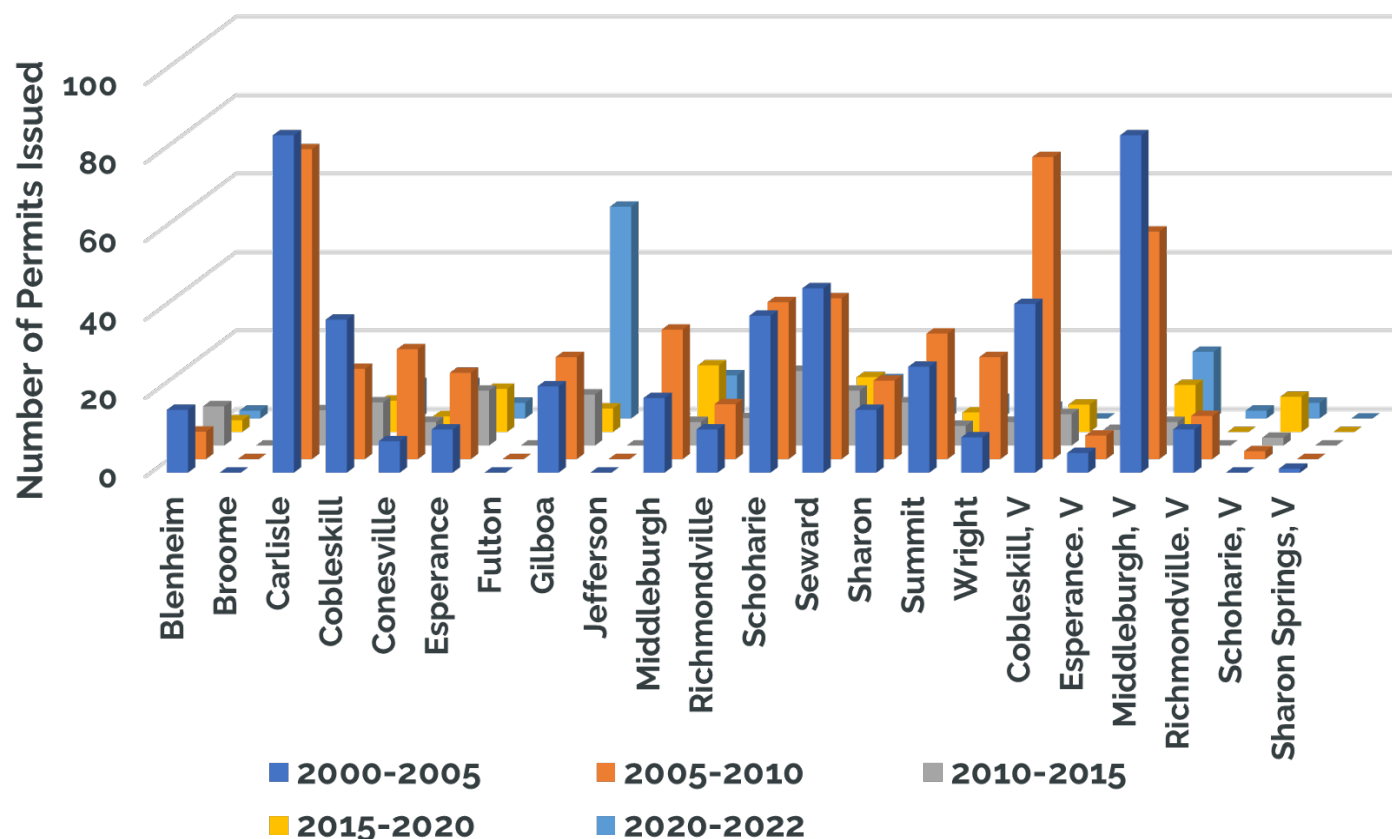
Table 22 - Building Permits by Housing Type in Schoharie County

	2000 - 2005	2005 - 2010	2010 - 2015	2015 - 2020	2020 - 2022	Total
Total Number of Units	497	545	151	143	146	1,482
Units in Single-Family	387	376	138	131	146	1,178
Units in All Multifamily	110	169	13	12	0	304
Units in 2 Unit Multi-Family	2	4	2	4	0	12
Units in 3 & 4 Unit Multi-Family	0	4	3	8	0	15
Units in 5+ Unit Multi-Family	108	161	8	0	0	277

Source: U.S. Census, ACS 5 Year Estimates, 2010 and 2020

Regarding the type of housing units that have been issued building permits from 2000 to 2022, permits have been issued for 1,178 single-family units and for 304 multi-family units; multi-family residential buildings with 5+ units were the most permitted multi-family residential building type (Table 22).

Figure 21 - Schoharie County Building Permits Issues, 2000 - 2022



APARTMENT INVENTORY SUMMARY

In Schoharie County, there are 23 apartment campuses with anywhere from one to eight different structures, and 10-149 units per complex; there are 889 units in total throughout the county. Buildings that contain fewer than 10 units are not identified here. The majority of these developments, approximately 74%, are situated in Cobleskill, with three located in the Town of Schoharie, two in the Village of Richmondville, and one each in the Town of Middleburgh and the Village of Sharon Springs. Rental prices in Schoharie County range from \$600 for a one-bedroom apartment to \$1,800 for a house.

Of the total inventory, there are four senior housing complexes and seven subsidized apartment complexes, with three developments serving both seniors and subsidized housing and two catering specifically to seniors or individuals with disabilities of any age. Approximately 65% of the apartments are rented at market rates. Waitlists are common for nearly every building, and availability is limited in cases where waitlists are not maintained. For instance, one senior apartment building mentioned having two two-bedroom units available, but renting them out requires a medical reason for a single person needing two bedrooms or the occupancy of two seniors, which can be challenging to meet.

Among the 17 developments in Cobleskill, only two are subsidized, and one of them is designated for senior housing. The other subsidized building, which typically accommodates college students, is undergoing a transition due to housing shortages. After the spring semester of 2024, they will no longer rent to students and will instead offer the units to families or individuals.

Additionally, two new units are being created, expected to be ready for rent by early 2025. Cobleskill's units are often more walkable and conveniently located near amenities such as grocery stores and pharmacies, while many other apartment complexes in the county are considered car-dependent, relying on personal vehicles or public transportation for daily need.



BUILDING CONDITION ASSESSMENTS

Building Condition Assessments were conducted in a sample of six municipalities located throughout Schoharie County. These municipalities were selected based on their varying geographic areas (covering all sections of the county), development density (village/rural setting), and anticipated number of dwellings within each community. The six municipalities chosen for this assessment were the Town of Blenheim, Village of Cobleskill, Town of Conesville, Village of Middleburgh, Village of Schoharie, and Village of Sharon Springs. Within each community, housing units were evaluated for the existence and condition of the following features: foundation, exterior walls, siding, roof structure, roofing materials, structural support, porches/stairs, windows, chimney, operational electrical systems, and grounds. Structures were then classified as dilapidated, substandard, or standard based on the cumulative assigned score for each property.

The existing conditions of homes varied across municipalities, with no two communities showing the same type of condition uniformly. For example, not all villages and towns were similar in terms of condition, with some facing significant issues while others were in good condition.

KEY TAKEAWAYS

Village of Sharon Springs

Less than a third of all housing units surveyed (30.6% of the 189 housing units) in Sharon Springs were either dilapidated or in substandard condition. Notably, ten percent of units (19 housing units) were found to be dilapidated.

Village of Schoharie

The Village of Schoharie was the only municipality assessed without any dilapidated units. However, 27% (73 of the 267 units) were found to be in substandard condition.

Town of Blenheim

The conditions of housing units in Blenheim were found to be the most severe among the communities surveyed, with 54.4% of houses either dilapidated or in substandard condition. Of these, 16.3% (47 of 288 units) were dilapidated, and 38.2% (110 units) were in substandard condition.

Town of Conesville

Conesville had the best overall housing conditions, with only 4.9% of housing units found to be in either dilapidated or substandard condition. Notably, only 0.5% (3 of 665 housing units) were classified as dilapidated.

Village of Cobleskill

The Village of Cobleskill had the second-best housing conditions, with only 6.4% of the 868 units found to be either dilapidated or substandard. There was an equal split between dilapidated and substandard units, with 28 units in each category.

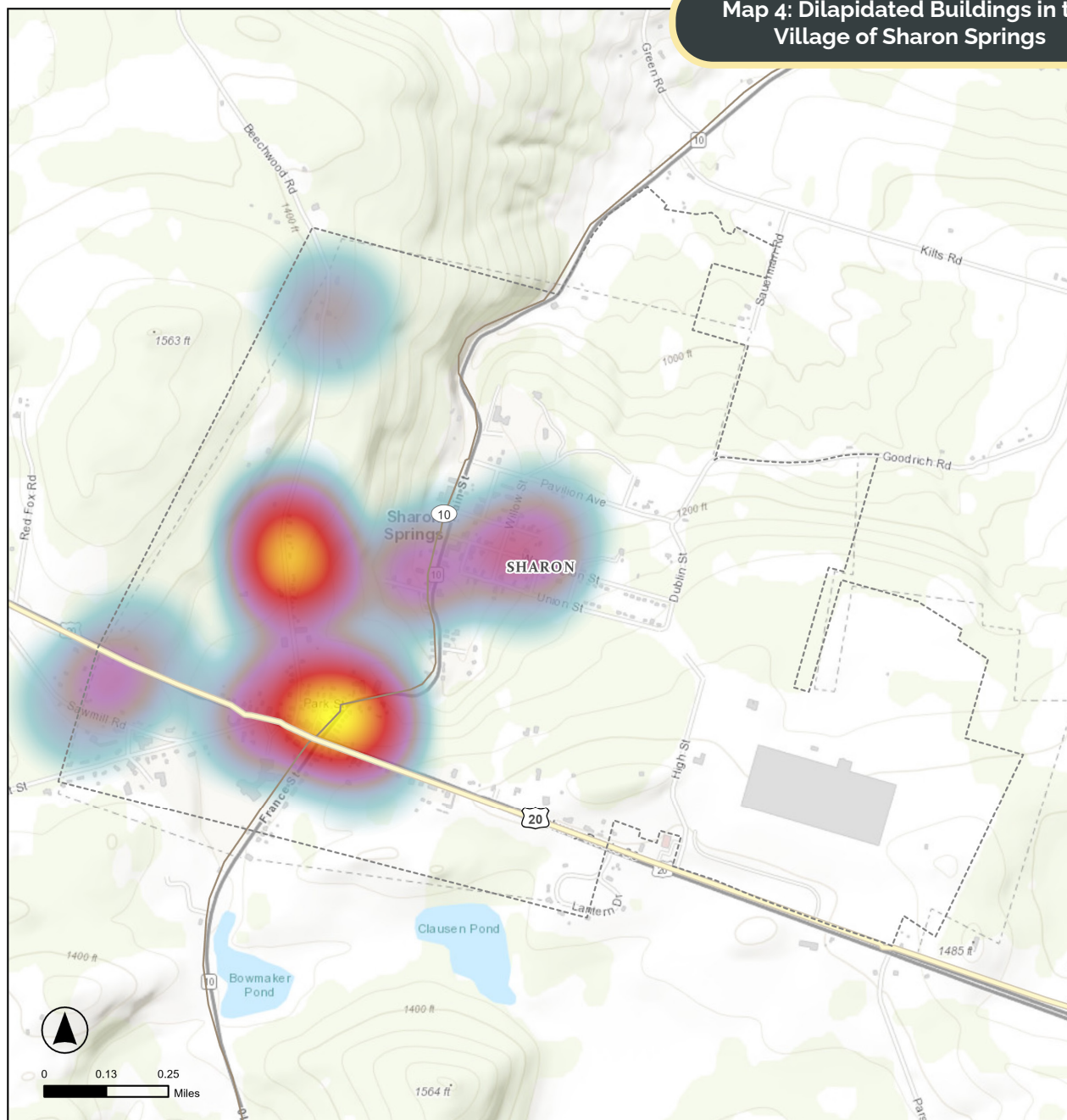
Village of Middleburgh

The Village of Middleburgh had the second-lowest percentage of dilapidated housing, with only 0.4% (2 of 447 units) classified as such. However, one-third of all housing was found to be in substandard condition.

The full condition assessment of housing within each municipality is located in the appendices.



Map 4: Dilapidated Buildings in the Village of Sharon Springs



Map Key

- Low Concentration of Dilapidated Buildings
- High Concentration of Dilapidated Buildings
- Schoharie County Boundary
- Town
- Villages
- Limited Access
- Highway
- Major Road

Housing Study Map Dilapidated Buildings

Schoharie County, New York

Village of Sharon Springs

Project # 2232827

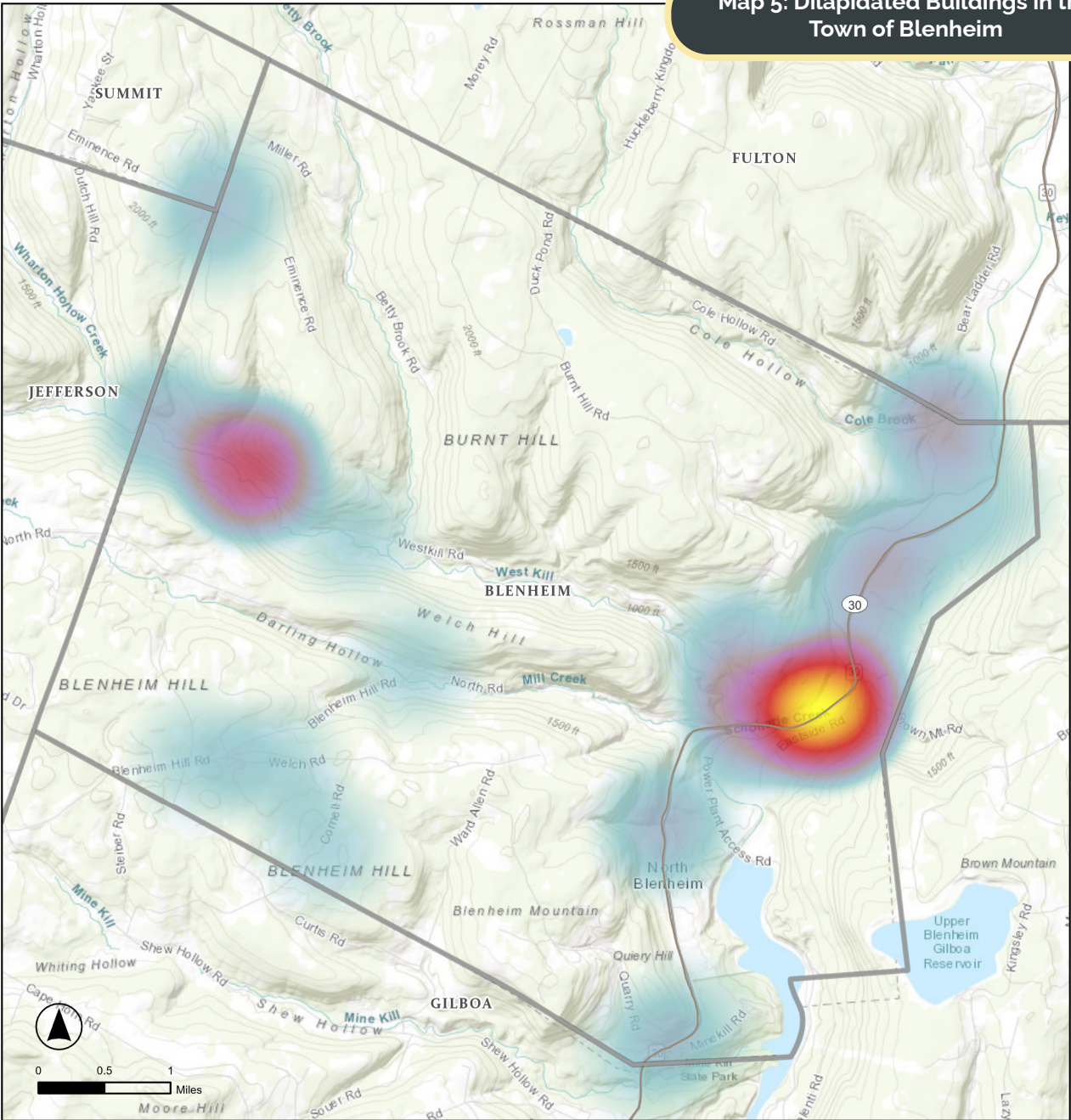
Map Date: 06/07/2024



Sources:
LaBella, 2024;
Schoharie County, 2024;
Ragins, 2024;
ESRI, 2018;
NASA, EPA, USDA, Esri, HERE, Garmin, INCREMENT P, USGS, METV,
NASA, EPA, USDA, Esri, HERE, Garmin, USGS, EPA, NPS;

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Map 5: Dilapidated Buildings in the Town of Blenheim



- Map Key**
- Low Concentration of Dilapidated Buildings
 - High Concentration of Dilapidated Buildings
 - Schoharie County Boundary
 - Town
 - Villages
 - Limited Access
 - Highway
 - Major Road

Housing Study Map
Dilapidated Buildings
Schoharie County, New York
Town of Blenheim

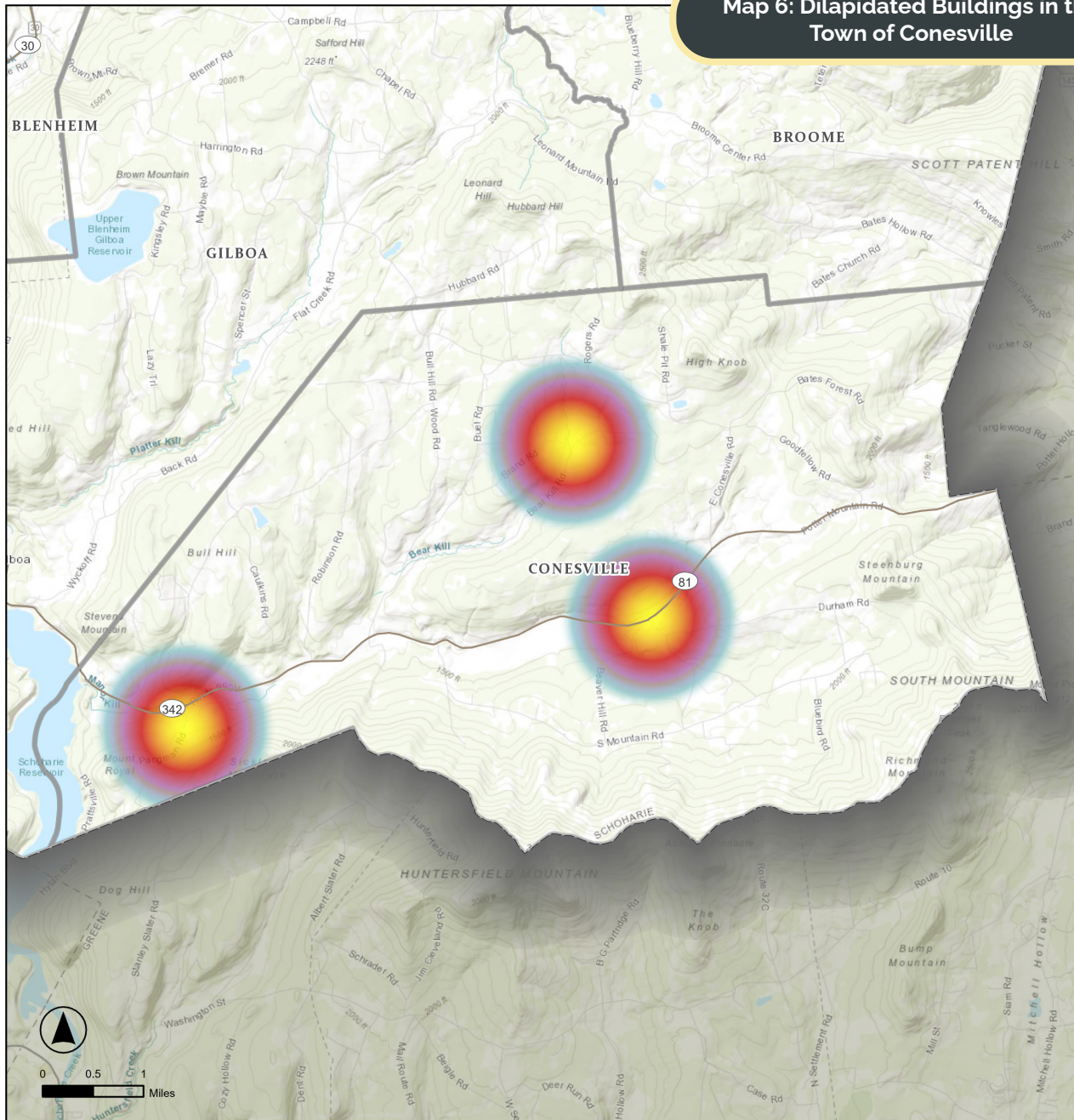
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Sources:
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Schoharie County, 2024;
Ragins, 2024;
ESRI TomTom, 2018;
Esri, HERE, Garmin, USGS, NGA, EPA, USDA, NPS,
Esri, HERE, Garmin, USGS, EPA, NPS;



Map 6: Dilapidated Buildings in the Town of Conesville



Map Key

- Low Concentration of Dilapidated Buildings
- High Concentration of Dilapidated Buildings
- Schoharie County Boundary
- Town
- Villages
- Limited Access
- Highway
- Major Road

Housing Study Map Dilapidated Buildings

Schoharie County, New York

Town of Conesville

Project # 2232827

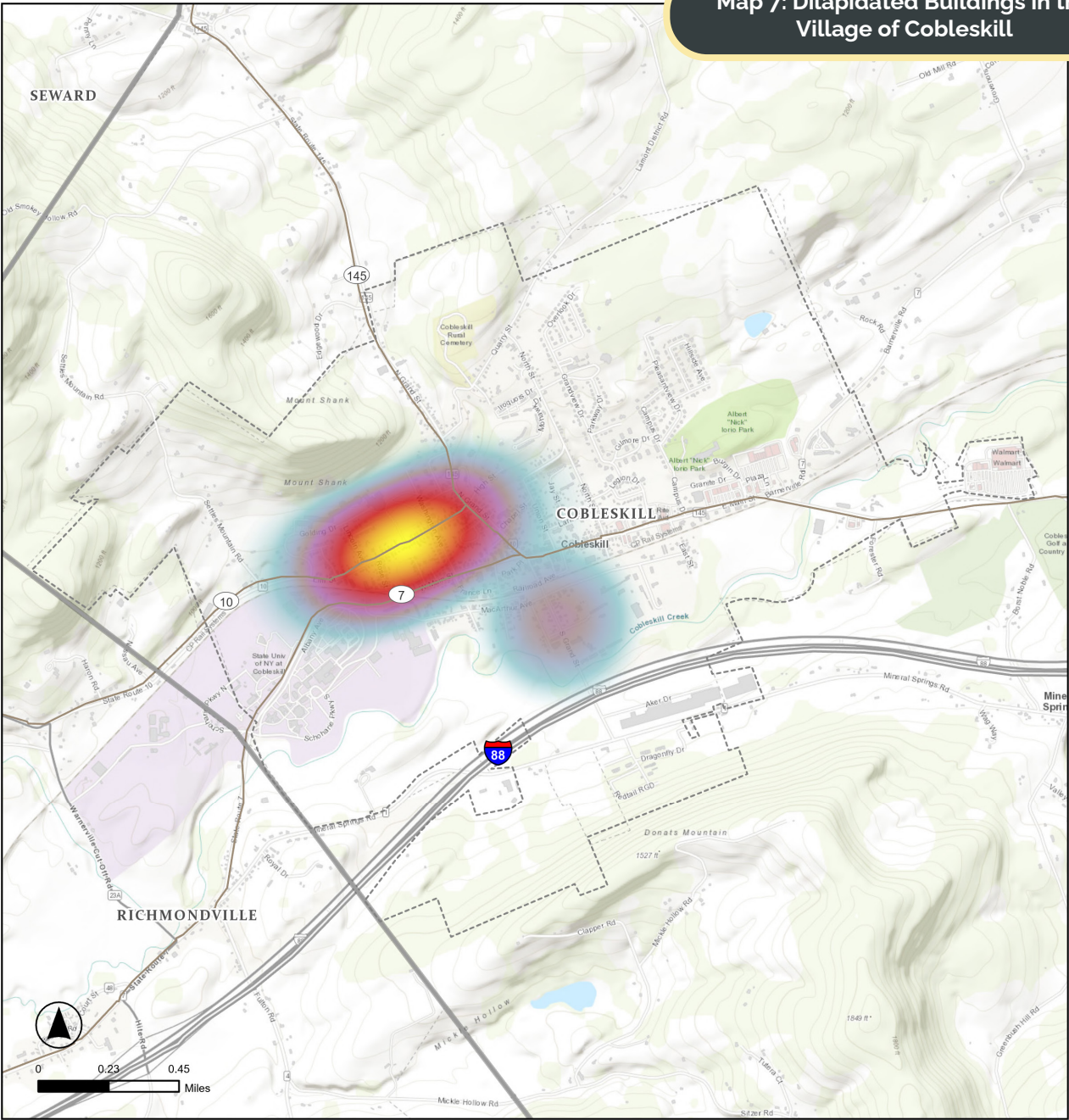
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Sources:
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Schoharie County, 2024;
Ragland, 2024;
ESRI, 2018;
ESRI, HERE, Garmin, USGS, NOAA, EPA, USDA, NPS,
ESRI, HERE, Garmin, USGS, EPA, NPS;

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Map 7: Dilapidated Buildings in the Village of Cobleskill



- Map Key**
- Low Concentration of Dilapidated Buildings
 - High Concentration of Dilapidated Buildings
 - Schoharie County Boundary
 - Town
 - Villages
 - Limited Access
 - Highway
 - Major Road

Housing Study Map
Dilapidated Buildings
Schoharie County, New York
Village of Cobleskill

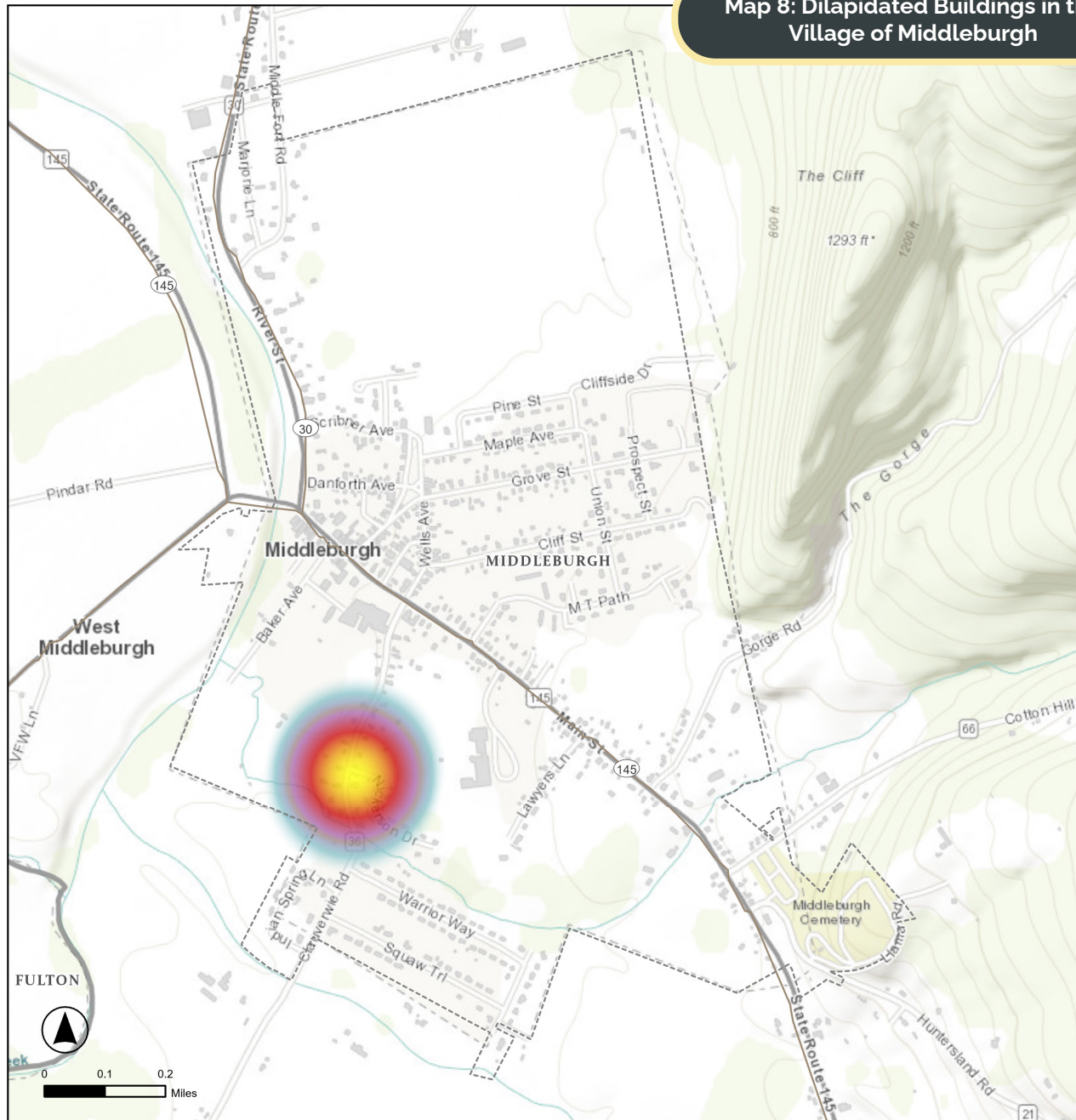
Project # 2232827
Map Date: 06/07/2024



Sources:
LaBella, 2024;
Schoharie County, 2024;
Ragins, 2024;
ESRI TomTom, 2018;
ESRI TomTom, 2018;
NASA, EPA, USDA, Esri, HERE, Garmin, INCREMENT P, USGS, METV,
NASA, EPA, USDA, Esri, HERE, Garmin, USGS, EPA, FIPS;



Map 8: Dilapidated Buildings in the Village of Middleburgh



Map Key

- Low Concentration of Dilapidated Buildings
- High Concentration of Dilapidated Buildings
- Schoharie County Boundary
- Town
- Villages
- Limited Access
- Highway
- Major Road

Housing Study Map Dilapidated Buildings

Schoharie County, New York

Village of Middleburgh

Project # 2232827

Map Date: 06/07/2024



Sources:
LaBella, 2024;
Schoharie County, 2024;
Ragins, 2024;
ESRI TomTom, 2018;
Esri Canada, Esri, HERE, Garmin, INCREMENT P, USGS, METV,
NASA, EPA, USDA, Esri, HERE, Garmin, USGS, EPA, NPS;

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SHORT-TERM RENTALS

A short-term rental is typically defined as a residential dwelling or a portion of a dwelling that is rent out for less than thirty days. Such rentals are also sometimes referred to as vacation rentals. Short-term rentals (STR) are often divided into different categories, such as entire homes, accessory dwellings, or individual rooms. Often these units were designed for residential purposes, but when used as a short-term rental they function similarly to a hotel or bed and breakfast as they are frequently rented out to visitors for short stays. A proliferation of short-term rentals in an area may impact neighborhood character, decrease availability of housing, and increase housing costs. Alternatively, they may also function as a crucial component of the local tourism economy or serve as interim housing options for traveling workers or people between homes.

Short-term rentals can have significant effects on housing inventory and costs in various ways. When property owners convert long-term rental units into short-term rentals, the overall supply of housing for long-term residents decreases. This reduction in available long-term housing can lead to increased competition for remaining units, driving up rental prices. The potential for higher income from short-term rentals can inflate property values. Investors may be willing to pay more for properties in desirable locations where short-term rentals are popular, thus increasing overall housing prices in those areas.

The rise of short-term rentals has led to regulatory challenges for local governments. Some cities have implemented regulations to limit the number of short-term rentals or to require permits, aiming to balance the benefits of tourism with the need for affordable housing. On the positive side, short-term rentals can boost local economies by attracting tourists who spend money at local businesses. Property owners also benefit from additional income. However, these economic benefits need to be weighed against the potential for higher housing costs for local residents. Balancing the benefits and drawbacks of short-term rentals requires thoughtful regulation and community planning to ensure that housing remains affordable and available for long-term residents while still supporting the economic advantages of tourism.

SHORT-TERM RENTALS IN SCHOHARIE COUNTY

Data regarding short-term rentals in Schoharie County was collected using airdna.co, which presents data by market area. There are six market areas in Schoharie County. A short-term rental (STR) is typically defined as a rental of any residential home unit or accessory building for a period of less than thirty days. As of February 2024, approximately 91 short-term rentals were operating in Schoharie County. Most of the listings are for entire homes as opposed to a room within a home. STRs tend to be concentrated within the villages. The number of listings fluctuates by season with higher number of listings in summer months followed by a decline in winter months. The total number of listings has been increasing over the past three years except in Sharon Springs.

Market Area	Total Available Listings	Listings by Rental Type
Cobleskill	18	25% Entire Room, 75% Entire Home
Middleburgh	32	13% Entire Room, 87% Entire Home
North Blenheim	5	100% Entire Home
Richmondville	14	14% Entire Room, 86% Entire Home
Schoharie	8	100% Entire Home
Sharon Springs	14	38% Entire Room, 62% Entire Home

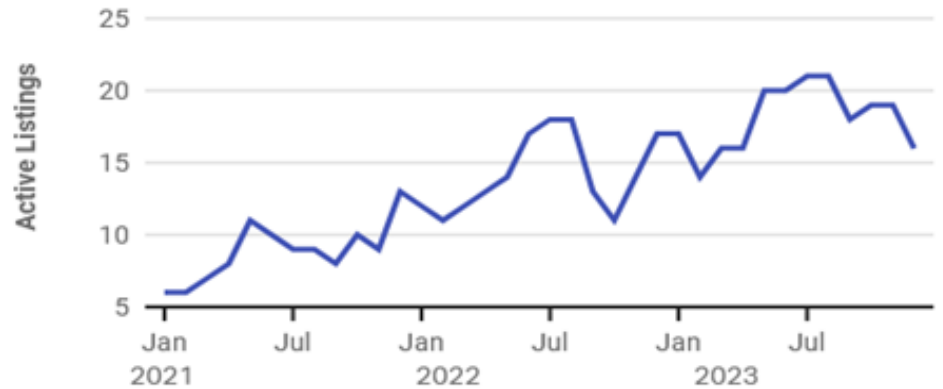
COBLESKILL TRENDS

Occupancy Rate: 47%
(+92% in the past year)

- January 2023 is lowest month for occupancy in last 12 months (21.2%)
- Peak occupancy is July (65%)

Average revenue from a Short-Term Rental is \$28.4k, which is down 3% from past year.

Rental Growth in the Last Three Years



MIDDLEBURGH TRENDS

Occupancy Rate: 46%
(-15% in the past year)

- December 2023 is lowest month for occupancy in last 12 months (33.2%)
- Peak occupancy is August (59.2%)

Average revenue from a Short-Term Rental is \$39.1k, which is down 16% from past year.

Rental Growth in the Last Three Years



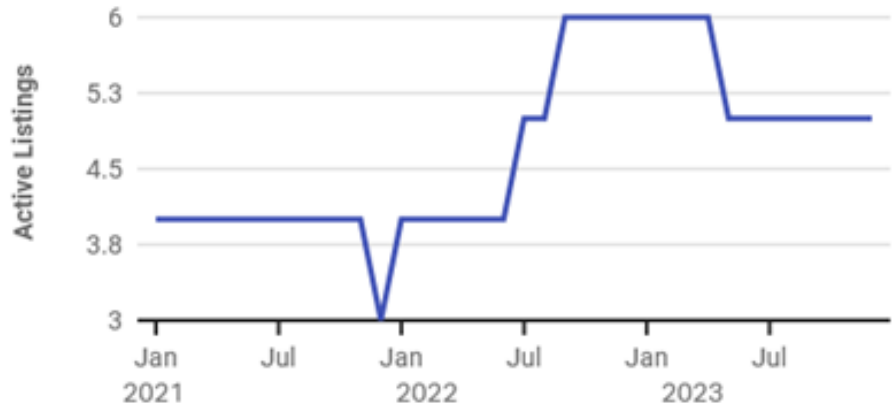
NORTH BLENHEIM TRENDS

Occupancy Rate: 40%
(+47% in the past year)

- January 2023 is lowest month for occupancy in last 12 months (29.3%)
- Peak occupancy was February (48.8%)

Average revenue from a Short-Term Rental is \$47.1k, which is up 20% from past year.

Rental Growth in the Last Three Years



RICHMONDVILLE TRENDS

Occupancy Rate: 45%
(+15% in the past year)

- January 2023 is lowest month for occupancy in last 12 months (27.4%)
- Peak occupancy is February 2023 (86.7%)

Average revenue from a Short-Term Rental is \$51.1k, which is down 29% from past year.

Rental Growth in the Last Three Years



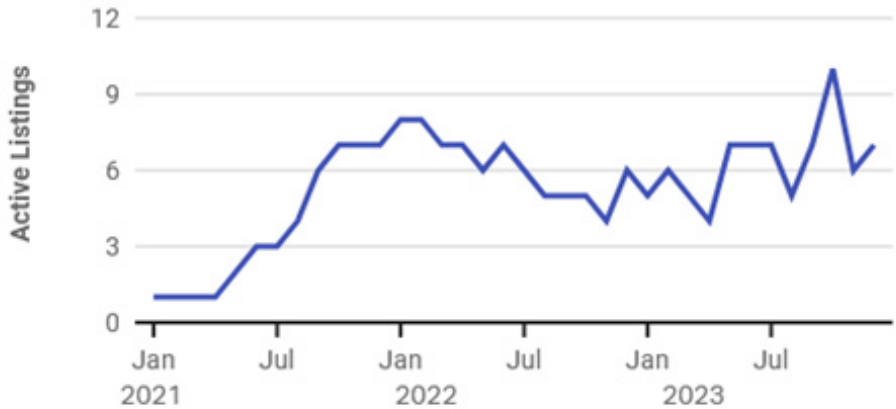
SCHOHARIE TRENDS

Occupancy Rate: 44%
(+199% in the past year)

- January 2023 is lowest month for occupancy in last 12 months (12.2%)
- Peak occupancy is September 2023 (70.6%)

Average revenue from a Short-Term Rental is 91.4k, which is down 32% from past year.

Rental Growth in the Last Three Years



SHARON SPRINGS TRENDS

Occupancy Rate: 47%
(+258% in the past year)

- January 2023 is lowest month for occupancy in last 12 months (11.5%)
- Peak occupancy is July (61%)

Average revenue from a Short-Term Rental is \$45.3k, which is up 86% from past year.

Rental Growth in the Last Three Years



Occupancy rates have been increasing in all markets. Revenues from STRs have started to decline in the markets with higher concentrations of STRs, which can be a sign that the market for STRs is saturated. Decreasing occupancy rates combined with declining revenues is an indicator that the number of STRs has exceeded demand. This is the trend in Middleburgh which has the greatest number of listings. Cobleskill and Richmondville also have a concentration of STRs and those markets are starting to see a decline in revenues. The North Blenheim and Sharon Springs markets have increasing occupancy and revenues which indicates a growing market for STRs.

In recent years, short-term rentals have increased in urban, suburban, and rural areas throughout the United States. This expansion has presented local authorities with a complex dilemma, forcing them to navigate the balance between the benefits and challenges associated with this trend. Key among these challenges is how to ensure a healthy supply of affordable housing while simultaneously fostering local tourism and economic growth.

One of the top priorities for local leaders today is to ensure that residents and visitors to their communities have access to safe, affordable lodging. There are a range of options for achieving this goal, including:

- **Monitoring:** Track the number of short-term rentals by municipality or neighborhood. This can be done through a subscription service or by requiring operators to register.
- **Permit System:** Require all short-term rental operators to apply for a permit on annual or bi-annual schedule. Some communities require an inspection before issuing a permit. The inspection can be used to ensure that the unit meets basic fire and safety standards (e.g. presence of smoke alarms, fire extinguisher, and means of egress) or to set occupancy limits based on the number of bedrooms that meet NYS building code requirements.
- **Regulation:** Adopt a local law/ordinance or add short-term rentals to the local zoning ordinance. The option generally includes monitoring for enforcement purposes and the use of permits to manage approvals.

Determining which approach to take will depend on the desired goals and/or policy objectives that the municipality wishes to achieve.





HOUSING COSTS AND AFFORDABILITY

Understanding housing costs and affordability is crucial for comprehensively analyzing the housing market in Schoharie County. This chapter delves into the economic factors that influence housing prices, rental rates, and overall affordability for residents. By examining current trends, income levels, and housing expenses, we aim to provide a clear picture of the financial challenges and opportunities faced by different demographic groups within the county.

This section is essential for identifying affordability gaps and informing policy decisions that can improve housing accessibility and stability. With housing costs being a significant factor in the overall quality of life, it is imperative to address these issues to ensure that all residents have access to safe, affordable, and suitable housing options. Through detailed analysis and data-driven insights, this chapter will lay the groundwork for strategic recommendations aimed at enhancing housing affordability and fostering economic resilience in Schoharie County.

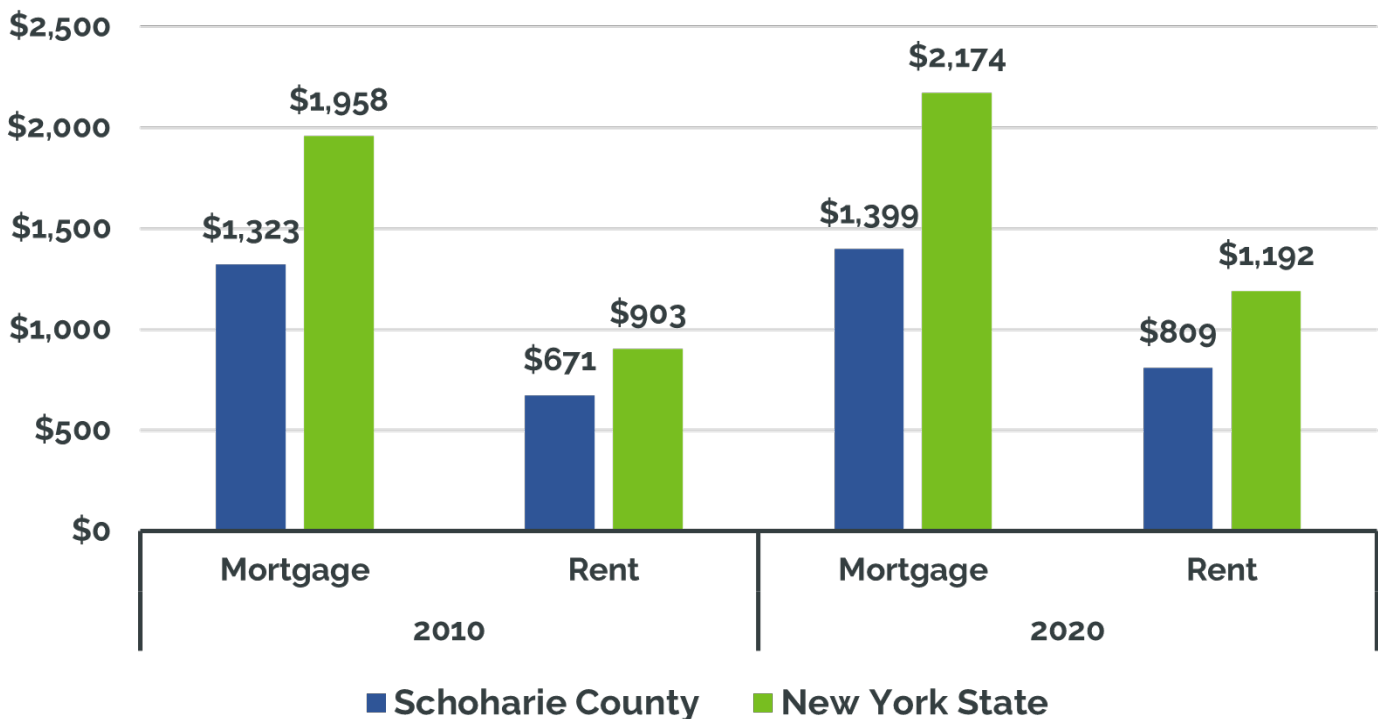
MORTGAGE AND RENTER COSTS

The median monthly housing cost in Schoharie County for a household with a mortgage is \$1,399, \$775 cheaper than the median housing cost with a mortgage across New York State. Monthly ownership costs include any debts on the property, taxes, insurance, utilities, and fuel costs.

Since 2010, the median monthly housing costs for homeowners with a mortgage in Schoharie County has increased by 5.7 percent, across New York the median cost has increased by 11 percent during that time. Gross rent refers to the monthly amount of rent stipulated in a lease. The median gross rent in Schoharie County is \$809, \$383 less than the median gross rent across New York State.

From 2010 to 2020, the median gross rent in Schoharie County increased by 20.6 percent, during that same time median gross rent across New York grew by 32 percent. The highest median rents in Schoharie County are found in the Village of Esperance, at \$1,363, 17.6 percent higher than the median rent across New York State; comparatively the lowest median rent is found in the Village of Richmondville at \$577.

Figure 22 - Housing Costs, 2010 - 2020



INCOME

Over the last decade, differences in median household income (MHI) between Schoharie County and New York State (NYS) have significantly widened. In 2010, the MHI in Schoharie County was \$50,864 while across NYS the MHI was \$55,603, a difference of just \$4,739. By 2020, the MHI for Schoharie County had increased to \$58,926, however, MHI across NYS increased to \$71,117, a difference of

\$12,191. Overall, the MHI in Schoharie County is 12.2% less than the NYS MHI.

Examining changes to household income at the municipal level, the greatest increases to MHI are present at the town level, all but one village experienced a decrease in their MHI (Table 23).

Figure 23 - Median Household Income, 2010 - 2020

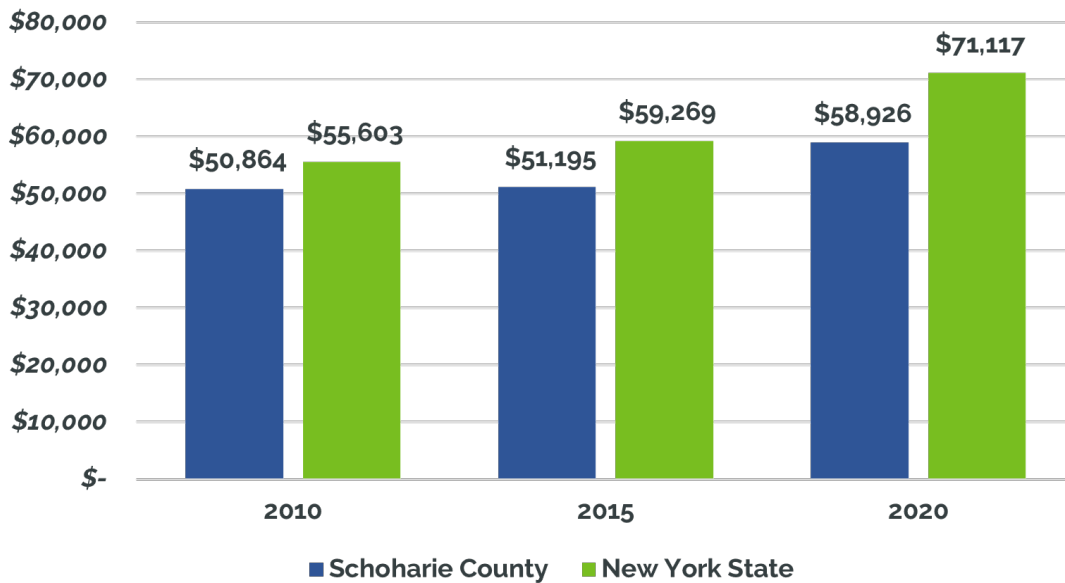


Figure 24 - Household Income Brackets, 2010 - 2020

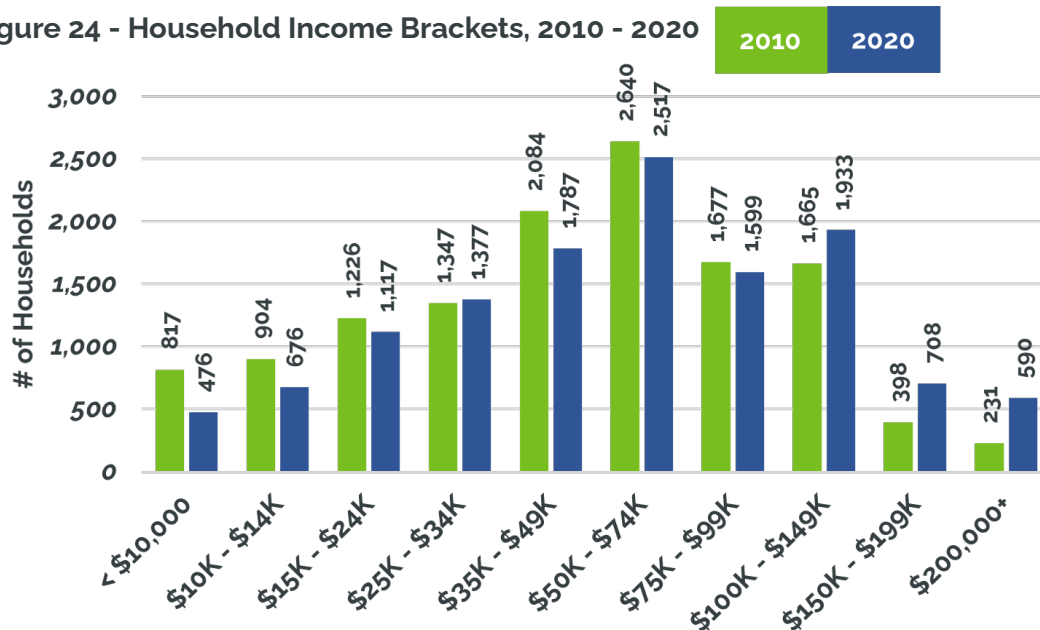


Table 23 - Schoharie County Median Household Income by Municipality

	Municipality	2010 MHI	2020 MHI	% Change
County	Schoharie	\$50,864	\$58,926	16%
Towns	Blenheim	\$50,833	\$49,375	-3%
	Broome	\$42,273	\$50,341	19%
	Carlisle	\$63,750	\$62,750	-2%
	Cobleskill	\$41,144	\$53,086	29%
	Conesville	\$57,386	\$58,542	2%
	Esperance	\$59,451	\$64,635	9%
	Fulton	\$45,870	\$57,500	25%
	Gilboa	\$55,703	\$68,929	24%
	Jefferson	\$48,618	\$56,974	17%
	Middleburgh	\$51,444	\$52,045	1%
	Richmondville	\$44,269	\$55,250	25%
	Schoharie	\$53,065	\$60,338	14%
	Seward	\$66,450	\$58,063	-13%
	Sharon	\$49,426	\$57,813	17%
	Summit	47,167	\$72,901	55%
	Wright	\$45,175	\$73,203	62%
Villages	Cobleskill	\$60,909	\$43,298	-29%
	Esperance	\$67,750	\$63,466	-6%
	Middleburgh	\$53,505	\$42,107	-21%
	Richmondville	\$43,587	\$53,906	24%
	Schoharie	\$60,909	\$47,331	-22%
	Sharon Springs	\$53,182	\$47,500	-11%

Source: U.S. Census, ACS 5 Year Estimates 2010 and 2020

HOUSING BURDENED POPULATIONS

Housing burdened is defined by the federal government as households who are paying 30 percent or more of their income for rent or mortgages. While the issues that define affordability are often complex and diverse, it is affected by demographics, economics, and climate. A healthy single person or couple can typically allocate 30 to 50 percent of their income to housing while still affording other necessities. For lower-income households, the 30 percent threshold is essential to maintaining a standard of living.

The number of owner-occupied households in Schoharie County paying 30 percent or more of their gross income on their mortgage payment is 55.7 percent, representing a 100 percent decrease since 2010. The number of renter-occupied households paying 30 percent or more of their gross income on rent payments is 45.6 percent, representing a 24.6 percent decrease since 2010.

At the local level, municipalities that have more than 30 percent of homeowners that are housing burdened include the Towns of Wright (40.3%), Blenheim (35.5%), Sharon (32.7%), Seward (30.8%), Conesville (30.6%), and Jefferson (30.2%). Regarding housing burdens for renters, 30 percent or more of renters are housing burdened in 14 of the County's 22 municipalities. Those with the most severe rates of housing burdens for renters include Blenheim (80%), Fulton (74.3%), and the Village of Schoharie (72.9%).

Table 24 - Schoharie County Housing Burdens			
Municipality		Mortgage Burdens	Renter Burdens
Towns	Blenheim	35.5%	80.0%
	Broome	11.2%	22.0%
	Carlisle	18.0%	16.1%
	Cobleskill	21.4%	38.0%
	Conesville	30.6%	35.7%
	Esperance	24.6%	31.0%
	Fulton	20.4%	74.3%
	Gilboa	28.3%	19.4%
	Jefferson	30.2%	64.3%
	Middleburgh	16.8%	61.8%
	Richmondville	16.8%	43.8%
	Schoharie	26.0%	53.5%
	Seward	30.8%	15.8%
	Sharon	32.7%	24.8%
	Summit	24.5%	9.1%
	Wright	40.3%	30.8%
Villages	Cobleskill	21.4%	36.5%
	Esperance	23.7%	44.4%
	Middleburgh	28.1%	55.3%
	Richmondville	12.9%	22.2%
	Schoharie	16.7%	72.9%
	Sharon Springs	22.5%	23.0%
County	Schoharie County	55.7%	45.6%

Source: U.S. Census, ACS 5 Year Estimates, 2010 and 2020

HUD AREA MEDIAN FAMILY INCOME (HAMFI)

What is HAMFI & CHAS?

The HUD Area Median Family Income (HAMFI) is the median family income calculated by the U.S. Department of Housing and Urban Development (HUD) for a given jurisdiction. These values are in turn utilized by HUD to determine fair market rent rates and income limits for HUD funded programs and projects. Concerning HUD's calculation of HAMFI for Schoharie County, the county is a part of the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA). For the Albany-Schenectady-Troy MSA, the median family income is \$99,200 (Table 25), which is \$40,274 more than the median household income for Schoharie County. Therefore, the median household in Schoharie County is considered to be in the Low-Income Limits when utilizing HAMFI values. As of 2020, HUD estimates there are 2,135 households in the County that make 30 percent or less of the HAMFI, 4,800 households that make 31 to 80 percent of the areas HAMFI, and 5,845 households make 81 to over 100 percent of the areas HAMFI (Figure 25).

Figure 25 - Schoharie County Housing Cost Burdened Households by HAMFI, 2020

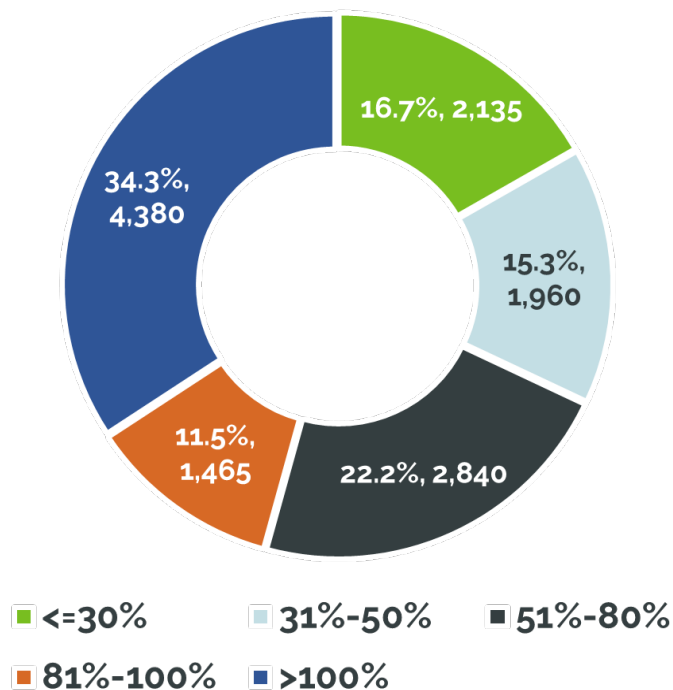


Table 25 - Albany-Schenectady-Troy MSA HAMFI Limits by Household Size (2020)

HAMFI - \$99,200	1-Person HH	2-Person HH	3-Person HH	4-Person HH	5-Person HH	6-Person HH	7-Person HH	8-Person HH
Extremely Low-Income Limits (0%-30% HAMFI)	\$20,400	\$23,300	\$26,200	\$29,100	\$31,450	\$35,160	\$39,640	\$44,120
Very Low-Income Limits (31%-50%)	\$33,950	\$38,800	\$43,650	\$48,500	\$52,400	\$56,300	\$60,150	\$64,050
Low-Income Limits (51%-80%)	\$54,350	\$62,100	\$69,850	\$77,600	\$83,850	\$90,050	\$96,250	\$102,450

Source: HUD Income Limits Documentation System, 2020

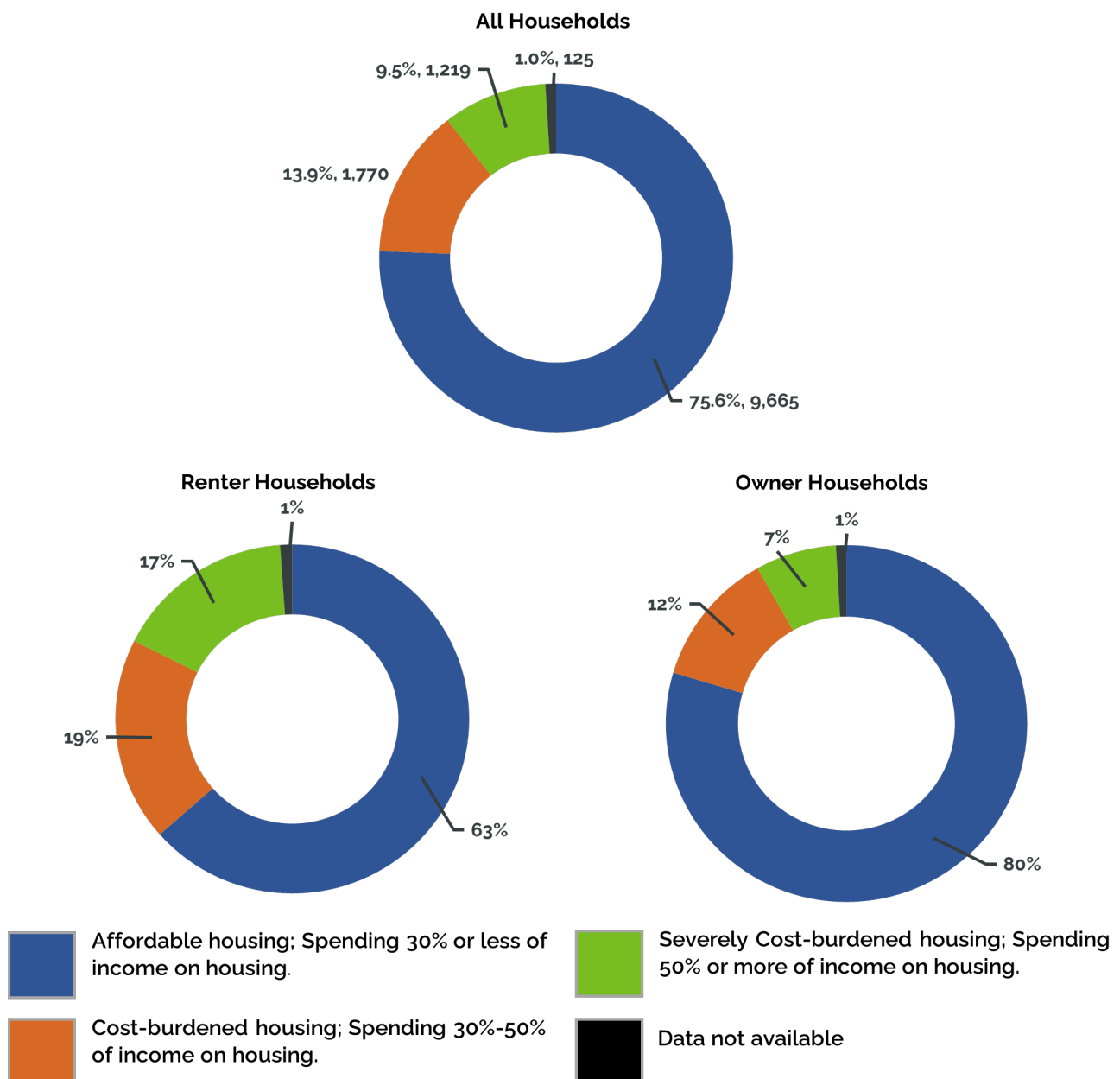
In addition to HAMFI, HUD and the U.S. Census Bureau publish annual housing datasets called the Comprehensive Housing Affordability Strategy (CHAS). This dataset includes information on household income, housing affordability, and housing cost burdens. CHAS data is typically expressed as a percentage of HAMFI spent on housing costs. For renters, housing costs are defined as the cost of rent and utilities. For

homeowners, housing costs are defined as the cost of mortgage payments, utilities, association fees, insurance, and real estate taxes. As a rule of thumb, households spending less than or equal to 30% of total household income on housing costs are considered to have "affordable" housing costs. Households spending 30% to 50% of their income on housing costs are "cost-burdened," and households spending more than

50% are considered "severely cost burdened."

As of 2020, 13.9 percent of Schoharie County households are cost-burdened, and 9.5 percent are severely cost-burdened. Examining differences between owner-occupied and renter-occupied households, significantly more renters are cost-burdened than homeowners (Figure 26).

Figure 26 - Schoharie County Housing Cost Burdened Households by HAMFI, 2020



HAMFI HOUSING AVAILABILITY

Using HAMFI to measure the affordability of the median single-family home in Schoharie County shows that homeownership is unaffordable to households within the extremely low to very low household income bracket, regardless of household size (Table 26). For a household in the extremely low-income HAMFI bracket to purchase a single-family home at the median sale price, they would need to spend between \$61,000 to \$90,000 beyond the "affordable" 30 percent income threshold.

For a household in the low-income HAMFI bracket, purchasing a single-family home at the median sale value using the 30-percent income threshold for affordable housing would result in a surplus of \$22,000 to \$100,000, depending on household size. However, for a household in the very low-income HAMFI bracket, a median single-family home would not be affordable until the household reaches the income limit for a four-person household. Additionally, mortgage payments would remain unaffordable for this income bracket regardless of household size.

Using HAMFI data, renting in Schoharie County is more affordable compared to home ownership. For the extremely low-income HAMFI bracket, rentership in Schoharie County would not be affordable until the four-person household income limit; even then a household of four could only affordably rent a studio or 1 bedroom apartment (Table 27). For the low-income HAMFI bracket, rentership would be affordable regardless of household size or the number of bedrooms in the apartment. As for the very low-income HAMFI bracket, nearly all sizes of apartments are affordable for all household size.

Table 26 - Affordable Housing Ownership Costs (2020)

HAMFI - \$99,200	Extremely Low-Income Limits (0%-30% HAMFI)	Very Low-Income Limits (31%-50% HAMFI)	Low-Income Limits (51%-80% HAMFI)
1- Person Household			
Median Monthly Mortgage Payment	\$1,399		
Affordable Monthly Mortgage Payment	\$510	\$848	\$1,358
Difference in Mortgage Payments Values	-\$889	-\$551	-\$41
Median SFH Home Sale Value	\$158,629		
Affordable SFH Home Sale Value	\$68,000	\$113,166	\$181,166
Difference in SFH Home Sale Value	-\$90,629	-\$45,463	\$22,537
2- Person Household			
Median Monthly Mortgage Payment	\$1,399		
Affordable Monthly Mortgage Payment	\$582	\$970	\$1,552
Difference in Mortgage Payments Values	-\$1,341	-\$429	\$153
Median SFH Home Sale Value	\$158,629		
Affordable SFH Home Sale Value	\$77,666	\$129,333	\$207,00
Difference in SFH Home Sale Value	-\$80,963	-\$29,296	\$48,371
4- Person Household			
Median Monthly Mortgage Payment	\$1,399		
Affordable Monthly Mortgage Payment	\$727	\$1,212	\$1,940
Difference in Mortgage Payments Values	-\$672	-\$187	\$541
Median Home Sale Value	\$158,629		
Affordable Home Sale Value	\$97,000	\$161,666	\$258,666
Difference in SFH Home Sale Value	-\$61,629	\$3,307	\$100,666

Source: HUD Income Limits Documentation System, 2020; U.S. Census, ACS 5-year Estimates, 2020

Table 27 - Affordable Housing Rentership Costs (2020)

HAMFI - \$99,200		Extremely Low-Income Limits (0%-30% HAMFI)	Very Low-Income Limits (31%-50% HAMFI)	Low-Income Limits (51%-80% HAMFI)
1- Person Household				
Affordable Monthly Rent Payment		\$510	\$848	\$1,358
Studio	Median Rent	\$643		
	Payment Difference	-\$133	\$205	\$715
1BR	Median Rent	\$673		
	Payment Difference	-\$163	\$175	\$685
2BR	Median Rent	\$820		
	Payment Difference	-\$310	\$28	\$538
3BR	Median Rent	\$1,007		
	Payment Difference	-\$497	-\$159	\$351
4BR	Median Rent	\$930		
	Payment Difference	-\$420	-\$82	\$428
2- Person Household				
Affordable Monthly Rent Payment		\$582	\$970	\$1,552
Studio	Median Rent	\$643		
	Payment Difference	-\$61	\$327	\$879
1BR	Median Rent	\$673		
	Payment Difference	-\$91	\$297	\$879
2BR	Median Rent	\$820		
	Payment Difference	-\$238	\$150	\$732
3BR	Median Rent	\$1,007		
	Payment Difference	-\$425	-\$37	\$545
4BR	Median Rent	\$930		
	Payment Difference	-\$348	\$49	\$622
4- Person Household				
Affordable Monthly Rent Payment		\$727	\$1,212	\$1,940
Studio	Median Rent	\$643		
	Payment Difference	\$84	\$569	\$1,297
1BR	Median Rent	\$673		
	Payment Difference	\$54	\$538	\$1,267
2BR	Median Rent	\$820		
	Payment Difference	-\$93	\$392	\$1,120
3BR	Median Rent	\$1,007		
	Payment Difference	-\$280	\$205	\$933
4BR	Median Rent	\$930		
	Payment Difference	-\$203	\$282	\$1,010

Source: HUD Income Limits Documentation System, 2020; U.S. Census, ACS 5-year Estimates, 2020

HAMFI HOUSING AFFORDABILITY BY MUNICIPALITY

Examining housing cost burdens at the municipal level using HAMFI and CHAS data, households in Schoharie County villages are significantly more housing cost-burdened than households in the County towns.

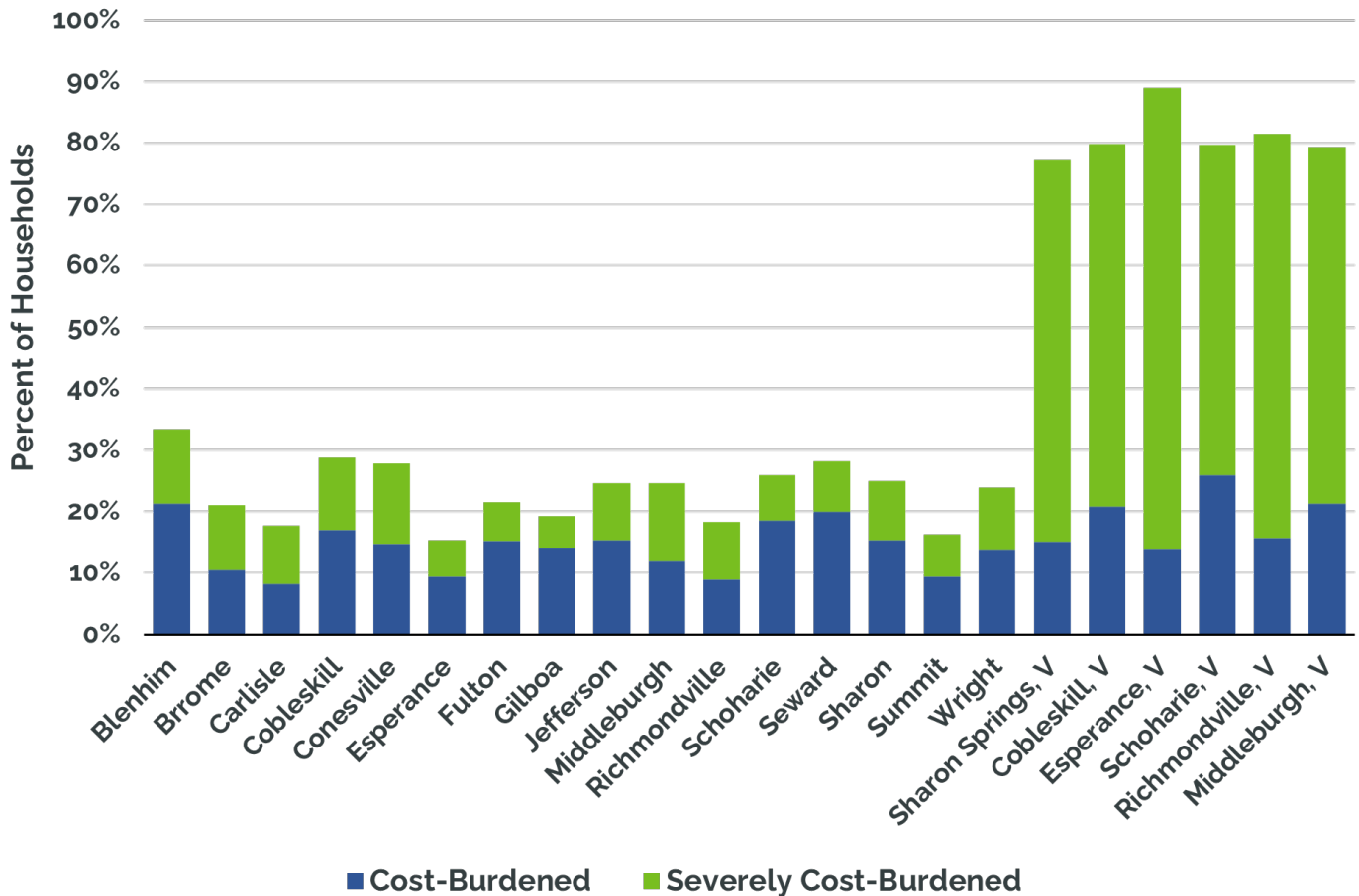
Throughout the County's six villages, on average 18.7 percent of households are cost-burdened (spending 30 – 50% of income on housing) and 62.3 percent of households are severely cost-burdened (spending >50% of

income on housing), which together means **on average, 81 percent of households in County villages are experiencing some sort of housing cost-burden when considering HAMFI (Figure 27).**

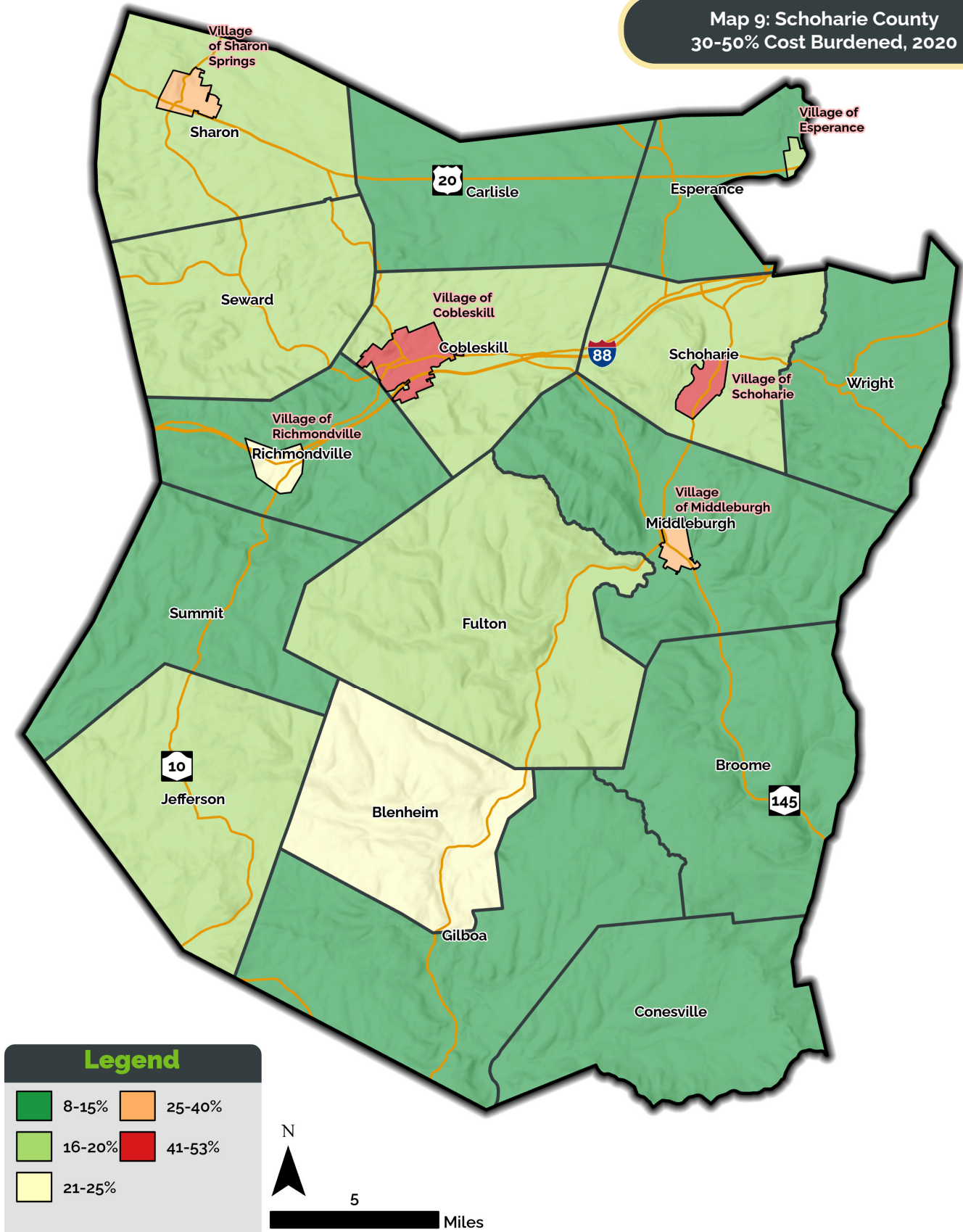
At the town level, on average 14 percent of households are housing cost-burdened and 9.3 percent are severely cost-burdened, which together means **on average, 23.2 percent of households in County towns are experiencing some sort of housing cost-burden when considering HAMFI.**

At the municipal level, municipalities that have more than 30 percent of homeowners that are housing burdened include the Towns of Wright (40.3%), Blenheim (35.5%), Sharon (32.7%), Seward (30.8%), Conesville (30.6%), and Jefferson (30.2%). Regarding housing burdens for renters, 30 percent or more of renters are housing burdened in 14 of the County's 22 municipalities. These most severe rates of housing burdens for renters include Blenheim (80%), Fulton (74.3%), and the Village of Schoharie (72.9%).

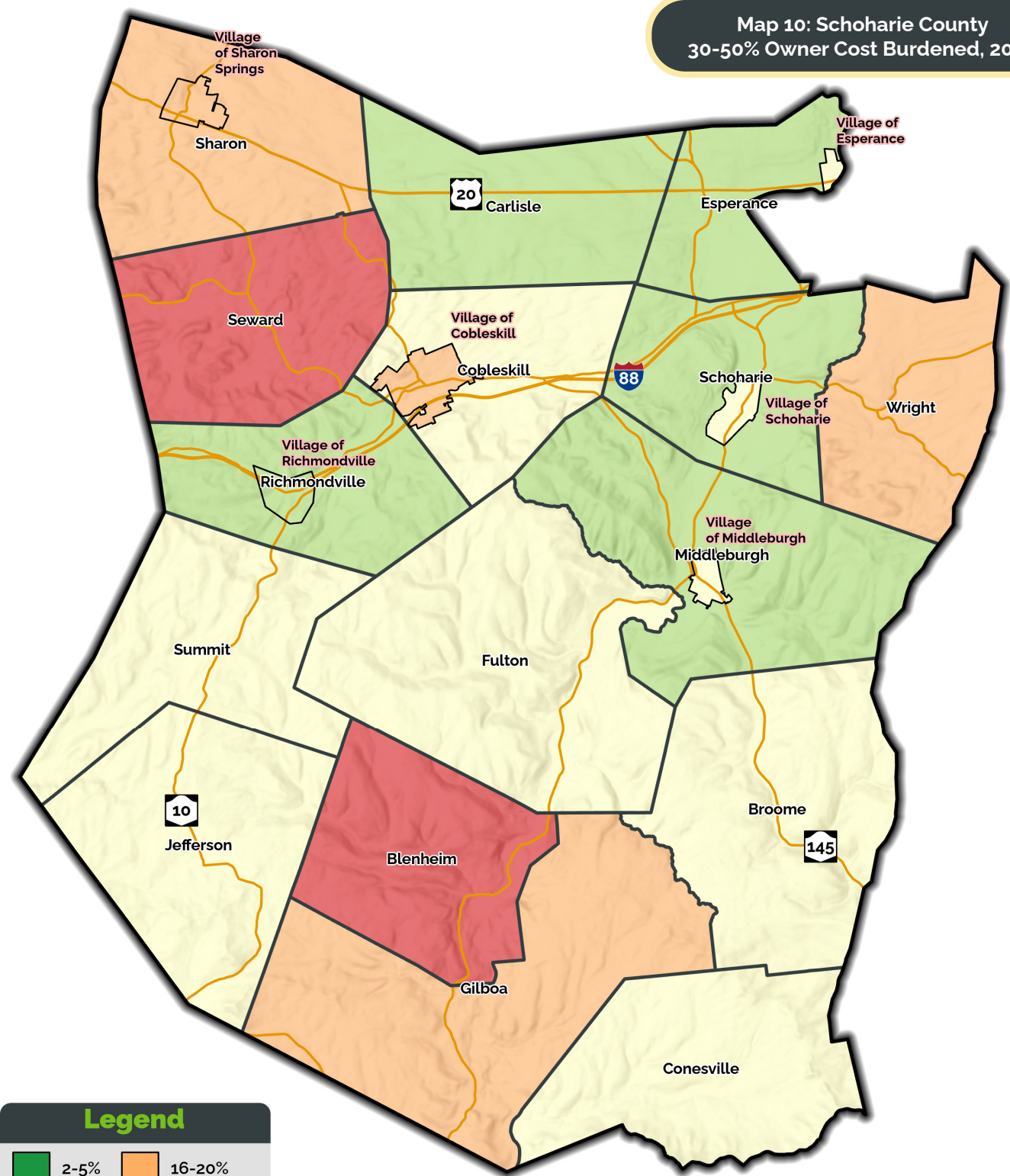
Figure 27 - Schoharie County HAMFI Housing Affordability, 2020



Map 9: Schoharie County
30-50% Cost Burdened, 2020



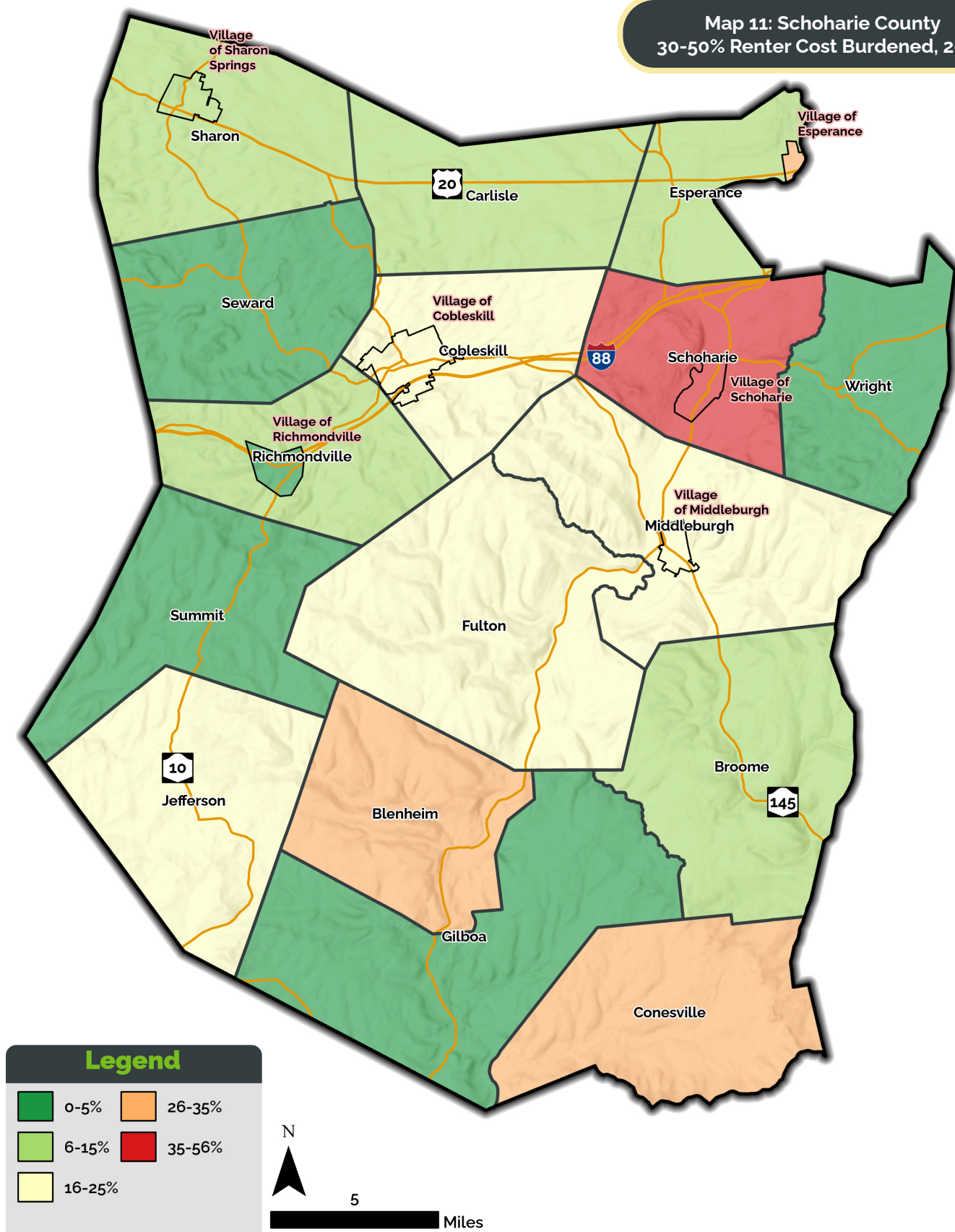
Map 10: Schoharie County
30-50% Owner Cost Burdened, 2020



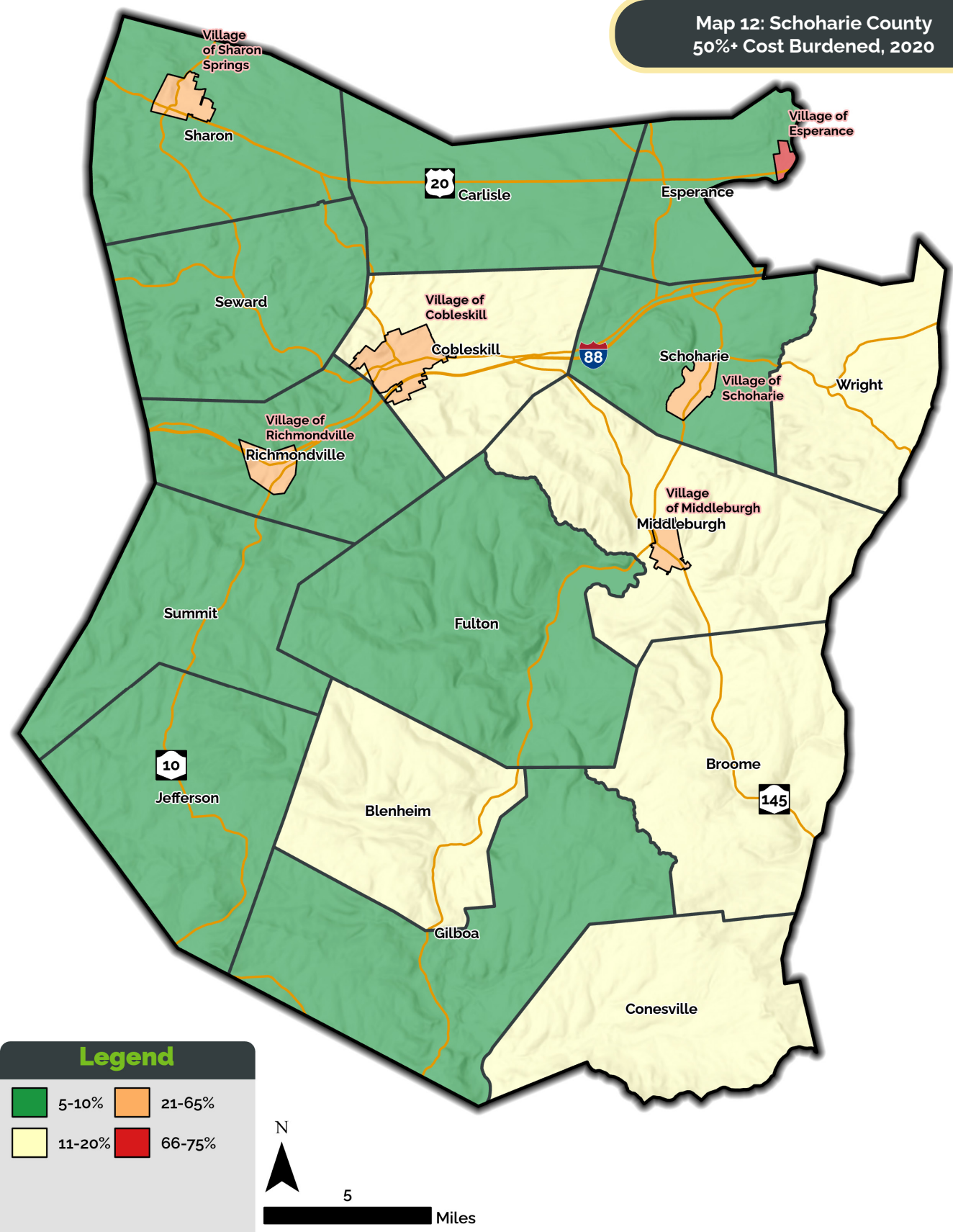
Legend

 2-5%	 16-20%
 6-10%	 21-26%
 11-15%	

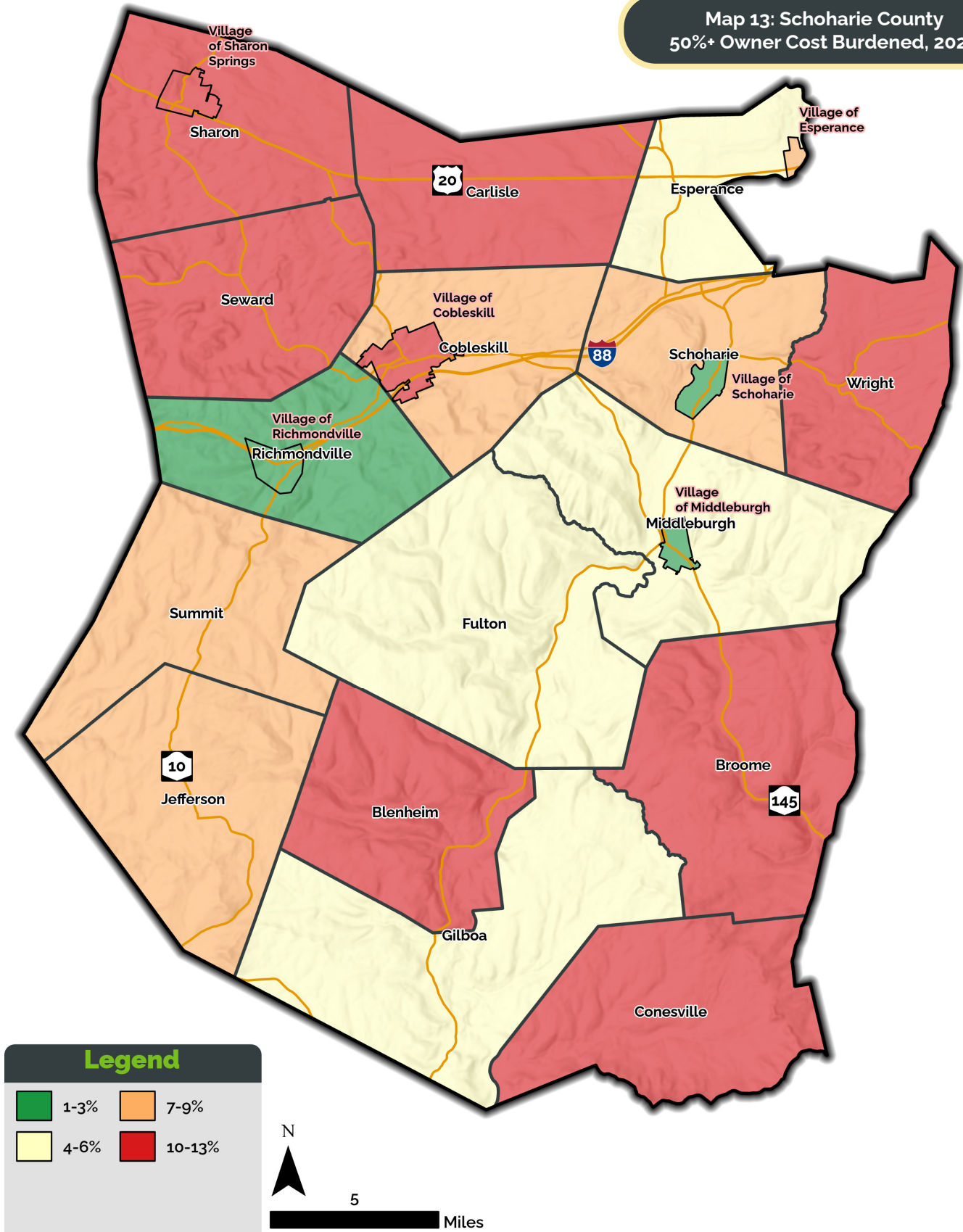


Map 11: Schoharie County
30-50% Renter Cost Burdened, 2020

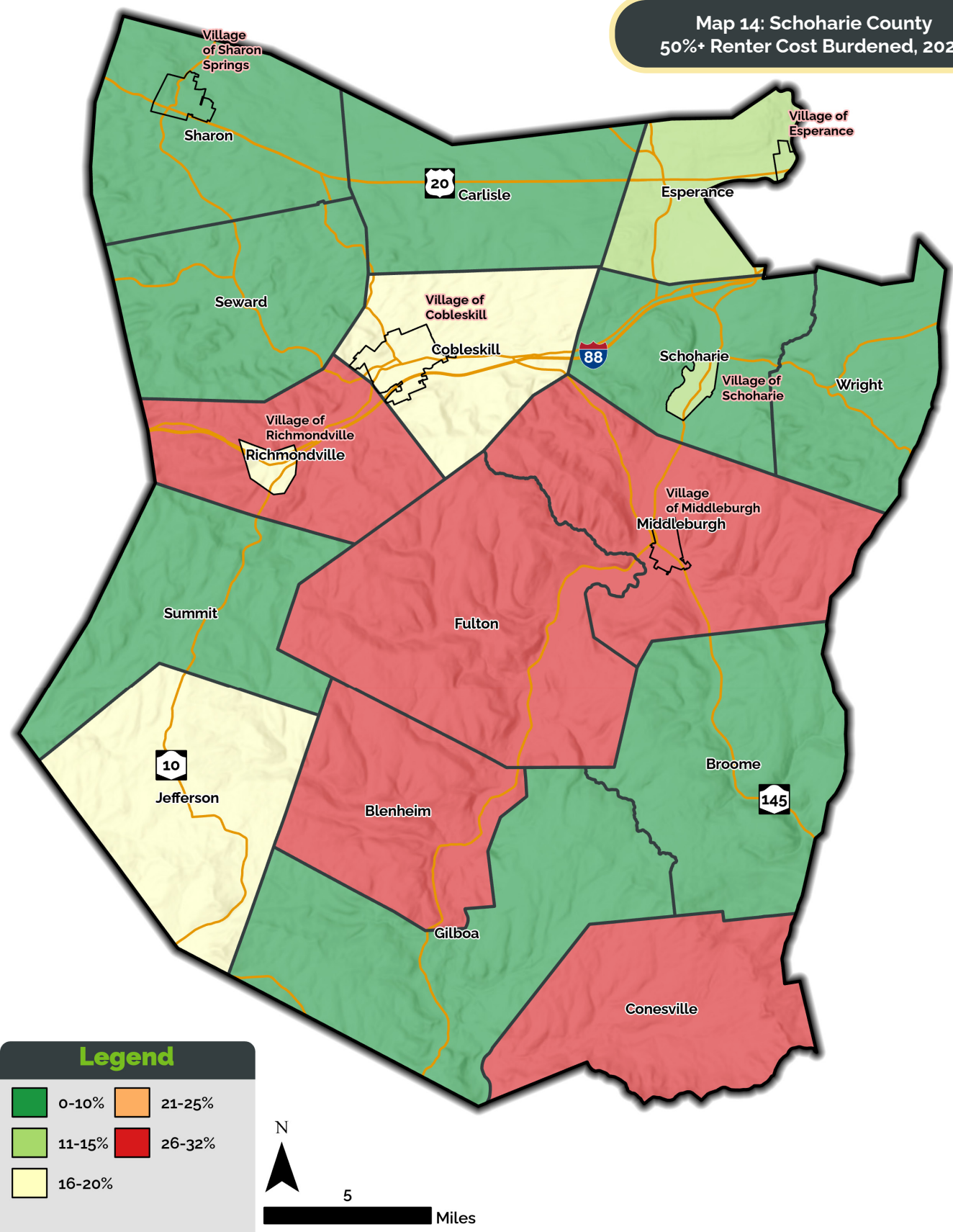
Map 12: Schoharie County
50%+ Cost Burdened, 2020



Map 13: Schoharie County
50%+ Owner Cost Burdened, 2020



Map 14: Schoharie County
50%+ Renter Cost Burdened, 2020



TRANSPORTATION AND HOUSING COSTS

Housing and transportation costs are closely related and often influence each other in several ways. Housing costs typically vary with location. Housing in central or urban areas tends to be more expensive, while housing in suburban or rural areas is generally more affordable. However, living farther from city centers often leads to higher transportation costs, as residents may need to commute longer distances to work or access services and amenities. Schoharie County is rural with a high percentage of commuters and limited public transportation options. As with most rural areas, residents rely on personal vehicles. This dependency increases transportation

costs through fuel, maintenance, insurance, and parking expenses. Affordable housing in such areas might seem less affordable when factoring in high transportation costs.

The county has several main transportation routes that facilitate travel within the county and to neighboring areas. These routes include major highways and public transportation services. Understanding the interplay between housing and transportation costs is crucial for individuals planning their finances and for policymakers aiming to create sustainable and affordable living environments.

MAJOR HIGHWAYS

The most traveled corridor in the county is Interstate 88 (I-88). This interstate highway runs east-west through the northern part of Schoharie County, connecting to Binghamton in the west and the Albany area in the east. It is a key route for long-distance travel and commuting. Other major highways include:

- **U.S. Route 20**, which passes through the northern part of Schoharie County and serves as an important corridor for local and regional traffic.
- **New York State Route 7** runs parallel to I-88 and runs through the northern part of the county, providing an alternative route for local traffic and connecting communities such as Cobleskill.
- **New York State Route 10** traverses the western part of Schoharie County, linking the county with neighboring counties to the north and south.
- **New York State Route 30** runs through the heart of Schoharie County, connecting communities such as Middleburgh, Schoharie, and Blenheim. It continues north towards the Adirondacks and south to the Catskills.
- **New York State Route 145** runs southwest to northeast and connects communities within Schoharie County and provides access to the Albany area.



ALICE THRESHOLD

ALICE is an acronym developed by United Way and stands for Asset Limited, Income Constrained, Employed. This metric represents the growing number of individuals and families who are working and making above the federal poverty level but are unable to afford the basic necessities of housing, food, childcare, health care, and transportation.

When considering the ALICE Threshold, it is estimated that an additional 28 percent of households in Schoharie County are impoverished, also 2 percent less than the State average (30%). Together, approximately 40 percent of households in Schoharie County are considered below the ALICE or federal poverty level thresholds.

For decades, society has generalized the people who fall between "poverty" and "wealth" as middle class with no specific understanding of their situation or struggles. This metric helps to better illustrate the total percentage of a population that are struggling with affording daily basic needs. Similar to baseline poverty rates, the highest rates of ALICE poverty are seen in Schoharie County's villages. Across the six villages, the average rate of residents below the ALICE threshold (ALICE and poverty rate combined) is 51.7%, meaning on average, half of the population in each village is experiencing some type of hardship when it comes to affording daily basic needs (Figure 28).

Hardships with affording daily basic needs in Schoharie County are not equally felt across demographic groups. For instance, based on racial identity, 31 percent of households that identify as White are below the ALICE threshold. Conversely, 42% of households that identify as 2+ races are below the ALICE threshold (Table 28). Even more drastically, when considering household types, only 16 percent of married households fall below the ALICE threshold, however, for households with a single female-head, 76 percent fall below the ALICE threshold.

Figure 28 - Schoharie County Below ALICE Threshold, 2021

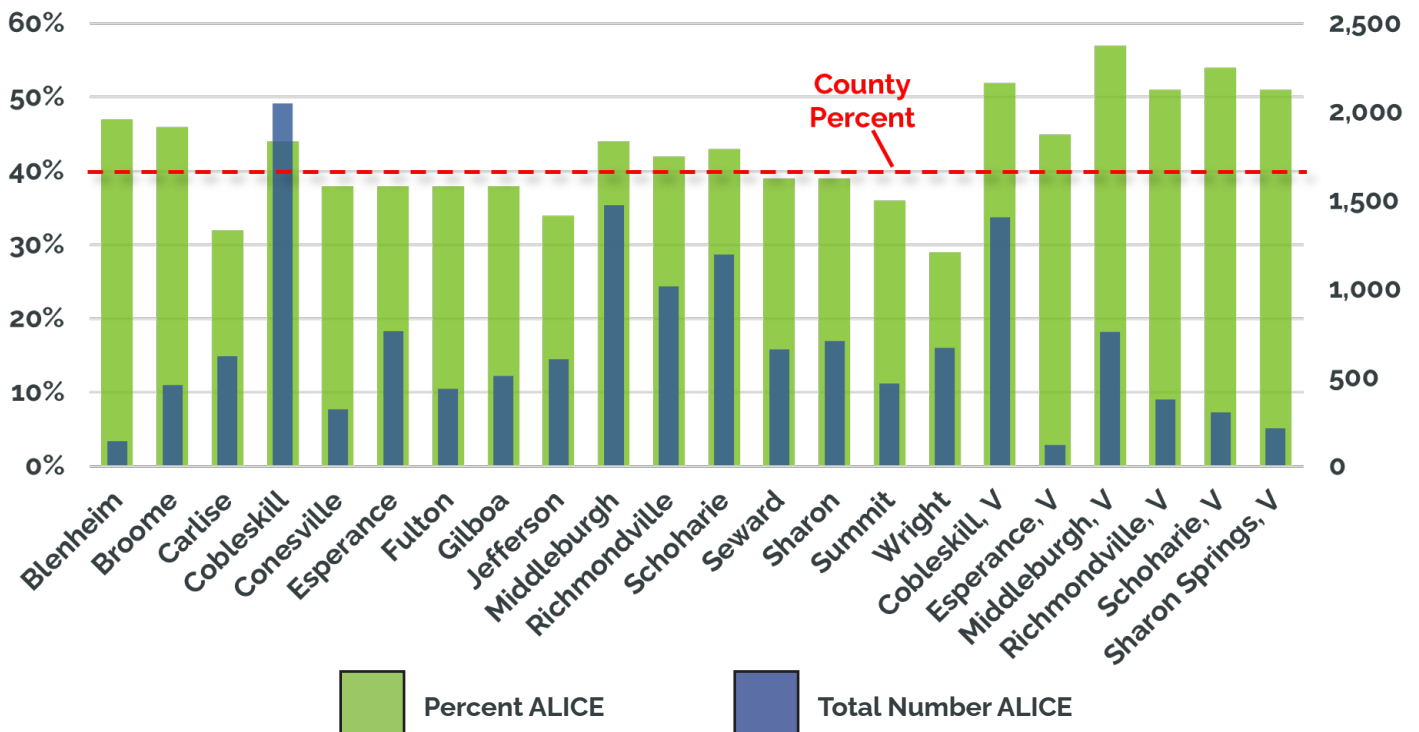
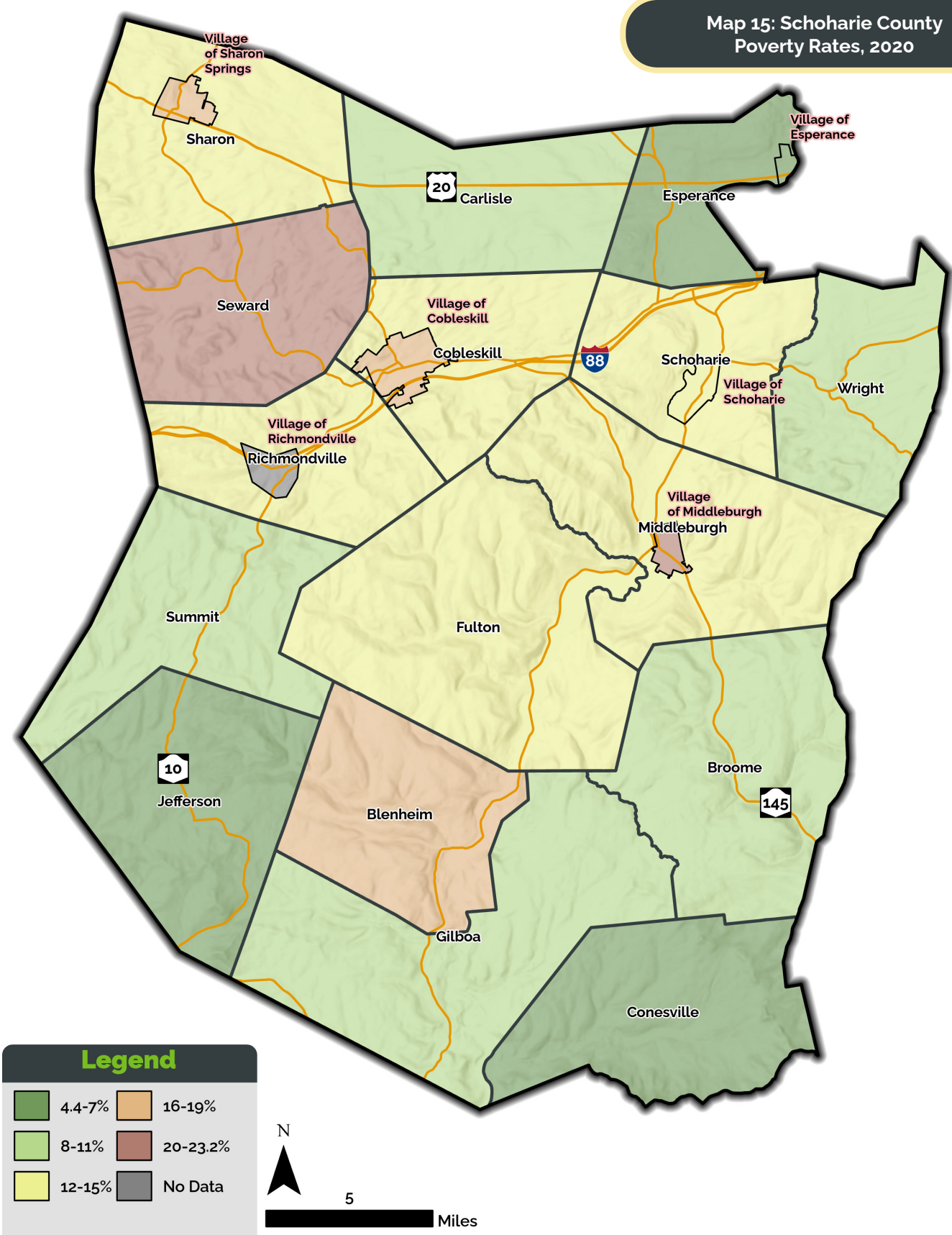


Table 28 - Schoharie County Demographic Distribution of ALICE Poverty, 2021	
Characteristics	Below ALICE Threshold
Race	
Hispanic	38%
White	31%
2+ Races	42%
Household Type	
Single (No Children)	35%
Married (With Children)	16%
Single-Female-Head (With Children)	76%
Single-Male-Head (With Children)	55%
Householder Age	
Under 25	68%
25 -44	35%
45 - 64	32%
Over 65	51%
Source: United for ALICE Schoharie County Report, 2021	

Map 15: Schoharie County
Poverty Rates, 2020



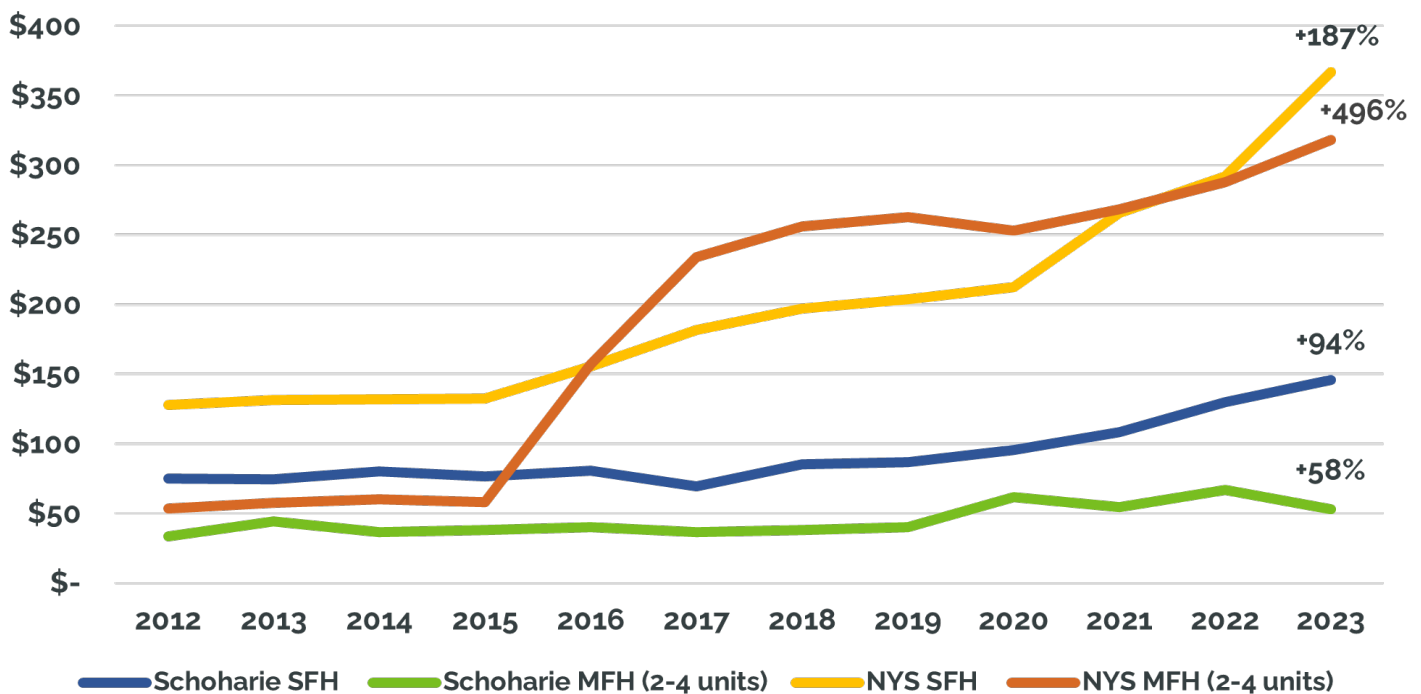
NEW HOME BUILD COSTS

While the number of building permits issued is a good indicator of the desired and allowable types of housing within a given community, building permits do not directly translate to new builds nor do they tell us about the costs of building such homes.

Using data collected from Redfin Real Estate Brokerage, the average median price per square foot to build a single-family and a 2-4-unit multi-family home was analyzed from 2012 to 2023 for both Schoharie County and New York State. As of 2023 it costs on average \$145.88/sqft and \$53/sqft to build a new single-family home or a 2-4-unit apartment in Schoharie County, respectively.

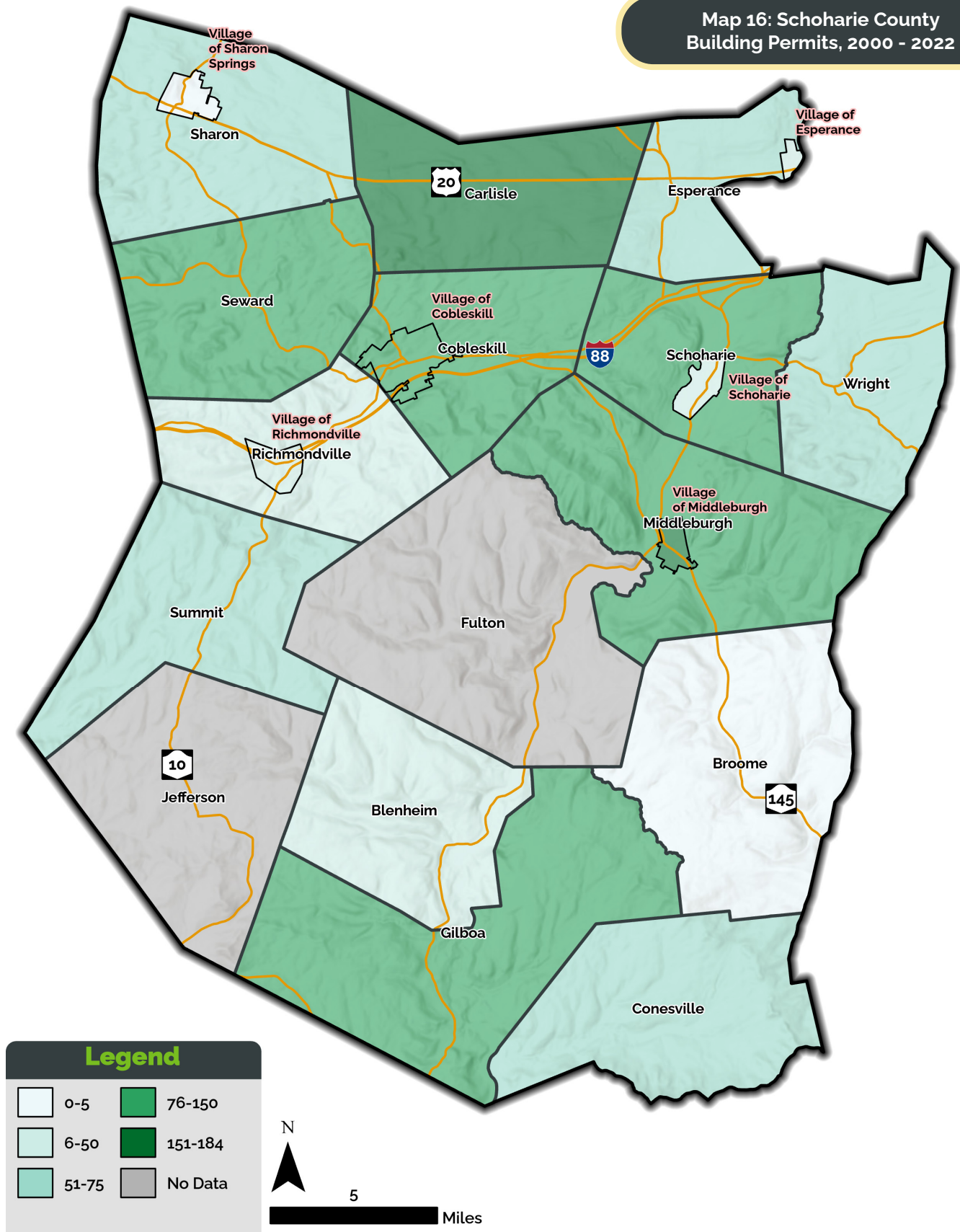
Since 2012, the cost to build these types of homes in Schoharie County has increased by 94 and 58 percent, respectively. Across New York State, it costs approximately \$367/sqft and \$318.17/sqft to build a new single-family and 2-4-unit multi-family home. Since 2012, the cost to build such homes across the state has increased by 187 and 496 percent, respectively. This indicates that while costs to construct new builds in Schoharie has increased significantly over recent years, it is drastically below the rates found across the entire State.

Figure 29 - Price per Square Foot for New Home Builds, 2012 - 2023



While the cost to build new housing in Schoharie County has increased significantly over the last decade, it is still very affordable to build new single- and multi-family housing compared to the rest of state.

Map 16: Schoharie County
Building Permits, 2000 - 2022



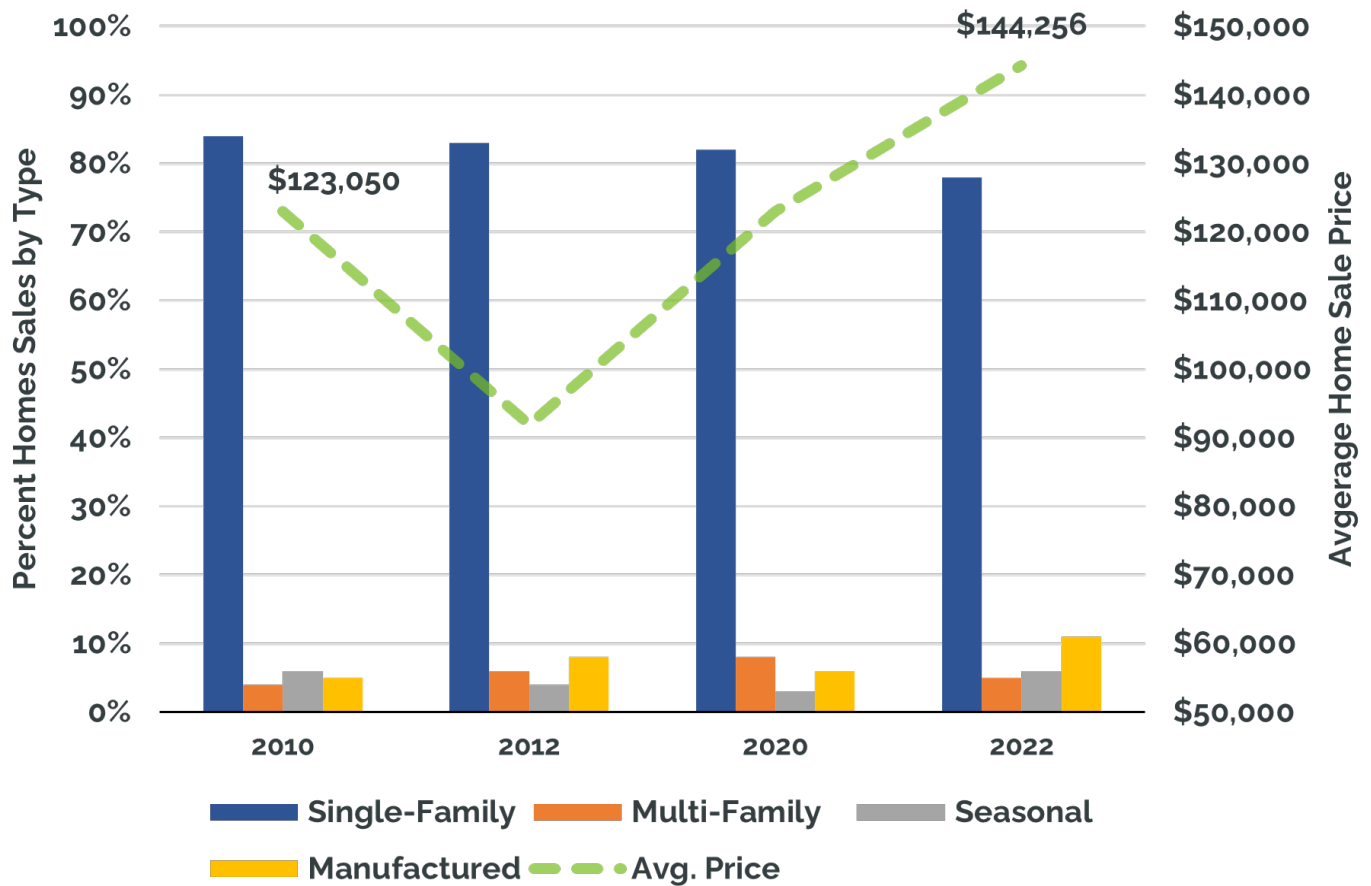
NUMBER OF HOME SALES

According to data collected from Landmax, there has been a 355 percent increase in the number of homes sold annually in Schoharie County from 2010 to 2022. From 2020 to 2022 alone, there was a 133 percent increase. In 2010, 85% of home sales were for single-family homes; by 2022, the proportion of home sales for single-family homes

decreased to 78%, as manufactured home sales increased from 5% of home sales to 11% of home sales during that time. The percentage of home sales for multi-family and seasonal homes has effectively remained the same during that same time-period. In 2022, the greatest number of homes sales occurred in the Village of Cobleskill with 53 home sales.

From 2010 to 2022 the average price of all home sales increased by 17.2% (Figure 30). In 2010, the average price for the sale of a single-family home was \$117,062, as of 2022, the average sale price for a single-family home in Schoharie County is \$183,726, a 56.9% increase in price. During that same time, the price of multi-family home sales increased by 63.5%, seasonal home prices increased by 173%, and manufactured home prices increased by 6.85%.

Figure 30 - Schoharie County Home Sales, 2000 - 2022

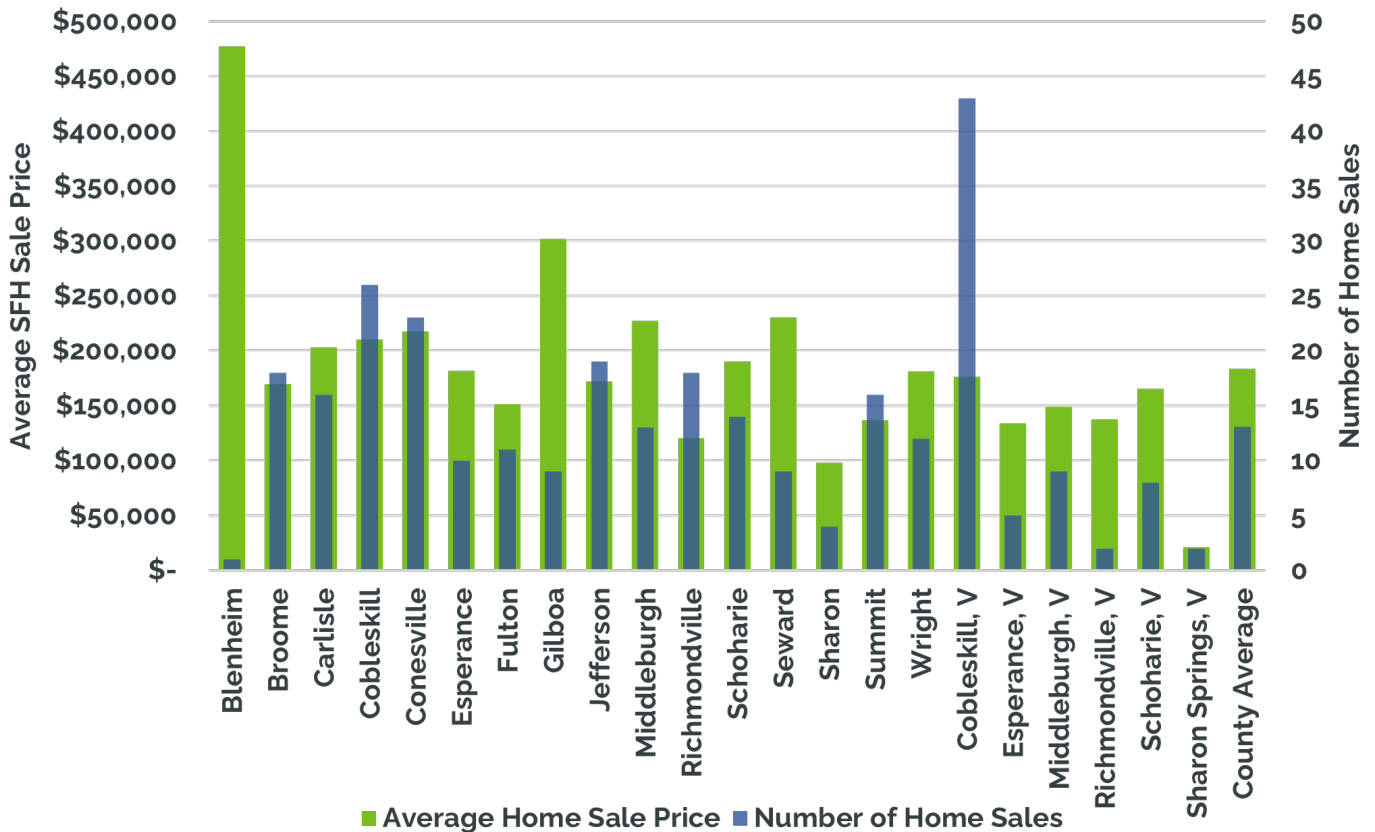


In 2022, the highest average price for the sale of single-family homes was observed in the Town of Blenheim, with an average sale price of \$477,000, however, there was only one recorded home sale in Blenheim that year. The lowest average sale

price for a single-family home was observed in the Village of Sharon Springs at \$21,000, however only two recorded home sales occurred during that time. The Village of Cobleskill saw the largest number of home sales in 2022 with 43, however,

the average sale price was less than the County average. Across 2022, 14 of the County's municipalities had an average home sale price less than the county average of \$183,726, while 12 municipalities saw less than the county average for home sales which was 13 (Figure 31).

Figure 31 - Schoharie County Average Single-Family Home Sale Price & Number of Sales by Municipality, 2022



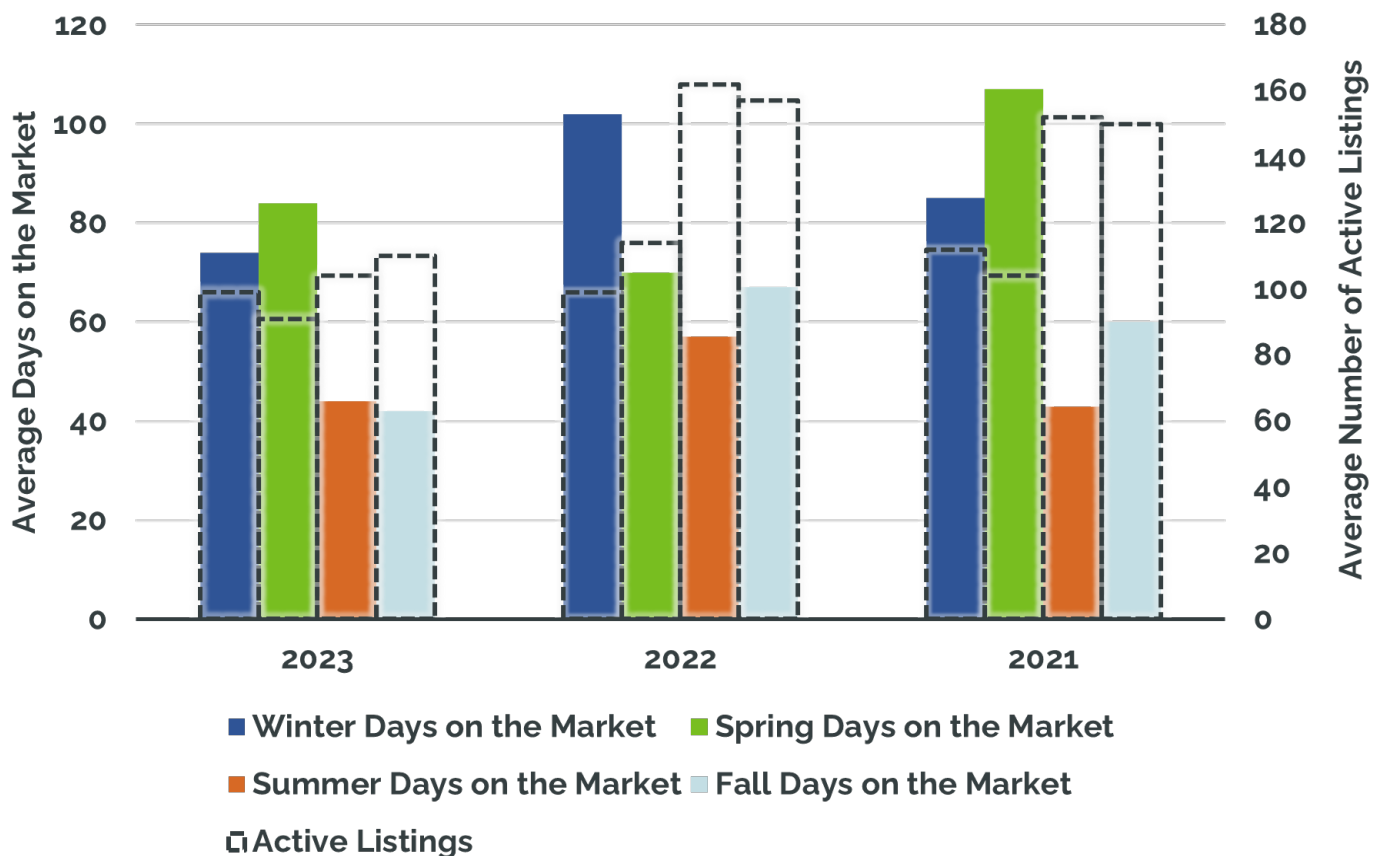
HOME SALES

Over the last several years, trends show that the number of days that a listed home stays on the market and the number of active listings in Schoharie County varies significantly depending on the time of the year. Examining data collected from Redfin Real Estate Brokerage, the Summer and Fall months experience significantly shorter average days of listed homes on the market and a significantly greater number of active listings compared to the Winter and Spring months (Figure 32).

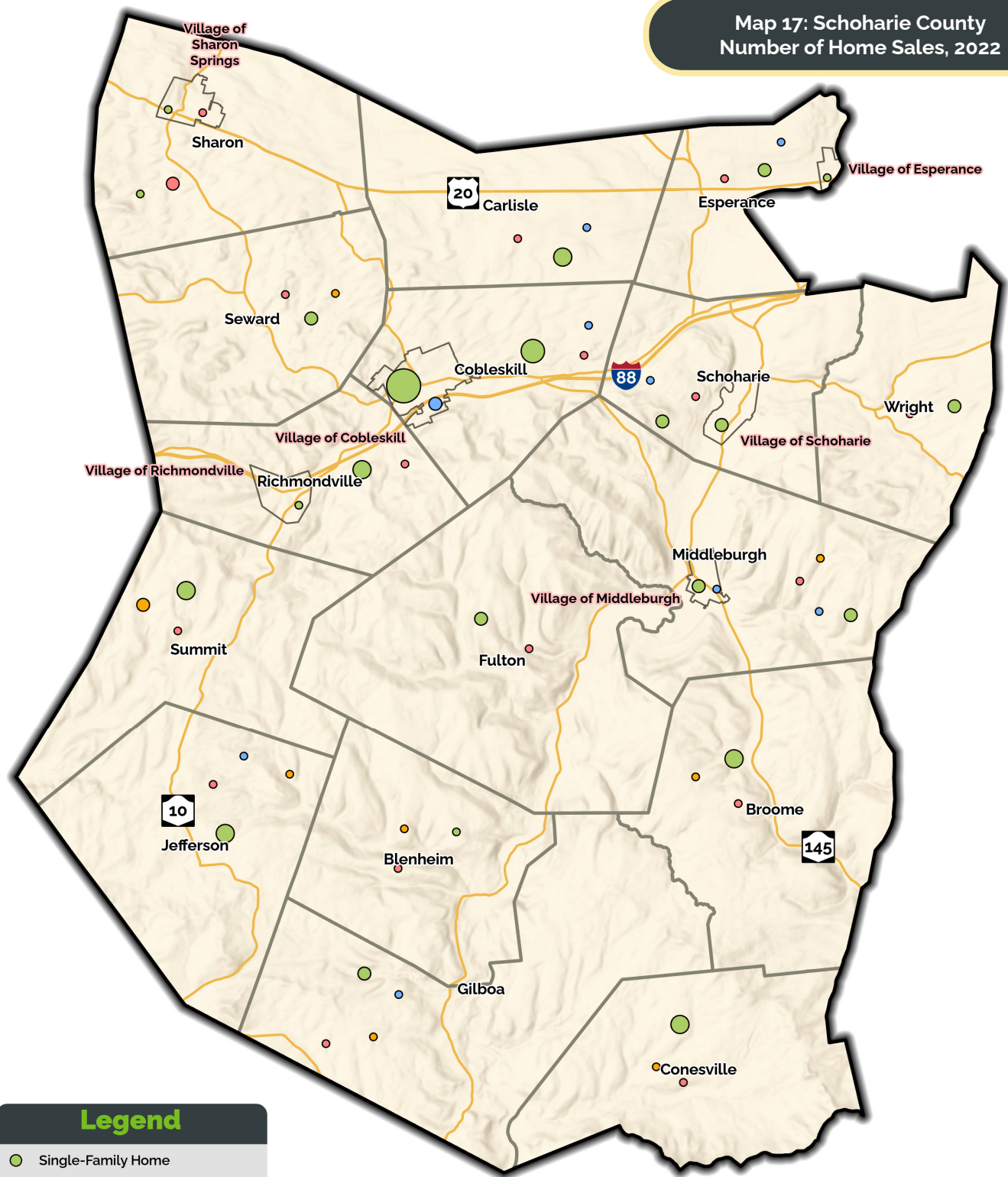
Over the last three years, homes listed during the Summer and Fall months stayed on the market for an average of 48 and 56 days, respectively, while there was an average of 139 listings in each of those seasons. Homes listed during the Winter and Spring months stayed on the market for an average of 87 days and had an average of 103 listings for both seasons.

These trends reflect the demand by current and prospective residents of Schoharie County to move during more favorable months of the year and when there are more options on the market.

Figure 32 - Schoharie County Home Sales Listings and Days of the Market by Season, 2021 - 2023



Map 17: Schoharie County
Number of Home Sales, 2022



Legend

- Single-Family Home
- Multi-Family Home
- Seasonal Home
- Manufactured Home

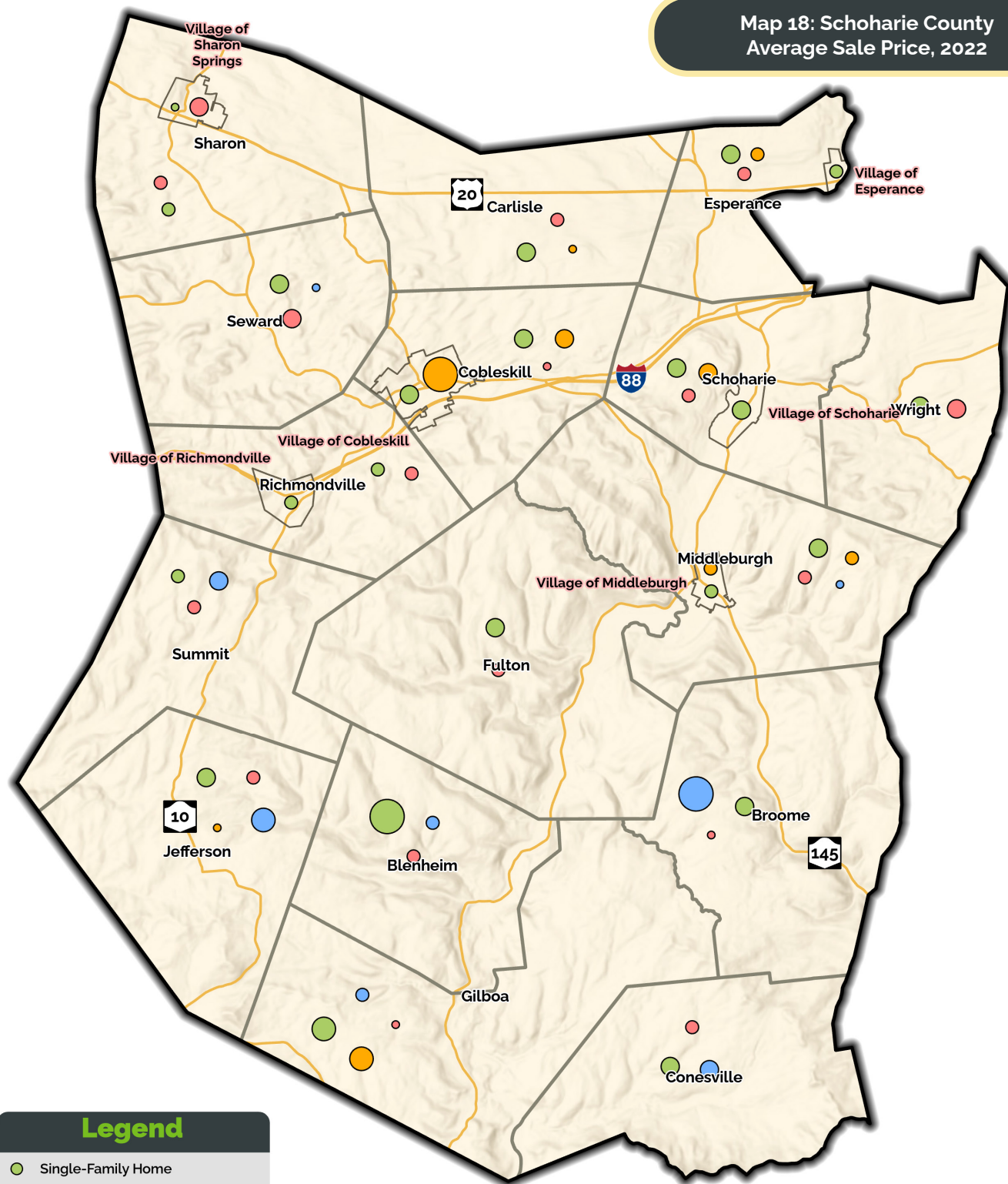
(Number of sales is represented by circle size)
1 53



5

Miles

Map 18: Schoharie County
Average Sale Price, 2022



Legend

- Single-Family Home
- Multi-Family Home
- Seasonal Home
- Manufactured Home

(Avg. sale price is represented by circle size)
 \$20,000 → \$477,000



5

Miles

SECTION 8 VOUCHERS

Schoharie County possesses 11 low-income housing apartment complexes, providing a total of 283 affordable rental units. Additionally, there are 285 rent-subsidized apartments that, while not directly assisted, remain affordable for low-income households in the county. On average, landlords in the county receive \$600 per month from Section 8 Housing Choice vouchers, with voucher holders contributing an average of \$300 towards rent. For a 2-bedroom apartment, the maximum voucher payment for a low-income tenant in Schoharie County ranges between \$1,182 and \$1,444.

The Schoharie County Rural Preservation Corporation (SCRPC) serves as the Section 8 Administrator for the northern portion of the area, overseeing 267 Section 8 Vouchers. The waiting list for vouchers closed on November 6, 2023. Additionally, SCRPC operates two properties for seniors — Parsonage Pines and Spring Meadow Apartments — comprising a total of 48 units, initially funded by Rural Development through the 515 program. The Western Catskills Community Revitalization Council serves as the Section 8 Administrator for the southern portion of the area, overseeing 267 Section 8 Vouchers.

These agencies offer assistance to homeowners and renters through various means such as training, information, and other resources aimed at helping them repair and maintain their homes. They also assist families ineligible for low-income loans or grants in obtaining financing from the open market for home repairs or maintenance. Furthermore, SCRPC provides technical assistance, financial subsidies, and access to decent housing, with the majority of households served classified as low to moderate income based on HUD Section 8 data published by the U.S. Department of Housing and Urban Development.

Table 29 - Housing Choice Voucher Payment Standards, 2023

	Studio	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms
Schoharie County Fair Market Rent	\$968	\$1,079	\$1,313	\$1,598	\$1,764
Schoharie County Payment Standard Range	\$871 to \$1,065	\$971 to \$1,187	\$1,182 to \$1,444	\$1,438 to \$1,758	\$1,588 to \$1,940





DEVELOPMENT CONDITIONS

Housing development is heavily influenced by existing regulations. To grasp the current development landscape and establish a solid foundation for site evaluations, Labella conducted a thorough review of municipal zoning codes and planning documents, encompassing zoning ordinances, historic districts, and comprehensive plans.

In Schoharie County, all municipalities have adopted comprehensive plans, which serve as long-term guides for growth and development. These plans outline local goals and objectives that shape decision-making regarding land use, economic activity, community infrastructure, services, and housing. The dates of these plans range from 1990 to the present, with updates underway in 2023 for Cobleskill, Gilboa, and Summit. Among these plans, seven municipalities have comprehensive plans over 20 years old, while seven have plans less than 10 years old.

Almost all comprehensive plans address housing-related goals, objectives, or strategies, with an emphasis on the quality and affordability of housing. Village plans tend to contain more detailed goals or objectives to address specific housing needs, particularly those of seniors and young families. For instance, one village plan advocates for accessory rental units (in-law units) to accommodate residents' housing needs.

Many town comprehensive plans prioritize preserving the rural character of the community. Some encourage cluster development to safeguard open space or agricultural lands.

ZONING & LAND USE REGULATIONS

Of the 22 municipalities in Schoharie County, only one town does not have any zoning or other land use regulations, the Town of Blenheim. All municipalities with land use regulations have a planning board. Of the 21 municipalities with land use regulations, 13 have zoning regulations, five have building site plan review regulations, two have land use or rural development regulations. All but one of the County's municipalities have subdivision regulations.

HISTORIC DISTRICTS

The Village of Cobleskill Zoning Code includes a Historic District Overlay Zone. The Village also has a Historic Districts and Landmarks local law and Historic District Design Guidelines. The purpose of the overlay is to preserve historic architecture within the district. Any proposed changes (exterior or demolition only) to any building or structure within the district must be reviewed by Cobleskill's Historic District Review Commission and issued a Certificate of Appropriateness before any site plan approval and or issuance of a building or demolition permit. The overlay zone includes portions of R-1, R-3, and all of the CB district. Only single-family residential is permitted in R-1. Single-family and two-family dwellings are permitted in R-3 and multi-family dwellings are allowed with site plan approval. CB does not allow single or two-family dwellings, but multi-family and 3-4 units are allowed with site plan approval.

The Sharon Springs Historic District includes a large portion of the village, including most of the Main Street Zoning District and portions of Open Space, Residential, and Residential-Transitions zones. The three zoning districts allow accessory apartments, multi-family, single-family, two-family, and townhouses with varying types of approvals required. The Village Zoning Code does not include a historic district zone or overlay, but the criteria for site plan require that historical features on a site be preserved as much as possible. How this requirement is applied is at the discretion of the planning board. The purpose of the Main Street zoning district is to provide a focal point for commercial activities in the Village and to develop and promote a traditional Main Street corridor that is protective of the historic character and architectural heritage of the area.

The Town and Village of Schoharie contain historic districts and building sites. The Village of Schoharie Land Use Code includes a Historic Overlay District with regulations that are applicable to projects within the Old Stone Fort Historic Overlay area. The regulations are applicable to all new construction and additions, major alterations or demolition of existing buildings. All architectural plans for such projects require approval from the Planning Board. The code identifies standards that the Planning Board must consider, including location of the building, character of the historic district, materials, roof shape and signs. The code states that buildings and structures that contribute to the character of the historic district will be retained with their historic features altered as little as possible. The standards for materials and roof shape require compatibility with adjacent structures.

The Village of Middleburgh Zoning Code includes a Historic Zoning district along the Main Street corridor. Regulations and Standards for Historic Districts are applicable only to exterior features that are visible to the public. Residential uses within the historic district are limited to single-family dwellings. Accessory buildings are also permitted. Note that the historic districts are eligible for listing on the National Register. The Historic Zoning District encompasses the Upper Middleburgh Historic District, but the Main Street-Railroad Avenue Historic District falls within a Commercial Zoning District. The Main Street corridor is also a Historic Zoning District, however the majority of listed or eligible buildings fall within the commercial zone and the Upper Middleburgh Settlement Historic District. Residential uses in the Historic Zoning District are limited to single-family dwellings and accessory buildings. The Commercial District, which includes the greatest concentration of listed and eligible buildings, allows existing one- and two-family dwellings and multiple dwellings, which are defined as containing three or more units. The Main Street corridor is also a Historic Zoning District, however the majority of listed or eligible buildings fall within the commercial zone and the Upper Middleburgh Settlement Historic District. Residential uses in the Historic Zoning District are limited to single-family dwellings and accessory buildings. The Commercial District, which includes the greatest concentration of listed and eligible buildings, allows existing one- and two-family dwellings and multiple dwellings, which are defined as containing three or more units.

The Village of Richmondville has registered buildings but the zoning code does not include a historic overlay or historic zoning district or supplemental regulations for historic buildings/structures.

The Towns of Summit, Jefferson, Blenheim and Fulton each contain historic districts and/or buildings but the towns do not have local historic building/district ordinances. Jefferson has a rural development law, Summit has a land use law, and Fulton has a building site law, but none of these laws address historic preservation.

SITE REGULATIONS

Throughout Schoharie County, 13 municipalities impose minimum parking requirements, with six of them granting the planning board the discretion to reduce these requirements as needed. Seven municipalities do not address minimum parking requirements within their code. These municipalities include Fulton, Gilboa, Jefferson, Town of Middleburgh, Town of Schoharie, Village of Schoharie, and Summit.

A minimum lot size has been established in 15 of the municipalities; this minimum, however, varies by use and district. In towns, residential lot sizes range from 20,000 square feet to 5 acres, with smaller lots permitted in areas with public water and sewer. In villages, residential lot sizes vary from 6,000 square feet to 2 acres, with most being under 0.5 acre.

SINGLE-FAMILY DWELLINGS

Single-family dwellings are allowed by right in all but three municipalities, where site plan review is required. These three municipalities that do not allow single-family dwellings by right include Fulton, Gilboa, and Summit.

Of the 13 municipalities with zoning, eight have zoning districts that only allow single-family dwellings, but multi-family dwellings are allowed in other zones. These eight municipalities include both the Town and Village of Cobleskill, Village of Esperance, Village of Middleburgh, both the Town and Village of Richmondville, Village of Schoharie, and Seward.

MULTI-FAMILY DWELLINGS

Sixteen municipalities permit two-family dwellings by right, while two require site plan review for such dwellings, and two restrict dwellings to single-family only.

In Cobleskill, multi-family dwellings are permitted by right in R-2 (Residential medium density), whereas in Sharon Springs, they are allowed by right in the Main Street district only if it involves the conversion of an existing building; otherwise, multi-family dwellings necessitate either site plan review or a special use permit. Conversely, Richmondville, Seward, and Summit prohibit multi-family dwellings in any district. All remaining municipalities allow multi-family dwellings in certain districts, with most requiring a special use permit.

The Village of Schoharie Land Use Code includes a Multi-Family/Mixed Use Overlay District, which is located primarily along Grand Street and Main Street/Route 30. Within the Overlay, two-family dwellings are permitted by special use permit if density requirements are met. Residential accessory dwellings are allowed subject to special use permit and minimum parking requirements (2 off-street spaces per ADU). Multi-family dwellings require a special use permit and site plan review and are subject to density restrictions. In addition, multi-family projects must meet design criteria, which state that multi-family and mixed-use structures shall resemble single family residential structures and have off-street parking located in the rear or side of the building.

Furthermore, nine municipalities permit accessory dwelling units (ADUs) by right, seven require additional permitting, and five do not permit ADUs at all. The nine municipalities that permit ADUs by right include Broome, Carlisle, both the Town and Village of Cobleskill, Village of Middleburgh, both the Town and Village of Richmondville, Town of Sharon, and Sharon Springs. The municipalities that require additional permitting for ADUs include Village of Esperance, Gilboa, Town of Middleburgh, both the Town and Village of Schoharie, Sharon Springs, and Wright. The five municipalities that do not permit ADUs at all include Town of Esperance, Fulton, Jefferson, Seward, and Summit.

Table 30 - Overview of Land Use Plans and Regulations

Municipality		Planning Board	Zoning Board of Appeals	Comprehensive Plan	Zoning / Land Use Law	Subdivision Regulations
Towns	Blenheim	None	None	Yes (2014)	None	None
	Broome	Yes	None	Yes (2004)	Building Site	Yes
	Carlisle	Yes	None	Yes (2006)	Building Site	Yes
	Cobleskill	Yes	Yes	Update in Progress	Zoning	Yes
	Conesville	Yes	None	Yes (2007)	None	Yes
	Esperance	Yes	Yes	Yes (2008)	Zoning	Yes
	Fulton	Yes	None	Yes (1990)	Building Site	Yes
	Gilboa	Yes	None	Update in Progress	Building Site	Yes
	Jefferson	Yes	Yes	Yes (2021)	Rural Dev.	Yes
	Middleburgh	Yes (Joint with Village)	Yes	Yes (2015)	Zoning	Yes
	Richmondville	Yes	Yes	Yes (2006)	Zoning	Yes
	Schoharie	Yes	Yes	Yes (1997)	Zoning	Yes
	Seward	Yes	Yes	Yes (2022)	Zoning	Yes
	Sharon	Yes (Joint with Village)	Yes		Zoning	Yes
	Summit	Yes	Yes	Yes (2008)	Land Use	Yes
	Wright	Yes	Yes	Yes (2013)	Building Site	Yes
Villages	Cobleskill	Yes	Yes	Yes (1999)	Zoning	Yes
	Esperance	Yes	Yes	Yes (2004)	Zoning	Yes*
	Middleburgh	Yes (Joint with Town)	Yes	Yes (2015)	Zoning	Yes
	Richmondville	Yes	Yes	Yes (2006)	Zoning	Yes
	Schoharie	Yes	Yes	Yes (2017)	Zoning	Yes
	Sharon Springs	Yes (Joint with Town)	Yes	Yes (2002)	Zoning	Yes

Source: Schoharie County Planning and Development Services

Table 31 - Schoharie County Review of Land Use Regulations

Municipality		SFH Allowed by Right	Two-Family Allowed by Right	MFH Allowed by Right	MFH Allowed by Permit	ADU Allowed by Right	ADU Allowed by Permit	Minimum Parking Required	Min Lot Size Req
Towns	Blenheim	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Broome	Y	Y	N	Y	Y	N/A	Y ^x	N
	Carlisle	Y	Y	N	Y	Y	N/A	Y ^x	N
	Cobleskill	Y	Y [*]	Y [*]	N/A	Y	N/A	Y	Y
	Conesville	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Esperance	Y	Y	N	Y	N	N	Y	Y
	Fulton	N	N	N	Y	N	N/A	N	Y
	Gilboa	N	N	N	Y	N	Y	N	N
	Jefferson	Y	Y	N	Y [^]	N	N/A	N	Y
	Middleburgh	Y	Y	N	Y	N	Y	N	Y
	Richmondville	Y	Y	N	N	Y	N/A	Y	Y
	Schoharie	Y	N	N	Y	N	Y	N	Y
	Seward	Y	Y [*]	N	N	N	N/A	Y	Y
	Sharon	Y	Y	N	Y	Y	N/A	Y	Y
	Summit	N	N	N	N	N	N/A	N	Y
	Wright	Y	Y	N	Y	N	Y	Y	Y
Villages	Cobleskill	Y	Y [*]	N	Y	Y [*]	N/A	Y ^x	Y
	Esperance	Y	Y [*]	N	Y	N	Y	Y ^x	Y
	Middleburgh	Y	Y	N	Y	Y	N/A	Y ^x	Y
	Richmondville	Y	Y	N	Y	Y	N/A	Y	Y
	Schoharie	Y	Y	N	Y	N	Y	N	N
	Sharon Springs	Y	Y	N [*]	Y	Y [*]	Y	Y ^x	Y

Source: Municipal Zoning Regulations

SFH – Single-Family Home
MFH – Multi-Family Home
ADU – Accessory Dwelling Unit

* - Allowed in specific districts

^ - MFH requires 2 acres per dwelling

x - Ability to reduce minimum parking requirements

HOUSING DEVELOPMENT CONDITIONS

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FLOODPLAINS

Floodplains significantly impact housing development in various ways. Homes built in floodplains are at higher risk of flood damage, leading to increased insurance costs. In some cases, flood insurance is mandatory, adding to the overall cost of homeownership and potentially making properties less attractive to buyers. To reduce the risk of flood damage, municipalities in Schoharie County have enacted land use restrictions or zoning laws that limit or prohibit housing development in certain floodplain areas. Increasing awareness of climate change and the potential for more frequent and severe flooding events has led to a greater emphasis on resilience and adaptation in housing development. This includes not only building to withstand floods but also planning for emergency response and recovery. Given the history of flooding in Schoharie County, floodplains need to be considered when planning for rehabilitation of existing housing or development of new housing.

Across Schoharie County, approximately 16,196 acres of land is within a 100-year floodplain, while an additional 734.5 acres are within a 500-year floodplain. Together, 4.2 percent of land within Schoharie County is in a FEMA designated floodplain. Most of these floodplains can be found following the path of the Schoharie Creek and its tributary, Cobleskill Creek. Many of the County's villages and more densely populated communities established alongside these waterways which in turn has restricted development within these communities and increased damage to properties.

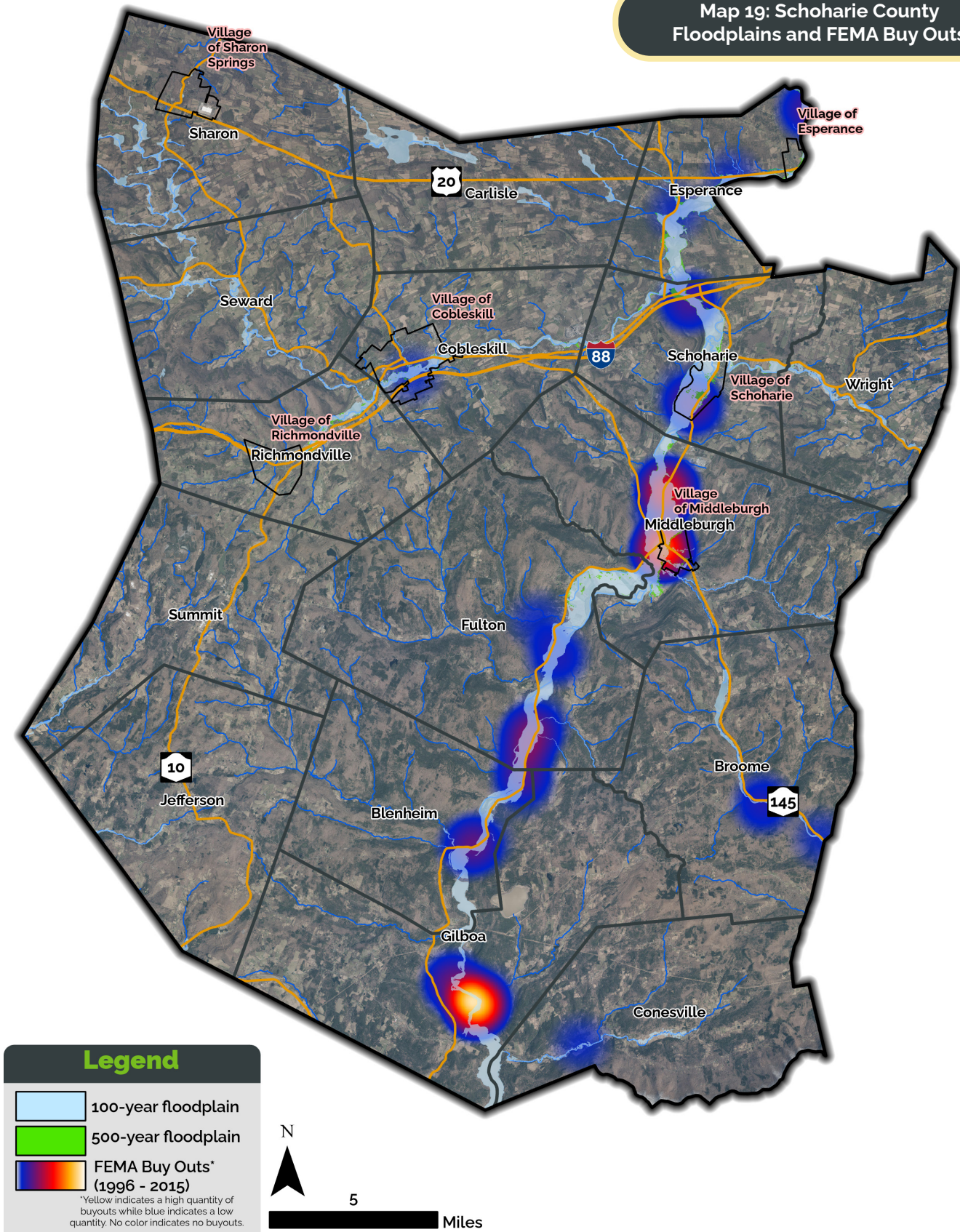
At the municipal level, four of the County's six villages have 10 percent or more of their land within a 100-year floodplain; 64 percent of land in the Village of Schoharie is within a 100-year floodplain. At the Town level, only the Town of Esperance (11%) has more than 10 percent of their landcover with a 100-year floodplain. All municipalities in Schoharie County with zoning regulations have regulations which limit developments within 100-year floodplains.

Table 32 - Number of FEMA Buyout Properties by Municipality (1996-2015)

	Municipality	Number of Buyouts
County	Schoharie	69
Towns	Blenheim	7
	Broome	3
	Conesville	1
	Esperance	5
	Fulton	17
	Gilboa	15
	Middleburgh	6
	Schoharie	2
Villages	Cobleskill	1
	Middleburgh	8
	Schoharie	4
Source: FEMA		

From 1996 to 2015, FEMA provided funding for 69 buyouts of residential properties. All these buyouts have occurred in municipalities along the County's waterways with most of them occurring in the Towns of Fulton (17), Gilboa (15), and the Village of Middleburgh (8). Buyouts occur after a presidentially declared disasters. Following the declaration, local governments can request funding to purchase properties that have either flooded or are determined to be substantially damaged. Through the buyout, residents are then able to relocate to areas with lower flood risks. There are several advantages to the buyout program, including the reduction of future human and financial loss and providing homeowners fair market compensation for their homes. Deed restrictions on these buyouts allow for certain types of recreational re-development, however, new residential development is not allowed.

Map 19: Schoharie County
Floodplains and FEMA Buy Outs



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HOUSING FORECAST

To assist Schoharie County in preparing for the housing needs of the community, a comprehensive housing forecast was conducted. Understanding the future housing demands and population shifts is crucial for the county to make informed decisions and policies that support both current and future residents. This forecast aims to identify changes in the types of housing units needed, anticipate population changes, and address gaps in preferred housing options.

One of the driving factors behind this forecast is the recognition that not all existing housing units can be retrofitted to meet future demands. Therefore, projecting the types and quantities of new housing units is essential to ensure the availability of suitable living spaces for the evolving population.

HOUSING FORECAST METHODOLOGY

In anticipation of future housing demands and population shifts, the Envision Tomorrow model, developed by the U.S. Department of Housing and Urban Development (HUD), was utilized. This data tool integrates various factors, including consumer preferences, shifts in demand, and projected population changes, to forecast housing needs. One crucial dataset utilized in this model is ESRI Tapestry data, which provides detailed insights into demographic characteristics and lifestyle preferences of different communities. ESRI Tapestry data is obtained through a comprehensive analysis of various sources, including census data, consumer surveys, and public records. By leveraging this wealth of information, the Envision Tomorrow model enables us to forecast the types and quantities of housing units required to accommodate the needs of future populations up to the year 2040.

IMPORTANCE OF THE HOUSING FORECAST

Conducting a housing forecast is necessary for Schoharie County to:

1. **Inform Policy and Planning:** Data-driven insights from the forecast help policymakers and urban planners understand the specific housing needs of different segments of the population. This information is critical for developing targeted strategies to address housing shortages and ensure equitable access to housing.
2. **Support Sustainable Development:** By identifying the types of housing that will be in demand, the county can promote sustainable development practices. This includes ensuring that new housing developments are energy-efficient, accessible, and aligned with the community's long-term growth plans.
3. **Address Affordability Gaps:** The forecast helps to identify affordability gaps in the housing market. This allows the county to implement measures to support affordable housing initiatives, ensuring that all residents, regardless of income, have access to safe and adequate housing.
4. **Enhance Community Character:** Understanding the preferred housing types and community characteristics allows for the preservation of the county's unique cultural and historical identity. New housing developments can be designed to complement and enhance the existing community character.
5. **Plan for Population Growth:** With accurate projections of population growth, the county can ensure that there is sufficient infrastructure and services to support an increasing number of residents. This includes planning for schools, healthcare facilities, transportation, and other essential services.

Through data-driven insights, this housing needs analysis aims to inform policymakers, urban planners, and stakeholders about the necessary strategies for sustainable housing development and community growth. By proactively planning for the future, Schoharie County can create a vibrant, inclusive, and resilient community that meets the housing needs of all its residents.

HOUSING FORECAST

According to the model, there is a shortage of rental housing at the very low-income bracket as well as for mid- to high-income households. Given the limited supply of rental units in the county, this situation could contribute to increasing rents if the higher income households are competing with lower-income households for the same units. There is an oversupply of owner-occupied housing in the very low and low-income brackets while there is no supply for households within the \$100,00-150,000 income level. In terms of future demand, the model anticipates a shift in the type and quantity of new housing units needed in the county over the next twenty years. The model predicts an increasing preference for single family homes on small lots and townhomes while demand for single-family homes on large lots will decline. This anticipated shift in preferences is likely influenced by rising housing prices and building costs. The projected number and type of new units needed within the county is presented on the following pages. The projections are presented at both the county and municipality level.

NEEDS AND PROJECTIONS

SCHOHARIE COUNTY

Figure 33 illustrates the current affordable rental housing stock and the projected demand across various income brackets in 2021 and 2040, based on Census income data. As of now, there is a shortage of rental housing in the very low-income bracket (under \$15k) and among mid to high-income households (\$50k+). Conversely, there is notable surplus of housing in the low to middle-income range (\$35k - \$50k).

Figure 33 - Schoharie County Renter-Occupied Housing Market Need by Income Range, 2021 & 2040



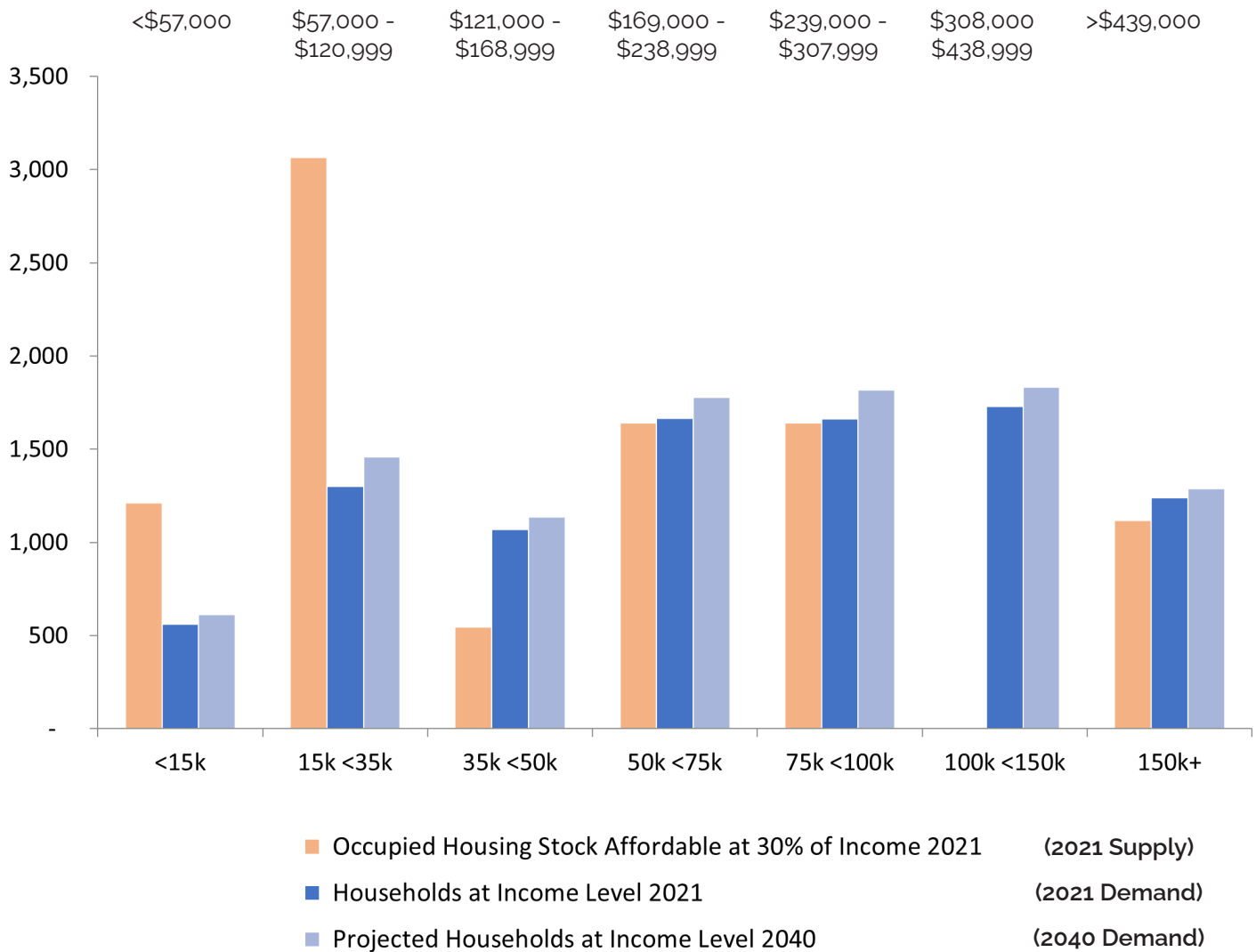
Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

**The row above the graph provides the estimated affordable rents for the different income ranges. This is only an estimate and other costs like utility fees may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for development.

Figure 34 illustrates the current affordable owner housing inventory and the distribution of households across different income brackets in 2021 and projected for 2040, using Census income data. Currently, there is

an oversupply of owner housing units in the very low and low-income brackets (under \$35K). Additionally of note, there is no supply available for the \$100-\$150K income levels, despite this being one of the most highly demanded housing bracket.

Figure 34 - Schoharie County Owner-Occupied Housing Market Need by Income Range, 2021 & 2040



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

**The row above the graph provides the estimated affordable home value for the different income ranges. This is only an estimate and property taxes may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for development.

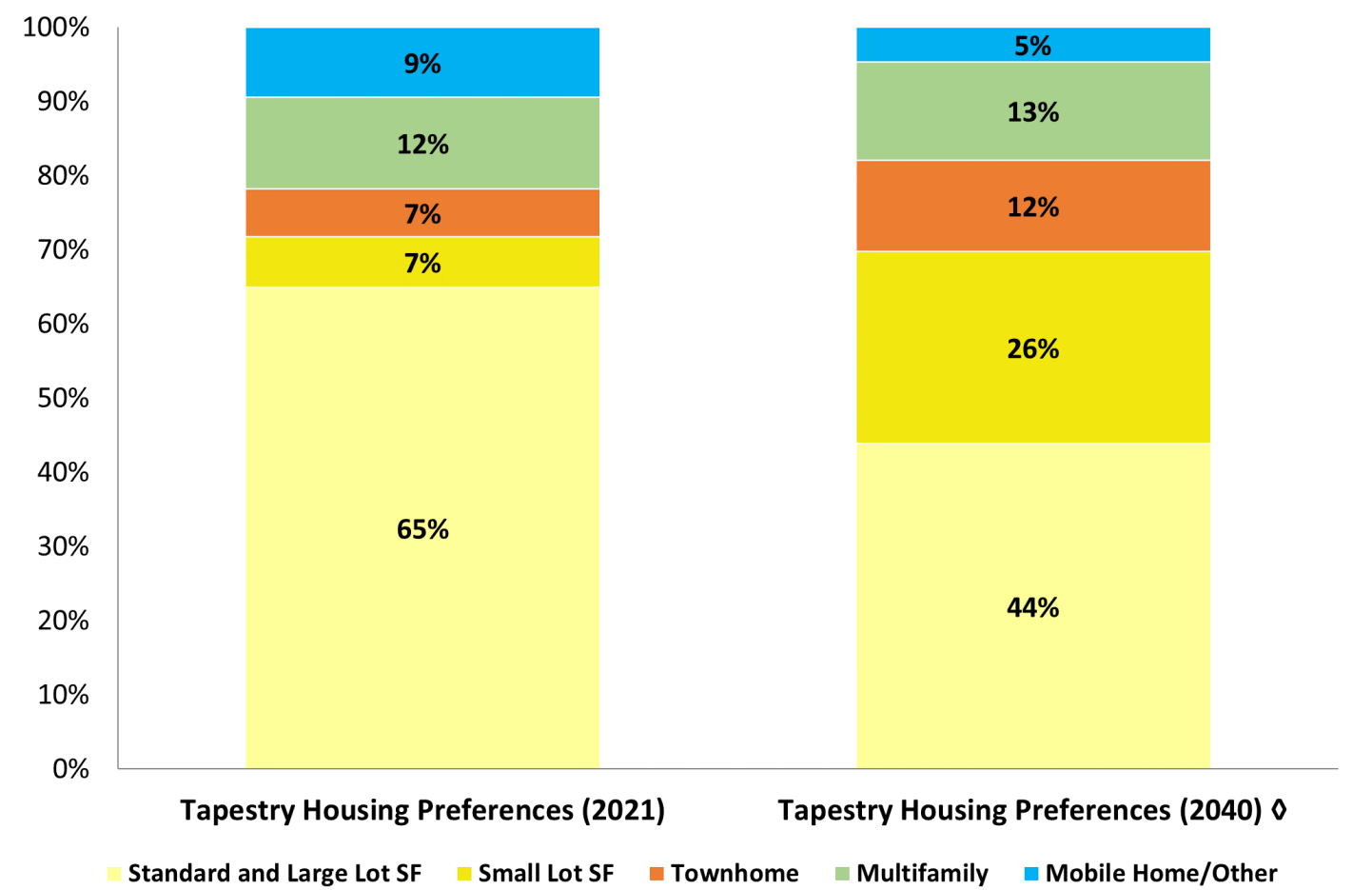
FUTURE DEMAND

Housing market forecasts for Schoharie County were undertaken utilizing the Envision Tomorrow Balanced Housing Model. Within this scenario model, the future housing demand forecast was based on population projections prepared by Cornell's Program on Applied Demographics (PAD), which estimates a moderate decrease in Schoharie County's population from 29,936 in 2021 to 28,720 by 2040.

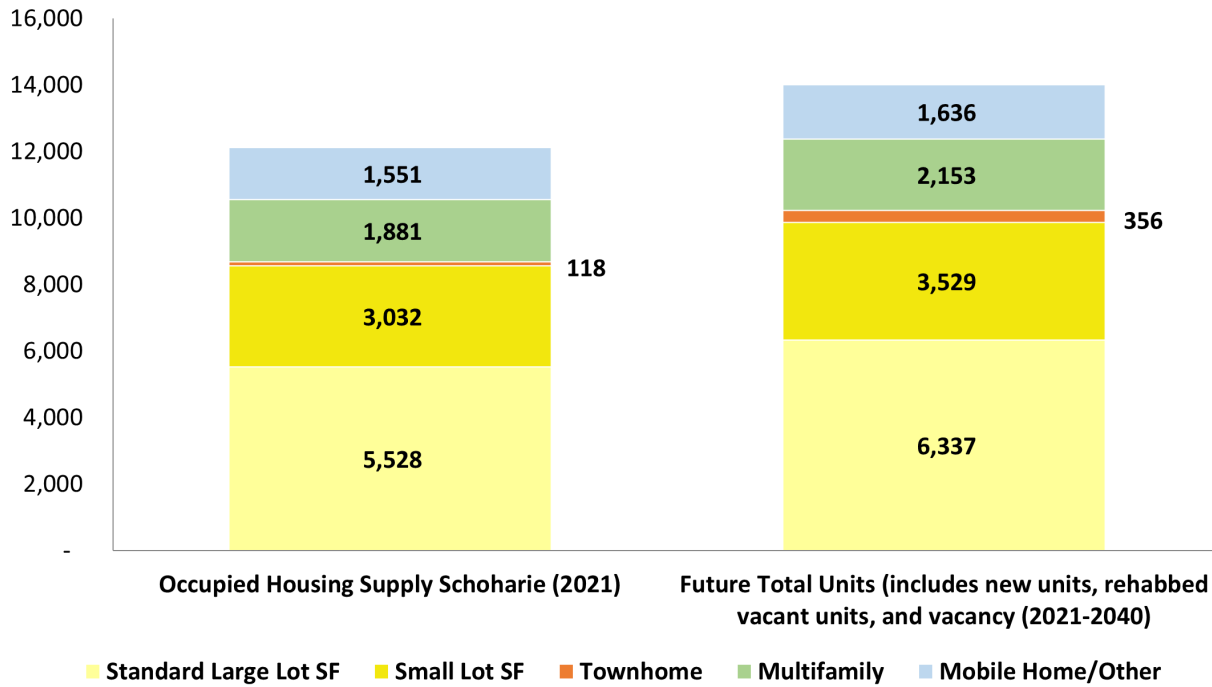
As part of the Envision Tomorrow Balanced Housing model, consumer preferences are factored in using ESRI Tapestry Segmentation data. Within Schoharie County, out of the 68 distinct Tapestry Segments, 15 were identified. A summary of these consumer market segments is provided in the appendices.

According to ESRI Tapestry data, there's an anticipated shift in the type and quantity of new housing units needed in Schoharie County over the next twenty years. There will be an increasing preference for single-family homes on small lots and townhomes, while the demand for single-family homes on large lots and mobile homes is expected to decrease.

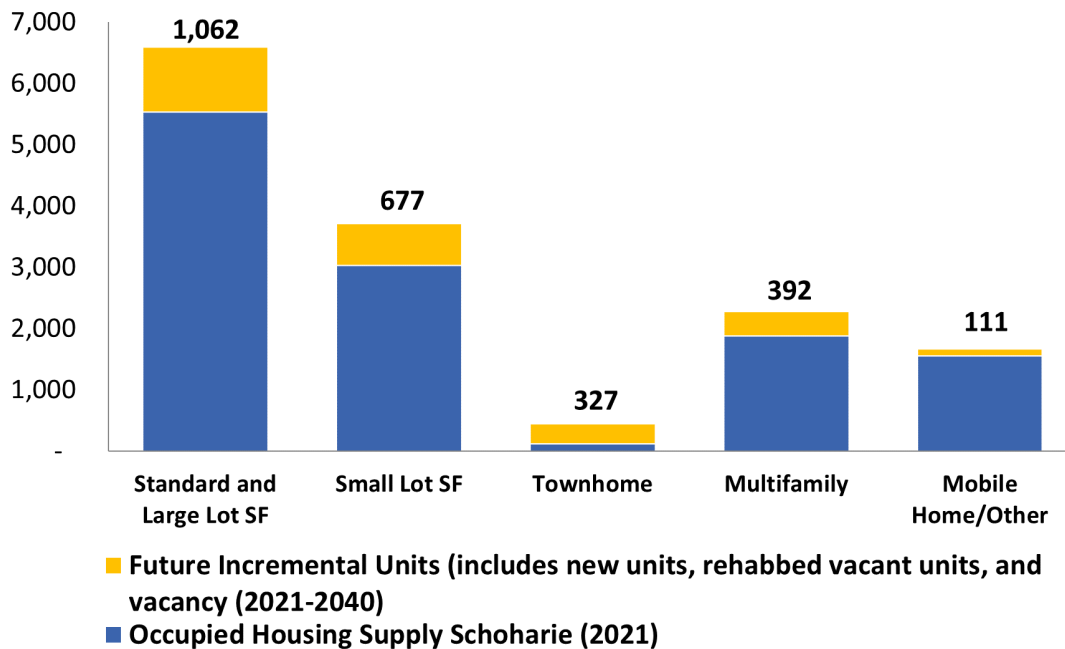
Figure 35 - Current vs. Future Housing Preference



Source: ESRI & Envision Tomorrow

Figure 36 - Current vs. Future Housing Mix

Source: ESRI & Envision Tomorrow

Figure 37 - Current vs. Future Housing Mix

Source: ESRI & Envision Tomorrow

Considering projected population shifts and changes in consumer preferences, a projection of the number of units needed to meet future demand has been developed. Table 33 provides estimates of the number

of new units required, as well as units requiring rehabilitation, to meet the anticipated demand for both owner-occupied and renter-occupied housing throughout Schoharie County.

Table 33 - Projected New Housing Developments in Schoharie County

Type	All Units	Owner Units			Rental Units		
		Total	New	Rehab Vacant	Total	New	Rehab Vacant
Single Family	1,731	996	927	70	735	683	51
Standard Large Lot SF	1,053	650	605	46	403	375	28
Small Lot SF	678	346	322	24	332	309	23
Townhome	332	166	154	12	166	154	12
Multifamily	401	152	142	11	249	231	17
Mobile Home/Other	105	69	64	5	36	33	2
Total - Next 20 Years	2,569	1,384	1,287	97	1,185	1,102	83
5-Year	642	346	322	24	296	276	21
10-Year	1,285	692	644	48	593	551	41

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates



HOUSING FORECAST TAKEAWAY

The Envision Tomorrow model was run for each individual municipality. In total, the municipality focused model identified an additional demand than the countywide forecast, with 930 additional units being forecasted. Of those 930 additional units, 124 were owner-occupied units and 806 were rental units. The model considered the consumer preference found within each municipality, revealing the following housing demand:

Municipality	Total	Owner	STSF	SMSF	TH	MF	MB	Renter	STSF	SMSF	TH	MF	MB
Schoharie County	3,499	1,508	627	410	195	217	59	1,991	635	587	288	424	57
Blenheim, T	3	3	2	1	0	0	0	0	0	0	0	0	0
Broome, T	43	3	2	1	0	0	0	40	23	8	4	2	3
Carlisle, T	50	22	14	4	2	1	1	28	18	5	3	1	1
Cobleskill, T	477	218	89	46	28	55	0	259	59	60	39	101	0
Cobleskill, V	428	139	43	29	20	47	0	289	46	67	46	130	0
Conesville, T	23	14	8	3	1	1	1	9	5	2	1	0	1
Esperance, T	198	0	0	0	0	0	0	198	111	39	21	10	17
Esperance, V	7	7	1	4	1	1	0	0	0	0	0	0	0
Fulton, T	45	45	25	9	5	2	4	0	0	0	0	0	0
Gilboa, V	94	26	15	5	3	1	2	68	39	13	7	4	5
Jefferson, T	129	73	39	15	7	2	10	56	30	11	5	2	8
Middleburgh, T	469	200	78	66	28	22	6	269	97	97	38	32	5
Middleburgh, V	261	36	14	12	5	5	0	225	88	74	32	31	0
Richmondville, T	80	10	4	3	1	1	1	70	16	24	11	13	6
Richmondville, V	575	255	56	89	46	51	13	320	29	135	64	86	6
Schoharie, T	50	36	18	10	4	4	0	14	5	5	2	2	0
Schoharie, V	19	0	0	0	0	0	0	19	11	4	2	2	0
Seward, T	77	64	36	13	7	3	5	13	7	3	1	1	1
Sharon Springs, V	24	7	1	4	1	1	0	17	3	10	2	2	0
Sharon, T	184	140	56	55	14	10	5	44	16	19	4	4	1
Summit, T	126	107	62	21	11	6	7	19	12	4	2	0	1
Wright, T	137	103	64	20	11	4	4	34	20	7	4	1	2

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

STSF – Standard Single Family, Large Lot

SMSF – Small Lot Single Family

TH – Townhome

MF – Multi-Family

MB – Mobile Home

Note: Mobile homes are typically not permitted in villages and are likely to be constructed in adjacent towns where projected.

The Envision Tomorrow model was run for each individual municipality. In total, the municipality focused model identified a additional demand than the countywide foreca, with 930 additional units being forecasted. Of those 930 additional units, 124 were owner-occupied units and 806 were rental units. The model took into account the consumer preference found within each municipality, revealing the following housing demand:

Table 35 - Projected New Housing Development: County Model, Distribution Share per Municipality
Low Range Projection - Total New and Rehabbed Units by 2040

Municipality	Total	Owner	STSF	SMSF	TH	MF	MB	Renter	STSF	SMSF	TH	MF	MB
Schoharie County	2,569	1,384	650	346	166	152	69	1185	403	332	166	249	36
Blenheim, T	37	20	9	5	2	2	1	17	6	5	2	4	1
Broome, T	75	40	19	10	5	4	2	35	12	10	5	7	1
Carlisle, T	112	60	28	15	7	7	3	52	18	14	7	11	2
Cobleskill, T	203	109	51	27	13	12	5	94	32	26	13	20	3
Cobleskill, V	326	176	82	44	21	19	9	150	51	42	21	32	5
Conesville, T	64	34	16	9	4	4	2	30	10	8	4	6	1
Esperance, T	108	58	27	15	7	6	3	50	17	14	7	10	1
Esperance, V	18	10	5	2	1	1	0	8	3	2	1	2	0
Fulton, T	53	29	13	7	3	3	1	24	8	7	3	5	1
Gilboa, V	77	42	20	10	5	5	2	36	12	10	5	7	1
Jefferson, T	99	53	25	13	6	6	3	45	15	13	6	10	1
Middleburgh, T	146	79	37	20	9	9	4	67	23	19	9	14	2
Middleburgh, V	81	44	21	11	5	5	2	37	13	10	5	8	1
Richmondville, T	109	59	28	15	7	6	3	50	17	14	7	11	2
Richmondville, V	103	55	26	14	7	6	3	47	16	13	7	10	1
Schoharie, T	191	103	48	26	12	11	5	88	30	25	12	18	3
Schoharie, V	95	51	24	13	6	6	3	44	15	12	6	9	1
Seward, T	180	97	45	24	12	11	5	83	28	23	12	17	2
Sharon Springs, V	187	101	47	25	12	11	5	86	29	24	12	18	3
Sharon, T	187	22	10	5	3	2	1	19	6	5	3	4	1
Summit, T	40	42	20	10	5	5	2	36	12	10	5	8	1
Wright, T	187	101	47	25	12	11	5	86	29	24	12	18	3

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

STSF – Standard Single Family, Large Lot

SMSF – Small Lot Single Family

TH – Townhome

MF – Multi-Family

MB – Mobile Home

Note: Mobile homes are typically not permitted in villages and are likely to be constructed in adjacent towns where projected.

When focusing on consumer habits within each respective municipality, there was not an overarching higher demand for units throughout all communities. In fact, only half of the communities showed a higher demand compared to the countywide forecast. The consumer preferences and habits in the following municipalities led to lower projections of required housing:

T. of Belheim; T. of Broome; T. of Carlisle; T. of Conesville; T. of Fulton; T. of Richmondville; T. of Schoharie; T. of Seward; T. of Wright; V. of Esperance; V. of Schoharie; and V. of Sharon Springs.

The increased projections were primarily driven by a higher demand for rental units, particularly in the Village of Richmondville, as well as within both the towns and villages of Middleburgh and Cobleskill.

Table 36 - Forecasted Demand Variation: County-Wide Projection vs. Individual Models
Difference County vs. Municipality New and Rehabbed Units by 2040

Municipality	Difference	Owner	STSF	SMSF	TH	MF	MB	Renter	STSF	SMSF	TH	MF	MB
Schoharie County	930	124	-23	64	29	65	-10	806	232	255	122	175	21
Blenheim, T	-34	-17	-7	-4	-2	-2	-1	-17	-6	-5	-2	-4	-1
Broome, T	-32	-37	-17	-9	-5	-4	-2	5	11	-2	-1	-5	2
Carlisle, T	-62	-38	-14	-11	-5	-6	-2	-24	0	-9	-4	-10	-1
Cobleskill, T	274	109	38	19	15	43	-5	165	27	34	26	81	-3
Cobleskill, V	102	-37	-39	-15	-1	28	-9	139	-5	25	25	98	-5
Conesville, T	-41	-20	-8	-6	-3	-3	-1	-21	-5	-6	-3	-6	0
Esperance, T	90	-58	-27	-15	-7	-6	-3	148	94	25	14	0	16
Esperance, V	-11	-3	-4	2	0	0	0	-8	-3	-2	-1	-2	0
Fulton, T	-8	16	12	2	2	-1	3	-24	-8	-7	-3	-5	-1
Gilboa, V	17	-16	-5	-5	-2	-4	0	32	27	3	2	-3	4
Jefferson, T	30	20	14	2	1	-4	7	11	15	-2	-1	-8	7
Middleburgh, T	323	121	41	46	19	13	2	202	74	78	29	18	3
Middleburgh, V	180	-8	-7	1	0	0	-2	188	75	64	27	23	-1
Richmondville, T	-29	-49	-24	-12	-6	-5	-2	20	-1	10	4	2	4
Richmondville, V	472	200	30	75	39	45	10	273	13	122	57	76	5
Schoharie, T	-141	-67	-30	-16	-8	-7	-5	-74	-25	-20	-10	-16	-3
Schoharie, V	-76	-51	-24	-13	-6	-6	-3	-25	-4	-8	-4	-7	-1
Seward, T	-103	-33	-9	-11	-5	-8	0	-70	-21	-20	-11	-16	-1
Sharon Springs, V	-163	-94	-46	-21	-11	-10	-5	-69	-26	-14	-10	-16	-3
Sharon, T	144	118	46	50	11	8	4	25	10	14	1	0	0
Summit, T	48	65	42	11	6	1	5	-17	0	-6	-3	-8	0
Wright, T	-50	2	17	-5	-1	-7	-1	-52	-9	-17	-8	-17	-1

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

STSF – Standard Single Family, Large Lot

SMSF – Small Lot Single Family

TH – Townhome

MF – Multi-Family

MB – Mobile Home

Note: Mobile homes are typically not permitted in villages and are likely to be constructed in adjacent towns where projected.



SITE SUITABILITY ANALYSIS

A site suitability analysis was conducted to provide a high-level overview of areas appropriate for new housing development, encompassing both higher-density and infill development opportunities. By leveraging existing land use and development regulations, the analysis identified specific sites and areas where additional affordable housing could be feasibly developed.

The site suitability analysis serves as a tool for guiding future housing initiatives, ensuring that new developments are strategically placed to meet the diverse needs of the community while adhering to established planning frameworks. By pinpointing suitable locations for housing expansion, this analysis helps streamline decision-making, the development process, and optimizes the utilization of available resources.

METHODOLOGY FOR IDENTIFYING SUITABLE PARCELS FOR HOUSING DEVELOPMENT

USES ALLOWED BY RIGHT

Properties listed as allowed by right are those that are already permitted under current zoning and local regulations. These properties do not require a variance or any additional approvals beyond securing the necessary building permits. This means that as long as the proposed development complies with all existing zoning requirements, the property owner can proceed with their plans without needing to go through a special review process.

USES REQUIRING FURTHER REVIEW

Properties listed as requiring further review are those that may need additional approvals or reviews before development can proceed. These approvals could include, but not limited to:

- **Area Variance:** Adjustments to zoning requirements related to setbacks, lot size, building height, or other spatial regulations.
- **Site Plan Review:** Evaluation of the overall design and layout of the proposed development to ensure it meets community standards and regulations.
- **Flood Ordinance Compliance:** Ensuring the development meets specific requirements for construction in flood-prone areas.
- **Local Historic Preservation Ordinance:** Adhering to regulations that protect historic properties or districts, which may limit certain types of development or alterations.

These parcels have the potential to support new housing but require further scrutiny to ensure compliance with all relevant regulations before a building permit can be obtained.

TARGETED AREAS

The GIS script analysis was refined to focus potential development only in areas with adequate infrastructure to support housing. These areas were limited to the village centers. Across all communities, there are approximately 968 acres of developable property for new single-family housing in village centers, developable by right.

Additionally, there are approximately 745 acres of developable property for new multi-family housing in village centers, developable by right.

In total, the analysis found approximately 968 acres of land that is suitable for new single-family housing and 745 acres of developable property for new multi-housing development within the county. The following pages identify the parcels that developable by right and those that require additional review. The following images showcase the four site suitability analyses conducted within the Village of Cobleskill. For results of the suitability analyses conducted in each village center, please refer to Appendix C.



Table 37 - Single-Family, Allowed by Right		
Municipality	Parcel Count	Acreage
Village of Cobleskill	798	319.8
Village of Esperance	115	95.1
Village of Middleburgh	336	149.0
Village of Richmondville	207	160.4
Village of Schoharie	99	61.3
Village of Sharon Springs	199	182.2
Totals	1,754	967.9

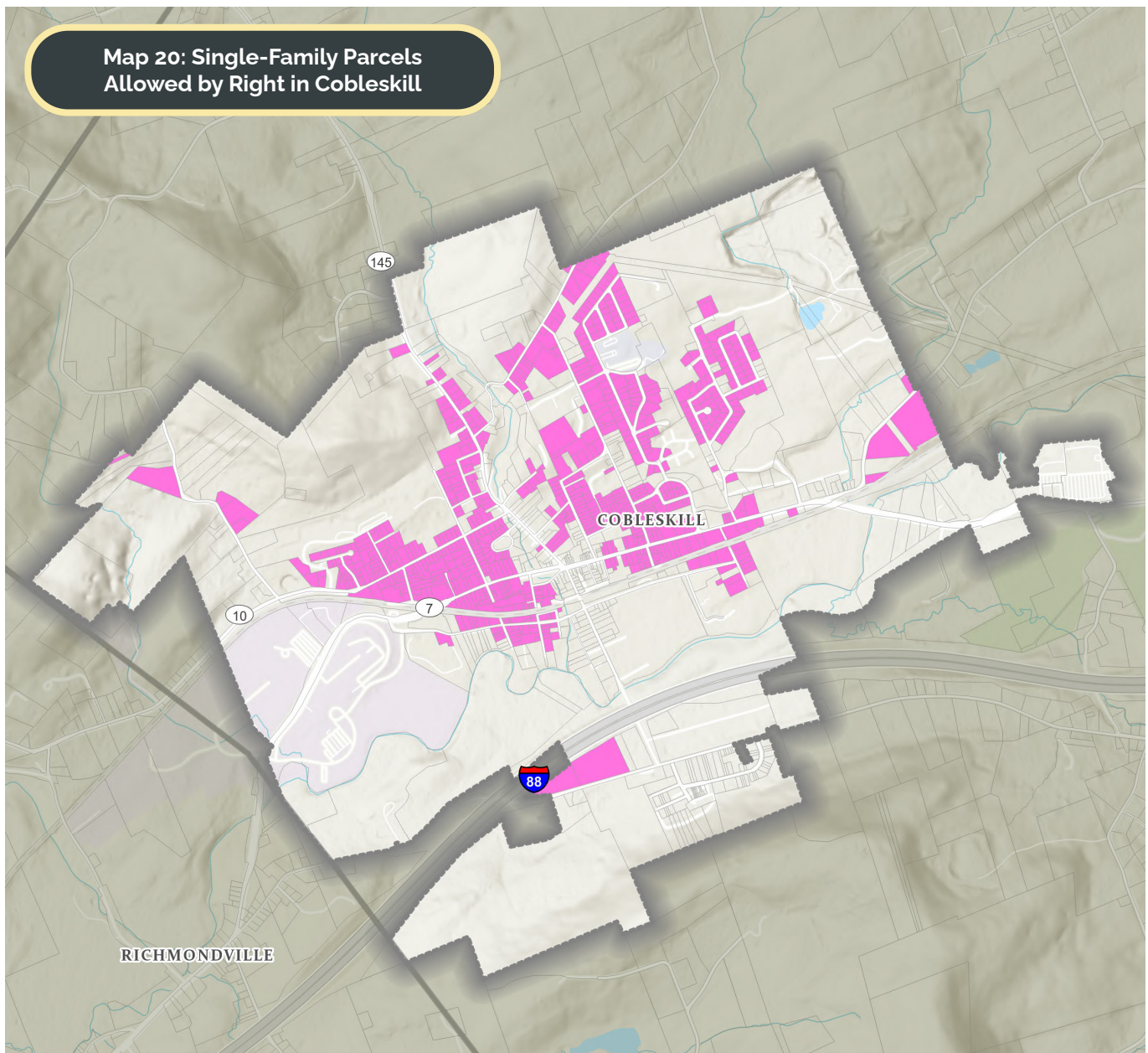


Table 38 - Multi-Family, Allowed by Right

Municipality	Parcel Count	Acreage
Village of Cobleskill	412	182.0
Village of Esperance	94	56.5
Village of Middleburgh	293	128.3
Village of Richmondville	220	167.1
Village of Schoharie	114	65.2
Village of Sharon Springs	195	146.0
Totals	1,328	744.9

**Map 21: Multi-Family Parcels
Allowed by Right in Cobleskill**

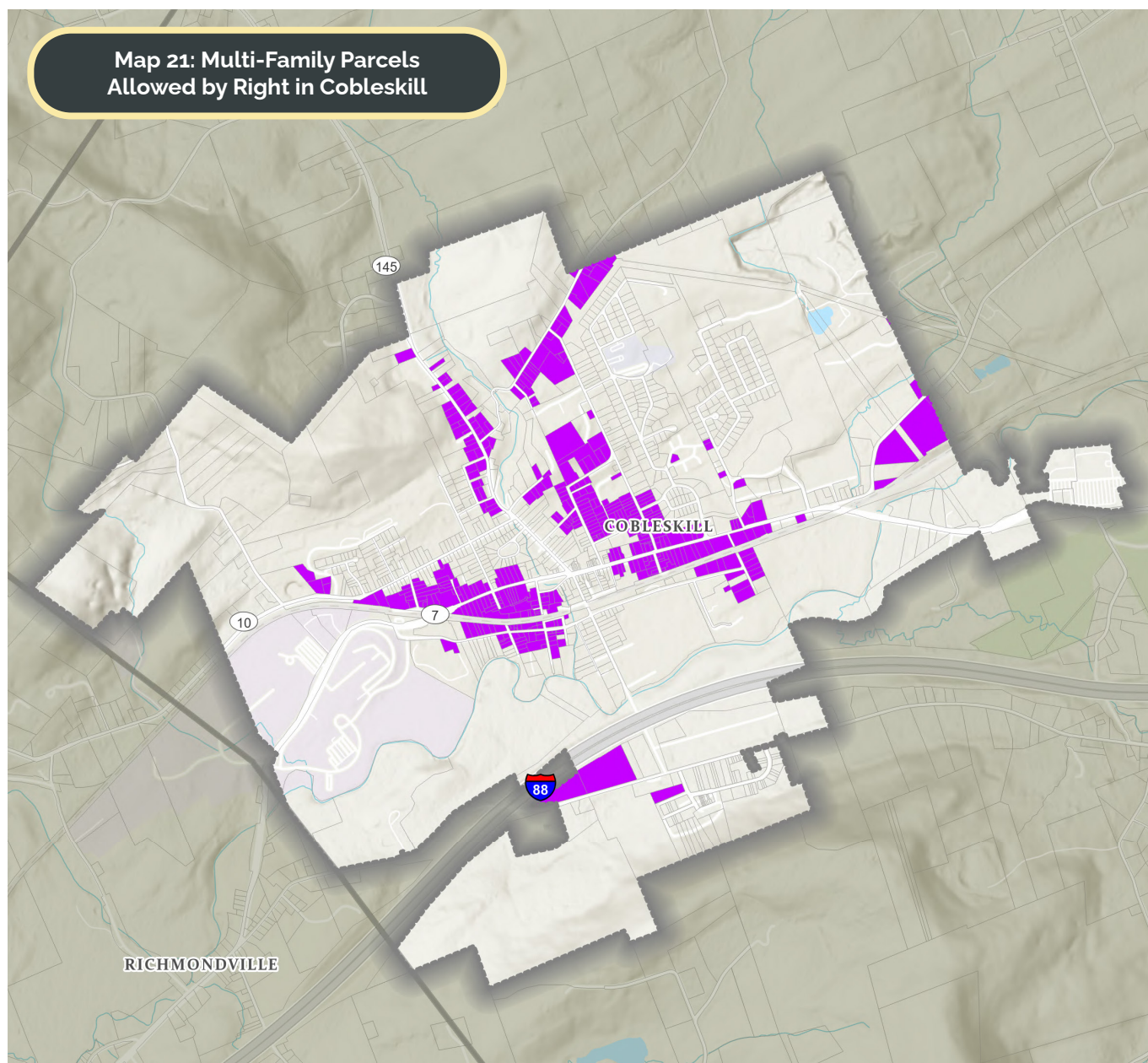


Table 39 - Single-Family, Requires Further Review

Municipality	Parcel Count	Acreage
Village of Cobleskill	250	791.3
Village of Esperance	71	268.9
Village of Middleburgh	247	699.0
Village of Richmondville	143	1,034.0
Village of Schoharie	234	731.9
Village of Sharon Springs	129	976.0
Totals	1,074	4,501.1

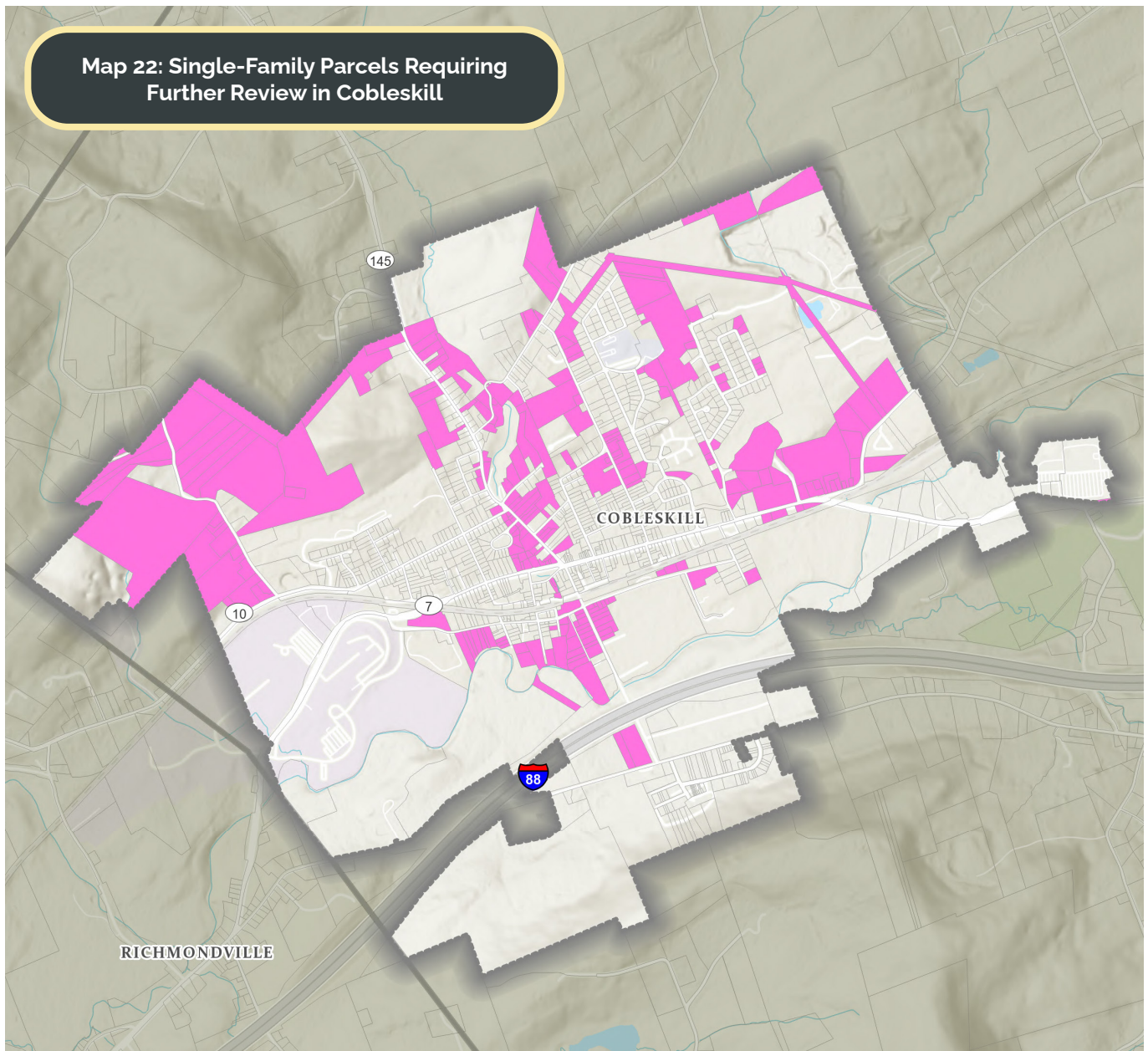
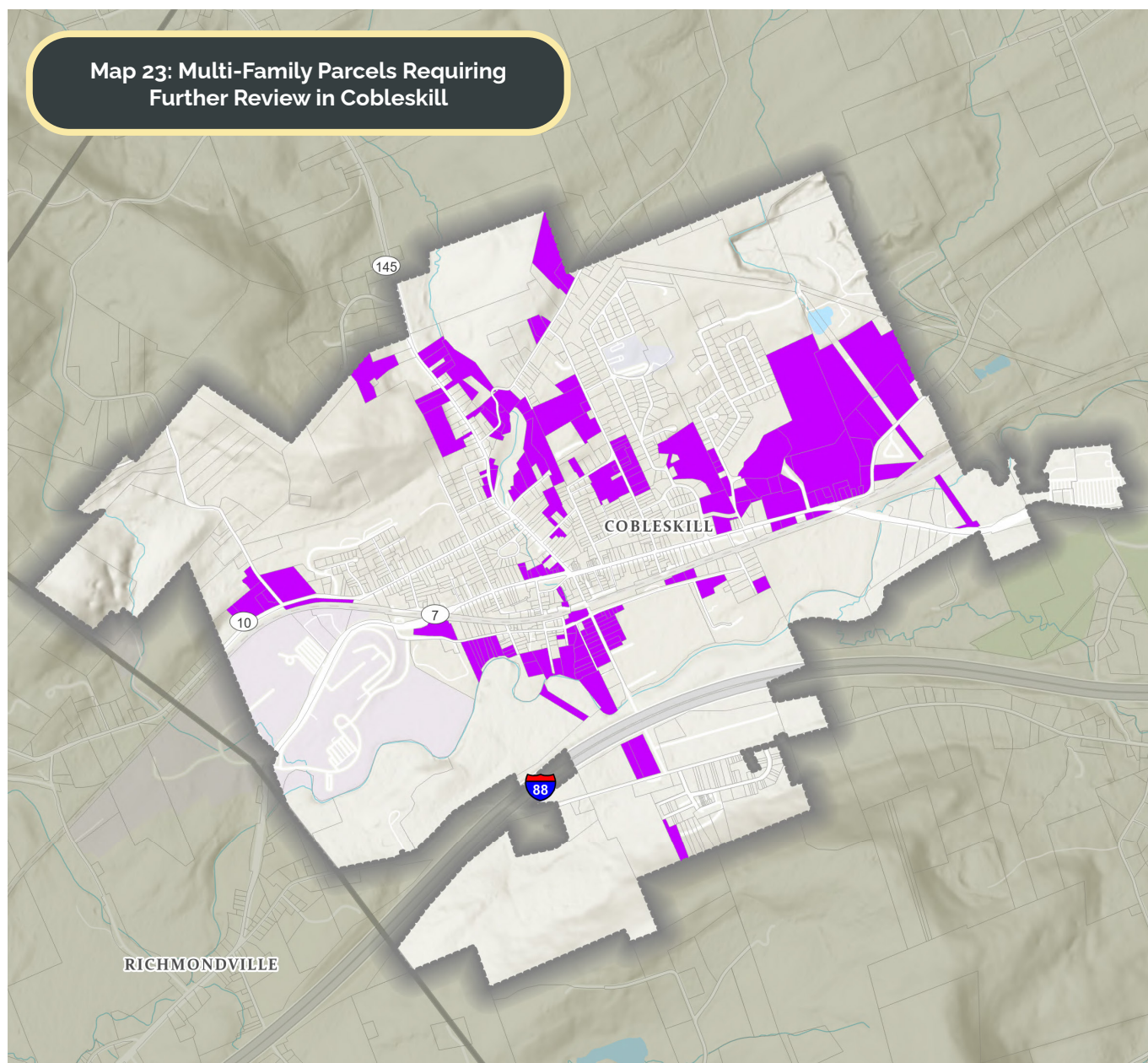
Map 22: Single-Family Parcels Requiring Further Review in Cobleskill

Table 40 - Multi-Family, Requires Further Review

Municipality	Parcel Count	Acreage
Village of Cobleskill	168	448.0
Village of Esperance	47	170.0
Village of Middleburgh	208	667.9
Village of Richmondville	151	1,037.7
Village of Schoharie	267	704.5
Village of Sharon Springs	110	689.7
Totals	951	3,717.9

Map 23: Multi-Family Parcels Requiring Further Review in Cobleskill



RECOMMENDATIONS

These recommendations should be paired with the available funding programs detailed in the Funding document found in Appendix D.

Homeownership is more prevalent in rural areas than urban areas. However, affordability is the greatest housing challenge in rural communities, and this was confirmed for Schoharie County during stakeholder interviews. Homeownership is becoming out of reach for many rural residents for several reasons. Given the historic preference for homeownership many rural communities have a limited supply of rental units. This further exacerbates the current housing shortage as more residents are competing for an already scarce resource whether that is a rental unit or a quality affordable home.

Information collected for this study indicates that all communities within the county are suffering from a shortage of quality affordable housing, especially

for low- and middle-income households and seniors. Conversations with stakeholders reveals that homelessness is increasing as housing availability and affordability decrease. While there is no quick solution to this difficult problem one obvious step is to increase the supply of housing, including a mix of unit types and price ranges. This will require a variety of strategies to address the current barriers to increasing that supply, including changes to local zoning codes. Diversifying what homeownership looks like is critical as the traditional route to owning a single-family home has become increasingly unattainable (unaffordable) for many residents. Increasing the supply of quality rentals is also critical as the cost burden for renters continues to increase.

Demographic trends in Schoharie County include declining household size, an aging population, and an increasing number of households without children. These demographic changes combined with market forces are impacting the types of housing that residents are seeking. There is a shortage of accessible, affordable, and age-friendly housing for the senior population, which is set to rapidly expand as the number of residents aged 65 and older continues to increase. The traditional senior housing within the county will continue to be a critical resource, but expanding housing options and retrofitting existing housing is also needed. Efforts are needed to support development of housing options to support the county's aging population, from independent living to long-term nursing care options. Options for active seniors should also be encouraged, which may include cottage courts, accessory dwelling units, quality apartments, and others.

It is a misconception to think about housing for older adults being limited to senior living facilities, especially in rural areas where many older adults spent much of their life in a single-family home with a large lot. The transition to a multi-unit apartment complex is a significant change in lifestyle for many rural residents. Seniors often choose to remain in their homes even though they may be financially or physically unable to maintain the property, which can lead to substandard living conditions. The types of new housing options that may be attractive to seniors are the same types of housing that is needed for much of the workforce in the county too. A continuum of affordable housing options throughout the community are needed for people of all ages, including older adults as multi-generational housing is a growing preference.

Commonly today, housing in America is structured in two main forms: single-family homes, and large, mid-rise apartment complexes. The gap between these two main forms is considered the "missing middle," and includes a range of house-scale buildings with multiple units that are compatible in scale and form with detached single-family homes¹, like duplexes, fourplexes, small multiplexes, live-work units, and bungalows. This gap is becoming increasingly problematic as the population ages, more households are made up of individuals, and demand increases for lower living costs, smaller homes, and walkable communities. Most zoning regulations in Schoharie County are either prohibitive to these kinds of developments or they require a special use or conditional permit as opposed to site plan review which can deter developers.

Based on an analysis of existing conditions, community and stakeholder input, as well as market data, the following recommendations provide short-, medium- and long-term solutions to address Schoharie County's housing and community development needs.

GOALS

1. **Preservation of Housing** – promote the preservation and affordability of the existing housing stock by improving housing conditions.
2. **Production of New Housing** – facilitate and support development of new housing for all income levels.
3. **Enhance Housing Policies and Laws** – support the development and implementation of policies and laws that promote housing development, expansion of housing options, and improvement of existing housing.
4. **Address Homelessness within Schoharie County.**



¹ <https://missingmiddlehousing.com/>

OVERARCHING GOALS

1. **Establish an Affordable Housing Committee or Task Force:** This committee should partner with regional housing organizations to develop or rehab properties and facilitate implementation of housing recommendations. This affordable housing committee or task force may be a standalone committee, or set up as a sub-committee of the existing Schoharie County Housing Committee.

The committee should partner with, and/or include representatives from the following agencies and organizations: Schoharie County Departments (Planning, Social Services, Mental Health, Office for the Aging), community service organizations (Catholic Charities, Community Action Program, Rural Preservation Corporations), Veterans Affairs, NYS Office of Temporary and Disability Assistance, and the Village of Cobleskill.

2. **Establish a Fair Housing Policy and Designation of a Fair Housing Officer:** A fair housing policy in Schoharie County is crucial to ensure all residents have equitable access to housing opportunities, free from discrimination. This policy will foster diverse and inclusive communities, enhancing social cohesion and economic growth. By enacting such measures, the county can better support victims of housing discrimination and promote awareness of fair housing rights. Ultimately, a fair housing policy will contribute to a more just and equitable society for all residents of Schoharie County.

Draft language for Schoharie County Fair Housing Policy found in Appendix E.

3. **Monitor Impacts of Housing Policies on Economic Growth:** It is recommended to monitor unemployment rates, job opportunities, and market expansion. These indicators will show the strength of the market and impact the feasibility of affordable housing, informing where continued investment in housing policies is warranted.



PRESERVATION OF HOUSING

1. **Establish a Countywide, Preservation First, Housing Rehabilitation Program:** There is a demand and need for individuals to upgrade their homes and to ensure that subsidized rental units remain in good condition. A preservation-first strategy for affordable housing focuses on maintaining and improving existing affordable units to prevent displacement and ensure long-term housing stability. This approach prioritizes the renovation and rehabilitation of aging housing stock, which is often more cost-effective than new construction and helps retain community character. By investing in preservation, municipalities can safeguard affordable housing options, reduce environmental impacts, and support sustainable urban development. Partner with local housing organizations to provide home repair, mobile home replacement, and rehabilitation programs to prevent homes from falling into major disrepair. Ensure that rental housing stock is well-maintained and in compliance with state building codes.

Strategies:

- Support Schoharie County Rural Preservation Corporation and Western Catskills Community Revitalization Council programs that address preservation of housing, including Home Repair Grant Program and Mobile Home Replacement Program. Since there is a wait list for these programs, the County should explore additional funding from NYS Homes and Community Renewal (HCR) and USDA Rural Housing Service. The County can be the applicant and partner with the rural preservation corporations for implementation. The study found that housing issues are more prevalent in renter-occupied households within villages and in owner-occupied households within towns. Home repair programs should target both rentals and owner-occupied homes.

- Schoharie County has a significant veteran and disabled population. Given the County's aging population there will be an increased need for accessible housing. The County should apply for funding from HCR's Access to Home programs to support accessibility improvements. These programs target specific populations, including veterans, low-income homeowners, and Medicaid recipients.

- Develop and implement local programs to assist homeowners with minor home repairs and maintenance.

- Assist owners of multi-family rental units to improve and maintain the condition of subsidized units by applying for grant funding from NYS Home. The study found that housing issues are more common for renters than homeowners.

See next chapter for a list of funding opportunities that can support housing rehabilitation.

2. **Require Aging in Place or Accessibility Improvements with Rehabilitation Programs:** As a minimum requirement of all rehabilitation programs, require an assessment and implementation of improvements that will make units accessible for the population as it ages. This may be simple improvements like adding grab bars to more involved improvements like installing ramps. There should also be a focus on making those improvements in first floor apartments that limit the number of steps.



PRODUCTION OF NEW HOUSING

1. Focus New Housing in existing Village Centers:

Focusing new housing development in existing village centers is crucial for promoting sustainable growth and enhancing community vitality. This strategy encourages the efficient use of infrastructure, supports local businesses, and fosters walkable neighborhoods, reducing reliance on cars and lowering environmental impacts. Concentrating housing in these areas also helps preserve open spaces and rural landscapes, maintaining the unique character and charm of Schoharie County. Homes may be more affordable in towns than villages, but those areas are not well served by public transit and require owning a personal vehicle which increases the overall cost of housing. New housing should be focused in areas that are served by public transportation. Also, poverty is more prevalent in villages where over 50% of the population is experiencing some type of hardship when it comes to affording basic needs. These households are more vulnerable to rent increases and other financial crises.

Strategies:

- Target appropriate housing type detailed in the housing forecast to suitable sites which can accommodate development by right. (see map of sites in site suitability section, pg. 124-127). Refer to the site suitability maps for appropriate parcels. While housing in Schoharie County is more affordable relative to the surrounding areas, housing prices have been increasing at a faster rate than incomes. The cost of new construction has also increased sharply in recent years. These trends combined with high inflation will contribute to changing housing preferences. Households with higher incomes have more mobility and may choose to relocate to areas with lower housing costs, but lower-income households will have a difficult time relocating and will therefore seek more affordable options as the cost of homeownership and home repairs continue to increase. If these trends persist, there may be increased demand for 3-4 bedroom apartments as homeownership becomes out of reach for more households.

- The public input collected through surveys, public workshops and stakeholder interviews identified Cobleskill as a priority community for housing development due to the concentration of jobs, services and access to public transportation. There is

public support for focusing new development in all villages.

2. Convert upper floors in downtown buildings into residential units:

Converting upper floor residential space into residential units is an opportunity to create new housing units while preserving historical architecture. The New York Main Street (NYMS) program exemplifies this approach, revitalizing downtown areas by re-purposing upper floors for residential use. By utilizing underutilized spaces, NYMS has not only increased housing availability but also stimulated economic activity, attracting residents and businesses back to community centers, thus fostering vibrant and sustainable communities. The County can submit a grant application to the NYMS program or identify a partner to apply for and administer the grant. The application can target a single village or multiple villages.

3. Prepare for and Support the Development of Smaller Owner-Occupied Lots:

The study's residential market forecast identified an anticipated shift in the type of new housing units needed in Schoharie County over the next twenty years. There will be an increasing preference for single-family homes on small lots and townhomes, while the demand for single-family homes on large lots and mobile homes is expected to decrease. This anticipated shift in preferences may be accelerated if rising housing prices continue to outpace wage increases. By diversifying lot sizes, municipalities can accommodate a broader range of household incomes and preferences, promoting social equity and economic diversity. Additionally, smaller lots encourage more efficient land use, reduce sprawl, and contribute to the creation of vibrant, walkable neighborhoods where residents have a stronger sense of ownership and community engagement.

4. Identify opportunities to upgrade and expand municipal water and sewer systems within or directly adjacent to villages:

For this housing study, identification of suitable sites for new housing development was limited to areas with existing infrastructure. The capacity of existing infrastructure and opportunities for expansion was not evaluated, but there may be opportunities to expand infrastructure to accommodate new housing developments adjacent to villages. Expansion should be limited to areas where increased housing

density is desired, with sensitivity to maintaining the rural character of the agricultural areas in the towns. Expansion of water and sewer infrastructure is justified under several circumstances:

1. *Capacity constraints* - when existing systems are at or near capacity, unable to meet current demand or projected growth.
2. *Economic development* - To support planned growth areas or attract new businesses in line with community developed goals.
3. *Density thresholds* - When population density reaches a level where centralized systems are more efficient and environmentally sound.
4. *Smart growth initiatives* - To guide development into desired areas and discourage sprawl.
5. *Regional planning* - As part of a broader regional strategy for managing growth and resources.

Strategies:

- The County or individual municipalities should consider creating a smart growth plan for expansion. The recommended approach is as follows:
 1. Conduct a comprehensive land suitability analysis
 2. Engage community stakeholders in the planning process
 3. Establish clear growth boundaries
 4. Implement mixed-use zoning in village centers
 5. Develop a tiered approach to infrastructure expansion*
 6. Create incentives for developers to follow smart growth principles
 7. Regular review and update of the plan

*Criteria to guide appropriate infrastructure expansion:

1. Avoid floodplains and steep slopes
2. Identify suitable soils for development
3. Preserve prime agricultural farmlands
4. Maintain a walkable core (walkshed)
5. Consider existing infrastructure capacity
6. Prioritize infill and brownfield development
7. Protect natural and cultural resources

This framework aims to balance development needs with environmental and community considerations.

5. Promote Modular/Manufactured Housing: These housing options can significantly reduce construction time and costs, making them ideal for areas with limited housing availability. Additionally, modular and manufactured homes offer high-quality, energy-efficient living spaces that meet modern standards, aligning with sustainability goals. By integrating these housing solutions into local development plans, municipalities can enhance housing diversity and affordability, ensuring a broader range of options for residents.

6. Develop Affordable Housing Units through a Community-Driven vision: This study found that there is a shortage of affordable housing for individuals and families with incomes equal to or less than 60% of the AMI. As affordable housing units often face a significant stigma and obstacles to development, it is crucial to adopt a community-driven approach to development of these necessary units.

Given these stigmas, the community should be engaged early in the process in order to maintain transparency. Town hall meetings and workshops can be used to address concerns, gather input, and potentially conduct a visual preference survey. Municipalities should partner with local organizations to highlight the benefits, such as increased economic diversity, improved community services, and ensure the design of affordable housing blends seamlessly with existing neighborhoods while including green spaces and amenities. The County could develop a pattern book or architectural design guidelines for multi-family development, which could be adopted at the local level to ensure that proposed developments are aesthetically appealing and meet the expectations of the community. Patterns books are explained in more detail, in the next section (see recommendation #2 under Enhancing Housing Policies and Laws). By fostering a sense of collaboration and emphasizing the positive impacts, public resistance can be significantly reduced.

7. Develop and Promote an Affordable ADU Program: An Accessory Dwelling Unit (ADU) is an independent residential structure that exists on the same property as a primary dwelling. It is commonly referred to as a secondary or supplementary living space, distinct from the main residence. ADUs typically comprise essential living facilities such as a kitchen, bathroom, and sleeping area. They can be situated within the primary home (like a converted basement or attic), attached to the primary residence (as an extension or

an annex), or completely detached (like a backyard cottage or a standalone structure). ADUs serve various purposes, including providing affordable housing options, accommodating extended family members, or generating rental income for the homeowner. This study identified an increasing demand for senior housing as the population of seniors increases, but that demand is projected to decline by 2030. There is an unmet need for senior housing at all income levels. Therefore, construction of units for seniors should also be attractive to other populations. Projects need to be adaptive and ADUs can meet those criteria.

The most popular suggestion from stakeholders for actions that could be taken to address housing issues was to allow accessory dwelling units (ADU).

There are two main types of ADUs, outlined below:

Attached to Primary Structure

Internal ADU: This type of ADU is located within the existing structure of the primary residence. Common examples include basement apartments, attic conversions, or other re-purposed spaces within the main house.

Attached ADU: As the name suggests, this ADU is an extension of the primary dwelling. It shares a wall with the main home but has its own separate entrance and living facilities. Examples might include an added apartment above a garage or a side wing.

Junior ADU (JADU): A more recent classification, JADUs are typically smaller than standard ADUs and are always contained within the main residence. They often have a private entrance and a small kitchenette, but they may share bathroom facilities with the primary dwelling.

Detached from Primary Structure

Detached ADU (DADU): This standalone structure is separate from the primary residence. Classic examples include backyard cottages, granny flats, or converted standalone garages.

Garage Conversion ADU: An existing garage (either attached to the house or detached) is converted into a living space. This can be either the entirety of the garage or just a part of it, with the remainder still functioning as a storage or parking area.

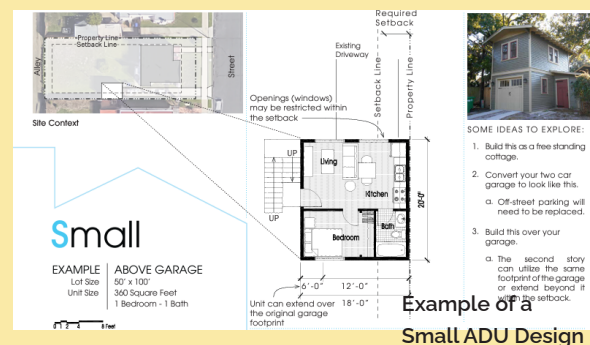
Above Garage ADU: Sometimes referred to as a "carriage house," this type of ADU is constructed above a garage. It allows for vehicle storage below while providing living space above.

ADU Development Assistance Programs

Kirkland, WA - In 2023, the City of Kirkland adopted their pre-approved Detached Accessory Dwelling Unit (DADU) Program which offers homeowners a streamlined process to add affordable living spaces to their property. To use a pre-approved plan, a homeowner pays a royalty fee of up to \$1,000 to work with a city-approved designer throughout the entire design and permitting process. Because the plans are already pre-approved, the homeowner is eligible for an expedited permitting review. The program currently offers one set of plans called "The Family", with variations offering options for 1-, 2-, and 3-bedroom designs.



San Diego, CA - In 2021, the City of San Diego, the Pacific Southwest Association of Realtors, and other partners worked together to develop the Companion Unit Handbook. The handbook provides guidance to homeowners who are seeking to construct companion units on their property, otherwise known as ADUs. The handbook provides guidance on how to address zoning regulations, identifies ADU funding sources, supplies unit designs and construction blueprints, and walks the user through permitting requirements.



ENHANCE HOUSING POLICIES AND LAWS

Municipal zoning codes can limit development such that supply is not meeting demand. This is often due to lack of municipal capacity to engage in comprehensive planning or zoning updates. Of the 18 comprehensive plans in the County most (18 of 22) were adopted prior to 2016 and only three of the 13 zoning laws were adopted in 2021 or later, which means most planning efforts occurred prior to the current housing crisis and therefore increasing housing supply or expanding housing choices were not priorities. While there is variability within the town and village zoning codes across Schoharie County, most of the zoning codes favor and protect single-family homes and relatively large lots, which increase the cost of homeownership. Larger lot sizes are necessary where septic and wells are required, but adjustments could be made within villages where municipal water and sewer is available. The County should play a role in educating communities about zoning updates that could help address housing issues or develop a model zoning ordinance to promote expanded housing options.

1. **Establish a model housing zoning guide with best practices for municipalities:** Consider both rural areas and hamlets/villages with municipal water and sewer. The County could develop design guidelines or standards for village and rural residential developments, create a pattern book for residential developments, or provide education and technical assistance to municipalities that undertake zoning updates.

Regulations to consider for a model housing zoning guides includes the following:

- Address missing middle housing by allowing other forms of housing on single-family lots, like duplexes, triplexes, townhomes or cottage courts in all single-family zones where municipal water and sewer is available. Allow by right or with site plan review where supplemental regulations can be used to address potential impacts using techniques such as bulk area requirements or design standards to ensure development reflects the character of the neighborhood. Consider splitting multi-family dwellings into multiple categories/uses so that the review process can be different for each use or could vary by district. For example, duplexes can be allowed by right, 3-4 units can require site plan review, and 5 plus units could require a special use permit.

- Allow Single Room Occupancy Hotels (SROs) in all or some residential zones. SROs are typically developed from older hotel buildings as a way to provide affordable housing for low-income residents, seniors, and people moving out of homelessness. SROs are often used for transitional housing, which is a growing need in the County.

- Allow Cottage Courts: Cottage Courts, also known as "Co-Housing" or "Pocket Neighborhoods" are a group of small detached structures that share a centralized court that is visible from the street. The shared court replaces the backyard concept. Cottage Courts are used to encourage single-family type developments while allowing for more multifamily type density. This way, more housing can be provided without interrupting the physical character of an existing neighborhood. Often today, maximum allowed densities in single-family neighborhoods prevents cottage court development but houses in a cottage court are smaller and often limited to single-story building so that they maintain compatibility with the rest of the neighborhood. Cottage Court Ordinances would allow this type of compatible development and can be applied as an Overlay, Optional Overlay, or Form-Based Zoning.

- Within villages and areas served by municipal water and sewer, reduce minimum lot sizes or replace with minimum lot width and tie types of buildings to the lot width. Provide a range of lot sizes to allow a variety of housing types.

When it comes to promoting missing middle housing in a small town, the minimum lot size can play a significant role. Traditionally, many small towns have zoned primarily for single-family homes on large lots, which can make it challenging to develop missing middle housing types. To promote missing middle housing, it's generally recommended to consider the following minimum lot sizes:

- Duplexes: A minimum lot size of around 5,000 to 7,000 square feet would allow for the development of duplexes, which are two units on a single lot.
- Triplexes and fourplexes: For triplexes (three units) and fourplexes (four units), a minimum lot size of around 7,000 to 10,000 square feet can be suitable.

- Courtyard apartments and bungalow courts: These types of missing middle housing involve a cluster of smaller units around a shared courtyard or greenspace. A minimum lot size of around 10,000 to 15,000 square feet can accommodate these types of developments.

It's important to note that these lot size recommendations are general guidelines, and the specific minimum lot sizes should be tailored to the local context, including the existing neighborhood character, infrastructure capacity, and community goals.

Additionally, it's often beneficial to couple these minimum lot size requirements with design guidelines that ensure the missing middle housing types are compatible with the surrounding neighborhood in terms of building height, setbacks, and overall massing and scale.

By allowing smaller lot sizes and encouraging missing middle housing types, small towns can promote more diverse and affordable housing options while maintaining a relatively low-density, walkable character.

- In areas that are not served by municipal water and sewer, reduce minimum lot sizes to the minimum size needed to support a well and septic system. Lot sizes within residential agricultural zones can be larger to preserve the agricultural use and rural character of the landscape.
- Eliminate septic requirements that are more stringent than NYS requirements.
- Reduce parking minimums for residential developments so that only one space per unit is required. Allow the planning board discretion to reduce the minimum parking in certain situations, such as for subsidized housing projects.
- Allow for and encourage accessory dwelling units (ADUs) in all residential districts with a streamlined review process to allow for regulatory oversight with reduced costs and time for the applicant.
 - Amend definitions to include accessory dwelling units or allow residential use of accessory structures.
 - Expand districts where ADUs are allowed

- Establish design standards for ADUs, including maximum size and height limits.
- Streamline the permitting process. Consider incentives or waivers for ADU development such as reduced fees, expedited review or relaxed standards.
- Allow conversion of existing structures within existing setbacks.
- Allow for more than one use or more than one principle building on a single lot without the need for a double lot. Some zoning codes in the County allow more than one principle building but require an increase in lot size proportional to the number of principle buildings on the lot. Consider standards for maximum lot coverage instead of the larger/double lot requirement.
- Update zoning codes to comply with NY State regulations on manufactured homes. Title 2 of Article 21-B of New York State Executive Law became effective November 20, 2015 by Chapter 425 of the Laws of 2015 and it places limits on local government regulation of manufactured homes. Most municipal codes in Schoharie County are not in compliance.

Manufactured homes are an important, but often overlooked, source of housing in the U.S. 5% of the national housing stock is manufactured housing and 44% of those homes are located in rural areas. Manufactured homes comprise 12.6% of all occupied homes in rural communities. There is a difference between Manufactured Homes and Factory Manufactured Homes and the difference is important from a regulatory perspective. Manufactured Homes (previously called mobile homes) have minimum size specifications and a permanent chassis to which wheels are attached to tow the home to its site. The definition is intended to include single- and double-wide units. The Department of Housing and Urban Development (HUD) is authorized to develop a nationwide construction code for manufactured homes and all such homes must display a HUD seal to verify their proper construction. A "factory manufactured home" (often called a modular home) has no dimensional restrictions and has no chassis. A factory manufactured home is considered a building and regulated in the same manner as site-built housing.

- 2. Develop design standards or pre-reviewed homes and specifications to expedite approval of ADUs, duplexes, triplexes and fourplexes:** Pre-reviewed plans are meant to establish a set of construction plans made available to developers that already have most of the approval process complete. They have typically already undergone most of the review process needed for permit approvals by code officials. Pattern approaches to zoning are a newer concept intended to offer new and diversified housing options in communities while also helping to streamline development by establishing pre-approved plans, designs, or zoning to hasten approvals.

The main concept behind the pre-reviewed approach to zoning is that if a community wants to prioritize a certain look or type of development, that type of development should be the easiest to get approved and completed. This pre-review expedites the approval of Accessory Dwelling Units (ADUs), duplexes, triplexes, and fourplexes by removing cost and procedural barriers to development. Local leaders should develop design standards and pre-reviewed homes and specifications.

Strategies:

- *Pre-Reviewed Plans:* Establish a set of construction plans that developers can use, which have already passed significant portions of the review process by code officials. This reduces the time and cost associated with obtaining permits.
- *Pattern Books:* Compile a collection of these pre-reviewed plans into a pattern book accessible to developers. This promotes common design patterns that align with the community's aesthetic and functional goals.
- *Pattern Zones:* Integrate pattern books into the zoning code through pattern zones. This technique, drawing from form-based code tools and overlay zones, allows specific development patterns in designated areas, facilitating streamlined permitting without overhauling the existing zoning code.

By prioritizing and removing barriers to these types of developments, communities can foster new and diversified housing options, aligning with their desired look and type of development while accelerating the approval and completion process.

3. Incentivize development of ADUs using some or all of the following strategies:

- Matchmaking – county matches a senior in need of a home with a homeowner who creates an ADU.
- Pre-approved plans – develop a set of ADU plans that homeowners can use in order to expedite review and reduce design costs. Optional to charge a fee depending on how the plans are created.
- Provide low interest construction loans for development of ADUs.
- Provide technical assistance to homeowners with how-to guides or end-to-end support from design to financing to construction management.

4. Identify opportunities for tax incentives for maintenance and rehabilitation of affordable single-family homes and rental properties:

Consider a housing rehab tax credit program to include single and multi-family properties. Promote the use of Historic Rehabilitation Tax Credit Programs.

5. Adopt strategies to reduce vacant housing:

Leverage the Greater Mohawk Valley Land Bank. Create and maintain a vacant housing property inventory to understand the extent of vacant housing and to facilitate foreclosure of tax delinquent properties.



1. List the eligible Middleburgh Historic Districts on the National Register: Rehabilitation of mixed-use buildings and residences would be eligible for historic preservation tax credit programs.

2. Encourage communities to seek Pro-Housing certification: In July 2023, Governor Hochul signed Executive Order 30 creating the Pro-Housing Community Program, which is an innovative policy designed to reward local governments that are working to address New York's housing crisis. Localities must achieve the "Pro-Housing Communities" certification to apply to key discretionary funding programs, including the Downtown Revitalization Initiative (DRI), the NY Forward program, the Regional Council Capital Fund, capital projects from the Market New York program, the New York Main Street program, and the Public Transportation Modernization Enhancement Program (MEP).

3. Improve code enforcement by providing additional resources and training: Enforcement should focus on helping property owners address deficiencies, which includes educating property owners about available resources to assist and allowing adequate time to address deficiencies. Poorly maintained or abandoned buildings pose threats that extend beyond just public health and safety concerns. They can actively discourage prospective residents, entrepreneurs, investors, and visitors from taking an interest in the community. Conversely, stringent enforcement of building codes ensures that all housing stock satisfies at least the minimum acceptable standards for safety and quality. This cultivates an attractive environment with well-maintained properties that instills a sense of civic pride. Ultimately, upholding robust building standards is vital for fostering a desirable community and vibrant business district that contributes to an exceptional quality of life for all.

4. Create short-term rental policies that balance tourism and other economic considerations with the need to provide for workforce housing: A variety of regulatory options should be considered as part of a community discussion aimed at limiting the negative impacts of short-term rentals on residents and neighborhoods while encouraging opportunities for local income. The County could provide education to local decision makers about the potential impacts of short-term rentals and the range of options available for mitigating those impacts.

Key strategies to ensure safe, affordable lodging for both residents and visitors include:

- *Monitoring:* Track the number of short-term rentals by municipality or neighborhood through subscription services or operator registration requirements.
- *Permit System:* Require all short-term rental operators to apply for permits on an annual or bi-annual basis, with potential inspections to ensure compliance with fire, safety, and occupancy standards.
- *Regulation:* Adopt local laws or amend zoning ordinances to include short-term rentals, incorporating monitoring and permits for enforcement and approval management.

The specific approach should be tailored to the community's goals and policy objectives.

5. Explore the establishment of NORC (Naturally Occurring Retirement Community) Programs throughout the County: Typically organized as a non-profit organization, NORC's coordinates a broad range of health and social services to support older residents in their own homes and utilize the strength of the older residents in the design, implementation, and prioritization of services and activities. The NORC program intends to facilitate and integrate the health and social services already available in the community and organize those necessary to help meet the goal of enabling older adults to remain at home (<https://aging.ny.gov/naturally-occurring-retirement-community-norc>).

6. Invest in Education and Communication. Opposition to housing projects is often fueled by a lack of understanding of what housing will look like and who will live in it. Education is key to overcoming the tendency to strike down affordable developments. Much of the work required to increase housing supply depends on engagement with community stakeholders. Counties can partner with other governments, private sector officials and community organizations to advance housing goals, but local leaders also serve as an educational body to inform residents and planning board members. The County and local partners can help promote a community-driven vision for housing or provide education/technical assistance to develop design guidelines that can ensure new housing is designed to fit into existing neighborhoods. Measure success and clearly communicate milestones or progress.

ADDRESS HOMELESSNESS WITHIN SCHOHARIE COUNTY

1. Assessment of the Homeless: To effectively address homelessness, a comprehensive survey of those classified as homeless will need to be undertaken. This study should identify the specific needs, resources, and gaps in the current system and develop actionable strategies to ensure safe and stable housing for all. Key components of this housing study should include:

- *Needs Assessment:* Conduct a thorough analysis of the current homeless population, including demographic data, reasons for homelessness, and specific needs such as mental health services, substance abuse treatment, and job training.
- *Gap Analysis:* Identify gaps between the needs of the homeless population and the available resources, as detailed within this study.
- *Stakeholder Engagement:* Involve key stakeholders, including local government officials, non-profit organizations, service providers, and individuals with lived experiences of homelessness. Their insights and expertise are crucial for developing effective and sustainable solutions.
- *Best Practices Review:* Research and review successful homelessness intervention models from other communities. Consider adopting and adapting these best practices to fit the local context.
- *Strategic Plan Development:* Develop a strategic plan with clear, measurable goals and timelines. This plan should outline specific actions to be taken, such as increasing affordable housing stock, expanding supportive services, and implementing preventive measures to reduce the risk of homelessness.
- *Funding Strategies:* Identify potential funding sources, including federal, state, and local grants, private donations, and public-private partnerships. Develop a funding plan to support the implementation of the strategic plan.
- *Monitoring and Evaluation:* Establish a framework for monitoring progress and evaluating the effectiveness of implemented strategies. Regularly update the housing study to reflect changing needs and conditions.

By undertaking this comprehensive study, the community can develop a targeted and effective approach to addressing homelessness, ensuring that all individuals have access to safe, stable, and affordable housing.

2. Developing a Collaborative Homeless Shelter: To address the immediate needs of those found to be without housing, it is recommended that a homeless shelter be developed and operated through a collaborative effort between the county and non-profit agencies. This partnership should leverage the strengths and resources of both entities to provide comprehensive support and services to individuals experiencing homelessness. Key elements of this recommendation include:

Partnership Formation

- Establish a formal partnership between the county government and local non-profit agencies specializing in homelessness and related services
- Create a joint oversight committee comprising representatives from the county and partner non-profits to guide shelter operations and policy decisions.

Needs Assessment and Site Selection

- Conduct a thorough needs assessment to determine the size and scope of the shelter based on the local homeless population.
- Identify and secure an appropriate location for the shelter that is accessible to public transportation and other essential services.

Funding and Resource Allocation

- Develop a funding plan that includes contributions from the county budget, grants, and donations from private organizations and individuals.
- Ensure adequate resources for staffing, facility maintenance, and essential services such as meals, healthcare, and case management.

Service Integration

- Integrate a range of services within the shelter to address the diverse needs of the homeless population, including mental health services, substance abuse treatment, job training, and housing assistance.
- Utilize the expertise of non-profit agencies to provide specialized services and programs.

Staffing and Training

- Hire additional qualified staff, including social workers, counselors, and support personnel, who are trained in trauma-informed care and culturally competent practices.

Client-Centered Approach

- Implement a client-centered approach that respects the dignity and autonomy of shelter residents.
- Develop individualized service plans for each resident, focusing on their specific needs and goals for achieving stable housing.

Community Engagement and Support

- Engage the broader community in supporting the shelter through volunteer opportunities, donations, and advocacy efforts.
- Foster a positive relationship between the shelter and the surrounding community to address any concerns and promote inclusivity.

Monitoring and Evaluation

- Establish a framework for regularly monitoring and evaluating shelter operations and outcomes.
- Use data and feedback to continuously improve services and address any emerging challenges.





APPENDICES



APPENDIX A: COMMUNITY ENGAGEMENT

PUBLIC WORKSHOPS

The initial public workshop for the Schoharie Housing Study was held on January 25, 2004 at the Cobleskill Fire Hall. The workshop began with a PowerPoint presentation which introduced the project, outlined its scope and history, and detailed anticipated deliverables.

Participants then engaged with various informational boards that depicted demographic patterns, highlighting changes in population, levels of poverty, concentrations of individuals with disabilities and veterans, areas with high incidences of cost burden (both owners and renters), housing conditions, levels of vacancy, ownership/rental mixtures, and sales trends.

A mapping exercise allowed attendees to pinpoint specific issues and opportunities within the study area. This interactive session enabled residents to share localized knowledge and concerns directly on the map.

The workshop was attended by 28 people, including a reporter from the Times Journal, ensuring broader community awareness and engagement for the project afterwards.

Those that participated provided a range of comments and insights. Key points included:

- Expanding housing east of the Village of Cobleskill along the Rt 7 corridor.
- The need for low-income housing and assisted living facilities.
- Calls for stricter code enforcement to prevent neglect of real estate.
- Recognition that a nursing home could generate jobs and potential tax savings.
- Broadband coverage issues affecting the attraction of new residents and employers.
- Concerns about short-term rentals (STRs) reducing rental availability.
- Issues with investor and absentee landlords impacting communities.
- A lack of sales and rental inventory and significant price pressures.
- No available Section 8 vouchers and a lengthy waiting list.
- Suggestions to use the Greater Capital Association of Realtors (GCAR) to understand residential listings and sales.
- Concerns over local politics, code enforcement, and special favors in Cobleskill.
- Residents' worries about state-mandated affordable housing and its local impact.

A final public workshop was held on Tuesday, July 16th, at the Schoharie County Offices. During the meeting, the public was presented with updated boards covering the following topics: Projected housing demand and a forecast of the additional units required by 2040; An analysis of suitable sites for renovated or new housing development; Key takeaways from the housing inventory; and A summary of the housing condition assessment.

The public was invited to provide comments on the materials presented, as well as submit full comments on the draft document, which was supplied for review

The same materials were then presented to the Schoharie Board of Supervisors on Friday, July 19th. At this meeting, representatives from each municipality had the opportunity to comment not only on the data presented but also on the entirety of the Housing Study.



PUBLIC SURVEY

The Schoharie County Housing Study Public Survey generated 230 responses, with 13.9% of them from Cobleskill. Just over 10% were from Schoharie and just under 10% were from the Village of Cobleskill.

Responses were sprinkled throughout the County representing 22 municipalities. Most of the respondents were older than 25, with only 5% age 24 or under; ages 45-64 had the most responses at 39% and ages 25-44 had 38.70% of responses.

Nearly 48% of respondents were already homeowners while 34.35% were renters and 17.83% were living with family or friends. Full-time employees accounted for 37.83% of those that answered the survey while 26.52% were retired or disabled, 17.39% were unemployed, and 10.43% were employed part-time. The rest of respondents either preferred not to say or were college students, 7.82% collectively.

More than 88% of those that took the survey said they were not in the market to purchase a home in the next five years. Nearly 6% said that they were going to purchase a home but in a different county; 3.47% will purchase in the municipality that they currently reside in and 2.48% are staying in Schoharie County but looking in a different municipality.

What is a reasonable price for a new home? The most common ranges were below \$200,000; 31.31% said between \$100,000-149,999 was reasonable; 25.76% said between \$150,000-199,999; and 23.74% said less than \$100,000 was reasonable. As construction costs increase, it will be harder to tap into the market that's looking for housing under these price points, which will cause a further increase in the housing disparities in the county. Cost also

likely influenced the high number of people that were not looking to purchase a home in the next five years, as less than half were already homeowners. When asked what type of new housing respondents would most like to see built, 36.65% said single family, large lot homes with more than .5 acres, 10.47% said single family, suburban lot, and 9.95% and 9.42% said senior assisted living communities and single-family small lot homes respectively. Five percent or less were interested in townhouses, duplexes and triplexes, accessory dwelling units, mixed use apartments, and manufactured homes, making single family homes the clear winner in most desirable home type, but also the most expensive to construct and purchase.

An overwhelming majority of respondents (77.66%) said that farmland was the region's greatest asset. Nearly half identified natural resources and small tight knit communities as the greatest asset, followed by historic resources (37.06%), tourism (21.32%), other (15.23%) which includes outdoor activities, the people, and walkable communities and small businesses,

and job opportunities (7.61%). At the same time, the region's greatest challenges are the lack of job opportunities, according to the survey. At almost 81%, the lack of livable wages has been closely tied to the perception that housing costs are too high in the county. Another of the region's challenges is the lack of transportation options, at 57.51%. Public transportation is limited throughout the county and does not operate on nights or weekends, decreasing job opportunities for those that don't drive as well as the opportunity to shop, schedule doctor's appointments, court dates, and other critical needs. Infrastructure or utility issues also garnered nearly 41% of responses, as most of the county is on well water and septic systems; there is also no broadband access in most of the county limiting access to job opportunities, tele-medicine, and other computer related scheduling and education. The lowest of the region's challenges, at 31.09% is lack of goods and services such as grocery stores and doctor's offices. This challenge may be solved with more frequent public transportation.





As much as the survey shows that housing and other goods and services are becoming unaffordable, when asked if in the last five years, respondents have had trouble paying for food, healthcare, childcare, or education, nearly 54% said no. That still shows that nearly half have had difficulties making their payments, however. A huge majority of those that are 65 years or older said that they plan on aging in place (52.73%), while 20% are undecided. An even 7.27% said that they may move into a smaller home or into a retirement community.

When asked what Schoharie County's strengths are when it comes to housing, the majority of people said the scenery and the land followed very closely by nothing and not sure. Old, well-built houses and buildings and the quality of assistance programs were mentioned frequently, as were affordability, the number of apartment complexes, and

how much land was available for development. Varying locations between villages and the country, the number of single-family houses, good utility services, the people, senior housing, and quality of schools were all mentioned more than once as well.

What about Schoharie County's biggest challenges when it comes to housing? The number one response by an overwhelming amount was the shortage of apartments, affordable housing, and accessible and senior housing. The next most common response was the cost of rent, utilities, and things in general, followed by the worsening condition of the housing stock in the county and the cost of maintaining or rehabilitating those homes. More than five people said that the type of housing allowed in certain locations meant a lack of options when it came to housing, that lack of municipal water, sewer, and other infrastructure hindered further development, and

that the distance to jobs and other amenities such as shopping, banks, doctor's offices, etc. was holding new development back. Several people also said that the lack of shelters and transitional housing made it very difficult for the homeless population in Schoharie County and still others said that high property taxes and lack of public transportation limited the county's housing options too.

Similarly, the barriers to homeownership in the county were identified as the cost of everything—mortgage, insurance, repairs, etc. The second most common barrier was the lack of housing availability or choices, with the next most common response being the lack of well-paying jobs and high taxes. Still more people found that credit, loan availability, and downpayments were barriers to getting a mortgage and the disrepair and condition of the more affordable housing a deterrent since costs are so high to rehabilitate those homes.

Improvements to the public realm that are most needed to entice new housing came with a number of answers that were unrelated to infrastructure, such as better paying jobs and more subsidized housing. Improvements to the routes and frequency of public transportation was the most common infrastructure response, with municipal water and sewer, more reliable internet, and better maintained roads and bridges garnering a large response as well. Along those lines, when asked what and where key opportunities are for redevelopment and infill, the most common answer was village centers and just outside of villages where there are already services, infrastructure, and transportation available. This includes infill on vacant lots and rehabbing existing vacant buildings and adaptive reuse to add housing units. Building up and developing along major routes was another frequent answer, namely along the I-86, I-88, Rt. 30, and Rt 7 corridors.



So what can county and local governments do to improve housing accessibility and affordability? Development of affordable and workforce housing was the number one answer, followed by lowering taxes and bringing better paying jobs and job training to the area. Many also thought that simplifying the permit and review process and giving incentives for construction would facilitate housing accessibility as well, some going as far as to say that permitting fees and permits should be eliminated altogether. While that is not advisable, a streamlined, county-wide process map may be helpful in making clear where and what development may occur and exactly how to begin and complete that process, focusing on relevant steps along the way.

SENIOR SURVEY

In total, 164 seniors participated in our survey regarding housing and services in Schoharie County. The highest response rate was from seniors aged 65-75 (34.15%), followed by those aged 75-85 (29.88%). Seniors over 85 accounted for just over 20% of responses. There may be a slight discrepancy in numbers due to respondents aged 65, 75, and 85 potentially selecting from two different age groups. While all municipalities were represented, Cobleskill had the highest number of respondents (17.07%), followed by Middleburgh (10.37%), and the Village of Cobleskill (7.32%). Gilboa, Richmondville, Schoharie, and Esperance had nearly equal representation, each comprising around 6% of responses.

The majority of senior respondents reside in single-family homes, with approximately 21% living in apartments. Homeownership is prevalent, with 61.59% of respondents owning their homes and 31.71% renting. The remaining seniors live with family or friends. On average, seniors spend \$500 per month on housing, with an additional \$330 for utilities, totaling an average of \$830 monthly. Nearly half of the seniors find this somewhat affordable, while 27% consider it very affordable. However, over 8% spend over half of their income on housing. When asked what they would consider to be an affordable monthly housing cost, more than 60% across two categories said between \$200-\$749.

The overall housing condition for Schoharie County seniors was predominantly good (53.69%), with 31.54% rating it as excellent. However, 14.77% reported fair to poor housing conditions. Concerns regarding safety ranged from accessibility issues to structural issues like old

wiring and mold. Ramps, walk-in showers, and roof replacements were among the most common improvements desired.

Meals on Wheels and visiting nurse services were the top support services utilized by seniors. While most seniors did not experience social isolation, 19% did, citing reasons such as inability to drive, lack of public transit, and distance to social activities. Essential services like healthcare and grocery stores were considered accessible by nearly 75% of respondents, but 25% found transportation services inaccessible.

When asked about desired services, transportation assistance, grocery shopping assistance, meal preparation assistance, and laundry assistance were among the top responses. Despite 66% of seniors not considering moving from their current homes, almost 34% planned to move within one to five years. Factors influencing potential moves included proximity to family, economic factors, healthcare options, mobility options, and climate.

Regarding future housing preferences, over half of seniors preferred renting, and the majority favored apartments or single-family homes with small lawns. Approximately 61% were unlikely to move into senior housing within the next five years. However, first-floor living, step-in showers, and nearby amenities such as grocery stores and healthcare facilities were deemed essential for potential senior housing developments.

An overwhelming 93% of respondents identified a high or moderate need for senior housing in the community, with senior apartments being the preferred option. Assistance programs related to home repairs were considered necessary by 77% of seniors. While half of the seniors viewed accessory dwelling units as a viable solution to housing, the need for more senior housing and assistance programs remained evident. Investment in additional housing and an improved transit system appears necessary for both older and younger populations to flourish in Schoharie County.



STAKEHOLDER SUMMARY

The stakeholders interviewed serve a diverse population, with numerous agencies assisting individuals aged 60 and above through the NY Connects program, those living below the poverty limit, as well as individuals with disabilities.

According to stakeholders several housing trends have emerged in Schoharie County, reflecting broader challenges in the housing market. One significant issue is the decline in the number of people working in the trades, leading to increased costs for home maintenance. However, incomes have not kept pace with the rising cost of living, making it increasingly difficult for individuals to afford home repairs. Consequently, more homes are falling into disrepair, exacerbating the housing crisis.

Over the past few decades, there has been a shortfall in the construction of apartments, resulting in a lack of rental units. As a result, many individuals who cannot afford to buy homes are struggling to find rental accommodation, leading to higher rents and increased competition for limited rental properties.

Zoning regulations in some communities pose barriers to the construction of multi-family housing, further exacerbating the shortage of rental units. This shortage contributes to homelessness, which can be driven by various factors such as mental health issues, substance abuse, domestic violence, or financial instability.

Despite some improvements, such as the establishment of warming centers during code blue events, the overall situation for those experiencing homelessness has worsened. There has been an increase in the number of families

in need, along with a rise in the level of needs within the homeless population, particularly concerning mental health and substance abuse.

Moreover, there has been a significant jump in the costs associated with home repairs, including materials, further straining households' financial resources.

The influx of new residents due to the COVID-19 pandemic has also driven up housing costs, leaving only homes in poor condition unsold and exacerbating homelessness, particularly among seniors and families facing foreclosure or eviction.

STAKEHOLDER LIST

Organization	Representative(s)
Schoharie County Rural Preservation Corp	Ron Filmer
Appalachian Regional Commission	Kyle Wilber
Western Catskills Community Revitalization Council	Antonia Besculides
Office for the Aging	Meg Parsons / Nancy Dingee
Schoharie County Planning & Community Development	Shane Nickle
County DSS	Donna Becker / Stephen Munford
County Mental Health Community Services	Sarah Nies
SUNY Cobleskill	Augustus McGiver / Scott Ferguson
Town/ Village of Schoharie Comprehensive Plan Committee	Nan Stolzenburg
Richmondville Comprehensive Plan Committee & Head Start	Lisa Scott
Schoharie Economic Enterprise Corp	Julie Pacatte
Catholic Charities	Christy Houck
FMS Workforce Development	Gina Papa
Calvary Assembly of God	Pastor Ray Richards
Schoharie County Council on Alcoholism & Substance Abuse	Justin Hamm
Schoharie County Community Action Program	Jeannette Spaulding
Schoharie County IDA	Fonda Chronis
Schoharie County Veterans Service Agency	Eilene Fisher
Wineshipping	Chris Halaquist

WHAT ARE THE REGION'S GREATEST ASSETS (SPECIFICALLY)?

Feedback received through the stakeholder interviews found that Schoharie County boasts numerous strengths and assets, making it an appealing place to live, especially regarding housing. The county offers a desirable rural lifestyle characterized by natural beauty and abundant outdoor opportunities. Scenic landmarks like Vroman's Nose and Howe Caverns enhance its appeal, alongside the availability of fresh produce from local farms. The region's potential for improving vacant and abandoned structures, as well as developing vacant land, presents significant opportunities for housing development.

The county's willingness to address housing issues proactively is another vital strength, with engaged supervisors and a genuine community interest in ensuring housing access for all. The variety of settings available—from rural expanses with lots of space and privacy to village apartment complexes for seniors—caters to diverse preferences. The character of old houses and the overall rural nature of the communities add to the charm and appeal of the area.

Richmondville specifically benefits from municipal electricity, which is more cost-effective and reliable than other communities, attracting residents seeking lower living costs. The quality of life, supported by decent school districts, low crime rates, and strong community bonds, makes Schoharie County an attractive place to live. Proximity to larger population centers and urban services in Amsterdam and Albany offers convenience without compromising the rural lifestyle. The region's natural beauty, combined with opportunities for outdoor activities like hiking, hunting, and exploring trails, appeals to those

who enjoy an active, nature-oriented lifestyle. The presence of public services, a strong hospital network, and a hub for services in Cobleskill further enhance living conditions. The county's historical sites and commitment to preserving its rural and historical character add a unique cultural and aesthetic value.

Schoharie County also benefits from a strong tourism sector, good schools, and a safe, laid-back environment. The availability of benefits and services, coupled

with the community's resilience and strong leadership, make it a supportive and welcoming place for residents. The county's four distinct seasons, beautiful landscapes, and low crime rates contribute to a high quality of life that many find appealing.

Overall, people choose to live in Schoharie County for its combination of rural charm, natural beauty, community spirit, and practical advantages like affordable housing, good schools, and proximity to urban centers.



IN YOUR OPINION OR BASED ON WHAT YOU MAY HAVE HEARD, WHICH OF THE FOLLOWING ARE REASONS THAT PEOPLE ARE CHOOSING TO LIVE IN YOUR AREA?

Feedback received through the stakeholder interviews found that Schoharie County boasts numerous strengths and assets, making it an appealing place to live. The region is renowned for its rural lifestyle, providing a peaceful and spacious environment that appeals to many. Scenic landmarks like Vroman's Nose and Howe Caverns enhance its appeal, alongside the availability of fresh produce from local farms.

The county's potential for improving vacant and abandoned structures and developing vacant land presents significant opportunities for growth and housing development. Additionally, there is a strong willingness among county officials to address housing problems, with active community engagement and supportive supervisors.

Residents often have deep roots in the community, with many returning to the area due to familial connections and familiarity with the local system. The county offers a variety of living settings, from expansive rural areas with plenty of privacy to village apartment complexes for seniors, catering to diverse preferences. The character of old houses in the area also adds to the appeal.

Richmondville, in particular, draws residents with its municipal electricity, which is cheaper and more reliable compared to other parts of the county. The quality of life in Schoharie County is high, especially for those interested in outdoor activities, thanks to its numerous trails, creeks, and public access points.

The county's proximity to population centers and urban services in Amsterdam and Albany makes it a convenient location for commuters. The rural nature of the communities and the lack of development pressure ensure a stable and peaceful living environment. The area also holds potential to attract commuters from Albany and the capital district, who are looking for a residential community with an easy commute.

Schoharie County is recognized for its strong community character, decent school districts, low crime rates, and the presence of a hospital within the county. The price of homes is more affordable compared to metro centers, and the small-town environment fosters a close-knit community. The natural setting, coupled with the region's historical sites and agricultural strengths, contributes to a high quality of life.

The county's strategic location, with interstate access and proximity to employment centers in Amsterdam, Albany, and Oneonta, makes it a practical choice for many. The southern towns' closeness to Orange County or NYC attracts residents looking for summer homes, especially in areas like Blenheim or Gilboa, where zoning codes are relaxed.

Schoharie County also benefits from strong county government commitment to housing issues, sufficient public services, and a thriving tourism sector. The region's four distinct and beautiful seasons, safe environment, and strong leadership further enhance its appeal. Overall, people choose to live in Schoharie County for its rural character, natural beauty, community spirit, and practical advantages such as affordability and proximity to urban centers.



WHAT OTHER CONCERNS DO YOU HAVE WITH REGARD TO HOUSING AFFORDABILITY FOR THEM (THAT IS, THE PEOPLE YOU SERVE)?

Schoharie County faces numerous challenges when it comes to housing, significantly impacting the affordability and availability of housing for its residents. One major issue is the aging housing stock, with many homes requiring extensive maintenance and repairs. This is compounded by a lack of job opportunities, which drives young people away and leaves an aging population behind. Consequently, there are few programs to assist older adults with home repairs, and the existing ones have strict guidelines that exclude many potential beneficiaries.

Many older adults are reluctant to move from their large, old farmhouses to smaller senior apartment units, due to the significant lifestyle change and concerns about losing their primary asset. Privacy concerns and pride also prevent some from seeking assistance, further complicating the issue of maintaining properties according to codes. This often leads to substandard living conditions, especially as many seniors struggle on fixed incomes or have limited physical abilities.

The competition for available apartments is intense, with a particular shortage of affordable housing types like studios and rooming houses. While housing on transportation lines is available, the northern tier of the county is more attractive due to better transportation access. However, the county lacks transitional and supportive housing, which is crucial for individuals with mental health and substance abuse issues who often get evicted from motels.

Individuals with medical needs also face difficulties, as there is no housing within the county for those under 65 with medical needs, necessitating relocation outside the county. The county has only one small assisted living facility in Sharon Springs and no nursing home or rehab facility, exacerbating the issue.

There is also significant competition with college student housing and a limited supply of lower-income rentals. Despite relatively affordable home prices, the cost to purchase and maintain homes is a challenge, particularly for lower-income residents. The influx of second-home buyers from regions like Long Island drives up housing costs and creates conflicts with locals over issues like noise and space usage.

Perceptions around accessory dwelling units (ADUs) and their impact on property values add to the complexity of housing development. While there is some affordable senior housing, units are always full with waiting lists. The conversion of some HUD housing to market-rate apartments has reduced the availability of affordable units.

The county's population is divided on economic development approaches, with some favoring growth and job creation, while others prefer to maintain the rural character. Creating a unified vision for the county remains a challenge. The dearth of affordable housing, lack of multi-family complexes, and the general reluctance to pay higher market rents contribute to the low quality of available rentals, particularly for families.

Moreover, there is a lack of residential construction, and the existing housing stock's condition is often poor, with issues like black mold and holes in roofs being common. Landlords prefer renting to more reliable income populations, further limiting options for lower-income residents. The high cost of new construction, coupled with a scarcity of buildable lots in desirable locations, exacerbates the housing crisis.

The county's infrastructure issues, such as lack of water, sewer, and broadband services, and high property taxes, deter potential developers. Recruitment and retention of talent are hampered by the housing shortage, and there are insufficient rentals for the service population. Southern towns face higher travel costs and limited access to services, especially medical care, further complicating housing affordability and availability.

Overall, the county struggles with a high demand for housing, old and poorly maintained homes, limited affordable units, and infrastructure challenges. These issues create a significant barrier to improving housing affordability and availability for the people served by the county.

WHAT ARE THE BIGGEST BARRIERS TO HOMEOWNERSHIP IN THE AREA?

Schoharie County faces significant challenges in providing affordable and available housing, particularly for older adults and lower-income residents. Many older adults, often living on limited incomes, find it difficult to secure loans unless they have substantial savings or intermittent income. Banks are typically less inclined to loan to individuals over 70, which limits their ability to purchase or maintain homes.

The availability of housing is a major issue, with many properties in a dilapidated state requiring extensive repairs. During the pandemic, an influx of people from urban areas bought and fixed up many homes, leading to an increase in housing costs. Some of these homes were resold, while others are now used as seasonal residences, further tightening the housing market.

Affording the purchase price of a home and the subsequent costs of maintenance presents a significant hurdle. Commutes to jobs are necessary for most residents, but finding nearby employment is challenging. The overall supply of homes is limited, and the high cost of building new homes exacerbates the issue. The rising costs of homes are pushing them out of reach for many potential buyers, including first-time buyers who lack adequate support programs or awareness of existing ones.

Resources and organizations addressing housing needs are scarce, and the presence of short-term rentals has driven up home prices. The pandemic caused a spike in housing costs due to competitive cash offers, and homes that once served as starter homes are now priced at mid-level rates. The shortage of quality homes is particularly acute, with many properties requiring significant repairs, making them unaffordable for many buyers.

Additionally, flood hazard areas necessitate expensive flood insurance, and property taxes are high and vary by town. In the northern section of the county, the water supply is unreliable due to the karst geology, with some wells drying up seasonally.

Securing a mortgage is often difficult due to the needed repairs on available homes, and many residents struggle to afford the down payment. The lack of jobs in the area compounds the affordability issue. High property taxes, a shortage of move-in ready homes, and poor housing conditions further complicate the housing situation.

In summary, the combination of limited income, stringent lending practices for older adults, a shortage of available and quality homes, high costs, and insufficient support programs creates a challenging environment for housing affordability in Schoharie County.



WHAT POPULATIONS, IF ANY, DO YOU SEE HAVING THE GREATEST DIFFICULTY FINDING AFFORDABLE HOUSING?

Low-income families and individuals earning under \$30,000 a year are among the most vulnerable, struggling to secure suitable housing within their budget. Families living in poverty often have limited options, with access restricted to poor-quality housing that fails to meet basic standards.

Local, year-round residents also find it challenging to afford homes, especially as the cost of living continues to rise. Young individuals and families seeking to move to the area for job opportunities encounter barriers due to the lack of quality rentals or affordable homes to buy.

First-time homebuyers, seniors looking to downsize, and veterans are also disproportionately affected by the housing shortage. Additionally, those in hourly wage jobs with limited financial knowledge often struggle to navigate the complexities of financing a home purchase.

Seniors, in particular, face difficulties finding rentals after losing or selling their homes, especially when accessibility improvements are necessary to accommodate their needs. Individuals with health issues, disabilities, or coming out of jail also encounter challenges in securing affordable housing.

Overall, the shortage of affordable housing impacts a broad spectrum of the population, including low-income individuals, seniors, families, veterans, and those with specific needs or circumstances. Addressing this issue requires concerted efforts to expand housing options, improve affordability, and support vulnerable populations in accessing safe and suitable accommodation.



THINKING ABOUT THESE CHALLENGES THAT WERE JUST MENTIONED, WHAT ARE SOME POSSIBLE ACTIONS THAT COULD BE TAKEN BY THE COUNTY, CITY OR TOWN, OR THE OTHER HOUSING STAKEHOLDERS IN THE COMMUNITY TO ADDRESS THESE ISSUES?

The stakeholders identified several possible actions:

- 1. Economic Development**
Strategies: Attracting and retaining businesses in areas like Cobleskill can stimulate economic growth and provide job opportunities, making the region more attractive for residents.
- 2. Destination Development:**
Investing in Cobleskill's infrastructure and amenities to transform it into a vibrant destination could boost tourism and local economies.
- 3. Infrastructure Improvement:**
Rebuilding roads outside floodplains can enhance accessibility and safety, encouraging development in these areas.
- 4. Property Tax Reduction for Seniors:** Implementing property tax reductions for seniors, in addition to existing programs like STAR, can help older adults stay in their homes longer.
- 5. Senior Housing Development:**
Increasing the availability of senior housing, particularly along bus loops, can cater to the growing demand from aging residents.
- 6. Accessory Dwelling Units (ADUs):** Allowing ADUs provides an alternative housing option for individuals who prefer not to live in apartment complexes, while also potentially generating additional income for homeowners.
- 7. Supportive Housing:**
Developing supportive housing can meet the needs of vulnerable populations, such as individuals experiencing homelessness or those with medical conditions.
- 8. Transitional Housing:**
Establishing transitional housing options within the county ensures that families, such as Head Start families, can retain support services and maintain stability during housing transitions.
- 9. Mixed-Use Development:**
Promoting mixed-use developments in villages encourages a blend of residential and commercial spaces, fostering vibrant and walkable communities.
- 10. Educational Initiatives:**
The county should take an active role in educating the community about housing needs, providing facts and figures, and engaging in public education to raise awareness and understanding.
- 11. Incentives for Developers:**
Offering tax incentives and resources to developers willing to build mixed-income housing can encourage investment in affordable housing projects.
- 12. Infrastructure Investments:**
Improving pedestrian infrastructure and promoting walkable neighborhoods enhances livability and attracts residents to areas with accessible amenities.
- 13. Creative Reuse:**
Utilizing adaptive reuse strategies for larger buildings, such as converting old hotels into mixed-use developments, maximizes existing resources and revitalizes urban spaces.
- 14. Training and Certification:**
Providing training and incentives for code enforcement officers and contractors in lead abatement and asbestos removal ensures compliance with safety standards in housing construction and renovation projects.
- 15. Partnerships and Collaboration:**
Forming partnerships with landowners, developers, and funding organizations can leverage resources and expertise to address homelessness and housing affordability effectively.

WHAT EFFORTS ARE YOU (OR YOUR ORGANIZATION) INVOLVED IN TO IMPROVE HOUSING AFFORDABILITY FOR THE PEOPLE OR FOR THE AREA?

Appalachian Regional Commission

- Funding for infrastructure expansion – water, sewer, broadband, and storm water.
- General maintenance is not fundable, but expansion or maintenance needed to expand capacity is eligible for grant funding – 50% match required.
- Office for Aging has some unrestricted funds (unmet needs \$) that can be used for home repair or accessibility improvements; there are competing priorities for these funds so they do not all get used for home repair and the fund is relatively small.

DSS

- DSS must assist those who have no other option; other organizations can deny services
- DSS must step in when no one else is willing – last resort, which means they serve the most difficult populations

County

- Provide recommendations and guidance on best practices for towns and villages. Coordination and/or development of facilities for services e.g. warming center.

Schoharie County Rural Preservation Corp

- Keep people in their homes with rehab programs.
- Help renters by making rents more affordable
- Determine demand for different types of housing so they can respond with appropriate programs.

SEEC

- Focus on downtown vitality as an economic development organization
- Facilitate rehab of existing structures- convene partners/ investors for rehab of existing structures within in downtown areas

Western Catskills Community Revitalization Council

- Main goal for organization is to improve the quality of the housing stock for owners and renters
- Education about financing (taxes, insurance, etc.) and maintaining a home

Catholic Charities

- Work with landlords and build relationships with them so that when something opens up, we know about it and can help people get into those spaces
- Financially assist people who are late on their mortgages

FMS Workforce Development

- Supportive services - get people the right clothing for work, cover child care costs, car repairs, transportation costs

Calvary Assembly of God

- Assist people with relocating, use funds for help with housing costs, furnace or boiler repairs, utility needs
- Try to provide services to strengthen people's situations

Schoharie County Council on Alcoholism & Substance Abuse

- Involved with housing committee
- Created a warming shelter

Schoharie County IDA

- Try to bring in businesses / jobs

Veterans Service Agency

- Partnering with other agencies and explore tiny homes for veterans



WHAT DATA WOULD HELP YOUR ORGANIZATION THE MOST?

Various aspects of data are desired to assist organizations in tailoring interventions and advocating for resources effectively.

1. **Safety Concerns:** Understanding how many older adults feel unsafe in their homes and identifying specific needs can guide grant applications focused on enhancing home safety and security.
2. **Housing Demand:** Confirming the types of housing needed provides critical evidence for grant applications and facilitates collaboration with developers to build housing that aligns with community needs.
3. **Support for ADUs:** Gathering data on the benefits of accessory dwelling units (ADUs) helps increase public understanding and planning board support, promoting their adoption as a viable housing option.
4. **Affordability Data:** Detailed information on housing affordability and availability assists in identifying areas where investment is most needed and informs zoning changes to address housing shortages.
5. **Implementation Plan:** A solid implementation plan derived from survey data streamlines decision-making and outlines the roles of various stakeholders, including the county, in addressing housing needs effectively.
6. **Funding Sources:** Identifying potential funding sources enables organizations to tap into financial resources to support housing initiatives and infrastructure development.
7. **Homelessness Analysis:** Accurate data on homelessness, including its drivers, informs targeted solutions and enables organizations to address the root causes effectively.
8. **Building Permits Review:** Analyzing past building permits provides insights into housing trends, buyer preferences, and areas for future development and infrastructure planning.
9. **Community Identity:** Understanding the community's identity and housing preferences helps shape housing development strategies that accommodate diverse needs and maintain the area's character.
10. **Supply and Demand:** Assessing housing supply and demand, along with price points and cost analysis, informs decision-making on incentivizing housing development and addressing affordability challenges.
11. **Collaborative Efforts:** Identifying other agencies assisting veterans and available resources fosters collaboration and ensures coordinated efforts to address housing needs comprehensively.
12. **Endgame of the Survey:** Clarifying the survey's ultimate goals helps stakeholders understand the survey's purpose and align efforts towards achieving desired outcomes in housing development and affordability.



ARE THERE ANY HOUSING PROJECTS UNDERWAY THAT YOU ARE LOOKING FORWARD TO SEEING COMPLETED OR ANY MORE IN THE WORKS THAT YOU'RE EXCITED ABOUT?

While there are some housing projects in various stages of development within Schoharie County, opinions on their potential impact vary among community members. One notable project is the Donuts Brow initiative in Cobleskill, which involves the construction of market-rate townhouses and condos. However, this project does not address affordability concerns, as it targets the higher end of the market.

There is optimism surrounding a mixed-income project that is in the works, offering the potential for a more inclusive housing option. Middleburgh Meadows, another ongoing project, features single-

family homes on small lots within walking distance to downtown. Despite being relatively new, some units remain unsold, indicating that the community has not fully embraced this type of development.

Individual developers like Eric Dolan are also contributing to the housing landscape by building multi-family units. Additionally, the Schoharie community has utilized FEMA funds effectively to rebuild homes within floodplains, adhering to floodplain construction standards.

However, not all respondents are aware of ongoing housing projects, and some express concerns about the lack of initiatives. For instance, one group is aiming to build tiny veterans housing but faces significant challenges in realizing this vision. Nevertheless, there is hope that initiatives such as bringing broadband to the Mohawk Valley could attract more investment and encourage the rehabilitation of existing housing stock.

WHAT IMPROVEMENTS TO THE PUBLIC REALM ARE NEEDED MOST TO ENTICE NEW HOUSING?

One key aspect is expanding public transportation, especially in more rural areas, to enhance accessibility for residents. Additionally, the availability of essential amenities like grocery stores and the affordability of municipal water and sewer services play vital roles in enticing new housing projects.

Upgrades to water and sewer systems across all districts are essential due to concerns about aging infrastructure. Improving walkability by repairing sidewalks and promoting acceptance of alternative energy sources, such as solar power, are also important for enhancing the appeal of residential areas.

While villages typically have existing water and sewer infrastructure, there is a need for careful analysis before expanding these systems to new areas. Attention should be paid to the consequences of such expansions, considering factors like the character of communities and potential impacts on infrastructure maintenance.

Furthermore, addressing issues with cell and broadband coverage, particularly in the southern part of the county, is essential to attract new residents. Improvements to roads, streetscape appeal, and flood hazard mitigation are also necessary for creating attractive living environments.

Expanding water and sewer districts, improving broadband coverage, and ensuring reliable public transportation are common themes in the efforts to enhance the public realm and entice new housing developments. Additionally, providing job opportunities and access to municipal utilities like water and gas are seen as critical factors for attracting residents to the area. Overall, the results of ongoing studies and community input will guide future improvements to the public realm in Schoharie County.

DO YOU HAVE SUFFICIENT STAFF AND RESOURCES TO DELIVER YOUR SERVICES? IF NO, WHAT RESOURCES ARE NEEDED TO FULFILL YOUR AGENCY'S MISSION?

Across various agencies and organizations in Schoharie County, staffing and resource levels vary, with some expressing adequacy for current operations while others highlight challenges and gaps in fulfilling their missions.

The Office for Aging indicates that they have sufficient staff at present, but foresee the need to expand as the older adult population grows. However, they note a shortage of resources to meet the current demand for services.

Similarly, the Department of Social Services (DSS) acknowledges being stretched thin but nearly fully staffed. However, they rely on Catholic

Charities to manage rapid rehousing and warming shelter programs, indicating a collaborative approach to addressing community needs.

The County Mental Hygiene department reports being short-staffed at clinics and expresses a need for more qualified applicants from within the community, reflecting a broader shortage of skilled professionals in the area.

The Regional Planning Commission (RPC) notes having enough resources to make some progress on issues but lacks the capacity to

comprehensively address them. They identify the need for at least one additional staff member dedicated to evaluating needs and identifying funding opportunities.

Other organizations like Catholic Charities and CASA indicate being adequately staffed, while Wineshipping and the Veterans Service Agency mention ongoing recruitment efforts to meet their staffing needs.

Overall, while some agencies feel adequately resourced, others face challenges in keeping up with demand and require additional staffing and resources to effectively fulfill their missions and address community needs.

ANYTHING ELSE YOU WANT TO ADD? ANYTHING WE HAVEN'T ASKED YOU THAT WE SHOULD KNOW?

Having an inventory of vacant land within villages could be instrumental in identifying opportunities for increased housing density, although convincing villages to embrace such development may pose a challenge.

Exploring the potential for development along the east side of Route 30, outside the floodplain, could provide an avenue for expanding housing infrastructure. Similarly, conducting a windshield survey of Route 20 from Esperance to Sharon Springs could yield valuable insights into potential housing opportunities.

Recent announcements about grants for broadband in affordable housing projects are promising for improving connectivity in underserved areas. Additionally, previous grants awarded in Schoharie, such as those for workforce initiatives and infrastructure projects, have contributed to community development efforts.

The importance of retaining older adults in their homes for as long as possible, given the lack of nursing home facilities in the county, underscores the need for supportive housing options. Efforts to distribute paper surveys to clients and hold public meetings, such as at the

senior center in Cobleskill, can facilitate community engagement in addressing housing needs.

Furthermore, addressing transportation barriers, expanding recreational resources for youth, and fostering economic development partnerships with businesses and educational institutions like SUNY Cobleskill are essential components of comprehensive housing strategies. Collaboration with landlords to ensure the livability of rental units and holding them accountable for property maintenance is also crucial for improving housing conditions in the county.

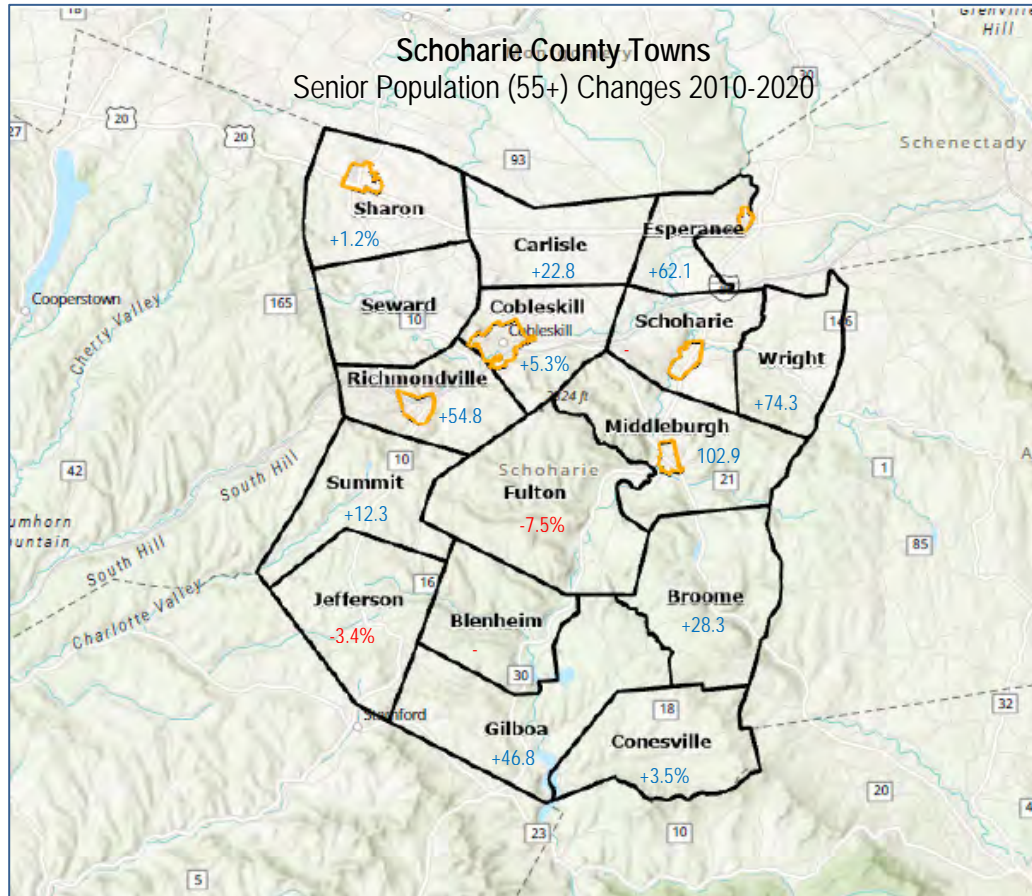


APPENDIX B: SENIOR HOUSING REPORT

Draft for Review

SCHOHARIE COUNTY

Senior Housing Report
April 2024



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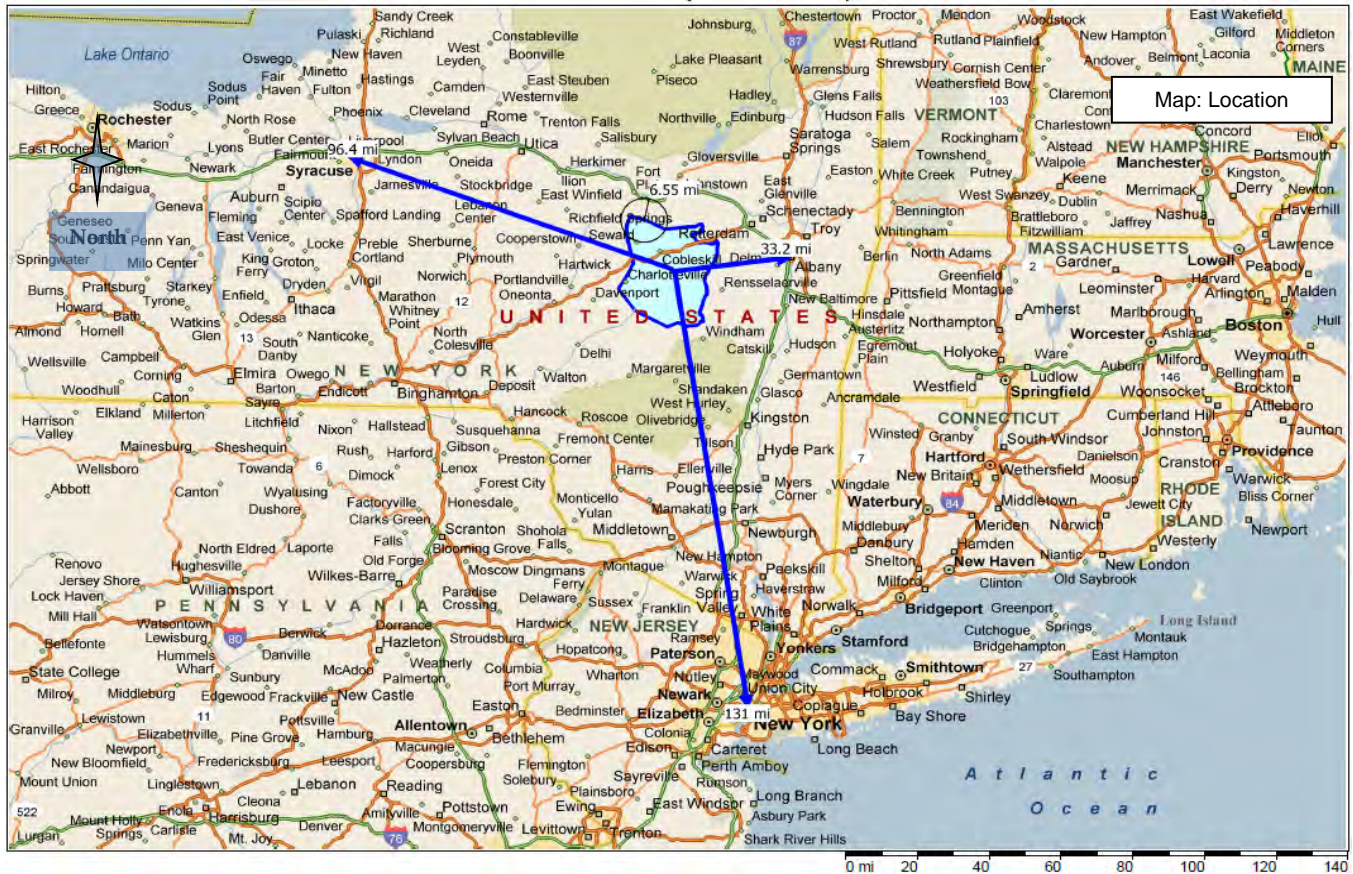
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INTRODUCTION

INTRODUCTION

Schoharie County is located in upstate New York, in the Capital Region of New York State. It is about 97 miles west of Syracuse, 33 miles from Albany, and 131 miles north of New York City.

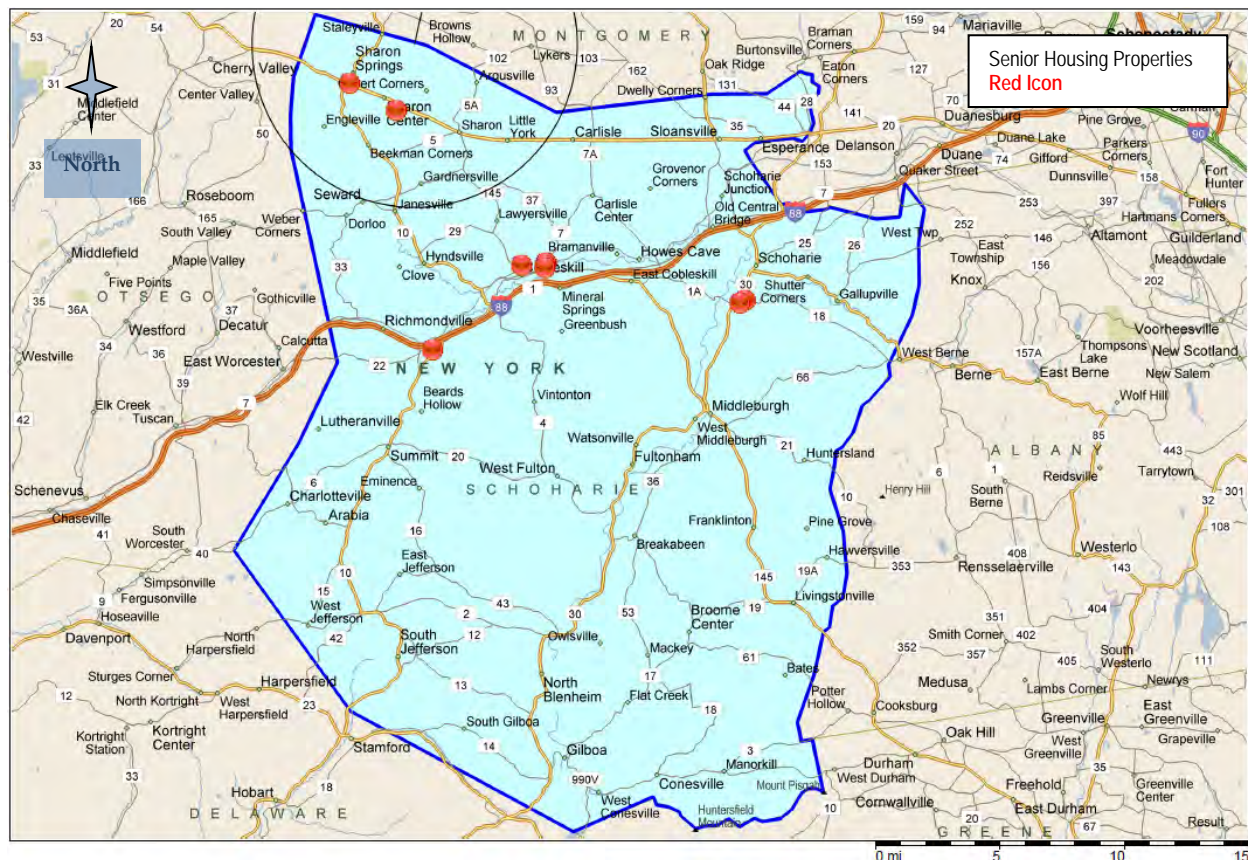


Senior Housing

This report will address Senior Housing in Schoharie County, existing conditions, and the need for senior housing units in the county. It will also examine the market conditions needed to develop and sustain an effective housing strategy to meet future senior housing demands. Specific questions about the demand for senior and supportive housing will be addressed regarding demand and price structure in the market.

In Schoharie County, there are 8 senior housing facilities;

- 7 Independent Living Facilities with 245 units
- 1 Assisted Living Facilities with 36 units
- 0 Nursing Homes



This report is intended to provide a baseline of information about the projects cited and the market area. It shall be used to consider the community's housing needs for senior housing. In addition to providing a demand analysis, the senior report draws conclusions regarding the need for housing in Schoharie County. The report analyzes multi-family rentals and other housing options. The research includes published and census data analysis, interviews with key informants, market comparables documentation, and general market trends and conditions analysis.

METHODOLOGY

The report's organization follows the New York State Department of Housing and Community Renewal (NYSHCR) underwriting guidelines and the United States Department of Housing and Urban Development (HUD). A significant portion of the information is presented in tables, maps, pictures, and statistics. **The underwriting process thoroughly reviews vital indicators to determine potential income viability to support housing units for rent or sale.** These indicators include but are not limited to:

- Population Changes
- Household Characteristics
- Vacancy Rates
- Housing Inventories
- Unemployment Rates

- Economic Growth

The study reaches its conclusions after analyzing and reviewing the following topic areas. Additionally, the process assesses the demographics and housing conditions and compares them to county and state data.

1. Primary Market Area

Every market study starts with analyzing the Primary Market Area (PMA). The PMA defines the geographic area from which a housing project expects to draw most residents. The organization of the quantitative data greatly influences the boundaries of the PMA. U.S. Census provides population and demographic data in many geographic formats, such as states, counties, cities, towns, villages, Metropolitan Statistical Areas (MSA), and census tracts. This market study uses census tracts as the primary way to define the PMA boundaries. Other factors include, but are not limited to, transportation patterns, drive times, natural barriers, and population mobility.

2. Project Description

When a specific project is identified, the number and types of units are used to determine and quantify the demand, project capture, and market penetration rates. A description of project amenities can be compared to other projects to assess competitiveness in the market. When such data is unavailable, assumptions are made to illustrate project capture and market penetration rates.

3. Population and Census Data

Population and census data are the heart of a market study. Once the PMA boundary is defined, census data on the population can be collected and analyzed from 2010 to 2019. Data on age, gender, income, and other demographic characteristics are compiled into a database. Additional data is collected from different sources, including the New York Department of Labor, Cornell University, and New York State.

4. Households

The population and census data include housing characteristics, attributes, and types. This information will yield valuable information about households and trends. Additionally, the data will indicate the occupants' housing stock age and tenure by age, income, and cost. All of this information will be used to calculate the demand estimates.

5. Employment and Economy

Information about the economy is collected, including unemployment statistics, job growth, housing sales, and employers in the PMA. Unemployment and job trends can assess the stability of the market.

6. Housing Inventories

Collecting data about the existing conditions will yield valuable data about the community's housing needs. One must understand the existing conditions and current trends to evaluate the community's housing needs. The questions to address are what housing types exist, the bedroom mix, the sizes, the rent ranges, sales, and whether there are any comparables. Understanding the existing conditions, competition, rents, and sales in the PMA is essential to identify market strengths and weaknesses.

7. Market Perspective

The local perspective on housing provides valuable information on the community's successes and failures.

8. Demand Analysis and Forecast

A community's housing needs can be expressed as a demand estimate for housing units. Forecasting demographic changes can help identify trends and needs for future housing stock. The need for housing can often be quantified and then linked to the delivery of services and other unmet housing needs in the market.

DATA SOURCES

The U.S. Census is the primary source of Secondary Data used in this study. Data from the 2010 Census and Five-Year America Community Surveys (ACS) from 2010 -2021 were also used.

The Census Data provides the most complete and reliable body of data. Third-party reports are collected, reviewed, and used to confirm the census data and provide newer information. Primary data is collected from the primary market area through interviews, sampling, and observations. A list of data sources and references is provided in Section A.7 of the Appendix.

KEY TERMINOLOGY AND CONCEPTS

Absorption Rate is the number of units expected to be rented per month. The absorption period is adjusted to reflect the replacement and the number of months necessary to rent a specific number of units.

Capture Rates are calculated by dividing the total number of units at the property by the total number of age, size, and income-qualified renter households in the **primary market area**. The Capture Rate is expressed as a percentage of age, size, and income-qualified renter households in the **primary market area** that the property must capture to fill the units. Funding agencies may require restrictions on the qualified households used in the calculation, including age, income, living in substandard housing, mover-ship, and other comparable factors. (See Appendix A.2 for the Methodology and Demand/Capture Rate worksheets.)

Confounding Market Variables (CMV) is a research principle defined as a variable that can change the estimated projections and outcomes when added to statistical analysis. A confounder is a variable associated with or related to existing conditions and the future outcomes of interest. It is a concern in housing market studies that rely on observations of market forces that focus on causality and the future state of affordable housing.

Housing burdens are households that pay over 30% of their income for rent or mortgages. While the issues that define affordability are often complex and diverse, they are affected by demographics, economics, and climate. A healthy single person or couple may be able to spend 30% to 50% of their income on housing and still be able to afford other necessities of life. At lower income levels, a 30% threshold is recognized as the point where a household can maintain a standard of living. If the housing burden rises above this threshold, the quality or standard of living declines due to unaffordability. As income increases, this threshold will increase, too. It is commonly accepted that 48%-50% is the highest threshold before housing burdens are realized.

Housing Demand Analysis is a statistical analysis of the relationship between an area's housing demand and its supply. It is provided for the PMA and aims to place the overall affordable housing market within the context of housing demand.

Penetration Rate is calculated by dividing the units proposed by the households in the market. The percentage of age and income-qualified renter households in the primary market area of all existing and proposed properties to be completed within six months of the subject and which are competitively priced to the subject property must be captured to achieve the *stabilized level of occupancy*. Funding agencies may require restrictions on the qualified households used in the calculation, including age, income, living in substandard housing, mover-ship, and other comparable factors.

The Primary Market Area (PMA) is the most likely geographic area where a project would draw its support and competition. These areas have often been combined with other adjacent Metropolitan Statistical Areas (MSA) into a larger consolidated PMA. It is common to start with a 1-2 mile radius around the project sites. After an analysis, the PMA is further defined, including census tracts, natural boundaries, transportation, population mobility, and development patterns.

SENIOR HOUSING TYPES

Senior housing is available in many forms and offers a variety of services.

Age Restricted Communities

These age-restricted communities are designed for people at least 55 years old. They may include housing options like single-family homes, apartments, townhouses, or even mobile homes. They don't typically provide medical care or similar services for residents. Costs vary widely depending on where you're looking to live, and most age-restricted communities require residents to purchase a home rather than rent or lease space. In addition to the cost of the home, residents are typically required to pay homeowner's association dues that cover maintenance of the community grounds and any community amenities offered. If you're a pet owner, ask plenty of questions before making a move, as each age-restricted community has different policies or restrictions concerning pets that may not be immediately apparent.

Luxury Senior Living

Luxury senior living is a community living option for people who want to enjoy the benefits of an all-inclusive, higher-end living environment as they age. These communities have luxury housing options, facilities, amenities, and perks that make living in them feel like a continuous holiday. Luxury senior living communities often feature restaurants, golf courses, swimming pools, enrichment classes, and fitness centers that are readily available and accessible to residents.

Independent Living

Independent living options are suitable for active older adults looking for communities where they can build or expand their social networks and enrich their social lives. They're also often good options for people who don't need frequent health care but could benefit from downsizing. These communities plan recreational, social, and physical activities for their residents, typically including meal plans and/or on-site restaurants. Even if a community features "on-site dining," be sure to find out the hours and days the restaurant is open to ensure it suits your schedule.

With or without supportive services

Subsidized Housing

Assisted Living

Assisted living communities are designed for people who enjoy living independently but need support with activities of daily living (ADLs) like bathing, getting dressed, preparing meals, taking medications, and housekeeping. The level of care and support these communities provide to their residents isn't as extensive as that of nursing homes, but their services can still be tailored to meet residents' unique needs.

Memory Care

Memory care communities are designed to provide care for older adults with cognitive health issues. These communities offer services similar to those of a nursing home and ensure they meet residents' daily health and social needs. People with various forms of dementia may benefit from memory care communities, as they provide tailored 24/7 support to help residents navigate memory problems, confusion, and communication difficulties. Some memory care facilities offer care through end-of-life—

and some do not—so it's crucial to find out beforehand whether your loved one might ultimately need to be transferred to a different facility.

Skilled Nursing Care

Skilled nursing care is an option for older adults with chronic health conditions who may benefit from or need readily available medical care but don't require hospitalization. These communities work with healthcare professionals to provide care for their residents, which includes ensuring they take their medications regularly, monitoring their responses to recommended treatments, and discussing any health concerns with their care team. Long-term care facilities are similar, though skilled nursing facilities tend to offer more complex medical care services.

Continuing Care Retirement Communities

Continuing care retirement communities, also called life-care communities, are for older adults who want a single environment that can support their changing health, well-being, and social needs for the remainder of their lives. These communities are designed to ensure everyone gets the care and support they need to live well, regardless of their circumstances. Residents in continuing care retirement communities have access to health care professionals and medical services, recreation and fitness facilities, housekeeping and laundry services, and meal planning assistance.

Aging in Place – Home Care

According to the U.S. Centers for Disease Control and Prevention, aging in place is "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level." As more seniors choose to age in place, the need for Home Care services is rising. Seniors stay in their homes longer and/or live with their children. Home Care services provide a means to help with activities of daily living and household tasks. It includes meaningful companionship for older adults. In-home care is the oldest form of healthcare. Today, home care serves as a comprehensive alternative to institutional living. Commonly presented as a service to assist aging seniors, it's a valuable resource when a person at any age has an injury, accident, or surgery or is suffering from a chronic illness.

ASSUMPTIONS AND LIMITATIONS

Use of this Report

- The possession of this report does not carry with it the right of publication.
- This document may not be used for any purpose or by any person or entity other than the party for whom it was prepared without Asterhill Research Company's written permission.
- The information and opinions contained herein are applicable only to the time frame indicated in the report.

Findings of the Market Study

- The statements of fact contained herein are believed to be true and correct insofar as they have been derived from reliable and accurate sources. No responsibility is assumed for legal descriptions or matters pertaining to legal expertise.
- The findings of this market study are indicators of market trends. These findings do not guarantee project success but serve as a tool to supplement one's knowledge of the market.
- The realization of project marketability also requires competent project design, marketing, and management.
- All demand estimates and population forecasts are based on U.S. Census data, Cornell University's Program on Applied Demographics, and the NYS Department of Labor.
- Surveys and workshop data's primary purpose is to document community views.

Project Compliance

- No representations are made with regard to compliance with legal or regulating requirements applicable to this project, including zoning, environmental, or other local, state, or federal regulations, permits, and licenses. The report is completed using the HUD and NYSHCR market study guidelines.

Financial Analysis

- Financial analyses in this report are based on estimates, assumptions, and other public or private information developed from actual market research, knowledge of the industry, or project-specific information provided and/or obtained.
- These analyses illustrate the financial expectations given the specific set of assumptions used. If any of the assumptions are altered, different financial expectations may result.

Data Required by Housing Financial Agencies or Other Regulatory Agencies

- No housing finance agencies or other regulatory agencies to which the market study is addressed have additional data requirements. The following information was not included in this study:
 - Average operating costs for other agency-financed housing in the Primary Market Area or region; and
 - Average and maximum management fees are permitted based on the project's type and size or a statement that the agency does not have the data or limit management fees.

Additional Work

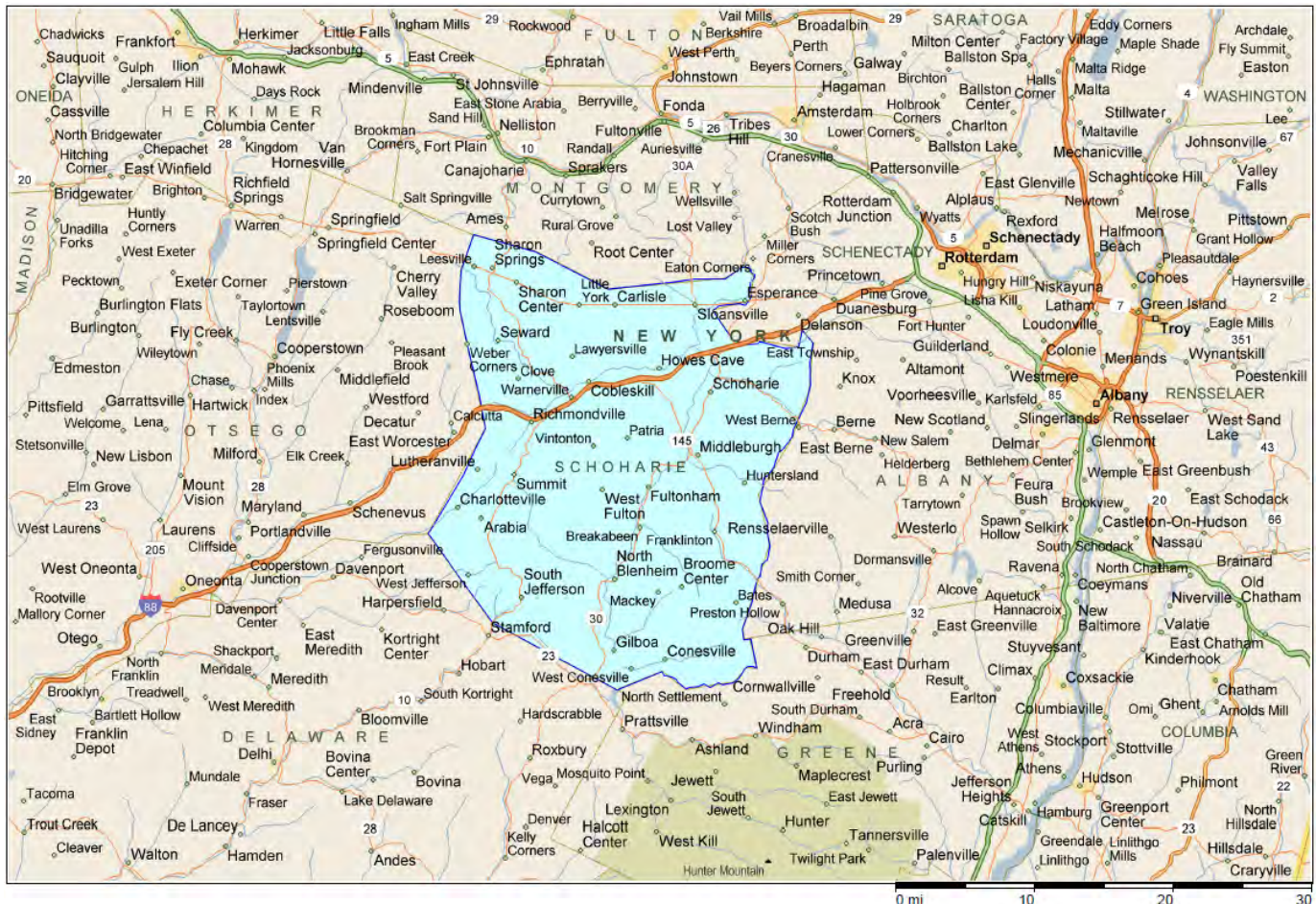
- No housing financial agencies, other regulatory agencies, or developers have asked for more work outside the scope of work defined. Any additional documentation or analysis beyond the scope of this market study will be performed for additional compensation. Such additional work may include the following:

- Preparation of estimates on the annual operating expenses for the operation of the subject property upon achieving a stabilized level of occupancy,
- Report on the property's zoning designation and comments on the subject property's conformance with zoning. This additional work may also include a zoning map, zoning ordinance, or letter from the local zoning official and
- Report on the flood zone for the property and a copy of the flood zone map.

EXECUTIVE SUMMARY

Executive Summary

Schoharie County is located in upstate New York, in the Capital Region of New York State. It is about 97 miles west of Syracuse, 33 miles from Albany, and 131 miles north of New York City. This study reviewed and analyzed demographic data, existing housing data, local information, and competitive senior properties. The following will summarize present conditions, make key conclusions, and discuss the market's strengths and weaknesses.



Overall, the study concludes that there is an unmet demand for senior housing in Schoharie County.

1. Senior Population

The county's senior population grew by 23% between 2010 and 2020. Table 2.1 shows the county population from 2010 to 2030. Senior population 55 years and older grew by 23% between 2010 and 2020. By 2030, it is projected to decline by 5.2%

Table 2.1 Population Changes (2020)						
Schoharie County						
Age Segments	2010	2015	2020	2030	Chg 10-20	Chg 20-30
Under 20 Years	8,363	7,440	6,862	6,160	-17.9%	-10.2%
20-44 Years	9,729	9,116	8,435	9,051	-13.3%	7.3%
45-54 Years	5,081	4,774	4,061	4,107	-20.1%	1.1%
55-59 Years	2,391	2,366	2,755	1,726	15.2%	-37.4%
60-64Years	2,161	2,570	2,277	1,795	5.4%	-21.2%
65 Years & Older	5,064	5,647	6,799	7,697	34.3%	13.2%
Total	32,789	31,913	31,189	30,536	-4.9%	-2.1%
55 Yrs and Older	9,616	10,583	11,831	11,218	23.0%	-5.2%
% of Total Population	29.3%	33.2%	37.9%	36.7%		

Table 2.2 shows where this population has changed. The towns of Esperance, Middleburgh, and Wright show a 62% to 103% growth, while Blenheim, Fulton, and Schoharie declined by 7.2% to 28.3%.

Table 2.2 Schoharie County Towns and Villages Populations 55 Years and Older					
	C/TV	2010	2015	2020	% Change
County	Schoharie	9,616	10,583	11,831	+23.0%
Towns	Blenheim	166	132	119	-28.3%
	Broome	379	396	560	+47.8%
	Carlise	483	396	593	+22.8%
	Cobleskill	1,841	2,029	1,938	+5.3%
	Conesville	313	321	324	+3.5%
	Esperance	560	527	908	+62.1%
	Fulton	461	408	428	-7.2%
	Gilboa	404	469	593	+46.8%
	Jefferson	640	523	618	-3.4%
	Middleburgh	770	1,256	1,562	+102.9%
	Richmondville	577	782	893	+54.8%
	Schoharie	917	1,384	823	-10.3%
	Seward	445	499	590	+32.6%
	Sharon	605	598	612	+1.2%
	Summit	473	343	531	+12.3%
	Wright	424	446	739	+74.3%
Villages	Cobleskill	1,376	1,292	1,349	-2.0%
	Esperance	110	84	139	+26.4%
	Middleburgh	424	514	555	+30.9%
	Richmondville	262	269	255	-2.7%
	Schoharie	345	269	225	-34.8%
	Sharon Springs	110	180	182	+65.5%

2. Existing Senior Housing

Schoharie County has approximately 12,780 occupied housing units (2020); **seniors occupy about 5,921 occupied units**, representing 56.7% of all occupied housing units. Among those senior households, 83% reside in owner-occupied units, and 17.3% reside in rental-occupied units. Seniors occupy 62.3% of all owner-occupied and 39.8% of all renter-occupied housing units (*See Table 2.3*)

Table 2.3 Senior Housing in Schoharie County				
	2010 ¹	2015 ¹	2020 ¹	2030 ²
Seniors 55+ (Population)	9,616	10,583	11,831	11,218
Owners-occupied units	10,055	9,512	9,630	9,589
55+ Yrs	4,894	5,441	5,995	6,130
% of Owners-occupied units	48.7%	57.2%	62.3%	63.9%
Renter-occupied units	2,934	2,897	3,150	3,173
55+ Yrs	1,027	1,091	1,255	1,346
% of Renter-occupied units	35.0%	37.7%	39.8%	42.4%
Total HH with Seniors	5,921	6,532	7,250	7,475
Ave Sr. HH Size	1.62	1.62	1.63	1.50
Senior Housing as % of all occupied housing	45.6%	52.6%	56.7%	58.6%
% Owner-Occupied	82.7%	83.3%	82.7%	82.0%
% Renter-Occupied	17.3%	16.7%	17.3%	18.0%
1. Source: U.S. Census ACS 5-Year 2010-2021				
2. Estimated				

A. Age of Head of Households

Head of households 55 years and older occupy 62% of all owner-occupied units and 40% of all rent-occupied units. Table 3.2 below compares the ages of householders.

B. Bedroom Analysis

Among Owner-occupied households, three and four-bedroom units account for over 70% of all owner-occupied units, and one and two-bedroom units account for 62% of all occupied rental units. The table below compares tenure by bedrooms for Schoharie County. Changes in the bedroom mix show growth in Studios and two-bedroom units and a decline in one, four, and five-bedroom units.

C. Existing Senior Housing Facilities

There are 256 senior rental units in 8 senior projects in Schoharie County. Six of the projects are independent senior housing, which receives subsidies from NYSHCR Low-Income Housing Tax Credits (LIHTC), the USDA Rural Development 515 and 521 Rental Assistance program, HUD Project-Based Vouchers (PVB), and Section 8 Vouchers. There is one market-rate facility and one licensed Assist-Living Facility.

40% of all rental housing units are rented to seniors. This means approximately 1,000 rental units are rented to seniors without a dedicated or age-restricted facility. See Section 3 of this report for more details.

D. Affordability of Senior Housing

59% of seniors have incomes equal to or less than 60% of HUD's Average Median Income (AMI). The HUD AMI in 2022 is \$106,000. (See Table 2.4 below.)

Table 2.4 Senior Income Levels and Rents (2022)						
Income Levels (2022)	AMI Segment	Income Range		% of Pop 55+	Rent	
					Min	Max
Extremely Low Income	≤30% AMI	0	31,800	24.4%	-	795
Very Low Income	31%-40% AMI	31,801	42,400	16.2%	795	1,060
	41%-50% AMI	42,401	53,000	10.2%	1,060	1,325
Low Income	51%-60% AMI	53,001	63,600	8.6%	1,325	1,590
Moderate Income	61%-70% AMI	53,001	74,200	4.9%	1,325	1,855
	71%-80% AMI	63,601	84,800	10.4%	1,590	2,120
Mkt Rate Income	81%-90% AMI	84,801	95,400	2.4%	2,120	2,385
	91%-100% AMI	95,401	106,000	7.1%	2,385	2,650
	101%-135% AMI	106,001	143,100	5.4%	2,650	3,578
	≥136% AMI	143,101	+	10.4%	3,578	+
Source: US Census Bureau ACS 5 Yrs 2010-2022						

In Table 2.5, a comparison of projected rents, market-rate rent samples, subsidized senior rents, and HUD Fair Market Rates are compared. All of the rents compared are below 60% of the AMI in the county.

Table 2.5 Comparison of Rents ¹						
	2022 ²	2023 ²	2024 ²	MRRS ³	Senior Hsg ⁴	HUD FMR ⁵
Median Rent	883	920	940	1,388	881	n/a
No bedroom	636	663	677	n/a	n/a	n/a
1 bedroom	743	775	791	1,026	801	991
% of HUD AMI 2022	28.0%	29.2%	29.8%	38.7%	30.2%	37.4%
2 bedrooms	896	935	954	1,258	1042	1,313
% of HUDAMI 2022	33.8%	35.3%	36.0%	47.5%	39.3%	49.5%
<ol style="list-style-type: none"> Source: US Census Bureau ACS 5 Yrs 2022 2022, 2024-205 Projected Rents (based on U.S. Census Data) Market Rate Rents Sampled 2024 Subsidized Independent Senior Housing in Schoharie County 2024 2022 HUD Average Median Income (AMI) (https://www.huduser.gov/portal/datasets/fmr.html) 						

A. Forecast and Demand for Senior Housing

59% of seniors have incomes equal to or less than 60% of HUD's Average Median Income (AMI). The HUD AMI in 2022 is \$106,000. This means most seniors have income under \$63,600 per year, 15% of seniors have incomes between \$63,600 and \$74,200, and 25% have incomes higher than \$74,201. (See Table 2.4 below)

Table 2.4 Estimated Demand for Affordable Housing (2024-2030)						
Methodology/Year	2024	2025	2026	2027	2028	2030
Estimated 55+ Years	11,594	11,569	11,518	11,437	11,364	11,295
Estimated Demand For Senior Housing	383	356	313	249	191	134
Demand for Renter-occupied	167	157	144	127	111	95
Demand for Owner-occupied	216	199	169	122	80	39

About 58% of the demand for senior housing units requires qualified seniors to have incomes equal to or less than 60% of the AMI. For a breakdown by income segments, see Section 6 of this report.

3. Key Conclusions

- A. **There is an unmet demand** for affordable senior housing rental products for seniors with income equal to or less than \leq 60% of the AMI. Additionally, 40% of the demand would be for seniors with higher incomes.

B. **Senior Housing**

There is a lack of affordable senior housing in the county. Approximately 1,255 rental properties are rented to seniors, of which 256 are senior rental properties. Among senior housing, 83% are owner-occupied, and 17% are renter-occupied.

- Sustained rent increases, up 2.6% per year, while income only increases by 1.6% per year. Thus creating a growing affordability gap.
- Rent burdens remain high 44% of all rent-occupied households pay 30% or more of gross income towards rent, and
- Vacancy rates for senior properties are at 0% and have sustained less than 1% for three years or more.
- **There are no nursing homes in Schoharie County**
- There is one market-rate housing property in the county
- There is one INYS licensed Assisted Living Facility in the County

C. **Absorption and Market Penetration**

- Market Rate Rental units were typically listed and filled with \leq 30 days,
- Senior properties had no vacancies. Managers stated that the units would be filled in 14-30 days. The units needed to be cleaned, painted, and repaired.
- The property managers of senior properties reported that new units were filled within days of becoming available, and all have a waiting list.
- **The absorption rate in the county is 4-8 units per month.**

D. Seniors Aging in Place

In Table 2.1, the senior population (55+) has grown from 9,616 in 2010 to 11,831 in 2020, a 23% increase. Seniors represent 37.9% of the county population, up 29% since 2010.

Seniors are Aging in Place

The senior population is projected to decline by 5.2% by 2030.

E. Vacancies Rates

In the PMA, the vacancy rates declined from 2.6% in 2010 to 1.4% in 2021, and Swanzey's vacancy rates remained unchanged from 4% in 2010 to 0% in 2021. Vacancy rates from data collected in this study:

- Market Rate Senior Housing Units: less than 1% with a waiting list of three months and longer
- Subsidized Property: less than 1% with a waiting list of three months and longer
- Assisted Living Facilities: 0% with a waiting list of three months and longer

The demand for senior affordable housing is unmet, and the market has absorbed all available units.

F. Housing Stock Aging

Over 87% of all housing stock in the PMA was constructed before 2010. By today's standards, many dwellings are inadequate for today's building codes. It is a mix of single-family and multi-family properties. The impact could be a rise in unoccupied housing units and a loss of housing stock. Since 2010, rental households in the PMA have increased by 8.7%, and owner-occupied units have declined by 4.2% between 2010-2021.

Currently, the demand for rental units is greater than the supply.

G. Economy Changing

The PMA labor force declined by 9% between 2010 and 2021. Over the same period, service jobs increased by 19.5%. Management, business, and science occupations have all seen over 5% growth. Manufacturing and transportation have grown in 2020.

The declining unemployment rate reached 3.5% (September 2023), and the labor force increased to 14,900 (February 2024). These indicators are strong indicators of a more robust market. However, COVID-19 caused the unemployment rate to rise significantly, and the labor force declined. The most recent data shows that the

unemployment rate has dropped, and it appears that the economic market is recovering. These economic indicators all lead to an increasing number of households that need support. The Median Individual Income rose between 2010 and 2020.

Table 2.7 Schoharie Incomes		
	Income	% Increase since 2010
Median Income	\$58,926	Up 16%
Per Capita Income	\$32,352	Up 29%

H. Rental Housing Burdens

Rental Housing Burdens are households that pay over 30% of their income for rent or mortgages. While the issues that define affordability are often complex and diverse, it is affected by demographics, economics, and climate. A healthy single person or couple may be able to spend 30% to 50% of their income on housing and still be able to afford other necessities of life. At lower income levels, a 30% threshold is recognized as the point where a household can maintain a standard of living. If the housing burden rises above this threshold, the quality or standard of living declines due to unaffordability.

Approximately 55.7% of all owner-occupied households are overburdened in the PMA. The burden rate has increased by 99% since 2010, suggesting the increasing affordability gap.

Approximately 47% of all renter-occupied households are overburdened in the PMA. The burden rate has decreased by 25% since 2010, suggesting the affordability gap is decreasing. However, rents are growing at an average rate of 2.6%, while the renters' incomes are growing at 1.6%.

I. Demand for Housing varies by Income Segments

Approximately 8.3% of all rental units in the county are subsidized in some form, whether through Section 8 Vouchers, low-income properties with a tax credit, rental assistance, or State or Federal funding at low interest rates for the construction of the facilities. Demand for affordable units remains high as rental prices rise, impacting seniors with very low incomes. **58% of the county's seniors have incomes equal to and less than 60% of the AMI.**

J. Seniors with Disabilities

In Schoharie County, 30% of seniors have one or more disabilities. Table 2.8 shows the percentage of the senior population with a disability and the type.

Table 2.8 Schoharie County Senior with Disabilities 2020					
Hearing	Vision	Cognitive	Ambulatory	Self Care	Independent Living
13.3%	6.6%	7.2%	22.8%	6.2%	14.7%

K. Senior Services

Seniors in Schoharie County have access to general services such as banking, grocery shopping, medical care, and pharmacies. However, seniors with disabilities and lack of transportation have difficulties accessing these general services.

Home Care Services are health services provided in the patient's home to promote, maintain, or restore health or lessen the effects of illness and disability. Services may include nursing care, speech, physical, and occupational therapies, home health aide services, and personal care services. In general, there are certified and licensed agencies. **Certified Agencies** provide health and supportive services for intermediate and skilled health care, and Licensed Agencies offer home care services for seniors who pay for services.

44 agencies provide home care services to Schoharie County, and only 3 agencies based in the county:

- Marchand Home Care, Sharon Springs, NY
- Schoharie County Department of Health, Schoharie, NY
- Visiting Nurses Home Care, Cobleskill, NY

Transportation for seniors is available through:

- Schoharie County Council for Senior Citizens (<https://ridescpt.com/>) The Schoharie County Council of Senior Citizens Inc. has been the Schoharie County Public Transportation Operator since 1975
- Access Transportation, Fort Plain, NY, offers transportation to people with disabilities and Elderly in Schoharie County

4. **Statement of Analysis**

There are senior housing opportunities in Schoharie County. With 58% of the senior population with incomes equal to or lower than 60% of the AMI, affordable seniors may present the best opportunity. While seniors have aged in place, some are moving out of the county because they cannot find affordable housing. There are housing and service opportunities in the surrounding counties.

A. Senior Population

The senior population is growing faster than the other segment under 55. However, as the peak of the baby boomers drives this growth, sometime after 2030, this may decline.

B. Housing

Seniors occupy 57% of all the occupied housing in the county, projected to rise to 59% by 2030. Among the senior housing, 83% are owner-occupied. These seniors are aging place. Where will these seniors go when they can no longer stay in their homes? Will there be housing choices in Schoharie County? 17% are renters are renting at market rate.

Student housing needs in Cobleskill are competing with market-rate and senior housing. Student housing often is able to capture rent prices 25-30% higher than the median rents. Thus limiting rental housing inventory for seniors.

C. Construction Costs

The cost of construction materials has risen throughout this COVID-19 pandemic and its aftermath. Due to this, most developers find it challenging to make a reasonable return on their investment.

D. Inflation

According to the US Bureau of Labor Statistics, the current inflation rate is 3.24%, which means that prices for goods, services, and housing are rising faster than income, widening the affordability gap for seniors.

5. Recommendations

A. Watch Population Changes

The significant risk for this project is long-term. With an aging population, the need for housing will continue to evolve. Any proposed projects need to consider being adaptive to meet these changes. Close attention is needed.

B. Housing Market

Schoharie County is under development pressure to meet and capture the housing needs and population. From 2010 to the present, the county has been slow to respond to changing market conditions and has seen residents aging in place and looking outside the county for other housing options. It is reasonable to expect the need for housing to reflect an aging population.

This Market Analyst believes there is a shortage of affordable housing with incomes equal to or less than 60% of the AMI.

C. Employment growth

It is recommended to monitor unemployment rates, job opportunities, and market expansion. These indicators will show the strength of the market and impact the feasibility of affordable housing. T

D. Aging Housing Stock.

The aging of the housing stock and vacancies in older housing stock may distort accurate vacancy rates. The cost of updating, renovating, or rehabilitating existing structures may exceed the cost of new construction. Additionally, old systems may contain health risks such as lead and asbestos that would need to be mitigated. While older housing stock may present opportunities, it needs to be carefully evaluated.

E. NORC

NORC (Naturally Occurring Retirement Community) Programs. Typically organized as a non-profit organization, it coordinates a broad range of health and social services to support older residents in their own homes and utilizes the strength of the older residents in the design, implementation, and prioritization of services and activities. The NORC program intends to facilitate and integrate the health and social services already available in the community and organize those necessary to help meet the goal of enabling older adults to remain at home (<https://aging.ny.gov/naturally-occurring-retirement-community-norc>).

Senior Housing

SENIOR HOUSING

The examination of the existing senior housing stock and inventory levels will reveal recent development patterns. Identifying the number of owner-occupied and rental-occupied units will confirm development trends. Understanding the existing inventory (*also called housing stock*) and housing characteristics will reveal current housing needs in Schoharie County.

OVERVIEW

Schoharie County has approximately 12,780 occupied housing units (2020); **seniors occupy about 5,921 occupied units**, representing 45.6% of all occupied housing units. Among those seniors, 83% reside in owner-occupied units, and 17.3% reside in rental-occupied units. See Table 3.1 below.

These rental housing units are a mix of affordable, senior, and market-rate units. The vacancy rate was 5.7% (2020). Current vacancy rates among market-rate and comparable communities reviewed were less than 2%. The table below compares housing tenure for Schoharie County.

Table 3.1 Senior Housing in Schoharie County				
	2010 ¹	2015 ¹	2020 ¹	2030 ²
Seniors 55+ (Population)	9,616	10,583	11,831	11,218
Owners-occupied units	10,055	9,512	9,630	9,589
55+ Yrs	4,894	5,441	5,995	6,130
% of Owners-occupied units	48.7%	57.2%	62.3%	63.9%
Renter-occupied units	2,934	2,897	3,150	3,173
55+ Yrs	1,027	1,091	1,255	1,346
% of Renter-occupied units	35.0%	37.7%	39.8%	42.4%
Total HH with Seniors	5,921	6,532	7,250	7,475
Ave Sr. HH Size	1.62	1.62	1.63	1.50
Senior Housing as % of all occupied housing	45.6%	52.6%	56.7%	58.6%
% Owner-Occupied	82.7%	83.3%	82.7%	82.0%
% Renter-Occupied	17.3%	16.7%	17.3%	18.0%
1. Source: U.S. Census ACS 5-Year 2010-2021				
2. Estimated				

Housing Characteristics

Since 2010, the total number of occupied housing units in Schoharie County has decreased by 1.6%. The county's total number of vacant housing units grew by 17% (2020), as reported by the U.S. Census. Over 87% of all housing units were built before 2000.

Age of Householder

Head of households 55 years and older occupy 62% of all owner-occupied units and 40% of all rent-occupied units. Table 3.2 below compares the ages of householders.

Table 3.2 Age of Householders (2020)		
	Scho	
Owner-occupied housing units	9,630	100%
15 to 24 years	87	1%
25 to 34 years	592	6%
35 to 44 years	1,202	12%
45 to 54 years	1,754	18%
55 to 59 years	1,301	14%
60 to 64 years	1,046	11%
65 to 74 years	2,130	22%
75 to 84 years	951	10%
85 years and over	567	6%
Renter-occupied housing units	3,150	100%
15 to 24 years	255	8%
25 to 34 years	788	25%
35 to 44 years	474	15%
45 to 54 years	378	12%
55 to 59 years	395	13%
60 to 64 years	202	6%
65 to 74 years	361	11%
75 to 84 years	214	7%
85 years and over	83	3%

Tenure by Bedrooms

Among Owner-occupied households, three and four-bedroom units account for over 70% of all owner-occupied units, and one and two-bedroom units account for 62% of all occupied rental units. The table below compares tenure by bedrooms for Schoharie County. Changes in the bedroom mix show growth in Studios and two-bedroom units and a decline in one, four, and five-bedroom units.

Table 3.3 Schoharie County Bedroom Analysis				
	2010	2015	2020	%Change 10-20
Studio	117	131	198	69.2%
1 Bedroom	1,088	1,178	1,009	-7.3%
2 Bedrooms	3,112	3,017	3,147	1.1%
3 Bedrooms	5,886	5,534	5,881	-0.1%
4 Bedrooms	2,017	1,847	1,818	-9.9%
5+ Bedrooms	769	702	727	-5.5%
Source: U.S. Census ACS 5-Year 2010-2021				

Median Home Values and Rents

The median home values and rent have grown in Schoharie County. Median home values have increased by less than 3% between 2010 and 2020. Rent grew by 21% over the same period and by an average of 2.1% yearly. See Table 3.4 below

Table 3.4 Schoharie County Median Home Values and Rents				
	2010	2015	2,020	% Change 2010-2020
Median Home Value	139,000	147,000	142,600	2.6%
Median Rent	671	733	809	20.6%
<i>Source: U.S. Census ACS 5-Year 2010-2021</i>				

According to the Greater Capital Association of Realtors, in December 2023, the median sale price of a single-family home in Schoharie County, NY, was \$219,900, up 15.5% year to date over the same period in 2023. Sellers achieved 95.4% of their asking price in 2022.

The average monthly rent increase is 2.1%.

The project rent prices are shown in table 3.5 below.

Table 3.5 Projected Rent				
	2020	2024	2025	2026
Median Rent	847	920	940	959
No bedroom	610	663	677	691
1 bedroom	713	775	791	808
2 bedrooms	860	935	954	974
3 bedrooms	1,020	1,108	1,132	1,155
4 bedrooms	1,010	1,098	1,121	1,144
5 or more bedrooms	1,009	1,096	1,119	1,143
<i>Source: US Census Bureau 2021</i>				

Housing Burdens

Housing burdens can be defined as those households that pay over 30% of their income for rent or mortgages. While the issues that define affordability are often complex and diverse, they are affected by demographics, economics, and climate. A healthy single person or couple may be able to spend 30 to 50% of their income on housing and still afford other necessities of life. At lower income levels, a 30% threshold is when a household will be able to maintain a standard of living. If the housing burden rises above this threshold, the quality or standard of living declines due to unaffordability.

The number of owner-occupied households paying more than 30% or more of their gross income to their mortgage payment is 55.7%, representing a 153% increase since 2010.

The number of renter-occupied households paying 30% or more of their gross income to rent is 45.6%, representing a 25% decrease since 2010.

Building Permits

Single-family permits steadily declined between 2005 and 2015 in Schoharie County.

Multifamily permits rose briefly in 2003 and 2006, reaching a high of 96. The table below provides details on the PMA's building permits.

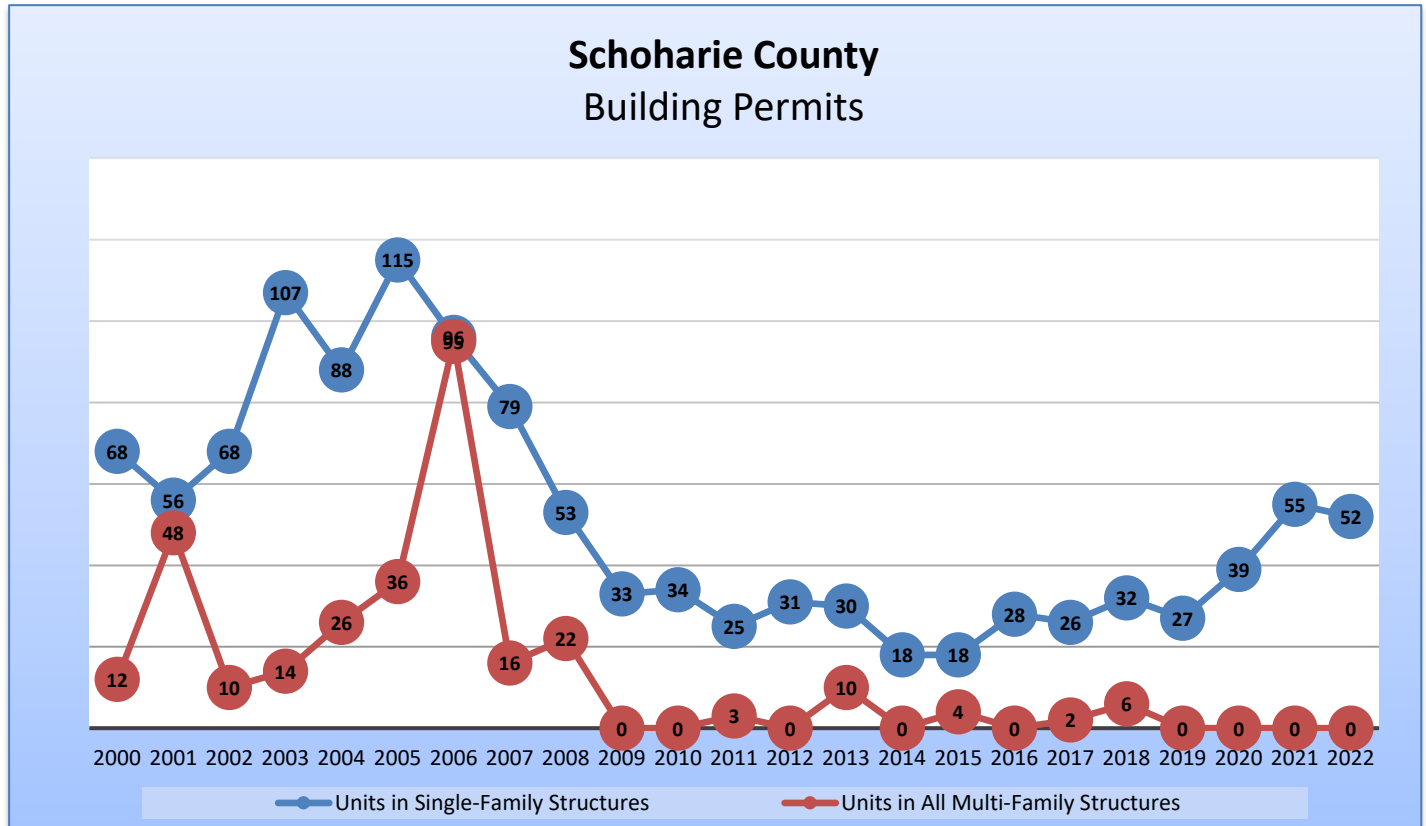


Table 3.6 Total Housing Unit Building Permits for PMA

Monroe County										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Units	40	18	22	28	28	38	27	39	55	52
Single-Family Units	30	18	18	28	26	32	27	39	55	52
Multi-Family Units	10	0	4	0	2	6	0	0	0	0

INCOME and RENTS

The income range helps to qualify select population groups, and the corresponding rents can be used to estimate rent burdens. The Table below uses income levels based on HUD's 2022 Average Median Income (AMI). Rent ranges are calculated using a rent burden of 30%, which means that gross rent should not exceed 30% of individual gross income. HUD and NYSHCR publish fair market rents, which are used in qualifying and determining eligibility for housing programs, including public housing programs, section 8 programs, project-based vouchers, and more.

Income and Rents

The table below identifies income ranges from 30% to 100% of the AMI for Monroe County. The 2022 Average Median Income is \$91,500, as reported by HUD. Rents can be calculated by using a rent burden of 30%. The table below illustrates the rent level by bedroom and income segments.

Table 3.7 2022 Median Incomes and Rent Limits ¹ : Schoharie County								
Bedrooms		0	1	2	3	4	5	6
Median Income		74,267	79,533	95,467	110,267	123,067	135,733	
Rent by Income Segment using 30% Burden Rule	30%	371	398	477	551	615	679	Not Applicable
	40%	557	597	716	827	923	1,018	
	50%	743	795	955	1,103	1,231	1,357	
	60%	928	994	1,193	1,378	1,538	1,697	
	70%	1,114	1,193	1,432	1,654	1,846	2,036	
	80%	1,300	1,392	1,671	1,930	2,154	2,375	
	90%	1,485	1,591	1,909	2,205	2,461	2,715	
	100%	1,671	1,790	2,148	2,481	2,769	3,054	
Bedrooms		0	1	2	3	4	5	6
Max Income by Segment using 30% Burden Rule	30%	14,853	15,907	19,093	22,053	24,613	27,147	Not Applicable
	40%	22,280	23,860	28,640	33,080	36,920	40,720	
	50%	29,707	31,813	38,187	44,107	49,227	54,293	
	60%	37,133	39,767	47,733	55,133	61,533	67,867	
	70%	44,560	47,720	57,280	66,160	73,840	81,440	
	80%	51,987	55,673	66,827	77,187	86,147	95,013	
	90%	59,413	63,627	76,373	88,213	98,453	108,587	
	100%	66,840	71,580	85,920	99,240	110,760	122,160	
1. Estimated for 2023 using NYSHCR 2023 Reference 9% Materials and HUD Income Limits 2023 (https://hcr.ny.gov/system/files/documents/2023/09/fall-2023-reference-materials.pdf)								

HUD Fair Market Rents

HUD 2023 and 2024 Fair Market Rents (FMR) by bedrooms

Table 3.8 HUD FMRs By Unit Bedrooms for Schoharie County					
Year	0B	1B	2B	3B	4B
FY 2022 FMR	1,011	1,131	1,374	1,661	1,830
FY 2023 FMR	968	1,079	1,313	1,598	1,764
Source: HUD (https://www.huduser.gov/portal/datasets/fmr/fmr/FY2024_code/2024summary.odn)					

EXISTING SENIOR HOUSING

In 2020, there were 3,150 rental units in Schoharie County. About 1,255 were rented by seniors 55 years of age and older. There are eight age-restricted properties, with 256 units, rented to seniors in the county. Six are senior independent living properties that have received subsidies, with 184 units. One property is age-restricted with no subsidies, with 36 units; the other is an NYS-Licensed Assisted Living Facility with 36 units. See Table 3.9 below.

Table 3.9 Senior Housing Analysis in Schoharie County

Name	Address	C/TV	St	Zip	Facility	Type	Units	Subsidy
The Birches at Schoharie	114 Bichez Lane	Schoharie	NY	12157	Ind ¹	Senior	72	PBV/Sect8 ³
Cobleskill Community Senior Citizen Apt ⁸	183 Barnerville Rd	Cobleskill	NY	12043	Ind	Senior	36	LIHTC ⁴
Parsonage Pines	127 Spring Street	Schohaire	NY	12157	Ind	Senior	24	RD515 ⁵
Richmondview Estates	362 Main Street	Richmondville	NY	12149	Ind	Senior	16	RD515 ⁵
Spring Meadow Apartments	349 Mineral Springs Rd	Cobleskill	NY	13459	Ind	Senior	24	RD515 ⁵
Stoneview Heights ⁸	183 Banervill Rd	Cobleskill	NY	12043	Ind	Senior	12	PBV/Sect8 ³
Early Woodland & Cliffside Senior Living ⁹	111 Woodland Drive	Cobleskill	NY	12043	Ind	Senior	36	Sect8 ⁶
Marchand Manor	121 Main Street	Sharon Springs	NY	13459	ALF ²	Senior	36	None
Total Senior Units							256	8.13% ⁷
<ol style="list-style-type: none"> 1. Ind-Independent Senior Living 2. ALF-Assisted Living Facility 3. PBV-Project-Based Voucher 4. LIHTC-Low Income Housing Tax Credit 5. RD515-USDA Rural Development 515 Program 6. Sect8-HUD Section 8 Voucher 7. Percentage of all occupied housing in Schoharie County 8. Cobleskill Community Senior Apt became Stoneview Heights. 9. Senior Market Rate Property 								

Senior Housing Facilities Profile

The following profiles of the senior facilities identified in Table 3.9

The Birches at Schoharie

114 Bichez lane, Schoharie, NY 12157
 Affordable Housing - Senior Age-Restricted 55+
 PBV- Section 8, Built-in 2016
 2 Story structure
 72 Units (1-2 Bedroom Units)
 1B-722 +/-sf, \$/m, \$1.08/sf (36 units),
 2b-960 +/-sf, \$722/m, \$0.80/sf (36 units)
 Income Limit ≤60% AMI, 30% Income Burden Rule
 Managed by Wingate (518-503-6890)
 100% Occupancy, waiting list
 Amenities include a patio/balcony, storage, on-site laundry, cable ready and internet included, private entrance, security, no pets, and a parking surface lot; utilities include water, heat, sewer, and trash.



Stoneview Heights (formerly Cobleskill**Community Senior Citizen Apt)**

183 Barnerville Rd, Cobleskill, NY 12043

Affordable Housing - Senior Age-Restricted 55+

PBV- Section 8, Built-in 2001

2 Story structure

48 Units (1-2 Bedroom Units)

1B-665/sf, \$567/m, \$1.17/sf (37 units),

2b-1,140sf, \$2,481/m, \$2.18/sf (11 units)

Income Limit $\leq 60\%$ AMI, 30% Income Burden Rule

Managed by CRM (518-254-0955)

100% Occupancy Waiting List

Amenities include a patio/balcony, storage, on-site laundry, cable ready and internet included, private entrance, security, no pets, and a parking surface lot; utilities include water, heat, sewer, and trash.

**Parsonage Pines**

127 Spring Street, Schoharie, NY 12157

Affordable Housing - Senior Age-Restricted 55+

USDA-RD515 and 521

2 Story structure, Built-in 1990s (est)

24 Units (1 Bedroom Units)

1B-625/sf, \$736/m, \$1.18/sf (24 units),

Income Limit $\leq 60\%$ AMI, 30% Income Burden Rule

Managed Schoharie County Rural Preservation Corporation (585-461-3767)

100% Occupancy

Amenities: courtyard, carpet, storage, on-site laundry, controlled access, cable-internet ready, security, pets allowed, and surface parking. Utilities included sewer and trash.

**Spring Meadows Apartments**

115 Rowlands Way, Sharon Springs, NY 13459

Affordable Housing - Senior Age-Restricted 55+

USDA-RD515

2 Story structure, Built-in 1990s (est)

24 Units (1 Bedroom Units)

1B-625/sf, \$668/m, \$1.07/sf (24 units),

Income Limit $\leq 60\%$ AMI, 30% Income Burden Rule

Managed Schoharie County Rural Preservation Corporation (585-461-3767)

100% Occupancy

Amenities: courtyard, carpet, storage, on-site laundry, controlled access, cable-internet ready, security, pets allowed, and surface parking. Utilities included sewer and trash.



Richmondview Estates

362 E Main Street, Richmondville, NY 12149
Affordable Housing - Senior Age-Restricted 55+
USDA-RD515

2 Story structure, Built-in 1990s (est)

16 Units (1 Bedroom Units)

1B-625/sf, \$668/m, \$1.07/sf (24 units),
Income Limit $\leq 60\%$ AMI, 30% Income Burden
Rule

Managed by: Midtown Estates, (518-254-2743)

100% Occupancy

Amenities: carpet, storage, on-site laundry,
controlled access, cable-internet ready,
security, pets allowed, and surface parking.
Utilities included sewer and trash.

**Early Woodland & Cliffside Senior Living**

111 Woodland Drive, Cobleskill, NY 12403
Market Rate

Senior Age-Restricted 55+

2 Story structure, Built-in 2000s (est)

36 Units (1-2 Bedroom Units)

1B-625/sf, \$1,079/m, \$1.73/sf (12 units),
2b-775sf, \$1,316/m, \$1.69/sf (12 units)

Managed by: Robert Mahar (518-234-8363)

100% Occupancy

Amenities include carpet, storage, on-site
laundry, controlled access, cable-internet
ready, security, pets allowed, and surface
parking. Utilities include sewer and trash.

**Marchand Manor**

121 Main Street, Sharon Springs, NY 13459

Assisted Living Facility

Senior Age-Restricted 55+

2 Story structure, Built-in 1993

NYS License 2007

36 Units (2 Bedroom Units-Semi Private Rms)

2b-750sf, \$1,388/m, \$1.69/sf (36 units)

Managed by: Marchand Manor

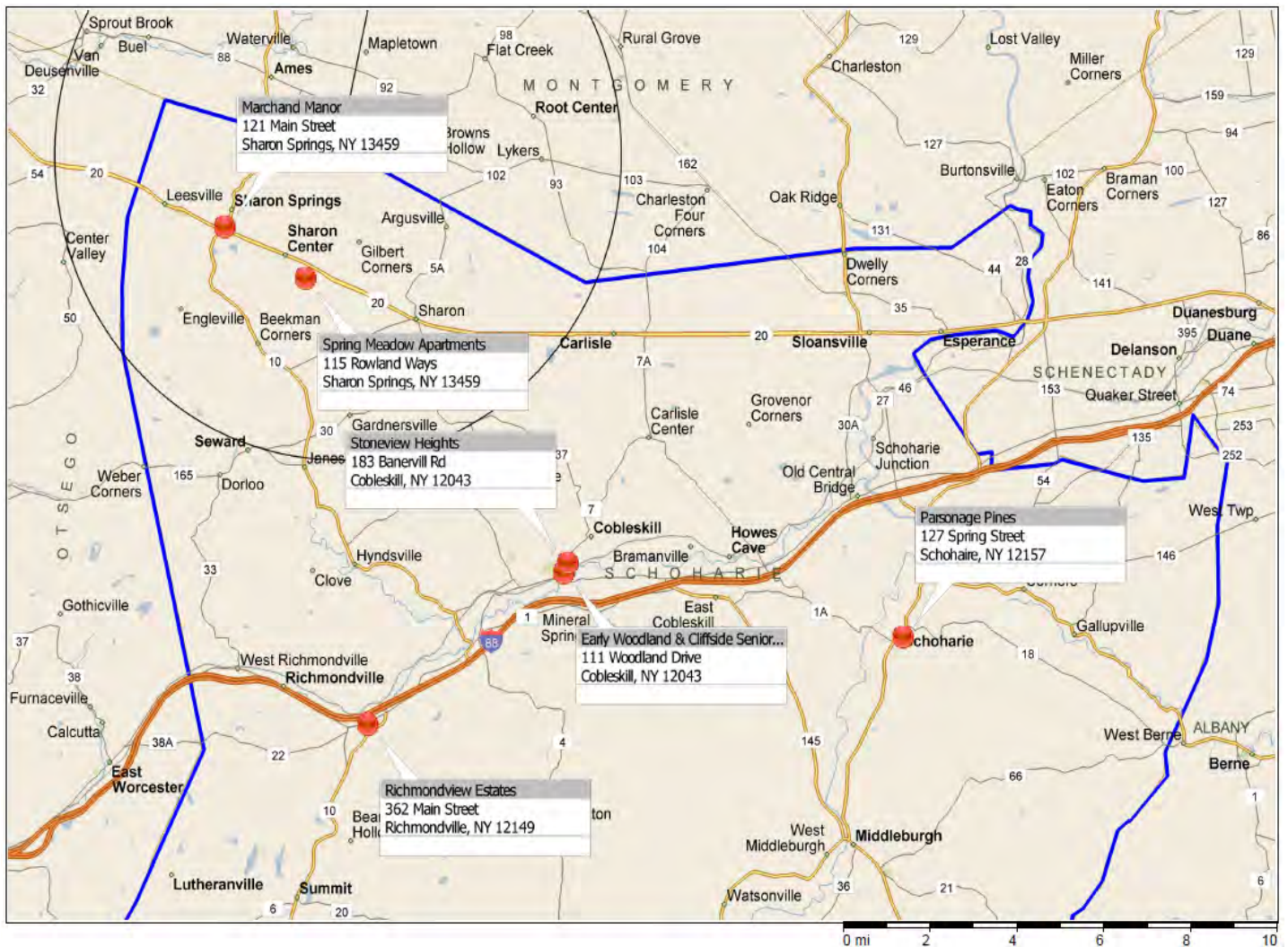
(518-284-2357)

100% Occupancy

Amenities include carpet, storage, on-site
laundry, controlled access, cable-internet,
security, pets allowed, and surface parking. All
Utilities are included.



Map of Comparable Properties



POPULATION AND HOUSEHOLDS

POPULATION AND HOUSEHOLDS

Demographic profile is the term used to describe a population's characteristics and segments. This typically involves age, social class, housing, and income bands. This profile has been compiled to examine changes to population, households, and income segments in Schoharie County. Data from the U.S. Census (2010-2021), the NYS Department of Labor, and the University of Cornell's PAD (Program on Applied Demographics, *PAD works closely with the New York State Department of Labor and the U.S. Census Bureau*) was used to generate that data and projection below.

1. Populations

Schoharie County's population was approximately 31,189 (2020), with approximately 11,831 people aged 55 years and older representing 37.9% of the population. By 2030, this population is estimated to account for 36.7% of the total population and is projected to decline by 2% through 2030.

Table 5.1 Schoharie County Population and Projections

	Actual												Estimated*		Changes/Trends	
	2010	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2010-2020	2020-2030		
Under 5 years	1,526	1,340	1,267	1,533	1,536	1,538	1,539	1,536	1,531	1,524	1,517	1,509	-12.2%	12.61%		
5 to 9 years	2,042	1,538	1,444	1,078	1,072	1,065	1,078	1,087	1,096	1,104	1,107	1,105	-24.7%	-28.15%		
10 to 14 years	1,859	1,590	1,587	1,645	1,605	1,559	1,497	1,467	1,452	1,450	1,452	1,477	-14.5%	-7.11%		
15 to 19 years	2,936	2,394	2,340	2,216	2,215	2,212	2,215	2,219	2,198	2,167	2,127	2,069	-18.5%	-13.58%		
20 to 24 years	2,330	1,944	1,804	2,012	1,980	1,966	1,951	1,932	1,925	1,924	1,922	1,922	-16.6%	-1.13%		
25 to 34 years	3,177	3,259	3,103	3,257	3,276	3,287	3,256	3,195	3,152	3,115	3,091	3,064	2.6%	-5.98%		
35 to 44 years	4,222	3,232	3,133	3,823	3,857	3,873	3,904	3,957	4,010	4,023	4,042	4,065	-23.4%	25.77%		
45 to 54 years	5,081	4,061	3,837	3,716	3,696	3,709	3,749	3,801	3,870	3,963	4,036	4,107	-20.1%	1.13%		
55 to 59 years	2,391	2,755	2,481	2,182	2,099	2,011	1,977	1,922	1,846	1,799	1,766	1,726	15.2%	-37.35%		
60 to 64 years	2,161	2,277	2,341	2,213	2,189	2,155	2,075	2,018	1,964	1,892	1,818	1,795	5.4%	-21.17%		
65 to 74 years	2,730	3,989	3,985	4,257	4,219	4,192	4,182	4,154	4,103	4,057	3,995	3,891	46.1%	-2.46%		
75 to 84 years	1,770	1,956	1,848	2,171	2,303	2,432	2,532	2,615	2,695	2,739	2,804	2,884	10.5%	47.44%		
85 years +	564	854	766	817	811	804	803	809	829	877	912	922	51.4%	7.96%		
Total	32,789	31,189	29,936	30,920	30,858	30,803	30,758	30,712	30,671	30,634	30,589	30,536	-4.9%	-2.09%		
Seniors 55+	9,616	11,831	11,421	11,640	11,621	11,594	11,569	11,518	11,437	11,364	11,295	11,218	23.0%	-5.18%		
% Seniors (55+)	29.3%	37.9%	38.2%	37.6%	37.7%	37.6%	37.6%	37.5%	37.3%	37.1%	36.9%	36.7%				

Source U.S. Census ACS 5 Yr 2010-2021 and Cornell PAD

A. Senior Population Growth and Declines

The county's senior population grew by 23% between 2010 and 2020. Table 5.2 shows where this population has changed. The towns of Esperance, Middleburgh, and Wright show a 62% to 103% growth, while Blenheim, Fulton, and Schoharie declined by 7.2% to 28.3%. (See the Appendix for a Senior Map showing the population changes by town.)

Table 5.2 Schoharie County Towns and Villages Populations 55 Years and Older					
	C/TV	2010	2015	2020	% Change
County	Schoharie	9,616	10,583	11,831	+23.0%
Towns	Blenheim	166	132	119	-28.3%
	Broome	379	396	560	+47.8%
	Carlise	483	396	593	+22.8%
	Cobleskill	1,841	2,029	1,938	+5.3%
	Conesville	313	321	324	+3.5%
	Esperance	560	527	908	+62.1%
	Fulton	461	408	428	-7.2%
	Gilboa	404	469	593	+46.8%
	Jefferson	640	523	618	-3.4%
	Middleburgh	770	1,256	1,562	+102.9%
	Richmondville	577	782	893	+54.8%
	Schoharie	917	1,384	823	-10.3%
	Seward	445	499	590	+32.6%
	Sharon	605	598	612	+1.2%
	Summit	473	343	531	+12.3%
	Wright	424	446	739	+74.3%
Villages	Cobleskill	1,376	1,292	1,349	-2.0%
	Esperance	110	84	139	+26.4%
	Middleburgh	424	514	555	+30.9%
	Richmondville	262	269	255	-2.7%
	Schoharie	345	269	225	-34.8%
	Sharon Springs	110	180	182	+65.5%

2. Households

Overall, the number of occupied housing units decreased by 1.6% in Schoharie. Owner-occupied units decreased by 4.2%, and Renter-occupied units increased by 7.4% in the county. The vacancy rates increased in the Schoharie County to 5.9%.

Table 5.3 Schoharie County Housing Units (2020)				
	Schoharie County			Trend
	2010	2015	2020	% Change 2010-2020
Total Housing Units	12,989	12,409	12,780	-1.6%
Owner-Occupied	10,055	9,512	9,630	-4.2%
Avg Household size	2.45	2.50	2.39	-2.4%
Renter- Occupied	2,934	2,897	3,150	7.4%
Avg Household size	2.14	2.30	2.16	0.9%
Vacancy Rate	4.2%	3.9%	5.7%	35.7%
Vacant Hsg Units	4,076	4,792	4,753	16.6%
Source: U.S. Census ACS 5-Year 2010-2021				

A. Seniors and Housing

In 2020, 12,780 occupied housing units were in Schoharie County. 9,630 were owner-occupied units, and 3,150 were renter-occupied units. Table 5.3 below compares the number of seniors ages 55 and older who are owners and renters. It is estimated that seniors occupy 57% of all occupied housing. The average senior household size is 1.63 persons. See Table 5.4 below.

Table 5.3 Senior Housing in Schoharie County				
	2010 ¹	2015 ¹	2020 ¹	2030 ²
Seniors 55+ (Population)	9,616	10,583	11,831	11,218
Owners-occupied units	10,055	9,512	9,630	9,589
55+ Yrs	4,894	5,441	5,995	6,130
% of Owners-occupied units	48.7%	57.2%	62.3%	63.9%
Renter-occupied units	2,934	2,897	3,150	3,173
55+ Yrs	1,027	1,091	1,255	1,346
% of Renter-occupied units	35.0%	37.7%	39.8%	42.4%
Total HH with Seniors	5,921	6,532	7,250	7,475
Ave Sr. HH Size	1.62	1.62	1.63	1.50
Senior Housing as % of all occupied housing	45.6%	52.6%	56.7%	58.6%
1. Source: U.S. Census ACS 5-Year 2010-2021				
2. Estimated				

All occupied housing units are estimated to decline by 0.2% between 2020 and 2030. Respectively, owner-occupied units are projected to decrease by 0.4%, while er-occupied units are estimated to grow by 0.7%. SeniorSenior housing is estimated to grow 2% between 2020 and 2030. Additionally, senior housing as a percentage of all occupied housing is estimated to grow from 56.7% to 58.1% between 2020 and 2030.

B. Bedrooms

The number of bedrooms has changed respectfully for occupied units, most notably the increase in studio units. The number of units with one, four, and five bedrooms has decreased (see Table 5.4).

Table 5.5 Schoharie County Bedroom Analysis				
	2010	2015	2020	%Change 10-20
Studio	117	131	198	69.2%
1 Bedroom	1,088	1,178	1,009	-7.3%
2 Bedrooms	3,112	3,017	3,147	1.1%
3 Bedrooms	5,886	5,534	5,881	-0.1%
4 Bedrooms	2,017	1,847	1,818	-9.9%
5+ Bedrooms	769	702	727	-5.5%
Source: U.S. Census ACS 5-Year 2010-2021				

C. Structures

Over 87% of the housing units in the Schoharie County were built before the year 2001. See Table 5.6.

3. Building Permits

Within Schoharie County, single-family permits have declined steadily since 2005, and multi-family permits have decreased since 2006, reaching a high of 95 in 2006. The table and graph below detail building permits for the Schoharie County.

Table 5.6 Year Structure Built (2020)	
Schoharie County	
Specified units	
Built 2010 or later	456
Built 2000 to 2009	1,738
Built 1990 to 1999	2,225
Built 1980 to 1989	2,581
Built 1970 to 1979	2,431
Built 1960 to 1969	1,199
Built 1950 to 1959	961
Built 1940 to 1949	610
Built 1939 or earlier	5,332

Source: U.S. Census ACS 5-Year 2010-2020

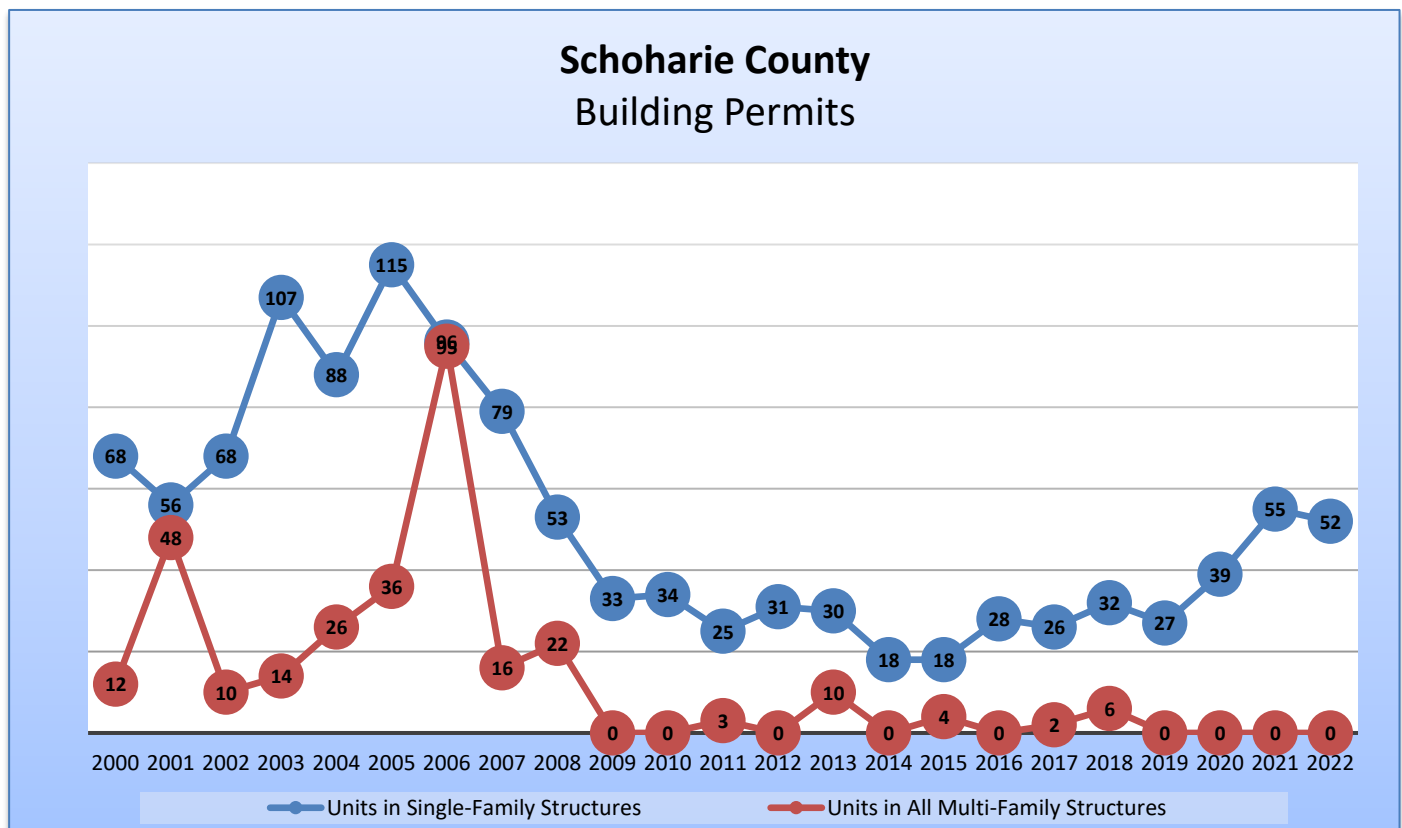


Table 5.7 shows the number of permits recorded in Schoharie County between 2013 and 2020.

Table 5.6 Housing Unit Building Permits for Schoharie County

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Units in Structures	40	18	22	28	28	38	27	39	55	52
Units in Single-Family	30	18	18	28	26	32	27	39	55	52
Units in All Multi-Family	10	0	4	0	2	6	0	0	0	0
Units in 2-unit Multi-Family	2	0	0	0	2	2	0	0	0	0
Units in 3 & 4 unit Multi-Family	0	0	4	0	0	4	0	0	0	0
Units in 5+ Unit Multi-Family	8	0	0	0	0	0	0	0	0	0

Source: HUD Building Permit Database

4. Income

The U.S. Census defines median income as the amount that divides the income distribution into two equal groups - half having incomes above the median and half having incomes below the median⁵. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals. The medians are based on people 15 years old and over with income. The median income for Schoharie County varies in several ways. For this study, income qualifying will be used as the median data. According to the census (2020), the income segments for Schoharie County can be broken down as follows in Table 5.7.

The income of households in Schoharie County has changed significantly since 2010. The number of households with income less than \$75,000 has dropped 12%, while incomes over \$75,000 have increased by 22%. The number of those with incomes over \$100,000 has increased by 28% since 2010. Schoharie County has had a significant income shift from 2010 to the present. The Schoharie County median income has grown steadily from \$50,864 in 2010 to \$58,926 in 2020.

Table 5.7 Schoharie County Income Analysis for Seniors 55 Years and Older 2020

Average Median Income (AMI) ²	99,200	Distribution
<30% of AMI	29,760	24.4%
31-40% of AMI	39,680	16.2%
41-50% of AMI	49,600	10.2%
51-60% of AMI	59,520	8.6%
61-70% of AMI	69,440	4.9%
71-80% of AMI	79,360	10.4%
81-90% of AMI	89,280	2.4%
91-100% of AMI	99,200	7.1%
101-135% of AMI	133,920	5.4%
≥ 136%	134,912	10.4%

1. Source: U.S. Census ACS 5-Year 2010-2021

2. HUD Average Median Income (AMI) 2020

Over 59% of Seniors have income below the median income of Schoharie County, and 41% have income over the median income. 23% of seniors have incomes over \$100,000. (See Table 5.7)

5. Poverty

The U.S. government uses the federal poverty level to define who is poor. It is based on a family's annual cash income rather than its total wealth, yearly consumption, or well-being assessment. The Department of Health and Human Services (HHS) issued the poverty level guidelines each January. It is used to determine who receives federal subsidies or aid, including welfare programs such as Food Stamps, Medicaid, and the Affordable Care Act.

Effective January 1, 2024, Schoharie County has no 2024 IRS Qualified Census Tracts (QCTs) or Difficult Development Areas (DDAs).

According to the NYS Community Action Association (NYSCAA), Schoharie County's poverty rate is 12.1% (2023), and over 6,590 seniors live in poverty. NYSCAA provides ALICE data representing households earning above the poverty level but still struggling to make ends meet. Senior adults' ALICE monthly disposable budget is \$2,692.

The Schoharie County poverty rate was 11.6% (in 2020), and the NYS's was 13.6% (2020). The poverty rate in Schoharie County for the 60-year-old and older population was 8.5%. See Table 5.8 below for more details.

Table 5.8 Poverty Rates (2020)						
	Schoharie County			New York State		
	Total	Below poverty level	Percent below the poverty level	Total	Below poverty level	Percent below the poverty level
Population for whom poverty status is determined	29,840	3,471	11.60%	19,009,098	2,581,048	13.60%
AGE						
Under 18 years	5,352	764	14.30%	3,994,613	746,203	18.70%
Under 5 years	1,313	306	23.30%	1,118,135	220,204	19.70%
5 to 17 years	4,039	458	11.30%	2,876,478	525,999	18.30%
Related children of householders under 18 years	5,310	726	13.70%	3,976,766	729,637	18.30%
18 to 64 years	17,694	2,188	12.40%	11,888,166	1,475,003	12.40%
18 to 34 years	5,427	927	17.10%	4,391,779	652,790	14.90%
35 to 64 years	12,267	1,261	10.30%	7,496,387	822,213	11.00%
60 years and over	9,054	766	8.50%	4,356,848	500,922	11.50%
65 years and over	6,794	519	7.60%	3,126,319	359,842	11.50%
Source: U.S. Census ACS 5-Year 2020						

EMPLOYMENT AND ECONOMY

EMPLOYMENT AND ECONOMY

Economically, the region remains stable. Many local municipalities are aggressively marketing themselves to the world, and this stability trend will continue. Schoharie County is projected to show 2.1% growth through 2030. The following is a summary of the county in the PMA.

1. Description of Employment and Economy

Schoharie County is one of 3,141 county equivalents in the United States.

Table 6.1 Schoharie County Economic Profile					
People & Income Overview (By Place of Residence)	Value	Rank in U.S.	Industry Overview, 2022 (By Place of Work)	Value	Rank in U.S.
Population (2023)	30,105	1,435	Covered Employment	8,189	1,570
Growth (%) since 2020 Census	1.3%	1,111	Avg Wage per Job	\$49,860	1,235
Households (2022)	12,283	1,392	Manufacturing - % All Jobs in County	3.6%	2,364
Labor Force (persons) (Ann. Avg. 2022)	14,798	1,370	Avg Wage per Job	\$45,960	2,340
Unemployment Rate (Ann. Avg. 2022)	3.6	1,289	Transportation & Warehousing - % All Jobs in County	11.4%	114
Per Capita Personal Income (2022)	\$49,517	1,693	Avg Wage per Job	\$46,968	2,581
Median Household Income (2022)	\$67,975	945	Health Care, Social Assist. - % All Jobs in County	12.1%	1,228
Poverty Rate (2022)	10.1%	2,471	Avg Wage per Job	\$44,979	1,689
High School Diploma or More - % of Adults 25+ (2022)	91.1%	1,176	Finance and Insurance - % All Jobs in County	2.4%	1,178
Bachelor's Degree or More - % of Adults 25+ (2022)	25.0%	1,034	Avg Wage per Job	\$124,513	95
Source: StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is partly funded by the U.S. Commerce Department's Economic Development Administration.					

Mohawk Region (Schoharie County)

For the 12 months ending February 2024, the nonfarm job counts in the Utica-Rome metro increased 1,300, or 1.1%, to 123,000. Private sector employment grew 600, or 0.6%, to 93,100. Job gains were posted in government (+700), private education and health services (+300), and mining, logging, and construction (+200).

1. Labor Force

The labor force in Schoharie County has declined by 9% between 2010 and 2020.

Table 6.1 Schoharie County							
EMPLOYMENT	2010	2015	2020	2021	2010-2015	2015-2020	2010-2020
Population 16 Yrs. >	26,995	26,728	26,364	25,239	-1.0%	-1.4%	-2.3%
Labor Force	16,902	15,851	15,386	14,498	-6.2%	-2.9%	-9.0%
Civilians	16,897	15,835	15,378	14,491	-6.3%	-2.9%	-9.0%
Employed	15,343	14,179	14,564	13,649	-7.6%	2.7%	-5.1%
Unemployed	1,554	1,656	814	842	6.6%	-50.8%	-47.6%
Unemployment Rate	9.2%	10.4%	5.3%	5.8%	13.6%	-49.4%	-42.5%
Mean Commute Time (minutes)	26.7	29.7	30.7	31.6	11.2%	3.4%	15.0%

Table 6.3 reviews the labor force in Schoharie County and changes of the last 10 years.

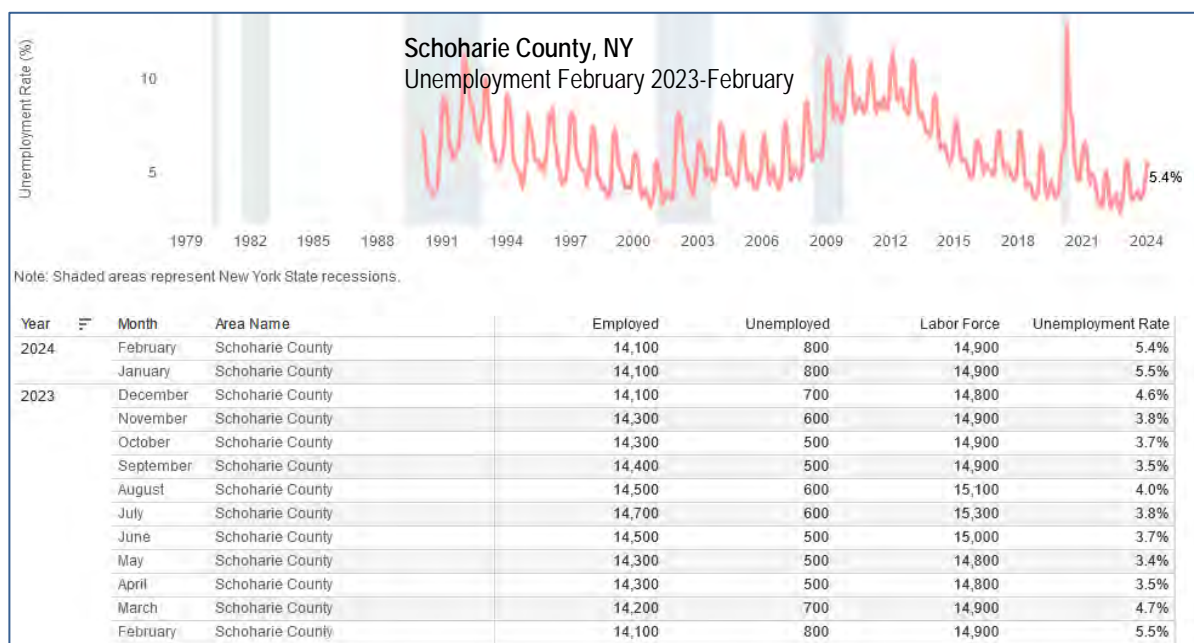
Table 6.3 Labor Force Annual Averages-Avg. 2022				
	Schoharie County	Rank in the U.S.	% of New York	New York
Total Labor Force	14,798	1,370	0.20%	9,616,989
5-Year % Change	-0.90%	1,645	--	0.00%
10-Year % Change	-4.10%	1,884	--	0.10%
Employed	14,264	1,372	0.20%	9,205,821
5-Year % Change	1.00%	1,454	--	-1.90%
10-Year % Change	1.90%	1,685	--	4.90%
Unemployed	534	1,343	0.10%	411,168
5-Year % Change	-34.30%	2,625	--	-9.70%
10-Year % Change	-62.90%	2,440	--	-50.30%
Unemployment Rate	3.6	1,289	83.70%	4.3
5-Year % Change	-33.30%	2,586	--	-6.50%
10-Year % Change	-61.30%	2,325	--	-50.00%
Source: US Census 5 Yrs. ACS 2010-2021				

2. Employers

The economy of Schoharie County, NY, employs 13.6k people. The largest industries in Schoharie County, NY, are Health Care and Social Assistance (1,881 people), Educational Services (1,757 people), and Retail Trade (1,658 people). The highest-paying industries are Utilities (\$82,396), Mining, Quarrying, and oil and gas Extraction (\$75,347), and Transportation and warehousing and utilities (\$63,929). New York's average male income is 1.28 times higher than the average female income of \$70,847. Income inequality in New York (measured using the Gini index) is 0.493, which is higher than the national average.

3. Unemployment Rates

Unemployment in Schoharie County declined to 4.1% in June 2022, the lowest level since the high of 12.2% in June 2020.



4. Jobs and Wages

Wages indicate that most households have income support to meet their respective monthly burdens.

Table 6.6 Jobs and Wages (BLS) (2020) Schoharie County					
Annual Covered Employment and Wages Over Time (NAICS)	Establishments	Jobs	Average Wage	Rank in	Pct of U.S.
			Per Job	U.S.	Avg Wage
2022	718	8,189	\$49,860	1,235	71.2%
2021	676	8,198	\$47,092	1,254	69.7%
2020	696	7,800	\$45,347	1,214	70.8%
2019	699	9,004	\$42,173	1,286	71.2%
2018	691	8,959	\$41,081	1,268	71.7%
2017	689	8,766	\$40,308	1,178	72.8%
2016	698	8,586	\$37,070	1,586	69.1%
2015	699	8,297	\$36,534	1,592	69.0%
2014	689	8,221	\$34,967	1,740	68.1%
2013	676	8,191	\$34,550	1,619	69.4%
2012	677	8,347	\$33,019	1,830	67.0%
10-Year Change	41	-158	\$16,841		
10-Year Percent Change	6.1%	1.9%	51%%		
Source: StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.					

5. Industry Distribution

Manufacturing, education, health, and social services account for 15% of all jobs in Schoharie County, and average wages equal to or greater than 44.2% of HUD's (2022) area median income(AMI).

Table 6.7 Annual Industry Distribution of Jobs and Average Wages in 2022 (NAICS)					
Industry	Establishments	Jobs	Pct. Dist.	Annual Ave Wage / Job	Rank in U.S.
Total	718	8,189	100.0%	\$49,860	1,235
Agriculture, Forestry, Fishing and Hunting	34	165	2.0%	\$25,434	1,720
Mining	5	45	0.5%	\$61,471	883
Utilities	4	41	0.5%	\$86,997	961
Construction	78	437	5.3%	\$72,705	349
Manufacturing	23	291	3.6%	\$45,960	2,340
Wholesale Trade	23	108	1.3%	\$57,535	1,666
Retail Trade	96	1,214	14.8%	\$36,426	670
Transportation & Warehousing	34	933	11.4%	\$46,968	2,581
Information	9	90	1.1%	\$40,359	1,914
Finance and Insurance	30	199	2.4%	\$124,513	95
Real Estate and Rental and Leasing	13	42	0.5%	\$35,983	1,885
Professional, Scientific, and Technical Services	43	162	2.0%	\$50,000	1,957
Management of Companies and Enterprises	2	0	0.0%	\$0	1,321
Admin. & Support & Waste Mgt. & Rem. Services	25	0	0.0%	\$0	2,444
Educational Services	17	924	11.3%	\$55,925	280
Health Care and Social Services	69	992	12.1%	\$44,979	1,689
Arts, Entertainment, and Recreation	10	89	1.1%	\$21,641	1,403
Accommodation and Food Services	66	627	7.7%	\$22,063	756
Other Services (Except Public Administration)	50	157	1.9%	\$30,166	2,228
Public Administration	44	109	1.3%	\$115,817	13
Unallocated	44	19	0.2%	\$27,239	1,025
Source: StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.					

6. Commuting Patterns

Table 6.8 Commuting Patterns 2020		
Subject	NYS	Schoharie County
Workers 16 years and over	9,219,025	14,125
MEANS OF TRANSPORTATION TO WORK		
Car, truck, or van	58.70%	87.50%
Drove alone	52.30%	77.70%
Carpooled	6.40%	9.80%
In 2-person carpool	4.80%	7.50%
In 3-person carpool	0.90%	1.50%
In 4-or-more person carpool	0.70%	0.80%
Workers per car, truck, or van	1.06	1.07
Public transportation (excluding taxicab)	26.20%	0.70%
Walked	5.90%	4.70%
Bicycled	0.70%	0.30%
Taxicab, motorcycle, or other means	1.50%	0.40%
Worked at home	6.90%	6.40%
PLACE OF WORK		
Worked in state of residence	97.70%	99.50%
Worked in the county of residence	65.20%	56.40%
Worked outside the county of residence	32.50%	43.00%
Worked outside the state of residence	2.30%	0.50%
TRAVEL TIME TO WORK		
Less than 10 minutes	9.50%	14.60%
10 to 14 minutes	10.20%	13.40%
15 to 19 minutes	11.70%	13.30%
20 to 24 minutes	11.90%	10.70%
25 to 29 minutes	5.70%	3.10%
30 to 34 minutes	13.80%	7.50%
35 to 44 minutes	8.30%	8.80%
45 to 59 minutes	11.00%	13.60%
60 or more minutes	18.00%	14.90%
Mean travel time to work (minutes)	33.5	30.7
Source: U.S. Census ACS 5-Year 2010-2020		

7. Current Conditions

Current economic conditions are improving. Economic Development agencies offer incentives and access to funding with traditional underwriting standards to reduce their risk. The region continues to diversify and grow its economic base. **The long-term employment growth is rising. The community is taking advantage of its Colleges and universities to develop education, high-tech, medical, and service industries. The relative strengths and weaknesses are:**

Strengths

- Housing is affordable for owner-occupied housing units, with 28% paying over 30% of their gross income to the mortgage cost
- High expectations for new economic opportunities for jobs
- Existing infrastructure

Weaknesses

- Housing affordability for renter-occupied households remains a problem, with 60% paying over 30% of their gross income to rent
- Short-term impact of COVID-19
- Cool climate
- Aging population
- Aging housing stock

DEMAND ANALYSIS AND FORECAST

Demand Analysis and Forecast

The demand analysis and forecast estimate demand for senior owner and rental housing units through 2030. The following is a discussion and calculation of unit demand by income segments.

1. PMA Demographic Profile

Schoharie County's population was approximately 31,189 (2020), with approximately 11,831 people aged 55 years and older representing 37.9% of the population. By 2030, this population is estimated to account for 36.7% of the total population and is projected to decline by 2% through 2030.

Between 2010 and 2020, the senior population increased by an estimated 23%. The county saw a 7.4% increase in rental-occupied households and a 4.2% decrease in owner-occupied households. Senior housing increased by 22% over the same period.

Table 6.1 Schoharie County Population and Projections

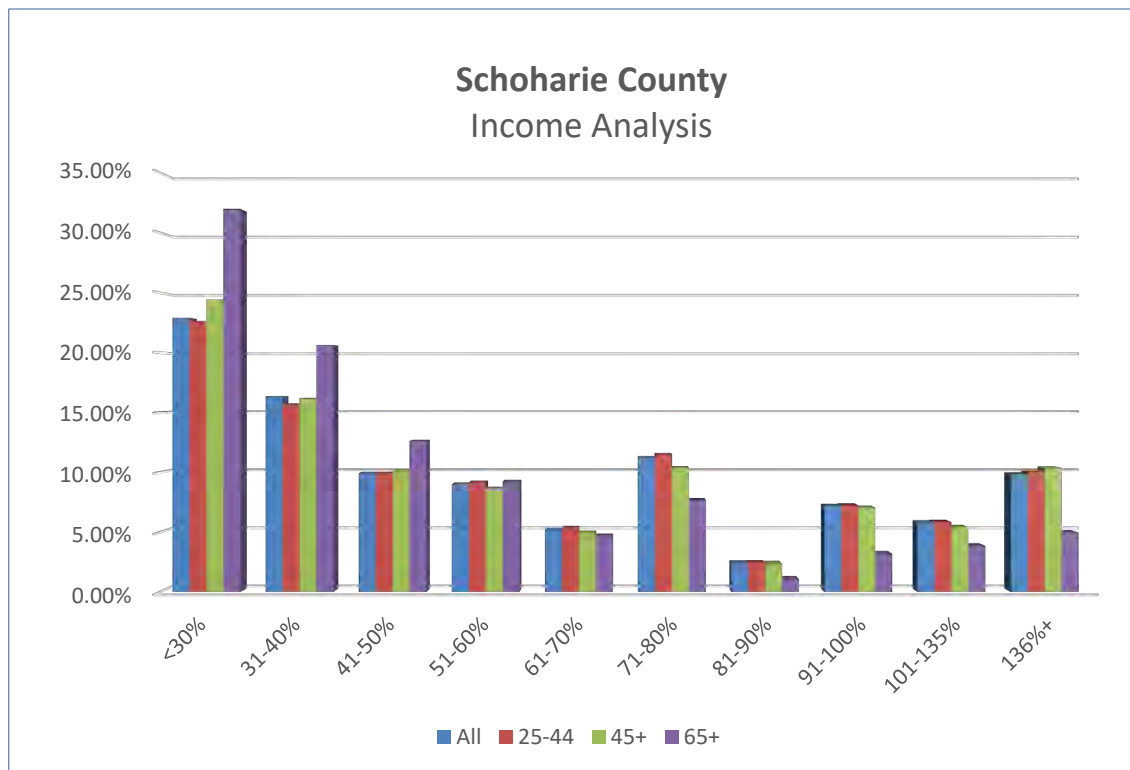
	Estimated*												Changes/Trends	
	Actual												2010-2020	2020-2030
	2010	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030		
Under 5 years	1,526	1,340	1,267	1,533	1,536	1,538	1,539	1,536	1,531	1,524	1,517	1,509	-12.2%	12.61%
5 to 9 years	2,042	1,538	1,444	1,078	1,072	1,065	1,078	1,087	1,096	1,104	1,107	1,105	-24.7%	-28.15%
10 to 14 years	1,859	1,590	1,587	1,645	1,605	1,559	1,497	1,467	1,452	1,450	1,452	1,477	-14.5%	-7.11%
15 to 19 years	2,936	2,394	2,340	2,216	2,215	2,212	2,215	2,219	2,198	2,167	2,127	2,069	-18.5%	-13.58%
20 to 24 years	2,330	1,944	1,804	2,012	1,980	1,966	1,951	1,932	1,925	1,924	1,922	1,922	-16.6%	-1.13%
25 to 34 years	3,177	3,259	3,103	3,257	3,276	3,287	3,256	3,195	3,152	3,115	3,091	3,064	2.6%	-5.98%
35 to 44 years	4,222	3,232	3,133	3,823	3,857	3,873	3,904	3,957	4,010	4,023	4,042	4,065	-23.4%	25.77%
45 to 54 years	5,081	4,061	3,837	3,716	3,696	3,709	3,749	3,801	3,870	3,963	4,036	4,107	-20.1%	1.13%
55 to 59 years	2,391	2,755	2,481	2,182	2,099	2,011	1,977	1,922	1,846	1,799	1,766	1,726	15.2%	-37.35%
60 to 64 years	2,161	2,277	2,341	2,213	2,189	2,155	2,075	2,018	1,964	1,892	1,818	1,795	5.4%	-21.17%
65 to 74 years	2,730	3,989	3,985	4,257	4,219	4,192	4,182	4,154	4,103	4,057	3,995	3,891	46.1%	-2.46%
75 to 84 years	1,770	1,956	1,848	2,171	2,303	2,432	2,532	2,615	2,695	2,739	2,804	2,884	10.5%	47.44%
85 years +	564	854	766	817	811	804	803	809	829	877	912	922	51.4%	7.96%
Total	32,789	31,189	29,936	30,920	30,858	30,803	30,758	30,712	30,671	30,634	30,589	30,536	-4.9%	-2.09%
Seniors 55+	9,616	11,831	11,421	11,640	11,621	11,594	11,569	11,518	11,437	11,364	11,295	11,218	23.0%	-5.18%
% Seniors (55+)	29.3%	37.9%	38.2%	37.6%	37.7%	37.6%	37.6%	37.5%	37.3%	37.1%	36.9%	36.7%		

Source U.S Census ACS 5 Yr 2010-2021 and Cornell PAD

The target population is seniors aged 55 years and older.

2. Income

Understanding household income is important for assessing the affordability of senior housing. The chart below shows the income distribution in the PMA by income segments.



The median household income in Schoharie County is \$64,220. HUD's published Average Median Income for 2020 is \$95,600.

3. Senior Housing

Based on current trends, senior housing is estimated to grow by 225 units by 2030.

Table 6.2 Senior Housing in Schoharie County				
	2010 ¹	2015 ¹	2020 ¹	2030 ²
Seniors 55+ (Population)	9,616	10,583	11,831	11,218
Owners-occupied units	10,055	9,512	9,630	9,589
55+ Yrs	4,894	5,441	5,995	6,130
% of Owners-occupied units	48.7%	57.2%	62.3%	63.9%
Renter-occupied units	2,934	2,897	3,150	3,173
55+ Yrs	1,027	1,091	1,255	1,346
% of Renter-occupied units	35.0%	37.7%	39.8%	42.4%
Total HH with Seniors	5,921	6,532	7,250	7,475
Ave Sr. HH Size	1.62	1.62	1.63	1.50
Senior Housing as % of all occupied housing	45.6%	52.6%	56.7%	58.6%
% of owner-occupied housing among all senior housing unit	82.7%	83.3%	82.7%	82.0%
% of renter-occupied housing among all senior housing unit	17.3%	16.7%	17.3%	18.0%
1. Source: U.S. Census ACS 5-Year 2010-2021				
2. Estimated				

4. Projected Rents

Currently, 107 Childcare providers have the capacity to care for 4,632 infants, toddlers, Pre-Schoolers, and Children 6-12 years (ITPC).

Table 6.3 Projected Rent				
	2020	2024	2025	2026
Median Rent	847	920	940	959
No bedroom	610	663	677	691
1 bedroom	713	775	791	808
2 bedrooms	860	935	954	974
3 bedrooms	1,020	1,108	1,132	1,155
4 bedrooms	1,010	1,098	1,121	1,144
5 or more bedrooms	1,009	1,096	1,119	1,143
Source: US Census Bureau 2021				

5. Market Demand

The market demand for senior Rental housing is estimated in Table 6.4 below.

Table 6.4 Estimated Demand for Affordable Renter Occupied Housing (2024-2030)						
Methodology/Year	2024	2025	2026	2027	2028	2030
Estimated 55+ Years (Qualified Target Pool - QTP)	11,594	11,569	11,518	11,437	11,364	11,295
Adjustments for renters, owners, and migrations (Adjusted Qualified Target Pool – AQTP)	2,916	2,910	2,897	2,877	2,858	2,841
Gross Demand by Household Equivalents	1,488	1,458	1,455	1,448	1,438	1,429
Less Existing Inventory Renting to 55+ Years	1,291	1,298	1,305	1,312	1,319	1,325
Estimated Market Demand by Income Segment	167	157	144	127	111	95
AMI <30%	38	36	33	29	25	22
AMI 31-50%	44	41	38	33	29	25
AMI 51-60%	15	14	13	11	10	9
AMI 61-80%	28	26	24	21	18	16
AMI 81-100%	16	15	14	12	11	9
AMI 101-135%	10	9	8	7	6	6
AMI >135%	17	16	14	13	11	9

The market demand for senior Rental housing is estimated in Table 6.5 below.

Estimated Demand for Affordable Owner-Occupied Housing (2024-2030)						
Methodology/Year	2024	2025	2026	2027	2028	2030
Estimated 55+ Years (Qualified Target Pool - QTP)	11,594	11,569	11,518	11,437	11,364	11,295
Adjustments for renters, owners, and migrations (Adjusted Qualified Target Pool – AQTP)	10,151	10,129	10,084	10,013	9,949	9,889
Gross Demand by Household Equivalents	6,227	6,214	6,187	6,143	6,104	6,067
Less Existing Inventory Renting to 55+ Years	6,011	6,015	6,018	6,021	6,024	6,027
Estimated Market Demand by Income Segment	216	199	169	122	80	39
AMI <30%	49	46	39	28	18	9
AMI 31-50%	57	52	44	32	21	10
AMI 51-60%	19	18	15	11	7	4
AMI 61-80%	36	33	28	20	13	6
AMI 81-100%	21	19	16	12	8	4
AMI 101-135%	13	12	10	7	5	2
AMI >135%	21	20	17	12	8	4

6. Market Risk

The market is offering opportunities for senior market-rate, subsidized housing products.

- The Market can absorb up to 4-6 monthly units based on the number of new construction starts.
- Demand was calculated assuming the number of persons per household remains the same for all renters through 2030.

A. Saturation

Between 2013 and 2022, Schoharie County issued an average of 43 building permits for single-family and multi-family units per year, with a high of 95 permits in 2007. Additionally, with 88% of the existing housing inventory being built before 2000, the age of the housing stock could compound this effect with a loss of uninhabitable housing stock.

B. Construction Costs

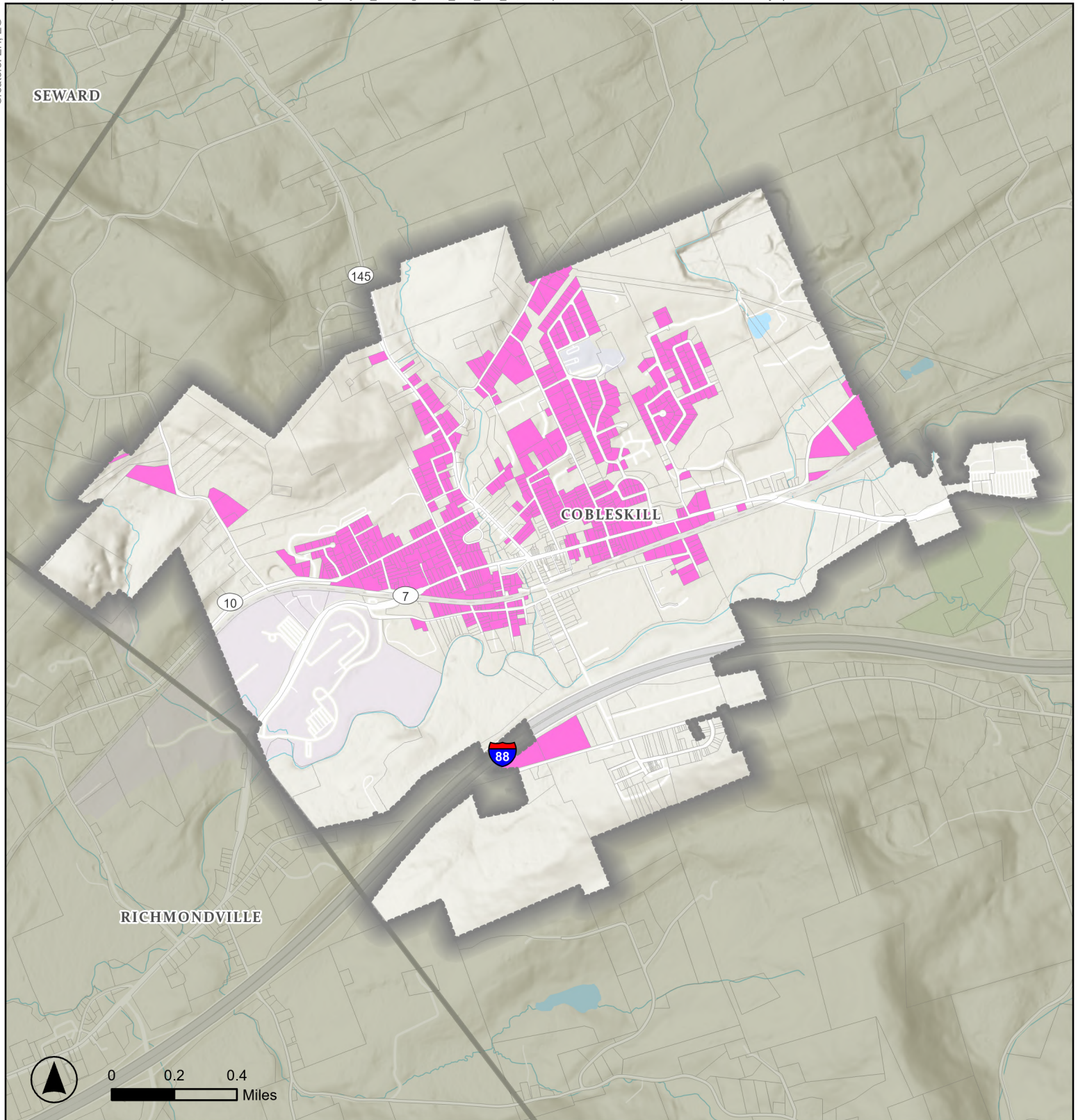
Construction costs have driven housing costs up, thus reducing the affordability of housing.

C. Economy and Employment

Schoharie County has a stable economy grounded in education, health care, tourism, and technology. If this market's economy changes, so will the affordability of senior housing.



APPENDIX C: SITE SUITABILITY ANALYSIS MAPS



Map Key

- Single Family - Group A (798)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group A

Schoharie County, New York

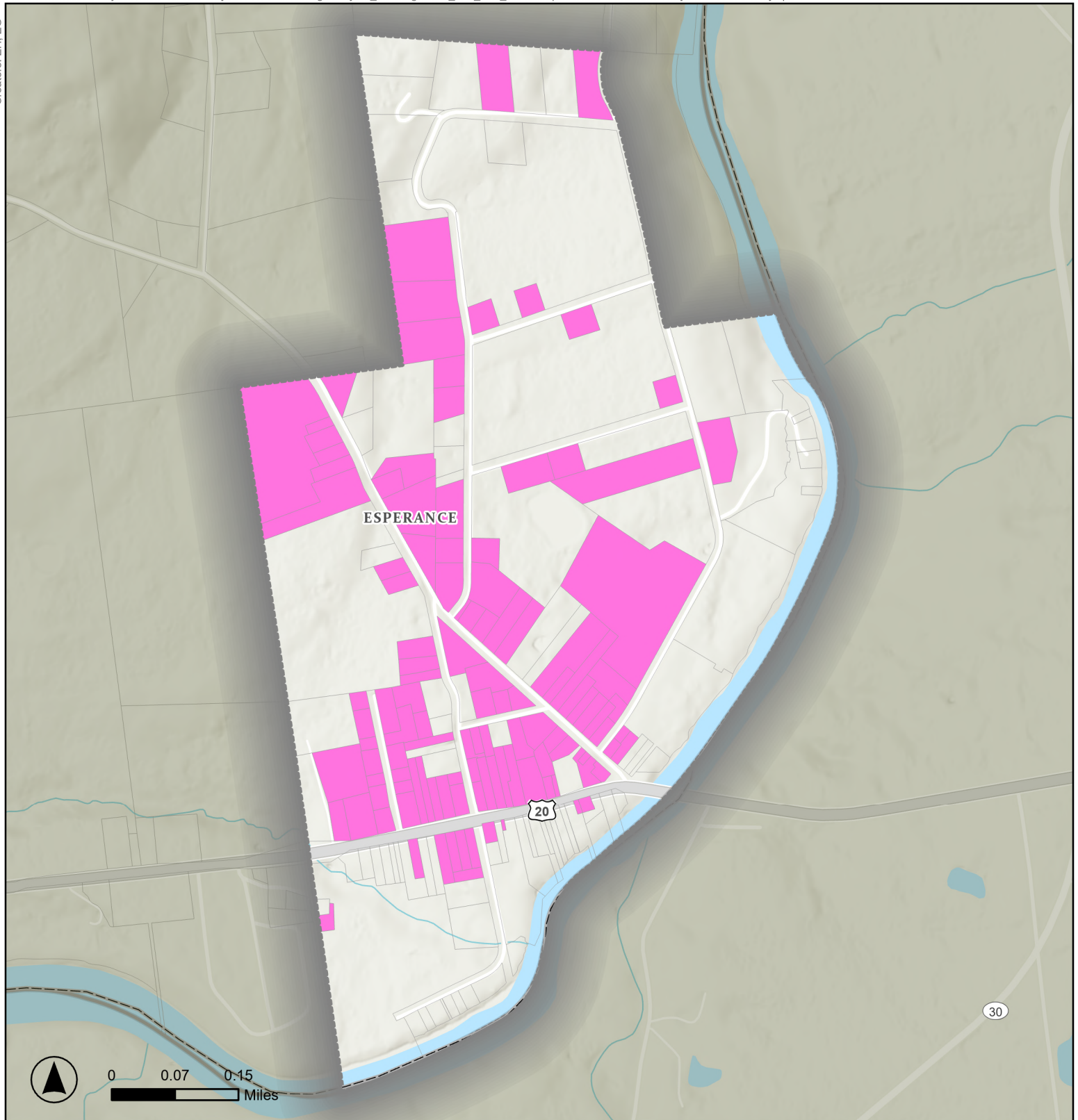
Village of Cobleskill

Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NIFHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri, TomTom, Garmin, SafeGraph,
GeoTechnologies, Inc., MET/NASA, USGS, EPA, NPS, US Census
Bureau, USDA, USFWS, Esri, HERE, Garmin, USGS, EPA, NPS,





Map Key

- Single Family - Group A (115)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group A

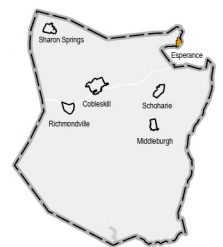
Schoharie County, New York

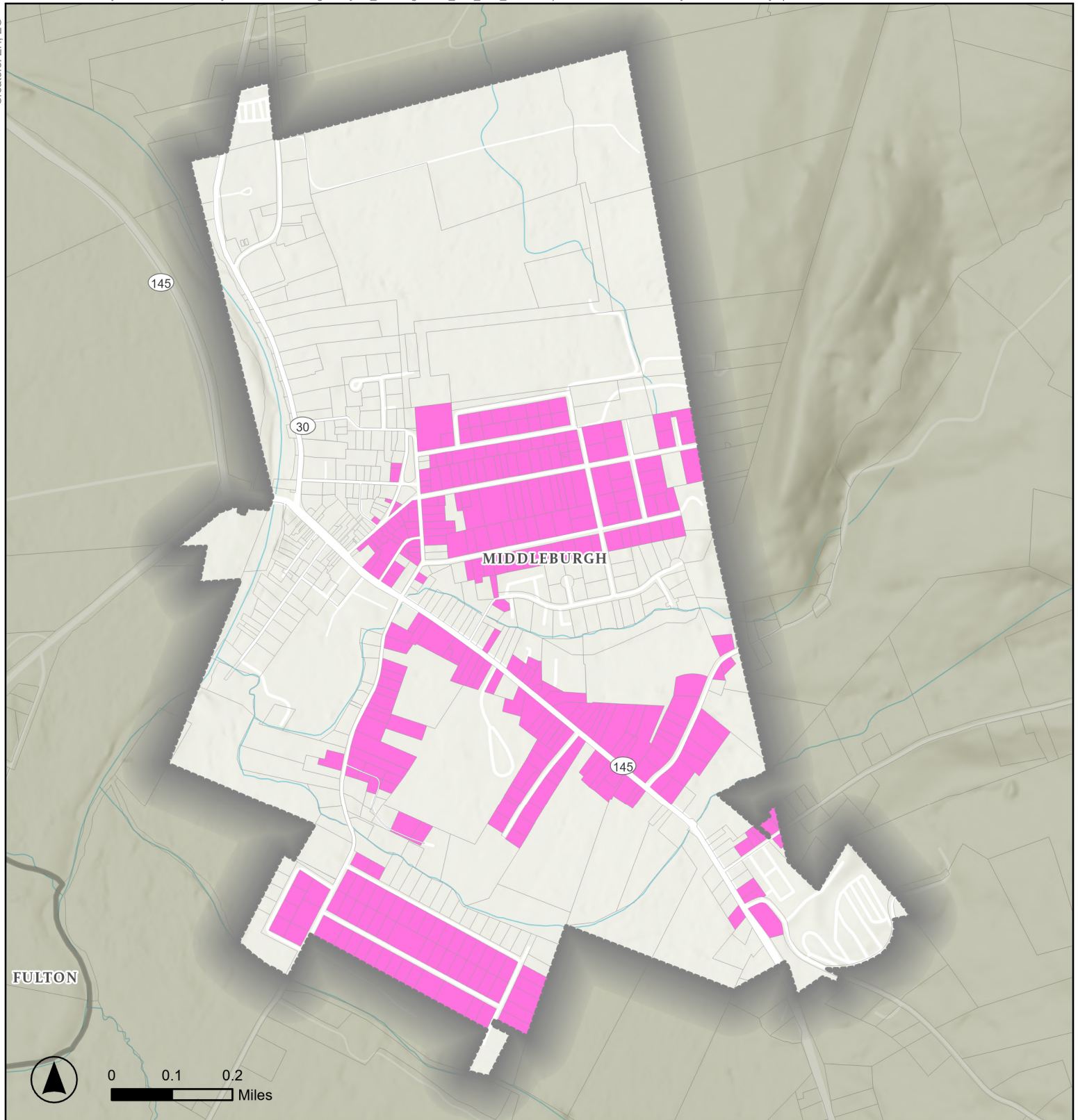
Village of Esperance

Project # 2232827

Map Date: 05/21/2024

Sources:
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Schoharie County, 2024;
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USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,





Map Key

- Single Family - Group A (335)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group A

Schoharie County, New York

Village of Middleburgh

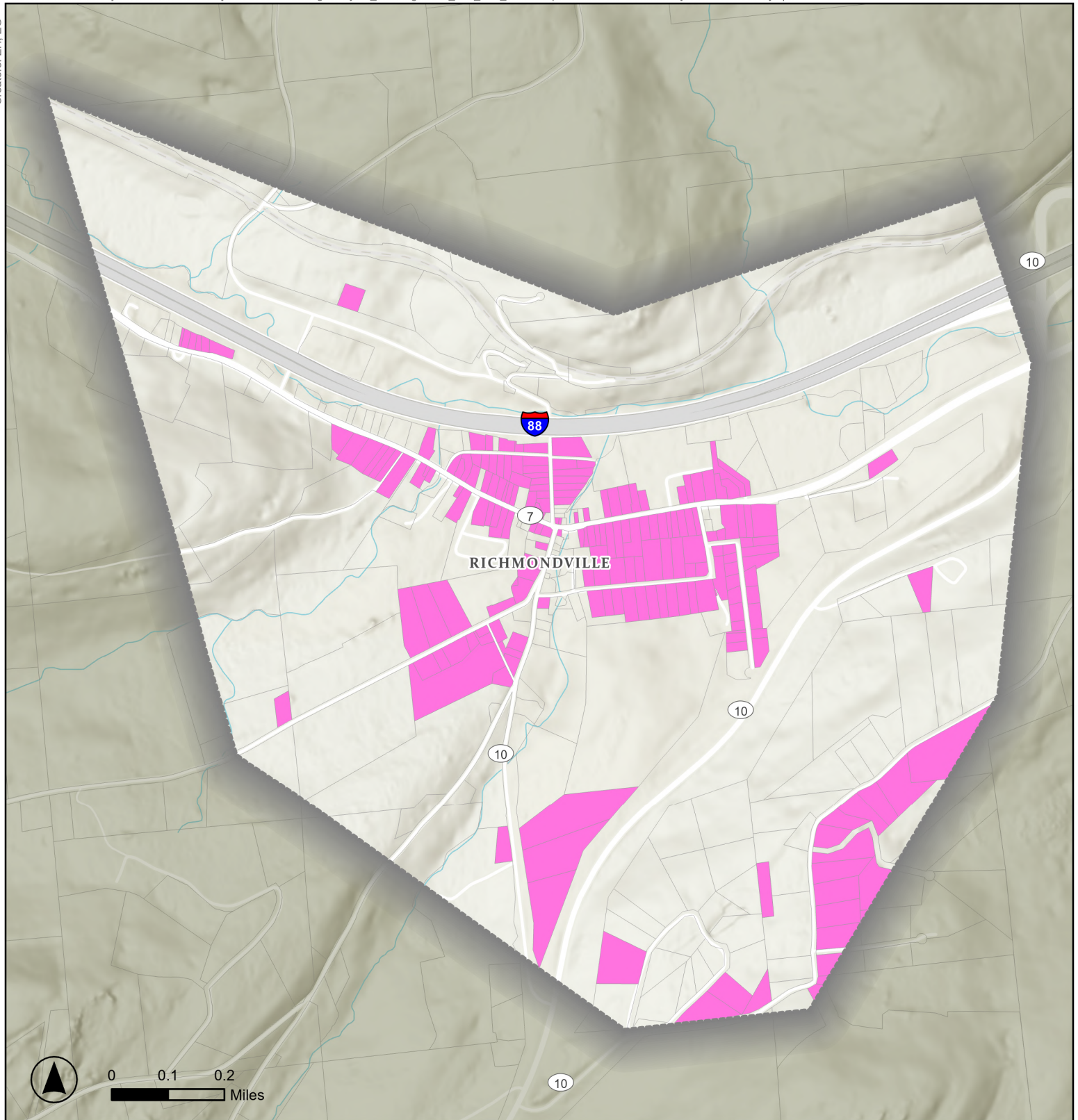
Project # 2232827

Map Date: 05/21/2024

Sources:
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USGS, 2023;
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National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFI, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Single Family - Group A (207)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group A

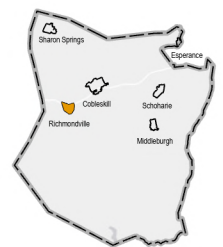
Schoharie County, New York

Village of Richmondville

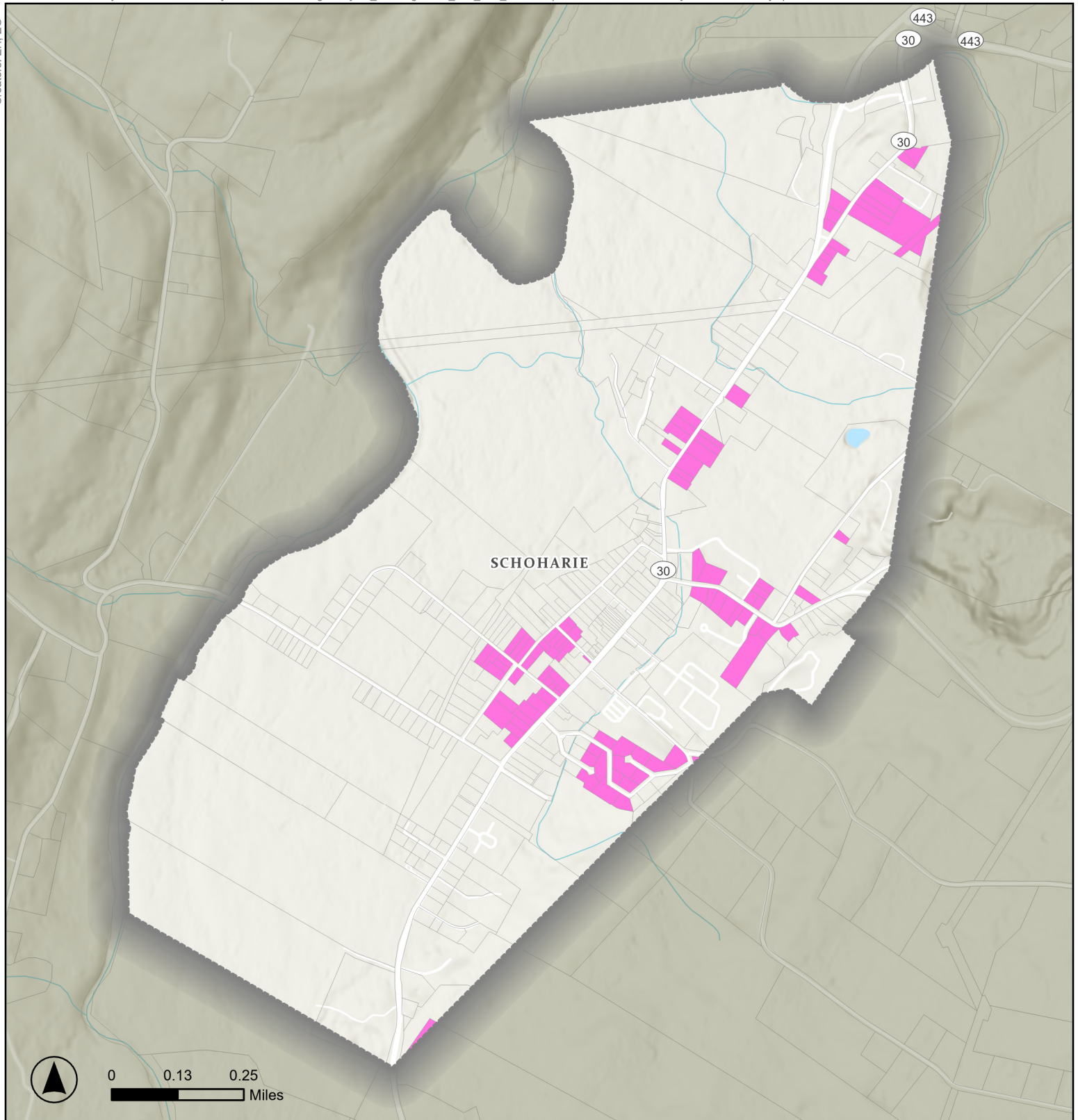
Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
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NYS Office of Information Technology Services Geospatial Data
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USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Single Family - Group A (99)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group A

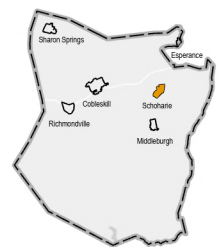
Schoharie County, New York

Village of Schoharie

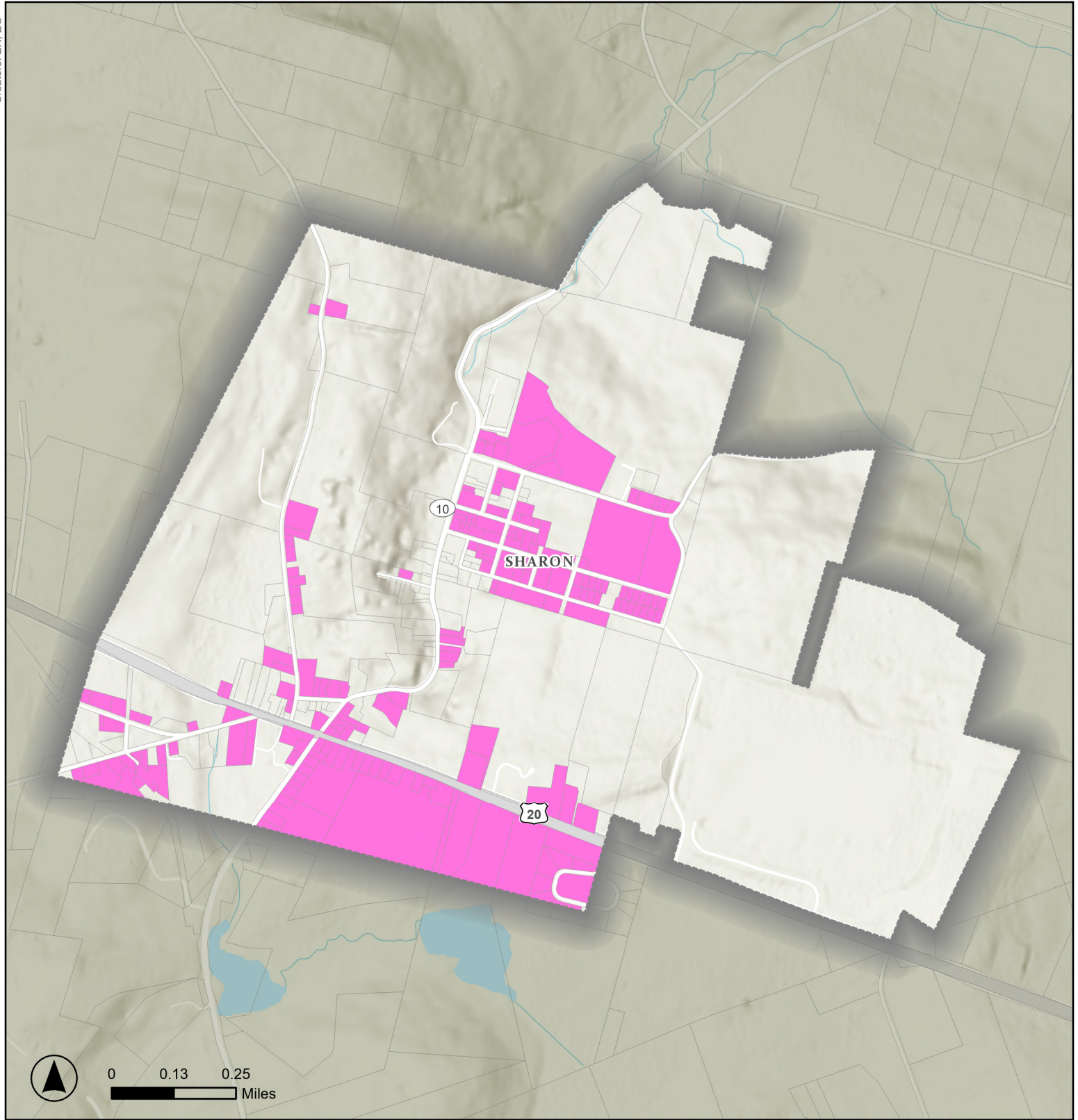
Project # 2232827

Map Date: 05/21/2024





Sources:
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NYS Office of Information Technology Services Geospatial Data
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USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

-  Single Family - Group A (199)
-  Schoharie County Boundary
-  Village Boundary
-  Town Boundary

Housing Study Map Single Family - Group A

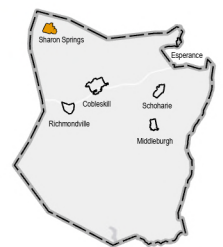
Schoharie County, New York

Village of Sharon Springs

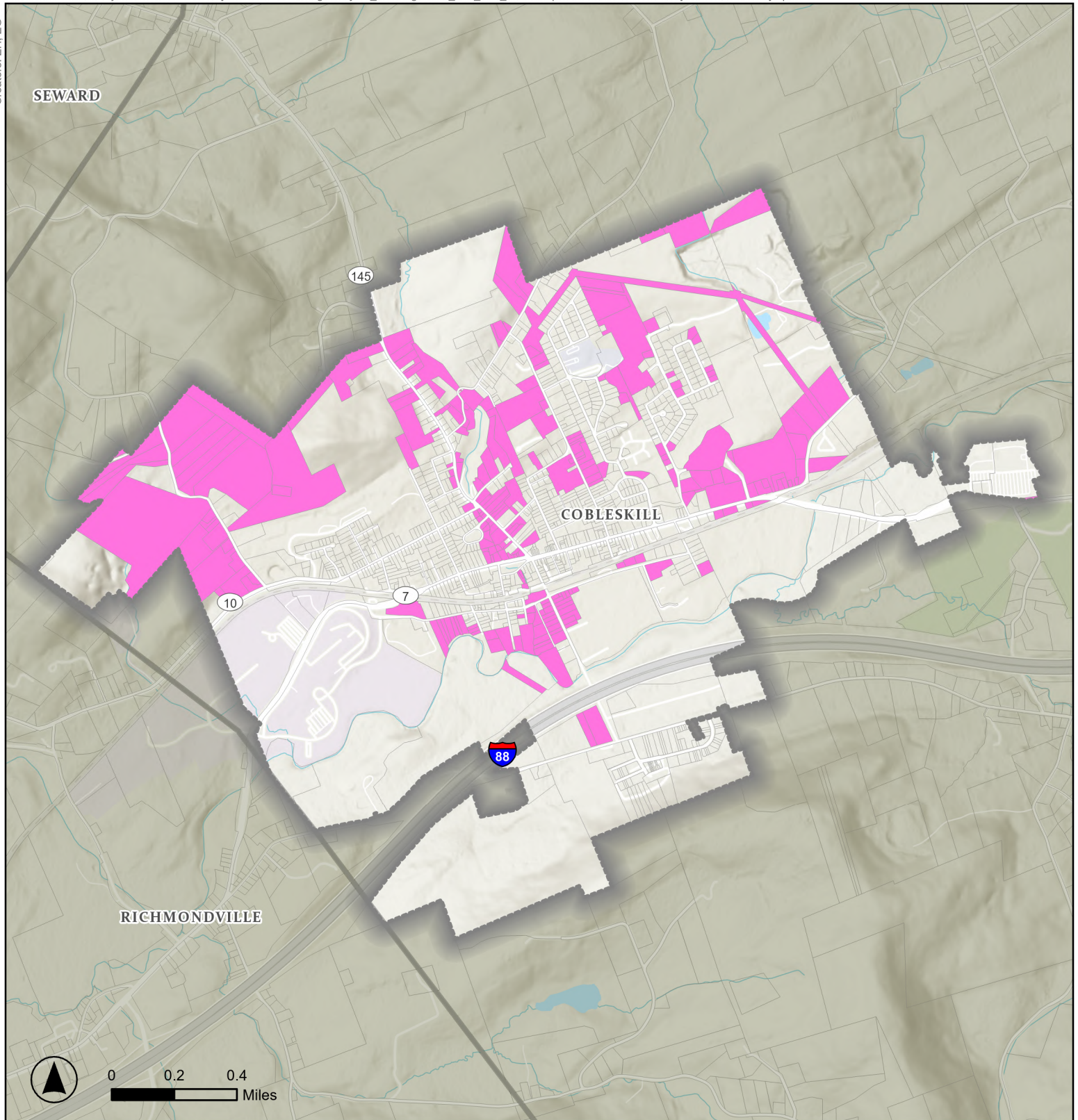
Project # 2232827

Map Date: 05/21/2024

Sources:
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NYS Office of Information Technology Services Geospatial Data
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USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Single Family - Group B (250)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

Schoharie County, New York

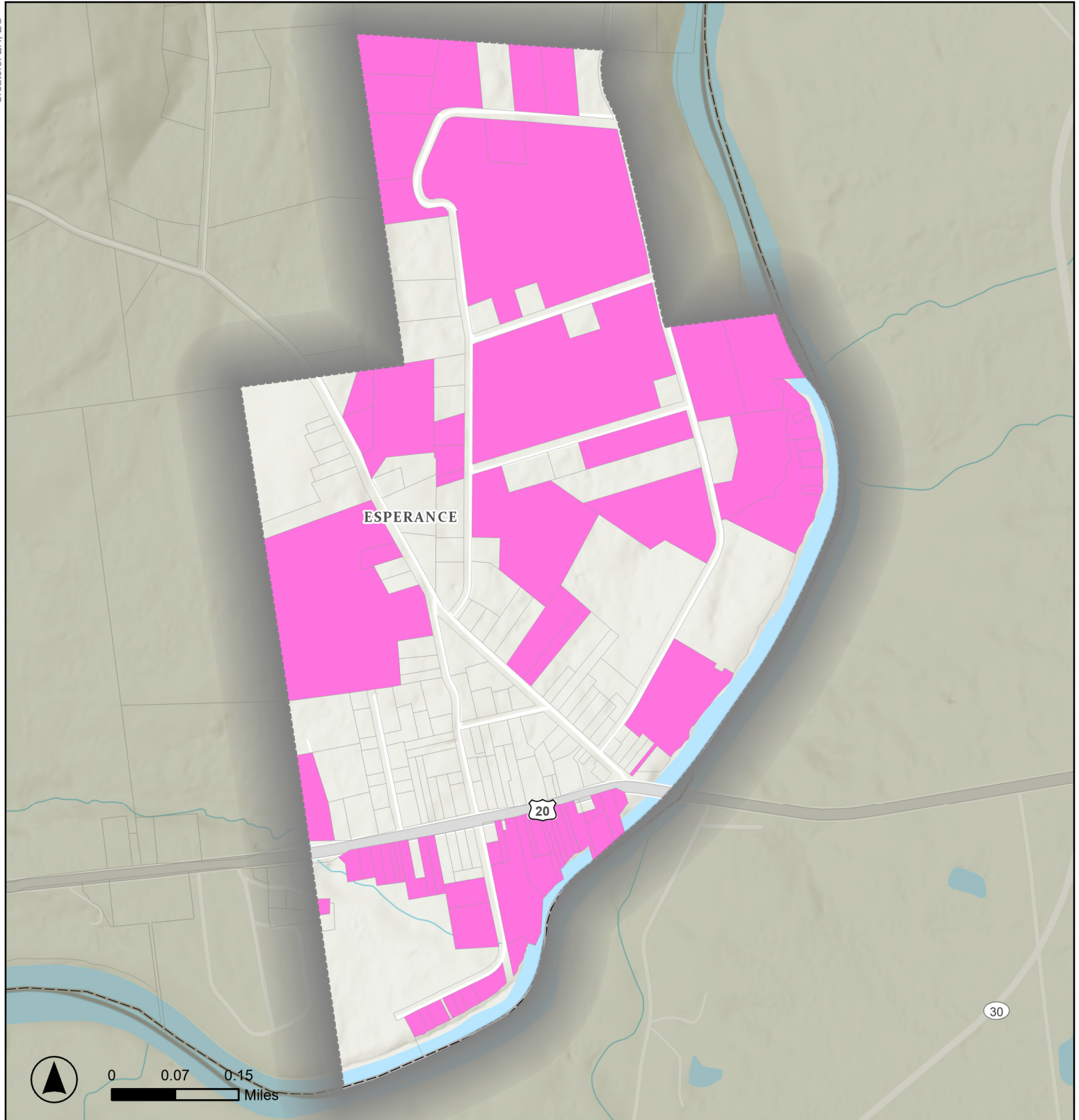
Village of Cobleskill

Project # 2232827

Map Date: 05/21/2024

Sources:
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Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
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USGS, 2023;
Cornell IRIS, 2023;
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ESRI TomTom, 2018;
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New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri, TomTom, Garmin, SafeGraph,
GeoTechnologies, Inc, MET/NASA, USGS, EPA, NPS, US Census
Bureau, USDA, USFWS, Esri, HERE, Garmin, USGS, EPA, NPS,





Map Key

- Single Family - Group B (72)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

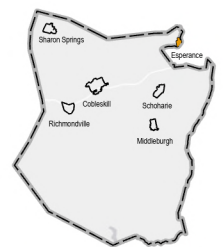
Schoharie County, New York

Village of Esperance

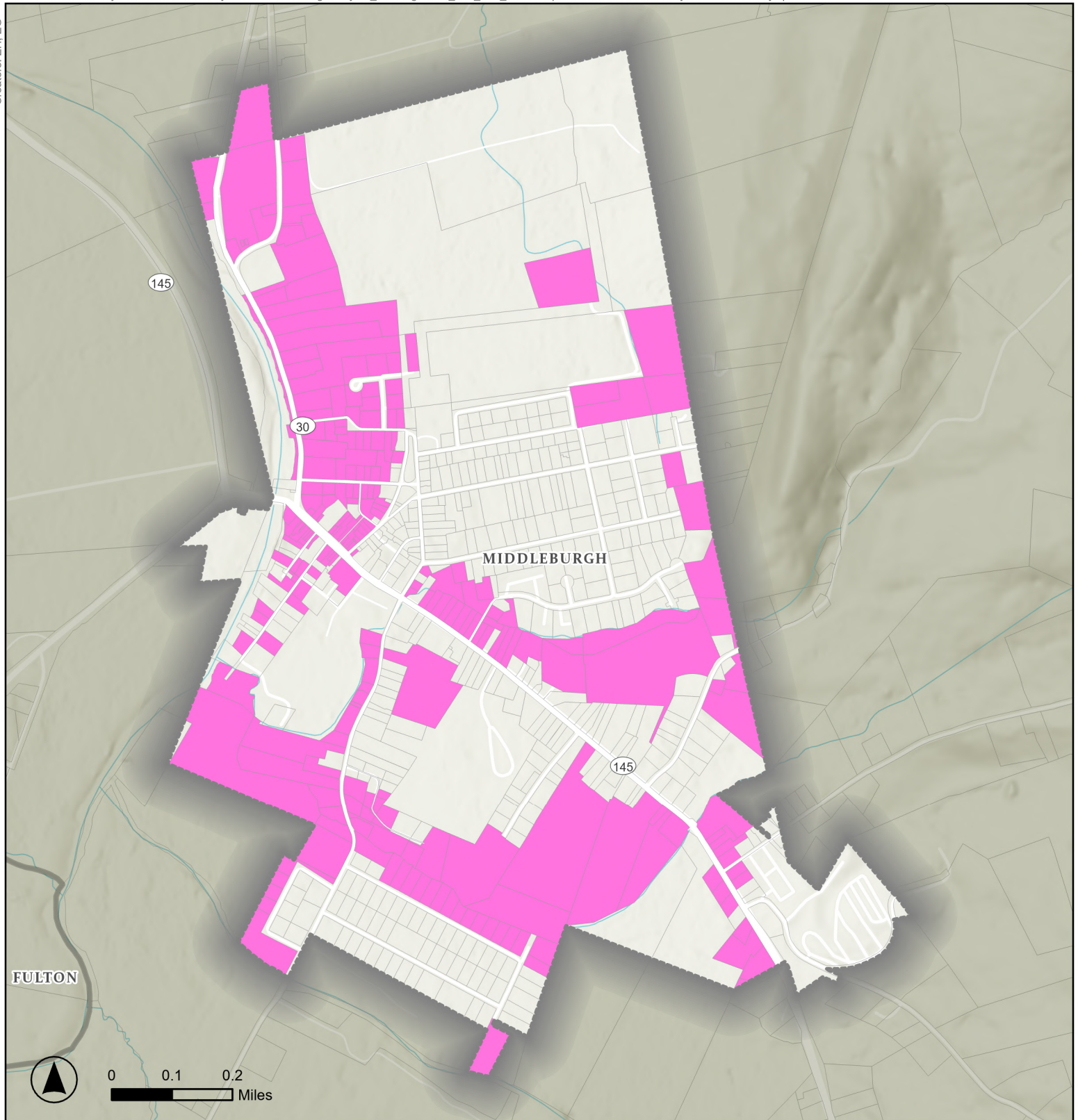
Project # 2232827

Map Date: 05/21/2024

Sources:
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Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
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Map Key

- Single Family - Group B (247)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

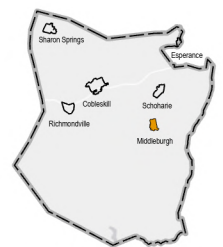
Schoharie County, New York

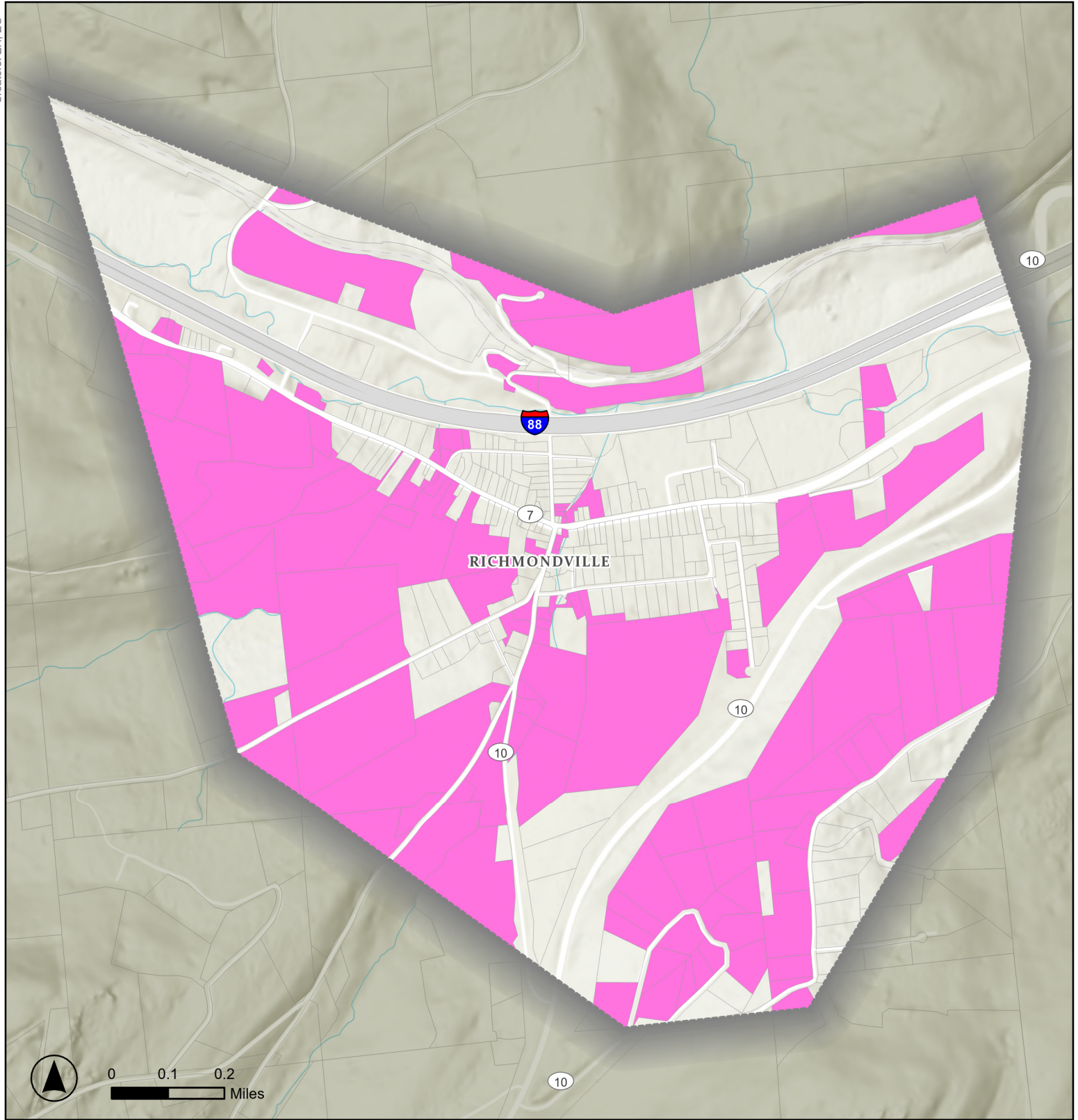
Village of Middleburgh

Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
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Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
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Map Key

- Single Family - Group B (143)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

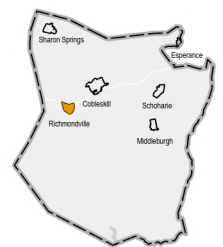
Schoharie County, New York

Village of Richmondville

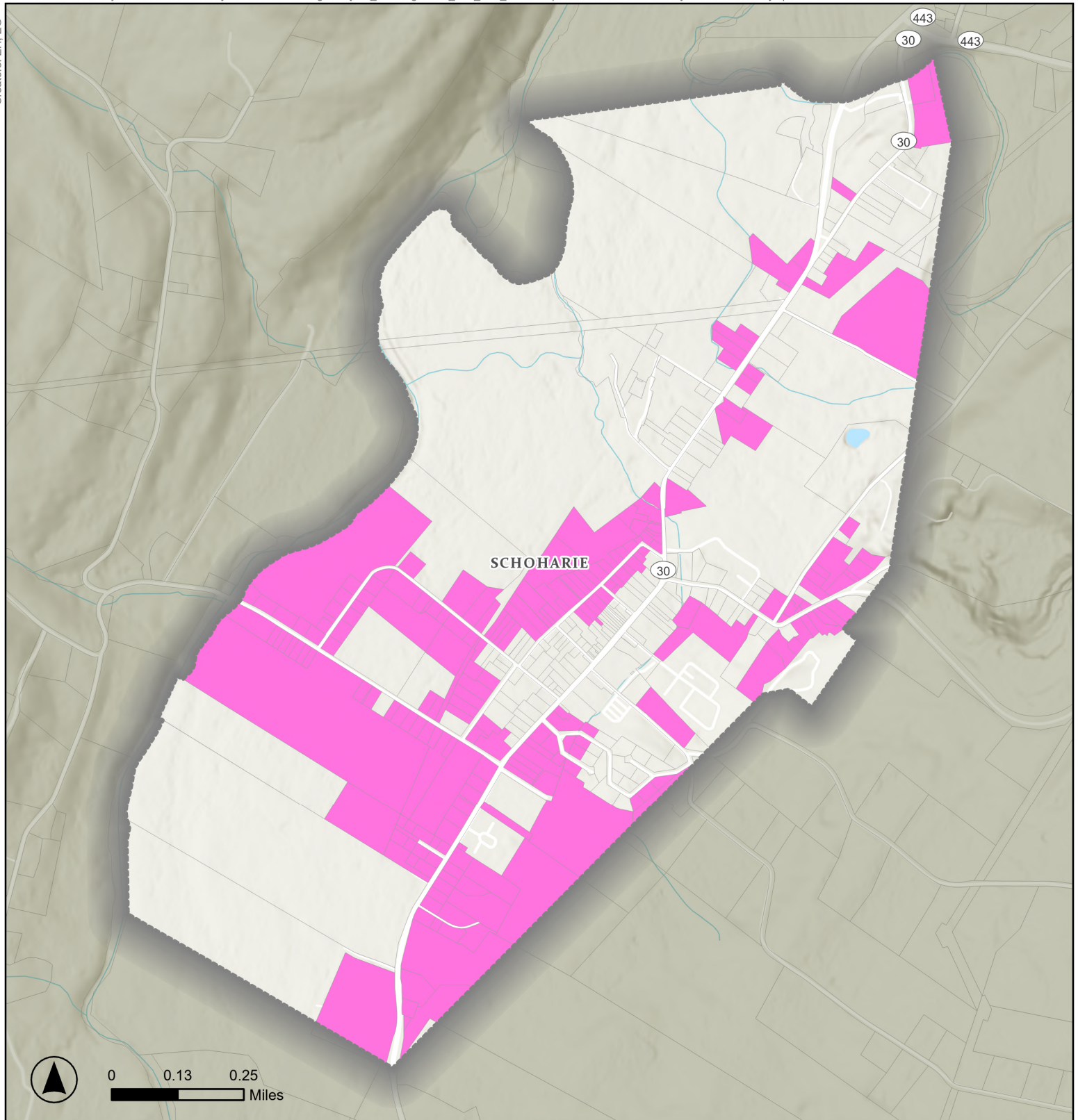
Project # 2232827

Map Date: 05/21/2024

Sources:
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NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
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Map Key

- Single Family - Group B (234)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

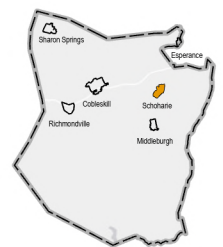
Schoharie County, New York

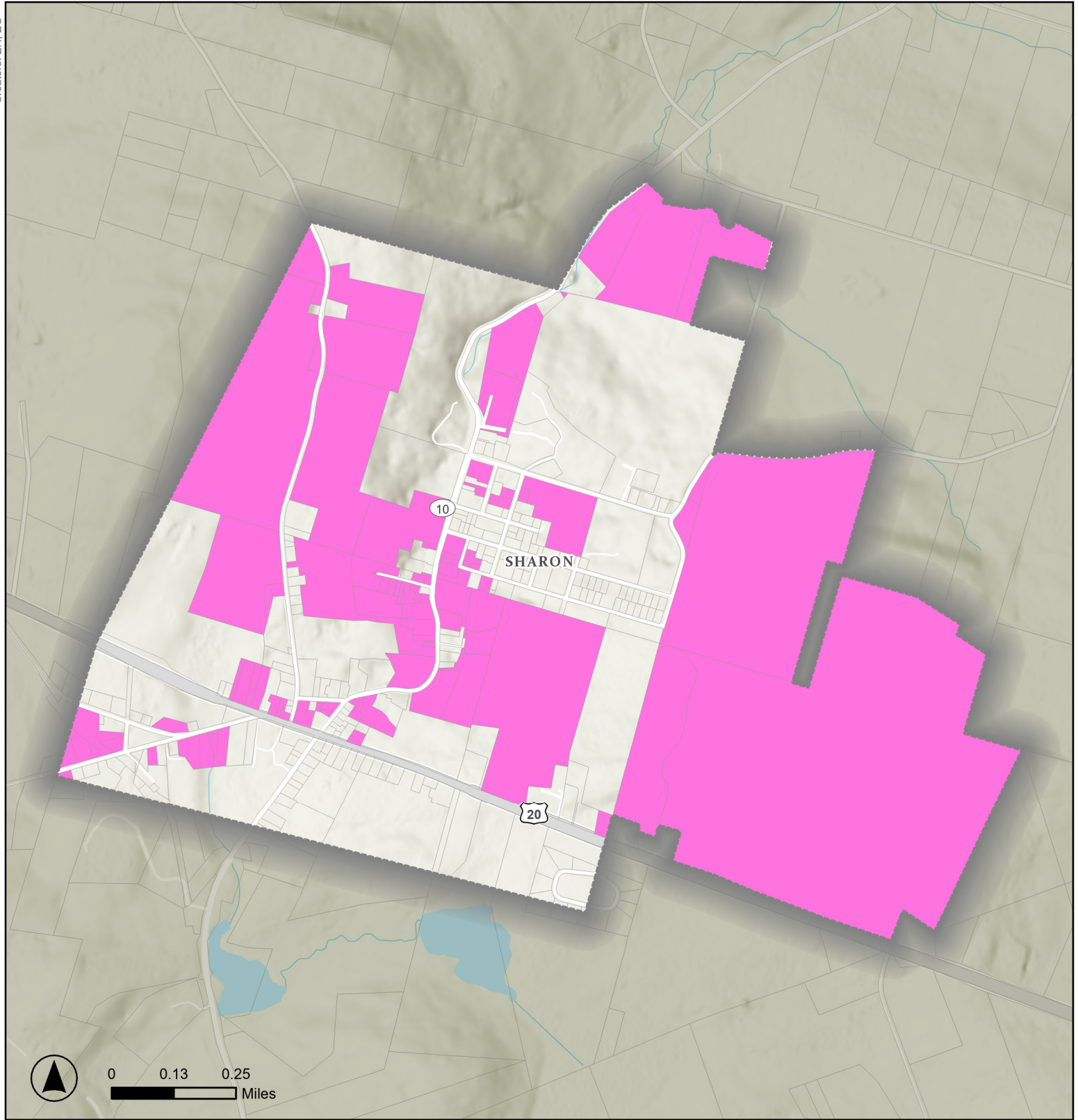
Village of Schoharie

Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
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Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
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Map Key

- Single Family - Group B (129)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

Schoharie County, New York

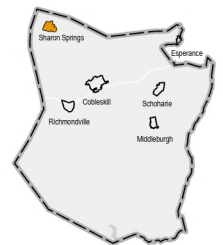
Village of Sharon Springs

Project # 2232827

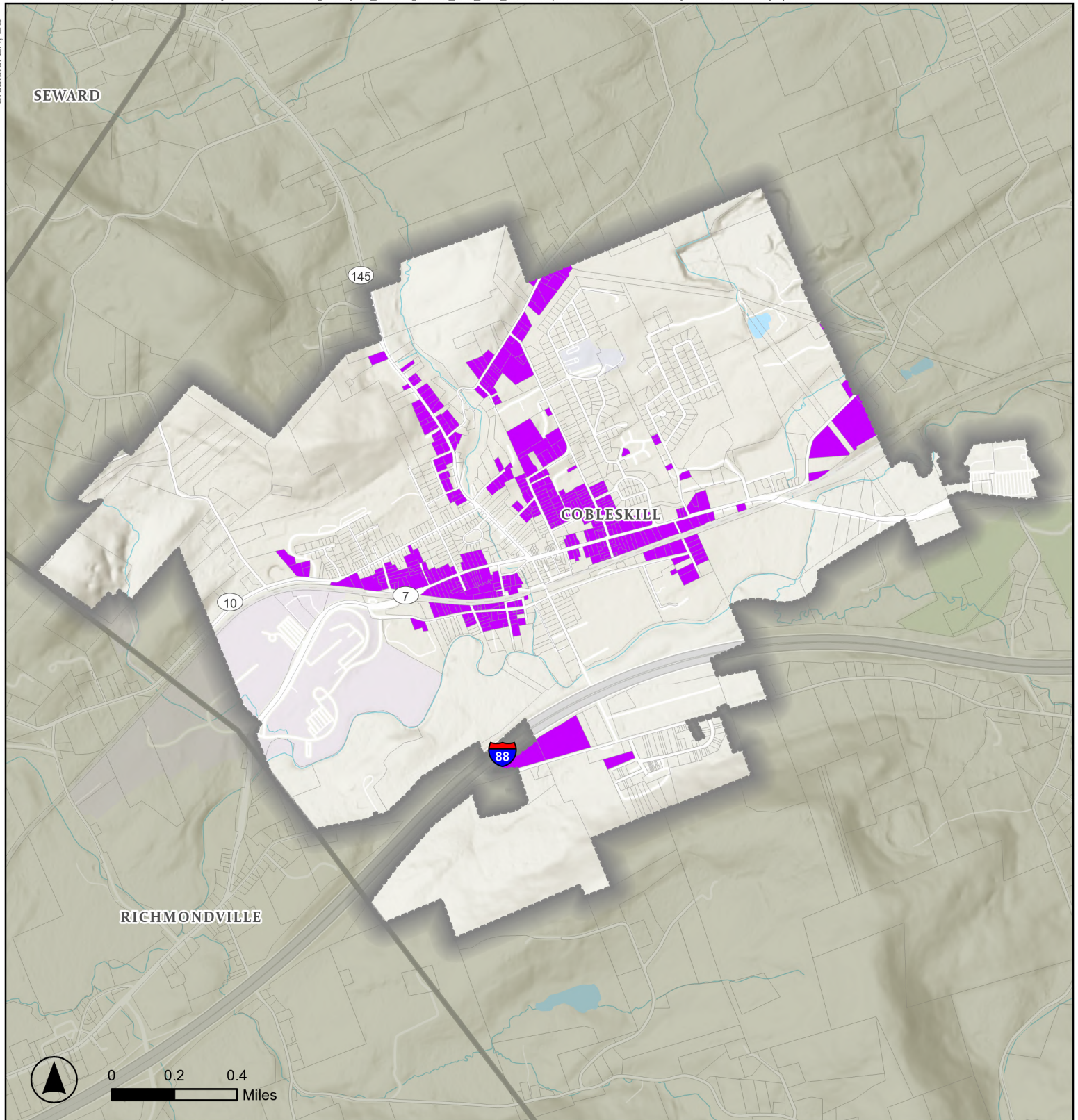
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Sources:
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Map Key

- Multi-Family - Group A (412)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Multi-Family - Group A

Schoharie County, New York

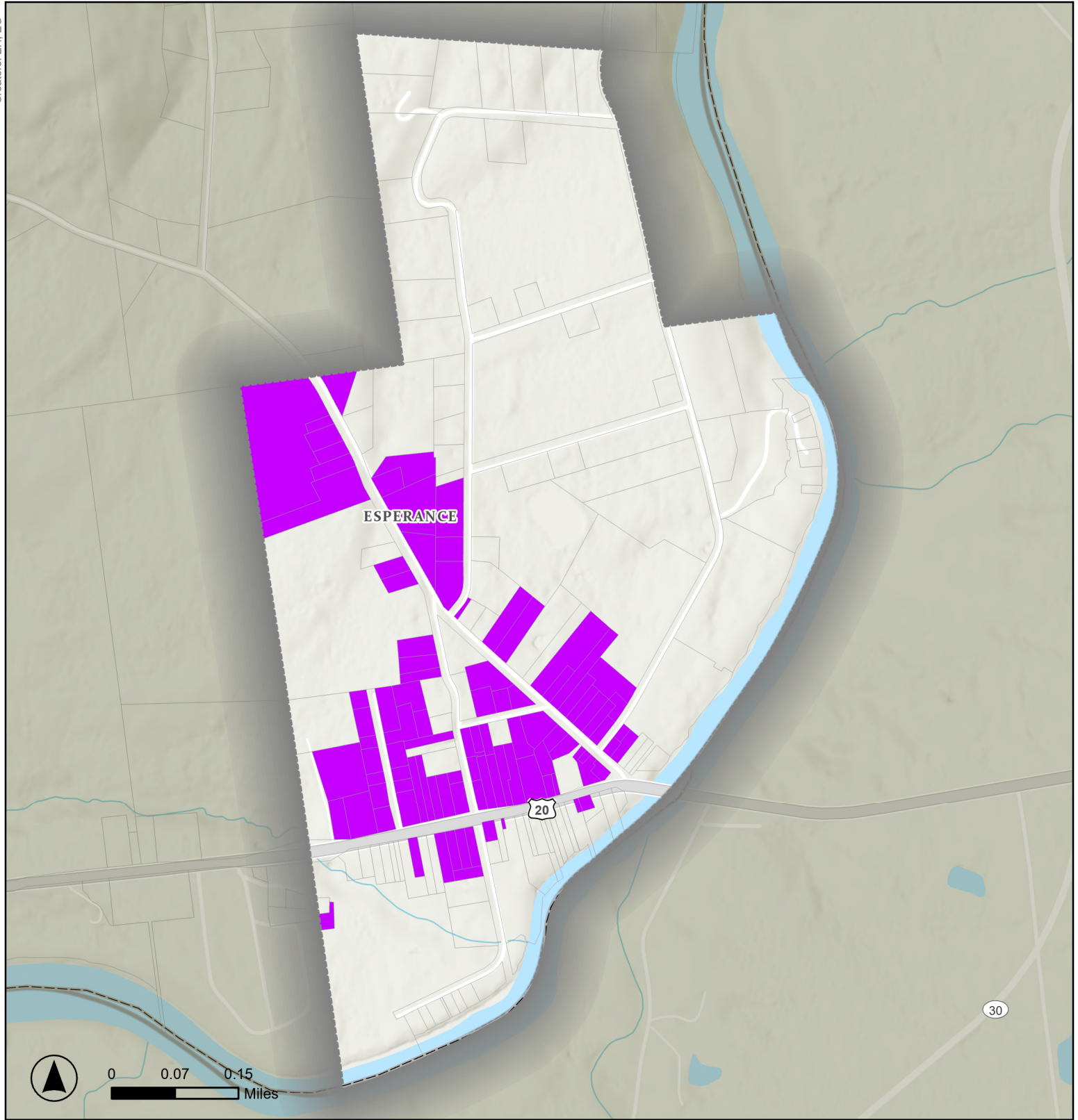
Village of Cobleskill

Project # 2232827

Map Date: 05/21/2024

Sources:
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Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
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ESRI TomTom, 2018;
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New York State Adirondack Park Agency, 2010;
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GeoTechnologies, Inc., MET/NASA, USGS, EPA, NPS, US Census
Bureau, USDA, USFWS, Esri, HERE, Garmin, USGS, EPA, NPS,





Map Key

- Multi-Family - Group A (94)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Multi-Family - Group A

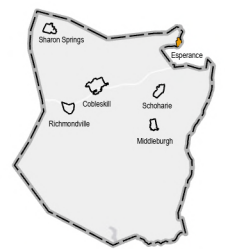
Schoharie County, New York

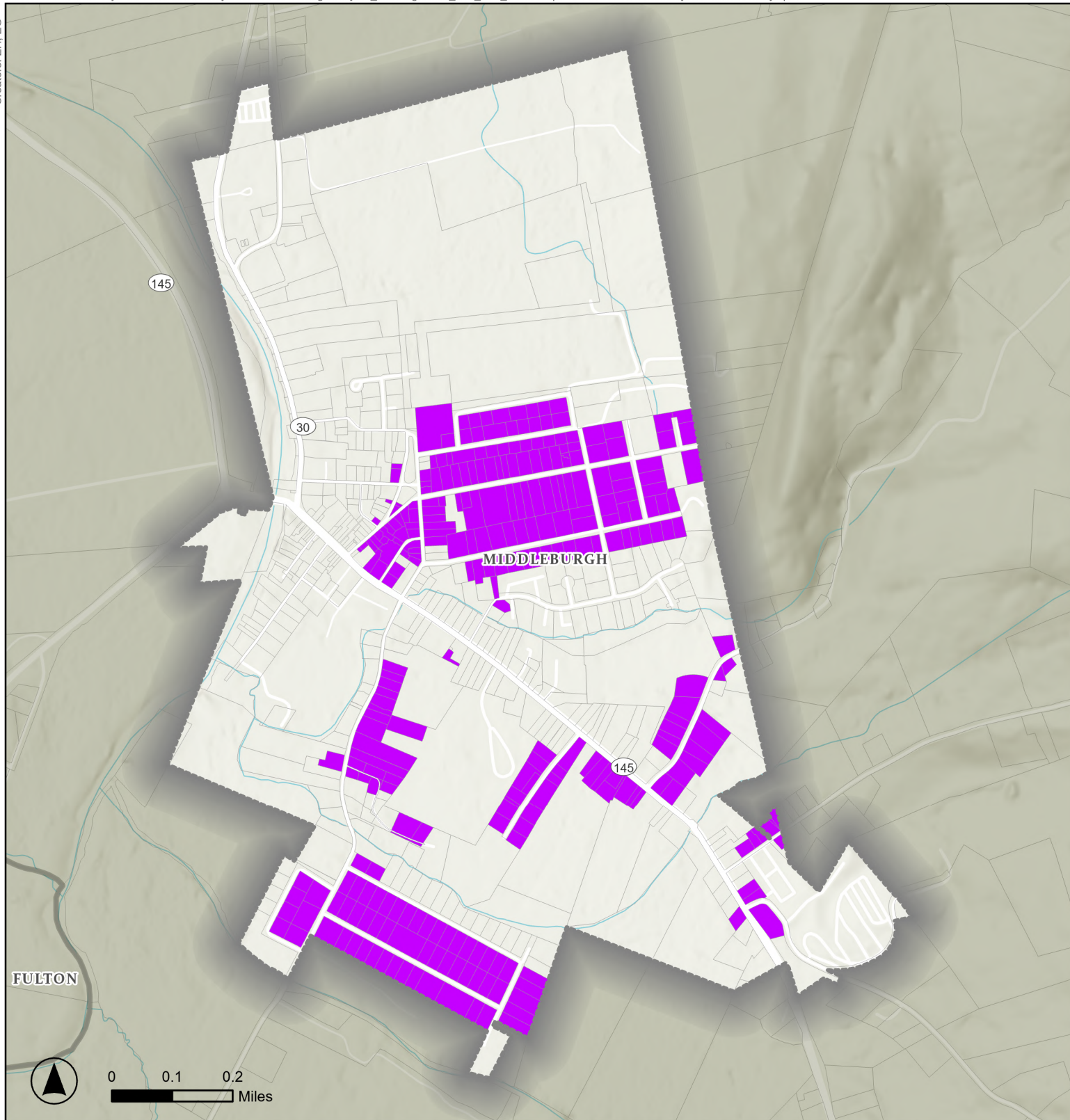
Village of Esperance

Project # 2232827





Map Date: 05/21/2024

Sources:
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Schoharie County, 2024;
Regrid, 2024;
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Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFHL, 2012;
FEMA NFHL, 2010;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/ NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri, HERE, Garmin, USGS, EPA, NPS,





Map Key

-  Multi-Family - Group A (293)
-  Schoharie County Boundary
-  Village Boundary
-  Town Boundary

Housing Study Map Multi-Family - Group A

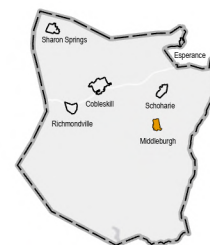
Schoharie County, New York

Village of Middleburgh

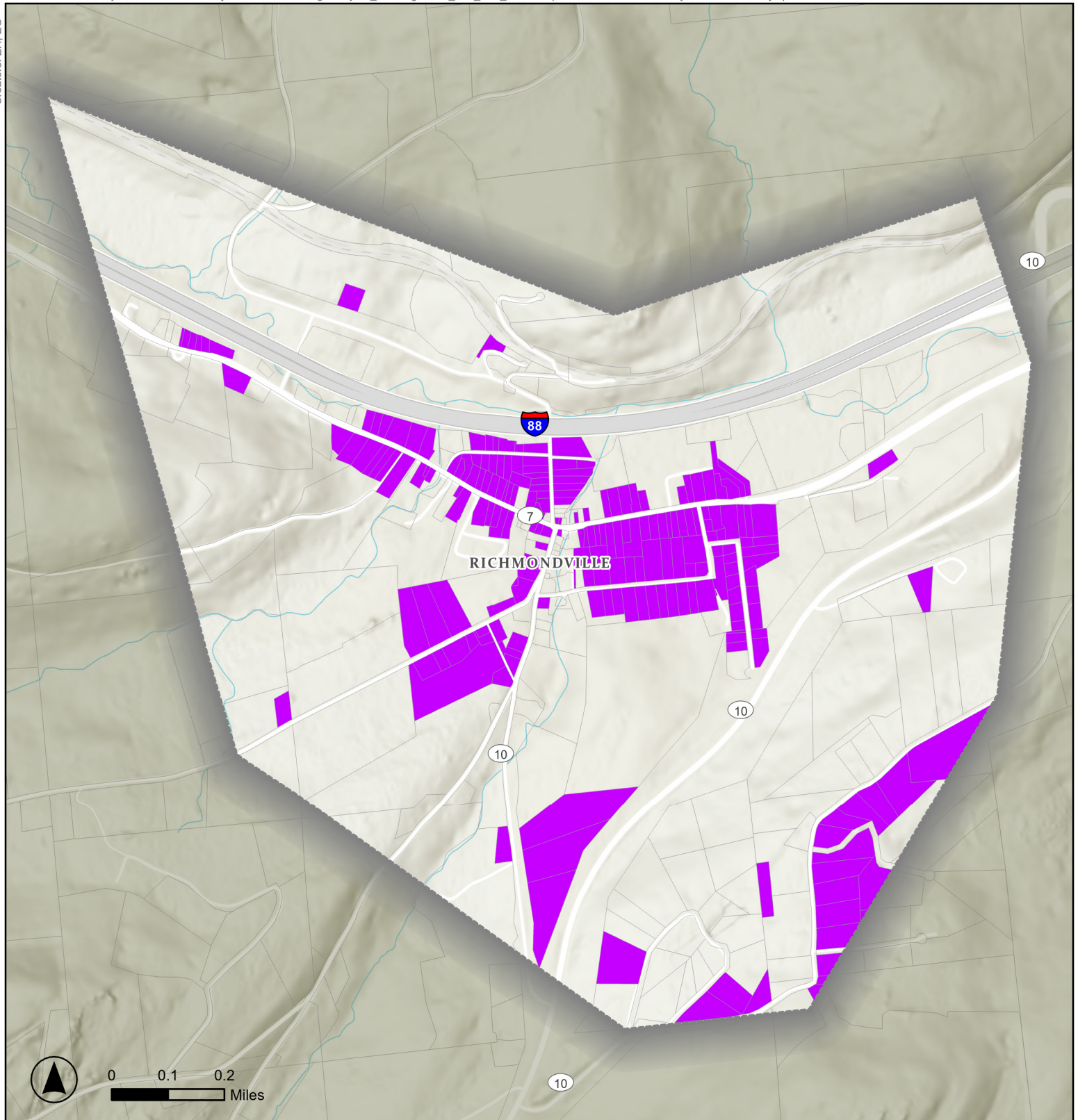
Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Multi-Family - Group A (220)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Multi-Family - Group A

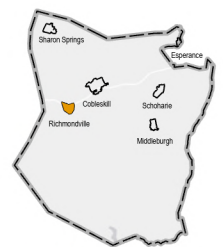
Schoharie County, New York

Village of Richmondville

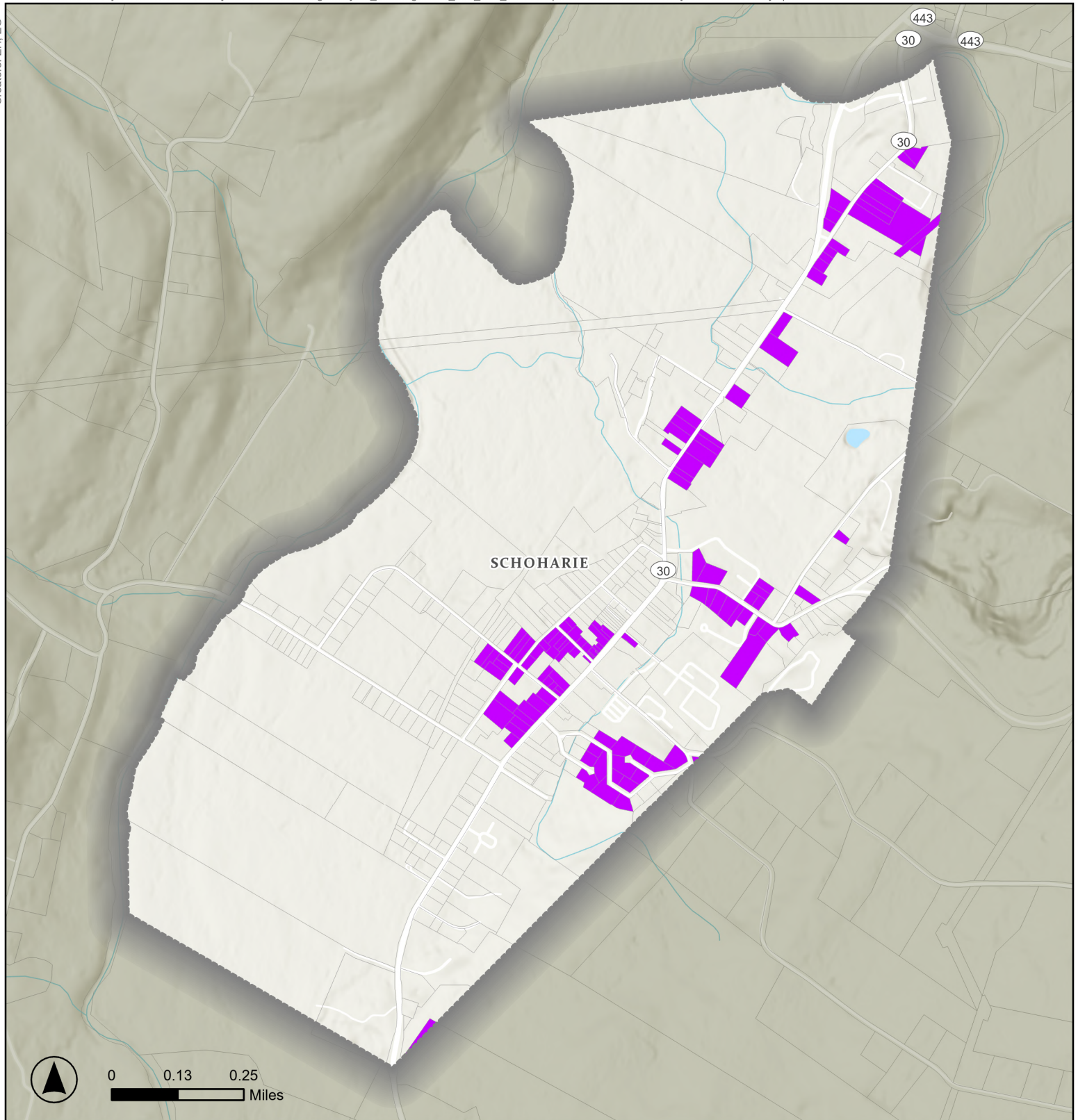
Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Multi-Family - Group A (114)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Multi-Family - Group A

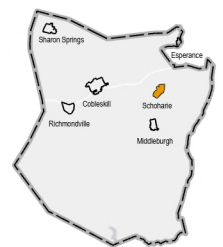
Schoharie County, New York

Village of Schoharie

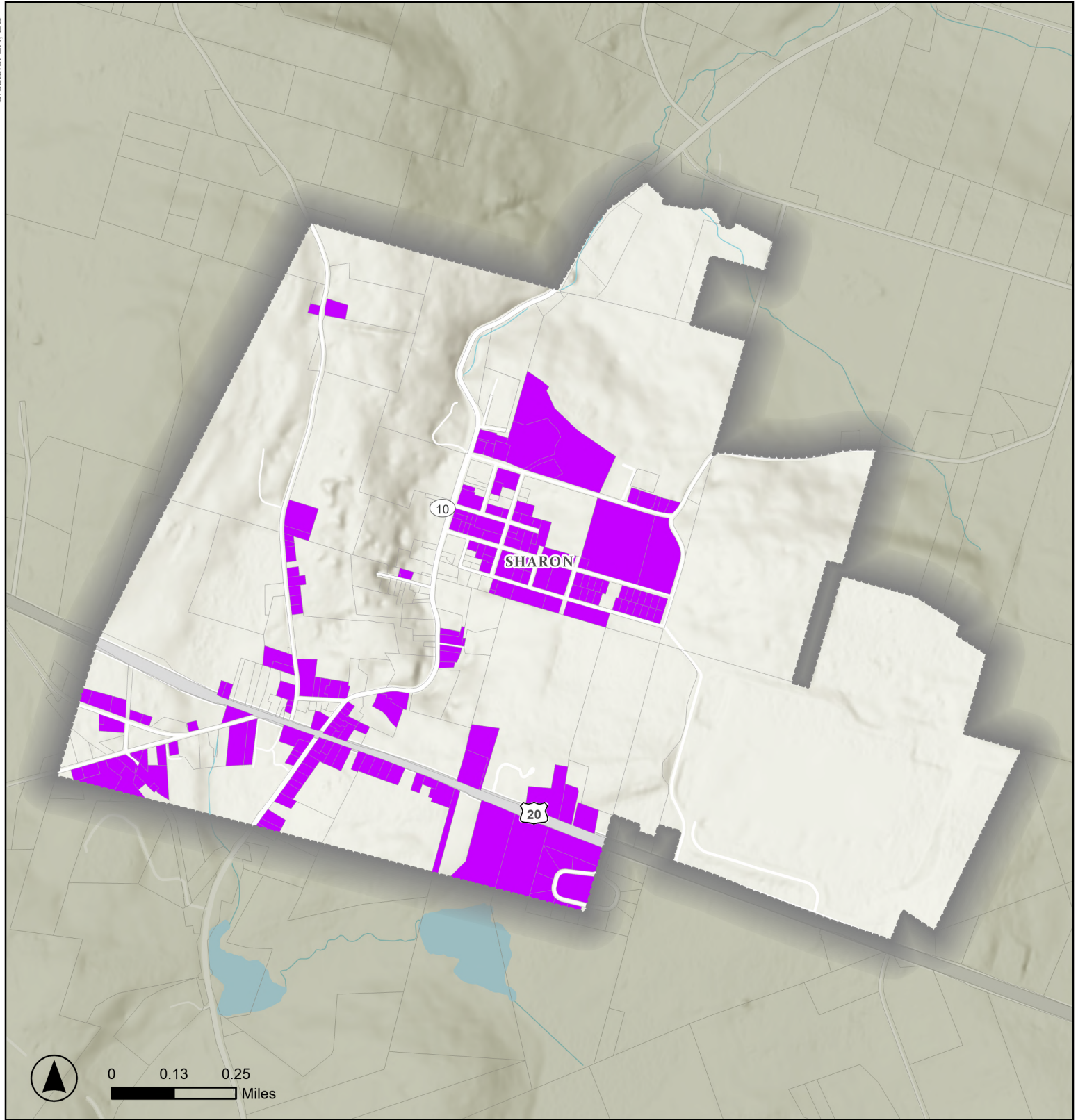
Project # 2232827

Map Date: 05/21/2024

Sources:
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NYS Office of Information Technology Services Geospatial Data
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USGS, 2023;
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National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
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New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
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NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
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Map Key

- Multi-Family - Group A (195)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Multi-Family - Group A

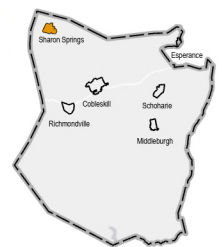
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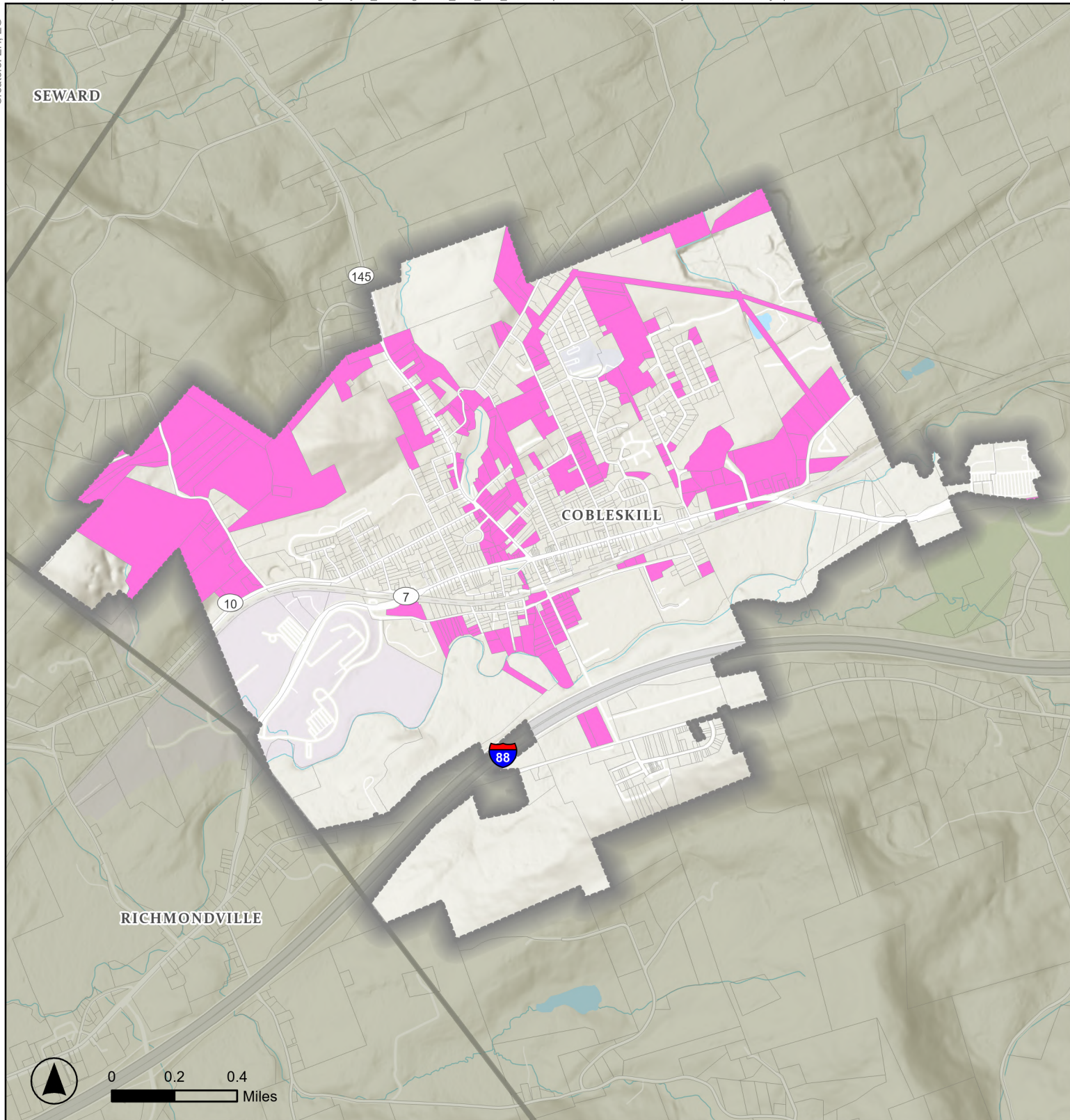
Village of Sharon Springs

Project # 2232827

Map Date: 05/21/2024

Sources:
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Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/ NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri, HERE, Garmin, USGS, EPA, NPS,





Map Key

- Single Family - Group B (250)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

Schoharie County, New York

Village of Cobleskill

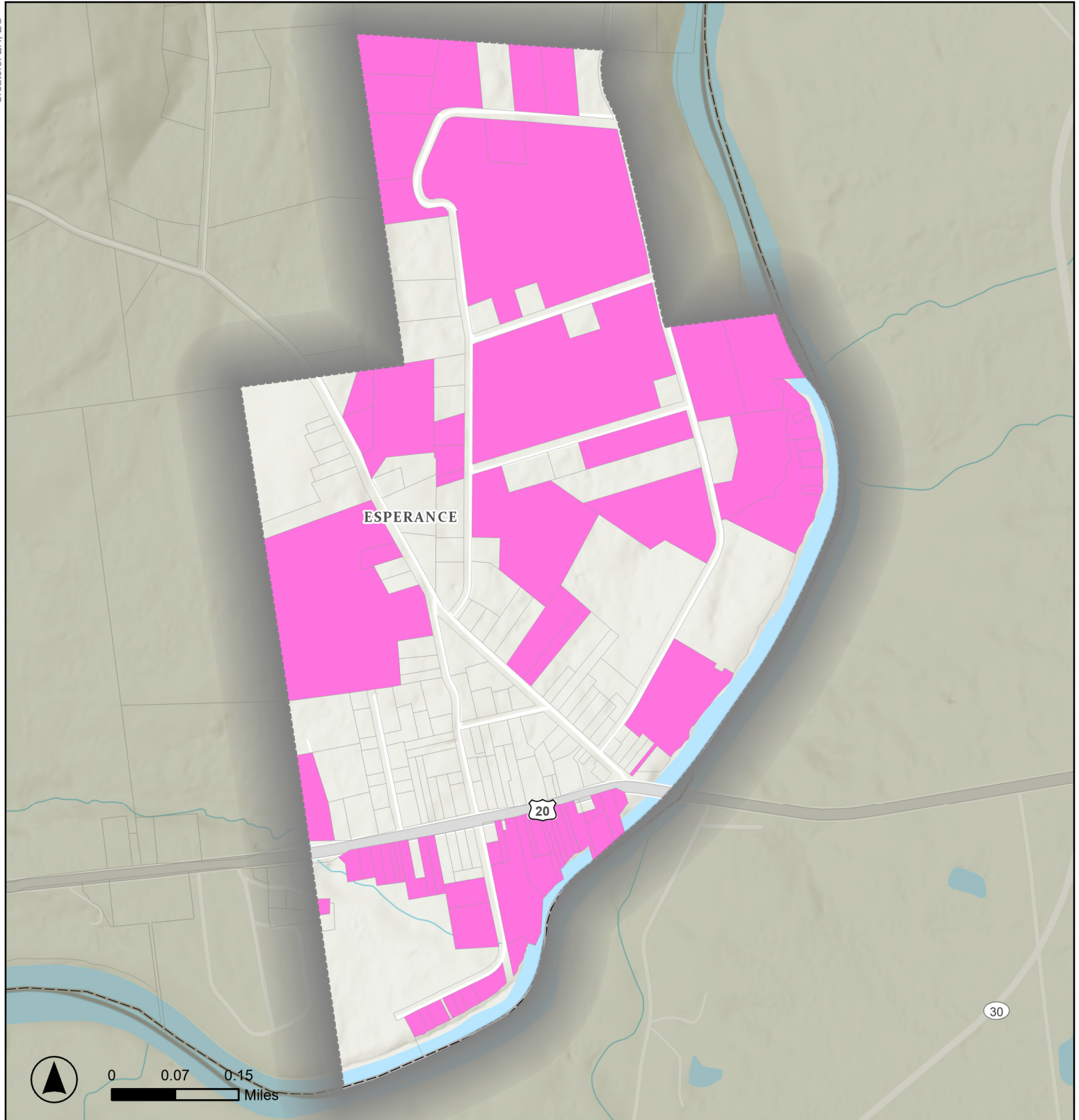
Project # 2232827

Map Date: 05/21/2024

Sources:
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Schoharie County, 2024;
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NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri, TomTom, Garmin, SafeGraph,
GeoTechnologies, Inc, MET/NASA, USGS, EPA, NPS, US Census
Bureau, USDA, USFWS, Esri, HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Single Family - Group B (72)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

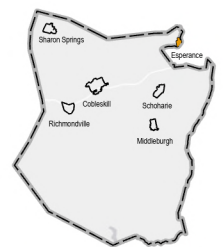
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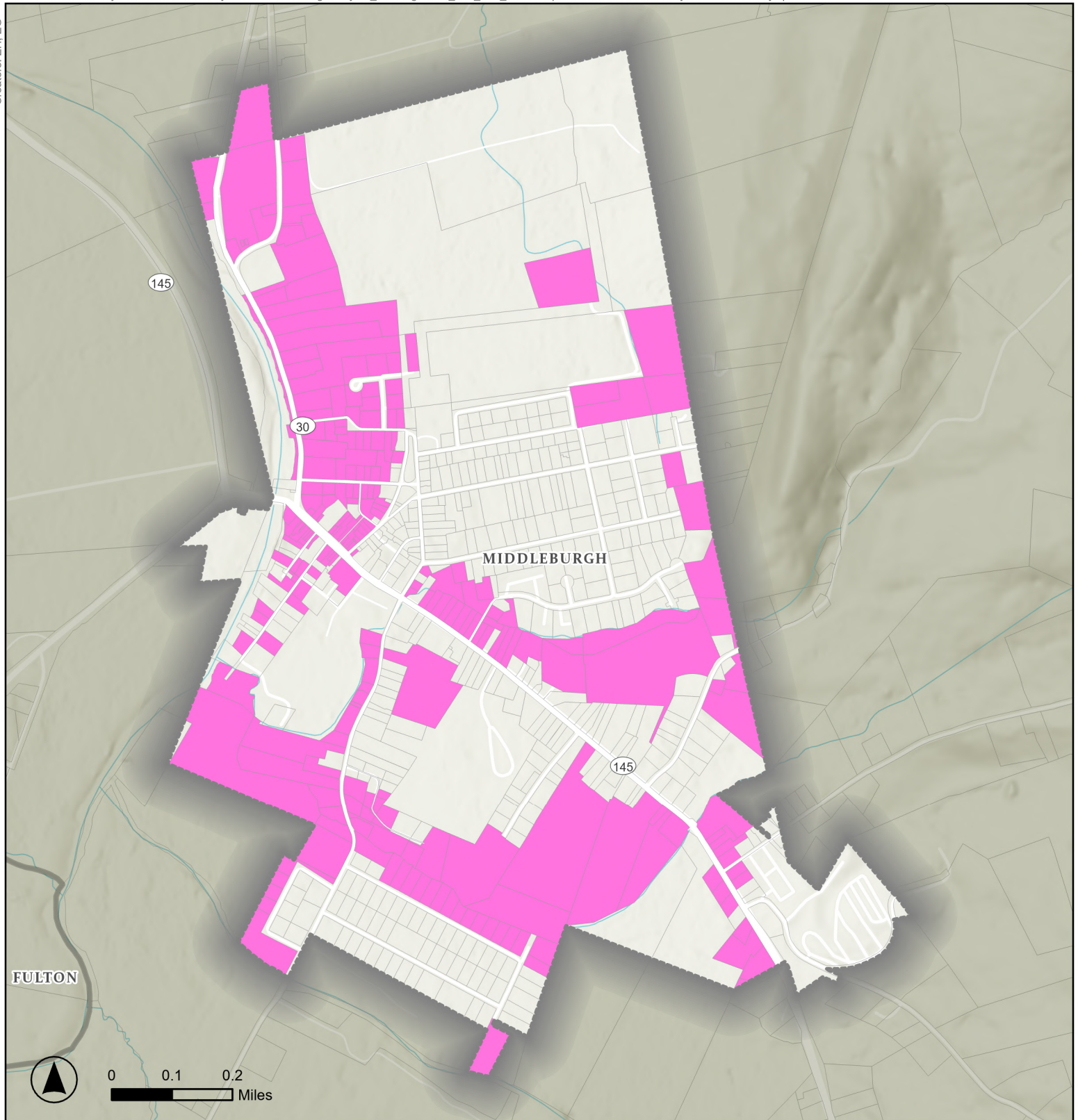
Village of Esperance

Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,





Map Key

- Single Family - Group B (247)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

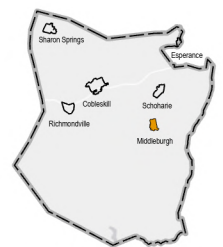
Schoharie County, New York

Village of Middleburgh

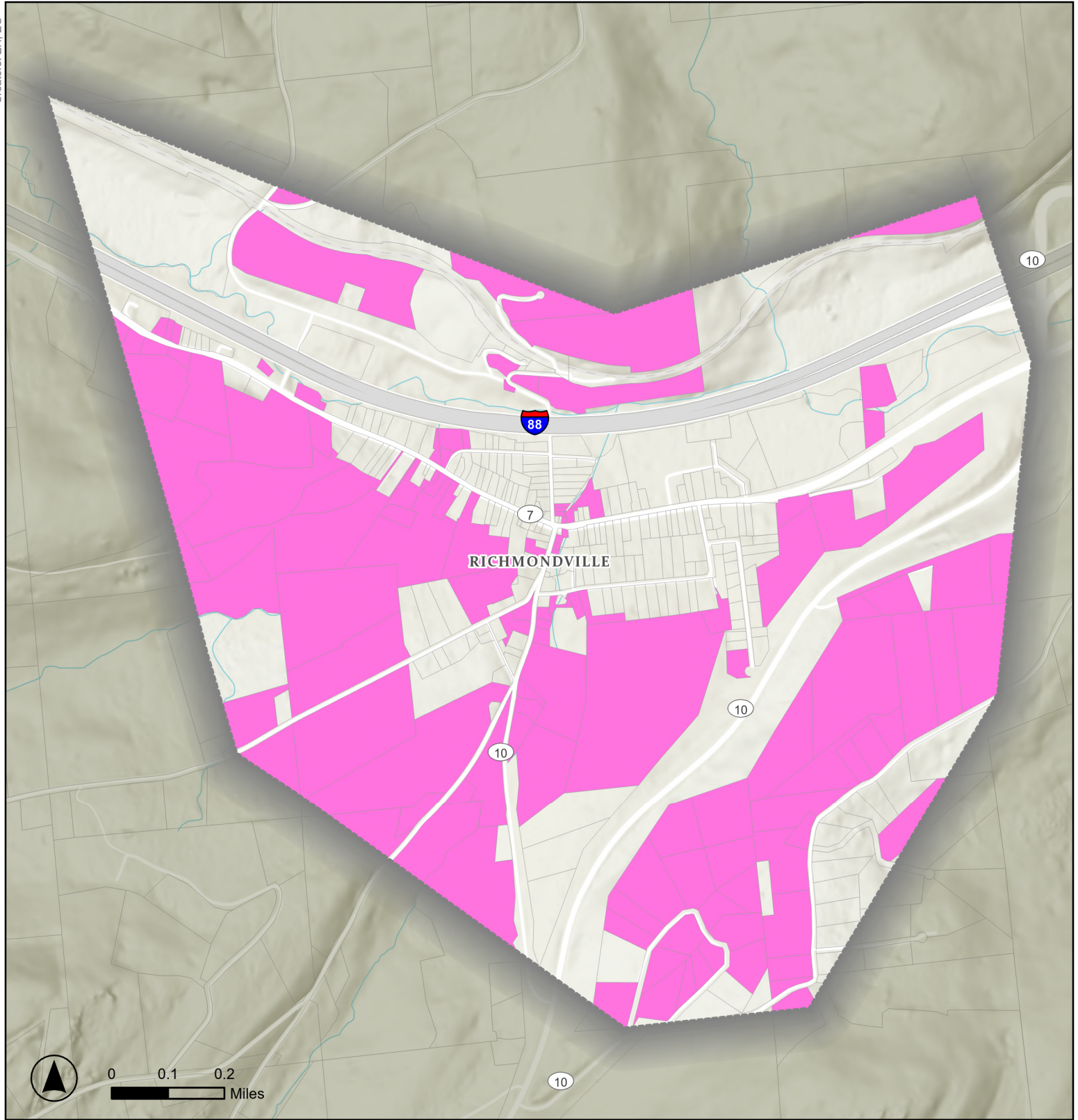
Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFI, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Single Family - Group B (143)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

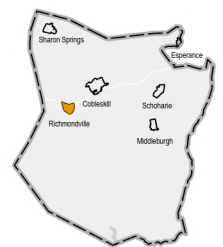
Schoharie County, New York

Village of Richmondville

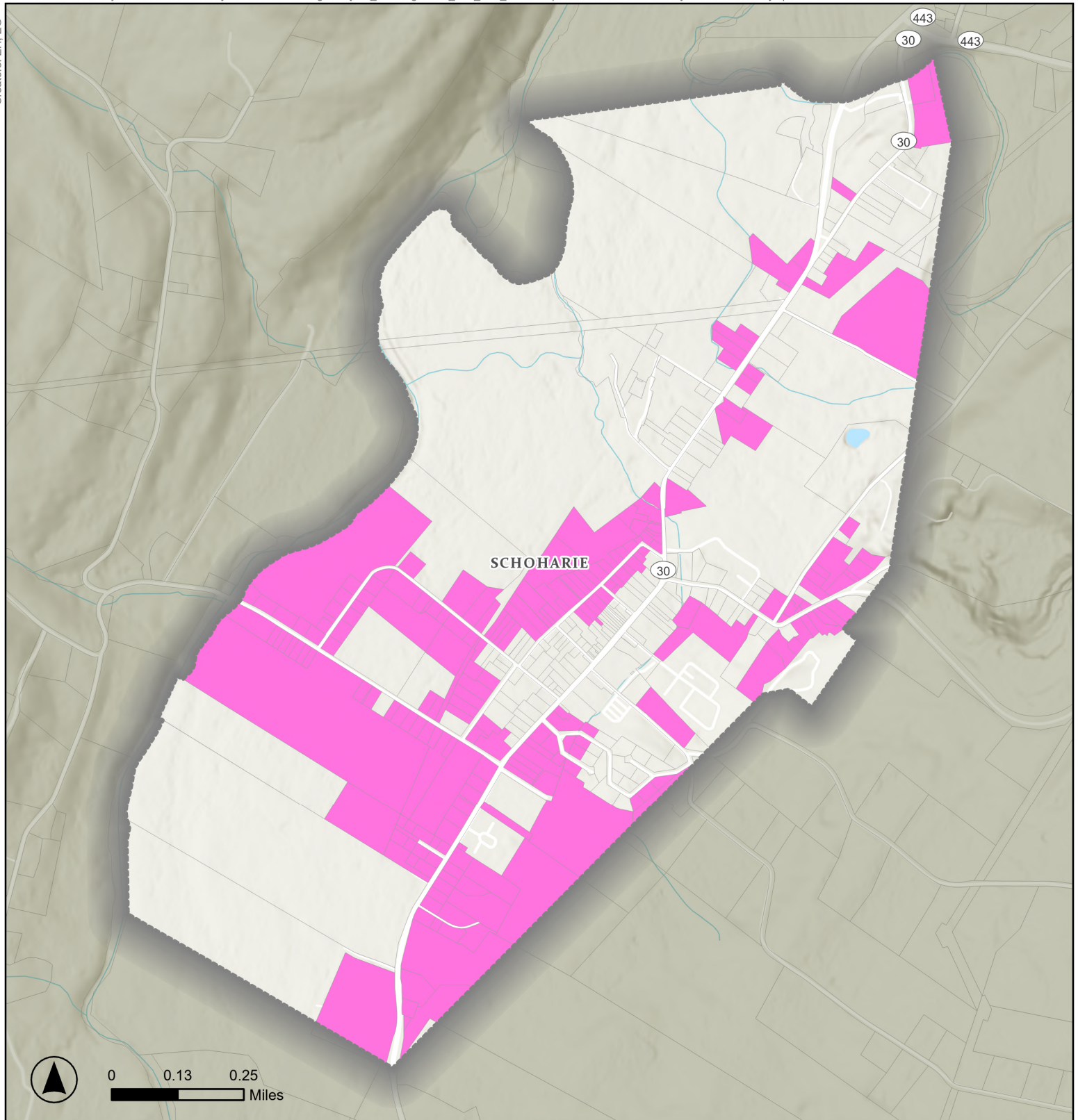
Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/
NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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Map Key

- Single Family - Group B (234)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

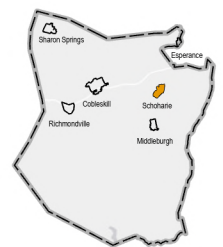
Schoharie County, New York

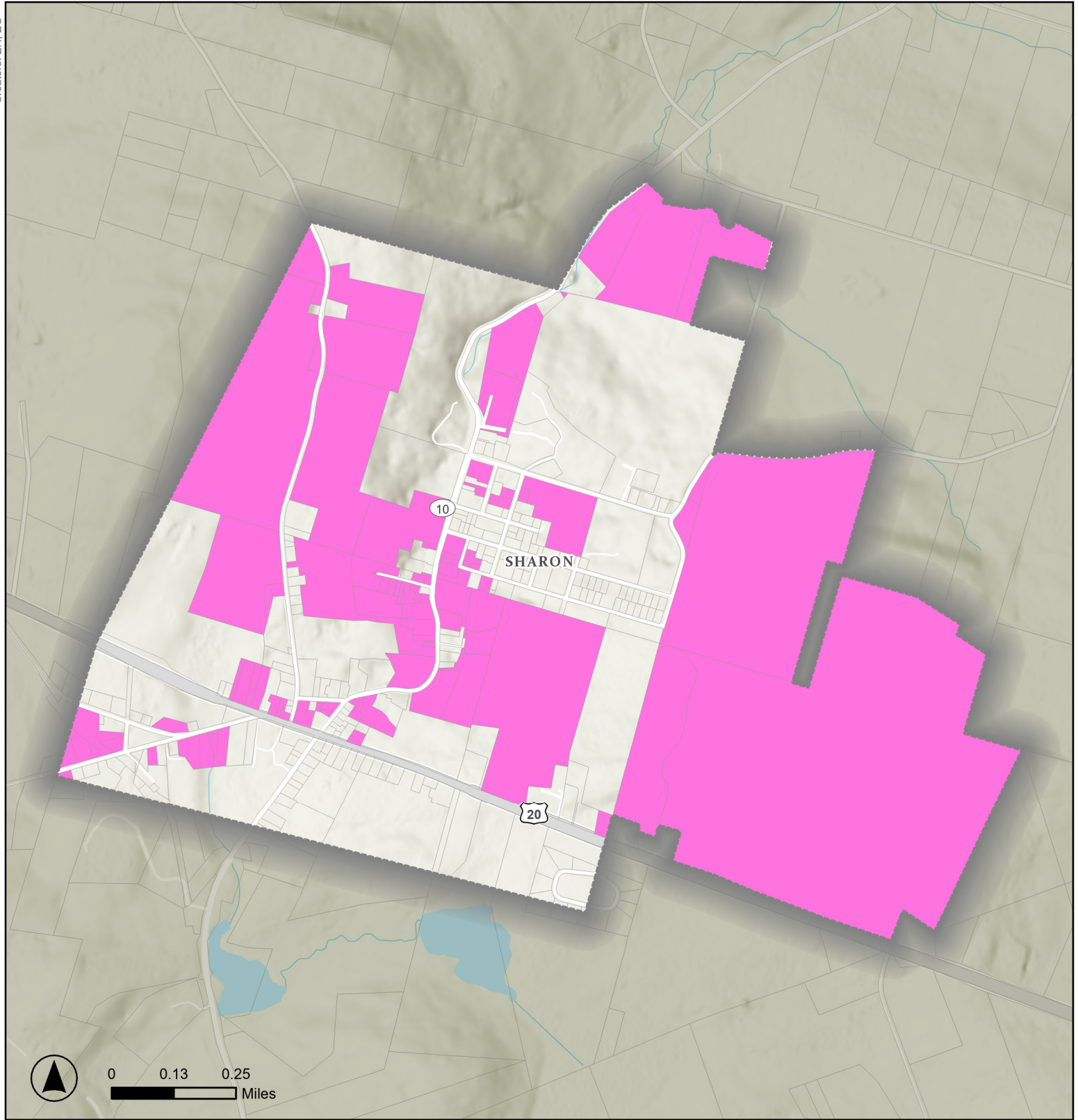
Village of Schoharie

Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
NYS Office of Information Technology Services Geospatial Data
Services, 2024;
USGS, 2023;
Cornell IRIS, 2023;
National Wetlands Inventory, 2023;
ESRI TomTom, 2018;
FEMA NFIHL, 2012;
New York State Adirondack Park Agency, 2010;
Esri, NASA, NGA, USGS, FEMA, Esri Community Maps Contributors,
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NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,





Map Key

- Single Family - Group B (129)
- Schoharie County Boundary
- Village Boundary
- Town Boundary

Housing Study Map Single Family - Group B

Schoharie County, New York

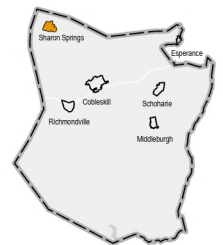
Village of Sharon Springs

Project # 2232827

Map Date: 05/21/2024

Sources:
LaBella, 2024;
Schoharie County, 2024;
Regrid, 2024;
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Services, 2024;
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ESRI TomTom, 2018;
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New York State Adirondack Park Agency, 2010;

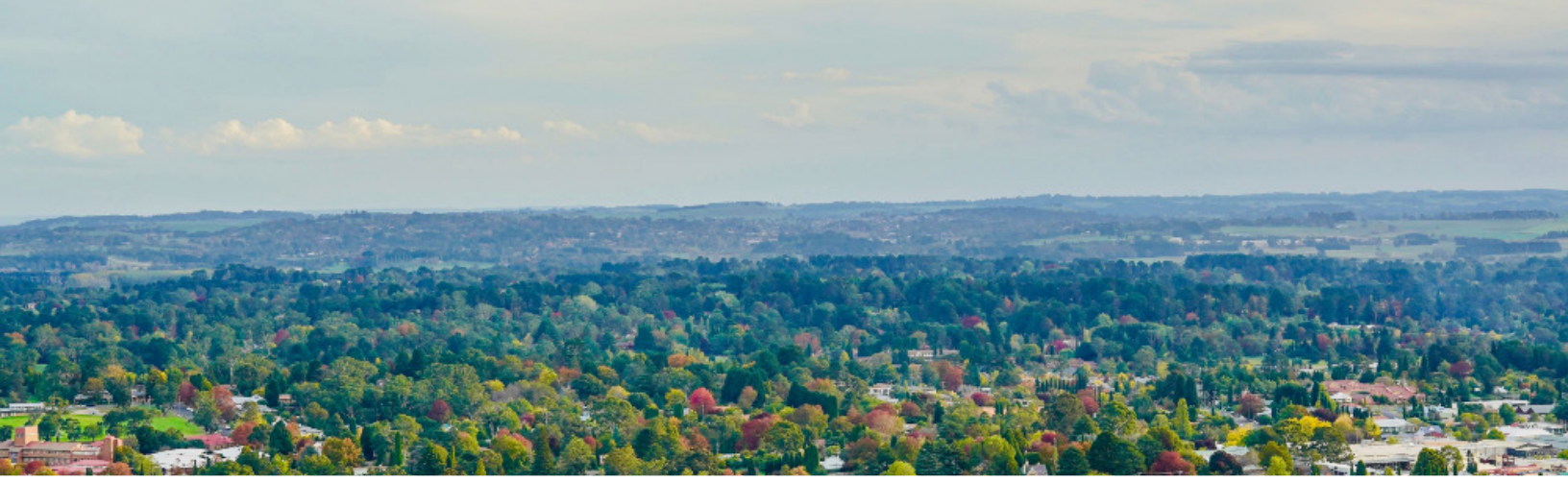
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NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS, Esri,
HERE, Garmin, USGS, EPA, NPS,



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APPENDIX D: HOUSING FUNDING PLAN



HOUSING FUNDING **RESOURCES**

Funding resources to address housing related needs are evolving as they adapt to the growing and changing needs.

We have provided a simple summary of key programs, as prepared by the NYS Rural Housing Coalition, which is an excellent resource when trying to navigate this complex landscape.

We have also provided a broader, expanded summary of NYS Programs which support funding and financing of multi-family development.

The last components of this section are the identification of Real Property tax exemptions and credits and an inventory of additional resources.

2024 State and Federal Grant Programs Reference Guide

Housing Rehabilitation and Repair	Description	Deadlines	Contact
Affordable Housing Corporation (AHC) <i>HCR State Program</i>	Grants are made 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. Grants are available for up to \$75,000 per unit.	Open Round	Dominic Martello
RESTORE <i>State Program</i>	Provides financial assistance to senior citizen homeowners age sixty and over, with the cost of addressing emergencies and code violations that pose a threat to their health and safety or affect the livability of their home. No match and \$20,000 project cap.	Summer	Diane McClure
HOME Program Federal Program <i>Administered by HCR</i>	HOME Program funds may be used to pay for acquisition, rehabilitation, and/or construction, including programs detailed below for homeowner rehabilitation, homebuyer down payment assistance, manufactured home replacement, and tenant-based rental assistance.	Summer	Stephanie Galvin-Riley
Access to Home/Access to Home for Heroes Assess to Home for Medicaid <i>HCR State Program</i>	Provides financial assistance to make residential units accessible for low and moderate income persons with disabilities. No match. Max. \$25,000/Unit	Summer	Diane McClure
New York Main Street <i>HCR State Program</i>	Building Renovation grant funds are used to renovate facades, storefronts and commercial interiors, with additional funding available for direct assistance to residential units. Streetscape enhancement funds are available for activities that enhance the renovation projects on a corridor such as planting trees, installing permanent fixtures such as street furniture and trash cans. 25% Owner Match. Max. \$500,000	Spring	Patricia O'Reilly
Community Development Block Grant (CDBG) Federal Program <i>Administered by HCR</i>	Provides financial assistance to eligible municipalities with populations under 50,000 and counties with populations under 200,000 for affordable housing. No match. \$1,000,000/cty \$500,000/Municipality	Open Round	Charles Phillion
New Construction/ Rehabilitation/Capital Programs	Description	Deadlines	Contact
Affordable Housing Corporation (AHC) <i>HCR State Program</i>	Grants are made to government and non-government sponsors 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. Grants are available for up to \$75,000 per unit.	Open Round	Dominic Martello
HOME Program Federal Program	HOME Program funds may be used to pay for acquisition, rehabilitation, and/or construction, including programs detailed below for homeowner rehabilitation, homebuyer down payment assistance, manufactured home replacement, and tenant-based rental assistance.	Summer	Stephanie Galvin-Riley
Manufactured Mobile Home Replacement <i>HCR State Program</i>	Assist low- and moderate-income homeowners to replace dilapidated mobile or manufactured homes sited on land land by resident. No match. \$100,000 max per unit.	Summer	Diane McClure
Affordable Homeownership Opportunity Program <i>HCR State Program</i>	Provides funding to encourage the creation of homeownership projects for first-time homebuyers. Target affordability up to 100% AMI \$150,000 maximum subsidy. Target affordability up to 80% AMI: \$200,000 maximum subsidy.	Open Round	Thomas Abbot
Homeless Housing and Assistance Program (HHAP) <i>OTDA State Program</i>	State funded grants or loans to acquire, construct or rehabilitate housing to expand the supply of housing for low-income persons who are, or would otherwise be, homeless.	Open Round	Dana Greenbery Michael Washburn
Small Rental Development Initiative (SRDI) <i>HCR State Program</i>	Provides funding to preserve and create affordable multi-family rental units of 4-20 units and supports new construction, substantial or moderate rehabilitation.	Spring	Matthew Arbolino



NEW YORK STATE RESOURCES

There are a number of grant programs made available to municipalities, non-profit agencies and private developers, who in turn may provide resources to eligible households, individuals or business and property owners.

NEW YORK STATE CONSOLIDATED FUNDING APPLICATION (CFA)

A majority of New York State grants and incentives are offered on an annual basis through the Consolidated Funding Application (CFA) process. The CFA process is typically announced in May of each year with applications due in late July.

NEW YORK STATE OFFICE OF HOMES AND COMMUNITY RENEWAL (HCR)

New York State Homes and Community Renewal (HCR) preserves housing affordability and works with many private, public and nonprofit sector partners to create inclusive, safe, "green," and resilient places to live in New York State. HCR programs provide financing to create and preserve multifamily housing; administer programs to improve housing conditions, ensure accessibility, and save energy; provide bonding authority and other resources to facilitate local public improvements and job creation; and help thousands of low- and moderate-income New Yorkers purchase a home. HCR provides funding of services for low to middle income households and for special needs populations including veterans, seniors, homeless families, individuals with HIV/AIDS, and at-risk youth.

**HCR is comprised of
five agencies, each
administering distinct
programs:**

Office of Homes and
Community Renewal (HCR)

Housing Trust Fund
Corporation (HTFC)

Housing Finance Agency
(HFA)

State of New York Mortgage
Agency (SONYMA)

Affordable Housing
Corporation (AHC)

OFFICE OF HOMES AND COMMUNITY RENEWAL (HCR)

COMMUNITY DEVELOPMENT BLOCK GRANT

The Community Development Block Grant (CDBG) Program is a federally funded program authorized by Title I of the Housing and Community Development Act of 1974. The CDBG Program is administered by the Office of Community Renewal (OCR) under the direction of the Housing Trust Fund Corporation (HTFC).

NYS CDBG funds provide small communities and counties in New York State with a great opportunity to undertake activities that focus on community development needs such as creating or expanding job opportunities, providing safe affordable housing, and/or addressing local public infrastructure and public facilities issues. The primary statutory objective of the of the CDBG program is to develop viable communities by providing decent housing and a suitable living environment by 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. A low- and moderate-income person is defined as being a member of a household whose income is less than 80% of the area median income for the household size. A principal benefit to low- and moderate-income persons requires at least 51% of the project beneficiaries to qualify as low- and moderate-income.

Eligible Activities/Program: NYS CDBG applicants must address and resolve a specific community or economic development need within one of the following areas: (1) Public Infrastructure (2) Public Facilities (3) Microenterprise (4) Community Planning. Funding for municipalities and not-for-profits.

NYS HOME

NYS HOME provides approximately \$10 million annually in funding to counties, municipalities, non-profit organizations, and public housing authorities. The program funds housing rehab, manufactured housing replacement, downpayment assistance, and rental assistance.

ACCESS TO HOME PROGRAM

The Access to Home Program provides approximately

\$3 million in funding annually to counties, municipalities, and not-for-profits. The program provides accessibility improvements for homes occupied by low-income homeowners.

ACCESS TO HOME FOR VETERANS

Access to Home for Veterans funds approximately \$5 million in projects for counties, municipalities, and not-for-profits to provide accessibility improvements for homes occupied by low-income veterans.

ACCESS TO HOME FOR MEDICAID RECIPIENTS

Access to Home for Medicaid Recipients funds approximately \$1.5 million in projects for counties, municipalities, and not-for-profits to provide accessibility improvements for homes occupied by low-income Medicaid recipients.

RESTORE PROGRAM

The RESTORE Program provides approximately \$12 million annually to municipalities, and not-for-profits corporations for emergency repairs of homes owned by low-income elderly persons.

AFFORDABLE HOUSING CORPORATION (AHC)

The AHC provides up to \$75,000 per unit to government and non-government sponsors to develop affordable housing or assisting with necessary repairs for homebuyers/owners who are income qualified or otherwise eligible.

HOMELESS HOUSING AND ASSISTANCE PROGRAM (HHAP)

The HHAP provides state funded grants or loans to acquire, construct or rehabilitate housing to expand the supply of housing for low-income persons who are, or would otherwise be, homeless.

SMALL RENTAL DEVELOPMENT INITIATIVE (SRDI)

The SDRI provides funding to preserve and create affordable multifamily rental units of 4-20 units and supports new construction, substantial or moderate rehabilitation.

HOUSING TRUST FUND (HTF) CORPORATION

NEW YORK MAIN STREET PROGRAM

The New York Main Street (NYMS) Program was created by the Housing Trust Fund Corporation (HTFC) in 2004 to provide resources to assist New York's communities with Main Street and downtown revitalization efforts. NYMS provides resources to invest in projects that provide economic development and housing opportunities in downtown, mixed-use commercial districts. A primary goal of the program is to stimulate reinvestment and leverage additional funds to establish and sustain downtown and neighborhood revitalization efforts. There are four programs within the NYMS, which include

Eligible Types of Applicants: Eligible applicants for NYMS Program applications are Units of Local Government or organizations incorporated under the NYS Not-for-Profit Corporation Law that have been providing relevant service to the community for at least one year prior to application.

Eligible Target Area: All NYMS activities must be located in an eligible target area. Applicants must clearly identify how the target area meets each of the three components of the statutory definition of an eligible target area.

Traditional NYMS Target Area Building Renovation Projects: Applicants may request between \$50,000 and \$500,000 for Target Area Building Renovation Activities. Requests must not exceed an amount that can be reasonably expended in the identified target area, within a 24-month term. Requests generally should not exceed the amount of documented property owner need in the target area.

Building Renovation: Matching grants available for renovation of mixed-use buildings. Recipients of NYMS funds may award matching grants of up to \$50,000

per building, not to exceed 75% of the total project cost in a designated target area. Renovation projects that provide direct assistance to residential units may be awarded an additional \$25,000 per residential unit, up to a per-building maximum of \$100,000, not to exceed 75% of the total project cost.

Streetscape Enhancement: Applicants may request up to \$15,000 in grant funds for streetscape enhancement activities, such as: planting trees, installing street furniture and trash cans, or other activities to enhance the NYMS target area.

Streetscape enhancement grant funds will be awarded only for activity ancillary to a traditional NYMS building renovation project and cannot be applied for on its own. NYMS Downtown Anchor or Downtown Stabilization applicants may not request Streetscape funds.

Streetscape enhancement activities must be reviewed for eligibility and approved by HTFC prior to commencement of construction or installation. Streetscape activities must be completed within the proposed building renovation target area.

Administrative and soft costs are also eligible expenses covered by these grants. Each of these line items has specific requirements that may be found on the HCR website

NYMS DOWNTOWN ANCHOR PROJECT

Applicants may request between \$100,000 and \$500,000 for a standalone, single site, "shovel ready" renovation project. The NYMS Downtown Anchor Project funds may not exceed 75% of the Total Project Cost. NYMS Downtown Anchor Project funds are intended to help establish or expand cultural, residential or business anchors that are key to local

downtown revitalization efforts through substantial interior and/or exterior building renovations.

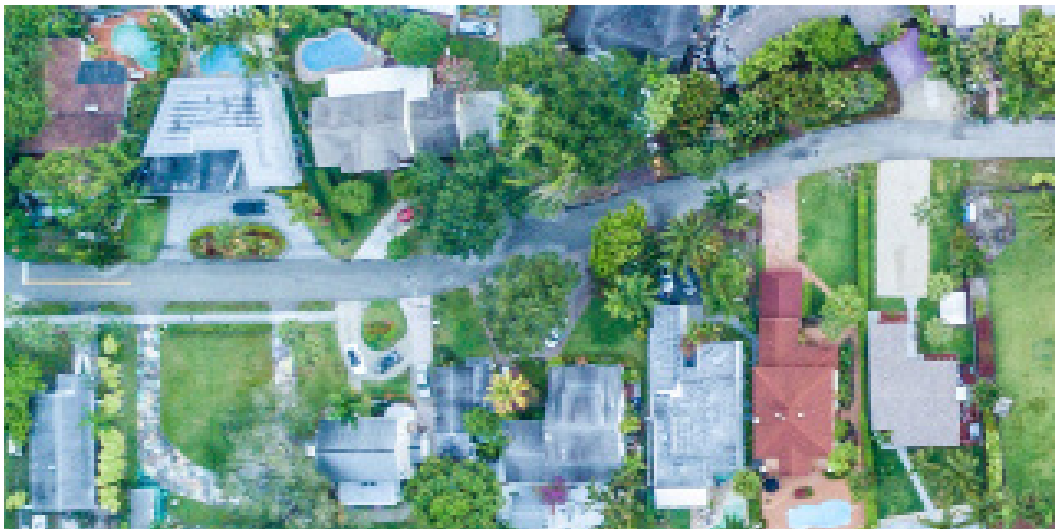
Applicants for NYMS Downtown Anchor Project funds must:

- Document a compelling need for substantial public investment;
- Document project readiness, as evidenced by funding commitments, developer site control, pre-development planning completed, and local approvals secured;
- Provide cost estimates to substantiate the request amount;
- Identify source(s) of available construction financing and matching funds;
- Demonstrate the importance of the project for the neighborhood, community and region;
- Provide a Business Plan and Market Analysis to demonstrate project viability.

MIDDLE INCOME HOUSING PROGRAM (MIHP)

MIHP provides financing assistance for acquisition, capital costs and related soft costs associated with the new construction of or the adaptive reuse of non-residential property to affordable middle income housing units as part of HCR's ongoing efforts to create greater income diversity in affordable housing while also providing affordable housing options for middle income New Yorkers in certain high cost rental markets, or as part of a concerted neighborhood-specific revitalization effort.

MIHP offers gap financing to developments which include units that will be occupied by households earning above 60% of AMI, up to 130% of AMI. MIHP must be requested in combination with 9% LIHC and must meet the standard LIHC set-aside requirements; that is, 20% of the units affordable to households with incomes at 50% or less of AMI or 40% of the units affordable to households with incomes at 60% or less of AMI. It is expected that



NYS FINANCING AND FUNDING **RESOURCES FOR DEVELOPERS**

LOW INCOME TAX CREDIT PROGRAM (SLIHC) - NEW YORK STATE

The NYS Low Income Housing Tax Credit Program (SLIHC) is modeled after the federal LIHC program. The SLIHC 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).

<https://www.hcr.ny.gov/new-york-state-low-income-housing-tax-credit-program-slihc>

HOUSING TRUST FUND (HTF) PROGRAM

The New York State Housing Trust Fund (HTF) provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant, distressed or underutilized residential property (or portions of a property) or to convert vacant or underutilized non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners.

<http://www.nyshcr.org/Programs/HousingTrustFund/>

NYS HISTORIC PROPERTIES TAX CREDITS (COMMERCIAL AND HOMEOWNER PROGRAMS)

Individual property owners who plan to rehabilitate an historic property can apply for a 20% income tax credit - 20% of Qualified Rehabilitation Expenditures (QRE) - on both state and federal income taxes. All rehabilitation work must meet federal preservation standards. For the homeowner tax credit, the residence must be an owner-occupied. Applicants must receive approval from the NYS Historic Preservation Office (SHPO) before work commences.

<https://www.parks.ny.gov/shpo/tax-credit-programs/>

ADDITIONAL FINANCING RESOURCE FOR MULTIFAMILY DEVELOPERS

NEW YORK STATE HOUSING FINANCE AGENCY (HFA) ALL AFFORDABLE PROGRAM

HFA offers financing for both new construction of multifamily rental housing and funds for the preservation and rehabilitation of existing affordable multi-family rental housing. Tax-exempt, taxable and 501(c)(3) bond proceeds may be used to finance these developments. <http://www.nyshcr.org/Topics/Developers/MultifamilyDevelopment/AllAffordableProgram.htm>

New Development: To qualify for financing for new construction under the All Affordable Housing Program, all units must be affordable to households earning no more than 60% of the Area Median Income (AMI), adjusted for family size, in the county where the development will be located.

Preservation: Projects that were initially financed through federal and/or state affordable housing programs, as well as those not currently part of an affordable housing program, are eligible for the All Affordable Housing Program. To qualify, a majority of the units in a project must be affordable to households earning no more than 60% of the AMI for the county where the development is located. For tax-exempt bond financed projects, rehabilitation costs must not be less than 20% of the bond amount (if enhanced by SONYMA's Mortgage Insurance Fund). Other credit enhancers require varied percentages of rehabilitation.

Subsidy Loans: Developers who obtain new construction and preservation mortgages from HFA are also eligible for HFA's Second Mortgage "Subsidy Loans." These loans provide subordinate, low interest rate subsidy loans to projects that are receiving HFA financing and which require subsidy to maximize the number of affordable units and to reach lower income or special needs populations



ALTERNATIVE HOUSING FINANCIER

COMMUNITY PRESERVATION CORPORATION (CPC)

CPC is a national non-profit lender and investor working in affordable housing and community revitalization finance company with offices throughout New York State. The Hudson Valley office, located in Ossining, serves Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester counties. CPC offers construction financing, Freddie Mac conventional financing, supportive housing financing and other customizable loan programs. CPC has financed more than 170,660 affordable housing units. With \$9.7 billion in public and private investments, its work has helped revitalize countless neighborhoods and provided quality housing for low-income families, senior citizens, and individuals with disabilities.

CPC has offices in the NY Capital region and provides technical assistance in the community revitalization process and leverages many other local and statewide resources. CPC has a variety of loan products in its arsenal with attractive rates and terms.

FINANCING PROGRAMS FOR HOMEOWNERSHIP

There are a number of programs funded through the State of New York Mortgage Agency (SONYMA). These programs have very strict guidelines and eligibility requirements. To begin the process, there are housing agencies that provide home buyer assistance counseling. In some cases, counseling agencies may have additional grant assistance programs such as First Home Club (matching savings for down payment and closing cost assistance), Section 8 to Homeownership and housing rehabilitation grants for existing home owners.

STATE OF NEW YORK MORTGAGE AGENCY (SONYMA)

<http://www.nyshcr.org/SONYMA/>

SONYMA provides a variety of low-interest mortgages primarily for first-time homebuyers. The agency also offers a popular down payment assistance program. Some of the programs are briefly outlined below. Others can be found on their website. Participating SONYMA lenders in the Mid-Hudson area: <https://www.hcr.ny.gov/region-v-mid-hudson>

THE REMODEL NEW YORK PROGRAM

The Remodel New York Program provides competitive interest rate financing to qualified first-time homebuyers for the purchase and renovation of 1- and 2-family homes in need of improvements or repairs. The renovation cost must be, at minimum, the lower of \$5,000 or 5% of the property's appraised value (after the proposed repairs are made) and, at maximum, 40% of the property's appraised value after the proposed repairs are made. Down payment assistance of \$3,000 or 3% of the home purchase price (not to exceed \$15,000) is available. Eligible renovation includes repair or replacement of plumbing, electrical and heating systems, structural repairs, new kitchens, bathrooms, windows, etc.

See <https://www.hcr.ny.gov/remodelny> for a list of eligible renovations. Under Remodel New York, applicants do not have to be first-time homebuyers in federally designated targets areas. Income and purchase price limits apply.

SONYMA'S ACHIEVING THE DREAM PROGRAM

The Achieving the Dream Program is geared towards low-income first-time homebuyers. The 30-year loan offers "lower" interest rates which can be used to

finance one and two-family properties. Additionally, down-payment assistance can be provided up to \$15,000. A borrower must contribute 1 percent to the down payment costs.

<https://hcr.ny.gov/achieving-dream-program-o>

SONYMA'S CONVENTIONAL PLUS PROGRAM & FHA PLUS PROGRAM

<https://www.hcr.ny.gov/conventional-plus-program-fha-plus-program>

SONYMA's Conventional Plus Program and FHA Program are mortgage programs that combine 30-year fixed rate mortgages with SONYMA down payment assistance for both first-time homebuyers and previous homeowners. The programs may be used for the purchase of a primary home. The down payment assistance may also be used to pay closing costs. With all its combined features, including flexible underwriting guidelines, Conventional Plus offers a lower monthly payment than most mortgages.

SONYMA'S DOWN PAYMENT ASSISTANCE LOAN (DPAL)

[http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan\(DPAL\).htm](http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan(DPAL).htm)

SONYMA offers homebuyers down payment assistance in conjunction with SONYMA financing. Down Payment Assistance Loan (DPAL) allows SONYMA borrowers to secure down payment assistance through a second mortgage that can be used in combination with any currently available SONYMA program. DPALs have no interest rate and no monthly payments and will be forgiven after ten (10) years as long as the borrower keeps the SONYMA financing in place, and continues to owner occupy his or her home. The SONYMA DPAL can now be used to pay all or a portion of a one-time mortgage insurance premium, if applicable, thus significantly reducing

your monthly mortgage payment.

FEDERAL HOUSING ADMINISTRATION (FHA) 203(K) INSURED MORTGAGE

The FHA 203(k) insured mortgage allows homebuyers to finance the purchase and rehabilitation of a property. Purchasers can borrow up to 110% of the "after-improved value" of the appraisal and also have a low down payment – as little as 3.5%. Owner-occupancy is required. The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though it must exceed \$5,000 in cost) to virtual reconstruction. A home that will be razed or has been demolished as part of rehabilitation is eligible, for example, provided that the existing foundation system remains in place. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four-unit structure.

https://www.portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k

FEDERAL HOUSING ADMINISTRATION (FHA) LIMITED 203 (K) INSURED MORTGAGE

The FHA 203 (k) Limited or "Streamlined" insured

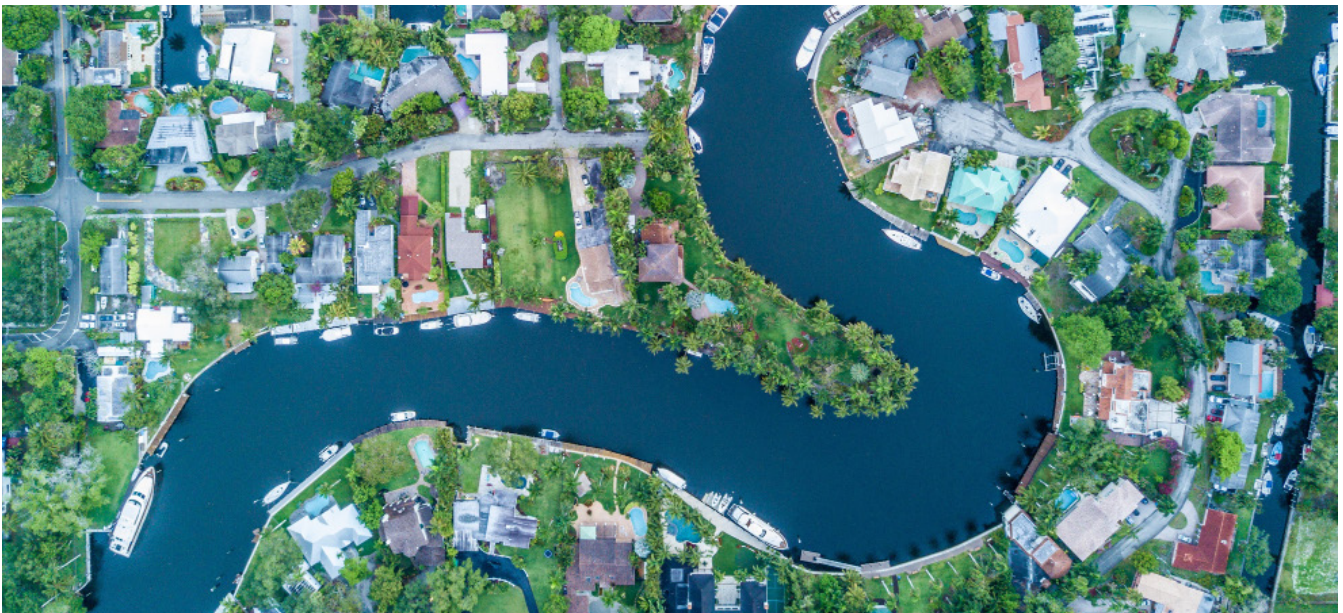
mortgage is an effective alternative to the 203 (k) Rehab loans when mainly cosmetic repairs are all that is required. Under the Streamlined program, a maximum of \$35,000 can be financed to improve or upgrade a home. No "structural repairs" are allowed. Borrowers are not required to hire engineers or architects under this program. A 203(k) consultant is also not required. Owner-occupancy is required.

https://www.portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df

HUD GOOD NEIGHBOR NEXT DOOR PROGRAM

This is a program for law enforcement officers, teachers (pre-K through 12th grade), firefighters and emergency medical technicians with houses available for 50% of the list price. The homebuyer needs to commit to living in the home for 36 months as your main residence.

https://www.portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/reo/goodn/gnndabot



UNITED STATES DEPARTMENT OF AGRICULTURE (USDA)

HOUSING FOR INDIVIDUALS

USDA provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments.

- Single Family Housing Direct Home Loans
- Single Family Housing Guaranteed Loan Program
- Multi-Family Housing Rental Assistance

USDA HOUSING DEVELOPMENT OPPORTUNITIES

USDA works with public and nonprofit organizations to provide housing developers with loans and grants to construct and renovate rural multi-family housing complexes. Eligible organizations include local and state governments, nonprofit groups, associations, nonprofit private corporations and cooperatives, and Native American groups.

- Single Family Housing Repair Loans and Grants
- Mutual Self-Help Housing Technical Assistance Grants
- Multi-Family Housing Direct Loans
- Farm Labor Housing Direct Loans and Grants
- Housing Preservation Grants
- Rural Housing Site Loans

Schoharie Service Center

108 Holiday Way
Schoharie, NY 12157
(518) 295-8600

ASSISTANCE WITH CLOSING COSTS, DOWN PAYMENTS

Federal Home Loan Bank First Home Club (FHC)
Potential Homebuyers may enroll in the First Home

Clubs (FHC) at any time with an approved FHLBNY member community lender. (Approved member list: <https://www.fhlbny.com/members/membership-list/>). The first-time homebuyer must participate in the program for a minimum of 10 months of systematic savings, up to a maximum of 24 months. For every \$1 saved and deposited into the dedicated account with the FHC member under a systematic schedule of savings, the FHLBNY will match with \$4, not to exceed \$7,500 in matching funds per household. Qualifying household income cannot exceed 80% of the median family income, adjusted for household size, for their current place of residence.

<https://www.fhlbny.com/community/housing-programs/>

These resources may be available through PathStone. Their contact information is provided above.

FANNIE MAE HOMESTYLE RENOVATION (HSR) MORTGAGE

HSR mortgage allows purchasers to include renovations, repairs, or improvements totaling up to 50 percent of the as-completed appraised value of the property. Any type of renovation or repair is eligible as long as it is permanently affixed to the property and adds value. Eligible borrowers include individual home buyers, investors, nonprofit organizations, and local government agencies. The loan applies to one- to four-family principal residences, as well as to one-unit second homes or one-unit investor properties. Borrowers must engage a contractor to perform the renovation work. HSR mortgages are available through most conventional mortgage lenders.

<https://www.yourhome.fanniemae.com/buy/homestyle-renovation>

REAL PROPERTY TAX EXEMPTIONS/TAX CREDITS

The following tax exemption and credit programs may be available in certain communities. The New York State Real Property Tax Laws (RPTL) are often tied to specific types of municipalities (cities, towns, villages) and to communities with a specific total population. These state programs should be investigated along with individual municipal tax offerings.

RESIDENTIAL-COMMERCIAL URBAN EXEMPTION PROGRAM (RP-485-A) - CONVERSION OF A NON-RESIDENTIAL PROPERTY INTO A MIX OF RESIDENTIAL AND COMMERCIAL USES

A 12-year tax exemption given for the increase in assessed value (the portion attributable to the conversion, not for ordinary maintenance and repairs) from a solely nonresidential use to a mix of residential and commercial uses. For the first eight years of the exemption, 100% of the increase (attributable to the conversion) in assessment is exempt from city tax. Thereafter, the exemption decreases by 20% a year (80% in year 9, 60% in year 10, 40% in year 11 and 20% in year 12). This exemption is transferrable to a new owner.

https://www.newyork.public.law/laws/n.y._real_property_tax_law_section_485-a

CONSTRUCTION, ALTERATION OR IMPROVEMENT OF COMMERCIAL PROPERTY (RP-485-B)

A 10-year tax exemption given for the increase in assessed value (the portion attributable to the construction, alteration or improvement of a commercial property but not for ordinary maintenance and repairs). In the first year, 50% of the increase (attributable to the construction, alteration, etc.) in the assessment is exempt from city, county and school taxes. The exemption continues for an additional nine years with the amount of the exemption declining by 5% each year (i.e., 45% in year 2, 40% in year 3, etc.). This exemption is transferable to a new owner.

https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4_06/sec485_b.htm

FIRST-TIME HOMEBUYERS OF NEWLY CONSTRUCTED HOMES (RP-457)

Section 457 of the Real Property Tax Law authorizes a partial exemption from real property taxation for "newly constructed homes" purchased by "first-time homebuyers." Counties, cities, towns, and villages may hold public hearings and then adopt local laws granting the exemption. A five-year exemption of the portion of the property taxes for newly constructed 1- and 2-family owner-occupied homes that have not been previously occupied. A first-time homebuyer is defined as any person who has not owned – or whose spouse has not owned – a primary residence during the previous three years, and who does not own a vacation home or investment home. The exemption begins at 50% of the city tax the first year, 40% in year 2, 30% in year 3, 20% in year 4 and 10% in the final year. Eligibility also has income and purchase price limits.

https://www.tax.ny.gov/pdf/current_forms/orpts/rp457ins.pdf

ALTERNATIVE VETERANS' EXEMPTION (RP-458-A)

This exemption is for the owner-occupied, primary residence of a veteran (also unmarried surviving spouse or Gold Star Parent) who served during a period of war. 15% of the total assessed value (capped at a maximum of \$12,000 in assessed value for the city and school tax; \$21,000 maximum for the county) is exempt from city, county and school taxes. An additional 10% exemption of the total assessed value (limited to \$8,000 in assessed value for the city and school tax; \$14,000 for the county tax) is available for



veterans who served in a combat zone.

<https://www.tax.ny.gov/pit/property/exemption/altvetoverview.htm>

BASIC STAR/ENHANCED STAR (RP-425)

Tax exemption for owner-occupants who earn less than \$500,000 per year. It is only for primary residences – including single family homes, condominiums, owner-occupied 2 & 3 family homes, apartment buildings & mixed-use buildings. The Enhanced STAR is available to owners 65 years of age and older and whose income is \$86,000 (2017 income limit) or less. The tax savings amount and income limits change from year to year. New STAR applicants receive a credit in the form of a check directly from New York State instead of receiving a school property tax exemption. New Basic and Enhanced STAR applicants must register with the New York State Tax Department to receive a STAR check.

<https://www.tax.ny.gov/forms/orpts/star.htm>

CAPITAL IMPROVEMENTS TO MULTIPLE DWELLING BUILDINGS (RP-421-K) - CONVERSION OF MULTIPLE DWELLING BUILDINGS TO OWNER-OCCUPIED 1- AND 2-FAMILY RESIDENCES

An 8-year exemption of the increase (the portion attributable to the conversion, not for ordinary maintenance or repairs) in the assessed value when a former multiple dwelling is converted to a one- or two-family residence. A property not previously

owner-occupied can only qualify if it is converted to a one-family residence. A property that was previously owner-occupied can be converted into either a one- or two-family residence. More than 50% of the square footage (after the new improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the conversion) is exempt from city taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to a \$100,000 increase in market value.

https://www.tax.ny.gov/pdf/current_forms/orpts/rp421kins.pdf

CAPITAL IMPROVEMENTS TO A ONE- OR TWO-FAMILY RESIDENTIAL PROPERTY (RP-421-F)

An 8-year exemption of the increase (the portion attributable to the new capital improvements, not for ordinary maintenance or repairs) in the assessed value when a one- or two-family dwelling undergoes significant reconstruction, alterations or improvements. More than 50% of the square footage (after the reconstruction, alterations or improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the new improvements) is exempt from city taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to an \$80,000 increase in market value.

<https://www.tax.ny.gov/forms/orpts/exemption.htm>

ADDITIONAL RESOURCES

In addition to the specific websites listed above, the following websites represents a multitude of valuable resources covering community planning, housing and Main Street Revitalization.

Enterprise Community Partners	www.enterprisecommunity.org/
Community Development Society	www.cdsociety.org/
National Congress for Secure Communities	www.nationalcongress.org/
Economic Development Alliance for Nonprofit Management	www.allianceonline.org
NeighborWorks	www.nw.org
Local Government Commission	www.lgc.org
NYS Office of Homes and Community Renewal	www.nyshcr.org
Neighborhood Funders Group	www.nfg.org
Local Initiatives Support Corporation	www.lisc.org/
Housing Action Council	www.housingactioncouncil.org/
FannieMae	www.fanniemae.com/
US Department of HUD	www.hud.gov
Freddie Mac	www.freddiemac.com
USDA	www.rurdev.usda.gov/ny
Local Government Commission	www.lgc.org
Affordable Housing Design Advisor	www.designadvisor.org
Fair Housing Accessibility First	www.hud.gov/
National Trust for Historic Preservation	www.savingplaces.org/
Sustainability Guidelines (NYS HCR)	www.hcr.ny.gov/sustainability-guidelines



APPENDIX E: FAIR HOUSING POLICY

FAIR HOUSING PLAN SAMPLE

POLICY STATEMENT

The [MUNICIPALITY] is committed to prohibiting discrimination upon the basis of race, color, religion, sex or origin in the sale, lease or rental of housing. In order to enforcement fair housing provisions and to ensure that residents are aware of fair housing provisions under Federal and State law and of the processes and assistance available to obtain compliance with existing statues, the [MUNICIPALITY] has adopted a Fair Housing Plan in conformance with the requirement of Title VI of the Civil Rights Act of 1964 (P.L. 88-352) and all other applicable regulations. The Fair Housing Plan consists of the following:

1. Designation of a Fair Housing Officer.
2. A procedure of notifying persons who may have been discriminated against in the sale, lease or rental of housing of filing complaints.
3. A procedure for the handling of complaints resulting from housing discrimination.

I. DESIGNATION OF FAIR HOUSING OFFICER

In accordance with Title VIII, Civil Rights Act of 1968, as amended, the New York State Office of Community Renewal program guidelines, and the County of Schoharie's resolution, dated XXXXX, the Community Development Director has been designated as the Fair Housing Officer.

The Fair Housing Officer is responsible for the following:

- Maintain federal and state fair housing information in the Community Development office including brochures issued by the U.S. Department of Housing and Urban Development (HUD), the New York State Division of Human Rights, and the New York State Office of the Attorney General, Civil Rights Bureau.
- Record initial information regarding housing discrimination complaints on a standard form.
- Forward copies of all complaints to the appropriate entity of the individual complainant's choosing (HUD, NYS Division of Human Rights, or NYS Office of the Attorney General, Civil Rights Bureau).
- Hold an annual public meeting on Fair Housing and report the steps taken to address fair housing issues cited.

To render each year a written report of all of activities and recommendations.

II. NOTIFICATION PROCEDURE

The [MUNICIPALITY] will place in the major local newspaper(s) a Public Notice informing people of the person and an agency they should contact should they feel they have been discriminated against in the provision of housing: This Public Notice will be placed in the newspaper two times per year. The Public Notice will list the name, address and phone number of the Fair Housing Officer to enable the petitioners to file complaints.

III. COMPLAINT PROCEDURE

Upon receipt of a complaint regarding housing discrimination, the Fair Housing Officer will notify the County Clerk-Treasurer of the complaint. The Clerk-Treasurer, if different from the Fair Housing Officer, will respond in writing in fifteen (15) days to the complaint. The County will provide information and assistance to individuals who feel that they have been the victims of discrimination in regard to housing.

1. Discriminatory Housing Practices: For the purpose of this Plan, a discriminatory housing practice means an act that is unlawful under sections 804, 805, 806 or 818 of the Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended). Such discriminatory housing practices include discrimination in the sale or rental of housing, discrimination in the provision of brokerage services, or interference, coercion, or intimidation, as defined under the Act, on the basis of race, color, religion, national origin, sex, handicap or familial status.
2. Receiving Complaints: The Fair Housing Officer will record information on a standard form to ensure that a complete file is established. Following this, the Fair Housing Officer will then contact the Department of HUD and/or the New York State division of Human Rights to review the particulars of the complaint and request guidance in the formal filing of the complaint in cases where the individual decides to use this method. Copies of all complaints will also be forwarded to the Fair Housing and Equal Opportunity Division of HUD. If the complainant decides to take his/her case directly to Federal Court, the County will consult with the County Bar Association on the appropriate procedures to be followed and the procedure for securing affordable legal services if the individual is low--- or moderate---income.