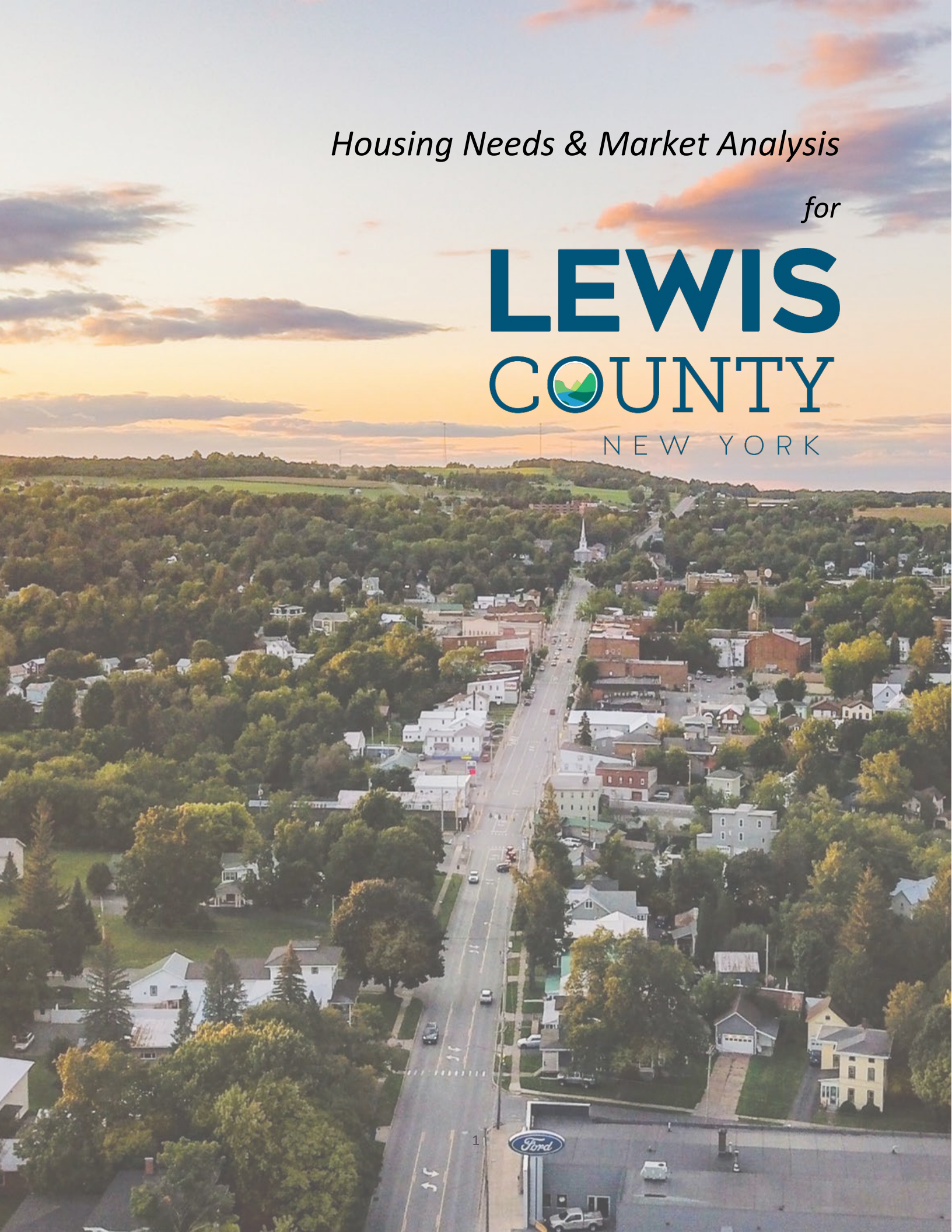


Housing Needs & Market Analysis

for

LEWIS
COUNTY
NEW YORK



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Acknowledgements

A Housing Needs and Market Analysis is essential for Lewis County. Housing needs are intrinsically linked with a community's vision for its future. The purpose of this Assessment is to understand and quantify the housing challenges facing the County and to develop or address strategies and recommendations to alleviate these challenges.

The Lewis County Housing Needs Assessment was prepared in late 2021-early 2022 to identify the critical housing issues in the County. The assessment includes a **baseline housing initiatives report**, which reviews Lewis County's existing documentation, plans, studies, and efforts related to housing; **demographic and economic data** relevant to population, household, housing and employment in Lewis County; a current **housing inventory** that provides metrics on housing conditions, type, availability, and overall trends; a **market analysis** that studies residential real estate trends for all housing types; and **strategies to implement** recommended approaches to address housing needs.

LaBella Associates was commissioned by Lewis County to conduct a Housing Needs Assessment and Market Analysis with support from the Lewis County Fair Housing Task Force.

The Fair Housing Task Force Team included:

- Casandra Buell, Lewis County Director of Planning and Community Development
- Megan Krokowski, Lewis County Community Development Coordinator
- Henry Avallone, Lewis County Landlord
- Scott Mathys, Executive Director of Lewis County Opportunities
- Jaylyn Yuhas-Heames, Executive Director of Snow Belt Housing
- Kevin McArdle, Company, McArdle & Randall, PLLC
- Shannon Sullivan, Northern Regional Center for Independent Living
- Cheyenne Steria, Naturally Lewis
- Tammie Lambert, Community Bank N.A.
- Britt Abbey, Good Morning Realty

EXISTING DOCUMENTATION, PLANS, STUDIES, AND EFFORTS RELATED TO HOUSING

This section summarizes recent housing related planning efforts in Lewis County and presents key takeaways from those documents.

PREVIOUS STUDIES

NORTH COUNTRY HOME CONSORTIUM 2021-2026 CONSOLIDATED PLAN

The Development Authority of the North County (DANC) established the North Country HOME Consortium in 1994 to provide an additional pathway for housing funding in Jefferson, Lewis, and St. Lawrence Counties. Forming a consortium is a way for local governments that would not otherwise qualify for funding to join with other contiguous units of local government to directly participate in the program. Every HOME consortium must develop a Consolidated Plan that can help the consortium determine what activities and organizations to fund in each coming year. The Consolidated Plan is the consortium's application for federal funds as well as its strategy to pursue its housing and community development programs based on its program year. It describes community needs, resources, priorities, and proposed activities to be undertaken.

The North Country HOME Consortium (Consortium) is comprised of 103 towns and villages that have entered into cooperative agreements to access and provide affordable housing assistance to low- and moderate-income households in Jefferson, Lewis & St. Lawrence Counties.

The Draft Plan finds that across the Consortium there continues to be a significant demand for safe, decent, and affordable housing especially for the very low-income levels, and that much of the affordable housing stock in the region is of substandard quality due to its age and a general lack of upkeep. According to the August 2020 data update, the U.S. Department of Housing and Urban Development (HUD)'s Comprehensive Housing Affordability Strategy (CHAS) data, shows that 12% of Lewis County residents experience severe housing problems. This means that they have one or more of the following housing problems: housing unit lacks complete kitchen facilities; housing unit lacks complete plumbing facilities; households are overcrowded; or households are severely cost burdened. Renters are disproportionately affected.

NORTH COUNTRY ROUNDTABLE REAL ESTATE DISCUSSION: KEY TAKEAWAYS – 2021

Greater Watertown Chamber of Commerce, Naturally Lewis, Jefferson County IDA discussion

In February 2021, Naturally Lewis conducted a series of roundtable discussions to better understand how to assist different industries in Lewis County. Real estate had its own roundtable discussion, and the questions posed were: what can Naturally Lewis do to help attract people to the North Country and keep them here, and how do communities capitalize on the residents moving here to engage them in the community, start businesses, move businesses, et cetera? There was also an open-ended discussion on how economic development agencies could assist the real estate industry. The main themes of that conversation were placemaking, promotion of quality school districts and outdoor recreational resources as key to encouraging individuals and families to locate in Lewis County. Importance needs to be placed on "telling [Lewis County's] story" better via meet and greets, welcome videos and other promotional content.

SNOW BELT HOUSING COMPANY, INC. NEEDS ASSESSMENT – 2019

The Snow Belt Housing Company (Snow Belt) updated their in-depth analysis of the state of housing in Lewis County in 2019. It covers the housing supply and characteristics, homeownership market, rental housing market, special needs housing, community development needs and initiatives, all as seen by the local non-profit housing provider.

Overall, housing choices within Lewis County are extremely limited due to the age of the housing stock and the physical condition of many housing units. Most quality housing units are outside of the price range of low-income families and some moderate-income families, leaving them with lesser quality options to choose from. Much of the housing stock is also quite old. Older units are costlier to repair and maintain and low-income residents cannot afford to maintain their homes. The elderly are more likely to live in these older housing units, as evidenced by data from the Snow Belt Housing's rehabilitation programs. As the County population ages and the elderly continue to remain in their homes, more rehabilitation funds will be needed to maintain these units.

UPDATE TO ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE IN LEWIS COUNTY – 2016

The 2016 Update to the Analysis of Impediments to Fair Housing Choice for Lewis County was prepared by CNY Fair Housing, Inc., a private, non-profit organization which is a qualified fair housing enforcement agency. As a recipient of funding from the U.S. Department of Housing and Urban Development, through its participation in the three-county North Country HOME Consortium (with Jefferson and St. Lawrence Counties), Lewis County is required to identify impediments or barriers to fair housing choice and work to address those barriers.

This analysis of fair housing issues in Lewis County relied on a workshop of housing industry stakeholders, stakeholder interviews, and recent census data as well as local sources of data and information primarily from the Lewis County Comprehensive Plan and the profile of Lewis County by the Cornell Program on Applied Demographics. Issues listed included the following: significant amount of poor housing stock, limited choices for renters, insufficient housing and tenant's rights education, lack of enforcement of fair housing law, and insufficient protections and education regarding tenant's rights.

PRELIMINARY MARKET STUDY & ANALYSIS; POTENTIAL MULTIPLE FAMILY HOUSING DEVELOPMENT LEWIS COUNTY, NEW YORK – 2012

In 2012 the Development Authority of the North Country enlisted GAR Associates, Inc, a real estate consultant, to provide an analysis of various market conditions influencing housing, and more specifically rental housing in Lewis County. The goals of the study were to provide guidance on what type of housing development would be supported, whether it would be senior specific or non-age restricted, and what portion of the County would be best acclimated to support additional housing development of a multifamily nature.

The analysis concluded that support for market rate development of any significance is not feasible for a variety of reasons: rents would be too low, demand would be too limited to support the associated costs of development, and that there were currently ample housing options closer to Fort Drum. The report recommends that Lewis County concentrate on affordable housing for families, with a portion of that housing being dedicated to senior units. In terms of location, the report recommended that both family and senior units be located near support services, such as the Village of Lowville or somewhere along the Lowville/Copenhagen corridor. The report does not recommend any development in the south end of the County, as it feels it will not support any specific development objectives. For all projects, the report recommends a phasing of project development to reduce risk.

Interestingly, the report did note that some of the families in and around Jefferson County and those associated with Fort Drum who opt for and choose the more rural and tranquil lifestyle may prefer locating in nearby Lewis County, but traditionally and typically they are looking more so for a single-family orientated type of environment, not an apartment-style unit.

There is a well-documented need for housing assistance of all types in Lewis County, but certain types of housing assistance consistently rise to the top: assistance to improve substandard existing housing stock and additional housing for the elderly. More than half the housing stock in Lewis County is more than 50 years old. As housing units age, they need additional maintenance and upgrades. Lewis County's population is aging, and the need for more housing options for an aging population will only increase. Additionally, while the GAR study is almost ten years old,

the data behind its findings has not shifted in any significant way, so the analysis is still relevant: there is not a market for larger-scale market rate multifamily developments in Lewis County.

The prior plans identify several housing market and policy issues that remain relevant subject to the market analysis findings:

Lewis County has a classic rural housing market: the vast majority of homes are single family, and the second largest housing type is manufactured homes. There are very limited other housing options in the County.

There is a desire for more options for senior housing, and for some smaller scale, scatter site style of additional rental housing.

While housing agencies provide the bulk of housing assistance and administer and multiple housing grants each year, there needs to be a more coordinated effort to preserve and improve existing housing inventory across all sectors. This may include providing incentives to private smaller-scale developers.

HOUSING PROGRAMS

OVERVIEW OF FEDERAL POLICIES

Federal housing policies are primarily administrated through the Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture's Rural Development (USDA RD) mission area, and the Department of Veterans Affairs (VA).

Programs associated with these three departments have different foci; USDA RD focuses on the expansion, improvement, and affordability of rural housing, HUD does the same for low-income and elderly individuals, while the VA focuses on the housing needs of veterans. While HUD and VA programs are not specifically intended for rural areas, they are available to qualifying individuals and developers in rural areas. Housing development and ownership incentives, in the form of tax deductions and credits, are also offered through the Department of Treasury.

- **Section 8 Housing Choice Vouchers:** Housing choice vouchers allow very low-income (as defined by HUD) families to rent or lease safe, decent, and affordable privately-owned rental housing. It is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford housing in the private market, and the funding flows from the Department. HUD provides Housing Choice Vouchers to eligible households and these vouchers remain with the household as long as it remains eligible, even if the voucher holder changes residence. Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. Participants are free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.
- **Continuum of Care (CoC) Program:** this is a HUD program designed to promote community-wide commitment to the goal of ending homelessness, which focuses on rapid rehousing. This is a HUD best-practice model for alleviating homelessness, and it is designed to help families and individuals quickly exit homelessness with both housing identification and financial assistance and to help them achieve long-term housing stability. The core components of a rapid re-housing program are housing identification, move-in and rental assistance, and rapid re-housing case management and services. Its intent is to secure permanent, stable housing as the foundation for addressing other challenges they face. It can serve families, individuals, or be used as a bridge for the chronically homeless while they are waiting for other, more permanent housing solutions.

- **VASH Vouchers (Homeless Veterans):** Like the Section 8 Housing Choice Voucher Program, the Veterans Affairs Supportive Housing (VASH) Voucher Program helps homeless veterans lease safe, affordable housing. VASH is a partnership between the Veterans Administration (VA) and the U.S. Department of Housing and Urban Development (HUD). Participating veterans receive case management and clinical services provided by the VA, to help them maintain healthy, productive lives.
- **Section 515 Rural Rental Housing:** USDA-RD's Section 515, program allows non-profit and for-profit entities to receive one-percent loans for acquisition, rehabilitation or construction of rental housing and related facilities. This program was often used as a way to finance housing for seniors and the disabled. Tenants in these projects may receive rental assistance which reduces their monthly rent obligation to about 30 percent of their household income.

Section 515 rental properties were financed with USDA loans that could be amortized over terms as long as 50 years, but much of them were for a shorter period. After the loan matures, tenants living in these properties are also no longer eligible for USDA's Rental Assistance and the property is no longer required to keep the housing at affordable rates.

- **Community Development Block Grant Program:** HUD also funds the Community Development Block Grant (CDBG) program. The primary objective for the CDBG program is the development of viable communities, principally for low-to-moderate income persons, through the provision of decent housing, suitable living environment, and expanded economic opportunities. The Office of Community Renewal administers the CDBG program for the State of New York. The NYS CDBG program provides financial assistance to eligible cities, towns, and villages with populations under 50,000 and counties with an area population under 200,000.

There are a variety of housing assistance programs under CDBG: homeowner rehabilitation, home purchase activities, rental housing activities, and new construction all have programs within CDBG. For many rural areas, the most applied for programs are homeowner rehabilitation and home purchase assistance.

Homeowner rehabilitation funds provide a wide range of flexibility with rehabilitation of projects and design considerations. Agencies can choose to do emergency repair programs, spot rehabilitation or full house rehabilitation.

Direct homeowner assistance provides down payment and closing cost assistance to eligible first-time homebuyers who either purchase the house they have rented and occupied for at least six months or have a household member with a disability.

- **Weatherization Assistance Program:** The Weatherization Assistance Program assists families and individuals by reducing their heating and cooling costs and improving the safety of their homes through energy efficiency measures. It is funded through U.S. Department of Energy and is administered at the state and local level. In New York State, the weatherization program is administered by NYS Homes and Community Renewal (HCR). It primarily assists people over 60 years of age, families with one or more members with a disability, and families with children. All services are provided without charge or obligation to the occupant of the home. Owners of buildings occupied by low-income households are also encouraged to apply for assistance for their buildings; in this scenario, building owners are required to invest funds toward the cost of the weatherization services.

Energy efficiency measures performed through the program include air sealing (weather stripping, caulking), attic and wall insulation, heating system improvements or replacement, efficiency improvements in lighting, hot water tank and pipe insulation, and refrigerator replacements with highly efficient Energy Star rated units. Both single-family and multi-family buildings are assisted. Household energy use reductions and resultant energy cost savings are significant, with an average savings more than 20%.

OVERVIEW OF STATE POLICIES

State housing policies often focus on low-income households, elderly, and veterans, rather than the location of that housing. Much of New York State housing programs rely on pass-through money from federal programs. These programs often have a “value added” approach, combining federal loans or loan guarantees with state-funded grants or low-interest second mortgages to reduce down payment and closing costs. These programs are generally not linked exclusively to rural housing assistance, and the federal funding that comprises the bulk of the funding may be from the HUD FHA, USDA RD, or the VA. Mortgage credit certificates are also frequently used in conjunction with federal loans.

New York mainly assists communities by funding community-based non-profit housing corporations using the following programs:

- **NYS HOME:** The New York State HOME Program is administered by the New York State Housing Trust Fund Corporation (HTFC). The NYS HOME Program funds a variety of activities to acquire, rehabilitate, or construct affordable housing, or to provide assistance to low-income homebuyers or renters through partnerships with counties, towns, cities, villages, private developers, and community-based non-profit housing organizations.
- **The Community Development Block Grant (CDBG) program** is funded through HUD. The Office of Community Renewal administers the CDBG program for the State of New York. The NYS CDBG program provides financial assistance to eligible cities, towns, and villages with populations under 50,000 and counties with an area population under 200,000.

CDBG money primarily funds homeowner rehabilitation, home purchase activities, rental housing activities, and new construction. For many rural areas, the most commonly applied for programs are homeowner rehabilitation and home purchase assistance.

- Homeowner rehabilitation funds provide a wide range of flexibility with rehabilitation of projects and design considerations. Agencies can choose to do emergency repair programs, spot rehabilitation or full house rehabilitation.
 - Direct homeowner assistance provides down payment and closing cost assistance to eligible first-time homebuyers who either purchase the house they have rented and occupied for at least six months or have a household member with a disability.
- **NY RESTORE:** The New York Residential Emergency Services to Offer (Home) Repairs to the Elderly, (RESTORE) is an assistance program for low-income, elderly homeowners in the state of New York. The RESTORE program is regulated by the Division of Housing Community Renewal (HCR) and is administered by non-for-profit organizations and New York municipalities that apply and receive funding from the Housing Trust Fund Corporation. This program was designed to eliminate unsafe conditions in the home where the homeowner cannot afford the cost of emergency repairs within a reasonable period, as determined by the local program administrator. Eligible homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income.

The RESTORE program covers a variety of repairs, including structural, electrical, plumbing, and heating. “Hazardous” conditions should not be limited to faulty wires and leaky roofs. Measures to improve accessibility, such as grab bars and wheelchair ramps, may also be covered under this program. As can other improvements, such as the replacement of appliances, intended to help the elderly remain living independently and safely in their homes.

- **Mobile & Manufactured Home Replacement Program:** The New York State Office of Homes and Community Renewal (HCR) administers the Mobile and Manufactured Home Replacement (MMHR) Program. It was developed to assist low- and moderate-income homeowners to replace dilapidated mobile or manufactured homes that are sited on land owned by the homeowner with a new manufactured, modular, or site-built home. Costs related to the replacement of dilapidated mobile or manufactured homes will be eligible for grant reimbursement. These costs can include demolition, removal, disposal of the dilapidated units; purchase and site prep for new unit; temporary relocation assistance, and required permitting, environmental review and testing.
- **Affordable Housing Corporation Home Improvement Program:** The New York State Affordable Housing Corporation (AHC) creates homeownership opportunities for low- and moderate-income families by providing grants to governmental, not-for-profit, and charitable organizations to help subsidize the cost of newly constructed houses and the renovation of existing housing. The primary goal of the program is to promote home ownership among families of low and moderate income for whom there are few affordable home ownership alternatives in the private market.
- **Safe Dwelling (Office of Children and Family Services licensed domestic violence transitional home):** The New York State Office of Children and Family Services (OCFS) has a program for the establishment and maintenance of residential domestic violence programs and a structure for how local department of social services provide funds for providers of domestic violence residential services. LCO is an approved domestic violence service provider and provides short-term transitional housing for emergency placement.

CURRENT HOUSING SERVICES AND PROVIDERS IN LEWIS COUNTY

This section identifies the two housing service providers in Lewis County and summarizes the primary federal and state programs they administer.

LEWIS COUNTY OPPORTUNITIES

Lewis County Opportunities (LCO) is a Community Action Agency that formed in 1965. It administers programs related to poverty or victimization, and assists families and individuals with obtaining decent, safe, affordable housing. LCO does this primarily through rent vouchers provided through the Section 8 Housing Choice Program, the Weatherization Assistance Program, a NY RESTORE program, as well as providing general housing assistance through donations of home goods and furniture, HEAP funds, and other smaller direct assistance. LCO employs 32 individuals. LCO's 2020 annual budget was approximately \$2.5 million with revenues coming federal and state grants, fee for service programs, foundations, its own unrestricted revenues, and through contributions from the community.

- **Section 8 Housing Choice Vouchers:**

There are 320 vouchers allocated to

Lewis County. The waitlist is currently 49 families, which is lower than normal. Based on discussions with stakeholders, it appears that the reason for this is due to the pandemic and eviction moratorium, there have been fewer families in search of housing assistance. LCO also administers this program for neighboring Jefferson County, where the number of allocated vouchers is much higher at 1,019 vouchers, and that county's wait list is over 1,000. Housing Choice Vouchers total approximately \$8 million in property owner subsidies between both counties.

- **VASH Vouchers (Homeless Veterans):** 40 vouchers are allocated to Jefferson and Lewis Counties. There is no waitlist; referrals are from the local Veteran Affairs office. Similar to the Housing Choice Voucher, veterans choose where they live; none currently reside in Lewis County.
- **Weatherization Assistance Program:** Lewis County Opportunities assists 45-50 families each year. There is a negligible waitlist.
- **NY RESTORE:** LCO regularly applies for RESTORE grant money, and currently has a RESTORE grant for roughly \$80,000 to address home repairs for eight to nine homes in Lewis County.
- **Safe Dwelling (Office of Children and Family Services licensed domestic violence transitional home):** LCO's safe dwelling has an eight-bed capacity. There is no waitlist. The usage of these beds varies year to year; in 2020, there were 250 nights that beds were used. Lewis County Department of Social Services provides the funding and refers individuals and families to LCO on an as-needed basis.

WHAT IS A COMMUNITY ACTION AGENCY?

In the United States and its territories, Community Action Agencies (CAA) are local private and public non-profit organizations that carry out the Community Action Program (CAP), which was founded by the 1964 Economic Opportunity Act to fight poverty by empowering the poor as part of the War on Poverty.

CAAs are intended to promote self-sufficiency, and they depend heavily on volunteer work, especially from the low-income community. The Community Services Block Grant (CSBG) is the agencies' core federal funding. Agencies also operate a variety of grants that come from federal, state, and local sources.

- **General housing assistance:** LCO maintains a food pantry, a thrift store called Opportunity Knocks, and essential supplies and services for individuals and families in need.

SNOW BELT HOUSING COMPANY

Originally a component of Lewis County Opportunities, Inc., Snow Belt Housing Company, Inc. (SBHCI) was formally incorporated in 1982 as a separate private, non-profit Rural Preservation Company. It is the mission and intent of SBHCI to facilitate access to decent, safe and affordable housing for low- and moderate-income residents and partner with others to catalyze community revitalization throughout Lewis County. Snow Belt staff includes six full-time and three part-time employees based in the Lowville office and services are governed by an eight-member voluntary Board of Directors.

SBHCI applies for and receives federal, state and local grant funding in order to deliver housing and community renewal activities to income eligible, county residents and also assists with planning and development of capital projects. Active programs include, but are not limited to, the Property Rehabilitation Program, Homeless Prevention Program and Property Management.

SBHCI applies annually for competitive funding from the New York State Division of Housing and Community Renewal, under the Rural Preservation Program (RPP). RPP funding roughly in the amount of \$89,000 a year supports operating funds for nonprofit organizations that perform housing and community renewal activities in designated low-income service areas. The Rural Preservation Program (RPP) provides operating funds for nonprofit organizations that perform housing and community renewal activities in designated low-income service areas.

SBHCI manages thirteen properties, a total of 169 apartments, that located on scattered sights throughout the County. Additionally, Snow Belt Housing owns eight apartment buildings with 30 units total. All 30 units are for low-to moderate-income tenants, and each of the apartment buildings have their own specific rental rates based on the funding source and initial grant structure that funded the development of the housing units.

Five of the properties managed serve senior citizens and adults who have been diagnosed with a disability. In order to meet the special needs of the population that occupies these apartments, SBHCI has developed several professional service agreements with community agencies who can provide meal site locations, supportive/educational group meetings and health related gatherings. Providing services on site allows residents who may not be able to travel access to additional, critical supports without leaving the property.

Properties Include:

High Falls Apartments

Located in Lyons Falls | Owned by Lyons Falls Housing Development Fund Company, Inc. | 12 apartments – elderly and disabled

Whitton Place Apartments

Located in Port Leyden | Owned by South Lewis Housing Development Fund Company, Inc. | 12 apartments – elderly and disabled

Happy Achers -McNeil Park Apartments

Located in Copenhagen | Owned by Copenhagen Happy Achers Housing Development Fund Company | 15 apartments – elderly and disabled

Steeple View

Located in Croghan | Owned by Croghan Housing Development Fund Company | 20 apartments – elderly and disabled

Valley View

Located in Lowville | Owned by Lowville Housing Authority | 80 apartments – elderly and disabled

Center Street

Located in Lyons Falls | Owned by SBHCI | 6 apartments – low income

Domingo House

Located in Lowville | Owned by SBHCI | 2 apartments – low income

Elm Street Apartments

Located in Lowville | Owned by SBHCI | 3 apartments – low income

Millcreek

Located in Lowville | Owned by SBHCI | 10 apartments – low income

Sunburst

Located in Copenhagen | Owned by SBHCI | 2 apartments – low income

Snow Belt Headquarters

Located in Lowville | Owned by SBHCI | 1 apartment – low income

Pinecrest Manor

Located in Copenhagen | Owned by SBHCI | 4 apartments – low income

Trainor

Located in Lowville | Owned by SBHCI | 1 apartment – low income

Total: 169

Programs and Funding Sources

- **Continuum of Care Rapid Rehousing Program:** Snow Belt receives \$32,500 in funding from HUD for this approximately every two years and has a pending application for the 2022 grant year.
- **Section 515 Housing:** Snow Belt manages five apartment buildings that are all funded through 515 Rural Rental Housing Loans. These buildings are each owned by the Housing Development Fund Company of the municipality they are located in. They are:
 - Steeple View Courts, in Croghan, has 20 rental units and exited the program in 2017.
 - Lowville Heights, in Lowville, has 11 rental assistance units and a total of 22 rental units and an estimated exit date of 2024.
 - McNeil Park, in Copenhagen, has 15 rental units and an estimated exit date of 2028.
 - Valley View Courts, in Lowville, has 80 rental units and an estimate exit date of 2035.
- **NYS HOME and the Community Development Block Grant Program:** Lewis County applies for and receives funding for the CDBG activities and Snow Belt is the sub-recipient. In 2020, the County was awarded \$987,303 for both housing rehabilitation and direct homeownership assistance and projects will be completed through June 2023.
- **Mobile & Manufactured Home Replacement Program:** 2019, Snow Belt successfully applied to both NYS Housing Trust Fund Corporation and CDBG funds for a combined \$810,000 grant program for mobile home replacement. 2020-2021 contract year was able to complete two mobile homes and has four units in progress. All MMHP projects include the demolition and removal of old units, have new permanent foundations installed and be replaced with Energy Star efficient manufactured housing units. Out of the

four units in progress, two have foundations laid and are nearing completion. The three remaining projects are scheduled to be completed by the end of 2022.

- **Affordable Housing Corporation Home Improvement Program:** Snow Belt has a pending grant application into this program for \$300,000 which will leverage HOME, CDBG, and HOME Consortium funds to assist 20 households.
- **Homelessness Prevention Services:** The Snow Belt Housing Company, Inc. Homeless Prevention Program assists Lewis County residents who are either experiencing a period of homelessness or those who are at risk of becoming homeless with finding, obtaining and maintaining permanent, safe and affordable housing.

Primary services include, but are not limited to: referrals to specialized treatment centers, critical needs assistance (food, clothing, etc.) information on community supports to prevent future periods of homelessness, short term financial assistance for temporary housing/shelter services, connection to ongoing affordable rental assistance programs, security deposit payments, utility deposit payments, moving costs and rental arrears.

Homeless Prevention Program services are funded by the following State and Federal grant resources:

- 2019-2024- NYS Emergency Solutions Grant, Solutions to End Homelessness Program -\$486,920
- 2021-2022- US Department of Housing and Urban Development, Continuum of Care- \$32,500
- 2021-2022-NYS Emergency Solutions Grant, Coronavirus Programs (ESG-CV) -\$245,448

ESG-CV funding was awarded in response to pandemic related housing challenges and does not expect to be an ongoing source of assistance; additional benefits for landlords, to include financial incentives, rental arrear payments, and higher security deposits were available under this program only.

KEY TAKEAWAYS

There are programs and funding sources available specifically designed to meet Lewis County's housing market needs, and housing agencies within Lewis County are applying and administering many of these programs. However, there may not be capacity for managing additional grant programs at each entity. The County should determine if it can provide direct administrative assistance, provide contractor training and education, or grant writing to assist these organizations.

Ensure that coordination between Snow Belt Housing and Lewis County Opportunities is being maximized, particularly regarding coordination between HOME program and Weatherization. NYS Homes and Community Renewal encourages coordination of Weatherization Assistance Program and HOME Local Program funds to maximize the impact of energy and housing rehabilitation resources. When program administrators coordinate to provide access to program resources, projects that qualify for both programs can realize substantial energy efficiency and housing rehabilitation benefits.

MUNICIPAL ZONING AND PLANNING POLICIES

Land use regulation and local property taxes can often be outdated and therefore accidentally prohibit innovative housing solutions. For example, many communities inadvertently ban accessory dwelling units (ADUs) by prohibiting more than one primary use on a parcel. For housing supply to grow, more localities will need to update their zoning, building codes, and property taxes to allow and incentivize small scale multi-family developments like ADUs and encourage universal design standards that would allow for aging-in-place.

Zoning ordinances and land use regulations like Subdivision and Site Plan Review laws of every municipality in Lewis County were reviewed to determine any regulatory or policy impediments toward the construction or renovation of housing. Based on the review:

- Of the 25 municipalities, 3 do not have zoning or other land use regulations.
- Of the 22 municipalities with land use regulations:
 - Four have zones that allow two-family homes by right while 17 require additional permitting. One municipality (Diana (T)) does not explicitly regulate two-family developments.
 - Five have zones that allow multifamily developments with 3+ units by right while 15 require additional permitting. One municipality (Diana (T)) does not explicitly regulate multifamily developments.
 - Five have zones that allow accessory dwelling units by right while eight require additional permitting.

DEMOGRAPHIC & ECONOMIC CHARACTERISTICS

This section looks at the demographic and economic characteristics of the residents of Lewis County.

THE REGION

According to the 2020 Census, Lewis County's population is 26,582. Lewis County is the fourth least populated county in the state and the second least populated county in the North Country region.

The County is comprised of 17 towns and 8 villages. About 29 percent of the population live within the county's eight villages. It is a predominantly rural county dominated by woodlands and farmlands, located in Northern New York between Lake Ontario and the Adirondack Mountains. Most of the population centers in Lewis County are in the Black River Valley which runs between the largely uninhabited geographic areas of the Tug Hill Plateau in the western half of the County and the Adirondack foothills in the eastern half of the county.

Lewis County spans a large geographic area encompassing 1,293 square miles, which breaks out to roughly 20 people per square mile. It includes the Tug Hill Plateau to the west, the Adirondack foothills to the east, and the Black River Valley running north and south through the center. Eastern portions of five of the towns in the County have portions within the Adirondack Park Blue-Line boundary. The Black River divides Lewis County in half, with six towns and two villages located to the east, and eleven towns and five villages located to the west. Two villages, Lyons Falls and Port Leyden, straddle the Black River with both split between multiple towns. The largest municipality in the area is the Town of Croghan (181 square miles) and the smallest is the Village of Castorland (0.27 square miles).

The economy is driven by the region's natural resources and includes dairy farming, manufacturing and a growing tourism and recreational sector. Development in the County has occurred along the Black River Valley and most of the county's commercial and industrial facilities continue to be located within the central valley.

According to U.S. Census Bureau Longitudinal Employer-Household Dynamics data, 27% of workers residing in Lowville work in Jefferson County; over one-third of these in the City of Watertown. The largest concentrations of commuters to Jefferson County coming from outside of the County travel from Lowville, Croghan and Denmark. Due to their rural setting, most households own two vehicles to cover their long commutes, often across county boundaries.

Per Esri's Tapestry Segmentation data, most residents are entrenched in their traditional, rural lifestyles. Citizens in Lewis County tend to be older; the median age is 42, and many have grown children that have moved away. Nearly two in three households are composed of married couples; less than half have children at home. The largest subset of the population are males aged 60-64.

Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority have at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries.

Lewis County residents work in professional and managerial positions and unskilled labor jobs and higher than average proportions of the workforce are in skilled labor occupations. Approximately twenty percent of the workers are employed in the manufacturing sector. The median household income of \$52,103 is slightly lower than the U.S. At higher than national rates, residents supplement their wages with income from interest, dividends, rental properties, self-employment businesses, retirement plans, and Social Security benefits. Twenty-eight percent of the residents aged 25 years and older have attended college; sixteen percent have earned a bachelor's or graduate degree.

POPULATION

According to the 2020 U.S. Census, Lewis County's population is 26,582 and has decreased by 1.3% since 2000. Most of the county's population decline has occurred since 2010 with slight gains that took place from 2000 to 2010 having been lost over the past decade. Comparatively, Jefferson County's population has grown by 4.5% over the same period with most

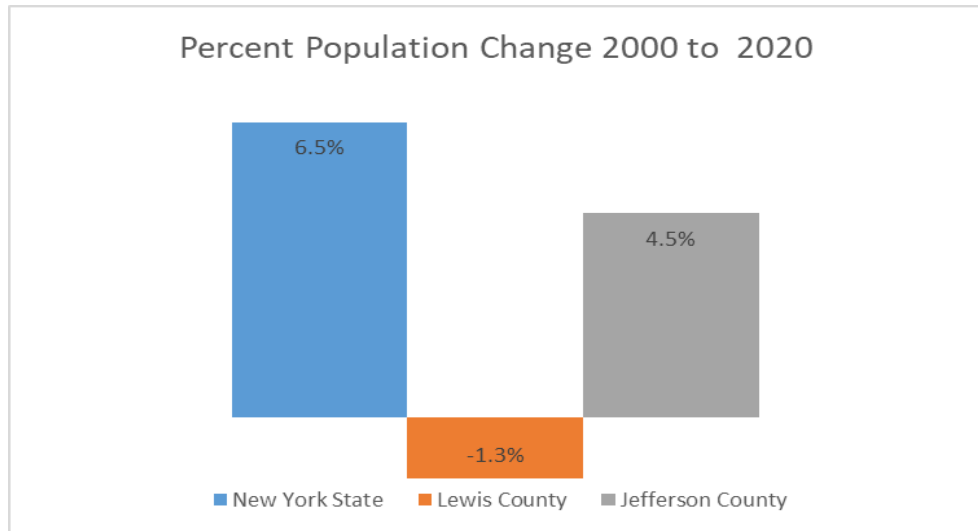


Figure 1 Population Change 2000 to 2020

growth occurring between 2000-2010. This is largely attributed to Fort Drum, the military base that is in Jefferson County and its deployment cycle generates significant population fluctuations.

Except for the Village of Castorland (+9.2%), all villages in the county experienced population decline from 2000 to 2020. The villages of Copenhagen (-27.1%) and Turin (-25.1%) have experienced significant population loss. Of the 17 towns in the County, only 6 experienced population growth. The most significant growth occurred in the towns of Harrisburg (+13.5%), and Lowville (+7.5) while the most significant losses were in the towns of Greig (-13.6%) and Leyden (-12.3%). In terms of people added or lost in each municipality, the Town of Lowville gained the most residents (+340) while the Village of Lowville lost the most residents (-204).

Lewis County's population, for the most part, remained stable with a minor loss in population of less than 2 percent since 2000. Population changes lagged New York State's overall population growth rate of 6.5% during the same period. It should be noted that these figures are for a 20-year period that included the 2008 "Great Recession", which would depress population figures, especially in Upstate New York.

The villages in the County were most impacted by population loss, with all but one village losing population between 2000 and 2020. Moreover, the three municipalities that experienced the most significant population loss relative to their total population were all villages; Copenhagen (-27.1%), Turin (-25.1%), and Port Leyden (-16.7%) all experienced significant population decline.

Despite the widespread declining population trend in Upstate New York, Lewis County's population has remained relatively stable. Consequently, significant impacts on the housing market, which are directly tied to population changes, have been minimal. Increases in average household sizes, particularly among renters, could have a significant impact on the demand for rental properties and larger homes in the future. The shift in population between villages and towns indicates a geographic spreading of population away from village centers. This trend could have negative impacts on the villages in increasing vacancies, lower housing values and an increased tax burden on the fewer people in residing the villages. In towns, it could mean service upgrades and new infrastructure needed to accommodate new residents.

Table 1 Total Population 2000 to 2020 by Municipality

| | 2000 | 2010 | 2020 | % Change 2000 to 2020 |
|------------------|------------|------------|------------|-----------------------|
| New York State | 18,976,457 | 19,378,102 | 20,201,249 | 6.5% |
| Lewis County | 26,944 | 27,087 | 26,582 | -1.3% |
| Jefferson County | 111,738 | 116,229 | 116,721 | 4.5% |
| Towns | | | | |
| Croghan | 3,161 | 3,093 | 3,197 | 1.1% |
| Denmark | 2,747 | 2,860 | 2,626 | -4.4% |
| Diana | 1,661 | 1,709 | 1,610 | -3.1% |
| Greig | 1,365 | 1,199 | 1,179 | -13.6% |
| Harrisburg | 423 | 437 | 480 | 13.5% |
| Lewis | 857 | 854 | 844 | -1.5% |
| Leyden | 1,792 | 1,785 | 1,572 | -12.3% |
| Lowville | 4,548 | 4,982 | 4,888 | 7.5% |
| Lyonsdale | 1,273 | 1,227 | 1,170 | -8.1% |
| Martinsburg | 1,249 | 1,433 | 1,316 | 5.4% |
| Montague | 108 | 78 | 97 | -10.2% |
| New Bremen | 2,722 | 2,706 | 2,785 | 2.3% |
| Osceola | 265 | 229 | 243 | -8.3% |
| Pinckney | 319 | 329 | 313 | -1.9% |
| Turin | 793 | 761 | 768 | -3.2% |
| Watson | 1,987 | 1,881 | 1,802 | -9.3% |
| West Turin | 1,674 | 1,524 | 1,692 | 1.1% |
| Villages | | | | |
| Castorland | 306 | 351 | 334 | 9.2% |
| Constableville | 305 | 242 | 293 | -3.9% |
| Copenhagen | 865 | 801 | 631 | -27.1% |
| Croghan | 665 | 618 | 639 | -3.9% |
| Lowville | 3,476 | 3,470 | 3,272 | -5.9% |
| Lyons Falls | 591 | 566 | 570 | -3.6% |
| Port Leyden | 665 | 672 | 554 | -16.7% |
| Turin | 263 | 232 | 197 | -25.1% |

HOUSEHOLDS

There are 10,247 households in Lewis County. Nearly two in three households are composed of married couples; less than half have children at home. Households in Lewis County are generally smaller than those of New York State. Owner occupied households tend to be slightly larger than Jefferson County while renter households are generally smaller than Jefferson County. Among both homeowners and renters, average household size grew in Lewis County between 2010 and 2019.

In 2019, the average household size for homeowners was 2.62, a 1.6% increase since 2010. While rental households in Lewis County are generally smaller, they grew at a significantly higher rate (8.5%) than those of homeowners over the same time, averaging 2.31 residents in 2019.

Table 2 Average Household Size of Owner and Renter Occupied Units, 2010 to 2019

| Household Size | Average Household Size (Owner) | | | | Average Household Size (Renter) | | | |
|-------------------------|--------------------------------|------|------|----------|---------------------------------|------|------|----------|
| | 2010 | 2015 | 2019 | % Change | 2010 | 2015 | 2019 | % Change |
| New York State | 2.75 | 2.77 | 2.74 | -0.4% | 2.39 | 2.46 | 2.41 | 0.8% |
| Lewis County | 2.58 | 2.65 | 2.62 | 1.6% | 2.13 | 2.18 | 2.31 | 8.5% |
| Jefferson County | 2.67 | 2.63 | 2.59 | -3.0% | 2.34 | 2.43 | 2.37 | 1.3% |

AGE

The median age in Lewis County has increased from 39.9 years of age in 2010 to 42.2 years of age in 2019. The net increase of 2.3 years is more than double that of New York State (1.1 years). In the period from 2010 to 2019, the median age in Lewis County increased by 2.3 years compared to just 1.1 years across New York State. Similarly, the median age in the United States overall only increased by 1.2 years over the same period.

Not only is the median age increasing at a faster rate in Lewis County than New York State and the United States, but there is a 3.4-year difference between Lewis County's median age and New York State's median age. This can be attributed to the stagnant population growth and lack of young families and individuals moving into the County. It is also reflective of the aging of the baby boomers in the County. This trend is evident in viewing the County's age cohorts, where the population of 25 to 44-years old accounts for just 22.5% of the total population compared to 27% of New York State's population.

Generally, villages in Lewis County had a lower median age than the towns. Most municipalities experienced an increase in median age between 2010 and 2019 with the median increase across all municipalities being 1.8 years.

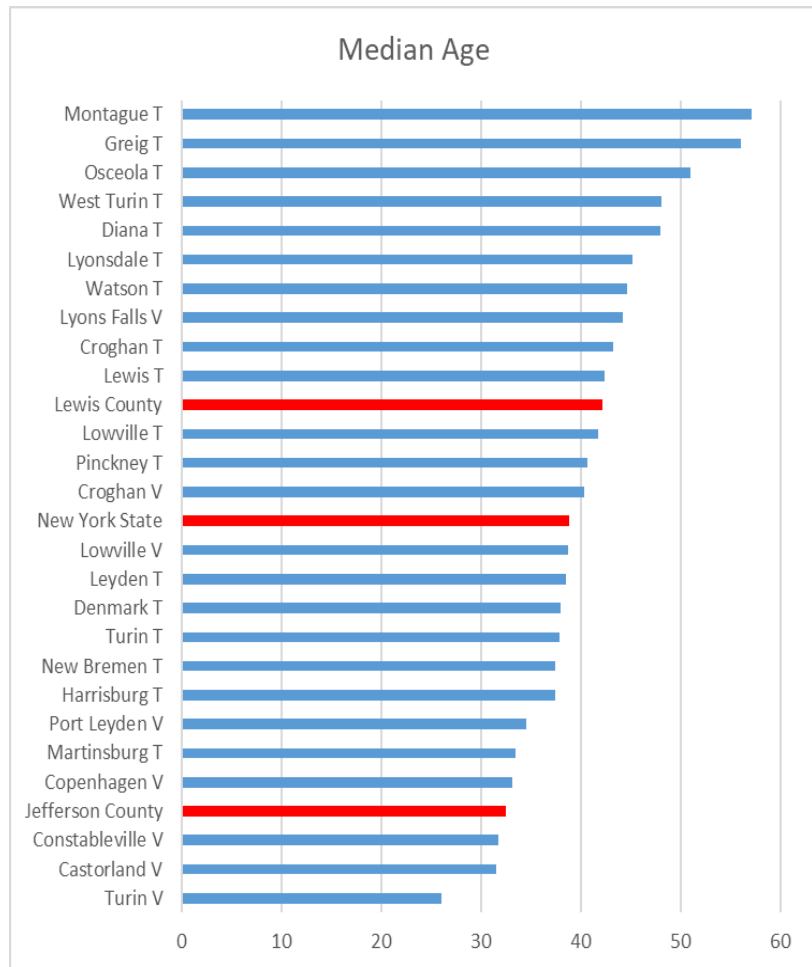


Figure 2 Lewis County Median Age by Municipality

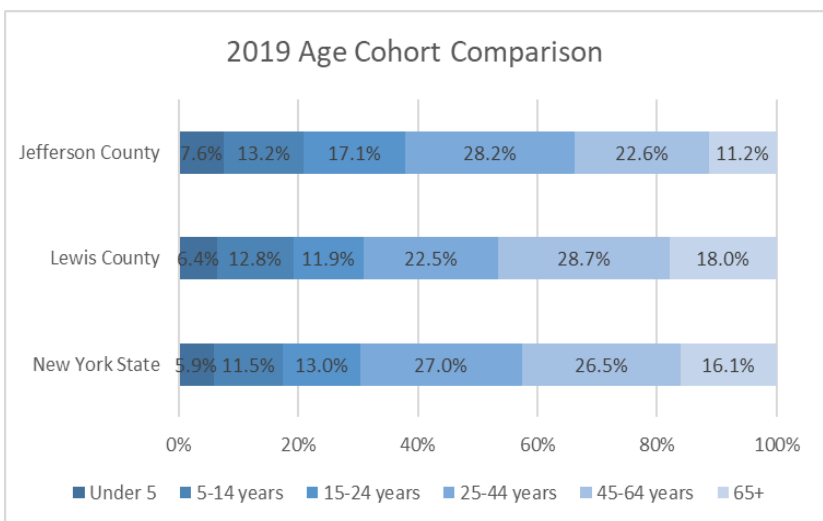


Figure 3 Age Cohort Comparison, 2019

AGING POPULATION AND IMPACTS ON HOUSING

The aging of the population has a significant impact on housing. Aging in place, the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level, tends to be higher in rural versus urban settings as many rural seniors do not view senior housing as an alternative retirement destination, but as a supportive living ultimatum only when they can no longer live independently.

Most towns in Lewis County are experiencing the effects from the recent retirement period of adults. Some may be intentionally moving to a more rural locale to spend their retirement. The top five towns with the oldest median age -- Montague, Greig, Osceola, West Turin, and Diana -- all have strong recreational assets that may be attracting retirees or encouraging residents to age in place.

Generally, household sizes typically decrease as people age. Kids become adults and leave home. Seniors often live in one or two person households. Mortgages are paid off. This is a positive result of aging, and some households will have more disposable income to spend on home improvements, shopping, restaurants, and recreation. For lower income households not having a mortgage payment can help individuals stay in their home instead of having to sell and rent housing.

The expansion of the older population will increase the need for affordable, accessible housing that is well-connected to services well beyond what the current supply can meet. In addition, the home is an increasingly important setting for the delivery of long-term care, a trend likely to grow over the next two decades as millions more seek to remain in their current dwellings while coping with disabilities and health challenges.

However, many people want to **age in place**. Data continually shows that across the country there is a high demand for the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level. This is particularly true in rural areas due to the high cost and limited supply of local or even regional assisted living and skilled care facilities for seniors. A recent survey on senior housing completed by the Demand Institute, a non-profit think tank that focuses on understanding consumer demand, finds that 63% of Baby Boomers plan to staying in homes they've lived in for a decade or more. Out of the likely movers, only one in five desire to move to senior-related housing or active-adult communities. These numbers are likely much higher for rural populations.

Ensuring that housing options are available for an aging population will be a key ingredient to allowing these residents to stay in Lewis County. Home modifications that enable older households to remain in place as they age are needed. At last measure in 2011, only 3.5 percent of the US housing stock provided three critical accessibility features—a no-step entry, single-floor living, and extra-wide doorways and halls—that help households with reduced mobility to live safely and comfortably in their homes.

Older adults' needs differ by age and ability level, but common aging in place needs include increased lighting, grab bars and railings, reducing trip hazards on stairs or carpets, and reducing fall hazards in the bathrooms. While many of these needs apply to newer homes frequently, older homes may pose an extra layer of challenges. Those with mobility difficulties may be best served by living on a single floor, but much of the region's older housing stock is made up of homes with two or more stories. Some have only a single bathroom, which may be on the second floor. Narrower stairways, halls, and doorways can also pose problems for those who use wheelchairs or walkers for mobility.

INCOME

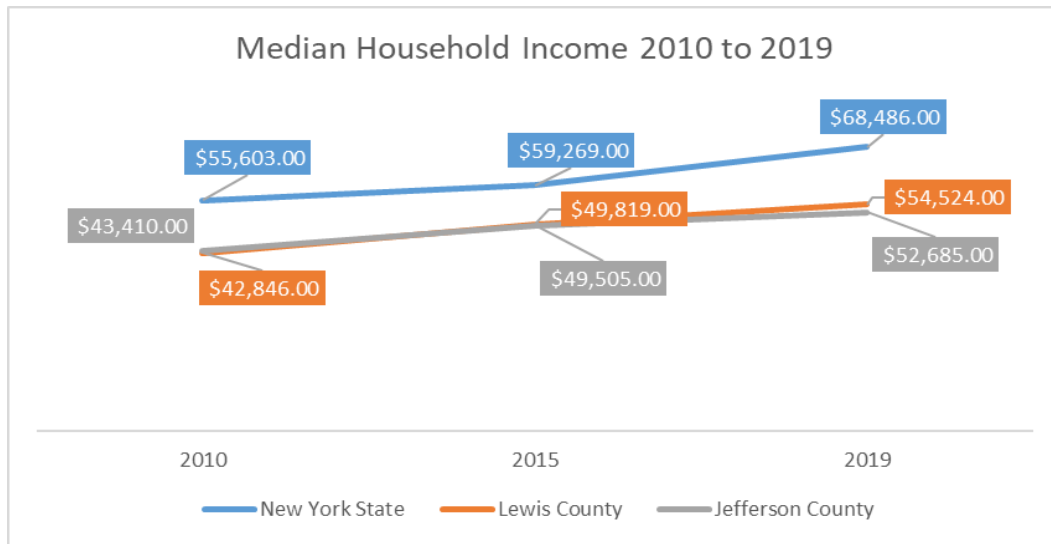


Figure 4 Median Household Income 2010 to 2019

Lewis County's median household income is significantly lower than that of New York State overall. Despite this, growth in median household income has outpaced that of the State and Jefferson County, increasing by 27.3% from 2010 to 2019 compared to 23% for New York State and 21.4% for Jefferson County.

Median Household income varies slightly between municipalities. The wealthiest municipality is the Town of Harrisburg, with a median household income of \$75,417; More than twice that of the Town of Montague which has the lowest median household income at \$31,250.

While the growth in median household income throughout the County is encouraging, there are some municipalities within the County that are falling behind or are in significant decline in this category. Reasons for the decline in median household income in these municipalities may be:

- Retirements. Lewis County is getting older and many of the baby boomers are retiring. In retirement, income is significantly reduced for many households.
- Loss of higher paying jobs. Lewis County, like the rest of Upstate New York, has experienced reductions in the manufacturing workforce. Manufacturing jobs, on average, have higher wage rates than other jobs that do not require a college education.
- Increase in lower paying jobs. As with the rest of Upstate New York, higher paying manufacturing jobs have been replaced by lower paying service jobs (accommodation, food services, health care) in Lewis County

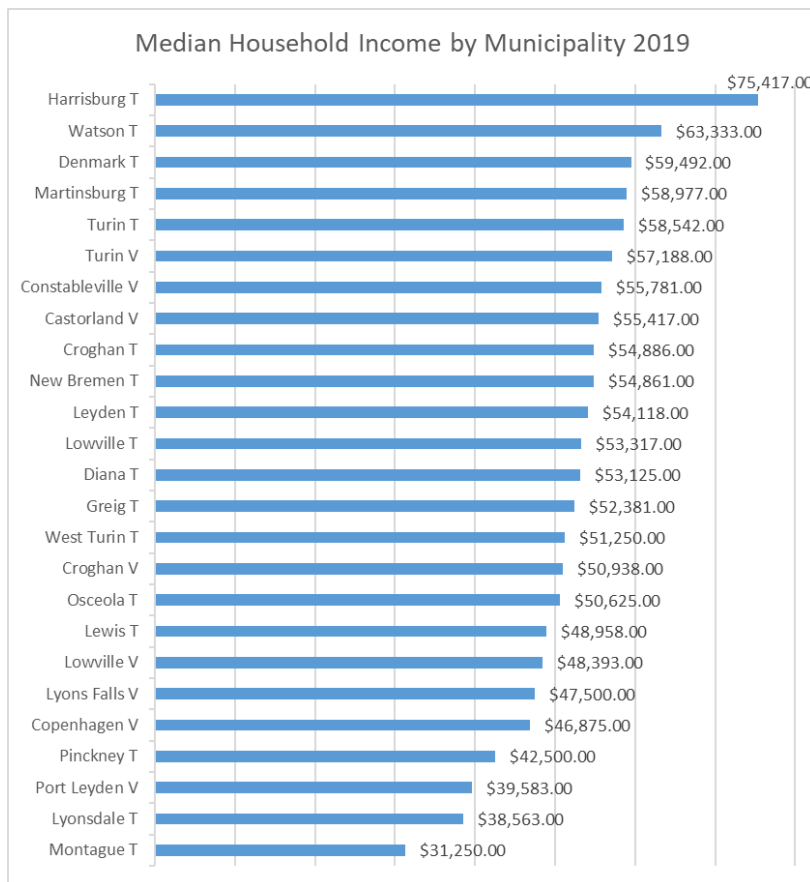


Figure 5 Median Household Income by Municipality, 2019

The high variability in median household incomes between Lewis County’s municipalities creates unique housing market conditions throughout the County. There is a direct relationship between household incomes and both the types and value of housing units. As a rule of thumb, a household can afford house values between 2.5 to 3 times their median household incomes. Similarly, renters can afford a rental rate that is equal to 25-30 percent of their income.

Changes in household income can have multiple impacts on the housing market. In places with stagnant or declining household incomes:

- Households may seek out smaller housing units to reduce mortgages and rents. Accordingly, the demand for smaller units will increase and the demand for larger units will decrease.
- Household maintenance may be deferred, which can be an issue across the County.
- Homeowners may need to sell their homes and move into rental units.

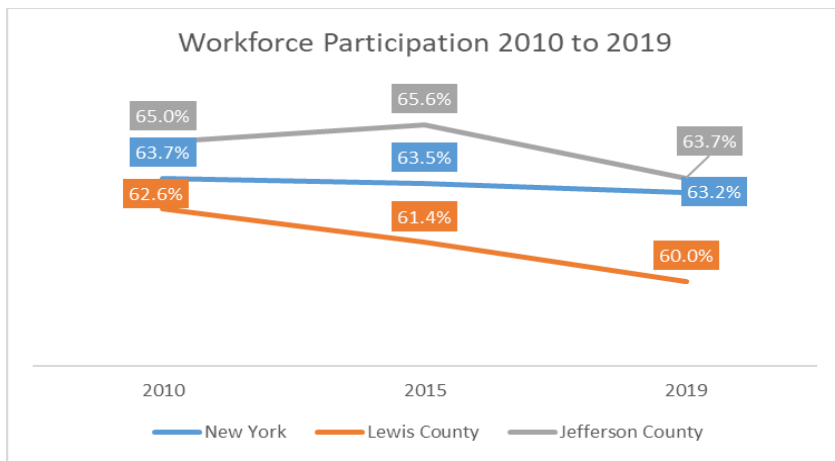
In places with growing household incomes:

- Households may be seeking opportunities and resources for home improvements and updates.
- Households may be seeking investment properties or opportunities to add accessory dwelling units for additional income.
- Households may be seeking larger or newer properties to move into.

Median household income may not always correlate with median net worth. According to analysis conducted by Esri's Tapestry Segmentation, at higher than national rates residents of Lewis County supplement their wages with income from interest, dividends, rental properties, self-employment businesses, retirement plans, and Social Security benefits. This results in Lewis County having a higher median net worth than New York State. The median net worth for Lewis County is \$162,302. 20% of households in Lewis County have a net worth between \$250,000 and \$500,000 compared to 11% of households in New York State. This means that many Lewis County residents can afford a higher type of housing than what the market currently offers.

EMPLOYMENT

Workforce participation lays the groundwork for employment levels. Residents that are not participating in the workforce are not considered unemployed. Low workforce participation may be a sign of a significant retired or disabled population.



Lewis County's workforce declined by 2.6% from 2010 to 2019; twice that of Jefferson County (-1.3%) and more than four times that of New York State (-0.5%).

High rates of unemployment can impact housing markets as residents that are unable to find work may relocate to other areas for employment opportunities. Lewis County's unemployment rate is typically lower than New York State and Jefferson County. While the county's unemployment trends are like New York State and Jefferson County, changes in unemployment tend to be more extreme.

Figure 6 Workforce Participation, 2010 to 2019

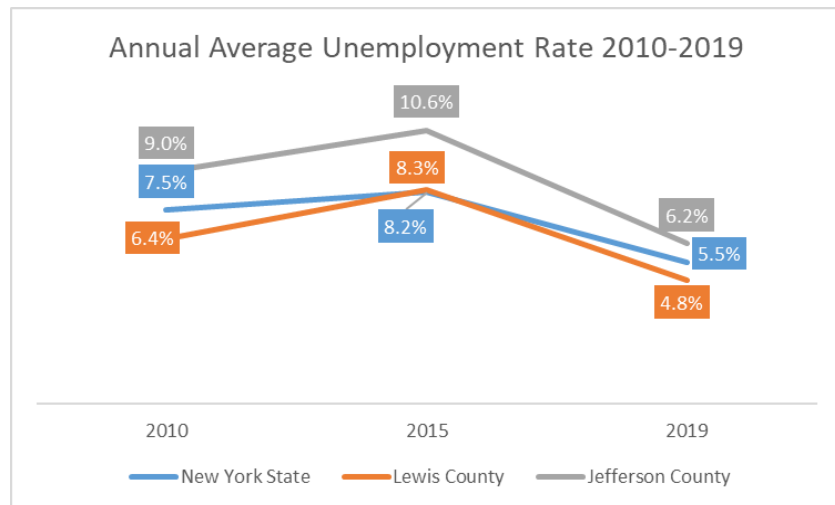


Figure 7 Annual Average Unemployment 2010 to 2019

INDUSTRY SECTOR WAGES, 2020:

The average wage in New York State’s North Country Region is \$48,387. Approximately 54% of those employed in Lewis County are considered “white collar”, and 35% are considered “blue collar”. The remainder of the employment population work in services.

Utilities are the highest paying industry sector; followed by Mining and Management of Companies and Enterprises. The lowest paying industry sectors in Lewis County are Accommodation and food service; Other services, apart from public administration; and Arts, entertainment, and recreation.

Table 3 Wages by Industry Sector 2020, New York State North Country Region

| Industry | Total Wages | Average Wages |
|---|------------------------|-----------------|
| Agriculture, forestry, fishing, and hunting | \$107,594,947 | \$40,313 |
| Mining | \$16,390,548 | \$66,091 |
| Construction | \$349,760,180 | \$63,512 |
| Manufacturing | \$539,671,546 | \$59,051 |
| Wholesale trade | \$126,655,380 | \$53,464 |
| Retail trade | \$615,245,022 | \$32,419 |
| Transportation and warehousing | \$136,854,139 | \$41,877 |
| Utilities | \$63,118,855 | \$113,933 |
| Information | \$76,353,849 | \$54,075 |
| Finance and insurance | \$145,502,204 | \$62,234 |
| Real estate and rental and leasing | \$47,976,580 | \$36,707 |
| Professional and technical services | \$155,773,713 | \$52,840 |
| Management of Companies and Enterprises | \$69,737,613 | \$64,512 |
| Administrative and waste services | \$125,164,732 | \$41,240 |
| Educational services | \$151,088,438 | \$49,864 |
| Health Care and social assistance | \$1,217,356,371 | \$52,720 |
| Arts, entertainment, and recreation | \$36,444,102 | \$30,885 |
| Accommodation and food service | \$242,134,951 | \$21,966 |
| Other services, apart from public administration | \$115,763,825 | \$30,424 |
| Public administration | \$2,398,319,734 | \$56,793 |
| TOTAL | \$6,736,906,729 | \$48,387 |
| *Data is for the NYSDOL North Country Region, including Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis, and Saint Lawrence counties | | |

INDUSTRY SECTOR EMPLOYMENT, 2020

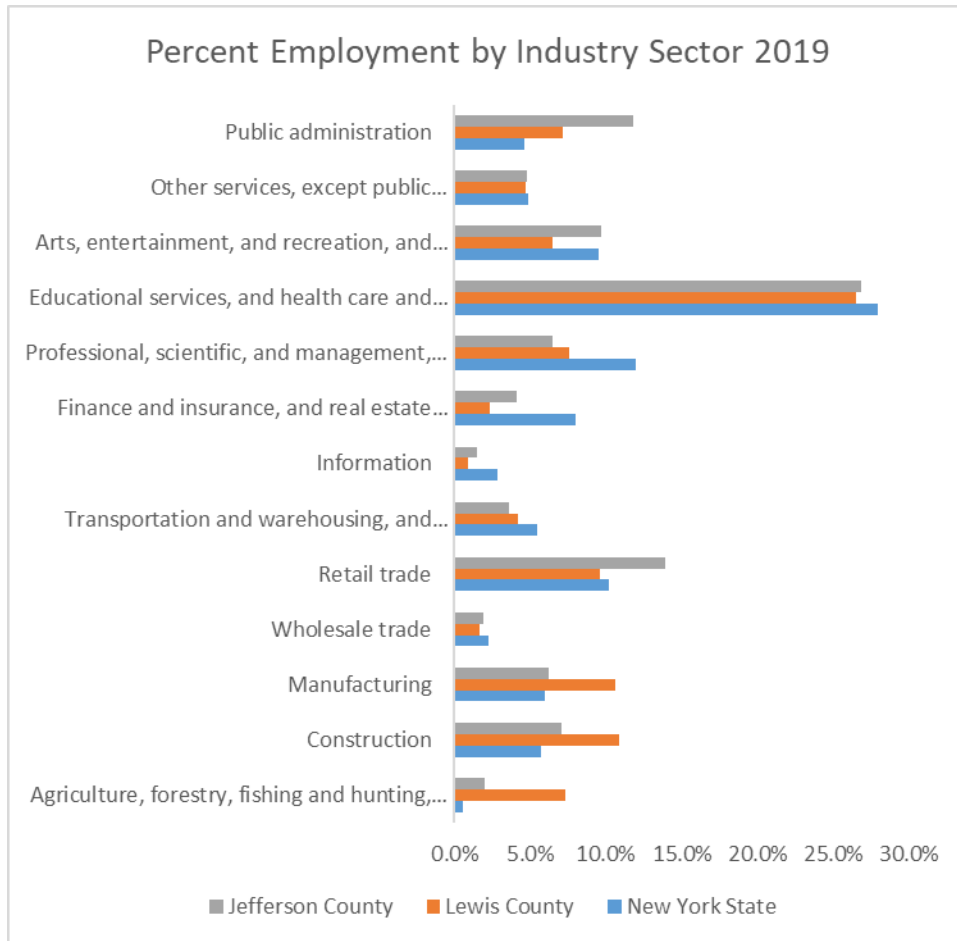


Figure 8 Employment by Industry Sector, 2019

The largest employment sectors in Lewis County are educational services, and health care, and social assistance; followed by Construction; and Manufacturing. Lewis County employs significantly more people in the Manufacturing; Construction; and Agriculture, forestry, fishing and hunting, and mining sectors than New York State or Jefferson County.

Lewis County residents primarily work in professional and managerial positions and unskilled labor jobs. Higher than average proportions work in skilled labor occupations: at significantly higher rates than Jefferson County and rest of New York State, Lewis County workers are in the manufacturing, construction, and agricultural industries.

POVERTY

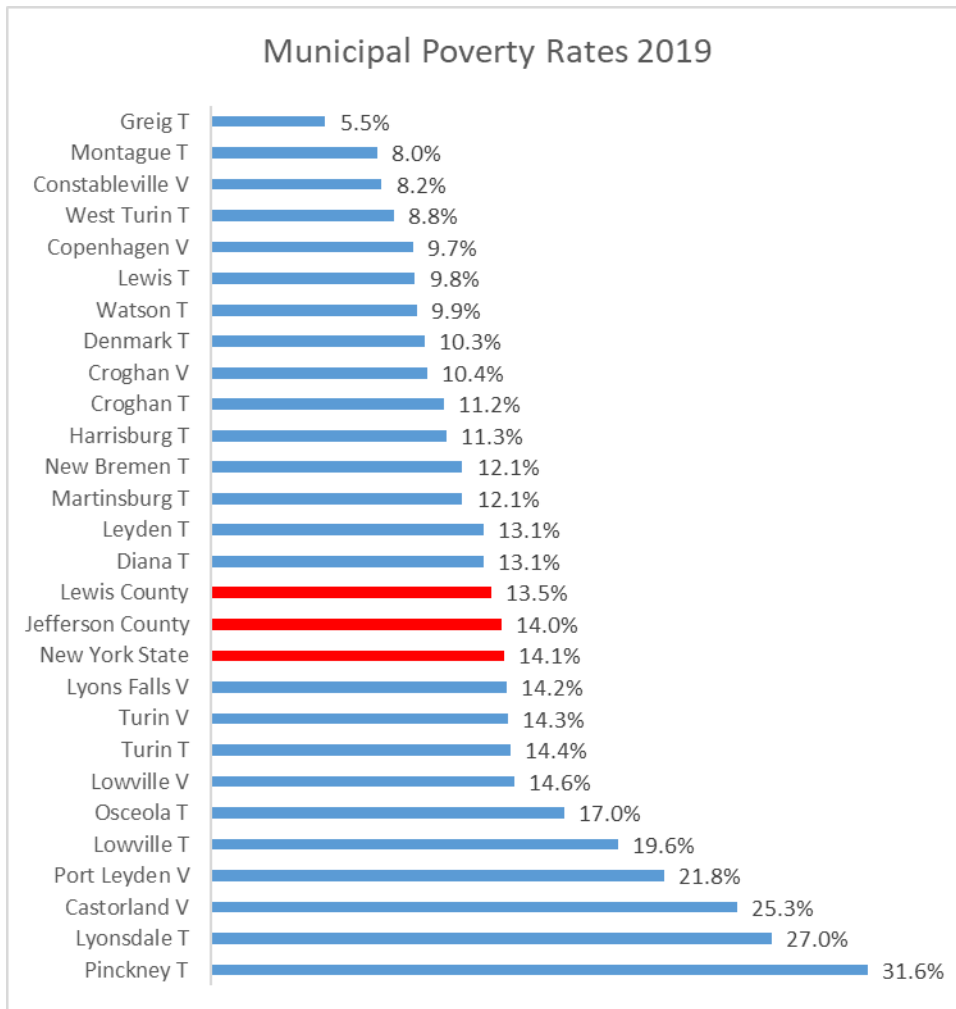


Figure 9 Poverty Rates by Municipality, 2019

Poverty rates vary significantly between Lewis County’s municipalities. Nearly one third of all people experiences poverty in the Town of Pinckney while just 5.5% of the Town of Grieg’s residents experience poverty. Most municipalities have a poverty rate lower than that of New York State and the country overall. This suggests that poverty is largely concentrated in a handful of the County’s municipalities.

Lewis County’s poverty rate is 13.5%. While the rate of poverty is less than that of New York State or Jefferson County, Lewis County experienced an increase in the rate of poverty from 2015 to 2019 whereas New York State and Jefferson County experienced a decrease. The reasons for the increased poverty rate can be attributed to many of the factors already outlined:

- Increased median ages and increases in the senior population which typically have lower and/or fixed incomes
- Retirements and the loss of income
- Loss of higher paying jobs.
- Increase in lower paying jobs.

Seniors experienced a significantly higher level of asset limited, income restrained issues. 51% of senior residents in Lewis County are above the poverty level but below the middle class.

There is a direct relationship between poverty levels and housing. Many individuals living in poverty cannot afford market rate rents and certainly cannot afford or qualify for market rate home ownership.

Increases in poverty also have similar housing impacts that the decline in household incomes have including the need for smaller housing units, more rental units, and assistance for the maintenance of homes. Since most homes in Lewis County are at least 50 years old, maintenance issues can become a significant out of pocket cost. This can lead to deferred maintenance, causing home issues to compound until the home needs such substantial work that the home then becomes condemned and removed from the available housing stock in the County.

One of the solutions to reducing poverty and creating wealth is creating good paying jobs and increasing the number of families supported by those jobs. However, better paying jobs will not resolve all poverty issues – particularly in Lewis County – as the growing number of senior households living in poverty are not expected to re-enter the job market.

Assisting older owners with housing cost burdens is a strategy worth pursuing. Programs that focus on reducing utility costs through the installation of higher efficiency heating and cooling systems, solar panels, and weatherization programs, with tax incentives and grants helping owners to make the initial investment when costs are otherwise prohibitive are great options.

What is "market rate" housing?

Market-rate housing is a term used to define housing generated by the real estate market without direct subsidy.

It is a term that indicates the kind of existing buildings or proposed developments that result from the market and regulatory environment, without any special subsidies or legal compensation. The word "market" in the term has an implied double meaning. There's the development market that operates as determined by the economy and the regulatory regime at the various levels of government. But there's also the real estate market, where property owners and landlords set selling prices and rents and residents respond to those prices with varying levels of demand.

WHAT ABOUT ALICE?

ALICE, a United Way acronym which stands for Asset Limited, Income Constrained, Employed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, childcare, health care, and transportation. 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.

In Lewis County, roughly 13% of residents live below the poverty threshold, but an additional 29% live just above the poverty threshold and are unable to consistently afford the basic necessities.

For Lewis County seniors aged 65 years or older, the poverty rate is lower at 8%, but the ALICE rate cover just over half the population, with 51% of those residents experiencing financial constraints. These residents often live paycheck-to-paycheck. And because they earn above the Federal Poverty Level, they are largely ineligible for public assistance programs.

DISABILITY AND VETERAN STATUS

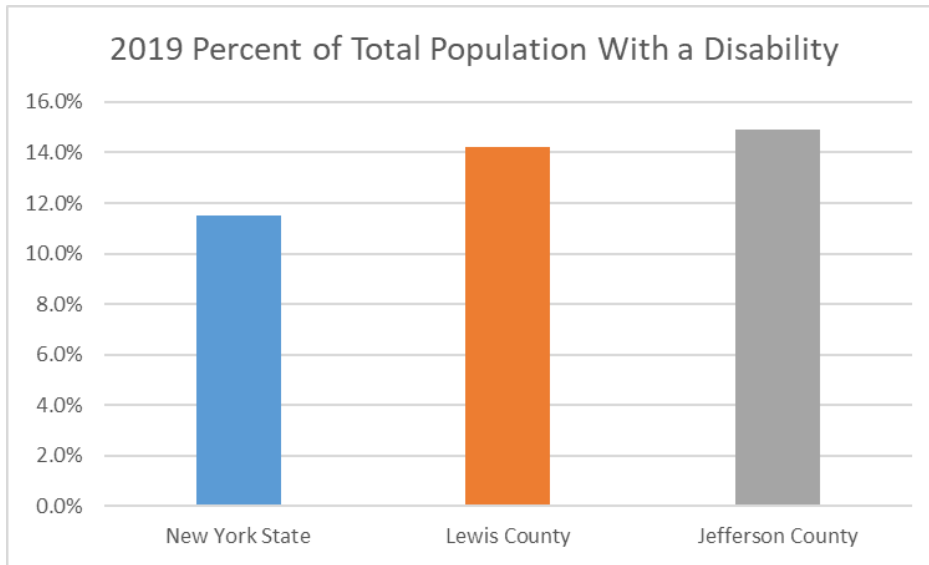


Figure 10 Disability Status Rate, 2019

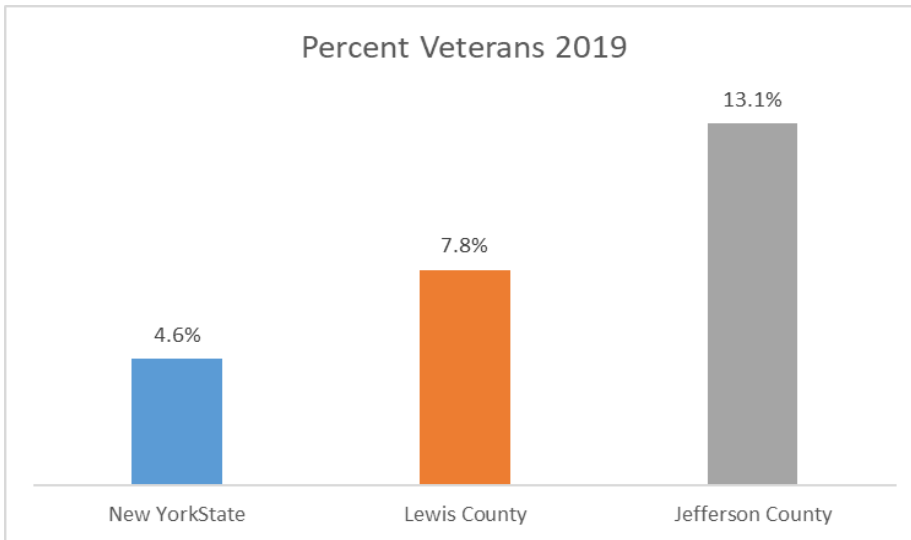


Figure 11 Veteran Status Rate, 2019

An important segment of the population that often gets overlooked for housing opportunities are disabled and veterans' populations. In Lewis County, more than 14% of the population is disabled; senior citizens make up more than three quarters of the disabled population. The most common disability type is ambulatory, followed by cognitive disabilities and independent living difficulty. Additionally, just 9 percent of households with someone who has a physical disability are living in an accessible home. Although more than 15 percent of U.S. households include somebody with a physical disability, only 6 percent of homes nationwide are accessible.

With age, declines in physical and cognitive functioning lead to greater incidence of disabilities related to mobility, self-care, and household activities. Those with lower incomes, minorities, renters, single-person households, and women

are particularly likely to experience disabilities, though with age, incidence of all three types of disability rises for all incomes, races/ethnicities, tenures, household types, and genders.

The County's 1,580 veterans (7.8% of all residents) present unique housing opportunities and challenges. Some veterans find they are unprepared for the transition to civilian life due to injuries and battlefield trauma that leave them troubled and/or disabled. Special housing needs like accessibility and support services should be considered for these veterans.

HOMELESSNESS

According to the National Alliance to End Homelessness, historically, the greatest housing concern for rural Americans has been poor housing quality. There are numerous barriers to serving rural homeless people, including a negligible amount of available affordable housing, limited transportation methods, and that federal priorities and programs tend to be awarded in criteria that favor urban areas. Additionally, because rural areas face persistent poverty, a high number of people are continually at-risk of homelessness.

Quantifying the number of homeless individuals is challenging. HUD uses the Homeless Management Information System (HMIS), which is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. The 2021 data on homelessness that was compiled for Lewis County indicates that there were 74 households and 100 persons who experienced some level of homelessness for that year. 89% of that population was white, and 58% of that population was male.

Chronic homelessness is defined as the state of being homeless for more than a year. This usually results from long-term struggles with addiction, mental illness, or poverty. The number of chronic homeless in Lewis County remains low, with 3% of the homelessness population categorized as such. However, the number of households experiencing homelessness for the first time was quite high, with 59% of households reporting as homeless indicating they were homeless for the first time in 2021. This may indicate that the homelessness in Lewis County is on the rise.

Points North Housing Coalition (PNHV) is a collaboration of St. Lawrence, Jefferson and Lewis Counties and is the NY-522 Continuum of Care (CoC) provider for Lewis County. CoC's focus on a number of programs to assist the homeless and are able to access HUD funds for this purpose.

One of the most significant challenges related to homelessness in Lewis County is the lack of short term housing options that can provide a safe, temporary residence to those who are struggling to find a permanent housing. For instance, individuals and families whom are fleeing from domestic violence, those who are suffering from severe mental illness or medical disabilities and/or those who are experiencing a period of unemployment are currently sheltered in hotel rooms located on scattered sites throughout the region. The scattered site resource disconnects community members from their specialized services, job opportunities and support systems.

Supportive and transitional housing focuses on providing temporary housing and services to these vulnerable populations. Support services might address issues contributing to chronic homelessness. Representatives from the County, non-profits, supportive and clinical services are working together to find an effective, meaningful and permanent solution to the temporary housing. One of the options under consideration is the establishment of a Single Room Occupancy (SRO) facility. Based on initial conversations a staffed facility of 7-10 rooms for short term housing and a possible Code Blue emergency shelter

DISABLED AND VETERAN POPULATION IMPACTS ON HOUSING

About a third of US housing is potentially modifiable for individuals with mobility disabilities, but less than four percent of units are livable for these individuals and less than two percent are fully accessible by wheelchairs (HUD, Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey). Nationally, rental units are more likely to be accessible than owner-occupied but less likely to be modifiable.

A growing older population also means more households with disabilities. Fully equipped apartments with no interior level changes, accessible bathrooms and kitchens that fully accommodate wheelchairs and people with walkers can be expensive to build and even more so to retrofit, raising the cost of tenancy or ownership.

Individuals may resist modifying their homes if they do not have disabilities, and many owners may be ambivalent about investing in their current homes if they are not sure they will remain there into old age. However, given that disability rates rise strikingly in old age, planning ahead can make eventual changes easier. For example, adding accessibility features during a remodel, such as a walk-in shower or bathroom walls reinforced for potential future installation of grab-bars, can save time and money later.

Developers that receive state or federal funds to build subsidized affordable housing face legal accessibility requirements, as do buildings subject to the Fair Housing Act of 1991, which mandates accessibility requirements for complexes of at least four units. However, the Fair Housing Act does not apply to buildings with three units or less, townhouses or those constructed before 1991.

With a better understanding of potential modifications that meet residents' needs the County can guide property owners to accommodate mobility difficulties without necessitating excessive costs. Economically modifying existing units to accommodate mobility needs can also create more accessible units available throughout the county.

Veterans may have special needs that need to be considered in the housing market. They may be more likely to suffer a disability and are often at higher risk of homelessness. Accommodating these needs should be considered in housing policy moving forward.

Veterans also have access to specialized funding programs that assist them with home ownership. These programs may present unique opportunities to attract veterans that are seeking a quiet rural lifestyle while staying near veteran services and nearby Fort Drum. The Veterans Administration provides assistance to some veterans through grants to older owners with service-connected disabilities. At the state level, there are a variety of grants and low-interest loans available, and some local governments provide assistance to homeowners in the form of Community Development Block Grant and HOME funding.

HOUSING STOCK

Housing demand depends on local demographics, job markets, and place-based amenities. Housing supply depends on local availability of land and the cost and complexity of housing development. Policies that affect development through all the mechanisms described are adopted by local governments. This section addresses what the housing market currently looks like in Lewis County.

The typical home in Lewis County is a single-family residence. A vast majority of homes in Lewis County are owner-occupied, with 83% of residents living in homes they own. Single-family homes are affordable, with the median home value around \$150,000, which is valued at 25 percent less than the national market. Only 12% of the population in Lewis County rent, but nearly half of all renters in Lewis County are housing cost burdened.

HOUSING SUPPLY

Census data from 2019 shows a total of 15,679 housing units in Lewis County, an increase from 15,320 units in 2010. Housing units in Lewis County increased by 2.9% from 2010 to 2019, indicating slower housing growth than New York State (3.4%) and Jefferson County (4.9%).

Table 4 Housing Supply, 2019

| | Total Housing Units | Occupied Housing Units | Homeowner Vacancy Rate | Rental Vacancy Rate |
|-------------------------|---------------------|------------------------|------------------------|---------------------|
| New York State | 8,322,722 | 7,343,234 | 1.70% | 4.20% |
| Lewis County | 15,679 | 10,247 | 2.60% | 10.60% |
| Jefferson County | 59,969 | 42,734 | 2.70% | 9.20% |

Municipalities with the most housing units include the Town and Village of Lowville, Town of Croghan, the Town of Greig, and Town of Watson. Municipalities with the fewest housing units are the Village of Castorland, Village of Turin, and Village of Constableville.

Several municipalities in Lewis County experienced significant increases in the total number of housing units available from 2010 to 2019, with the towns of Pinckney and Harrisburg increasing their housing stock by at least 50%. Conversely, several municipalities experienced significant decline in their housing stock, particularly the former Village of Harrisville and the Village of Lyons Falls. Villages are more prone to loss of housing units, with six of the County's nine villages losing housing units between 2010 and 2019.

There is a larger trend of moving toward more rural living. According to a Pew Research Center Survey conducted in July 2021, Americans today are more likely than they were in the past to express a preference for living in a community where "houses are larger and farther apart, but schools, stores and restaurants are several miles away". Approximately 56% of those surveyed expect that they will own 1-5 acres when they move, 32% expect a large backyard or prop under an acre, and 12% plan to own more than 5 acres.

There is also a generational divide with this trend. 2019 Home Mortgage Disclosure Act (HMDA) data, which provides detailed loan-level information, shows that most homebuyers under the age of 45 choose to live in urban and suburban areas, while most homebuyers over the age of 55 choose to live in rural areas.

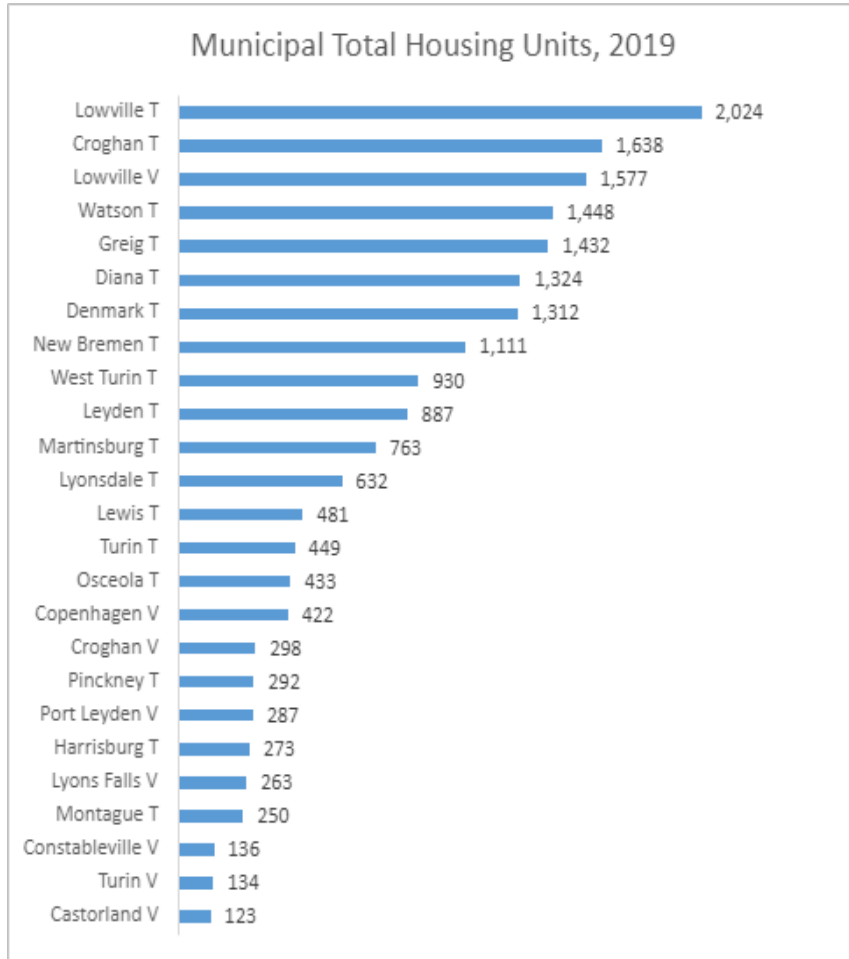


Figure 10 Total Housing Units by Municipality, 2019

VACANCY

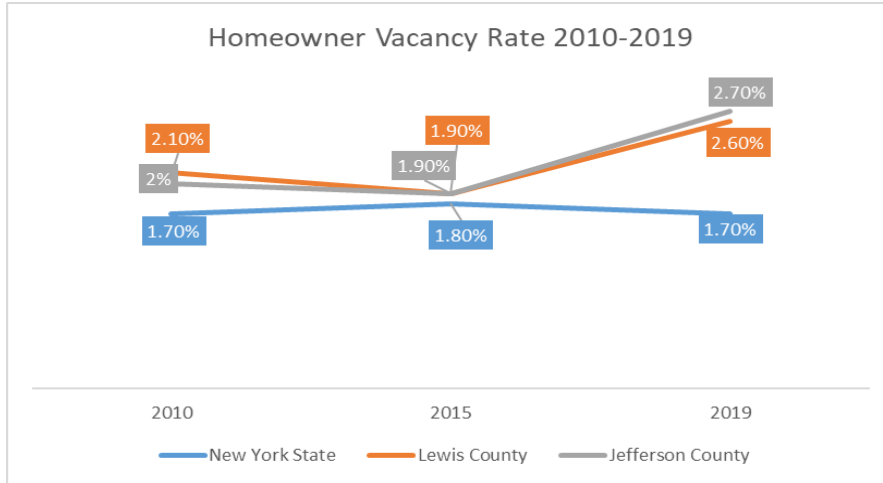


Figure 11 Homeowner Vacancy Rates, 2010 to 2019

Lewis County’s vacancy rate among homeowners (2.6% in 2019) followed a very similar trajectory to Jefferson County from 2010 to 2019. While both Lewis and Jefferson County’s vacancy rates increased from 2015 to 2019, Lewis County has maintained a slightly higher level of housing occupancy among homeowners. Both counties have a higher vacancy rate than New York State.

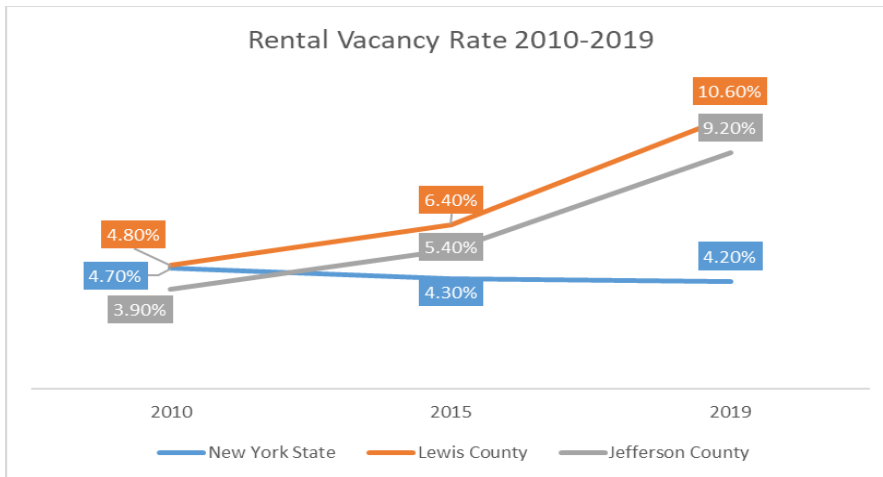


Figure 12 Rental Vacancy Rates, 2010 to 2019

Lewis County’s rental vacancy rate (10.6% in 2019) is higher than both Jefferson County and New York State. Rental vacancies doubled in the county between 2010 and 2019. Most of the increase in rental vacancies occurred between 2015 and 2019. While Lewis and Jefferson counties experience significant increases in rental vacancies during this period, rental vacancies for New York State overall declined.

VACANCY STATUS:

Most Lewis County’s vacancies are seasonal and recreational homes. Some of these properties are not intended to be inhabited year-round, and therefore vacancies are to be expected. Seasonal homes are clustered around Brantingham Lake, Lake Bonaparte, and along the numerous State Forest lands scattered across Lewis County. These areas are seasonal destinations throughout the County and covering multiple seasons, so this housing type and vacancy characteristic makes sense in the region.

HOUSING TYPE

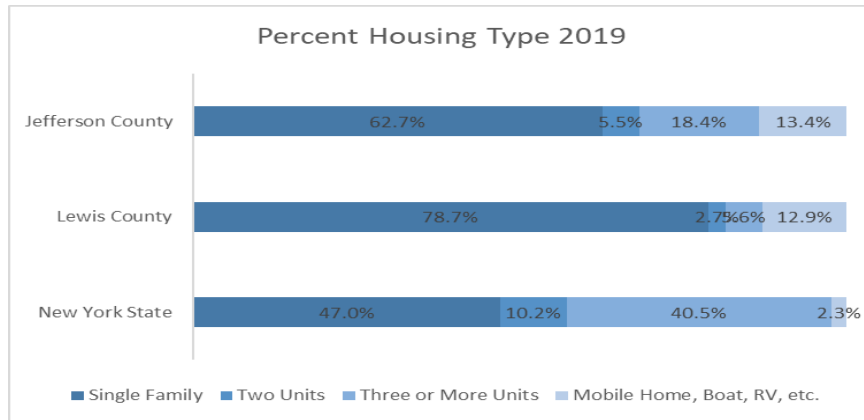


Figure 13 Housing Type, 2019

has a significantly higher proportion of multifamily units (23.9%) making up its total housing supply.

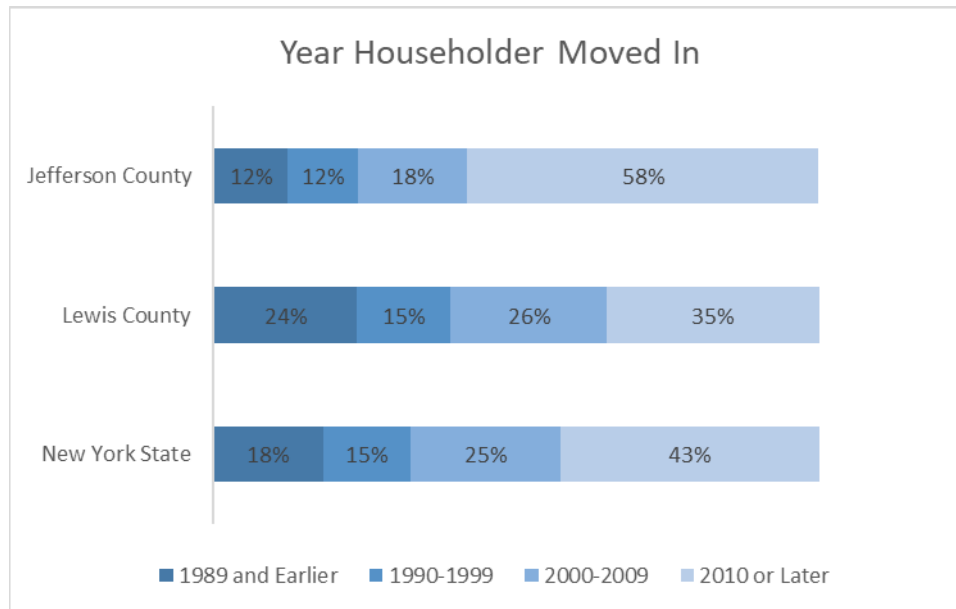
Within the County’s municipalities, multifamily units are largely concentrated in villages of Castorland, Copenhagen, Croghan, Lowville, and the Town of Lowville. Mobile homes, boats, and RV’s make up a significant portion of the housing stock in the towns of Lyonsdale (26.4%) and Leyden (21.4%).

Single family homes are the predominant housing type in Lewis County, representing nearly four of every five housing units. The next most common housing type is mobile homes, boats, RVs, and other housing units, representing 12.9% of the total housing units. Multifamily housing units represent 8.3% of all housing units in the county with two-family homes comprising just 2.7% of the county’s total housing stock. Comparatively, Jefferson County

Table 5 Housing Type Distribution by Municipality, 2019

| | Single Family | Two Units | Three or More Units | Mobile Home, Boat, RV, etc. |
|-------------------------|---------------|-----------|---------------------|-----------------------------|
| Towns | | | | |
| Croghan T | 80.6% | 1.0% | 3.3% | 15.1% |
| Denmark T | 63.8% | 4.6% | 15.3% | 16.5% |
| Diana T | 89.5% | 0.2% | 1.7% | 8.7% |
| Greig T | 87.4% | 1.9% | 2.0% | 8.8% |
| Harrisburg T | 89.7% | 0.0% | 0.0% | 10.3% |
| Lewis T | 84.2% | 1.5% | 3.3% | 11.0% |
| Leyden T | 72.2% | 5.0% | 1.5% | 21.4% |
| Lowville T | 69.7% | 7.9% | 20.3% | 2.0% |
| Lyonsdale T | 71.7% | 1.4% | 0.5% | 26.4% |
| Martinsburg T | 76.7% | 2.9% | 10.2% | 10.2% |
| Montague T | 88.8% | 0.0% | 0.0% | 11.2% |
| New Bremen T | 76.0% | 4.8% | 1.8% | 17.6% |
| Osceola T | 87.3% | 0.0% | 0.0% | 12.7% |
| Pinckney T | 87.7% | 0.0% | 0.0% | 12.3% |
| Turin T | 90.4% | 0.0% | 1.1% | 8.5% |
| Watson T | 83.3% | 0.0% | 0.0% | 16.7% |
| West Turin T | 75.0% | 3.2% | 3.5% | 18.1% |
| Villages | | | | |
| Castorland V | 52.8% | 4.9% | 41.4% | 0.8% |
| Constableville V | 82.4% | 0.0% | 5.1% | 12.5% |
| Copenhagen V | 58.0% | 6.4% | 33.7% | 1.9% |
| Croghan V | 62.4% | 9.4% | 24.2% | 4.0% |
| Lowville V | 65.4% | 8.4% | 25.2% | 1.0% |
| Lyons Falls V | 77.2% | 10.3% | 9.9% | 2.7% |
| Port Leyden V | 78.4% | 13.9% | 5.5% | 2.1% |
| Turin V | 85.1% | 0.0% | 3.7% | 11.2% |

HOUSING TENURE



Householder (either owner or renter) turnover is low in Lewis County when compared with New York State and Jefferson County. Nearly one-in-four Lewis County householders have occupied their homes since 1989 or earlier. Lewis County also has the lowest rate of householders that have moved in after 2010 at just over one-in-three householders compared to more than half in Jefferson County.

Figure 14 Housing Tenure, 2019

OCCUPANT AGE

Trends in the age of Lewis County's homeowners are like those of New York State and Jefferson County. Homeowners 65 years and over are growing while other age cohorts are declining. Only Jefferson County saw growth in another age cohort.

Only Lewis County experienced a decrease in renters in the 65+ years cohort when compared with New York State and Jefferson County. While this trend runs contrary to New York State and Jefferson County, Lewis County still has the highest percentage of renters in the 65+ years cohort. The County has a higher proportion of renters in the 34 years or younger age cohort than New York, but less than Jefferson County. Renters aged 35-64 years are a smaller proportion of renters than New York State, but greater than Jefferson County. Only Lewis County experienced an increase in renters in this age cohort.

Table 6 Distribution of Occupant Age, 2010 to 2019

| | New York | | | Lewis County | | | Jefferson County | | |
|----------------------|----------|-------|-------|--------------|-------|-------|------------------|-------|-------|
| | 2010 | 2015 | 2019 | 2010 | 2015 | 2019 | 2010 | 2015 | 2019 |
| Age of Owner | | | | | | | | | |
| 34 Years or Younger | 9.1% | 7.7% | 7.9% | 12.4% | 10.6% | 11.5% | 11.1% | 12.6% | 11.2% |
| 35 - 64 Years | 65.2% | 63.5% | 60.0% | 63.6% | 63.9% | 59.0% | 64.1% | 61.1% | 59.1% |
| 65+ Years | 25.7% | 28.9% | 32.1% | 24.0% | 25.5% | 29.5% | 24.8% | 26.2% | 29.6% |
| Age of Renter | | | | | | | | | |
| 34 Years or Younger | 30.0% | 29.0% | 28.5% | 40.8% | 36.5% | 35.7% | 52.8% | 52.2% | 52.2% |
| 35 - 64 Years | 52.8% | 53.1% | 51.7% | 39.1% | 40.6% | 44.3% | 36.7% | 37.2% | 36.3% |
| 65+ Years | 17.1% | 17.9% | 19.7% | 20.1% | 22.8% | 19.9% | 10.6% | 10.6% | 11.6% |

Homeownership will continue to be the primary form of housing. Most older adults are homeowners; the homeownership rate reaches 81 percent for those in their early 70s, far higher than the current national rate of 64 percent for all ages. Homeowner households headed by someone aged 80 and over will experience particularly steep growth, more than doubling from nearly 6 to over 12 million nationally within the next twenty years. However, the share of older renters will also grow. Renting remains a critical housing option, both for those who cannot afford to own as well as those who choose to rent for lifestyle reasons. The share of older renter households rises for those in their late 70s and after as people seek more accessible and/or lower-maintenance housing.

Going forward, the sheer growth in the older population will mean the number of renter households will expand from 6 to more than 11 million households over the next two decades. In Lewis County, the share of renters is expected to increase from approximately 19% in 2019 to 23% in 2040.

AGE OF HOUSING STOCK

Lewis County has a higher proportion of homes built after 1980 than New York State overall and is nearly identical to Jefferson County. While Lewis County experienced significant construction between 1980 and 1999, Jefferson County has slightly outpaced Lewis County in home construction since 2000. Nearly two-thirds of Lewis County's housing stock was constructed before 1980.

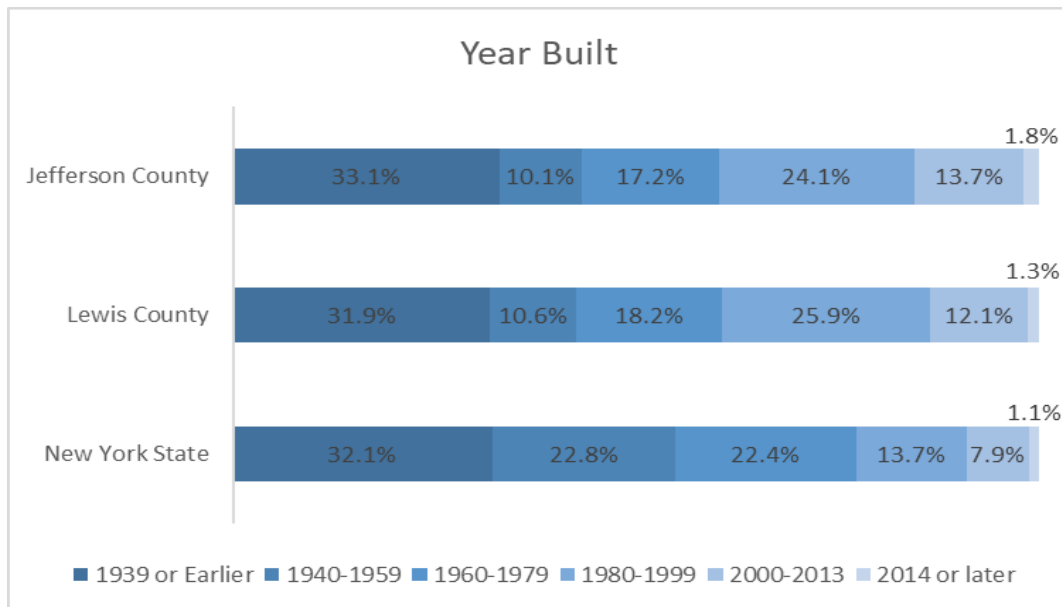


Figure 15 Year Built, 2019

Older homes are largely concentrated in the County's villages. New construction had occurred primarily in the towns of Montague, Martinsburg, Harrisburg, and Denmark. Of the villages, only Copenhagen has had new homes constructed since 2014.

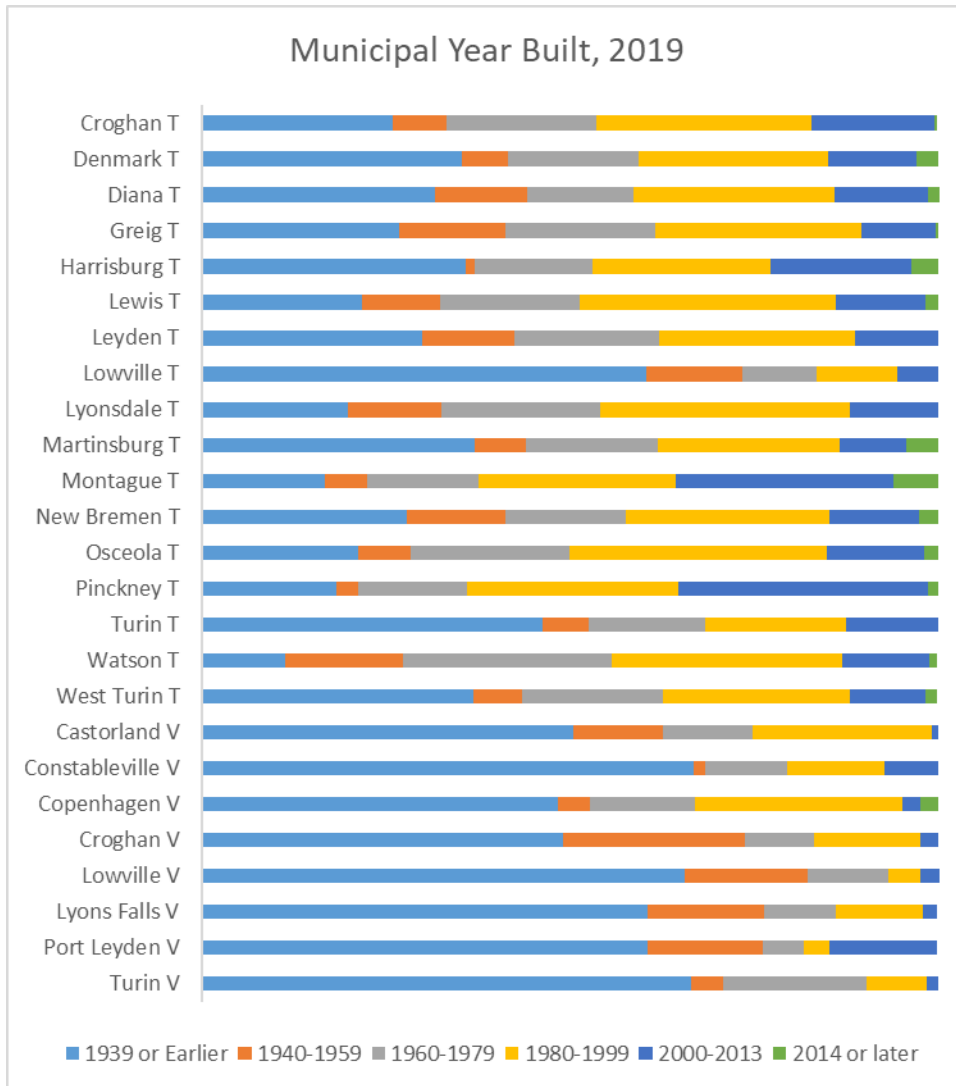


Figure 16 Housing Age Distribution by Municipality, 2019

NEW CONSTRUCTION

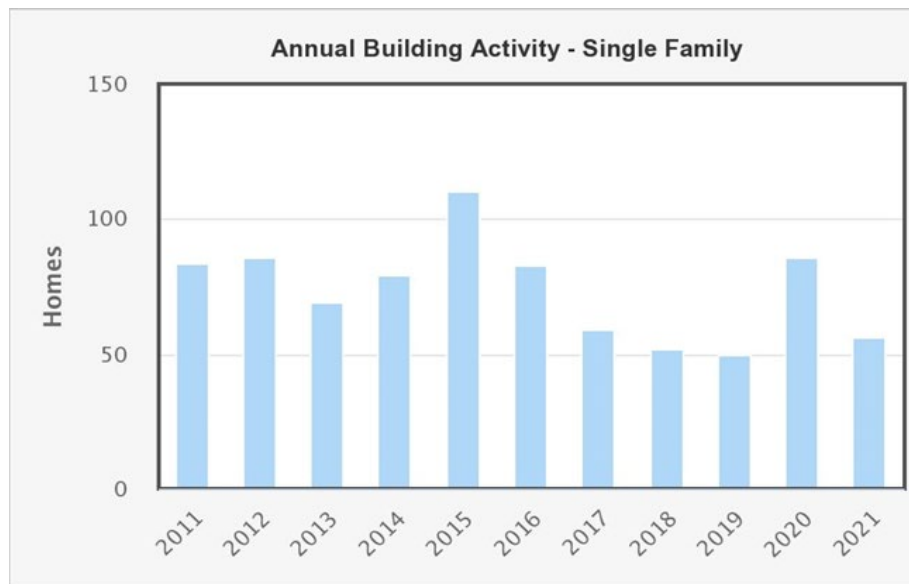


Figure 17 Annual Building Activity, 2011 to 2021.

Data Source: U.S. Census Bureau, Building Permits Survey

Note: Data for 2021 is preliminary through October 2021

The U.S. Census collects data on building permits annually. The statistics from the Building Permits Survey are based on reports that are submitted by local building permit officials in response to a voluntary mail survey. It is based on voluntary responses from the Lewis County Codes Department, which issues permits for the towns of Castorland, Constableville, Copenhagen, Croghan, Lowville, Lyons Falls, Port Leyden, and Turin villages; and Croghan, Denmark, Diana, Harrisburg, Martinsburg, Montague, New Bremen, Osceola, Pinckney, Turin, and West Turin

The rural housing stock is older than other types of housing stock across the nation, particularly in the northeastern portion of the county and Lewis County's housing stock is no different. This heightens the need for, and the cost of, repairs, maintenance, and accessibility retrofits.

While the building permit data is not a complete portrait of all housing development in Lewis County, it does provide general trends. Multifamily building activity appears to be punctuated by specific projects, in which single family development steadily oscillates between 50 and 100 new homes per year. Overall, new housing is modest, and when coupled with the population trends for municipalities, it indicates that most single-family new housing is built in Lewis County's towns, not villages.

Older housing generally needs more upkeep than newer housing. Industry standard generally dictates that homes become "old" after around for six decades. At that point, maintenance and upkeep costs generally spike and original components deteriorate. A 2019 analysis by the Federal Reserve Bank of Philadelphia and PolicyMap found that 45 percent of homes built before 1940 were in need of repair, compared with 26 percent of homes built in 2000 or later.

The condition of these older houses plays a significant role in certain health and environmental factors. There is a substantial amount of scientific evidence that links physical housing conditions to several different health risks. Asbestos and lead-based paint, frequent housing issues, are no longer in use but present in many older structures. As such, these issues almost entirely affect residents of older dwellings.

46% of homes in Lewis County are at least 60 years old. 36% are at least 83 years old, having been built in 1939 or prior.

Among the most common hazards in older homes is asbestos. Asbestos is a naturally occurring mineral that can be harmful to human health. Many homes that were built before the 1980s contain asbestos in old floor tiles, ceiling tiles, roof shingles, siding, and insulation.

Lead-based paint is a commonly occurring material in older homes. Lead-containing paint was banned for consumer use in 1978 but remains in many homes built before that time. According to the EPA, 87 percent of homes built before 1940 contain lead-based paint, as do 69 percent of homes built between 1940 and 1959, and 24 percent of homes built between 1960 and 1977.

**42% of homes in Lewis County
have lead-based paint.**

When these statistics are applied to Lewis County, it is estimated that over 4,335 homes contain lead-based paint. This amounts to just under half of all homes in the region. Lead paint may be present under layers of newer paint, and peeling, chipping, or cracking lead-based paint is hazardous to health.

HOUSING COST AND AFFORDABILITY

Ownership costs:

Lewis County's median home value is \$120,200 and is lower than New York State and Jefferson County. The County's median home value increased by 19.4% between 2010 and 2019 compared to 28.3% in Jefferson County and just 3.2% in New York State overall. Monthly ownership costs include any debts on the property, taxes, insurance, utilities, and fuel costs. For households with and without a mortgage, Lewis County has the lowest monthly ownership costs when compared with New York State and Jefferson County. Costs not associated with a mortgage represent just over one third (37.6%) of monthly costs in Lewis County which is lower than Jefferson County (39.5%) but higher than New York State (35.8%).

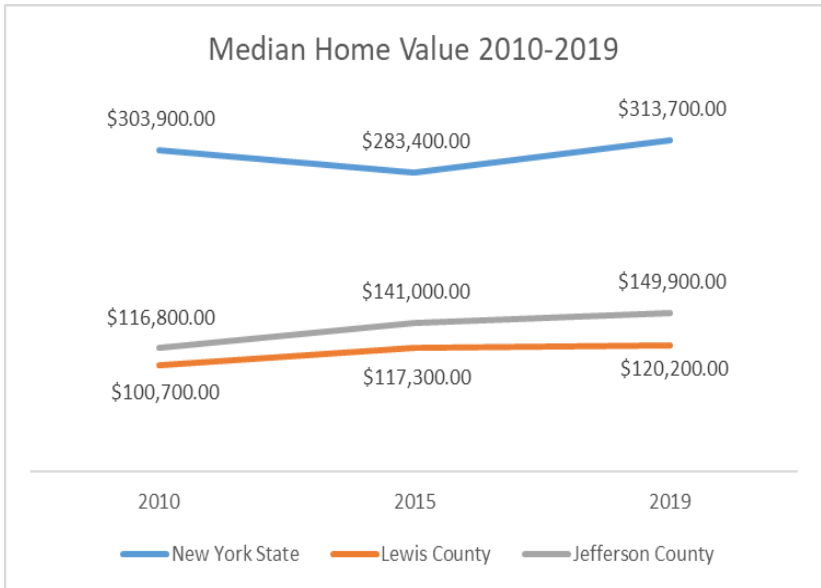


Figure 20 Median Home Value, 2010 to 2019

Rental costs:

Gross rent is the amount of monthly rent stipulated in a lease. The median gross rent in Lewis County is lower than New York State and Jefferson County. Between 2010 and 2019 the County’s median gross rent increased by 29.1% compared to 28.3% in Jefferson County and 31.0% in New York State.

A survey of rentals rates for the county was performed in December 2021. Most listings were in the Village of Lowville and two listings were in the Village of Copenhagen. The most common unit size was two bedrooms. Three units were offered at a monthly rate of less than \$800, one of which was income based. HUD rental assistance was accepted at most units.

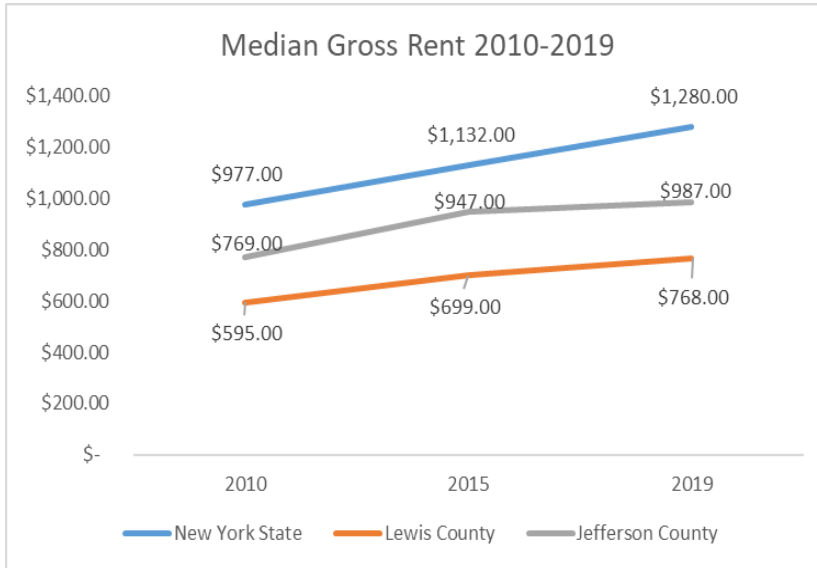


Figure 21 Median Gross Rent, 2010 to 2019

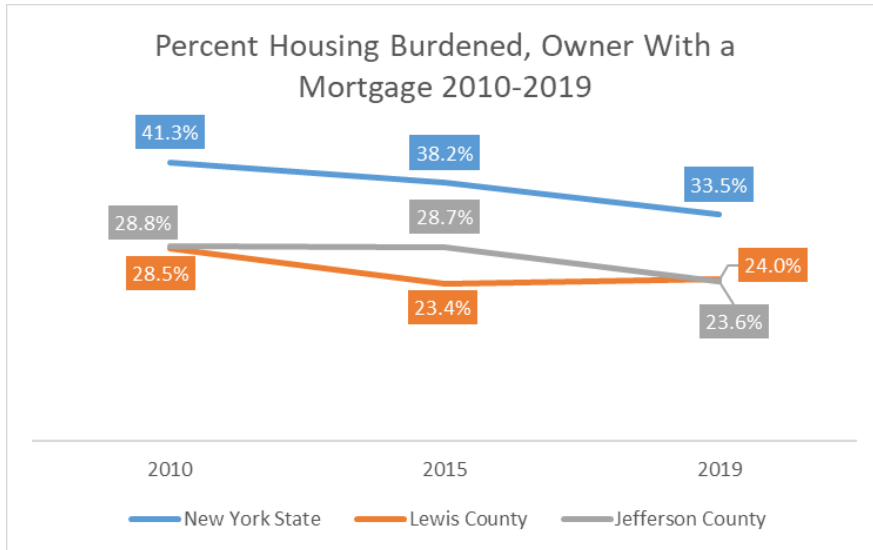
Table 7 Lewis County Rental Rate Survey, December 2021

| Location | # of Bedrooms | Rate | Utilities Included? | HUD |
|----------------------------------|---------------|--------------|---------------------|-----|
| Copenhagen | 3 | \$1,350 | Yes | No |
| Lowville (5405 Bostwick St) | 1 | \$800 | Yes | |
| Lowville | 1 | \$895 | Yes | Yes |
| Lowville (5832 Dayan St) | 2 | \$1,300 | Yes | Yes |
| Lowville (5832 Dayan St) | 2 | \$1,200 | Yes | Yes |
| Lowville (7584 S State St) | 2 | \$825 | Yes | Yes |
| Lowville (7584 S State St) | 2 | \$850 | Yes | Yes |
| Lowville (7713 N State St #7715) | 3 | \$850 | No | Yes |
| Lowville (5456 Trinity Ave #3) | 2 | \$900 | Yes | |
| Copenhagen | 2 | \$995 | No | Yes |
| Lowville (1018 Hemlock Dr) | 2 | \$1,100 | No | No |
| Lowville (5590 River St) | 1 | Income Based | No | No |
| Lowville (7486 Railroad St) | 1 | \$480-\$657 | No | Yes |
| Lowville (7486 Railroad St) | 2 | \$649-889 | No | Yes |

HOUSING BURDENED POPULATIONS

The Harvard Joint Center for Housing Studies Annual Report on Rental Housing states that 2019, 46% of all renters in the United States were cost burdened (spending more than 30% of their gross income on housing). 24% of renter households spent more than half of their income on housing. This disproportionately impacts lower income renters.

Housing Burdened Owners:



Lewis County's rate of homeowners that are housing cost burdened is low when compared to New York State and similar to Jefferson County for households with and without a mortgage. While all comparison geographies have experienced an overall decline in homeowners that are housing cost burdened, Lewis County experienced a slight increase between 2015 and 2019 among households with a mortgage and a slowing of the decline among households without a mortgage.

Figure 22 Percent Housing Burdened Households, Owner with a Mortgage 2010 to 2019

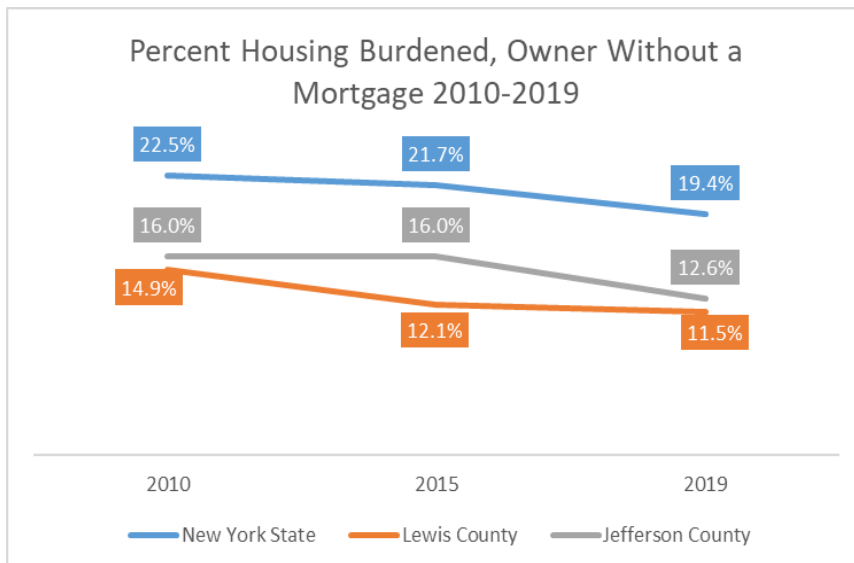


Figure 23 Percent Housing Burdened Households, Owner without a Mortgage 2010 to 2019

Housing Burdened Renters:

Trends in Lewis County’s renters that are housing cost burdened more closely follow New York State than Jefferson County; however, fluctuations are more pronounced in Lewis County than in New York State. Nearly half of all renters in Lewis County are housing cost burdened. While renters comprise a smaller group than owners, they face higher risk of housing cost burdens due to lower incomes.

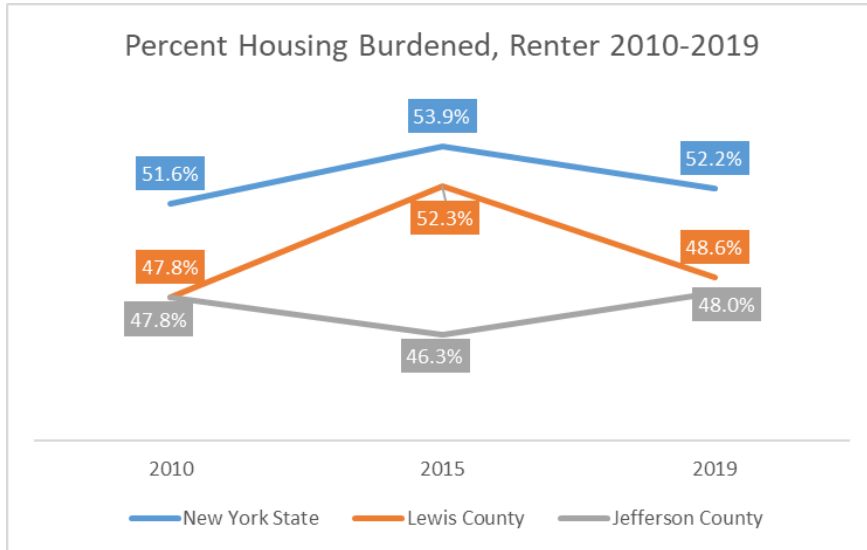


Figure 24 Percent Housing Burdened Households, Renters 2010 to 2019

FAIR MARKET RENTS

Fair Market Rents (FMRs) are what HUD uses to provide an estimate of rent plus the cost of utilities, except telephone. FMRs are based on housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area, which for Lewis County is county-wide. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units in the FMR area. FMRs are set at the 40th percentile rent, the dollar amount below which the rent for 40 percent of standard quality rental housing units falls within the FMR area. FMR rent data is typically taken from recent move ins rather than long-term tenants, as long-term tenants generally receive a lower monthly rental rate. Adjustments are also made to exclude public housing units, newly built units, and substandard units.

Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.

The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

Fair market rents for Lewis County as established by HUD are presented for FY 2021 and FY 2022 in Table 4 below. FY 2022 FMRs for a two-bedroom unit is \$838. Based on the survey of advertised apartments, four of twelve available units were in the FMR threshold.

Table 8 Lewis County Final FY 2022 & Final FY 2021 FMRs by Unit Bedrooms

| Year | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
|--------------------|------------|-------------|-------------|---------------|--------------|
| FY 2022 FMR | \$647 | \$658 | \$838 | \$1,052 | \$1,266 |
| FY 2021 FMR | \$645 | \$669 | \$828 | \$1,096 | \$1,254 |

HUD AREA MEDIAN FAMILY INCOME (HAMFI)

What is HAMFI?

HUD Area Median Family Income. This is the median family income calculated by the U.S. Department of Housing and Urban Development (HUD) for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs including the Housing Choice (formerly Section 8) program.

| Income Ranges HAMFI - \$64,000 (HUD Area Median Family Income) | Income Limits by Household Size | | | | | | | |
|--|---------------------------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|
| | 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 (0-30% HAMFI) | \$14,600 | \$17,420 | \$21,960 | \$26,500 | \$31,040 | \$35,580 | \$40,120 | \$44,660 |
| Very Low Income (31-50% HAMFI) | \$24,300 | \$27,800 | \$31,250 | \$34,700 | \$37,500 | \$40,300 | \$43,050 | \$45,850 |
| Low Income (51- 80% HAMFI) | \$38,850 | \$44,400 | \$49,950 | \$55,500 | \$59,950 | \$64,400 | \$68,850 | \$73,300 |
| Moderate Income* (81- 120%) | \$58,275 | \$66,600 | \$74,925 | \$83,250 | \$89,910 | \$96,570 | \$103,230 | \$109,890 |

**Note: Moderate Income is not included in HUD Income Limit datasets and was calculated for the purposes of this report.*

Table 9 HAMFI 2021 Income Limits Summary

Using HAMFI to measure the affordability of the median home in Lewis County shows that home ownership is relatively attainable for many Lewis County residents. Extremely low-income households, regardless of household size, are not able to afford a median value home in the County. There are significant gaps between what these households can afford and what the median home is worth. Additionally, 2-person households in the very low-income bracket are unable to afford the median home in the County. However, the median home is affordable to all other households including households of more than two people in the very low-income bracket.

Renting in Lewis County is far less affordable than home ownership. Households in the extremely low-income bracket are unable to afford the median rent regardless of household size or apartment size. For households in the very low-income bracket most median rents are unaffordable, which may pressure renters into overcrowding apartments. Households in the low income and moderate-income brackets can afford most rental units in the county.

Table 10 Affordable Housing Ownership Costs for 2, 3, and 4-Person Households by HAMFI

| Income Ranges HAMFI - \$64,000 (HUD Area Median Family Income) | Extremely Low Income (0-30% HAMFI) | Very Low Income (31-50% HAMFI) | Low Income (51-80% HAMFI) | Moderate Income (81-120% HAMFI) |
|---|--|-----------------------------------|------------------------------|------------------------------------|
| 2 Person HH | | | | |
| Affordable Monthly Housing Costs (30%) HH Income | \$436 | \$695 | \$1,110 | \$1,665 |
| Affordable Monthly Mortgage Payment* | \$305 | \$487 | \$777 | \$1,166 |
| Affordable 30-Year Mortgage at 4% Interest | \$63,886 | \$102,008 | \$162,751 | \$244,231 |
| Affordable Home Price | \$70,984.44 | \$113,342.22 | \$180,834.44 | \$271,367.78 |
| Median Home Value | \$120,200 | \$120,200 | \$120,200 | \$120,200 |
| Price Difference from Median Home Value | (\$49,215.56) | (\$6,857.78) | \$60,634.44 | \$151,167.78 |
| 3 Person HH | | | | |
| Affordable Monthly Housing Costs (30%) HH Income | \$549 | \$781 | \$1,249 | \$1,873 |
| Affordable Monthly Mortgage Payment* | \$384 | \$547 | \$874 | \$1,311 |
| Affordable 30-Year Mortgage at 4% Interest | \$80,433 | \$114,575 | \$183,069 | \$274,604 |
| Affordable Home Price | \$89,370 | \$127,306 | \$203,410 | \$305,116 |
| Median Home Value | \$120,200 | \$120,200 | \$120,200 | \$120,200 |
| Price Difference from Median Home Value | (\$30,830.00) | \$7,105.56 | \$83,210.00 | \$184,915.56 |
| 4 Person HH | | | | |
| Affordable Monthly Housing Costs (30%) HH Income | \$663 | \$867 | \$1,388 | \$2,018 |
| Affordable Monthly Mortgage Payment* | \$464 | \$607 | \$972 | \$1,413 |
| Affordable 30-Year Mortgage at 4% Interest | \$97,190 | \$127,143 | \$203,596 | \$295,968 |
| Affordable Home Price | \$107,988.89 | \$141,270.00 | \$226,217.78 | \$328,853.33 |
| Median Home Value | \$120,200 | \$120,200 | \$120,200 | \$120,200 |
| Price Difference from Median Home Value | (\$12,211.11) | \$21,070.00 | \$106,017.78 | \$208,653.33 |

Table 11 Affordable Housing Rental Costs for 2, 3, and 4-Person Households by HAMFI

| Income Ranges HAMFI - \$64,000 (HUD Area Median Family Income) | | Extremely Low Income (0-30% HAMFI) | Very Low Income (31-50% HAMFI) | Low Income (51-80% HAMFI) | Moderate Income (81- 120% HAMFI) |
|---|------------------------------|---|-----------------------------------|---------------------------------|--|
| 2 Person HH | | | | | |
| Affordable Monthly Rent Payment (30% HH Income) | | \$436 | \$695 | \$1,110 | \$1,665 |
| Studio | Median Rent | \$693 | \$693 | \$693 | \$693 |
| | Price Difference from Median | (\$257) | \$2 | \$417 | \$972 |
| 1Br | Median Rent | \$705 | \$705 | \$705 | \$705 |
| | Price Difference from Median | (\$269) | (\$10) | \$405 | \$960 |
| 2Br | Median Rent | \$897 | \$897 | \$897 | \$897 |
| | Price Difference from Median | (\$461) | (\$202) | \$213 | \$768 |
| 3Br | Median Rent | \$1,126 | \$1,126 | \$1,126 | \$1,126 |
| | Price Difference from Median | (\$690) | (\$431) | (\$16) | \$539 |
| 4Br | Median Rent | \$1,355 | \$1,355 | \$1,355 | \$1,355 |
| | Price Difference from Median | (\$919) | (\$660) | (\$245) | \$310 |
| 3 Person HH | | | | | |
| Affordable Monthly Housing Costs (30%) HH Income | | \$549 | \$781 | \$1,249 | \$1,873 |
| 1Br | Median Rent | \$705 | \$705 | \$705 | \$705 |
| | Price Difference from Median | (\$156) | \$76 | \$544 | \$1,168 |
| 2Br | Median Rent | \$897 | \$897 | \$897 | \$897 |
| | Price Difference from Median | (\$348) | (\$116) | \$352 | \$976 |
| 3Br | Median Rent | \$1,126 | \$1,126 | \$1,126 | \$1,126 |
| | Price Difference from Median | (\$577) | (\$345) | \$123 | \$747 |
| 4Br | Median Rent | \$1,355 | \$1,355 | \$1,355 | \$1,355 |
| | Price Difference from Median | (\$806) | (\$574) | (\$106) | \$518 |
| 4 Person HH | | | | | |
| Affordable Monthly Housing Costs (30%) HH Income | | \$663 | \$867 | \$1,388 | \$2,018 |
| 2Br | Median Rent | \$897 | \$897 | \$897 | \$897 |
| | Price Difference from Median | (\$234) | (\$30) | \$491 | \$1,121 |
| 3Br | Median Rent | \$1,126 | \$1,126 | \$1,126 | \$1,126 |
| | Price Difference from Median | (\$463) | (\$259) | \$262 | \$892 |
| 4Br | Median Rent | \$1,355 | \$1,355 | \$1,355 | \$1,355 |
| | Price Difference from Median | (\$692) | (\$488) | \$33 | \$663 |
| Note: Median rental rates by unit size based on HUD 50% data from Fiscal Year 2022 | | | | | |

HOUSING SALES - LEWIS COUNTY HOMES FOR SALE MARKET DATA: DECEMBER 2021

Based on data from Upstate New York Real Estate Information Services (UNYREIS), homes in Lewis County have sold for 19% more than the previous year. There were approximately 84 homes for sale in Lewis County in December 2021, and 11 homes sold during that month: seven were under asking price and four were sold over asking price. The average length of time on the market was 51 days, up slightly from December 2020’s average of 45 days. This average has been roughly consistent over time.

There were homes available for sale affordable to all income ranges of the HAMFI analysis when assuming a 2-person household or larger.

The median sold price is \$150,000 (\$90/sq ft). This is based on all homes sold in the last 12 months. Roughly 50% of homes in Lewis County are valued between \$50,000 and \$150,000.

Table 12 Median Sold Price by Bedroom Count

| | DEC 2020 | DEC 2021 | % |
|--------------------|----------|----------|--------|
| 1 Bedroom | \$56.5K | \$130K | +130% |
| 2 Bedrooms | \$113.7K | \$99.5K | -12.5% |
| 3 Bedrooms | \$120.5K | \$148.2K | +23.1% |
| 4 Bedrooms | \$140K | \$161K | +15.0% |
| 5+ Bedrooms | \$190K | \$229.3K | +20.7% |

The Lewis County housing market is up for higher end and larger homes. There is a demand for market value and above homes in Lewis County. Data source? Further information needed to back up claim about housing trends

PROJECTIONS – ENVISION TOMORROW

Envision Tomorrow is a scenario planning tool that utilizes existing data and trends to provide projections on the demand and supply of housing by income range, tenure and housing type (single, multi-family, townhome, mobile home) for the year 2040. The following projections for Lewis County were developed with the Envision Tomorrow Balanced Housing Model utilizing data from the U.S. Census Bureau’s American Community Survey and Esri’s Tapestry Segmentation system.

HOUSEHOLDS

Table 13 Current vs 2040 Project Households

| Total Household Projections | |
|---|-------------|
| Current Households | 10,247 |
| 2040 Households Projection | 10,554 |
| Total New Households | 307 |
| Owner Occupied Household Projections | |
| Current Owner-Occupied Households | 8,326 |
| Projected Owner-Occupied Households | 8,129 |
| Projected Change in Owner-Occupied Households | -197 |
| Renter Occupied Household Projections | |
| Current Renter Occupied Households | 1,921 |
| Projected Renter-Occupied Households | 2,425 |
| Projected Change in Renter-Occupied Households | 504 |

The total number of households in Lewis County are projected to increase slightly by 2040. All growth is projected to occur from renter-occupied households which are projected to increase by 504 households while owner occupied households are projected to decline by 197 households. The most significant increase in projected households is for seniors (age 65+) making less than \$15,000. It is anticipated that there will be a total increase of 868 households by the year 2040 that fall into this category. Nearly all the growth for this category is projected to come in owner-occupied households.

The most significant decline in households is projected to occur in the working age population (<64 years) earning between \$100k-\$150k. It is anticipated that there will be a decrease of 942 total households within this category which represents the largest change to any age and income bracket forecasted. Most of this decline is projected to occur within owner occupied households Overall the number of households for seniors (65+ years) is projected to increase significantly whereas households for the working age population (<64 years) will experience slight decline. Lower income bracket households are generally projected to increase while higher income bracket households are generally projected to decrease.

HOUSING TYPE DEMAND PROJECTIONS

It is projected that the demand for large lot single family homes will decrease significantly by 2040 which is in line with national trends. The demand for these types of homes will largely be replaced with higher demand for small lot single family homes and townhouse style developments. Demand for mobile homes and other housing units are also projected to decrease significantly from current levels.

It is worth noting that while projections show a decline in owner-occupied households and increase in renter-occupied households, projected housing preferences do not anticipate significant demand for traditional rental units such as large multifamily apartment complexes. Lewis County residents value their rural lifestyles and as such will have a demand for rentals in the form of single-family homes that fit the County's rural character.

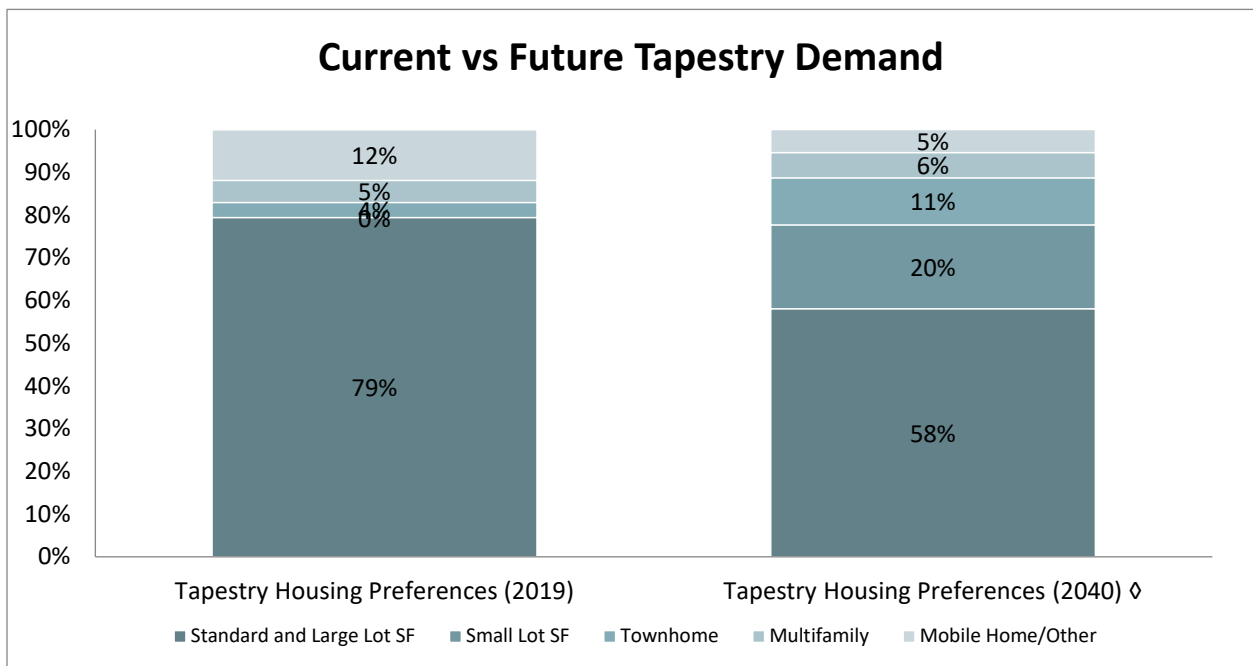


Figure 25 Current vs Projected Housing Demand Preferences, 2019 and 2040

SUPPLY AND INCOME COHORTS

Lewis County has an abundance of current owner-occupied housing that is affordable for households that make less than \$35k. However, for higher income households the housing supply is lacking, particularly for households in the \$100,000-\$150,000 income bracket. Additionally, households in the income brackets between \$35k and \$75k experience a significant lack of housing options. The lack of housing options for these income brackets may force households into occupying homes that are significantly less valuable than what they can afford, squeezing lower income households out of the market. While projections anticipate fewer owner-occupied households within the income brackets currently experiencing limited housing options, the current housing supply is not sufficient to meet future demand.

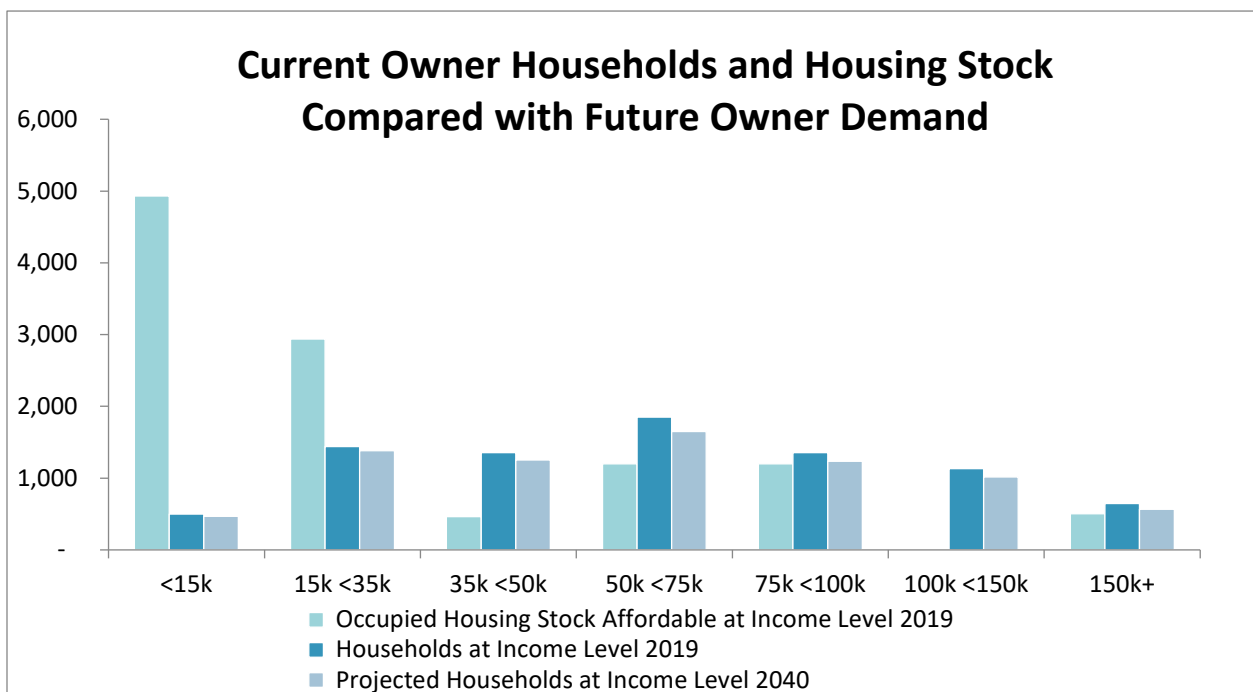


Figure 26 Current Owner Households and Housing Supply Compared with Future Owner Demand

Rental households in Lewis County have very limited housing options outside of households earning between \$15k and \$50k. Significant gaps exist in the rental housing supply for households making less than \$15k and \$50k to \$75k. The number of rental households in these income brackets are projected to increase by 2040 which will exacerbate current shortages in the housing supply.

ACCOMMODATING FUTURE HOUSING NEEDS

To provide a balanced and sustainable housing supply for the current population and future projections, it is anticipated that a total of 680 housing units be added to Lewis County’s housing supply by 2040 via new construction, rehabilitating vacant units, and re-occupying current vacancies. To meet these projections, it is anticipated that 40 housing units must be constructed annually between 2023 and 2040. Single-family homes represent approximately 75% of these additional units.

Table 14 Target Annual Housing Units Added

| Housing Type | Target Annual Units Added (2023 – 2040) |
|--------------------------------------|---|
| Standard and Large Lot Single-Family | 22 |
| Small Lot Single-Family | 8 |
| Townhome | 5 |
| Multifamily | 3 |
| Mobile Home/Other | 2 |

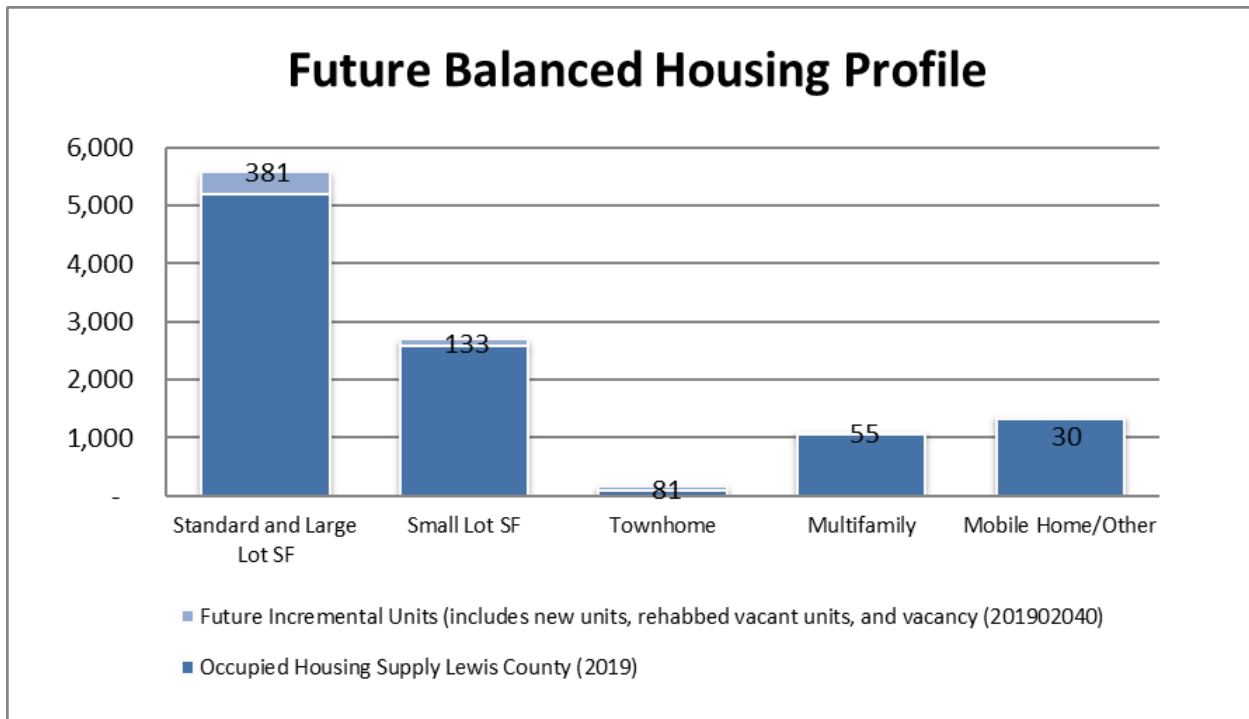


Figure 27 Envision Tomorrow - Future Balanced Housing Profile, 2040

RECOMMENDATIONS

The typical home in Lewis County is a single-family residence. A vast majority of homes in Lewis County are owner-occupied, with 83% of residents living in homes they own. Single-family homes are generally affordable, with the median home value around \$150,000, which is valued at 25 percent less than the national market.

Overall, housing choices within Lewis County are extremely limited due to the age of the housing stock and the physical condition of many housing units. More than half the housing stock in Lewis County is more than 50 years old. As housing units age, they need additional maintenance and upgrades.

According to a study by the Brookings Institute, one of the main reasons that housing prices are rising faster than incomes is because supply is not expanding enough. Inventory for available homes is limited in Lewis County, especially for the very bottom and the top of the housing market. Supply depends on housing inventory that is available for sale or rent at any point in time and depends on three components: the existing stock of homes, additions to the stock from new construction, and removal of homes through demolition, condemnation, or removal from the market for other reasons such as abandonment.

All three of these aspects contribute to what is known as “churn” in the housing market. Churn is the sum of additions and losses and is frequently used as a measure of turnover in the market. It describes the natural progression of housing needs that a typical family will need throughout their lifetime: a smaller starter home, then a larger home for a family, later downsizing when they become empty nesters, and then potentially moving into a dwelling unit that is accessible and does not have a yard to maintain. If all those components exist in market, families and individuals can choose what is the best fit for them as they need it. If those housing types do not exist, then families will find themselves stuck in whatever they are able to find. This is what is occurring in Lewis County: there is limited senior housing, so as the population is aging and there is not an appealing option for them to relocate to, seniors are staying in their larger family homes longer.

This lack of churn has several consequences: when seniors stay in their homes longer, they may become unable to keep up with routine maintenance which can cause homes to slide into needier greater repairs and improvements when the seniors do decide to sell the home, potentially requiring the need of a housing program to assist with the repairs or in a worst-case scenario, cause the house to become condemned. Additionally, it leads to individuals and families who may want to move to Lewis County not being able to find a home suitable for their needs, and ultimately choosing to live in neighboring Jefferson or Herkimer Counties.

Additionally, renting in Lewis County is far less affordable than home ownership. Only 12% of the population in Lewis County rent, but nearly half of all renters in Lewis County are housing cost burdened. Households in the extremely low-income bracket are unable to afford the median rent regardless of household size or apartment size. For households in the very low-income bracket most median rents are unaffordable, which may pressure renters into overcrowding apartments. Households in the low income and moderate-income brackets can afford the median rental unit for their household size. As is usually the case with most societal issues, the housing shortage in Lewis County has the greatest negative impact on the very poor. Most quality housing units are outside of the price range of low-income families and some moderate-income families, leaving them with lesser quality options to choose from. Extremely low-income households, regardless of household size, are not able to afford a median value home in the County. There are significant gaps between what these households can afford and what the median home is worth.

To address the housing shortage, Lewis County and partner agencies should focus on ways to maintain existing housing stock, create more types of housing, and limit the number of homes that are taken out of the housing market for whatever reason. Here are some strategies to address each of those components:

MAINTAIN AND IMPROVE EXISTING HOUSING STOCK

Improved/Expanded Collaboration between agencies and county

While there is currently a consistent stream of grant funding into Lewis County, that should increase, especially as there is a major boost to funding availability for housing in New York and through the federal government. Lewis County, Lewis County Opportunities, and Snow Belt Housing should coordinate on strategies regarding applications, staff resources, and overall capacity in order to maximize this historic opportunity.

While both Snow Belt Housing and Lewis County Opportunities have a long history of successful grant applications, there is still a need for more funding. Additional coordination between housing agencies is needed. There are strategies to allow for maintaining confidentiality of applications while still cross-referencing waitlists. Doing this will allow for greater leverage of existing funding resources, cross agency communication, and better allocation of time and effort.

Upon review of the current programs and funding, and in discussion with stakeholders from Lewis County Opportunities, Snow Belt Housing, Lewis County Department of Social Services, Lewis County Office of the Aging, and local realtors, here are some recommendations:

- Expand Collaboration to improve capacity/sharing of resources. Consider using the Lewis County Fair Housing Task Force to facilitate quarterly discussions on needs, future grant applications, and staff discussion and dissemination of prospective program wait lists. Consider adding weight to applicants who have not previously received grant assistance from any housing agency, so greater collaboration is possible.
- Explore development of new senior housing stock. There has not been a new senior housing project developed in over twenty years, and much of the existing Section 515 senior housing is aging out of its program terms. According to stakeholder interviews, there is a perception in Lewis County that much of the available senior housing is not only a downsizing, but a downgrade. Additionally, local realtors state that there are seniors who would like to downsize are waiting to put their home on the market until they reach the top of the waitlist for market rate senior housing. There is a clear need for additional senior housing, both for active seniors and those who need some assistance.
- Consider adding and sharing staff. Snow Belt has only one housing rehabilitation coordinator on staff, and this can be a limiting factor in determining what grant opportunities to pursue, depending on capacity.
- Fully leverage the North Country HOME Consortium. While all of Lewis County's municipalities are members of the North Country HOME Consortium, there was no Lewis County application in the past funding round. The North Country HOME Consortium gives awards annually to housing agencies to enable those agencies to aid low- and moderate- income families, primarily for the rehabilitation of owner-occupied homes. It allows for municipalities that would otherwise not meet the minimum threshold for funding to apply, and therefore is a valuable resource to smaller communities.
- New York's State Legislature's FY22 budget includes significant new housing funding, continues existing programs, and creates the state's emergency rental assistance program. In total, approximately \$3 billion in combined federal and state dollars will be provided for rent and homeowner relief in the state. These programs include:

- Covid-19 Emergency Rental Assistance Program of 2021,” which is New York State’s new rent relief program. It utilizes funding from federal stimulus packages from December and March. The New York State Office of Temporary and Disability Assistance (OTDA) will administer the program. The program will use \$2.3 billion in federal funds and \$100 million in state funds. The additional \$100 million can be used to: supplement the federal funds, provide relief for households with incomes greater than the 80% AMI if a household member is in a priority population defined by the bill, and provide assistance to property owners.
- The budget also includes funding for homeowner assistance and energy assistance. The Homeowner Protection Program (HOPP) will receive \$20 million per year for the next three years to provide foreclosure prevention services. The Affordable Housing Corporation (AHC) will receive a historical funding increase of \$51 million. The money will be used to fund affordable homeownership opportunities and should help fill budget gaps for many halted projects, including the funding that Lewis County already applied for \$530,000. The final budget also allocates \$950 million to the Home Energy Assistance Program, which is an increase of \$450 million. This program helps low-income households pay for the costs of heating their homes.
- In addition to codifying the emergency rental assistance program, the budget includes funding for new and existing programs. The enacted state budget also includes \$250 million for supportive housing -- \$186 million in Homes and Community Renewal (HCR) and \$64 million in OTDA’s Homeless Housing and Assistance Program (HHAP). There is also \$100 million allocated for a new rental assistance program called the Transitional Rent Supplement Program, which will allow local jurisdictions to design programs and apply for funding. This program is still in development.
- Leverage existing housing programs through better coordination between agencies given the aging population, growing needs for expanded housing choices, and housing rehabilitation; there may not be capacity for managing additional funding and programs at current staffing levels. The County should determine if it can provide direct administrative assistance, provide contractor training and education, or grant writing to assist these organizations.

What about short-term rentals (STRs)?

Somewhat counterintuitively, Short-Term Rentals (STRs) can improve market rate housing stock. When taking a balanced approach to STRs by enacting regulations that protect hosts and guests, but that also do not prohibit or restrict individuals from entering the market, is a way for rural communities to propel economic growth and reinvigorate the housing market.

Increasing availability of vacation homes for rent can change small towns and rural communities, often for the better. Renting vacation homes activates empty inventory, and in doing so, creates a more vibrant community. While the traditional owner of these properties may only visit three or four weeks of the year, with guests staying in these homes the rest of the season, renting provides a steady influx of visitors.

According to a March 2018 study by MIT and Harvard University researchers found that 42 to 63 percent of Airbnb stays would not have translated into hotel bookings if Airbnb were not available. Those travelers would have stayed with friends or family, spent fewer nights on vacation, or simply not taken the trip.

The idea behind this is that visitors go shopping in local stores, eating in local restaurants, and drinking in local bars. In rural American areas, where median incomes are lower than in urban areas, the average host is earning more from Airbnb than the average urban host. These earnings represent a much larger percentage of household income than in urban households as well.

Leaning into the already existing trend of STRs in Lewis County boost the economy and encourage the private sector to improve homes that are currently vacant or create more housing. Communities should consider the level of regulation using a long-term vision that factors in the positive economic effects and allows those effects to come to fruition. Some basic guidance around limited regulation that acts to ensure safety by requiring proof of adequate liability insurance; protection of neighborhoods by providing flexible STR limitations based on population density; deterring a commercial-STR influx by controlling the number of non-owner-occupied units allowed per person or entity within a municipality; and prevention of unfair competition by ensuring hosts are following the applicable laws.

Foster a greater contractor pool to respond to increased demand for housing rehabilitation and improved access for mobility challenged

Expand construction training to improve participation in Home Rehabilitation programs and new grant funding will require contractors to complete the home improvement projects. The County should anticipate the increase this need, and work to manage this limiting factor by providing contractor training workshops, how to respond to bid proposals, lead certification and asbestos work, and other elements that can make an already short construction season even more challenging.

There is an opportunity for Lewis County to spearhead investment into housing through the unprecedented funding toward housing. The County and its partner agencies will need to be strategic in order to maximize this occasion.

In order to increase the number of homes that the housing agencies can improve through grant funds, there needs to be a larger contractor pool in the area. Lewis County should consider partnering with Lewis County Economic Development, Jefferson Community College, or other area agencies to assist and promote small business entities.

The training should provide guidance on how to find, bid on and potentially be awarded government contracts; marketing construction services, business planning, accounting for construction services, budgeting and estimating, procurement, construction project management, construction contract law, safety and how to find opportunities.

CREATE MORE TYPES OF HOUSING, WITH A FOCUS ON HOMES THAT SENIORS WANT TO LIVE IN

Lewis County should encourage a flexible type of housing that can address both populations that are experiencing the greatest housing shortage: seniors and people who are at risk of becoming homeless, either due to poverty or addiction or mental illness.

In conversations with stakeholders, there is a pressing need for senior housing of all types, and this need will only increase as the population of Lewis County continues to age. Seniors would prefer to age in place, but that may be because there is limited housing stock available to them. Tiered-style housing options, with some market rate apartments for active seniors and other income-qualified units for assisted living, may make the most sense.

Additionally, there is a strong desire for a greater consolidation of individuals who need case management, to both provide more robust case management and to allow for better quality housing for these individuals. However, it is also clear that a large-scale housing development is not the best fit for the rural nature of Lewis County. Creating smaller multi-unit housing developments near transit options with four to six units under case management appears to be a strategic way to address both issues

Supportive and transitional housing focuses on providing temporary housing and services to these vulnerable populations. One of the options under consideration is the establishment of a Single Room Occupancy (SRO) facility. Based on initial conversations a staffed facility of 7-10 rooms for short term housing and a possible Code Blue emergency shelter. Dialogue on this effort should continue to better define the need and the solution.

A solution that homeowners may be more likely to consider is the addition of an accessory dwelling unit (ADU). ADUs, or self-contained units built on the same property as the primary home, provide a promising way to expand the affordable rental supply or to accommodate the growing number of multigenerational households in the US. It is also easy to incorporate universal design standards into the development of new ADUs.

ADUs are typically owned and managed by homeowners who live on the premises. ADUs can generate rental income to help homeowners cover mortgage payments or simply make ends meet. The income provided by an ADU tenant can be especially important for older people on fixed incomes. Alternatively, many ADUs are created for family members to reside in for free or at a discounted rate.

Since the land on which an ADU is built already belongs to the homeowner, the expense to build a secondary residence is for the new structure only. The lot is, in a sense, free.

New-construction ADUs can be created with "universal design" features, such as a zero-step entrance and doorways, hallways and bathrooms that are accessible for people with mobility differences.

Garage conversions are among the easiest and least expensive ADU solutions for aging in place since they are preexisting structures and generally have no-step entries.

Generally measuring between 600 and 1,000 square feet, ADUs work well for the one and two-bedroom homes needed by many of Lewis County's smaller, childless households. This also allows for older homeowners to remain close to their community while also allowing them to rent out their larger house or letting an adult child and his or her family reside in it, which in turn allows for more of the single-family housing stock in the County to be turned over to other, more appropriately fitting households.

WHAT IS UNIVERSAL DESIGN?

The Center for Universal Design at North Carolina State University defines it as "the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design."

Incorporating this approach into design or remodeling not only makes homes more accessible for older people and those with disabilities but makes it easier for everyone. Design elements such as:

- entries without steps
- wider hallways, room openings, and doorways
- lever-style door handles and light switches with rocker panel switches
- durable flooring that's stroller- and wheelchair-friendly
- hands-free toilets and other home appliances
- walk-in showers

Changes in homes like these allow more people to age in place, with one of the goals of universal design being that it is invisible and non-stigmatizing. These design elements can also incorporate energy efficient building methods and advanced automation technology.

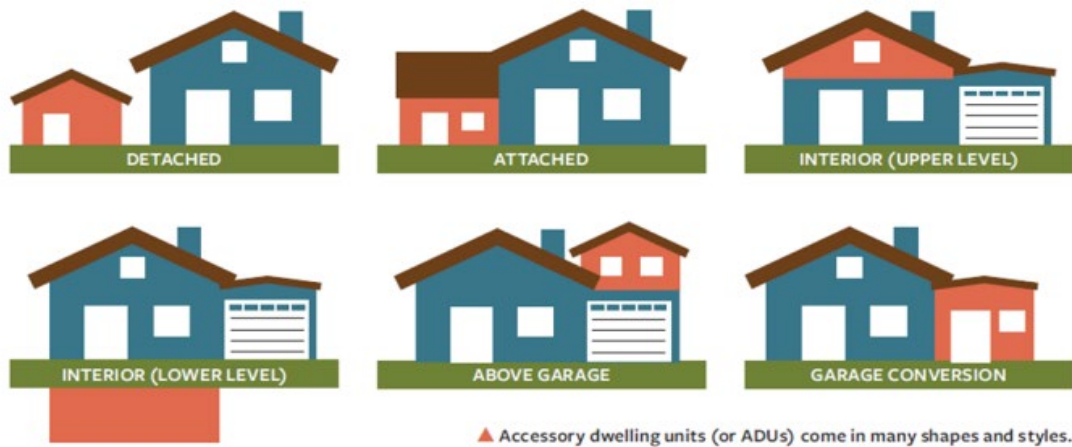


Figure 28 Types of ADUs

Image Credit: AARP

How to make it happen: Update Zoning Procedures to Encourage Accessory Dwelling Units and Universal Design Standards

- To encourage any private investment in new housing, local governments may need to adjust zoning laws. For ADUs specifically, communities should focus on listing them as a permitted use in areas zoned primarily for detached single-family homes. Additionally, the lack of clearly delineated planning and zoning ordinances – or the existence of highly restrictive ordinances – wreaks havoc for potential builders/developers. If no zoning exists in the area/ county, then developers can build almost anywhere, but face the risk of building in areas that may attract activities that can deflate the value of homes or rental property.
- All housing rehabilitation programs should require improvements to make the units more accessible to all. This will assist with aging-in-place needs, as well as providing an increased available housing market to the disabled. This may be simple improvements like adding grab bars to more involved improvements like installing ramps.
 - Additionally, policies can be implemented to encourage the development of a more accessible housing stock by requiring universal design features in new construction. Many state and local governments have created “visitability” ordinances to incentivize or require universal design features in new homes, with the underlying principle that all homes should be not just habitable but also visitable by someone with a mobility disability.
- Educating citizens about housing models for aging in their community may help spark changes to local regulations that support greater innovation.
- While a comprehensive review of municipal zoning ordinances and Comprehensive Plans suggested most communities promote most housing types, Accessory Dwelling Units (ADUs) are often not listed and therefore, depending on the zoning ordinance, could be considered prohibited. ADUs can be adapted for

different household types, income levels, employment situations and stages of life: they offer young people entry-level housing choices, enable families to expand beyond their primary home, and can provide empty nesters and others with the option of moving into a smaller space while renting out their larger house (generating passive income) or allowing other family members to reside in it. Municipalities should take steps to explicitly permit them within their zoning laws. Additionally, exploring ways to put land use/zoning ordinances in place that would reduce the risk to housing developers who may want to invest in new home and/or rental property construction in across the County is something worthy of careful consideration.

Don't forget market rate housing

Lewis County has an abundance of current owner-occupied housing that is affordable for households that make less than \$35k. However, for higher income households the housing supply is lacking, particularly for households in the \$100,000-\$150,000 income bracket. Additionally, households in the income brackets between \$35k and \$75k experience a significant lack of housing options. The lack of housing options for these income brackets may force households into occupying homes that are significantly less valuable than what they can afford, squeezing lower income households out of the market. While projections anticipate fewer owner-occupied households within the income brackets currently experiencing limited housing options, the current housing supply is not sufficient to meet future demand.

To encourage/entice new home construction, addition senior housing or community specific projects, the county should explore. Expanding policies such as tax abatement on property improvements to replace dilapidated buildings with new housing stock. Grants or tax incentives should be provided to promote new construction and rehabilitation. incentivizing the housing development through tax credits, tax exemptions, and tax increment financing districts. Provide Incentives for Market Rate Housing: consider tax abatement or other government policies that would encourage new housing development.

- Reducing fees for infrastructure hookups
- Freezing assessed home values
- Expediting permits

Additionally, Lewis County should continue to work to expand internet access across Lewis County. As the County already is aware, many prospective home builders will not build in areas where there is no good internet access. Market areas where reliable and fast internet access is known via public maps and promote it widely.

REDUCE THE AMOUNT OF HOUSING TAKEN OFF THE MARKET

- Consider Creating a County Housing Trust Fund

Housing trust funds are a flexible source of funding that can be used to support a variety of affordable housing activities. Because it could be created and administered at county level, a housing trust fund would not be subject to the restrictions of federal subsidy programs, and therefore could be designed specifically to address local priorities and needs.

The entity administering the fund determines eligible activities, which vary widely from community to community, from emergency rent assistance for families facing the threat of eviction or homelessness to gap financing for new construction of affordable housing to repairs and weatherization for older homeowners. Ideally, funding for the trust fund comes from a dedicated revenue source established with the support and approval of key stakeholders. While the actual amount of funding received each year may fluctuate, securing a dedicated revenue source allows some predictability and eliminates the need to go

through the budget allocation process each year. A County Housing Trust Fund can help communities and organizations throughout Lewis County respond to the diverse affordable housing needs of residents. Projects must include units of affordable housing for low- and moderate-income households.

A County Housing Development Fund can be designed to ensure that newly constructed or rehabilitated housing units remain affordable to successive buyers or renters. Permanent affordability is retained by such measures as income qualifying prospective buyers or renters and limiting the sales price or rent of units; separating the ownership of the land from the ownership of the housing unit, whereby only the housing unit is purchased by the homebuyer, and by restricting the amount of equity that a homeowner can take from the housing unit upon sale.

Eligible uses of the fund include the cost of land, construction, or any development costs that will reduce the cost of new or newly rehabilitated non-student housing units developed, provided these housing units remain permanently affordable by using a mechanism such as the Community Housing Trust or another acceptable mechanism.

Lewis County should assess the practical and political feasibility of creating a new fee or re-directing an existing revenue stream for affordable housing purposes. Politically, support or approval from key stakeholders will be needed to designate a funding source for an affordable housing trust fund—whether working with elected officials to allocate a portion of document recording fees to the trust fund, for example, or asking community members to approve a bond issue

- Explore Creating a Land Bank

Land banks can be used to build a process to bring homes that are out of the housing market back into the market and onto the tax rolls. Land banks are not-for-profit corporations whose purpose is to facilitate the return of vacant, abandoned, and tax delinquent properties to productive use through real property acquisitions, elimination of harms and liabilities, and sales. Bringing vacant or abandoned properties back into productive use is a critical and cost-effective method of improving housing access, stability, and affordability.

New York's land bank program was established in July 2011 with the enactment of Article 16 of the New York State Not-for-Profit Corporation Law (the Land Bank Act). The program is overseen by NYS Empire State Development (ESD) and permits tax districts - as defined by the State's real property tax law - to create land banks. Lewis County is eligible create a land bank through ESD. As the creating entity, Lewis County can customize the land bank's bylaws to ensure the land bank operates in a manner that is appropriate for the County's rural nature and promotes municipal cooperation. For example: some land banks allow municipalities to veto property acquisitions as a form of local control; land banks may also establish policies to limit remittances collected and allow municipalities to collect the full value of real property taxes as soon as the land bank has recouped its costs.

CASE STUDY: BUFFALO ERIE NIAGARA LAND IMPROVEMENT CORPORATION (BENLIC)

The Buffalo Erie Niagara Land Improvement Corporation (BENLIC) is a government created not-for-profit land bank formed in 2012 as a partnership between Erie County and the City of Buffalo. BENLIC works with all Erie County municipalities to strategically acquire tax-delinquent and abandoned property for future use. Within its jurisdiction, there are 25 towns, 16 villages, 3 cities, and a wide variety of taxing districts. While BENLIC typically acquires residential properties, it is not limited by property type, size, or scope. Once BENLIC acquires a property it works to ensure all properties are brought to local code compliance and livable condition; a property may be demolished if it is determined to be in such a state of disrepair that rehabilitation is unfeasible. The land bank's Board of Directors authorizes the acquisition, sale, or lease of all properties and consists of public employees from municipalities within BENLIC's jurisdiction. The land bank's bylaws prohibit it from acquiring any real property over the written objection of a municipality's Mayor.

BENLIC promotes cooperation with non-member municipalities through its Request for Foreclosure program. Through this program, BENLIC provides sample resolutions for non-member municipalities within Erie County to participate in land banking activities. Once a city, town, or village adopts the resolution, it may request that the County transfer the tax lien on a tax-delinquent property within its jurisdiction to the land bank so the land bank can foreclose on the lien.

As a not-for-profit corporation, all proceeds from property sales are shared between BENLIC and the local municipality where a property is situated. These proceeds repay public municipal costs and are circulated back into BENLIC operations to continue funding housing churn. According to the Land Bank Act, 50% of the real property taxes collected on any specific parcel of real property may be collected by the land bank as a remittance for a period of up to 5 years after the sale of the property. This is commonly referred to as the "pay it forward" policy. BENLIC does not require taxing jurisdictions to pay it forward when net proceeds of the primary sale of real property are positive, because all BENLIC carrying costs have already been recovered. This policy encourages more municipalities to cooperate with the land bank by allowing them to collect the full value of real property taxes as soon as BENLIC has recouped its costs.

Appendix A: Definitions

DEFINITIONS

| | |
|-----------|--|
| ADU | Accessory Dwelling Unit |
| AHC | Affordable Housing Corporation |
| ALICE | Asset Limited, Income Constrained, Employed |
| CoC | Continuum of Care |
| CHAS | Comprehensive Housing Affordability Strategy |
| CDBG | Community Development Block Grant |
| DHCR | Division of Housing Community Renewal |
| FMR | Fair Market Rents |
| HAP | Housing Assistance Payment |
| HCR | Homes and Community Renewal |
| HHAP | Homeless Housing and Assistance Program |
| HOME | Housing Opportunities Made Equal |
| HOPP | Homeowner Protection Program |
| HMDA | Home Mortgage Disclosure Act |
| HTFC | State Housing Trust Fund Corporation |
| HUD | Housing and Urban Development |
| IDA | Industrial Development Agency |
| LEHD | Longitudinal Employer-Household Dynamics |
| LCO | Lewis County Opportunities |
| MMHR | Mobile and Manufactured Home Replacement |
| MOD Rehab | Moderate Rehabilitation Single Room Occupancy |
| OCFS | Office of Children and Family Services |
| OMB | Office of Management and Budget |
| OTDA | Office of Temporary and Disability Assistance |
| RESTORE | Residential Emergency Services to Offer |
| RPP | Rural Preservation Program |
| UNYREIS | Upstate New York Real Estate Information Services |
| USDA RD | U.S. Department of Agriculture's Rural Development |
| VA | Veterans Administration |
| VASH | Veterans Affairs Supportive Housing |

Appendix B: Recommendation Matrix

| Recommendation | Key Next Steps | Partner/Leader | Priority (Long term/Short Term) | Potential Funding Source |
|---|--|---|---------------------------------|---|
| MAINTAIN AND IMPROVE EXISTING HOUSING STOCK | | | | |
| Expand Collaboration between/among agencies- explore sharing of staff/resources | Continue regular/quarterly meetings of the Lewis County Fair Housing Task Force of Coalition | Lewis County Planning Lewis County Fair Housing Task Force Lewis County Snow Belt Housing Inc (SBHI) Lewis County Opportunities Inc (LCOI) | Short Term | NA |
| Explore Development of a Sr. Housing Project | Convene the partner agencies and explore the opportunity | Lewis County Planning Lewis County Fair Housing Task Force Lewis County Snow Belt Housing Inc (SBHI) Lewis County Opportunities | Short Term | NYS HCR USDA RD North Country Home Consortium |
| Leverage existing housing programs through better coordination between agencies | Share wait lists to focus on projects that allow for the greatest amounts of leverage program resources and staff time, quarterly meetings to discuss strategy | Lewis County Fair Housing Task Force Lewis County Snow Belt Housing Inc (SBHI) Lewis County Opportunities Inc (LCOI) | Short Term | USDA Rural Development – Rural Community Development Initiative |
| Fully Leverage North Country HOME Consortium Funds | Meet with DANC officials to discuss strategy, program needs | SBHI | Short Term | North Country HOME Consortium |
| Expand Contractor Pool | Generate public service announcements about work opportunities, provide trainings and education on | Lewis County Lewis County Fair Housing Task Force | Short Term | Local funds |

| Recommendation | Key Next Steps | Partner/Leader | Priority (Long term/Short Term) | Potential Funding Source |
|---|---|--|---------------------------------|---|
| | administering grant dollars | | | |
| EXPAND HOUSING CHOICE | | | | |
| Explore Development of Short Term Supportive/Transitional Housing | Continue Dialogue on the development of a Single Room Occupancy facility. | Points North Housing Coalition Lewis County Social Services LCOI SBHI | Short/Long Term | NYS HCR County Funds Federal Housing Trust Fund HUD |
| Expand Mobile and Manufactured Home Replacement Program | Use Real Property data to do targeted mailings of this program to generate wait list and show need; apply for maximum amount of funding | Lewis County LCOI SBHI | Long Term | NYS Housing Trust Fund Corporation Community Development Block Grants NYS Homes and Community Renewal |
| Expand policies such as tax abatement on property improvements | Review opportunities to provide tax abatement with Lewis County IDA | Lewis County County IDA | Short Term | Local Funds |
| Expand Housing Choice: smaller homes, homes where existing facilities and infrastructure exists, Accessory Dwelling Units | Educate residents on the benefits of ADUs | Lewis County Lewis County Fair Housing Task Force | Long Term | NYS Homes and Community Renewal HUD Section 202 Program |
| All housing rehabilitation programs should require improvements to make the units more accessible to all | Educate on universal design standards, provide materials | Lewis County Individual Municipalities | Long Term | NYS Homes and Community Renewal AARP |
| Educate citizens about housing models for aging in their community | Provide more education on how to age-in-place via training and flyers on retrofitting homes and building strategies | Lewis County | Short Term | AARP |

| Recommendation | Key Next Steps | Partner/Leader | Priority (Long term/Short Term) | Potential Funding Source |
|--|--|---|--|---------------------------------|
| Update Zoning Procedures to Encourage Accessory Dwelling Units and Universal Design Standards | Develop a Model ADU Ordinance to facilitate municipal adoption | Lewis County Individual Municipality | Long Term | NYS DOS Smart Growth |
| Provide incentives for Market Rate Housing | Consider tax abatement or other government policies by reducing fees for infrastructure hookups, freezing assessed home values, and expediting permits | Lewis County Board of Legislators | Short Term | County Local Municipalities |
| Explore measures to encourage the private sector to build more new homes and fix up its older homes. | Consider a fast-track approval process for siting and permitting of housing. Share a model | Lewis County | Long Term | CDBG HOME |
| Continue to work to expand internet access across Lewis County | | Lewis County | Long Term | NYS Connect A LL Program |
| REDUCE THE AMOUNT OF HOUSING TAKEN OFF THE MARKET | | | | |
| Consider Establishing Housing Trust Fund | Discuss with Home Consortium/County Legislature | Lewis County | Long Term | Member Item |
| Explore Establishing Land Bank | Discuss with Home Consortium/County Legislature | Lewis County | Long Term | Empire State Development |

Appendix C Funding Programs

FUNDING PROGRAMS

| Agency | Program | Funding | Purpose | Eligibility |
|-------------------------------|--|---------------------------------------|--|---|
| NYS Homes & Community Renewal | Community Development Block Grant | Approximately \$8-10 million annually | Housing Rehab, Homeownership, manufactured housing for low-mod income households | Counties and municipalities |
| NYS Homes & Community Renewal | Access to Home for Veterans | Approximately \$6 million annually | Accessibility Improvements to homes occupied by low-income veterans. | Counties, municipalities & not for profits |
| NYS Homes & Community Renewal | Access to Home Program | Approximately \$1 million annually | Accessibility Improvements to homes occupied by low-income veterans. | Counties, municipalities & not for profits |
| NYS Homes & Community Renewal | Access to Home for Medicaid Recipients Program | Approximately \$1 million annually | Accessibility Improvements to homes occupied by low-income Medicaid recipients | Counties, municipalities & not-for-profits |
| NYS Homes & Community Renewal | RESTORE Program | Approximately \$4 million annually | Emergency repairs for homes owned by low-income elderly persons. | Counties, municipalities & not for profits |
| NYS Homes & Community Renewal | New Multi-family | \$600 Million annually | Construction, adaptive reuse, and preservation of multi-family affordable housing for a variety of populations | Not-for-profit corporations or charitable organizations; Housing Authorities eligible for some programs |
| NYS Homes & Community Renewal | NYS HOME Local Small Rental Development Initiative | \$15 Million Annually | Rehabilitation; or acquisition and rehabilitation; or new construction of up to 25 rental units | Not for-profit corporations, Community Housing Development Organizations, |

| | | | | |
|---|---|-----------------------|--|--|
| | | | for low-income households | Public Housing Authorities. |
| NYS Affordable Housing Corporation (NYS Homes & Community Renewal) | Affordable Home Ownership Development Program | \$25 Million Annually | Home ownership for low to moderate income households | Municipalities, not for profit corporations and municipal Housing Authorities. |
| USDA Rural Housing Service | Single Family and Multi-Family Loan Program | Varies | Direct loans or loan guarantees to buy, build or rehab single family homes and multi-family properties for low- and moderate-income households | |
| North Country HOME Consortium | Owner-occupied and renter-occupied rehab | Varies | Rehabilitation for low- income households | Municipalities, not for profit corporations and municipal Housing Authorities. |

Appendix D: Tapestry Segmentation

WHAT IS TAPESTRY SEGMENTATION?

The latest generation of Tapestry™ Segmentation, a market segmentation system designed to identify consumer markets from ESRI Corporation (a Geographic Information System software company) in the United States, incorporates the effects of growth and decline in the last decade on established consumer markets plus the emergence of new markets populated by the Millennials and immigrants. Reflecting the increasing diversity among American consumers, Tapestry includes 67 distinct market segments and 14 summary groups.

Tapestry is a geodemographic segmentation system that integrates consumer traits with residential characteristics to identify markets and classify US neighborhoods. Neighborhoods with the most similar characteristics are grouped together, while neighborhoods with divergent characteristics are separated. Internally homogenous, externally heterogeneous market segments depict consumers' lifestyles and life stages. Tapestry Segmentation combines the "who" of lifestyle demography with the "where" of local geography to create a classification model with 67 distinct, behavioral market segments. See Appendix for more information of Tapestry segments in Lewis County.



Tapestry Segmentation Area Profile

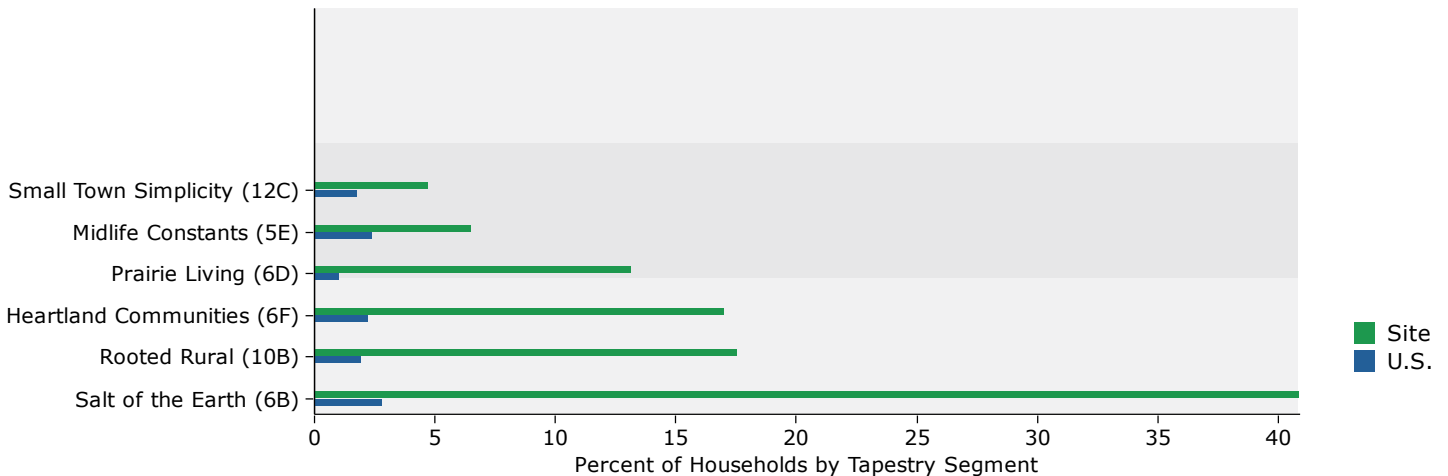
Lewis County, NY
 Lewis County, NY (36049)
 Geography: County

Prepared by Esri

Top Twenty Tapestry Segments

| Rank | Tapestry Segment | 2021 Households | | 2021 U.S. Households | | Index |
|------|-----------------------------|-----------------|--------------------|----------------------|--------------------|------------|
| | | Percent | Cumulative Percent | Percent | Cumulative Percent | |
| 1 | Salt of the Earth (6B) | 40.9% | 40.9% | 2.9% | 2.9% | 1427 |
| 2 | Rooted Rural (10B) | 17.6% | 58.5% | 2.0% | 4.8% | 888 |
| 3 | Heartland Communities (6F) | 17.1% | 75.5% | 2.3% | 7.1% | 751 |
| 4 | Prairie Living (6D) | 13.2% | 88.7% | 1.1% | 8.2% | 1,242 |
| 5 | Midlife Constants (5E) | 6.6% | 95.2% | 2.5% | 10.6% | 267 |
| | Subtotal | 95.4% | | 10.8% | | |
| 6 | Small Town Simplicity (12C) | 4.8% | 100.0% | 1.8% | 12.5% | 261 |
| | Subtotal | 4.8% | | 1.8% | | |
| | Total | 100.0% | | 12.5% | | 803 |

Top Ten Tapestry Segments Site vs. U.S.



Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

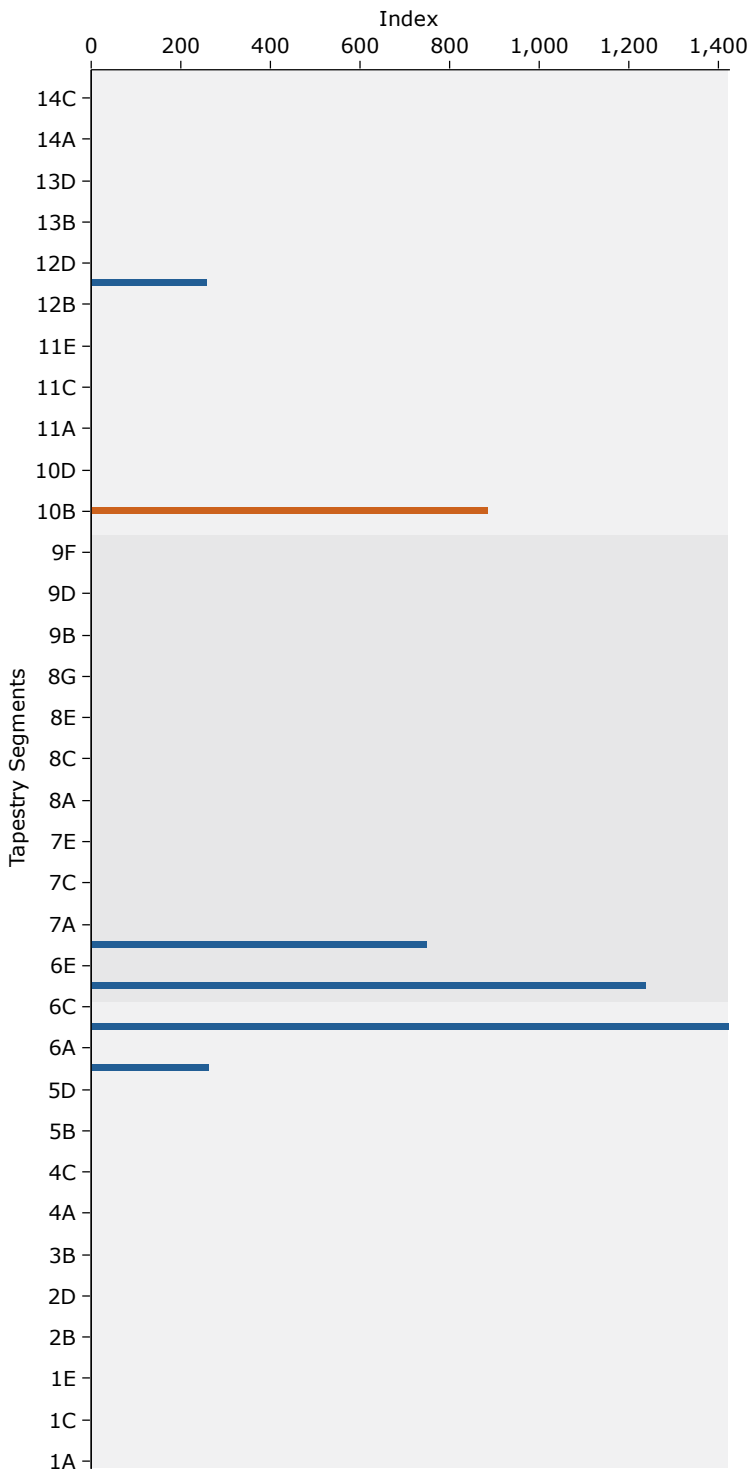


Tapestry Segmentation Area Profile

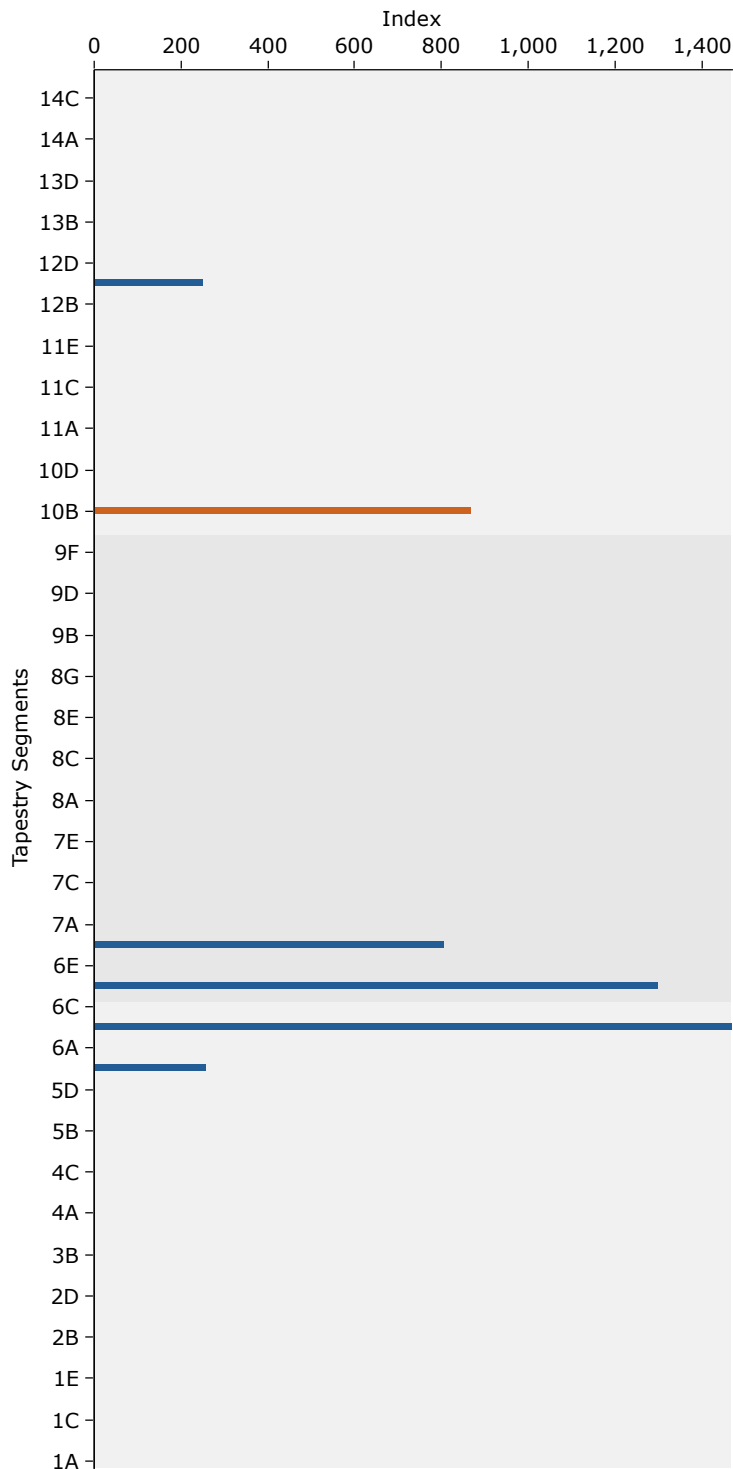
Lewis County, NY
Lewis County, NY (36049)
Geography: County

Prepared by Esri

2021 Tapestry Indexes by Households



2021 Tapestry Indexes by Total Population 18+



Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri



Tapestry Segmentation Area Profile

Lewis County, NY
 Lewis County, NY (36049)
 Geography: County

Prepared by Esri

| Tapestry LifeMode Groups | 2021 Households | | | 2021 Adult Population | | |
|---------------------------------|-----------------|--------------|------------|-----------------------|--------------|------------|
| | Number | Percent | Index | Number | Percent | Index |
| Total: | 10,598 | 100.0% | | 21,201 | 100.0% | |
| 1. Affluent Estates | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Top Tier (1A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Professional Pride (1B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Boomburbs (1C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Savvy Suburbanites (1D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Exurbanites (1E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 2. Upscale Avenues | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Urban Chic (2A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Pleasantville (2B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Pacific Heights (2C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Enterprising Professionals (2D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 3. Uptown Individuals | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Laptops and Lattes (3A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Metro Renters (3B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Trendsetters (3C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 4. Family Landscapes | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Workday Drive (4A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Home Improvement (4B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Middleburg (4C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 5. GenXurban | 695 | 6.6% | 58 | 1,280 | 6.0% | 56 |
| Comfortable Empty Nesters (5A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| In Style (5B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Parks and Rec (5C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Rustbelt Traditions (5D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Midlife Constants (5E) | 695 | 6.6% | 267 | 1,280 | 6.0% | 260 |
| 6. Cozy Country Living | 7,536 | 71.1% | 590 | 15,428 | 72.8% | 612 |
| Green Acres (6A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Salt of the Earth (6B) | 4,335 | 40.9% | 1,427 | 8,973 | 42.3% | 1,472 |
| The Great Outdoors (6C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Prairie Living (6D) | 1,394 | 13.2% | 1,242 | 2,822 | 13.3% | 1,302 |
| Rural Resort Dwellers (6E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Heartland Communities (6F) | 1,807 | 17.1% | 751 | 3,633 | 17.1% | 808 |
| 7. Sprouting Explorers | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Up and Coming Families (7A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Urban Villages (7B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Urban Edge Families (7C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Forging Opportunity (7D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Farm to Table (7E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Southwestern Families (7F) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri



Tapestry Segmentation Area Profile

Lewis County, NY
 Lewis County, NY (36049)
 Geography: County

Prepared by Esri

| Tapestry LifeMode Groups | 2021 Households | | | 2021 Adult Population | | |
|----------------------------------|-----------------|--------------|------------|-----------------------|--------------|------------|
| | Number | Percent | Index | Number | Percent | Index |
| Total: | 10,598 | 100.0% | | 21,201 | 100.0% | |
| 8. Middle Ground | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| City Lights (8A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Emerald City (8B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Bright Young Professionals (8C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Downtown Melting Pot (8D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Front Porches (8E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Old and Newcomers (8F) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Hometown Heritage (8G) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 9. Senior Styles | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Silver & Gold (9A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Golden Years (9B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| The Elders (9C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Senior Escapes (9D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Retirement Communities (9E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Social Security Set (9F) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 10. Rustic Outposts | 1,861 | 17.6% | 212 | 3,607 | 17.0% | 203 |
| Southern Satellites (10A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Rooted Rural (10B) | 1,861 | 17.6% | 888 | 3,607 | 17.0% | 870 |
| Economic BedRock (10C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Down the Road (10D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Rural Bypasses (10E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 11. Midtown Singles | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| City Strivers (11A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Young and Restless (11B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Metro Fusion (11C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Set to Impress (11D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| City Commons (11E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 12. Hometown | 506 | 4.8% | 79 | 886 | 4.2% | 74 |
| Family Foundations (12A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Traditional Living (12B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Small Town Simplicity (12C) | 506 | 4.8% | 261 | 886 | 4.2% | 253 |
| Modest Income Homes (12D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 13. Next Wave | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Diverse Convergence (13A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Family Extensions (13B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| NeWest Residents (13C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Fresh Ambitions (13D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| High Rise Renters (13E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 14. Scholars and Patriots | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Military Proximity (14A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| College Towns (14B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Dorms to Diplomas (14C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Unclassified (15) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |

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Source: Esri



Tapestry Segmentation Area Profile

Lewis County, NY
 Lewis County, NY (36049)
 Geography: County

Prepared by Esri

| Tapestry Urbanization Groups | 2021 Households | | | 2021 Adult Population | | |
|----------------------------------|-----------------|-------------|----------|-----------------------|-------------|----------|
| | Number | Percent | Index | Number | Percent | Index |
| Total: | 10,598 | 100.0% | | 21,201 | 100.0% | |
| 1. Principal Urban Center | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Laptops and Lattes (3A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Metro Renters (3B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Trendsetters (3C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Downtown Melting Pot (8D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| City Strivers (11A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| NeWest Residents (13C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Fresh Ambitions (13D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| High Rise Renters (13E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 2. Urban Periphery | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Pacific Heights (2C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Rustbelt Traditions (5D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Urban Villages (7B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Urban Edge Families (7C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Forging Opportunity (7D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Southwestern Families (7F) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| City Lights (8A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Bright Young Professionals (8C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Metro Fusion (11C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Family Foundations (12A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Modest Income Homes (12D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Diverse Convergence (13A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Family Extensions (13B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 3. Metro Cities | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| In Style (5B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Emerald City (8B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Front Porches (8E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Old and Newcomers (8F) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Hometown Heritage (8G) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Retirement Communities (9E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Social Security Set (9F) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Young and Restless (11B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Set to Impress (11D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| City Commons (11E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Traditional Living (12B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| College Towns (14B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Dorms to Diplomas (14C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri



Tapestry Segmentation Area Profile

Lewis County, NY
 Lewis County, NY (36049)
 Geography: County

Prepared by Esri

| Tapestry Urbanization Groups | 2021 Households | | | 2021 Adult Population | | |
|---------------------------------|-----------------|--------------|------------|-----------------------|--------------|------------|
| | Number | Percent | Index | Number | Percent | Index |
| Total: | 10,598 | 100.0% | | 21,201 | 100.0% | |
| 4. Suburban Periphery | 695 | 6.6% | 20 | 1,280 | 6.0% | 18 |
| Top Tier (1A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Professional Pride (1B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Boomburbs (1C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Savvy Suburbanites (1D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Exurbanites (1E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Urban Chic (2A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Pleasantville (2B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Enterprising Professionals (2D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Workday Drive (4A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Home Improvement (4B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Comfortable Empty Nesters (5A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Parks and Rec (5C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Midlife Constants (5E) | 695 | 6.6% | 267 | 1,280 | 6.0% | 260 |
| Up and Coming Families (7A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Silver & Gold (9A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Golden Years (9B) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| The Elders (9C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Military Proximity (14A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| 5. Semirural | 2,313 | 21.8% | 232 | 4,519 | 21.3% | 234 |
| Middleburg (4C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Heartland Communities (6F) | 1,807 | 17.1% | 751 | 3,633 | 17.1% | 808 |
| Farm to Table (7E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Senior Escapes (9D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Down the Road (10D) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Small Town Simplicity (12C) | 506 | 4.8% | 261 | 886 | 4.2% | 253 |
| 6. Rural | 7,590 | 71.6% | 423 | 15,402 | 72.6% | 428 |
| Green Acres (6A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Salt of the Earth (6B) | 4,335 | 40.9% | 1,427 | 8,973 | 42.3% | 1,472 |
| The Great Outdoors (6C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Prairie Living (6D) | 1,394 | 13.2% | 1,242 | 2,822 | 13.3% | 1,302 |
| Rural Resort Dwellers (6E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Southern Satellites (10A) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Rooted Rural (10B) | 1,861 | 17.6% | 888 | 3,607 | 17.0% | 870 |
| Economic BedRock (10C) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Rural Bypasses (10E) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Unclassified (15) | 0 | 0.0% | 0 | 0 | 0.0% | 0 |

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri



LifeMode Group: GenXurban

Midlife Constants

5E

Households: 3,068,400

Average Household Size: 2.31

Median Age: 47.0

Median Household Income: \$53,200

WHO ARE WE?

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of \$154,100 (Index 74).

SOCIOECONOMIC TRAITS

- Education: 63% have a high school diploma or some college.
- At 31%, the labor force participation rate is low in this market (Index 91).
- Almost 42% of households are receiving Social Security (Index 141); 27% also receive retirement income (Index 149).
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



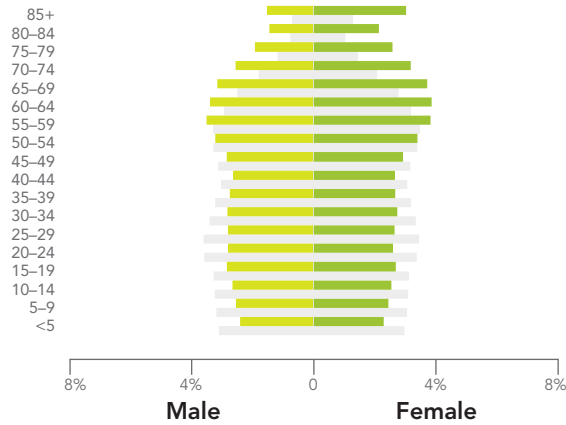
Midlife Constants



AGE BY SEX (Esri data)

Median Age: **47.0** US: 38.2

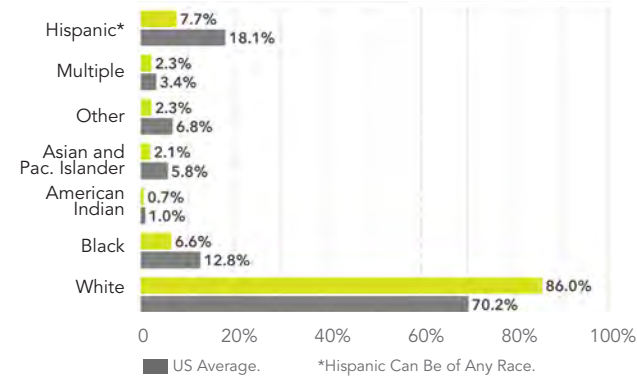
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

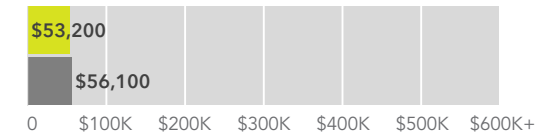
Diversity Index: **36.2** US: 64.0



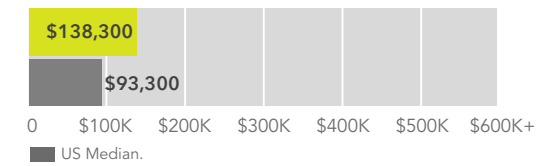
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

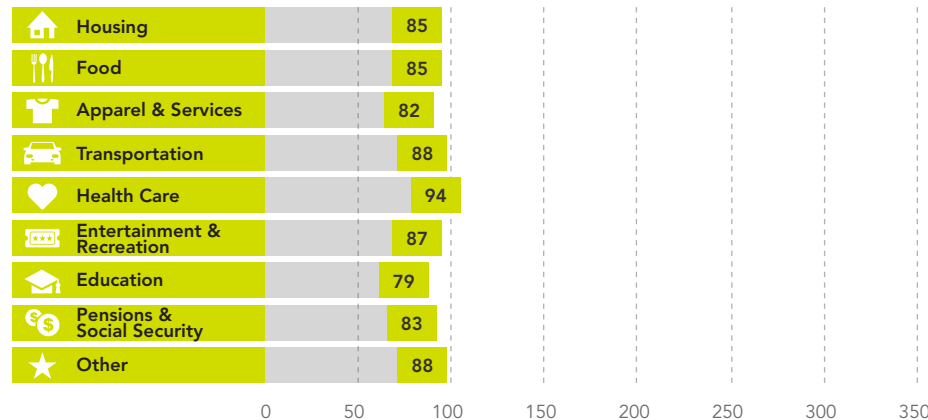


Median Net Worth



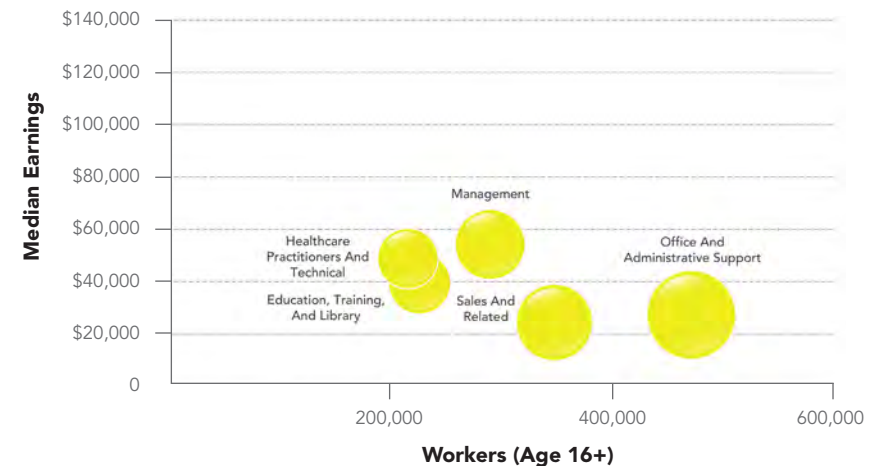
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, health, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or movie channels.
- Leisure activities include movies at home, reading, fishing, and golf.

HOUSING

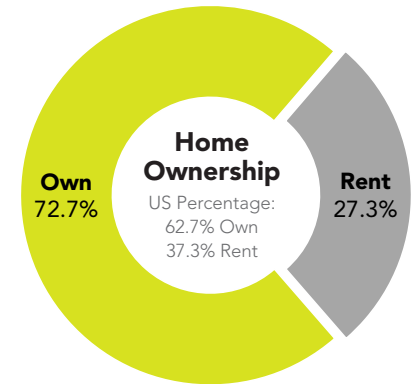
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

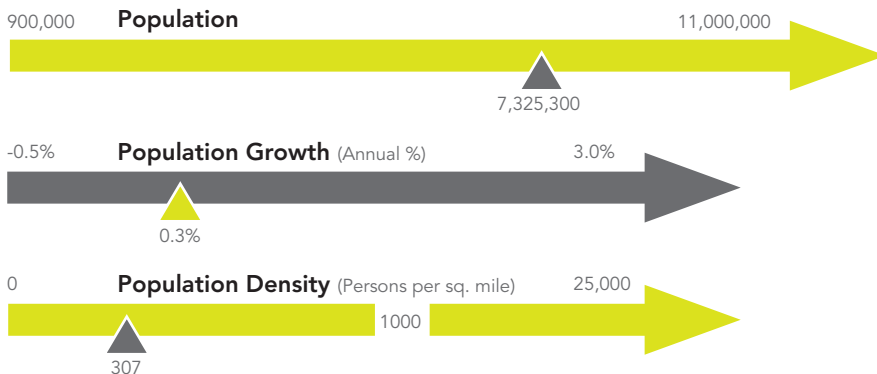
Median Value:
\$154,100

US Median: \$207,300



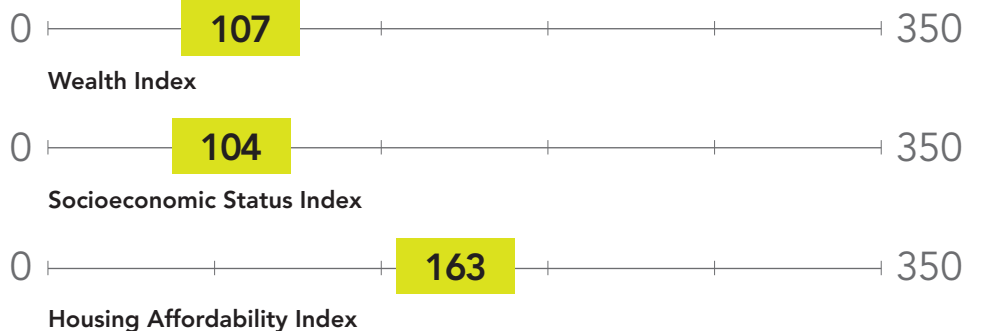
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



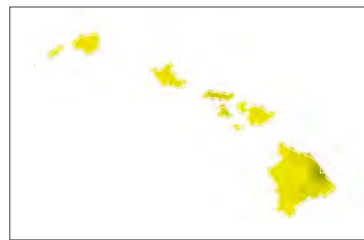
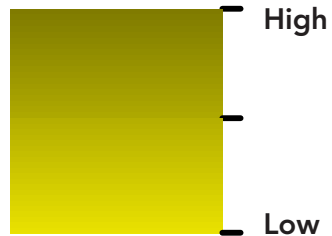
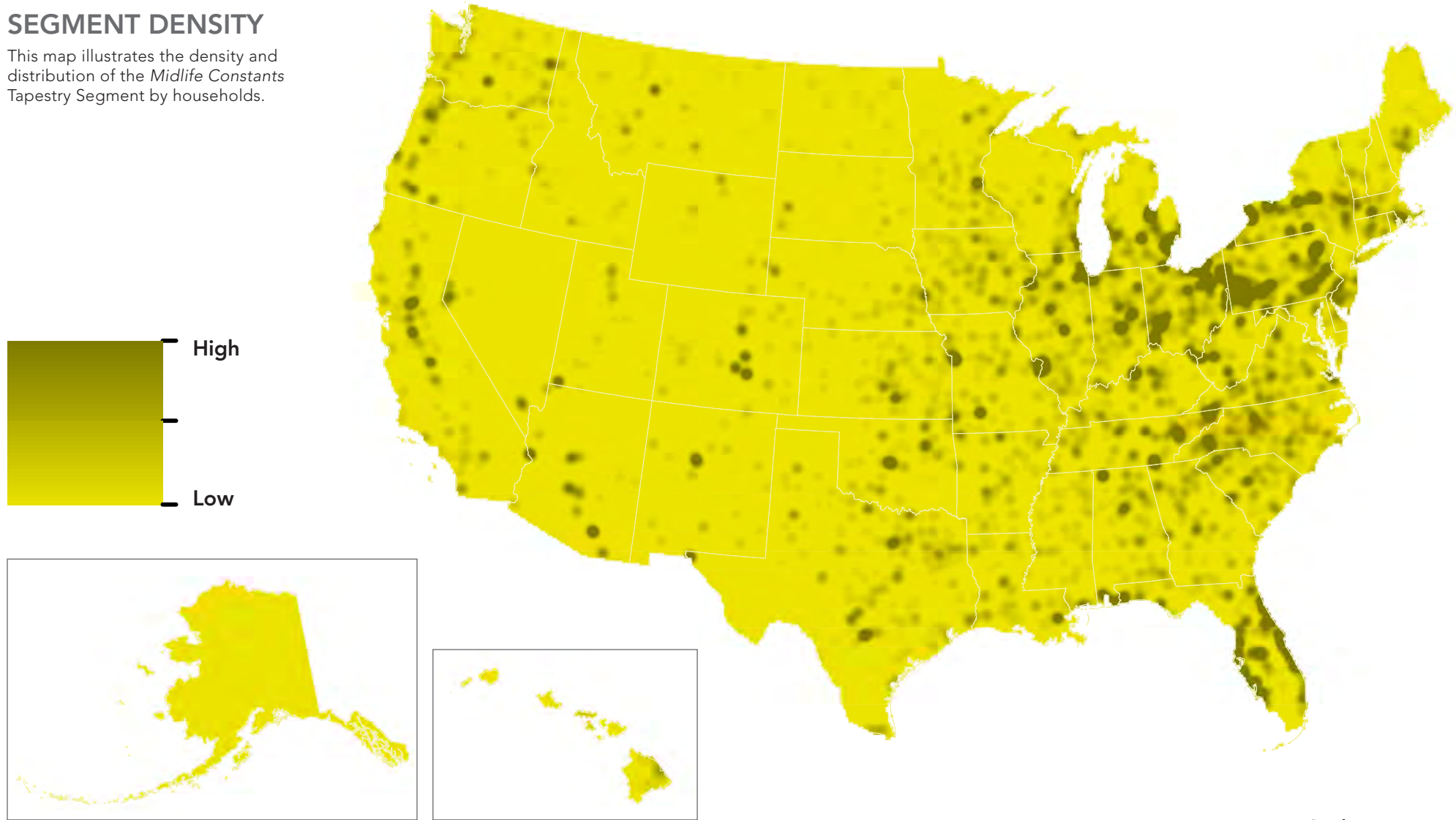


Midlife Constants



SEGMENT DENSITY

This map illustrates the density and distribution of the *Midlife Constants* Tapestry Segment by households.



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LifeMode Group: Cozy Country Living

Salt of the Earth

6B

Households: 3,545,800

Average Household Size: 2.59

Median Age: 44.1

Median Household Income: \$56,300

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Home ownership rates are very high (Index 133). Single-family homes are affordable, valued at 25 percent less than the national market.
- Nearly two in three households are composed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 40% with a high school diploma only.
- Household income just over the national median, while net worth is nearly double the national median.
- Spending time with family is their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.



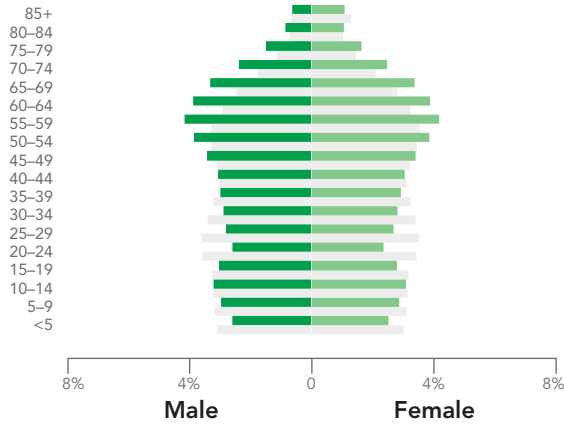
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: 44.1 US: 38.2

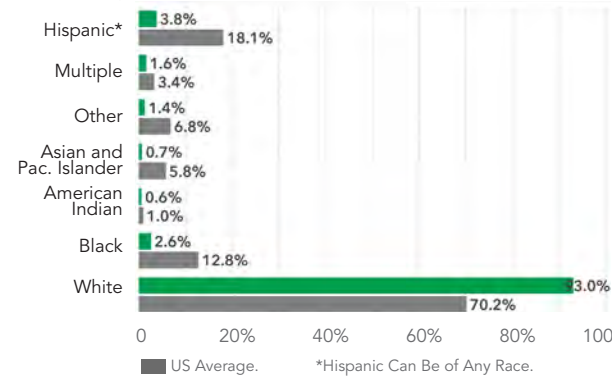
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 19.8 US: 64.0



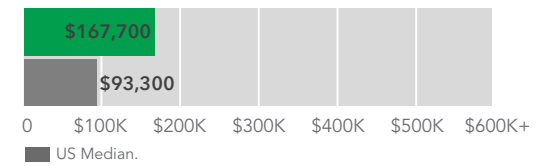
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

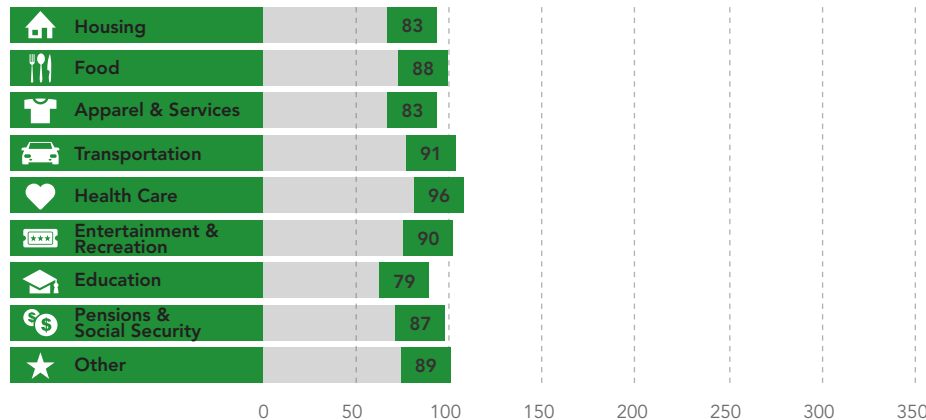


Median Net Worth



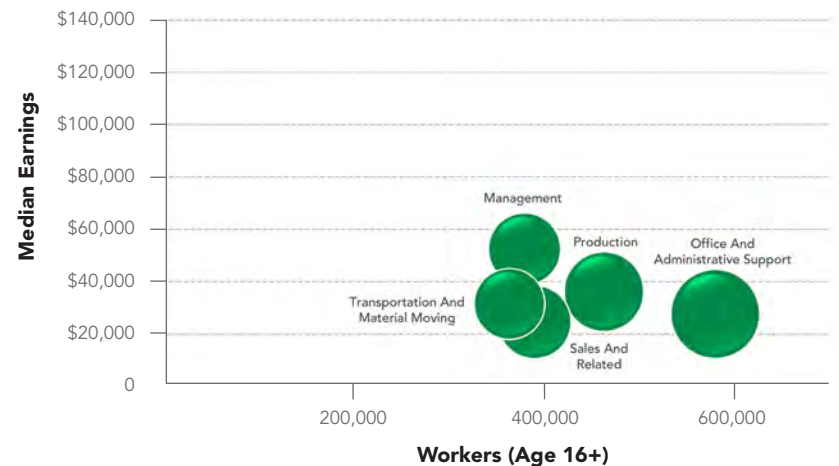
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes, and have access to high speed internet connections like DSL.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

HOUSING

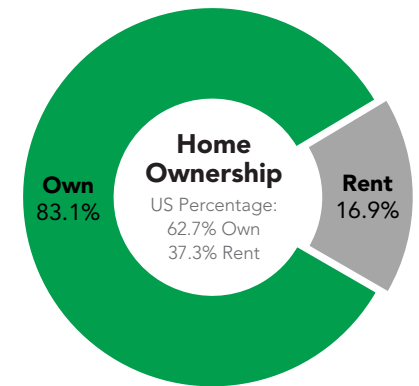
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

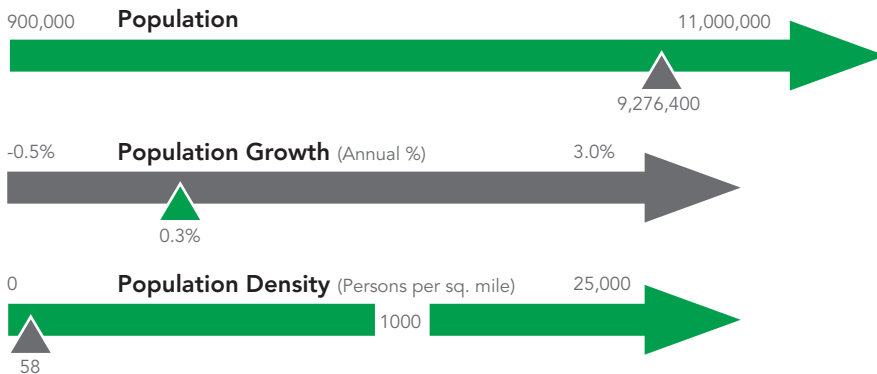
Median Value:
\$154,300

US Median: \$207,300



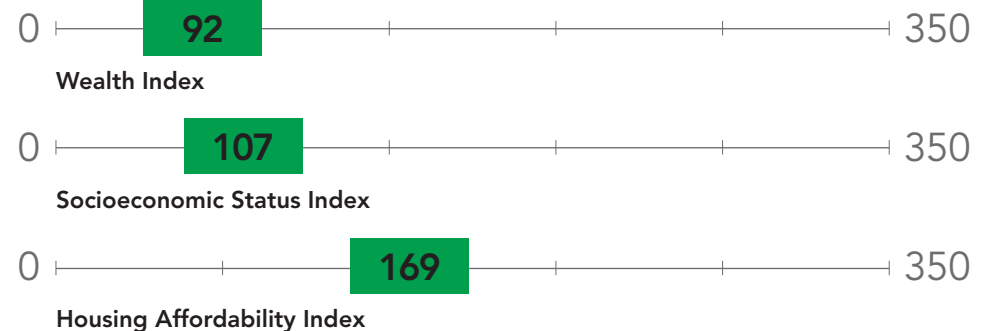
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



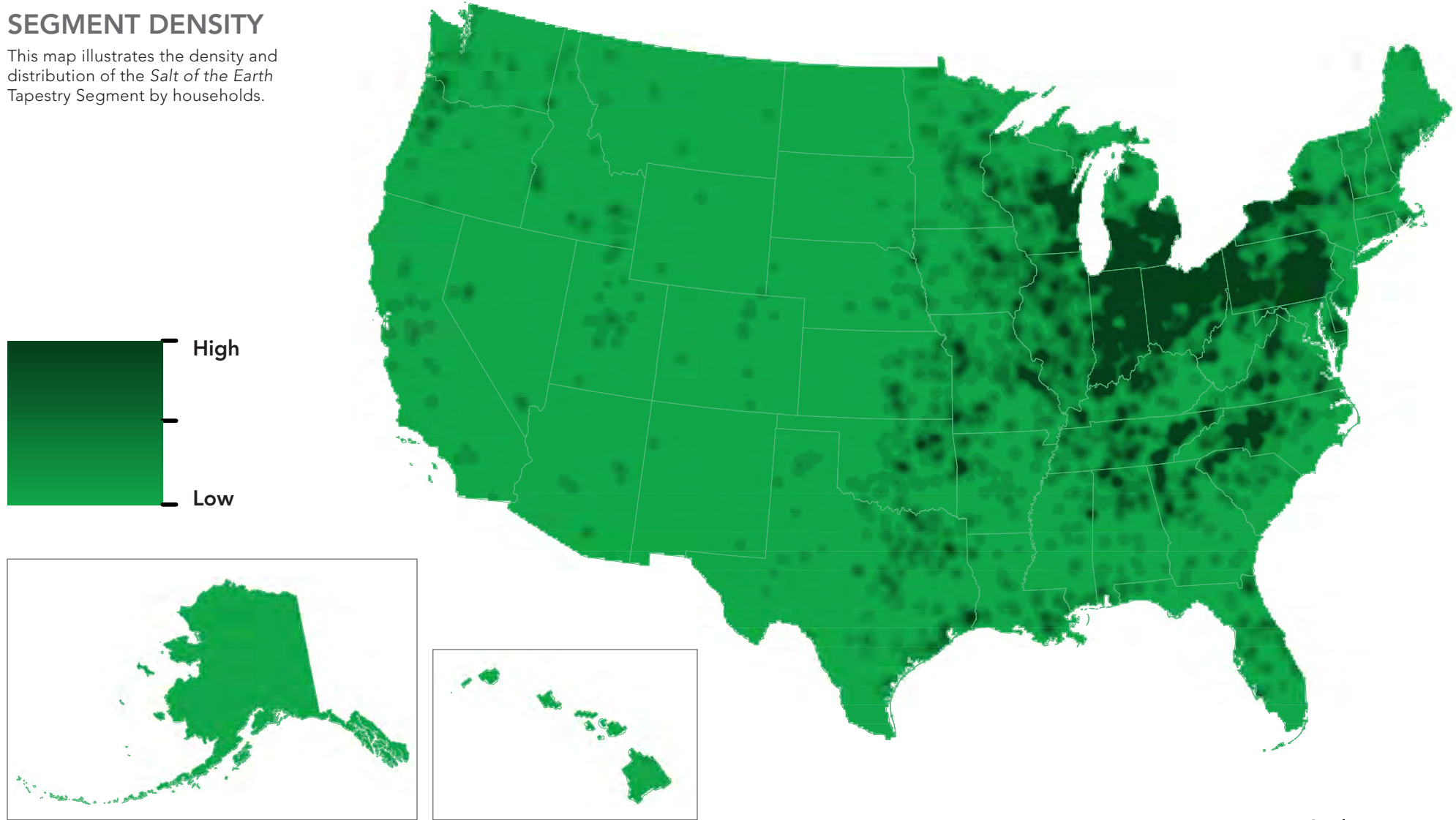


Salt of the Earth



SEGMENT DENSITY

This map illustrates the density and distribution of the *Salt of the Earth* Tapestry Segment by households.



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LifeMode Group: Cozy Country Living

Prairie Living



Households: 1,323,200

Average Household Size: 2.51

Median Age: 44.4

Median Household Income: \$54,300

WHO ARE WE?

Prairie Living is Tapestry Segmentation's most rural market, comprising about 1.2 percent of households, located mainly in the Midwest, with a predominance of self-employed farmers. These agricultural communities are dominated by married-couple families that own single-family dwellings and many vehicles. Median household income is similar to the US, and labor force participation is slightly higher. Faith is important to this market. When they find time to relax, they favor outdoor activities.

OUR NEIGHBORHOOD

- About four-fifths of households are owner occupied.
- Dominant household type is married-couples with no children.
- Most are single-family homes (87%) built before 1980; a higher proportion were built before 1940 (Index 218).
- Higher percentage of vacant housing units is at 16.5% (Index 146).
- Most households own 2 or 3 vehicles; this is the highest ranked market for owning 4 or more vehicles.

SOCIOECONOMIC TRAITS

- More than half have completed some college education or hold a degree.
- Labor force participation rate slightly higher at 65%.
- Wage and salary income for 72% of households plus self-employment income for 23% (Index 217).
- Faith and religion are important to these residents.
- Tend to buy things when they need them, rather than when they want them or to be trendy.
- Somewhat resistant to new technology.
- Creatures of habit when purchasing food items.



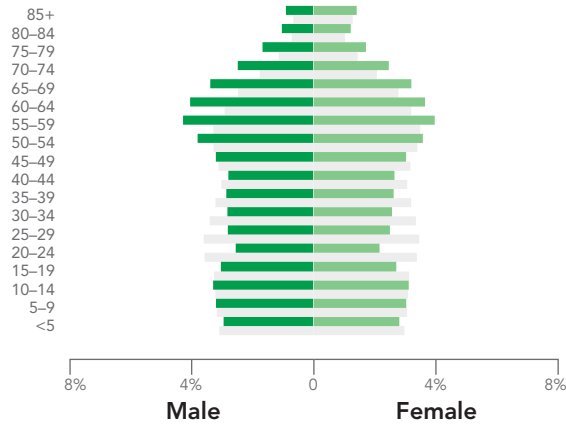
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **44.4** US: 38.2

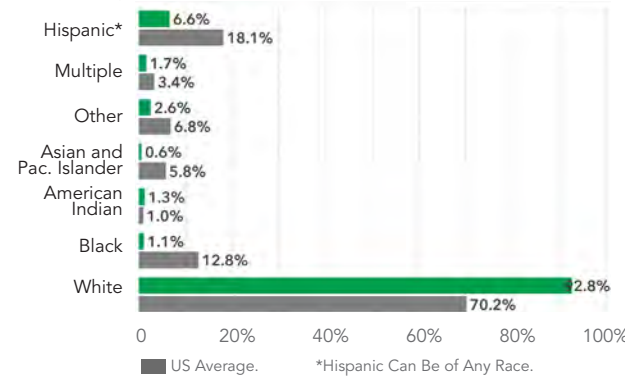
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **24.6** US: 64.0



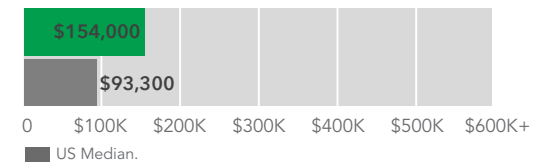
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

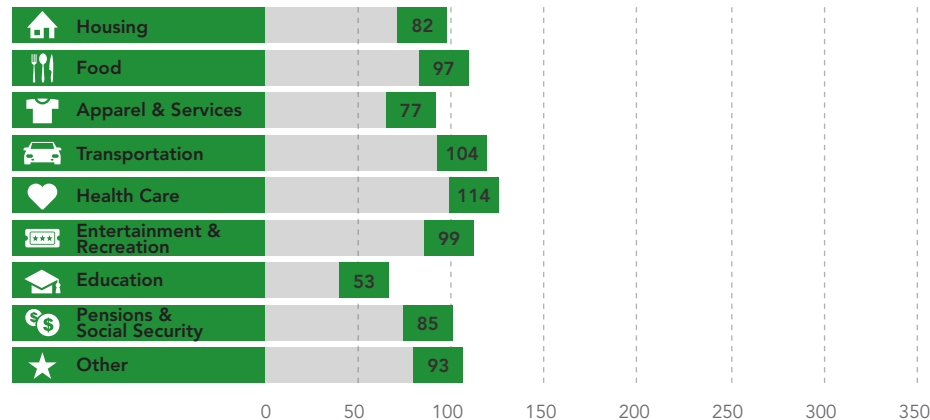


Median Net Worth



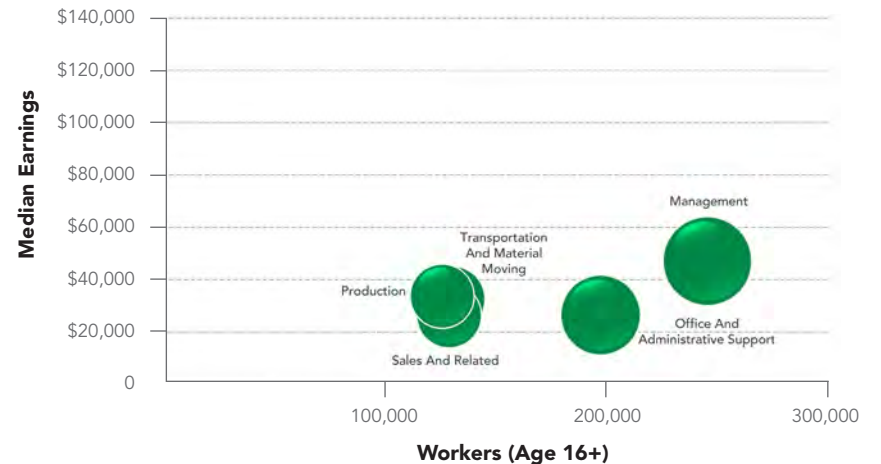
AVERAGE HOUSEHOLD BUDGET INDEX

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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Many own a truck, riding lawn mower, and ATV/UTV and have a satellite dish.
- They purchased plants and seeds in the past year for their vegetable garden, where their tiller comes in handy.
- They favor banking in person, have noninterest checking accounts, invest in CDs (more than 6 months), and have term/whole life insurance.
- They are pet owners.
- Leisure activities include fishing, hunting, boating, camping, and attending country music concerts.
- Residents prefer to listen to faith and inspirational, as well as country music on the radio.
- They read the local newspaper as well as home service, and fishing/hunting magazines.
- They contribute to religious organizations and belong to religious clubs.
- Walmart is a favorite shopping stop; Subway is a favorite eating spot.

HOUSING

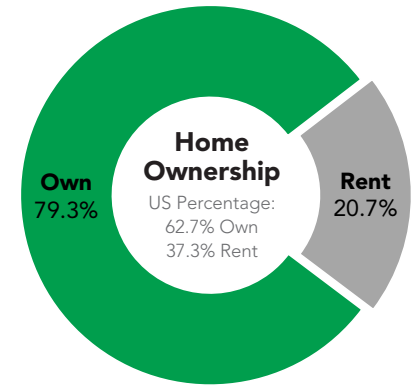
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

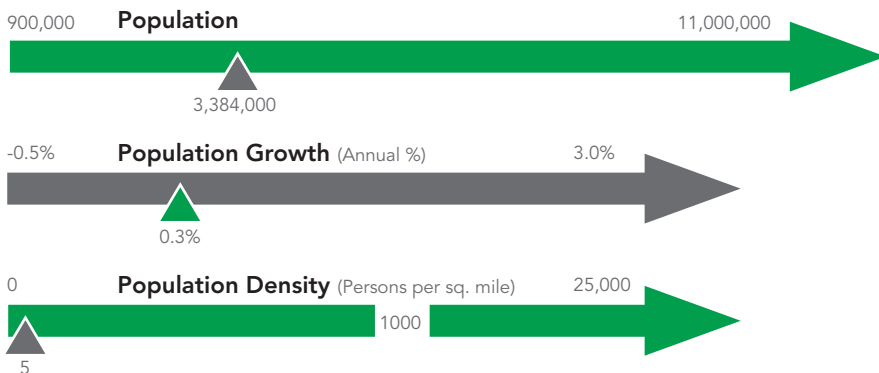
Median Value:
\$139,800

US Median: \$207,300



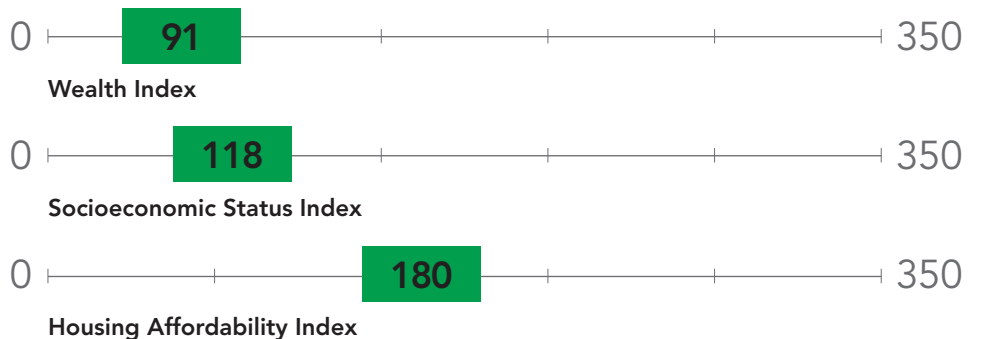
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

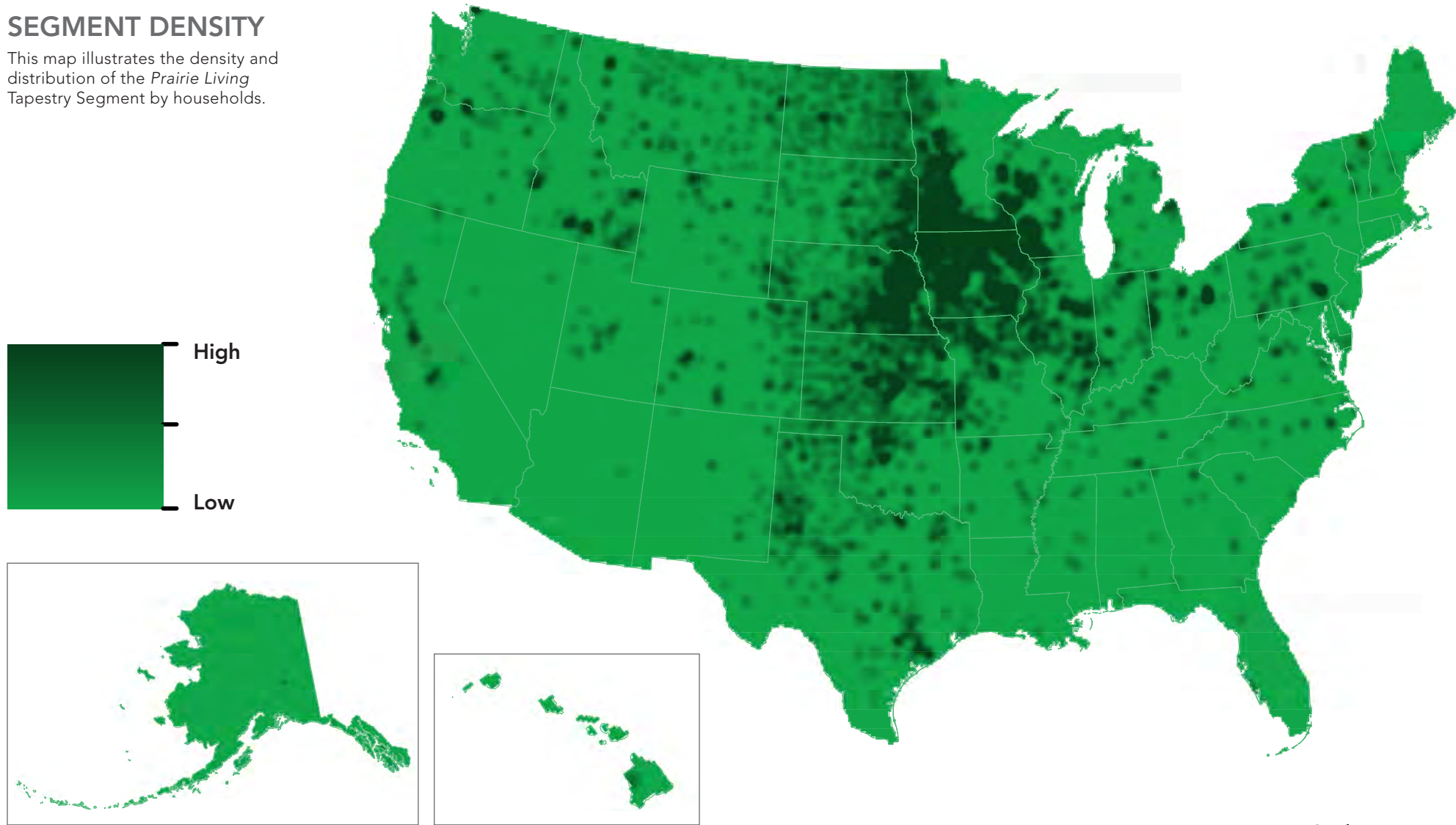
Prairie Living



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Prairie Living* Tapestry Segment by households.



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LifeMode Group: Cozy Country Living

Heartland Communities



Households: 2,850,600

Average Household Size: 2.39

Median Age: 42.3

Median Household Income: \$42,400

WHO ARE WE?

Well settled and close-knit, *Heartland Communities* are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.

OUR NEIGHBORHOOD

- Rural communities or small towns are concentrated in the Midwest, from older Rustbelt cities to the Great Plains.
- Distribution of household types is comparable to the US, primarily (but not the majority) married couples, more with no children, and a slightly higher proportion of singles (Index 112) that reflects the aging of the population.
- Residents own modest, single-family homes built before 1970.
- They own one or two vehicles; commutes are short (Index 82).

SOCIOECONOMIC TRAITS

- Retirees in this market depress the average labor force participation rate to less than 60% (Index 94). More workers are white collar than blue collar; more skilled than unskilled.
- The rural economy of this market provides employment in the manufacturing, construction, utilities, healthcare, and agriculture industries.
- These are budget savvy consumers; they stick to brands they grew up with and know the price of goods they purchase. Buying American is important.
- Daily life is busy, but routine. Working on the weekends is not uncommon.
- Residents trust TV and newspapers more than any other media.
- Skeptical about their financial future, they stick to community banks and low-risk investments.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



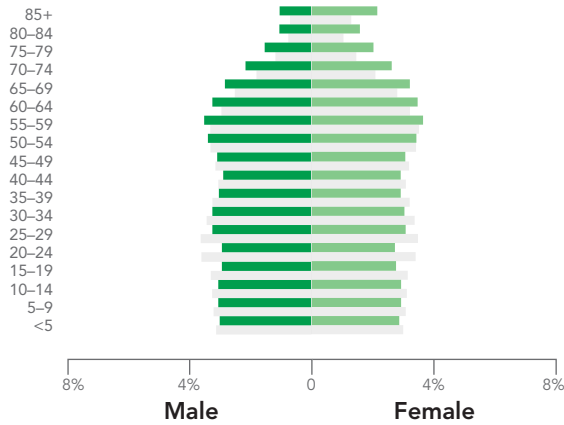
Heartland Communities



AGE BY SEX (Esri data)

Median Age: **42.3** US: 38.2

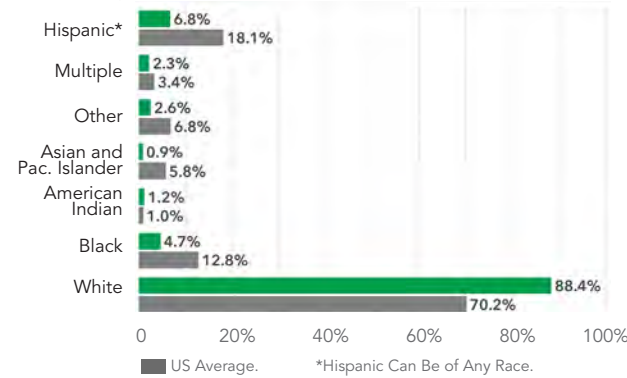
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **31.5** US: 64.0



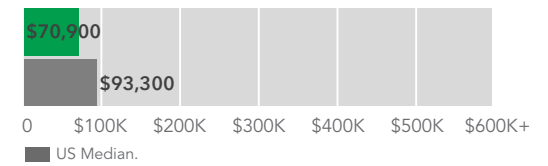
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

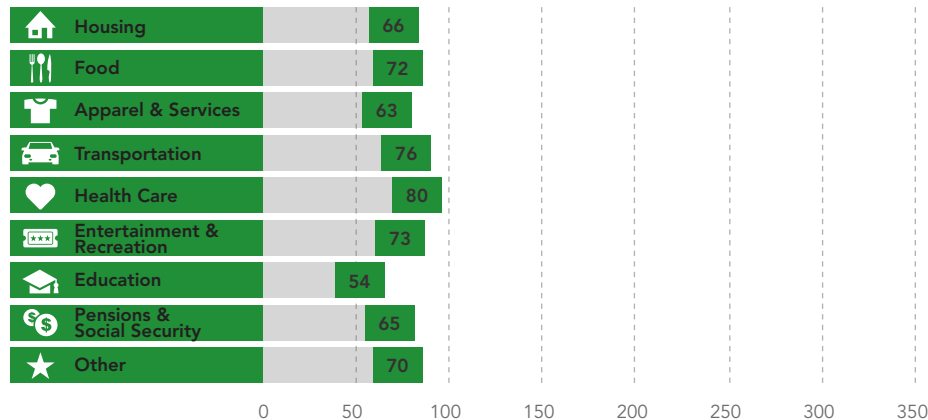


Median Net Worth



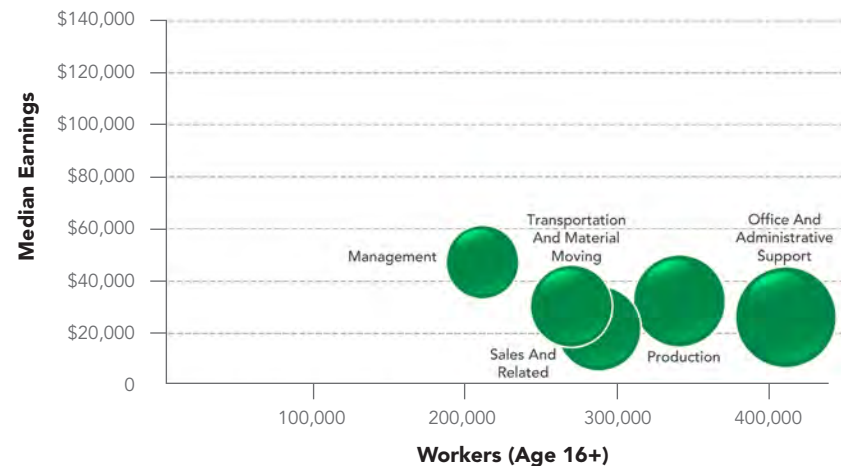
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Traditional in their ways, residents of *Heartland Communities* choose to bank and pay their bills in person and purchase insurance from an agent.
- Most have high-speed Internet access at home or on their cell phone but aren't ready to go paperless.
- Many residents have paid off their home mortgages but still hold auto loans and student loans. Interest checking accounts are common.
- To support their local community, residents participate in public activities.
- Home remodeling is not a priority, but homeowners do tackle necessary maintenance work on their cherished homes. They have invested in riding lawn mowers to maintain their larger yards.
- They enjoy country music and watch CMT.
- Motorcycling, hunting, and fishing are popular; walking is the main form of exercise.
- To get around these semirural communities, residents prefer domestic trucks or SUVs.

HOUSING

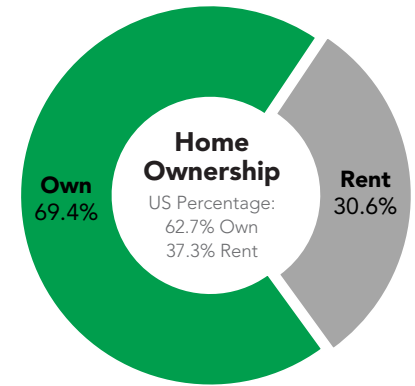
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

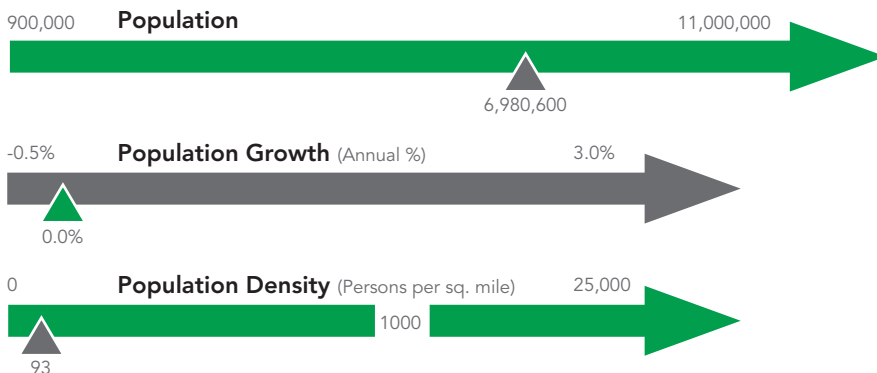
Median Value:
\$95,700

US Median: \$207,300



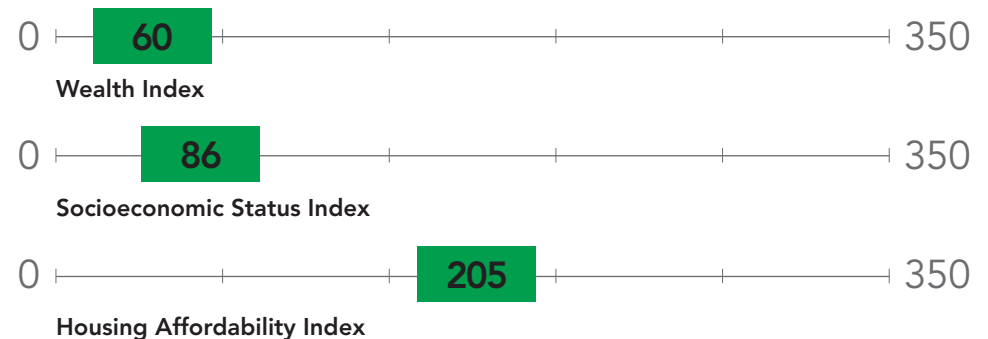
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

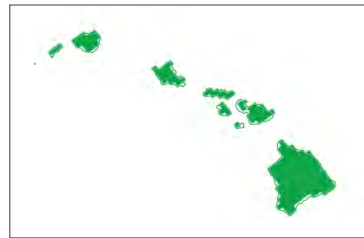
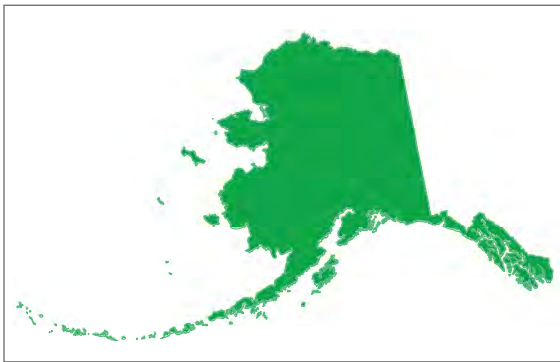
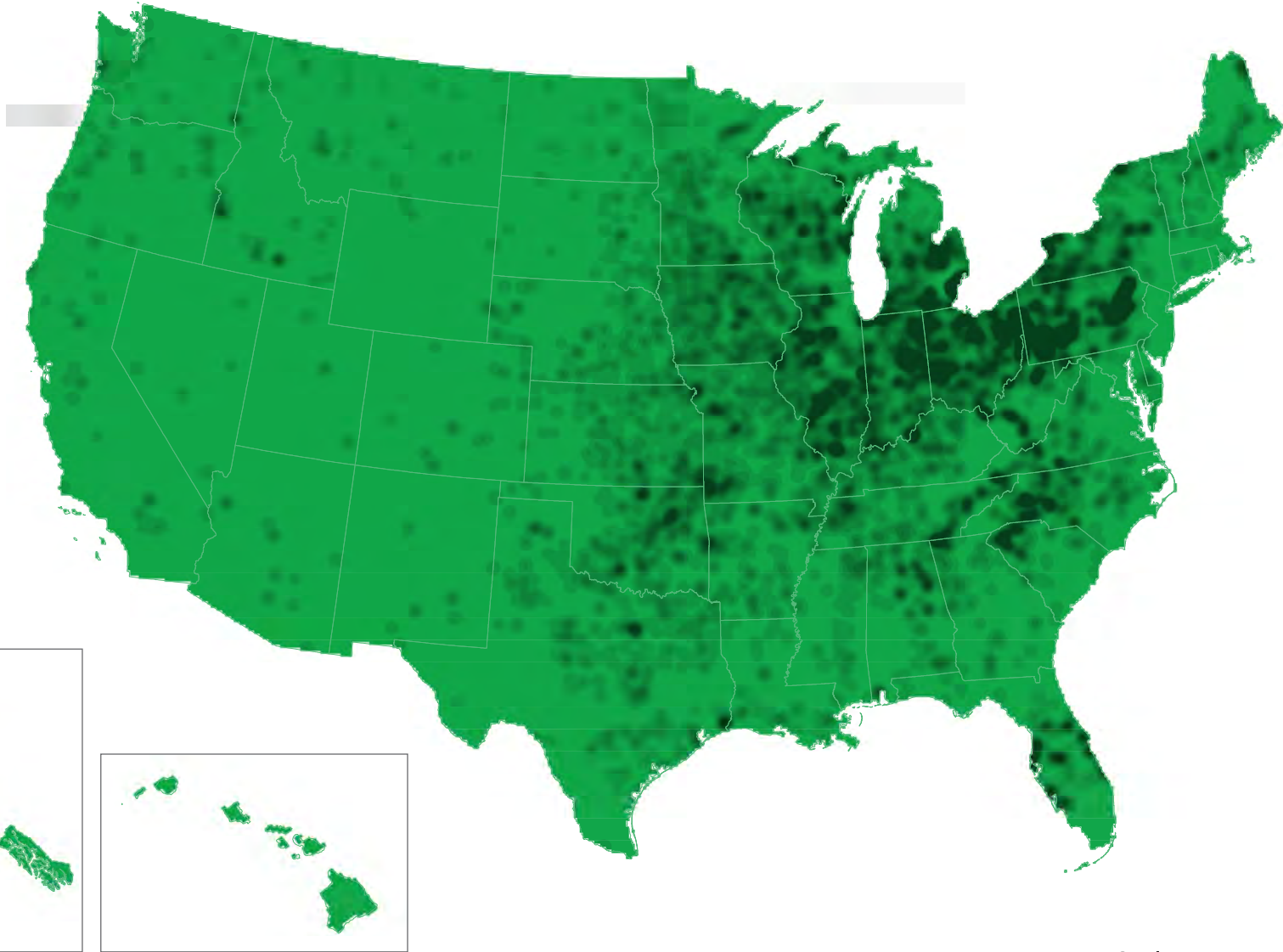
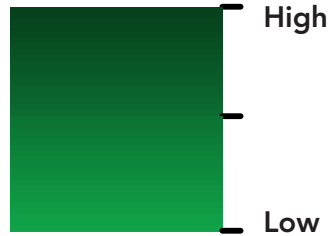
Heartland Communities



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Heartland Communities* Tapestry Segment by households.



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LifeMode Group: Rustic Outposts

Rooted Rural

10B

Households: 2,430,900

Average Household Size: 2.48

Median Age: 45.2

Median Household Income: \$42,300

WHO ARE WE?

Rooted Rural is heavily concentrated in the Appalachian mountain range as well as in Texas and Arkansas. Employment in the forestry industry is common, and *Rooted Rural* residents live in many of the heavily forested regions of the country. This group enjoys time spent outdoors, hunting, fishing, or working in their gardens. Indoors, they enjoy watching television with a spouse and spending time with their pets. When shopping, they look for American-made and generic products. These communities are heavily influenced by religious faith and family history.

OUR NEIGHBORHOOD

- This market is dominated by married couples, few with children at home.
- 80% of homes are owner occupied: primarily single family (73%) or mobile homes (24%).
- Nearly one in five housing units are vacant, with a high proportion for seasonal use.
- Home values are very low—almost half of owned homes are valued under \$100,000.

SOCIOECONOMIC TRAITS

- Shoppers that use coupons frequently and buy generic goods.
- Do-it-yourself mentality; grow their own produce and work on their cars and ATVs.
- Pay bills in person and avoid using the Internet for financial transactions.
- Often find computers and cell phones too complicated and confusing.
- Clothes a necessity, not a fashion statement; only buy new clothes when old clothes wear out.



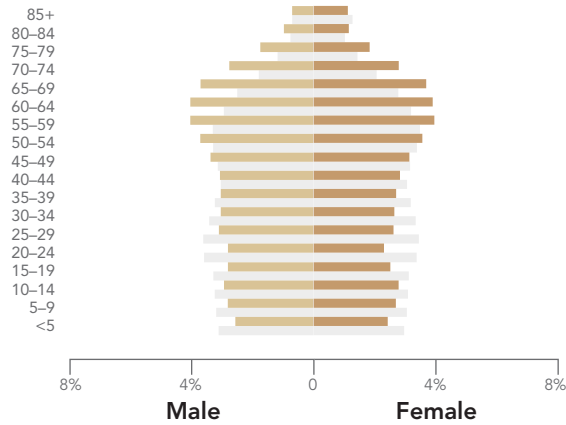
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **45.2** US: 38.2

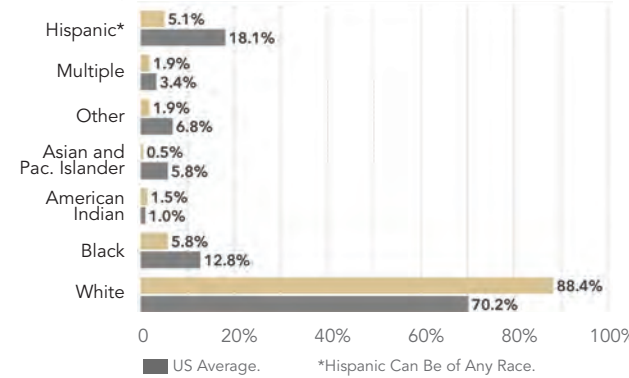
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **29.2** US: 64.0



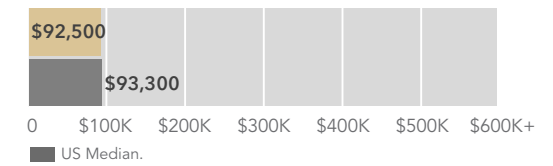
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

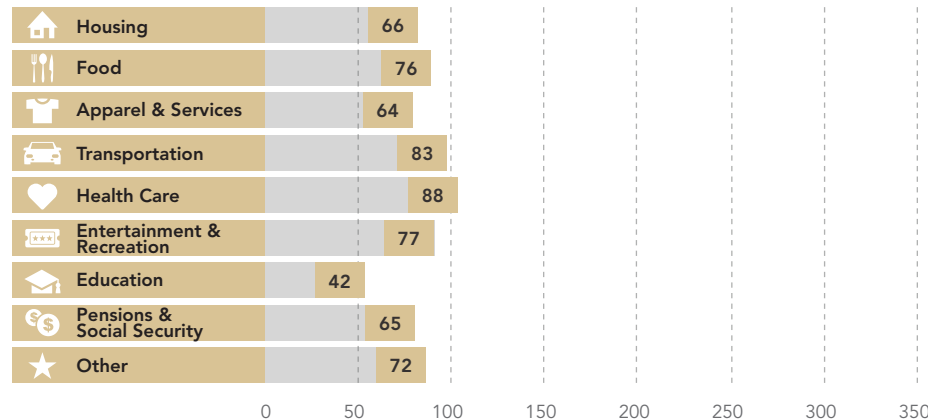


Median Net Worth



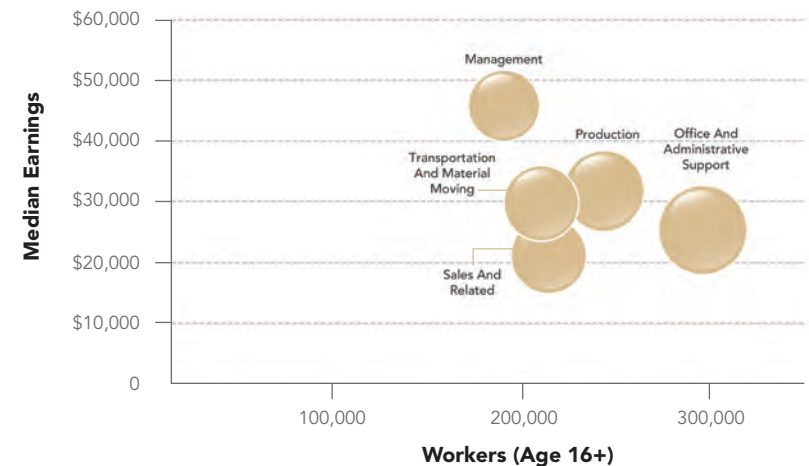
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- They own a riding lawn mower, as well as a garden tiller, and have vegetable gardens.
- More than half of the households have a high-speed Internet connection.
- They use a satellite dish to watch CMT, the History Channel, and GSN (Game Show Network).
- Pets are popular—dogs, cats, and birds.
- Leisure activities include hunting and fishing.
- They listen to faith-based radio, country, and gospel music.
- Many are on Medicare and frequent the Walgreens pharmacy.

HOUSING

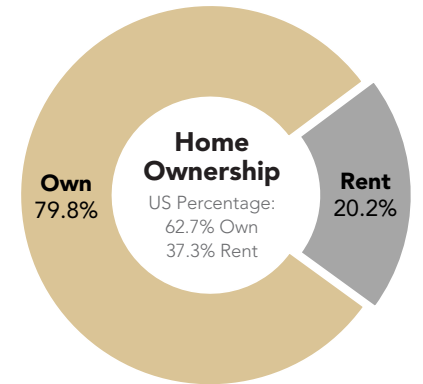
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family;
Mobile Homes

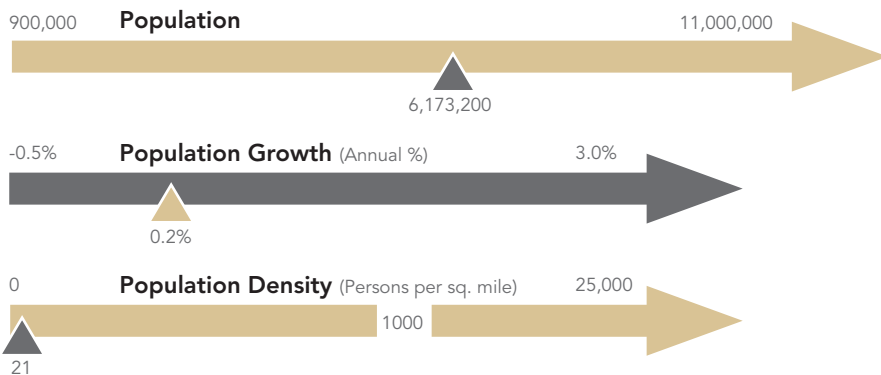
Median Value:
\$112,800

US Median: \$207,300



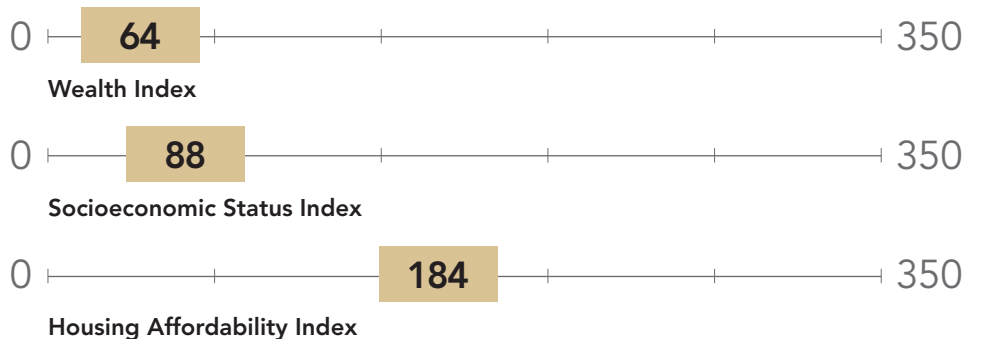
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

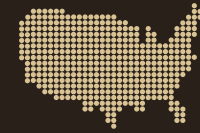


ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

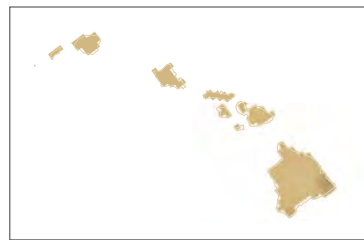
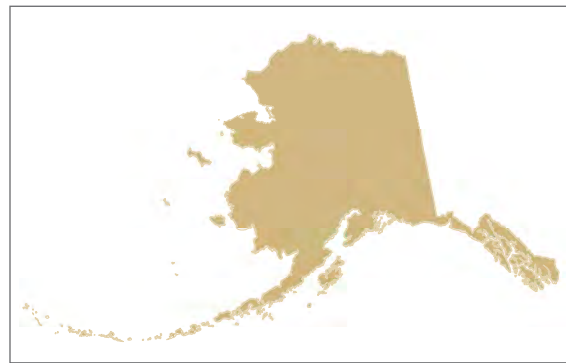
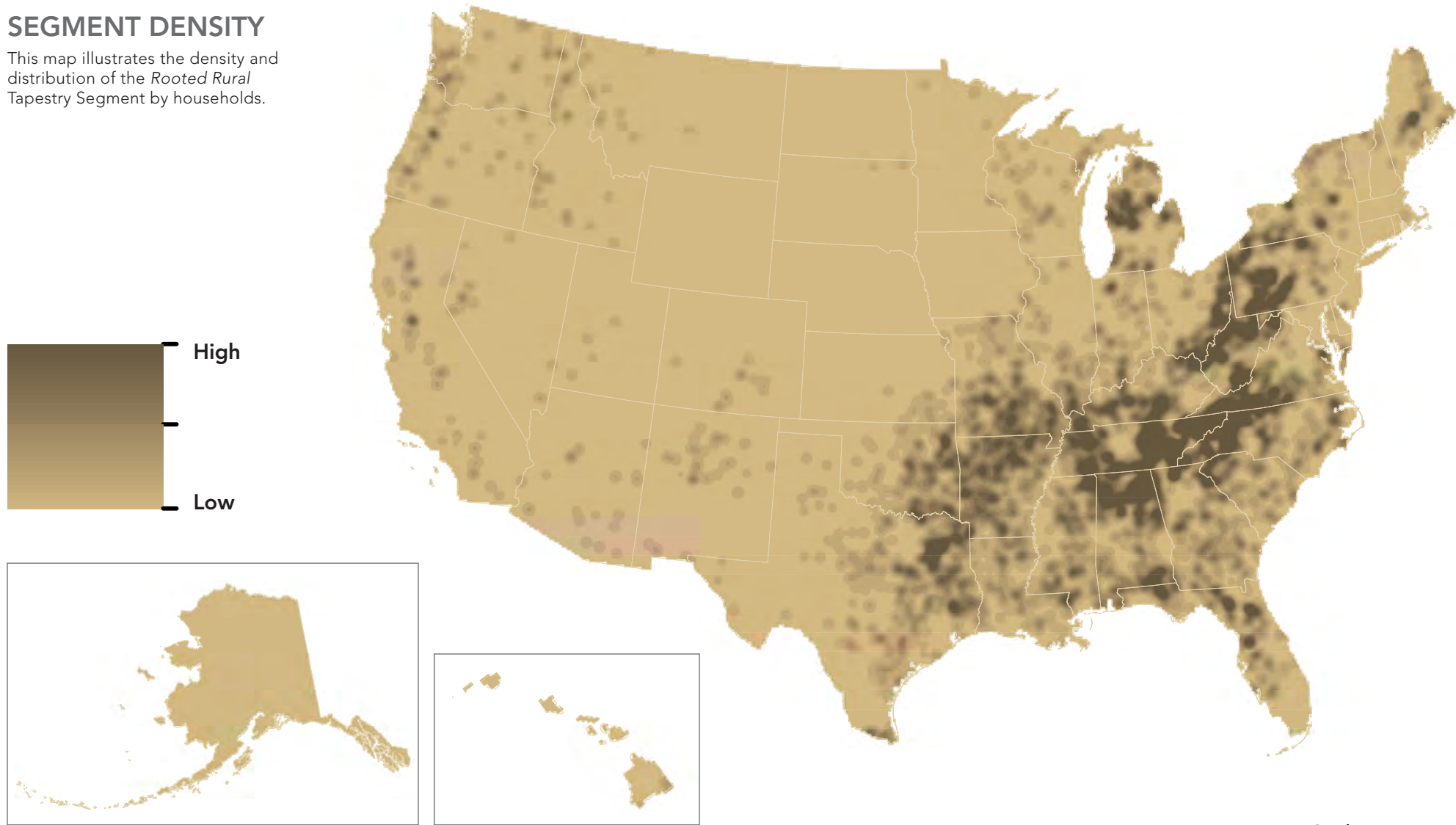


Rooted Rural



SEGMENT DENSITY

This map illustrates the density and distribution of the *Rooted Rural* Tapestry Segment by households.



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LifeMode Group: Hometown

Small Town Simplicity

12C

Households: 2,305,700

Average Household Size: 2.26

Median Age: 40.8

Median Household Income: \$31,500

WHO ARE WE?

Small Town Simplicity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Residents keep their finances simple—paying bills in person and avoiding debt.

OUR NEIGHBORHOOD

- Reside in small towns or semirural neighborhoods, mostly outside metropolitan areas.
- Homes are a mix of older single-family houses (61%), apartments, and mobile homes.
- Half of all homes are owner-occupied (Index 79).
- Median home value of \$92,300 is about half the US median.
- Average rent is \$639 (Index 62).
- This is an older market, with half of the householders aged 55 years or older, and predominantly single-person households (Index 139).

SOCIOECONOMIC TRAITS

- Education: 67% with high school diploma or some college.
- Labor force participation lower at 52% (Index 83), which could result from lack of jobs or retirement.
- Income from wages and salaries (Index 83), Social Security (Index 133) or retirement (Index 106), increased by Supplemental Security Income (Index 183).
- Price-conscious consumers that shop accordingly, with coupons at discount centers.
- Connected, but not to the latest or greatest gadgets; keep their landlines.
- Community-oriented residents; more conservative than middle-of-the-road.
- Rely on television or newspapers to stay informed.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



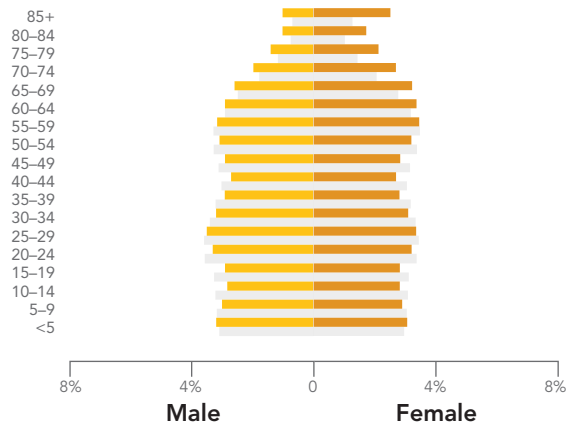
Small Town Simplicity



AGE BY SEX (Esri data)

Median Age: **40.8** US: 38.2

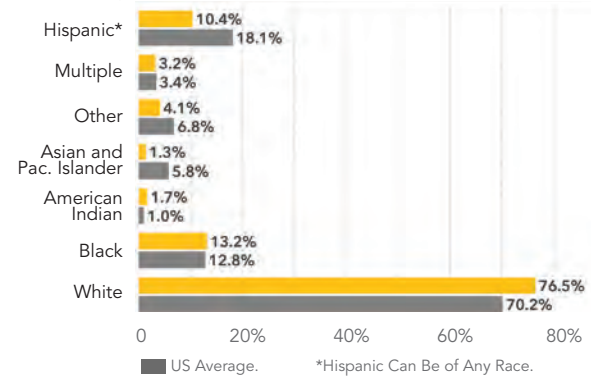
■ Indicates US



RACE AND ETHNICITY (Esri data)

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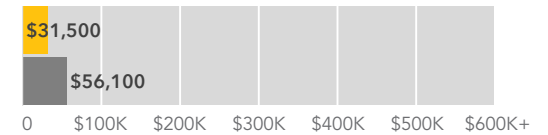
Diversity Index: **51.0** US: 64.0



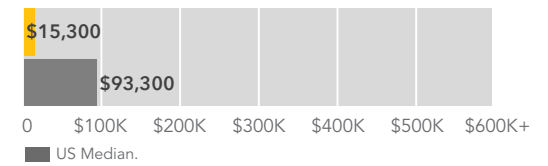
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

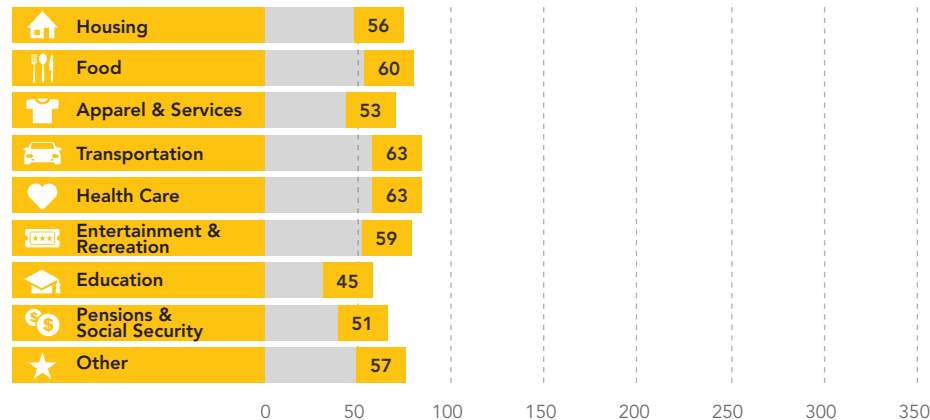


Median Net Worth



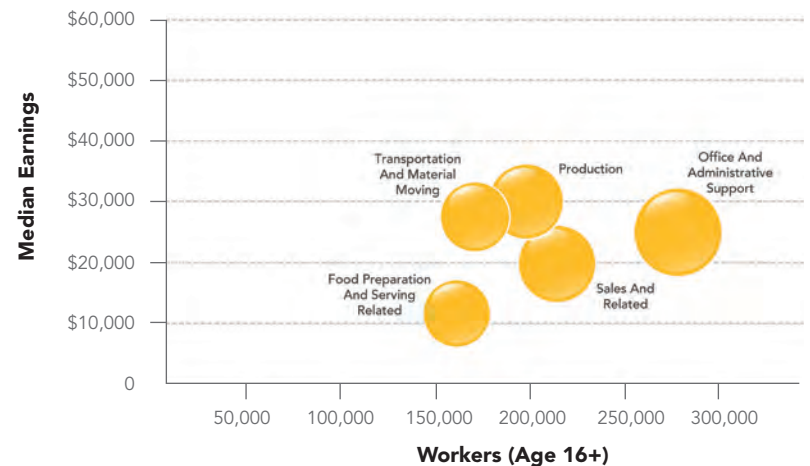
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Small Town Simplicity features a semirural lifestyle, complete with domestic trucks and SUVs, ATVs, and vegetable gardens.
- Residents enjoy outdoor activities like hunting and fishing as well as watching NASCAR and college football and basketball on TV.
- A large senior population visit doctors and health practitioners regularly.
- However, a largely single population favors convenience over cooking—frozen meals and fast food.
- Home improvement is not a priority, but vehicle maintenance is.

HOUSING

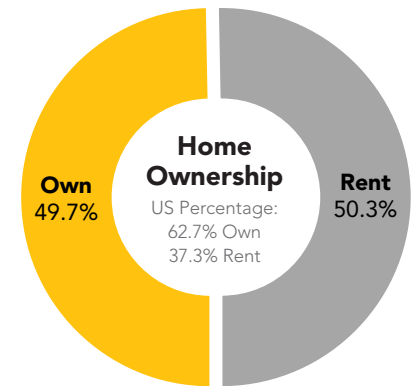
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

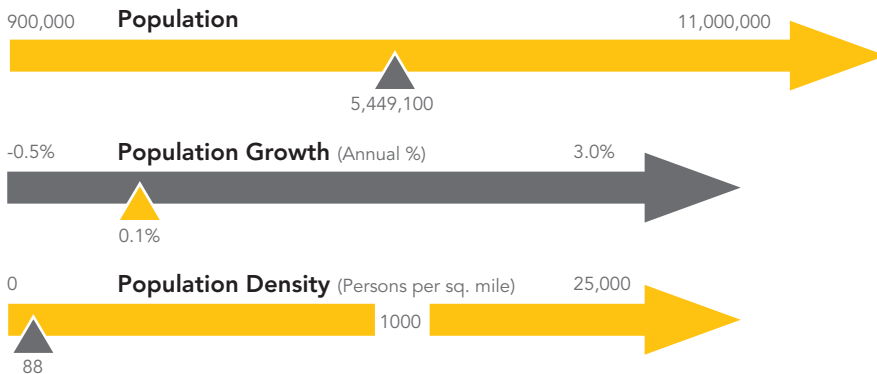
Median Value:
\$92,300

US Median: \$207,300



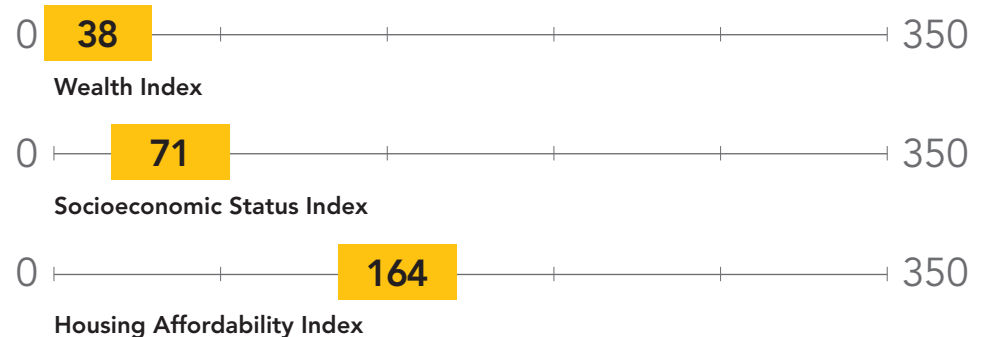
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Hometown

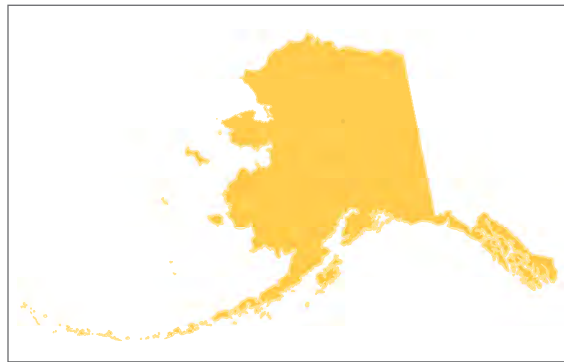
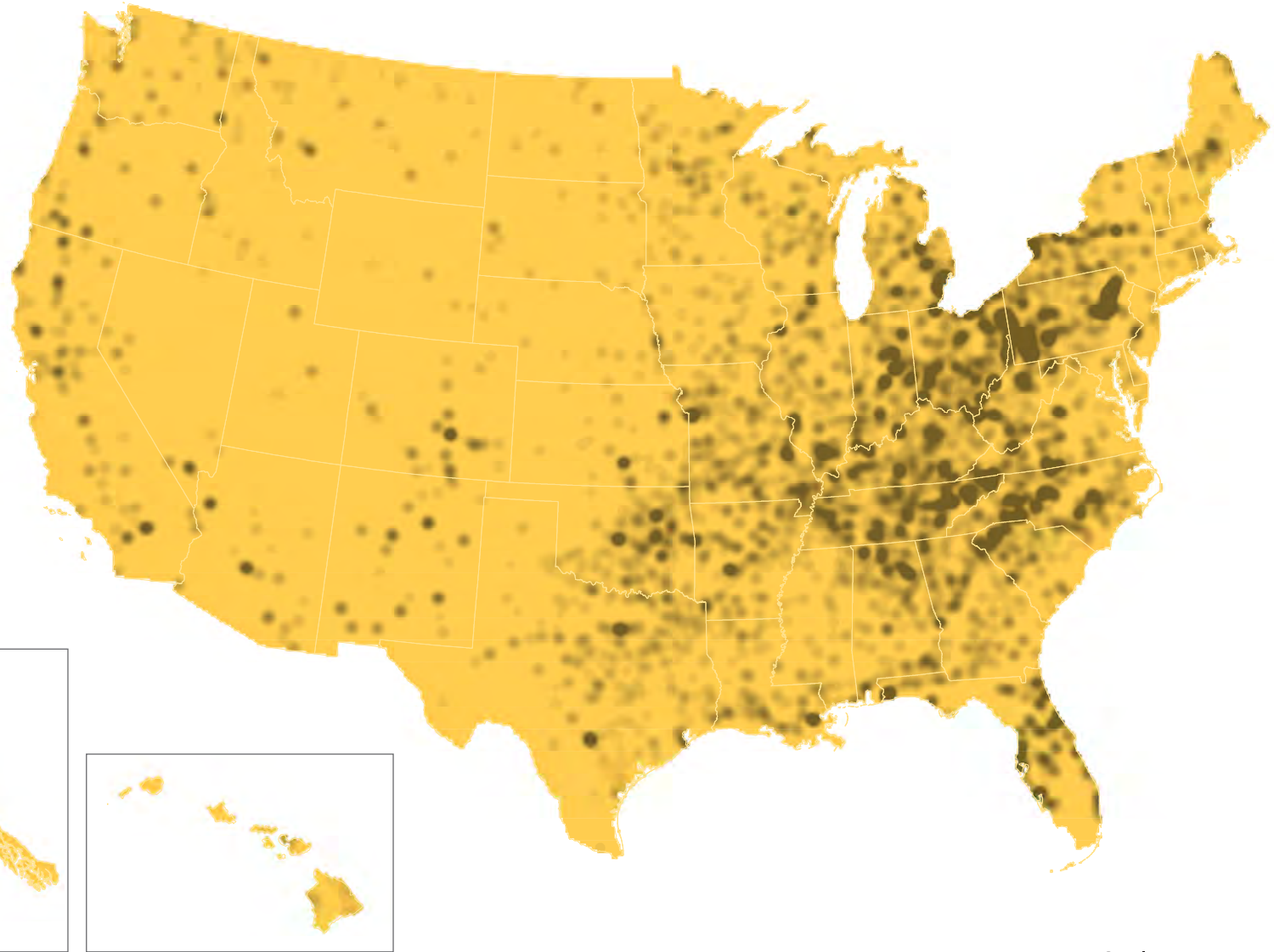
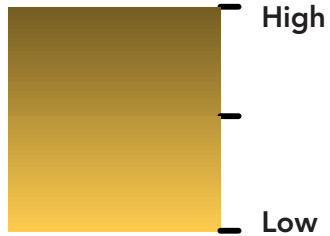
Small Town Simplicity



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Small Town Simplicity* Tapestry Segment by households.



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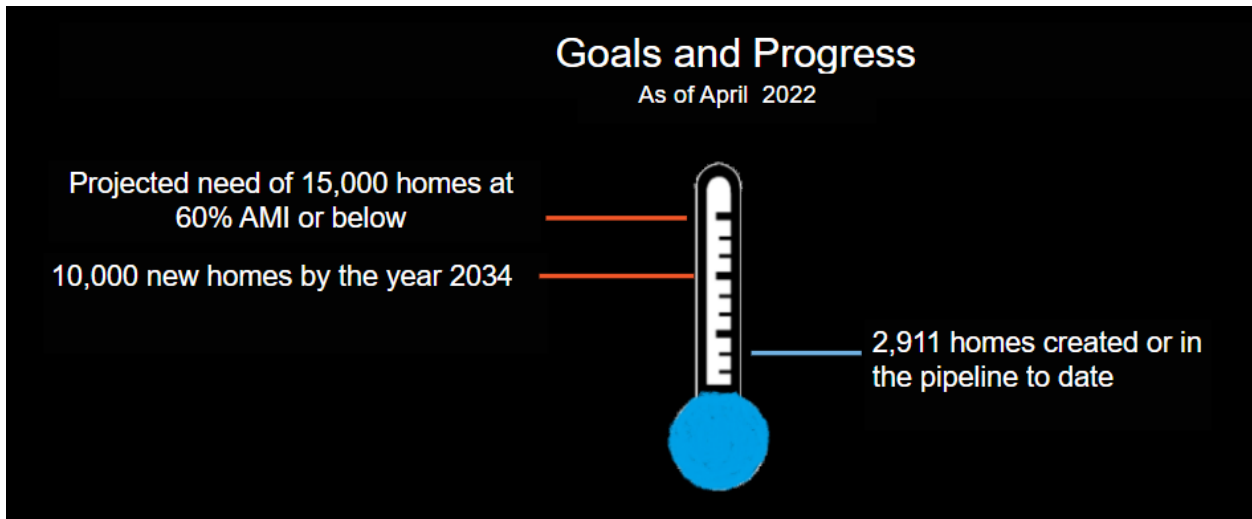
Appendix E: Housing Dashboard

A Housing Dashboard is a means of communicating and reporting the current status of housing related activities to the broader community. It is envisioned that Lewis County Planning and/or the Lewis County Housing Coalition and its member representatives will collect and report on key activities, funds received, funds awarded, key services provided, the status of the housing market and implementation actions active such as the adoption of new ADU regulations, affordable units constructed etc. This information will be posted to the Housing Dashboard web page and done so on a regular (quarterly/annual) basis.

The following table provides some suggested reporting parameters, data sources and some illustrative graphics/infographics to make the information easily readable. Communicating the number of organizations/project partners involved, the key activities, funding secure, individuals/households affected by the efforts is key to building visibility and support for these important efforts. It is not necessary to report on all suggested parameters.

| Sample Dashboard Parts -To report on Progress/Success | | | |
|---|--|--|--|
| <u>Housing Supply</u> | | | |
| <u>Total New Units Constructed</u> | | <u>Datat Source</u> | |
| Townhome and Multifamily (total units) | | Local/County BP records | |
| Accessory Dwelling Units - Approved | | Local/County BP Records | |
| Age Specific Senior Housing Approved/Constructed | | Local/County BP Records | |
| Number of affordable units (<80% of HAMFI) | | Housing Coalition | |
| Total units rehabilitated | | Snowbelt | |
| Foreclosed/Vacant units rehabilitated | | County/Land Bank | |
| Snowbelt homes funded for rehab | | Snowbelt | |
| | | | |
| | | | |
| <u>Housing Market and Affordability</u> | | Websoite/Reporting Location | |
| Median Sales Price | | NYSAR | |
| Units sold affordable to HH below 80% HAMFI | | HUD CHAS data and County Real Property | |
| Median Gross Rents | | Census ACS | |
| HUD Vouchers Distributed | | LCO/HUD HCV Data Dashboard | |
| Number of HH waitlisted | | LCO/HUD HCV Data Dashboard | |
| | | | |
| <u>Programming and Funding</u> | | | |
| Total grant funds awarded | | Housing Coalition | |
| VASH Vouchers | | LCO | |
| Households enrolled in Home Energy Assistance Program (HEAP) | | LCO | |
| Households assisted through the Homeowner Protection Program (HOPP) | | | |
| Contractor training workshops held | | County/Housing Coalition | |
| | | | |

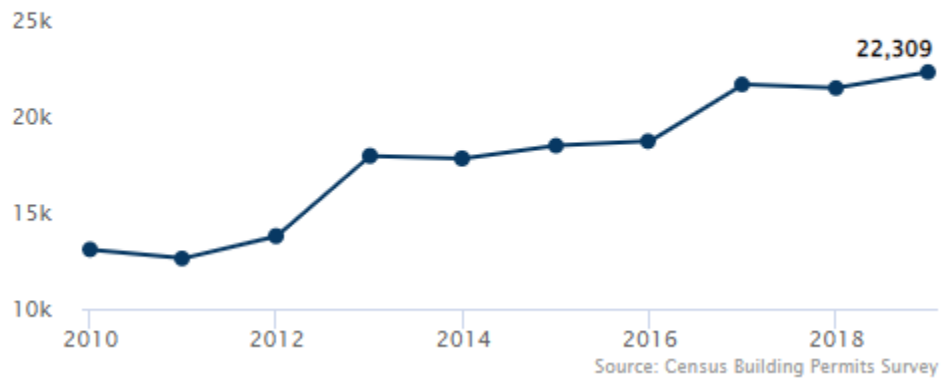
Infographic examples:



Source: <https://www.fairfaxcounty.gov/housing/affordablehousingdashboard>

Housing Starts

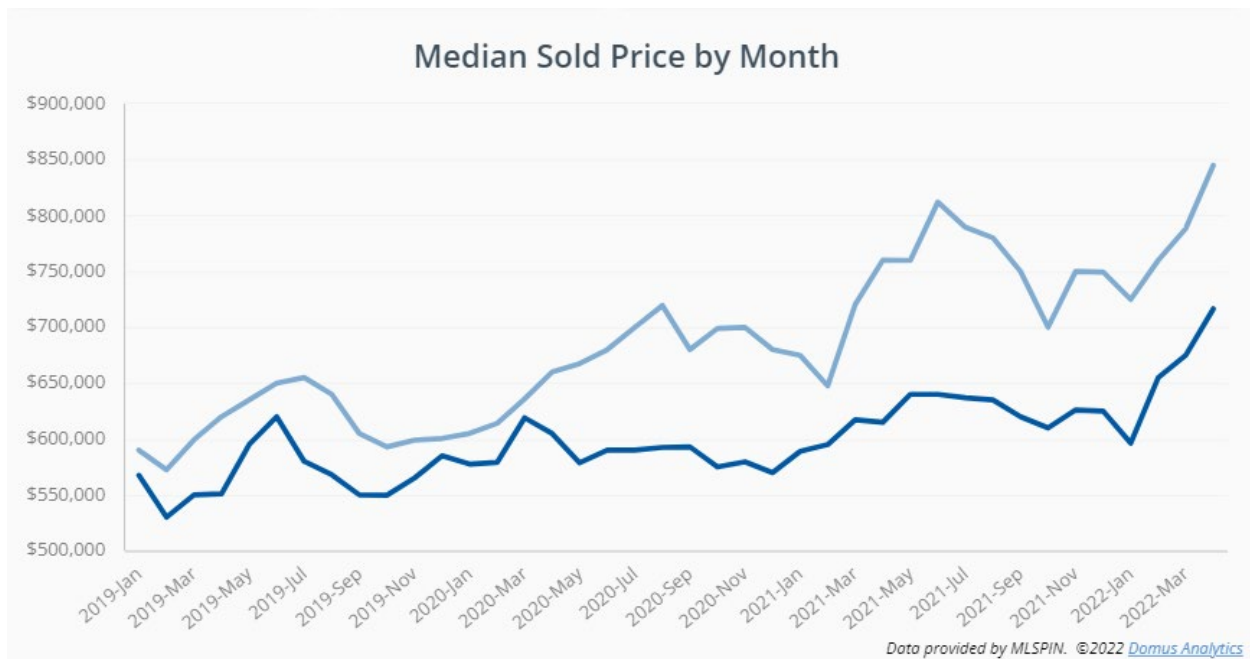
Number of units constructed per year



Source: <https://indianahousingdashboard.com/>



Source: <https://visual.ly/community/Infographics/home/housing-activity-metro-detroit>



Source: <https://www.gbrec.com/GBAR/Housing-Market-Data/Sites/GBAR/Market-Data-Housing-Reports/MHM-Reports/Monthly-Housing-Market-Reports-Data-Dashboard.aspx>

2017-2021 BY THE NUMBERS



Source: <https://www.cityofvancouver.us/eph/page/affordable-housing-fund>