

# Analysis of Issues Affecting Housing Quality



A Discussion Paper  
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Department  
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## Issues Confronting Warren County Residents

The County of Warren is located at the southern entrance to the Adirondack park. The southern part of the County is home to the Glens Falls MSA and contains most of the industrial and retail base of the area. The area north of the Blue Line is subject to the APA land use restrictions and is characterized by a tourism based economy with limited year round job availability. Housing choices are influenced significantly by the second home market.

The County can be divided quite easily into two separate and distinct areas, the urbanized or Down-County area including the Town of Queensbury and the City of Glens Falls and the non-urbanized or Up-County area consisting of the remaining Towns in the County. The Adirondack Park Agency has a profound affect on the lives of the people in the up-county area. Through the creation of regulations limiting density and land uses, the APA has fostered economic hardships for the residents in an effort to preserve a wilderness environment for the rest of the State to enjoy. With lot size requirements ranging up to 42.7 acres per principle dwelling it is no wonder that the cost of housing has escalated beyond the reach of Park residents. Further, the restrictions and review times approaching two years have limited meaningful economic development initiatives that would provide year round employment opportunities.

**Table 1**  
**APA Land Use and Acreage<sup>1</sup>**

| Designation         | Density -acres per dwelling | Total acreage | % of total |
|---------------------|-----------------------------|---------------|------------|
| Hamlet              | None                        | 10,884        | 1.94       |
| Moderate            | 1.3 acres                   | 25,143        | 4.49       |
| Low                 | 3.2 acres                   | 38,458        | 6.87       |
| Rural               | 8.5 acres                   | 170,422       | 30.45      |
| Resource Management | 42.7 acres                  | 76,328        | 13.64      |

The above chart indicates that 51.96% of the private land in Warren County that is subject to APA review requires at least 3.2 acres of land with 44.09% requiring more than 8.5 acres. Over 42% of the land is owned by the State and not available for housing or business development. Further discussion of this issue may be found on page 8. These constraints restrict the opportunities for economic prosperity that would allow educated youth to secure meaningful employment and affordable housing choices.

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<sup>1</sup> Additional information may be found in the Supplemental Information section pertain to APA Land Use Areas.

A review of the data sets found in the Supplemental Information and the 2000 Census depicts the following:

Demographic data:

- The County has experienced an out-migration of educated youth. This is evidenced by the decrease in the number of 20-29 age group from the preceding 10-19 age group. Between 1980 and 1990 there was a loss of 16.3% and between 1990 and 2000 this loss was at 17.7%. The reasons for this loss are twofold, first is the lack of quality year round employment with benefits and the second is the lack of safe affordable starter homes.
- By 2030 it is projected that 31.2% of the County's population will be over 62 years of age. The same figure for 2000 was 17.8%. The national average for 2000 was at 12%.
- The 2000 Census identifies 25,726 occupied housing units with 17,952 or 69.8% owner occupied. This number is up slightly from 69.2% in 1990.
- The birth rate per thousand is decreasing and population gains in the County are predominately from in-migration of persons over 50.
- The mean travel time to work increase by 16% between 1990 and 2000 indicating that people are having to travel farther to find decent employment.

Housing data:

- Mobile homes represent about seven percent of the County's housing stock yet they account for over 25% of the applications for housing assistance. Mobile homes offer a viable option for low income families that desire safe and sanitary housing. New units conform to all building codes and represent a vast improvement over the units of 20 years ago. The number of mobile homes within the County has steadily declined with about 2,200 units still in use.
- Housing rehabilitation funds are still needed to address the deficiencies in approximately 1400 homes.
- Of the 34,852 housing units within the County, 24.7% were constructed prior to 1940 and 70.5% were constructed before the NYS Uniform building code was established. These homes are less energy efficient and may employ questionable construction methods.
- The seasonal home market has had a significant impact on the availability and cost of housing. The events of 9/11 have resulted in increased interest and ownership of homes within the County.

General characteristics. Assessment of Housing Needs

The preparation of this section was undertaken using the following assumptions:

- \* Second homes or vacation homes will not be addressed. Only permanent year-round residences will be analyzed. This assumption is based on the fact that seasonal homes are not eligible for funding assistance and are not available to meet the daily needs of residents of the County.
- \* The population estimates prepared elsewhere in this study are assumed to be the best available and accurately reflect future demographic trends.
- \* Local and national stress factors aside, population and housing growth will continue to occur within the County. These trends are documented in the data sets found in the Supplemental Information.

Housing conditions within the County are typically the result of the lower earnings received by residents in the up-county regions and the City of Glens Falls with newer construction located along the lakeshore and in the Town of Queensbury. The type of housing available to the rural, or non urban, residents is marginal at best and deteriorates further as the households have limited funds to reinvest in normal upkeep and maintenance. Typically, additions are added with inadequate foundations, improper or undersized framing, insufficient electrical service and lack of necessary ventilation. The housing improvements that are required are not cosmetic, but center around the basic elements that make a house safe and sanitary.

Up-County Region. This area consists of all that area in the County of Warren other than the Town of Queensbury and the City of Glens Falls. The region is typified by large areas of rural expanse dotted with small service hamlets. Housing structures are typically older two story frame constructions with modern conveniences retrofitted. The residents of these regions are, on the average, lower income people with little more than 60 percent having a high school education.

Housing conditions: The County conducted a sampling survey of North Country residents to gather statistical information to be used in formulating County housing policies. The survey process distributed 3449 surveys on income, demographics and housing conditions. Of these, 1047 were returned. From these responses, multipliers were established to quantify up-county housing needs. Utilizing the multipliers of housing conditions obtained from County wide housing surveys it is possible to provide a rough estimate of the housing conditions within the targeted communities. It is conceivable that this process will underestimate true housing conditions because of sampling errors. As noted previously, the age of the housing unit contributes to its overall condition.

Utilizing an estimated year round owner occupied housing count of 7,386 units, as indicated in the 2000 census counts, the following assumptions are provided.

**Table II  
Housing Conditions**

| Housing Conditions    | Multiplier | Estimated Counts |
|-----------------------|------------|------------------|
| Standard              | 17%        | 1255             |
| Deteriorated          | 34%        | 2511             |
| Mod. Deteriorated     | 46%        | 3398             |
| Severely Deteriorated | 3%         | 222              |

The preceding table identifies a need for moderate rehab on 3398 housing units within the identified service area. Survey responses indicate that 57.9% of the households in this service area meet the definition of low to moderate income.

**Table III  
Occupants**

|                                            |       |
|--------------------------------------------|-------|
| Units with severely substandard conditions | 3,398 |
| Total residents                            | 8,189 |
| Total elderly                              | 1,601 |
| Total Children                             | 2,270 |
| Total disabled                             | 1,589 |

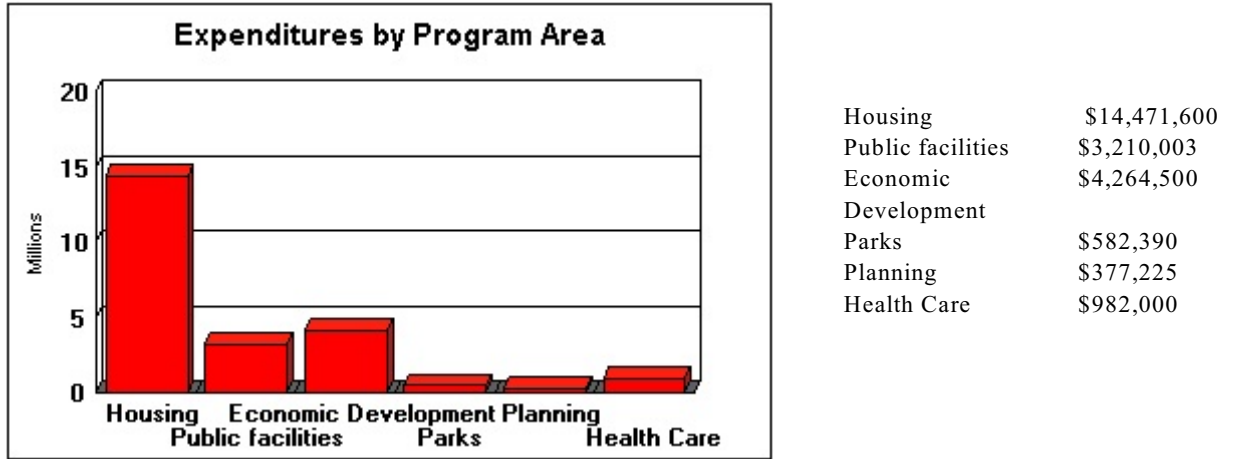
**Table IV  
Areas of housing need**

|                      |       |       |                  |       |      |
|----------------------|-------|-------|------------------|-------|------|
| Housing deficiencies |       |       |                  |       |      |
| Roof repairs         | 42.6% | 1,448 | Plumbing repairs | 36.5% | 1240 |
| Heating systems      | 41.8% | 1,420 | Insulation       | 47.5% | 1614 |
| Electrical services  | 24.8% | 843   | Septic systems   | 29.2% | 992  |
| Storms & Windows     | 44.0% | 1,495 | Indoor toilets   | 3.8%  | 129  |
| Provide water        | 6.8%  | 231   | Other repairs    | 6.8%  | 231  |

The survey multipliers indicate that 3398 or forty six (46) percent of the low and moderate owner occupied households have a need for moderate housing rehabilitation. The fact that 75.7% of all

housing units within the up-county area are substandard to some degree is alarming to both County and Town officials.

Basic community services for Up-County Towns are provided by four or five local businesses that are forced to pay higher prices for goods because of the limited quantity of goods they purchase and the extra distance traveled to deliver those goods. As a result, a majority of Consumables basic to survival cost considerably more than in a large city environment.



As illustrated in the Supplemental Information supplied, the County has provided housing rehabilitation assistance to approximately 1800 homes since 1979. The areas with the highest degree of need have been serviced and the County will continue to seek funds for specific areas. It is estimated that there remains approximately 1400 homes that could benefit from a moderate housing improvement program. The problems with this type of program is that it is tied to a target area concept and there will be scattered sites where assistance is needed, but can not be competitive with other communities during grant reviews. There are also approximately 250 homes that require serious repair or condemnation. There is a need, therefore, to replace these dwelling units with new construction either on existing sites or at scattered small subdivisions located within each community.

The County currently has an agreement with the Glens Falls Housing Authority that allows for the Authority to administer the Housing Choice Program throughout the county of Warren. There are currently 633 Federal allocations for rental assistance through this program. As of May 2008, there are 575 active vouchers within the County. By September of 2008 this number will be above 600 as additional funds are made available by HUD.

The Down-County Region, comprising the Town of Queensbury and the city of Glens Falls, is home to 68 percent of the County's 63,303 residents. This area is a major regional retail service center with a full range of services and businesses. Median income levels are higher for this area than the Up-County area. The area is characterized by family dwellings ranging from older two story frame structures through large new construction developments. Housing conditions are

typically better than Up-County residents. Public water and waste disposal infrastructure is available to a majority of the area. There exist six or seven larger apartment complexes with reserved elderly sections ranging from very expensive to lower income subsidized units.

**Affordability** :A serious issue within the Up-County communities is the lack of decent affordable housing. The chart below was compiled from Realtor data on houses sold during 2007. Most of the homes were sold to families from outside Warren County either as a relocation or as a seasonal unit. It is clear that the median income household can not compete in the local housing market without a deep subsidy or substantial equity into the purchase. The information available appears to indicate that housing costs predominately are beyond the reach of moderate income families. Incomes were adjusted from the 2000 Census figures based on yearly cost of living indexes.

**Table V**  
**Mortgage gap Analysis**

| Community   | Median Income | Adjusted income | Median Land Value | Trans- actions | Median house sale | Mortgage ability | Mortgage gap | % gap | Trans- actions |
|-------------|---------------|-----------------|-------------------|----------------|-------------------|------------------|--------------|-------|----------------|
| Bolton      | \$46,935      | \$56,043        | \$110,000         | 30             | \$305,000         | \$126,096        | \$178,904    | 142%  | 28             |
| Chester     | \$37,452      | \$44,720        | \$35,000          | 38             | \$210,000         | \$100,619        | \$109,381    | 109%  | 31             |
| Hague       | \$39,375      | \$47,016        | \$148,000         | 5              | \$830,500         | \$105,786        | \$724,714    | 685%  | 2              |
| Horicon     | \$36,481      | \$43,560        | \$38,000          | 27             | \$210,000         | \$98,010         | \$111,990    | 114%  | 20             |
| Johnsburg   | \$30,559      | \$36,489        | \$12,000          | 1              | \$98,000          | \$82,100         | \$15,900     | 19%   | 3              |
| L George    | \$42,145      | \$50,323        | \$57,000          | 33             | \$245,000         | \$113,228        | \$131,772    | 116%  | 48             |
| L Luzerne   | \$36,348      | \$43,401        | \$25,000          | 23             | \$105,000         | \$97,653         | \$7,347      | 8%    | 31             |
| Queensbury  | \$47,225      | \$56,389        | \$54,000          | 45             | \$198,900         | \$126,876        | \$72,024     | 57%   | 285            |
| Stony Creek | \$32,946      | \$39,339        | \$20,000          | 4              | \$105,900         | \$88,513         | \$17,387     | 20%   | 8              |
| Thurman     | \$36,382      | \$43,442        | \$23,000          | 12             | \$116,680         | \$97,745         | \$18,935     | 19%   | 10             |
| Warrensburg | \$30,873      | \$36,864        | \$27,000          | 22             | \$120,000         | \$82,944         | \$37,056     | 45%   | 38             |
| City        | \$30,222      | \$36,087        | \$147,681         | 31             | \$137,200         | \$81,195         | \$56,005     | 69%   | 193            |

The mortgage gap basically equates to the amount of down payment or equity needed for the median income household to be able to afford the median sale price for a given community.

The County has managed new homeownership and first time buyers programs in the past. A major hurdle is the credit worthiness of lower income residents. Programs have run into problems due to the length of time needed to move an applicant through credit repair, mortgage acceptance and construction. All too often this process takes longer than the grant contract period. Without long term dedicated funds in this area it is not possible to work with a client if there is no hope of a subsidy being available when the financing pieces fall into place.



**Needs of aging:** Demographic changes in rural communities over the past thirty years have resulted in older people remaining in their communities and people who today remain in the community despite functional limitations<sup>2</sup>. The urban process of gentrification in the housing market has limited application within Warren County. There are few housing options available for elderly residents, who for one reason or another wish not to be a homeowner. Without alternative housing being available the options are limited by the socio-economic characteristics of the areas in question. Low income elderly households evidence the highest percentage (92%) of owner-occupied residences that are living in moderate to severely substandard housing. This aging in place will create a whole new set of social issues and needs as the baby boomers age out of the workforce and into retirement. There is a need within the County to identify social gathering places for senior citizens and to ascertain the desire and need for alternative housing choices.

A recent study commissioned by AARP found several changes in Key Indicators for Senior well being

- There was a decrease in the percent of Seniors who felt satisfied with their level of contact with persons outside their home.
- There was an increase in Seniors who use the internet.
- There was a decrease in percent of Seniors who had continuous health care coverage.

According to the New York Times, Senior Citizen's Centers aren't just bastions of bingo and afghans anymore. The centers are trying to change to keep pace with the new needs of the older generation and often include amenities such as cafes, fitness centers and classrooms.

Tomorrow is a far bigger worry. Experts predict that baby boomers will not walk in the door of outdated centers, which are often in church basements, reminiscent of high school cafeterias before the advent of food courts, with few activities besides bingo and transportation to the mall.

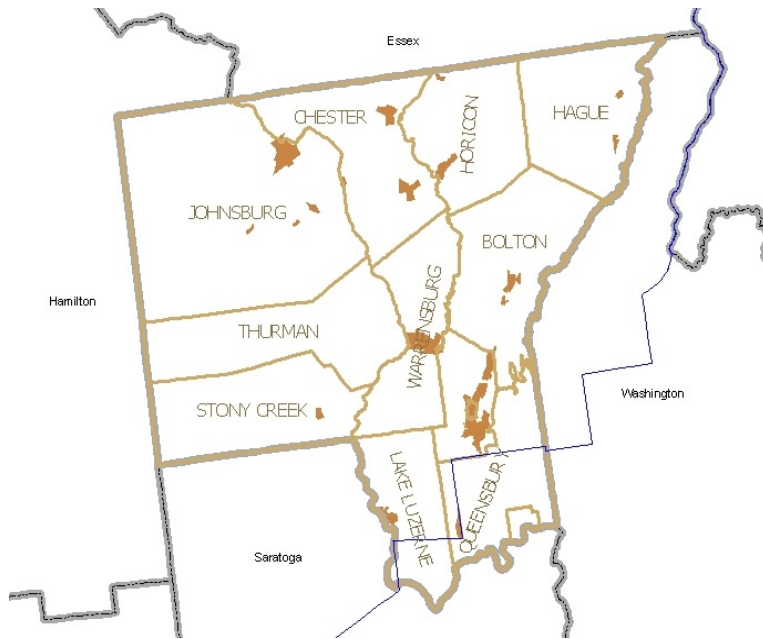
“If they don't innovate,” said John A. Krout, director of the gerontology institute at Ithaca College, “they will die”.

Over 10% of the housing stock within Warren County has a head of household over 65 years of age. As these individuals complete their life cycle or move to other housing, a large proportion of these units will become available for purchase. As depicted in the section on affordability, it does not appear that many will be within the reach of local residents.

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**Development rights:** Warren County consists of 869.29 square miles of land area. Of that area 337.6 square miles is owned by the State of New York. A further 9498 acres are held by land conservancy groups and approximately 23,500 is used for infrastructure. An additional 10,483 acres are owned by local governments. In total, there are 405 square miles of the County not available for development because of government or conservancy ownership. Even using the APA lowest land category of 42.7 acres per principle building, that land represents a loss of 6,078 structures. This figure would increase to 19,805 if the distribution of land was equal to the ratios found in Table 1 on page 1 of this paper. Those building rights have been lost forever and affect the cost of new housing due to a shortage of buildable land. A mechanism, founded on the strategy of Smart Growth, needs to be found to transfer development rights of land acquired by government to hamlet areas as a means to keep land costs affordable to residents.



According to the warren County assessors only 1.94% of the up county region is located in an APA hamlet designation. A review of hamlet areas within the County reveals little, if any, land available for construction of new units. The rest of the land is subject to APA density controls that have the effect of driving up land prices to the point where the cost of a lot that conforms to the density requirements closely approximates the total mortgage capability of the median household income.

## **Recommendations:**

Based on the information presented in this paper, the following strategies should be considered by Warren County and supported by grantor agencies:

- *The residents of local communities have displayed a strong desire to remain within their communities. The reality also exists that there is a percentage of those residents who will never aspire to homeownership or have the financial means to do so. There is also a need to provide for low and starter housing in an effort to retain educated youth.*
- *A second approach that should be considered to alleviate some of the housing problems is to provide for stimulation of the local economy to provide for more year round jobs that provide benefits and a sense of security. Local economic development activities should stress a public/private partnership and should also promote expansion of existing industry as a priority. The availability of increased local economic activity will provide more families with the funds necessary to construct necessary housing units.*
- *Due to the restrictive land use controls placed on property and business development within the Adirondack Park, the grantor agencies should consider bonus points for application received from Adirondack communities.*
- *Target the very low income bracket for housing rehab programs, subsidized rental program or deep subsidy for new construction*
- *Target Households with low incomes for new construction subsidies or sweat equity programs.*
- *Partner with the Adirondack Land Trust to create housing that will be affordable in perpetuity.*
- *Continue to offer Small Business loans and training for start-up businesses.*

Future land use controls should allow and encourage development of housing for all income groups. Some possible means to realize this goal are as follows:

- *Allow for smaller lots or zero lot line development if the homes will be affordable to moderate income groups with minimal down payments.*
- *The encouragement of manufactured housing in selected areas of the community.*
- *Mandate that developments in excess of a certain size set aside or make available in some fashion ten percent of their units for moderate income households.*

- *Require some mechanism for transferring development rights to Hamlet areas when the State acquires land within a community.*
- *Expand the geographic boundaries of existing Hamlet areas*
- ***Set aside:*** *A possible scenario to address long term needs for municipalities within the State is to set aside funds to be distributed to each county on a formula basis. For example, if there is a total of \$200 million available to upstate communities via the competitive grant rounds, it is suggested to set aside half of those funds for use by County's that submit an approved work plan. The remaining funds would still be available on a competitive basis for municipalities that do not have a set aside available. Such a set aside would assure continuity of programs at the local level and sufficient funding to provide a systematic effort to address needs. It is also suggested to cap administrative funds at 10% for programs funded under the set-aside. The administrative funds would provide a revenue stream to County governments to retain staff and build capacity. All too often there are gaps in funding streams that affect retaining staff and maintaining capacity to administer projects.*

*A set-aside program would reduce the amount of time local communities would spend preparing grants and there would be less time spent at the State agencies reviewing grants thereby allowing for more effective use of resources. Additionally, a set-aside program would ensure funding would be available for home ownership programs that might take two or more years to make a client bankable and to construct a home.*

## **Supplemental Information**

Project assistance since 1979

Population projects to 2030

Seasonal housing data sets

Mobile Home data sets

Schedule of Expended Funds  
Warren County Office of Community Development

| CD#  | Source               | Purpose              | Units | Funds     | Function    | Status |
|------|----------------------|----------------------|-------|-----------|-------------|--------|
| CD1  | B-77-DN-36-0114      | Housing              | 90    | \$275,000 | Applicant   | Closed |
| CD2  | B-79-DN-36-0151      | Public Facilities    |       | \$350,000 | Applicant   | Closed |
| CD3  | B-79-DN-36-0306      | Housing              | 210   | \$528,000 | Applicant   | Closed |
| CD4  | B-79-DN-36-0081      | Public Facilities    |       | \$500,000 | Applicant   | Closed |
| CD5  | B-80-DN-36-0069      | Housing              | 105   | \$750,000 | Applicant   | Closed |
|      | L&WCF                | Parks                |       | \$13,000  | Facilitator | Closed |
| CD6  | B-81-DN-36-0099      | Housing              | 270   | \$480,000 | Applicant   | Closed |
| CD7  | B-83-HJ-36-0054      | Economic Development |       | \$163,300 | Applicant   | Closed |
| CD8  | B-83-HJ-36-0055      | Economic Development |       | \$137,000 | Facilitator | Closed |
|      | L&WCF                | Parks                |       | \$135,000 | Facilitator | Closed |
| CD9  | B-83-DH-36-0432      | Housing              | 200   | \$936,000 | Applicant   | Closed |
| CD10 | B-83-DH-36-0431      | Housing              | 136   | \$750,000 | Facilitator | Closed |
| CD11 | B-85-DH-36-0345      | Housing              | 48    | \$400,000 | Applicant   | Closed |
| CD12 | B-85-DH-36-0377      | Housing              | 41    | \$362,835 | Facilitator | Closed |
| CD13 | B-86-DH-.346         | Economic Development |       | \$550,000 | Applicant   | Closed |
| CD14 | AHC-86-280/15        | Housing              | 52    | \$200,000 | Applicant   | Closed |
| CD15 | B-87-DH-36-0364      | HHHN                 |       | \$582,000 | Applicant   | Closed |
| CD16 | B-88-DH-36-.0326     | Housing              | 103   | \$599,605 | Facilitator | Closed |
|      | Clean Lakes Pro-gram |                      |       | \$79,390  | Facilitator | Closed |
|      | Planning Assistance  |                      |       | \$20,000  | Applicant   | Closed |
| CD17 | B-90-DH-36-0040      | Housing              | 36    | \$400,000 | Facilitator | Closed |
| CD18 | B-90-DH-36-0029      | Housing              | 37    | \$400,000 | Facilitator | Closed |
| CD19 | B-90-DH-36-0064      | Housing              | 34    | \$400,000 | Facilitator | Closed |
| CD21 | B-90-DH-36-0431      | Public Facilities    |       | \$337,003 | Applicant   | Closed |
| CD22 | B-89-DH-36-1030      | Housing              | 34    | \$400,000 | Facilitator | Closed |
| CD23 | B-91-DH-36-0029      | Housing              | 35    | \$400,000 | Facilitator | Closed |
| CD24 | B-91-DH-36-0084      | Public Facilities    |       | \$400,000 | Facilitator | Closed |
| CD25 | B-91-DH-36-0288      | Housing              | 10    | \$449,580 | Applicant   | Closed |
| CD26 | B-92-DH-36-0058      | Housing              | 17    | \$578,200 | Applicant   | Closed |
| CD27 | DHCR 93000689        | Housing              | 32    | \$377,140 | Applicant   | Closed |

|      |                          |                       |    |           |               |        |
|------|--------------------------|-----------------------|----|-----------|---------------|--------|
| CD28 | B-93-DH-36-0249          | Housing               | 34 | \$400,000 | Facilitator   | Open   |
| CD29 | B-93-DH-36-0303          | Housing               | 15 | \$467,040 | Applicant     | Closed |
| CD30 | B-95-DH-36-0210          | Housing               | 26 | \$400,000 | Facilitator   | closed |
| CD31 | DHCR                     | Housing               | 24 | \$300,000 | Facilitator   | Closed |
| CD32 | B-96-DH-36-0355          | Housing               | 10 | \$716,000 | Facilitator   | closed |
| CD33 | B-96-DH-36-0328          | Public Facilities     |    | \$155,000 | Facilitator   | Closed |
| CD34 | B-97-DH-36-0030          | Canal Corridor        |    | \$920,000 | Applicant     | Open   |
| CD35 | DHCR                     | Housing               | 32 | \$378,400 | Applicant     | Open   |
| CD36 | B-98-DH-36-0494          | Public Facilities     |    | \$400,000 | Applicant     | Open   |
| CD37 | B-98-DH-36-0475          | Housing               | 32 | \$400,000 | Facilitator   | Open   |
| CD38 | B-99-DH-36-0307          | Public Facilities     |    | \$400,000 | Facilitator   | Open   |
| CD39 | B-99-DH-36-0313          | ED Stonecast          |    | \$446,000 | Applicant     | Open   |
|      | EPF                      | Turntable             |    | \$30,000  | Applicant     | Open   |
|      | LWRP                     | Planning              |    | \$27,500  | Facilitator   | Open   |
| CD50 | GOSC                     | Public Works          |    | \$302,000 | Applicant     | Closed |
| CD51 | GOSC                     | Planning TA           |    | \$20,000  | Applicant     | Closed |
|      | Quality Communi-<br>ties | Planning              |    | \$35,000  | Applicant     | Open   |
| CD52 | GOSC                     | Housing               | 36 | \$400,000 | Applicant     | closed |
| CD53 | DHCR                     | Housing               | 12 | \$50,000  | applicant     | open   |
| CD54 | DHCR                     | Housing               | 28 | \$400,000 | Applicant     | closed |
| CD55 | GOSC                     | Public Works          |    | \$237,000 | Facilitator   | open   |
| CD56 | GOSC                     | Public Works          |    | \$129,000 | Facilitator   | open   |
|      | ANCA                     | Scenic byway          |    | \$30,000  | Applicant     | open   |
|      | DOS                      | Archives              |    | \$75,000  | Applicant     | open   |
|      | L&WCF                    | Ski Bowl              |    | \$175,000 | Facilitator   | open   |
|      | LWRP                     | Planning              |    | \$85,000  | Applicant     | open   |
| CD57 | GOSC                     | Micro                 |    | \$336,200 | Applicant     | Open   |
| CD58 | GOSC                     | Chester Health Center |    | \$400,000 | Administrator | Open   |
| CD59 | GOSC                     | Housing               | 7  | \$247,800 | Applicant     | Open   |
| CD60 | HTFC                     | HOME Horicon          | 26 | \$486,000 | Applicant     |        |
| CD61 | HTFC                     | RESTORE               | 14 | \$40,000  | Applicant     |        |
| CD62 | GOSC                     | Housing Chester       | 26 | \$400,000 | Applicant     |        |
|      | Main Street              | ED                    |    | \$200,000 | Facilitator   |        |

|      |                   |                     |      |              |             |  |
|------|-------------------|---------------------|------|--------------|-------------|--|
|      | Access to Home    | Housing             |      | \$200,000    | Facilitator |  |
|      | LWRP              | Design/construction |      | \$150,000    | Facilitator |  |
|      | Quality Community | Planning            |      | \$9,725      | Applicant   |  |
|      | Luzerne LWRP      | Planning            |      | \$75,000     | Facilitator |  |
| CD63 | GOSC              | ED                  |      | \$320,000    | Applicant   |  |
| CD64 | Ski Bowl GOSC     | ED                  |      | \$516,000    | Facilitator |  |
| LDC  | Ski Bowl N Grid   | ED                  |      | \$250,000    | Facilitator |  |
| LDC  | Ski Bowl HUD      | ED                  |      | \$498,000    | Facilitator |  |
| LDC  | SKI Bowl HUD      | ED                  |      | \$248,000    | Facilitator |  |
| CD65 | GOSC              | ED                  |      | \$320,000    | applicant   |  |
|      | Canal funding     |                     |      | \$150,000    | Applicant   |  |
| CD66 | HOME              | Housing             | 28   | \$500,000    | Applicant   |  |
|      |                   |                     |      |              |             |  |
|      | Totals            |                     | 1840 | \$24,677,718 |             |  |
|      |                   |                     |      |              |             |  |



Population projections

**POPULATION PROJECTIONS  
COHORT SURVIVAL METHOD**

| Age group   | 1990   | 2000   | Difference Cohort | Rate   | Projected 2010 | Projected Difference | Rate   | Projected 2020 | Projected Difference | Rate   | Projected 2030 | Projected Difference |
|-------------|--------|--------|-------------------|--------|----------------|----------------------|--------|----------------|----------------------|--------|----------------|----------------------|
| 0-9         | 8,204  | 7,790  |                   |        | 7,343          |                      |        | 7,380          | 0                    |        | 6,980          | 0                    |
| 10-19       | 8,399  | 9,052  | 848               | 110.34 | 8,595          | (457)                | 110.33 | 8,102          | (493)                | 110.34 | 8,143          | 41                   |
| 20-29       | 8,667  | 6,911  | (1,488)           | 82.28  | 7,448          | 537                  | 82.28  | 7,072          | (376)                | 82.28  | 6,666          | (406)                |
| 30-39       | 9,581  | 8,941  | 274               | 103.16 | 7,129          | (1,812)              | 103.15 | 7,683          | 554                  | 103.16 | 7,295          | (388)                |
| 40-49       | 7,858  | 9,849  | 268               | 102.80 | 9,191          | (658)                | 102.80 | 7,329          | (1,862)              | 102.81 | 7,899          | 570                  |
| 50-59       | 5,230  | 8,384  | 526               | 106.69 | 10,508         | 2,124                | 106.69 | 9,806          | (702)                | 106.69 | 7,819          | (1,987)              |
| 60-69       | 5,497  | 5,344  | 114               | 102.18 | 8,567          | 3,223                | 102.18 | 10,737         | 2,170                | 102.18 | 10,020         | (717)                |
| 70-79       | 3,666  | 4,203  | (1,294)           | 76.46  | 4,086          | (117)                | 76.46  | 6,550          | 2,464                | 76.46  | 8,210          | 1,660                |
| 80+         | 2,107  | 2,829  | (837)             | 77.17  | 3,243          | 414                  | 77.16  | 3,153          | (90)                 | 77.17  | 5,055          | 1,902                |
|             | 59,209 | 63,303 |                   |        | 66,110         |                      |        | 67,812         |                      |        | 68,087         |                      |
|             |        |        |                   |        |                |                      |        |                |                      |        |                |                      |
| Births      | 0.46   |        |                   | 0.46   |                |                      |        |                |                      |        |                |                      |
|             |        |        |                   |        |                |                      |        |                |                      |        |                |                      |
| Growth Rate |        | 0.07   |                   |        | 0.04           |                      |        | 0.03           |                      |        | 0              |                      |

# Seasonal Housing

## County Wide

|             | 1980  |          |                  | 1990  |          |                  | 2000  |          |                  |
|-------------|-------|----------|------------------|-------|----------|------------------|-------|----------|------------------|
|             | Total | Seasonal | Percent seasonal | Total | Seasonal | Percent seasonal | Total | Seasonal | Percent seasonal |
| Bolton      | 1507  | 652      | 43%              | 2081  | 1127     | 54%              | 2164  | 1135     | 52%              |
| Chester     | 1947  | 855      | 44%              | 2300  | 971      | 42%              | 2418  | 1026     | 42%              |
| Hague       | 803   | 492      | 61%              | 985   | 616      | 63%              | 1047  | 627      | 60%              |
| Horicon     | 1159  | 737      | 64%              | 1664  | 1016     | 61%              | 1767  | 1061     | 60%              |
| Johnsburg   | 1304  | 202      | 15%              | 1599  | 552      | 35%              | 1714  | 604      | 35%              |
| L George    | 1819  | 298      | 16%              | 2106  | 594      | 28%              | 2456  | 764      | 31%              |
| L Luzerne   | 1592  | 583      | 37%              | 1762  | 601      | 34%              | 1949  | 562      | 29%              |
| Queensbury  | 7591  | 743      | 10%              | 9632  | 817      | 8%               | 11223 | 837      | 7%               |
| Stony Creek | 469   | 170      | 36%              | 515   | 233      | 45%              | 513   | 178      | 35%              |
| Thurman     | 482   | 112      | 23%              | 547   | 135      | 25%              | 642   | 141      | 22%              |
| Warrensburg | 1669  | 231      | 14%              | 1977  | 258      | 13%              | 2148  | 268      | 12%              |
| City        | 6483  | 7        | 0%               | 6569  | 22       | 0%               | 6811  | 31       | 0%               |
|             | 26825 | 5082     | 19%              | 31737 | 6942     | 22%              | 34852 | 7234     | 21%              |

|             | 80-90<br>change | 80-90<br>change | % seasonal | 90-2000<br>Change | 90-2000<br>Change | % seasonal |
|-------------|-----------------|-----------------|------------|-------------------|-------------------|------------|
| Bolton      | 574             | 475             | 83%        | 83                | 8                 | 10%        |
| Chester     | 353             | 116             | 33%        | 118               | 55                | 47%        |
| Hague       | 182             | 124             | 68%        | 62                | 11                | 18%        |
| Horicon     | 505             | 279             | 55%        | 103               | 45                | 44%        |
| Johnsburg   | 295             | 350             | 119%       | 115               | 52                | 45%        |
| L George    | 287             | 296             | 103%       | 350               | 170               | 49%        |
| L Luzerne   | 170             | 18              | 11%        | 187               | -39               | -21%       |
| Queensbury  | 2041            | 74              | 4%         | 1591              | 20                | 1%         |
| Stony Creek | 46              | 63              | 137%       | -2                | -55               | 2750%      |
| Thurman     | 65              | 23              | 35%        | 95                | 6                 | 6%         |
| Warrensburg | 308             | 27              | 9%         | 171               | 10                | 6%         |
| City        | 86              | 15              | 17%        | 242               | 9                 | 4%         |
|             | 4912            | 1860            | 38%        | 3115              | 292               | 9%         |

Seasonal Housing  
Up-County

|             | 1980  |          |                  | 1990  |          |                  | 2000  |          |                  |
|-------------|-------|----------|------------------|-------|----------|------------------|-------|----------|------------------|
|             | Total | Seasonal | Percent seasonal | Total | Seasonal | Percent seasonal | Total | Seasonal | Percent seasonal |
| Bolton      | 1507  | 652      | 43%              | 2081  | 1127     | 54%              | 2164  | 1135     | 52%              |
| Chester     | 1947  | 855      | 44%              | 2300  | 971      | 42%              | 2418  | 1026     | 42%              |
| Hague       | 803   | 492      | 61%              | 985   | 616      | 63%              | 1047  | 627      | 60%              |
| Horicon     | 1159  | 737      | 64%              | 1664  | 1016     | 61%              | 1767  | 1061     | 60%              |
| Johnsburg   | 1304  | 202      | 15%              | 1599  | 552      | 35%              | 1714  | 604      | 35%              |
| L George    | 1819  | 298      | 16%              | 2106  | 594      | 28%              | 2456  | 764      | 31%              |
| L Luzerne   | 1592  | 583      | 37%              | 1762  | 601      | 34%              | 1949  | 562      | 29%              |
| Queensbury  |       |          |                  |       |          |                  |       |          |                  |
| Stony Creek | 469   | 170      | 36%              | 515   | 233      | 45%              | 513   | 178      | 35%              |
| Thurman     | 482   | 112      | 23%              | 547   | 135      | 25%              | 642   | 141      | 22%              |
| Warrensburg | 1669  | 231      | 14%              | 1977  | 258      | 13%              | 2148  | 268      | 12%              |
| City        |       |          |                  |       |          |                  |       |          |                  |
|             | 12751 | 4332     | 34%              | 15536 | 6103     | 39%              | 16818 | 6366     | 38%              |

|             | 80-90<br>change | 80-90<br>change | % seasonal | 90-2000<br>Change | 90-2000<br>Change | % seasonal |
|-------------|-----------------|-----------------|------------|-------------------|-------------------|------------|
| Bolton      | 574             | 475             | 83%        | 83                | 8                 | 10%        |
| Chester     | 353             | 116             | 33%        | 118               | 55                | 47%        |
| Hague       | 182             | 124             | 68%        | 62                | 11                | 18%        |
| Horicon     | 505             | 279             | 55%        | 103               | 45                | 44%        |
| Johnsburg   | 295             | 350             | 119%       | 115               | 52                | 45%        |
| L George    | 287             | 296             | 103%       | 350               | 170               | 49%        |
| L Luzerne   | 170             | 18              | 11%        | 187               | -39               | -21%       |
| Queensbury  | 0               | 0               | 0%         | 0                 | 0                 | 0%         |
| Stony Creek | 46              | 63              | 137%       | -2                | -55               | 2750%      |
| Thurman     | 65              | 23              | 35%        | 95                | 6                 | 6%         |
| Warrensburg | 308             | 27              | 9%         | 171               | 10                | 6%         |
| City        |                 |                 |            |                   |                   |            |
|             | 2785            | 1771            | 64%        | 1282              | 263               | 21%        |

Mobile Home issues:

|             | 1980  |      |                  | 1990  |      |                  | 2000  |      |                  |
|-------------|-------|------|------------------|-------|------|------------------|-------|------|------------------|
|             | Total | MH   | Percent seasonal | Total | MH   | Percent seasonal | Total | MH   | Percent seasonal |
| Bolton      | 1507  | 91   | 6%               | 2081  | 104  | 5%               | 2164  | 31   | 1%               |
| Chester     | 1947  | 179  | 9%               | 2300  | 275  | 12%              | 2418  | 209  | 9%               |
| Hague       | 803   | 42   | 5%               | 985   | 77   | 8%               | 1047  | 59   | 6%               |
| Horicon     | 1159  | 190  | 16%              | 1664  | 272  | 16%              | 1767  | 193  | 11%              |
| Johnsburg   | 1304  | 193  | 15%              | 1599  | 251  | 16%              | 1714  | 236  | 14%              |
| L George    | 1819  | 64   | 4%               | 2106  | 172  | 8%               | 2456  | 79   | 3%               |
| L Luzerne   | 1592  | 469  | 29%              | 1762  | 293  | 17%              | 1949  | 251  | 13%              |
| Queensbury  | 7591  | 1206 | 16%              | 9632  | 799  | 8%               | 11223 | 685  | 6%               |
| Stony Creek | 469   | 42   | 9%               | 515   | 95   | 18%              | 513   | 78   | 15%              |
| Thurman     | 482   | 137  | 28%              | 547   | 130  | 24%              | 642   | 150  | 23%              |
| Warrensburg | 1669  | 351  | 21%              | 1977  | 367  | 19%              | 2148  | 430  | 20%              |
| City        | 6483  | 126  | 2%               | 6569  | 76   | 1%               | 6811  | 11   | 0%               |
|             | 26825 | 3090 | 12%              | 31737 | 2911 | 9%               | 34852 | 2412 | 7%               |

|             | 80-90 change | 80-90 change | percent | 80-90 change | 80-90 change | percent |
|-------------|--------------|--------------|---------|--------------|--------------|---------|
| Bolton      | 574          | 13           | 2%      | 83           | -73          | -88%    |
| Chester     | 353          | 96           | 27%     | 118          | -66          | -56%    |
| Hague       | 182          | 35           | 19%     | 62           | -18          | -29%    |
| Horicon     | 505          | 82           | 16%     | 103          | -79          | -77%    |
| Johnsburg   | 295          | 58           | 20%     | 115          | -15          | -13%    |
| L George    | 287          | 108          | 38%     | 350          | -93          | -27%    |
| L Luzerne   | 170          | -176         | -104%   | 187          | -42          | -22%    |
| Queensbury  | 2041         | -407         | -20%    | 1591         | -114         | -7%     |
| Stony Creek | 46           | 53           | 115%    | -2           | -17          | 850%    |
| Thurman     | 65           | -7           | -11%    | 95           | 20           | 21%     |
| Warrensburg | 308          | 16           | 5%      | 171          | 63           | 37%     |
| City        | 86           | -50          | -58%    | 242          | -65          | -27%    |
|             | 4912         | -179         | -4%     | 3115         | -499         | -16%    |

APA land use areas



Adirondack Park Land Use Classification Acreage and Percent  
by County and the Park  
August 28, 2007

[APA Home](#)

[APA GIS](#)

|                               | Clinton       | Essex          | Franklin      | Fulton        | Hamilton       | Herkimer      | Lewis         | Oneida       | Saratoga      | Lawrence      | Warren        | Washington    | Park<br>Total<br>acres &<br>percent |
|-------------------------------|---------------|----------------|---------------|---------------|----------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|-------------------------------------|
| <b>Hamlet</b>                 | <b>3051</b>   | <b>18984</b>   | <b>7075</b>   | <b>3717</b>   | <b>4819</b>    | <b>1531</b>   |               | <b>239</b>   | <b>1250</b>   | <b>2180</b>   | <b>10884</b>  |               | <b>53730</b>                        |
|                               | 0.93%         | 1.55%          | 0.96%         | 1.83%         | 0.42%          | 0.27%         |               | 1.44%        | 0.84%         | 0.35%         | 1.94%         |               | 0.92%                               |
| <b>Moderate Intensity</b>     | <b>7183</b>   | <b>20281</b>   | <b>9339</b>   | <b>5550</b>   | <b>12458</b>   | <b>4746</b>   | <b>1670</b>   | <b>1303</b>  | <b>6341</b>   | <b>2518</b>   | <b>25143</b>  | <b>4972</b>   | <b>101504</b>                       |
|                               | 2.20%         | 1.66%          | 1.27%         | 2.73%         | 1.08%          | 0.85%         | 1.01%         | 7.85%        | 4.26%         | 0.40%         | 4.49%         | 4.88%         | 1.74%                               |
| <b>Low Intensity</b>          | <b>31292</b>  | <b>77576</b>   | <b>21084</b>  | <b>18442</b>  | <b>28064</b>   | <b>22738</b>  | <b>11619</b>  | <b>51</b>    | <b>10296</b>  | <b>2396</b>   | <b>38458</b>  | <b>8038</b>   | <b>270054</b>                       |
|                               | 9.57%         | 6.33%          | 2.86%         | 9.07%         | 2.43%          | 4.07%         | 7.05%         | 0.31%        | 6.92%         | 0.38%         | 6.87%         | 7.88%         | 4.64%                               |
| <b>Rural Use</b>              | <b>125279</b> | <b>184700</b>  | <b>132970</b> | <b>47993</b>  | <b>43071</b>   | <b>50737</b>  | <b>40622</b>  | <b>7248</b>  | <b>73283</b>  | <b>96100</b>  | <b>170422</b> | <b>42096</b>  | <b>1014521</b>                      |
|                               | 38.33%        | 15.08%         | 18.05%        | 23.61%        | 3.73%          | 9.08%         | 24.64%        | 43.69%       | 49.25%        | 15.42%        | 30.45%        | 41.29%        | 17.43%                              |
| <b>Resource Management</b>    | <b>88434</b>  | <b>307730</b>  | <b>271387</b> | <b>29275</b>  | <b>236353</b>  | <b>106646</b> | <b>49715</b>  | <b>470</b>   | <b>32918</b>  | <b>322463</b> | <b>76328</b>  | <b>20872</b>  | <b>1542592</b>                      |
|                               | 27.06%        | 25.13%         | 36.84%        | 14.40%        | 20.44%         | 19.08%        | 30.16%        | 2.83%        | 22.12%        | 51.75%        | 13.64%        | 20.47%        | 26.50%                              |
| <b>Industrial Use</b>         | <b>58</b>     | <b>6456</b>    | <b>628</b>    |               | <b>140</b>     |               |               |              |               | <b>3927</b>   | <b>1359</b>   |               | <b>12567</b>                        |
|                               | 0.02%         | 0.53%          | 0.09%         |               | 0.01%          |               |               |              |               | 0.63%         | 0.24%         |               | 0.22%                               |
| <b>Wilderness</b>             |               | <b>336565</b>  | <b>57222</b>  |               | <b>444374</b>  | <b>134781</b> | <b>4678</b>   |              |               | <b>54850</b>  | <b>62667</b>  |               | <b>1095138</b>                      |
|                               |               | 27.48%         | 7.77%         |               | 38.43%         | 24.12%        | 2.84%         |              |               | 8.80%         | 11.20%        |               | 18.81%                              |
| <b>Canoe Area</b>             |               |                | <b>17627</b>  |               |                |               |               |              |               |               |               |               | <b>17627</b>                        |
|                               |               |                | 2.39%         |               |                |               |               |              |               |               |               |               | 0.30%                               |
| <b>Primitive</b>              | <b>952</b>    | <b>21715</b>   | <b>7797</b>   |               | <b>13773</b>   | <b>122</b>    |               |              |               | <b>21554</b>  | <b>311</b>    |               | <b>66224</b>                        |
|                               | 0.29%         | 1.77%          | 1.06%         |               | 1.19%          | 0.02%         |               |              |               | 3.46%         | 0.06%         |               | 1.14%                               |
| <b>Wild Forest</b>            | <b>49625</b>  | <b>166069</b>  | <b>167768</b> | <b>74834</b>  | <b>310613</b>  | <b>207168</b> | <b>51686</b>  | <b>6552</b>  | <b>14472</b>  | <b>87671</b>  | <b>127622</b> | <b>22354</b>  | <b>1286433</b>                      |
|                               | 15.18%        | 13.56%         | 22.77%        | 36.82%        | 26.87%         | 37.07%        | 31.35%        | 39.49%       | 9.73%         | 14.07%        | 22.81%        | 21.93%        | 22.10%                              |
| <b>Intensive Use</b>          | <b>337</b>    | <b>6659</b>    | <b>1763</b>   | <b>303</b>    | <b>2219</b>    | <b>1512</b>   |               |              | <b>5</b>      | <b>273</b>    | <b>6397</b>   | <b>280</b>    | <b>19747</b>                        |
|                               | 0.10%         | 0.54%          | 0.24%         | 0.15%         | 0.19%          | 0.27%         |               |              | 0.00%         | 0.04%         | 1.14%         | 0.27%         | 0.34%                               |
| <b>Historic</b>               |               | <b>530</b>     |               |               |                |               |               |              |               |               |               |               | <b>530</b>                          |
|                               |               | 0.04%          |               |               |                |               |               |              |               |               |               |               | 0.01%                               |
| <b>State Administrative</b>   | <b>729</b>    | <b>341</b>     | <b>427</b>    |               | <b>118</b>     |               |               |              |               | <b>10</b>     | <b>37</b>     |               | <b>1661.3</b>                       |
|                               | 0.22%         | 0.03%          | 0.06%         |               | 0.01%          |               |               |              |               | 0.00%         | 0.01%         |               | 0.03%                               |
| <b>Pending Classification</b> | <b>443</b>    | <b>352</b>     | <b>370</b>    | <b>8</b>      | <b>1379</b>    | <b>543</b>    | <b>292</b>    | <b>1</b>     | <b>245</b>    | <b>660</b>    | <b>57</b>     |               | <b>4349</b>                         |
|                               | 0.14%         | 0.03%          | 0.05%         | 0.00%         | 0.12%          | 0.10%         | 0.18%         | 0.01%        | 0.16%         | 0.11%         | 0.01%         |               | 0.07%                               |
| <b>Water</b>                  | <b>19449</b>  | <b>76614</b>   | <b>41235</b>  | <b>23118</b>  | <b>58790</b>   | <b>28345</b>  | <b>4579</b>   | <b>727</b>   | <b>9992</b>   | <b>28476</b>  | <b>39918</b>  | <b>3337</b>   | <b>334580</b>                       |
|                               | 5.95%         | 6.26%          | 5.60%         | 11.37%        | 5.08%          | 5.07%         | 2.78%         | 4.38%        | 6.71%         | 4.57%         | 7.13%         | 3.27%         | 5.75%                               |
| <b>County Total Acreage</b>   | <b>326832</b> | <b>1224570</b> | <b>736691</b> | <b>203240</b> | <b>1156171</b> | <b>558869</b> | <b>164862</b> | <b>16591</b> | <b>148802</b> | <b>623077</b> | <b>559603</b> | <b>101949</b> | <b>5821257</b>                      |
| <b>County as % of Park</b>    | <b>6%</b>     | <b>21%</b>     | <b>13%</b>    | <b>3.5%</b>   | <b>20%</b>     | <b>10%</b>    | <b>2.8%</b>   | <b>0.3%</b>  | <b>2.6%</b>   | <b>11%</b>    | <b>10%</b>    | <b>1.8%</b>   |                                     |
| <b>% County as</b>            | 78.11%        | 50.28%         | 60.06%        | 51.65%        | 28.10%         | 33.35%        | 62.86%        | 56.12%       | 83.39%        | 68.95%        | 57.65%        | 74.53%        |                                     |

Private

|                           |        |        |        |        |        |        |        |        |       |        |        |        |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|
| % County as<br>State Land | 15.94% | 43.46% | 34.34% | 36.97% | 66.81% | 61.58% | 34.37% | 39.50% | 9.89% | 26.48% | 35.22% | 22.20% |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|

|                              |            |                |        |
|------------------------------|------------|----------------|--------|
| Parkwide acreage             | Private    | 2,994,968      | 51.45% |
|                              | State      | 2,491,709      | 42.80% |
| totals as of<br>August 2007: | Water      | <u>334,580</u> | 5.75%  |
|                              | Total Park | 5,821,257      |        |

- These statistics were generated from the Adirondack Park Agency Land Classification geographic information system database.
- Although acreage figures are shown to one acre accuracy, the geographic information used for area calculations is approximate. Base map features such as roads, surface water, and municipal boundaries are mapped at one inch equals two thousand feet. Parcel boundaries are derived from County Real Property Tax Map data, Department of Environmental Conservation Real Property data and Department of Transportation base maps. These data are used for regional planning purposes.
- County acreage totals represent the portion of the county within the Adirondack Park. Only Essex and Hamilton counties are wholly within the Adirondack Park.
- More information about land use area classifications can be found in the [Adirondack Park Agency Act](#) (pdf 294kb) and the [State Land Master Plan](#) (pdf 635kb). In addition, see descriptions of [private](#) and [state](#) land use classifications at [www.apa.state.ny.us](http://www.apa.state.ny.us).

