

HOUSING TRANSITIONS

Needs Assessment and Supportive Housing Action Plan

Prepared for:
Washington County, New York
399 Broadway, Bldg. B
Fort Edward, NY 12828

FINAL REPORT

JANUARY 2019



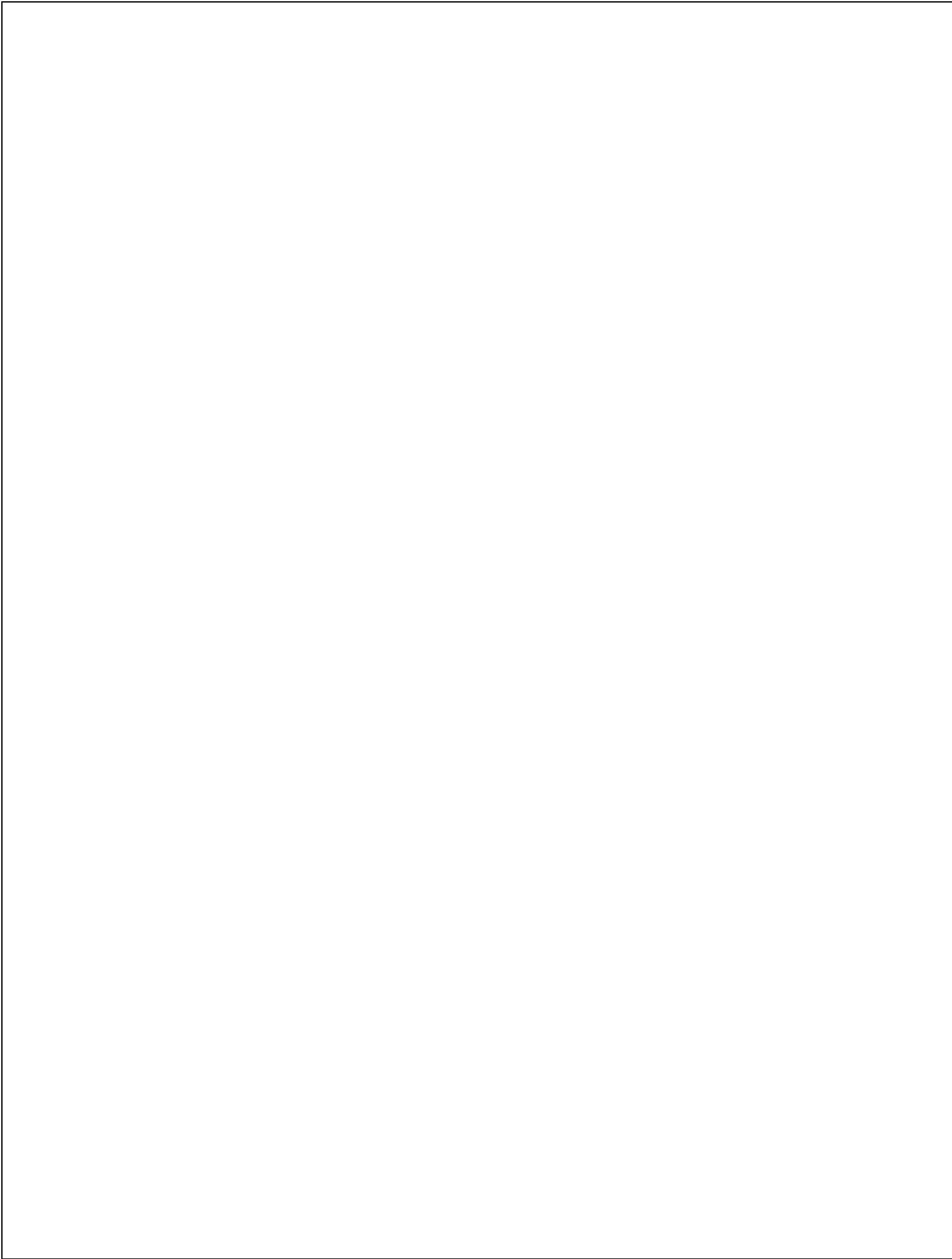


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INTRODUCTION

Washington County was awarded a Planning Grant under the 2017 Community Development Block Grant (CDBG) Program, administered by NYS Homes and Community Renewal (HCR) for project costs of up to \$50,000. Washington County issued an RFP in March 2018 to for assistance with devising a solution to increasing and costly problem of providing transitional housing for the homeless.

The objective of the work scope is to assess the housing needs and gaps faced by homeless individuals and families through the County and to provide recommendations for viable homeless and transitional housing project options for Washington County to pursue in conjunction with service providers.

MM Development Advisors, Inc. (MMDA) and Highland Planning (HP), both NYS Certified Woman-owned Business Enterprises (WBE), submitted a response and were selected by Washington County to complete the project.

Work began in June 2018. MMDA and HP began stakeholder and service provider interviews and conducted a needs assessment study. Two public forums were held in July 2018. A draft needs assessment was prepared in September, 2018. Initial results were presented at a third public forum held in September 2018. At this forum, input was gathered related to a series of housing case studies. A subsequent survey was circulated to gather additional input related to the housing case studies from individuals who were not in attendance at the September public forum.



HOUSING NEEDS ASSESSMENT

PURPOSE

Washington County engaged the services of MM Development Advisors and Highland Planning to evaluate housing needs for homeless and at-risk populations throughout the county. The study will explore housing challenges faced by homeless individuals and identify recommendations for affordable and supportive housing for the County to consider and potentially pursue in partnership with existing service providers. The project is funded by a Community Development Block Grant (CDBG) Planning Grant program administered by New York State Homes and Community Renewal (HCR).

Factors that create and perpetuate homelessness in Washington County include the lack of affordable housing, unemployment, low wages, poverty, mental illness, substance abuse, and lack of services. To that end, this analysis explores demographic, economic, and housing factors that influence need for supportive affordable housing.

End users of affordable and/or supportive housing may include individuals and families experiencing (or at risk of experiencing) homelessness, including those who face multiple barriers to gaining employment and housing stability, those experiencing mental illness, substance abuse, and/or chronic health conditions.¹ For purposes of this analysis, people within this subset of the population are considered to be potential end users for a new supportive housing facility in Washington County.

METHODS

To develop this needs assessment, we used the following methods and sources:

- Document & data review. We reviewed available data and documents about the market in Washington County and the four-county CoC service area. This includes information from the US Census, ESRI, the Bureau of Labor Statistics, and the New York State Department of Labor Statistics.
- Interviews with stakeholders, providers, industry experts. The project team interviewed a variety of stakeholders familiar with Washington County and the region. These stakeholders included providers, landlords, housing purveyors, and community members. A full list of stakeholders is included in Appendix A.
- Public Forums and discussions with the client. The team facilitated three public meetings with service providers and members of the community to share information and solicit local feedback. Summaries of those meetings are included in Appendix B.

ANALYSIS

¹ Real Supportive Housing Needs in New York State, Corporation for Supportive Housing, 2013



GEOGRAPHIES USED IN THIS ANALYSIS

Washington County is located north of Albany on the eastern border of New York State, adjacent to Bennington and Rutland Counties in Vermont. Washington County is part of the Capital Region, which includes Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren counties (Figure 1).

Washington County is part of the Glens Falls CBSA (Core Based Statistical Area)², which includes Warren and Washington Counties. Washington County includes 17 towns and eight villages.

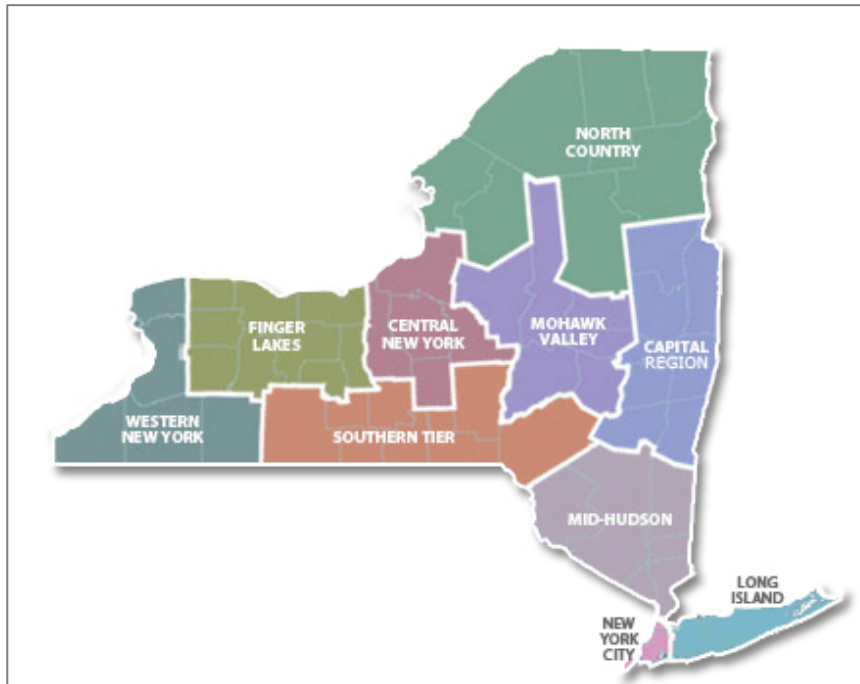


Figure 2 illustrates the boundaries of the CBSA as well as Warren and Washington Counties.

Municipal entities, geographic districts, and economic regions are highly interdependent and no market exists in a vacuum. Many of the demographic and economic conditions in the Washington County are influenced by local, regional, and statewide factors. For that reason, it is important to understand County-level trends in the context of related geographies. The analysis in this section compares Washington County with a variety of other geographies:

- Individual towns and villages in Washington County
- Washington County

² CBSAs consist of the county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. The general concept of a CBSA is that of a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. The term "core based statistical area" became effective in 2003 and refers collectively to metropolitan statistical areas and micropolitan statistical areas.

- Counties in the Capital Region
- Glens Falls CBSA (Core Based Statistical Area)
- New York State

Figure 1 Regional Economic Development Councils

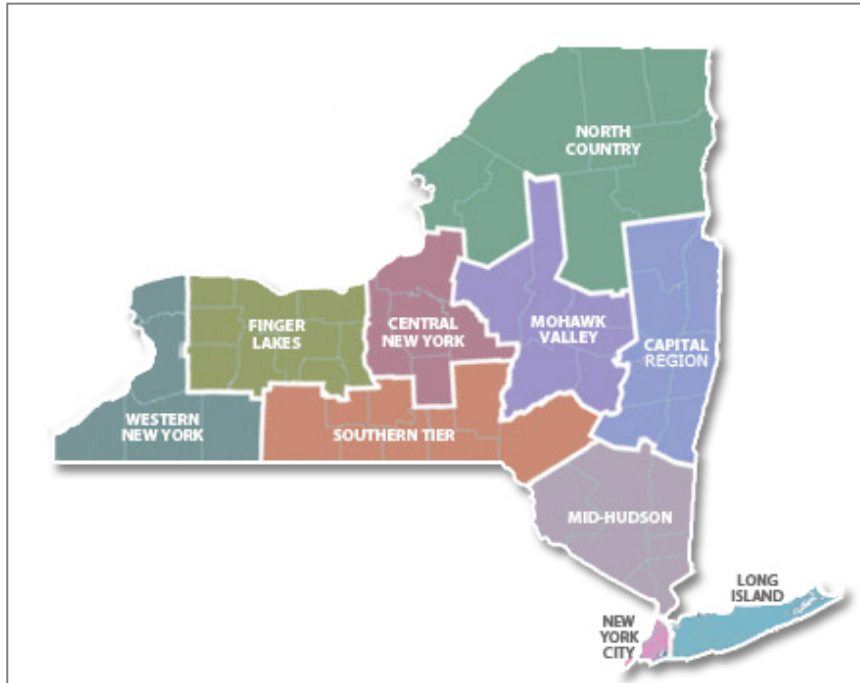
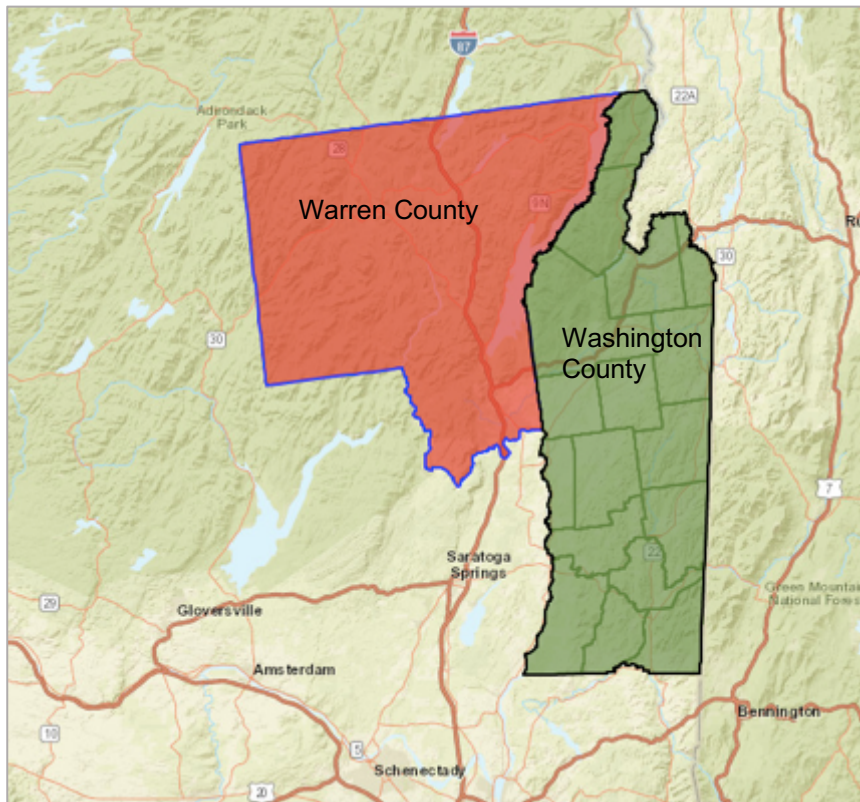


Figure 2 Glens Falls Core Based Statistical Area (CBSA)



Source: ESRI Business Analyst, Highland Planning, 2018

DEMOGRAPHIC OVERVIEW OF WASHINGTON COUNTY

This section provides an analysis of demographic conditions, including past and projected future trends that will define the context for recommendations in the Action Plan.

POPULATION AND AGE TRENDS

The population of Washington County in 2018 was approximately 63,742, which represents a four percent increase since 2000 (annual average growth of 1.5%). Table 1 shows that since 2000, Washington County has grown at a slower rate relative to the larger Glens Falls CBSA region and the state as a whole. With a median age of 43.2, Washington County is, on average, slightly younger than the surrounding region (44.9 years).

Table 1 Population Change, 2000 - 2018

Geography	2000	2010	2018	% Change	AAGR	Median Age
Washington County	61,042	63,216	63,742	4%	1.5%	43.2
Glens Falls CBSA	124,345	128,923	131,033	5%	1.8%	44.9

Source: ESRI Business Analyst, US Census Bureau, 2018

Note: AAGR = Average Annual Growth Rate

Table 2 shows the total population of towns in Washington County. Kingsbury (home of the Village of Hudson Falls) is the most populated town in Washington County at 12,872, followed by Granville (6,809) and Fort Edward (6,275), which contains the Village of Fort Edward. Dresden is the least populated town in the county (622), followed by Putnam (627) and Hampton (954).

Table 2 Population of Towns in Washington County (2010 & 2018)

Location	2010	2018	% Change
Washington County, NY	63,216	63,742	0.83%
Argyle town, NY	3,782	3,914	3.49%
Cambridge town, NY	2,021	2,043	1.09%
Dresden town, NY	652	622	-4.60%
Easton town, NY	2,336	2,350	0.60%
Fort Ann town, NY	6,190	6,114	-1.23%
Fort Edward town, NY	6,371	6,275	-1.51%
Granville town, NY	6,669	6,809	2.10%
Greenwich town, NY	4,942	4,962	0.40%
Hampton town, NY	938	954	1.71%
Hartford town, NY	2,269	2,324	2.42%
Hebron town, NY	1,853	1,906	2.86%
Jackson town, NY	1,800	1,809	0.50%
Kingsbury town, NY	12,671	12,872	1.59%
Putnam town, NY	609	627	2.96%
Salem town, NY	2,715	2,760	1.66%
White Creek town, NY	3,356	3,316	-1.19%
Whitehall town, NY	4,042	4,085	1.06%

Source: ESRI Business Analyst, US Census Bureau, 2010 & 2018

RACIAL COMPOSITION

Tracking the diversity of a community is a useful way to understand shifting demographics. Figure 6 summarizes the racial/ethnic composition of the County, relative to the region and the state. Approximately 94 percent of Washington County residents are white. As the region and the nation become more diverse, so will the preferences and needs of the population. It will be important to consider how future housing policies can help meet the needs of an increasingly dynamic population.

Table 3 Race and Ethnicity, 2018

Race	Washington County	Glens Falls CBSA
White Alone	94%	94%
Black Alone	3%	3%
American Indian Alone	0%	0%
Asian Alone	1%	1%
Pacific Islander Alone	0%	0%
Some Other Race Alone	1%	1%
Two or More Races	1%	1%
Ethnicity		
Hispanic Origin	3%	3%
Diversity		
Diversity Index	17%	17%

Source: ESRI Business Analyst, US Census Bureau, Highland Planning, 2018

Note: The diversity index represents the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. Ethnic diversity, as well as racial diversity, is included in the definition of the Diversity Index. Esri's diversity calculations accommodate up to seven race groups: six single-race groups (White, Black, American Indian, Asian, Pacific Islander, Some Other Race) and one multiple-race group (two or more races).

EDUCATIONAL ATTAINMENT

Education statistics may be used by decision makers to determine the types of services that will be needed in the short- and long-term. Education is also closely related to income and the education level of a community is an important economic and health indicator in the following ways: (1) an educated population is an attractive feature to businesses looking for a qualified workforce, (2) a better educated population can more easily adapt to changing economic environments and employment needs, and (3) highly educated populations are healthier and live longer.

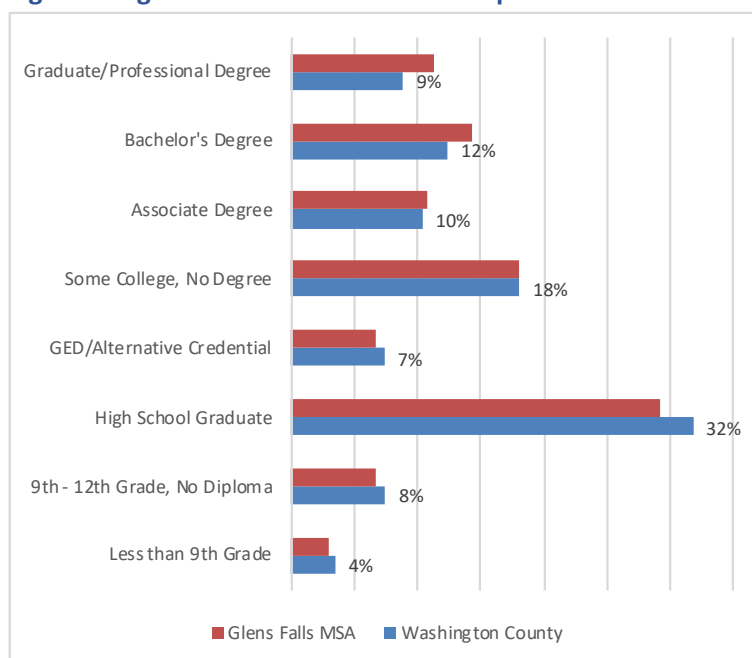
Educational attainment in Washington County is slightly lower than the region and the state as a whole. Of the 46,584 residents over the age of 25 in Washington County, approximately 32 percent have a college degree (associates, bachelor's or graduate), which is slightly lower than the region (37%). Approximately 32 percent of Washington County residents report that a high school diploma is their highest form of educational attainment, which is greater than the region (29%).

Table 4 Highest Form of Education Completed - Educational Attainment (2018)

	Washington County	Glens Falls MSA
Less than 9th	4%	3%
9th - 12th	8%	7%
High School	32%	29%
GED/Alternative	7%	7%
Some College,	18%	18%
Associate	10%	11%
Bachelor's	12%	14%
Graduate/Profe	9%	11%

Source: ESRI Business Analyst, US Census Bureau, 2018

Figure 3 Highest Form of Education Completed - Educational Attainment (2018)



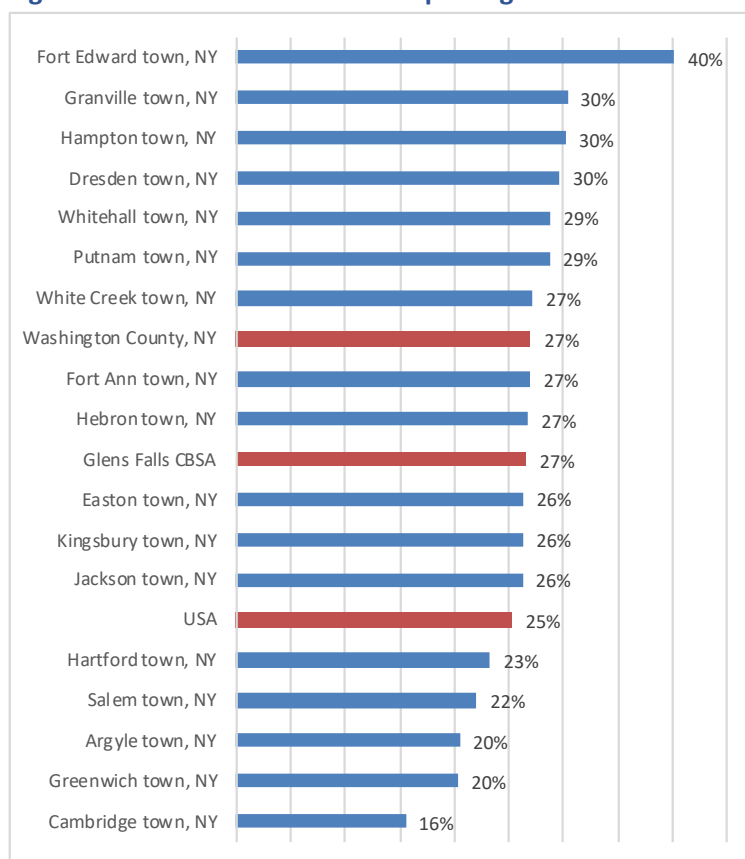
Source: ESRI Business Analyst, US Census Bureau, Highland Planning, 2018

DISABLED POPULATIONS

Members of the community with disabilities may have special requirements for affordable and/or supportive housing. Research suggests that adults with disabilities face difficulties finding and maintaining quality, affordable housing³. It is important to understand the proportion of the population that is considered disabled. The US Census Bureau gathers information about people with disabilities including: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report any one of the six disability types are considered to have a disability. Figure 4 suggests that Washington County as a whole contains a higher proportion of disabled households (27%) than the state (23%) and national average (25%). The Towns of Fort Edward and Granville contain the highest proportion of disabled households, at 40 percent and 30 percent respectively.

³ Consortium for Citizens with Disabilities, Housing Task Force, *The Housing Crisis for People with Disabilities*, 2015.

Figure 4 Percent of Households Reporting One or More Persons with a Disability, Washington County



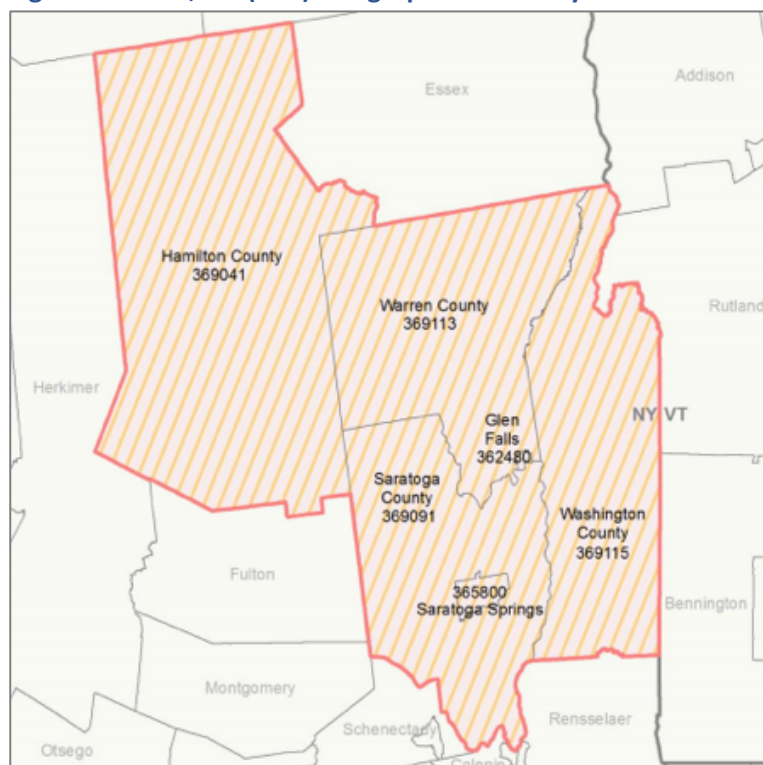
Source: ESRI Business Analyst, US Census Bureau 2012-2015 ACS

Note: Disability data come from the American Community Survey (ACS), the Survey of Income and Program Participation (SIPP), and the Current Population Survey (CPS). All three surveys ask about six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report any one of the six disability types are considered to have a disability.

HOMELESS/AT-RISK POPULATIONS AND SUBPOPULATIONS

An annual count and analysis of the homeless population in Washington County is completed by CARES, Inc, which serves as the Collaborative Applicant for the Saratoga-North Country Continuum of Care (CoC) and partners with community members and local organizations. The Saratoga-North Country CoC boundary (Figure 5) includes Saratoga, Washington, Warren, and Hamilton Counties, which are home to the cities of Glens Falls and Saratoga Springs.

Figure 5 CARES, Inc (CoC) Geographic Boundary



Source: CARES, Inc 2018

Continuums are required to report annually on the number of homeless individuals (sheltered and unsheltered) as well as available beds dedicated to homeless persons. Sheltered and unsheltered individuals are grouped into subpopulations (described below). Beds are typically described as “emergency,” “transitional,” and “permanent housing.”⁴ Subpopulations included in the Point-in-Time Counts include youth, veterans, adults with mental illness, substance use disorder adults with HIV/AIDS, and adult survivors of domestic violence.

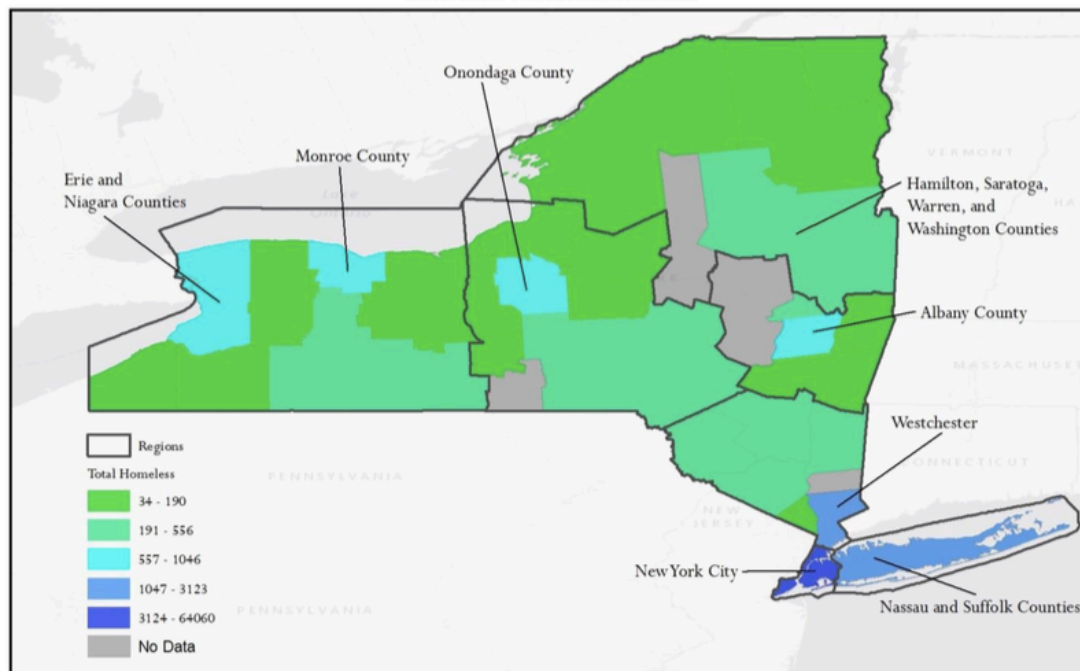
In January 2018, the CoC reported there were 257 homeless individuals, including 24 children (66 female and 191 male). Homeless individuals and families within the CoC boundaries primarily seek shelter outside of Washington County, as there are no homeless shelter facilities currently in Washington County (with the exception of two emergency motel accommodations).

A 2013 study completed by the Corporation for Supportive Housing examined data from New York State’s 30 Continuum of Care (CoC), from which eight communities were selected for further assessment as a result of their high concentration of need and a higher prevalence of homelessness in the regions. The North County CoC was one of the eight selected communities.

⁴ Housing Inventory and Point in Time County Summary, April 2018. Saratoga-North Country CoC (CARES, Inc.)

Targeted Continuums of Care

New York Needs Assessment



ECONOMIC OVERVIEW OF WASHINGTON COUNTY

This section provides an analysis of economic conditions, including income, poverty, employment, commuting patterns and other factors that influence housing affordability and access in Washington County.

INCOME

Income is considered a key economic indicator, as changes in both personal and household income can reflect economic growth or decline in an area. Comparisons between Washington County and surrounding areas can also reveal the economic well-being of a community and whether the regional economy adequately supports residents.

Figure 6 shows that household and per capita income in Washington County, relative to that of the region. The county's median household income is \$54,486, slightly lower than the region (\$56,514), Columbia County (\$62,854), but higher than comparable counties in the region, including Greene County (\$52,430) and Essex County (\$51,213). It is noted that the median household income is not adjusted to account for household size.

Figure 6 Per Capita and Median Income (2018)

Area	Per Capita Income	Median Household Income
Washington County	\$27,616	\$54,486
Glens Falls CBSA	\$31,117	\$56,514
Greene County	\$29,308	\$52,430
Essex County	\$29,635	\$51,213
Columbia County	\$35,173	\$62,854

Source: ESRI Business Analyst, US Census Bureau, 2018

Table 5 shows median income broken down by size of household. The median for a four-person household in Washington County is \$72,813, lower than the region (\$77,359).

Table 5 Median Income by Household Size (2016)

	Washington County	Glens Falls CBSA
Total:	\$51,449	\$54,214
1-person households	\$23,341	\$26,462
2-person households	\$57,890	\$62,780
3-person households	\$65,591	\$70,840
4-person households	\$72,813	\$77,359
5-person households	\$77,778	\$81,521
6-person households	\$54,375	\$70,625
7-or-more-person households	\$64,167	\$62,762

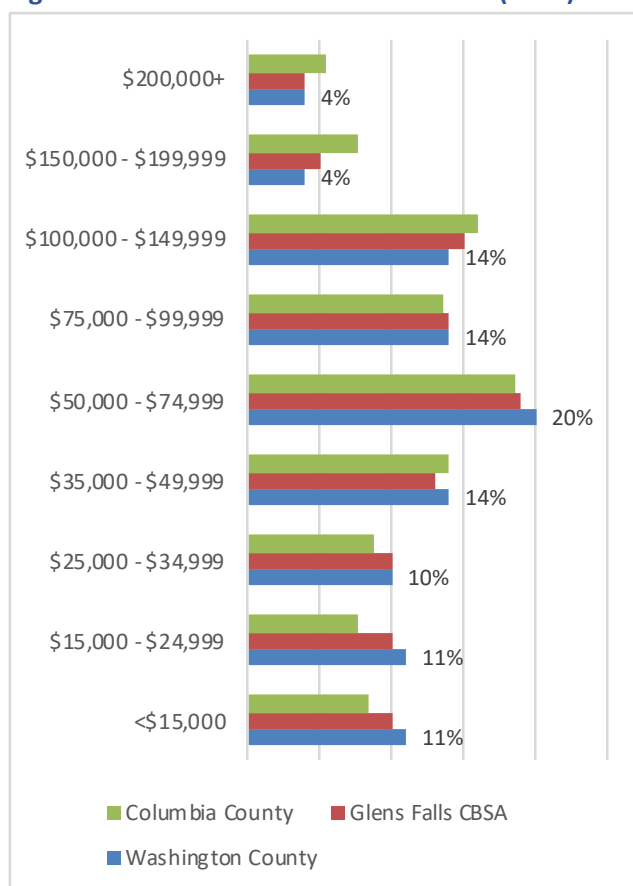
Source: 2012-2016 American Community Survey 5-Year Estimates

The way income is distributed among the population is another way to evaluate overall economic well-being. Figure 7 illustrates the percentage of households within each income range for Washington County, the region, and the state. The largest proportion of Washington County households report incomes between \$35,000 and \$99,999, with 20 percent earning between \$50,000 and \$74,999, compared to 16 percent statewide.

Compared to the state as a whole, both Washington County and the region include a greater proportion of households on the lower end of the income spectrum, with 11 percent earning between \$14,000 and \$24,999, compared to 9 percent statewide.

Compared to the state as a whole, a smaller proportion of households in Washington County and the region earn less than \$15,000 or more than \$150,000.

Figure 7 Household Income Distribution (2018)

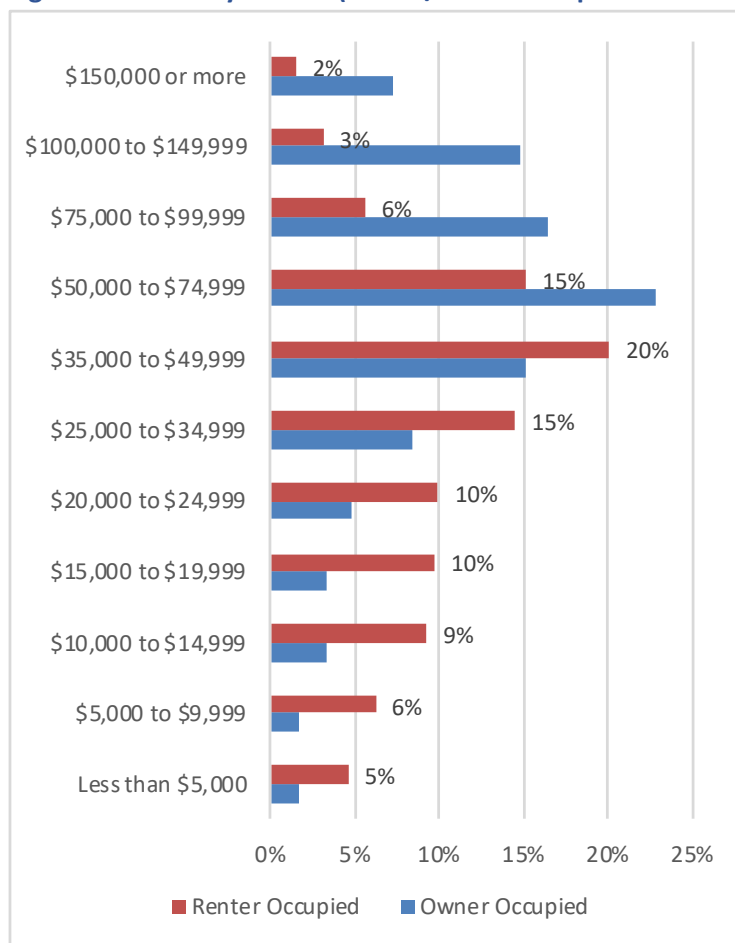


Source: ESRI Business Analyst, US Census Bureau, 2018

Figure 8 shows income distribution for owner- and renter-occupied households in Washington County. Almost two-thirds of households in renter-occupied housing units earn less than \$50,000 in household income, compared to just 40 percent for owner-occupied households. A significantly higher proportion of renter-occupied households earn less than \$15,000 (20%), compared to seven percent for owner-occupied households.

While incomes in Washington County are generally lower than the surrounding region and the state, a closer analysis of median income for renter households reveals an even wider gap. When compared to homeowners, a significantly higher proportion of renter households earn less than the County's median.

Figure 8 Income by Tenure (owner/renter occupied households), Washington County (2017)



Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

HUD AREA MEDIAN FAMILY INCOME (HAMFI)

HAMFI is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made. The terms "area median income" (AMI) or "median family income" (MFI) typically refer to HAMFI. The 2018 area median family income in Washington County was \$72,500.

Figure 9 shows HUD income limits as a percentage of HAMFI, based on family size (up to four persons) in Washington County. A family of four with an income of \$57,100 is considered low income, while \$35,700 is considered very low income, \$25,100 is considered extremely low income.

Figure 9 HUD Income Limits, 2018

2018 Income Limit Category	Persons in Family			
	1	2	3	4
Very Low (50% income limits)	\$25,000	\$28,600	\$32,150	\$35,700
Extremely Low income Limits	\$15,000	\$17,150	\$20,780	\$25,100
Low income limits (80%)	\$40,000	\$45,700	\$51,400	\$57,100

Source: HUD, 2018

Figure 10 shows the distribution of income, shown as a percentage of HAMFI. There are approximately 5,800 households (both owner and renter occupied) earning less than 50 percent of HUD's area median family income.

Figure 10 HUD Area Median Family Income Distribution

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	1,130	1,475	2,605
Household Income >30% to <=50% HAMFI	1,725	1,545	3,270
Household Income >50% to <=80% HAMFI	2,775	1,505	4,280
Household Income >80% to <=100% HAMFI	2,140	715	2,855
Household Income >100% HAMFI	9,760	1,465	11,225
Total	17,530	6,705	24,235

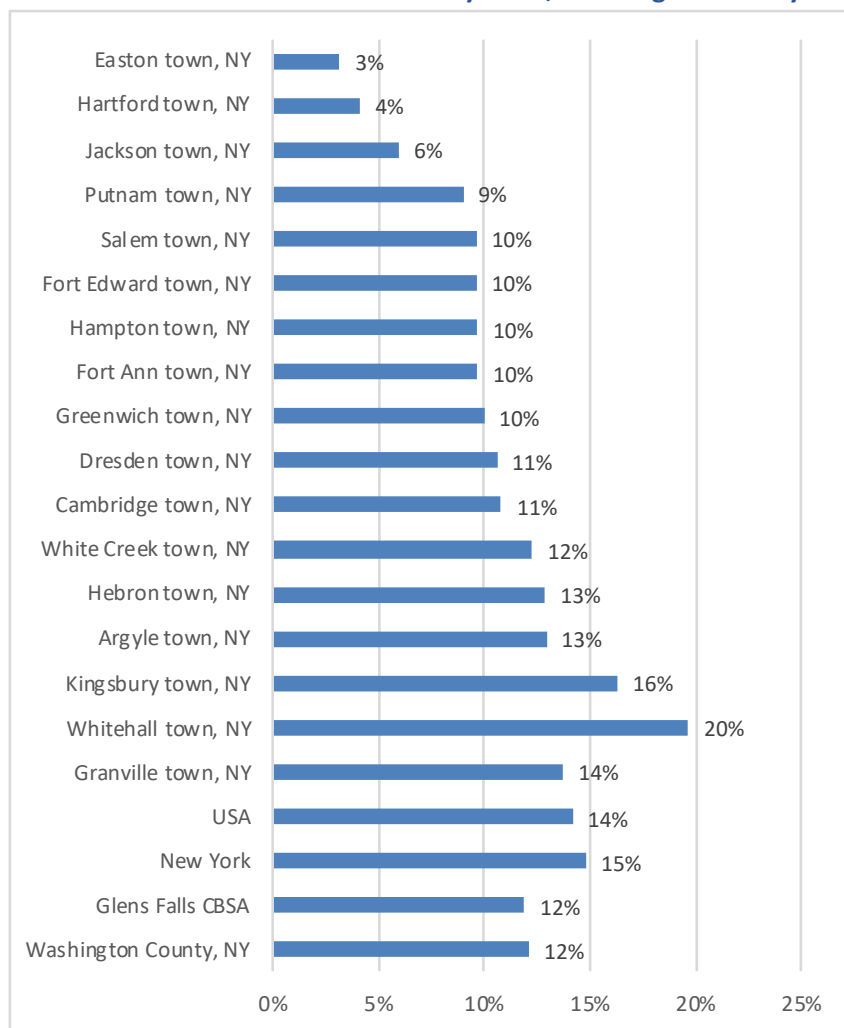
Source: HUD, 2018

POVERTY STATUS

The table below illustrates the percentage of households below the poverty level.⁵ Approximately twelve percent of households in Washington County are below the poverty level, which is less than the region (12%) and the state as a whole (15%). The towns of Whitehall and Kingsbury are home to the largest proportions of households below the poverty level with 20 percent and 16 percent, respectively.

⁵ Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). The poverty threshold for a single person in 2016 was \$12,228 and for a family of four was \$24,563.

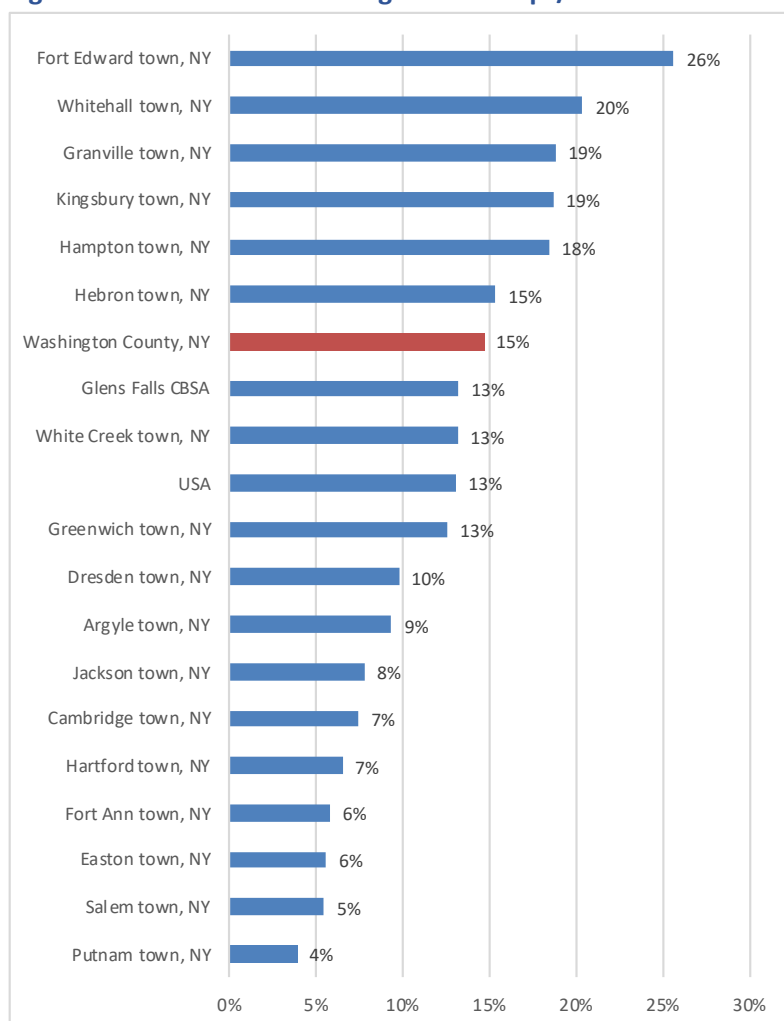
Table 6 Households Below the Poverty Level, Washington County



Source: ESRI Business Analyst, US Census Bureau ACS 2012-2016

Figure 11 shows the percentage of households that have received public assistance in the last 12 months (estimate for 2016). The proportion of households in Washington County that had received public assistance was slightly higher than the region, but lower than the state as a whole. Given other indicators evaluated in this report, we would expect to find a higher proportion of households seeking public assistance. Discussions with stakeholders, service providers, and other experts suggest that local culture may play a role—i.e. due to the stigma of seeking assistance and a culture that places high value on personal resilience—indicating that tracking households who seek assistance may not adequately measure need within the county.

Figure 11 Households Receiving Food Stamps/SNAP in the Past 12 Months



Source: US Census Bureau, American Community Survey 2012-2016

ALICE HOUSEHOLDS

A large proportion of household in Washington County are considered to be Asset Limited, Income Constrained, Employed (ALICE). These are households with income above the Federal Poverty Level, but below a basic cost-of-living threshold. A report released by the United Way in 2014 estimated that nearly 45 percent of households in Washington County were either below the poverty level or below the ALICE threshold. Further, the report calculated that a household “survival” budget in Washington County (a bare minimum budget that does not allow for savings) was significantly higher than the income earned by many families in the county. Despite the fact that ALICE households are employed, many struggle to afford basic necessities, including housing. In fact, over 3,000 households in Washington County spend more than 30 percent of their income on housing and an additional 1,466 households spend more than half their income on housing. Later sections of this report discuss the cost of housing relative to incomes in Washington County in greater detail.

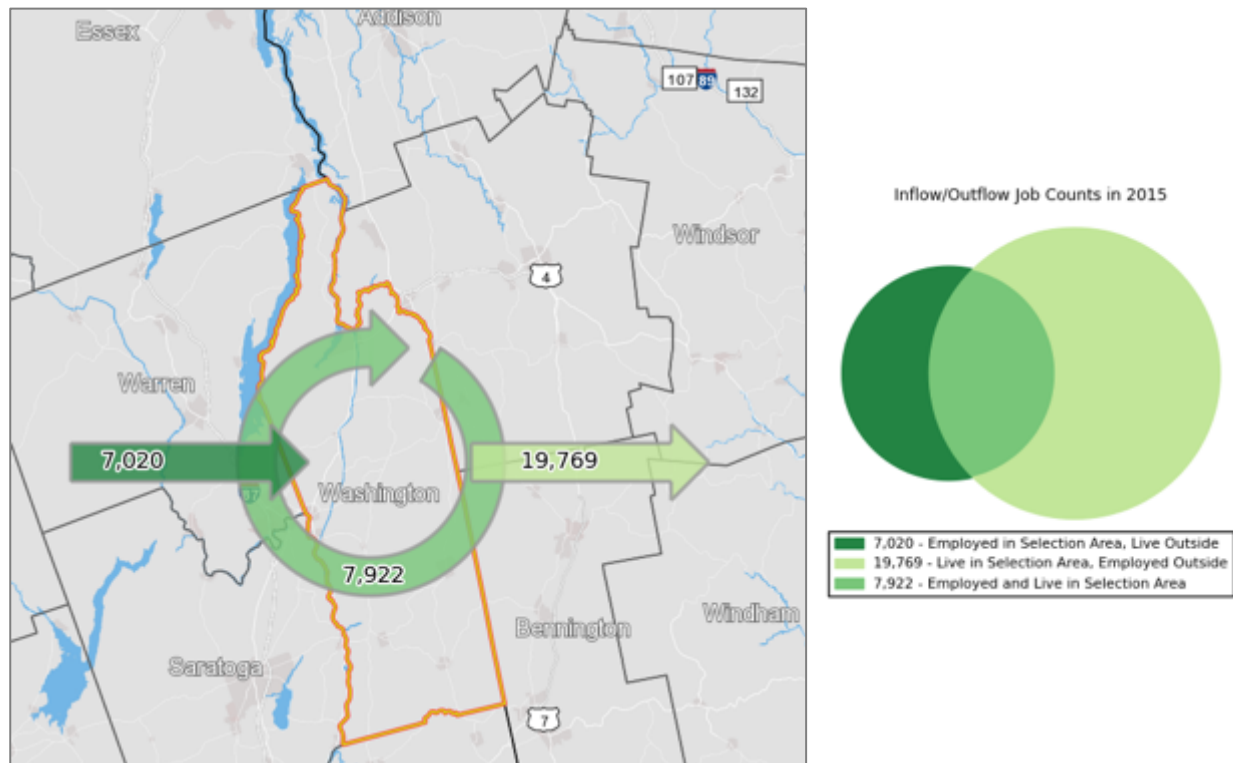
COMMUTING PATTERNS

Commuting patterns play an important role in the dynamics of housing, employment, and economic development in a community. Figure 12 illustrates commuting patterns (from the year 2015) in and out of

Washington County, showing that about 7,020 people lived outside the county and traveled into the county for work, about 19,769 county residents work elsewhere, and 7,992 lived and worked in the county.

Given the rural nature of the County, it is not surprising that commuters work elsewhere in the region. This is often considered an indicator of a relatively “inefficient” labor market. That is, relatively few employees live and work in the county, a dynamic that reflects the rural, low-density nature of the county and the regional exchange of residential and working populations. This commuting pattern suggests that creating job opportunities in the community is more likely to translate into jobs for residents.

Figure 12 Commuting Patterns, Washington County (2015)



Source: OnTheMap 2018 (based on 2015 data)

Note: OnTheMap has been developed through a partnership between the U.S. Census Bureau and 50 partner states (plus the District of Columbia) through the Local Employment Dynamics (LED) partnership. The employment data used in this application are derived from payroll tax (unemployment insurance) payment records maintained by each state. The states assign employer locations (QCEW data), while individual worker home locations are assigned by the U.S. Census Bureau using data from multiple Federal agencies. Age, earnings, and industry profiles are compiled using each state's records along with other supplemental Census Bureau source data. Final compilations and confidentiality modeling is performed by the Census Bureau.

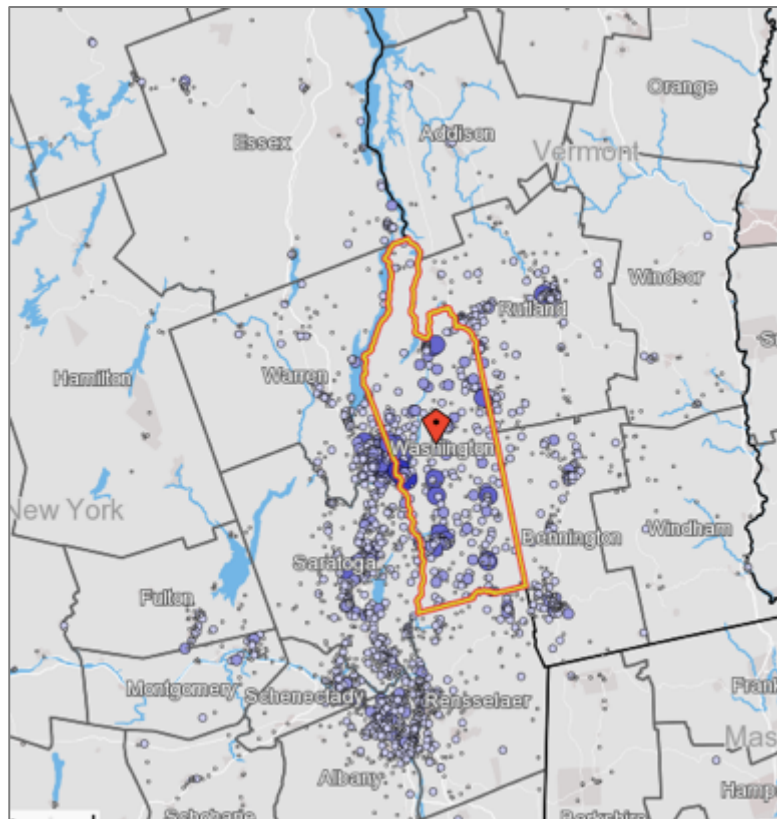
Table 7 shows the top ten locations that Washington County workers travel for work and Figure 13 shows the density of jobs for workers who live in Washington County. Almost 16 percent of county residents travel to the Glens Falls area, followed by Saratoga Springs (5%), and Fort Edward. Washington County workers travel to places further away, such as Albany (3%), New York City (2%), and other locations (63%). Residents' jobs are relatively dispersed throughout the region, which contributes to the cost of transportation and housing and can make it more difficult for one and two-income families to find well-paying jobs that are accessible and convenient. This is especially true for households without access to a vehicle. For example, in some locations within Washington County (including White Creek and Whitehall), as much as 25 percent of households do not have access to a vehicle.

Table 7 Where Washington County Workers are Employed (top ten)

Location	Number	Percent
Glens Falls city, NY	2,973	10.7%
Saratoga Springs city, NY	1,371	5.0%
Glens Falls North CDP, NY	1,126	4.1%
Fort Edward village, NY	1,079	3.9%
Albany city, NY	876	3.2%
Granville village, NY	650	2.3%
New York city, NY	580	2.1%
Cambridge village, NY	453	1.6%
Greenwich village, NY	449	1.6%
Hudson Falls village, NY	441	1.6%
All Other Locations	17,693	63.9%

Source: OnTheMap 2018

Figure 13 Density of Work Locations for Workers Who Reside in Washington County



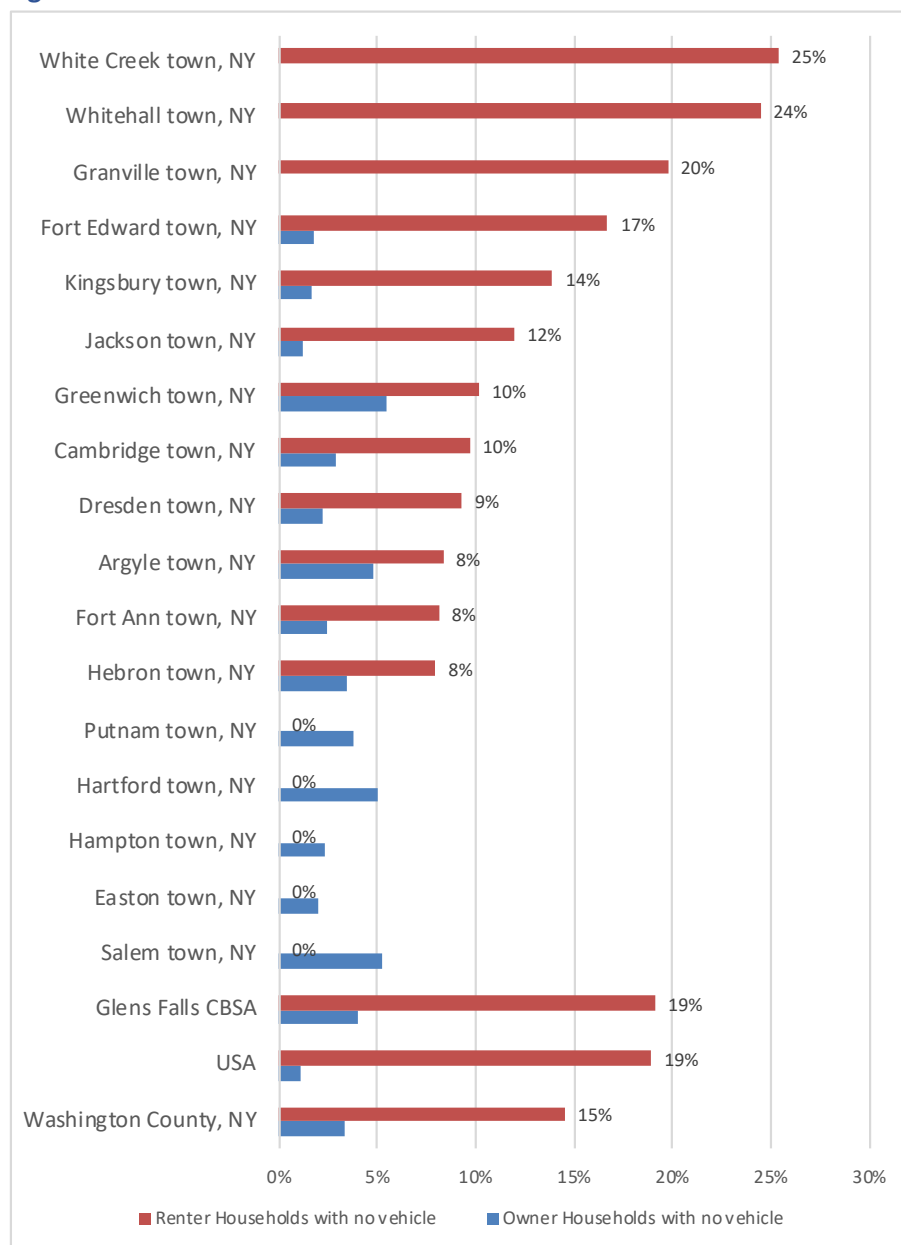
Source: OnTheMap 2018

HOUSEHOLDS WITHOUT ACCESS TO VEHICLES

Given the geography and rural nature of Washington County, we would expect private vehicles to be the primary form of transportation for most households. In a relatively low-density area like Washington County, access to a vehicle can impact a household's ability to access jobs, health care, services, and other

opportunities. Figure 14 shows the percentage of renter and owner households without access to vehicle. While most households in Washington County have access to at least one vehicle, a disproportionate number of renter households lack access to a vehicle. The towns of White Creek, Whitehall, and Granville include 20 to 25 percent of households without access to a vehicle, which is more than the regional average.

Figure 14 Households Without Access to a Vehicle



Source: ESRI Business Analyst, 2012-2016 ACS

EMPLOYMENT AND INDUSTRY MIX

Many factors that influence growth and change in a community come from outside forces, such as regional, state, and national trends. Larger economic trends can be less visible or less direct than local trends, but they have a significant impact on the economic activity in smaller geographies. Understanding which industries and businesses provide the largest proportion of jobs in the larger region and in the County can

help better understand which industries have the biggest impact on the local economy as well as the community's dependence on certain industries.

Approximately 32,427 Washington County residents are employed (Table 8). The largest proportion of employed residents work in the Services industry (42%), followed by Manufacturing (14%) and Retail Trade (12.8%). The Services industry includes professional and technical services, education, health care, social assistance, accommodation, and food service.

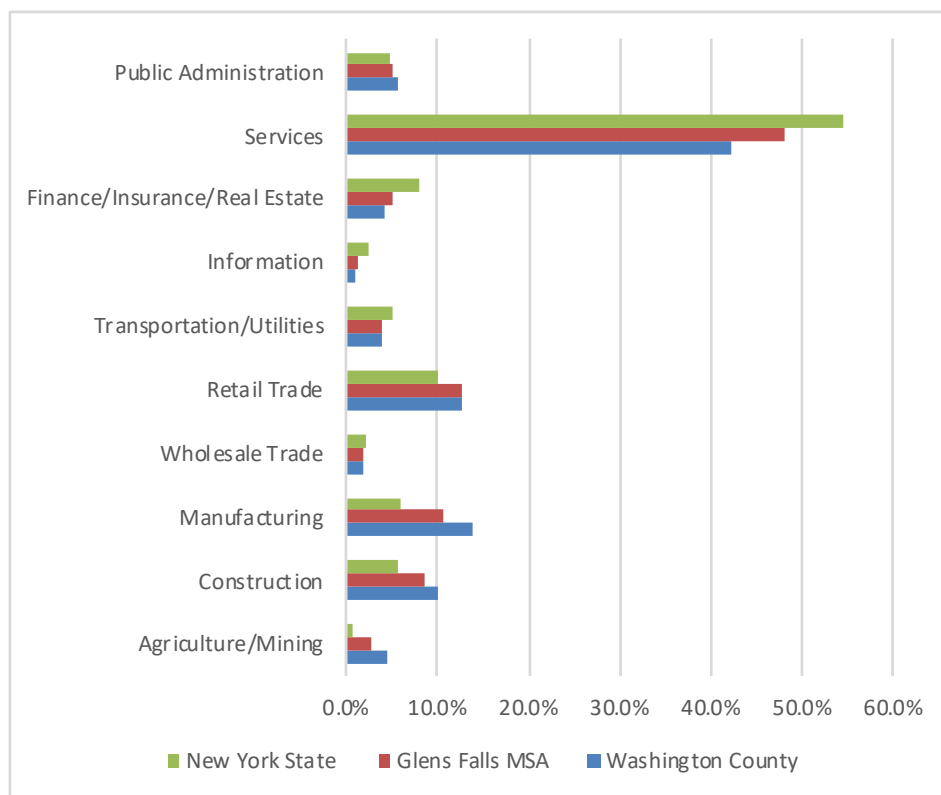
It is notable that higher proportions of Washington County residents are employed in Agriculture/Mining, Construction, Manufacturing, and Retail Trade than the region or statewide average. In fact, the proportion of Washington County residents working in Manufacturing (14%) is more than twice that of the state (6%). The proportion of Washington County residents employed in the Agriculture/Mining sector is more than three times the statewide average. The distribution of employment by sector is reflected by major employers located in Washington County (**Error! Reference source not found.**), which includes paper and wood products companies (Commonwealth Plywood, GL&V Pulp and Paper, Irving Tissue, Manchester Wood), manufacturing and construction (Fort Miller Companies, Hollingsworth and Vose, Rozell Industries, and Telescope Furniture), as well as employers in the services sectors (Fort Hudson Health, Glens Falls Hospital, and Adirondack Studios).

Table 8 Employment by Industry, 2018 (NAICS)

Industry	Washington County	Glens Falls MSA	New York State
Agriculture/Mining	4.4%	2.6%	0.7%
Construction	10.1%	8.7%	5.7%
Manufacturing	14.0%	10.7%	6.0%
Wholesale Trade	1.8%	1.8%	2.3%
Retail Trade	12.8%	12.7%	10.2%
Transportation/Utilities	4.0%	3.8%	5.2%
Information	1.0%	1.4%	2.5%
Finance/Insurance/Real Estate	4.1%	5.0%	8.1%
Services	42.3%	48.0%	54.6%
Public Administration	5.6%	5.2%	4.7%
Civilian Unemployed (Unemployment Rate)	6.0%	4.9%	5.3%
Employed Population	32,427	67,966	9,750,809

Source: ESRI Business Analyst, 2018

Note: The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.



Source: ESRI Business Analyst, 2018

Average annual wages in the Services sector are wide ranging, though wages in many subsectors are lower than other industries. For example, Educational Services (\$25,124), Accommodation and Food Service (\$22,149) and Social Assistance (\$23,281) offer lower wages relative to other sectors. Wages in the Agriculture sector are about \$33,469, while average wages in the Mining sector (\$47,717), Manufacturing (\$59,026), and Construction (\$54,784) are higher.

Major Employers in Washington County:

- Adirondack Scenic Inc (Adirondack Studios)
- Commonwealth Plywood
- Fort Hudson Health System
- The Fort Miller Companies
- GL & V Pulp and Paper
- Glens Falls Hospital Inc.
- Hollingsworth & Vose Company
- Irving Tissue
- Manchester Wood
- Morcon Tissue
- Rozell Industries
- Saint Gobain
- SCA Tissue
- Telescope Casual Furniture

HOUSING CHARACTERISTICS

Housing characteristics and trends are important to understand when developing housing policies and solutions that address the community's future needs for affordable, senior, and rental housing. This section describes the total number of housing units, tenure, age of housing, housing values, and costs associated

with housing in Washington County. This section also describes the supply of affordable housing in the county.

TENURE

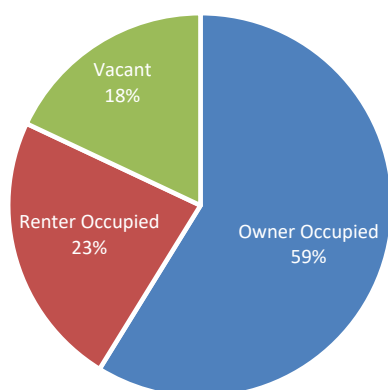
There are approximately 29,440 housing units in Washington County, of which 59 percent are owner-occupied (Table 9). The proportion of owner-occupied units is higher than the surrounding MSA (53%) and the state (47%). Owner occupancy is often linked to social and economic benefits, such as lower crime rates, higher civic participation, higher quality housing stock, and higher real estate values.

Table 9 Housing Tenure (2018 & 2023)

	2018	2023	Change
Total Housing Units	29,440	29,923	483
Owner Occupied Housing Units	59%	59%	0%
Renter Occupied Housing Units	23%	21%	-2%
Vacant Housing Units	18%	20%	2%

Source: ESRI Business Analyst, US Census Bureau, 2018

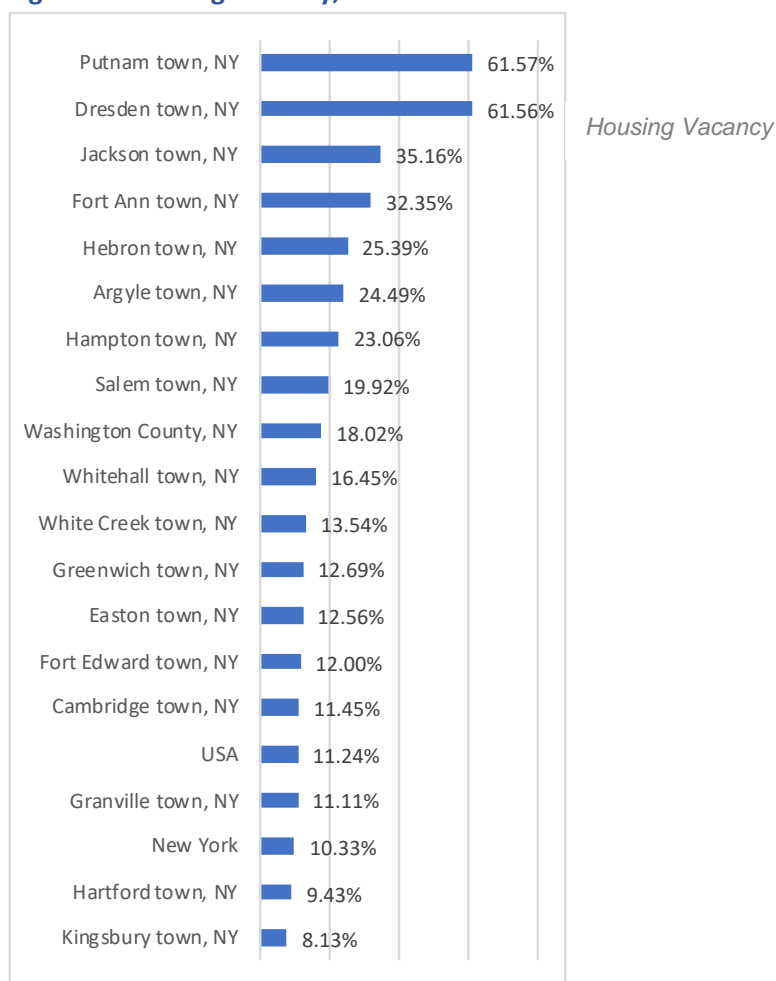
Figure 15 Housing Tenure, Washington County (2018)



Source: ESRI Business Analyst, US Census Bureau, 2018

Approximately 18 percent of housing units in the county are considered vacant, which is significantly higher than the statewide average (10%). It is noted, however, that vacant properties include seasonal dwellings and vacation homes. Given Washington County's proximity to Lake George, we note that a significant percentage of vacant units are categorized as "seasonal." This is especially true in Towns that border Lake George, such as Putnam and Dresden which show high vacancy rates. For example, seasonal homes in the Town of Putnam account for almost 90 percent of all vacant housing.

Figure 16 Housing Vacancy, 2018

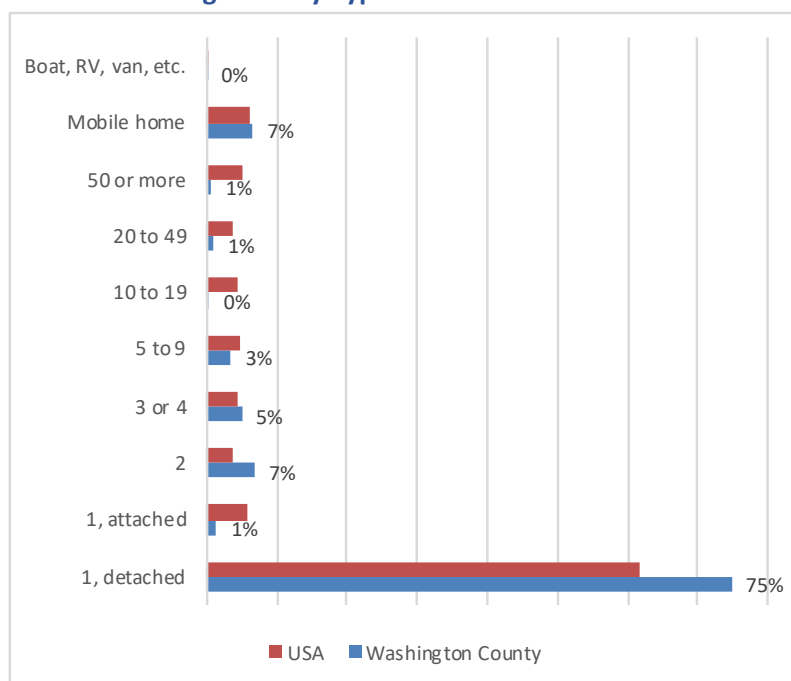


Source: ESRI, US Census 2018

HOUSING TYPE

Table 10 includes a breakdown of housing units by type. Detached and attached single-family homes make up the majority of housing units in Washington County (75%). Duplexes and triplexes make up approximately 12 percent of the county's housing stock. Housing units located in structures with more than five units make up about 13 percent of the county's housing stock.

Table 10 Housing Units by Type



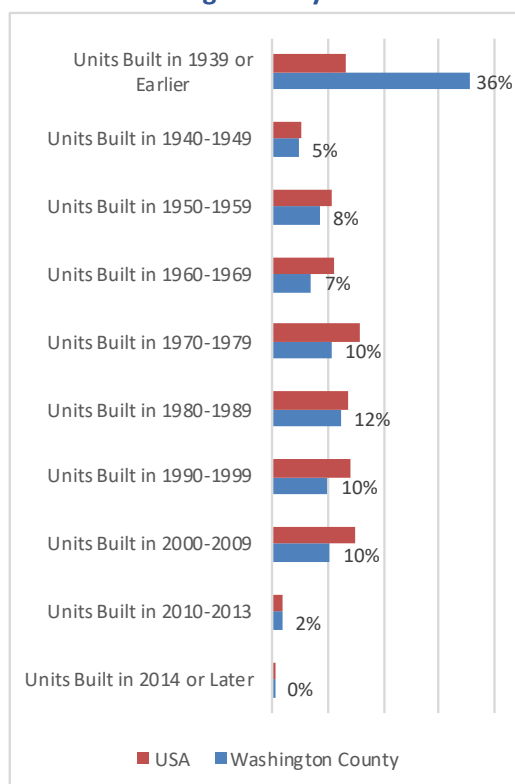
Source: ESRI Business Analyst, US Census Bureau ACS 2012- 2016

AGE AND CONDITION

While housing cost is a key measure of affordable housing, the quality and condition of the housing stock is a key indicator of overall quality of life and economic prosperity. The scope of this study did not include a comprehensive windshield survey of housing conditions in Washington County. However, it is possible to gain insights about the quality and condition of the housing stock through US Census measures: (1) the age of housing units and (2) the presence of complete kitchen or plumbing facilities.

The housing stock in Washington County is old relative to the rest of the US, but on par with New York State. In fact, the county's housing stock is slightly newer than the statewide average, with a greater proportion of homes having been constructed since 1980. Approximately 37 percent of housing units in Washington County were built prior to 1939, compared 32 percent statewide and 13 percent nationwide. The age of the housing stock is not an exact proxy for housing condition, it is generally accepted that older housing stock is more expensive and difficult to maintain at modern standards.

Table 11 Housing Units by Year Built



Source: ESRI Business Analyst, US Census Bureau ACS 2012- 2016

Approximately 2.3 percent of housing units in Washington County do not have complete plumbing facilities and 3.13% do not have complete kitchen facilities. This is higher than the region and the statewide average, suggesting that the quality and condition of housing in the county is lower than that of the surrounding region and the state.

Table 12 Plumbing and Kitchen Facilities

	Washington County, New York	Glens Falls, NY Metro Area
Total:	28,996	68,041
Complete plumbing facilities	97.71%	98.43%
Lacking complete plumbing facilities	2.29%	1.57%
Total:		
Complete kitchen facilities	96.87%	97.90%
Lacking complete kitchen facilities	3.13%	2.10%

Source: US Census Bureau, American Community Survey 2012-2016

HOME VALUE

Table 13 shows the distribution of home value for owner-occupied units in Washington County, the region, and the state. The highest proportion of homes in Washington County are valued on the lower end of the spectrum, with 65 percent of homes valued below \$200,000 (compared to 34% statewide). The largest proportion of homes in Washington County (24%) are valued between \$150,000 to \$200,000.

Table 13 Value of Owner-Occupied Housing Units (2018)

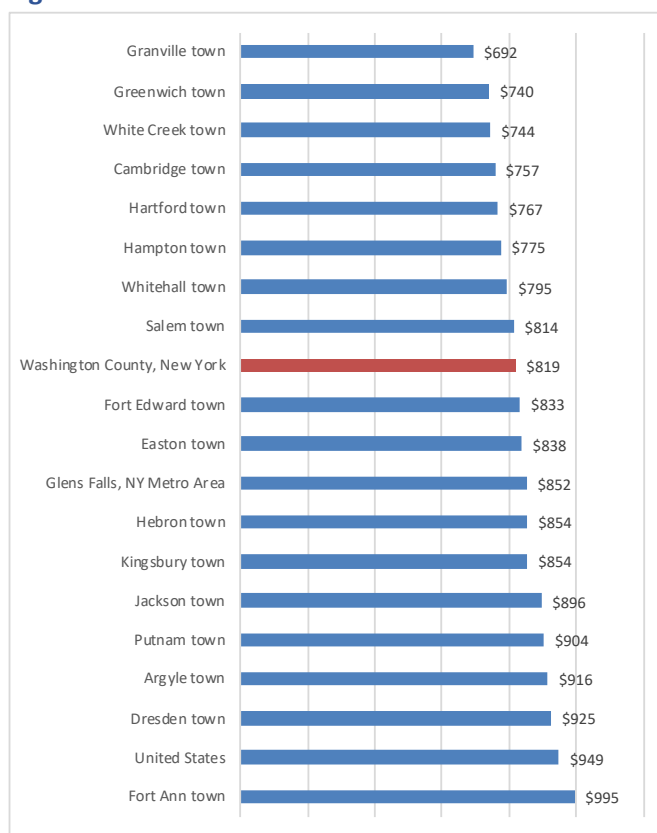
	Washington County	Glens Falls MSA
<\$50,000	4%	4%
\$50,000 - \$99,999	15%	11%
\$100,000 - \$149,999	23%	18%
\$150,000 - \$199,999	24%	22%
\$200,000 - \$249,999	13%	14%
\$250,000 - \$299,999	8%	10%
\$300,000 - \$399,999	6%	9%
\$400,000 - \$499,999	2%	4%
\$500,000 - \$749,999	4%	4%
\$750,000 - \$999,999	2%	2%
\$1,000,000 - \$1,499,999	1%	2%
\$1,500,000 - \$1,999,999	0%	0%
\$2,000,000 +	0%	1%
Average Home Value	\$216,850	\$257,852
Total	17,301	37,168

Source: ESRI Business Analyst, US Census Bureau, 2018

RENT

Approximately 23 percent of Washington County's 29,440 housing units are occupied by renters, (accounting for 6,771 renter-occupied housing units). Figure 17 shows the median gross rent for Washington County as a whole, New York State, and individual towns in Washington County. Median gross rent in the county is \$819, slightly lower than the region. The highest median gross rent is found in the town of Fort Ann (\$995), followed by Dresden (\$925) and Argyle (\$916). The lowest gross rents are found in Granville (\$692) and Greenwich (\$740). It is noted that median gross rent includes all types of housing, regardless of the number of bedrooms or type of structure (i.e. single-family, duplex, or multi-family).

Figure 17 Median Gross Rent



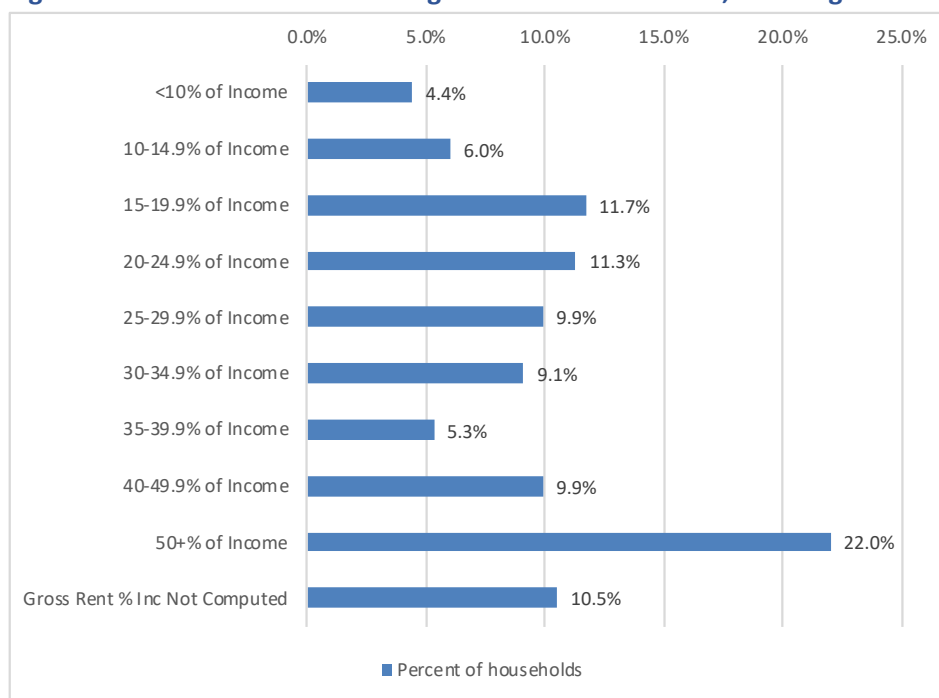
Source: US Census Bureau, ACS Population Summary 2012 – 2016

Figure 18 shows the percentage of income that Washington County households devote to gross rent. While a precise measure of housing affordability depends on a variety of factors, a generally accepted measure of overall affordability within a community is the percentage of a household income devoted to housing costs. HUD defines households who pay more than 30 percent of their income for housing as “cost-burdened.” Such households “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of household income on rent.⁶

Approximately 3,081 households (46%) of households in Washington County are paying more than 30 percent of their income towards rent, qualifying them as “rent-burdened.” Approximately 1,466 households (22%) are “severely rent burdened,” as they are paying more than half of their household income towards gross rent.

⁶ HUD, Defining Housing Affordability (<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>)

Figure 18 Gross Rent as a Percentage of Household Income, Washington County



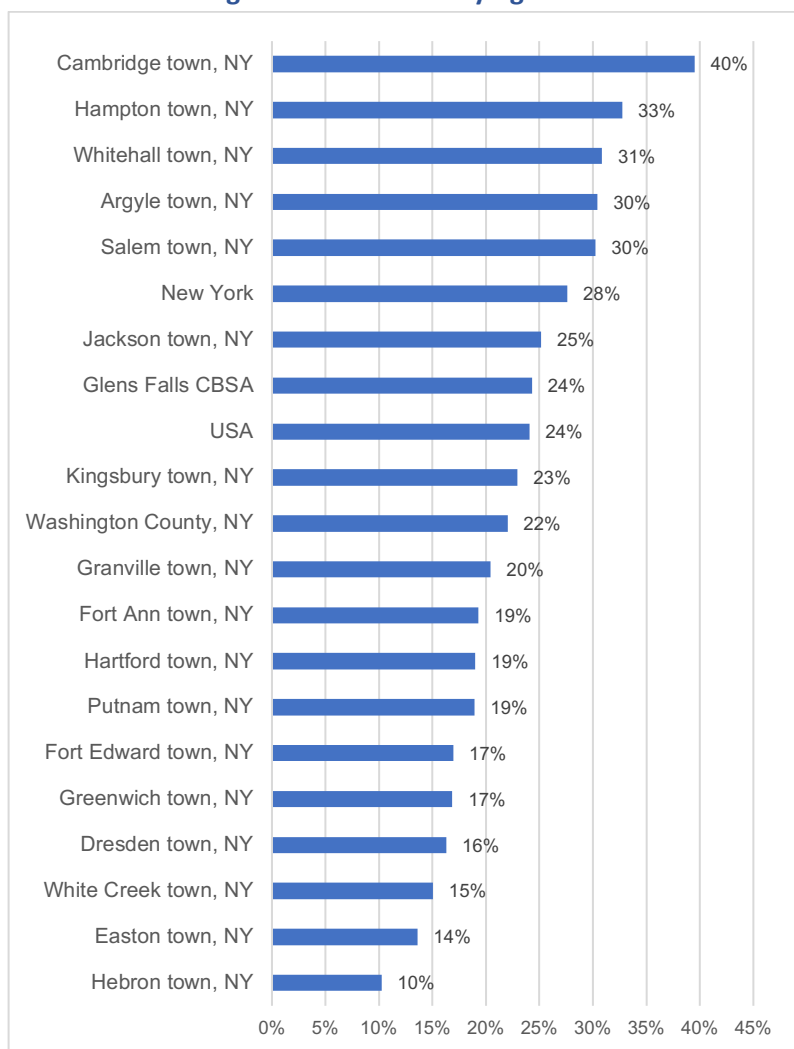
Source: ESRI Business Analyst, ACS Population Summary 2012 – 2016

Note: Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

Table 14 shows the percentage of households in paying more than 50 percent of income towards gross rent for all towns in Washington County, Glens Falls CBSA, and the US as a whole.

Approximately 40 percent of households in the Town of Cambridge are paying more than half their household income towards gross rent, almost twice the percentage region-wide (24%) and in the US (24%). By contrast, ten percent of households in the Town of Hebron pay more than half their income towards gross rent.

Table 14 Percentage of Households Paying More Than 50% of Income on Gross Rent (2018)



Source: ESRI Business Analyst, ACS Population Summary 2012 – 2016

Note: Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

FAIR MARKET RENT

According to HUD, 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 rent amounts include utilities.

Table 15 shows the HUD Fair Market Rent for five types of rental housing in Washington County.

Table 15 Fair Market Rent, Washington County (2018)

Unit Type	Fair Market Rent
Efficiency	\$623
One-Bedroom	\$737
Two-Bedroom	\$924
Three-Bedroom	\$1,176
Four-Bedroom	\$1,340

*Source: FY 2018 Fair Market Rent Documentation System,
Economic and Market Analysis Division, HUD*

AFFORDABLE HOUSING SUPPLY

Table 16 includes a summary of affordable housing properties that serve Washington County. Affordable housing generally includes properties funded and supported by LIHTC, Section 8, and/or public housing. The housing facilities included in this analysis account for 1,280 total units, of which 716 were identified as one-bedroom units, 139 were identified as two-bedroom, and 78 units were two or three-bedroom. Approximately 468 units were identified as restricted to senior residents 55 years old and above or 62 and above.

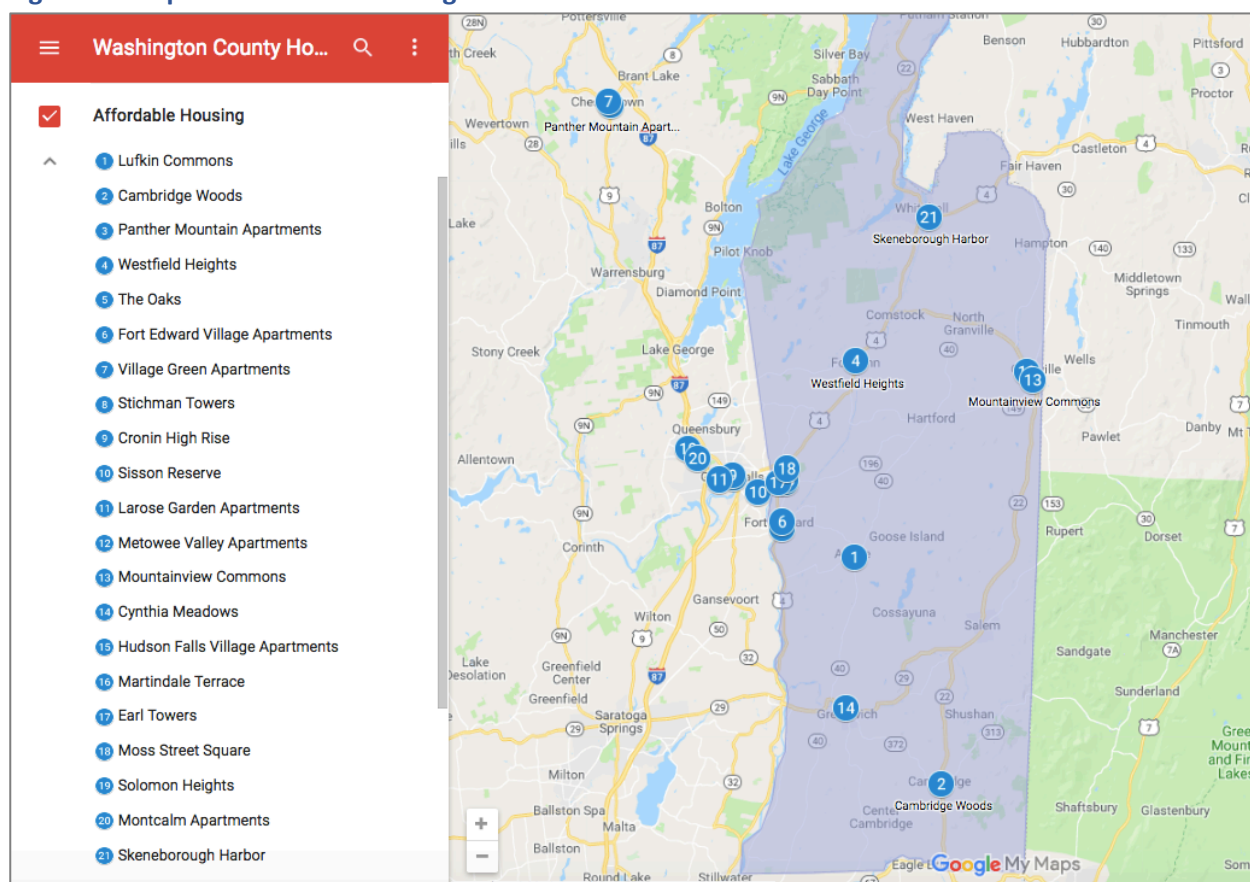
Table 16 Inventory of Affordable Housing Units Serving Washington County Residents

Name	Type	Location	Total Units	Bedrooms				Waiting List	Manager	In County?	Restriction
				1	2	3	4				
Metowee Valley Apartments	Family	Granville	18	2	16				Unverified	Yes	Income Restricted
Cambridge Woods	Senior	Cambridge	24	24					Belmont Management	Yes	62+ Project-Based Rental Assistance
Cynthia Meadows	Senior	Greenwich	36	36				Yes	Conifer Realty	Yes	62+ Project-Based Rental Assistance
Lufkin Commons	Senior	Argyle	8	6	2			Yes	Homefront Development	Yes	62+
Mountainview Commons	Senior	Granville Village	41	41				Yes	National Church Residences	Yes	62+ Project-Based Rental Assistance
Skeneborough Harbor	Senior	Whitehall	41	41					National Church Residences	Yes	HUD Section 202, 62+ Project-Based Rental Assistance
Westfield Heights	Senior	Fort Ann	8	6	2			Yes	Homefront Development	Yes	62+ 50% AMI
Fort Edward Village Apartments	Family	Fort Edward	40					Yes	Baldwin Real Estate	No	LIHTC 60% AMI
Hudson Falls Village Apartments	Family	Hudson Falls	220	180	40			Yes	Baldwin Real Estate	No	LIHTC 60% AMI
Larose Garden Apartments	Family	Glens Falls	50	50					Glens Falls Housing Authority	No	
Martindale Terrace	Family	Hudson Falls	41	10	31				Baldwin Real Estate	No	Project-Based Rental Assistance (Section 42 LIHTC, Section 42 Rural Rental Housing, Section 521 USDA)
Montcalm Apartments	Family	Queensbury	227					Yes	CRM Management	No	LIHTC, Project-Based Rental Assistance
Sisson Reserve	Family	Glens Falls	80	10	20	38	12	Yes	Pathstone	No	LIHTC 60% & 80% AMI
Village Green Apartments	Family	Glens Falls	136	14	44	63	15	no	Preservation Management, Inc	No	Project-Based Rental Assistance, 80% AMI
Cronin High Rise	Senior	Glens Falls	90	90					Glens Falls Housing Authority	No	Senior
Earl Towers	Senior	Hudson Falls	75	75					Glens Falls Housing Authority	No	Unknown
Moss Street Square	Senior	Kingsbury	20	16	4			Yes	Homefront Development	No	LIHTC 60% AMI, 62+ Project-Based Rental Assistance
Panther Mountain Apartments	Senior	Chestertown	4	4					Unverified	No	Senior
Solomon Heights	Senior	Queensbury	40	40					National Church Residences	No	62+ Project-Based Rental Assistance
Stichman Towers	Senior	Glens Falls	81	81					Glens Falls Housing Authority	No	HUD-Assisted Housing, 80% AMI
The Oaks	Senior	Fort Edward	Unknown						Fort Hudson Health System	No	62+ Project-Based Rental Assistance

Source: Highland Planning, Washington County, Glens Falls Housing Authority, Craig's List, Trulia, Apartments.com, individual property listings.

Figure 19 shows the location of affordable housing units identified in this analysis. About 13 percent (176 units) are located within Washington County, with the vast majority located in and around Glens Falls/Hudson Falls/Queensbury. In addition, there were just 24 two-bedroom affordable units located in Washington County, and zero three-or four-bedroom units.

Figure 19 Map of Affordable Housing Units



Source: Highland Planning, Interactive Google Map:

<https://drive.google.com/open?id=10RajTCoboxRT7Ls9s0F7JtcxQOTas7Mm&usp=sharing>

RENTAL MARKET

This section describes the rental market in Washington County. It should be noted that comparable market rate, affordable rental units without subsidy in Washington County outside of the Glens Falls/Hudson Falls/Fort Edward area were very limited. Many offerings are single-family homes or units in small two-to-three-unit or mixed-use properties. With the exception of the multi-unit properties identified below, many of the larger apartment developments are owned by a housing authority or another entity providing subsidized rental housing.

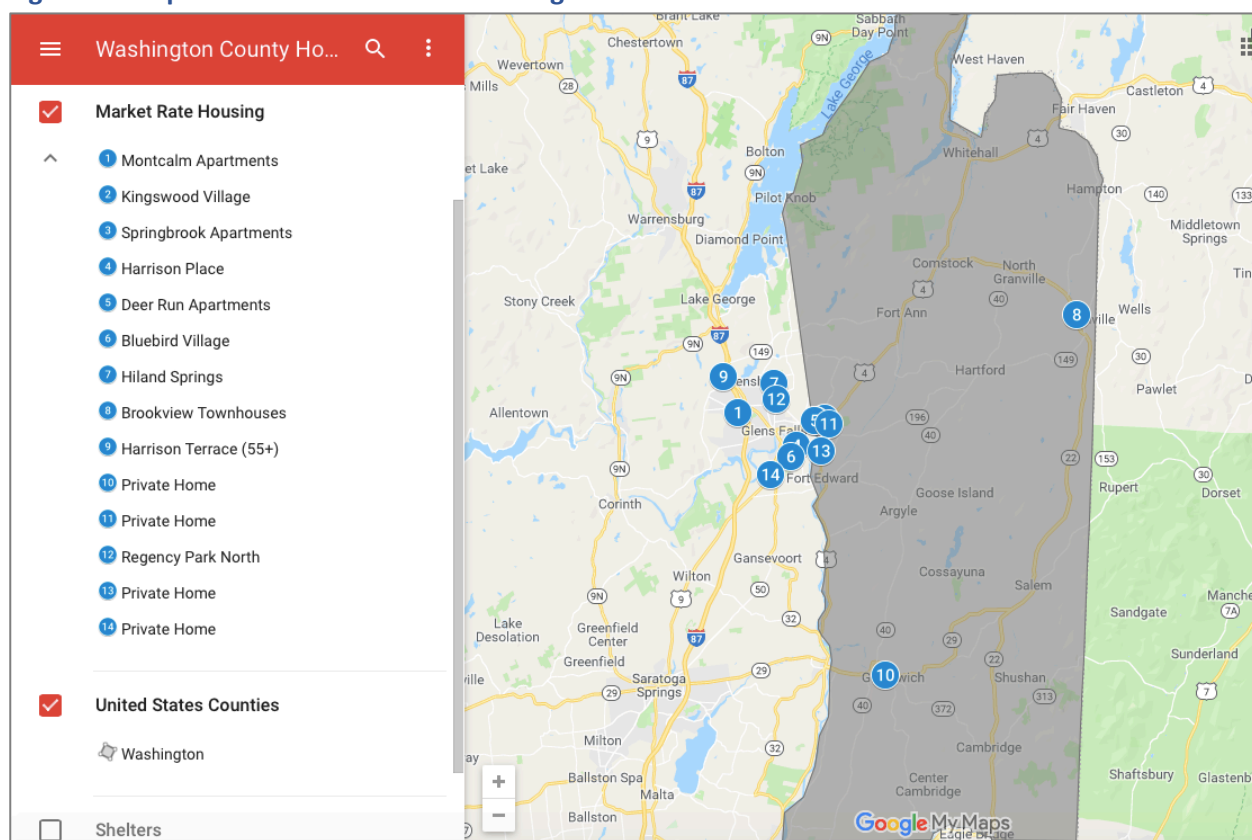
Asking rents for comparable rentals vary based on the location, size, condition and amenities. The table below summarizes rents at the market rate comparable properties from which data were available. This analysis identified a total of 1,358 market rate units of which less than 20 units were located in Washington County (see Figure 20). Average asking rents were \$635 for a one-bedroom, \$834 for a two-bedroom, and \$1,078 for a three-bedroom.

Table 17 Inventory of Market Rate Rental Housing

Project Name	Location	Total Units	1 bd	2 bd	3 bd	In Washington County?
Montcalm Apartments	Queensbury	227	\$625	\$770	\$870	
Kingswood Village	Hudson Falls	200		\$845		
Springbrook Apartments	Hudson Falls	60		\$815		
Harrison Place	Hudson Falls			\$955		
Deer Run Apartments	Hudson Falls	190		\$845	\$1,135	
Bluebird Village	South Glens Falls	176		\$890	\$1,305	
Hiland Springs	Queensbury	120		\$1,025	\$1,330	
Harrison Terrace (55+)	Hudson Falls	65				
Private Home	Greenwich	1		\$900		Yes
Private Home	Hudson Falls	1		\$800		
Regency Park North	Queensbury	296	\$810	\$915	\$1,205	
Private Home	Hudson Falls	1	\$800			
Private Home	Fort Edward	1		\$800		Yes
Private Home	Fort Ann	1		\$710		
Private Home	Hartford	1		\$650		
Private Home	Granville	2	\$525			Yes
Private Home	Granville	1			\$900	Yes
Private Home	Granville	1	\$450			Yes
Private Home	Hampton	1	\$620			Yes
Private Home	Argyle	1			\$800	Yes
		Average	\$638	\$840	\$1,078	

Source: Highland Planning, Craig's List, Trulia, Apartments.com, individual property listings.

Figure 20 Map of Market Rate Rental Housing



Source: Highland Planning, Interactive Google Map:

<https://drive.google.com/open?id=10RajTCoboxRT7Ls9s0F7JtcxQOTas7Mm&usp=sharing>

EMERGENCY, TRANSITIONAL, AND PERMANENT HOUSING FACILITIES

In January 2018, the CoC reported there were 257 homeless individuals, including 24 children (66 female and 191 male). While the Point in Time count (PIT) is a nationally recognized methodology used by agencies across the US, it is noted that the PIT captures just one day of the year. Interviews with stakeholders, practitioners and housing experts in Washington County suggests that the number of homeless and at-risk individuals may significantly higher than the PIT indicates, as many homeless and at-risk individuals (and families) do not present themselves at shelters. It was further suggested that the lack of visibility is exacerbated by the relatively dispersed and rural nature of the county. Homeless and at-risk populations may not be aware of services available, may not be able to access services and facilities, and/or may survive “off the grid” away from population centers.

Those homeless individuals and families within the CoC boundaries who do present at shelters and other facilities primarily seek shelter outside of Washington County, as there are no homeless shelter facilities currently in Washington County (including emergency motel accommodations).

Table 18 and Table 19 include a summary of beds at emergency shelters, as well as transitional and permanent housing options available for individuals and families experiencing homelessness. Also shown is the utilization (occupancy) rate captured on the day of the CoC’s Point in Time count (completed January 25, 2018).

Table 18 Emergency Shelters Serving Washington County, 2018

	Sum of Total Beds	Utilization
Emergency Shelter	227	
CAPTAIN	8	50%
Catholic Charities of Warren Washington & Saratoga Counties	9	56%
Saratoga County Dept of Social Services	10	100%
Saratoga County Rural Preservation Company	6	83%
Shelters of Saratoga	36	100%
WAIT House	8	38%
Warren County Dept. of Social Services	34	100%
Washington County Dept of Social Services	31	100%
WellSpring	9	100%
Code Blue (Saratoga)	60	100%
Code Blue (Open Door)	13	100%
Warren-Washington Association for Mental Health (HHCM)	1	100%
Warren-Washington Association for Mental Health (Housing First)	2	100%
Grand Total	227	

Source: CARES, Inc., Highland Planning, 2018

Note: Utilization reflects day of Point in Time count

Table 19 Transitional and Permanent Housing Serving Washington County, 2018

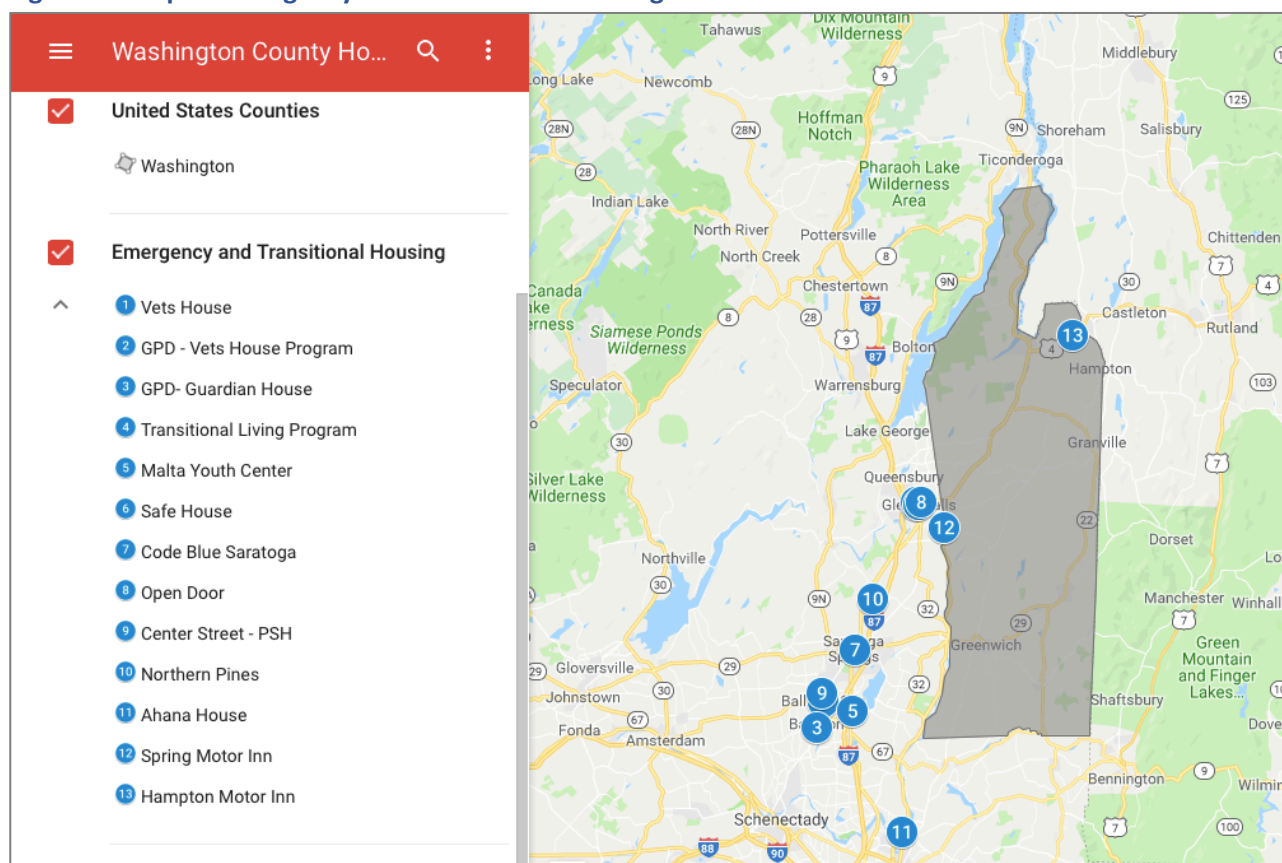
	Sum of Total Beds	Utilization
Permanent Housing	302	
Adirondack Vets House	5	100%
Support Ministries	17	71%
Transitional Services Associates	39	54%
WAIT House	25	100%
Warren-Washington Association for Mental Health	2	100%
Glens Falls Housing Authority (Community Rental Assistance)	53	100%
Glens Falls Housing Authority (Housing First)	16	100%
Saratoga County Rural Preservation Company (Center Street PSH)	6	100%
Saratoga County Rural Preservation Company (GPD Vets House)	8	88%
Saratoga County Rural Preservation Company (Guardian House)	5	60%
Saratoga County Rural Preservation Company (Northern Pines)	13	100%
Saratoga County Rural Preservation Company (SSVF-SCRPC)	4	100%
Veterans Administration (SSVF Soldier On)	5	100%
Veterans Administration (VASH-VA)	55	100%
WellSpring (Rapid Rehousing)	37	100%
WellSpring (Permanent Housing)	12	100%
Transitional Housing	19	
Adirondack Vets House	9	100%
WAIT House	10	20%
Grand Total	321	

Source: CARES, Inc., Highland Planning, 2018

Note: Utilization reflects day of Point in Time count

Reported utilization of emergency, transitional, and permanent housing resources was relatively high, with most facilities reporting full utilization on the day the count was performed.⁷ It is notable that while Washington County provides social services and access to emergency and transitional housing, virtually none of the emergency and transitional facilities themselves are located within Washington County. The lack of facilities, including emergency shelter, transitional and supportive housing within the county itself is a significant challenge to adequately and cost-effectively serving the needs of homeless and at-risk populations within Washington County.

Figure 21 Map of Emergency and Transitional Housing



Source: Highland Planning, Interactive Google Map:

<https://drive.google.com/open?id=10RajTCoboxRT7Ls9s0F7JtcxQQTas7Mm&usp=sharing>

⁷ Interviews with stakeholders and practitioners in Washington County suggested that utilization of some emergency facilities is lower when the Code Blue program has been activated, primarily because Code Blue has fewer restrictions and requirements for recipients, relative to other emergency shelter programs.

KEY FINDINGS

Demographic indicators analyzed for this report paint a picture of a relatively stable county where pockets of the community experience significant economic distress and lack access to quality, affordable housing. The analysis in this report suggests that the most important local and regional socio-demographic factors influencing the community's ability to find and remain in suitable housing are the following:

- **Lower educational attainment.** A higher proportion of the Washington County population reports that a high school diploma is their highest form of education, compared to the region and the state. Likewise, a smaller proportion of residents have college degrees than the region and state.
- **Slow population growth.** While some towns in Washington County have seen slight declines in population, the county as a whole has experienced a relatively stable, albeit slow, rate of growth.
- **Older population.** Washington County residents are, on average, older than state. The median age for county residents is 43 years old, compared to 39 statewide. The proportion of Washington County residents over the age of 65 is larger than the statewide average. In addition, the proportion of Washington County residents over the age of 65 is growing, increasing from 14 percent in 2010 to 17 percent in 2018.
- **Greater proportion of disabled populations.** Washington County is home to a higher proportion of households that include a member of the household with a disability than the surrounding region and state.
- **Lower income.** Per capita and median household income levels are lower than the region and the state. Further, over half of renter-occupied households earn less than \$35,000, compared to just 20 percent of owner-occupied households.
- **Pockets of poverty.** The poverty rate county-wide is lower than the state and US average. Many towns in Washington County have lower poverty rates than the national and state average, around 10 to 11 percent. Two towns have a significantly higher percentage: Whitehall (20%) and Kingsbury (16%), which impacts the county's overall poverty rate. By contrast, similar proportions of the population receive some form of public assistance as the region and the state.
- **Transportation access.** Personal vehicles are the primary form of transportation for most Washington County's households—and most households have access to at least one vehicle. However, households in some areas of the county do not have access to personal vehicles, particularly renter-occupied households. About 25 percent of renter-occupied households in White Creek and 24 percent of renter households in Whitehall have no access to a vehicle (two towns that are furthest away from population centers and public transportation).
- **Higher unemployment.** The unemployment rate in Washington County is about 6 percent, which is higher than New York State (5.3%) and the US (4.8%).
- **Lower wage employment.** The largest proportion of jobs in Washington County is found in the Services category. Higher proportions of jobs in Washington County are found in Agriculture, Construction, and Mining than the region and state average. While wages in the mining and construction industries are generally higher than others, wages in Services industries (which employ the largest proportion of Washington County jobs) tend to be lower.

- **High rates of home ownership.** The proportion of home ownership is higher than surrounding region and the state. Single family detached homes are most prevalent – at nearly 75%, much higher proportion than state average and the US.
- **Variable housing conditions.** Compared to surrounding areas and the state, there is a slightly higher percentage of housing units without complete plumbing or kitchen facilities.
- **Median gross rent is lower than the region and the state.** Highest rents on average are found in Fort Ann, Dresden, and Argyle.
- **Cost-burdened households.** Approximately 3,081 households (46%) of households in Washington County are paying more than 30 percent of their income towards rent, qualifying them as “rent-burdened.” Approximately 1,466 households (22%) are “severely rent burdened,” as they are paying more than half of their household income towards gross rent.
- **Severe shortage of supportive, emergency and transitional housing options in Washington County.** There are limited affordable housing units in Washington county and virtually zero supportive and emergency housing facilities for homeless and at-risk families and individuals. Residents are forced to seek access to these facilities in neighboring counties.

Housing need in Washington County is a product of the complex interaction of demographic, economic, social, and geographic factors. Overall, housing need can be described in the context of three primary factors: (1) income, (2) geography, and (3) supply.

- **Income relative to cost of living.** Not only are incomes slightly lower in Washington County than the surrounding region and the state, there is evidence of families and individuals that are “falling through the cracks.” These includes households that are paying a disproportionate amount on housing and transportation. While incomes in Washington County are generally lower than the surrounding region and the state, a closer analysis of median income for renter households reveals an even wider gap. When compared to homeowners, a significantly higher proportion of renter households earn less than the county’s median. Many of these households are likely considered ALICE households⁸: those with income above the Federal Poverty Level, but below a basic cost-of-living threshold. A report released by the United Way in 2014 estimated that nearly 45 percent of households in Washington County were either below the poverty level or below the ALICE threshold. The United Way report calculated that a household “survival” budget (bare minimum budget that does not allow for savings) was significantly higher than the income earned by many families in the county. ALICE households struggle to afford basic necessities, of which housing is one of the most significant.
- **Geography.** Washington County covers a relatively large geographic area, particularly the distances between the north and south end of the county (which can be more than a one-hour drive). The county is rural in character, with a relatively dispersed population. There is generally no public transportation available outside of the Glens Falls/Hudson Falls/Queensbury services area. Areas in the county facing higher rates of poverty are east and north of population centers, further exacerbating challenges for households without access to reliable transportation.

⁸ ALICE: Asset Limited, Income Constrained, Employed

- **Housing supply and service gaps.** As identified in previous sections, there is a severe shortage of emergency, transitional and quality affordable housing located within Washington County itself to serve the population, which affects all county residents, particularly low income, at-risk populations, and those who live further away from population centers. Discussions with stakeholders and service providers suggest there is also a critical lack of services in the county needed to help stabilize specific high-need subpopulations, including homeless and at-risk households with substance abuse disorder, serious mental illness, physical or developmental disabilities, and domestic violence survivors. Further exacerbating the challenge is the perceived stigma around homeless/low income and at-risk populations. Stakeholders noted a general lack of awareness about existing services, in part due to the stigma.

Given the factors above, this analysis suggests there is a clear need within Washington County for quality, affordable housing of all kinds—and particularly for populations that are homeless or at-risk of becoming homeless. In addition to quality affordable housing units themselves, it will be important to consider financial assistance and wrap-around services for specific subpopulations, such as homeless, at-risk households, those with substance abuse disorders, mental illness, physical or developmental disabilities, and domestic violence survivors. The importance of the above noted geographic challenges cannot be overstated. Given the that the target subpopulations noted above are relatively dispersed throughout the county, the location of any future affordable housing development (new or rehabilitated) will be a critical aspect of cost-effectively serving the need in Washington County.

This Needs Assessment is the first phase of the Housing in Transitions Action Plan project. The next phase of the project will include an Action Plan that identifies recommendations for affordable and supportive housing for the County to consider and potentially pursue in partnership with existing service providers.

ACTION PLAN

TRENDS IN HOMELESS HOUSING

Over the last two decades, the homeless housing industry has undergone a steady shift in how housing for homeless individuals and families is approached. The preferred model has changed from immediate, short-term emergency and transitional housing, to a permanent supportive housing model. In the past, permanent housing was often seen as a solution to be provided at such time a homeless household's driving social or health issues were resolved – and the household was stable enough to be placed into traditional, permanent housing. For example, an individual could undergo treatment for alcohol abuse while in transitional housing and would be required to maintain a certain length of sobriety prior to being placed into an apartment; or, a young parent would participate in a life skills and parenting program, and upon graduation would be assumed ready to move into an apartment independently.

Although well-intentioned, over time it has become clear that attempting to address the many factors that create economic and social instability in individuals and families, ultimately resulting in homelessness, cannot be “solved” during a short-term emergency shelter stay or through a transitional housing program. There are certainly exceptions where emergency and transitional housing may best meet the needs of an individual, but overall, the homeless housing industry has come to overwhelmingly concur that the root causes driving homeless can be best addressed while a household is stably housed – in permanent housing. There are nuanced technical variations of this trend – including Housing First, Harm Reduction, or Rapid Rehousing – but the core principal is that homeless individuals and families are more likely to remain stably housed over the long term, if they are provided, at the onset, a permanent housing opportunity with wrap around support services to address their unique needs.

Over time, federal and state funding resources have shifted to mirror this shift towards permanent supportive housing. Permanent supportive housing models are nearly universally preferred or prioritized by funders. Funding sources that can be used for the development of emergency or transitional housing often require additional assurance that permanent housing is a clear, realistic and achievable outcome of the initial short-term stay.

As permanent supportive housing has become more prevalent and preferred, its cost saving potential has also become better established and accepted – particularly as related to Medicaid expenditures. Permanent housing with the availability of wrap around supportive services has been found to create overall cost savings in ways such as reduction in emergency room visits and diversion of individuals from the criminal justice system. Preliminary reports from the NYS Department of Health indicated that after placing homeless households in supportive housing, Medicaid expenditures of the top 10% of utilizers fell by \$22,814 - \$52,469 per person, and on average, Medicaid expenses fell by 15% for the more than 2,000 individuals encompassed by the initial report.⁹ This is only one of many studies that has documented the cost saving potential of supportive housing, in addition to its social benefits to homeless households and communities.

⁹ Medicaid Redesign Team Supportive Housing Evaluation: Cost Report 1, May 2017

FUNDING OVERVIEW

There are three primary components to the financing of supportive housing: capital financing, rent subsidy (operational subsidy), and funding for supportive services. There are numerous types of public resources that finance affordable and supportive housing. The summary below covers those that are most applicable and readily available for the type of development contemplated to best meet the needs described within this report. The sources summarized below are by no means a comprehensive list of all possible potential sources; furthermore, affordable housing resources are dynamic. The Supportive Housing Network of New York (SHNNY) maintains a Funding Guide on their website, a “one-stop resource for anyone looking to find funds for supportive housing.” This information can be found at: <https://shnny.org/funding/funding-guide/>.

Over the last decade, federal resources for the capital development or operation of affordable housing, including supportive housing for homeless households, has decreased or remained flat. At the same time, supportive housing resources available from New York State have drastically expanded. In 2015, Governor Cuomo announced a \$20 billion comprehensive, five-year plan with the goal of preserving 100,000 units of affordable housing and creating 6,000 new units of supportive housing. Due to this, the available resources highlighted below are primarily New York State resources.

CAPITAL FUNDING SOURCES

HOMELESS HOUSING ASSISTANCE PROGRAM

The Homeless Housing Assistance Program (HHAP) is a NYS capital funding program that provides funds to produce new homeless housing units. Emergency, transitional, or permanent supportive housing can be created with these resources; however, proposals that request funds for emergency or transitional housing must clearly demonstrate that participants will be ultimately referred to and placed in permanent housing.

NYS typically allocates approximately \$60 million annually to HHAP. These funds are available through an “open window” application process.¹⁰ HHAP funds are provided as a grant or as a loan, depending on the overall financing of a specific project. HHAP applicants must be non-profit organizations, charitable organizations, municipalities, or public corporations. HHAP projects typically have a 25-year regulatory period.

HHAP projects must be leased to households with no more than 30% of household income charged for rent – so, the availability of rent subsidy is critical to a financially feasible project. In addition, HHAP funds required that households receive supportive services, regardless of housing type (emergency, transitional, or permanent). This requires project sponsors to have a documented source of funding to provide these services. The current most common source of funds for rent subsidy and support services for HHAP projects is Empire State Supportive Housing Initiative (ESSHI), which is described below.

LOW INCOME HOUSING TAX CREDITS

Low Income Housing Tax Credits (LIHTCs) are the primary engine for affordable housing production in the United States. LIHTCs are federal income tax credits which are allocated to states on a per capita basis. The LIHTC program was established as within the Tax Reform Act of 1986 and the program is federally

¹⁰ <http://otda.ny.gov/contracts/2018/hhap/>

regulated by the Internal Revenue Service. The program traditionally served households at no more than 60% of AMI and below; however, 2017 tax reform established a new income averaging approach, which provides the potential for LIHTC units to serve households above 60% of AMI.

LIHTCs are a powerful and sophisticated financing tool for the production and rehabilitation of affordable and supportive housing. There are two types of tax credits – 9% LIHC which is competitively allocated by NYS HCR on an annual basis through the Unified Funding Round¹¹ or 4% LIHC which is allocated to projects on an as-of-right basis in combination with a qualified issuance of tax-exempt bond financing, most commonly issued by New York State Housing Finance Agency (HFA)¹². The effective use of LIHTC financing requires an experienced and well capitalized development partner.

In addition to federal LIHTCs, New York State has a corresponding state tax credit, referred to as SLIHTC. SLIHC provides a NYS tax credit which generates additional equity to the LIHTC. SLIHC serves higher income bands than LIHTC (up to 90% of AMI) and is often a funding source on mixed-income projects in localities with high market rents relative to affordable housing rent limits.

The LIHTC and SLIHTC programs have a 15-year compliance period; however, projects have a much longer regulatory period – typically 50 years.

RURAL AND URBAN COMMUNITY INVESTMENT FUND

The Rural and Urban Community Investment Fund (CIF) program is a relatively new and powerful NYS funding resource, which is available in both HCR's Unified Funding Round¹³ and via Open Window¹⁴. CIF funds are unique in that they can be utilized to fund non-residential components of development projects, including retail, commercial, office, or community service space, that are combined with eligible residential affordable housing development.

CIF funds are available up to \$2 million and require a 1/3 match. The funds are provided as an interest only loan (either 1% or 0.5% depending on CIF funding round), payable from cash flow, with a minimum 10-year term, although a 30-year CIF term is common, as it must run co-terminus with other HCR funding.

HOME

HOME funds are federal resources provided to “Participating Jurisdictions” (PJs), which are states and some municipalities. HOME funds are allocated on a formula basis and are designed to provide great flexibility to PJs. HOME funds can be used for grants, loans, loan guarantees or other forms of credit enhancement, rental assistance or security deposits. HOME funds can be used to support a range of activities including construction or rehabilitation of affordable rental housing or homeownership opportunities, or as direct assistance to low-income households.

¹¹ <http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2018/>

¹² <http://www.nyshcr.org/Agencies/HFA/>

¹³ <http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2018/>

¹⁴ <http://www.nyshcr.org/funding/openwindow/2018/>

Over the last decade, federal allocations of HOME funds declined steadily; however, in 2017 these funds were increased by Congress. This may indicate a hopeful change in the trend of decreased resources. Given that Washington County is not a PJ, HOME funds must be requested via NYS. NYS utilizes their HOME funds for a range of activities, including capital for affordable housing development and to support first-time homebuyer and home rehabilitation programs.

Traditionally, NYS has made HOME funds for capital development available through the annual Unified Funding Round, however the 2018 funding round does not include HOME funds. In 2017, NYS HCR issued a new capital program called the NYS HOME Local Program Small Rental Development Initiative (SRDI).¹⁵ This funding model was innovative for HCR, in that it provided greater resources per unit for smaller projects, and the traditional 25% match for HOME funds was not required. Eligible projects were rental housing developed, owned and managed by non-profits, ranging in size from 2 to 25 total units. It is unknown if HCR plans to release future SRDI funding rounds, and if so, if the parameters will be modified from the initial 2017 pilot.

RENT SUBSIDY AND SUPPORT SERVICES FUNDING

The Empire State Supportive Housing Initiative (ESSHI) was established in 2015 as a keystone in the Governor's current supportive housing expansion plan. ESSHI is a powerful funding resource for supportive housing, providing flexible and robust funding to house homeless individuals and families who are identified as having an unmet housing need as determined by the Continuum of Care and who have one or more disabling conditions or other life challenges, including:

- Serious Mental Illness (SMI),
- Substance Abuse Disorder (SUD),
- HIV or AIDS,
- Survivors of domestic violence,
- Veterans with disabilities (including veterans with other than honorable discharge),
- Chronic homelessness as defined by HUD,
- Youth/young adults who left foster care within the prior five years and who were in foster care at or over age 16,
- Homeless young adults between 18 and 25 years old,
- Individuals reentering the community from incarceration, particularly those with disabling conditions,
- Seniors meeting the definition of Frail Elderly, and
- Intellectual/Developmental Disability.¹⁶

ESSHI are coordinated by the NYS Office of Mental Health (OMH), which serves as the lead procurement agency; however, the ESSHI program represents a collaboration among many NYS agencies, all participating via an ESSHI Workgroup. The following agencies are represented on the Workgroup: Department of Health (DOH), NYS Homes and Community Renewal (HCR), Office of Alcoholism and Substance Abuse (OASAS), Office of Children and Family Services (OCFS), Office of Mental Health

¹⁵ <http://www.nyshcr.org/Funding/SRDI/>

¹⁶ ESSHI Inter-Agency Service and Operating Funding Opportunity Request for Proposals 2018, <https://www.omh.ny.gov/omhweb/rfp/2018/esshi/>

(OMH), Office for the Prevention of Domestic Violence (OPDV), Office of Temporary and Disability Assistance (OTDA), and Office People with Development Disabilities (OPWDD).

The 2018 ESSHI RFP was the third round of funding made available through the program. Funding applications have been accepted on an annual basis, with the funding round opening in late spring/early summer of each year. ESSHI funding is awarded on a conditional basis – successful applicants must also secure capital funding to fund the development of the supportive housing units.

DEVELOPMENT OPPORTUNITIES

CASE STUDY EXERCISE

A component of the public input gathered to inform this action plan included presentation of various affordable and supportive housing case studies. Fictional developments were presented, and respondents were asked to share their thoughts about what they liked, and did not like, about each example. This exercise was completed in person during the third public forum and was made available via survey for completion by individuals not able to attend the public forum. A complete summary of this exercise and the feedback gathered is provided as Appendix [E] to this report.

Key themes from the case study exercise are as follows:

- Rehabilitation and reuse of existing vacant property for the purposes of supportive housing is a good strategy.
- Development of supportive housing should be geographically distributed.
- Access to transportation is a critical consideration to the location of supportive housing.
- New housing units should be handicapped accessible.
- Focus should be on developments that provide long term housing solutions.
- Availability of supportive services is critical to keeping individuals and families stably housed.
- New housing developments should blend into the surrounding community.
- There is a need to right size a development – balancing project size between something not overwhelming to the community while still large enough to meet the need for housing.
- Emergency housing is not a long-term solution but having some emergency housing located in Washington County is preferential the status quo
- Meeting the needs of the community will require a combination of different types of supportive and affordable housing developments.

SAMPLE DEVELOPMENT MODELS

Following are descriptions of two sample development models. Full development and operating budgets are provided for each model, which can be found in Appendix F. The two models are a scattered site supportive housing model (primarily HHAP funding) and a mixed-income affordable and supportive housing model (primarily LIHC funding). Assumptions related to these two sample developments have been shaped by opinions gathered during the case study exercise, data gathered from the need assessment, and comments collected during public forums. Both examples are fictional – and are presented only as a



starting point to illustrate future possibilities and to initiate deeper discussion of how affordable and supportive housing funding resources can be implemented by the private market in Washington County.

Example 1: Scattered Site Homeless Housing Model

The scattered site homeless housing model includes six supportive housing apartments located in multiple buildings (for example, three buildings each containing two apartments, or two single family homes and one four-unit property). This development model is a rehabilitation of existing vacant properties (assuming combined acquisition and construction cost of \$100,000 per unit).

In this model, it is assumed that all project units would serve homeless households, as defined by the NY Homeless Housing Assistance Program (HHAP).

Support services and rent subsidy could be provided by the Empire State Supportive Housing Initiative (ESSHI). In this model, households at the lowest income levels can be served. The project rents are set at Fair Market Rent (FMR) and utilities are included in the rent; however, households contribute no more than 30% of their income toward monthly rent. Household incomes will vary, so the operating budget underwrites a tenant rent contribution at shelter allowance levels for Washington County: \$199/month for one-bedroom unit; \$231 for two-bedroom units; \$295 for three-bedroom units. Overtime, it is typical for household incomes to increase. Once a household is placed in permanent housing, the available supportive services can focus on other aspects of a household's stability – for example, employment, education, physical and mental health needs, recovery support, and life skills including tenant education, budgeting and credit repair/responsibility.

Depending on space availability and programmatic model, supportive service offices could be located within one of the properties or located within the community.

This type of development would be owned, developed, and operated by a not-for-profit and likely would be exempt from property taxes. Capital funds would come primarily from HHAP – which is provided to the non-profit property owner as a grant. These funds come with a 25-year regulatory agreement. The development budget assumes that the project sponsor can commit financial resources to the project and that there is a local source of capital funding. This is not required but makes an HHAP funding application more competitive.

Example 2: Mixed Income Affordable & Supportive Housing Model

The mixed-income affordable and supportive housing model assumes the new construction of thirty-two (32) apartments in a single two-story building with central hallways and an elevator. An alternative to this could be a multi-building design, for example four 8-plex style two-story buildings, each building with four first floor apartments and four second floor apartments; each apartment would have a separate exterior entrance and a separate community building. The single building model is assumed because all units are easily adaptable to serve individuals with mobility impairments. In the 8-plex model, only half of the units can be made handicapped accessible, because stairs lead to the second story units.

In this model, the primary project funding source would be NYS Homes and Community Renewal, which allocates 9% Low Income Housing Tax Credits (LIHTCs) and Housing Trust Fund subsidy. This model would primarily provide affordable rental housing, targeted to households earning no more than 50% of Area Median Income, based on household size. Appendix C provides a summary of HUD AMI limits for Washington County. In this model, project rents are flat and include heat and hot water; households pay

for their own monthly electric. This model project includes a mix of one, two, and three-bedroom apartments, with rent assumptions of \$525 for a one-bedroom apartment, \$650 for a two-bedroom apartment, and \$750 for a three-bedroom apartment.

Within the overall development, it is assumed that 8 apartments would be set aside for homeless households. These 8 units would receive ESSHI subsidy – which would assist households paying their monthly rent (such that they are not contributing more than 30% of their household income towards rent and utilities) and would fund supportive services.

This model would require a non-profit sponsor working in collaboration with an experienced LIHTC developer (non-profit or for-profit). The non-profit sponsor may also be the service provider for the 8 supportive housing units, or the service provider may be in addition to this. In this mode, the property would be owned by a for-profit entity (necessary for the tax-credit financing); developments such as this are assessed for property taxes as-of-right on an income approach pursuant to NYS Real Property Tax Law 581(a) if a PILOT agreement was not reached.



STRATEGIC PARTNERS

SERVICE PROVIDERS

Participation from service providers and stakeholders in the needs assessment and public input forms was strong. A particularly strong showing occurred during one of the first public input sessions – held during the day on July 24, 2018. A detailed list of stakeholders who were contacted directly or who attended a public input forum is included in Appendix A.

Participation of an experienced, qualified service provider is a critical component of permanent supportive housing. As described within this report, there is a broad range of special need populations who could benefit from supportive housing targeted to homeless households, including families and individuals who have mental illness, substance abuse disorder, are survivors of domestic violence, are high Medicaid utilizers or who meet the definition of chronic homelessness. This list is not limited; eligible special need populations are determined by funding sources and may change from year to year.

Services providers who are knowledgeable in the needs of a specific target population, and who have experience successfully providing support services to a particular target population, can participate in the production of supportive housing in many possible rolls. A service provider with interest and capacity could own, develop, and operate a housing development, in particular if the development exclusively served the target population(s). A service provider could also partner with a real estate developer on a turnkey development, which would ultimately be owned and operated by the provider. Finally, a service provider could simply refer and serve the supportive housing component of a project that was owned, managed, and developed by another organization or set of development partners.

Service providers who could possibly play a critical role in the provision of supportive services within the context of a coordinated supportive housing development are as follows:

- Learning, Employment, Assistance Partnership (L.E.A.P)
- Warren Washington Association for Mental Health (WWAMH)
- Southern Adirondack Independent Living (SAIL)
- Glens Falls Hospital
- WAIT House
- The Alliance for Positive Health
- The Council for Prevention

This list of suggested service provider and collaborators is by no means exhaustive; it reflects only a summary of potential stakeholders, all of whom participated during the public forum component of this plan.

REAL ESTATE DEVELOPERS

Table 16 provides a list of existing affordable housing developments serving Washington County residents. This table includes a reference to entities that own and/or manage each property. Among the organizations listed, many are very active affordable and supportive housing developers and could be a future resource, including: Conifer Realty, Baldwin Real Estate Corporation, PathStone Corporation, CRM (affiliated with Liberty Affordable Housing, Inc.), and HomeFront Development Corporation.



In addition to organizations that may have existing familiarity with affordable housing development in Washington County, consideration should be given to other developers with experience in projects compatible with the needs of this community. Developers who may bring particularly useful affordable and supportive housing development experience and relevant skill sets are as follows:

- Housing Visions -- a non-profit affordable housing owner, developer, property manager, and general contractor;
- RUPCO -- a non-profit NeighborWorks Chartered Member, that develops, owns and operates affordable housing, in addition to operating other housing and community development programs;
- Two Plus Four Companies – a for-profit WBE affordable housing owner, developer, property manager, and general contractor; Two Plus Four has special expertise in rural development; and
- Kearney Realty & Development – a for-profit affordable housing developer.
- Rehabilitation Support Services, Inc. – a non-profit service provider focused on mental health and substance abuse services which has recently begun developing supportive and affordable housing.

PREDEVELOPMENT LENDERS

A necessary component to the development of affordable and supportive housing is predevelopment capital. Section IV outlined capital resources available to finance development costs; however, project sponsors and developers must expend resources on predevelopment activities necessary to submit a funding application. These funds are necessary for expenses such as an appraisal, conceptual architectural and civil engineering design, a market study, an environmental Phase I report, legal expenses, development consulting, and other due diligence activities.

Predevelopment expenses depend on many factors, including size of a project and anticipated capital funding model. Predevelopment expenses for a project such as the scattered site homeless housing model could range from \$20,000 to \$40,000. Predevelopment expenses for a project such as the mixed income workforce and supportive housing model could range from \$50,000 to \$200,000.

It also may be necessary for a project sponsor or developer to acquire and hold a property prior to securing all of the necessary capital and operational funding. Depending on the size of a parcel or property, and the local real estate market, this could be a significant risk and expense.

Some not-for-profits may have access to internal capital which could be invested in these typical expenses of real estate development. More commonly, though, not-for-profits partner with a developer or borrow funds. There are several lenders who focus specifically on this type of lending, with resources available for predevelopment and acquisition loans. The organizations described below are all not-for-profit lenders, whose mission aligns with the creation of affordable and support housing.

- The Corporation for Supportive Housing (CSH) – a not-for-profit organization whose mission is “to advance solutions that use housing as a platform for services to improve the lives of the most vulnerable people, maximize public resources and build healthy communities.” CSH is a Community Development Financial Institution (CDFI) that offers Project Initiation Loans (typically up to \$50,000), acquisition loans, and predevelopment loans, among other financial offerings. CSH also provides training and other capacity building resources to assist in the development of supportive housing. www.csh.org

- Enterprise Community Partners – a not-for-profit organization whose mission is “to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities.” Enterprise is also a CDFI that offers a range of financial resources, including predevelopment and acquisition lending. Enterprise also supports capacity building to assist organizations expand housing production – including an expansive Resource Center that can be found at www.enterprisecommunity.org/resources.
- Leviticus Fund – a faith-based not-for-profit organization whose mission is “to support transformative solutions that serve low-income and vulnerable people by combining flexible capital from social impact investors and contributions with knowledge-sharing to create sustainable and affordable communities.” The Leviticus Fund has invested nearly \$100 million since the early 1980’s to create affordable housing, educational and health care facilities. The organization is a CDFI that serves five states, including New York. The Leviticus Fund offers predevelopment, acquisition, and other financial resources. www.leviticusfund.org

RECOMMENDATIONS & NEXT STEPS

The overarching finding of this report is that there are insufficient affordable and supportive housing options located within Washington County to meet the needs of the community.

It is possible for the private market to create affordable housing that is not publicly subsidized or regulated; however, the lack of existing resources indicates that the private market, alone, has not met the community’s full demand for affordable rental and supportive housing. A single model of housing type or financing will not meet the variety of existing unmet needs of the community.

The following recommendations are provided as methods for the municipality to encourage and facilitate the private development of additional housing resources.

IDENTIFY A LEAD AGENCY

Washington County has made an investment of time and financial resources, via a state grant, to undergo this initial action plan and to begin strategizing how to expand housing resources for homeless households. This work can serve as a foundation for moving forward. If possible, a private lead agency could be identified to work alongside County staff to implement the recommendations of this action plan, particularly those that require action from the private market – developers, service providers, and other for-profit and not-for-profit stakeholders. Ideally the entity identified should be free to operate without undue political influence towards the goal of creating homeless housing opportunities located within Washington County. In particular, this entity could take the lead with fostering collaboration and planning efforts among local service providers and non-profits, could serve as an agent of advocacy for supportive housing production, and could foster capacity building and relationship development among the many parties necessary to ensure high-quality privately developed, owned, and operated supportive housing.

MAKE PROPERTY AVAILABLE FOR SUPPORTIVE HOUSING

A powerful method for the County to shape and direct the creation of affordable and supportive housing is via sale or donation of County owned properties for such use. It is understood that the County administers a highly efficient tax auction process to dispose of foreclosed properties, which does not currently result in surplus retained property. In the future, the County could consider evaluating tax deficient properties on an annual basis for their potential to be used for supportive housing. Properties that are good candidates for sale or donation to a private entity for this purpose could be retained. An RFP process could be

undertaken to determine highest and best reuse potential and to shape disposition of properties in accordance with predetermined policy objectives of the County

CREATE A PAYMENT IN LIEU OF TAX (PILOT) POLICY

Supportive housing is commonly assessed in one of the two following paths: a) as tax-exempt, if owned by a non-profit entity, or b) in accordance with Real Property Tax Law 581(a), which dictates an income approach method of assessment for eligible, regulated affordable housing.

In the context of affordable and supportive housing, a PILOT's value is often more strongly tied to consistency and administrative ease for the municipality and property owner than it is to preferential property tax payments. In some instances, a PILOT may generate more tax revenue than an as-of-right assessment, particularly for a project owned by a non-profit. PILOTs are frequently requested by affordable housing developers for the certainty they bring to budget underwriting and because a PILOT agreement is a strong sign of municipal support, enhancing competitiveness for state funding. Proactive creation of a municipal PILOT policy could create efficiency, transparency, and consistency for both the municipality and future developers and owners.

EVALUATE FEASIBILITY OF MAKING CAPITAL OR OPERATING FUNDING COMMITMENTS

Washington County can incentivize and shape privately owned and developed affordable housing by making an award of capital funding. This type of local funding commitment enhances the ability of a project to receive competitive funding awards by demonstrating meaningful local support and financial leveraging. It also gives the County the ability to incentivize particular types or characteristics of a project, in accordance with predetermined policy objectives. A capital funding award is made one time, in a fixed amount, which will allow the County to clearly define and limit the extent of financial contribution from identified funds.

In addition to commitment of capital funds for development, a financial incentive could be provided via a fee waiver – for example, waiver of building permit fees. Although this method would not be considered financial leveraging for a project, it does reduce overall project development costs and serves as a clear indication of local support for a project.

FOSTER COLLABORATION BETWEEN LOCAL SERVICE PROVIDERS/NON-PROFITS AND EXPERIENCED AFFORDABLE HOUSING DEVELOPERS

Successful supportive housing development requires a development team that includes both real estate development experience and supportive services expertise. It is rare to find a single organization that brings both skillsets to a development team, although some large mental health providers have developed a strong internal capacity for affordable housing development. What is most common in the production of supportive housing, across the state, is a collaboration between a development partner (either a for-profit or not-for-profit developer) working in partnership with a locally based supportive service provider. This is particularly true as related to project that involve tax credit financing. Less complex projects can often be completed by a supportive services provider in collaboration with a real estate development consultant.

The Supportive Housing Network for New York (SHNNY) and Enterprise Community Partners produced a Joint Venture Handbook that is a valuable resource for non-profit service providers who would like to participate in development projects to understand the roles and responsibilities which can be shared with a partner. The Joint Venture Handbook is available at no cost on SHNNY's website at: <https://shnny.org/reports/joint-venture-guidebook/>.

FOSTER CAPACITY BUILDING OF SERVICE PROVIDERS AND LOCAL NON-PROFITS

Washington County is currently served by a network of providers, many of whom may have the interest and ability to expand their capacity to develop, own, and operate supportive housing. Warren Washington Association for Mental Health (WWAMH) is one example of an organization that has this capability and has supportive housing developments both in operation and under development in neighboring Warren County, which can serve as models for future development in Washington County. HomeFront Development Corporation is another local organization that has experience in the development and management of state-funded affordable rental housing. Although HomeFront's current property portfolio is exclusively age-restricted senior housing, this experience could be transferable to future supportive housing developed in collaboration with a supportive service provider.

Several organizations offer support and resources to assist interested and able service providers to develop supportive housing. The Corporation for Supportive Housing (CSH) is an important resource that provides both technical assistance and financial assistance. The CSH website, found at www.csh.org, provides information about these resources.

SUPPORT EXPANSION OF PUBLIC TRANSPORTATION

Lack of public transportation was a frequent theme during the public outreach component of this study. It is clear that housing located in a community with public transportation is more desirable among the target population considered – many of whom, due to financial limitations, have either no vehicle or an unreliable vehicle. This issue compounds a household's lack of financial resources, as stable employment is challenging, if not impossible, in the absence of regular, reliable, affordable transportation is unavailable. This is exacerbated in a rural area such as Washington County, where reliance on a vehicle is currently critical in nearly every local municipality to access employment, health care, child care, shopping and other basic needs.

DEFINE COUNTY EMERGENCY HOUSING PRODUCTION GOALS

Unlike the creation of permanent supportive housing, which can be driven with minimal participation from a municipality if necessary, the development of emergency housing requires more direct participation from the municipality. Emergency housing is most commonly operationally funded by municipal "per diem" reimbursements. Washington County is no exception to this, spending more than half a million annually – primarily on emergency housing in motels located outside of Washington County.

Although creation of permanent supportive housing should be the primary tool to address high need homeless households, it is unlikely that the need for short-term emergency housing will ever be fully eliminated. As such, the County should strongly consider supporting the development of emergency housing which is residential in nature and located within the County. Homeless Housing Assistance Program funds can be used as a capital funding source to create emergency housing – either on a stand-alone basis or integrated within a larger permanent supportive housing or affordable housing project. Warren Washington County Association for Mental Health already owns and operates innovative emergency housing integrated within larger developments, which could serve as a model for the creation of integrated emergency housing in Washington County.

The County can encourage private development of emergency housing by clearly communicating goals and priorities, including desired number of beds, target population (men, women, or families), and other policy considerations (location, special need population focus, proximity to desired services, etc.).



APPENDIX A: STAKEHOLDERS

Washington County hosted a series of public forums throughout the course of this project. Meetings were held on July 23 and 24, 2018 in Granville and Fort Edward. In addition, a public forum was held on September 18, 2018 in Kingsbury. Summaries of those meetings can be found in Appendix E. Additionally, input was gathered by direct outreach to individuals and organizations with relevant expertise. A list of stakeholders and meeting attendees (who documented their attendance by signing in) is below.

Last name	First name	Affiliation
Adams	Charles	
Bearer	Brian	YMCA
Boggia	Barbara	Warren County Public Health
Bonner	James	Hartford Resident
Campbell	Valerie	
Cantanucci-Mitchell	Gina	Washington County Office for Aging
Cassella	Elizabeth	NYS Department of Family Services
Clary	E	Washington County
Clauer	Lynn	Argyle Resident
Cook	Kim	
Deepe	Andrea	WWAMH
DeLorne	Tammy	Washington County DSS
Devries	Margaret	WAIT House
Fallon	Carol	DVP
Farrell	John	WWAMH
Fedler	Cassie	Washington County
Forst	Stephanie	Catholic Charities DVP
Frantz	Maegan	GFH
Garland	Katrina	Alliance for Positive Health
Gates	Karen	Community Member
Haff	Dana	Town of Hartford
Hancock	Paul	Democratic Socialists
Heath	Becky	Home Front
Henke	Bob	Washington County
Hicks	Matt	Granville Supervisor
Hogan	Dana	Kingsbury Supervisor
Hunt	Patty	Washington County Public Health
Idleman	Sara	
Irwin	Eileen	Washington County DSS
Kahr	Carol	Community Member
Kober	Mary	Lake Luzerne

Law-Saunders	Linda	
Malone	Patrick	St. Anne
Marcy	Darren	Manchester Newspapers
McIntyre	Kathy	Washington County Public Health
Middleton	Terry	
Miriam	Davis Doern	
Moore	Richle	Fort Ann Supervisor
Moore	Kathleen	Post Star
Morrison	Shannon	GFH
Mowrey	Sue	Washington County
Murphy	Claire	EOC, Community Action
Nikas	Bill	Home Front
Noordsy	Jeanne	DVP of Catholic Charities
Oswald	Laura	Washington County
Pagano	Ralph	Retired teacher
Peterson	Rev. Jim	Truthville Baptist Church
Piasecki	Steve	SHNNY
Pointe	John	
Purdy	Christine	
Reid	Paula	Washington County
Reynolds	Allison	Council for Prevention
Reynolds	Sharon	Home Front
Rozell	John	Washington County
Schlotter	Sandy	SAIL
Scott	Darren	NYS HCR
Shaw	Daniel	
Shay	Robert	
Shovah	Joyce	Community Member
Sopczyk	Kim	Washington County
Spaulding	Sandra	Local Pastor, LEAP Board
Thomas	John	Community Member
Torees	Fr. Rendell	Our Lady of Hope & St. Anne's Churches
Webster	Sarah	St. Anne
Whitney	Tyler	SAIL
Williamson	Andrew	NYS Department of Family Services
Wilson	Kathleen	Washington County
Wood	Jon	WWAMH

Wright	Carrie	Warren County Office of Community Services
Wright	Linda	Warren County Office of Community Services



APPENDIX B: DEFINITIONS

Affordable Housing	Housing for which a household is paying no more than 30 percent of household income for gross housing costs, including rent or mortgage, utilities, and property taxes.
ALICE	Asset Limited, Income Constrained, Employed (ALICE). ALICE is an acronym that is utilized by the United Way to describe the working poor. According to the United Way website (www.unitedwayalice.org/home), ALICE is a hardworking member of the community who is employed yet does not earn enough to afford the basic necessities of life, including housing, child care, food, transportation, and health care.
CBSA	Core Based Statistical Area. CBSAs consist of the county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. The general concept of a CBSA is that of a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. The term "core based statistical area" became effective in 2003 and refers collectively to metropolitan statistical areas and micropolitan statistical areas.
Chronically Homeless	HUD defines this as: "either (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years."
CoC	Continuum of Care – HUD Continuum of Care Program promotes community-wide commitment to the goal of ending homelessness; provides funding for efforts by nonprofit providers and State and local governments to quickly re-house homeless individuals and families to minimize trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness. A Continuum of Care (CoC) is a regional or local planning body that coordinates housing and services funding for homeless families and individuals.
Contract Rent	The amount of rent paid by a tenant, as specified in a lease agreement.
Cost Burden	HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care." Severe rent burden is defined as paying more than 50 percent of one's income on rent.

Diversity Index

The diversity index represents the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. Ethnic diversity, as well as racial diversity, is included in the definition of the Diversity Index. Esri's diversity calculations accommodate up to seven race groups: six single-race groups (White, Black, American Indian, Asian, Pacific Islander, Some Other Race) and one multiple-race group (two or more races).

Emergency Housing/ Shelter

Defined by NYS HHAP as a short-term accommodation that provide overnight lodging, in addition to basic services such as provision of meals and clothing. Emergency housing can be provided as congregate housing (bunks or shared rooms, with central shared bathrooms, kitchens and living areas) or within single room occupancy or apartment style accommodations. Emergency housing typically strives to place households in alternate accommodations as quickly as possible. NYS HHAP will consider the creation or expansion of emergency shelters only when there is a reasonable and demonstrable expectation that placement in decent, safe and affordable permanent housing will be made at the end of the shelter stay.

ESSHI

Empire State Supportive Housing Initiative provides operational funding to providers for the development and operation of supportive housing for persons identified as homeless with special needs, conditions or other life challenges.

FMR

Fair Market Rent – 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.

Gross Rent

Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

HCR

Homes and Community Renewal, a NYS agency that is primarily responsible for affordable housing across the state. The mission of NYS HCR is to build, preserve and protect affordable housing and increase home ownership across the state. NYS HCR is a LIHC allocating agency and is charged with carrying out the Governor's current \$1 billion HOUSE NY plan.



HHAP	Homeless Housing and Assistance Program - provides capital grants and loans to not-for-profit corporations, charitable and religious organizations, municipalities and public corporations to acquire, construct or rehabilitate housing for persons who are homeless and are unable to secure adequate housing without special assistance. Projects eligible for HHAP funding may serve families, single persons, youth, the elderly, as well as a range of special needs groups such as the mentally disabled, victims of domestic violence, veterans and persons with AIDS. HHAP capital can be used to create emergency, transitional, or permanent housing.
Homeless	The definition of homelessness varies by applicable funding source. NYS HHAP – the primary capital funding source for development of homeless housing – defines homelessness as: “as an undomiciled person (whether alone or as a member of a family) who is unable to secure permanent and stable housing without special assistance.” ¹⁷ NYS ESSHI – the primary operating funding source for permanent supportive housing – defines homelessness in the same way, although provides clarification that the definition “includes those who are housed in an institutional facility and can safely live in the community and those who are at risk of homelessness.” ¹⁸
HUD	US Department of Housing and Urban Development
HUD AMI	HUD Area Median Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HUD AMI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made by HUD.
LIHTC	Low Income Housing Tax Credits. The LIHTC program is the most significant financial resource driving production and preservation of affordable housing in the United States. Created by the Tax Reform Act of 1986, and regulated by the Internal Revenue Service, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to low-income households at 60% of HUD AMI and below.
NAICS	The North American Industry Classification System is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

¹⁷ Per 2018 HHAP Application

¹⁸ Per 2018 ESSHI Inter-Agency Service and Operating Funding Opportunity Request for Proposals

OMH	Office of Mental Health; a NYS agency that operates psychiatric centers and regulates programs operated by local governments and nonprofit agencies, including various inpatient and outpatient programs, emergency, community support, residential and family care programs.
OTDA	Office of Temporary and Disability Assistance; a NYS agency that is responsible for supervising programs that provide assistance and support to families and children. OTDA's functions include providing temporary cash assistance, providing assistance in paying for food and heat, overseeing NYS's child support enforcement program, and supervising homeless housing services and programs. OTDA administers the HHAP program.
Permanent Housing	Housing to which there is no predetermined time limitation in which occupancy will be terminated. Permanent rental housing is most commonly leased on an annual basis, with the future potential for annual lease renewals or extensions.
Permanent Supportive Housing	As defined by NYS HHAP, permanent housing provides stable, long-term supported living in an apartment or single room occupancy setting. Supportive services are targeted to the needs of the target population to be housed, but generally include: comprehensive case management, information and referral, advocacy, counseling, and appropriate health, mental health, job training or educational services. These services can be provided on-site or via referral to service organizations located in the community.
Point in Time	The U.S. Department of Housing and Urban Development (HUD) requires that communities receiving federal funds from the McKinney-Vento Homeless Assistance Grants program conduct a count of all sheltered people in the last week of January annually. Electronic administrative records are used to enumerate people living in emergency shelters and transitional housing. Unsheltered counts are required every other year, although most communities conduct an unsheltered count annually. In unsheltered counting efforts, outreach workers and volunteers are organized to canvas locations to enumerate the people who appear to be living in places not meant for human habitation.
Public Housing	Federally funded low-income housing owned and administered by Public Housing Authorities and regulated by HUD. Typically serves very low-income households, who pay rent on a sliding scale equivalent to 30% of their income.
Section 8	Federally funded rent subsidy program administered by Public Housing Authorities or other government agency and regulated by HUD. Section 8 can be "tenant based" or "project based." Tenant based Section 8 Vouchers allow a household to rent a privately leased apartment by providing a subsidy to cover

the different between the market rent and 30% of the household's income. Project based Section 8 Vouchers work the same way, although they are tied to specific apartment units, typically within a larger affordable housing development.

Senior Housing

Age restricted housing limiting occupancy to households at either 55 years of age and older (a NYS Fair Housing exception) or 62 year of age an older (a Federal Fair Housing exception).

Special Need Population

Individuals and households with a disabling condition or other life challenge; specific special need populations are often defined as a target or priority of a funding source, and commonly include the following: serious mental illness, substance abuse, domestic violence, physical or intellectual disability.

Transitional Housing

As defined by NYS HHAP, transitional housing projects provide housing in an apartment or single room occupancy accommodation which is limited to a term of several months up to two years. Services are similar to those typically offered in permanent supportive housing. It is common for transitional housing to provide a service program which has a start and end date, to be completed at the end of the proscribed program term. Tenants "graduate" and must secure permanent housing at the completion of the transitional housing program. Transitional housing programs are currently out of favor by many funding agencies, including HUD and NYS. NYS HHAP will only consider application to open or expand transitional housing when there is a reasonable and demonstrable expectation of placement in decent, safe, and affordable long-term housing at the end of the stay.

Tenure

Tenure refers to the arrangements under which the household occupies all or part of a housing unit. Types of tenure include ownership by a member of the household or rental of all or part of the housing unit by a member of the household.

APPENDIX C: WASHINGTON COUNTY 2018 RENT & INCOME LIMITS

Rent and income limits below are based on the HUD Published Income Limits for 2018 for the Glens Falls, NY MSA and Novogradac Rent & Income Limit Calculator. The summary below is provided as a quick reference tool. Users of this information should consult directly with each applicable funder or state agency to verify rent and income limits.

Income Limits

Household Size	50% AMI	60% AMI	80% AMI
1 Person	\$25,000	\$30,000	\$40,000
2 Person	\$28,600	\$34,320	\$45,760
3 Person	\$32,150	\$38,580	\$51,440
4 Person	\$35,700	\$42,840	\$57,120
5 Person	\$38,600	\$46,320	\$61,760

Gross Rent Limits

Bedroom Size	FMR	50% AMI	60% AMI	80% AMI
1 Bedroom	\$737	\$670	\$804	\$1,072
2 Bedroom	\$924	\$803	\$964	\$1,286
3 Bedroom	\$1,176	\$928	\$1,114	\$1,486



APPENDIX D: SUMMARY OF CASE STUDY EXERCISE & COMMENTS

Response # ->	1	2	3	4	5
	Support Services	Reduces density of supportive housing so no one community bears a disproportionate burden of support for county services.	Case planning	Fits Washington County character (rural) and possible use of rehabilitated structures.	Small buildings that would fit well into Washington County's small communities.
Case Study #1					
Like Least	More information on clients		No on site staffing at ANY time	Service providers would have to travel about to get to clients.	No service providers on site for high-risk-special populations.
	Like Most	24 Hour Staff and Commercial space	On site service provider coupled with case management	The possibility of matching businesses/entrepreneurship with those living in the upstairs apartments. Fits the needs of some smaller communities as well as larger villages. Rehabbing of older buildings is another plus.	On site services, sliding scale rent.
Case Study #2					
Like Least		I don't like the idea of such a large complex being housed in a small community. As such as any in Washington County. Any facility like this would require the host community to bear a disproportionate burden for the entire county.	Permanency- why would someone move on?	Possibility that the commercial space would remain vacant and start looking shabby.	Too much vacant commercial space now. Plus no outside space for families.
	Like Most	On Site Support	Affordable housing with supportive units also	Support services located on site or within the community.	Addition of purely low-income housing for working people
Case Study #3					
Like Least	Too Many living in one area	Same as #2. This facility is too large for any community in Washington County, requiring host community to bear disproportionate burden for county	Permanency on supportive side	Large structures don't match up with the rural/spread out nature of Washington County. Would only be a fit for Hudson Falls/Port Edward.	Rural folks around here do not like high-rise, as shown in the photo. It would be more appealing as a one or two story building at most. With plenty of green space.
	Like Most	Short term housing situation	Better than current option of nothing	Short term/emergency shelter is of a critical need. Rather than ship people/families out of county there needs to be short term emergency shelters in various parts of the county that also provide services as suggested above. Client contributions would be a great addition (makes them accountable to a certain degree along with a sense of dignity).	I like the idea of an emergency home for folks in crisis that is more like a real home rather than a motel room.
Case Study #4					
Like Least	More information on age restriction, location, etc.	I would foresee any general public having concerns about being located in their community as a result of concerns related to clients being served.	No long term solution	The short term stay maybe needs to be longer.	I know we need a time limit, I'm hoping for the option to extend that time limit in the case of extenuating circumstances.
Residence zip code	12828	12839	12839	12834	12821
Live in WashCo	Yes	Yes	Yes	Yes	Yes
	Port Edward	Hudson Falls	Hudson Falls	Greenwich	Constock
Work in WashCo	Yes	Yes	Yes	No	Yes
Service Provider	No	No	No	No	No
Name of organization					
Other Input			I feel the presentations to date have lacked depth and clear explanations as to the causes of the need for housing. Why is there a shortfall? Specifics related to county homelessness has been very vague, lacking in local details (slide ID). Add four counties in our area. At not Washington County alone). What are the primary causes of homelessness? Is there data that shows the four options shown will improve the causes of homelessness or simply be a. Adornment of the symptom. At Do we want to create transitional housing in the long term. At are there unintended consequences? Is this good for the long-term health and quality of life of our communities? By creating housing solutions, do we become a housing destination for other neighboring counties and social service organizations?	I would like to see us work on a plan that is long term supportive, but not necessarily permanent. I feel that if supportive housing is offered on a permanent basis then we may be limiting the amount of people we can help.	I am a retired science teacher and volunteer with Upstate Jail Ministries in the Washington County jail leading Bible studies and giving hope to the inmates there.

Response # ->	6		7	8	9		10
	Like Most	case management option with community housing is a good fit	Permanent supportive housing. All individual apartments with typical one-year lease, wrap around case management services are provided	It's more likely to be doable in a rural area			I like that its permanent.
Case Study #1							
	Like Least	Do we have a not for profit who can/will take that on?	I would hate to see the County be the owners of this housing. (Owned and operated by a non-profit, most likely non-profit is also service provider)	It's not the most feasible for those with 24 hour needs			no set schedule to transition the people out. There will still be transportation issues I believe depending on location.
	Like Most	central location and 24/7 staff makes providing services easier	May be too large for our situation. (Apartment building with 10-20 apartments and first floor commercial space)	It provides levels of care for folks			I love that there would be 24hr staffing available.
Case Study #2							
	Like Least	We have properties in the county that could be a good fit for rehab for this.	Commercial portion of plan. (Commercial space could be targeted to serve broad range of community needs, including office/retail space for small business or start up entrepreneurs, office space for service providers, or any other unmet community need)	May be considered too sterile and project like for some			No guarantee for spaces below to be used.
	Like Most	like the idea of non profit and developer collaboration	Nothing	It offers multiple options for singles and families			lots of availability for helping people.
Case Study #3							
	Like Least		Not aesthetic to our environment (Apartment building with 25-50 apartments)	Not ideal for the more rural areas of the county			might not have all the services available and no set services plans
	Like Most	meets an emergient need	Assistance provided in securing permanent housing	Good for emergency shelter			provides food and health services
Case Study #4							
	Like Least	Tought to fund and is a short term solution, no applicable for long-term needs.	Perhaps there is a need for more than 10 beds?	Not a long term solution			no privacy for homeless, not long enough for help
Residence zip code		12827	12834	12839			12887
	Live in WashCo	Yes	Yes	Yes			Yes
		ft. Ann	Grenwich	Hudson Falls			Whitehall
Work in WashCo		No	Yes	Yes	No		No
Service Provider		No	No	Yes	No		No
Name of organization				Warren Washngton Association for Mental Health			no
		I work in Warren County but I cover Washington and five other counties for my job.			I don't think the county should be involved with any part of this expensive enterprise. Look at the burn plant, the transfer stations, and PIC. That should tell you stay away from it. It will also draw more city people into our nice country living.		I volunteer with headstart
Other Input							

Response # ->	11			12	13	14		15
	Like Most	Sounds great			service providers go to the building	These units can blend with many neighborhoods close to urban areas allowing tenants to walk to facilities such as grocers, pharmacists etc. It also makes it easier to combine medical travel coordination if the unit is not close to medical facilities. It would be possible to schedule two or more clients to a medical visit.		Wrap around case management services, a holistic approach is always of value.
Case Study #1	Like Least	They do not look accessible, we would need to make sure ours are accessible.			too specific of a target population	Depending on the client, the second floor might be a challenge.		Targeted supportive services may or may not be available in a specific community, sometimes travel is prohibitive.
	Like Most	The fact that they would generate rental income to be put back into the apartments for repairs and maintenance.			the amount of living quarters and staffing on site	It fits in very well with a village or city environment of which there are a few in Washington county. Units like this could use existing structures which are currently empty or needing some upgrading. This unit allows clients to take advantage of close proximity of grocers, medical facilities, pharmacies, social and other facilities. This facility would be great in Granville, Whitehall, Argyle, Greenwich etc.		Availability of nearby resources, and support services.
Case Study #2	Like Least	looks urban			again, too restrictive as to who can live there, this area needs basic affordable housing, we do need specific target housing however, the main issue with our area is that there is no housing that would be affordable for the working poor or the clientele who require public assistance to maintain.	It wouldn't add work in an extremely rural setting, however, I believe there is a 2 story application for some rural areas such as Hartford, Argyle and Granville.		Mixing retail and some demographics is not always a good fit, and can lead to unintended consequences.
	Like Most	The theory sounds good			this is more what the area needs, the number of units makes this much more desirable for our area	The availability to service several clients at a time in close proximity to each other. There are several places in Washington county that this would work, it allows medical transportation for several people at a time.		Homeless and at risk units.
Case Study #3	Like Least	Would there be a need for some kind of security personal due to the foot traffic?			nothin	It is not practical in the rural areas due to. Almost in my back yard. All		Congregating so many families facing the same or similar financial and people who have been systematically oppressed may not be optimal.
	Like Most	Nice idea			the ability to have a stable place to put the homeless who need a safe place to stay.	It is a most practical idea. I would add placing a room for barbers to volunteer to cut hair or stylists to help others. I believe there are many examples like this around the nation, the one I am familiar with is the Haywood Street Congregation in Asheville, NC		There is a need for this type of housing, and meeting basic needs.
Case Study #4	Like Least	Their locations would be critical. How would people get to them?			the stay is too short unless there is affordable housing for them to relocate to, 30 days wont be enough time for them to receive benefits and resources to meet their needs. This seems to be specific to only single individuals and that is not the only population that we are dealing with when it comes to homeless	Nothing.		It would be most effective in conjunction with the other case study options.
Residence zip code		12821		12866	12839	12838	12857	
Live in WashCo		Yes			Yes	Yes	No	
Work in WashCo		Constock			Hudson Falls	Hartford		
Service Provider		No	Yes	No	No	Yes	Yes	
Name of organization		SAIL	No		Washington County DSS	N/A	Legal Aid Societ of Northeastern NY	
Other Input								

Response # ->	16	17	18	19	20
	Like Most	Rent is on a sliding scale.	WARP AROUND CASE MANAGEMENT	longevity of housing, and the fact that the household contributes	affordable housing with services if needed. Someone checking in to keep tenant accountable to maintain unit and pay bills.
Case Study #1	Like Least	What about people with mental health needs? would this include them?	NO SERVICE PROVIDER ON SITE	The lack of housing, only four apartments available	nothing, I think this type of housing is needed in our area.
	Like Most	24 hour staff for support. this would be helpful for those with mental illness.	ON SITE SERVICE PROVIDER 24/7	Everything	affordable housing with services and potential close proximity to retail that may locate there. Potential for persons to become gainfully employed. On-site staff to ensure units are being adequately maintained and property security in place.
Case Study #2	Like Least	nothing	OVER WHELMING AMT OF APARTMENTS AND POPULATION	Businesses may not want to be there due to nature of populace	availability of adequate locations for these types of properties in areas most needed
	Like Most	some units would be used just as homeless housing	MIXED HOUSING	The set aside apartments for homeless	we have some of these type of communities in our area now. Believe there is a need for more of this type (family & senior) of housing in our area.
Case Study #3	Like Least	nothing	JOINT VENTURE		too big for a small community--many extra kids in schools, etc.
	Like Most	helps the homeless	24 HR STAFFING	Assistance and longevity of stay, not just the night	meets great need, but there should be permanent low-income housing too in a community
Case Study #4	Like Least	possible client contributions, that seems unreasonable	ONLY 30 DAYS ALLOWED	Lack of beds, there should be more	only deals with part of the problem--some permanent low-income housing is also needed
Residence zip code		12859	12887	12828	12832
Live in WashCo		Yes	Yes	Yes	Yes
		Hudson Falls	Whitehall	Ft. Edward	Granville
Work in WashCo		NO	NO	Yes	Yes
Service Provider		Yes	Yes	No	No
Name of organization		North County Ministry	SALVATION ARMY		Granville Baptist Church
		I think that this is great! Homeless in the Adirondacks is real and a true issue.	THIS AREA IS IN NEED OF AFFORDABLE SUSTAINABLE HOUSING		Housing is needed for singles, couples, and families with children
Other Input					

Response # ->	21		22	23
	Like Most	Supportive services can be made for specific/unique needs for specific population	Structures are most community normalized of all choices. Visiting service providers also normative. Rehab old as priority over new. Can be used with option #4 emergency short term as an end point goal.	Supportive services, sliding scale, rehabilitation of existing housing
Case Study #1	Like Least	1-4 apartments, I believe there might be a need for more	Transportation for some clients may be a challenge	Cannot tell if the housing would ensure wheelchair ramps and push button door openers, and commensurate accessibility within the apartments themselves.
	Like Most	A fair number of apartments being available.	Mixed use but 5-6 units ideal. 10 units as absolute maximum. More likely to have some public transportation if in a town center.	Mixed use building, support services, on-site staff with 24-hour coverage, sliding scale rent, rehabilitation of existing properties.
Case Study #2	Like Least	As I see in other areas in or around the community the commercial space/apartment buildings seem to be more luxury. If the providers offices were in the building I think that would be more beneficial especially due to transportation issues that is normally a barrier.	Apartments are not consistent with most County locales. Great potential for stigma with more than business day/hours service providers. More than 10 units likely to trigger NIMBY backlash	Not clear on wheelchair accessibility inside and outside, and not sure what "unique needs of special populations" means, but it sounds good.
	Like Most	Everything! Affordable for working class, place for homeless or at risk.	Nothing. See case study #2 negative responses.	Fixed price rents and sliding scale, rehabilitation of existing properties, supportive housing units, onsite support
Case Study #3	Like Least	I like it all	All aspects. See case #2 negative responses	Unclear on wheelchair accessibility inside and outside of building, support in community rather than onsite
	Like Most	There is always a need for emergency shelters. For every single person in the community, no one ever knows when they will need something like this.	24 hour staffing is appropriate for emergency housing . Transitional timing. Works best WITH case study #1 and/or scaled-down version of case study #2	Assistance in securing permanent housing, emergency services, 24-hour staffing, meals & laundry provided, individual bedrooms.
Case Study #4	Like Least	not enough beds	Can't stand alone. 30 days is short.	10 beds is better than nothing, but more would be better.
Residence zip code		12821	12846	12804
Live in WashCo		Yes	No	No
		Constock		
Work in WashCo		Yes	No	Yes
Service Provider		Yes	Yes	Yes
Name of organization		Wash. County DSS	Self employed	Independent Living Center of the Hudson Valley
Other Input		I worked with the homeless population and low income individuals for quite a long time, supportive housing and case management is perfect for our homeless population and to keep them from being at risk to become homeless in the future, for a long time it was the same faces homeless often.	With the exception of #4 emergency/transitional which requires 24 hr staffing, we believe service providers' convenience should be a LOW priority. I suggest this after 20 years of home care and hospice social work experience.	This survey is valuable and I am glad you are undertaking this Plan for Washington County.
		Having affordable housing for the working poor is a great addition to any community. It will also prevent eviction for non payments and help keep properties better kept, as many lower income housing or landlords that rent to people with lower income or help from the county do not keep their properties up to par.		

APPENDIX E: PUBLIC FORUM MEETING SUMMARIES

Public Meeting Summary

Washington County Housing Transitions Action Plan
July 23, 2018, 5:00 – 6:30, at Granville Jr./Senior High School
July 24, 2018, 12:00 – 1:30 at the Annex Building, County Municipal Center



Overview

On July 23rd and July 24th, 2018 Washington County held two public meetings to discuss the Housing Transitions Action Plan, which includes an evaluation of low income and homeless housing needs and gaps throughout the county. The public was invited to attend the meetings to discuss housing needs, challenges and potential solutions. Both meetings began with a brief presentation, followed by a facilitated discussion focused on three questions.

This document contains a summary of feedback received at the meetings.

Key Themes

1. *Barriers to ending homelessness*

- **Economic barriers:** Lack of jobs, low wages relative to cost of living, poverty, lack of financial literacy;
- **Transportation:** Lack of public transportation/cost of private transportation, large geographic area;
- **Service gaps:** Lack of services in the county to necessary to stabilize specific high-need subpopulations, including homeless and at-risk households with substance abuse disorder, serious mental illness, physical or developmental disabilities, and domestic violence survivors;
- **Perceptions:** Stigma around homeless/low income and at-risk populations, lack of awareness/acknowledgement that there is a problem, lack of awareness about existing services;
- **Housing stock/housing facilities:** Existing affordable housing stock is low-quality, unsafe, aging. There is a lack of quality affordable housing in the county.

2. *Solutions*

- **Holistic housing & support services:** need an individualized approach that includes affordable housing plus wrap-around services tailored to each person/family;
- **Awareness about homelessness and people who are at-risk.** Develop better understanding in the community about homeless populations, needs, realities to try to overcome stigma and misunderstanding of the need. Engage homeless individuals and families, employers, and others in the community;
- **Housing facilities:** Develop new scattered site housing facilities in Washington County for low-income, homeless, and at-risk populations. Pursue funding through New York State.

Summary of Feedback

A summary of the feedback received is below.

Question 1: What are the barriers to ending homelessness in Washington County?

- Challenges to employment and finding a living wage – lack of good paying jobs
- Mental illness
- Substance abuse/addiction, lack of treatment for alcohol and substance abuse
- Lack of awareness
- Denial that there is a problem
- Public perception
- Faceless population
- Housing cost in relationship to income
- Childcare costs, food, utilities, etc.
- Lack of appropriate housing facilities
- Lack of public transportation/cost of private transportation
- Best services for mental health are in Saratoga
- DSS is in Ft. Edward and Hudson Falls. Other areas don't have services. There is a general lack of service providers, lack of diversity of services, funding
- Regulatory barriers
- Glens Falls hospital has services
- Under employment can cause homelessness because people can't pay bills
- Lack of affordable housing
- Lack of family support
- Lack of health insurance, medical care
- Educational background
- People don't know how to advocate for themselves
- Two separate areas in the county; rural vs. urban. People may not want to move to the other area. There is a North/South divide; where do people consider "home?" It is a one- hour drive between the two areas
- Local prejudices against homelessness/stigma
- People don't think there is an issue with homelessness, people living in cars and on couches
- Some homeless people moving from place to place in county
- Communication; if people don't have cell phone or don't have permanent address to get a phone mailed to them, or if cell phone, cell service doesn't always work
- Don't have appropriate ID to get services, including medical
- Aging and deteriorating housing
- Spread out communities, no urban center
- Lack of accessible housing for those with disabilities
- Youth homelessness – we don't want to admit it is a problem
- Cost of heating
- People prefer to be in jail instead of homeless
- Help support people to stay in housing/maintaining
- Domestic violence
- Regulations, local zoning
- Housing stock that is aging/deteriorating, cost of code compliance, cost of building houses
- NIMBY-ism
- Lack of public infrastructure (water/sewer) needed to develop additional housing
- Funding, money
- Local property taxes
- Economic development general/lack of growing businesses

- Perception that if you build it, more homeless people will come
- Lack of capacity and expertise to managing affordable housing, lack of developers
- Need outpost service because many are in Glens Falls, location of existing services is a barrier to people that live in Washington County but need to travel for services
- Lack of residential addiction treatment facilities (and recent loss of facility in Granville)
- Declining population creates a smaller tax base
- Sub-standard affordable housing creates unsafe conditions
- Community involvement –i.e. the attitude is “it is someone else’s job”
- Landlord negotiations training for landlords
- Financial literacy training to teach people how money works and how to budget
- Resource awareness. People don’t know everything that is out there. People and agencies (work in silos) and need more community connections/training opportunities
- People in poverty and reactive vs. proactive, only thinking about today
- Trauma
- Lack of fundamental life skills, i.e., keeping a house clean, financial literacy, etc.
- Eviction/foreclosure

Question 2: What characteristics make it more difficult for homeless households to find or maintain housing? Are there adequate existing services to address these special needs?

- 62 SQ. miles; rural area is not dense, spread out
- We share services with Warren County
- County is long and narrow and many services aren’t in the county. People go elsewhere for services
- There are no big box stores—people need to go elsewhere
- Transportation. If you can’t get there, it is difficult to get what you need
- Youth
- Mental Illness, coping skills (lack of)
- Substance abuse
- Financial issues
- Cycle of poverty
- Regulatory issues
- Domestic violence
- Physical disabilities rising, i.e., aging population, can’t afford taxes
- Medicaid level, people slightly above (ex. \$1,200/month) are hard to place, on the fringe
- Farms going under, especially dairy
- Lack of education on finances, how to maintain lifestyle, take care of home...

Question 3: What are the best ways to help homeless families and individuals transition to permanent housing and remain stably housed?

- Shelters in Saratoga example: case management helps
- Introduction of case workers to those who need the services would be a plus
- Population needs support services for at least a year once in housing
- After a household is placed in permanent housing from County emergency housing, people lose weekly visits from County case worker. Typically 80% of people go backward after they leave temporary housing
- There is no temporary housing (motels) in Washington County. Try to keep children as close to school as possible

- Make rents = affordable; County housing allowances are not sufficient for a family to afford/find quality rental housing: single gets \$504/month, family of 2 gets \$650-700/month, family goes up \$150-200 from there; these amounts must cover both rent and utilities
- Preventative services, check in at least once per month
- VT residents (esp. singles) come to NY to be taken care of; don't have the services there.
- Holistic solution
- Use successful examples
- Wrap-around services
- Address individual needs
- Transportation
- Child care
- Budgeting
- Rebranding homelessness/awareness
- Community impact of homelessness
- Develop a new housing facility--possibly 3 separate locations
- Bring homeless into the conversation; need to know what their barriers are
- Economic Development & employment
- Person-based solutions, need to support individual goal
- Case management and care management
- Housing retention services
- Mental health mobile unit (doctor, dentist...) important in rural areas to bring services to the people
- Having "skin in the game", the homeless need to take responsibility
- Transportation for employment, health care, to address geographic challenges
- Meeting people where they are; engaging with homeless and people at risk of homelessness
- Bringing employers into the conversation
- Model after Saratoga program. Takes a while to build people up again
- HUD is turning to "housing first" model, so get people housed and then deal with the issues and providing services
- HUD isn't really the way to go, not a lot of money there. Pursue funds from New York State
- Leverage local dollars to get more money from NYS. Access state funding through HCR
- What is the percentage of rent/mortgage burden? Bring those people to the table
- Large number of seniors who need affordable housing
- Households with less than \$50,000 are paying 67% of annual income towards housing, which accounts for significant housing burden [typical standard of affordability is 30% of income towards housing]
- Micro-homes
- Real estate prices are getting out of sync in the county
- Co-housing, but you'd need to change the zoning laws
- Creating community
- Need for this conversation to continue between community and stakeholders and providers

Additional Comments*

- Member of the public felt that the meetings need to be better publicized. He suggested the 3 newspapers, county website, PSA on the TV or radio, county agency Facebook pages, Manchester newspaper
- The public doesn't know about this issue or how their tax dollars are being spent to address the problem
- Try to keep the people in the county and in a stable housing situation with access to supportive services

Public Meeting Summary

Washington County Housing Transitions Action Plan
September 18, 2018
7:00 – 8:30 PM
Kingsbury Volunteer Hose Company
3715 Burgoyne Ave, Hudson Falls, NY



Overview

On September 18, 2018 Washington County held a public meeting to discuss the Housing Transitions Action Plan, which includes an evaluation of low income and homeless housing needs and gaps throughout the county. The public was invited to attend the meeting to discuss housing needs, challenges and potential solutions. The meeting began with a brief presentation, followed by a facilitated discussion focused on three questions.

Chris DeBolt, County Administrator, welcomed the group and thanked them for attending. He provided an overview of the project. Susan Hopkins (Highland Planning) reviewed the meeting agenda and presented findings from the needs assessment (slides are attached). Monica McCullough presented information about state resources available to construct and operate supportive housing. She also presented four case studies featuring different approaches to supportive affordable housing. The case studies are summarized in the slides attached.

After the presentation, participants were invited to discuss in small groups which aspects of each case study they liked the most and which they liked the least. Susan facilitated a report-out with the full group. The results of the small group discussions are summarized below.

Next Steps

- Washington County is distributing a survey, which presents information about the four Case Studies and asks the same questions discussed at the meeting. The survey will remain open until September 28. Susan and Monica asked attendees to help share the survey by sending the link to their networks.

Survey: <https://goo.gl/forms/9wGhwoSqFzx73dO13>

- The Draft Needs Assessment will be distributed to email list by end of September
- Draft Action Plan will be complete by mid-October
- All documents and materials will be posted to the County's website

Summary of Small Group Discussion

Case Study 1: Scattered Site Supportive Housing	
What aspects do you like most?	What aspects do you like least?
<ul style="list-style-type: none"> • Small scale, blends into the community • Does not concentrate people • More feasible for school districts to accommodate • Potential to rehabilitate old buildings • Could be a single home • Income matches – ALICE category would be helped • More community-based • More autonomy for residents • Small units fit into the community • Sliding scale rent is realistic • Available in several areas • Use of current housing stock (there is a lot of vacant housing) • Targeted supported services – specific to housing needs • Keeps families local • Can support diverse needs • More independent without people on site • Would be run by a non-profit 	<ul style="list-style-type: none"> • If ownership is limited to a non-profit • May not qualify • Could be difficult/burden for service providers if sites are scattered • Does not address transportation challenges • Could be further away – no onsite staff to offer support services • Not appropriate for high needs population • Who pays the subsidy? • Potential bad landlord
Case Study #2: Mixed-Use Supportive Housing	
What aspects do you like most?	What aspects do you like least?
<ul style="list-style-type: none"> • Retail space for local businesses so that business can help residents • First floor commercial make sense for Ft. Ed/HF area using existing buildings • Commercial component could meet some basic needs • Living space combined with space for entrepreneurship • Service provider on site/combined with living space • Sliding fee 	<ul style="list-style-type: none"> • Do not care for this model- do not feel it addresses needs • Rural community may not like the mixed-use element • First floor commercial won't work in every town • Could be overkill • Potential for geographic inequity • May not be ideal for families • 10-20 apartments • Expensive to accommodate handicap

<ul style="list-style-type: none"> • 10-20 units could take care of the need in a high need area • Could encourage economic development • Community meeting space? • 24 hour staff – onsite staff, provides reassurance to the community • New business and tax base on first floor • Opportunity to develop community • Integrated community • Service availability 	<ul style="list-style-type: none"> • Worry about having vacant commercial space
--	--

Case Study 3: Affordable Housing with Supportive Set-Aside

What aspects do you like most?	What aspects do you like least?
<ul style="list-style-type: none"> • Mixed populations-low income and services needed • Large site could sustain workforce • May contribute back to the community • Case management • Mixed-use aspect • Could reuse older, existing buildings • Larger size makes transportation development feasible • Economy of scale, better able to fit into existing community • Can offer housing and rehabilitate community • If broken up into smaller buildings, it could be placed in larger communities 	<ul style="list-style-type: none"> • Concentration/impact • Local impact on schools, services, law enforcement • Too big for Washington County communities • Too big • Would the population that needs services disrupt other residents? • Increased security issues • Overkill- may be too large • The bigger it is, the bigger potential for NIMBY • Too large for the county • Would overwhelm the school districts

Case Study 4: Emergency Shelter

What aspects do you like most?	What aspects do you like least?
<ul style="list-style-type: none"> • Addresses immediate need of the homeless • Good for short-term emergencies • Better than using hotels outside of the county • Housing would be in the county • Keeps people in Washington County • Handles emergencies locally 	<ul style="list-style-type: none"> • 30 days is too short • Serves a small population • Stigma • Short-term • It is a band-aid, not a solution • There would be NIMBY issues • Not a long-term solution

<ul style="list-style-type: none"> • We will always have this need • Transient population would be served • There is a need • Would stop shipping people (and funds) outside the county • Better than a motel 	<ul style="list-style-type: none"> • Where would it go? (NIMBY) • Need longer time-frame than 30 days
Other solutions?	
<ul style="list-style-type: none"> • Administration coordination of supervision of affordable housing • Additional funding of behavioral health funding to address causes of homelessness • Treat the factors causing homelessness • Identify existing underutilized apartment units and work with land lords to supply housing • Use a combination of different types of housing • Expand Habitat for Humanity • There should be a mix of these options • Do more with abandoned/vacant homes • County auctioned off a number of properties recently – could something different be done with them. • Board of Supervisors would help facilitate a solution 	

- Some stats that were shared by Washington County DSS Commissioner: In 2015 582k was spent on homeless shelter, 277k came from local dollars and only 8% was spent in Washington County. In 2016, 779k was spent on housing, 306k came from local dollars and only 6.9% was spent in Washington County. Can we spend more dollars in Washington County instead of giving money to other counties?
- Studied Burlington's "shared housing", need more than 1 answer to the problem

Follow Up Items:

- Type up summary and circulate to attendees
- Record next meeting so others can watch who cannot attend
- Good location for next meeting would be Hartford HS or any HS
- Bring business people and real estate people to next meeting
- Need to be able to hear better, sound system
- Meeting notice needs to be more prominent on website
- Need more members of the public
- Develop meeting flyer to give to people who work with poverty; need people who use the system
- Better time, 7pm may be more convenient
- Offer child care and food
- Define key terms, such as homelessness, chronic homelessness, permanent supportive housing, housing, affordable housing, public housing, transitional housing, emergency housing, etc.

APPENDIX F: SAMPLE DEVELOPMENT & OPERATING BUDGETS

Non-Profit Sponsor

Washington County Mixed Income Development

Date: 10/18/18

Exhibit 3 Development Budget

SHARS #

RESIDENTIAL Financial Sources (tab 1.1 Residential)

A. Construction Cost Basis

1. Is total construction cost based upon a guaranteed price contract? (Yes/No)
2. Select the wage rate that the total construction cost figure was based on:
9% Low Income Housing Credit (LIHC)
3. Tax Credit Funding Request **Amount:**

9% Low Income Housing Credit (LIHC)

State Low Income Housing Credit (SLIHC)

As-of-Right 4% Tax Credit

Yes		
Market Rate (not prescribed by law)		
\$677.456	LHC Pay-in	\$0.9100
\$0	SLHC Pay-in	\$0.0000
\$0		

B. Funding Sources

(source codes listed at cell W1) **1. Construction Financing Sources**

1. Construction Financing Sources

[illegible]

2. Permanent Financing Sources

A. Source Code	B.	C.	D.	E.	F.	G.	H.
	Source Name	Amount of Funds	Assist Type	Financing Term (months)	Interest Rate %	Lien Position	Regulatory Term (years)
4002	LHC Equity - HCR LHC Tax Credit	\$6,164,229	Equity				50
HTF	Housing Trust Fund	2,035,529	Loan	360	1.000%	1	30
5010	NYS Energy Research Dvlp Auth	32,000	Grant				
TOTAL							\$8,231,758

Exhibit 4 - Rents/Maintenance Fees & Affordability

page 1

Project Name:

Washington County Mixed Income Development

Project County:

Washington

SHARS # (if assigned)

Date:

10/18/18

Median Income =

\$71,400

Apr-2018

This Exhibit must be completed by all applicants proposing to assist residential units. All residential units in the project must be recorded on this Exhibit, including those not funded by DHCR/HTFC, and building superintendent's/resident manager's units.

A. Tenant Affordability Plan for Rental Units

1. Do you anticipate that any units in the project will receive a rental subsidy?

Yes

2. If yes, enter the number of units that you expect to receive the subsidy from, by source

	a. DSS Housing Allowance - No. of units to receive subsidy	
	b. HTFC Section 8 - No. of units to receive subsidy	
	c. Section 8 Other - No. of units to receive subsidy	
	d. DHCR RRAP - No. of units to receive subsidy	
	e. USDA - RD Section 521 - No. of units to receive subsidy	
X	f. Other (specify) ESSHI	8

Total number of units to receive subsidy 8

3. If the project includes a non-rent bearing unit to be occupied by a building superintendent/resident manager, complete the following table:

A. Unit Size	B. # of Units	C. # of Occupants in Unit	D. Monthly Utilities	E. Total Monthly Housing Cost	F. Total Annual Cost
Total Units	0		Total \$	\$0	\$0

Comments:

Exhibit 5 - Project Income and Operating Budget

Project Name: **Washington County Mixed Income Development**

Date: **10/18/18**

SHARS # (if assigned)

Table 1 -Total Effective Income		
Section A. Effective Residential Income		
Income/Vacancy & Arrears		\$ Amount
1. Total Residential Monthly Income/Maintenance Fees:		\$20,100
2. Annual Gross Residential Income (Line 1 x 12):		241,200
3. Residential Vacancy & Arrears (Line 2) x %	5.00%	12,060
4. Net Residential Income (Line 2 minus Line 3):		229,140
5. Ancillary Residential Income:		
a. Laundry:		0
b. Parking:		0
c. Other (specify):		0
6. Total Ancillary Residential Income (Sum of Lines 5a through 5c):		0
7. Effective Residential Rental Income (Sum of Lines 4 and 6):		\$229,140
8. Residential Debt Service Subsidy (specify):		
9. Total Residential Operating Income:		\$229,140
Section B. Effective Non-Residential Income		
Income/Vacancy & Arrears		\$ Amount
10. Gross Annual Commercial/Civic/CSF Income:		\$0
11. Estimated % of Commercial/Civic/CSF Vacancy and Arrears		10.00%
12. Total Commercial/Civic/CSF Vacancy and Arrears		0
13. Net Non-Residential Income		0
13a. Will the income for this portion of the project be guaranteed through a master lease and/or developer guarantee?		
14. Total Effective Income – Residential & Non-Residential (Add Lines 9 + 13):		\$229,140

Exhibit 5 Project Income and Operating Budget

Project Name: **Washington County Mixed Income Development**

SHARS # (if assigned)

Residential Base

Date: **10/18/18**

Table 2 - Basis for Projection of Operating Budget for Years 1 – 15

A. Expense				B. Year 1 Cost	C. Type - % Increase		D. Rationale for Estimate and Source	
							default expense Type	Variable
1a. Effective Residential Rental Income				\$229,140	Variable	2.00%	default expense % change	3.00%
1b. Residential Debt Service Subsidy				\$0	Fixed			
1c. Total Effective Residential Income				\$229,140				
2. Manager				12,480	Variable	3.00%	16 hours/week @ \$15/hour	
3. Management Fee (enter %)		8.00%		18,331	Variable	2.00%	8% of residential rental income	
4. Accounting & Audit				8,700	Variable	3.00%		
5. Legal				300	Variable	3.00%		
6. Advertising				250	Variable	3.00%		
7. Office Supplies & Equipment				550	Variable	3.00%		
8. LIHC Monitoring Fee				1,808	Variable	2.00%		
9. Other Admin. (specify in column D)				4,000	Variable	3.00%	internet, phone, answering service	
11. Janitor and Cleaning Payroll				2,688	Variable	3.00%	16 hours/month @ \$14/hour	
12. Janitor and Cleaning Supplies				400	Variable	3.00%		
13. Exterminating				2,500	Variable	3.00%		
14. Garbage and Trash Removal				2,500	Variable	3.00%		
15. Security				2,500	Variable	3.00%		
16. Ground Expense				3,500	Variable	3.00%		
17. Maintenance and Repair Payroll				14,976	Variable	3.00%	18 hours/week @ \$16/hour	
18. Maintenance and Repair Materials				4,000	Variable	3.00%		
19. Maintenance and Repair Contracts				5,000	Variable	3.00%		
20. Elevator				3,500	Variable	3.00%		
21. Snow Removal				6,500	Variable	3.00%		
22. Painting and Decorating				2,000	Variable	3.00%		
23. Other M & O (specify in column D)				1,500	Variable	3.00%		
25. Fuel Oil					Variable	3.00%		
26. Lighting/Electricity				3,000	Variable	3.00%		
27. Water and Sewer				6,000	Variable	3.00%		
28. Gas				15,000	Variable	3.00%		
29. Other Utilities (specify in column D)					Variable	3.00%		
31. Real Estate Taxes				24,000	Variable	3.00%		
32. Payroll Taxes				7,536	Variable	3.00%	25% Fringe	
33. Other Taxes (specify)					Variable	3.00%		
34. Property and Liability Insurance				21,000	Variable	3.00%		
35. Fidelity Bond Insurance					Variable	3.00%		
36. Other Insurance (specify in column D)					Variable	3.00%		
38. Operating Reserve				7,236	Variable	2.00%	3% of gross rents	
39. Replacement Reserve				8,000	Fixed		\$250/unit/year	
40. Total Expenses				\$189,755				
41. Net Operating Income				\$39,385				
42. Debt Service <i>List All Sources of Permanent Financing with Debt Service</i>				B. Year 1 Cost	C. Type % Increase		D. Source Name	
HTF	2,035,529	1.000%	360	20,355	Fixed		Housing Trust Fund	
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
		0.000%			Fixed			
43. Total Debt Service				\$20,355				
44. Cash Flow				\$19,030				
45. Repayment of Deferred Dev's. Fee					Fixed			

Exhibit 5 - Project Income and Operating Budget

Summary Operating Budget

Project Name: Washington County Mixed Income Development										SHARS # (if assigned)										Date: 10/18/18	
Table 3 - Operating Budget		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15					
1a. Effective Rental Income		229,140	233,723	238,397	243,165	248,029	252,989	256,049	263,210	266,474	273,844	279,320	284,907	290,605	296,417	302,345					
1b. Debt Service Subsidy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1c. Total Residential Income		229,140	233,723	238,397	243,165	248,029	252,989	256,049	263,210	266,474	273,844	279,320	284,907	290,605	296,417	302,345					
Annual Expense Estimates																					
A. Administration																					
2. Manager		12,480	12,854	13,240	13,637	14,046	14,468	14,902	15,349	15,809	16,284	16,772	17,275	17,793	18,327	18,877					
3. Management Fee:	8.00%	18,331	18,698	19,072	19,453	19,842	20,239	20,644	21,057	21,478	21,907	22,345	22,792	23,248	23,713	24,187					
4. Accounting & Audit:		8,700	8,961	9,230	9,507	9,792	10,086	10,388	10,700	11,021	11,352	11,692	12,043	12,404	12,776	13,160					
5. Legal:		300	309	318	328	338	348	358	369	380	391	403	415	428	441	454					
6. Advertising:		250	258	265	273	281	290	299	307	317	326	336	346	356	367	378					
7. Office Supplies/Equipment:		550	567	583	601	619	638	657	676	697	718	739	761	784	808	832					
8. LIHC Monitoring Fee:		1,808	1,844	1,881	1,918	1,957	1,996	2,036	2,076	2,118	2,160	2,204	2,248	2,293	2,338	2,385					
9. Other Admin. (specify):		4,000	4,120	4,244	4,371	4,502	4,637	4,776	4,919	5,067	5,219	5,376	5,537	5,703	5,874	6,050					
10. Total Administration (sum lines 2-9)		46,419	47,610	48,833	50,088	51,377	52,700	54,059	55,454	56,886	58,357	59,867	61,418	63,010	64,645	66,323					
B. Maintenance & Operations																					
11. Janitor & Cleaning Payroll:		2,688	2,769	2,852	2,937	3,025	3,116	3,210	3,306	3,405	3,507	3,612	3,721	3,832	3,947	4,066					
12. Janitor & Cleaning Supplies:		400	412	424	437	450	464	478	492	507	522	538	554	570	587	605					
13. Exterminating:		2,500	2,575	2,652	2,732	2,814	2,898	2,985	3,075	3,167	3,262	3,360	3,461	3,564	3,671	3,781					
14. Garbage & Trash Removal:		2,500	2,575	2,652	2,732	2,814	2,898	2,985	3,075	3,167	3,262	3,360	3,461	3,564	3,671	3,781					
15. Security:		2,500	2,575	2,652	2,732	2,814	2,898	2,985	3,075	3,167	3,262	3,360	3,461	3,564	3,671	3,781					
16. Ground Expense:		3,500	3,605	3,713	3,825	3,939	4,057	4,179	4,305	4,434	4,567	4,704	4,845	4,990	5,140	5,294					
17. Maint./Repair Payroll:		14,976	15,425	15,888	16,365	16,856	17,361	17,882	18,419	18,971	19,540	20,126	20,730	21,352	21,993	22,653					
18. Maint./Repair Materials:		4,000	4,120	4,244	4,371	4,502	4,637	4,776	4,919	5,067	5,219	5,376	5,537	5,703	5,874	6,050					
19. Maint./Repair Contracts:		5,000	5,150	5,305	5,464	5,628	5,796	5,970	6,149	6,334	6,524	6,720	6,921	7,129	7,343	7,563					
20. Elevator:		3,500	3,605	3,713	3,825	3,939	4,057	4,179	4,305	4,434	4,567	4,704	4,845	4,990	5,140	5,294					
21. Snow Removal:		6,500	6,695	6,896	7,103	7,316	7,535	7,761	7,994	8,234	8,481	8,735	8,998	9,267	9,545	9,832					
22. Painting & Decorating:		2,000	2,060	2,122	2,185	2,251	2,319	2,388	2,460	2,534	2,610	2,688	2,768	2,852	2,937	3,025					
23. Other M&O (specify):		1,500	1,545	1,591	1,639	1,688	1,739	1,791	1,845	1,900	1,957	2,016	2,076	2,139	2,203	2,269					
24. Total Maint./Operations: (sum lines 11-23)		51,564	53,111	54,704	56,345	58,036	59,777	61,570	63,417	65,320	67,279	69,298	71,377	73,518	75,723	77,995					
C. Utilities																					
25. Fuel Oil:		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
26. Lighting/Electricity:		3,000	3,090	3,183	3,278	3,377	3,478	3,582	3,690	3,800	3,914	4,032	4,153	4,277	4,406	4,538					
27. Water & Sewer:		6,000	6,180	6,365	6,556	6,753	6,956	7,164	7,379	7,601	7,829	8,063	8,305	8,555	8,811	9,076					
28. Gas:		15,000	15,450	15,914	16,391	16,883	17,389	17,911	18,448	19,002	19,572	20,159	20,764	21,386	22,028	22,689					
29. Other Utilities (specify):		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
30. Total Utilities: (sum lines 25-29)		24,000	24,720	25,462	26,225	27,012	27,823	28,657	29,517	30,402	31,315	32,254	33,222	34,218	35,245	36,302					

Exhibit 5 - Project Income and Operating Budget (continued)

Project Name: Washington County Mixed Income Development															SHARS # (if assigned)										Date: 10/18/18				
D. Taxes & Insurance	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15														
31. Real Estate Taxes:	24,000	24,720	25,462	26,225	27,012	27,823	28,657	29,517	30,402	31,315	32,254	33,222	34,218	35,245	36,302														
32. Payroll Taxes:	7,536	7,762	7,995	8,235	8,482	8,736	8,998	9,268	9,546	9,833	10,128	10,432	10,745	11,067	11,399														
33. Other Taxes (specify):	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
34. Property & Liability Ins:	21,000	21,630	22,279	22,947	23,636	24,345	25,075	25,827	26,602	27,400	28,222	29,069	29,941	30,839	31,764														
35. Fidelity Bond Insurance:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
36. Other Insurance (specify):	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
37. Total Taxes & Insurance: (sum lines 31-36)	52,536	54,112	55,735	57,408	59,130	60,904	62,731	64,613	66,551	68,548	70,604	72,722	74,904	77,151	79,465														
38. Operating Reserve:	7,236	7,381	7,528	7,679	7,832	7,989	8,149	8,312	8,478	8,648	8,821	8,997	9,177	9,361	9,548														
39. Replacement Reserve:	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000														
40. Total Expenses: (lines 10, 24, 30, 37, 38, 39)	189,755	194,934	200,262	205,745	211,387	217,193	223,166	229,313	235,638	242,146	248,843	255,735	262,827	270,124	277,634														
41. Net Operating Income:	39,385	38,789	38,135	37,420	36,641	35,796	34,883	33,897	32,836	31,697	30,477	29,172	27,778	26,293	24,711														
E. Debt Service (all Line 42)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15														
Housing Trust Fund	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355	20,355														
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4. Repayment of Deferred Developer's Fee

A. Total Deferred Developer's Fee	\$0
B. Total Repaid in 15 years	\$0
C. Discrepancy	\$0

EXHIBIT B-1: DEVELOPMENT BUDGET SUMMARY

(Following this page detail Legal, Consultant, Furniture, Equipment and Start-Up Costs)

Address: Washington County Scattered Site Model

		HHAP	Sponsor Contribution	Local Contribution	TOTAL
A.	ACQUISITION				
1.	Cost of Building/Land	\$300,000	\$0	\$0	\$300,000
B.	ACQUISITION-RELATED COSTS				
1.	Appraisal	\$25,000	\$0	\$0	\$25,000
2.	Closing Fees	\$1,000	\$0	\$0	\$1,000
3.	Title Insurance	\$5,000	\$0	\$0	\$5,000
4.	Legal Fees (Related to Acquisition)	\$3,000	\$0	\$0	\$3,000
5.	Other (define)	\$0	\$0	\$0	\$0
6.	TOTAL LINES 1 - 6	\$34,000	\$0	\$0	\$34,000
C.	CONSTRUCTION COSTS				
1.	Construction/Rehabilitation	\$264,000	\$0	\$36,000	\$300,000
2.	Contingency (5% new; 10% rehab)	\$30,000	\$0	\$0	\$30,000
3.	Construction Manager Fee (%)	\$0	\$0	\$0	\$0
4.	TOTAL LINES 1 - 3	\$294,000	\$0	\$36,000	\$330,000
D.	PROFESSIONAL SERVICE FEES				
1.	Architectural		\$0	\$0	\$0
2.	Legal Fees (Unrelated to Acquisition)	\$7,000	\$0	\$0	\$7,000
3.	Consultant*				\$0
4.	Developer's Fee*				\$0
5.	Other (define)	\$0	\$0	\$0	\$0
6.	Other (Environmental Assessment)	\$6,000	\$0	\$0	\$6,000
7.	TOTAL LINES 1 - 6	\$13,000	\$0	\$0	\$13,000
E.	OTHER DEVELOPMENT COSTS				
1.	Survey	\$8,000	\$0	\$0	\$8,000
2.	Asbestos Test, Abatement, Monitoring	\$3,600	\$0	\$0	\$3,600
3.	Owners Insurance for Construction	\$5,000	\$0	\$0	\$5,000
4.	Tax Exemption Fees	\$0	\$0	\$0	\$0
5.	Lead Test, Abatement, Monitoring	\$3,600	\$0	\$0	\$3,600
6.	Other (define)	\$0	\$0	\$0	\$0
7.	TOTAL LINES 1 - 6	\$20,200	\$0	\$0	\$20,200
F.	TOTAL DEVELOPMENT COST (B-E)	\$361,200	\$0	\$36,000	\$397,200
G.	OTHER THAN PROJECT COSTS				
1.	Furniture and Equipment	\$0	\$10,000	\$0	\$10,000
2.	Start-up Costs	\$0	\$0	\$0	\$0
3.	Replacement Reserve	\$0	\$0	\$0	\$0
4.	Operating Reserve	\$0	\$0	\$0	\$0
5.	TOTAL LINES 1 - 5	\$0	\$10,000	\$0	\$10,000
H.	TOTAL PROJECT COST (A+F+G)	\$661,200	\$10,000	\$36,000	\$707,200

* Refer to Maximum limits allowed by RFP

If more than one site, whether identified or not, this form MUST be completed for each site and a cumulative budget representing all sites must be presented.

EXHIBIT B-4: FIRST YEAR OPERATING BUDGET

REVENUES					
1 HHAP Units - Initial Rents (per month x 12 or per day x 365)					
SRO Units	@	per	=		\$0
Studio Units	@	per	=		\$0
1 Bedroom Units	2 @	199 per	12 =		\$4,776
2 Bedroom Units	2 @	231 per	12 =		\$5,544
3 Bedroom Units	2 @	295 per	12 =		\$7,080
4 Bedroom Units	@	per	=		\$0
5 Bedroom Units	@	per	=		\$0
Congregate	@	per	=		\$0
Total HHAP Unit Rents					\$17,400
Less Vacancy/Uncollectable					7% \$1,218
Net HHAP Rents					\$16,182
2 Non HHAP Units - Initial Rents (Per month x 12 or per day x 365)					
SRO Units	@	per	=		\$0
Studio Units	@	per	=		\$0
1 Bedroom Units	@	per	=		\$0
2 Bedroom Units	@	per	=		\$0
3 Bedroom Units	@	per	=		\$0
4 Bedroom Units	@	per	=		\$0
5 Bedroom Units	@	per	=		\$0
Congregate	@	per	=		\$0
Total Non-HHAP Unit Rents					\$0
Less Vacancy/Uncollectable					0% \$0
Net Non-HHAP Rents					\$0
3 Commercial Units - Initial Rents					
	sq. ft.	\$ per sq. ft.	(month/day/year)		
Commercial Rent	@	per	=		\$0
	@	per	=		\$0
	@	per	=		\$0
Less Vacancy/Uncollectable					0% \$0
Net Commercial Rents					\$0
4 Other Income - Specify					
ESSHI - Supportive Services					\$54,250
ESSHI - Rent Subsidy (Rents at FMR \$737/1BR; \$924/2BR; \$1176/3BR)					\$50,688
Total Other Income					\$104,938
TOTAL REVENUES					\$121,120
EXPENSES					
1. Building Maintenance and Operation					\$35,882
2. Replacement and Operating Reserves					\$3,965
3. Management Fee(____% of net rents)					\$5,066
4. Maintenance Payroll					\$14,625
5. Program Costs					\$54,250
6. Debt Service					\$0
TOTAL EXPENSES					\$113,788
NET INCOME OR (LOSS)					\$7,332

NOTES TO FIRST YEAR OPERATING BUDGET

Page 2 of 2

EXPENSES

Please show calculation of Management Fee, If Any.

The property management company fee is assumed at 8% of gross rental income.

(Gross rental income is tenant portion plus ESSHI subsidy up to maximim rents of \$737/1BR; \$924/2BR; \$1176/3BR.)

Maintenance Payroll

Position Title	Annual Salary	# of Positions	% of Time on Project	Project Share	Total
Maintenance	\$45,000.00	1	25.00%	\$11,250.00	\$11,250.00
				\$0.00	\$0.00
				\$0.00	\$0.00
				\$0.00	\$0.00
				\$0.00	\$0.00
				\$0.00	\$0.00
Maintenance Payroll Total					\$11,250.00
Fringe Benefits @ 30%					\$3,375.00
Total Maintenance Personnel Costs					\$14,625.00

Support Services Payroll

Position Title	Annual Salary	# of Positions	% of Time on Project	Project Share	Total
Case Manager	\$45,000.00	1	50.00%	\$22,500.00	\$22,500.00
				\$0.00	\$0.00
				\$0.00	\$0.00
				\$0.00	\$0.00
				\$0.00	\$0.00
				\$0.00	\$0.00
Support Services Payroll Total					\$22,500.00
Fringe Benefits @ 30%					\$6,750.00
Total Support Services Personnel Costs					\$29,250.00

Please show calculation of Management Fee, If Any

Add additional sheets if necessary and label Notes to First Year Operation Budget Continued

EXHIBIT B-6: PROJECTED ANNUAL OPERATING BUDGET AND DEBT SERVICE FOR SEVEN YEARS

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	% Change
A. OPERATING BUDGET								
1. Real Estate Tax	\$5,432	\$5,541	\$5,652	\$5,765	\$5,880	\$5,998	\$6,118	2.00%
2. Water & Sewer Tax	\$2,400	\$2,472	\$2,546	\$2,622	\$2,701	\$2,782	\$2,865	3.00%
3. Fire/Liability/Other Insurance	\$4,500	\$4,635	\$4,774	\$4,917	\$5,065	\$5,217	\$5,374	3.00%
4. Fuel	\$0	\$0	\$0	\$0	\$0	\$0	\$0	3.00%
5. Utilities	\$9,000	\$9,270	\$9,548	\$9,834	\$10,129	\$10,433	\$10,746	3.00%
6. Exterminating	\$4,000	\$4,120	\$4,244	\$4,371	\$4,502	\$4,637	\$4,776	3.00%
7. Carting	\$1,800	\$1,854	\$1,910	\$1,967	\$2,026	\$2,087	\$2,150	3.00%
8. Repairs and Maintenance	\$8,000	\$8,240	\$8,487	\$8,742	\$9,004	\$9,274	\$9,552	3.00%
9. Legal and Accounting	\$750	\$773	\$796	\$820	\$845	\$870	\$896	3.00%
10. Miscellaneous	\$0	\$0	\$0	\$0	\$0	\$0	\$0	3.00%
11. Subtotal 1 - 10	\$35,882	\$36,905	\$37,957	\$39,038	\$40,152	\$41,298	\$42,477	
12. Replacement Reserve	\$2,625	\$2,704	\$2,785	\$2,869	\$2,955	\$3,044	\$3,135	3.00%
13. Operating Reserve	\$1,340	\$1,380	\$1,421	\$1,464	\$1,508	\$1,553	\$1,600	3.00%
14. Management Fee	\$5,066	\$5,167	\$5,270	\$5,375	\$5,483	\$5,593	\$5,705	2.00%
15. Maintenance Payroll	\$14,625	\$15,064	\$15,516	\$15,981	\$16,460	\$16,954	\$17,463	3.00%
Total Line 11+ Lines 12 -15	\$59,538	\$61,220	\$62,949	\$64,727	\$66,558	\$68,442	\$70,380	
B. PROGRAM BUDGET								
1. Support Services Payroll	\$29,250	\$29,835	\$30,432	\$31,041	\$31,662	\$32,295	\$32,941	2.00%
2. Laundry	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
3. Food	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4. Program Admin Costs	\$15,000	\$15,300	\$15,606	\$15,918	\$16,236	\$16,561	\$16,892	2.00%
5. Other Program Costs	\$10,000	\$10,200	\$10,404	\$10,612	\$10,824	\$11,040	\$11,261	2.00%
Total Lines 1 - 5	\$54,250	\$55,335	\$56,442	\$57,571	\$58,722	\$59,896	\$61,094	
C. ANNUAL DEBT SERVICE								
1. Debt Service		\$0	\$0	\$0	\$0	\$0	\$0	
TOTAL A+B+C	\$113,788	\$116,555	\$119,391	\$122,298	\$125,280	\$128,338	\$131,474	

EXHIBIT B-8: PROJECTED REVENUE STREAM AND CASH FLOW FOR SEVEN YEARS

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
A. PROJECT INCOME							
1. Net HHAP Rents	\$16,182	\$16,667	\$17,167	\$17,683	\$18,213	\$18,759	\$19,322
2. Net Non-HHAP Rents	\$0						
3. Net Commercial Rents	\$0						
4. Total Other Income	\$104,938	\$107,037	\$109,177	\$111,361	\$113,588	\$115,860	\$118,177
5. Total Revenues	\$121,120	\$123,704	\$126,345	\$129,044	\$131,801	\$134,619	\$137,499
B. TOTAL EXPENSES							
	\$113,788	\$116,555	\$119,391	\$122,298	\$125,280	\$128,338	\$131,474
C. NET INCOME OR (LOSS)							
	\$7,332	\$7,149	\$6,954	\$6,746	\$6,521	\$6,281	\$6,025

Explain any projected increases in Project Income:

Annual income is projected to increase by 2% annually.

Explain how positive cash flow will be used:

Positive cash flow is most commonly retained by the property owner and desposited into a reserve account, to be used for future operating cost deficits or capital improvements.