

# St. Lawrence County Assessment of Fair Housing 2024



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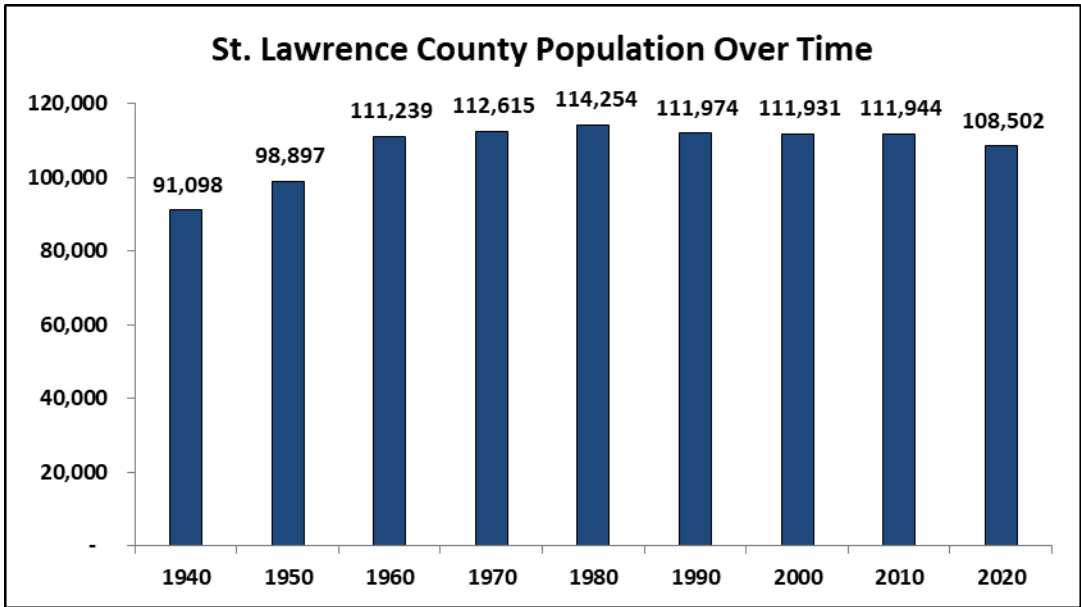
# Fair Housing Assessment

The County Planning Office compiled the following statistical data to capture St. Lawrence County residents' socio-economic circumstances and fair housing needs.

## Population Over Time

St. Lawrence County is geographically the largest county in New York State, but it is also the smallest county per capita with a population that continues to decline. Following a brief surge in the early 1990s, the county's population peaked at 114,254 residents in 1980. As of 2021, the population of St. Lawrence County is 108,051. By 2040, the Cornell Project on Applied Demographics projects the county's population will continue to decline to 102,733.

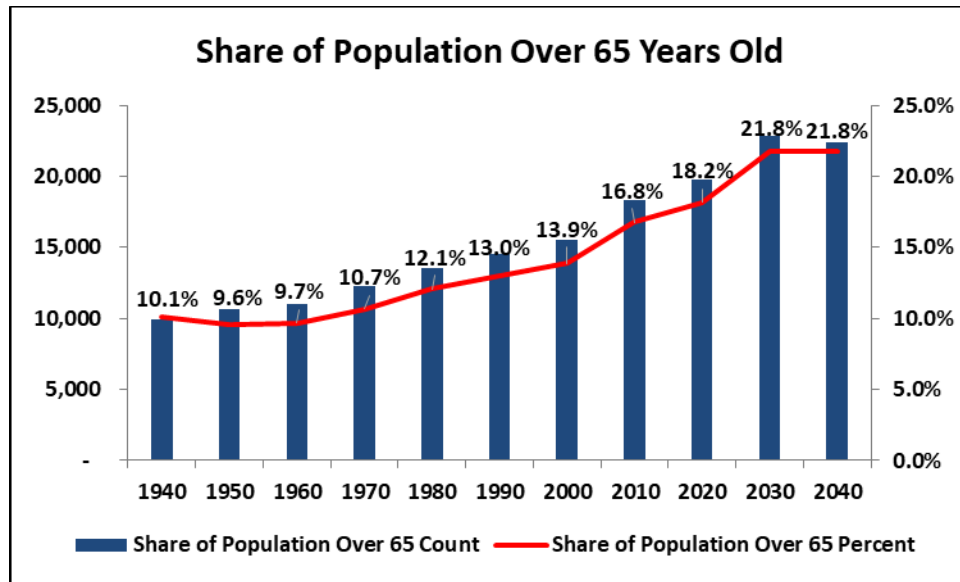
Figure 1: St. Lawrence County Population Over Time



Source: Decennial Census for St. Lawrence County

Correspondingly, the population of the county is gradually growing older. The share of the population over 65 years old reached 18.2% in 2020 and is expected to grow to 21.8% by 2030. As the population ages, housing and healthcare needs will change. Aging individuals may be inclined to move into housing that is more accessible for their physical needs by moving out of homeownership to affordable rental units or supportive housing. If they decide against moving out of homeownership, they may need funds to retrofit their current housing unit to ensure navigability and safety around the home.

Figure 2: Share of Population Over 65 Years Old



Sources: Decennial Census for St. Lawrence County & Cornell Project on Applied Demographics

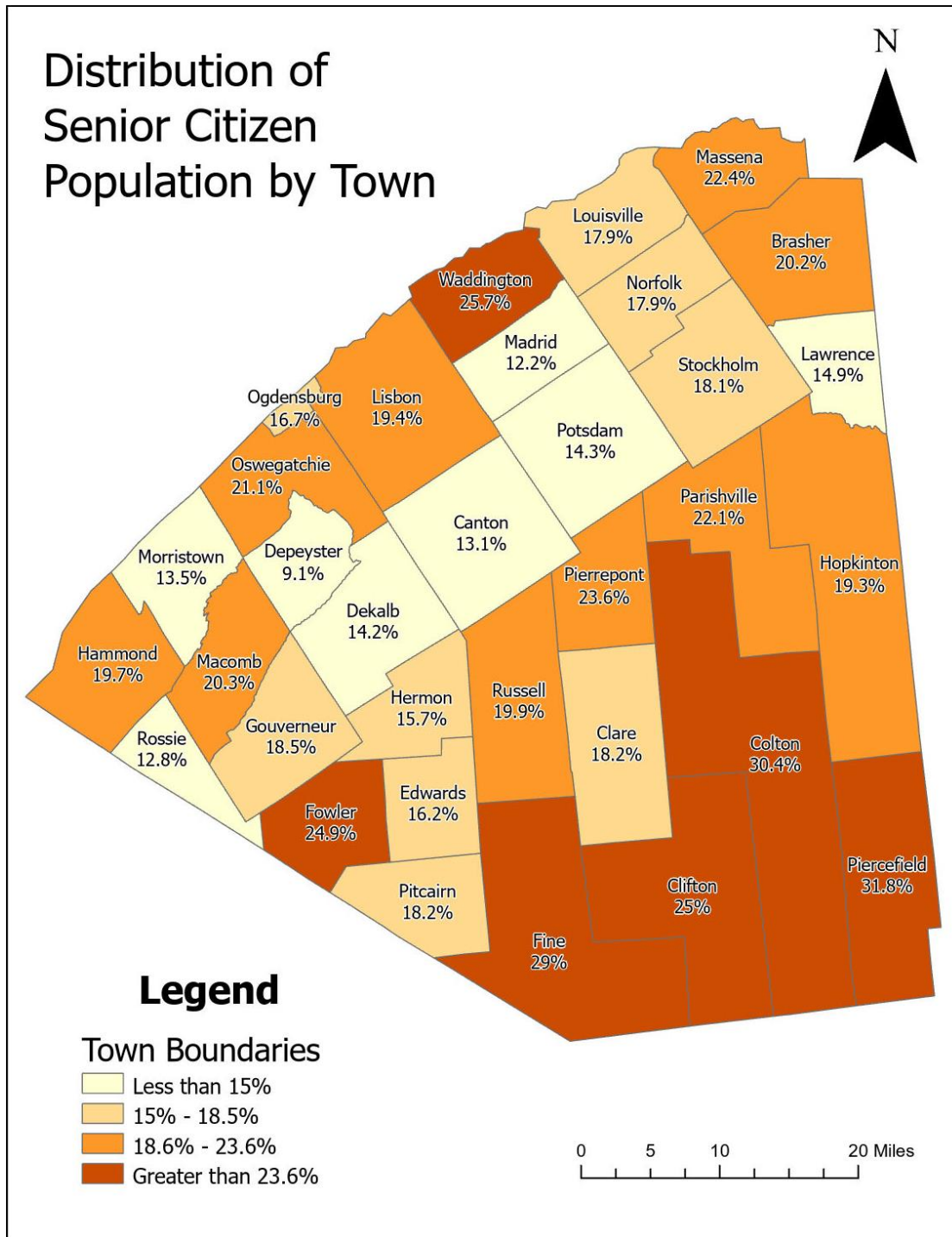
In addition to the countywide population of 65 years and over increasing, the town population of 65 years and over has been on the rise. In 2022, five towns recorded over a quarter of their population as 65 years and over. This marked the highest point of a steady rise in the last five years. Similarly, four of the five population centers have experienced this trend since 2018. This also indicates a low countywide replacement rate.

Figure 3: Population Change Over Time for Select Towns in SLC

<b>Population Change Over Time for Select Towns in SLC</b>					
<i>Year</i>	<i>Canton</i>	<i>Gouverneur</i>	<i>Massena</i>	<i>Ogdenburg</i>	<i>Potsdam</i>
1970	10,348	6,710	16,021	14,554	16,382
1980	11,568	6,629	14,856	12,375	17,411
1990	11,120	6,985	13,826	13,521	16,822
2000	10,369	7,418	13,121	12,460	15,963
2010	10,995	7,085	12,883	11,128	16,041
2020	11,641	6,552	12,426	10,065	14,910
Change	12%	-2%	-22%	-31%	-9%

Source: Decennial Census Data

Figure 4: Distribution of Senior Citizen Population by Town



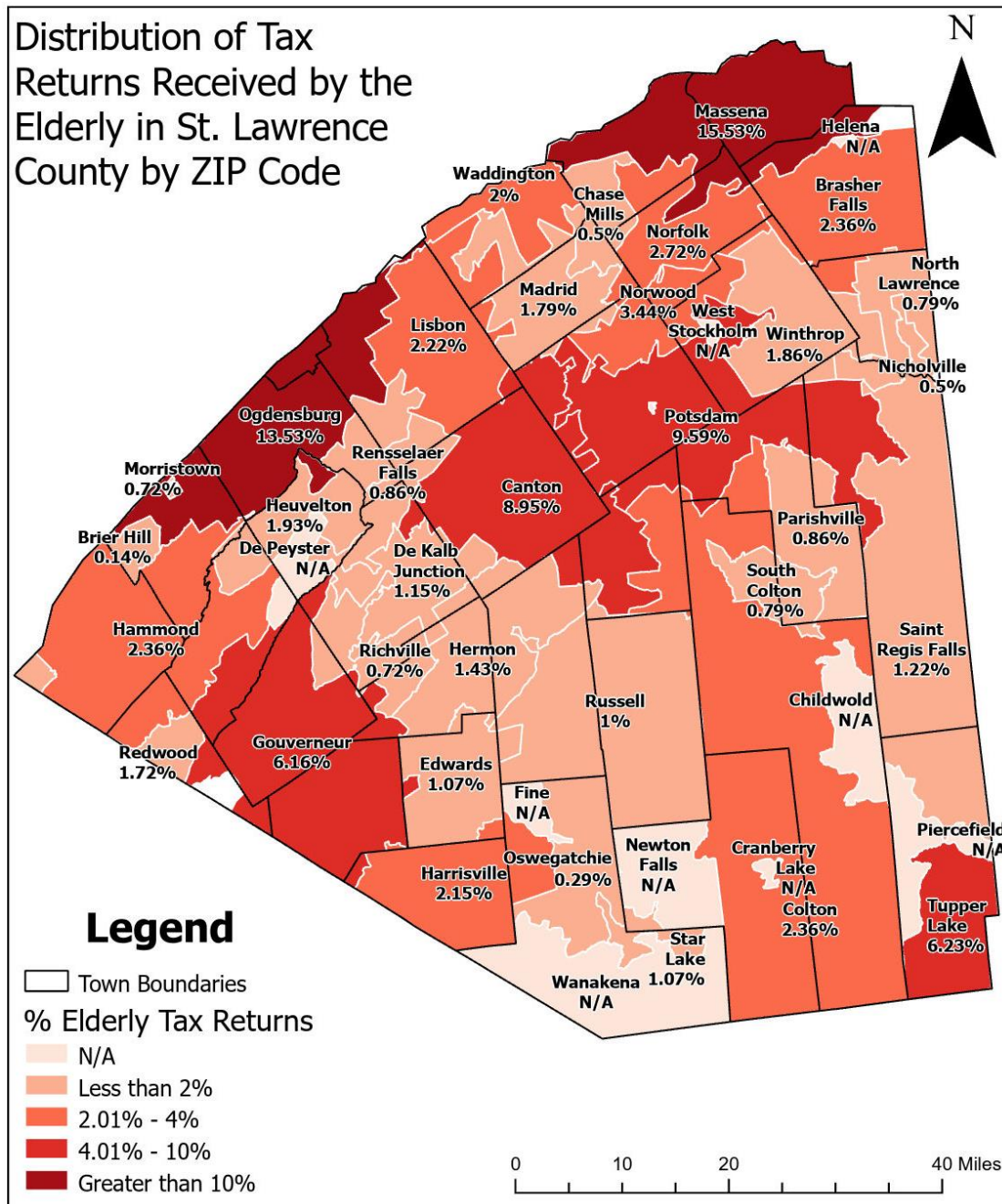
Source: American Community Survey 5-Year Estimates

Population trends differ among the county's five largest communities, perhaps due to the dominant form of industry in each town. As shown below, the towns of Canton and Potsdam, socially and economically stimulated by four universities, experience fluctuating but relatively stable population growth and decline. Gouverneur's population steadily grew between 1970 and 2000, but has marginally

declined between 2000 and 2020. On the other hand, the manufacturing-driven City of Ogdensburg and Town of Massena face rapid population decline as they continue to experience deindustrialization.

A similar distribution of senior populations in the county is found in Internal Revenue Service records for tax returns received by ZIP Code. However, not every senior is required to file their tax returns due to their income level, because social security may be tax-exempt. Therefore, the map below depicts the small percentage of seniors with enough income to file. This may explain the similar, but not exact distribution between senior population and senior tax returns.

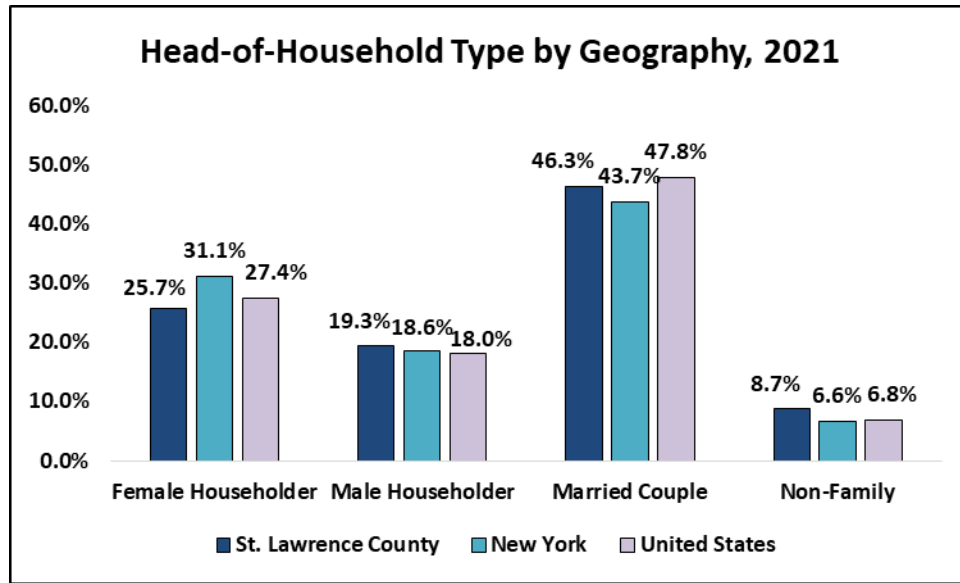
Figure 5: Distribution of Tax Returns Received by the Elderly in St. Lawrence County by ZIP Code



Source: United States Internal Revenue Service

Head-of-household type in St. Lawrence County mirrors national and state-wide trends. Married couples make up the majority of householders with single female householders following closely behind. As shown later, single-parent female-headed households face a much higher poverty rate and are thus more vulnerable to housing instability and poor living conditions.

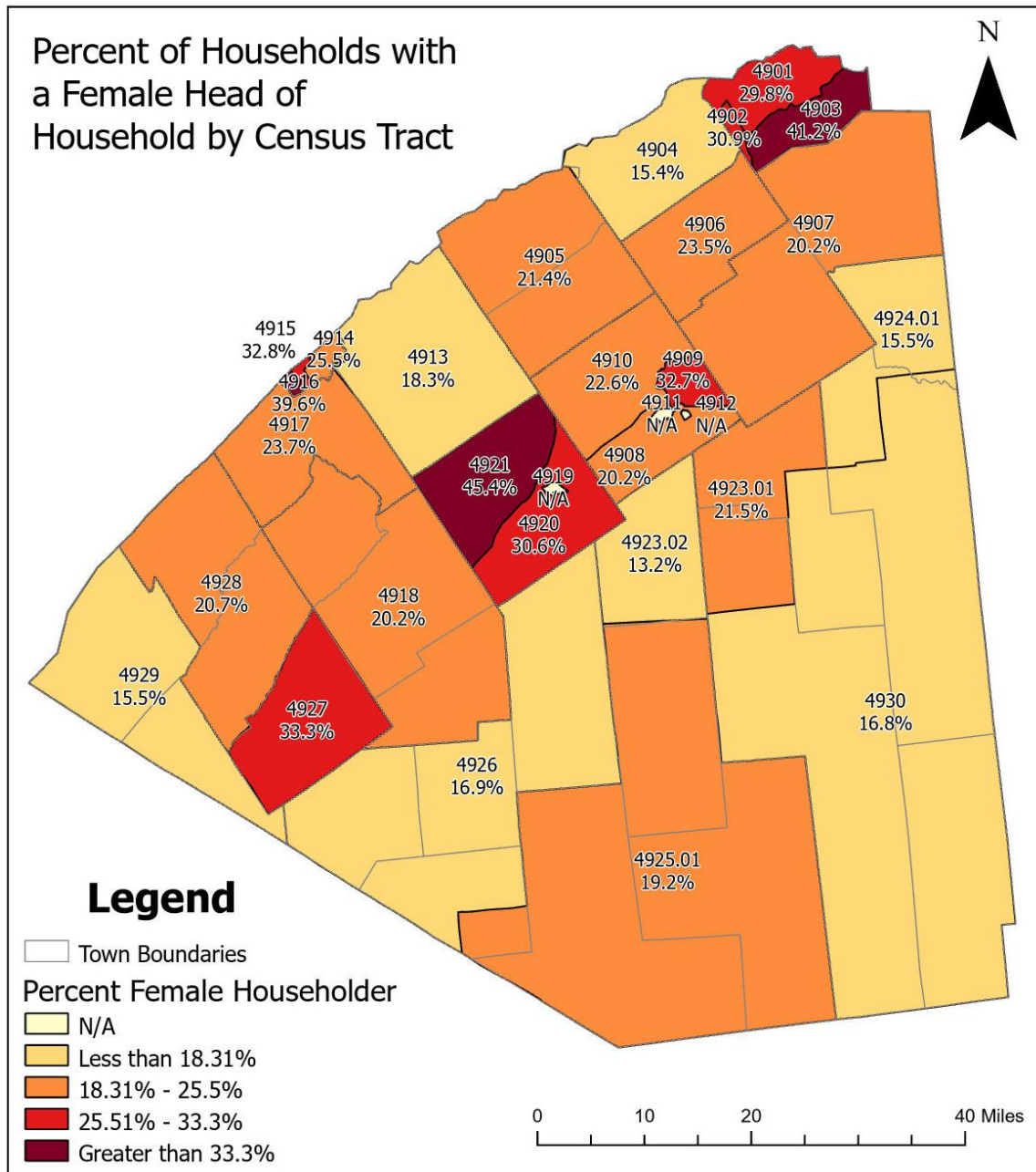
Figure 6: Head-of-Household Type by Geography, 2021



Source: American Community Survey 5-Year Estimates

As a percent of the total number of households in each census tract, there are more census tracts with a majority female head of household than male head of household; 17 out of 27, with one tract recording the same percentage. The predominant household type in the County is a married-couple household, making up a majority of households in all but five tracts.

Figure 7: Percent of Households with a Female Head of Household by Census Tract



Source: American Community Survey 5-Year Estimates

## Racial Diversity

Over the past few decades, the racial makeup of the county has slowly grown more diverse. As shown in the following table, enrolled populations at area universities are significantly more diverse than the surrounding towns. SUNY Potsdam and SUNY Canton are the most diverse schools with 71% and 67% of student enrollment, respectively, who are white (enrollment data for the Wanakena Ranger School was not available). This is compared to 92.3% of the county population in 2021 that is white (American Community Survey 5-Year Estimates).



Figure 8: Enrollment Totals at Area Universities 2022-2023

Name	Total	Undergraduate	Men	Women	Native	Asian	Black	Latino	Hawaiian/ Pacific	White	Two or more	Unknown	Non-Resident Alien
SUNY Potsdam	2,607	90%	38%	62%	1%	2%	10%	11%	0%	71%	3%	3%	0.3%
Clarkson	3,953	72%	69%	31%	0.3%	4%	3%	6%	0%	79%	4%	0.7%	3%
SLU	2,279	98%	46%	54%	0%	2%	3%	6%	0%	76%	2%	1%	9%
SUNY Canton	2,863	100%	44%	56%	1%	2%	12%	10%	0.1%	67%	3%	3%	2%

Source: Institute of Education Sciences, National Center for Education Statistics, Search for Schools and Colleges, <https://nces.ed.gov/globallocator/>

While the diversity in the county is slowly increasing, the population remains predominantly white. According to the 2022 Community Needs Assessment, 8.3% of the population are ethnic/racial minorities; further, 2.6% have limited or no English proficiency. The following maps show the percentage of the population in every census tract in St. Lawrence County who are white and who are not white. The most diverse tracts are in the college towns of Canton and Potsdam, as well as in Ogdensburg and Gouverneur. However, the data in these figures do not fully account for the entire population picture in terms of the housing market, as many students at the four universities are counted in census data as living in their hometowns instead of Canton or Potsdam. Similarly, this data reflects the total population of each census tract, including individuals who are incarcerated in the St. Lawrence County Correctional Facility located in Canton, the Riverview Correctional Facility in Ogdensburg, and the Gouverneur Correctional Facility in Gouverneur. Nationwide, people of color are disproportionately incarcerated. Thus, population demographics for census tracts with correctional facilities reflect a higher percentage of people who are not white than is evident in the civilian non-institutionalized population.





the population of those with disabilities is more concentrated in certain areas of the county than others, the lack of distinct segregation means access to supportive services, medical care, places of employment, or exposure to environmental toxins, is not going to vary significantly by protected status. For this reason, it is necessary to not only discuss measures of access, but also disparities in outcomes by race, ethnicity, and other protected status.

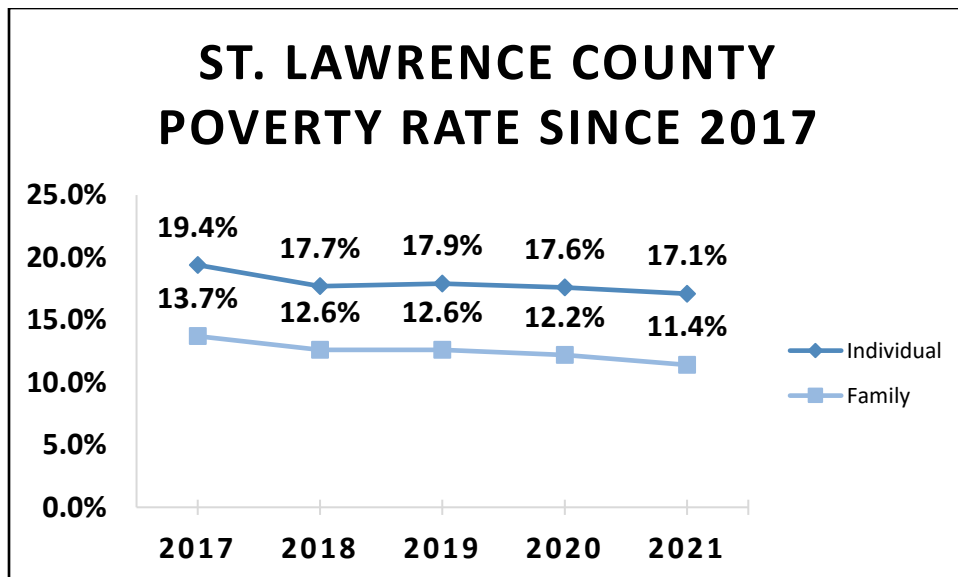
To measure disparities in access to opportunity, HUD has developed a set of seven indices within five areas identified as opportunity indicators: poverty, education, employment, transportation, and health. Each of the indices seeks to measure the extent to which a neighborhood offers assets related to the opportunity indicators and then compares these indicators among particular racial and economic subgroups.

## Poverty

Countywide, there are different poverty rates by race and familial type. It is important to note, however, that due to the small sample size for racial minorities in the county, poverty data by race is problematic as the data includes large margins of error that in some instances are greater than the sample size, and are therefore not statistically significant. It is for this reason that poverty rates by race are not included in this Assessment.

The graph below depicts a change over time in individual and family poverty rates, respectively. Both have been trending downward since 2017. From 2017 to 2021 the St. Lawrence County poverty rate for individuals and families decreased by 2.3%. Poverty among families decreased to 11.4%, while poverty among individuals was higher at 17.1%. The poverty rate among families is lower than among individuals as most families have dual-income earners.

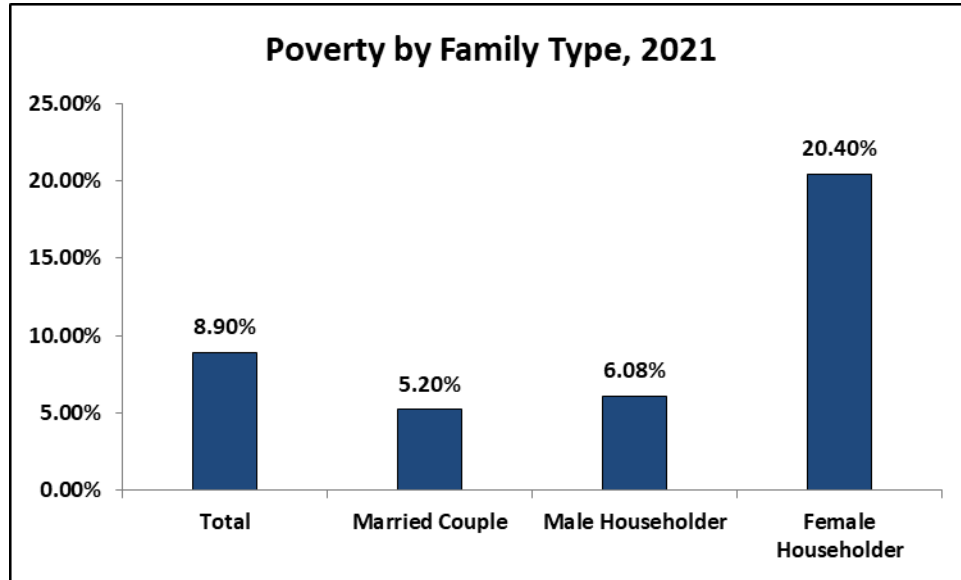
Figure 11: St. Lawrence County Poverty Rate Since 2017



Source: American Community Survey 5-Year Estimates

Significant disparities can be found in poverty rates by family type. Female-headed households face a much higher poverty rate than any other head-of-household type, as displayed in the graph below.

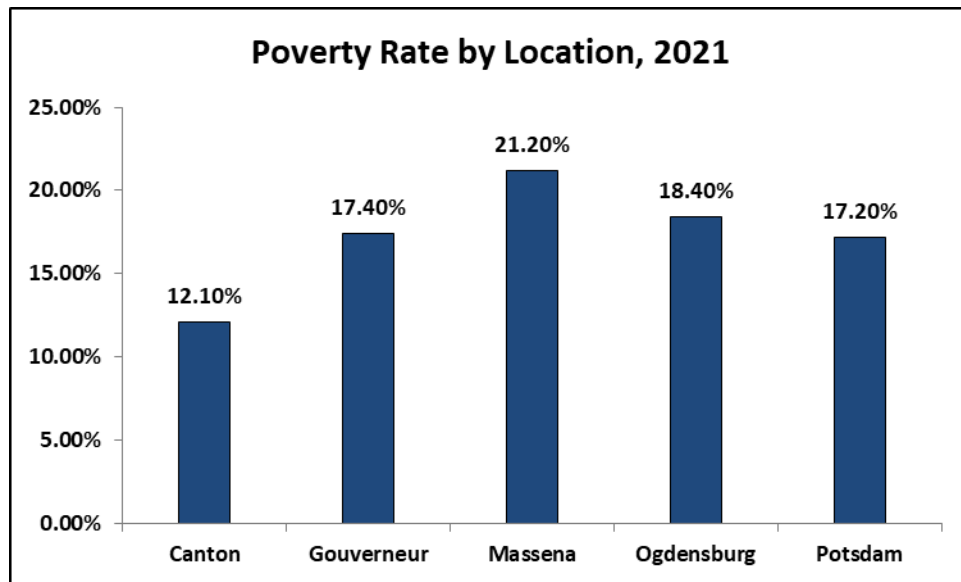
Figure 12: Poverty by Family Type, 2021



Source: American Community Survey 5-Year Estimates

The following chart also shows small yet significant differences in the poverty rates in different geographic locations. Of the most populous towns in the county, Massena has the highest percentage of individuals living below the poverty line at 21.2%, followed closely by Ogdensburg (18.4%) and Gouverneur (17.4%).

Figure 13: Poverty Rate by Location, 2021

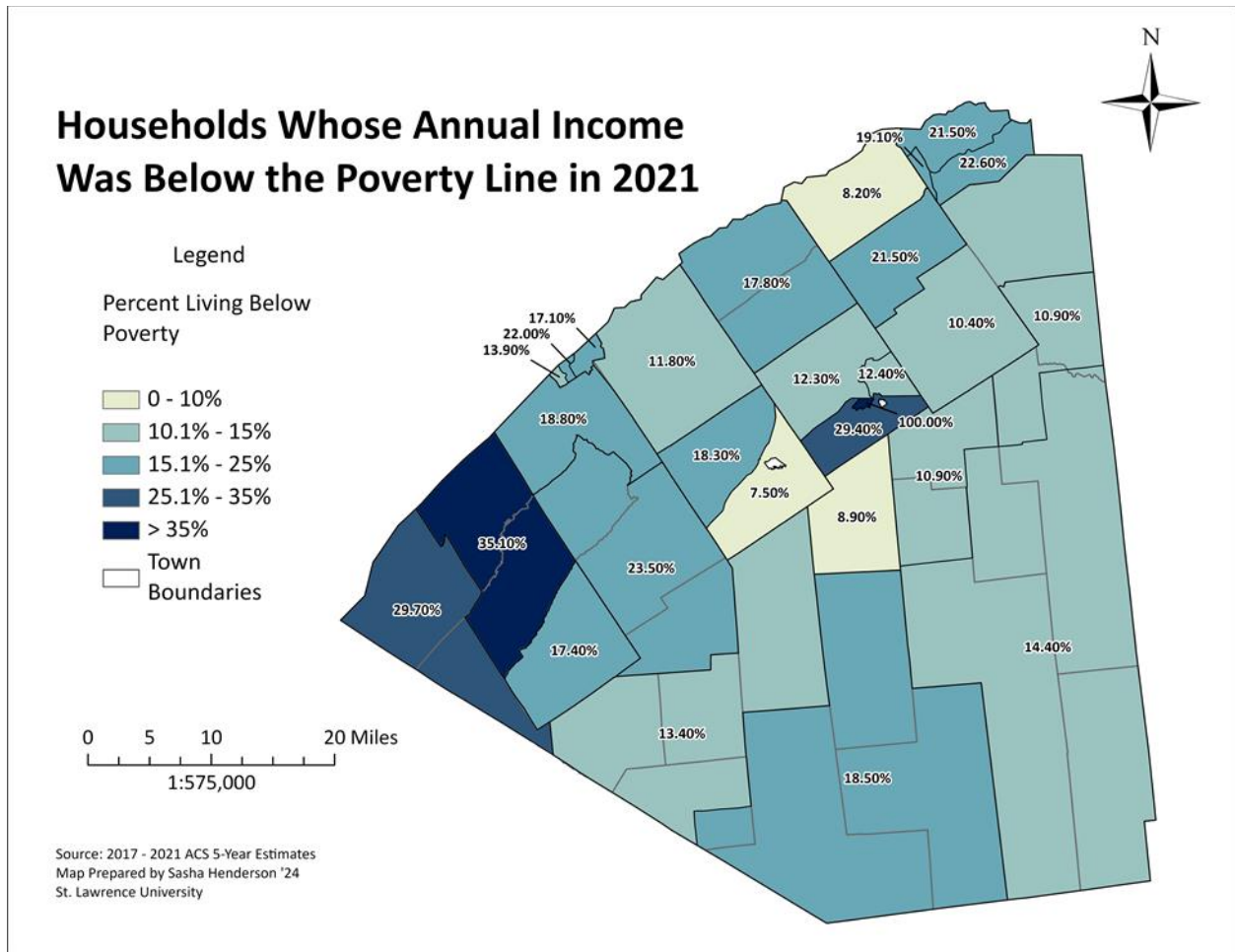


Source: American Community Survey 5-Year Estimates

The following map depicts poverty rates by census tract in the county and shows areas with the highest poverty rates are in Hammond, Rossie, and the central portion of Potsdam. It is important to note that the census tract within Potsdam is where Clarkson University is located. A majority of students who reside in this census tract do not earn high incomes and will not be gainfully employed until after graduating, thus skewing poverty and median income rates lower. Similarly, the Towns of Depeyster, Morristown, and Hammond are home to large proportions of Swartzentruber Amish communities who intentionally live simple lifestyles and deliberately do not earn high incomes, therefore potentially skewing poverty and median income rates countywide.

Important to note are statistics from the 2022 North Country Survey of the Community which give insight into the opinion of residents of the three-county region (St. Lawrence, Jefferson, Lewis) on various topics; many fair housing related. When asked what is the single largest issue facing residents of the North Country: 40.5% of 1,401 participants chose "Inflation/Cost of Living" among 28 other answers. Further, in a "Quality-of-life Indicators" assessment of the three-county region, participants were asked to rank different "community indicators" on a scale with "excellent" being the best and "poor" being the worst. "Availability of Housing" saw only 28% of participants respond "excellent" or "good", while another 28% responded "poor", indicating a split public opinion on housing availability.

Figure 14: Households Whose Annual Income Was Below the Poverty Line in 2021



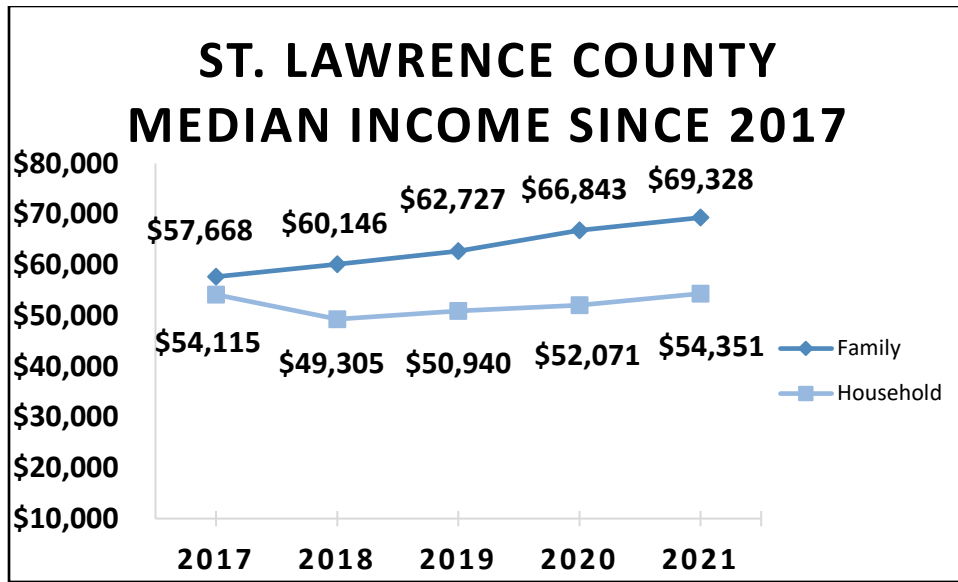
Source: American Community Survey 5-Year Estimates

Individuals living below the poverty line are more susceptible to poor living conditions as they may not be able to afford regular upkeep. Similarly, it is becoming increasingly hard for people living below the poverty line to find affordable and accessible housing due to inflation, the current housing market, and socioeconomic discrimination. While poverty rates in the county have declined since the last publication of the Assessment of Fair Housing, adopted in 2017, St. Lawrence County remains one of the most impoverished counties in New York State.

### Median Income

The graph below depicts the change over time in median income separated by household and by family. The U.S. Census Bureau defines *family* as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together”; *household* is defined as “all the people who occupy a housing unit. (People not living in households are classified as living in group quarters.)” Between 2017 and 2021, median family income grew by 20.2% while median income among households remained stagnant at \$54,351. This indicates the purchasing power of unrelated households were adversely impacted by the 9% rate of inflation since COVID-19.

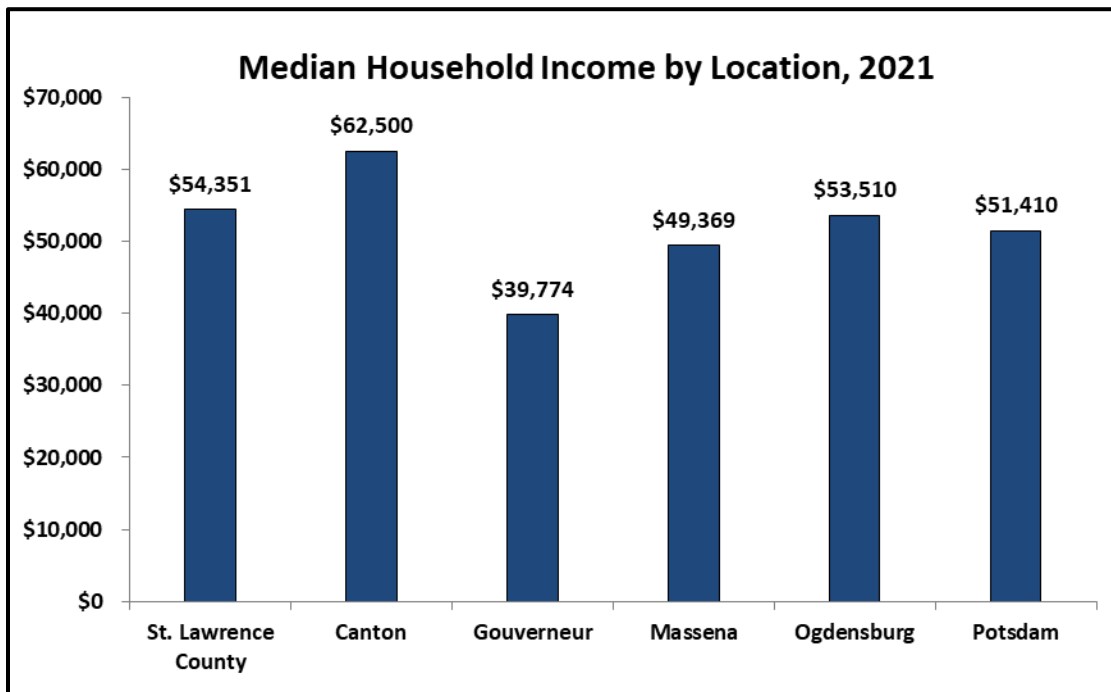
Figure 15: St. Lawrence County Median Income Since 2017



Source: American Community Survey 5-Year Estimates

Median household income follows similar trends as poverty. As seen in the following chart, the college town of Canton has a median household income that is considerably higher than in Gouverneur, Massena, and Ogdensburg. Correspondingly, Canton is the least impoverished town of the five population centers in St. Lawrence County.

Figure 16: Median Household Income by Location, 2021

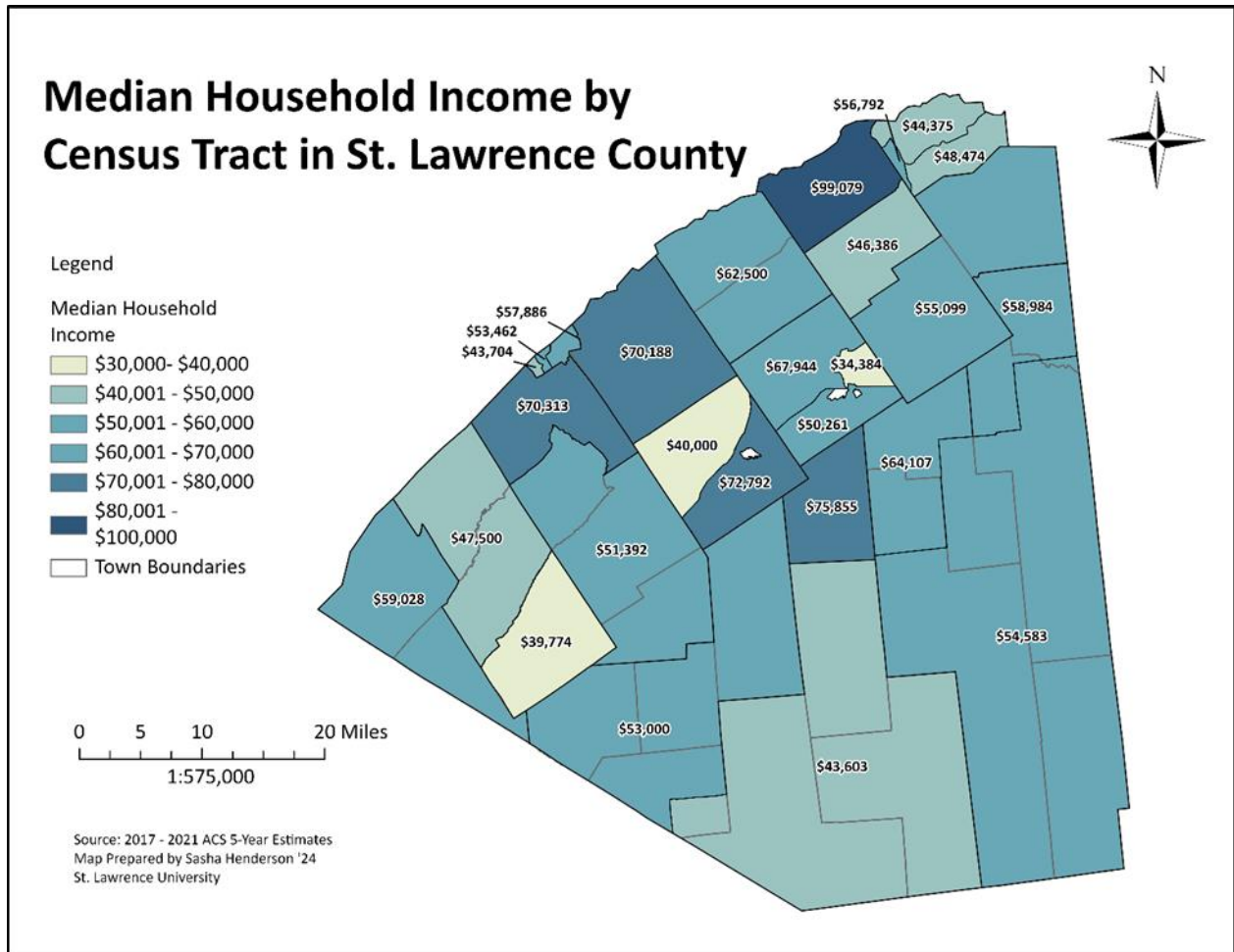


Source: American Community Survey 5-Year Estimates



The map below depicts median household income across the county. Interestingly, the Town of Louisville boasts the highest median household income in the county while Massena, which is immediately proximate to Louisville, experiences some of the highest levels of poverty in the county. Louisville and other towns bordering the St. Lawrence River are likely to have a higher median income than other areas of the county since more affluent households can purchase waterfront property.

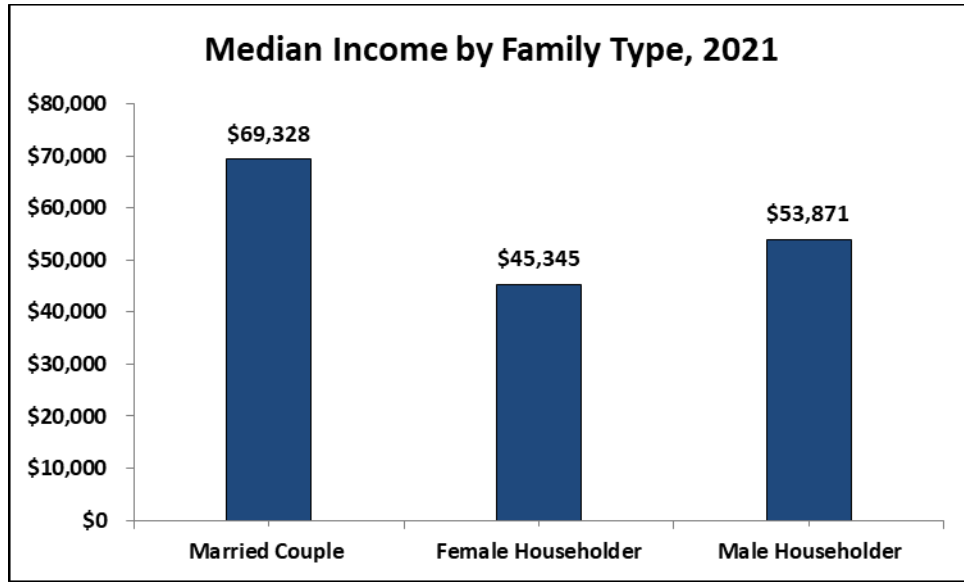
Figure 17: Median Household Income by Census Tract in St. Lawrence County



Source: American Community Survey 5-Year Estimates

Similarly, the median income by family type is reflective of the trends related to poverty rate as female-headed households earn a median yearly income that is 35% less than the median income for married couple households and 16% less than the median income for male-headed households. With these disparities in poverty rates and income, female-headed households are particularly more limited in the resources they can commit to housing costs, making them more vulnerable when experiencing discrimination based on gender, familial status, and/or domestic violence status.

Figure 18: Median Income by Family Type, 2021

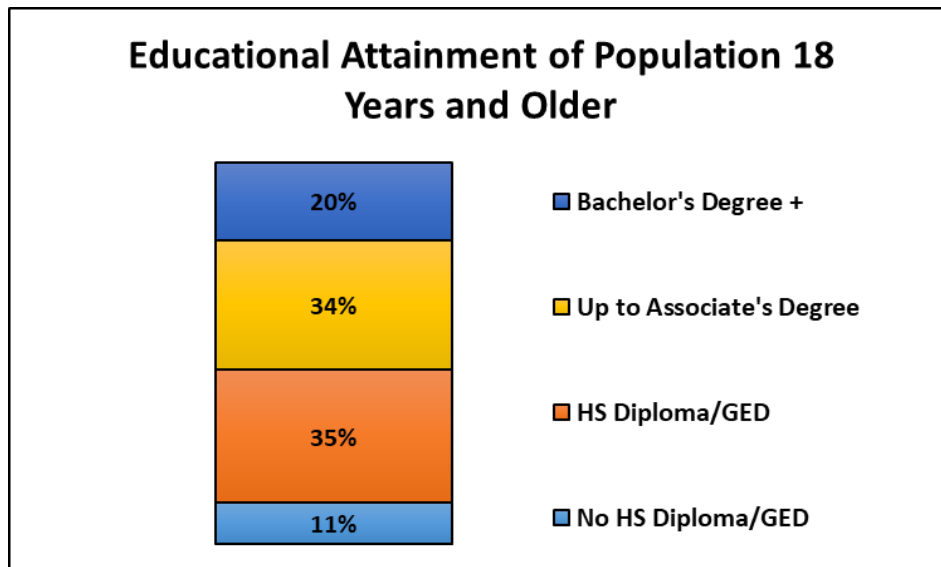


Source: American Community Survey 5-Year Estimates

## Education

Of the 86,781 persons in the county who are 18 years and older, 54% (47,247) have attained a two-year degree or higher. Twenty percent (17,685) have a Bachelor's Degree or higher, and an additional 34% (29,562) have an Associate's Degree or higher. Thirty-five percent of the population (30,121) have a high school diploma or equivalent, while 11% (9,413) did not complete high school or earn a graduation equivalent.

Figure 19: Educational Attainment of Population 18 Years and Older

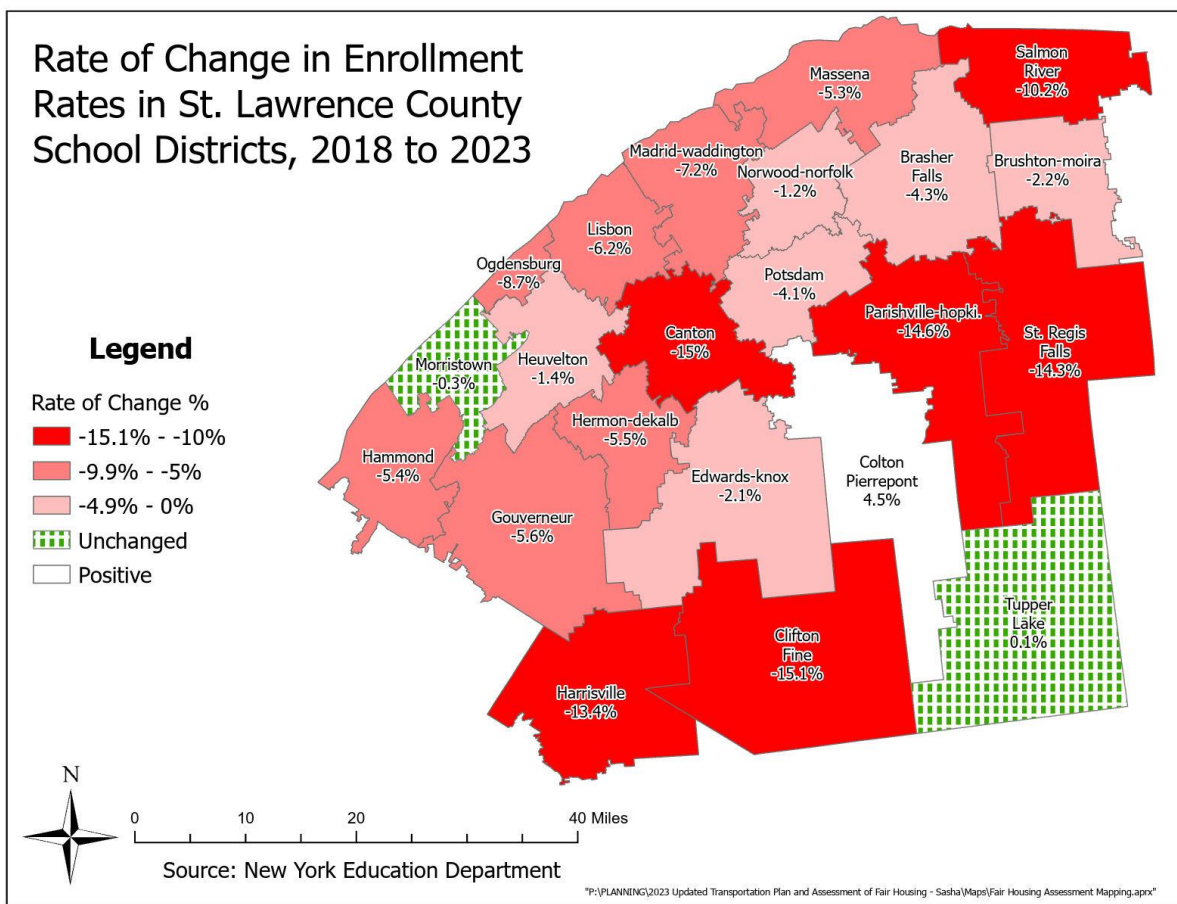


Source: American Community Survey 5-Year Estimates, 2017-2021

St. Lawrence County is served by seventeen separate school districts that educate approximately 14,000 students. The districts range in student enrollment considerably with many districts containing less than 300 students while the largest, Massena, serves 2,520 students.

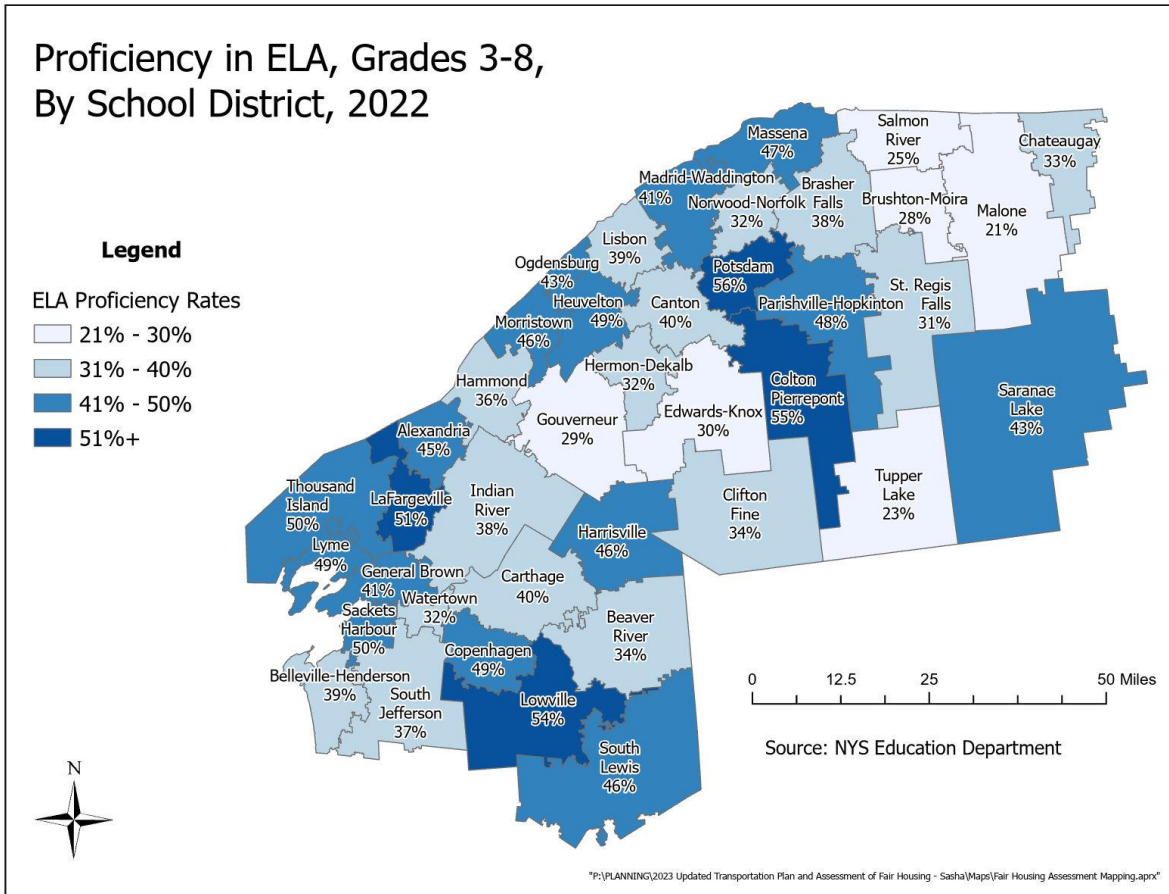
The map below depicts the change in enrollment rates in St. Lawrence County school districts between 2018 and 2023. Only one district in St. Lawrence County, Colton-Pierrepont, experienced an increase in enrollment in the last five years. Enrollment grew by 4.5% or 16 students. Two districts, Tupper Lake and Morristown, remained essentially unchanged, with each district decreasing or increasing by only one student. All other districts experienced a decline; four of these districts declined by more than 10% and are located in the Adirondack Park. The largest decrease was in Canton, which in the last five years decreased by 15%, or 197 students.

Figure 20: Rate of Change in Enrollment Rates in St. Lawrence County School Districts, 2018 - 2023



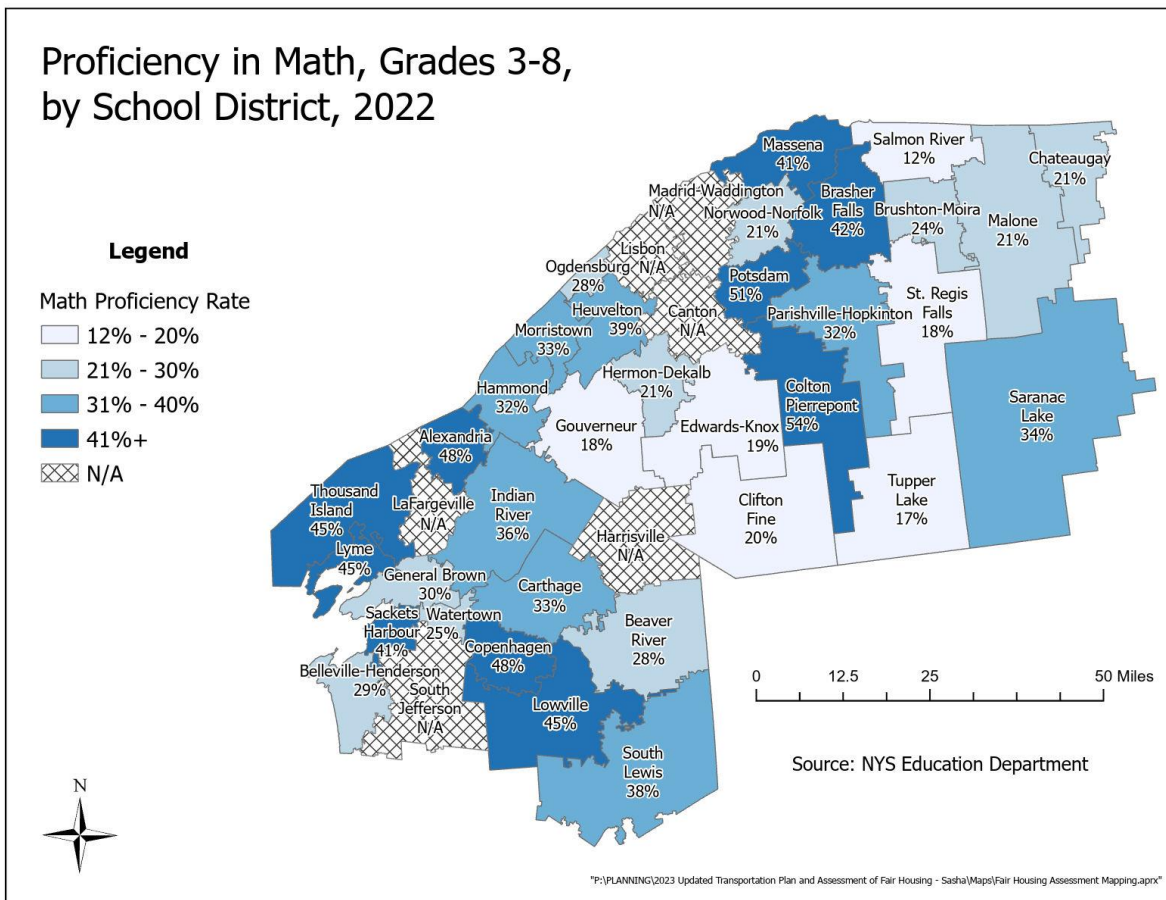
Source: The New York State Education Department

Figure 21: Proficiency in ELA, Grades 3-8, by School District, 2022



Source: The New York State Education Department

Figure 22: Proficiency in Math, Grades 3-8, by School District, 2022

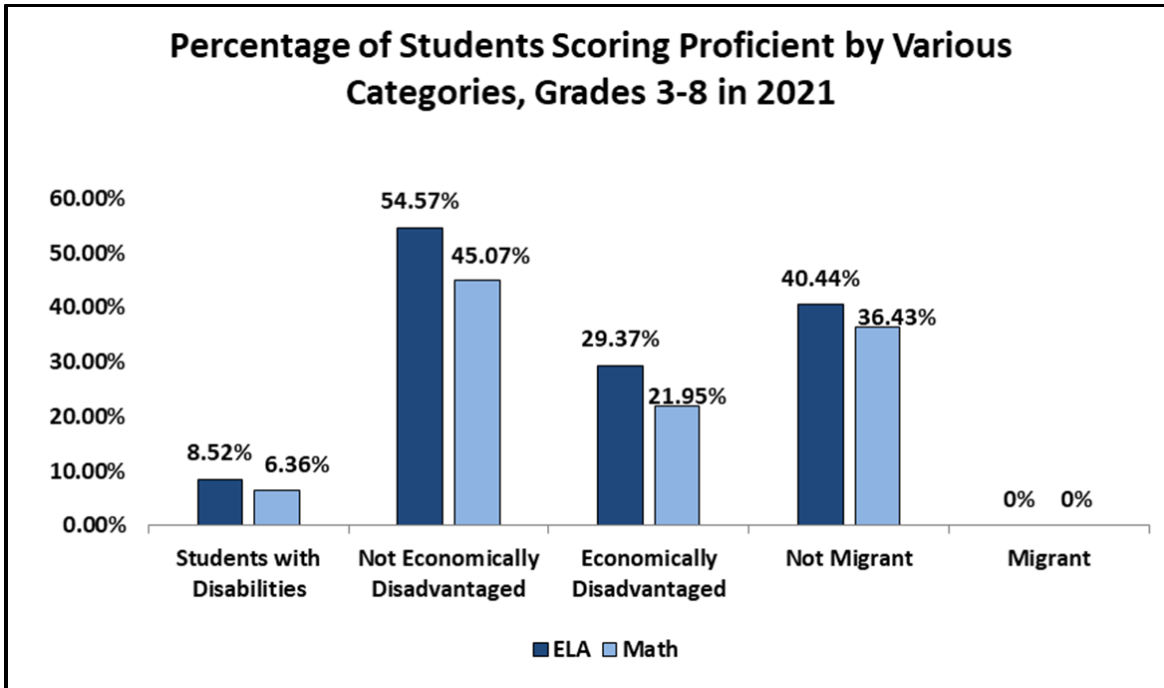


Source: The New York State Education Department

As the maps above depict, scores for Math and ELA proficiency among children in grades 3-8 are noticeably higher in Potsdam than in Gouverneur, possibly mirroring poverty and income rates. Interestingly, Canton Central School District, which serves one of the most affluent communities in the county, recorded some of the lowest percentages of proficiency in comparison to the five population centers and St. Lawrence County as a whole. However, Math and ELA scores have been decreasing on a national level since 2020, possibly as a result of the COVID-19 pandemic, an increase in asynchronous learning, and budget cuts for teachers and additional learning resources.

Disparities in ELA and Math proficiency by race could not be aggregated for this report due to insufficient data. Proficiency by various categories including students with disabilities, students who are and are not economically disadvantaged, and students who are and are not migrants have been aggregated below to show the disparities amongst groups of students living in such conditions. However, it is important to note that the data for students who are migrants was incomplete as most school districts did not report proficiency rates for their students who are of migrant status.

Figure 23: Percentage of Students Scoring Proficient by Various Categories, Grades 3-8 in 2021



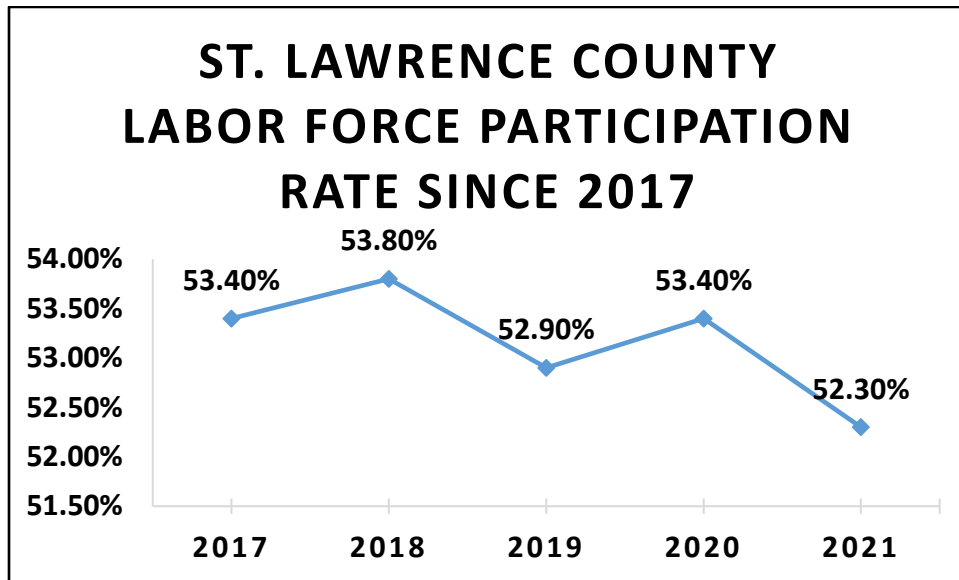
Source: New York State Education Department

There is a significant disparity in proficiency levels of students living with disabilities compared to all other students, possibly due to the school districts’ lack of resources and ability to cater to the needs of their students who have disabilities. Similarly, proficiency levels of students who are and are not economically disadvantaged are significantly disproportionate. Economically disadvantaged students had rates of 29.37% proficiency in ELA and 21.95% proficiency in math while their peers who are not economically disadvantaged had rates of 54.57% and 45.07% in the same topics. Given wealth and poverty rate disparities between family types, it is reasonable to conclude that children coming from economically disadvantaged households, and especially female-headed households, are more likely to underperform in school. These disparities can be due to several reasons, including living conditions and the household’s ability to afford academic resources outside of the classroom.

## Employment

The Bureau of Labor Statistics defines *labor force participation rate* as “the number of people in the labor force as a percentage of the civilian noninstitutional population. In other words, the participation rate is the percentage of the population that is either working or actively looking for work.” The table below shows that, since 2017, labor force participation decreased by 1.1% likely due to people exiting the labor pool because of COVID-19.

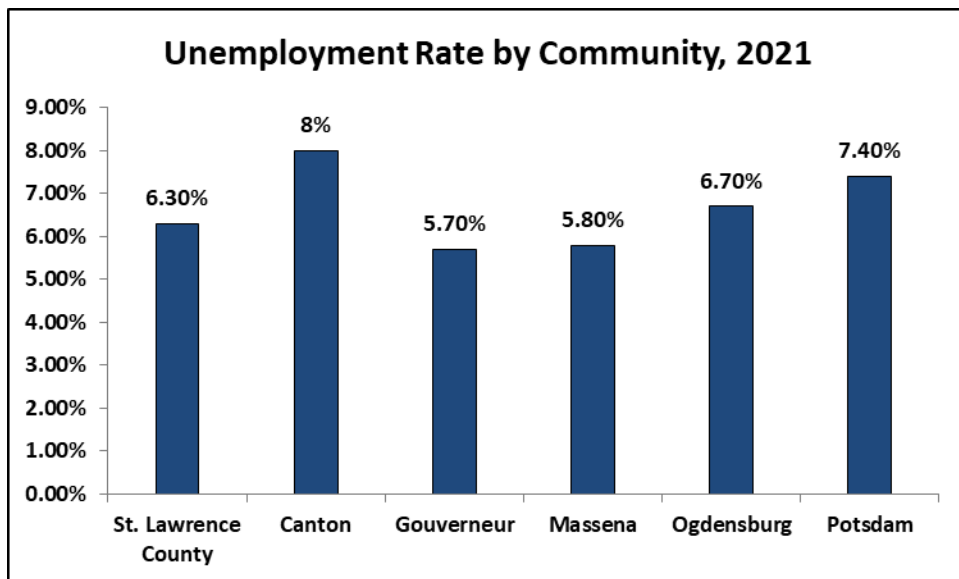
Figure 24: St. Lawrence County Labor Force Participation Rate Since 2017



Source: American Community Survey 5-Year Estimates

The last publication of the Assessment of Fair Housing recorded some of the highest unemployment rates in St. Lawrence County’s recent history with the county unemployment rate averaging 10%, also reflecting national trends. Since the publication, however, unemployment rates in St. Lawrence County have decreased substantially. County-wide unemployment has decreased by 3.7% while unemployment in the five largest towns in the county has decreased by -2% (Canton), -6.5% (Gouverneur), -9.4% (Massena), -2.6% (Ogdensburg), and -1.4% (Potsdam) since 2015.

Figure 25: Unemployment Rate by Community, 2021



Source: American Community Survey 5-Year Estimates

Unemployment may have substantially decreased in St. Lawrence County due to the decreasing labor participation rate accelerated by the COVID-19 pandemic. The U.S. Bureau of Labor Statistics cites increased dependent care needs due to an aging population, higher unemployment benefits, fear of contracting COVID at work, and slower population growth as some of the main contributors to the low labor force participation rate. As a result of the declining labor force participation rate, unemployment rates have decreased, as reflected in the St. Lawrence County trends. St. Lawrence County is still afflicted by some of the highest unemployment and poverty rates in New York State as the county continues to cope with low labor force participation rates.

## Amish Households

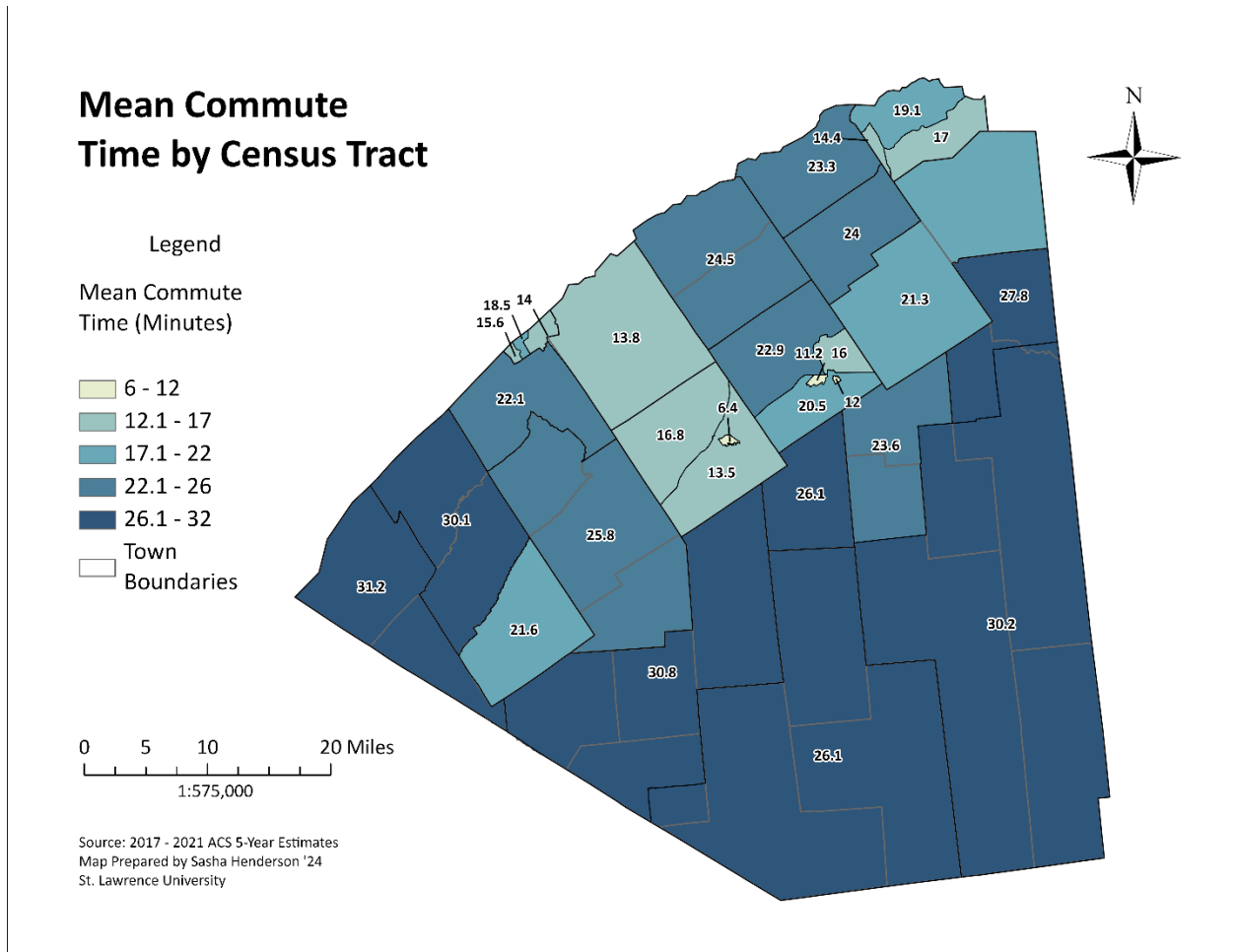
A growing segment of the county's population are Amish residents. According to the Young Center for Anabaptist and Pietist Studies at Elizabethtown College, more than 23,000 Amish persons reside in 58 settlements across New York. Six of those settlements are in St. Lawrence County and account for 4,260 residents, the highest Amish population of any county in the state. Sixty-eight percent (2,905) of the county's Amish residents live in and around Heuvelton, which is the largest settlement in New York. Since 2020, the Amish population in St. Lawrence County is estimated to have grown by 13.5% or 507 persons. A second source of information is the 2020 US Religion Census commissioned by the Association of Statisticians of American Religious Bodies which includes a county-by-county enumeration of religious practices in the US. This survey reports St. Lawrence County is home to 22 Amish congregations with 2,663 adherents, the second-highest number of any county in New York. Based on this data, St. Lawrence County ranks 22nd in the US for the largest Amish population. Most Amish in St. Lawrence County are Old Order Swartzentruber who universally object to owning and operating an automobile, but do permit riding as passengers by bus or train. This self-imposed limitation has yielded Amish passengers who consistently ride St. Lawrence County Public Transit.

## Transportation

As the geographically largest county in New York, most St. Lawrence County residents rely on personal car travel to commute. For residents who own a vehicle, commute times in the county can be lengthy. Towns with the highest commute times include Hammond, Rossie, Morristown, Macomb, and Russell as they primarily serve as bedroom communities to the county's population centers.



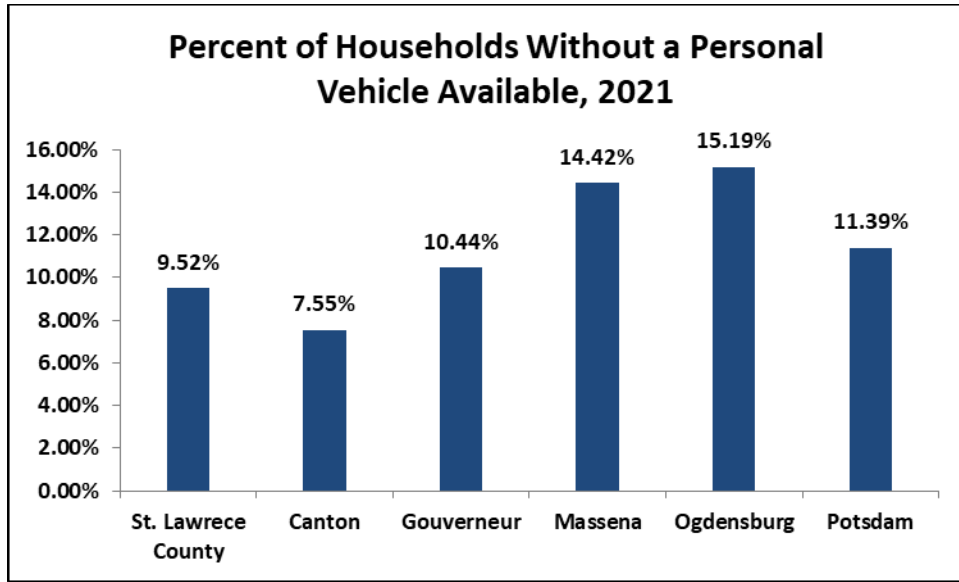
Figure 26: Mean Commute Time by Census Tract



Source: American Community Survey 5-Year Estimates

State-wide, roughly 28% of households do not have access to a personal vehicle, which can be justified by New York City’s expansive public transit system and other well-developed transit systems in urban areas. Nationally, 8% of households do not have a vehicle available while in St. Lawrence County, 9.52% of households do not have a personal vehicle available. Of New York counties that are similar in size per capita, St. Lawrence County has some of the highest percentages of households with no access to a personal vehicle. The following chart shows that there is a significantly higher rate of households without cars in Massena and Ogdensburg than in the rest of the county, reflecting poverty rates by community.

Figure 27: Percent of Households Without a Personal Vehicle Available, 2021



Source: American Community Survey 5-Year Estimates

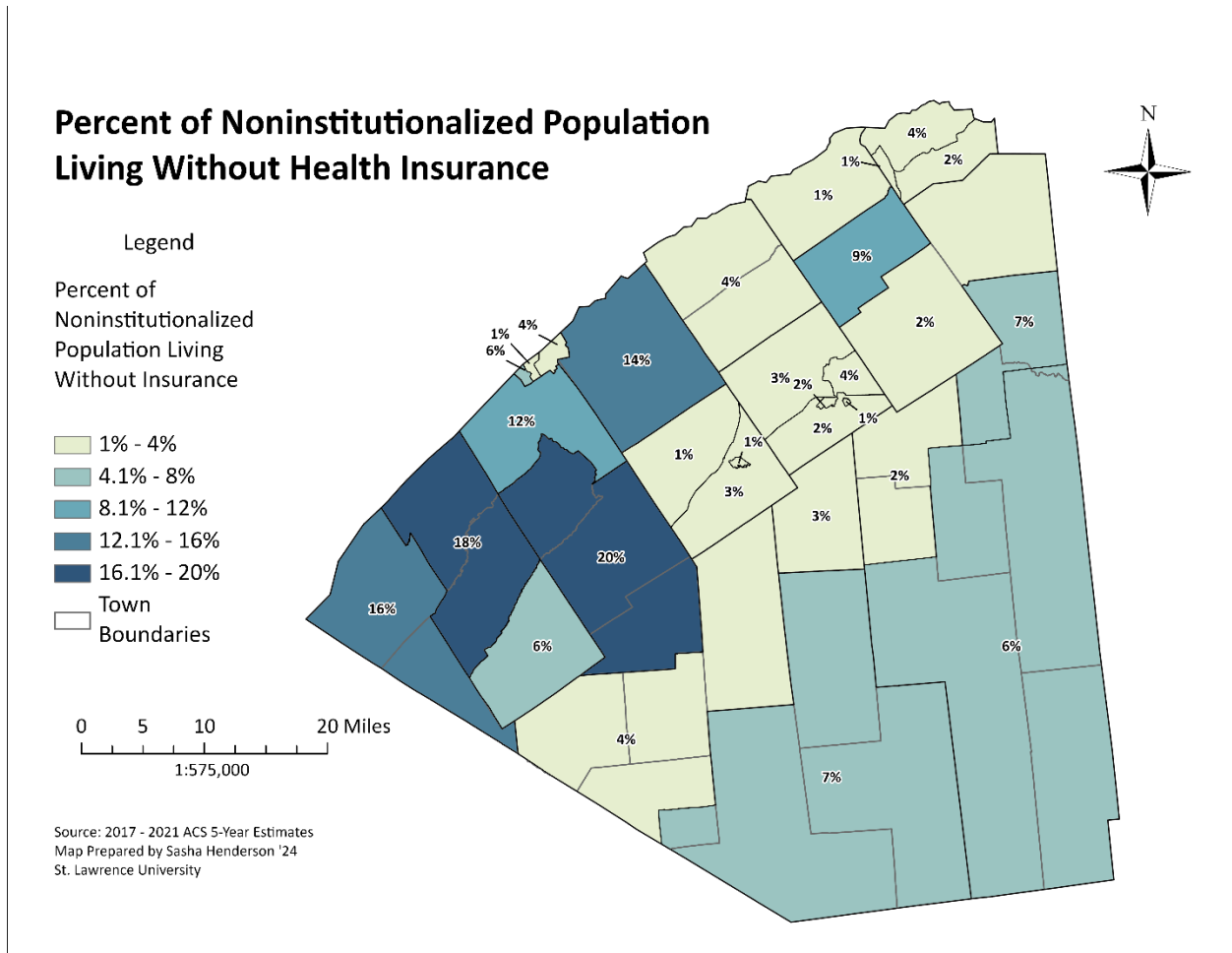
Communities in the county with higher poverty rates and, subsequently, limited access to personal vehicles suggest residents in these areas struggle the most with accessing adequate transportation to travel to and from work, attend medical and human services appointments, shop for groceries, visit community facilities, and participate in public events. While there is a growing public transit system serviced by the County, not everyone can utilize it because limited routes are not able to reach every corner of the county.

## Health

There are five hospitals in the county: Gouverneur Hospital, Massena Memorial Hospital, Claxton-Hepburn Medical Center in Ogdensburg, Canton-Potsdam Hospital in Potsdam, and Clifton-Fine Hospital in Star Lake. Residents in eastern portions of the county can also access hospital care in Tupper Lake and Malone in neighboring Franklin County while residents in western St. Lawrence County can access care in Watertown in Jefferson County.

The map below reveals census tracts in the county with the highest percentage of uninsured residents. Towns with the highest rates of uninsured individuals include Morristown, Hermon, and Rossie. These towns are home to large communities of Amish individuals who are not privately insured. Overall, 94.3% of the civilian noninstitutionalized population in St. Lawrence County has health insurance, compared to 94.8% of New York State residents and 91.4% of the national noninstitutionalized population.

Figure 28: Percent of Noninstitutionalized Population Living Without Health Insurance

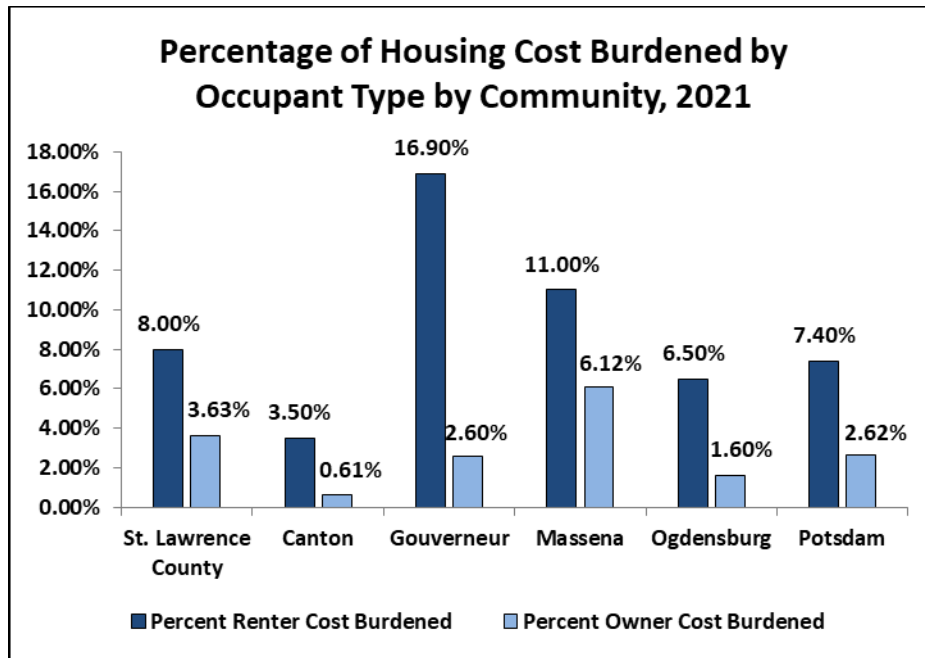


Source: American Community Survey 5-Year Estimates

## Housing Cost Burden

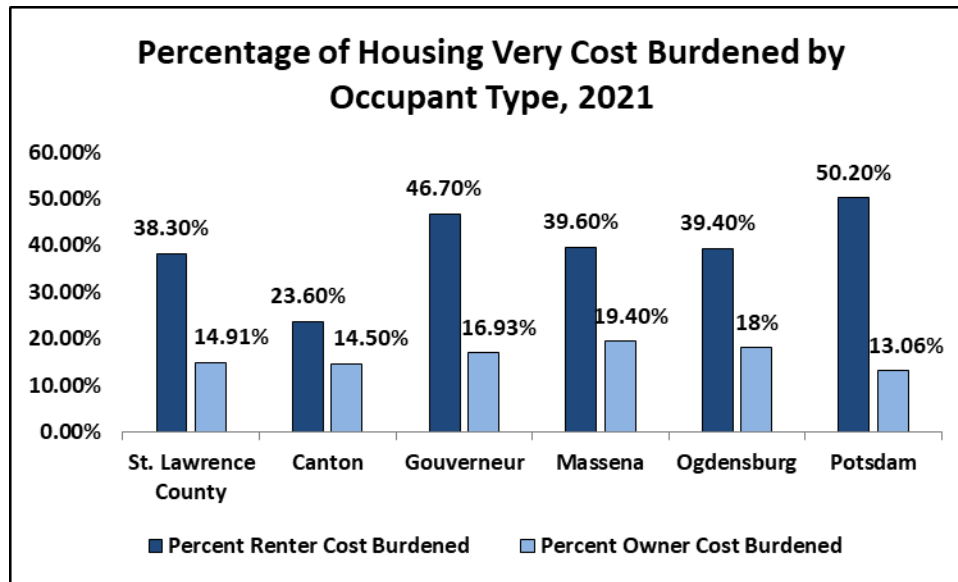
There are large discrepancies in the depth of housing needs by location and occupant type. Renters in every geographic location are much more likely to be cost-burdened, defined as paying between 30 to 35% of monthly income on housing, as well as very cost-burdened, defined as paying 35.1% or more of monthly income on housing.

Figure 29: Percentage of Housing Cost Burdened by Occupant Type by Community, 2021



Source: American Community Survey 5-Year Estimates

Figure 30: Percentage of Housing Very Cost Burdened by Occupant Type by Community, 2021

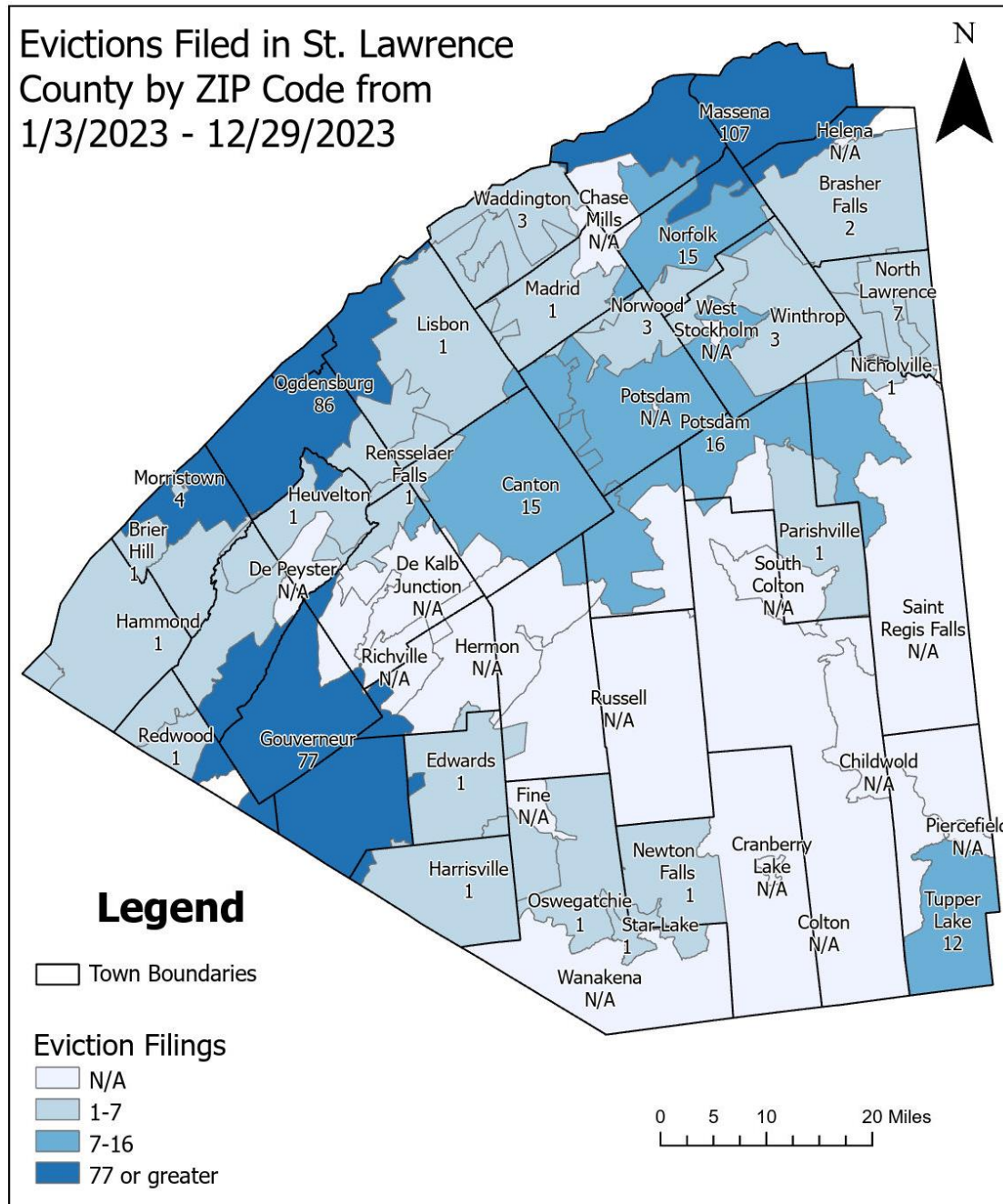


Source: American Community Survey 5-Year Estimates

The map below shows evictions filed in St. Lawrence County local civil courts by ZIP Code for 2023. Expectedly, ZIP codes including population centers have the greatest numbers, reflecting a larger rental population. Data by percent of the total population was not available for each ZIP Code, but as a percent of the county population, it was less than half a percent. In total, 364 evictions were filed in the County

in 2023, all of which were only recorded when the case was a “summary proceeding”, which In this case includes all filings.

Figure 31: Evictions Filed in St. Lawrence County by ZIP Code from 1/3/2023 – 12/29/2023

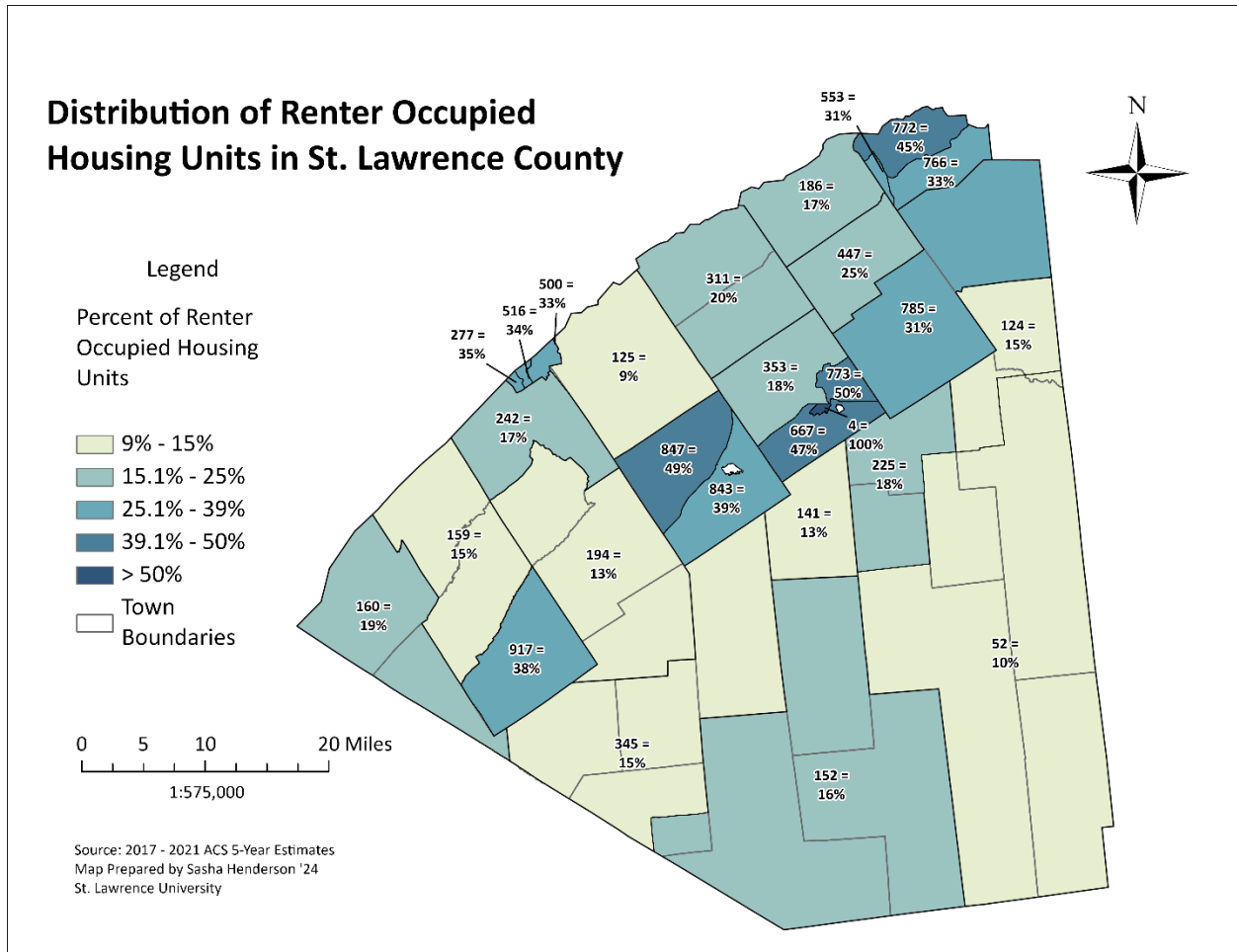


Source: New York State Unified Court System

While the town of Massena has the highest share of homeowners who are cost-burdened at 6.1% and very cost-burdened at 19.4%, there are no large differences in the percentage of cost-burdened and very cost-burdened homeowners across the county’s population centers. At 16.9%, Gouverneur has the largest share of renters who are cost-burdened, while more than half of renters in Potsdam are very

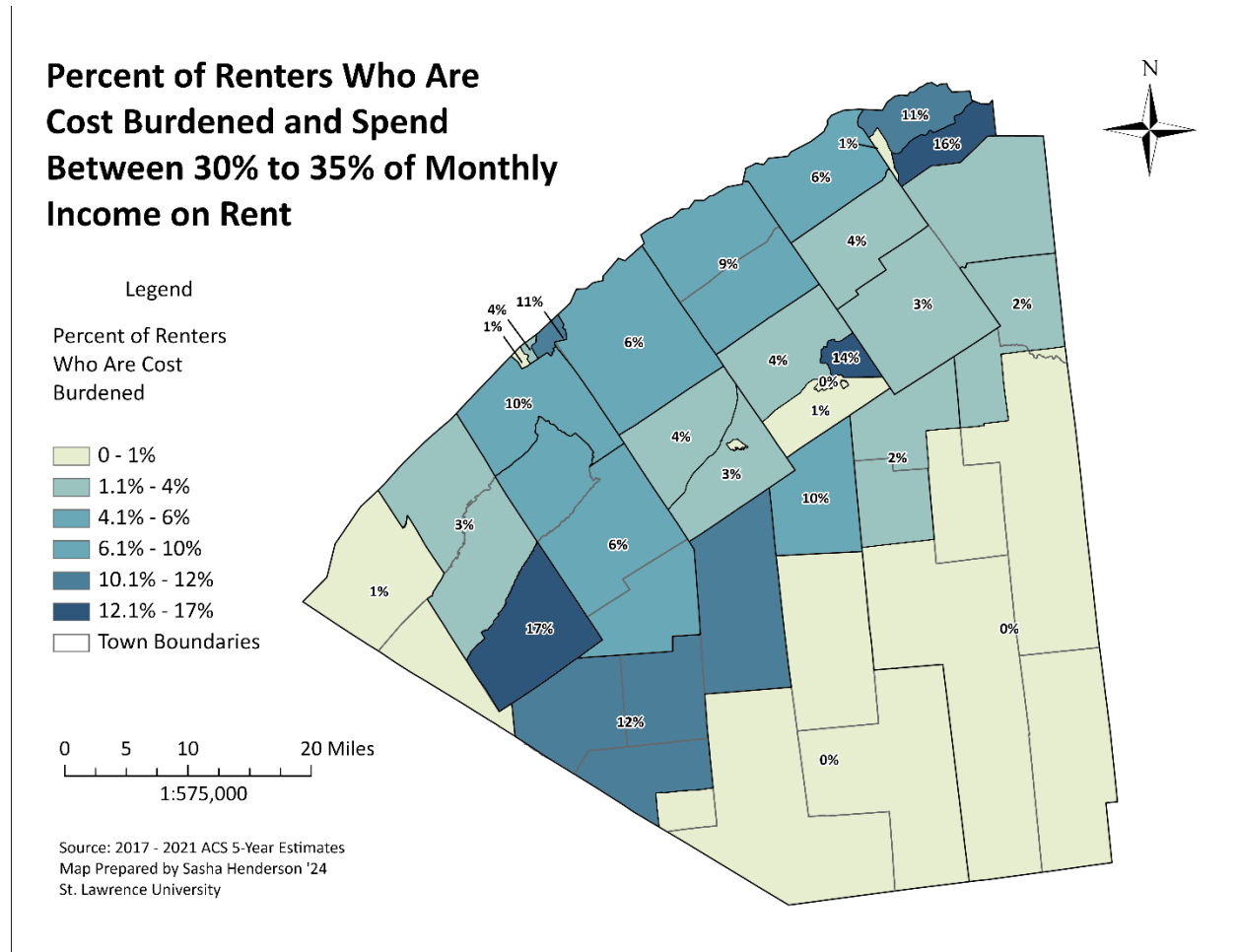
cost-burdened. The maps below show the distribution of cost-burdened and very cost-burdened households across St. Lawrence County.

Figure 32: Distribution of Renter Occupied Housing Units in St. Lawrence County



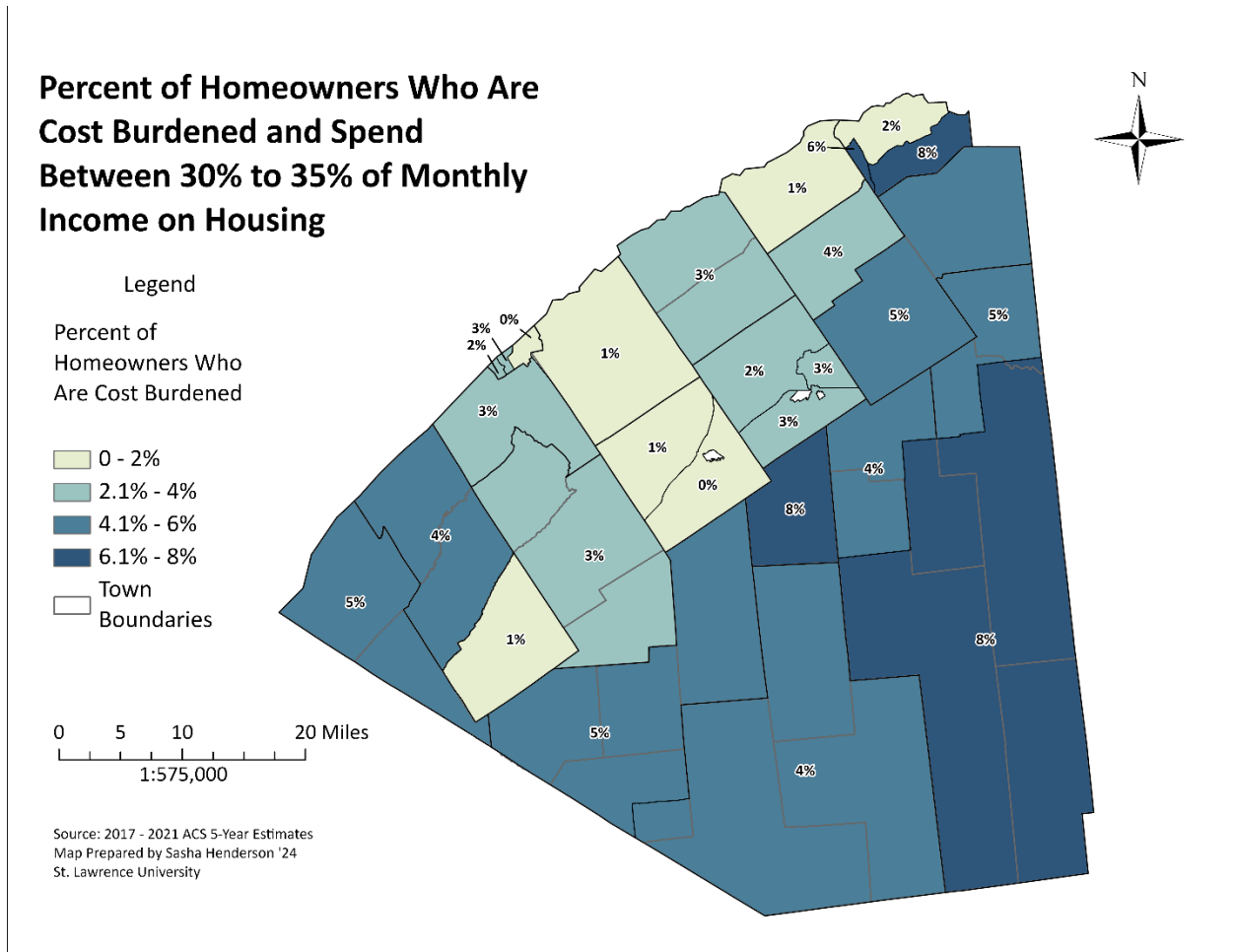
Source: American Community Survey 5-Year Estimates

Figure 33: Percent of Renters Who Are Cost Burdened and Spend Between 30% to 35% of Monthly Income on Rent



Source: American Community Survey 5-Year Estimates

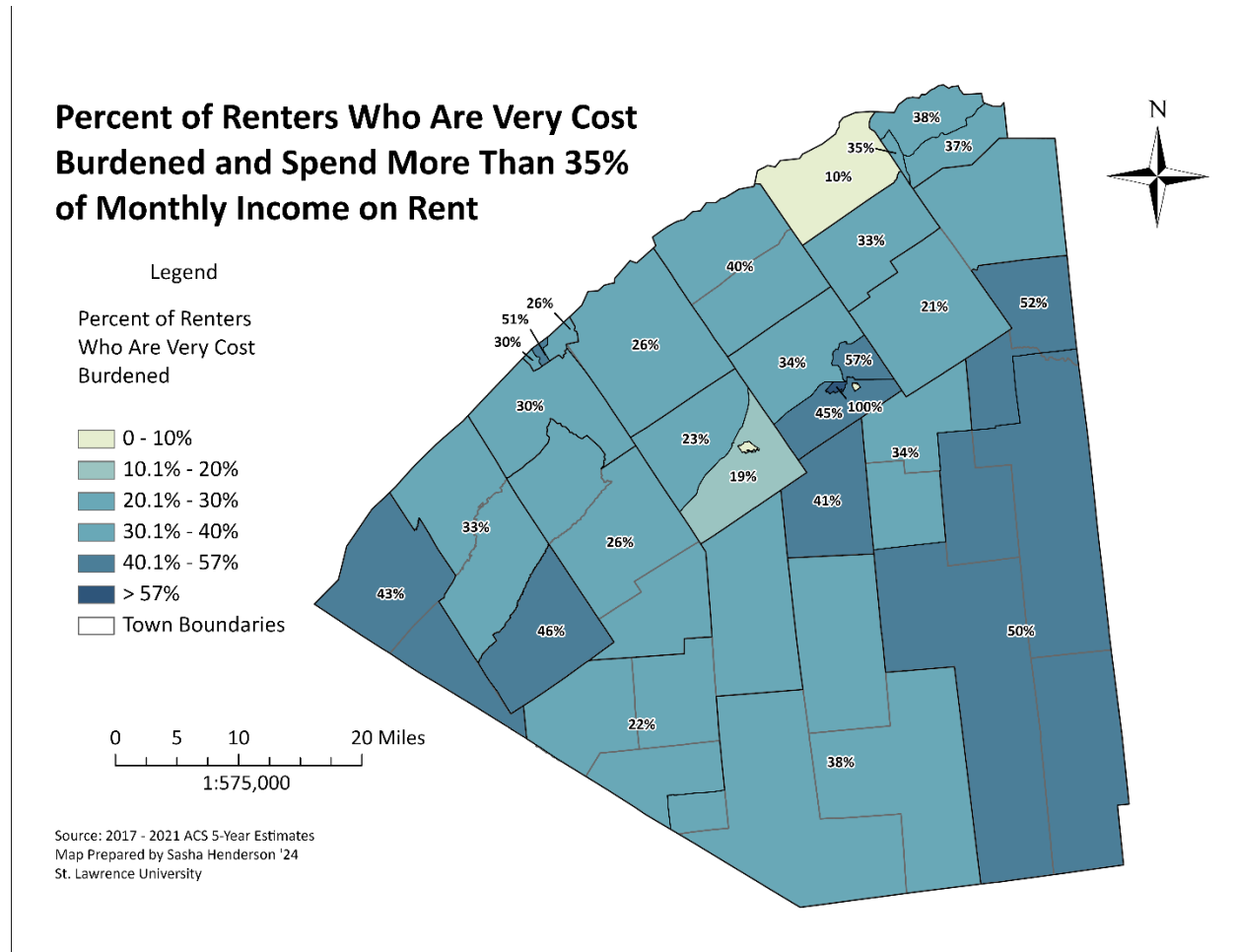
Figure 34: Percent of Homeowners Who Are Cost Burdened and Spend Between 30% to 35% of Monthly Income on Housing



Source: American Community Survey 5-Year Estimates

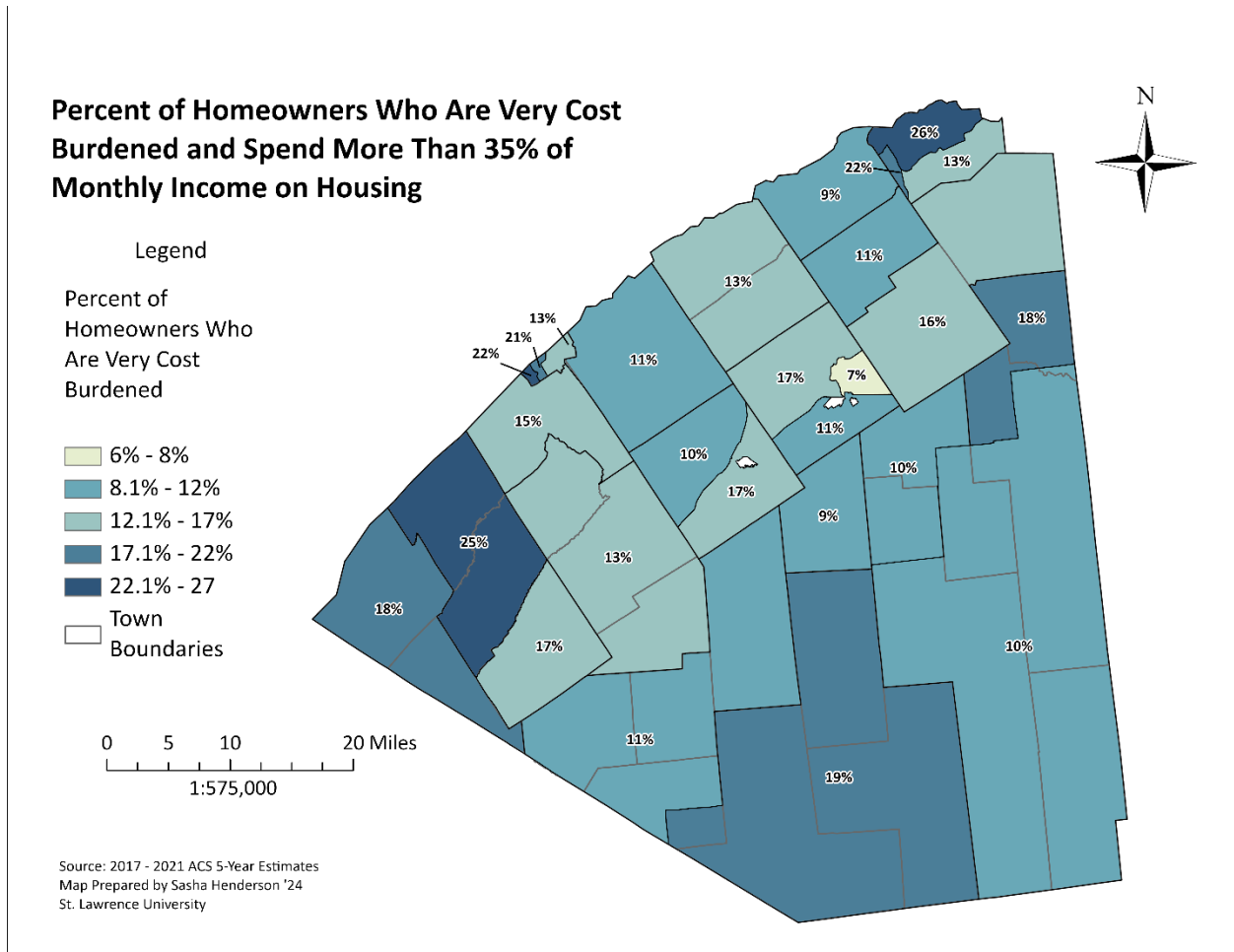


Figure 35: Percent of Renters Who Are Very Cost Burdened and Spend More Than 35% of Monthly Income on Rent



Source: American Community Survey 5-Year Estimates

Figure 36: Percent of Homeowners Who Are Very Cost Burdened and Spend More Than 35% of Monthly Income on Housing



Source: American Community Survey 5-Year Estimates

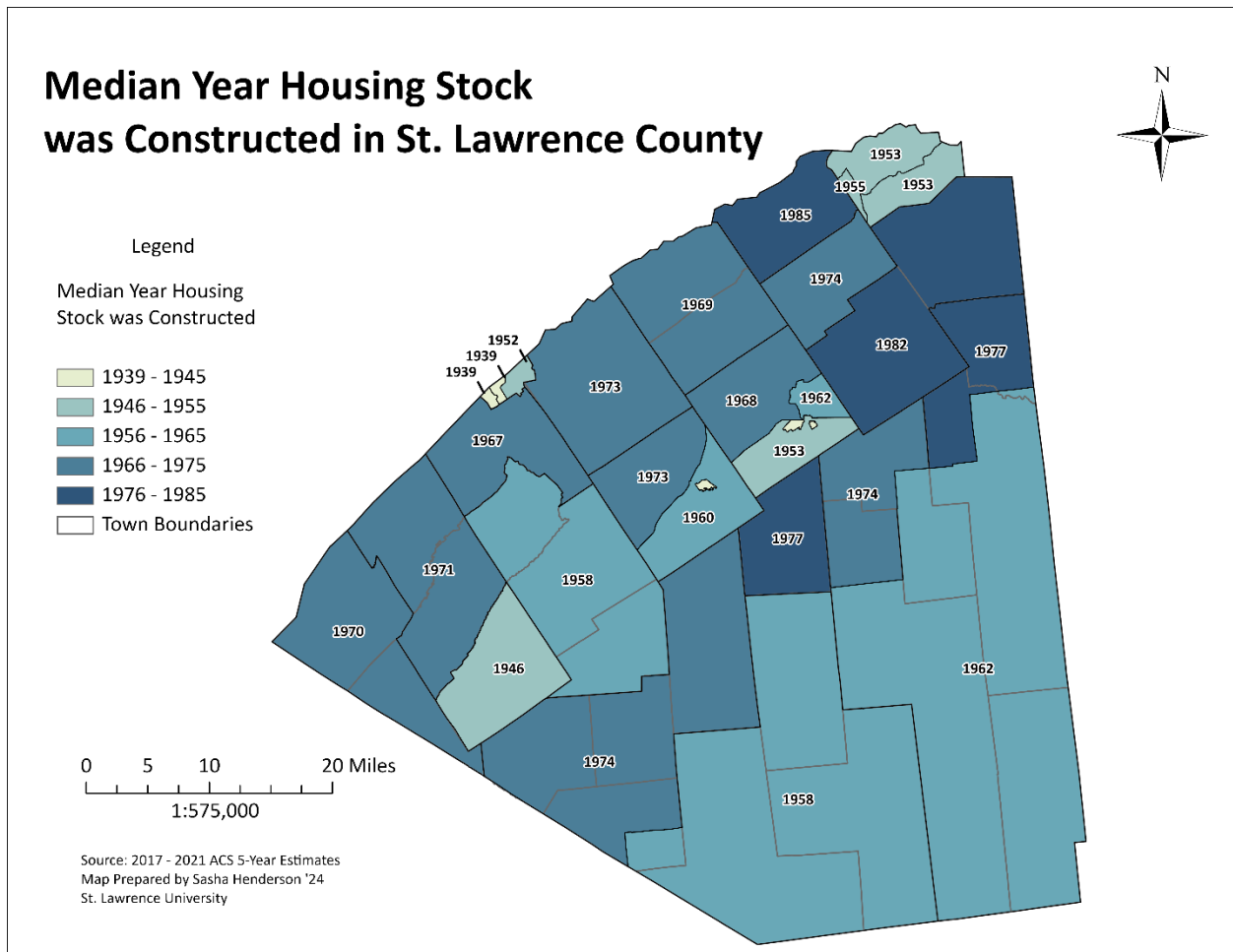
As the maps reveal, a majority of households in most of the census tracts across the county are more likely to not be cost-burdened and spend 20% or less of their monthly income on housing than they are to be cost-burdened or very cost-burdened. However, the percentage of renters who are very cost-burdened and pay more than 35% of their monthly income on rent is greater than the percentage of renters who are cost-burdened, revealing issues surrounding the affordability of rental units throughout the county. Similarly, the percentage of very cost-burdened homeowners is greater than the percentage of homeowners who are cost-burdened, revealing the true nature of the ongoing national mortgage crisis.

## Housing Conditions

### Median Age of Housing Stock

The median age of housing stock in St. Lawrence County is relatively older in Ogdensburg and Gouverneur than the rest of the county since these two towns developed with the manufacturing boom of the early 21<sup>st</sup> century. There are also census tracts in rural areas that have relatively older housing stock, suggesting a decline in housing quality.

Figure 37: Median Year Housing Stock was Constructed in St. Lawrence County



Source: American Community Survey 5-Year Estimates

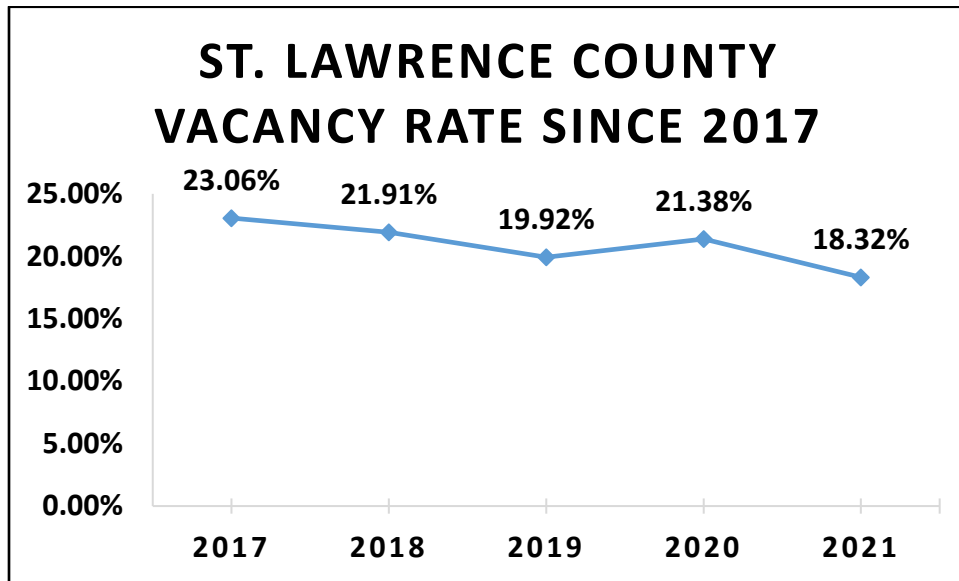
### Vacancy Rates

The data for vacancy rates in the county as a whole is skewed by census data counting seasonal homes that are not occupied for the entire year as technically “vacant.” For example, the town of Hammond has a vacancy rate of 60.7% due to the presence of vacation homes on the St. Lawrence River. This skews the overall vacancy rate for the county as a whole to 18.32%, which is likely to be much lower if seasonal homes were not counted as vacant.

2022 St. Lawrence County Real Property data is available to calculate the percentage of seasonal homes in the county. In 2022, 11.1% of residential homes in the county were seasonal, which most likely contributes to the ACS vacancy rate.

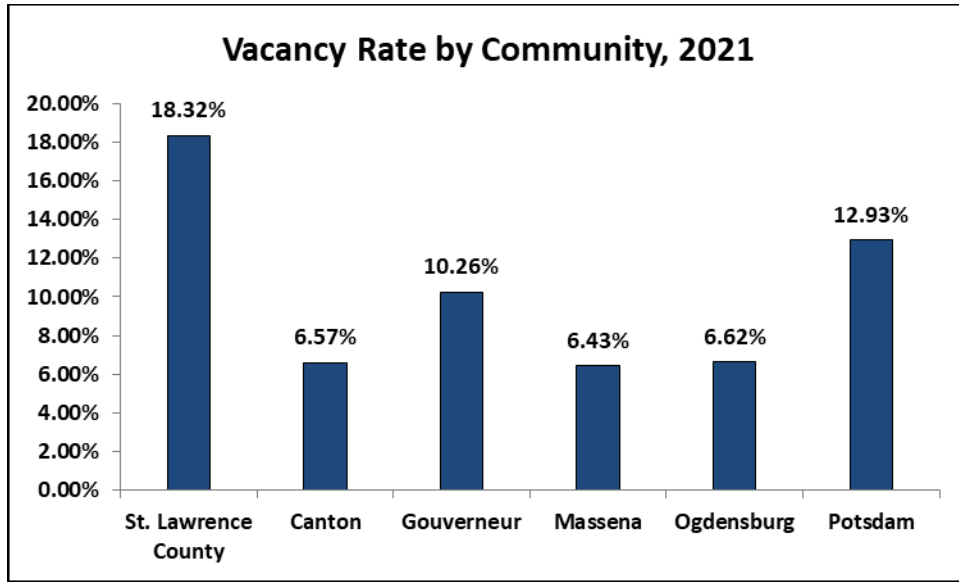
The U.S. Census Bureau defines *vacancy rate* as “the proportion of the homeowner inventory which is vacant for sales.” A low vacancy rate is characterized by difficulty with finding housing and therefore a rise in the demand for housing. The following graph shows the change in vacancy rates since 2017. The trend declined by 4.7% from 2017 to 2021, with the largest individual drop of 3.1% from 2020 to 2021 likely due to COVID-19.

Figure 38: St. Lawrence County Vacancy Rate Since 2017



Source: American Community Survey 5-Year Estimates

Figure 39: Vacancy Rate by Community, 2021



Source: American Community Survey 5-Year Estimates

### Kitchen and/or Plumbing Problems

The following maps show census tracts where housing lacks complete kitchen or plumbing facilities. These are useful measures in determining the most extreme cases of poor-quality housing. As the maps suggest, areas that lack complete facilities typically lack both full kitchen and plumbing amenities, suggesting that the homes that lack these facilities may lack both at the same time. It is important to note that many of the census tracts depicting high percentages of households lacking complete kitchen and/or plumbing facilities, particularly in census tracts serving Depeyster, DeKalb, Macomb, Hopkinton, and Lawrence, are areas with large Amish communities intentionally living without full plumbing facilities, which may ultimately skew the data.

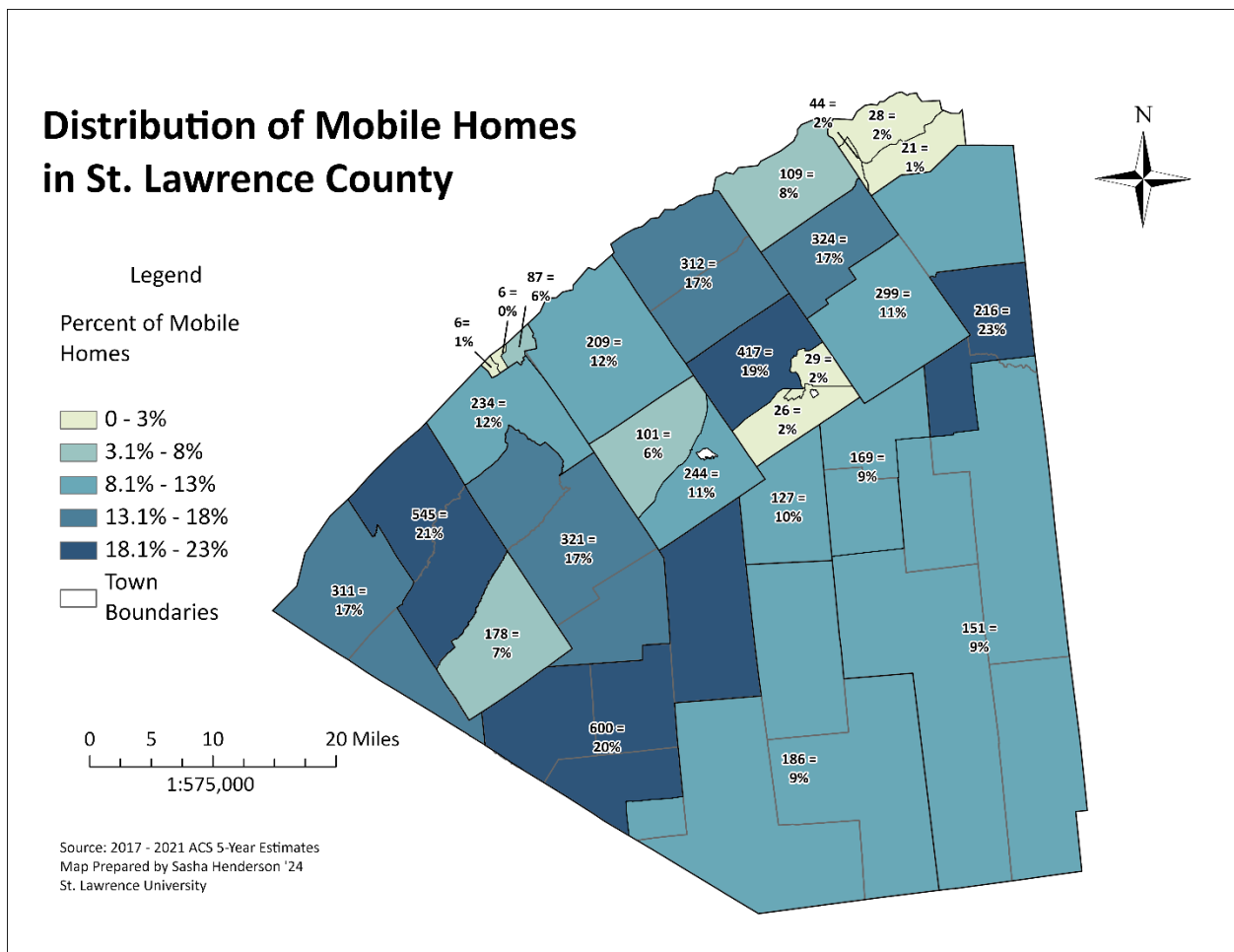




## Mobile Homes

The map below depicts many census tracts with relatively large percentages of mobile homes making up the total number of occupied housing units, it is reasonable to suggest that home improvement and investment may be needed in these areas. Mobile home communities often suffer from a lack of investment, code enforcement, and quality control. While mobile homes are eligible for home improvement grants, participation by tenants requires consent from property owners. In other instances, a mobile home may not be eligible to participate because the cost for repairs exceed the value of the home.

Figure 42: Distribution of Mobile Homes in St. Lawrence County



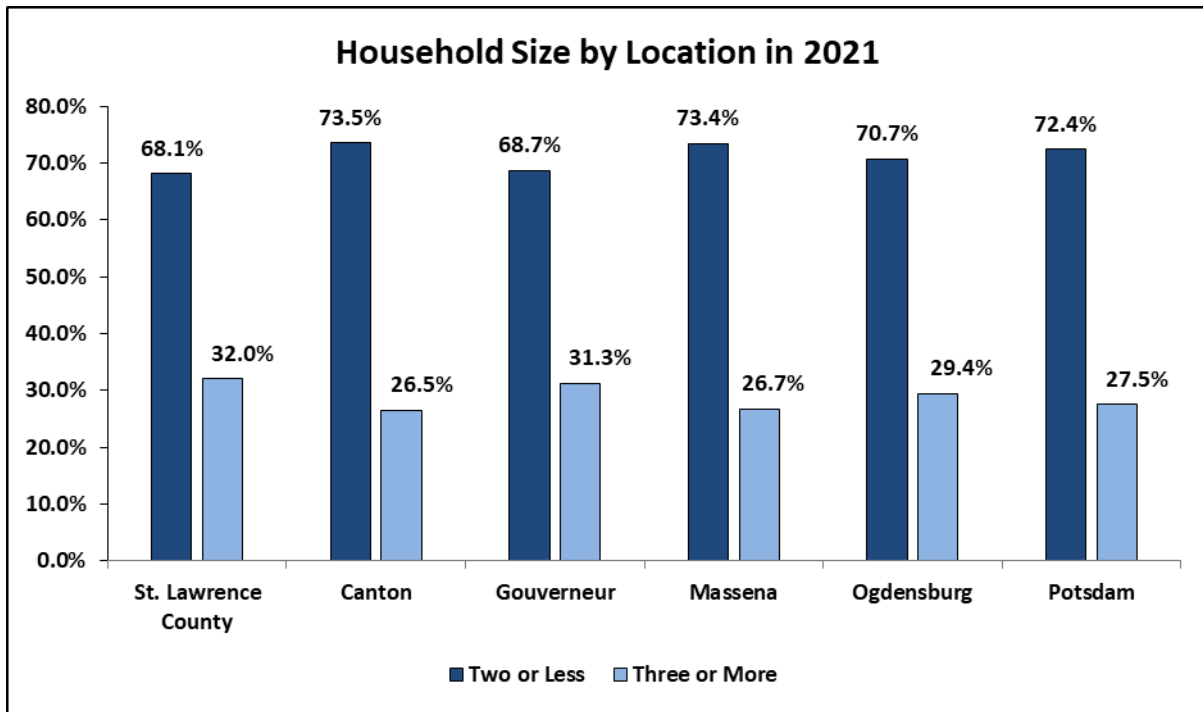
Source: American Community Survey 5-Year Estimates



## Overcrowding

Household size throughout the county is relatively uniform, as depicted below.

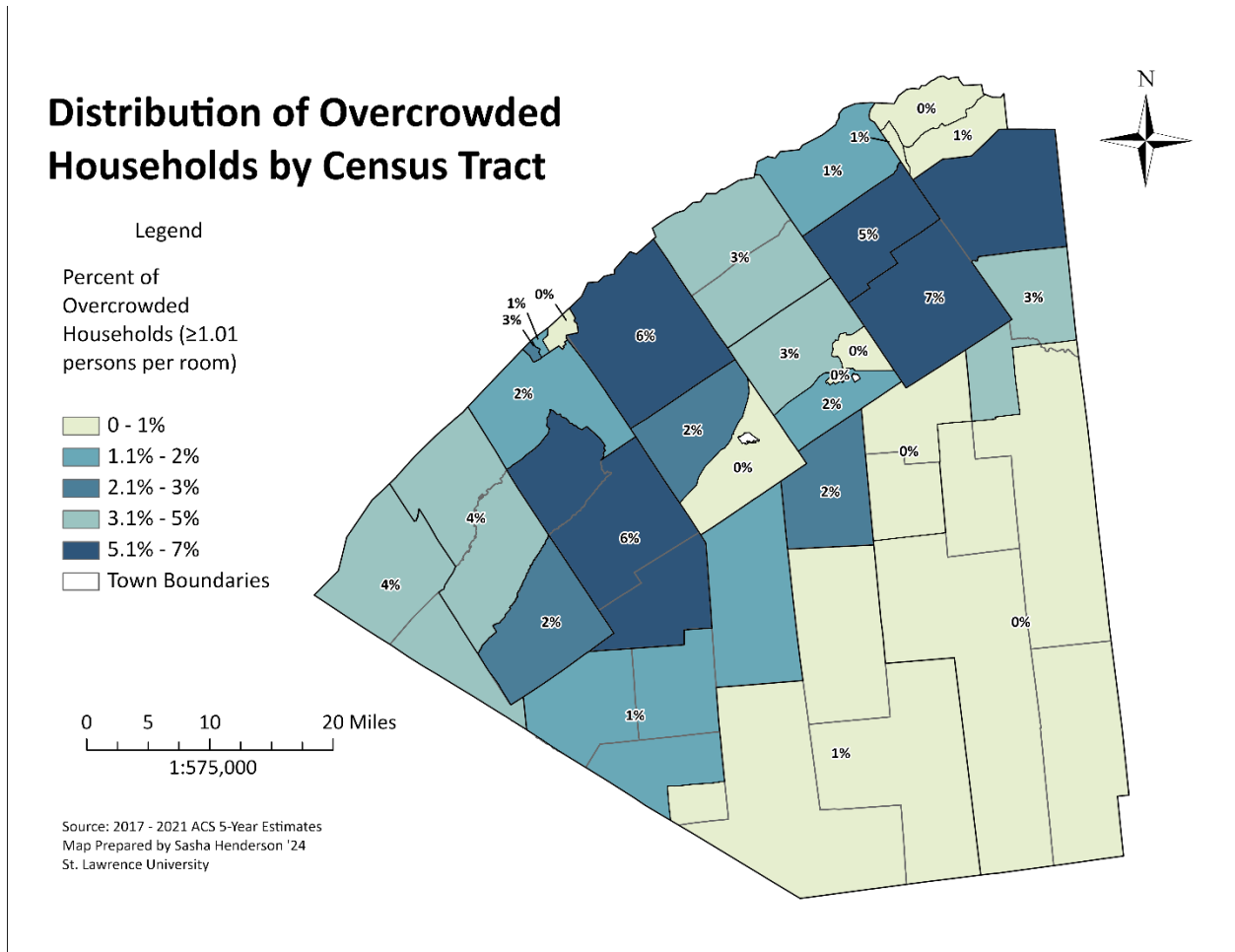
Figure 43: Household Size by Community, 2021



Source: American Community Survey 5-Year Estimates

Analysis of the distribution of overcrowded housing conditions (defined as more than one person living in each available room) is useful when examining the extent of unmet housing needs. Figure 44 shows the percentage of households living with overcrowded conditions (1.01-1.5 persons per room) in all occupied housing units across St. Lawrence County. The census tracts that experience the highest percentage of overcrowded housing units also experience poverty at a rate that is greater than or equal to 10.1%, indicating that impoverished households may be more likely to be overcrowded than households that are not impoverished. Again, it is important to emphasize that many of the tracts that experience higher rates of poverty and, subsequently, overcrowding, are home to large communities of Amish families who are typically larger in family size and may intentionally live in rooms with more than one person.

Figure 44: Distribution of Overcrowded Households by Census Tract



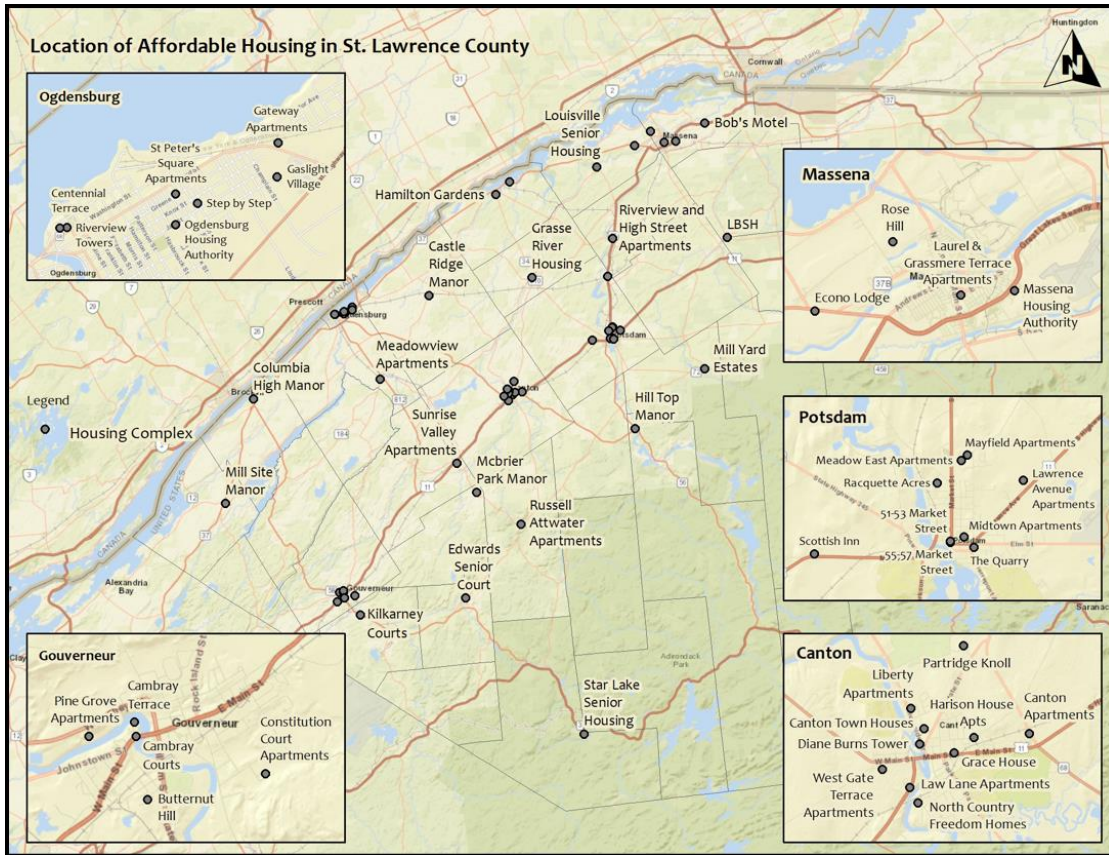
Source: American Community Survey 5-Year Estimates

## Access to Housing Resources

### Publicly Supported Housing

Affordable housing projects are relatively spread out throughout the county, including traditional publicly run housing facilities, market-rate apartment complexes, and housing built using tax credits. There are traditional public housing complexes administered by local public housing authorities (PHAs) in the population centers of Canton, Massena, Potsdam, and Ogdensburg. HUD data on tenant demographics show broad similarities between the PHAs. However, the profile of Massena (the largest PHA) shows more occupants per unit, lower incomes per person and household, lower family contribution to rent, and more low and extremely low income residents than the three other PHAs.

Figure 45: Location of Affordable Housing in St. Lawrence County



Source: St. Lawrence County Planning Office

Figure 46: Public Housing Authority Statistics for St. Lawrence County

**Public Housing Authority Statistics for St. Lawrence County**

Location	St. Lawrence	Ogdensburg	Massena Village	Canton Village	Potsdam Village
Subsidized Units Available	2,079	359	429	211	417
0-1 Bedrooms	63%	75%	52%	66%	76%
2 Bedrooms	20%	18%	24%	12%	15%
3+ Bedrooms	17%	7%	25%	22%	9%
Occupancy Rate	94%	98%	93%	89%	92%
Average Months on Waiting List	20	16	21	19	12
Total Number of Tenants	3,319	466	778	317	598
White, Non-Hispanic	97%	97%	98%	96%	97%
Number of People per Unit	1.7	1.3	1.9	1.7	1.5
Overhoused	9%	8%	12%	6%	3%
Avg Family Expenditure/Month	\$325	\$327	\$317	\$328	\$344
Avg HUD Expenditure/Month	\$564	\$435	\$503	\$378	\$642
Household Income/Year	\$14,294	\$14,266	\$14,073	\$15,688	\$15,619
Household Income/Person/Year	\$8,506	\$10,807	\$7,235	\$9,304	\$10,369
Local Median Household Income	32%	33%	30%	35%	36%
Very Low Income	88%	88%	91%	85%	81%
Extremely Low Income	58%	53%	66%	48%	47%
In Poverty (Census Tract)	23%	23%	25%	24%	25%

Source: Office of Policy Development & Research

### Housing Assistance Programs

The County Fair Housing roundtable discussion held in April of 2022 highlighted pandemic-related challenges. This included rents rising faster than increases in wages. Also mentioned was a loss of affordable housing affecting vulnerable populations and rising housing costs coupled with increasing demand. It should also be noted that according to the Community Development Program’s 2022 Community Needs Assessment housing assistance profile, the average time a resident is on a waiting list for HUD-assisted housing is 10 months. Further, 55.8% of residents in HUD-assisted housing are 62 years and older, 88.8% of public housing-assisted units are occupied, 89% of housing choice voucher-assisted units are occupied, and 88% of project-based housing-assisted units are occupied. These programs have higher vacancy rates because there are not enough two or more bedroom units available, and increases in housing subsidies have been outpaced by increases in rental costs.

Figures 47 and 48 below depict homes purchased through the first-time homebuyer program and homes repaired with community development block grant (CDBG) funding, respectively.

Figure 47: Locations of Homes Purchased through the First Time Homebuyer Program

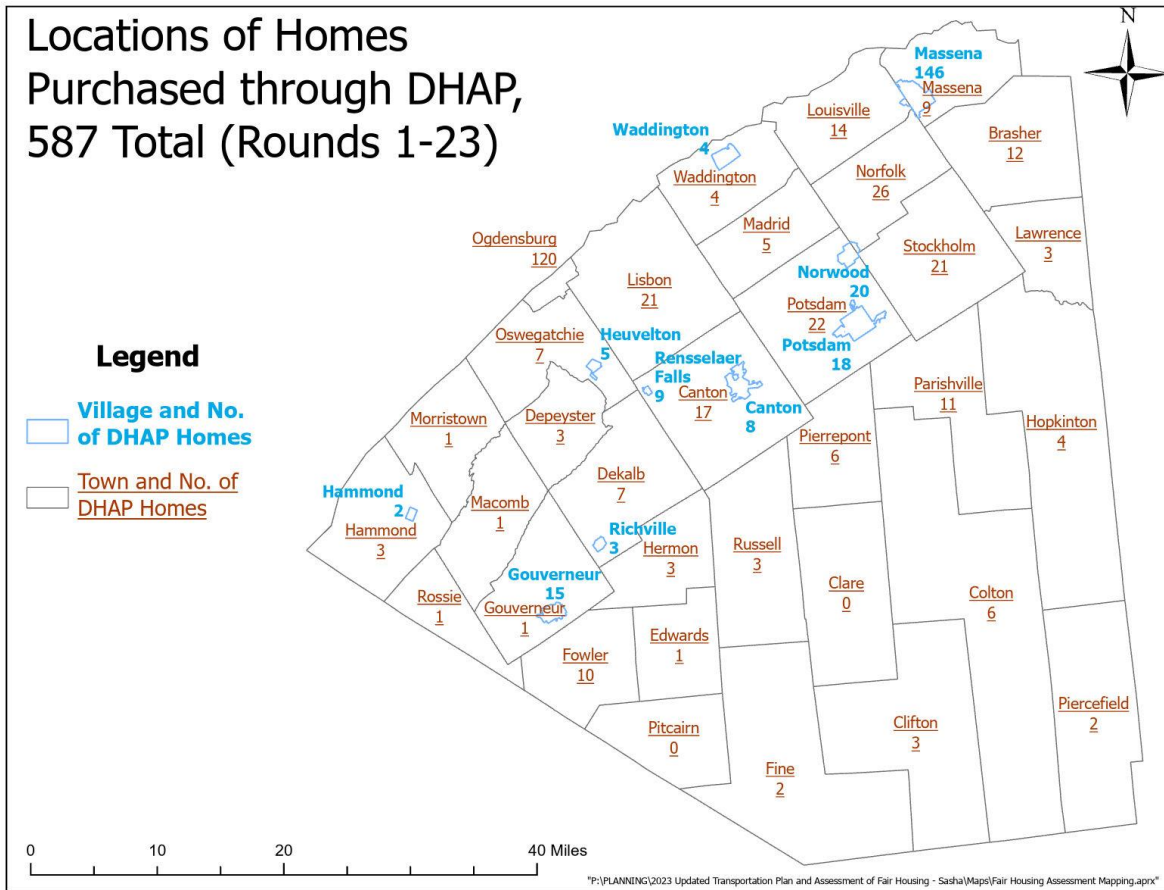


Figure 47 shows the locations of homes purchased through the county’s first-time homebuyer program. The county’s first-time homebuyer and housing repair programs have helped a total of 1,079 homes between the two programs. A vast majority of assistance has gone to the Village of Massena and the City of Ogdensburg, combining for 266 of 587 total homes due to the presence of larger populations and affordable housing stock. A tier down from that are the Towns of Lisbon, Norfolk, Potsdam, and Stockholm and the Village of Norwood with 20 or more houses each. Next are the Towns of Canton, Louisville, Brasher, Parishville, Fowler, and the Villages of Potsdam and Gouverneur with 10 or more houses each. The program has helped every other municipality in the County except for Clare and Pitcairn.

Figure 48: Distribution of Homes Repaired with CDBG Funding

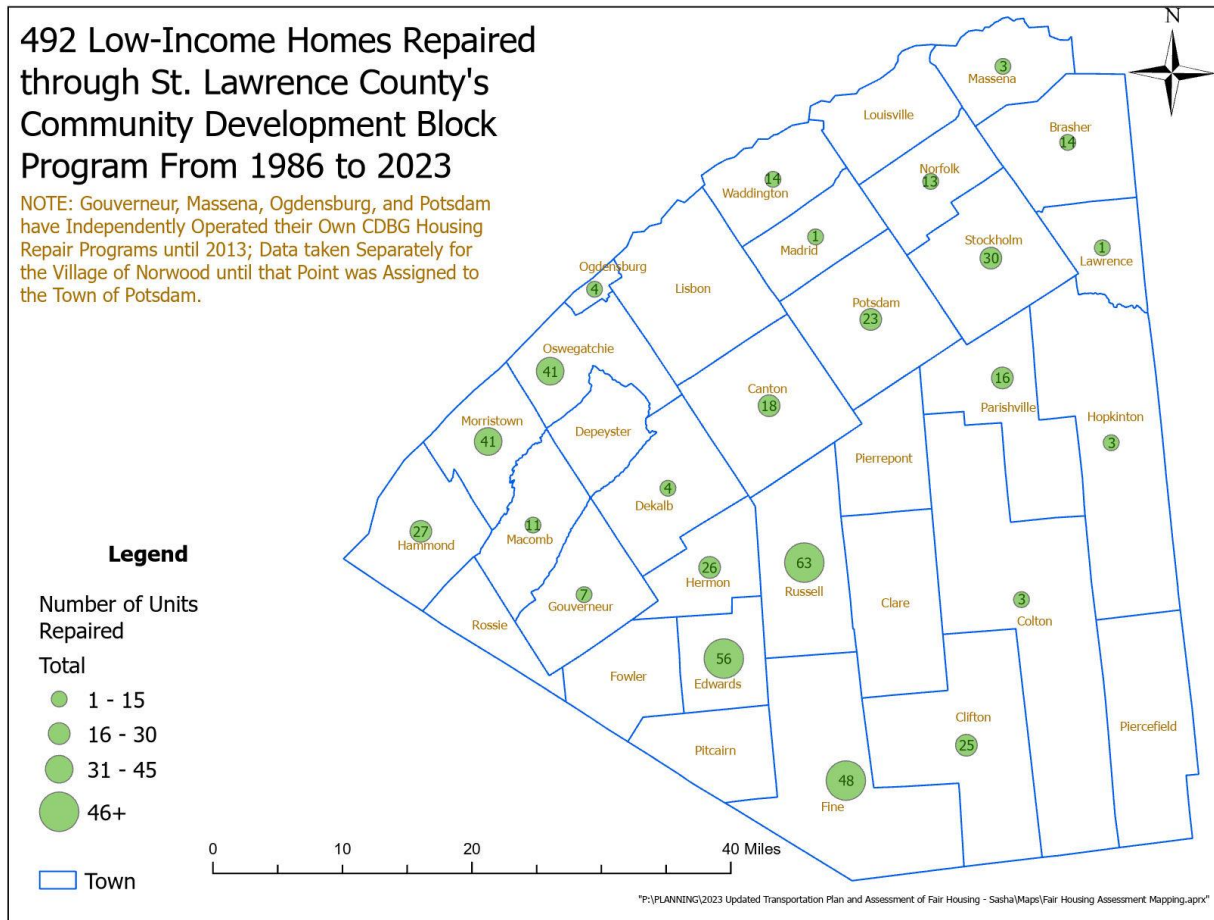


Figure 48 depicts the distribution of the 492 low-income homes that have been repaired through the County’s home repair program from 1986 to 2023. A few communities such as Clare, Fowler, Lisbon, Louisville, Piercefield, Pierrepont, Pitcairn, and Rossie have not received any help from the program. In contrast, the Towns of Edwards, Fine, Morristown, Oswegatchie, and Russell, which did not see much participation in the first-time homebuyer program, received the most assistance from the home repair program. It is important to note with this figure that some communities in St. Lawrence County have applied to CDBG programs on their own, which is not accounted for in the County’s records. Waitlists for these programs tend to be extensive. On average, 12 households participate in one round of CDBG assistance, which lasts two years. As of May 2024, there are 154 people on a waiting list for the County’s CDBG housing rehabilitation program; over 200 people for the Weatherization program.

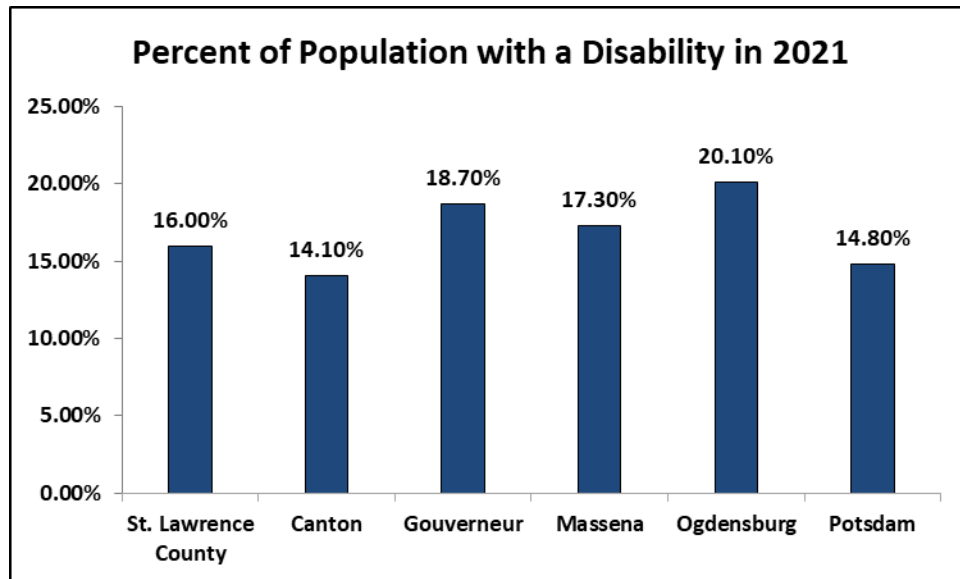
Over 675 people are on the waitlist for the Housing Choice Voucher Program.

Each year, the County’s Department of Social Services assists with placing individuals into emergency housing. In 2023, 1,701 people were placed into emergency housing; this averages to just under 142 people per month. Of these placements, 507 were new placements; this averages to just over 42 people per month. A new placement could be somebody who had not been in emergency housing before, or who had a gap of time between their placements.

## Individuals with Disabilities

St. Lawrence County has a disproportionate share of the population living with one or more disability. Sixteen percent of the county's population has a disability, compared to 13% of the United States and 12% of New York State's population total. The share of the population with disabilities will likely increase as the population of the county continues to grow older. Since the last publication of the St. Lawrence County Fair Housing Assessment, Ogdensburg and Potsdam have seen nearly a 4% increase in the share of individuals in these communities living with a disability. Similarly, Gouverneur and Canton have seen, respectively, a 1% and 1.3% increase while Massena has seen a 2.9% decrease in residents living with a disability.

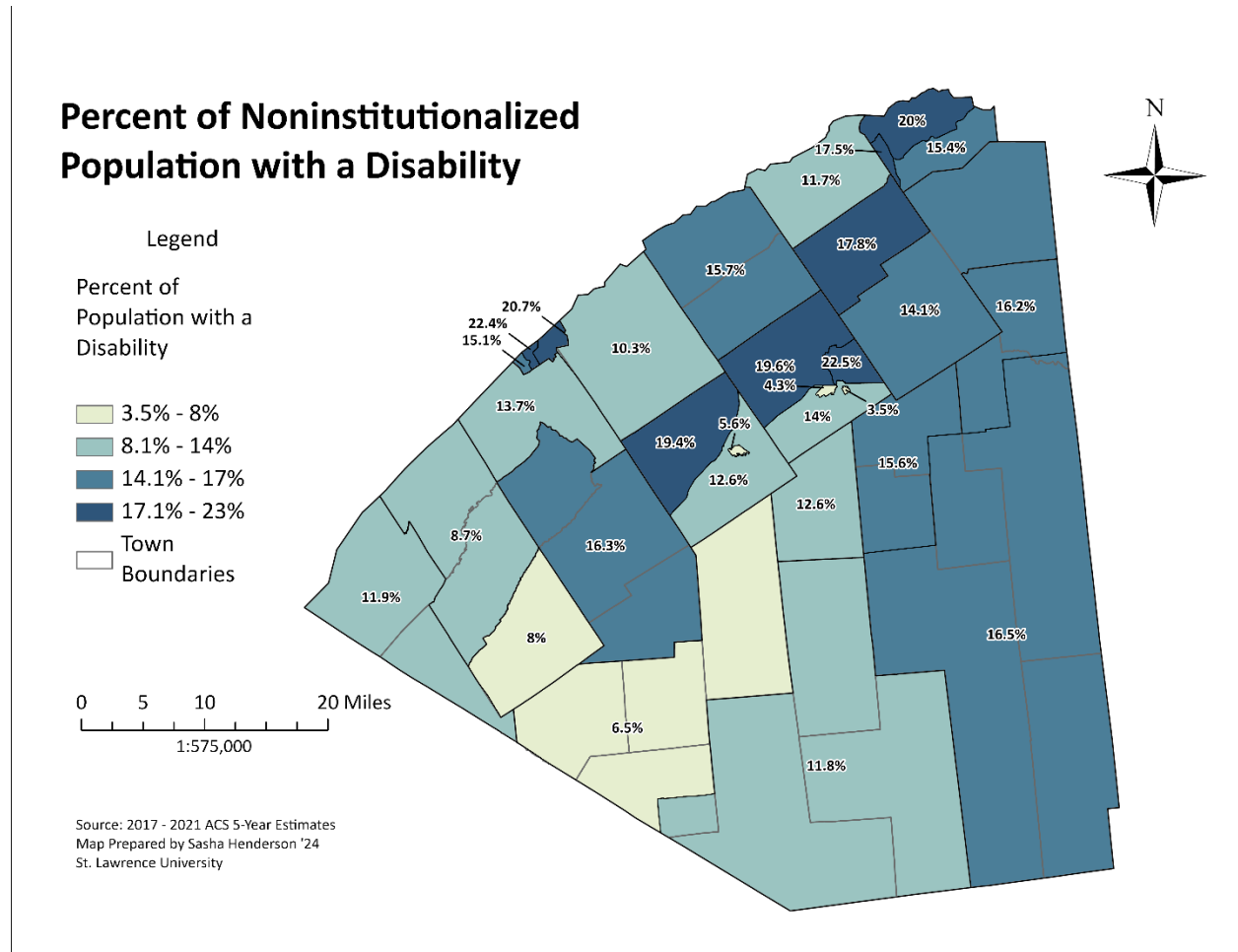
Figure 49: Percent of Population with a Disability in 2021



Source: American Community Survey 5-Year Estimates

The maps below depict the percentage of the noninstitutionalized population across St. Lawrence County living with a general disability, as well as cognitive and physical disabilities. Many of the areas with high concentrations of individuals with disabilities, such as Massena, Norfolk, and the DeKalb area, are also disproportionately poverty-stricken, suggesting that these towns may not have adequate housing units and conditions catered toward people with disabilities. Additional investments for supportive housing and rehabilitation centers may be needed in these locations to make housing more accessible for individuals with disabilities.

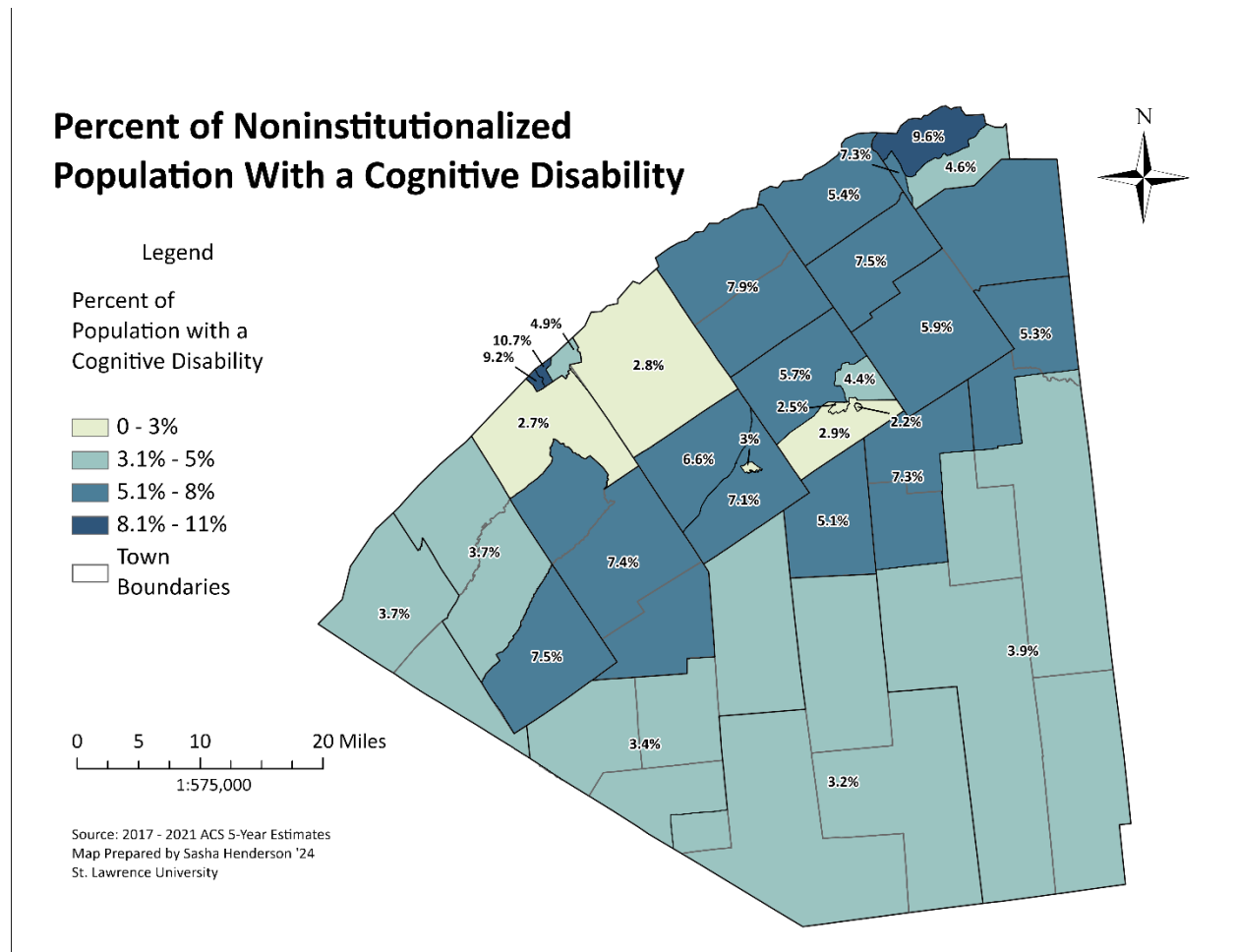
Figure 50: Percent of Noninstitutionalized Population with a Disability



Source: American Community Survey 5-Year Estimates

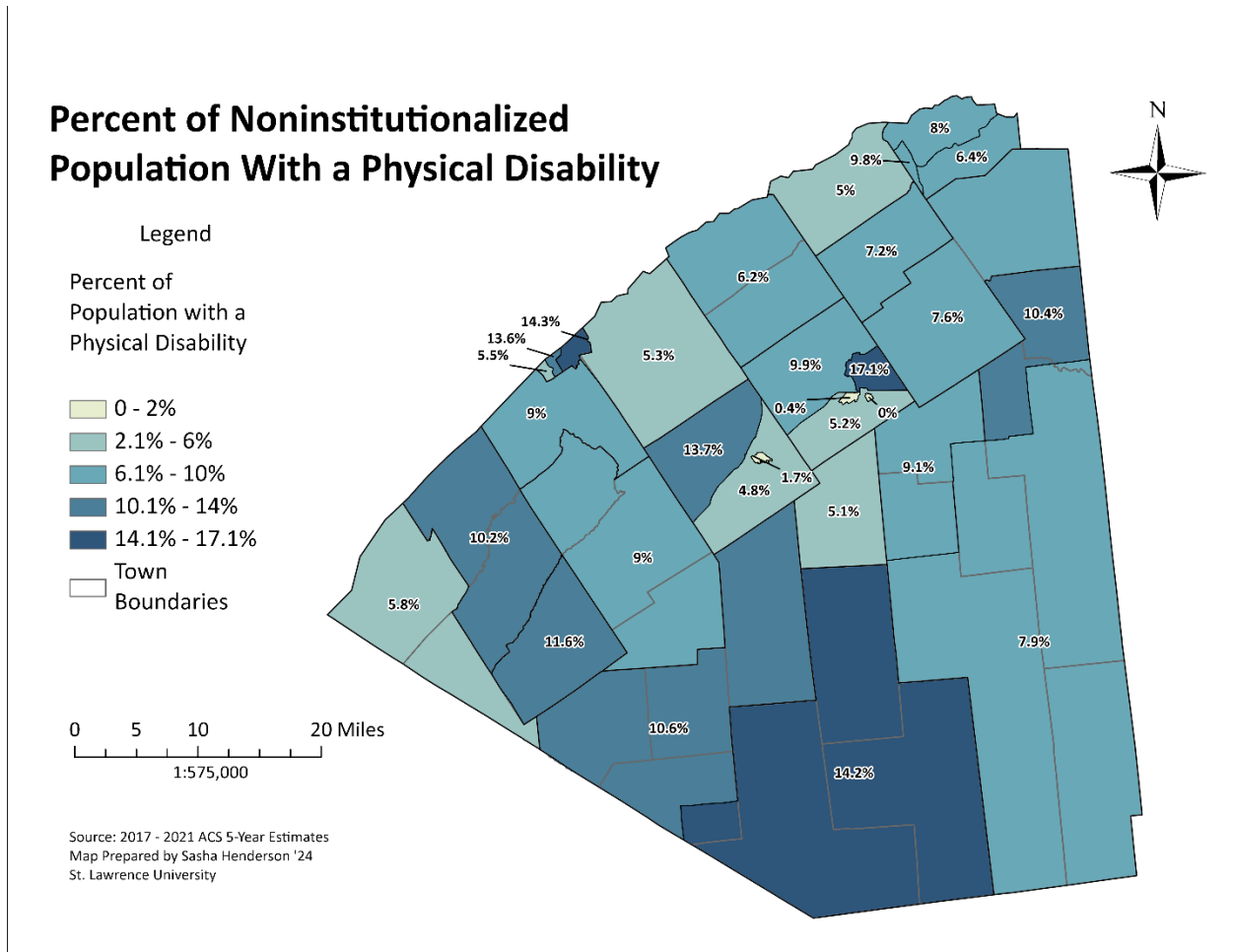


Figure 51: Percent of Noninstitutionalized Population with a Cognitive Disability



Source: American Community Survey 5-Year Estimates

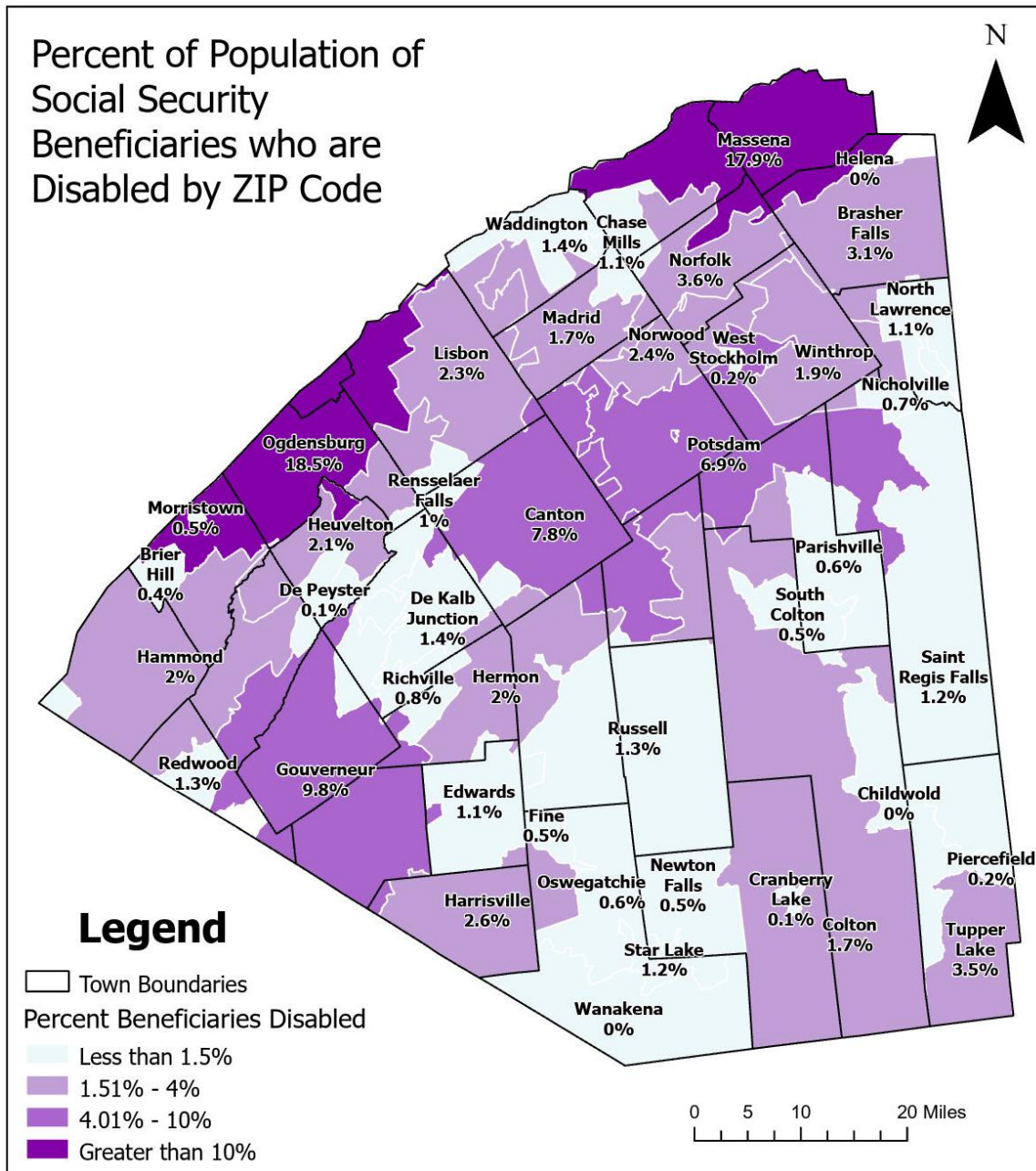
Figure 52: Percent of Noninstitutionalized Population with a Physical Disability



Source: American Community Survey 5-Year Estimates

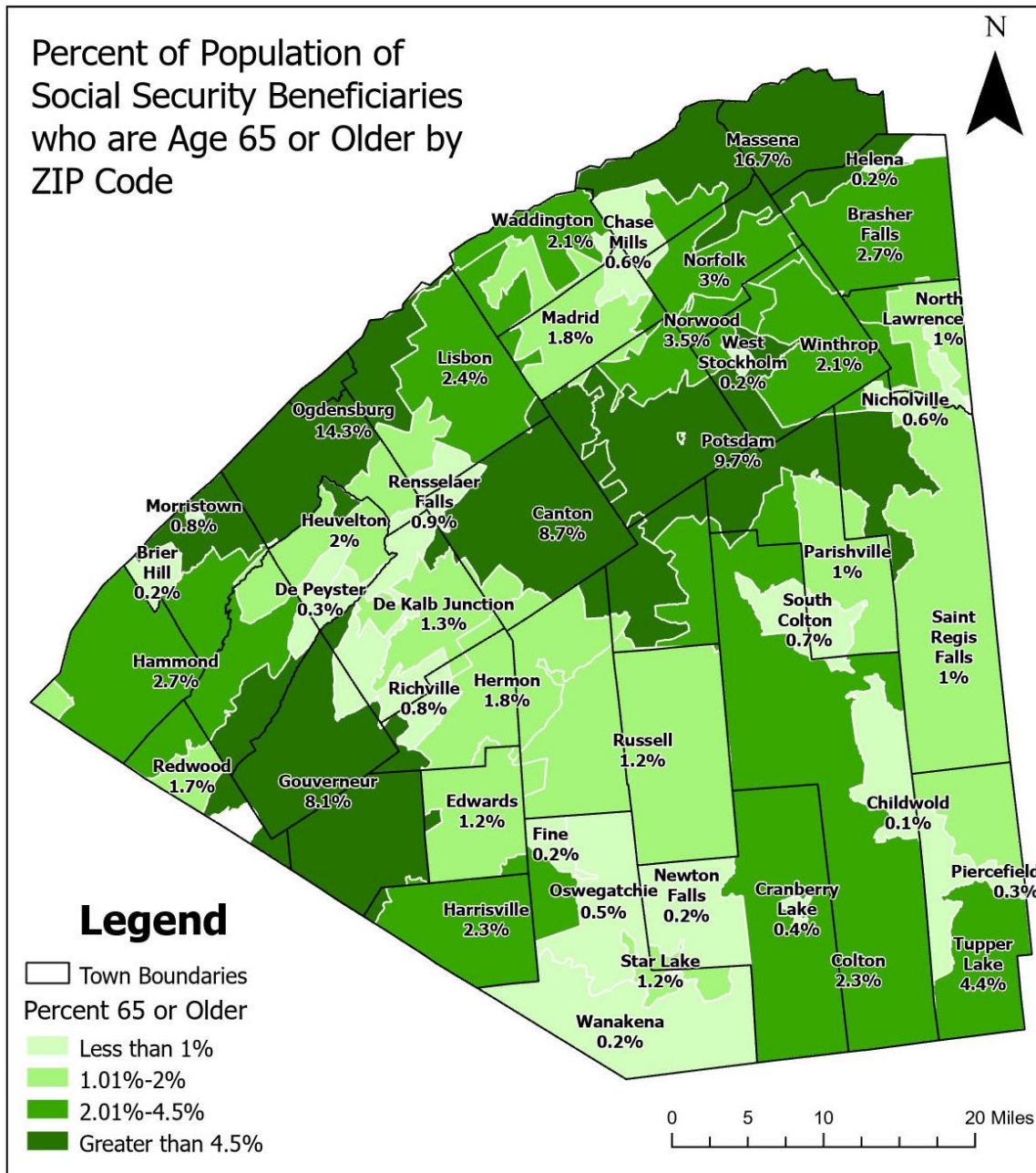
The two maps below depict social security beneficiaries of differing status by ZIP code. Those areas with the highest percent of disabled beneficiaries correspond to census tracts with the highest percent of the noninstitutionalized population with a disability. Benefit claiming age has also been on the rise for the last twenty years. A worker can claim unreduced retirement benefits once they reach “full retirement age;” a mark that changes based on the worker’s year of birth. They may claim as early as age 62, but qualify for reduced monthly benefits based on the number of months before the full retirement age. Between 2008 and 2018, the average claiming age of men and women increased by one year; a number that had remained static from 1998 to 2008.

Figure 53: Percent of Population of Social Security Beneficiaries who are Disabled by ZIP Code



Source: The United States Social Security Administration

Figure 54: Percent of Population of Social Security Beneficiaries who are Age 65 or Older by ZIP Code

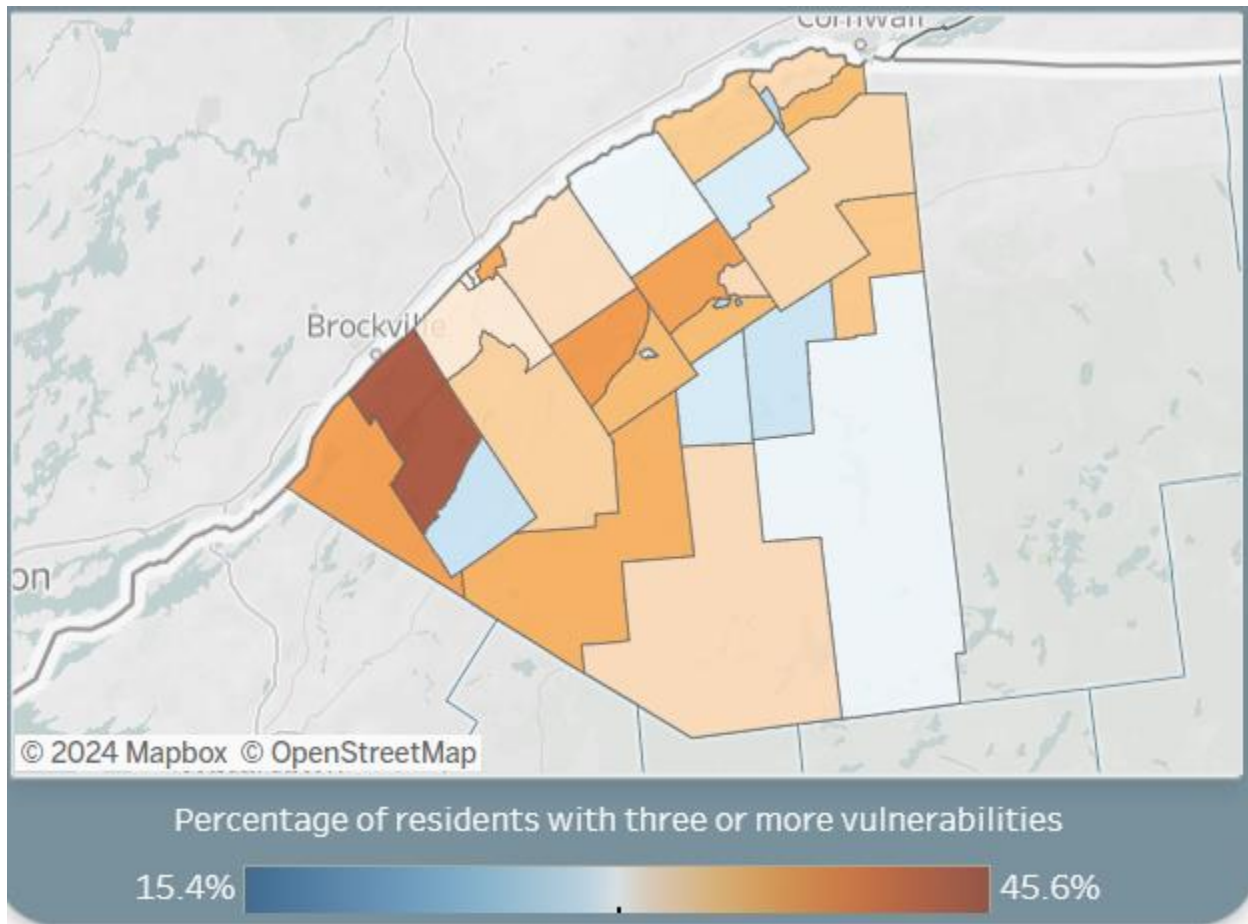


Source: The United States Social Security Administration

## Population Vulnerability

Community vulnerability is the lack of capacity of individuals to sustain the external stresses of an economic, social, or natural disaster. Over one quarter of individuals in St. Lawrence County are vulnerable according to metrics determined by the Census Bureau; these metrics include poverty, race, disability, education, and more. Countywide, 17.2% of individuals have a disability, and 7.7% of individuals are civilian veterans, both higher than the national estimate. Additionally, the census tract containing the Towns of Macomb and Morristown has a higher concentration of Amish households who live intentionally simple lifestyles, and as such alter the vulnerability percentage.

Figure 55: St. Lawrence County Vulnerable Population Percentage



Source: US Census Bureau Community Resilience Estimates

## Stakeholder Input

In fall 2022, CNY Fair Housing and the St. Lawrence County Fair Housing Task Force held three meetings with tenants, landlords, municipal officials, property managers, and agency representatives to discuss housing discrimination in particular, and discuss housing issues in general. A total of 21 persons participated in the sessions to discuss housing problems and to identify possible solutions. Daytime sessions were held on October 4<sup>th</sup> and 5<sup>th</sup> in Canton, and an evening session was held in Massena on the 4<sup>th</sup>. The final daytime meeting in Canton on the 5<sup>th</sup> served as a brainstorming session to address issues identified at the first two meetings.

### Stakeholder Session #1

#### Problems:

##### *Limited Affordable Housing Stock*

Stakeholders stated the County's housing stock has become increasingly unaffordable. This has affected both owner-occupied and rental housing units. Due to escalating sale prices after the onset of COVID-19, the County suspended its home-buying assistance program until the housing market stabilized. Although interest rates were at record lows, qualified low-income households could not compete with higher purchase prices. Even service organizations such as Renewal House could not move temporary housing residents to permanent housing because none were available at affordable prices. Higher rents also affected tenants; landlords did not want to rent to voucher holders and raised their rents to make it unaffordable. Rental assistance also did not rise proportionately with inflation, and rural areas have seen limited transportation available to affordable housing. Stakeholders said that there are empty units in Potsdam Housing Authority buildings, and any affordable market-rate housing that is available is typically in disrepair.

##### *Homelessness*

Stakeholders discussed homelessness as a problem facing the County, citing instances of people forced into poor living conditions. These included families doubling up in single-family housing units, people living in abandoned homes that pose fire safety issues, and people living in cars or shacks in forests. This also caused issues for renters, with single-residence occupancy tenants helping the homeless by allowing them to sleep in their building lobby. Stakeholders reported some landlords would not rent to certain populations such as sex offenders and those they felt would not care for the unit.

#### Solutions:

Participants suggested the County prepare a housing plan and invest in programs to help underserved people and help communities identify ways to develop affordable housing. These include initiatives to buy decrepit housing, repair it, and sell it at a discount; increasing federal and state funding for Community Development Block Grant (CDBG), HOME, and Affordable Housing Corporation (AHC) programs; and offer tax exemptions to landlords who maintain affordable rents. They also proposed more and/or better case management, and for local governments to replicate the "Housing First" model.

## Stakeholder Session #2

### Problems:

#### *Landlord/Tenant Power Imbalances*

Landlords were unwilling to take public assistance unless the assistance was paid directly to them without discretionary payment changes initiated by the tenant. Stakeholders also reported declining habitability in housing stock as landlords could not pay for improvements or repairs due to uncollected rent. This resulted in declining habitability standards for housing assistance programs. Some landlords specialize in renting to “blacklisted” tenants. There were concerns with these landlords not repairing their properties; since their tenants have nowhere else to go, they lack incentive to make repairs. Tenants expressed frustration about the Massena Housing Authority not responding to complaints and giving out false information about forming a tenant’s association.

#### *Investor-Buyers*

There was a higher volume of housing stock purchased by out-of-area buyers who either pay with cash or outbid potential local property owners. These buyers have little local knowledge and a lack of understanding of the local market. Additionally, since most of these landlords are out of the area, it is difficult to enforce repairs and improvements.

#### *Rising Housing Costs*

Vouchers have not been keeping up with rising rents. Renters have even sold food stamps to pay for rent, and evicted tenants were unable to secure affordable housing. Not only did home sale prices accelerate, low-income homeowners were facing foreclosures due to mortgage modifications at higher interest rates and higher monthly payments.

#### *Mental Health/Homelessness*

There is a limited stock of supportive housing in St. Lawrence County. There are not enough units, and people who live in affordable housing without supportive services cause other tenants to complain. Homelessness has become more visible, but remains hard to quantify and assess, making it difficult for people to access Social Services.

### Solutions:

Communities could implement Public Housing Tenant Associations coupled with training and support for tenants. New York State has also passed a Tenant Dignity and Safe Housing Act that allows tenants to bring affirmative actions to get relief from code violations. Stakeholders suggested more and better case management to handle individual complaints. Further, responsible out-of-town investors could bring better management to the rental market. Suggestions were made to waive the County’s local match requirements for landlords to repair rental units with CDBG funds, and meetings to address homelessness have begun in Ogdensburg.

## Stakeholder Session #3 – Brainstorming Meeting

### Homelessness:

Stakeholders stated that St. Lawrence County should follow Oswego County’s lead by building homeless/low-income housing with support services built in so that tenants do not fall back into homelessness, and that establishing warming centers would help those without housing in the winter months. They suggested that questions should be added to the Annual Community Survey by Jefferson Community College to collect better data on homelessness. These suggestions included broadening certain questions to ask about doubling up. For example, “Are there more people in your household than before COVID-19?” or “Do you know someone without permanent housing?” Other suggestions included conducting intercept surveys at area food banks; and collecting data based on school districts, both quantitative such as absenteeism, and qualitative such as information teachers would know.

### Rental Housing Conditions:

Stakeholders mentioned applicants should prepare case studies of tenants and children from renting families for funding applications. Some suggested there should be restrictions on aid to landlords. For a landlord to be eligible for aid, they must first submit tenant references. For absentee landlords, there should be a residency requirement, and code officials should receive contact information of local property managers.

## Summary of Fair Housing Complaints

At the November 28<sup>th</sup>, 2023 Fair Housing Task Force meeting, members and partner agencies summarized fair housing complaints received by their organizations. These included the Legal Aid Society of NNY represented by PJ Herne, the NYS Attorney General’s Office represented by Pamela Weed-Nichols, and CNY Fair Housing represented by Sally Santangelo.

### Legal Aid Society of NNY – PJ Herne

From 2019 to the present, Legal Aid has seen cases of income discrimination. Some landlords have had cases brought against them due to not accepting housing choice vouchers. They have also seen cases of failing to provide reasonable accommodations for people with physical and mental disabilities.

### NYS Attorney General’s Office – Pamela Weed-Nichols

Property owners have seen cases brought against them for non-compliance with State laws regarding security deposit returns. This law states that landlords must return tenants’ security deposit within fourteen days from when the property owner takes possession of the apartment; some property owners have tried to put clauses into leases that extend this requirement.

### CNY Fair Housing – Sally Santangelo

At the time of the November meeting, one case was in litigation that the Fair Housing Task Force referred to CNY Fair Housing. In 2023, there were seventeen complaints in St. Lawrence County; this figure is consistent with other counties. Many of these complaints were disability related which is the same as across the country. Some cases were for physical disabilities and some were for mental



disabilities; they mostly had to do with failure to provide reasonable accommodations and modifications. The second most common cases (~20%) were source of income complaints. Some sex discrimination cases had to do with harassment of the tenant based on their sexual orientation.

## Fair Housing Goals and Priorities

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### **GOAL #1: Create an ArcGIS Story Map to Identify exclusionary Zoning and Land Use Regulations**

- Contributing Factors:
  - CNY Fair Housing conducted an exclusionary zoning analysis for the city of Syracuse to identify a correlation between community zoning and racial segregation that has plagued the city for decades.
  - St. Lawrence County intends to conduct a similar analysis that is based on location of poverty, sex of head of household, and/or disability
- Fair Housing Issues:
  - According to 2022 American Community Survey data, more than one-fifth of households in St. Lawrence County were below the poverty level
    - This could be exacerbated by restrictive zoning laws that keep lower-income households in concentrated places
- Metrics, Milestones, and Actions:
  - Create an ArcGIS Story Map that highlights zoning codes from different population centers and bedroom communities to identify whether a correlation exists between zoning laws and discrimination based on poverty or other protected classes
  - Replicate a Story Map created by CNY Fair Housing for the City of Syracuse
    - Contact CNY Fair Housing to determine best practices and resources for this process
  - Deliver the final product as a training/presentation to the subject communities and municipal planning boards and zoning boards of appeals
    - If a correlation is found, offer suggestions on how to make zoning laws more inclusive
- Project Partners:
  - SLC Planning staff
  - CNY Fair Housing
  - Town/Village Boards
  - University Interns

### **GOAL #2: Encourage Municipalities to participate in the State's Pro-Housing Community Program**

- Contributing Factors:
  - Classification as a pro-housing community gives a municipalities priority in their application for key discretionary funding programs.
    - There may be a lack of awareness in how to participate in the State’s program
- Fair Housing Issues:
  - This program can provide affordable housing monies in population centers and bedroom communities where the housing stock requires improvement and diversification
- Metrics, Milestones, and Actions:
  - Schedule a presentation by NYS HCR as a Spring and/or Fall land use training session for planning boards and zoning boards of appeal
  - Include a Fair Housing workshop in the Local Government Conference highlighting the benefits of this program
  - Conduct community reachout to the county’s population centers and bedroom communities to inform them of the program and the application process
  - Use pro-housing communities as the subject of the County’s exclusionary zoning analysis
- Project Partners:
  - SLC Planning staff
  - NYS HCR Pro-Housing Community Program
  - Town/Village Boards
  - Town/Village Planning Boards
  - Town/Village Zoning Boards of Appeal

### **GOAL #3:           Address Exclusionary Zoning and Land Use Regulations when Providing Local Planning Assistance to Municipalities**

- Contributing Factors:
  - The County Planning Office provides local planning assistance to municipalities on the preparation of comprehensive plans and land use regulations.
    - As a part of this service, the Planning Office will review land use regulations to identify where and how affordable and multi-family housing is permitted in a community
- Fair Housing Issues:
  - This activity will help identify zoning and land use regulatory barriers to establish affordable and multi-family housing in residential zoning districts
- Metrics, Milestones, and Actions:
  - As a part of the housing assessment that is prepared for a comprehensive plan the Planning Office will include an analysis of existing land use regulations to identify how they can be revised to promote affordable and multi-family housing in their community

- Project Partners:
  - SLC Planning Office
  - Local Municipalities
  - Planning Boards
  - Zoning Boards
  - Code Enforcement Officers

## **GOAL #4: Provide Fair Housing Education to Local Officials**

- Contributing Factors:
  - Local knowledge changes between election cycles; there is always a need to provide Government education on Fair Housing issues.
- Fair Housing Issues:
  - A lack of fair housing knowledge among decision makers can lead to housing barriers for protected classes
  - A lack of Fair Housing law enforcement contributes to an increased likelihood of Fair Housing law violations, and legal problems for municipalities
- Metrics, Milestones, and Actions:
  - Deliver training sessions on Fair Housing topics to selected audiences
    - Such as Code Enforcement Officers
    - Include Fair Housing as a workshop at the Local Government Conference
  - Pursue funding to produce Public Service Announcements for local media
  - Host guest presentations at Fair Housing Task Force meetings
- Project Partners:
  - Planning staff from Jefferson, Lewis, and St. Lawrence Counties
  - Community Development staff in local municipalities
  - Town/Village Boards
  - Legal Aid Society of Northeastern NY
  - St. Lawrence County Bar Association
  - Local lenders
  - St. Lawrence County Board of Realtors
  - CNY Fair Housing
  - NYS HCR Fair and Equitable Housing Office
  - HUD Fair Housing Technical Services
  - County Housing Authorities

## **GOAL #5: Conduct Fair Housing Outreach to Tenants, Service Providers, Property Managers, and Landlords**

- Contributing Factors:
  - Protected classes and tenants may not be familiar with their fair housing rights

- Fair Housing Issues:
  - Census data shows where female-headed households, persons with disabilities, and seniors live. Protected classes may not be aware of available resources to enforce housing rights
- Metrics, Milestones, and Actions:
  - Deliver training sessions on Fair Housing topics to service providers
  - Include Fair Housing presentations as a workshop at the Local Government Conference
  - Pursue funding to produce Public Service Announcements for local media (Newspaper; radio; television; internet)
- Project Partners:
  - SLC Planning staff
  - Other County-level service providers (DSS; CDP; Renewal House, etc.)
  - Community Development staff in local municipalities
  - Community/neighborhood service providers
  - Centers for Diversity at local college campuses
  - CNY Fair Housing
  - Financial Lenders
  - Tenants Associations
  - Housing Authorities
  - Landlords and Property Managers

## **GOAL #6:           Eliminate Barriers to Affordable Housing Resources**

- Contributing Factors:
  - Federal and State housing resources to improve housing conditions for low to moderate income households and vulnerable populations are available to non-entitlement communities on a competitive basis, and the availability of funds continues to decrease over time.
  - Lack of technical skills, a complex application process, matching funding requirements make it difficult for many landlords to obtain funds to bring their housing units to code.
  - There is a disproportionate need for supportive and accesible housing for: female-headed households (which are most likely to suffer from domestic violence), persons with disabilities, seniors, and veterans.
- Fair Housing Issues:
  - These protected classes experience barriers in accessing rehabilitation funding to improve housing quality.
- Metrics, Milestones, and Actions:
  - Continue to apply for state and federal housing resources to improve housing conditions in the county.
  - Examine the possibility of using low income housing tax credits on a scattered site basis throughout the county to repurpose ‘zombie properties’ into affordable housing (Rural, single-site projects otherwise have a lower return on investment and cannot be financed on their own).
  - Meet with service providers to create common application process for housing assistance.

- Increase landlord participation in municipal housing rehabilitation programs
- Waive the local match requirement for landlords to receive housing rehabilitation funds to repair their units in exchange for offering fair market rents to low to moderate income households
- Create a consolidated waiting list to be shared between service providers for households to access affordable housing resources (CDBG, Weatherization, USDA)
- Project Partners:
  - SLC Planning Office
  - County-level service providers (CDP; Housing Council; USDA; etc.)
  - Community Development staff in municipalities
  - Development Authority of the North Country (DANC)
  - Local lending institutions

## **GOAL #7:            Improve Housing Conditions via Rental Inspections**

- Contributing Factors:
  - Three of the five population centers in St. Lawrence County have rental registry laws; this regulation is omitted from codes elsewhere in the county.
    - Especially in rural areas, these rental units may constitute a significant sector of housing stock
- Fair Housing Issues:
  - The absence of consistent inspections, especially when paired with part-time code enforcement, can exacerbate poor housing conditions for the most vulnerable populations.
    - It can be especially difficult to enforce code violations for absentee landlords, or those who use LLCs.
- Metrics, Milestones, and Actions:
  - Schedule a session on establishing a rental registry at the Local Government Conference
  - Schedule a spring or fall land use training session for the County Planning Board, municipal planning boards, and zoning boards of appeal that features rental registry laws that are in place in the county
  - Develop and distribute a model inspection law that can be adopted by municipalities in the county
- Project Partners:
  - SLC Planning Office
  - Municipal Code Enforcement Officers Association
  - Code Enforcement Officers from municipalities with rental registry laws