

St. Lawrence County

Housing Conditions Assessment Report



August 2016

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1. Executive Summary

The St. Lawrence County Housing Conditions Assessment Report is intended to provide a comprehensive analysis of the housing conditions throughout the county and to assist community groups determine the need for housing improvement grants and projects. This assessment focused on the demographics of the county compared to New York State, and over the past twenty-six years: housing conditions, the housing market; the homeless population; and the methods for determining substandard housing units.

Additionally, this report: incorporates interviews with agency heads regarding the current state of housing, assesses the results of an online housing conditions survey that was open to all St. Lawrence County residents, and describes the results and benefits of past programs implemented within the county to improve housing conditions to demonstrate St. Lawrence County's need for further housing improvement funds.

Housing conditions in St. Lawrence County are generally poor, a reflection of the sluggish economy and lack of infrastructure typical of the North Country Region. Inferior housing conditions go hand and hand with high rates of unemployment, lower incomes, poor performance in school, and in some cases have adverse health effects on occupants.

The goal of this report is to establish and quantify the need for housing rehabilitation for St. Lawrence County for the foreseeable future, and to make recommendations for action by government, non-profits, and the private sector to meet this demand.

2. County Description

Located on the Canadian border in northern New York, St. Lawrence County is situated between the St. Lawrence River, the Thousand Islands region, and the Adirondack Mountains. St. Lawrence County is comprised of thirty-two towns, twelve villages, and one city; the county seat is in the town of Canton. The county is comprised of three regions: the St. Lawrence Valley, Adirondack Foothills, and the Adirondack Mountains.

According to the American Community Survey, in 2014, the county's population was 112,015 persons with over 50 percent of the population concentrated five communities: the Town of Potsdam, the Town of Massena, the Town of Canton, the City of Ogdensburg, and the Town of Gouverneur.

It is the largest county by area in the state, with a total land area of 2,685 square miles of New York State's 54,556 square miles. The population density of New York State is 359 persons per square mile. St. Lawrence County has a much more scattered population, with a density of only 42 persons per square mile.

The county's employment base is not particularly diverse and recent losses in manufacturing employment are being offset by increases in the service sector - particularly medical related. The ten largest employers currently are: ALCOA, St. Lawrence County, Clarkson University, United Helpers Organization, St. Lawrence-Lewis BOCES, St. Lawrence University, Claxton-Hepburn Medical Center, St. Lawrence NYSARC, Canton-Potsdam Hospital, and SUNY Potsdam.

2.1 Demographics and Trends

2.1.1. St. Lawrence County Compared to New York State

When compared to New York State, St. Lawrence County is relatively and absolutely poorer, is more likely to have citizens living in poverty and is generally less well-educated. St. Lawrence County has a considerably higher percentage of residents living in poverty - especially children living in poverty, lower mean and median household incomes, a higher percentage of those with low and very-low incomes, and a higher percentage of working age persons without a college degree. For specific data regarding townships in St. Lawrence County see **Appendix A – Demographic Data**.

Comparison of Estimated Population Demographics of New York State and St. Lawrence County, 2009 – 2014				
	New York State	Percent Change from 2009	St. Lawrence County	Percent Change from 2009
Total Population	19,594,330	1%	112,015	2%
Poverty Population as a Percent of the Total Population	15.6%	6%	19.7%	7%
Children Living in Poverty as a Percent of the Poverty Population	22.1%	4%	29.7%	11%
Elderly Living in Poverty as a Percent of the Poverty Population	11.4%	5%	9.4%	-3%
Mean Household Income	\$ 85,736	7%	\$ 58,928	16%
Median Household Income	\$ 58,687	6%	\$ 44,454	7%
Percent of Households Earning 80% of Median Income	10.6%	-18%	13.4%	-19%
Percent of Households Earning 50% of Median Income	8.2%	-1%	7.2%	0%
Percent of Households Earning 30% of Median Income	6.7%	143%	8.8%	42%
Unemployment Rate	8.9%	27%	10.8%	37%
Adults Without a High School Diploma	14.6%	-6%	12.5%	-7%
Percent of Working Age Persons (25 years +) Without a College Degree	57.8%	-2%	67.1%	0%

Source: 2009-2014 American Community Survey 5-Year Estimates

From 2009 to 2014, New York State's estimated population, the percentage of the population living below the poverty threshold, mean and median household income, the percent of households earning 30% or less of the median income, and the unemployment rate increased. There was a state-wide decrease in the percent of households earning 80 to 31% of the median income, the number of adults without a high school diploma, and the percent of working age adults without a college degree.

Likewise, St. Lawrence County had an increase in total population, the percentage of the total and elderly populations living in poverty, the mean and median household income, the percent of households earning 30% or less of the median income, and the unemployment rate. Overall, the county experienced a decrease in the percent of elderly living in poverty, the percent of households earning 80% of the median income, and the number of adults without a high school diploma.

Despite the relative gains of the county, St. Lawrence County continues to fall behind New York State. From 2012 to 2014, the percentage of the population living below the poverty threshold in New York State increased 6%. The percentage of the population of St. Lawrence County living below the poverty threshold increased 7%. Almost 20% of St. Lawrence County residents are living below the poverty threshold as compared to less than 16% of New York State residents. If the trend continues, St. Lawrence County will see a higher percentage of its population living in poverty as compared to New York State in years to come.

Regardless of St. Lawrence County's 3% decrease in the percentage of elderly living in poverty from 2012 to 2014, there was an 11% increase in the percentage of children living below the poverty threshold, showing that poverty is affecting county residents at a younger age than the rest of the state.

From 2009 to 2014, the median household income of St. Lawrence County was only 75% of New York State's median household income. Despite the apparent relative gain of 7%, the disparity is greater when looking at the mean household income in which the county's is merely 68.7% of New York State's.

While the state's unemployment rate increased from 7.0% in 2009 to 8.9% in 2014, the county's increased from 7.9% to 10.8% in 2014, a 39% increase. **The town and village of Massena had a substantial increase in the unemployment rate with percent increases of 338% in the town and 215% in the village principally related to manufacturing sector job losses at General Motors and ALCOA.**

In addition to higher percentages of the population living below the poverty threshold, and median and mean household incomes significantly below proportional levels with New York State, St. Lawrence County residents also lack high levels of educational attainment. In 2014, 12.5% of residents did not possess a high school diploma and over half (67.1%) of working age adults do not have a college degree.

2.1.2. St. Lawrence County 1990 – 2014

Demographic Indicators of St. Lawrence County from 1990 to 2014					
	1990 Value	Percent	2014 Value	Percent	Trend
Total Population	111,974		112,015		Increase
Under 18 years	28,249	25.2%	23,411	20.9%	Decrease
18-65 years	70,177	62.7%	65,529	58.5%	Decrease
Over 65 years	13,548	12.1%	23,075	20.6%	Increase
Population Density	41.7 pp mi. ²		41.7 pp mi. ²		No change
Number of Households	37,877		41,579		Increase
Average Household Size	2.67 persons		2.24 persons		Decrease
Single Parent Households	3,518	9%	6,951	17%	Increase
Single Parent Households in Poverty	2,522	72%	2,220	32%	Decrease
Poverty Population	17,414	16%	19,710	20%	Increase
Children living in poverty (as a percent of the poverty pop.)	5,774	33%	6,711	34%	Increase
Elderly living in poverty (as a percent of the poverty pop.)	1,875	11%	1,455	7.4%	Decrease
In labor force	48,886	56%	49,791	56%	No change
Not in labor force	37,935	44%	39,162	44%	No change
Unemployed	4,533	5%	4,215	5%	No change
Median household income	\$23,799		\$44,454		Increase
Households earning less than 80% of median income	16,026	42%	16,795	40%	Decrease
Adults without a high school diploma	13,477	12%	11,062	10%	Decrease

Source: 1990 Census and 2014 American Community Survey 5-Year Estimates

Since 1990, the total estimated population of St. Lawrence County increased from 111,974 in 1990 to 112,015 in 2014 for an increase of 41 people. The percentage of the population under 18 years decreased from 25.2% of the total population in 1990 to 20.9% of the total population in 2014. The county's population between 18 and 65 years declined from 70,177 people (62.7%) to 65,529 people (58.5%) over the same time frame. The percentage of St. Lawrence County's population over 65 years rose from 13,548 people (12.1%) in 1990 to 23,075 people (20.6%) in 2014. Despite the net increase in population, the county's population density from 1990 to 2014 did not change.

The total number of households also increased during this same time period with 37,877 households in 1990 (with an average household size of 2.67 persons per household) and 41,579 households in 2014 (with an average household size of 2.24 persons per household). Ironically, despite a significant gain in the number of households over this 14 year period, the total population living in households decreased by approximately 8,000 persons in absolute terms.

There were 3,518 single-parent households in 1990 nearly doubling to 6,951 single-parent households in 2014. By contrast, the number of single-parent households living in poverty decreased from 2,522 in 1990 to 2,220 in 2014 for a percent decrease of 12.0%. **However, almost one-third of single-parent households (2,220) were still living in poverty in 2014.**

In absolute terms, the number of people living below the poverty threshold in St. Lawrence County increased by 4.0 percentage points, from 16.0% in 1990 to 20.0% in 2014; a relative change of over 13%. **This increase in the percent of the population living below poverty outpaced the increase in total population.**

St. Lawrence County had an increase in the percentage of children living in poverty from 1990 to 2014. In 1990 5,774 children lived in poverty, and by 2014 6,711 children were living in poverty. The relative increase of children living in poverty (nearly 1,000 more children) was 16.2%. **This increase is even more pronounced given the overall decrease in the number of residents under 18 years old.**

The percent of elderly living in poverty in St. Lawrence County decreased from 1990 to 2014. In 1990, 1,875 elderly lived in poverty and in 2014, 1,455 elderly lived in poverty resulting in a relative decrease in poverty among the elderly of a little over 22 percent.

Surprisingly, despite these changing demographics, the data relative to the labor force (e.g. percent of residents in or out of the labor force, those unemployed and the annualized unemployment rate) remained the same at 56%, 44%, and 5%, respectively. This coupled with the disproportionate performance of household and per capita income may help explain the relative increase of persons living in poverty.

From 1990 to 2014, the median household income of St. Lawrence County increased from \$23,799 in 1990 to \$44,454 in 2014 for a percent increase of 86.8%. The percent of county residents earning less than 80% of the median income decreased two percentage points during this same time period, from 42% of residents in 1990 to 40% in 2014. **Thus, despite absolute gains, only a net 2% of households were able to escape from the 80% of median income strata.**

It should be noted that educational attainment increased over this time frame with only 10 percent of adults in 2014 not possessing a high school diploma (down from 12% in 1990).

Overall, the demographic trends of St. Lawrence County indicate an increase in the ageing population and the total poverty population, which, when coupled with the increase in single-parent households, leads to the fact that household incomes are being stretched further in 2014 than in the past, and homeowners have greater difficulty covering the costs associated with home maintenance and repairs.

3. Housing Description

According to the latest estimate, there are 52,182 housing units scattered throughout St. Lawrence County, which include: year-round units, vacant dwellings, seasonal homes and migratory units. Single-family homes make up the largest number of these, with 36,736 homes county-wide.

3.1 Housing Demographics

Many of the homes throughout St. Lawrence County are located in rural settings, are older and in serious need of renovations to improve structural damage, heating efficiency, or accessibility issues. One-third of the homes in the county were built prior to 1940, and the median year structures were built was 1960. For specific information regarding townships see **Appendix A – Demographic Data**.

3.1.1. St. Lawrence County Compared to New York State

Comparison of Housing Demographics Between New York State and St. Lawrence County, 2014				
	New York State	Percent	St. Lawrence Co.	Percent
Total Number Housing Units	8,153,309		52,182	
Housing units older than 30 years	5,768,145	71%	37,362	90%
Occupied Housing Units	7,255,528	89%	41,579	80%
Vacant Housing Units	897,781	11%	10,603	20%
Types of Dwelling Units				
1 family	3,054,577	42%	36,736	70%
2 family/2+ family	377,288	5%	783	1.5%
Apartment	3,823,663	51%	8,871	17%
Mobile home	196,156	2%	5,792	11%
Urban Location	6,971,079	85.5%	15,655	30%
Rural Location	1,182,230	14.5%	36,527	70%
Median year structure built	1956		1960	
Median home value	\$283,700		\$86,200	
Renter-occupied	3,348,537	46%	12,212	29%
Owner-occupied	3,906,991	54%	29,367	71%
Overcrowded units	124,738	1.7%	724	1.7%
Rent burden	1,700,564	54%	5,620	46%

Source: American Community Survey 5-Year Estimates

When compared to New York State from 2009 to 2014, St. Lawrence County has a higher percentage of housing units older than 30 years old, vacant housing units, one-family housing units, mobile homes, dwellings in rural locations, and owner-occupied dwellings.

County-wide, the number of households increased approximately 1.7 percent from 2009 to 2014, which ever-so-slightly outpaced the state's rate of increase. However, in St. Lawrence County only 80 percent of all housing units are occupied, whereas in New York State 89 percent are occupied.

Single-family homes make up the majority of St. Lawrence County's housing options at 70% (36,736 units), followed by apartments at 17% (8,871 units), then mobile homes at 11% (5,792 units). Two-family homes are the least available option throughout the county at only 1.5% of the housing stock (783 units). New York State's largest dwelling type overall is apartments, comprising 51% of the state's total housing units. Single-family homes follow at 42% (3,054,577 units), then two-family homes at 5% (377,288 units). Mobile homes are the least abundant dwelling type in New York State overall, only comprising 2% of all housing types. The high percentage of mobile homes in St. Lawrence County's shows they represent a more significant affordable housing option in the County than they do state-wide.

Nearly 71 percent of the housing units in New York State are more than 30 years old while in St. Lawrence County, the figure is nearly 90 percent. This is significant because most homes built before 1980 are contaminated with lead from paint and finishes. Lead, when ingested, disrupts neurological development and causes other serious health issues.

“Older homes require enormous maintenance, and it is my experience (as a realtor) that many of the pre-1940 homes that were remodeled in the 80s and 90s are now again in need of extensive remodeling [to remove hazardous building materials].”

While the median home value in New York State decreased 6 percent from 2009 to 2014, the median home value in St. Lawrence County increased by \$9,400 or 12 percent over the same time period.

However, it should be noted that despite this county-wide increase, the median home value, in St. Lawrence County is \$86,200, less than one third of New York State's median home value.

Overall New York State and St. Lawrence County had a higher percentage of owner occupied housing units than renter occupied units. **The village of Potsdam saw a 12% increase in the percent of owner occupied units and a 5% decrease in the percentage of renter occupied housing units indicative of high rental prices driving out low-income tenants and creating a more favorable market for those wishing to purchase a home .**

3.1.2. St. Lawrence County 1990 – 2014

Housing Indicators of St. Lawrence County from 1990 to 2014					
	1990 Value	Percent	2014 Value	Percent	Trend
Total Number of Housing Units	47,521		52,182		Increase
Occupied Housing Units	37,964	79.9%	41,579	79.7%	Decrease
Vacant Housing Units	9,577	20.1%	10,603	20.3%	Increase
Age (number of units older than 30 years)	28,197	59%	37,362	72%	Increase
Types of Dwelling Units					
1 family	32,363	68%	36,736	70%	Increase
2 family/2+ family	3,386	7%	783	2%	Decrease
Apartment	5,753	12%	8,871	17%	Increase
Mobile Home	6,019	13%	5,792	11%	Decrease
Location					
Urban	16,035	34%	15,655	30%	Decrease
Rural	31,486	66%	36,527	70%	Increase
Median year structure Built	1950		1960		Decrease
Median home value			\$86,200		
Renter-occupied	11,277	29.7%	12,212	29.4%	Decrease
Owner-occupied	26,687	70.3%	29,367	70.6%	Increase
Overcrowded units	393	1.0%	724	1.7%	Increase
Rent burden	4,709	42%	5,620	46%	Increase

Source: 1990 Census and 2009-2014 American Community Survey 5-Year Estimates

Since 1990, the total number of housing units in St. Lawrence County increased by 4,661 units, to 52,182 in 2014. Despite this increase in total housing units, the percent of occupied housing units decreased from 79.9% in 1990 to 79.7% in 2014. Over this same time period, the number of vacant housing units in St. Lawrence County increased 10.9%.

For dwelling types, single-family homes made up the majority of housing options in St. Lawrence County in both 1990 and in 2014. In 1990, 68.1% of dwelling units were single-family which increased to 70.4% of housing units in 2014. From 1990 to 2014, there was a 5.6 percentage point decrease in the amount of dwelling units classified as two-family homes. In 1990 3,386 units (7.1%) were two-family households, while in 2014, 783 units (1.5%) were two-family or more dwellings. The number of apartments increased over this time period from 5,753 units (12.2%) in 1990 to 8,871 units (17.0% in 2014. Mobile home dwelling units decreased in abundance going from 12.7% (6,019 units) of the housing stock in 1990 to 11.1% (5,792) in 2014.

In 1990, 33.7% of housing units (16,035 units) were located in an urban setting as compared to only 30% of housing units (15,655 units) in 2014. 70% of homes (36,527 units) in the county were in rural locations in 2014, an increase from 66.3% (31,486 units) in 1990.

The number of housing units in St. Lawrence County older than 30 years old was 28,179 (59.3%) in 1990, while in 2014, it was 37,362 units (71.6%) for an increase of 12.3 percentage points.

Overall St. Lawrence County had a higher percentage of owner-occupied housing units than renter-occupied units. In 1990, the percentage of owner occupied housing units in St. Lawrence County was 70.3%. In 2014, the percentage was 70.6%. The percentage of renter-occupied housing units decreased from 29.7% of housing units in 1990 to 29.4% of housing units in 2014. **The village of Potsdam had a 12% increase in the percent of owner occupied units and a 5% decrease in the percentage of renter occupied housing units.**

St. Lawrence County’s number of overcrowded households increased by 33%.

The rent burden increased from 42% in 1990 to 46% in 2014 for St. Lawrence County, affecting 5,620 households in 2014.

3.1.3. Town of Gouverneur

In contrast to the rest of St. Lawrence County, the Town of Gouverneur, including the village, differs in its housing demographics. From 2009 to 2014, the median home value in the Village of Gouverneur decreased \$1,200 or 2%. Both the town and the village had a decrease in the percent of owner-occupied housing units combined with an increase in the percent of renter-occupied units. Additionally, the town and village had a significant increase in the percentage of overcrowded households, rising 0.7 percentage points from 1990 to 2014. These differences in housing indicators may be due to outside pressures from Fort Drum in Jefferson County, as Gouverneur is less than thirty miles from the military base.

3.2 Housing Market

Throughout St. Lawrence County there are a variety of housing options available on the housing market. Although most homes in the county are older and located in rural settings, since 2013 home sales and price have increased throughout St. Lawrence County while foreclosures, the number of homes for sale, and the number of days it took to sell a home decreased, trends all consistent with the national market.

Profile of an Average Sold Residential Single-family Property 2005 – 2015			
	2005	2015	Percent Change
Units sold	790	627	-20.6%
Median List Price	\$69,500	\$94,900	+36.5%
Median Selling Price	\$65,000	\$86,900	+33.7%
Average Number of Bedrooms	3.2	3.1	-3.1%
Average Number of Bathrooms	1.6	1.8	+12.5%
Average Square Footage	1,558.4	1,589.2	+2.0%

Source: St. Lawrence County Board of Realtors (July 2016)

In 2005, the average single-family residential home in St. Lawrence County cost \$69,500, had 3.2 bedrooms, 1.6 bathrooms and contained an average of 1,558.4 square feet of space. Over the course of

ten years, the median list price has increased 36.5% to \$94,900 and a median selling price has increased 33.7% to \$86,900 in 2015. The average number of bedrooms decreased 3.1% from 3.2 to 3.1 in while the average number of bathrooms increased 12.5% to 1.8 over the ten year period. The average square footage also increased 2.0% from 2005 to 2015, while the average number of units sold decreased 20.6% to 627 in 2015.

St. Lawrence County Board of Realtors Monthly Indicators, 2013 – 2015						
	2013		2014		2015	
Key Metrics	12 Month Average	Percent Change	12 Month Average	Percent Change	12 Month Average	Percent Change
New Listings	98	+10.1%	110	+12.2%	126	+11.5%
Pending Sales	46	-2.1%	45	-2.2%	55	+25.0%
Closed Sales	46	0.0%	43	-8.5%	50	+13.6%
Days on Market	157	-12.8%	147	-5.8%	158	+7.5%
Median Sales Price	\$80,000	0.0%	\$84,000	+5.7%	\$87,000	+3.6%
Average Sales Price	\$96,010	+2.9%	\$96,067	+0.7%	\$101,927	+6.5%
Percent of List Price Received	91.4%	-0.4%	91.8%	+0.5%	91.6%	-0.2%
Housing Affordability Index	262	+5.0%	307	-9.6%	404	-1.4%
Inventory of Homes for Sale	656	+1.1%	778	+17.7%	984	+17.6%
Months' Supply of Inventory	14.3	+4.4%	17.6	+22.2%	19.8	+4.8%

Source: Monthly Indicator Reports from St. Lawrence County Board of Realtors, 2013 – 2015

From 2013 to 2015 the number of new listings, a count of the properties that have been newly listed on the market in a given month, in St. Lawrence County increased 29 percent, from 98 in 2013 to 126 in 2015. When combined with the county's consistent population and declining high wage job base, this situation is indicative of residents selling their homes and leaving the county.

Closed sales (the actual sales that closed), decreased from 2013 to 2014, and then increased from 2014 to 2015. In 2015, the 12 month average for closed sales in St. Lawrence County was 50, for a percent increase of 13.6% over the three year period.

The number of days on the market until sale for homes in St. Lawrence County decreased by 10 days or 5.8% from 2013 to 2014, but then increased by 11 days from 2014 to 2015 for a 7.5% increase. As of December 2015, the average number of days on the market until sale is 158 days, or almost half a year. This is troublesome for those looking to sell their home to purchase another, as most households in the county cannot afford multiple mortgage payments.

The median sales price, increased from 2013 to 2015, for a total increase of 9%. In December of 2015, the median sales price had increased \$7,000 to \$87,000.

From 2013 to 2015 the average price for all closed sales increased 6% from \$96,010 in 2013 to 101,927 in 2015 for an increase of \$5,917.

Overall, the percent of list price a property ultimately sold for did not appreciably change from 2013 to 2015.

In St. Lawrence County the housing affordability index, in which higher values indicate greater affordability, increased 54% from 2013 to 2014. The index measures how much the median income will cover what is necessary to qualify for a median- priced home under current interest rates. In 2013 the housing affordability index was 262, in 2014, it was 307, and in 2015 it was 404, for a total increase of 54%. Based on this trend, homes in St. Lawrence County are becoming more affordable, but the quality and condition of these homes is unknown. It may be that homes are becoming more affordable because they are in substandard condition and cannot sell for the market price.

The inventory of homes for sale, the number of properties available for sale in active status, increased 50% from 2013 to 2015. From 2013 to 2014, the inventory increased 17.7% and again from 2014 to 2015, it increased 17.6%. By December of 2015, the average inventory of homes for sale was 984, meaning that there is almost a surplus of 1,000 homes throughout the county with no increase in population to occupy them.

Months' supply of inventory, the inventory of homes for sale at the end of a given month divided by the pending sales, increased 38% from 2013 to 2015, for a current average of 19.8 months.

3.3 Homeless in St. Lawrence County

In 2012, HUD broadened its definition of homelessness encompass four broad categories of homelessness including: people who are living in a place not meant for human habitation; people who are losing their primary nighttime residence; families with children or unaccompanied youth who are unstably housed and likely to continue in that state; people who are fleeing or attempting to flee domestic violence. The majority of homeless in St. Lawrence County fall into the near-homeless category in that they do not have a primary nighttime residence, but they are not living on the streets.

3.3.1. Homeless Count

Homeless Count in St. Lawrence County, 2015		
Agency Reported to	Homeless Individuals	Percent of Homeless
Department of Social Services	255	21%
Maximizing Independent Living Choices (MILC)	438	36%
Department of Education	533 (children)	43%

Source: Department of Social Services, North County This Week

Between the St. Lawrence County Department of Social Services, Maximizing Independent Living Choices, and the Department of Education, preliminary estimates count over 1,000 homeless individuals throughout St. Lawrence County. However, as assistance provided through these organizations is often

temporary, it was not possible to distinguish if homeless individuals sought assistance from multiple sources.

Source of Shelter for School-age (pre-K – 12) Homeless in St. Lawrence County, 2014 – 2015		
Source of Shelter	Number of Homeless Children	Percent of Homeless Children
Living with relatives or other family	485	91%
Hotel/ Motel	5	1%
Primary nighttime residence	38	7%
Unsheltered	5	1%

Source: North Country Now, New York State Education Department

Of the 533 homeless children in St. Lawrence County, the majority (99%) were able to find shelter, thus they were not homeless but rather at risk of homelessness.

3.3.2. Reasons for Homelessness

According to a survey commissioned by the Points North Housing Coalition in January 2016, chronic substance abuse, low incomes, mental illness, and unemployment are the driving forces behind homelessness in St. Lawrence County. Of the respondents from Jefferson, Lewis, and St. Lawrence Counties, 245 individuals or 43% were from St. Lawrence County.

Reasons for Homelessness	
	Percentage of Respondents
Housing-related	52%
Temporary living arrangement ended	13%
Released from hospital/jail	11%
Non-payment of rent	6%
Evicted for other reason	8%
Financial reasons	53%
Unemployed/lost job	23%
Not enough income to meet needs	17%
No jobs available	9%
Welfare benefits ended	3%
No childcare available	0.4%
Chose not to work	0.4%
Health- or Family-related	56%
Alcohol/ drug problems	17%
Mental health/emotional problems	13%
Physical health	9%
Breakup/ divorce/ separation/ death	9%
Escaping abuse/ domestic violence	7%
Court-ordered to leave home	2%
Ran away from home	0.4%

Source: Points North Housing Coalition and North Country Now

Of the respondents from St. Lawrence County, 52% were homeless for housing-related reasons, 53% for financial reasons, and 56% for health or family-related reasons. The majority of individuals had more than one reason for being homeless, typically a financial burden combined with health or family-related problems. The top five reasons for homelessness were: unemployment, not having enough income to meet one's needs, alcohol or drug problems, end of temporary living arrangements, and mental health issues.

Sources of Income for Homeless Population	
Source of Income	Percent of Homeless
No Income	20%
Some Earned Income	28%
Social Security/ Disability Benefits	25%
Temporary Social Services Benefits	22%
Alimony/Child Support	12%
Other	5%

Source: Points North Housing Coalition and North Country Now

The survey also found that homeless in the county suffered from multiple financial issues as well. Despite the common misconception about the homeless being unemployed, 28% reported having some earned income, showing they were trying to work and become financially independent. 25% were receiving social security or disability benefits and an additional 54 homeless individuals received temporary benefits from the Department of Social Services. However, the temporary nature of these benefits did provide enough assistance to get these individuals back on their feet.

3.3.3. Proposed Homeless Shelter

A recent article published in North Country This Week (Massena-Ogdensburg edition) - a local county-wide paper - reports on the lack of a homeless shelter in St. Lawrence County and the reasons behind proposing one. Following the article, an online community poll regarding the feasibility of a homeless shelter within St. Lawrence County, was posed on the paper's website.

Participants were asked, "Do you feel a homeless shelter or shelters should be built in St. Lawrence County, and if yes, how do you feel it should be done?"

Of the respondents, the majority (63.9 percent) felt that something should be done to aid the homeless in obtaining shelter. Thirty-two percent of respondents did not feel that a shelter was necessary.

North Country Now Question of the Week	
Responses	Percent of Respondents
Yes, a few scattered around the county	37.7%
No, we do not need one	31.6%
Yes, small ones in each town	18.5%
Yes, a large one, centrally located	7.7%
Unsure	6.4%

3.4 Windshield Surveys

Windshield surveys, an assessment of a community conducted by traveling around the community in a car making observations about the quality of housing units has been a tool of the St. Lawrence Planning Office since 2000. For each survey, a particular community is selected; all of the roads within are determined and put into a chart (see **Appendix B.1. Sample Windshield Survey Form, Town of Canton Road List**), and then over the course of a day or two, the community is surveyed by car.

Each house is rated on a scale of 1 – 3 with 1 being in standard condition (no apparent issues with the roof, siding, windows, or foundation from the outside), 2 being in substandard condition (work needed on the units to bring it up to standard condition), and 3 being in dilapidated condition (the units is in critical condition). The information gathered in these surveys allowed the Planning Office to make basic assumptions about the quality of housing in the county and identify specific needs residents face.

With 3,120 miles of road, surveying every house in St. Lawrence County is not practical. From windshield surveys, a series of “snapshots” of housing conditions in communities around St. Lawrence County helps determine the conditions of dwellings. Although a windshield survey is a cursory assessment based solely on exterior appearances and characteristics of a housing unit, it does provide general information on the number of houses in an area and their apparent condition.

Windshield surveys have been conducted throughout St. Lawrence County in twenty-five towns, villages, and CDPs including: the City of Ogdensburg, Norfolk CDP, Town of Brasher, Town of Canton, Town of De Kalb, Town of Edwards, Town of Fowler, Town of Gouverneur, Town of Hammond, Town of Hermon, Town of Louisville, Town of Macomb, Town of Madrid, Town of Morristown, Town of Parishville, Town of Potsdam, Town of Rossie, Town of Russell, Town of Stockholm, Village of Canton, Village of Heuvelton, Village of Massena, Village of Norwood, Village of Potsdam, and the Village of Waddington. Overall, forty-four percent (44%) of all housing units in the county have been surveyed, containing forty percent (41%) of St. Lawrence County’s population, and most of the housing predates the housing assistance funding by at least 30 years. For more information on previously surveyed municipalities, see **Appendix B.2. Windshield Survey Efforts to Illustrate Housing Conditions Results, 2000 – 2016 for St. Lawrence County.**

“I am now 65 years old and have a number of health problems. I could use all the help I can get. I have 13 stairs to climb every time I need to go to the bathroom. My back porch is falling down and I'm afraid one of these days I'm going to go through it.” –Anonymous Survey Respondent

Over the course of the windshield survey period 26,987 housing units (65%) were surveyed, of which 8,993 were determined to be in substandard condition. The percent of housing units in substandard condition ranged from 60.0% of the total number of occupied housing units in the Village of Massena to 8.6% of the occupied housing units in the Town of Fowler. The average percent of substandard housing units county-wide was 32.4%.

Windshield Survey Results for Municipalities in St. Lawrence County, 2000 – Present					
Municipality	Occupied Housing Units	Percent Substandard Housing Units	Substandard Housing Units	Population	Percent of County's Population
City of Ogdensburg	4,170	11.0%	457	11,029	9.8%
Town of Brasher	852	23.1%	197	2,129	1.9%
Town of Canton	3,314	27.0%	895	11,223	10.0%
Town of De Kalb	786	31.2%	245	2,182	1.9%
Town of Edwards	442	23.3%	103	827	0.7%
Town of Fowler	802	8.6%	69	2,162	1.9%
Town of Hermon	386	37.6%	145	1,082	1.0%
Town of Louisville	1,348	24.7%	333	3,141	2.8%
Town of Macomb	312	48.7%	152	843	0.8%
Town of Madrid	664	25.6%	170	1,708	1.5%
Town of Morristown	869	58.5%	508	2,242	2.0%
Town of Parishville	886	36.7%	325	2,068	1.8%
Town of Potsdam	3,666	26.4%	968	16,172	14.4%
Town of Rossie	314	38.8%	122	787	0.7%
Town of Russell	768	45.4%	349	1,869	1.7%
Town of Stockholm	1,454	36.1%	525	3,678	3.3%
St. Lawrence County	21,033	31.4% (avg.)	5,563	63,142	56.4%

Source: St. Lawrence County Planning Office

For the municipalities surveyed in St. Lawrence County, the average percent of substandard housing units was 31.4%. A total of 21,033 housing units in these communities were surveyed, housing 63,142 residents making up 56.4% of the county's population.

In the Village of Massena, housing conditions are showing signs of stress, as retired owners are seeing their factory pensions decline, new families hold onto multiple service jobs just to pay the mortgage, and widows and single-parent families cannot afford basic repairs and upgrades. The Village estimates that more than 60% of all housing units are substandard, and in some neighborhoods the figure is close to 80%. See **Appendix B.2. Windshield Survey Efforts to Illustrate Housing Conditions Results, 2000 – 2016 for St. Lawrence County** for additional surveyed communities.

4. Interview Summaries with Agency Heads

In addition to windshield surveys, interviews were conducted with members of various county agencies and organizations including: Department of Social Services, Maximizing Independent Living Choices (MILC), North Country Housing Council, Office for the Aging, St. Lawrence County Board of Realtors, and St. Lawrence County Community Development Program (CDP).

The following questions were posed to the interviewees:

1. How would you describe the housing conditions and housing quality of St. Lawrence County?
2. What do you perceive as the biggest challenges facing housing in the county?
3. What are your primary concerns regarding housing?
4. How can the housing conditions be improved?
5. How complicated do you feel obtaining housing improvement funds are?
6. How does housing affect your client base?
7. What are the benefits of housing in St. Lawrence County?

The housing conditions of St. Lawrence County were described as older homes needing upkeep and rehabilitation due to economic struggles. Housing prices are lower than the rest of the state, despite having a swath of nice properties along the St. Lawrence River and in the Towns of Potsdam and Canton. Rental properties were especially noted for their poor quality, high cost, and lack of code enforcement. Among the groups that struggle to afford quality housing, the homeless, elderly, disabled, and low income groups were mentioned - all of whom tend to be politically and socially disenfranchised as well. In 2014, 120 of the 286 homeless people in St. Lawrence County refused their placements by the Department of Social Services, according to Patrick Hand, Adult Protective Supervisor, due to a lack of affordable rentals in villages which left those searching for housing accepting housing in rural areas, or refusing their placement and remaining homeless.



Andrea Montgomery, Director of the Office for the Aging expanded on this issue. “Housing for senior citizens is in short supply other than nursing homes or assisted living facilities,” she said, explaining that many seniors are might be living on a fixed income, but do not need to be in a nursing home or care facility. “They just need a community where they feel safe.”

Employees from the North Country Housing Council echoed these remarks. “There is an abundance of substandard, older homes suffering from no upkeep due to lack of funds and elderly inhabitants. Also, due to the slow economic growth of the region, a lot of housing rehabilitation is needed.”

When asked why the housing quality might be this way, respondents cited lack of funds, fixed incomes, slow economic growth in the county, lack of landlord accountability, and little to no knowledge of how to carry out basic home repairs. Lance Evans, Executive Officer of the St. Lawrence County Board of Realtors, cited high state and county property taxes coupled with student loans inhibit younger residents from purchasing their own home and instead force them to rent. Weatherization issues, such as insufficient insulation, energy inefficient doors and windows, and outdated heating appliances in older residences were also cited as contributors to undesirable housing conditions throughout the county.

Some of the biggest challenges facing housing in the county are a shortage of code-compliant housing, a lack of amenities and transportation within walking distance of village housing, individuals not being able to afford standard homes, inaccessible homes, and the lack of skill-based trades required for home maintenance.

Those interviewed voiced their primary concerns about housing in the county naming a lack of quality rental units for low income residents, many older homes without new builds, and few housing choices for those living on fixed incomes. While other counties in the state have been successful in attracting developers to build low-income tax-credit housing, this has not been the case in St. Lawrence County. Developers are reluctant to build the thirty units required for cost-effectiveness due to St. Lawrence County’s rural setting and lack of other development opportunities. Instead, these residents remain living in their current homes, many of which have structural issues.

In addition to structural issues, accessibility is a major concern for the elderly and the disabled. Courtnie Toms, from Maximizing Independent Living Choices in Massena, detailed the reality for those who could no longer safely move throughout their own homes. “We see many senior citizens now confined to wheelchairs that do not have ramps leading into their homes, or a bathroom on the ground floor which they can access. Instead, they leave their homes and move into nursing homes or assisted living facilities, and their house becomes abandoned.”

Furthermore, the age of the houses throughout the county and the associated maintenance costs take a toll on homeowners. Oftentimes homeowners can afford a piece of property, and make the monthly mortgage payment, but lack the extra money for home improvements. If they are able to rehab their home, they are then faced with increased taxes – something they did not initially budget for.

Interviewees were not shy about their suggestions for improving housing conditions. Recommendations included holding landlords more accountable for the conditions of their rental units, a consolidated source of home improvement grants, provisions for creating a modest way of living for seniors on a budget who still want to live independently, more Community Development Block Grant funds, courses on how to carry out home maintenance, and improving the economy.

As the goal of the CDBG is to repair substandard homes and help with purchasing homes, we asked interviewees how complicated they felt it was to obtain housing improvement funds. The Department of Social Services felt that information for applicants was not readily available, and the funding was not centralized. Others echoed this sentiment saying that, “there is a limited amount of home improvement funds available,” and “there is a lack of information about grant availability.” Norma Cary, Executive Director of the St. Lawrence County Community Development Program (CDP) felt that, “home improvement funds are difficult to obtain because there is such a demand for them. Many of the working poor and middle-income households could benefit from the improvement funds as well.”

Others acknowledged that while there is a lack of knowledge and promotion of programs, the process itself is relatively simple. However, many elderly residents are worried about scams and are skeptical about the housing rehabilitation grants. The North Country Housing Council does its best to clarify these misconceptions to potential clients. Meetings regarding these grants facilitated by the county generally have low attendance, and a lack of reliable transportation prevents those who may benefit the most from attending. The Housing Council noted that other sources of funding are harder to come by and are more difficult for clients to qualify for.

Despite these shortcomings of funding, the services provided by the Housing Council and various agencies have a profound impact on the client base. The large percentage of St. Lawrence County’s elderly population increases the number of reverse mortgages, and the number of seniors who remain in their homes rather than downsizing or moving into assisted living facilities. In turn, this places a financial strain on this population group in terms of taxes, heating their home during the winter and carrying out regular home maintenance tasks. As the elderly are unable to upkeep their homes, the houses depreciate and the nature of rural housing leads to social and physical isolation.

In addition to the elderly population having difficulty maintaining their homes, the low income population cannot afford to do so as well. This places a greater demand on housing assistance offices and also calls into question whether or not clients will maintain their homes after they receive assistance fixing them up or purchasing a new home. But homeownership and proper maintenance can also be responsible for clients’ happiness and well-being as Chris Rediehs, Commissioner of Social Services, noted. “Good housing is responsible for the happiness and well-being of the clients I work with. When housing is in decent shape, clients are more motivated, usually end up being employed, and pass that positivity on to their children.”

Housing provides the largest source of infrastructure in the county and it is the core of social fabric of the community. Family life is centered around the home and when they are in good condition everyone benefits. When homes are in disrepair, the whole family struggles. The community feel was noted by

multiple interviewees. Despite the county's rural setting, lower property taxes, and availability of land, neighbors still look out for each other.

Overall, housing in St. Lawrence County is generally affordable, as long as one has a steady income. Interviewees noted an improvement in the quality and conditions of housing in the past twenty years or so, perhaps due to increased knowledge and funding for home repairs. While the county has made strides in improving the quality and condition of its housing stock, much more work is still needed so more residents can experience "pride of place."

5. Online Housing Assessment Survey

To determine if the demographic data collected from the 2010 Census and 2014 American Community Survey estimates was accurate, an online survey of housing was created; open to all St. Lawrence County residents. Questions were based on indicators of housing needs from HUD's *Research to Develop Community Needs Index* from 2007, the Planning Office's Community Development Block Grant/HOME Program Income and Housing Conditions Survey from 2015, and indicators of poor housing from the American Community Survey estimates. The survey was created using GoogleDocs, accessed through the main page of the county's website, and included a variety of multiple choice and short answer questions, some of which did not require an answer due to confidentiality reasons. See Appendix D for a copy of the survey.

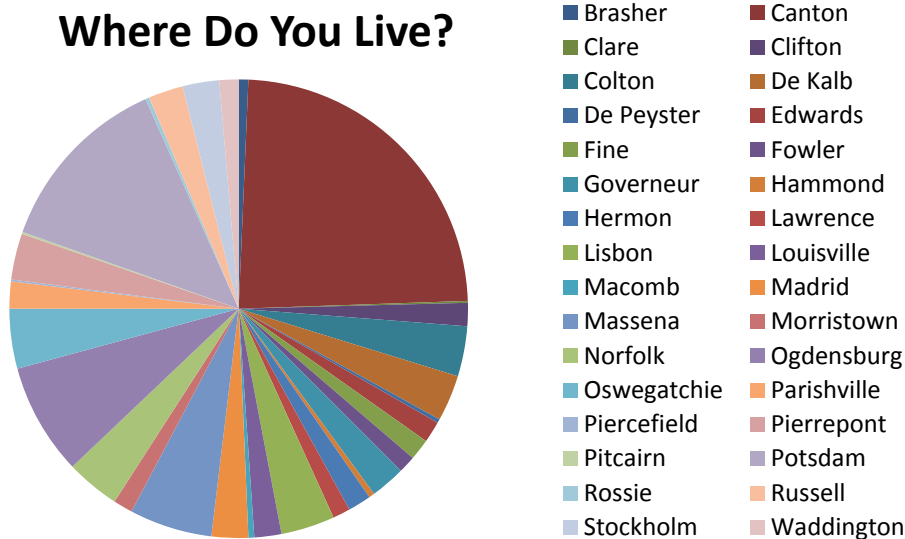
The following questions were posed to respondents:

1. Where do you live?
2. Do you live in a village or hamlet?
3. When was the structure built?
4. Are you a homeowner?
5. Are you a renter?
6. What is the number of persons in the household?
7. What was your household income in the past year?
8. What is the number of bedrooms in your household?
9. What is the number of bathrooms in your household?
10. What is your household's source of heat?
11. Please rate the following components on a scale of 1-3 with 1 being "in sound condition", 2 "needing repair", and 3 being "in critical condition". (17 items needed to be checked.)
12. If you could fix or improve one area of your residence it would be...
13. Other thoughts or comments regarding housing in St. Lawrence County

The goal of the survey was to get at least 1,000 responses. It was posted on the main page of the St. Lawrence County website, shared with all county employees, circulated through email contacts, and promoted on Channel 7 News, WPDM radio station, North Country Now, and other media outlets.

5.1 Survey Results

Over the course of one month, the online survey received 736 responses.



Of the 736 respondents, 23.8% live in Canton, 12.9% in Potsdam, 2.4% in Gouverneur, 5.8% in Massena, and 7.9% in Ogdensburg. The town of Hopkinton had no respondents. Although Potsdam and Canton are two of the population centers in the county, the high proportion of response from these two towns may be due to the majority of county and university employees living in these two towns and the number of media outlets located within these two town.

48.9% of residents who took the survey live in a village or hamlet while the 2010 Census determined that only 30% of county-wide housing units were located within an urban setting.

What is the type of dwelling unit?		
Dwelling Type	Online Survey	ACS 2014 Estimates
1 family	85.1%	70.4%
2 family	4.3%	1.5%
2+ family	1.5%	
Mobile home	5%	11.1%
Apartment	4.1%	17.0%

85.1% of dwelling units were classified as 1 family; 4.3% as 2 family; 1.5% as 2+ family; 5.0% as mobile homes; and 4.1% as apartments. According to the ACS 2014 estimates, 70.4% of dwelling units were 1 family; 1.5% was 2 family or more; 11.1% were mobile homes; and 17.0% were apartments.

When was the structure built?		
Year Structure Built	Online Survey	ACS 2014 Estimates
Before 1940	47%	33%
1940 – 1959	12%	17%
1960 – 1979	16.2%	21%
1980 – 1999	15.6%	21%
2000 – present	9.2%	8%

47% of housing structures were built before 1940, 12% from 1940 to 1959, 16.2% from 1960 to 1979, and 15.6% from 1980 to 1999. 9.2% of the county’s structures were built after 2000. According to the ACS 2014 5-year estimate, 33% of housing units were built before 1940; 17% from 1940 to 1959; 21% from 1960 to 1979 and from 1980 to 1999; 8% of housing units were built from 2000 to the present.

85.9% of respondents were homeowners, 12.8% were renters, and 1.3% of respondents were neither homeowners nor renters. From 2009 to 2014, the American Community Survey found that 71% of occupied dwelling units were owner occupied and 29% were renter occupied.

When is the number of persons in the household?		
Number of Persons	Online Survey	ACS 2014 Estimates
1 person	14%	28.5%
2 persons	39.9%	38.3%
3 persons	17.7%	13.8%
4 persons	17.8%	19.4%
5 persons	6.8%	
6 persons	3.7%	

The majority of households were 2-person households with 39.9% of residents selecting that option. 1-person households comprised 14%; 3-person households made up 17.7%; 4-person households were 17.8% of households; 6.8% of households had 5 members; and 3.7% of households county-wide had 6 or more members. In 2014, the ACS estimated that 1-person households were 28.5% of the total occupied housing units; 2-person households were 38.3%; 3-person households 13.8%; and 4-or-more-person households comprised 19.4% of the county’s total occupied housing units.

What was your household income in the past year?		
Income Range	Online Survey	ACS 2014 Estimates
Less than \$10,000	2%	7.7%
\$10,000 – \$14,999	3%	5.3%
\$15,000 – \$24,999	5.5%	9.9%
\$25,000 – \$34,999	9.1%	9%
\$35,000 – \$49,999	13.6%	12.7%
\$50,000 – \$74,999	22.5%	16.4%
\$75,000 – \$99,999	19.5%	12%
\$100,000 – \$149,999	18.8%	14.3%
\$150,000 – \$199,999	4.4%	6.3%
More than \$200,000	1.5%	7.3%

For household income, the majority (60.8%) of respondents' incomes ranged from \$50,000 to \$149,999. 13.6% made between \$35,000 and \$49,999; 9.1% earned \$25,000 to \$34,999. 5.5% earned \$15,000 to \$24,999; 4.4% of households brought in \$150,000 to \$199,999; 3% made \$10,000 to \$14,999, and 3.5% earned more than \$200,000 or less than \$10,000.

What is the number of bedrooms and bathrooms in your household?					
Number of Bedrooms	Online Survey	ACS 2014 Estimates	Number of Bathrooms	Online Survey	ACS 2014 Estimates
No bedroom	0%	1.0%	No bathroom	0%	1.8%
1 bedroom	4.8%	11.5%	1 bathroom	39.1%	98.2%
2 – 3 bedrooms	68.6%	66.2%	2 – 3 bathrooms	59.5%	
4 or more bedrooms	26.5%	21.3%	4 or more bathrooms	1.4%	

68.6% of households had 2 to 3 bedrooms and 59.7% had 2 to 3 bathrooms. 26.5% of homes had 4 or more bedrooms while only 1.4% had 4 or more bathrooms. 4.8% of households were one-bedroom ones and 38.9% of homes were one-bathroom residences. No respondents had no bedroom or no bathroom in their household. In comparison the 2014 ACS estimates had 66.2% of housing units having 2 or 3 bedrooms, 21.3% 4 or more bedrooms, 11.5% having 1 bedroom, and 1.0% of occupied housing units having no bedroom. For bathrooms, according to the 2014 ACS estimates, 98.2% of occupied housing units had complete plumbing facilities.

What is your household's source of heat?		
Source of Heat	Online Survey	ACS 2014 Estimates
Utility gas	39.4%	34.7%
Bottled, tank, or LP gas	14.7%	7.9%
Electricity	7.2%	11.7%
Fuel oil, kerosene, etc.	33.6%	29.1%
Coal or coke	0.1%	0.1%
Wood	25.8%	16.2%
Solar energy	1.4%	
Other	4.8%	
No fuel	0%	0.3%

For sources of heat, respondents could select at least one option from the nine available: utility gas; bottled, tank, or LP gas; electricity; fuel oil, kerosene, etc.; coal or coke; wood; solar energy; other; or no fuel. Most homes were heated with utility gas (39.4%), followed by fuel oil or kerosene at 33.6%, and wood at 25.8%. No residences lacked a source of heat. According to the 2014 ACS, 34.7% of housing units were heated with utility gas; 7.9% with bottled, tank, or LP gas; 11.7% with electricity; 29.1% with fuel oil, kerosene, etc.; 0.1% with coal or coke; 16.2% with wood, solar energy, or other; and 0.3% of occupied housing units did not use a source of fuel.

To determine the condition of survey participants' housing structures, they were asked to rate the following components on a scale of 1-3, or mark them as not applicable to their living situation. Participants rated the: foundation, windows, doors, plumbing, heating, electrical, well, septic, insulation, roofing material, siding material, porches, exterior steps, chimneys, floors, ceilings, and stairs or railing within their household. Most residences within villages did not rate their well or septic systems as they are on village water and sewer. However, for all components there were homes in need of repair and in critical condition. The top ten substandard items were: windows (34%), insulation (31%), porches (31%), doors (30%), floors (29%), exterior steps (29%), siding material (29%), roofing material (25%), foundation (24%), and plumbing (24%).

Of the 714 respondents, 382 chose to answer the open-ended question, "If you could fix or improve one area of your residence, it would be..." The top ten responses were: roofing material, windows, siding material, floors, insulation, foundation, bathroom, plumbing, kitchen, and basement. Weatherization improvements were the most common with 26% of participants wanting to fix their roof, 18% wanting to replace their siding, 17% focusing on their windows, 14% improving the floors inside, and 11% improving the insulation to make their home more energy-efficient.



5.1.1. Input from Survey Respondents

Among comments and concerns regarding housing in St. Lawrence County, high property taxes (especially within the villages), landlord issues for renters, prominence of abandoned and vacant buildings, lack of home maintenance, large elderly population, and not enough assistance for working families were among the top concerns.

"I consider myself very lucky, most of the housing stock is not in as good of shape as mine."

"Assessments are much too high for this area. People can't make enough to fix up their property when they are just scraping by to be able to stay in it."

"The lack of decently priced housing that doesn't need massive repairs has kept us renters."

“My husband and I have been fortunate and had the opportunity to build our own home when we married. I do realize that there are many residents in the County that have not been as fortunate and have home that have some serious safety issues. I support any efforts that the County makes in finding assistance for these homeowners to help give them stability and safety that everyone’s home should give them.”

“Older homes require enormous maintenance, and it is my experience (as a realtor) that many of the pre-1940 homes that were remodeled in the 80s and 90s are now again in need of extensive remodeling.”

“Our house is falling in everywhere and we can't get caught up to fix it.”

“People are hesitant about fixing up their homes and making them look good because the more you put into it and the better it looks the more taxes you pay.”

“Like most of the North County, too many properties are abandoned and falling down. Taxes are much too high for the properties and out of line with most residents' income. County residents deserve decent, safe, affordable homes.”

“I am concerned about the number of abandoned homes and feel much is needed for energy efficiency and renewable energy. Also SLC is unique in that people relatively well-off might live a quarter of a mile from people of poverty – I think this makes us more understanding of what others experience and puts a “face” on poverty that one might not have in more segregated neighborhoods.”

Overall, the survey served to provide the Planning Office with input concerning housing conditions from county residents. In conjunction with the interviews with agency heads, the concerns about the state of the county’s housing are the same. Weatherization remains an issue for both residents and the North Country Housing Council, and there is a concern among the Office for the Aging, the Department of Social Services, and residents over the increasing age of the county’s population and what it means for home maintenance.

6. Description of Past Programs

6.1 CDBG Program

For over four decades, St. Lawrence County has operated programs to assist low-income households to purchase their first homes, and make repairs to bring these homes to standard condition. Additional County-sponsored programs have helped low-income persons rehabilitate their homes. See **Appendix C – St. Lawrence County Community Development Experience.**

6.1.1. Direct Homeownership Assistance Program (DHAP)

Since 1982, St. Lawrence County has continuously operated its homeownership assistance program (DHAP). Over the course of this program, twenty-two rounds of DHAP assistance have been secured by the county. 575 low-income households have been able to buy their first homes through the help of these funds. With an average of 2.56 persons per household, DHAP has assisted in 1,470 persons moving into their own safe, standard-condition homes.

St. Lawrence County uses DHAP funds to help with down payments and closing costs. While many low-income households can afford a monthly rent or mortgage payment, they cannot often save for a sufficient down payment (typically 20% of the purchase price), or the associated closing costs from the sale. By providing funds to help clients reach a 20% down payment, St. Lawrence County enables clients to obtain mortgage loans from traditional banks. DHAP investments have leveraged over \$21.8 million in conventional loans.

DHAP limits the purchase price that potential homeowners are allowed to offer. St. Lawrence County has determined that most low-income households can afford an 80% mortgage, with associated property taxes and homeowners insurance for a house selling for \$90,000 or less. The county's most recent analysis of the housing market, in 2015, indicated the \$90,000 selling price represented the median selling price for all homes on the market during that point in time.

St. Lawrence County has obtained and invested almost \$12.7 million in Community Development Block Grants (CDBG) funds in its DHAP. This investment has generated an additional \$21.8 million in investment by lenders. DHAP homes have been purchased in 41 of the county's 45 municipalities. Only 33 of these units (6%) were purchased in LMI Census Tracts.

DHAP has also had a positive effect on housing conditions. Every home purchased through the DHAP is inspected by a trained Rehabilitation Specialist; each home is either determined to be in standard condition, or the scope of work is determined, and grant funds approved to make needed repairs.

6.1.2. Housing Rehabilitation (HR)

St. Lawrence County has operated its housing rehabilitation program regularly since 1982. Twenty-six Community Development Block Grant Housing Rehabilitation awards have been made to the county and have been used to help over 579 low-income households make significant repairs to their homes. At an

average household size of 2.56 persons, the County's HR programs have assisted 1,480 persons with making their homes safe, sanitary and decent.

In the past, county-administered housing rehab projects were written on behalf of individual towns but a community can only submit one application per year, and the County has previously chosen to make its annual application for DHAP. **As a result, residents in 19 of the county's 32 towns have never had access to housing rehabilitation assistance.** In 2015, St. Lawrence County switched to a strategy of writing one application every other year to support a county-wide housing rehabilitation program. Under this new strategy, no eligible housing unit, nor eligible household, will be precluded from participation based on their location.

County-funded HR projects have generally been comprehensive in their approach to rehabilitation. During inspections by Rehabilitation Specialist, every item that needs attention to bring the home to standard condition is written up. No limits are predetermined for a project; each home receives the repairs needed to make it standard. For its current program, the Countywide Housing Rehabilitation Program, the County anticipates spending an average of \$34,850 per housing unit to bring them into standard condition.

HR projects are open to eligible renters or homeowners. Homeowners receive a grant for the full cost of rehabilitation. For renters, the County will execute an agreement with the property owner; they must contribute 25% of a project cost; the remaining 75% is provided by the County as a grant. In return, landlords must agree to limit rent increases for at least five years.

In all, St. Lawrence County has worked in communities all across the County to make substantial investments in housing stock. The County has invested in 1,150 homes, making sure that they are in standard condition. This represents a direct investment in over 2.7% of all occupied units. The County's housing-related activities have directly benefitted 2,955 low-income residents; thus, the County has provided direct housing assistance to over 2.6% of its population.

To summarize, 26 rounds of housing rehabilitation funding have enabled over 550 households to make substantial repairs to their homes, so that they and their families can live in homes that are safe, sanitary and decent. 22 rounds of DHAP funding have enabled over 575 households to purchase standard-condition homes in communities of their choice across St. Lawrence County.

6.2. 421-F

Through section 421-F of the Real Property Tax Law, governing bodies can adopt local laws offering partial tax exemptions for residential properties that are reconstructed, altered, or improved. Throughout St. Lawrence County, the towns of: Colton, De Kalb, Edwards, Hammond, Madrid, Morristown, Potsdam, and Russell; the city of Ogdensburg; the villages of: Canton, Norwood, and Potsdam; and the Ogdensburg and Potsdam school districts have adopted 421-F legislation that allows for stepped increases in assessments after homes are renovated. For a map detailing these areas, see **Appendix C.2 - Jurisdictions that have Adopted 421 – F to Allow Stepped Increases in Assessments After Homes are Renovated.**

7. Summary

In conclusion, the housing conditions of St. Lawrence County have not improved in recent years despite the annual increase in median household income and the past community development efforts. The county suffers from a stagnant population that is increasingly comprised of older residents. Low incomes, slow economic growth, lack of infrastructure, the loss of manufacturing jobs, increasingly older residences, and a high percentage of mobile homes also affect the county and have a profound impact on the housing conditions.

An older county-wide population is detrimental for the housing conditions as older residents are most often on a fixed income, physically unable to make needed repairs, and less likely than younger residents to make home improvements to increase resale value. While homes occupied by the elderly are not subject to vacancy, they are subject to disrepair, thus contributing to the poor conditions of residences in the county.

A county median household income significantly lower than that of New York State also contributes to the state of housing conditions. Those earning less money are less likely to be able to afford homes in standard condition and lack the additional income to rehabilitate the homes to bring them into standard condition. A large chunk of the county is barely getting by in their current living situation and there are other priorities for them besides home improvements.

The high percentage of mobile homes throughout St. Lawrence County and the home values considerably below the state average, show that housing throughout the county is more affordable than elsewhere in the state. This is a benefit for those looking to move to the area and purchase a home but that is not a trend that is happening. Instead, there is relatively cheap housing for residents that comes at the cost of quality and durability.

In looking at the long-term viability of decent affordable housing, such as tax-credit low-income housing, it is not a recommended option as there is not enough demand for it. The high vacancy status of housing units throughout the county combined with the high inventory of homes for sale, and increased listings per month and months' supply of inventory, show that there is plenty of housing available, although it may not be desirable, in standard condition, or affordable for the low-income residents. St. Lawrence County does not experience a shortage of housing and building more would be a mistake.

Possible policy recommendations include rehabilitate vacant homes for the homeless, developing policies of rehabilitating entire neighborhoods, and making housing improvement funds more available to those that need them.

As St. Lawrence County does have between 1 and 1,000 homeless individuals, they are in need of a more permanent place to stay, other than the temporary assistance currently provided by local organizations. A possible idea would be to develop a program for those who are homeless to work with local contractors and housing rehabilitation organizations to fix up vacant homes to reside in. By being part of the process, these individuals would have a vested interest in doing the necessary work, and "giving away" a fixed up vacant home is better than continuing to let it fall into disrepair.

A situation that is unique to the North Country and St. Lawrence County is the incidence of substandard homes dispersed through neighborhoods of nice, standard homes. From time to time, some of these substandard homes are rehabilitated, but not all homes in the neighborhood are, which continues to decrease property values. A possible solution would be to focus on community rehabilitation instead of individual homes. While some homes would need more work than others, the end result would be an improved community for all members involved.

While other sources of funding for home improvement are available through the HOME program, Leverage funding for RPCs, Weatherization, and WRAP, Native housing funding, USDA, and Federal programs for public or specialized housing, the availability of information is not easily accessible and residents are often too overcome by the application processes to even apply. Informational programs and classes to help residents apply would be a bonus, especially for those without internet access or familiarity with online applications.

Finally, programs for elderly to improve and maintain their homes would be beneficial for St. Lawrence County. A program that could provide this needed assistance would enable more elderly residents to stay in their homes, thus reducing the demand on nursing homes and assisted living facilities. Additionally, the development of such a program could provide job opportunities for the homeless and help reduce the number of substandard and vacant housing units county-wide.

Appendix A - Demographic Data

A.1. New York State Demographics 2009 - 2014

	2009				2014				Percent Difference	Percent Change
	New York State	Margin of error	Percent	Margin of error	New York State	Margin of error	Percent	Margin of error		
Total population	19,423,896	*****			19,594,330	*****				1%
Total households	7,137,013	+/-10,676			7,255,528	+/-10,898				2%
Poverty population**	2,814,409	+/-21,636	14.9%	+/-0.1	2,978,521	+/-20,970	15.6%	+/-0.1	0.7%	6%
Children living in poverty (under 18 years)	891,923	+/-9,056	21.0%	+/-0.2	929,832	+/-9,747	22.1%	+/-0.2	1.1%	4%
Elderly living in poverty (over 65 years)	290,319	+/-4,202	11.4%	+/-0.2	303,910	+/-3,771	11.4%	+/-0.1	0.0%	5%
Low income population (households)*										
80% of median income	942,086		13.2%		769,086		10.6%		-2.6%	-18%
50% of median income	599,509		8.4%		594,953		8.2%		-0.2%	-1%
30% of median income	199,836		2.8%		486,120		6.7%		3.9%	143%
Single-parent families (household)	1,369,807		19.2%		1,434,925		19.8%		0.6%	5%
Male householder, no wife present	339,716	+/-4,296	4.8%		358,886	+/-4,154	4.9%		0.2%	
Female householder, no husband present	1,030,091	+/-6,823	14.4%		1,076,039	+/-6,290	14.8%		0.4%	
Adults without a high school diploma	2,361,998		15.8%		2,230,433		14.6%		-1.3%	-6%
Population 18 to 24 years	300,469		16.0%	+/-0.2	270,962		13.6%	+/-0.2		-10%
Population 25 years and over	2,061,529		15.8%	+/-0.1	1,959,471		14.7%	+/-0.1		-5%
Working age persons without a college degree	8,662,411				8,485,699					-2%
Population 18 to 24 years	833,801		44.4%	+/-0.2	781,113		39.2%	+/-0.3	-5.2%	-6%
Population 25 years and over	7,828,610		60.0%	+/-0.1	7,704,586		57.8%	+/-0.1	-2.2%	-2%

* 2010 Low income data from HUD

** 2012 Estimates

Appendix A - Demographic Data

A.2. St. Lawrence County Demographics 2009 - 2014

	2009				2014				Percent Difference	Percent Change
	St. Lawrence County	Margin of error	Percent	Margin of error	St. Lawrence County	Margin of error	Percent	Margin of error		
Total population	109,742	*****			112,015	*****			2%	
Total households	40,819	+/-616			41,579	+/-689			2%	
Poverty population**	18,372	+/-1,374	18.5%	+/-1.3	19,710	+/-1,350	19.7%	+/-1.3	1.2%	7%
Children living in poverty (under 18 years)	6,051	+/-635	26.8%	+/-2.8	6,711	+/-652	29.7%	+/-2.9	2.9%	11%
Elderly living in poverty (over 65 years)	1,501	+/-215	10.2%	+/-1.5	1,455	+/-190	9.4%	+/-1.2	-0.8%	-3%
Low income population (households)*										
80% of median income	6,898		16.9%		5,572		13.4%		-3.5%	-19%
50% of median income	2,980		7.3%		2,994		7.2%		-0.1%	0%
30% of median income	2,572		6.3%		3,659		8.8%		2.5%	42%
Single-parent families (household)	6,214		15.2%		6,951		16.7%		1.5%	12%
Male householder, no wife present	1,747	+/-257	4.3%		2,125	+/-298	5.1%		0.8%	22%
Female householder, no husband present	4,467	+/-358	10.9%		4,826	+/-380	11.6%		0.7%	8%
Adults without a high school diploma	11,851		13.7%		11,062		12.5%		-1.2%	-7%
Population 18 to 24 years	1,684		9.6%	+/-2.0	1,787		10.7%	+/-1.8	1.1%	6%
Population 25 years and over	10,167		14.7%	+/-0.7	9,275		12.9%	+/-0.6	-1.8%	-9%
Working age persons without a college degree	54,749				53,854					-2%
Population 18 to 24 years	6,405		36.6%		5,611		33.6%		-3.0%	-12%
Population 25 years and over	48,344		69.9%		48,243		67.1%		-2.8%	0%

* 2010 Low income data from HUD

** 2012 Estimates

Appendix A - Demographic Data

A.3. St. Lawrence County Compared to New York State (2009)

	2009				2009				Difference
	New York State	Margin of error	Percent	Margin of error	St. Lawrence County	Margin of error	Percent	Margin of error	
Total population	19,423,896	*****			109,742	*****			
Total households	7,137,013	+/-10,676			40,819	+/-616			
Poverty population**	2,814,409 (2012 estimate)	+/-21,636	14.90%	+/-0.1	18,372 (2012 estimate)	+/-1,374	18.50%	+/-1.3	3.60%
Children living in poverty (under 18 years)	891,923	+/-9,056	21.00%	+/-0.2	6,051	+/-635	26.80%	+/-2.8	5.80%
Elderly living in poverty (over 65 years)	290,319	+/-4,202	11.40%	+/-0.2	1,501	+/-215	10.20%	+/-1.5	-1.20%
Low income population (2010 data)*									
80% of median income	942,086		13.20%		18,546		16.90%		3.70%
50% of median income	599,509		8.40%		8,011		7.30%		-1.10%
30% of median income	199,836		2.80%		6,914		6.30%		3.50%
Single-parent families (household)	1,369,807		19.19%		6,214		15.22%		-3.97%
Male householder, no wife present	339,716	+/-4,296	4.76%		1,747	+/-257	4%		-0.48%
Female householder, no husband present	1,030,091	+/-6,823	14.43%		4,467	+/-358	11%		-3.49%
Adults without a high school diploma	2,361,998		15.83%		11,851		13.67%		-2.15%
Population 18 to 24 years	300,469		16.00%	+/-0.2	1,684		9.60%	+/-2.0	-6.40%
Population 25 years and over	2,061,529		15.80%	+/-0.1	10,167		14.70%	+/-0.7	-1.10%
Working age persons without a college degree	8,662,411				54,749				
Population 18 to 24 years	833,801		44.40%	+/-0.2	6,405		36.60%		-7.80%
Population 25 years and over	7,828,610		60.00%	+/-0.1	48,344		69.90%		9.90%

* Low income data from HUD

** 2012 poverty estimates

Appendix A - Demographic Data

A.4. St. Lawrence County Compared to New York State (2014)

	2014				2014				Difference
	New York State	Margin of error	Percent	Margin of error	St. Lawrence County	Margin of error	Percent	Margin of error	
Total population	19,594,330	*****			112,015	*****			
Total households	7,255,528	+/-10,898			41,579	+/-689			
Poverty population	2,978,521	+/-20,970	15.60%	+/-0.1	19,710	+/-1,350	19.70%	+/-1.3	4.10%
Children living in poverty (under 18 years)	929,832	+/-9,747	22.10%	+/-0.2	6,711	+/-652	29.70%	+/-2.9	7.60%
Elderly living in poverty (over 65 years)	303,910	+/-3,771	11.40%	+/-0.1	1,455	+/-190	9.40%	+/-1.2	-2.00%
Low income population (2010 data)*									
80% of median income	769,086		10.60%				13.40%		2.80%
50% of median income	594,953		8.20%				7.20%		-1.00%
30% of median income	48		6.70%				8.80%		2.10%
Single-parent families (household)	1,434,925		19.78%		6,951		16.70%		-3.08%
Adults without a high school diploma	2,230,433		14.56%		11,062		12.49%		-2.07%
Population 18 to 24 years	270,962		13.60%	+/-0.2	1,787		10.70%	+/-1.8	-2.90%
Population 25 years and over	1,959,471		14.70%	+/-0.1	9,275		12.90%	+/-0.6	-1.80%
Working age persons without a college degree	8,485,699				53,854				
Population 18 to 24 years	781,113		39.20%	+/-0.3	5,611		33.60%		-5.60%
Population 25 years and over	7,704,586		57.80%	+/-0.1	48,243		67.10%		9.30%

* Low income data from HUD

Appendix A - Demographic Data

A.5. Total Population

Location	2014		2009		2009-2014		
	Population Estimate	Margin of Error	Population Estimate	Margin of Error	Estimate difference	Percent change	Change > MOE?
New York State	19,594,330	*****	19,423,896	*****	170,434	0.88%	
St. Lawrence County	112,015	*****	109,742	*****	2,273	2.07%	
City of Ogdensburg	11,029	+/-36	11,139	+/-25	(110)	-0.99%	yes
Town of Canton	11,233	+/-22	10,418	+/-27	815	7.82%	yes
Village of Canton	6,600	+/-29	6,106	+/-19	494	8.09%	yes
Town of Gouverneur	7,021	+/-23	7,041	+/-18	(20)	-0.28%	no
Village of Gouverneur	3,915	+/-19	4,022	+/-17	(107)	-2.66%	yes
Town of Massena	12,794	+/-22	12,485	+/-24	309	2.47%	yes
Village of Massena	10,937	+/-429	10,939	+/-368	(2)	-0.02%	no
Town of Potsdam	16,172	+/-39	16,230	+/-37	(58)	-0.36%	yes
Village of Potsdam	9,577	+/-27	9,813	+/-23	(236)	-2.40%	yes

Data from ACS 2014 and 2009 5-year estimates, Table B01003 found at:

http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B01003&prodType=table

A.6. Total Number of Households

Location	2014		2009		2009-2014		
	Household Estimate	Margin of Error	Household Estimate	Margin of Error	Estimate difference	Percent change	Change > MOE?
New York State	7,255,528	+/-10,898	7,137,013	+/-10,676	118,515	1.66%	yes
St. Lawrence County	41,579	+/-689	40,819	+/-616	760	1.86%	yes
City of Ogdensburg	4,170	+/-309	4,200	+/-257	(30)	-0.71%	no
Town of Canton	3,437	+/-276	2,680	+/-399	757	28.25%	yes
Village of Canton	1,683	+/-257	978	+/-396	705	72.09%	yes
Town of Gouverneur	2,415	+/-209	2,301	+/-203	114	4.95%	no
Village of Gouverneur	1,620	+/-148	1,703	+/-202	(83)	-4.87%	no
Town of Massena	5,848	+/-241	5,623	+/-253	225	4.00%	no
Village of Massena	4,933	+/-266	4,968	+/-255	(35)	-0.70%	no
Town of Potsdam	4,931	+/-618	4,715	+/-427	216	4.58%	no
Village of Potsdam	2,425	+/-590	2,265	+/-395	160	7.06%	no

Data from 2014 and 2009 ACS 5-year estimates, Table S1101 (Households and Families) found at:

http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1101&prodType=table

A.7. Single Parent Households

Location	2014			2009			2009-2014	
	Household Estimate	Percent	Difference between Location and County	Household Estimate	Percent	Difference between Location and County	Change in percent estimate	Percent change
New York State	1,434,925	19.78%	3.08%	1,369,807	19.19%	3.97%	0.58%	3%
St. Lawrence County	6,951	16.70%		6,214	15.22%		1.48%	10%
City of Ogdensburg	889	21.32%	4.62%	972	23.14%	7.92%	-1.82%	-8%
Town of Canton	508	14.78%	-1.92%	309	11.53%	-3.69%	3.25%	28%
Village of Canton	135	8.02%	-8.68%	107	10.94%	-4.28%	-2.92%	-27%
Town of Gouverneur	713	29.52%	12.82%	403	17.51%	2.29%	12.01%	69%
Village of Gouverneur	535	33.02%	16.32%	353	20.40%	5.18%	12.62%	62%
Town of Massena	1,007	17.22%	0.52%	950	16.89%	1.67%	0.32%	2%
Village of Massena	819	16.60%	-0.10%	900	18.12%	2.90%	-1.51%	-8%
Town of Potsdam	585	11.86%	-4.84%	603	12.79%	-2.43%	-0.93%	-7%
Village of Potsdam	221	9.11%	-7.59%	299	13.20%	-2.02%	-4.09%	-31%
Lisbon	227	33.68%	16.98%	178	11.10%	-4.12%	22.58%	203%
Edwards	60	28.85%	12.15%	41	10.79%	-4.43%	18.06%	167%

Data from 2014 and 2009 ACS 5-year estimates, Table S1101 (Households and Families) found at:
http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1101&prodType=table

Appendix A - Demographic Data

A.8. Poverty Populations (Total Poverty Population, Elderly Living in Poverty, & Children Living in Poverty)

Total Poverty Population	2014					2012					2012 - 2014	
	Population Estimate	Margin of Error	Percent of Population	Margin of Error	Difference between Location & County	Population Estimate	Margin of Error	Percent of Population	Margin of Error	Difference between Location & County	Change in percent estimate	Percent change
New York State	2,978,521	+/-20,970	15.6%	+/-0.1	-4%	2,814,409	+/-21,636	14.9%	+/-0.1	3.60%	0.70%	6%
St. Lawrence County	19,710	+/-1,350	19.7%	+/-1.3		18,372	+/-1,374	18.5%	+/-1.3		1.20%	7%
City of Ogdensburg	1,898	+/-434	20.3%	+/-4.6	1%	2,314	+/-436	24.3%	+/-4.5	6%	-4.00%	-18%
Town of Canton	1,437	+/-346	18.3%	+/-4.4	-1%	1,131	+/-332	14.5%	+/-4.3	-4%	3.80%	27%
Village of Canton	474	+/-149	13.9%	+/-3.8	-6%	385	+/-155	11.5%	+/-4.3	-7%	2.40%	23%
Town of Gouverneur	1,610	+/-529	26.3%	+/-8.7	7%	915	+/-284	15.0%	+/-4.7	-4%	11.30%	76%
Village of Gouverneur	1,129	+/-453	29.1%	+/-11.7	9%	660	+/-269	17.0%	+/-6.9	-2%	12.10%	71%
Town of Massena	2,548	+/-516	20.4%	+/-4.1	1%	2,447	+/-593	19.6%	+/-4.7	1%	0.80%	4%
Village of Massena	2,235	+/-517	20.8%	+/-4.7	1%	2,165	+/-593	20.1%	+/-5.3	2%	0.70%	3%
Town of Potsdam	2,312	+/-502	20.7%	+/-3.5	1%	2,575	+/-514	24.7%	+/-4.0	6%	-4.00%	-10%
Village of Potsdam	1,468	+/-457	31.7%	+/-5.8	12%	1,586	+/-429	40.5%	+/-6.9	22%	-8.80%	-7%

Elderly Living in Poverty	2014					2012					2012 - 2014	
	Population Estimate	Margin of Error	Percent of Population	Margin of Error	Difference between Location & County	Population Estimate	Margin of Error	Percent of Population	Margin of Error	Difference between Location & County	Change in percent estimate	Percent change
New York State	303,910	+/-3,771	11.4%	+/-0.1	2%	290,319	+/-4,202	11.4%	+/-0.2	1%	0.00%	5%
St. Lawrence County	1,455	+/-190	9.4%	+/-1.2		1,501	+/-215	10.2%	+/-1.5		-0.80%	-3%
City of Ogdensburg	130	+/-55	10.1%	+/-3.9	0.70%	151	+/-73	11.8%	+/-5.5	1.60%	-1.70%	-14%
Town of Canton	118	+/-61	10.2%	+/-4.9	0.80%	136	+/-75	12.3%	+/-6.2	2.10%	-2.10%	-13%
Village of Canton	35	+/-30	6.2%	+/-5.2	-3.20%	28	+/-22	5.7%	+/-4.5	-4.50%	0.50%	25%
Town of Gouverneur	109	+/-69	13.2%	+/-7.6	3.80%	94	+/-70	10.1%	+/-7.2	-0.10%	3.10%	16%
Village of Gouverneur	52	+/-50	10.1%	+/-9.1	0.70%	22	+/-27	4.0%	+/-4.9	-6.20%	6.10%	136%
Town of Massena	231	+/-84	10.7%	+/-3.8	1.30%	181	+/-85	8.6%	+/-4.1	-1.60%	2.10%	28%
Village of Massena	175	+/-74	10.5%	+/-4.4	1.10%	161	+/-80	9.5%	+/-4.6	-0.70%	1.00%	9%
Town of Potsdam	109	+/-59	7.2%	+/-3.6	-2.20%	124	+/-46	10.4%	+/-3.9	0.20%	-3.20%	-12%
Village of Potsdam	75	+/-57	10.7%	+/-7.5	1.30%	60	+/-37	13.4%	+/-8.2	3.20%	-2.70%	25%

Children Living in Poverty	2014					2012					2012 - 2014	
	Population Estimate	Margin of Error	Percent of Population	Margin of Error	Difference between Location & County	Population Estimate	Margin of Error	Percent of Population	Margin of Error	Difference between Location & County	Change in percent estimate	Percent change
New York State	929,832	+/-9,747	22.1%	+/-0.2	-8%	891,923	+/-9,056	21.0%	+/-0.2	-5.80%	1.10%	4%
St. Lawrence County	6,711	+/-652	29.7%	+/-2.9		6,051	+/-635	26.8%	+/-2.8		2.9%	11%
City of Ogdensburg	597	+/-252	28.0%	+/-10.8	-1.7%	749	+/-234	32.7%	+/-8.5	5.9%	-4.7%	-20%
Town of Canton	398	+/-161	23.9%	+/-8.6	-5.8%	248	+/-152	14.5%	+/-8.1	-12.3%	9.4%	60%
Village of Canton	98	+/-52	16.6%	+/-9.7	-13%	46	+/-37	7.5%	+/-5.9	-19.3%	9.1%	113%
Town of Gouverneur	596	+/-317	40.0%	+/-19.6	10.3%	162	+/-107	11.6%	+/-7.3	-15.2%	28.4%	268%
Village of Gouverneur	389	+/-228	45.3%	+/-25.2	16%	130	+/-98	16.6%	+/-12.1	-10.2%	28.7%	199%
Town of Massena	721	+/-271	29.5%	+/-9.7	-0.2%	809	+/-352	32.2%	+/-11.4	5.4%	-2.7%	-11%
Village of Massena	636	+/-269	27.7%	+/-10.1	-2.0%	711	+/-357	30.3%	+/-12.4	3.5%	-2.6%	-11%
Town of Potsdam	491	+/-175	22.3%	+/-7.6	-7.4%	702	+/-259	29.6%	+/-9.1	2.8%	-7.3%	-30%
Village of Potsdam	169	+/-117	28.7%	+/-15.8	-1.0%	302	+/-156	41.4%	+/-16.4	14.6%	-12.7%	-44%

Data from 2014 and 2012 ACS 5-year estimates, Table S1701 (Poverty Status in the Past 12 Months) found at: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1701&prodType=table

Appendix A - Demographic Data

A.9. Unemployment Rate

Location	2014				2009				2009 - 2014		
	Population Estimate	Percent	Margin of Error	Difference between Location & State	Population Estimate	Percent	Margin of error	Difference between Location & State	Estimate difference	Change in percent estimate	Percent change
New York State	1,409,114	8.9%	+/-0.1		1,082,956	7.0%	+/-0.1		326,159	1.9%	30%
St. Lawrence County	9,878	10.8%	+/-0.9	1.90%	7,097	7.9%	+/-0.9	0.90%	2,781	2.9%	39%
City of Ogdensburg	845	9.3%	+/-2.6	0.40%	749	8.2%	+/-2.8	1.20%	96	1.1%	13%
Town of Canton	865	8.9%	+/-2.5	0.00%	857	9.3%	+/-4.1	2.30%	8	-0.4%	1%
Village of Canton	715	11.8%	+/-4.0	2.90%	550	9.5%	+/-3.9	2.50%	166	2.3%	30%
Town of Gouverneur	732	12.9%	+/-4.9	4.00%	477	8.2%	+/-3.8	1.20%	255	4.7%	53%
Village of Gouverneur	381	12.2%	+/-6.9	3.30%	279	8.5%	+/-4.9	1.50%	102	3.7%	37%
Town of Massena	1,718	16.3%	+/-3.7	7.40%	650.43	6.6%	+/-2.1	-0.40%	1,068	9.7%	164%
Village of Massena	1,271	14.4%	+/-4.0	5.50%	587	6.9%	+/-2.2	-0.10%	684	7.5%	116%
Town of Potsdam	1,406	9.9%	+/-2.1	1.00%	1,345	9.5%	+/-3.0	2.50%	61	0.4%	5%
Village of Potsdam	970	10.7%	+/-3.3	1.80%	987	12.2%	+/-4.6	5.20%	-17	-1.5%	-2%

Data from 2014 and 2009 ACS 5-year estimates, Table S2301 (Employment Status) found at:
http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S2301&prodType=table

A.10. Median Household Income (dollars)

Location	2014			2009			2009 - 2014	
	Household Estimate	Margin of Error	Difference between Location and County	Household Estimate	Margin of Error	Difference between Location and County	Estimate difference	Percent change
New York State	\$ 58,687	+/-207	14233	55,233	+/-179	13,563	3,454	6%
St. Lawrence County	\$ 44,454	+/-1,211		41,670	+/-1,377		2,784	7%
City of Ogdensburg	\$ 38,822	+/-3,842	(5,632)	34,544	+/-3,978	(7,126)	4,278	12%
Town of Canton	\$ 49,484	+/-5,879	5,030	53,347	+/-7,329	11,677	(3,863)	-7%
Village of Canton	\$ 45,987	+/-10,339	1,533	53,397	+/-7,558	11,727	(7,410)	-14%
Town of Gouverneur	\$ 37,906	+/-9,868	(6,548)	40,609	+/-6,092	(1,061)	(2,703)	-7%
Village of Gouverneur	\$ 37,443	+/-9,062	(7,011)	40,547	+/-7,295	(1,123)	(3,104)	-8%
Town of Massena	\$ 40,019	+/-3,681	(4,435)	39,069	+/-4,295	(2,601)	950	2%
Village of Massena	\$ 39,658	+/-4,800	(4,796)	37,799	+/-4,886	(3,871)	1,859	5%
Town of Potsdam	\$ 46,677	+/-4,490	2,223	33,888	+/-4,102	(7,782)	12,789	38%
Village of Potsdam	\$ 31,790	+/-9,416	(12,664)	22,868	+/-1,887	(18,802)	8,922	39%

Data from 2014 and 2009 ACS 5-year estimates, Table S1901 (Income in the past 12 months [in 2014 inflation-adjusted dollars]) found at:
http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1901&prodType=table

A.11. Adults without a High School Diploma

Location	2014			2009			2009-2014	
	Population Estimate	Percent	Difference between Location and County	Population Estimate	Percent	Difference between Location and County	Change in estimate percent	Percent change
New York State	2,230,433	14.6%	2.07%	2,362,003	15.83%	2.16%	-1.27%	-6%
St. Lawrence County	11,062	12.5%		11,851	13.67%		-1.19%	-7%
City of Ogdensburg	1,532	17.3%	4.86%	1,608	18.30%	4.63%	-0.95%	-5%
Town of Canton	888	9.4%	-3.08%	646	7.20%	-6.47%	2.21%	37%
Village of Canton	306	5.2%	-7.29%	126	2.22%	-11.45%	2.98%	143%
Town of Gouverneur	1,146	20.6%	8.10%	1,141	20.54%	6.87%	0.05%	0%
Village of Gouverneur	412	13.5%	0.99%	407	13.25%	-0.42%	0.23%	1%
Town of Massena	1,411	13.7%	1.18%	1,415	14.75%	1.08%	-1.09%	0%
Village of Massena	1,036	12.0%	-0.45%	1,230	14.95%	1.28%	-2.92%	-16%
Town of Potsdam	826	6.0%	-6.52%	898	6.55%	-7.12%	-0.59%	-8%
Village of Potsdam	376	4.2%	-8.26%	301	3.49%	-10.18%	0.75%	25%
De Peyster	324	41.0%	28.52%	145	26.08%	12.41%	14.93%	123%
Clifton	182	25.1%	12.61%	61	12.03%	-1.64%	13.07%	198%

Data from 2014 and 2009 ACS 5-year estimates, Table S1501 (Educational Attainment) found at:

http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1501&prodType=table

Appendix A - Demographic Data

A.12. Year Structure Built

Location	2014					
	Estimate (homes)	Margin of error	Margin of error as a percent of estimate	Percent of total homes	Difference between Location & State	Difference between Location & County
New York State (total)	8,153,309	+/-1,582	0.02%			
2000- present	589,269	+/- 3,142	0.53%	7%		-1%
1980-1999	1,111,104	+/- 4,901	0.44%	14%		-7%
1960-1979	1,845,999	+/- 5,849	0.32%	23%		1%
1940-1959	1,931,323	+/-5,964	0.31%	24%		7%
Before 1940	2,675,614	+/-9,915	0.37%	33%		0%
St. Lawrence County (total)	52,182	+/-502	0.96%			
2000- present	4,320	+/-237	5.49%	8%	1%	
1980-1999	10,793	+/-369	3.42%	21%	7%	
1960-1979	11,110	+/-402	3.62%	21%	-1%	
1940-1959	8,913	+/-357	4.01%	17%	-7%	
Before 1940	17,046	+/-640	3.75%	33%	0%	
City of Ogdensburg (total)	4,539	+/-346	7.62%			
2000- present	90	+/-61	67.78%	2%	-5%	-6%
1980-1999	507	+/- 84	0.17%	11%	-2%	-10%
1960-1979	782	+/- 120	15.35%	17%	-5%	-4%
1940-1959	837	+/- 125	14.93%	18%	-5%	1%
Before 1940	2,323	+/-267	11.49%	51%	18%	19%
Town of Canton (total)	3,776	+/-299	7.92%			
2000- present	113	+/- 41	36.28%	3%	-4%	-5%
1980-1999	758	+/- 113	14.91%	20%	6%	-1%
1960-1979	153	+/-153	100.00%	4%	-19%	-17%
1940-1959	330	+/-72	21.82%	9%	-15%	-8%
Before 1940	1,467	+/-231	15.75%	39%	6%	6%
Village of Canton (total)	1,946	+/-273	14.03%			
2000- present	27	+/-29	107.41%	1%	-6%	-7%
1980-1999	337	+/-84	24.93%	17%	3%	-4%
1960-1979	671	+/-112	16.69%	34%	11%	13%
1940-1959	259	+/-69	26.64%	13%	-11%	-4%
Before 1940	752	+/-167	22.21%	39%	6%	6%
Town of Gouverneur (total)	2,755	+/-212	7.70%			
2000- present	118	+/- 39	33.05%	4%	-3%	-4%
1980-1999	441	+/- 109	24.72%	16%	2%	-5%
1960-1979	619	+/- 131	21.16%	22%	-1%	1%
1940-1959	348	+/- 89	25.57%	13%	-11%	-4%
Before 1940	1,229	+/-230	18.71%	45%	12%	12%
Village of Gouverneur (total)	1,882	+/-180	9.56%			
2000- present	50	+/-38	76.00%	3%	-4%	-5%
1980-1999	158	+/- 71	44.94%	8%	-6%	-13%
1960-1979	479	+/- 121	25.26%	25%	2%	4%
1940-1959	260	+/-71	27.31%	14%	-10%	-3%
Before 1940	935	+/-209	22.35%	50%	17%	17%
Town of Massena (total)	6,201	+/-269	4.34%			
2000- present	72	+/-73	101.39%	1%	-6%	-7%
1980-1999	592	+/- 117	19.76%	10%	-4%	-11%
1960-1979	1,229	+/- 169	13.75%	20%	-3%	-1%
1940-1959	2,626	+/-208	7.92%	42%	18%	25%
Before 1940	1,682	+/-210	12.49%	27%	-6%	-6%
Village of Massena (total)	5,200	+/-284	5.46%			
2000- present	14	+/-21	150.00%	0.3%	-7%	-8%
1980-1999	445	+/- 77	17.30%	9%	-5%	-12%
1960-1979	978	+/- 148	15.13%	19%	-4%	-2%
1940-1959	2,294	+/- 199	8.67%	44%	20%	27%
Before 1940	1,469	+/-210	14.30%	28%	-5%	-5%
Town of Potsdam (total)	5,240	+/-630	12.02%			
2000- present	256	+/- 56	21.88%	5%	-2%	-3%
1980-1999	1,080	+/- 136	12.59%	21%	7%	0%
1960-1979	1,248	+/- 154	12.34%	24%	1%	3%
1940-1959	935	+/- 123	13.16%	18%	-6%	1%
Before 1940	1,721	+/-277	16.10%	33%	0%	0%
Village of Potsdam (total)	2,625	+/-603	22.97%			
2000- present	30	+/- 19	63.33%	1%	-6%	-7%
1980-1999	489	+/- 106	21.68%	19%	5%	-2%
1960-1979	656	+/- 125	19.05%	25%	2%	4%
1940-1959	515	+/- 108	20.97%	20%	-4%	3%
Before 1940	935	+/-241	25.78%	36%	3%	3%

Appendix A - Demographic Data

A.13. Vacant Housing Units

Location	2014					2009					2009 - 2014		
	Household Estimate	Margin of error	MOE as a percent of estimate	Percent	Difference between Location & State	Household Estimate	Margin of error	MOE as a percent of estimate	Percent	Difference between Location & State	Estimate difference	Change in percent estimate	Percent change
New York State	897,781	+/-11,969	1%	11.0%		813,022	+/-11,117	1%	10.2%		84,759	0.8%	10%
St. Lawrence County	10,603	+/-453	4%	20.3%	9.3%	10,017	+/-486	5%	19.7%	9.48%	586	0.6%	6%
City of Ogdensburg	369	+/-117	43%	8.1%	-2.9%	586	+/-181	31%	12.2%	2.02%	-217	-4.1%	-37%
Town of Canton	339	+/-158	47%	9.0%	-2.0%	253	+/-128	51%	8.6%	-1.60%	86	0.4%	34%
Village of Canton	263	+/-139	53%	13.5%	2.5%	193	+/-110	57%	16.5%	6.25%	70	-3.0%	36%
Town of Gouverneur	340	+/-148	44%	12.3%	1.3%	369	+/-173	102%	13.8%	3.59%	-29	-1.5%	-8%
Village of Gouverneur	262	+/-121	46%	13.9%	2.9%	228	+/-150	66%	11.8%	1.58%	34	2.1%	15%
Town of Massena	353	+/-141	40%	5.7%	-5.3%	420	+/-158	38%	7.0%	-3.28%	-67	-1.3%	-16%
Village of Massena	267	+/-118	44%	5.1%	-5.9%	308	+/-134	44%	5.8%	-4.39%	-41	-0.7%	-13%
Town of Potsdam	309	+/-120	39%	5.9%	-5.1%	601	+/-161	27%	11.3%	1.08%	-292	-5.4%	-49%
Village of Potsdam	200	+/-101	51%	7.6%	-3.4%	415	+/-139	33%	15.5%	5.26%	-215	-7.9%	-52%

Data from ACS 2014 and 2009 5-year estimates, Table B25002 (Occupancy Status) found at: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B25002&prodType=table

A.14. Median Home Value (dollars)

Location	2014					2009					2009-2014	
	Dollar Estimate	Margin of Error	MOE as a percent of Estimate	Percent of County Value	Percent of State Value	Dollar Estimate	Margin of Error	MOE as a percent of Estimate	Percent of County Value	Percent of State Value	Estimate difference (\$)	Estimate percent change
New York State	283,700	+/-884	0.3%			300,600	+/-1,116	0.4%			(16,900)	-6%
St. Lawrence County	86,200	+/-1,867	2%		30%	76,800	+/-1,593	2%		26%	9,400	12%
City of Ogdensburg	68,900	+/-3,373	5%	80%	24%	63,400	+/-5,141	8%	83%	21%	5,500	9%
Town of Canton	121,200	+/-14,134	12%	141%	43%	98,000	+/-7,986	8%	128%	33%	23,200	24%
Village of Canton	154,400	+/-16,232	11%	179%	54%	132,300	+/-9,310	7%	172%	44%	22,100	17%
Town of Gouverneur	75,800	+/-9,266	12%	88%	27%	68,100	+/-6,389	9%	89%	23%	7,700	11%
Village of Gouverneur	68,900	+/-10,467	15%	80%	24%	70,100	+/-9,084	13%	91%	23%	(1,200)	-2%
Town of Massena	80,300	+/-4,423	6%	93%	28%	74,600	+/-6,267	8%	97%	25%	5,700	8%
Village of Massena	82,200	+/-4,043	5%	95%	29%	77,200	+/-5,705	7%	101%	26%	5,000	6%
Town of Potsdam	107,700	+/-10,577	10%	125%	38%	82,000	+/-6,677	8%	107%	27%	25,700	31%
Village of Potsdam	100,900	+/-13,924	14%	117%	36%	94,100	+/-17,287	18%	123%	31%	6,800	7%

Data from ACS 2014 and 2009 5-year estimates, Table B25077 (Median Value [dollars]) found at: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B25077&prodType=table

Appendix A - Demographic Data

A.15. Status of Occupants (Owner v. Renter Occupied Housing Units)

Location	2014				2009				2009-2014		
	Estimate (units)	Margin of Error	Percent of Estimate	Difference between Location & County	Estimate (units)	Margin of Error	Percent of Estimate	Difference between Location & County	Estimate difference	estimate percent	Percent change
New York State (total)	7,255,528	+/-10,898			7,137,013	+/-10,676			118,515		
Owner occupied	3,906,991	+/-15,535	54%	-17%	3,977,522	+/-15,256	56%	-16%	(70,531)	-2%	-3%
Renter occupied	3,348,537	+/-9,594	46%	17%	3,159,491	+/-9,146	44%	16%	189,046	2%	4%
St. Lawrence County (total)	41,579	+/-689			40,819	+/-616			760		
Owner occupied	29,367	+/-538	70.6%		29,369	+/-558	72%		(2)	-1%	-2%
Renter occupied	12,212	+/-545	29.4%		11,450	+/-667	28%		762	1%	5%
City of Ogdensburg (total)	4,170	+/-309			4,200	+/-257			(30)		
Owner occupied	2,598	+/-267	62%	-8%	2,620	+/-259	62%	-10%	(22)	0%	0%
Renter occupied	1,572	+/-182	38%	8%	1,580	+/-210	38%	10%	(8)	0%	0%
Town of Canton (total)	3,437	+/-276			2,680	+/-399			757		
Owner occupied	2,186	+/-218	64%	-7%	1,738	+/-228	65%	-7%	448	-1%	-2%
Renter occupied	1,251	+/-207	36%	7%	942	+/-255	35%	7%	309	1%	4%
Village of Canton (total)	1,683	+/-257			978	+/-396			705		
Owner occupied	780	+/-156	46%	-24%	479	+/-211	49%	-23%	301	-3%	-5%
Renter occupied	903	+/-177	54%	24%	499	+/-214	51%	23%	404	3%	5%
Town of Gouverneur (total)	2,415	+/-209			2,301	+/-203			114		
Owner occupied	1,391	+/-199	58%	-13%	1,605	+/-200	70%	-2%	(214)	-12%	-17%
Renter occupied	1,024	+/-202	42%	13%	696	+/-159	30%	2%	328	12%	40%
Village of Gouverneur (total)	1,620	+/-148			1,703	+/-202			(83)	0%	
Owner occupied	771	+/-174	48%	-23%	1,122	+/-192	66%	-6%	(351)	-18%	-28%
Renter occupied	849	+/-167	52%	23%	581	+/-141	34%	6%	268	18%	54%
Town of Massena (total)	5,848	+/-241			5,623	+/-253			225		
Owner occupied	3,484	+/-267	60%	-11%	3,347	+/-250	60%	-12%	137	0%	0%
Renter occupied	2,364	+/-284	40%	11%	2,276	+/-254	40%	12%	88	0%	0%
Village of Massena (total)	4,933	+/-266			4,968	+/-255			(35)		
Owner occupied	2,821	+/-225	57%	-13%	2,808	+/-237	57%	-15%	13	1%	1%
Renter occupied	2,112	+/-255	43%	13%	2,160	+/-236	43%	15%	(48)	-1%	-2%
Town of Potsdam (total)	4,931	+/-618			4,715	+/-427			216		
Owner occupied	2,732	+/-228	55%	-15%	2,570	+/-222	55%	-17%	162	1%	2%
Renter occupied	2,199	+/-462	45%	15%	2,145	+/-328	45%	17%	54	-1%	-2%
Village of Potsdam (total)	2,425	+/-590			2,265	+/-395			160		
Owner occupied	800	+/-200	33%	-38%	670	+/-153	30%	-42%	130	3%	12%
Renter occupied	1,625	27%	67%	38%	1,595	18%	70%	42%	30	-3%	-5%

Data from ACS 2014 and 2009 5-year estimates, Table B25003 (Tenure) found at: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_B25003&prodType=table

Appendix B – Windshield Surveys

B.1. Sample Windshield Survey Form, Town of Canton Road List

Windshield Survey Form

Community: Town of Canton

Date: 6/29/16

ROAD NAME	STANDARD (1)	SUBSTANDARD (2)	DILAPIDATED (3)	VACANT (Condition)	MOBILE (Condition)	SEASONAL (Condition)
Ames Rd						
Barnes Rd						
Boyden Rd						
Brewer Rd						
Bridge Rd						
Calnon Rd						
Church Rd						
Churchill Rd						

Appendix B – Windshield Surveys

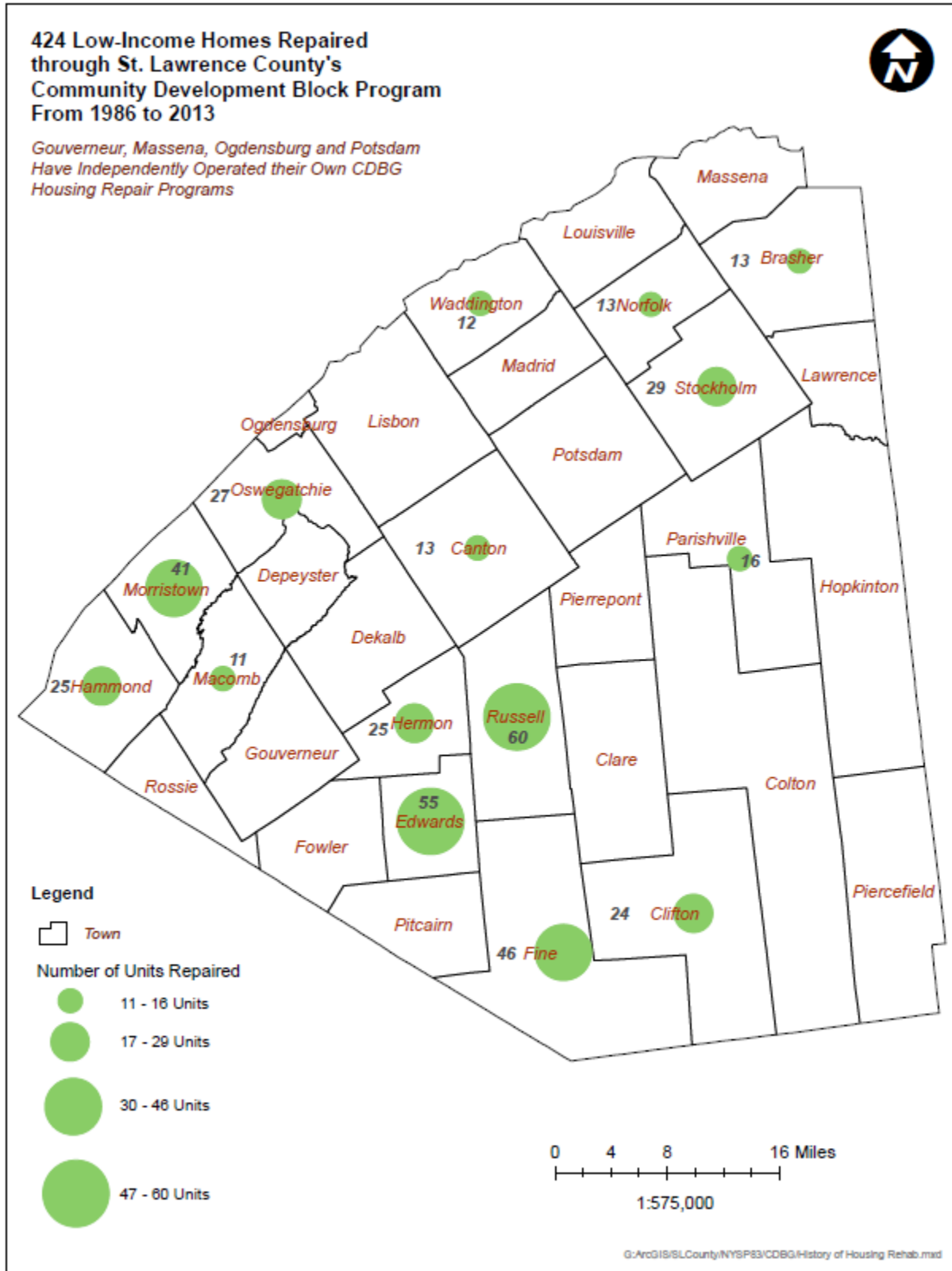
B.2. Windshield Survey Efforts to Illustrate Housing Conditions, 2000 – 2016 in St. Lawrence County

Community	Number of Occupied Housing Units	Percent Substandard Housing Units	Number of Substandard Housing Units	Population	Percent of County's Population
City of Ogdensburg	4,170	11.0%	457	11,029	9.8%
Norfolk CDP	430	40%	159	1,417	1.3%
Town of Brasher	852	23.1%	197	2,129	1.9%
Town of Canton*	1,631	22.1%	360	4,633	4.1%
Town of Clare	43			121	0.1%
Town of Clifton	352			865	0.8%
Town of Colton	765			1,618	1.4%
Town of De Kalb	786	31.2%	245	2,182	1.9%
Town of De Peyster	334			1,215	1.1%
Town of Edwards	442	23.3%	103	827	0.7%
Town of Fine	556			1,506	1.3%
Town of Fowler	802	8.6%	69	2,162	1.9%
Town of Gouverneur*	795			3,106	2.8%
Town of Hammond	598			1,551	1.4%
Town of Hermon	386	37.6%	145	1,082	1.0%
Town of Hopkinton	410			1,007	0.9%
Town of Lawrence	674			2,028	1.8%
Town of Lisbon	1,540			4,095	3.7%
Town of Louisville	1,348	24.7%	333	3,141	2.8%
Town of Macomb	312	48.7%	152	843	0.8%
Town of Madrid	664	25.6%	170	1,708	1.5%
Town of Massena*	915			1,857	1.7%
Town of Morristown	869	58.5%	508	2,242	2.0%
Town of Norfolk	1,839			3,153	2.8%
Town of Oswegatchie	1,502			4,421	3.3%
Town of Parishville	886	36.7%	325	2,068	1.8%
Town of Piercefield	136			330	0.3%
Town of Pierrepont	1,035			2,580	2.3%
Town of Pitcairn	268			730	0.7%
Town of Potsdam*	1,214	28.8%	350	6,595	5.9%
Town of Rossie	314	38.8%	122	787	0.7%
Town of Russell	768	45.4%	349	1,869	1.7%
Town of Stockholm	1,454	36.1%	525	3,678	3.3%
Town of Waddington*	512			1,517	1.4%
Village of Canton	1,683	31.8%	535	6,600	5.9%
Village of Gouverneur	1,620			3,915	3.5%
Village of Massena	4,933	60.0%	2,960	10,937	9.8%
Village of Norwood	637	38.3%	244	1,498	1.3%
Village of Potsdam	2,452	25.2%	618	9,577	8.5%
Village of Waddington	384	17.4%	67	813	0.7%
St. Lawrence County	41,311	32.7% (avg.)	8,993	112,015	100.0%

* Town data outside of villages

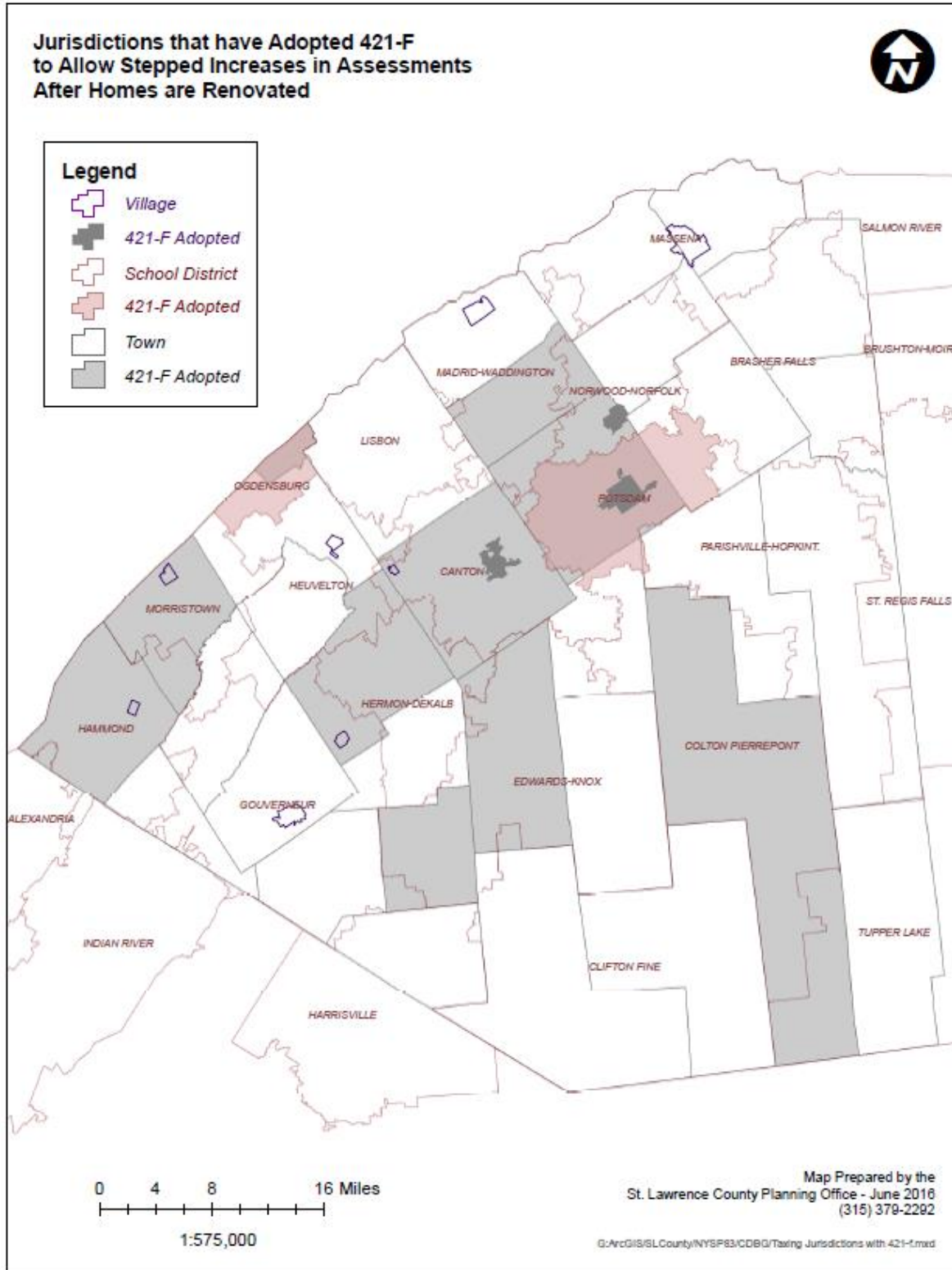
Appendix C – St. Lawrence County Community Development Experience

C.1. 424 Low-Income Homes Repaired through St. Lawrence County’s Community Development Block Grant from 1986 – 2013



Appendix C – St. Lawrence County Community Development Experience

C.2. Jurisdictions that have Adopted 421 – F to Allow Stepped Increases in Assessments After Homes are Renovated



Housing Assessment Survey

St. Lawrence County Planning Office is preparing a county-wide assessment of housing. The survey below will help with the development of this assessment, and is open to all St. Lawrence County residents.

* Required

Where do you live? *

Choose ▼

Do you live in a village or hamlet? *

Yes

No

What is the type of dwelling unit? *

Choose ▼

When was the structure built? *

Choose ▼

Are you a homeowner? *

Yes

No

Are you a renter? *

Yes

No

What is the number of persons in the household?

Choose ▼

What was your household income in the past year?

Choose ▼

What is the number of bedrooms in your household? *

Choose ▼

What is the number of bathrooms in your household? *

Choose ▼

What is your household's source of heat? *

Utility gas

Bottled, tank, or LP gas

Electricity

Fuel oil, kerosene, etc.

Coal or coke

Wood

Solar energy

Other

Appendix D – Online Survey

Please rate the following components on a scale of 1-3 with 1 being "in sound condition", 2 "needing repair", and 3 being "in critical condition". *

	(1)	(2)	(3)	(N/A)
Foundation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plumbing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electrical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Well	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Septic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insulation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roofing material	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Siding material	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Porches	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior steps	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chimneys	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Floors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ceilings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stairs/ Railing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you could fix or improve one area of your residence it would be...

Your answer

Other thoughts or comments regarding housing in St. Lawrence County

Your answer

Thank you very much for your participation. We appreciate your time and feedback.

SUBMIT

Never submit passwords through Google Forms.