

OPPORTUNITIES FOR UPSTATE

John J. Piseck, Jr., Executive Director
Herkimer County Industrial Development Agency
420 E. German Street, Suite 101A

Dear Mr. Piseck,

I am pleased to transmit this Housing Needs Assessment conducted under the sponsorship of the Herkimer County Industrial Development Agency. The purpose of the study is to examine the need for affordable housing in the Town of Webb, in relation to the Town owned Joy Tract Road site, however the scope of the study was enhanced to include multiple issues impacting overall affordable housing supply in Webb. This office was authorized to commence on February 21, 2020. An initial meeting was held with Town of Webb officials in March just at the onset of the Covid pandemic and NYPause.

Multiple study approaches were utilized, including gathering field data, telecom work, reviewing past housing study efforts, review of Town documents, windshield surveys, and socially distanced interviews were employed to gather information related to the study effort. In December 2020, a housing needs survey was developed and was disseminated in January 2021 and again in February 2021, this effort was wrapped up in April 2021 and results were tabulated. The survey effort sought to gather workforce and business input to supplement empirical findings. The conclusion of this report is that the need for affordable housing, and in particular employee housing, is critical, current, and likely to be long term in solving. Recommendations are for the Town to take multiple steps to begin the process of addressing the various problems detailed herein.

I would like to acknowledge and thank the help of many, the HCIDA, Town of Webb officials, local business, area employees, and concerned local stakeholders. A special thanks to Mike Farmer for all his help, especially with the survey distribution system and providing useful local contacts and information.

If you have any questions or should require additional information, please feel free to contact me directly on 315-867-4409.

Should the need arise I stand ready to provide additional guidance, attend meetings to expound on findings and recommendations and provide general support to the HCIDA and/or the Town of Webb.

Sincerely,

Don W. Hall

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TOWN OF WEBB HOUSING FEASIBILITY STUDY

EXECUTIVE SUMMARY

Affordable Housing is in the news in upstate NY, especially noteworthy of late are substantive articles in the Adirondack Enterprise and Utica Observer Dispatch exalting the “hot housing market” in the ADK’s and the Hudson Valley. This is a national issue and has impacted the Town of Webb, all the ADK’s and beyond. There is no fast fix, and the solution will be long in duration. The process will be step-by-step as each new unit of affordable housing comes into the mix of housing stock. Webb is currently evaluating its own short-term rental issues with a possible new local law.

Primary takeaways from this study are many and this Executive Summary will attempt to capture them for the reader and stakeholders for the challenge which is ahead.

Initial study focus was the Joy Tract Road site and its feasibility as a location for affordable housing, but other germane issues came into play: multiple sites under private ownership, available utilities - in particular, public water and sewer, APA designated hamlet vs “unofficial” hamlets with varying regulatory limitations, planning and zoning considerations. Also, workforce housing vs traditional rental markets, and public vs private housing production. As a result, we looked at multiple impacting factors and broadened the study scope. It now reflects the fact that Webb has a substantial second homeowner population directly impacting affordability of local housing, upon both owner-occupied and rental units.

Webb’s demographics and income characteristics continue to change. Population has been on the decline since 2000, especially among people under age 50. An aging top-heavy segment of the population, 79%, is age 50 or older. Fifty percent (50%) of the population is age 50 to 69. One out of four residents are age 60-69. These people are financially stable, retired, or semi-retired. Estimated median household income in 2019 was \$62,109, in 2000 it was \$35,541. The 49 and under population, especially those under 35, are being squeezed out of the housing market by the influx of higher income, seasonal homeowners. Out of 4,272 total housing units, 3,405 (79.7%) are classified as vacant. When ground census is taken, these units are documented as “usual home elsewhere”. The impact of outside market influence can be seen within 2019 new construction data, when the average cost among 22 new dwellings reached \$1,010,200!

In Old Forge, the share of renter households moderately or severely cost burdened increased from 54.9% in 2014 to 64.1% in 2019, an alarming trend over 5 short years. The problem in Webb is supply, as only 9% of units are classified rental, with 91% of units owner-occupied and/or seasonally vacant.

The need for affordable housing in the Town of Webb is overwhelming and urgent.

It is recommended the Town hire an experienced architect or A/E firm to begin work on schematics, including possibly moving a portion of Joy Tract Road to enhance the site and expand buildable areas. The site on Joy Tract Road can easily support 38-44 affordable housing units, more if phased, (subject to a Planned Unit Development process) and working closely with the APA.

TOWN OF WEBB HOUSING FEASIBILITY STUDY

PREPARED BY: OPPORTUNITIES FOR UPSTATE

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INTRODUCTION AND PARAMETERS

This study was funded by the Herkimer County Industrial Development Agency (HCIDA) and prepared by Opportunities for Upstate, a Herkimer County based consulting firm with extensive experience in multi-family, townhome, senior and traditional housing, including financing and development experience dating from 1974.

The foundation for this study is the establishment of the Primary Study Area or PSA. The PSA is the geographic area from which demographic and economic factors influence housing needs. The target area for this site-specific study, for site analysis and environmental assessment, are the Joy Tract Road parcels. However, the PSA for needs assessment is the Town of Webb, in its entirety.

Conclusions are focused on two parcels of adjacent land located in the Hamlet of Old Forge. The two parcels of land are located on Joy Tract Road, Town of Webb, herein referred to as the "Site". The whole of the 94.23-acre Site consists of two contiguous parcels of land identified by the Herkimer County Tax Assessor as 041.-1-59.2 and 041.58-5-58. The Site consists of a maintenance building, water tower, a wooden shed and unoccupied forested land.

From PSA preamble ... "conducting a site-specific housing Feasibility Study" ... and from Section 2 ... "The Consultant shall serve the Client in connection with preparing a housing Feasibility Study focused on a parcel(s) of land approximately 8 acres in size, located in the Town of Webb, N.Y." Even though the focus of the PSA is on the Joy Tract Road site, after initializing reconnaissance measures, early interviews, and having a greater understanding of local issues, the Consultant in consultation with the HCIDA made the determination to expand the study to look more thoroughly at the entirety of the Town of Webb. The problem is not Old Forge specific and cannot be alleviated solely by Old Forge Hamlet but must be resolved by all stakeholders and other interested parties.

The study has become an evolved work. Its initial focus was the Joy Tract Road site, but soon other pertinent issues came into play: multiple sites under private ownership, available utilities – in particular, public water and sewer, APA designated hamlet vs "unofficial" hamlets with various regulatory limitations, planning and zoning considerations. Also, within the bigger picture came workforce housing vs traditional rental markets, and public vs private housing production. As a result, we looked at multiple impacting factors and broadened the scope to include highest and best use criteria.

BACKGROUND

A study titled West Central Adirondacks Housing Needs Assessment was published in June 2012. The Housing Needs Assessment for the West Central Adirondacks was funded by an award from the 2006 Quality Communities Grant Program, administered by the New York Department of State. The study was prepared in partnership with the NYS Division of Coastal Resources and Division of Local Government, CAP-21, the grant recipient, and their consultant, River Street Planning and Development, along with other interested parties and stakeholders. The CAP-21 study focused on CAP-21's service area which includes the Town of Forestport (Oneida County), Town of Webb (Herkimer County), Town of Inlet (Hamilton County) and Town of Long Lake (Hamilton County).

The study concluded that as a tourist destination, there are many housing units rented out seasonally and not kept or meant for year-round residents, which puts pressures on the housing market, particularly for renters. Property owners are able to charge premium prices for weekly rentals and can make sufficient rents during the summer to keep properties vacant the remainder of the year and save wear and tear on their properties. This impacts the availability of affordable rental units for local residents who work at the tourist attractions, restaurants, hotels, and retail shops.

The study also concluded, additionally, that these towns have a significant second homeowner population. Housing prices for single family homes on the market are out of reach for the average local resident. According to participants at focus group meetings, there is housing available but because the prices are so high, it is being bought for the most part by out-of-town residents for second homes and seasonal use. "Rundown" camps are also being purchased and then torn down and replaced with a high-end home. So, while there appears to be plenty of single-family homes available, there is a lack of affordable housing for the resident workforce. There is also a need for rental housing for workers and a variety of senior housing options for the year-round population.

The above findings are found anew and supported by this study, completed nine (9) years later. As indicated in the pages which follow, the housing status has worsened among the needs previously identified, new housing supply and affordable housing stock.

SITE SPECIFIC ACTIVITIES

In preparation for evaluating Site suitability for future development, an Environmental Phase I Study was completed by HRP Associates, Inc. HRP completed a Phase I Environmental Site Assessment (Phase I ESA) of two parcels of land located at 364 Joy Tract Road, Hamlet of Old Forge in April 2020. The site had been the former location of the Webb Highway Department “barn” and as such suspected and confirmed soil contamination was discovered and remediated. Further contamination was suspected of leaching under Joy Tract Road and thus a Phase II was recommended by HRP to determine the nature and extent of contaminated soil that remains in close proximity to Joy Tract Road. A Phase II ESA was conducted in April/May 2021. The results, as a formal report, have not been delivered to date, but verbal indications are there is “nothing there which will stop housing development”.

GEOGRAPHY AND DEMOGRAPHICS

The Town of Webb is located on the north end of Herkimer County and is the largest township by area in New York State. It is comprised of 11 hamlets. The Town’s 11 hamlets each have their own identity and history. These hamlets, together with the lakes, mountains, rivers, and rural Adirondack features combine to contribute to the unique character of Webb. Webb’s hamlets include (not all are APA classified as hamlet): Old Forge, Thendara, Eagle Bay, Big Moose Station, McKeever, Okara Lakes, Rondaxe Lake, Big Moose Lake, Stillwater, Beaver River and Twitchell Lake.

In 2019, Webb Township had an estimated population of 1,858 year-round residents. The Town encompasses 451.2 square miles. Approximately 72.4% of the Town land is owned by New York State.

The Town of Webb, as of the 2010 census and subsequent American Community Survey estimates, is data-based on the 3 census tracts comprising all of Webb: Tract 011502 and block groups 502-3, 502-2 and 502-1. These are the core source of US Census data used in this report (see attached delineating maps).

- Town Population: 2021 estimate 1,775 (100%)
- Population in Households: 1,775 (100.0%)
- Population in Families: 1,339 (75.4%)

The Webb population has been on the decline since 2000, especially among people under age 50.

An aging top-heavy segment of the population, 79%, is age 50 or older, 50% of the population is age 50 to 69. One out of four residents are age 60-69.

Estimated median household income in 2019: \$62,109; it was \$35,541 in 2000.

In 2019, the median household income of Webb households was \$62,109. However, 3.6% of Webb families live in poverty. Demographics by Cubit (US Census based), within the Town of Webb Union Free School District, show the poverty rate to be 7.8%, indicating a greater poverty rate influence within the portions of the school district outside the Webb Town line.

INCOME

Median Household Income \$62,109

Average Household Income \$78,867

% of Income for Mortgage 26% (exclusive of utilities and real estate taxes)

Estimated per capita income in 2019: \$36,564 (it was \$19,910 in 2000)

HOUSING AND TENURE

Total Housing Units 4,272 (100%)

Owner Occupied HU 673 (15.8%)

Renter Occupied HU 194 (4.5%)

Vacant Housing Units **3,405 (79.7%)** When ground census is taken, this is marked “usual home elsewhere”.

Median Home Value \$319,014

Average Home Value \$447,370

HOUSEHOLDS

Total Households 867

Average Household Size 2.05

Poverty 2000 to 2019:

Monitoring the poverty rate over time is critical for assessing community needs and considering policy responses. A substantial change in the poverty rate over time can be a sign of an important trend, such as a deepening or amelioration of economic distress, or changes in the composition of an area's population due to shortages of affordable housing. In Old Forge Hamlet, the share of people in poverty increased from 2.9% in 2000 to 3.9% by 2019. Higher poverty rates can mean higher affordability challenges until offset by lower housing costs.

A high vacancy rate, as shown above, is of paramount impact. During the decennial census count, census employees mark these units as “Usual home elsewhere”. This result impacts on the entire grouping of available housing stock. These units may be rented but on a weekly, monthly, or seasonal only basis. Rents are market rate and thus do not become available to the average local worker and renter.

Share of Households Who Rent 2000 to 2019:

In most localities, a significant share of households rent, underscoring the importance of quality affordable rental housing. Localities where few households rent compared to the state may want to consider increasing the stock of rental housing in the jurisdiction. As of 2019, 15.6% of households in Old Forge were renters, lower than the renter percentage in New York (46.1%) The share of Old Forge households who rent, increased to 15.6% in 2019, as compared to 32.2% within the Utica-Rome SMA.

Mean Prices in 2019:

(The "mean" is the "average", where one adds up all the numbers and then divides by the total. The "median" is the "middle" value in the list of numbers.)

All housing units: \$157,342; detached houses: \$159,332; townhouses or other attached units: \$581,393; in 2-unit structures: \$142,654; in 3-to-4-unit structures: \$162,849; in 5-or-more-unit structures: \$501,479; mobile homes: \$67,927; occupied boats, RV's, vans, etc.: \$46,133.

Town of Webb single-family new house construction building permits, a historical record:

1997: 34 buildings, average cost: \$112,300

1998: 32 buildings, average cost: \$118,000

1999: 44 buildings, average cost: \$122,100

2000: 39 buildings, average cost: \$121,800

2001: 35 buildings, average cost: \$109,200

2002: 38 buildings, average cost: \$112,200

2003: 37 buildings, average cost: \$111,600

2004: 37 buildings, average cost: \$111,800

2005: 38 buildings, average cost: \$355,300

2006: 34 buildings, average cost: \$316,200

2007: 30 buildings, average cost: \$300,000

2008: 27 buildings, average cost: \$274,100

2009: 31 buildings, average cost: \$338,100

2010: 26 buildings, average cost: \$300,000

2011: 26 buildings, average cost: \$350,000

2012: 38 buildings, average cost: \$350,000
2013: 18 buildings, average cost: \$497,600
2014: 34 buildings, average cost: \$1,294,100
2015: 25 buildings, average cost: \$360,000
2016: 17 buildings, average cost: \$794,100
2017: 23 buildings, average cost: \$473,900
2018: 17 buildings, average cost: \$176,500
2019: 22 buildings, average cost: \$1,010,200

Source: city-data.com

What is learned from above, in part, is home prices began to increase dramatically around 2005. This follows a post 911 attack trend which saw metro NYC and the tri-state area begin to exit the city and buy upstate NY properties as a “way out”, a safety get-a-way to escape the possibility that there would be more terror attacks and that a safe-haven was desired. This trend began in the southern tier and quickly expanded through the Mohawk Valley, Saratoga/Lake George region and quickly throughout the ADK’s, Tug Hill and beyond.

Webb’s housing costs reflect this trend of downstate and out-of-state influx, along with accompanying higher incomes. In 2013, new residential building average cost approached the \$500,000 threshold and has been in an upward climb, with the exception of 2018, ever since.

2019 saw the average cost among 22 new dwellings reach \$1,010,200!

EMPLOYEE WORKFORCE AND AFFORDABLE HOUSING DEFINED

How are “workforce” and “middle-income” housing different from “affordable” housing?

The term “workforce housing” is most often used to indicate a program targeted at households that earn too much to qualify for traditional affordable housing subsidies. The largest rental subsidy program, housing vouchers funded by the U.S. Department of Urban Development (HUD), targets families making up to 50% of the median income for their metropolitan area (AMI). Households earning up to 80% of AMI are eligible to reside in Low Income Housing Tax Credit (LIHTC) properties.

Relative to these programs, workforce housing is most commonly intended for households with incomes between 80 and 120% of AMI.

Source: Brookings Institution

Locales clearly benefit financially from having more middle-class residents. Property taxes make up the largest source of local government revenue for most municipalities. Municipalities made up of a few very wealthy residents and many low-moderate residents face difficult choices. When more middle-income residents move into a jurisdiction, renting or purchasing homes, government can collect more property tax revenues from a broader cross-section of households. Middle-class residents also hit the sweet spot for consumer spending: they have more disposable income than poorer households to spend on groceries, restaurants, retail, movies, etc., - all items which are consumed locally. Wealthy households tend to spend a smaller share of their income, so generate a smaller economic multiplier in the local area.

It is ambiguous whether the growth in middle-income residents creates broader social benefits. On the plus side, middle-class residents can generate more pressure on local officials to invest in transportation, parks, libraries, and shared community assets. If middle-income families send their children to public schools, they bring to those schools’ greater financial resources, as well as social and human capital. But research shows mixed results on whether and how higher-income families interact in schools and social settings with lower-income neighbors. Moreover, an influx of more affluent households can drive up housing costs, leading to displacement of existing lower-income residents, especially if local governments impose regulations that limit new housing development.

The difference between low income and affordable housing? Affordable housing is simply housing that is affordable based on the AMI, low-income housing encompasses several federally and/or state funded housing programs.

Affordable Housing: Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. Reference: www.hud.gov.

LOCAL INTERVIEWS CONDUCTED

During this study, interviews were conducted with employees of several area businesses. Among them: Daikers, The Tow Bar, Water Safari/Enchanted Forest, Slickers, Tony Harper's, Walt's Diner, Old Forge Hardware Store, 46 Sky Lounge, and others.

In addition, interviews were held with owners of several area businesses, which, with one exception, prefer anonymity.

Among employees, some concerning trends and situations emerged. I was repeatedly told that housing is the "biggest problem" they faced. "Too expensive" was the common theme. "Unavailable" was a close second. Multiple accounts were told, all similar to Bill's (not his real name) "I have been working in the Old Forge area for 5+ years, and I have had 9 "homes" ranging from camp rentals in the winter to shared housing in summer, just renting a bedroom and sharing bath and kitchen ... what I can find, where I would have my own privacy, is not affordable. I have worked as many as 3 different jobs to make ends meet. My pay is not nearly adequate to compete with the open rental market and I do not earn nearly enough money to be able to buy a home".

Business owners indicated that the wage scale is "part of the problem", however consensus was that "scarcity of anything remotely affordable" is the major issue. I was told by a local official that the Town of Webb has a huge "Snowmobile Culture" and that "over the past decade, or longer, downstate NY, New Jersey and East PA people are selling their homes there for 800k, which is middle of road, buying a second home in Webb and another primary elsewhere, downsizing their primary, and that most of these people are retired, mid-50's to mid-60's in age".

That trend, more than anything else has put pressures on the housing stock which are not friendly to local residents, or the employee workforce at large.

Water Safari/Enchanted Forest is prima facie evidence that the affordable housing and employee workforce housing issues have been long standing. WS/EF has been providing housing for their seasonal employees for "approximately 25 years".

AFFORDABLE, AND OTHER HOUSING, MASTER PLAN CONCERNS

Housing Issues Highlighted in the 2019 Town of Webb Master Plan:

Accessible housing is needed, aged homes or apartment units are not equipped to meet these needs;

Assisted senior living facilities should be prioritized and situated where beneficial;

Create affordable, non-seasonal housing;

More apartment or condo units in Town that are less expensive;

Prioritize senior assisted living;

Provide housing for young families from Webb and make it attractive for families to move here;

Tax incentives are needed for housing developers to build;

Work with APA to expand hamlet area to promote and create room for housing and development.

RENTER COST BURDEN

Moderately or Severely Cost Burdened Renter Households, 2014 to 2019:

Examining how the share of renter households that are cost-burdened changes over time can help jurisdictions understand whether affordability problems are easing or worsening. In Old Forge, the share of renter households that are moderately or severely cost burdened increased from 54.9% in 2014 to 64.1% in 2019.

Data on the share of households which are cost-burdened at the regional level can provide a useful context for understanding the extent to which the jurisdiction's affordability challenges are more or less severe than MSA benchmarks. The share of renter households in Old Forge which were moderately or severely cost-burdened in 2019 (64.1%) was higher than the share in the Utica-Rome MSA at 41.7%.

SUPPLY AND NEED

Many factors can affect housing supply and need for housing in Webb:

Changes in the population, with some population groups growing or declining faster than others;

Differences in the cost, type, availability and quality of housing;

Economic changes;

Resources for solving local housing problems.

Webb is experiencing a reduction in the stock of units with low rents as owners renovate housing or simply align rents with a rising market. In Old Forge, 26.2% of rental units in 2019 had a monthly rent of \$500 or less, and 53.9% of units rented for \$1,000 or less monthly. This is a smaller share than in 2014, when 86.7% of rented units in Old Forge had a gross rent of \$1,000 or less. Note that these figures reflect nominal dollars and have not been adjusted for inflation, which has been minor in comparison to the local market changes. Based on affordability standards defining an affordable rent at or below 30% of income, monthly rent levels at \$500 and \$1,000 are affordable to households with annual incomes of \$20,000 and \$40,000, respectively.

The problem in Webb is **supply**, as only 9% of units are classified rental, with 91% of units owner-occupied and/or seasonally vacant.

RELEVANT THREATS (FROM 2019 MASTER PLAN)

Threats are those factors that often originate outside the Town or that the Town has little control over and that may prevent it from reaching desired goals:

Affordable housing shortage

Aging population

Climate change

Decreasing school enrollments

Lack of diversity in economy

Lack of funding for programs and capital projects

Limited economic opportunities

Loss of Adirondack charm and character of hamlets

Loss of environmental quality

Loss of friendly, small-town character

Regulatory hurdles for land development

Workforce shortages

It is noteworthy that first on the list is affordable housing shortage which translates to last on the list: workforce shortages.

PATHS FORWARD

An A/E firm or AIA architect familiar with multi-family housing/condo/ townhome development will need to be brought in and provide an optimum site plan, preferably someone who has worked with and thus has experience with the APA on other comparable developments in Hamlet areas.

Future comprehensive community needs assessments should seek to gather ground-level information representative of the needs of a community. Assessments are performed prior to taking action and are used to determine current situations and identify issues for action, establishing the essential foundation for vital planning. It is recommended a door-to-door canvassing effort or similar high return activity be implemented.

Greater tax generation, creation of jobs, opportunities for economic development, increased job retention and productivity, and the ability to address inequality — all are among the economic benefits of increased access to quality, affordable housing.

Where affordable housing is simply housing that is affordable based on the AMI, low-income housing encompasses several federally funded housing programs. In addition to the Housing Choice Voucher Program, options include public housing. NYS is a major player in affordable housing development and financing.

AFFORDABLE HOUSING POLICY

Many communities adopt an Affordable Housing Policy as technique to ensure the availability of housing options for households typically at or below 80% of the Area Median Income (AMI). Based upon the existing housing inventory and the disparity of wages in a tourism-based economy, Webb should consider a deeper and broader housing policy that supports mixed income housing. Specifically, the Town should consider a requirement of a 20% set-aside of affordable units for new housing developments with 10 or more units made available to households earning less than 60% of the AMI. This approach also provides for housing options in a manner so as not to “warehouse” low-income households. There are other affordable housing policies that may be established, which includes a specified payment into an Affordable Housing Fund in lieu of building affordable units, offer existing rental building owners a tax incentive for voluntarily allocating 10% of their units as affordable to households at or below 60% AMI and a provision for developers to acquire and refurbish abandoned properties in lieu of developing new units and offer those units to 1st Time homebuyers at or below 80% AMI.

AFFORDABLE HOUSING DESIGN

Adopt local policy and guidelines to ensure affordable housing blends in with the existing fabric of the community. Ideally, affordable housing should be located in a variety of neighborhoods rather than concentrated in one area. The site on Joy Tract Road is but one initial, but important step, towards expanding the affordable housing stock and the Town’s options for affordable home ownership vs affordable rental supply.

NYS MULTIFAMILY PROGRAMS / HCR MULTIFAMILY FINANCE 9% RFP – FALL 2021

For Projects Financed by:

9% Low-Income Housing Tax Credit

New York State Low-Income Housing Tax Credit

Low-Income Housing Trust Fund Program

Rural and Urban Community Investment Fund

Supportive Housing Opportunity Program

Public Housing Preservation Program

Middle Income Housing Program

Housing Development Fund

Federal Housing Trust Fund Program

Senior Housing Program

This RFP will likely be issued by NYS this year. It provides both direct finance and TA.

Anticipated Program Funding:

9% Low-Income Housing Credit (LIHTC) \$22 million

New York State Low-Income Housing Tax Credit (SLIHC) \$2 million

Low-Income Housing Trust Fund Program (HTF) \$25 million

Rural and Urban Community Investment Fund (CIF) \$3 million

Supportive Housing Opportunity Program (SHOP) \$20 million

Public Housing Preservation Program (PHP) \$3 million

Middle Income Housing Program (MIHP) \$3.5 million

Housing Development Fund (HDF) \$5 million

Federal Housing Trust Fund Program (FHTF) \$2 million

Senior Housing Program (SENR) \$5 million

CONCLUSIONS/RECOMMENDATIONS

Based on the above information, past and present Census data, historical trends, housing survey and local reconnaissance, I conclude the need for affordable housing in the Town of Webb is overwhelming and urgent. It is noted that the 2019 Town Master Plan recommends formation of a Town-based housing commission and I wholeheartedly agree.

I recommend hiring an experienced architect or A/E firm to begin work on schematics, including possibly moving a portion of Joy Tract Road to enhance the site and expand buildable areas.

The site on Joy Tract Road can easily support 36-44 affordable town home style housing units, and more if phased, (subject to a PUD course of action) and working closely with the APA. The units should contain a mix of 1- and 2-bedroom units, it is recommended the Town avoid 3-bedroom units in its initial project.

The Town should explore forming a Public Housing Authority or PHA (begin work with your local elected state officials) for several reasons:

- 1.) It gives the Town of Webb oversight, control, and leverage in most housing matters.
- 2.) As a PHA it allows access to construction grants and other housing related funds, including subsidies, for many Federal and state housing funding programs. HTC NOFO's are active as of this writing.
- 3.) PHA's allow direct oversight in management to ensure tenant control and administration of projects developed over time, town wide. (which is an area of concern discussed in our interviews)
- 4.) It puts Webb in a competitive advantage among other applicants due in part to your unique geographic location and special economic needs.
- 5.) Another benefit within the Housing Choice Voucher Program is that a WEBB Housing Authority will have a stable stream of rental income. You are protected from financial loss if a tenant suffers unexpected financial hardship. When this happens, the subsidy payment is increased to compensate for the tenant's lower income.
- 6.) Makes it easier for Webb to participate in the New York State Homes and Community Renewal Section 8 Housing Choice Voucher Program.
- 7.) The PHA can work directly with private developers in furthering Town goals as a separate, as opposed to Town run, agency.

Continue to work with CAP-21 and any other entities serving or able to serve Webb.

Ask HCR for a representative meeting, or my office can facilitate same, on Webb's behalf, with HCIDA consent.

Use the Section 8 voucher program to ease the rent burden of local workforce renters.

A review of NYSHCR site suitability standards shows no adverse uses in proximity to the Joy Tract site (attached).

Seek a Neighborhood and Rural Preservation Company (RPC) through HCR to work with Webb.

Included in this report are multiple resources, RFP guidance and procedural guides. Please utilize same.

I would encourage interface with Tupper Lake, Saranac Lake, Town of North Elba and Lake Placid. They all have Housing Authorities in place. They also have experienced the same housing dilemmas you are facing, albeit at a variably larger scale, are primarily tourist-based economies and have a relatively small year-round resident population. I believe their like-kind input would prove valuable as you proceed.

NEXT STEPS

We recommend the following guidance for the Town of Webb:

- First, the Town needs to identify its top priorities for new affordable housing. Should it focus on rental housing, home ownership or both?
- Second, given chosen priorities, which sites seem to have the greatest potential (beyond Joy Tract)?
- Three, what are the resources which the Town can provide to a new development?
- Fourth, given that there will be gaps between funding and development costs, what will the Town do to assist a new development? For example, will the Town consider providing the Joy Tract site or a portion thereof to a project sponsor, possibly on a long-term land lease or as a contribution to a project? Will the Town seek its own Housing Trust and/or CDBG funds?
- Finally, the Town needs to consider if there are staff available to oversee this process. If not, what are other options?

If the Town will consider contributions to a project (land, funds, or both), the next step would be to develop a Notice of Funding Availability (NOFA) and send it to potential project sponsors. The NOFA should include Webb's criteria for choosing a developer, including prior experience with similar developments and the population to be served (sample attached).

QUESTIONS TO ASK, AND KEEP ASKING

Each community and housing organization frames its understanding of housing need based on the community's unique characteristics. To clarify its definition, the group typically poses questions such as:

Who can and cannot afford to live in this community?

In what direction is our community headed in providing quality housing to a broad spectrum of residents?

Can our children afford to remain in, or return to, the community as they start their own households?

Can those who provide essential services in the community afford to live here?

Are special-needs populations given adequate housing options?

Are there substandard, overcrowded, or other undesirable living conditions in the community?

Do our elderly residents have adequate alternatives for remaining in the community as they age?

Do we provide the type of housing that promotes local job growth?

Can you identify any housing trends in your community such as increase in absentee landlords, mortgage foreclosures, decreasing home values and/or increasing housing prices?

Is the population, especially the population between the ages of 18 and 35, expanding or contracting?

What is the local unemployment rate?

What kinds of jobs exist in the community?

Who are the major local employers?

Are local employers expanding or contracting?

What is the rental vacancy rate?

How much of the community's rental housing stock is subsidized?

What percentage of housing in the community is rental housing?

What is the condition of the community's rental housing?

Have there been any changes in the affordable rental stock in the past several years due to "expiring use" or other issues?

What do workers in the community earn?

How much do renters earn as a percentage of Area Median Income (AMI)?

How much rent do renters pay, and how has this changed over time?

What percentage of their income do renters pay to live in the community?

Can renters afford local rents based on local and regional wages?

What property type and price represents a "starter home" in your community?

What home sizes (by bedrooms) are available in the community?

In what types of buildings is ownership housing located?

How do home values compare to those in neighboring communities?

How much income is required to purchase a typical starter home?

How many renters in your community can afford such a home?

What is the relationship between home prices and local wages?

What is the quality, e.g., capital needs, unit accessibility, integration into the community, etc., of the existing subsidized housing for seniors?

Is there a waiting list for subsidized senior housing?

Does the community have assisted living facility beds that serve low-and low-moderate income residents?

What housing with supportive services exists in the community for those with mental health or developmental disabilities?

Are there senior-oriented ownership options designed to meet the needs of residents with activities of daily living (ADLs)?

What is the age distribution of seniors in the community?

How many seniors live in market-rate rental housing?

How great is the housing need for those with physical disabilities? (Note: The Census no longer collects this data at the local level, but in many parts of the state there are organizations that provide services to people with disabilities that could potentially give some estimates of need. Check with your local Council on Aging.)

Is there a significant number of abandoned, blighted, or sub-standard properties? Where are they and who owns them?

What is the community's level of foreclosure activity?

Seasonal housing ... does the community experience seasonal housing swings? Of course!

2021 WORKFORCE SURVEY RESULTS / SUMMARY

A 14 question housing needs survey was developed and disseminated in the winter of 2020-21. The survey was sent as a fillable pdf, along with a printable hard copy for those without computer capability.

Same was emailed to 183 businesses along with a cover letter with instructions to have employees complete and return via email or USPS. Response was initially poor; it was sent out as a “in case you missed it”, for a second time during February 2021 with a deadline for response of March 15.

I spoke with several businessowners who indicated that it was initially received at a bad time of year, with the upstate Covid spike in progress. The second time it was received was within prime snowmobiling and ski season in full swing. “Just too busy and another thing to have to do” was mentioned as a reason during my sampling and follow-up phone calls looking for reasons for lack of response.

I personally believe the main reason we had poor response was that it could not be completed on a cell phone. As we all know, most of the young folks today live on their phones; to me that was a dead end in the process.

We have tabulated the results which we received and present, hiding identities, in the summary below.

It is recommended above that another comprehensive attempt at this survey effort be made in the future.

(insert)

SHORT-TERM RENTALS (EXCERPT FROM 2019 MASTER PLAN) APPENDIX

Any regulations related to short term rentals should address the following policies:

1. Limit people to renting a single home or property within the municipality to prevent whole residential streets and neighborhoods from becoming rentals.
2. Have a registration system.
3. Have a fee so the local government can secure a portion of the revenue to support ongoing program needs/maintenance/inspections.
4. Require homeowners to sign a good neighbor policy that outlines the expectations and have insurance.
5. Have a “three-strikes and you’re out” policy - meaning 3 nuisance complaints or breaking the rules and they lose their permit.
6. Maximize the availability of affordable housing options by ensuring that no long-term rental properties are converted into short-term rentals.
7. Ensure short-term rentals are taxed in the same way as traditional lodging providers to ensure a level playing field.
8. Minimize public safe risks and the noise, trash and parking problems often associated with short-term rentals without creating additional work for local police.
10. Give permanent residents the option to occasionally use their properties to generate extra income from short-term rentals provided all the other policies are met.

HCR SITE SUITABILITY STANDARDS

Provide the following submittals:

(a) A written identification any of the following uses (i-v). If there are no such uses (i-v), describe the data consulted and provide a statement that no such uses exist. If the project is composed of scattered sites, use the central-most point to determine the search radius.

i. Within 1,320 feet of the project site –all facilities listed on the “permits and registrations” tab of DEC’s InfoLocator: <https://gisservices.dec.ny.gov/gis/dil/>

ii. Within 1,320 feet of the project site - any industrial or manufacturing facilities identified by local fire department authorities or on Google Maps (examples include: chemical manufacturing, landfills, material stockpiles, and facilities that generate truck traffic).

iii. Within 1,320 feet of the project site - any area zoned for industrial use by the local municipality. Also identify if the zoning of the project site was changed from industrial to the existing zoning that allows residential within the past five years.

iv. Within 600 feet of the site - any roads with more than 10 percent truck travel according to NYSDOT data: <https://www.dot.ny.gov/tdv>

v. Within 2,640 feet of the site - facilities of similar size or function as: power generating facilities; oil terminals; ports; rail yards; upstream dams (identified in (i) DEC’s InfoLocator); and, for water-front sites, combined sewer overflows (mapped here: <https://www.dec.ny.gov/chemical/48595.html>)

(b) For each use identified in (a), submit:

i. a brief description of the use, including any stored chemicals, air discharges (including from truck traffic), noise generation, time of day of operations, and potential for emergency evacuation, and;

ii. a narrative explanation of suitability of the surrounding area for the development of affordable housing analyzing the potential for the listed surrounding uses to adversely affect the health and well-being of the current or future tenants. This can reference and include municipal comprehensive plan compliance, a hazard mitigation or emergency evacuation plan for the project, and/or mitigation measures incorporated into the project design and site plan. This is not the same as a Phase I Environmental Site Assessment (ESA). A statement based solely upon Phase I ESA migration potential will not meet this requirement.

(c) If the site is located within one quarter mile of a surface rail line not exclusively used for passenger travel provide documentation demonstrating that the rail line poses little potential risk for prospective residents after considering the volume and speed of traffic on the line; types of cargo carried; physical features in the surrounding area that would mitigate any potential risk; and any project design features that would mitigate any potential risk.

REQUEST FOR PROPOSALS

General Architectural & Engineering Services

The Town of Webb is inviting proposals from qualified architectural and engineering firms, authorized to do business in the State of New York, to provide a variety of possible services on an as-needed basis.

The successful firm(s) shall have the ability, expertise and capacity to provide a wide range of both architectural and engineering services as detailed below. The Town reserves the right to select multiple respondent firms, or none at all, in order to provide the needed services.

As services are required by the Town, the desired scope of work, schedule and compensation for each item of work will be established in writing through a Task Order. Any changes to the scope of work, schedule or budget must be agreed to by both the consultant and the Town of Webb in writing.

The following list of possible architectural and engineering services for which the successful firm(s) may be asked to provide include, but are not limited to, the following:

Architectural

- Development of conceptual plans for the purposes of grant/funding applications;
- Architectural (two- and three-dimensional) renderings of proposed conceptual plans;
- Basic landscape design;
- Basic cost approximating/estimating based on conceptual plans;
- Evaluations of existing building interior and exterior conditions;

Engineering

- Roadside improvement design;
- Traffic counts;
- Preparation of civil design plans to include, but not be limited to, roadways, trails, sidewalks, landscaping, fencing, drainage, curbing, parking;
- Cost estimating;

PROPOSAL SUBMISSION

Proposal submission shall include, at a minimum, the following:

 Project Approach

 Relevant Project Experience

🏢 Fee Schedule

The Project Approach shall describe how the consultant intends to meet the particular needs of the Town relative to this Request for Proposals, with an emphasis on the ability to perform the required services.

The Relevant Project Experience shall provide specific information on the consultant's experience, particularly in services similar in nature to those requested within this Request for Proposals. A minimum of two (2) similar as-needed projects/contracts should be listed and described within the proposal and include the following information:

🏢 Municipality/entity name for whom the services were provided;

🏢 Consultant's project manager name;

🏢 Range of services provided;

🏢 Project owner's name, title and contact information

All professional services provided in relation to this Request for Proposals shall be provided based on a time and material basis. The Fee Schedule shall detail the range of titles within the firm that are likely to be involved in the range of services detailed above. For each title, the Fee Schedule shall provide the loaded rates. Additionally, the Fee Schedule shall detail the costs/basis to the Town of Webb for expected reimbursable expenses, such as printing, copies, mileage, etc.

DATA RESOURCES (APPENDIX)

US Census Bureau / American Community Survey (latest published data, May 2021)

<http://oldforgeny.com/business.html>

<https://statisticalatlas.com/county-subdivision/New-York/Herkimer-County/Town-of-Webb/Population>

New York Gazetteer – HomeTownLocator

<https://data.census.gov/cedsci/profile?g=0600000US3604378927>

American Fact Finder

U.S. Department of Housing & Urban Development (HUD): HUD Data Sets

HUD's Affirmative Furthering Fair Housing Data and Mapping Tool: The AFFH Data and Mapping Tool

Herkimer-Oneida Counties Comprehensive Planning Program (HOCCPP)

Enterprise Community Partners

Housing Assistance Council

<https://www.hudexchange.info/program-support/technical-assistance/>

PolicyMap.com

<https://www.towncharts.com/>

NYS Housing and Community Renewal

2019 Town of Webb Master Plan

2012 West Central Adirondacks Housing Needs Assessment

<https://www.housingtoolbox.org>

American Planning Association

<https://nytourism.usnlx.com/jobs/?location=Old+Forge%2C+NY>

<https://statistics.labor.ny.gov/wny/opo1.asp>

Housing Trust Fund – HUD Exchange

<https://www.city-data.com/poverty/poverty-Old-Forge-New-York.html>

The Brookings Institution

<https://affordablehousingonline.com>

AGENCY RESOURCES (APPENDIX)

HUD's technical assistance is designed to provide resources, tools, and support for recipients of HUD funding, such as state and local government grantees, public housing authorities, tribes and tribally-designated housing entities, Continuums of Care, and nonprofits. HUD's technical assistance resources include: Information and "how to guides" through online resources, guidebooks, FAQs, and other information; Training and knowledge-building through online courses and webinars; Responses to basic program, policy and system questions via the Ask A Question virtual help desk; In-depth, program assistance and capacity building to improve the design and delivery of programs and services funded by HUD. The request form for is for in-depth, one-on-one program assistance and capacity building. For other technical assistance needs, grantees should visit the program topics page, the resource library, or the AAQ helpdesk.

NYS Homes and Community Renewal (HCR)

<https://hcr.ny.gov/community-development-block-grant#cdbg-cares-funding>

New York State Homes and Community Renewal provides financing opportunities for the new construction, preservation, adaptive reuse, and rehabilitation of quality affordable multifamily rental housing throughout the state. Financing resources include agency-issued tax-exempt, taxable, and 501(c)(3) bonds, Low Income Housing Tax Credits, and subsidy loans.

HCR Housing Opportunity: Projects that propose workforce housing in areas experiencing economic growth and served by high performing school districts.

HCR Rural Preservation: Rehabilitation of projects in rural communities, including projects participating in USDA Rural Development programs or RARP.

<https://hcr.ny.gov/multifamily>

<https://hcr.ny.gov/low-income-housing-tax-credit-programs>

NYS Housing Trust Fund: HTF/HOME Funded Projects with or without LIHC/SLIHC

Community Development Block Grant Housing Resources, TA and Grants

HCR Cost Certification for Private Activity Bond 4% or "As of Right" Projects

HCR Cost Certification for Allocated Credit 9% Projects

HTC-NYS and its array of programs

PROGRAM RESOURCES (APPENDIX)

Federal Affordable Housing Programs

- Public and Assisted Housing
 - o Assisted Housing - General
 - o HUD Assisted Renters
 - o Public Housing
 - o Housing Choice Vouchers/Section 8 & Project-Based Section 8
 - o Other Assisted Housing
- Regulatory Barriers to Affordable Housing

NYS HCR

NYS HTF

CDBG

LIHTC

NYS HTC

NYS-AHC

Pursuant to the State budget for Fiscal Year 2021-2022, AHC received an appropriation of \$26,000,000 for its Affordable Home Ownership Development Program. AHC has recently issued a new Notice of Funding Availability.

Other – the above is not all inclusive