Written Testimony of Beth Gilles, Director Lake Champlain – Lake George Regional Planning Board

HOUSING

Submitted to the New York State Legislature February 14, 2024

Thank you for the opportunity to submit testimony to discuss workforce housing needs within the Adirondacks for our year-round residents.

In 2023, the Lake Champlain – Lake George Regional Planning Board, along with a mix of stakeholders, led an effort to identify specific gaps in the local housing market within Hamilton, Clinton, Essex, and Franklin Counties. This work clearly articulates the struggles around home affordability in the Adirondacks;

- The average earning per job in the four-county region is \$34,447 lower than the New York State average and \$11,895 lower than the national average,
- The top three occupations in the region make the lowest average annual earnings, and
- Median home sale prices are up to \$81,000 higher than an affordable home price based on median income.

This data, along with collaborative engagement, led to the development of strategies aimed at addressing the lack of attainable year-round housing for Adirondack residents within the 80 – 200% Area Median Income (AMI). The overarching takeaway from this effort is that robust and sustainable action at the local, county, regional, and state levels is imperative to meaningfully impact the workforce housing shortage.

There is no singular solution that will address the housing pressures within the Adirondack Park and North Country. However, this planning effort identified six key strategies that could have meaningful impacts for residents and communities.

- Support for Housing Trusts. Housing Trusts present one of the key opportunities to
 address the growing housing challenges in the Adirondacks. The region would benefit from a
 state funding program for Housing Trusts to address needs within the 80 200% AMI,
 including operational and project specific funding for the Adirondack Community Housing
 Trust.
- Housing Purchase and Rehabilitation Programs that target the 80 200% Adirondack
 AMI population. There are multiple entities throughout the Adirondacks, including the
 Adirondack Community Housing Trust and several Rural Preservation Companies, that work
 on housing purchase and rehabilitation programs. The state could create a sustainable
 funding program for these entities to rehabilitate decaying housing stock and make
 homeownership possible for those year-round residents within the 80 200% Adirondack
 AMI.

- More readily accessible infrastructure funding. Water and wastewater infrastructure is
 urgently needed throughout the region to support workforce housing development. Many
 communities in the region often do not score competitively for infrastructure grant funding.
 The region would benefit from adjustments to state grant program scoring criteria to
 prioritize infrastructure projects in the region for the purpose of workforce housing.
- A mortgage assistance program targeting families up to 200% Adirondack AMI. Data has shown that residents in the median income bracket cannot afford to purchase a home.
 Additional assistance programs not restricted to first-time homebuyers can open the door to homeownership.
- Technical Assistance for Municipalities. Municipalities throughout the Adirondacks are interested in addressing the workforce housing crisis but lack the staff and technical ability to evaluate existing barriers to development, and state agency staff are often limited in how they can assist local governments. A technical assistance program through existing local government agencies, such as Regional Planning Commissions, can provide much needed assistance to communities.
- Funding for Site Specific Pre-Development. Development within the Adirondack Park is different due to the existence of the Adirondack Park Agency. There are often misunderstandings and confusion around regulations that discourage developers. The region would benefit from a fund that can be accessed by local communities and non-profits to complete pre-development on vetted sites, showing proof of concept for developers, while ensuring compliance with Adirondack Park regulations. Priority should be given to infill development and development around designated hamlet areas.

Thank you for the opportunity to share the unique challenges and opportunities around workforce housing within the Adirondack Park. Many stakeholders have come together to address this challenge, and we look forward to working with New York State to improve home attainability for our year-round workforce.