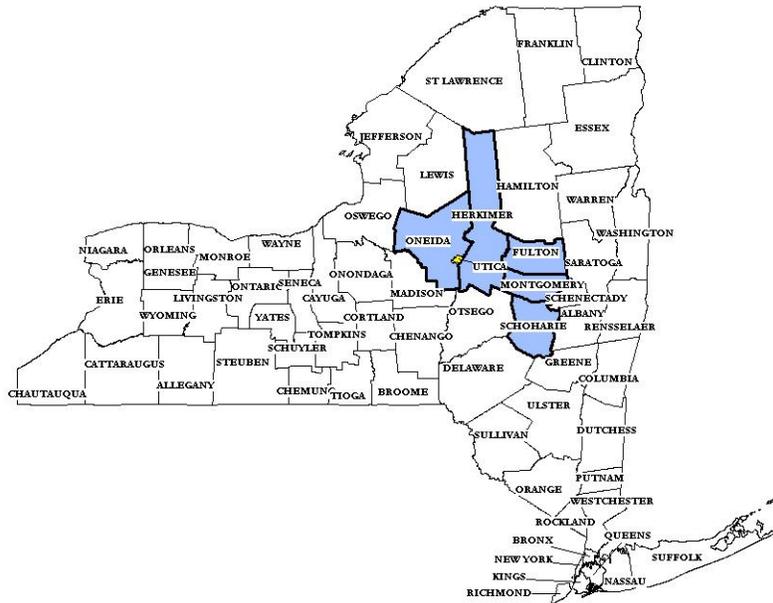


**NEW YORK STATE HOMES AND COMMUNITY RENEWAL
OFFICE OF POLICY & RESEARCH
2011 CATALOGUE OF NEED
MOHAWK VALLEY REGION**



Conditions Summary

The primary need in the Mohawk Valley Region is the rehabilitation of owner occupied housing, especially for elderly homeowners. The economic downturn has left much of the housing stock in dire need of rehabilitation but affordability differs by tenure. Homeownership is relatively affordable throughout the Region, while safe, decent and affordable rental housing is in short supply.

The primary need in the Region’s largest city, Utica, is the need to incentivize private developers to invest and develop housing in the downtown area.

Housing Needs Study Highlights

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Competent property management firms: property management firms which can competently manage the Region’s rental housing stock.

Safe, decent and affordable rental units: rental units of decent quality that would be available to the Region’s Section 8 voucher holders.

Additional needs expressed in the City of Utica are as follows:

Effective and timely utilization of homeowner rehabilitation programs: capacity building and collaborative efforts amongst organizations in the City involved with housing rehabilitation and downtown revitalizations.

Development of market rate housing: public sector support that would jump-start opportunities for development in downtown.

Revitalization of targeted neighborhoods: concentrated development of homeownership and rental housing in targeted neighborhoods.

TABLE 1 - HOUSING REPORT CARD (2006-2010)

	Rental Preservation Units	Rental New Construction Units	Homeowner Improvement Units	Homebuyer Assistance Units
Fulton	112	48	381	24
Herkimer	461	0	512	30
Montgomery	137	0	338	32
Oneida	2,077	102	697	216
Schoharie	80	0	384	32
Total	2,867	150	2,312	334

Note: The HRC records the affordable housing units assisted by programs administered by HCR, the New York State Office of Temporary Disability Assistance and the New York State Office of Mental Health.

TABLE 2 - HCR AFFORDABLE HOUSING COVERAGE RATE

	# of Renters at 50% or Below of AMI¹	Renter Coverage Rate	# of Owners at 50% or Below of AMI¹	Homeowner Coverage Rate
Fulton	3,255	4.9%	2,655	15.3%
Herkimer	2,940	15.7%	2,735	19.8%
Montgomery	2,270	6.0%	2,110	17.5%
Oneida	13,615	16.0%	8,365	10.9%
Schoharie	1,580	5.1%	1,715	24.3%
Total	23,660	12.8%	17,580	15.1%

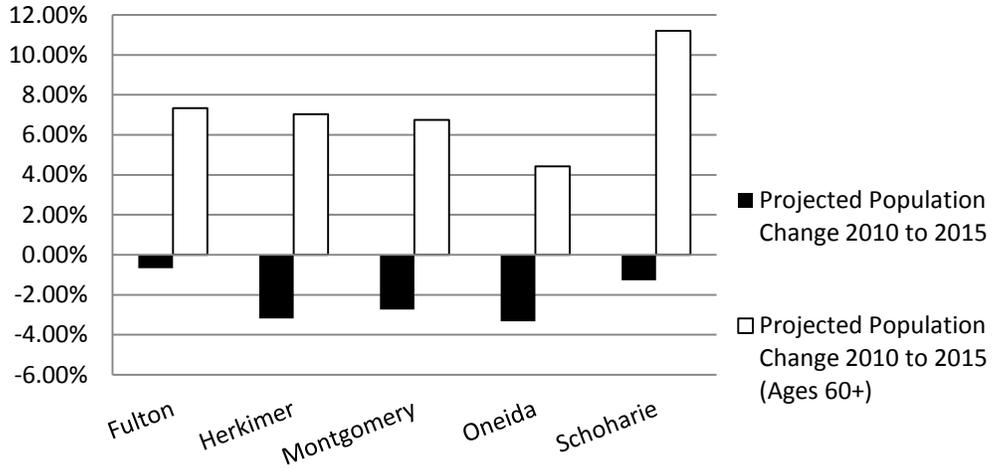
Note: The HCR Affordable Housing Renter and Homeowner Coverage Rate is a way of measuring the proportion of low- income residents in a county impacted by HCR programs funded 2006-2010.

TABLE 3 - AMERICAN COMMUNITY SURVEY (2005-2009)

	Median Household Income	% of Individuals Below Poverty Level	% of Population 62 Years and Over	% of Units that are Renter Occupied	% of Housing Units Built Before 1940	% of Renters Severe Cost Burdened²	% of Owners Severe Cost Burdened²	% of Vacant Residential Addresses³
Fulton	\$41,400	16.6%	19.1%	28.3%	41.1%	23.7%	10.5%	5.9%
Herkimer	\$42,000	12.0%	19.4%	28.3%	41.9%	20.1%	7.5%	4.9%
Montgomery	\$42,700	15.4%	20.2%	29.7%	48.5%	19.3%	8.7%	7.3%
Oneida	\$45,400	14.5%	19.0%	31.8%	37.4%	21.8%	8.2%	5.0%
Schoharie	\$49,700	11.0%	18.6%	22.6%	33.5%	19.2%	6.5%	5.2%

Note: American Community Survey (ACS) data is survey-based and subject to sampling error. Since ACS variables change over time, some areas or subjects must be compared with caution, or not at all.

**CHART 1
PROJECTED POPULATION CHANGE⁴**



¹2009 HUD Comprehensive Housing Affordability Strategy (CHAS) Data Book.

²Severe cost burdened represents households spending more than 50 percent of their gross income on housing costs - 2009 HUD CHAS Data Book.

³Quarter 3 2010 HUD Aggregated United States Postal Service Data on Address Vacancies. Percent of Vacant Residential Addresses for the Region's largest city is as follows: **Utica – 8.8%**.

⁴Cornell University Program on Applied Demographics: Population Projections.

The full regional report(s) can be viewed at:

<http://nysdhcr.gov/Publications/HousingNeedsStudy/MohawkValley.pdf>