

KEUKA HOUSING COUNCIL, INC.
NEEDS ASSESSMENT FOR YATES COUNTY

Introduction:

Keuka Housing Council (KHC) has been operating in Yates County since 1976, was incorporated on June 30, 1977 and became a 501 (c) 3 Not-for-profit on July 11, 1979. KHC became a HUD certified Housing Counseling Agency on 8/28/2002. KHC is a Rural Preservation Company. Two counselors have been trained by NWA for Housing Counseling and one became certified for Foreclosure Prevention counseling in 2008. KHC has an MOU with CASH in Wayne County to provide Reverse Mortgage counseling in Yates County to Yates County residents.

Vision Statement: Keuka Housing Council envisions a community in which all individuals live in a suitable and safe housing whether owned or rented.

Mission Statement: To improve and maintain the quality and quantity of housing for people of modest income living in Yates County.

KHC formed a Yates County Housing Committee in January 2004 to assess affordable housing needs and services to low-income individuals/families in Yates County. Data gathered will assist with writing HUD Continuum of Care grants. Agencies serving on the Yates County Housing Committee are: American Red Cross, Council of Churches, Cornell Cooperative Extension, Finger Lakes Addictions & Referral Agency, Keuka Housing Council, Legal Assistance of the Finger Lakes, Yates County ARC, Penn Yan Schools, Pro-Action Office of the Aging, PathStones Section 8, Rape & Abuse Crisis, Rushville Health Center, St. Mark's Episcopal Church, Lakeview Mental Health, Yates County Jail, Public Health, Social Services, County Planner and Workforce Development. The following receive minutes, make comments, but do not attend meetings: Yates County Legislature, Yates County Community Services, J. D. Kelly Behavioral Health and Child and Family Resources.

Services for Special Needs clients are discussed at this meeting. Provided these non-profits continue to be viable (receive funding), the Yates County Community is well serviced with organizations. At times, because of low funding, there is not sufficient staff to meet the community needs quickly. These organizations communicate and work well together. Starting in 2009, all organizations mentioned above will begin entering data into a four county system. This PeerPlace system will assist with data collection and coordinate services assuring that individuals receive adequate services and reduce duplicated services. Due to lack of funding, Rape & Abuse Crisis, DSS, and Addiction Services have all decreased staff in 2009.

In 2006 KHC, representing Yates County, joined forces with Seneca, Ontario and Wayne counties to create a four county Housing Consortium. This consortium has submitted CofC grant and Emergency Shelter grants. The consortium has gathered data on

homeless individuals and families in each county and combined that data for the four counties.

On March 16, 2008, the Housing Consortium sponsored a four county all day Housing Forum. County, Town, Village and Legislators were invited. Guest speakers were NYS DHCR Commissioner Deborah VanAmerongen and U.S National Lead Coordinator, United States Interagency Council on Homelessness and Government Elected Officials, Mr. Michael German.

The afternoon of the Forum was spent with each County in round-table sessions. Each County devised “Housing Needs” for their area. Not having a Housing Plan or not including Housing in the Town or Village plans was identified as a definite need.

Using the Housing Forum as a “kick-off” Yates County Housing Committee organized a Yates County Housing Summit held on October 28, 2008. Tompkins County Planner, Jeanne Leccese was the guest speaker. Ms. Leccese walked attendees through the process of developing a Needs Assessment and a Housing Plan. In addition, Jamie Hawk, discussed alterative energies (home wind mills and solar energy) and hints to saving energy that Town and Village attendees could pass on to their residents. The Yates County Planner, Shawna Bonshack and the Economic Development CEO, Steve Griffin, were speakers at the Summit and stated they were willing to assist with Housing Planning.

Forty-two persons attended. Twenty-six were Town, Village and County representatives. Others were Yates County Housing Committee members.

At the Yates County Housing Committee meeting held November 4, 2008, the committee divided up the Towns and Villages to determine what Towns and Villages have Housing Plans and those in need of assistance. Step by step, Yates County Housing Committee is working towards all Towns, Villages and the County to have Housing, both affordable and market rate, as a part of their plan.

Yates County Housing Studies:

Homeless Housing Surveys conducted by Yates County Housing Committee:

Column 1 – Number of head of households (individual or family) stating they are homeless. Homeless means living on the streets or in over crowded conditions, jumping from apartment to apartment.

Column 2 – Total number of adults

Column 3 – Total number of children

Column 4 - Number employed full time/part time

	Column 1	Column 2	Column 3	Column 4
June 2004	50	65	70	17/ 6
January 2005	40	43	27	4/ 5
January 2007	37	27	35	5/ 3

Overall trend shows there are summer/seasonal jobs available in Yates County and less work in the winter time. Seasonal jobs do not constitute sufficient funds to pay rent, provide living essentials for individuals or families. Seasonal employment is at or slightly above hourly minimum wage (\$7.15) or \$8.00- \$8.50. A person working full time at \$8.50 @ 30% has \$441 per month available for housing. KHC rents 2 bedroom apartments for \$490 with sewer and water. This does not include heat or electricity. If job is seasonal, living is more difficult. Need: Additional apartments with rental assistance or additional Section 8 rental assistance vouchers.

The following studies/surveys have been conducted. Some are regional and others are specific to Yates County. A summary of the study is reported here. No additional data is added other than what was specified in the survey.

Economic Development Housing Survey: January 2008 – This report, completed by Shepstone Management Company did not focus on affordable but rather on middle to higher incomes for single family homes and for senior housing. Economic Development in Yates County had companies stating they were not locating in Yates County because there is no higher income housing for the upper middle class and they locate or build out of county.

Conclusions per Shepstone Management Company: Market rate senior rental housing of 40 units per year for the next 4 year or a total of 160 units. Locating such a project within a Village in Yates County would contribute significantly to economic development and quality of life. The median age for Yates County residents was 37.8 years in 2000, is now 40.2 years and is projected to reach 41.2 by 2012. There is also a demand for 20-25 units per year over the next 4 years for market rate single family homes priced in the range of \$250,000 to \$400,000.

DHCR Statewide Affordable Housing Needs Assessment Study for the Finger Lakes Region: May 2008 - Development Needs Identified:

Vacant property rehabilitation and demolition: rehabilitate, preserve or demolish vacant and blighted properties.

Foreclosure prevention: foreclosure prevention funding including intensive counseling.

Very low-income housing: rental opportunities for those who are being priced out of the rental market or living in substandard housing. (lack of housing for the homeless).

Low-income housing with services: rental opportunities for families with support services, including after school care, job training and social services activities.

Mixed use and mixed income development: flexible funding to allow for mixed use and mixed income development.

More funding needed for rehabilitation and preserving existing houses.

Senior Housing is an issue across the Region.

Housing affordability is impacted by factors such as the lack of living wage jobs, high home heating costs, increasing property taxes, rising median sales prices around the lakes. Homeownership is still possible with grant funds to bridge the gap between the lender and what the homebuyer can afford to pay.

Housing Forum Study for Yates County Needs Identified: March 16, 2008 -

No Housing for Homeless – 50 homeless families identified

Need to educate Yates County residents about our homeless population and the need for affordable housing. (who will clean their houses, mow lawns.)

Young people age “20s” are apartment ‘hopping’.

Waiting list over 200+ at apartment complexes, apartment buildings

Few middle income apartments.

General lack of housing for white collar workers

No County Housing Plan

Economic & Market Watch Report-3rd Quarter-National Asso. Of Realtors:

	Qt 2, 2008 Yates	Qt 3, 2008 Yates	Qt. 4 2008 Forecasted
Average home price	\$253,700	\$189,000	Up
# Homes on Market	198	218	Even
# Homes Sold	62	63	Down
# New Homes Built	NA	NA	Down
Average days on Market	93	69	Up

Yates County had a 26% drop in home prices while other surrounding experienced increases: Genesee, Monroe, Ontario, Seneca, Steuben, and Wyoming. Other Counties that experienced drops were: Alleghany, Orleans, and Wayne. Although Yates homes dropped in price from 2nd to 3rd quarter, Yates and Ontario remain the highest in home prices in the Finger lakes area. This indicates that lower income families need assistance to purchase homes in Yates and Ontario Counties.

Survey of Local School Districts:

Year	10 years previous	2008	Projected 2012
Penn Yan	2,100	1,770	1,570
Dundee	927	900	876
Marcus Whitman	1859	1500	1200

All school districts in Yates County are showing a decrease in students and are projecting continued decrease. This is due to smaller family sizes, the moving in of Mennonite families who attend their own schools, and younger graduates leaving the area for higher paying employment, thus not creating new families. This trend does not reduce the need for affordable housing as those remaining are low-income and are producing children at an average of two per household (averaged from the 30 rental units managed by KHC). There is also an increase in number of elderly and newly retired persons in Yates County. Economic Developments study identified a need for 40 units of elderly housing per year over the next four years for a total of 160 units.

Description of Yates County:

Yates County is located at the center of the Finger Lakes Region and covers an area of approximately 400 square miles. The county consists of nine townships. Although Yates County is easily accessible from the neighboring urban centers to the north and south, it is bordered on the east and west by Seneca and Canandaigua Lakes, respectively.

Yates County is a poor community with forty-four percent of the 24,621 (Table DP-3, US Census 2000) persons living in Yates County or 10,899 (US Census, American Fact Finder) persons are at 50% or below the area median income. Yates County is below the average area median income for the State of New York. The federal poverty level for Yates County is 13.1% or 3,070 persons (Table DP-3, US Census). Sixty-two percent (62%) of the homes in Yates County were built prior to 1960 and 4,746 were built 1939 or earlier (Table DP-4, US Census). These old houses are very difficult and expensive to maintain. Older homes are plagued by outdated and inadequate mechanical systems, little or no insulation, single pane and often inoperable windows, leaking roofs, and lead based paint, among other problems. Owner Occupied housing units are 77.1% of all housing (Table DP-1, US Census) with 2,409 or 19% of persons over age 60 owning their own home (Yates County Demographics, Office of the Aging). The older homes are the more affordable and are often the only homes low-income families can afford to purchase. Therefore, repairs are an essential component to preservation of housing stock in Yates County.

Yates County residents, according to the US Census, well exceed the Federal and NYS rate for persons 25 years and older having a high school degree. However, only 9.4% of Yates County residents seek and complete a Bachelor’s Degree compared to the 15% for Federal and NYS.

The following statistics illustrate the comparison between Yates County, New York State and the United States per 2000 census:

	Yates County	DHCR 2000/ 2006 FL area	New York State	United States
Houses built prior to 1960	62%		67%	13.7%
Owner Occupied Housing Units	77.1%		53%	66.2%
Renter Occupied Housing Units	22.9%		47%	33.8%
Families in Poverty Status	8.9%		11.5%	9.2%
Individuals below Poverty Status	13.1%	13.1 %	14.6%	12.4%
Number of person below Poverty Level	3,225		2,692,202	33,899,812
Citizens with disabilities 18-64	19.4%		21%	19.2%
Educational Attainment-25 yrs. + High School graduates	36.2%		27.8%	28.6%
Bachelor’s Degree	9.4%		15.6%	15.5%
% of Renters w/ Monthly rent > 30%	36.7%	42.8/ 51.5		
% of Owners w/monthly rent > 30%	21.5%	20.8/ 25.5		
% of renter occupied units	23.0%	31.2/ 30.9		
% Owner of occupied units	77.0%	68.8/ 69.1		

% affordability index	2.2%	2.2/ 2.5		
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Source: Tables DP- 1-4 US Census 2000 & DHCR May 2008 report.

The homeownership rate is 77.1% with 2,409 persons over age 60 owning their own home. The area Median income for Yates County in 2008 is \$50,700 which is below the New York State Average of \$52,700. Per 2007 Agricultural Census Data, 58.3% of Yates County’s land is Agricultural. From 2002 – 2006, 11,000 additional acres became agricultural producing land. Yates County has the highest number of acres in certified organic land of any NYS county.

According Mrs. Donna Pollard-White, Yates ARC, (315-536-7447), as of June 6, 2008 there are 328 developmentally disabled persons over the age of 18 served by Yates ARC. 161 are able to work in the ARC industry and 14 persons work at entry-level positions in the community. The US census website www.census.gov/hhes/www/disability.html states there are 4,406 disabled persons in Yates County or 19.4% of the population. This is higher than the U.S. 19.2%. The unemployment rate of people with disabilities in Yates County is 6.5%. The majority of the employed disabled persons work at ARC’s Abby Industries. ARC has homes for disabled clients and built a new facility in 2005. However, there remains an unmet need of 8 beds in Yates County at this point in time, projected out for beyond 2009 would be an additional 5.

Lakeview Mental Health has 14 beds in Yates County for those needing housing experiencing mental health issues. A new house was constructed and filled in 2007. According to Director Mr. Mark Wickman, Lakeview Mental Health is negotiating to purchase a house on Main Street in Penn Yan and hopes to rehab into apartments with some commercial space. Four to five apartments will be rehabbed to accommodate both Lakeview clientele and other Section 8 tenants. Brad Roach, Lakeview Mental Health, stated that Lakeview needs five apartments for clientele in Yates County at this point in time. Lakeview Mental contracts directly with Housing Trust Fund and other sources to house clients with Mental Health needs. This project will not fulfill all the unmet needs in Yates County.

There are no homeless housing beds or beds to house domestic violence families in Yates County. Families choose to remain in abusive homes rather than remove their children from school and move to another county.

The unemployment rate in Yates County is low in comparison with other NYS counties (6.4% in December 2008 for Yates and 6.8% NYS {NYS DOL}); however, wages paid are also low \$7.15-\$9.40 unskilled wage and \$9:50-\$11.89 skilled labor. (Yates County 2008 Wage & Benefit Survey) . The issue is and continues to be the wage rate. Even with the increase in minimum wage, Yates County workers remain the working poor. The area median income is low creating modest income families and an ever-increasing clientele in need of housing assistance. Keuka Housing Council’s mission is to improve the quality and quantity of housing for low to moderate-income people in Yates County. The prevailing wages in Yates County make homes unaffordable without foreclosure and down payment assistance. KHC’s programs match well with the working poor of this

community. The downtown areas of Penn Yan and Dundee have commercial/mixed use buildings. These buildings are prime for Main Street work as they are old and in need of restructuring/repair. There are currently no vacant buildings on our main streets.

Yates County has had some construction and expansion of business in the past few years. Yates County built/refurbished the County Complex with a total construction of 29.9 million and the Penn Yan Village Offices opened in January 2005 for a cost of approximately 3 million. These complexes increased the taxes to residents. Overall taxes for Yates County increased an average of .95 cents per \$1,000 in 2005. In 2006, the two largest communities of Penn Yan and Dundee increased their taxes, while country areas outside the villages showed a decrease in tax rates. The Town of Milo (including the Village of Penn Yan) increased \$7.13 per \$1,000 and the Village of Dundee .84 cents per \$1,000 Penn Yan provides inexpensive electricity, sewer and water to residents. Other new businesses which created new construction, all in the Penn Yan area were Dunk 'n Donut, Lyons National Bank, Esperanza Hotel, Restaurant and Grill, and a 40-room Best Western. Five new wineries opened in the County and 2 built new buildings. Due to the increase in tourism, the Bed and Breakfast industry continues to grow and thrive. LeDestri Foods purchased the Seneca Foods Plant in Dundee and updated at the cost of six million. Tomato sauces, olive oils and vinegars (including a contract for Paul Newsman's Own) are being produced and shipped from the Dundee site. The main offices are in Fairport, NY. Ferro Corporation developed a new contract with Intel Corporation and constructed a "clean room" for products at the cost of 25 million and in 2009 laid off 30 workers. The Horizon Business Park has two new buildings/businesses; a packaging plant to package milk creamers in aseptic bags and a 20,000 square foot distribution center for employment footwear. CASP, the milk processing plant, is adding a 12,000 square foot building to its facility and will add additional employees. Silgan Plastics is new within the past five years and continues to hire around 225 workers. Coach & Equipment has received contracts from California to build small buses and have added 26 new jobs. Yates County continues to move forward with land previously owned by Penn Yan Boats to ascertain the environmental implications for development along the canal. This location is ideal for shops, restaurants and/or condos along the canal. These projects would also bring jobs and income into the area. Walgreens purchased three rental houses, a motel and a gas station. These properties were purchased for just over \$1 million and have been leveled. Walgreens opened in the Spring of 2007. Keuka Housing Council worked with ROI, Section 8 to house the tenants who were displaced from the rental housing.

Other amenities important for economic development are also present: such as significantly below market electric rates from the municipal utility in Penn Yan, an expanding general aviation airport, extensions of water and sewer infrastructure to new areas of the county, an abundance of fresh water, and the availability of a high speed fiber optic network from Adelphia Communications. Recent and planned improvements at the Yates County Airport, just south of Penn Yan, will create a more viable transportation alternative for the shipment of goods and will increase its attractiveness for long-distance corporate travel.

The upsurge in tourism activity in Yates County can be attributed in large part to the vitality and expansion of wineries along Keuka and Seneca Lakes. The tourism and hospitality industry are now considered the largest employment sector in Yates County, according to the NYS Department of Labor and account for an economic impact of \$27 million annually. The growth in tourism activity can also be attributed to the county's continued desirability as a destination for vacationers with second homes or cottages along all three of the Finger Lakes with shoreline in Yates County. The farm and craft market, "The Windmill" is open on Saturdays and holidays from April-December and is a joint effort with the county and the Mennonite community. An average of 10,000 people visit the Windmill each day it is open.

Recent development has witnessed over \$30 million of capital improvement in the winery industry, including new tasting rooms for Fulkerson Winery, Keuka Springs Winery and Rooster Hill Winery. With the addition of the Best Western, Vineyard Inn, the Inn at Glenora and Esperanza Mansion, there are now 142 new hotel rooms in Yates County. In addition, Bed and Breakfasts continue to grow and accommodate travelers.

The county remains the second largest producer of grapes in New York State and has seen resurgence in other areas of agriculture, as well. Yates County is the only county in New York, which has had an increase in overall number of farms in recent years. The dairy industry has been reinvigorated and value-added agricultural products, as well as crops for the organic market, have seen rapid growth in the county. In addition, many visitors are attracted to the crafts and agricultural goods produced in the county, especially by the growing Mennonite population. Yates County received a \$1,000,000 NYS Grant to organize/promote organic produce farming. Yates County is presently the highest producer of organic produce in New York State. According to Finger Lakes Migrant Health there are around 50 year round farm workers and their families in Yates County. The crew bosses have purchased houses and permanently live in Yates County. These crew bosses have also purchased rental housing and place workers in these private rental homes. Additional farm workers live in Ontario County and are transported into Yates County for day work. Thirty additional workers are expected in Yates County in the spring. These workers are expected to be housed in over crowded conditions, all packed into the rental houses owned by the crew bosses. Finger Lakes Migrant Health identified a need for 25 additional year round beds for the Hispanic community.

The availability of water and sewer service has been a limiting factor in Yates County for many years until recently. In prior years, these public services were limited to village centers and nearby areas. This situation is changing and may provide significant opportunities for development in other areas of the county. In addition to many infrastructure expansions in recent years, a feasibility study has been completed to provide water along the Route 14 Corridor, along Seneca Lake. This area is a key component to the growing tourism industry, with many wineries, lodging and other commercial businesses.

All of these infrastructure projects will provide needed services to existing residents and businesses as well as provide for future development. They also play an important role in

the protection of the Keuka and Seneca Lake watershed areas from pressure created by increased development. The county's economic development strategy will be to promote and assist in the review of municipal plans and development policies in order to foster future development and protect the quality of life of the area.

The development of the Penn Yan waterfront area will be a major public/private initiative for the community. The creation of a suitable development plan is a primary objective of an inter-municipal task force headed by the Village of Penn Yan's Planning Board. The Waterfront Development Committee will be working to create a plan that will preserve the natural beauty and future health of the waterfront area, while at the same time maximizing this unique resource for community benefit.

Senator Hillary Clinton, when speaking at Keuka College on September 2, 2004, stated that 28% of all employers in Yates County are small business owners. This compares with 19% for New York State. Many of these businesses are wineries, Bed and Breakfasts and vendors at the Windmill Craft Market catering to tourism. These employers hire at minimum or low wage are and mostly seasonal jobs with no health insurance. (Persons owning Bed & Breakfasts use this income as a supplement or to increase their retirement. A family cannot live on their income from operating a Bed & Breakfast alone. The same is true of vendors at the Windmill craft and farm market).

Yates County has become an Empire Zone. This sets aside two acres in the Industrial Park for businesses from out of State to move into NYS with additional tax benefits. The Empire Zone program provides an opportunity to leverage a broad spectrum of financial, infrastructure, capital and other inducements to redevelop distressed communities. The Empire Zone will make Yates County competitive with other Empire Zone Counties.

There is NO Public Transportation in Yates County.

Relating Affordability to Household Wages:

Housing Affordability is impacted by factors such as the lack of living wage jobs, high home heating costs, increasing property taxes, rising median sales prices around lakes and the increasing land taxes. Compared to the eastern part of the State, the median value of single family homes is quite modest. However, wages are modest too.

Mortgage maximums for FHA insured loans for a one family home in Yates County for 2008 is \$217,050. Prices for homes in Yates County have been decreasing:

Greater Rochester Association of Realtors report states that Yates County houses average price for houses sold in 2nd qrt. 2008 was \$173,400 and 3rd qrt. KHC's homebuyer grants for 2008 have a ceiling of \$108,000. For 2009 we are following the trend reported above and upping to a ceiling of \$122,000. Homeownership is not attainable for individuals and families with low incomes without grants to assist with paying down payment and closing costs.

Increased taxes, utility costs make repairs unaffordable for low income families. The elderly wish to age in their own homes rather than moving into assisted living. Repair grants can assist families to live in more energy efficient homes, make their utilities more affordable and keep a roof over their heads. Sixty-two percent of Yates County homes were built prior to 1960 and are in need of upgrades/ repairs. Therefore all grants requested by KHC for existing will contain a repair component.

With the new and increased businesses, even at low wages, families are able to become home owners with grant assistance. There is a need for grant assistance as evidenced by the timely completion of HOME, AHC and CDBG homeownership grants through KHC. Since 2003, Keuka Housing Council has assisted 104 individuals/families to purchase homes with \$1,830,342 in grant funds plus \$5,720,000 from lending organizations. In addition, 98 families have received \$1,140,509 in repairs on their homes. Homebuyers receive between \$16,000 and \$21,000 in grant funds for down payment, closing costs and repairs to the home. Both homebuyers and homeowners wanting repairs attend education classes prior to receiving any grant funds. Prospective homebuyers receive a minimum of 12 classroom hours and four hours of individual counseling. Homeowners for repairs attend a minimum of two hours of classroom counseling and two hours of individual counseling.

In addition, the counselor packages a mortgage, verifies income, reads the purchase agreement, approves the HUD 1, maintains the file and coordinates with all entities involved in the purchase transaction, attends each scheduled closing and then orchestrates the repairs (inspections, code enforcement. Costs for taking one qualified person through the education and purchase process, costs more than \$2,000 each. Funding for home purchase, home repair and foreclosure prevention counseling comes from DHCR for being a Rural Preservation Company and administrative services for grants. Some grants offer no admin and other grants allow up to 8%. This 8% is not sufficient especially when there are monitoring periods after the completion of the project. Monitoring periods for homebuyers are 10 to 15 years. RPC funds need to be held at or near \$100,000 for each RPC to provide these services to our residents. These funds are an investment in our communities not an expense. Each dollar provided by RPC funds generates at least three dollars in leveraged monies.

Cornell Cooperative Extension provides in depth credit counseling and home energy efficiency. Cornell Cooperative Extension partners with KHC to bring these services to KHC clients and the community. Office of the Aging provides tax preparation services to all elderly, regardless of income. The Council of Churches operates a "Once Again Shoppe" that provides clothing, furniture, kitchen utensils to low-income individuals/families at no or low cost. HEAP offers utility assists to those who qualify with low-income. American Red Cross, Salvation Army and DSS offer programs to assist with rent arrears and/or security deposits.

There has been no local official study of future demands on affordable single family housing, only on rental housing for senior and higher income housing as stated above.

Housing Strengths:

Community development:

Increase in small industry (wineries, Walgreens, Bed & Breakfasts, stores)

Beautiful scenery; beautiful lakes

Plenty of fresh, locally grown foods grown

Malls, theaters, museums within an hours drive

Old/quaint buildings are at the center of towns

Community Partnerships:

Short wait list for Section 8 folks (At this point in time there are 240 vouchers, 100 families on “wait list” and \$75,000 is paid each month to landlords in Yates County.

This short wait list helps KHC with renting our 30 apartments.

Organizations/departments work well together as evidenced by the Yates Housing Committee

Non-profit and for-profit affordable housing developers committed to creating housing opportunities

Organizations in Yates County interact and work well together.

Beds are available for the disabled through Yates ARC and Lakeview Mental Health

Housing Counseling:

Qualified/trained, experienced Housing specialists at KHC.

KHC provides Homeownership Counseling, including credit counseling, loan packaging, debt consolidation, maintenance to potential homeowners and rental counseling.

Maintenance repair classes are provided to all homeowners receiving repair grants through KHC.

Affordable homes with grant funding (average home price is \$189,000. Homes in decent condition and meeting HQS can be purchased for \$122,000 or slightly under).

KHC provides Foreclosure Prevention counseling and has joint grant counseling programs with Legal Aid of the Finger Lakes to provide a wide breathe of services.

HOUSING WEAKNESSES:

Community Development:

Lead based paint

Low wages

Old housing stock

Down town areas have vacant buildings

No provisions for homeless individuals/families

Foreclosures create empty house placing strain on social service and housing organizations

Land for new homes is escalating especially with lake view (20 years ago 5 acres with lake view sold for \$12,000. Today, same 5 acres costs \$165,000).

Mennonites are moving into the area and buying farm land/less space for new home building

Young professionals are moving out of area for higher paying jobs

Need for additional senior housing and affordable rental housing.

Seniors remain in aged homes in poor condition just to remain “at home”.
Rental units do not have any service *funds* connected with the projects.
No registered minority owned businesses in Yates County
No public transportation
Lack of water/sewer outside of Villages.
Some Villages have water, but do not have public sewer systems.

Community Partnerships:

There is no Yates County Comprehensive Housing Plan.
(KHC is working with County, Towns & Villages to provide input into housing plans).
Residents are not aware of homeless housing needs (3 separate surveys identified 50 homeless individuals/families in Yates County at any point in time).

Housing Counseling:

There are no transient beds for homeless families/individuals or shelters in Yates County.
KHC does not have adequate staff to write grants for infrastructure for the Towns and Villages in the County.
KHC does not have staff with development experience.
KHC would need additional training and support to write grants for developing additional rental units.

HOUSING OPPORTUNITIES:

Community Development:

Yates County has conducted a Transportation study.
Industry is needed in the area to provide good paying full time employment with benefits.
Expansion of public water and sewer facilities/hook-ups.

Community Partnerships:

Expand community knowledge of housing needs

Keuka Housing Council:

Work with Towns, Villages and County to develop Housing Plans
Identify barriers to all aspects of housing
Identify the underserved
Need is high for housing repairs, emergency repairs, homeownership counseling and foreclosure prevention counseling.
Balance agriculture with housing needs
Revitalize down town areas and/or vacant buildings
Increase funding and funding sources for housing needs

HOUSING THREATS:

Increased costs of utilities and taxes
Higher credit scores required for conventional loans
Insurance providers not insuring the banks (therefore, no loans).
Lack of funding to fulfill ‘needs’ in the community and provide/preserve necessary housing

NUMBER OF BEDS NEEDED AS IDENTIFIED IN SURVEYS:

50 Families/individuals are homeless or living in overcrowded conditions. **135** additional beds are needed to house our homeless.

10 Domestic Violence beds identified in meetings with DSS, KHC and Rape & Abuse Crisis of the Finger Lakes in 2008. (There are no facilities for person suffering from domestic violence in Yates County. Often a parent will choose to remain in the violent/unhealthy home rather than take the children out of their school district). Lakeview Mental Health has 14 beds in Yates County. **5** additional beds are identified as needed. These beds must include case management services.

ARC has identified a need for **8** additional beds for persons with mental disabilities in Yates County.

FLACRA has recently been awarded a grant for 2 additional beds for persons in recovery from alcohol and drugs. FLACRA has identified a need for **5** additional beds in Yates County with case management services.

Economic Development Survey identified **40** beds per year for the next four years for a total of 160 beds.

Finger Lakes Migrant Health identified **25** additional beds for year round farm workers.

A few of the rental beds are freed as renter move into becoming homebuyers. About 20 renters become homebuyers each year.

Total number of beds identified for new construction or converting into rental space. = 228.

Needs Assessment approved by Keuka Housing Council Board February 12, 2009.

Respectfully Submitted,

Kathryn W. Disbrow
Executive Director