

Housing Introduction

Housing ages, types, and locations affect every community's social, economic, and physical character. Residential neighborhoods are often one of the keys people consider when they decide where to settle. The Town has a diverse set of older, middle-aged, and newer residential neighborhoods within the Village, Hamlet, and in several areas out in the Town. Future development should enhance quality of life by maintaining compatibility and following complementary patterns while increasing accessibility and walkability.

Housing Goals:

1. *Maintain safe housing for residents.*
2. *Continue to broaden housing opportunity, types, and choices for future residents.*

Housing Objectives:

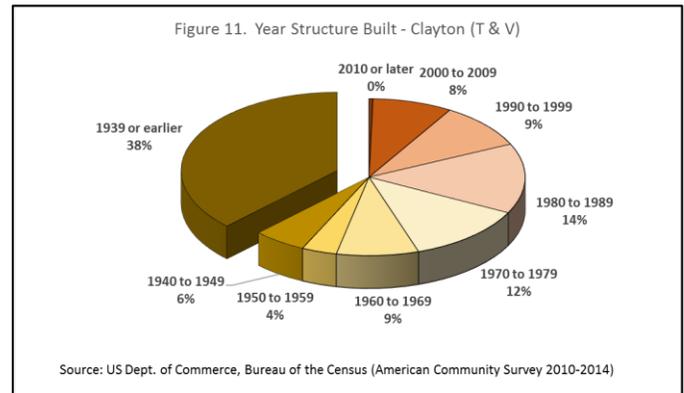
1. Protect the character of a variety of residential neighborhoods to maintain quality of life, aesthetics, and property value.
2. Provide a range of housing types to meet the needs of year round, seasonal, workforce, retiree, and elderly to allow residents and families to flourish in their desired community over the course of a lifetime as their housing needs may change.
3. Maintain mixed land uses or add density to increase walkability while protecting quality of life within neighborhoods.

Housing Strategies:

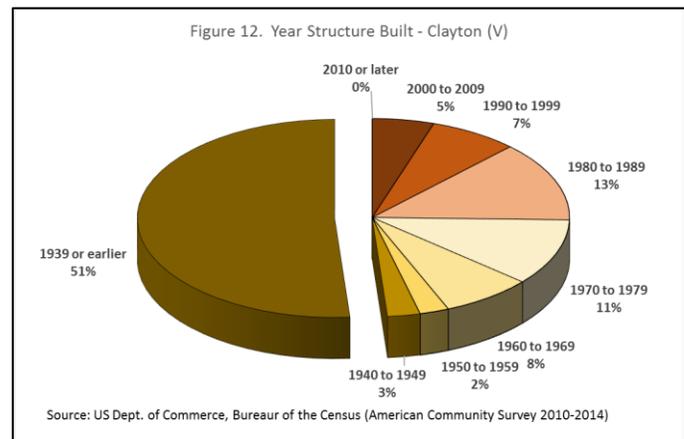
1. Consider increased density near waterfront amenities and/or where services are available.
2. Promote accessible, workforce, and elderly housing accommodations.
3. Develop live-near-your-work options for permanent and seasonal workers.
4. Consider accessory dwelling units.
5. Weigh compatible mixed uses in appropriate areas.
6. Update zoning laws to encourage the preservation and enhancement of existing character.

Age of Housing

A number of Clayton's housing units were built quite some time ago as Figure 11 demonstrates. The largest percentage were built in 1939 or earlier, reflecting that town-wide, 38% of the current housing units existed by then.

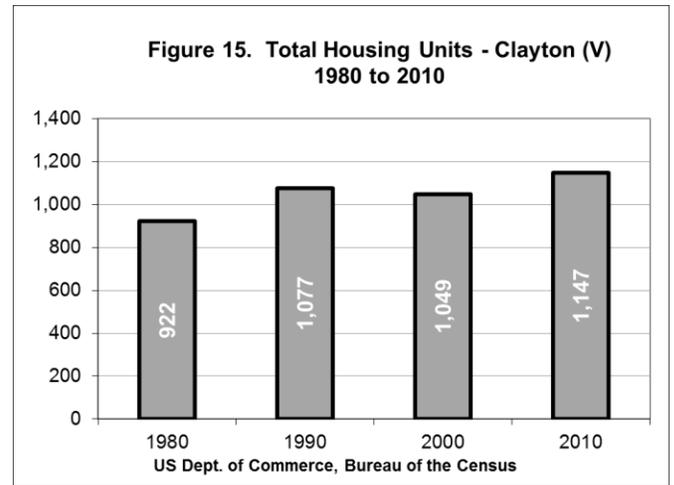
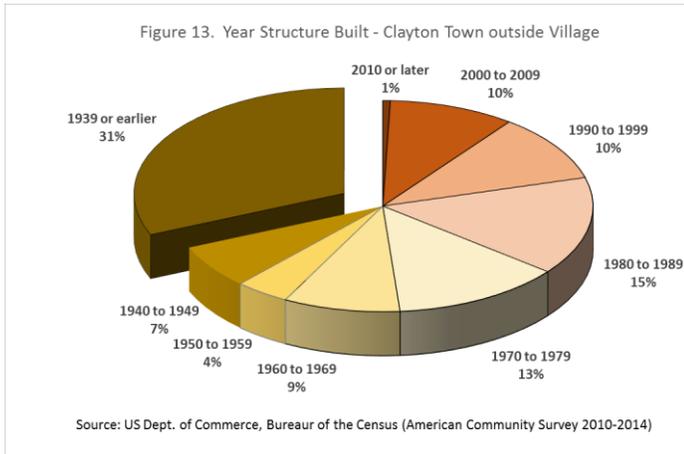


Within just the Village of Clayton illustrated by Figure 12, an even greater percentage of housing units were constructed by 1939 or earlier. More than half, or 51% of housing units were built in 1939 or prior in the Village. This reinforces the historic nature of a significant portion of the Village's housing stock.



As expected, the age of housing units outside of the Village are not as old, as a larger portion of the residential growth in that area occurred more recently. However, there are still 31% of the housing units outside of the Village constructed prior to 1940 as Figure 13 illustrates. Also, 10% were

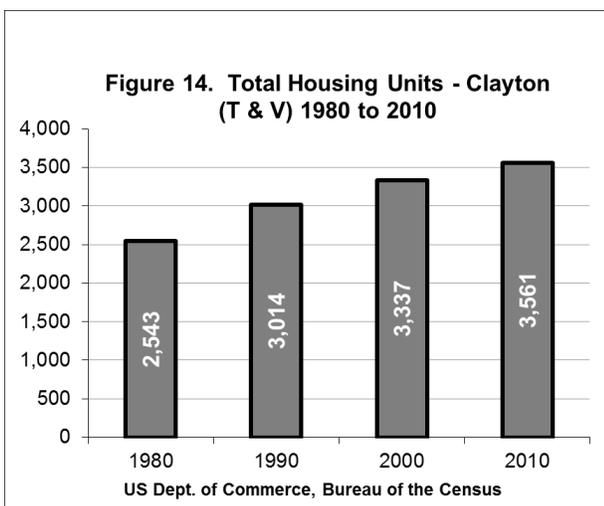
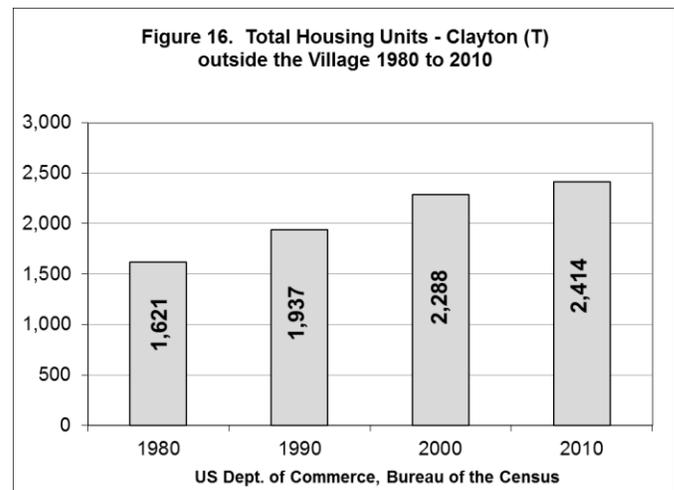
built between 2000 and 2009, and another 10% were built between 1990 and 1999. With the 15% built during the decade of 1980 to 1989, that's a total of 35% of the units constructed between 1980 and 2009.



The number of housing units outside the Village (Figure 16) went up by 793 units, a 49% increase from 1980 to 2010. The total number reflects increases in seasonal units by 31%, and a year round unit increase of 70%.

Total Housing Units

According to the Census Bureau, the number of housing units within the Town gained 1,018 units from 1980 to 2010, a 40% increase (Figure 14). This total includes seasonal and year round units, both of which increased, as Figure 1 illustrates.



In the Village of Clayton, housing units increased by 225 units, up 24% during the time period shown by Figure 15.

Housing Unit Status

Housing unit status Town-wide varies, but the largest segment of housing types are year-round, which made up 62.8% of units in 2010. Seasonal made up 35.6% of units, while vacant comprised 1.6%. Figure 17 demonstrates the number of units for each type from 1980 to 2010 in both the Town and Village. A seasonal housing unit is

intended for occupancy only during certain seasons of the year.

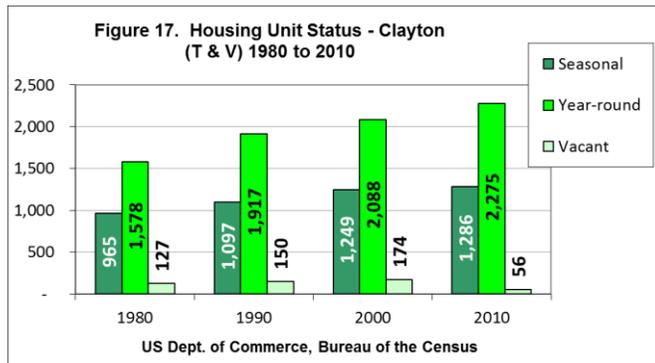


Table 3 indicates the percent change for each housing type Town-wide. Year-round units increased by 44%, while seasonal units increased by 33%. Vacant units, however, decreased by 56% during the time period.

| Town of Clayton | 1980 | 1990 | 2000 | 2010 | 1980-2010 % change |
|-----------------|-------|-------|-------|-------|--------------------|
| Seasonal | 965 | 1,097 | 1,249 | 1,286 | 33% |
| Year-round | 1,578 | 1,917 | 2,088 | 2,275 | 44% |
| Vacant | 127 | 150 | 174 | 56 | -56% |
| Total | 2,670 | 3,164 | 3,511 | 3,617 | 35% |

Within the Village, the proportion of year-round units are higher with 84.1% of units in 2010. Seasonal units comprised 13.9% of units, while 2% of the units were vacant for the most recent census. Figure 18, illustrates Housing Unit Status trends within the Village from 1980 to 2010.

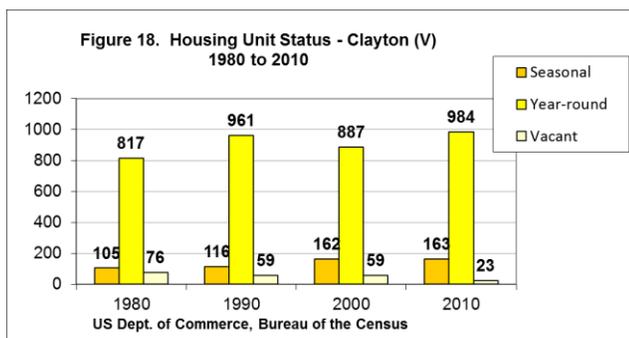


Table 4 indicates the percent change for each housing type within the Village of Clayton. While seasonal units increased at the highest rate of 55% for the time period, year-round homes, which increased by 20%,

still make up a significant portion of the housing within the Village.

| Village of Clayton | 1980 | 1990 | 2000 | 2010 | 1980-2010 % change |
|--------------------|------|-------|-------|-------|--------------------|
| Seasonal | 105 | 116 | 162 | 163 | 55% |
| Year-round | 817 | 961 | 887 | 984 | 20% |
| Vacant | 76 | 59 | 59 | 23 | -70% |
| Total | 998 | 1,136 | 1,108 | 1,170 | 17% |

Figure 19 illustrates the trends in housing types from 1980 to 2010 for the areas in the Town outside the Village. Year-round units comprised 52.8% of the total in 2010, seasonal units comprised 45.9%, while 1.3% of the units were vacant in 2010.

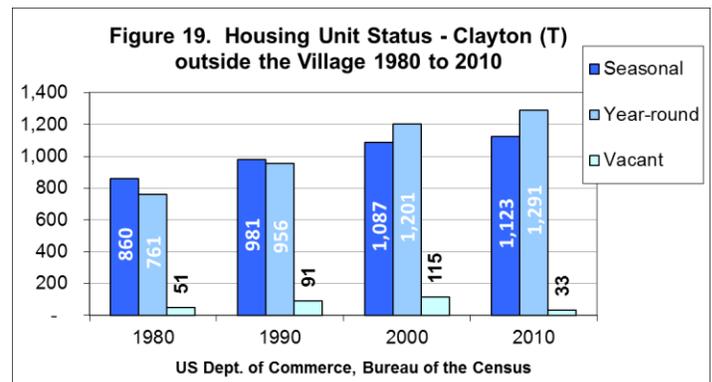


Table 5 demonstrates the individual trends for seasonal, year round and vacant units for the Town outside the Village. While year-round units increased by 70% outside the Village from 1980 to 2010, seasonal homes increased by 31%. Again, vacant units dropped by 35% during the time period.

| Town outside Village | 1980 | 1990 | 2000 | 2010 | 1980-2010 % change |
|----------------------|-------|-------|-------|-------|--------------------|
| Seasonal | 860 | 981 | 1,087 | 1,123 | 31% |
| Year-round | 761 | 956 | 1,201 | 1,291 | 70% |
| Vacant | 51 | 91 | 115 | 33 | -35% |
| Total | 1,672 | 2,028 | 2,403 | 2,447 | 46% |

Year Round Occupancy Status

Occupancy trends can influence a number of community needs. A housing unit is occupied if a person or persons is living in it at the time of the Census interview or if the occupants are only temporarily absent, such as during a vacation. Vacant units are unoccupied, or used by persons who have a usual residence elsewhere.

Table 6. YEAR ROUND OCCUPANCY STATUS - Town of Clayton (T & V)

| Status | 1980 | 1990 | 2000 | 2010 | % change |
|-----------------|-------|-------|-------|-------|----------|
| Owner Occupied | 1,107 | 1,240 | 1,399 | 1,477 | 33.4% |
| Renter Occupied | 344 | 527 | 515 | 608 | 76.7% |
| Vacant | 127 | 150 | 102 | 134 | 5.5% |

Source: US Dept. of Commerce, Bureau of the Census

Table 6 indicates the percent change for each year round occupancy type for the Town of Clayton. While owner occupied units increased by 33.4% equating to an increase of 370 units, the number of renter occupied units increased by 76.7%, which equated to an increase of 264 units.

Figure 20 illustrates the Town and Village number of owner occupied and rental units from 1980 to 2010.

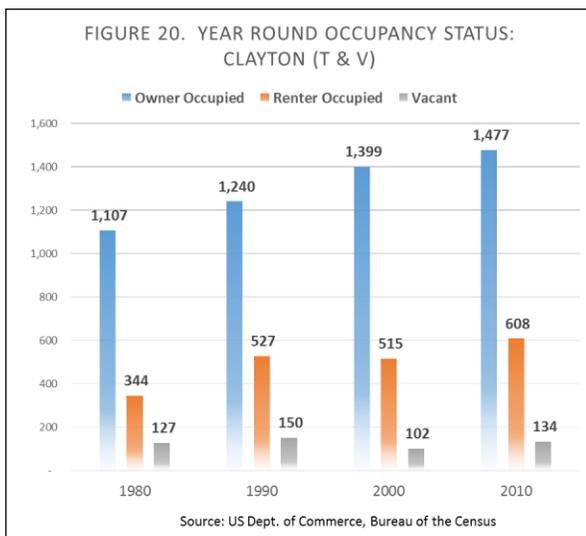


Figure 21 illustrates Village trends. While year round owner occupied units decreased by 76 units from 1980 to 2010, renter occupied units increased by 221 units. A large portion of the rental unit increase (100 units) is attributable to the 801 housing project opening in the late 1987.

With both the decline in owner occupied and the increase of renter occupied, some homes may have been converted to rental status.

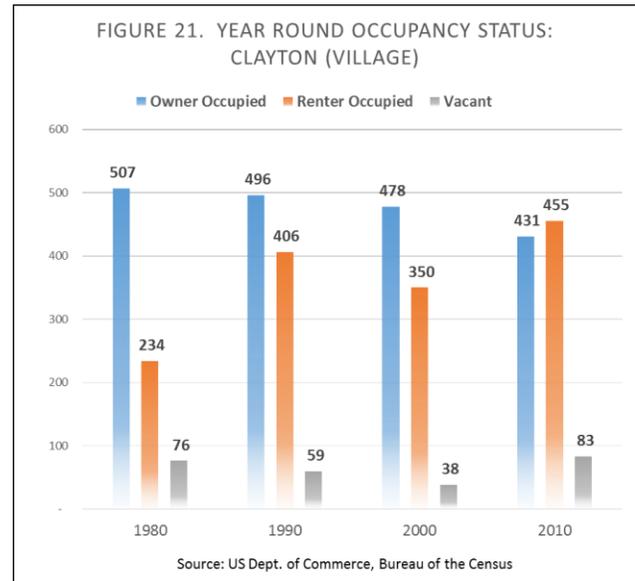


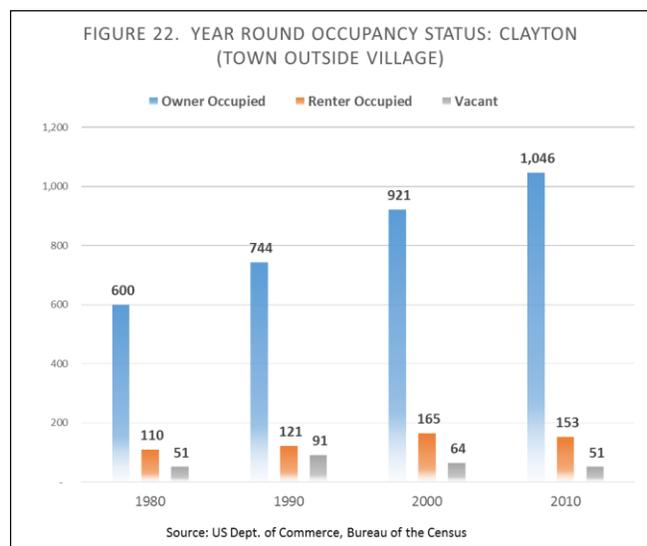
Table 7 also indicates that the year round owner occupied units declined by 15%, while the renter occupied units increased by 94.4% in the Village during the time period.

Table 7. YEAR ROUND OCCUPANCY STATUS - Village Clayton

| Status | 1980 | 1990 | 2000 | 2010 | % change |
|-----------------|------|------|------|------|----------|
| Owner Occupied | 507 | 496 | 478 | 431 | -15.0% |
| Renter Occupied | 234 | 406 | 350 | 455 | 94.4% |
| Vacant | 76 | 59 | 38 | 83 | 9.2% |

Source: US Dept. of Commerce, Bureau of the Census

Figure 22 illustrates year round occupancy in the Town outside the Village. From glancing at the chart, it's clear that owner occupied units have increased each decade since 1980, while the



number of rental units and vacant units have stayed relatively consistent.

Table 8. YEAR ROUND OCCUPANCY STATUS - Town Outside Village

| Status | 1980 | 1990 | 2000 | 2010 | % change |
|-----------------|------|------|------|-------|----------|
| Owner Occupied | 600 | 744 | 921 | 1,046 | 74.3% |
| Renter Occupied | 110 | 121 | 165 | 153 | 39.1% |
| Vacant | 51 | 91 | 64 | 51 | 0.0% |

Source: US Dept. of Commerce, Bureau of the Census

Table 8 indicates owner occupied increased by 74.3% during the time period, while renter occupied units increased 39.1%. From 1980 to 2010, this had led to the number of owner occupied units comprising about 85% of the housing units out in the Town.

Housing Unit Type

Examining the actual housing unit types over the past 30 years gives a better indication of housing change in Clayton. Housing unit numbers include year round, seasonal, and vacant units according to the Census Bureau. As expected, single family units make up the majority of housing unit types town-wide, increasing steadily from 1980 to 2010 as shown in Figure 23.

but started with a significantly smaller number than single family units in 1980.

Table 9. UNITS IN STRUCTURE - Clayton (T & V)

| UNIT TYPE | 1980 | 1990 | 2000 | 2010-2014 | % change |
|-----------------------------|--------------|--------------|--------------|--------------|-------------|
| Single family | 1,122 | 1,775 | 2,402 | 2,728 | 143% |
| Duplex | 144 | 127 | 176 | 178 | 24% |
| Multi-family | 165 | 308 | 265 | 241 | 46% |
| Mobile home | 129 | 562 | 532 | 382 | 196% |
| Other - boat, rv, van, etc. | | 242 | 16 | | |
| Total | 1,560 | 3,014 | 3,391 | 3,529 | 126% |

Source: US Dept. of Commerce, Bureau of the Census & American Community Survey

Figure 24 demonstrates that within the Village, single family still makes up the majority of unit types. However, duplex and multi-family units were increasing proportionally. Some of the decline in single family, could be due to some of the larger homes being converted to multi-family.

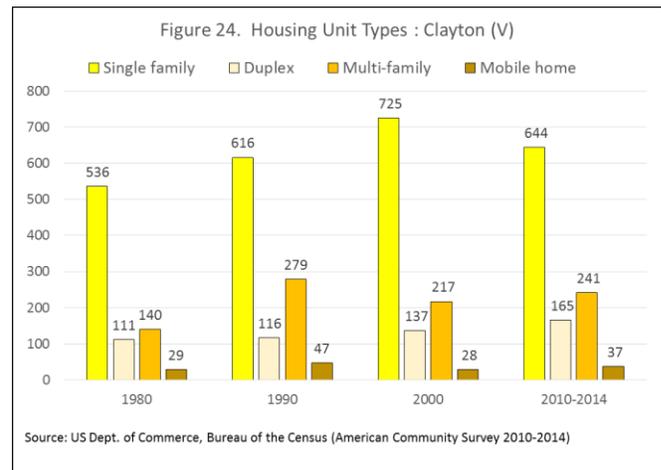


Table 10 shows multi-family units increased by 72%, duplexes increased by 49%, while single family homes increased by 20% from 1980 to 2010. Such increases have occurred while the overall number of units increased by only 33%. It would seem that some conversion of units has been occurring.

Table 10. UNITS IN STRUCTURE - Clayton (V)

| UNIT TYPE | 1980 | 1990 | 2,000 | 2010-2014 | % change |
|-----------------------------|------------|--------------|--------------|--------------|------------|
| Single family | 536 | 616 | 725 | 644 | 20% |
| Duplex | 111 | 116 | 137 | 165 | 49% |
| Multi-family | 140 | 279 | 217 | 241 | 72% |
| Mobile home | 29 | 47 | 28 | 37 | 28% |
| Other - boat, rv, van, etc. | | 19 | | | |
| Total | 816 | 1,077 | 1,107 | 1,087 | 33% |

Source: US Dept. of Commerce, Bureau of the Census & American Community Survey

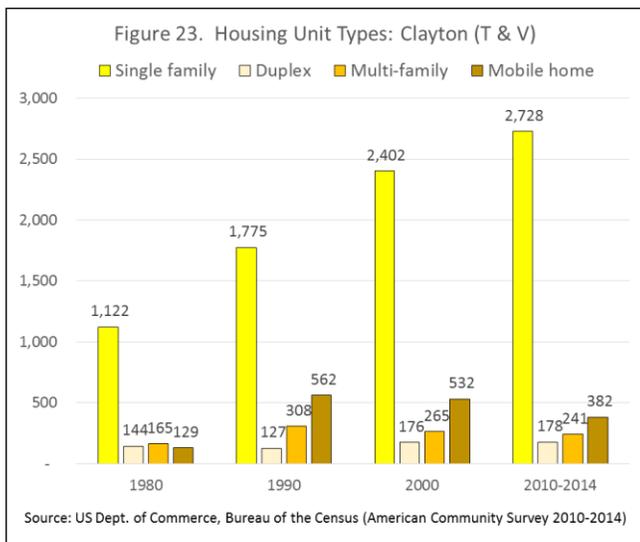
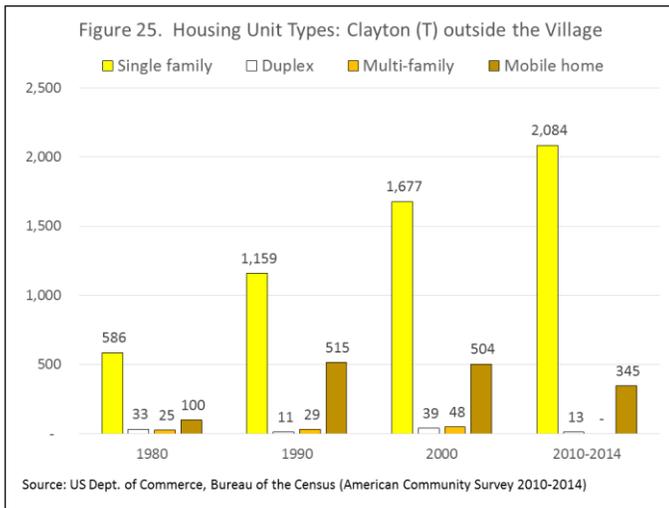


Table 9 indicates that single family units increased by 143% from 1980 to 2010 town-wide, while multi-family units increased by 46%. Mobile home units increased by 196%,

Figure 25 indicates the housing unit types in the Town outside the Village. One can see from the bar chart, that the number of single family units increased by nearly 1,500 units during the time period. This equated to an increase of a very high rate of 256% from 1980 to 2010 according to Table 11.



While the overall number of units also increased at a high rate of 228%, some unit types decreased: duplexes decreased by 61%, while multi-family homes appear to have been all but eliminated from outside the Village. While mobile homes increased between 1980 and 2010, they actually dropped in number from a high of 515 in 1990 to 345 in 2010.

| UNIT TYPE | 1980 | 1990 | 2,000 | 2010-2014 | % change |
|-----------------------------|------------|--------------|--------------|--------------|-------------|
| Single family | 586 | 1,159 | 1,677 | 2,084 | 256% |
| Duplex | 33 | 11 | 39 | 13 | -61% |
| Multi-family | 25 | 29 | 48 | - | -100% |
| Mobile home | 100 | 515 | 504 | 345 | 245% |
| Other - boat, rv, van, etc. | | 223 | 16 | - | |
| Total | 744 | 1,937 | 2,284 | 2,442 | 228% |

Source: US Dept. of Commerce, Bureau of the Census & American Community Survey

Residency Patterns

How often households move into or out of the area is another indicator of community, employment levels, or other trends. The Census Bureau as part of the American Community Survey asks residents what year their given household moved into its current

unit. Such information can be used to understand long or short term residency trends, gauge the number of long term residents, or those who've lived here a while, or realize that there may be quite a few newcomers that may have needs that longer term residents, who are more familiar with the area, may not have.

Figure 26 illustrates that out of the 2,027 households, 35% in the Town and Village had moved into their unit between the year 2000 and 2009. The newest residents, those who had moved in 2010 or later, comprised second highest number at 23% of households.

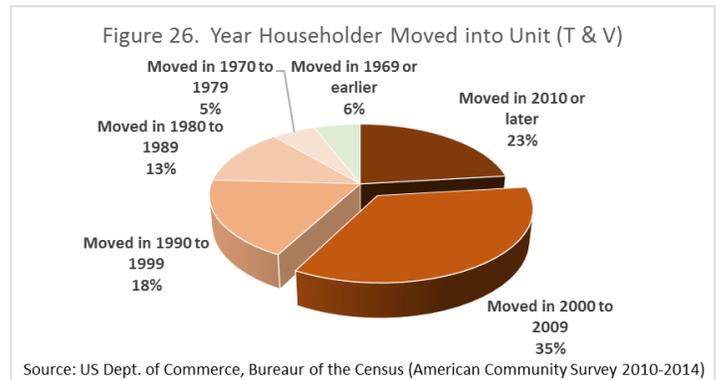
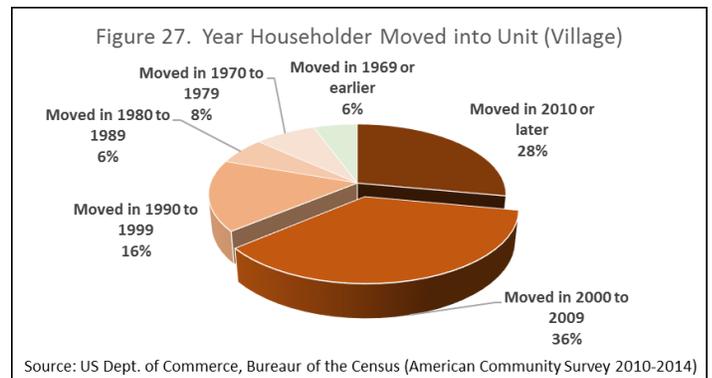


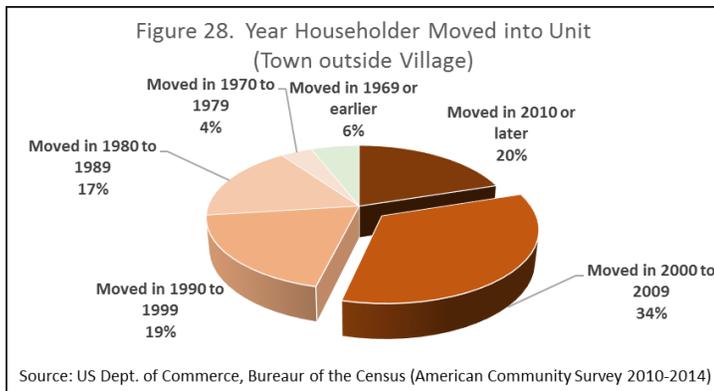
Figure 27 similarly illustrates that of the 795 households within the Village, the highest percentage of households had moved in between the years of 2000 to 2009 at 36% of the total.



For those 1,232 households in the Town outside the Village, Figure 28 illustrates the

percentages within each category. As expected, those who Moved in between 2000 and 2009 made up the most households and the second highest group was in the Moved in 2010 or later category, with 20%.

The above information indicates that there are enough households (469 Townwide, 222 in the Village, and 247 outside the Village) that appear to be newcomers, or at least have recently moved into their residences, that the Town or Village or both should consider providing information about the community to such new residents or newly located residents to help them assimilate to their new community.



American Community Survey

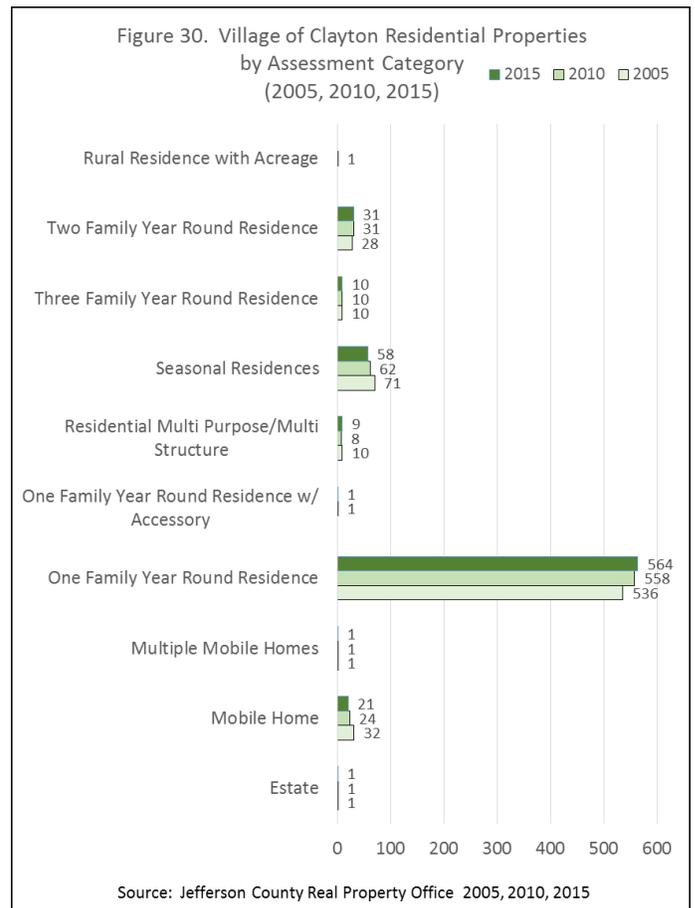
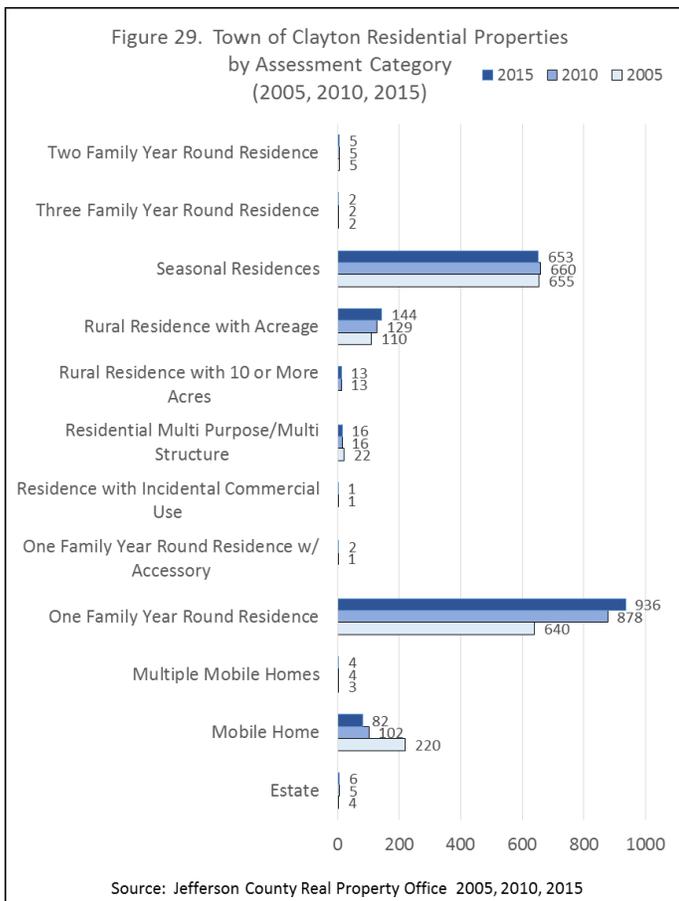
The Census Bureau historically tracked housing and selected demographic data as part of the decennial Census. As of the 2010 Census, some statistics such as housing unit types, year structure built, and year householder moved into unit are now gathered as part of the American Community Survey, which is performed on a more frequent basis, to a smaller sample size of the population. Therefore, previously collected data may not be as comparable to the new estimates collected through the American Community Survey (ACS).

Residential Land Use

Summary of residential assessment data in the Town and Village reveals several trends. Assessment data was used to examine the number of properties for each residential category in the Town, and then within the Village.

In the Town outside the Village, illustrated by Figure 29, the number of properties assessed as one family year round residence comprised the most in one category by 2015. They increased from 640 to 936 properties from 2005 to 2015. Seasonal residences are the second most numerous, with 653 in 2015. Other trends evident include a decreasing number of mobile homes, and increasing number of rural residences with acreage.

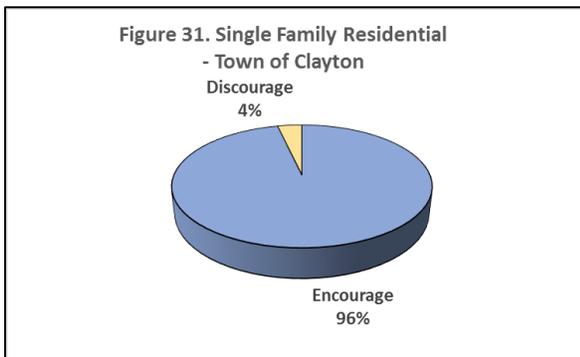
A breakdown of residential properties within the Village are illustrated by Figure 30. Similar to the Town, one family year round residential properties were the most numerous. Seasonal properties decreased from 2005 to 2015, as did mobile home properties. However, two family year round properties increased slightly from 2005 to 2015. One note is that the former 801 multi-family project on Lonsway Drive were not assessed as residential so their 100 units of multi-family do not appear within the residential property graph.



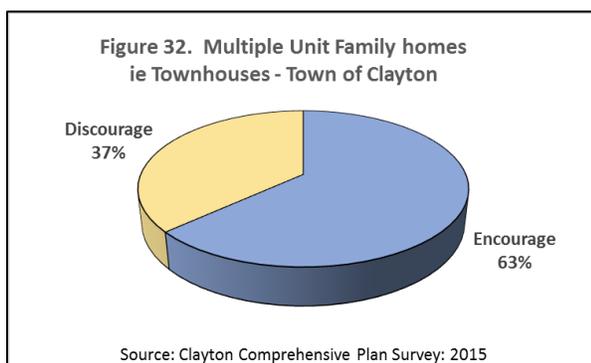
Survey Results - Housing

The Comprehensive Plan Committee developed an online survey to ask residents, business owners, and other participants about their preferences for various land use types within the Town and Village. The following information was compiled based on the 230 completed surveys received using charts to summarize the collective responses for each question. The survey questions included here indicated their preferences to encourage or discourage single family residential, multi-family residential, affordable housing, and senior/assisted living uses within the Town and Village.

Single Family Residential – Town Respondents to the survey indicated an overwhelming preference to encourage single family residential in the town with 96% of the responses (Figure 31).

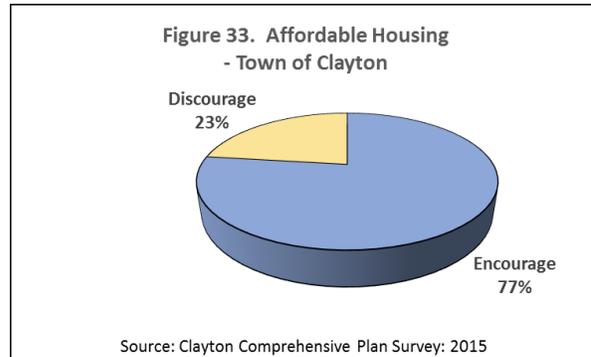


Multi-Family Residential – Town While many respondents indicated a preference to encourage multiple unit family homes, the

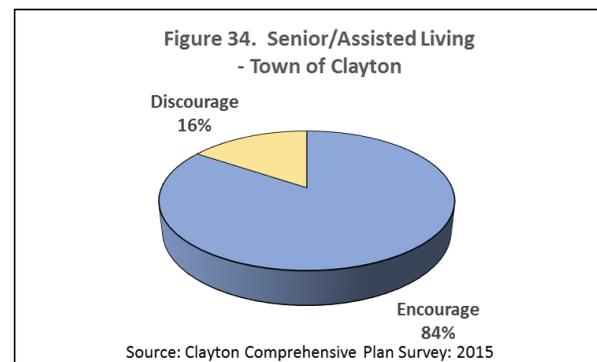


rate was lower with 63% of respondents (Figure 32).

Affordable Housing – Town A majority (77%) indicated a preference for encouraging affordable housing (Figure 33).

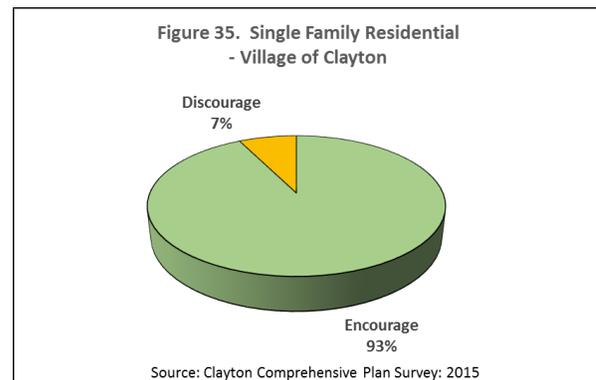


Senior/Assisted Living – Town Similarly, a large number of respondents (84%) wanted to encourage senior/assisted living in the Town as Figure 34 illustrates.

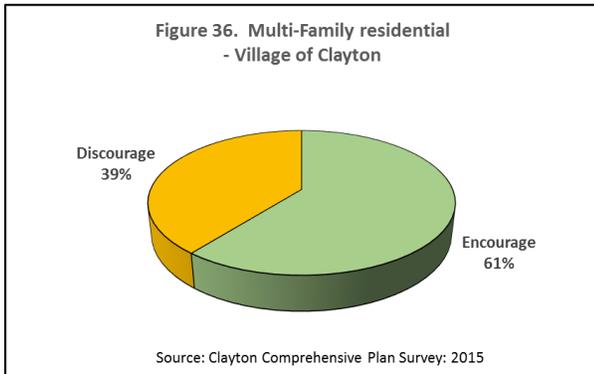


Single Family Residential – Village

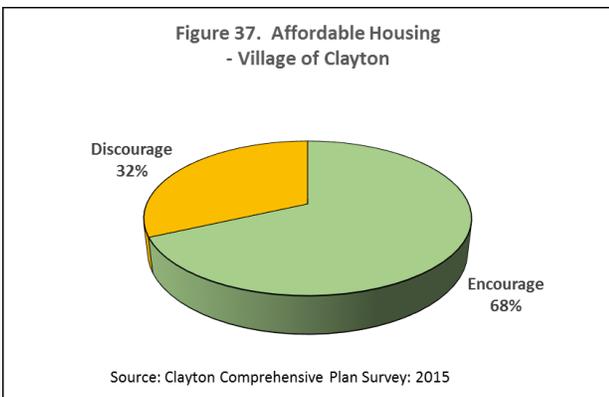
Respondents felt single family residential should be encouraged in the Village as well with 93% of responses (Figure 35).



Multi-Family Residential – Village More than half (61%) of the respondents indicated multi-family residential should be encouraged in the Village (Figure 36).

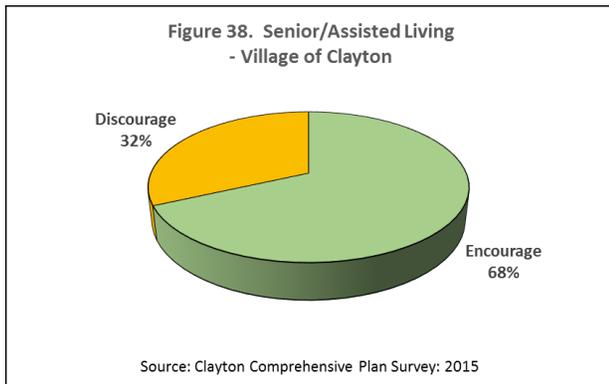


Affordable Housing – Village By comparison as Figure 37 shows, a slightly higher percentage of the respondents felt that affordable housing should be encouraged in



the Village at 68%.

Senior/Assisted Living - Village The same percentage of respondents felt that senior/assisted living should be encouraged in the Village at 68%, as Figure 38 illustrates.



The portion of the above survey results indicate a preference level for residential development in the Town and Village for certain types. However, one may note that some of the housing questions in the survey indicate some respondents may not fully understand the type in each question. For example, affordable housing is considered to be affordable if the home or unit plus the utility costs are less than 30% of a household’s income. An accessory dwelling unit is a room or set of rooms that has been designed or configured to be used as a separate dwelling unit. Also known as in-law apartments, they can offset the cost of owning a home and allow a more affordable housing option for those who can’t afford to purchase or rent a home or apartment. Seasonal workers often use these types of units during the summer, etc.

Housing Assistance Programs

There are a variety of programs available to assist eligible Clayton residents with costs associated with housing needs.

Clayton Improvement Association:

Both the Town and Village of Clayton fall within the service area of the Clayton Improvement Association (CIA), a local non-profit housing agency located in the Village of Clayton. Residents who are income eligible may apply to the CIA for funds to assist them with their housing needs. While availability and types of funding may change from year to year, the CIA may be able to help with first time homebuyer funds, as well as owner occupied rehabilitation funds. The CIA is funded in part by New York State’s Homes & Community Renewal (NYS HCR), Rural Preservation Program (RPP). Through the state-funded program, the CIA

serves a 10 Town service region in Northern Jefferson County: Alexandria, Antwerp, Cape Vincent, Clayton, LeRay, Orleans, Pamela, Philadelphia, Theresa, and Wilna.

Each year, the CIA applies for housing assistance grants from state and federal funding sources. Their website lists current grant awards that continue to assist homeowners with improvements located in Northern Jefferson County (the CIA's 10 Town Service Area).

Owner occupied housing rehabilitation:

During the span between 2007 and 2015 Jefferson County received Community Development Block Grant (CDBG) awards of \$6,000,000 to assist homeowners in rehabilitating their homes. Over that time, the funds have assisted 197 homeowners in Jefferson County with making necessary improvements to their homes. The program is administered by Neighbors of Watertown, and is available to income eligible homeowners. Improvements such as roofing, plumbing, structural, electrical, window and door repairs are typically performed in order to alleviate health and safety concerns.

North Country HOME Consortium:

In 1993, the Counties of Lewis, Jefferson and St. Lawrence, along with 94 of the 115 municipalities within these Counties, organized a housing consortium known as the North Country HOME Consortium. This collaborative effort began in order to access housing funds from the U.S. Department of Housing and Urban Development (HUD). Since its creation, the Consortium, which includes Clayton, has received in excess of \$26.7 million. These funds have assisted

more than 1,775 county residents throughout the region.

The HOME Consortium is awarded an annual allocation of funds to benefit housing units occupied by low and moderate income families. The funds are used for owner-occupied rehabilitation, first time homebuyer assistance, and rental rehabilitation. Local non-profit housing agencies and some larger municipalities apply directly to the Consortium to access these funds.

Rental Assistance:

Residents who are in need of rental assistance can contact Lewis County Opportunities in Watertown. They can provide rental subsidies in Jefferson County through the HUD Section 8 voucher program. The subsidies provide the means for low income families, the elderly and disabled to obtain decent, safe, affordable housing. Direct payments are made to participating landlords on behalf of qualified households and applicants must meet specific income eligibility guidelines.

Homebuyer Education Program:

Neighbors of Watertown offers a homebuyer education course that provides important knowledge to families buying a home. The program does not have income limits and serves families from both Jefferson and Lewis Counties. Classes are normally held once a month on Saturdays, but the schedule varies with the demand for the program. Topics covered in each class include: understanding the process, developing a budget, different types of mortgage and what you can afford, predatory lending to watch out for, selecting

your home, what to expect at closing as well as many other aspects of the home buying process.

Conclusion

Safe, affordable, and accessible housing is very important to maintain quality of life for residents. The Town and Village of Clayton feel this is a priority in the future as the community grows and changes. Housing needs may change, but the need to protect, maintain and enhance neighborhood character will continue.

The next chapter, Economic Development, examines additional Census data and trends such as:

- ✓ business types,
- ✓ number of businesses,
- ✓ employment,
- ✓ payroll,
- ✓ household income,
- ✓ resident occupations,
- ✓ resident employment by industry,
- ✓ labor force,
- ✓ commuting trends including place of work,
- ✓ travel time to work,
- ✓ time leaving to go to work, and
- ✓ educational attainment.

The chapter also includes assessed property values by assessment category and a breakdown of residential properties by assessment category for 2015 (from the Jefferson County Real Property Services Office), in the Town of Clayton as well as within the Village.