

CAPC Needs Assessment 2015 for ESPRI Housing Work Group

Jefferson County Poverty Profile

15% of the population in Jefferson County lives at less than 100% of the poverty level* (ACS, 5-year estimates, 2010 – 2014). This is slightly below the poverty levels of NYS and the United States, estimated at 15.61% and 15.59% respectively. The poverty breakdown of Jefferson County is as follows:

- 6.3% of the population lives in extreme poverty – below 50% of the poverty level
- 15% of the population lives in poverty – at less than 100% of the poverty level
- 19.9% of the population lives near poverty – at less than 125% of the poverty level

Poverty level refers to the **poverty thresholds that are updated each year by the Census Bureau. The thresholds are used to define and quantify poverty in America, and thereby provide a yardstick for progress or regress in antipoverty efforts. The most recent values of the poverty thresholds are provided in the table below.*

U.S. Census Bureau Poverty Thresholds, 2014	
Size of Family Unit	Poverty Threshold
One person (unrelated individual)	\$12,071
Under age 65	12,316
Age 65 or older	11,354
Two people	15,379
Householder under age 65	15,934
Householder age 65 or older	14,326
Three people	18,850
Three people with two related children	19,073
Four people	24,230
Four people with two related children	24,008
Five people	28,695
Five people with two related children	28,960
Six people	32,473
Six people with two related children	33,303
Seven people	36,927
Seven people with two related children	38,375
Eight people	40,968
Eight people with two related children	43,179
Nine people or more	49,021

Source: U.S. Census Bureau, Poverty Thresholds for 2014 by Size of Family and Number of Related Children under 18 Years, released in September 2015.

City of Watertown Poverty Profile

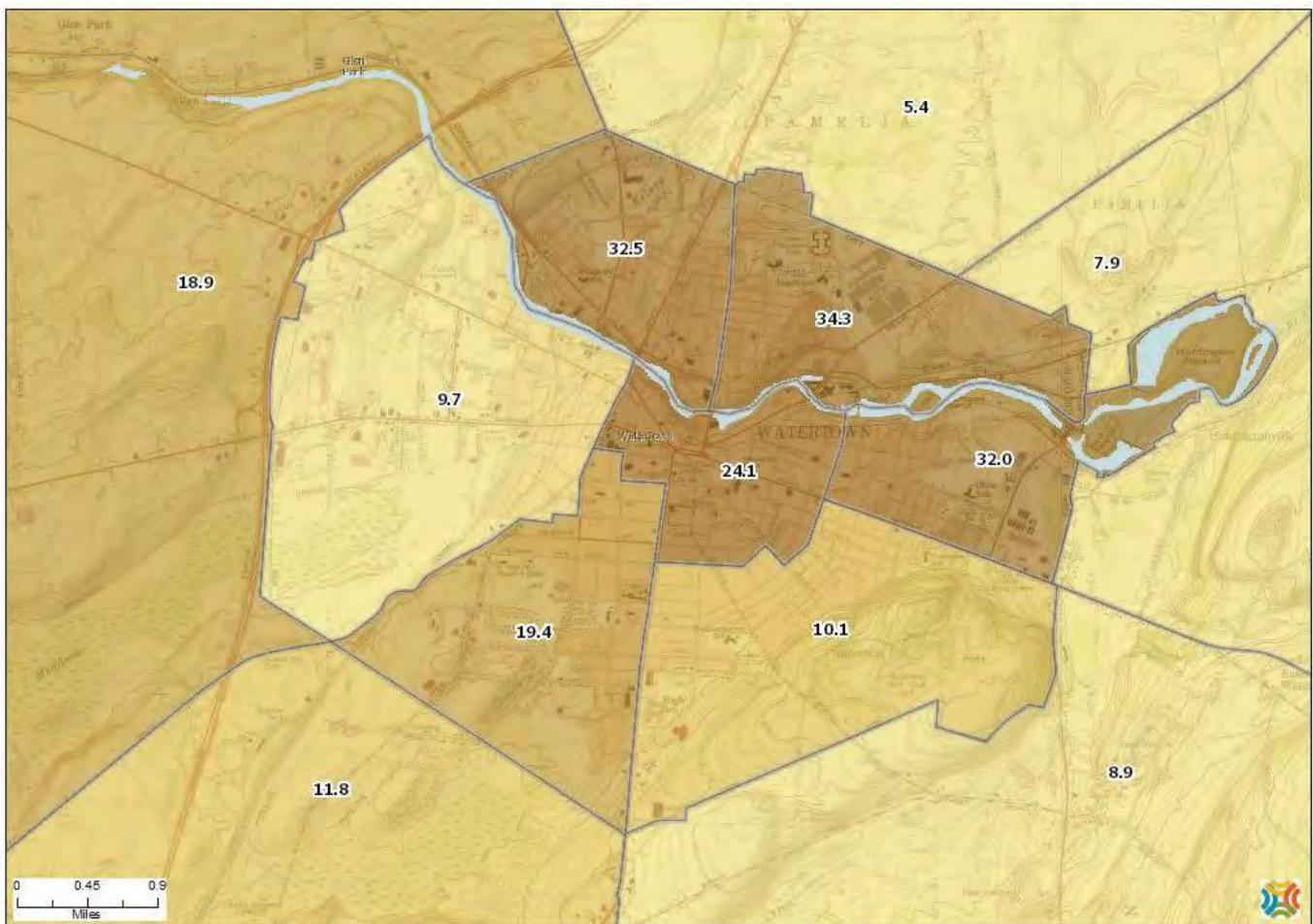
22.2% of the population of the City of Watertown lives at less than 100% of the poverty level* (ACS, 5-year estimates, 2010 – 2014). This is significantly higher than the poverty levels of NYS and the United States, estimated at 15.61% and 15.59% respectively. The poverty breakdown of Jefferson County is as follows:

- 8.7% of the population lives in extreme poverty – below 50% of the poverty level
- 22.2% of the population lives in poverty – at less than 100% of the poverty level
- 27.4% of the population lives near poverty – at less than 125% of the poverty level

33.1% of children (0 – 17) in the City live at less than 100% of the poverty level (ACS, 5-year estimates, 2010 – 2014).

The deepest pockets of poverty can be found in the portions of the City (defined by Census Tracts) to the north, northeast, city center and southwest, all well in excess of the country poverty rate of 15%.

City of Watertown Poverty by Census Tract



*City of Watertown Poverty Rates by Census Tract
American Community Survey 5-Year Estimates, 2010 – 2014
Map Courtesy of Community Commons*

Community Needs

The Work Group's findings are summarized under the category headings: Living Wage Jobs, Transportation, Housing, Child Care, Adult Education, Mental Health Services, Substance Abuse, Youth / Family Activities, and Public Relations. Data summaries are listed under each category heading, followed by italicized statements of need, labeled as community (C), family (F) or agency (A) level.

Recognizing the interconnectedness of the identified needs, the Work Group opted not to rank needs although it was agreed that lack of living wage job opportunities is integral to the other categories and to economic stability.

Housing

The expansion of Fort Drum created a housing shortage and significant increases in rent. As a result, many low-income families were displaced to rural communities, substandard housing or were forced to live with friends or family members. In the past five years, the housing market has improved significantly with many complexes built in and around Fort Drum and the City of Watertown. Subsidized housing units can be found in Watertown, Carthage, Clayton, Dexter and Philadelphia. According to the US Census, there were a total of 58,769 housing units in the Jefferson County in 2014, an increase of 3,399 or 6.14% since 2004 compared to a 4.07% increase statewide.

The National Low-Income Housing Coalition (2014) reports the fair market rental value for 2 bedrooms is \$1,087, \$134 more than the statewide fair market rental value. The same source reports that a household must earn \$20.19 an hour in order to afford the fair market rental for a 2 bedroom in the accepted limit of 30% of income toward housing costs.

There is a trend toward less home ownership in the county. According to the ACS, 5 year estimates, 2010 – 2014, the percentage of owner occupied homes declined from 59.66% in 2000 to 42.86% in 2014.

28.7% of low-income households surveyed indicated that they own their home, down from 53.2% in 2011. 45.2% of households indicated that they hope to buy a home one day. The most commonly identified barriers to buying a home were: cannot afford down payment, cannot afford monthly payments and do not have good credit.

21.2% of low-income households surveyed reported that they cannot afford to make needed repairs to their homes. 40.7% reported that their home needs minor repairs; another 18.4% reported that their home is safe but needs major repairs.

Energy costs and lack of affordable housing were identified as major challenges within low-income households during the April 2015 focus group discussion.

At present, there are 600+ households on the waiting list for the agency's Weatherization Assistance Program. Current funding levels will allow the production of approximately 70 homes per year which equates to an 8 ½ year wait for Weatherization services.

Statements of Need

The community lacks affordable housing options (C)

Low-income families lack the financial capacity to pay market rates for rent (F)

Low-income families lack the financial capacity to make needed repairs to their homes (F)

The agency lacks the capacity to meet the demand for Weatherization services (A)

Customer Survey Summary

Customer Survey – Synopsis of Aggregated Data March through May 2015

Between March 9 and May 15, 2015, a total of 520 households completed the survey which was distributed in paper and electronic forms. The survey was completed by a variety of agency customers, representative of all program areas. Additionally, the survey was made available to individuals participating in the Job Club at the Jefferson-Lewis Workplace, the area's one-stop employment center.

A summary of data follows with comparisons against the previous customer survey, conducted in 2011.

DEMOGRAPHIC PROFILE and HOUSEHOLD CHARACTERISTICS

Gender of Person Completing Survey

75.3% Female
24.7% Male

Age of Person Completing Survey

9% 18 – 23
53% 24 – 44
13% 45 – 54
15% 55 – 69
10% 70+

Ethnicity of Person Completing Survey

93.5% Non-Hispanic
6.5% Hispanic

Race of Person Completing Survey

92.5% Caucasian
4.1% African American
1.6% Multi-Racial
1.4% Native American/Alaskan
0.6% Asian

Income (403 Households Reporting)

20% Up to 50% of Poverty Level
17% 51 – 75% of Poverty Level
18% 76 – 100% of Poverty Level
16% 101 – 125% of Poverty Level
8% 126 – 150% of Poverty Level
6% 151 – 175% of Poverty Level
7% 176 – 200% of Poverty Level
8% 200+% of Poverty Level

Household Size

25.3% HH of 1
15.5% HH of 2
13.7% HH of 3
17.3% HH of 4
16.7% HH of 5
5.1% HH of 6
3.1% HH of 7
1.8% HH of 8
1.4% HH greater than 8

Highest Level of Education of Person Completing Survey

26.5%	High School Graduate
21.4%	Some College (or still in College)
19.5%	Less than High School Diploma
11.7%	GED or High School Equivalency
8.8%	Two-Year Degree
7.0%	Vocational or Trade School
3.9%	Four-Year Degree
1.4%	Graduate Degree

Primary Language Spoken in HH

98.6%	English
1.4%	Spanish

Home Community of HH

53.8%	Watertown (Survey did not differentiate between City and Town of Watertown)
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Other most commonly reported home communities are: Clayton – 9.2%, Carthage – 4.1%, Adams/Adams Center – 4.9% Dexter – 3.7%, Fort Drum – 2.3%, Theresa – 2.5%, and Antwerp – 2.1%

Military in HH

19.5% report that a member of the HH has served in the military

Aging Parent in HH

5.6% report having an aging parent who lives in the HH

HOUSING

Housing Status

	2011	2015
Own Home	53.2%	28.7%
Rent Home	32.2%	62.7%
Homeless - Staying w/Friends, Family	8.3%	5.2%
Homeless - Staying in Shelter	4.1%	0.8%
Military Housing	2.3%	2.7%

Most Common Housing Issues

	2011	2015
Cannot make needed repairs to my home	17.9%	21.2%
Cannot find affordable housing to rent	21.2%	13.2%
Bad credit makes it hard for me to find a place to rent	16.5%	12.5%
Cannot find affordable housing to buy	14.0%	10.4%
At risk of foreclosure on home	1.0%	1.0%
At risk of eviction	4.4%	3.7%
Disability makes it hard to find place to rent*	N/A	7.3%

*Response new to 2015 survey.

Housing Conditions

	2011	2015
Needs minor repairs	38.0%	40.7%
In good shape, needs no repairs	36.6%	37.8%
Safe but needs major repairs	16.2%	18.4%
Poor condition, unsafe	2.0%	2.1%
Needs disability access improvements	2.0%	2.1%
Don't know	5.2%	3.3%

Barriers to Buying a Home

45.2% report that they hope to buy a home someday. Of those respondents who indicated that they hope to buy a home someday, the following were identified as barriers:

	2011	2015
Cannot afford down payment	58.6%	57.8%
Cannot afford monthly payments	50.4%	42.9%
Do not have good credit	52.6%	51.2%
Home buying process is too complicated	25.0%	13.6%
Will not be in area long enough	13.8%	13.2%