

Ballston Spa
Comprehensive Master Plan Steering Committee
March 3, 2022

Present in Person: John Cromie, Josh Frederick, Karen Martell, Ellen Mottola, Jackie Pelliccia, and Marilyn Stephenson.

Present by Zoom: Scott Burlingame, Carrie Chapman; Monique Cohen, Jared Iacolucci, and Jon Taisey

Excused: Mat Ercoline and Nafessa Koslik

Meeting was opened by Chair Karen Martel at 7:05 PM. Minutes of the meeting of February 17 were reviewed. Ellen Mottola moved they be approved as presented; Jackie Pelliccia seconded; passed.

Karen introduced Liz Kormos, who, with Karen, had prepared a handout for the committee describing village housing and demographics. The handout had been sent to committee members for this meeting's discussion. Liz presented a power point of the handout. Observations during and after the presentation were as follows:

1. The median house value was between two peaks in the bar chart, indicating housing in the village clustered around modest, affordable housing and larger more expensive homes. Few homes exceeded \$750,000.

2. A huge proportion of village home are pre-WWII, with very little building activity in the last 20 years.

3. 16% of the parcels in R-1 are other than single family. All other zones have a greater rate of non-conforming uses: Commercial, 32.4%; Manufacturing, 28.6%; and Central Business District, 18.2%.

4. An income survey found 51% of the village population is classified as low to moderate income, which opens up granting opportunities.

5. Multigenerational homes may become more common due to the costs of childcare.

6. There is visual evidence (on Bath Street) of out-of-state families coming into Ballston Spa. That neighborhood has more children than it has had in 40 years.

7. Other than realtors' experiences, there is no data on the demand for housing in Ballston Spa. At this point, there are so few homes on the market, it is difficult to measure demand. In the past, there have been a lot of families moving to different home within the village. Currently, it is difficult for renters to buy in the village due to the short supply of homes on the market.

8. The Existing Conditions Report concluded village home prices in the \$200,000 range make village housing affordable.

9. Predictions are large investors will be owning a larger share of the national housing stock. The village should temper that trend, encouraging local investment and discouraging large entities to prevent manipulation of rental rates.

10. The social-economic diversity of the village is an important quality, and it should be a goal to keep rents affordable to maintain our community's identity.

11. Accessory units in larger homes can be a source for moderate priced rentals. It would have to be determined what percentage of living area can be set off into one or more units in a residence. Something would have to be done to make those residences unattractive to non-resident owners. A technique might be for the government to make the resident of the larger unit responsible with the owner for maintenance and the like of the property. Most tenants would not want that responsibility.

12. A payment in lieu of taxes for resident-owners to fix up two family homes could be explored. Perhaps a "Homestead Act" giving an incentive to people to buy distressed housing with rental potential. However, a break in village taxes isn't as rewarding as a break in school taxes, which, given realities, is not very likely.

13. It would be beneficial if neighbors know or have a way of becoming acquainted with non-residential landlords. Especially when tenants may be misbehaving. This may be accomplished if the village has a registry of landlords, which exists in some communities, primarily for emergency purposes.

14. Providing a strict building code that is enforced to ensure landlords maintain buildings will encourage investment, much of which comes from out-of-town investors. Economic resources within the village were not large enough to rehabilitate what has

been rejuvenated recently. It only happened because money from places like NYC or Connecticut were invested in Ballston Spa. Those investors want code enforcement to protect their investments.

15. Enforcement of minor maintenance code violations may seem insignificant, (shoveling sidewalks) but the cumulative effect of lack of enforcement allows owners to not be responsible and affects neighbors' property values.

16. Consistent enforcement requires maintenance codes be clear and unambiguous.

17. In the recent past it was relatively common for young families who rented or owned two-family homes to upgrade to single family housing in the village. That has virtually stopped because of increased competition in the housing market. These families must look outside the village and its immediate area.

18. The village has no condos, nor high-end apartments.

19. The downtown economic study identified a need for work-place housing where proprietors lived in the same buildings as their businesses.

20. There are varying degrees of home businesses that can be accommodated. There seems to be no need to regulate home offices that are used exclusively by the residents where there are no signs or employees. A service business in a home with one or two employees may need to be restricted to certain areas. Home retail establishments may be more restricted in location and operation.

21. When looking at accessory units, they may not be a part of the main structure on a lot. Should tiny houses or shipping container housing be allowed? Where does modular housing fit in, if at all.

22. The data prepared for this meeting underscores the decidedly middle-class nature of the village's population and the extent to which Ballston Spa is contrasted with Saratoga Springs.

23. Even though the Historic District overlay is not shown on the handout's zoning map, it is important.

24. Under the zoning law, for a non-conforming to be "grandfathered," in most cases, it has to be shown it existed before 1949. With the new code, perhaps that can be changed to

classify a "grandfathered" use to be one that has existed for 20 years, with the idea if nobody has complained in 20 years, it must be OK.

25. The 2019 landlord/tenant law was developed by people who understand downstate landlord-tenant dynamics, where most rental housing is owned by large companies. It has changed the time for a landlord to gain possession from about 30 days or so to four months or longer. People who have a few units cannot take that hit, and the law will force them to sell to large companies, who can use percentages to absorb those costs. That law will discourage rental ownership by village residents.

26. Because such a large portion of our homes were built before WWII, they require a greater amount of time and energy than newer structures and are not designed to modern standards. For this reason, they should be cut some slack when it comes to applying codes and regulations.

27. The 20% jump in last year's median housing price indicates a potential change in the village's population makeup. Unless something can counteract it, many families who have lived in the village for generations may no longer be able to continue as village residents.

28. Housing in the flats is impacted by being in the flood plain, which makes it doubly expensive for home buyers. Not only must they pay mortgage interest, but also flood insurance premiums. A critical review of flood plain mapping will be helpful. Modification of the creek channel is possible.

29. The Town of Ballston has created two levels of home businesses. One is by right and the other requires a special permit.

30. The rental market in the surrounding towns of Ballston and Malta has a very low vacancy rate, even though so many units have been built in recent years.

Karen announced Behan Associates will be hired as our consultants, and they will be drawing up a contract for the village attorneys to review. The contract will be divided into two budget years. It is hoped next month.

Marilyn reported on February 28 she updated the village board on our activities. They expressed thanks and appreciation for the committee's work

Meeting was closed at 8:20.

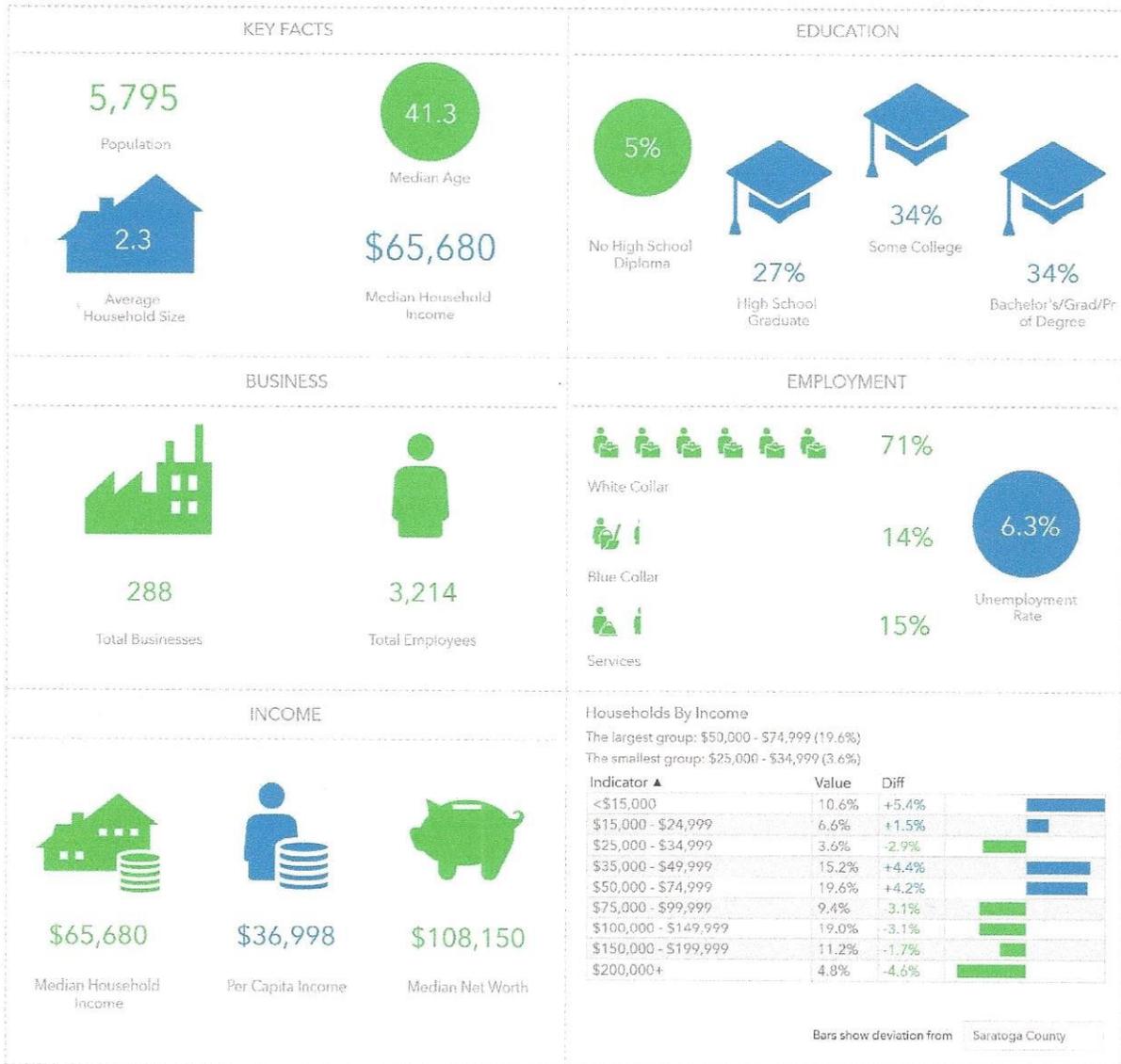
Village of Ballston Spa Housing Analysis

Demographics

Key Facts - Village of Ballston Spa

3 Block Groups
360910618.001 (360910618001) et al.
Geography: Block Group

Prepared by Esri



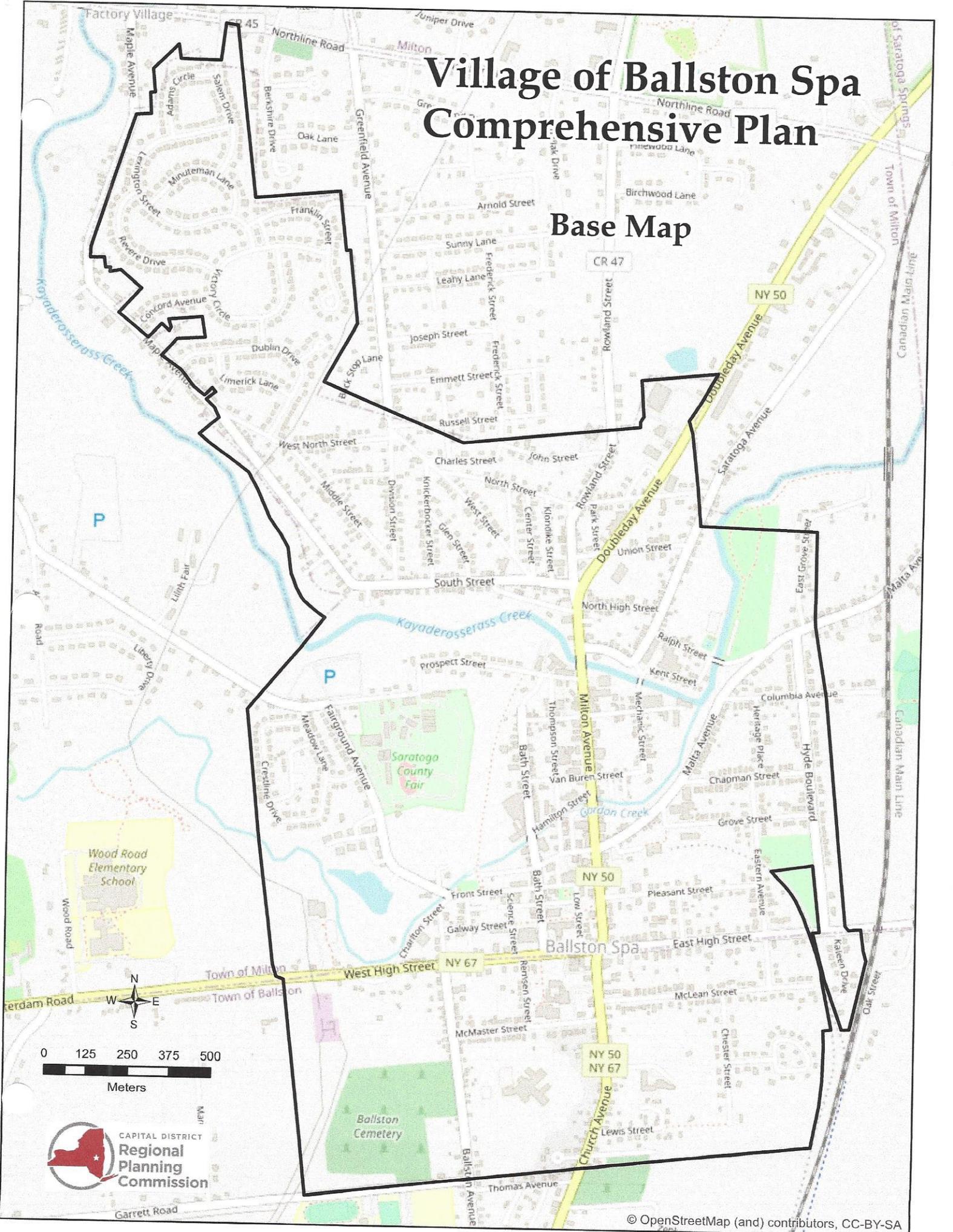
This infographic contains data provided by Esri, Esri and Data Axle. The vintage of the data is 2021, 2026.

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Source: This infographic contains data provided by Esri, Esri, Esri and Data Axle. The vintage of the data is 2021, 2026, 2021.

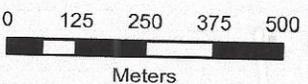
Village of Ballston Spa Comprehensive Plan

Base Map

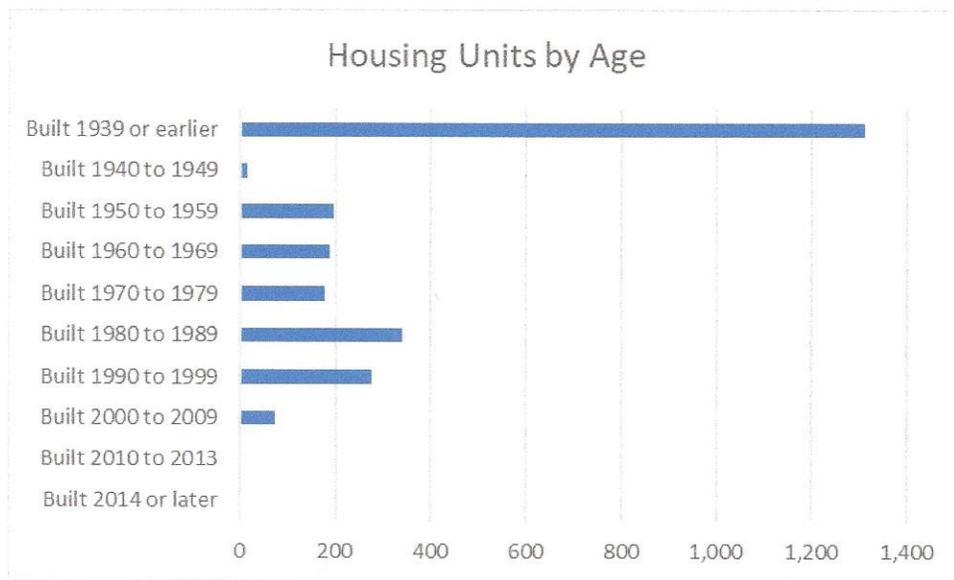
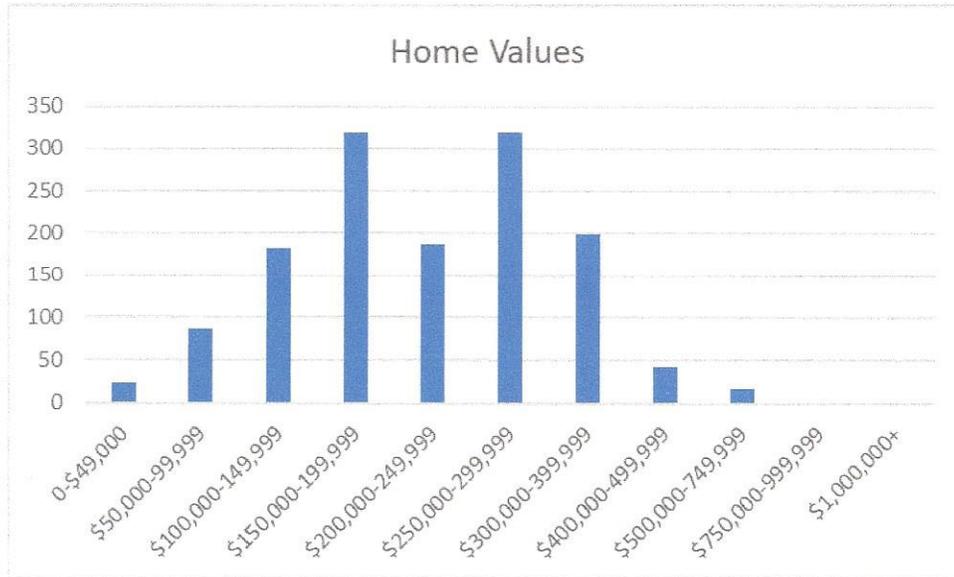


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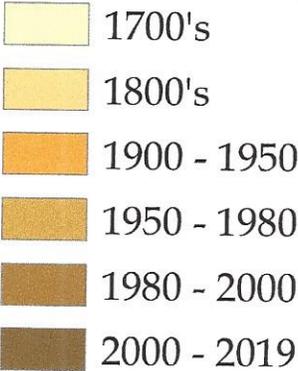


Home Values and Age

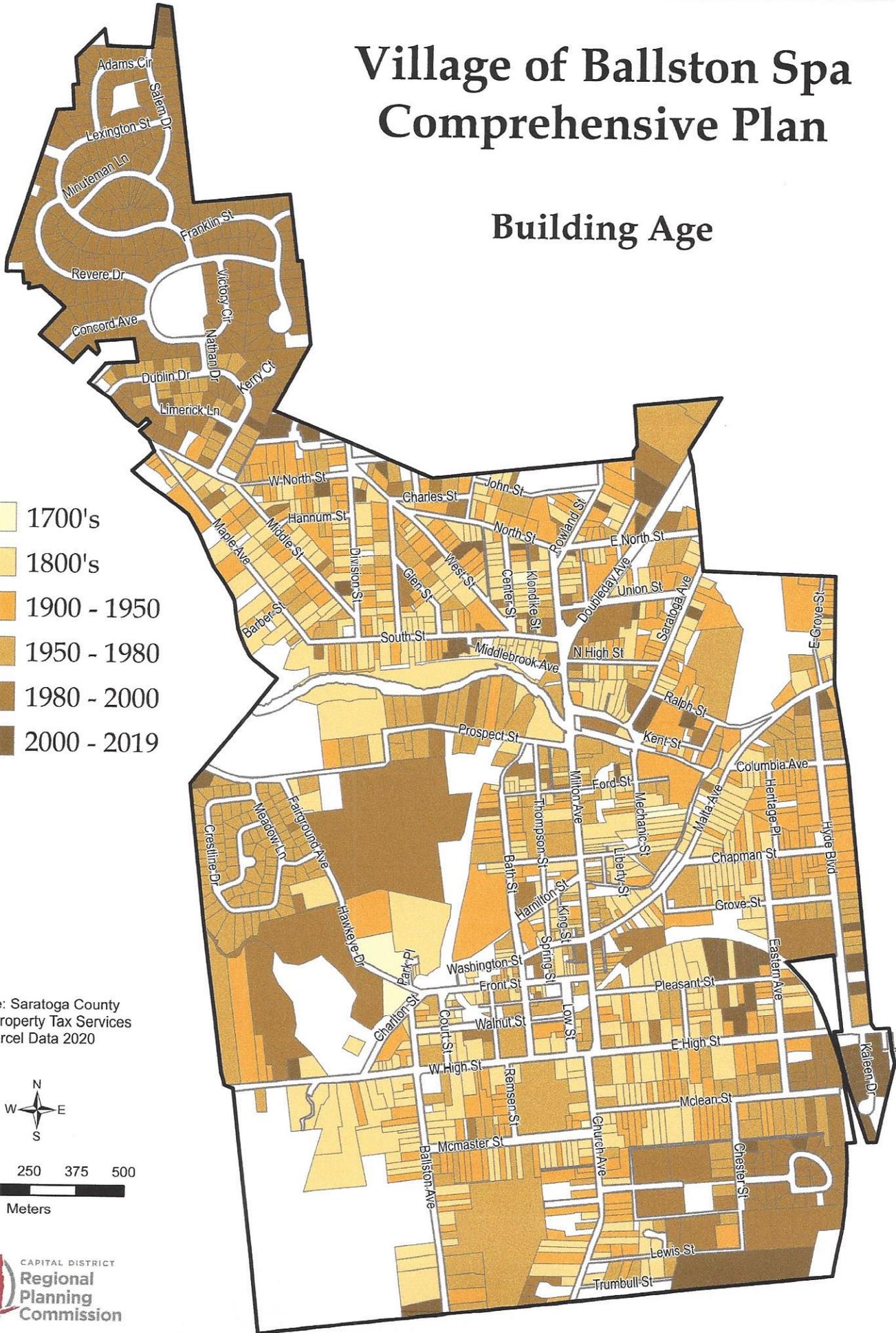
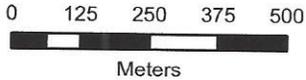


Village of Ballston Spa Comprehensive Plan

Building Age



Source: Saratoga County
Real Property Tax Services
Tax Parcel Data 2020



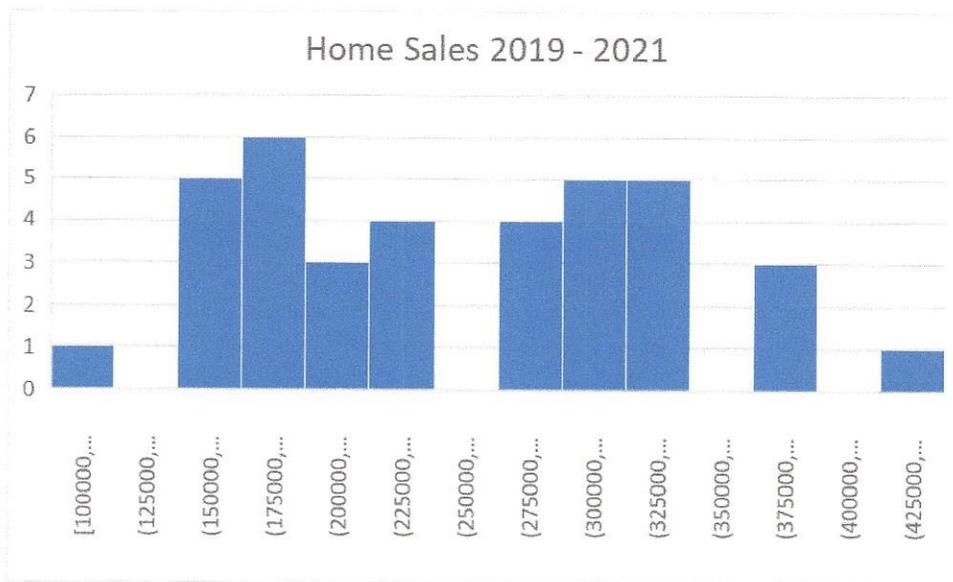
Home Sales

Ballston Spa Single Family Home Sales

Year of Sale	# of Sales arms length	Median Sales Price	Median		Difference	
			Assessed Value (2020)	Median Sales Price/SF		
2018	65	\$260,000	\$209,000	\$155.61	\$135.03	15.2%
2019	53	\$250,000	\$200,000	\$155.00	\$128.74	20.4%
2020	56	\$251,500	\$168,100	\$156.14	\$112.18	39.2%
2021	20	\$301,000	\$188,250	\$151.25	\$100.29	50.8%

Source: NY State Office of Real Property Tax SalesWeb, Saratoga County Assessment

Median Sales data is based on arms length sales only



NY State Office of Real Property Tax Service, Salesweb

Note: arm's length sales only

Single Family and Multifamily Residences

Ballston Spa Residential Analysis			
	Units	Percent	Ave Units
Residential Units	2,457	100.0%	1.5
Single Unit Residential Units	1,232	50.1%	1.0
All Multifamily Units (>1 unit)	1,225	49.9%	3.3
Two Family	462		
Three Family	120		
Four to nine units	319		
Multifamily Units w/ 10 units or more	324	13.2%	29.5

Note: all multifamily units in Ballston Spa are rentals, there are no condominiums

Ballston Spa Multi-Residence Properties with 10 or more units					
Property Address	Property Class	Land Use	Other Uses	Built	Units
90-92 FORD ST	Apartment	Multi-Family		1965	10
<i>Elwood</i> 102-106 MILTON AVE	Att row bldg	Commercial/Mixed Use	Retail 1st Fl (6,002 sf)	1890	10
<i>Manorpe</i> 54-56 MILTON AVE	Att row bldg	Commercial/Mixed Use	Retail/Restaurant 1st Fl (3,567 sf)	1970	11
9-11 BEACH ST	Apartment	Multi-Family		1974	12
30-38 FRONT ST N	Att row bldg	Commercial/Mixed Use	Retail 1st Fl (8,460 sf)	1850	12
<i>Beloro</i> 256-258 MILTON AVE	Det row bldg	Commercial/Mixed Use	Retail 1st Fl (2,106 sf)	1960	13
30 PROSPECT ST	Apartment	Multi-Family	Office (6,698 sf)	1950	17
123-127 EAST HIGH ST	Apartment	Multi-Family		1980	18
70 BATH ST	Apartment	Multi-Family		1983,1986	29
91 CHURCH AVE	Apartment	Multi-Family		1984	96
FAIRGROUND AVE	Apartment	Multi-Family		1998,2011	96
					324
149 BALLSTON AVE	Health bldg	Community Services	Former Nursing home	1971,1995	257
Total					581

Source: Saratoga County Assessment Database

Owner Occupied

Owner Occupied Residential Properties								
	# Parcels	Percent	1 Fam	2 fam	3 fam	Apartmt	Att Row	Det Row
Owner Occupied	1,271	78.2%	1,093	122	12	8	14	4
Not Owner Occupied	355	21.8%	133	110	29	38	23	6
Total Residential Parcels	1,626		1,226	232	41	46	37	10

Note: Owner occupied determined by match of property address to owner address

Source: Saratoga County Assessment Database 2020

Non-Conforming Residential Properties

Residential Property Class in Zoning Districts												
Property Class	R-1	%	R-2	%	CBD	%	C	%	M	%	Total	%
1 Family Res	894	82.4%	61	57.0%	12	6.8%	7	20.6%	2	28.6%	976	69.2%
2 Family Res	138	12.7%	25	23.4%	16	9.0%	3	8.8%	0	0.0%	182	12.9%
Apartment	16	1.5%	11	10.3%	9	5.1%	1	2.9%	0	0.0%	37	2.6%
3 Family Res	23	2.1%	7	6.5%	4	2.3%	1	2.9%	0	0.0%	35	2.5%
Att row bldg	0	0.0%	0	0.0%	37	20.9%	0	0.0%	0	0.0%	37	2.6%
Det row bldg	1	0.1%	0	0.0%	9	5.1%		0.0%		0.0%	10	0.7%
Other	13	1.2%	3	2.8%	7	4.0%	11	32.4%	1	14.3%	35	2.5%
Parcels	1,085	100.0%	107	100.0%	177	100.0%	34	100.0%	7	100.0%	1,410	100.0%
Percent of All Parcels*	68.0%		6.7%		11.1%		2.1%		0.4%			
Non-conforming Residential	177	16.3%	0	0.0%	32	18.1%	11	32.4%	2	28.6%	222	15.7%

Source: Saratoga County Assessment Database 2020

Note: * Total Parcels (1,949) less no zoning code = 1,595

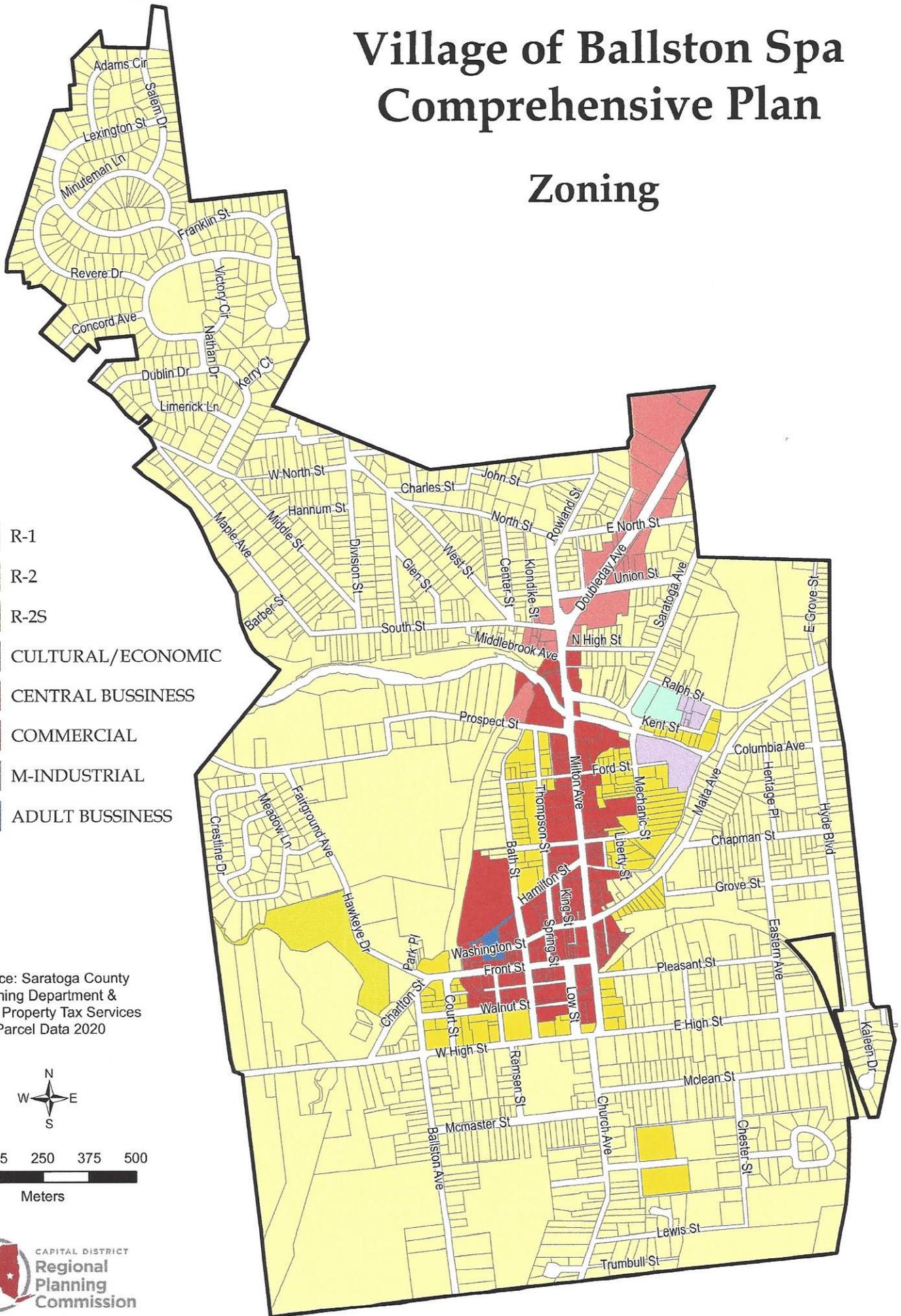
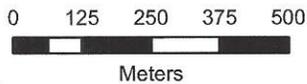
*177
16.3%
11.1%*

Village of Ballston Spa Comprehensive Plan

Zoning

-  R-1
-  R-2
-  R-2S
-  CULTURAL/ECONOMIC
-  CENTRAL BUSSINESS
-  COMMERCIAL
-  M-INDUSTRIAL
-  ADULT BUSSINESS

Source: Saratoga County
Planning Department &
Real Property Tax Services
Tax Parcel Data 2020

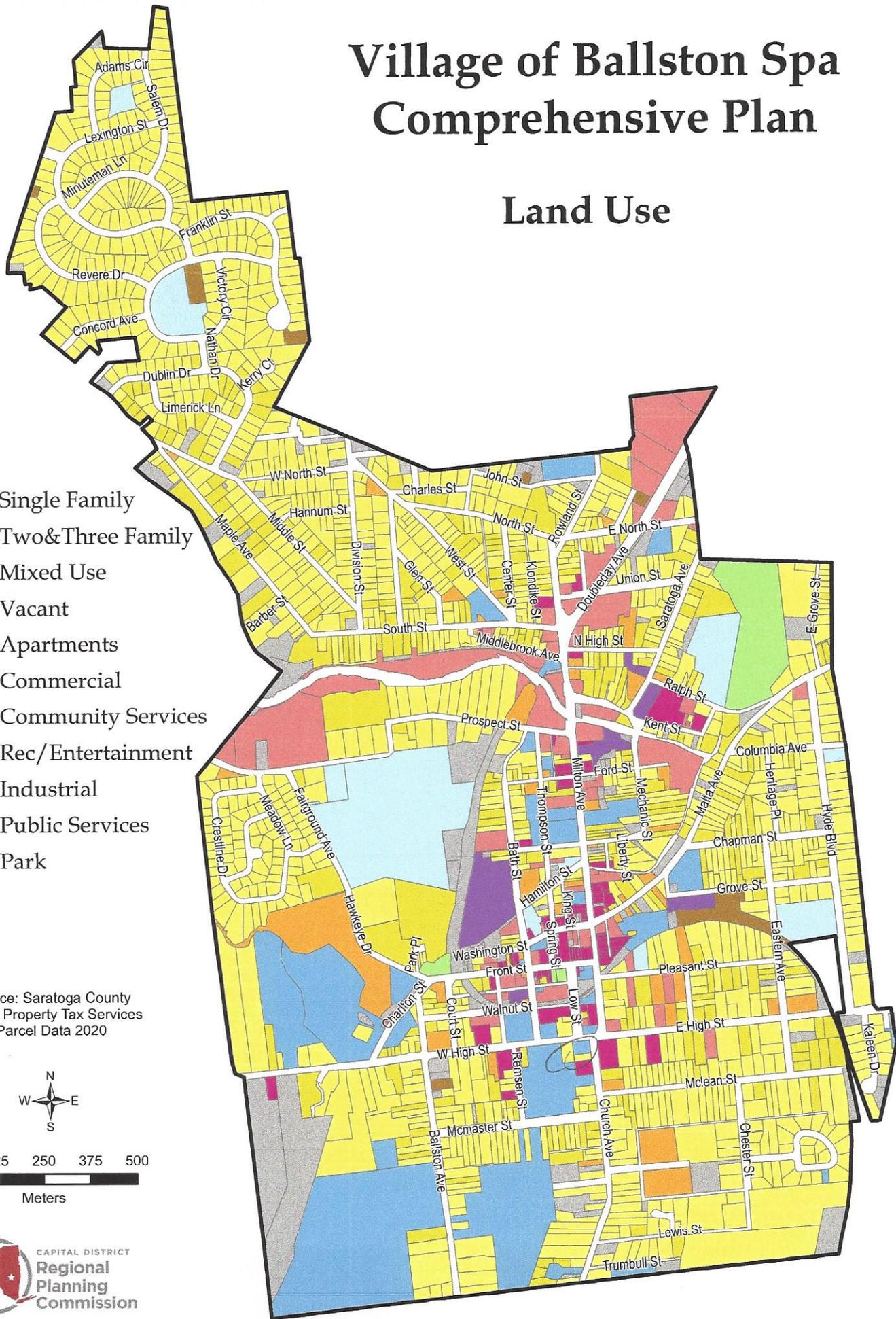
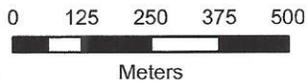


Village of Ballston Spa Comprehensive Plan

Land Use

-  Single Family
-  Two & Three Family
-  Mixed Use
-  Vacant
-  Apartments
-  Commercial
-  Community Services
-  Rec/Entertainment
-  Industrial
-  Public Services
-  Park

Source: Saratoga County
Real Property Tax Services
Tax Parcel Data 2020



Low Income Population

Low/Moderate Income Survey (9-2-2021)

The service area includes approximately 2,094 occupied households within the Village of Ballston Spa, NY and approximately 606 households outside of the Village that receive water and/or sewer service from the Village.

The Median Household Income (MHI) of the service area per the US Census Bureau likely has a large margin of error. The median household income for the area would appear to be improperly elevated by the suspected errors in the random sampling process, as utilized by the US Census Bureau American Community Survey (ACS).

Low and moderate income persons have incomes 80% less than the Albany-Schenectady-Troy, NY MSA median of \$95,600. The 2021 Huduser.gov determined this level to be \$76,500 for a family of four.

The Low/Moderate percentage for the community is 55.21% population, exceeding the 51% threshold necessary for hardship status (CDBG-NYHCR purposes). Median Household Income for Ballston Spa is \$45,000. Note: income did not change significantly excluding the outside residents.

Section 8 Programs

Name	County	Pop *	Std Voucher/Pop	total vouchers	% in Poverty *	% Voucher/Poverty
Albany Housing Authority	Albany	96,460	2.1%	2063	22.90%	9.3%
Town of Clifton Park	Saratoga	36,366	0.1%	53	3.70%	3.9%
Town of Rotterdam	Schenectady	29,973	0.6%	189	7.40%	8.5%
Town of Glenville	Schenectady	29,271	0.2%	44	5.80%	2.6%
Saratoga Springs Housing Authority	Saratoga	28,212	0.2%	53	5.00%	3.8%
Town of Wilton	Saratoga	16,918	0.2%	27	3.70%	4.3%
Cohoes Housing Authority	Albany	16,687	1.3%	229	15.70%	8.7%
Glens Falls Housing Authority	Warren	14,262	4.9%	704	15.80%	31.2%
Watervliet Housing Authority	Albany	9,900	1.5%	164	18.70%	8.9%
Town of Stillwater	Saratoga	8,972	1.0%	90	5.30%	18.9%
Village of Waterford	Saratoga	8,647	0.5%	44	6.56%	7.8%
Town of Waterford	Saratoga	8,463	0.4%	38	5.80%	7.7%
Village of Scotia	Schenectady	7,642	1.1%	88	9.10%	12.7%
Village of Corinth	Saratoga	6,393	1.0%	68	9.50%	11.2%
Town of Corinth	Saratoga	6,393	0.4%	27	9.70%	4.4%
Town of Duaneburg	Schenectady	6,262	0.2%	13	7.80%	2.7%
Village of Cobleskill	Schoharie	6,221	3.4%	215	15.60%	22.2%
Village of Ballston Spa	Saratoga	5,226	2.0%	120	7.50%	30.6%
Mechanicville Housing Authority	Saratoga	5,037	2.1%	115	18.60%	12.3%
Village of Canajoharie	Montgomery	3,649	1.2%	45	17.50%	7.0%
Town of Knox	Albany	2,692	0.5%	13	15.60%	3.1%
Village of Green Island	Rensselaer	2,558	1.3%	34	6.80%	19.5%
Town of Hadley	Saratoga	2,018	1.2%	27	5.40%	24.8%

*American Community Survey 2019, poverty 5 year estimates

55% to low? moderate income

Ballston Spa - Plus 97 units of HUD Project based section 8 at Doubleday Woods

Vacant Properties

Ballston Spa Vacant Properties							
Address	Notes	Tax ID	Property Class	Arces	SqFt	Year Built	Picture
51 Center St	fire	203.64-2-4	281- Multiple res	0.17	1,672	1893	
34 Center St	fire, pre-foreclosure	203.72-1-10	210 - 1 Family Res	0.14	1,132	1835	
44 Middlebrook	Unknown status, outside OK	203.72-1-46	210 - 1 Family Res	0.13	1,752	1893	
35 Crestline	Just Sold \$188,000, foreclosure	216.22-1-76	210 - 1 Family Res	0.17	1,245	1958	
136 Saratoga Ave	Sold Oct 2021, Undergoing repair	203.73-1-35	220 - 2 Family Res	1.79	1,984	1900	
400 Milton Ave	deceased	203.72-2-8	210 - 1 Family Res	0.23	1,878	1880	
85 Saratoga Ave	deceased	203.72-3-14	210 - 1 Family Res	0.10	971	1900	
35 Malta Ave		216.24-2-74	230 - 3 Family Res	0.43	1,700	1850	
103 East High St	Sold for \$205,000 8-12-21 fire	216.33-2-28	411 - Apartment	0.34	5,950	1955	
92-96 Front St	Offmarket	216.32-1-89	481 - Att Row Bldg	0.04	6,610	1950	
24 Washington St	Application for for renovation	216.32-1-6	541 - Bowling Alley	0.69	12,167	1920	
2017-2019 Doubleday Ave	condemned, Tobe removed	203.72-2-1	485 ->1use Sm Bld	1.38	25,274	1955	
125 Bath St	For Sale \$4 million	216.32-1-96.2	710 - Manufacture	6.35	77,699	1930	
149 Ballston Ave	Status unknown	216.-3-9	642 - Health Bldg	15.83	129,609	1971,1995	
Source: Building Inspector, Kormos research				27.79	269,643		

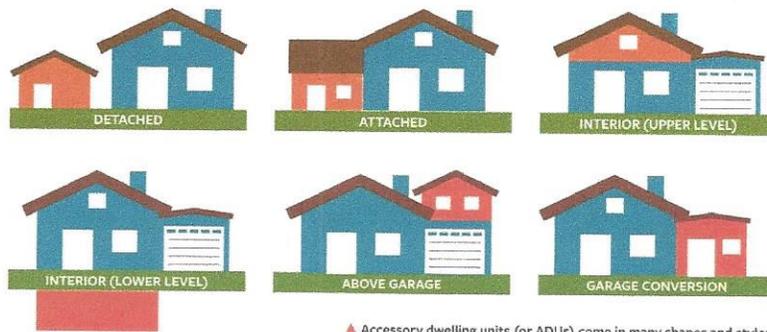
Many are occupied

Housing Issues

Accessory Dwelling Units (ADU)

2021 AARP Home and Community Preferences Survey, adults age 18 or older who would consider creating an ADU said they'd do so in order to:

- provide a home for a loved one in need of care (86%)
- provide housing for relatives or friends (86%)
- have a space for guests (82%)
- create a place for a caregiver to stay (74%)
- increase the value of their home (69%)
- feel safer by having someone living nearby (67%)
- earn extra income from renting to a tenant (63%)



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

Resource:

<https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus.html>

<https://accessorydwellings.org/what-adus-are-and-why-people-build-them/>

Short Term Rentals

- 14 listing on AirBNB
- 6 listings on Vrbo

Resource:

https://www.generalcode.com/blog/short-term-rental-legislation/?_cldee=dHJ1c3RlZWtvcm1vc0B2aWxsYWdlb2ZiYWxsc3RvbnNwYS5vcmc%3d&recipientid=contact-ba2b053db820eb118130005056bfeb08-64b9fe23ff134500b51d2e7ca7fce9cf&utm_source=ClickDimensions&utm_medium=email&utm_campaign=Trending%20Legislation%209_1_2020&esid=6975f9e2-dd90-ec11-813d-005056bfeb08

Home Based and Neighborhood Business

Accessory Commercial Unit

"the idea of allowing some apartments in neighborhoods, or allowing a little hair salon or law office or sandwich shop to operate out of somebody's house"¹

"Home-based businesses (HBBs) constitute an increasingly important part of the American entrepreneurial ecosystem. With the rise of information technology and the increasing decentralization of work, more and more Americans are choosing to run small businesses out of their homes. The benefits of an HBB run the gamut from providing economic opportunity to traditionally marginalized groups (such as stay-at-home parents and those with mobility-related disabilities) to acting as incubators for titans of the modern economy (Disney, Apple, and Amazon all started out as HBBs). This large and growing role of HBBs is not reflected in the average American zoning ordinance."²

Resource:

<https://www.thecgo.org/wp-content/uploads/2020/03/zoning-for-opportunity.pdf>

1 https://www.strongtowns.org/journal/2021/6/22/the-best-new-ideas-in-planning-are-all-old-news?gclid=EAIaIQobChMI7sj0u82g9gIVlq_ICh0SrwdmEAMYASAAEgKyBPD_BwE

2 <https://www.thecgo.org/wp-content/uploads/2020/03/zoning-for-opportunity.pdf>

<https://www.strongtowns.org/journal/2020/8/15/accessory-commercial-units?rq=zoning>

Clean Energy sources and visual impact

Local communities have a big role to play in reducing the soft costs associated with installing solar energy systems. In addition to permitting and inspection practices, local zoning ordinances can either inhibit or support distributed solar deployment within jurisdictions. Identifying and addressing barriers to solar energy installations in the local zoning code is a baseline strategy for reducing solar soft costs. ¹

Model Zoning for the Regulation of Solar Energy Systems ²

1 <https://www.nrel.gov/state-local-tribal/blog/posts/best-practices-in-zoning-for-solar.html>

2 <https://www.mass.gov/doc/model-solar-zoning-0/download>

Housing for Boomers, Millennials and Gen Xers

Baby Boomers and Millennials Are Competing for Homes, and Boomers Are Winning ¹

- Young people make up a smaller share of recent home buyers than in previous years, indicating there is still much pent-up demand from millennial households
- - Americans 60 years and older are more active in the housing market than a decade ago.
- - Longtime homeowners who can tap equity gains have an advantage over younger buyers, who are often bidding for their first home and usually aren't able to include as much cash in their offers.

- - Despite the huge millennial generation aging into its peak home-buying years, young buyers make up a smaller share of the market than in previous years, suggesting first-time home shoppers are being crowded out by demand from repeat buyers.

After Years of Decline, Household Formation Rates Were Improving Pre-Pandemic. Now What? 2

- Americans of every age group and ethnicity are forming households at lower rates than before the Great Recession.
- The trend of fewer households began to reverse in 2018 and 2019.
- There would be 5.7 million more households if today's demographic groups formed households at the same rate they did in 2006.
- The group with the largest number of missing households relative to 2006 is white 25- to 29-year-olds, whose headship rate dropped from 46.1% to 41.3%. The groups with the largest fall since 2006 in the ability or tendency to form households are Black 25-to-29-year-olds, whose headship rate fell from 48.4% to 39.3%.
- Even at today's lower headship rates, there will be 6.4 million more households in 2025, because so many millennials are aging into their late 30s.

1 <http://zillow.mediaroom.com/2021-10-14-Baby-Boomers-and-Millennials-Are-Competing-for-Homes,-and-Boomers-Are-Winning>

2 <https://www.zillow.com/research/household-formation-pandemic-2020-28431/>

<https://www.zillow.com/research/telecommute-2-million-buyers-27866/>

<https://www.familyhandyman.com/article/how-boomers-and-millennials-are-changing-the-real-estate-market/>

<https://www.nar.realtor/on-common-ground/housing-for-the-generations>

<https://www.pewresearch.org/fact-tank/2018/04/05/a-record-64-million-americans-live-in-multigenerational-households/>

Investors buying single family homes

"Hundreds of thousands of single-family homes are now in the hands of giant companies — squeezing renters for revenue and putting the American dream even further out of reach." 1

"But investors are depleting the inventory of the precise houses that might otherwise be obtainable for younger, working- and middle-class households, in the cities where those workers can easily find good-paying jobs"

1 <https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html>

2 <https://slate.com/business/2021/06/blackrock-invitation-houses-investment-firms-real-estate.html>

Other interesting sources

<https://www.cnu.org/publicsquare/2022/01/28/five-urban-lessons-covid-pandemic>

BALLSTON SPA COMPREHENSIVE MASTER PLAN
STEERING COMMITTEE MEETING
MARCH 3, 2022
7 PM
SARATOGA COUNTY SPECIAL FACILITIES BUILDING
AGENDA

May be accessed by Zoom

<https://cornell.zoom.us/j/91099689018?pwd=d1h1ZzRWZFM3UnFONGdhaktwRXZwdz09>

Meeting ID: 910 9968 9018

Passcode: 176662

One tap mobile

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- 1) Minutes of 02/17/22
- 2) Review and discuss Housing within the Village (topic introduced by Karen Martell and Liz Kormos)
- 3) Update on discussions with Behan Planning and Design