



Elevating Communities

# VILLAGE AND TOWN OF CLAYTON HOUSING NEEDS ASSESSMENT

PREPARED FOR THE NORTH JEFFERSON IMPROVEMENT ASSOCIATION

**DRAFT** PREPARED NOVEMBER 2025

# EXECUTIVE SUMMARY

The North Jefferson Improvement Association (NJIA) engaged MRB Group to conduct a Housing Needs Assessment (“Study”) with the aim of better understanding the needs of current and future residents of the Town and Village of Clayton. NJIA is a nonprofit rural preservation company that works to facilitate and provide affordable, safe housing for low- and moderate-income households. NJIA also participates in community renewal projects throughout northern Jefferson County. In the Town and Village of Clayton, which have a significant tourism and hospitality industry, housing for essential workers is a growing priority, particularly as the cost of housing increases and prices these individuals out of the community in which they work. Those who work in positions that are vital to the functioning of the community are considered “essential workers.” These jobs may be in a municipal setting providing community support services, or in a private setting performing jobs necessary for businesses that serve and support the community.<sup>1</sup>

## Study Purpose

The purpose of this Study is twofold: to examine the Town and Village of Clayton’s population and housing trends, and to provide high-level goals and strategies the community can consider for improving the housing landscape. Rental and home ownership statistics were analyzed to build a full picture of the housing continuum and identify gaps in services for key populations. Insights from this Study can provide a foundation for policy discussions and grant applications.

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<sup>1</sup> Examples of essential workers include (but are not limited to): Police officers, paid and volunteer fire department and ambulance staff and department of public works staff; K-12 school teachers and support staff; Hotel and motel staff; Restaurant personnel including cooks, bartenders and wait staff; Construction workers; Plumbers, electricians, mechanics and carpenters; Store-level retail staff; Seasonal workers supporting the various tourism related businesses (museums, marinas, restaurants, gift shops, etc.); Medical staff and care givers.

## Study Process

The MRB Group team reviewed existing regional, Jefferson County, and local planning documents to establish an understanding of past and current conditions. This was followed by compiling and analyzing demographic, economic, and housing data, which began to illuminate gaps and needs. This background information was then used to inform stakeholder engagement. Stakeholder engagement for the Study included virtual interviews with individuals identified by the Essential Worker Housing Committee and in-person discussions with key businesses and individuals in Clayton. These interviews helped contextualize the data with first-hand experience in the challenges and barriers to housing accessibility and development.

## Findings

This quantitative and qualitative information paints a picture of the housing market in the Town and Village of Clayton, one that is common among scenic communities that have significant seasonal populations. The housing market is facing significant pressures due to a combination of factors that have culminated in increasing demand matched by limited supply. Some key aspects of this story include:

- Housing costs are increasing faster than incomes.
- Multifamily properties are relatively affordable, but a large percentage of them are senior housing and not available to most of the workforce.
- The “true” vacancy rate, or those units that are classified as “for rent” or “for sale only,” is 5.8% in the Village and 3.8% in the Town. A healthy housing vacancy rate for a community is 5%-10%. This suggests there is a need for additional housing. Those seeking housing in the Village and Town now have limited options, particularly when housing quality and affordability further limit the available housing stock.
- Owning a home has become less affordable, and many essential workers are not necessarily able to afford a house in the Village or Town.

- Essential workers make up 28% of all jobs in a 45-minute drive time radius from the Village of Clayton. Approximately 40% of essential worker jobs pay under 50% of the area median income (AMI) and workers can subsequently only afford rents under \$900. There are about 260 rental units in this price range in the Town and Village, which is about 40% of rental units, though it is likely that some have been converted to short-term use or are in poor shape.
- A number of property owners use their seasonal homes and/or have converted apartments for short-term rental use. This partially explains why the share of renter-occupied housing units has decreased since 2010, while the proportions of owner-occupied and vacant housing units, which includes seasonal homes, have increased.
- The share of all residential properties in Clayton owned by out-of-state individuals increased from 12.7% to 14.8% from 2019 to 2024. Additionally, out-of-state individuals own 17.2% more residential properties in Clayton in 2024 than in 2019.
- Seniors are staying in their homes for longer than in prior decades due to a lack of options for aging in place, higher pricing of housing units that would have previously been appropriate for downsizing, and adult children living at home for longer (likely in part due to challenges finding reasonable housing). That means that single-family homes are not being sold as frequently compared to the past. This, in conjunction with fewer new builds, contributes to a supply shortage.
- Along the same lines, young adults (aged 18-34), working-age individuals (35-64), and seniors (aged 65+) in the Town of Clayton are more likely to be living with a non-spouse than would be expected given regional averages. This is indicative of the lack of options for most of the population in Clayton.

The Town and Village of Clayton have significant seasonality that affects housing demand as a result of the tourism season (May-October), short-term rentals, transient worker employment, as well as employment (and deployment) at the Fort Drum military base in Watertown, NY. While Clayton has balanced seasonality successfully in the past, since 2020 the dynamics of the housing market have shifted to the extremes. Unfortunately, the combination of high demand, low supply, and high construction costs have created upward pressure on housing prices and rental rates. The snowballing conversion of homes within the Village into short-term rentals has exacerbated these pressures. Anecdotally,



landlords have been able to increase rental rates without increasing quality, and homeowners have been able to sell at higher prices, leading to many households paying more for lower quality and/or smaller units.

As a result, a new housing category has emerged: the missing middle or workforce housing. In the past, the housing market has generally been understood to include low-income and affordable units, market-rate units, and luxury units. Households in this new missing middle category, typically with household income of 80% to 120% of the area median income (AMI), are not eligible for regulated affordable housing but also cannot comfortably afford market-rate units. There are a decent share of rental units affordable below 80% AMI in Clayton, but the share is lower than in comparison geographies and many of the units are dedicated senior housing. This shift in the market dynamics has resulted in a high level of cost burden for Town and Village residents, with about a third of residents spending more than 30% of their annual income on housing costs. This could also contribute to high levels of workers living outside of Clayton, as neighboring towns and villages may have more housing availability or at lower cost.

It is unlikely that these market dynamics are going to ease in the coming years, especially considering demographic and employment trends. Decreasing household sizes will mean that more units are needed to house even the same number of people, underhoused populations will likely continue to look for other options, and economic development efforts will result in the need to attract new workforce. Addressing the supply of housing, among other interventions, is necessary to avoid further market distortions and support the essential worker population. New units of all kinds will help to reduce pressure across the housing continuum by better meeting market demand and thus bringing pricing for sales and rents back into alignment. For instance, an increased supply of market-rate units will allow those who can afford market-rate to move into units that are better aligned to their quality expectations or desires. This will free up the units they are in now and landlords may be forced to reduce rents to a range that essential workers and the missing middle can afford. Further, a more robust and diverse market for seniors will provide more opportunities for seniors to downsize and introduce more family-size, single-family homes to the market.

## Recommendations

After reviewing findings and possible approaches with the NJIA Essential Worker Housing Committee, the following recommendations were finalized:

### Enhance the availability of permanent, year-round workforce housing within the Town and Village

- Improve parking congestion by promoting alternative transportation, designating resident-only parking zones, and conducting a parking study to identify underused spaces.
- Establish a short-term rental registration program and implement local regulations to minimize housing disruptions.
- Prioritize housing on vacant or underutilized parcels within the Village core to reduce sprawl, including vacant upper stories.

### Explore opportunities to address barriers to affordable and workforce homeownership in Clayton, particularly as it relates to downpayments.

- Work with business owners to establish an employer-assisted housing (EAH) program.

*what employers?*

## EAH Case Studies

### City of Rochester

Employers provide employees purchasing homes with a minimum of \$1,000 to assist with closing costs and down payments. The City matches those funds (up to \$5,000). The University of Rochester (UR) is one of the participating employers. UR offers qualifying employees \$3,000, which the City and a lender each match, resulting in a combined award of \$9,000.

### Tompkins County, NY

The Tompkins County Community Housing Development Fund was created in 2009 to address the growing deficit of housing. Cornell University directly contributes to this Fund, and it receives funds from real estate developers when they seek benefits from the Tompkins County IDA. Funds are spent on purchasing land, construction, development, and housing rehabilitation.

### Kennebunkport, ME

Established in 2018, the Kennebunkport Heritage Housing Trust is an independent nonprofit that aims to build permanent year-round housing for residents. The Trust was provided with 4.8 acres of land, took donations from local companies, and received grants from the state's housing authority and the Federal Home Loan Bank. This resulted in the development of six single-family homes and attached duplexes.

Employer-assisted housing refers to programs where employers provide financial or other assistance to help employees afford to rent or buy a home in close proximity to their workplace. While employer-assisted housing programs may evoke names of large businesses like Google and the company towns of old, these programs can also be enacted on a much smaller scale, or in a much more hands off way. For example, rather than an employer acting as a housing developer or landlord, a business could donate excess land to a housing development in exchange for its employees receiving priority consideration for resulting housing units, or a multiple businesses could contribute to a community housing fund.

- Work with local providers of first-time homebuyer programs to leverage or enhance existing programs by promoting awareness and education of these programs, and strengthening local partnerships.
- Engage with a trusted developer to build new housing units that are available for a rent-to-own housing program, perhaps in tandem or as part of a small or manufactured housing development, to lower barriers to homeownership for first-time

### Rent-to-Own

Many rent-to-own programs involve private homeowners selling their homes to developers that renovate them before offering them under rent-to-own agreements. However, some developers construct new developments that are available under rent-to-own agreements.

### Pathway Homes

Pathway Homes offers professional property management, free homeownership training, and a rent-to-own program. Pathway homes works primarily in the southern U.S. The rent-to-own program is available for both existing homes that Pathway Homes purchased, as well as new housing developments that Pathway has built. Four out of nine of these new housing developments are completely sold out, demonstrating demand for this model of homeownership.

### Offer Advantage

Offer Advantage is the largest provider of rent-to-own homes in Buffalo, Rochester, and Cleveland. It acquires distressed homes and restores them, then sells them to buyers with a rent-to-own lease agreement. Offer Advantage uses real estate agents, who come across distressed properties or have clients that need a fast cash sale, which would not be possible on the open market.



homebuyers. A first step may be to connect with an organization (private developer, local or regional non-profit, etc.) interested in pursuing a project like this.

**Improve communication and collaboration between Clayton (Town & Village) and residents, other municipalities, and developers.**

- Establish a community board that centralizes local rental listings and landlord contact information.
- Build relationships with housing developers that are active within the region and invite them to Clayton to witness the opportunities for development, including rental units that are affordable, mixed-income housing, single-family homes, and senior living options.
- Expand public infrastructure to key parcels in the Town to incentivize development.
- Streamline the development process by defining response time targets for each stage of the process, meeting regularly internally about projects to ensure all departments have the necessary items to proceed, and ensuring developers understand requirements and next steps. Consider gathering input from developers after key steps to further determine pain points.



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# EXISTING CONDITIONS

## Existing Studies and Initiatives

The North Jefferson Improvement Association—a rural preservation company that serves ten communities in Northern Jefferson County—engaged MRB Group to complete a Housing Needs Assessment. To contextualize later data and stakeholder engagement components, MRB Group first analyzed the conditions within the region based on existing regional, county, and local planning documents. This section provides an overview of these community plans and strategies. The review of these documents paid particular attention to housing and tourism, with the knowledge that this report will inform interpretation of data, and illuminate existing challenges and needs.

## Regional Plans

Nestled on the St. Lawrence River—a deep waterway that connects the Atlantic Ocean to the Great Lakes—the Town and Village of Clayton are quintessential river communities with a renowned international tourism industry connected to the Thousand Islands National Park. Once a fashionable retreat for the elite in the late 19th century, Clayton has become a more accessible vacation destination, and the quaint downtown and numerous recreation opportunities create a high quality of life for residents.

The North Country Regional Economic Development Council's (NCREDC) 2023 Strategic Plan is the primary regional planning document that the Town and Village of Clayton must situate within. The Plan details basic areas of concern within the region, as well as the state of regional goals and ambitions. Additionally, the Coalition of Care (NY-522) for the counties of Jefferson, Lewis, and St. Lawrence—Points North Housing Coalition (PNHC)—releases an annual report. The Annual Report from 2022 provides information about unhoused populations in the region, which is a crucial aspect of understanding housing needs within the Clayton community.

Just ten miles from the Canadian border, Clayton is acutely aware of the impact of cross-border tourism and investment. The NCREDC Strategic Plan focuses on the importance of tourism in the North Country, noting that visitor spending increased 24% between 2019 and 2021. To support tourism, the Plan proposes investing in livable, attractive, and connected communities, which would also benefit residents. The rural nature of the North Country is noted as a challenge for placemaking, but also makes it all the more important.

Additionally, the Plan outlines goals related to housing and workforce, which have become significant challenges in recent years for the region and especially in Clayton. In particular, the lack of available workforce and wrap-around services have led to five goals:

1. Placemaking: spotlight on downtowns, diversify housing options, nurture tourism, cultivate global sports hosting options, invest in updates to facilities.
2. Tradable sectors: long-term viability, gateway to Canada, harness renewable energy sources.
3. Housing: attract, connect, affordability, options, community.
4. Workforce: diversity, retraining, workforce development, K-12, wrap-around services, support, eliminate barriers.
5. Innovation: higher education cluster opportunities, build around technology, incentivize collaborative research, telework options, attract private investment, retain higher ed graduates, boost gig economy.

The NY-522 Annual Report from 2022 noted that it served 1,804 individuals and 1,215 households over the course of the year. Only 2% of these program participants were considered “chronically homeless,” as defined by HUD.<sup>2</sup> The average cumulative days homeless for households was 49, and 63% of households served by the CoC exited to permanent housing. However, 14% returned after initial exit to permanent housing.

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<sup>2</sup> A homeless individual with a disability who: lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and has been homeless continuously for at least 12 months or on at least four separate occasions in the last three years where the combined occasions must total at least 12 months.

## County Plans

Jefferson County is geographically expansive and rural; the largest city, the City of Watertown, has a population of just over 24,000. Yet, its Lake Ontario and St. Lawrence River shoreline, as well as the dozens of state parks, conservation areas, game management areas, and wildlife preservations, make it a destination for outdoor enthusiasts and those looking for a scenic place to recharge. The 2021 Jefferson County Comprehensive Economic Development Strategy (CEDS) highlighted the initial effects of the COVID-19 pandemic and the rise of remote work on housing within the County. More individuals from urban areas retreated to scenic, rural areas, like those in Jefferson County, where they created new housing demand. The arrival of these generally higher-earning individuals “reinvigorated conversations about the need for holistic solutions to issues like housing diversity.”

The CEDS also outlined key strengths, weaknesses, and threats to the region. These are summarized below.

### *Strengths*

- Affordable housing and labor
- Availability of land for use/development
- Outdoor recreation
- Fort Drum

### *Weaknesses*

- Lack of broadband
- Older housing stock

### *Threats*

- Lack of housing stock that inhibits attraction of younger populations, as well as growth from within

The CEDS also included a summary of community engagement efforts and feedback. Key takeaways included the importance of housing for the military community, and the role of housing in attracting a younger population. One individual commented that “[s]oldiers that are leaving the region after Fort Drum are typically headed for less expensive, updated housing and dynamic locations in the southern U.S.” Another individual commented that “[w]hile there are positive things happening across the region, Watertown/Jefferson County is not a place that young



professionals typically gravitate to because of the lack of housing, limited entertainment, lifestyle, and diversity.” These comments highlight the importance of housing in the future of the County, and thus also in Clayton.

### Local Plans

There are four primary local planning documents that shed light on existing conditions within the Town and Village of Clayton. The first of these is the 2013 Local Waterfront Revitalization Plan (LWRP) that is currently being updated. The joint Town and Village Comprehensive Plan was written in 2016. There is also the 2021 Village of Clayton round five Downtown Revitalization Initiative (DRI) application. While the application was not awarded funding, it provides valuable insights to the Village’s priorities, vision, challenges, and opportunities. Additionally, a Housing Study was completed in 2023 for the Town and Village of Clayton, though it was not made public.

The 2013 LWRP was a joint effort between the Town and Village of Clayton. It highlights the importance of the waterfront in the community’s character and future vision. Severe flooding in 2019 spurred the Town and Village to reexamine its resiliency to a changing climate, which is a guiding thread in the community’s efforts to chart a new course. The LWRP identified the desire to focus on “public access and recreational enhancement, infrastructure and redevelopment projects and programs, heritage protection projects and programs, and expanding economic opportunities within the Waterfront Revitalization Area (WRA).”

Infrastructure and redevelopment projects, and expanding economic opportunities, applies to traditional businesses and organizations, but it also applies to housing. Clayton has an extremely seasonal population, which has begun to eat into available housing for year-round residents. One goal of the LWRP is to “provide a range of housing opportunities and choices to meet the needs of both seasonal and permanent residents.” The LWRP also highlighted the retiree niche within the community, noting that Clayton has a unique opportunity to provide housing within walking distance to a viable commercial district as well as boat docking areas. Downtown housing was recognized as essential to a thriving village core, as well as the key to more efficient use of existing infrastructure, more sustainable lifestyle choices for residents. The LWRP noted that though the

downtown had seen significant redevelopment in the past few years, residential development had been limited. The cost of converting existing buildings, obstacles to new construction, parking, financing, and incentives were identified as reasons for this limited development.

The 2016 Comprehensive Plan noted that safe, affordable, and accessible housing is crucial for maintaining quality of life for residents, and considered housing a priority for the future as the community grows, though a balance will be needed between housing development and maintaining the character of the Village. There were two goals for housing:

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

The Comprehensive Plan suggests increasing density near the highly-desirable waterfront amenities; promoting accessible workforce and elderly housing; developing live-near-your-work options for both permanent and seasonal workers; looking into accessory dwelling units; and updating zoning laws.

In 2021, the Village of Clayton submitted an application to Round 5 of the Downtown Revitalization Initiative (DRI). The application highlighted the extension of the shoulder seasons: visitors arrive earlier in the spring and stay later into the fall, which has allowed businesses to stay open later in the year. As the year-round economy grows, so too does the need for year-round housing. The application noted that while a variety of housing options are available downtown, space is limited, meaning that the rehabilitation of older spaces is crucial for expanding housing availability. Throughout the application, it was clear that the waterfront is a defining feature of the community, as is the quaint character. Both of these features are prized, and maintaining them is of primary importance. Goals included in the DRI application that are relevant to housing include:

- Promote the quality of life, unique attributes, natural resources and plethora of recreational activities to attract families to live in the community.
- Catalyze growth and sustainability of entrepreneurial businesses to develop a year-round, sustainable economy.
- Further expand the arts and culture in the community to enhance the quality of life and what the community has to offer to both residents and visitors.

- Preserve and maximize the potential of historically significant buildings that are the cornerstones of the downtown area while maintaining the historic character of the community.

The 2023 Housing Study was also a joint effort between the Town and Village of Clayton. It inventoried the various housing needs within the community and provided a summary of stakeholder feedback. Importantly, this Study confirmed that affordable and middle-income housing is needed and that housing for these groups is not currently achievable. The Study outlined key obstacles to affordable and workforce housing, summarized below.

#### *Obstacles*

- Lack of houses for sale and available land for development
- Lack of long-term rentals
- High (and increasing) home prices and construction costs
- Cost of financing (for developers and homebuyers)
- Infrastructure (outside of Village)
- Zoning (needs to allow greater density of housing)
- Lack of developers/investors for projects
- Many jobs do not pay livable wages

Additionally, in 2023, the growth in the seasonal population was apparent, with multiple stakeholders noting the declines in resident populations as a result of a lack of available (and affordable) housing, both to rent and to purchase. The report noted that "seasonal, secondary, and recreational housing is growing faster and consuming the local housing stock."



## Developments and Policies

The landscape of a community is constantly changing, effecting the needs of residents and the community's future outlook. The following section lists various developments and policies that will likely impact housing in Clayton, be it through driving new demand, or through regulations that add barriers to new housing construction.

### Demand Drivers

#### *Fort Drum Missile Defense Site*

The largest single-site employer in New York State, Fort Drum, is slated to be the home of a new Department of Defense missile site. While unofficial, the development would invest \$5 billion into Fort Drum and generate hundreds of permanent new jobs. These new workers would use the local schools and medical facilities because Fort Drum does not have any, increasing demand for local services and businesses. Employees of the missile site would require housing, as would new employees of affected growing businesses. The latter of these two groups would be the most likely to seek housing in the Town or Village of Clayton, which has a reputation for a high quality of life.

#### *Fort Drum Micro Nuclear*

The U.S. military is working towards a goal of making Fort Drum energy independent. Small modular reactors (SMRs) have been identified as the optimal option to supply the Fort's energy needs. SMRs are designed to generate about a third of the power a traditional nuclear plant is capable of, but SMRs are scalable and more modules can be added as needed. Should the SMR be built at Fort Drum, additional employment at the nuclear plant would be expected, adding to the demand for housing in the surrounding region.



### *Border Control Facility*

U.S. Customs and Border Protection is planning a new border patrol station in northern Jefferson County, along the St. Lawrence River. The station was first discussed in 2022, and has since run into community opposition as various sites are considered for the facility. The proposed facility would be 49,000 square feet, and would replace the existing station on Wellesley Island. A new control facility would generate temporary construction jobs, as well as new jobs related to the facility. These new employees would create additional housing demand in the area between Clayton and Alexandria Bay.

### *Micron*

The Micron development in Clay, NY is a \$100 billion investment expected to create 50,000 total direct and indirect jobs over the next 20 years. Jefferson County, with its abundance of developable land and more affordable housing, is poised to see increased housing and business demand. While many of the workers employed directly by Micron will choose to live within a 45-minute drive time radius of the facility, higher earners may choose to live farther away, including in Clayton, NY. Clayton is also likely to see increased vacation home demand as higher-wage earners look for local vacation opportunities. Additionally, to meet the demand of the semiconductor manufacturing facility, component part and machinery manufacturing facilities are likely to establish in the surrounding region, including in Jefferson County. These businesses will generate employment opportunities that will have a more direct impact on the Clayton community, as new individuals move into the community and increase housing demand. Micron employees moving to the area, as well as new employees at supporting businesses will need a range of housing options, and these new households will support more retail stores, housing construction and other development.

## Regulatory Considerations

### *DEC Wetland Regulations*

New wetland regulations went into effect January 1, 2025. These new regulations are expected to expand the acreage of wetlands regulated by the NYS DEC, and they also change the process for jurisdictional determination. Changes include requiring regulatory oversight of wetlands of any size that meet just one of eleven criteria, one of which includes being "located within or adjacent to an urban area, as defined and identified by the United States Census Bureau."<sup>3</sup> This means that even a small wetland area on a parcel within the Village, along with a 100-foot buffer, will now be subject to DEC oversight and regulation. Further, the process to obtain a jurisdictional determination may take longer and be more costly to developers than with prior practices. These changes could cause a shift in development practices and property owner expectations for assessments, as well as development timelines and construction costs. For example, it could shift developers to move away from infill development and density toward development of areas outside the urban area.

### *Building Codes*

In 2025, the NYS Fire Prevention and Building Code Council considered a policy to require automatic fire sprinklers in new homes throughout the State. Following opposition from real estate and home-building groups, which cited the significant costs the mandate would add to already-expensive home construction, the Council did not pass the proposed mandate. Sprinkler systems can cost between \$30,000 and \$40,000, and construction of a new home already costs between \$400,000 and \$450,000.<sup>4</sup> Additionally, sprinkler systems rely on public water infrastructure. Other costs that developers would contend with and likely pass on to the end consumer include permits for the sprinkler systems, on-site water

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<sup>3</sup> Express terms 6 NYCRR Part 664. (n.d.). <https://dec.ny.gov/sites/default/files/2025-03/part664expressterms.pdf>

<sup>4</sup> New York State Builders Association challenges proposed Fire Sprinkler mandate. NAHB. (n.d.). <https://www.nahb.org/blog/2024/10/new-york-state-builders-association-challenges-proposed-fire-sprinkler-mandate>

storage, backflow preventers, switching and monitoring devices, and system maintenance and testing. The New York State Builders Association estimates that mandating automatic fire sprinklers in new homes will force a 3-5% increase in home purchase prices.<sup>5</sup>

While the proposed mandate for fire sprinklers in new one- and two-family homes was not approved by the Council, New York State adopted the International Codes set by the International Code Council, which mandates automatic fire sprinklers in all new townhomes on municipal water systems. Townhomes, which are often a crucial and missing housing type in many communities, will likely become more expensive to build, and will subsequently become more expensive for the end consumer.

### *Fossil Fuel Equipment*

By 2026, any new housing development seven stories and under will not be permitted to have any fossil fuel equipment. In 2029, this regulation will extend to all new construction. While the policy will have a positive impact regarding climate change mitigation (assuming power is generated through “clean” methods), it will also make it more costly—at least initially—for developers to build new homes.<sup>6</sup> Additionally, this policy may dictate whether and where there will be enough power on the grid to support housing development. It is important to reiterate that this regulation only applies to new construction and not renovations, repairs, or equipment replacements in existing buildings. Additionally, the bill exempts certain uses, including manufactured homes.<sup>7</sup> In the long term, these energy changes will lead to cost savings for building owners. In the meantime, however, this policy represents another regulation that threatens to exacerbate existing challenges in new housing construction.

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<sup>5</sup> Housing & Feasibility of Residential Fire Sprinkler Systems Study. (2024). <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/codes/ATT-2-Intro-and-Exec-Summary.pdf?rev=c362eaba450344499d6b8b759b5e4bdf&hash=35678666091F4FBC12BB99C3024C0AE3>

<sup>6</sup> Residential & commercial new construction. NYSEDA. (n.d.). <https://www.nyserda.ny.gov/All-Programs/New-Construction>

<sup>7</sup> Urban Green Council. (2024, May 28). Decoding New York State's all-electric new buildings law. <https://www.urbangreencouncil.org/decoding-new-york-states-all-electric-new-buildings-law/>



## Data Note

The following analysis uses data from the American Community Survey, the U.S. Census Bureau, Esri, Lightcast, and CoStar.

## Market Area

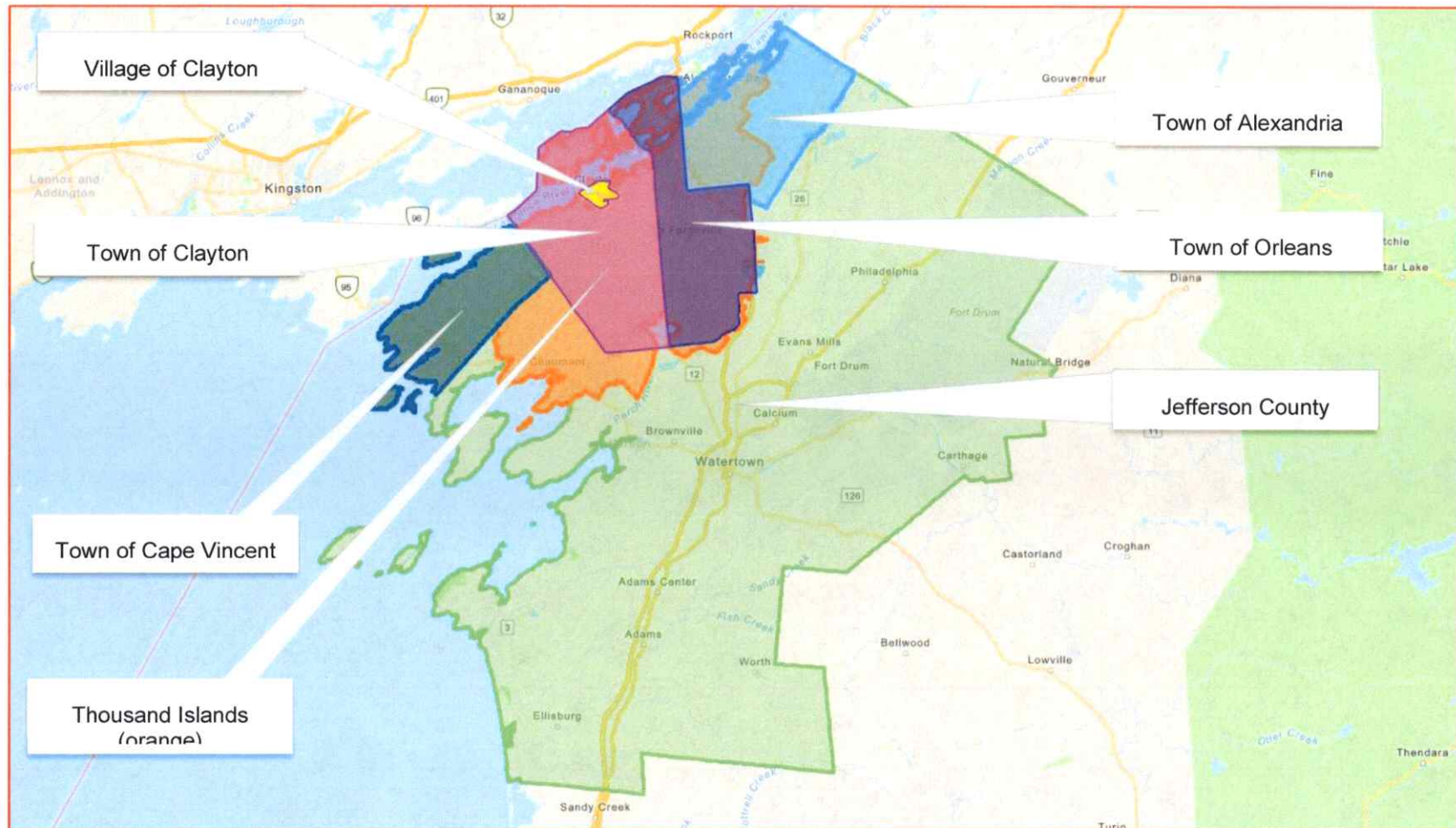
The following sections on demographic, industry, and real estate trends incorporate data covering eight geographies: the Village of Clayton, the Town of Clayton, the Town of Alexandria, the Town of Cape Vincent, the Town of Orleans, Jefferson County, New York State, and the Thousand Islands Region.<sup>8</sup> Industry data is taken at the ZIP code level.<sup>9</sup> Note that while the Town of Clayton includes the Village, the Village has been separated from the Town in the following data to provide a more apparent distinction of trends within and outside of the Village.

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<sup>8</sup> The Thousand Islands Region, as defined by the North Jefferson Improvement Association, comprises the following seven municipalities: the Village of Cape Vincent; the Village of Alexandria Bay; Fishers Landing; the Village of Depauville; the Village of La Fargeville; the Village of Chaumont; and Wellesley Island. For purposes of our analysis, the Thousand Islands Region comprises the following eight zip codes containing these municipalities: 13607 (Alexandria Bay), 13618 (Cape Vincent), 13622 (Chaumont), 13624 (Clayton), 13632 (Depauville), 13640 (Wellesley Island), 13641 (Fishers Landing), and 13656 (La Fargeville).

<sup>9</sup> The Town and Village of Clayton ("Clayton") are approximated using Zip Code 13624.





## Demographic Overview

The tables below compare demographic trends for the eight geographies defined in the Market Area section.

The population in each geography has declined since 2010. The Village of Clayton saw the largest percentage decrease between 2010 and 2025, with a 16.2% decrease in population from 2010 to 2025, or a loss of 320 individuals. The Town of Cape Vincent had the second largest percentage decrease at 8.7%, losing 242 individuals. The other geographies varied in population decreases between 2.0% and 6.6%.

Population is anticipated to continue declining in each region over the next five years, but at a reduced rate. The Village of Clayton is expected to lose an additional 50 individuals for a 3% decrease, the largest percentage change of the geographies. The Town of Clayton is expected to decrease by 1.5%, or a loss of 47 individuals. The remaining geographies are expected to decline minimally, varying between decreases of 0.6% to 2.1%. These projections do not necessarily account for anticipated regional development, however. As such, these projections could shift with the community's ability to welcome and house new regional workers related to any growth.

Since 2010, the Village of Clayton has seen a 2.9% decrease in the number of households, the only geography to see a decline. Meanwhile, the Town of Clayton has seen an increase of 6.2%, or 75 additional households. Three geographies, the

HOUSEHOLDS				
	2010	2025	Change	% Change
Village of Clayton	884	858	(26)	(2.9%)
Town of Clayton	1,211	1,286	75	6.2%
Town of Alexandria	1,698	1,722	24	1.4%
Town of Cape Vincent	878	949	71	8.1%
Town of Orleans	1,010	1,112	102	10.1%
Jefferson County	43,451	46,573	3,122	7.2%
Thousand Islands	5,713	5,942	229	4.0%
New York State	7,317,754	7,815,341	497,587	6.8%
PROJECTED HOUSEHOLDS				
	2025	2030	Change	% Change
Village of Clayton	858	852	(6)	(0.7%)
Town of Clayton	1,286	1,298	12	0.9%
Town of Alexandria	1,722	1,724	2	0.1%
Town of Cape Vincent	949	941	(8)	(0.8%)
Town of Orleans	1,112	1,119	7	0.6%
Jefferson County	46,573	46,616	43	0.1%
Thousand Islands	5,942	5,936	(6)	(0.1%)
New York State	7,815,341	7,890,659	75,318	1.0%
HOUSEHOLD SIZE				
	2025	2030	Change	% Change
Village of Clayton	1.92	1.87	(0.05)	(2.6%)
Town of Clayton	2.27	2.21	(0.06)	(2.6%)
Town of Alexandria	2.20	2.19	(0.01)	(0.5%)
Town of Cape Vincent	1.96	1.93	(0.03)	(1.5%)
Town of Orleans	2.44	2.39	(0.05)	(2.0%)
Jefferson County	2.30	2.25	(0.05)	(2.2%)
Thousand Islands	2.21	2.17	(0.04)	(1.8%)
New York State	2.48	2.45	(0.03)	(1.2%)

Source: Esri



Town of Orleans, the Town of Cape Vincent, and Jefferson County, saw significant increases in the number of households over the same period, between 7.2% to 10.1%.

Despite projected population loss, the number of households is expected to stay relatively stable in each region over the next five years. Each geography is anticipated to see very small increases or decreases, which is a truer indication of a stable number of households than it is of growth or a decline in the number of households.

Each geography is projected to see declines in household size ranging from 0.01 to 0.06 individuals. In the Village of Clayton, the household size is 1.92, the smallest of the geographies, and is expected to shrink by 2.6% by 2030. The household size in the Town of Clayton is 2.27 individuals, and is expected to shrink to 2.21 individuals by 2030. The largest household size is in the Town of Orleans, where it is 2.44 individuals.

Shrinking household sizes often go hand-in-hand with an increasing number of households, and can explain increases in the number of households within a given community despite population loss. Fewer people live together in each home, and thus require a greater number of housing units to accommodate the same population. However, the Town and Village of Clayton both have shrinking household sizes, a stable number of households, and a decreasing population. This suggests that

FAMILY HOUSEHOLDS				
	2010	2025	Change	% Change
Village of Clayton	524	455	(69.00)	(13.2%)
Town of Clayton	880	863	(17.00)	(1.9%)
Town of Alexandria	1,096	1,037	(59.00)	(5.4%)
Town of Cape Vincent	567	573	6.00	1.1%
Town of Orleans	754	771	17.00	2.3%
Jefferson County	29,633	28,964	(669.00)	(2.3%)
Thousand Islands	3,881	3,719	(162.00)	(4.2%)
New York State	4,649,790	4,718,804	69,014.00	1.5%
PROJECTED FAMILY HOUSEHOLDS				
	2025	2030	Change	% Change
Village of Clayton	455	490	35.00	7.7%
Town of Clayton	863	867	4.00	0.5%
Town of Alexandria	1,037	1,015	(22.00)	(2.1%)
Town of Cape Vincent	573	545	(28.00)	(4.9%)
Town of Orleans	771	773	2.00	0.3%
Jefferson County	28,964	28,798	(166.00)	(0.6%)
Thousand Islands	3,719	3,672	(47.00)	(1.3%)
New York State	4,718,804	4,734,479	15,675.00	0.3%
FAMILY HOUSEHOLD SIZE				
	2025	2030	Change	% Change
Village of Clayton	2.51	2.36	(0.15)	(6.0%)
Town of Clayton	2.73	2.67	(0.06)	(2.2%)
Town of Alexandria	2.75	2.77	0.02	0.7%
Town of Cape Vincent	2.44	2.45	0.01	0.4%
Town of Orleans	2.97	2.91	(0.06)	(2.0%)
Jefferson County	2.86	2.80	(0.06)	(2.1%)
Thousand Islands	2.76	2.73	(0.03)	(1.1%)
New York State	3.18	3.15	(0.03)	(0.9%)

Source: Esri



shrinking household sizes are just offsetting the reduction in population, resulting in a stable (rather than increasing) number of households.

Family households consist of a householder and any individuals related by birth, adoption, or marriage. Since 2010, the Village of Clayton has seen a 13.2% decrease in the number of family households, the most significant percentage decline of the geographies. The Town of Clayton has seen a decrease of 1.9%, or a loss of 17 family households, despite growth in total households. Only two geographies, the Town of Orleans and the Town of Cape Vincent, saw small increases in family households over the same period, at 2.3% and 1.1%, respectively.

Despite historical loss, the Village of Clayton is expected to see an increase of 7.7% in family households over the next five years. The Towns of Clayton and Orleans are anticipated to see somewhat stable family household number. The other geographies are expected to decline in the number of family households, ranging from a 0.6% decrease in Jefferson County to a 4.9% decrease in the Town of Cape Vincent.

Family household sizes are expected to shrink across most geographies, except the Towns of Alexandria and Cape Vincent, which are expected to increase slightly. The Village of Clayton is expected to see the largest decrease, with family households shrinking by 0.15 or 6%.

The median age in the Village of Clayton is 50.3, the oldest of the geographies, and is expected to increase slightly to 50.4 (+0.2%) by 2030. The Town of Clayton has a median age of 43.8, but is expected to increase to 44.7 (+2.1%) by 2030. Jefferson

MEDIAN AGE				
	2025	2030	Change	% Change
Village of Clayton	50.3	50.4	0.1	0.2%
Town of Clayton	43.8	44.7	0.9	2.1%
Town of Alexandria	48.9	49.4	0.5	1.0%
Town of Cape Vincent	46.3	46.0	(0.3)	(0.6%)
Town of Orleans	44.1	45.7	1.6	3.6%
Jefferson County	34.8	36.0	1.2	3.4%
Thousand Islands	47.3	48.1	0.8	1.7%
New York State	39.8	40.9	1.1	2.8%

MEDIAN HOME VALUE				
	2025	2030	Change	% Change
Village of Clayton	\$269,196	\$313,587	\$44,391	16.5%
Town of Clayton	\$257,115	\$277,574	\$20,459	8.0%
Town of Alexandria	\$223,563	\$241,126	\$17,563	7.9%
Town of Cape Vincent	\$305,625	\$354,580	\$48,955	16.0%
Town of Orleans	\$246,552	\$275,000	\$28,448	11.5%
Jefferson County	\$217,401	\$241,805	\$24,404	11.2%
Thousand Islands	\$265,695	\$298,057	\$32,362	12.2%
New York State	\$485,429	\$555,513	\$70,084	14.4%

MEDIAN HOUSEHOLD INCOME				
	2025	2030	Change	% Change
Village of Clayton	\$71,521	\$76,225	\$4,704	6.6%
Town of Clayton	\$76,594	\$81,125	\$4,531	5.9%
Town of Alexandria	\$69,540	\$75,686	\$6,146	8.8%
Town of Cape Vincent	\$65,029	\$74,308	\$9,279	14.3%
Town of Orleans	\$66,752	\$72,016	\$5,264	7.9%
Jefferson County	\$63,787	\$68,269	\$4,482	7.0%
Thousand Islands	\$70,746	\$76,499	\$5,753	8.1%
New York State	\$85,744	\$96,252	\$10,508	12.3%

Source: Esri

County is the youngest of the geographies, with a median age of 34.8. The lower median age may be due to the larger geographical spread of the County, encompassing local colleges and universities that would push the median age downward. At the same time, waterfront towns may expect to see older individuals closer to retirement. The remaining geographies have a median age that lies between 44.1 and 48.9. Each geography is expected to age over the next five years, except the Town of Cape Vincent, which will see a decrease from 46.3 to 46.0 (-0.6%). Discussion with the local school district revealed that the Cape Vincent school building is the only one in the district with increasing enrollment, which is one likely driver of a decreasing median age. The Town of Orleans will see the largest increase in median age, growing by 3.6% or 1.6 years.

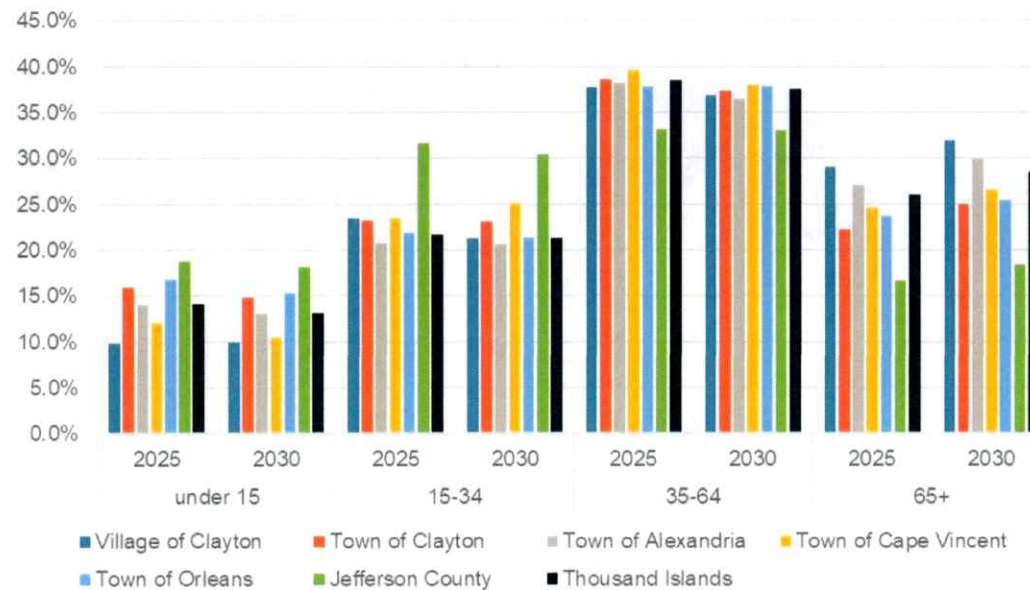
Median home value in the Village of Clayton is \$269,196 and is expected to increase by 16.5% (+\$44,391) to \$313,587 by 2030, the largest percentage increase of the geographies. The Town of Clayton has a slightly lower median home value of \$257,115, which is expected to increase by 8% (+\$20,459) to \$277,574 by 2030. The Town of Cape Vincent has the highest median home value at \$305,625, while Jefferson County has the lowest median home value at \$217,401.

The median household income in the Village of Clayton is \$71,521 and is expected to increase 6.6% by 2030, growing by \$4,704. The median household income in the Town of Clayton is slightly higher, at \$76,594, and is expected to increase 5.9% by 2030, growing by \$4,531. Despite having the second-lowest income (\$65,029), the Town of Cape Vincent is anticipated to see the largest increase in median household income, both by dollar amount (\$9,279) and percentage (14.3%), reaching \$74,308 by 2030.

## Age Distribution

Each region has an aging population. As shown in the graph below, most age groups are expected to constitute smaller shares of the population by 2030 except for the over-65 age group, which is expected to see increasing population shares. However, the under-15 age group in the Village of Clayton is expected to increase its share by 1.2%. The Village and the Town of Clayton's 15- to 34-year-olds will see a small percentage reduction of 2.2% and 1.3%, respectively. In contrast, the 65+ age group will increase minimally by 2.9% and 2.3% in the Village and the Town. These trends are similar across geographies.

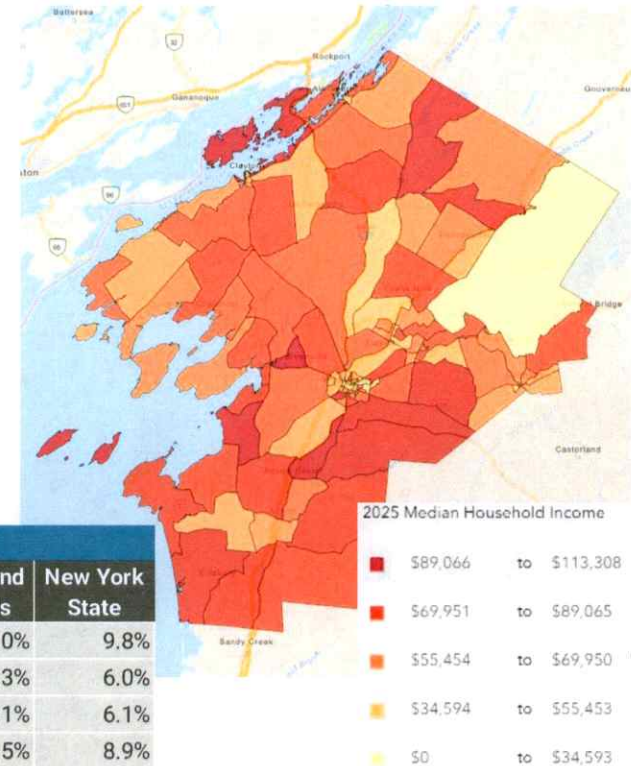
Age Distribution, 2025 & 2030





## Household Income Distribution

In the Village of Clayton, 36.5% of households earn below \$50,000 annually, including 13.6% that earn below \$25,000 each year. The Town of Clayton follows a similar proportion, with about a quarter (28.4%) of residents earning below \$50,000 annually. The Village and the Town of Clayton have the highest share of high-income households of the geographies, with 36.6% and 37.3% of households, respectively, earning more than \$100,000 annually. As is typical, the Village has the highest share of low-income earners due to higher public services and assistance concentrations. Meanwhile, Jefferson County has the highest share of households earning less than \$50,000 annually (38.4%) and the lowest share of households earning more than \$100,000 annually (29.2%).



	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
<\$15,000	10.5%	4.4%	4.3%	4.5%	7.0%	7.5%	6.0%	9.8%
\$15,000 - \$24,999	3.1%	3.6%	7.3%	5.7%	6.0%	5.9%	5.3%	6.0%
\$25,000 - \$34,999	9.6%	7.6%	6.6%	13.8%	8.5%	9.7%	9.1%	6.1%
\$35,000 - \$49,999	13.3%	12.8%	13.7%	10.6%	11.5%	15.3%	12.5%	8.9%
\$50,000 - \$74,999	15.2%	20.5%	21.0%	19.6%	22.1%	18.8%	19.4%	13.7%
\$75,000 - \$99,999	11.8%	13.8%	12.1%	12.1%	10.8%	13.5%	12.7%	11.3%
\$100,000 - \$149,999	20.9%	22.9%	17.0%	18.8%	19.2%	17.0%	20.2%	16.5%
\$150,000 - \$199,999	9.2%	6.7%	9.4%	9.8%	6.9%	7.1%	7.8%	10.2%
\$200,000+	6.5%	7.7%	8.5%	5.1%	7.8%	5.1%	6.9%	17.5%

Source: Esri

## Educational Attainment

The Village of Clayton is relatively well educated, with 92.1% of its residents having at least a high school diploma or equivalent. About 38.9% of residents have a bachelor's degree or higher, the highest share of the geographies. The Village's higher educational attainment may be partially explained by the high-income households, with some residents earning their degrees elsewhere and choosing to reside in the scenic community. In the Town of Clayton, 89.4% of residents have at least a high school diploma or equivalent, and a quarter (26.6%) have a bachelor's degree or higher. The other geographies are similarly well-educated, ranging from 21.6% of the population in the Town of Orleans to 33.7% of the population in the Town of Alexandria having a bachelor's degree or higher.

EDUCATIONAL ATTAINMENT, 2025								
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
Less than 9th Grade	3.0%	2.6%	1.7%	2.8%	7.2%	2.6%	3.2%	5.1%
9th to 12th Grade	4.9%	8.1%	3.0%	9.3%	6.4%	5.0%	6.0%	5.5%
High School Diploma/GED	24.6%	28.4%	31.4%	24.8%	38.5%	32.6%	29.1%	24.8%
Some College	11.7%	19.8%	15.3%	19.8%	11.9%	18.6%	16.9%	13.2%
Associate Degree	16.9%	14.6%	14.9%	11.7%	14.3%	14.3%	14.2%	10.0%
Bachelor's Degree	16.8%	13.5%	21.3%	16.5%	12.5%	16.1%	17.0%	23.2%
Graduate Degree or Higher	22.1%	13.1%	12.4%	15.1%	9.1%	10.9%	13.6%	18.1%

Source: Esri

## Poverty and At-Risk Populations

In the Village and Town of Clayton, 21% and 9% of households live below the poverty level, respectively. The percent of households below the poverty level in the Village of Clayton is higher than in the comparison geographies, which range from 6% in the Town of Cape Vincent to 13% in Jefferson County. The large retirement community in the Village of Clayton, who receive non-traditional incomes (i.e. social security, 401k, etc.) may be one reason behind higher rates of poverty in the Village.

About a third (32.1%) of households in the Village of Clayton and about a fifth (18.8%) of households in the Town of Clayton have an individual with a disability. The Village has the highest proportion of these households, while the Town has the lowest proportion of the geographies. The comparison geographies range from 25.7% in the Town of Cape Vincent to 32.1% in the Town of Alexandria. Additionally, the Village has the largest share of the population that is over 65, at 29%. The County has the lowest share of an older population, at only 16.6%. The remaining geographies have a share that falls between 22.3% to 27%. The Village of Clayton also has the highest share of households without a vehicle (12%), likely because it is a more walkable community and has a greater number of households that live below the poverty level and may not be able to afford access to a vehicle.

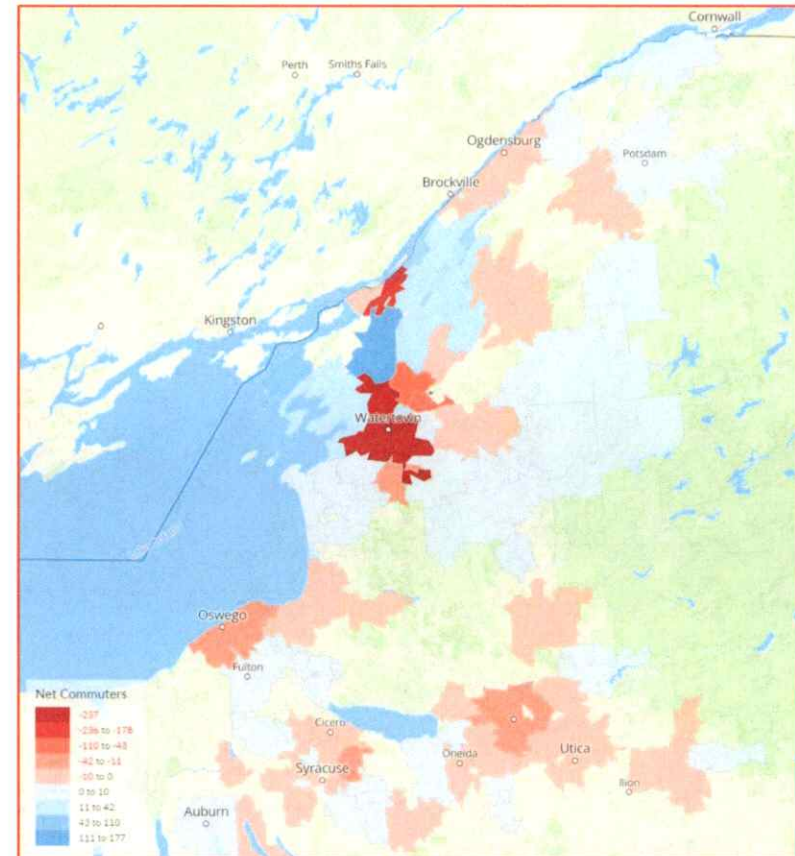
POVERTY & AT-RISK POPULATION STATISTICS, 2025								
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
Households Below the Poverty Level (%)	21.0%	9.0%	8.0%	6.0%	12.0%	13.0%	12.0%	14.0%
Households Below the Poverty Level (#)	179	107	141	53	135	5,949	656	1,054,867
Households with Disability	32.1%	18.8%	32.1%	25.7%	26.1%	27.2%	26.9%	24.4%
Population 65+	29.0%	22.3%	27.0%	24.7%	23.7%	16.6%	25.9%	18.9%
Households without a Vehicle	12.0%	7.9%	6.8%	3.2%	8.4%	9.8%	7.5%	28.5%

Source: Esri



### Commuting - Clayton

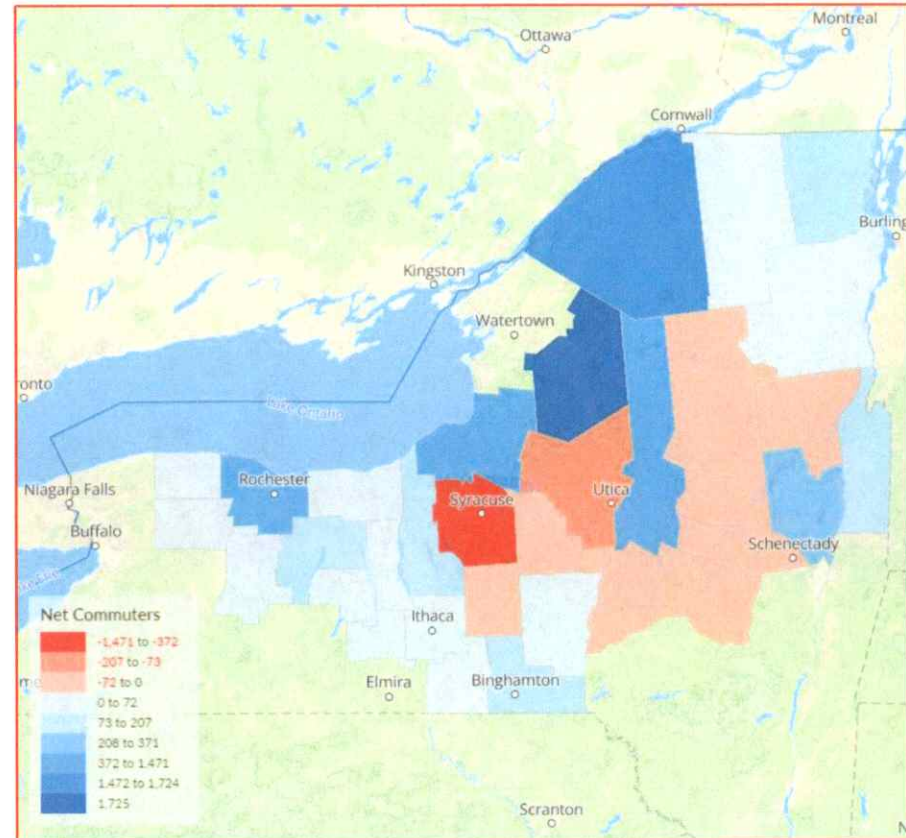
The Village and Town of Clayton have a net out-commuting population of 324 individuals.<sup>10</sup> The majority of residents who live in the Village or Town of Clayton but commute to a job outside of Clayton travel to Watertown (-237), Alexandria Bay (-178), and Fort Drum (-60). Those who live outside of Clayton but commute to a job within the Village or Town originate primarily from La Fargeville (+111) and Cape Vincent (+74).



<sup>10</sup> The Town and Village of Clayton ("Clayton") are approximated using ZIP Code 13624.

### Commuting – Jefferson County

Jefferson County has a net inbound commuting population of 4,933. Most residents who commute to a job outside of Jefferson County travel to Onondaga County (-2,083), likely to the Syracuse area; St. Lawrence County (-1,709); or Oneida County (-1,287). Those who live outside of Jefferson County but commute to a job within the county originate primarily from St. Lawrence County (+3,181), Lewis County (+2,784), or Onondaga County (+1,711).



## Industry Analysis

### Industry Composition & Employment Trends

In the Village and Town of Clayton, the top-employing industries are Government, Accommodation and Food Services, and Construction, which collectively constitute 60% of Clayton's total jobs.<sup>11</sup> Each of these industries has seen large increases in employment over the past decade, jointly contributing 77% of jobs added since 2010. Conversely, Retail Trade and Wholesale Trade have seen the largest declines in employment over the same period. As a whole, Clayton's employment grew by 8% since 2010, adding 142 jobs.

In comparison, Jefferson County's top employing sectors are Government, Health Care and Social Assistance, and Retail Trade, comprising 68% of Jefferson's total jobs. While Government is the largest sector in both Clayton and Jefferson County, Clayton has seen a growth of 11% (+57 jobs), while the County has seen a decline of 12%, or a loss of 3,610 jobs. Overall, Jefferson County's employment has declined by 8%, losing 5,418 jobs since 2010.

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<sup>11</sup> The Town and Village of Clayton ("Clayton") are approximated using ZIP Code 13624.



## Employment Change by Sector, 2010-2024

NAICS & Descriptions	Clayton				Jefferson County			
	2010	2024	# Change (2010-2024)	% Change (2010-2024)	2010	2024	# Change (2010-2024)	% Change (2010-2024)
53 Government	536	593	57	11%	31,113	27,503	(3,610)	(12%)
56 Accommodation and Food Services	218	363	144	66%	3,943	4,166	224	6%
11 Construction	184	229	46	25%	2,509	2,058	(451)	(18%)
42 Retail Trade	255	199	(56)	(22%)	7,052	5,854	(1,198)	(17%)
31 Arts, Entertainment, and Recreation	138	158	20	15%	546	522	(24)	(4%)
54 Other Services (except Public Administration)	96	93	(2)	(3%)	2,061	1,852	(209)	(10%)
52 Health Care and Social Assistance	74	92	18	24%	6,378	7,020	642	10%
62 Finance and Insurance	41	51	11	27%	877	809	(68)	(8%)
81 Professional, Scientific, and Technical Services	49	48	(1)	(2%)	932	1,185	253	27%
71 Manufacturing	25	48	23	91%	2,473	1,815	(658)	(27%)
44 Wholesale Trade	42	22	(20)	(48%)	960	913	(47)	(5%)
23 Agriculture, Forestry, Fishing and Hunting	<10	21	Insf. Data	Insf. Data	757	936	179	24%
72 Administrative and Support and Waste Management and Remediation Services	20	13	(7)	(34%)	1,409	1,233	(176)	(13%)
90 Real Estate and Rental and Leasing	<10	11	Insf. Data	Insf. Data	617	751	133	22%
21 Mining, Quarrying, and Oil and Gas Extraction	<10	<10	Insf. Data	Insf. Data	62	61	(2)	(3%)
22 Utilities	<10	<10	Insf. Data	Insf. Data	221	217	(4)	(2%)
48 Transportation and Warehousing	128	<10	Insf. Data	Insf. Data	1,624	1,246	(378)	(23%)
51 Information	<10	<10	Insf. Data	Insf. Data	711	429	(282)	(40%)
55 Management of Companies and Enterprises	<10	<10	Insf. Data	Insf. Data	220	304	84	38%
61 Educational Services	10	<10	Insf. Data	Insf. Data	279	374	95	34%
99 Unclassified Industry	<10	<10	Insf. Data	Insf. Data	37	115	79	214%
<b>TOTAL</b>	<b>1,841</b>	<b>1,983</b>	<b>142</b>	<b>8%</b>	<b>64,783</b>	<b>59,365</b>	<b>(5,418)</b>	<b>(8%)</b>

Source: Lightcast

### Projected Employment Trends

The Government, Construction, and Other Services (except Public Administration) industries are projected to add the most jobs to Clayton in the next decade. Together, they contribute 79% of the anticipated new jobs, or 188 jobs. This is partially due to the larger size of these industries, but anticipated increases for the top industries are also large in terms of percentage change. In contrast, the Wholesale Trade, Manufacturing, and Retail Trade industries are the only industries anticipated to see decreased employment, with a combined decline of 17 jobs.

Despite employment contraction in Jefferson County since 2010, the County is expected to see an increase in employment in the next decade, adding 3,723 jobs by 2034 for 6% growth. Similar to Clayton, the top industry by added jobs is Government (+2,117 jobs), but is followed by Health Care and Social Assistance (+1,102 jobs) and Administrative Services (+355 jobs).



## Projected Employment Trends by Sector, 2024-2034

NAICS & Description	Clayton				Jefferson County			
	2024	2034	# Change (2024-2034)	% Change (2024-2034)	2024	2034	# Change (2024-2034)	% Change (2024-2034)
90 Government	593	725	132	22.3%	27,503	29,621	2,117	8.0%
23 Construction	229	268	38	16.7%	2,058	2,117	59	3.0%
81 Other Services (except Public Administration)	93	111	18	19.1%	1,852	1,873	21	1.0%
62 Health Care and Social Assistance	92	108	16	17.4%	7,020	8,122	1,102	16.0%
72 Accommodation and Food Services	363	376	13	3.6%	4,166	4,232	65	2.0%
54 Professional, Scientific, and Technical Services	48	59	10	21.5%	1,185	1,419	234	20.0%
11 Agriculture, Forestry, Fishing and Hunting	21	26	5	23.3%	936	1,038	102	11.0%
56 Administrative and Support and Waste Management and Remediation Services	13	16	3	22.0%	1,233	1,587	355	29.0%
53 Real Estate and Rental and Leasing	11	12	1	11.6%	751	853	102	14.0%
71 Arts, Entertainment, and Recreation	158	158	1	0.5%	522	517	(5)	(1.0%)
52 Finance and Insurance	51	52	0	0.5%	809	809	-	0.0%
42 Wholesale Trade	22	21	(1)	(3.9%)	913	904	(10)	(1.0%)
31 Manufacturing	48	46	(2)	(4.9%)	1,815	1,722	(93)	(5.0%)
44 Retail Trade	199	185	(14)	(6.9%)	5,854	5,461	(393)	(7.0%)
21 Mining, Quarrying, and Oil and Gas Extraction	<10	<10	Insf. Data	Insf. Data	61	66	6	9.0%
22 Utilities	<10	<10	Insf. Data	Insf. Data	217	254	37	17.0%
48 Transportation and Warehousing	<10	<10	Insf. Data	Insf. Data	1,246	1,281	34	3.0%
51 Information	<10	<10	Insf. Data	Insf. Data	429	360	(69)	(16.0%)
55 Management of Companies and Enterprises	<10	<10	Insf. Data	Insf. Data	304	236	(68)	(22.0%)
61 Educational Services	<10	<10	Insf. Data	Insf. Data	374	434	59	16.0%
99 Unclassified Industry	<10	11	Insf. Data	Insf. Data	115	182	67	58.0%
<b>TOTAL</b>	<b>1,983</b>	<b>2,213</b>	<b>230</b>	<b>12%</b>	<b>59,365</b>	<b>63,088</b>	<b>3,723</b>	<b>6%</b>

Source: Lightcast



## Housing Market Analysis

### Housing Units

The Village of Clayton and the Town of Clayton have 1,252 and 2,155 housing units, respectively. In each geography, most homes are single-family detached (1 unit, detached), ranging from 56.3% in Jefferson County to 68.9% in the Town of Orleans. Notably, the Village of Clayton has the highest share of multi-family units (2 units to 50 or more units), which comprise a third (32.9%) of total housing units. Comparatively, multi-family homes comprise less than 15.3% of total housing units in the Thousand Islands and the Towns of Clayton, Alexandria, Cape Vincent, and Orleans.

Also of note are the high proportions of mobile homes in each community except the Village. Over a quarter of housing units in the Town of Clayton are

mobile homes, the most of any geography after the Town of Cape Vincent. This may speak to a lack of housing that is affordable, leading households to purchase and occupy mobile homes instead.

HOUSING UNITS BY UNITS IN STRUCTURE, 2025									
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State	
Total	1,252	2,155	3,556	2,491	2,256	61,721	11,318	8,539,536	
1 unit, detached	62.7%	64.7%	63.2%	65.4%	68.9%	56.3%	67.3%	41.3%	
1 unit, attached	0.8%	0.6%	3.1%	1.2%	0.8%	6.8%	1.5%	5.5%	
2 units	8.6%	1.5%	1.7%	0.2%	0.8%	5.9%	1.9%	9.7%	
3 or 4 units	10.2%	3.5%	4.2%	0.5%	2.5%	9.3%	3.1%	6.9%	
5 to 9 units	5.5%	0.5%	1.7%	0.6%	0.9%	4.0%	1.5%	5.2%	
10 to 19 units	1.6%	0.7%	4.8%	0.0%	0.6%	1.8%	1.8%	4.3%	
20 to 49 units	2.3%	0.5%	2.6%	0.4%	0.1%	2.7%	1.2%	8.4%	
50 or more units	4.7%	0.9%	0.3%	0.0%	0.0%	1.9%	0.6%	16.6%	
Mobile home	3.2%	26.9%	18.4%	31.7%	25.2%	11.4%	21.1%	2.1%	
Boat, RV, van, etc.	0.3%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	

Source: Esri

## Housing Age

The Village of Clayton has the oldest housing stock of the geographies, with 58.1% of housing units built prior to 1970, meaning that they have a higher likelihood of containing hazards like lead, radon, and asbestos. The Village also has the largest share of homes built before 1940, at 47.8%. In the Town of Clayton, nearly half (47.7%) of housing units were built before 1970. The Towns of Alexandria and Cape Vincent have the smallest share of homes built before 1970 at 46.6% and 46.4%, respectively. The Village of Clayton has the smallest share of newer housing stock (built since 2010) at 3.5%. Meanwhile, the Town of Clayton has the largest share at 8.1%.

HOUSING UNITS BY YEAR STRUCTURE BUILT, 2025								
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
Built 2020 or later	0.2%	1.4%	0.0%	0.2%	0.2%	0.2%	0.4%	0.4%
Built 2010 to 2019	3.3%	6.7%	4.7%	7.8%	6.5%	7.8%	6.2%	4.9%
Built 2000 to 2009	3.1%	12.5%	10.8%	10.6%	12.3%	11.4%	11.3%	6.3%
Built 1990 to 1999	9.1%	13.5%	11.1%	9.6%	10.4%	11.5%	10.6%	6.0%
Built 1980 to 1989	9.5%	19.5%	17.4%	16.3%	12.1%	12.3%	16.1%	7.7%
Built 1970 to 1979	16.7%	6.5%	9.5%	9.1%	4.5%	8.5%	8.3%	9.8%
Built 1960 to 1969	2.1%	10.0%	10.1%	10.2%	9.4%	6.9%	9.0%	12.3%
Built 1950 to 1959	4.2%	6.9%	3.4%	9.9%	6.4%	7.3%	6.7%	14.4%
Built 1940 to 1949	4.0%	2.7%	4.6%	3.3%	1.7%	4.0%	3.4%	7.8%
Built 1939 or earlier	47.8%	20.3%	28.5%	23.0%	36.6%	30.2%	28.0%	30.5%

Source: Esri

## Housing Tenure

Nearly half (46.9%) of the homes in the Village of Clayton are owner-occupied, 23.1% are renter-occupied, and 30% are vacant. The Town of Clayton similarly has a large percentage of owner-occupied homes

	HOUSING TENURE, 2025							
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
Owner-Occupied	46.9%	42.5%	35.6%	28.9%	36.2%	40.4%	38.4%	46.2%
Renter-Occupied	23.1%	12.0%	11.6%	7.1%	8.2%	32.7%	11.8%	44.0%
Vacant Units, Rate	30.0%	45.5%	52.8%	64.1%	55.6%	26.9%	49.8%	9.9%
Total Housing Units	1,226	2,360	3,648	2,641	2,507	63,729	11,842	8,671,626

Source: Esri

(42.5%); however, renter-occupied homes make up just 12% and vacant units make up 45.5%. The other Towns and the Thousand Islands region have smaller proportions of owner- and renter-occupied housing units, with more than half of the units being vacant in each geography. Jefferson County has the highest share of renter-occupied units (32.7%) but the smallest share of vacant units (26.9%).

Looking exclusively at the non-vacant units, the Village of Clayton has a slightly lower proportion of owner-occupied units (67%) than the Town of Clayton (78%).

High proportions of seasonal and occasional homes drive the very high vacancy rates in each geography. These communities are scenic and attract those looking for a "home away from home." However, the "true" vacancy rate, or those homes that are classified as "for rent" or "for sale only," shows a very different picture. A healthy housing vacancy rate for a community is 5%-10%. Only the Village of Clayton falls within this range, and just barely, at 5.8%. The Town of Clayton has the next highest "true" vacancy rate of 3.8%. The remaining geographies vary from 1.2% in the Town of Cape Vincent to 3% in the County. This suggests a dire need for more housing stock, particularly for homes for sale in the Village. Notably, the Village has the smallest share of homes that are seasonal/occasional homes, but it has the largest share of homes that are vacant for "other" reasons, which include vacancy due to foreclosure, legal proceedings, repairs and renovations, preparing to rent or sell, extended



absence, and more. In a community with a growing presence of investors, the “Other” category may be larger as these entities prepare homes for rent, sale, or short-term rental.

VACANT UNITS, 2025								
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
Total Vacant Units	409	932	1,818	1,625	1,187	15,020	5,756	870,580
For rent	17.4%	3.5%	2.5%	0.0%	0.8%	8.2%	2.3%	16.0%
Rented, not occupied	2.4%	0.0%	0.2%	0.0%	0.0%	0.7%	0.2%	4.6%
For sale only	0.0%	6.1%	1.2%	2.0%	2.1%	4.6%	2.4%	5.5%
Sold, not occupied	10.8%	0.6%	0.7%	0.4%	0.0%	1.7%	1.3%	4.5%
Seasonal/occasional	41.1%	82.8%	88.6%	92.0%	90.4%	63.5%	86.0%	35.5%
Other	28.4%	7.0%	6.9%	5.5%	6.8%	21.3%	7.7%	33.7%
<b>"True" Vacancy Rate</b>	<b>5.8%</b>	<b>3.8%</b>	<b>1.8%</b>	<b>1.2%</b>	<b>1.4%</b>	<b>3.0%</b>	<b>2.3%</b>	<b>2.2%</b>

Source: Esri

### Housing Tenure by Household Income

The table below shows occupied housing units by household income and tenure. The Village of Clayton has a slightly lower share of owner-occupied units (47.1%) than renter-occupied (52.9%). Meanwhile, the other geographies have higher shares of owner-occupied housing, ranging from 59.3% in Jefferson County to 87.5% in the Town of Cape Vincent.

The Village of Clayton has the smallest proportion of high-earning (\$100,000+ annual household income) households at 29.4%. High-earning households tend to own their housing (39.3%), rather than rent their housing (20.6%) in the Village. The Town of Clayton has the second-highest share of high-income owner-occupied housing units (after the Town of Alexandria) at 38.2%. The largest share of occupied housing units in the Village is renter households earning below \$50,000 annually. This is indicative of a lack of single-family housing stock available within these households' budgets.

HOUSING TENURE BY HOUSEHOLD INCOME						
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County
<b>Total occupied housing units</b>	<b>843</b>	<b>2,069</b>	<b>1,738</b>	<b>866</b>	<b>1,011</b>	<b>49,137</b>
<\$50,000	42.0%	31.4%	35.3%	34.8%	36.2%	34.4%
\$50,000-\$74,999	18.1%	16.6%	15.1%	19.1%	18.3%	18.5%
\$75,000-\$99,999	10.4%	13.8%	11.1%	11.5%	11.8%	14.9%
\$100,000+	29.4%	38.2%	38.5%	34.6%	33.7%	32.2%
<b>Owner-occupied housing units</b>	<b>397</b>	<b>1,406</b>	<b>1,272</b>	<b>758</b>	<b>738</b>	<b>29,159</b>
<b>Owner-occupied housing units percent of total</b>	<b>47.1%</b>	<b>68.0%</b>	<b>73.2%</b>	<b>87.5%</b>	<b>73.0%</b>	<b>59.3%</b>
<\$50,000	24.2%	22.0%	24.6%	31.8%	27.1%	22.4%
\$50,000-\$74,999	25.2%	18.1%	15.9%	18.9%	20.2%	17.0%
\$75,000-\$99,999	11.3%	15.9%	13.8%	13.2%	13.8%	15.0%
\$100,000+	39.3%	44.0%	45.7%	36.1%	38.9%	45.7%
<b>Renter-occupied housing units</b>	<b>446</b>	<b>663</b>	<b>466</b>	<b>108</b>	<b>273</b>	<b>19,978</b>
<b>Owner-occupied housing units percent of total</b>	<b>52.9%</b>	<b>32.0%</b>	<b>26.8%</b>	<b>12.5%</b>	<b>27.0%</b>	<b>40.7%</b>
<\$50,000	57.8%	51.3%	64.6%	55.6%	60.8%	51.8%
\$50,000-\$74,999	11.9%	13.4%	12.9%	20.4%	13.2%	20.8%
\$75,000-\$99,999	9.6%	9.5%	3.6%	0.0%	6.2%	14.9%
\$100,000+	20.6%	25.8%	18.9%	24.1%	19.8%	12.5%

Source: American Community Survey 5-year Estimates, MRB Group

### Housing Affordability – Owner-Occupied Housing

The median home value in the Village of Clayton is \$269,196. To afford the median home cost without being cost-burdened, a household in the Village must earn \$75,640 annually. For this analysis, cost-burden is defined as spending 30% or more of the annual household income on housing. The median annual income in the Village of Clayton (\$71,521) is \$4,119 lower than the household income threshold, suggesting that residents may be cost-burdened. Meanwhile, the Town of Clayton has a household income threshold of \$72,760, which is \$3,834 lower than the median household income of \$76,594. A smaller share of households in the Town likely experience cost-burdened housing than the Village.

HOUSING AFFORDABILITY - OWNER-OCCUPIED HOUSING, 2025				
	Village of Clayton	Town of Clayton	Jefferson County	New York State
Median Home Value - 2025	\$269,196	\$257,115	\$217,401	\$485,429
10% Down Payment	\$26,920	\$25,712	\$21,740	\$48,543
Remaining Balance	\$242,276	\$231,404	\$195,661	\$436,886
Average Mortgage @7% for 30 Years	\$1,612	\$1,540	\$1,302	\$2,907
Estimated Additional Costs*	\$279	\$279	\$279	\$279
Estimated Monthly Mortgage Costs	\$1,891	\$1,819	\$1,581	\$3,186
Household Income Threshold	\$75,640	\$72,760	\$63,240	\$127,440

\*Include Zillow estimated insurance, PMI, and taxes

Source: Esri; Zillow Mortgage Calculator; MRB

In comparison, homes in Jefferson County are relatively affordable, requiring \$12,400 less than the Village and \$9,520 less than the Town for the annual household income threshold.

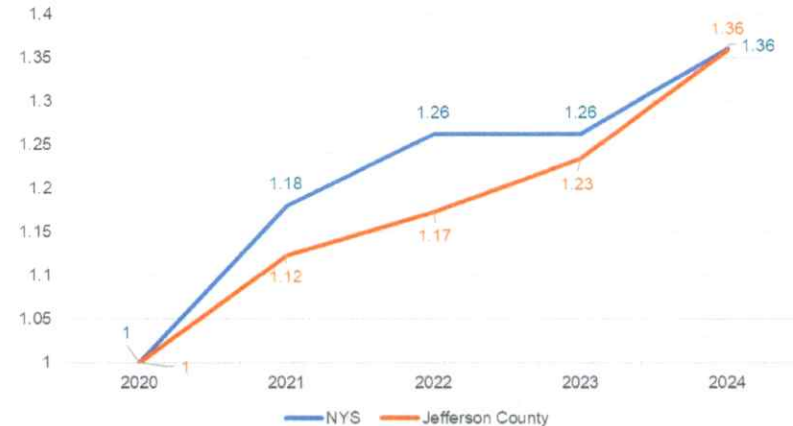


### Home Sale Price

In Jefferson County, the median sale price was \$220,000 in 2024 and has increased 36% since 2020. This matches the percentage change in the State, where the median sale price has also increased 36% since 2020. The largest increases in median sale price for Jefferson County happened between 2020-2021 and 2023-2024, when the price increased by \$20,000. The increase in 2021 was likely driven by the COVID-19 pandemic, which saw an exodus of individuals from urban areas to rural areas, putting upward pressure on home prices in communities like Jefferson County.

In Jefferson County and New York State alike, there were significantly fewer sales closed in 2023 than in previous years. Jefferson County, however, saw the largest percentage decrease since 2020, at 25.6%. In 2024, Jefferson County saw 1,359 new listings and had 4.6 months supply of inventory. While homes in New York generally received over the asking price in 2024, Jefferson County homes received 97.5% of the list price.

Median Sale Price Index  
2020 = 1.00



HOME SALES STATISTICS, 2024							
	Total Closed Sales	Change from 2023	Change from 2020	New Listings	Inventory of Homes for Sale	Months Supply of Inventory	Pct. Of List Price Received
Jefferson County	1,054	(9.3%)	(25.6%)	1,359	361	4.60	97.5%
NYS	104,698	(1.6%)	(17.7%)	139,293	23,198	2.60	101.9%

Source: NYSAR Annual Report, 2024

### Housing Affordability – Renter Occupied Housing

The median gross rent for rental units is \$1,057 in the Village of Clayton, which requires a household income of \$42,280 to avoid being cost-burdened. The median gross rent is \$917 in the Town of Clayton, which requires a household income of \$36,680 to avoid being cost-burdened. Renting in both the Village and the Town is comparatively more affordable for residents than owning a house.<sup>12</sup> The median annual income for the Village and the Town is \$71,521 and \$76,594, respectively, which are well above the household income thresholds for their regions. Jefferson County has the highest median gross rent at \$1,214, which requires an annual household income of \$48,560 to avoid being cost-burdened. In contrast, the other areas of the County have significantly lower gross rents, ranging from \$708 to \$965.

While renting in the Town and Village of Clayton is comparatively more affordable than home ownership, the proliferation of short-term rentals means that year-round rental options are few and far between and are becoming less affordable as property owners decide between high-profit short-term rental models, and less profitable long-term rental models. As shown in a following section, the number of short-term rentals in the County has dramatically increased since 2014, and because of Clayton's desirable location in the Thousand Islands, many of those short-term rentals have popped up in the Village and Town community.

HOUSING AFFORDABILITY - RENTER-OCCUPIED HOUSING, 2025								
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County	Thousand Islands	New York State
Median Gross Rent	\$1,057	\$917	\$708	\$965	\$882	\$1,214	\$887	\$1,576
Household Income Threshold	\$42,280	\$36,680	\$28,320	\$38,600	\$35,280	\$48,560	\$35,480	\$63,040

Source: Esri; MRB Group

<sup>12</sup> The gross rent figures reported by the Census Bureau (and subsequently Esri) are likely understated. Stakeholders indicated that rents for a one- to two-bedroom apartment in the Village average \$1,200 to \$1,500 per month. Rather than absolute figures here, the takeaway should be on the overall trend of affordability between communities and compared to home ownership.



### *Rental Units by Affordability*

The table below shows the proportion of occupied rental units in each geography that fall into each affordability bracket, based on gross rent. Occupied rental units may differ from those currently on the market; consistently occupied units may not have seen significant rent increases compared to rental units on the market, which see rent increases to bring units to current market rates.

The Village and Town of Clayton both have a relatively high share of rental units that are affordable to households earning less than 50% of the Area Median Income (AMI), at 35.1% and 49.6%, respectively. These levels are above Jefferson County's average of 29.8%, yet lower than the 51.7% in the Thousand Islands region. The Village and the Town also offer a sizable share of units affordable to moderate-income households earning between 50% and 80% of AMI—31.4% in the Village and 26.3% in the Town. These proportions are lower than the other Towns included in the analysis. It is clear that Clayton serves a broad range of renters, from low-income households to middle-income workers employed in the area's tourism, retail, and service industries. However, the proportions of rentals affordable for those earning under 80% AMI generally fall behind other geographies, while the share of rentals in Clayton affordable to those earning 80% to 100% AMI surpasses the shares in other geographies.

At the upper end of the affordability spectrum, only a small share of units in both the Village and Town are priced for households earning 100% or more of AMI. Just 4.9–5% of rental units are affordable to those earning 100–120% of AMI, and less than 1% are affordable above 120% AMI. Renters at these income levels may be forced to rent lower-cost units due to a lack of supply available within their income levels, thus reducing the supply of rentals available for lower-income households. This is a trend throughout the comparison geographies, though the Town of Cape Vincent and Orleans have nearly double the share of market-rate rentals available.

Together, these patterns suggest that while the Village and Town of Clayton offer a supply of affordable and workforce housing, there may be limited options for higher-income renters that could potentially constrain efforts to attract year-round professionals and diversify the local housing market.

RENTAL UNITS BY AFFORDABILITY, 2025								
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Thousand Islands	Jefferson County	New York State
<b>Total Rental Units - Cash Rent</b>	<b>405</b>	<b>240</b>	<b>426</b>	<b>101</b>	<b>187</b>	<b>1,270</b>	<b>20,366</b>	<b>3,387,390</b>
<b>Affordable &lt;50% AMI (&lt;\$900)</b>	<b>142</b>	<b>119</b>	<b>267</b>	<b>42</b>	<b>96</b>	<b>657</b>	<b>6,060</b>	<b>670,447</b>
<i>Affordable &lt;50% AMI (% of total)</i>	<i>35.1%</i>	<i>49.6%</i>	<i>62.7%</i>	<i>41.6%</i>	<i>51.3%</i>	<i>51.7%</i>	<i>29.8%</i>	<i>19.8%</i>
<b>Affordable 50%-80% AMI (\$900-\$1,500)</b>	<b>127</b>	<b>63</b>	<b>136</b>	<b>40</b>	<b>65</b>	<b>374</b>	<b>9,096</b>	<b>919,159</b>
<i>Affordable 50%-80% AMI (% of total)</i>	<i>31.4%</i>	<i>26.3%</i>	<i>31.9%</i>	<i>39.6%</i>	<i>34.8%</i>	<i>29.4%</i>	<i>44.7%</i>	<i>27.1%</i>
<b>Affordable 80%-100% AMI (\$1,500-\$2,000)</b>	<b>113</b>	<b>45</b>	<b>35</b>	<b>0</b>	<b>6</b>	<b>159</b>	<b>3,656</b>	<b>682,148</b>
<i>Affordable 80%-100% AMI (% of total)</i>	<i>27.9%</i>	<i>18.8%</i>	<i>8.2%</i>	<i>0.0%</i>	<i>3.2%</i>	<i>12.5%</i>	<i>18.0%</i>	<i>20.1%</i>
<b>Affordable 100%-120% AMI (\$2,000-\$2,500)</b>	<b>20</b>	<b>12</b>	<b>6</b>	<b>19</b>	<b>20</b>	<b>71</b>	<b>1,222</b>	<b>468,966</b>
<i>Affordable 100%-120% AMI (% of total)</i>	<i>4.9%</i>	<i>5.0%</i>	<i>1.4%</i>	<i>18.8%</i>	<i>10.7%</i>	<i>5.6%</i>	<i>6.0%</i>	<i>13.8%</i>
<b>Affordable 120%+ AMI (\$2,500+)</b>	<b>3</b>	<b>2</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>332</b>	<b>646,670</b>
<i>Affordable 120%+ AMI (% of total)</i>	<i>0.7%</i>	<i>0.8%</i>	<i>1.6%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.7%</i>	<i>1.6%</i>	<i>19.1%</i>

Source: Esri; MRB Group

### Short-Term Rentals

The table to the right shows the total revenue generated by short-term rentals in Jefferson County thus far for 2025. The revenue is further split out by town, city, or village as sources of revenue for vacation homes in the County.

As we can see, Clayton is the largest source of short-term rental revenue in Jefferson County, with 18.7% of short-term rental revenue being generated in the Village and Town of Clayton. This equates to \$19.4 million in revenue. Clayton is closely followed by Alexandria Bay, which accounts for 17.4% of the county's revenue, generating \$18.1 million. The significant source of revenue from short-term rentals in Clayton aligns with the large number of seasonal and occasional homes included in the Town and Village's vacancy.

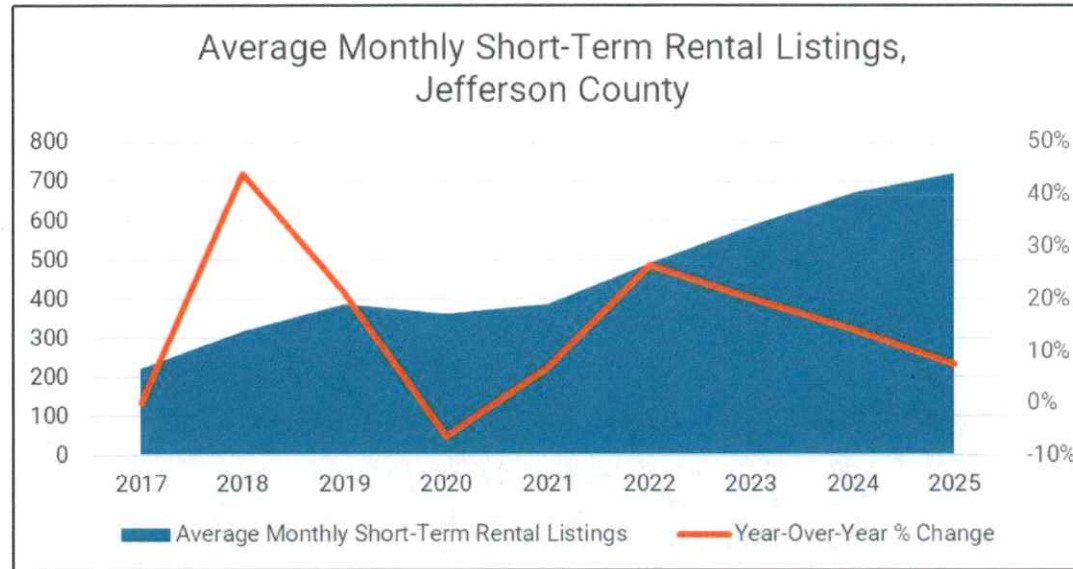
	Revenue	% of Total Revenue
Clayton	\$19,370,926	18.7%
Alexandria Bay	\$18,069,067	17.4%
Cape Vincent	\$13,867,786	13.4%
Unlisted	\$9,670,490	9.3%
Wellesley Island	\$8,076,056	7.8%
Chaumont	\$5,976,100	5.8%
Henderson	\$4,513,334	4.4%
Sackets Harbor	\$3,778,181	3.6%
Redwood	\$3,316,041	3.2%
Three Mile Bay	\$3,257,106	3.1%
Other	\$13,826,258	13.3%
<b>Jefferson County Total</b>	<b>\$103,721,345</b>	<b>100.0%</b>

Source:1000 Islands Regional Tourism, MRB Group



Short-term rental listings have increased substantially in Jefferson County over the past decade. As shown in the table below, the average number of monthly short-term rentals has increased from 222 to approximately 721 per month since 2017. During that time, the only year to experience negative growth was 2020, likely due to the limited travel caused by the COVID-19 pandemic. This decline was compensated for by 2022, when the County saw the most significant growth in the past decade, increasing average monthly rentals by 102 units, representing a 26% growth over 2021.

Since 2020, the average monthly number of short-term rental listings has increased by approximately 15% annually, with the most significant growth occurring in 2022 and 2023. Year-over-year growth has declined slightly since 2023, but the County still shows strong growth in average listings.



### Non-Resident Residential Property Owners

As noted earlier, the majority of vacancies in the Village of Clayton are due to the high number of seasonal and occasional homes in the area. Many stakeholders indicated that a growing seasonal population contributed to the lack of housing available for year-round residents. Therefore, we examined the tax rolls to see the mailing addresses of property owners in the Town and Village of Clayton. Properties examined were limited to those classified as residential or commercial.

Looking at the mailing addresses of residential property owners in 2019 and 2024 allows us to see the growth in non-resident homeowners. As shown in the table to the right, the share of total residential properties in Clayton owned by out-of-state individuals increased from 12.7% to

14.8%.<sup>13</sup> Additionally, out-of-state homeowners in Clayton own 17.2% more properties in 2024 than they did in 2019. While the majority of these

ASSESSMENT ROLL ADDRESSES, 2024								
Address of Property Owners	2019			2024			Change	
	Properties	% of Total Properties	% of Subtotal Properties*	Properties	% of Total Properties	% of Subtotal Properties*	Change in Properties	% Change in Properties
<b>Clayton</b>	<b>492</b>	<b>67.4%</b>	<b>-</b>	<b>500</b>	<b>67.8%</b>	<b>-</b>	<b>8</b>	<b>1.6%</b>
<b>Jefferson County</b>	<b>43</b>	<b>5.9%</b>	<b>-</b>	<b>30</b>	<b>4.1%</b>	<b>-</b>	<b>(13)</b>	<b>-30.2%</b>
Watertown	14	1.9%	32.6%	14	1.9%	46.7%	-	0.0%
Redwood	2	0.3%	4.7%	3	0.4%	10.0%	1	50.0%
Cape Vincent	3	0.4%	7.0%	3	0.4%	10.0%	-	0.0%
Alexandria Bay	7	1.0%	16.3%	2	0.3%	6.7%	(5)	-71.4%
All Other Jefferson County	17	2.3%	39.5%	8	1.1%	26.7%	(9)	-52.9%
<b>New York State</b>	<b>102</b>	<b>14.0%</b>	<b>-</b>	<b>98</b>	<b>13.3%</b>	<b>-</b>	<b>(4)</b>	<b>-3.9%</b>
Rochester	8	1.1%	7.8%	9	1.2%	9.2%	1	12.5%
Fayetteville	6	0.8%	5.9%	6	0.8%	6.1%	-	0.0%
Syracuse	5	0.7%	4.9%	6	0.8%	6.1%	1	20.0%
Orchard Park	2	0.3%	2.0%	3	0.4%	3.1%	1	50.0%
All Other New York State	81	11.1%	79.4%	74	10.0%	75.5%	(7)	-8.6%
<b>Out of State</b>	<b>93</b>	<b>12.7%</b>	<b>-</b>	<b>109</b>	<b>14.8%</b>	<b>-</b>	<b>16</b>	<b>17.2%</b>
Florida	27	3.7%	29.0%	37	5.0%	33.9%	10	37.0%
Pennsylvania	10	1.4%	10.8%	14	1.9%	12.8%	4	40.0%
California	12	1.6%	12.9%	13	1.8%	11.9%	1	8.3%
Texas	1	0.1%	1.1%	9	1.2%	8.3%	8	800.0%
All Other Out of State	43	5.9%	46.2%	36	4.9%	33.0%	(7)	-16.3%
<b>Total</b>	<b>730</b>	<b>-</b>	<b>-</b>	<b>737</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>1%</b>

Source: Jefferson County, MRB Group. \*Subtotals of the relative groups: Jefferson County, New York State, and Out of State.

<sup>13</sup> Out-of-state includes Canada.



individuals are likely “snowbirds” who spend the summer in Clayton before heading to warmer states for the winter, many may also be investors looking to profit from the strong short-term rental market.

### Multi-Family Residential (CoStar)

#### Clayton

INVENTORY UNITS	UNDER CONSTRUCTION UNITS	12 MO ABSORPTION UNITS	VACANCY RATE	MARKET RENT/UNIT	MARKET SALE PRICE/UNIT	MARKET CAP RATE
256 <span>+0%</span>	0 <span>-</span>	(2) <span>-149.9%</span>	4.7% <span>+1.0%</span>	\$1,005 <span>+3.2%</span>	\$172K <span>-0.8%</span>	8.2% <span>+0.1%</span>
Prev Period 256	Prev Period 0	Prev Period (1)	Prev Period 3.7%	Prev Period \$979	Prev Period \$174K	Prev Period 8.1%

There are approximately 256 multi-family units across seven properties in the CoStar database for Clayton. Of these, 76% are one- and two-bedroom units. There have been no deliveries to the market over the last 10 years. Absorption has remained somewhat volatile, with the most significant negative absorption of -9 occurring in the fourth quarter of 2018.

It's important to note that while CoStar estimates the vacancy rate at 4.7% for multi-family units in Clayton, the data used by the site is scraped from websites and is not fact-checked, which can lead to data quality issues. No new multifamily properties have been built in the past 35+ years other than senior living options: the Riverview Apartments, a 71-unit senior living on Strawberry Lane opened in 2002, and the French Bay Elder Cottages, an eight-unit senior housing on Strawberry Lane built in 2000. These two senior housing options comprise nearly 30% of the multi-family units in Clayton within CoStar.

Of the five non-senior housing properties, the **average market rent is \$1,432/unit**. This aligns with stakeholder input, as many noted their rents were \$1,200 to \$1,500.

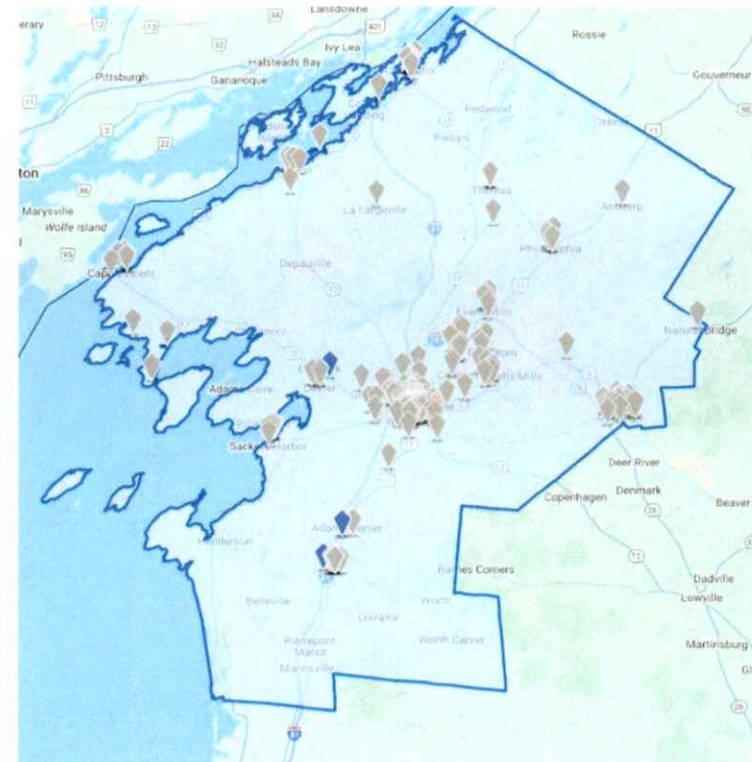


## Jefferson County

INVENTORY UNITS	UNDER CONSTRUCTION UNITS	12 MO ABSORPTION UNITS	VACANCY RATE	MARKET RENT/UNIT	MARKET SALE PRICE/UNIT	MARKET CAP RATE
17,340 <small>+0%</small>	0 <small>-</small>	(84) <small>+38.4%</small>	7.5% <small>+1.0%</small>	\$1,124 <small>+2.4%</small>	\$132K <small>-0.3%</small>	7.8% <small>+0.1%</small>
<small>Period: 12/20</small>	<small>Period: 12/20</small>	<small>Period: (136)</small>	<small>Period: 12/20</small>	<small>Period: 12/20</small>	<small>Period: 12/20</small>	<small>Period: 12/20</small>

The CoStar database for Jefferson County contains approximately 17,340 multi-family units across 269 properties. Of these, 72% are one—and two-bedroom units. No deliveries to the market have occurred since 2015, when 418 units were delivered and quickly absorbed. This was primarily due to the 394 units built for the Preserve at Autumn Ridge in Watertown. Absorption has remained somewhat volatile.

The vacancy rate has fluctuated over the past decade. The current vacancy rate for Jefferson County sits at 7.5% as of June 2025, which is slightly higher than the ten-year average of 6.34%. The average market rent per unit has risen over the past decade, and currently sits at \$1,124.



## Hospitality (CoStar)

CoStar's hospitality data captures information from an area's "flagged" hotels, which are those owned or branded by a national chain. The data does not capture data from small, unbranded properties such as boutique hotels and short-term rental listings. That said, the hotel market could provide some insights relevant to assessing how short-term rentals impact the housing market, considering the appeal of tourism in the town.

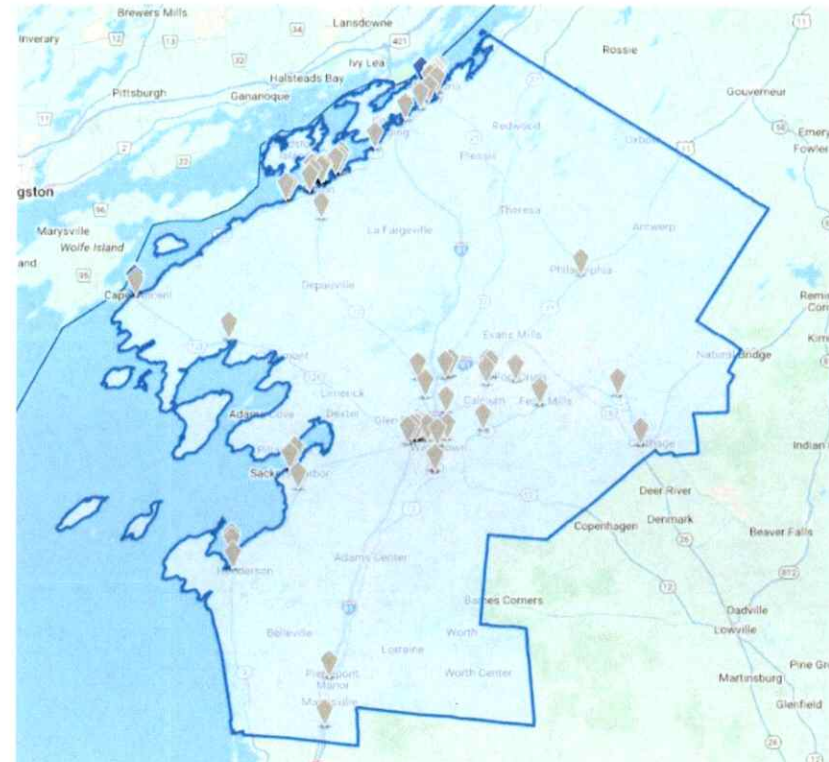
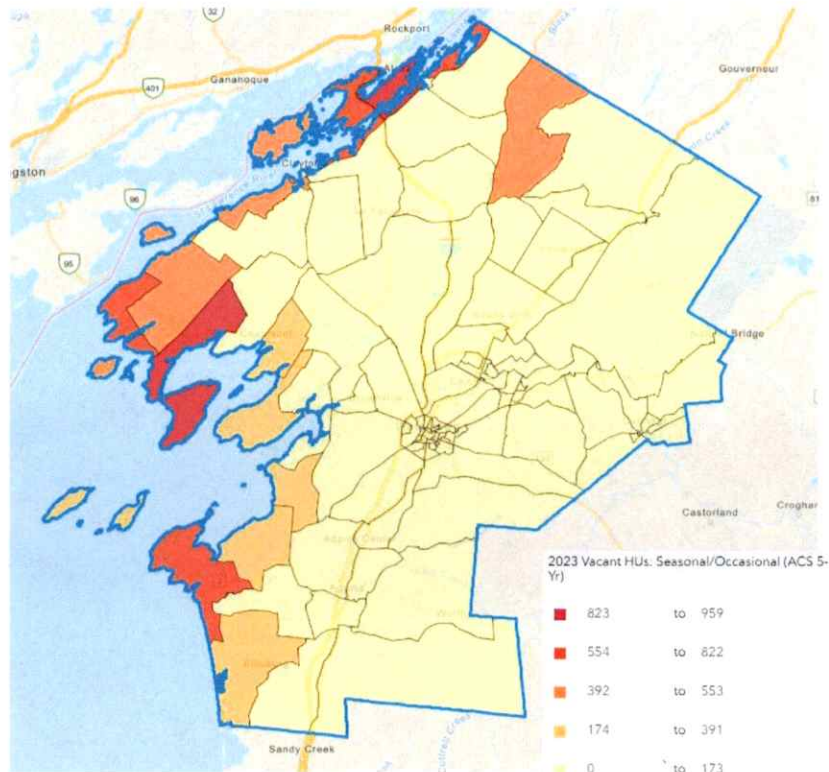
INVENTORY ROOMS	UNDER CONSTRUCTION ROOMS	MARKET SALE PRICE/ROOM	MARKET CAP RATE	ANALYTIC ROOMS	12 MO OCC RATE	12 MO ADR	12 MO REVPAR
2,476 <span>-4.0%</span>	0 <span>-</span>	\$73K <span>+6.7%</span>	11.1% <span>+6.4%</span>	2,660 <span>-2.0%</span>	52.4% <span>+9.2%</span>	\$121 <span>+2.5%</span>	\$63 <span>+2.7%</span>

Jefferson County's hospitality real estate market has shown improving fundamentals recently. CoStar's data includes 2,476 rooms across 73 properties in Jefferson County. Of these, 302 rooms across 15 properties are in Clayton, primarily concentrated around the Village of Clayton or along the Great Lakes Seaway Trail, including 105 rooms at the 1000 Islands Harbor Hotel on Riverside Drive. The 12-month occupancy rate in the County of 52.13% is higher than the 10-year average of 51.01%. The 12-month Average Daily Rate (ADR) is currently estimated at \$121, the highest in the past decade. This means that hotels have increased the occupancy rate while charging more per room per night. The 12-month Revenue Per Available Room (RevPAR) is \$63, greater than the 10-year average of \$52.06.



The maps on the following page depict seasonal vacancies in 2023 (left) and the hospitality properties listed in CoStar (right) in Jefferson County. Comparing the two maps allows for an understanding of where there may be pressures from short-term rental units: where there are significant seasonal vacancies but few hospitality properties.





# HOUSING NEEDS ASSESSMENT

## Cost-Burdened Households

The table below provides an overview of cost-burdened households. A household is considered cost-burdened when its housing expenditure is more than 30% of the household's income. This is further broken down by renter- vs. owner-occupied households. The Village of Clayton has a higher proportion of cost-burdened households than the other geographies at 34.5%. The Town of Clayton sits at 27.1%, which is within the range of the other geographies (18.1% to 28.9%). In the Village and Town of Clayton, renters are significantly more likely to be cost-burdened than owner-occupied households, at 45.3% and 40.3% of renters, respectively.

COST-BURDENED HOUSEHOLDS, 2023						
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County
<b>Total occupied households</b>	<b>843</b>	<b>2,069</b>	<b>1,738</b>	<b>866</b>	<b>1,011</b>	<b>49,137</b>
Cost-burdened households (all occupied)	291	560	314	250	233	13,740
Percent of occupied households that are cost-burdened	34.5%	27.1%	18.1%	28.9%	23.0%	28.0%
<b>Total owner-occupied households</b>	<b>397</b>	<b>1,406</b>	<b>1,272</b>	<b>758</b>	<b>738</b>	<b>29,159</b>
Cost-burdened owner-occupied households	89	293	183	197	84	4,591
Percent of owner-occupied households that are cost-burdened	22.4%	20.8%	14.4%	26.0%	11.4%	15.7%
<b>Total renter occupied households</b>	<b>446</b>	<b>663</b>	<b>466</b>	<b>108</b>	<b>273</b>	<b>19,978</b>
Cost-burdened renter-occupied households	202	267	131	53	149	9,149
Percent of renter-occupied households that are cost-burdened	45.3%	40.3%	28.1%	49.1%	54.6%	45.8%

Source: American Community Survey 5-year Estimates, MRB Group



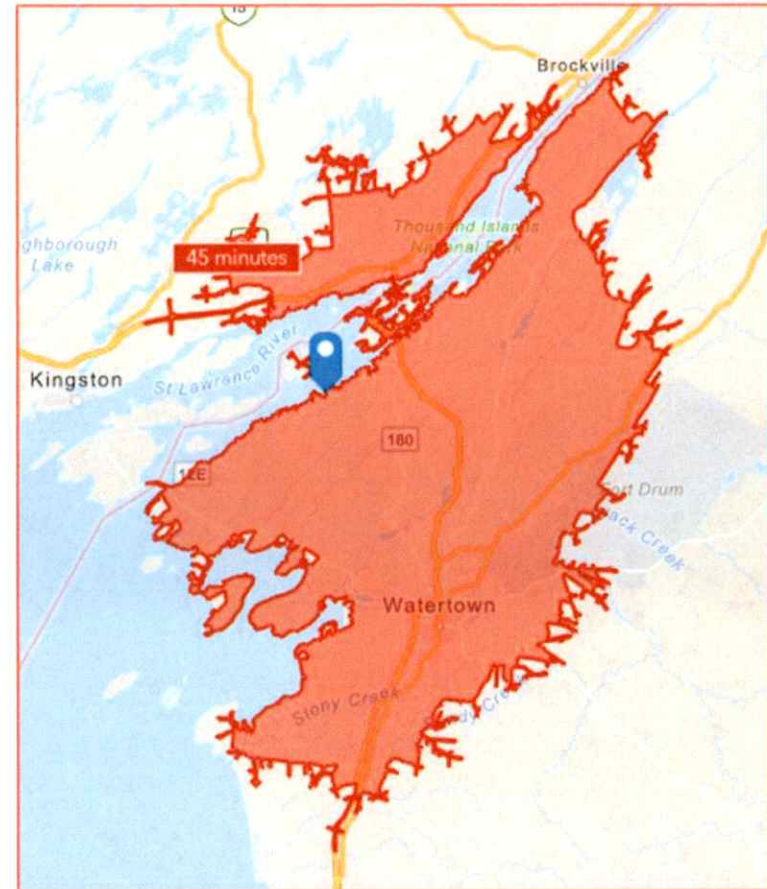
## Occupations by Area Median Income

Area median income (AMI) is “the midpoint of a specific area’s income distribution.” Clayton’s AMI is based on the Watertown-Fort Drum metropolitan area. Organizations and state and local governments use AMI to dedicate funding for “regulated affordable housing” units—those units that are tied to federal and/or state funding and contractual agreements—and determine eligibility for unit occupancy.

For the purpose of this report, we will use the term “housing that is affordable” to refer to housing units that are priced such that a household will not be cost-burdened at a specific household income level. This term will not refer only to regulated affordable housing described above, but will be applied across income levels.

Below, types of occupations are listed in terms of their average annual wages and how that compares to AMI for a two-person household in Clayton. This will help to demonstrate which workers may struggle to afford housing within each income bracket if they are the only income-earner in the household. Note that the geography used for this analysis was a 45-minute drive radius (pictured to the right) from the Village of Clayton, given the workforce commuting patterns.

About 17% of jobs in the 45-minute radius of the Village pay under 50% of the two-person AMI of \$70,800, with workers earning from about \$33,000 to



*45-Minute Drive Time from Clayton*



\$35,000 annually. These jobs afford workers a maximum of \$885 per month for housing to avoid being cost-burdened and are concentrated in the following occupations:

- Sales and Related Occupations
- Food Preparation and Serving Related Occupations
- Personal Care and Service Occupations
- Farming, Fishing, and Forestry Occupations

More specifically, housing that is affordable to individuals making less than 50% AMI would support single-earner households who are salespersons; cashiers; food preparation workers; hosts and hostesses; animal caretakers; recreation workers; farmers; fishers and more. Many of these occupations are crucial for the tourism industry that the Village of Clayton benefits from.

Jobs that pay between 50% and 80% (\$56,650) of the AMI make up nearly the majority (48%) of jobs in the 45-minute radius and afford workers housing costs of about \$885 to \$1,416 each month. These include:

- Community and Social Service Occupations
- Educational Instruction and Library Occupations
- Production Occupations
- Transportation and Material Moving Occupations
- Office and Administrative Support Occupations
- Military-only Occupations
- Healthcare Support Occupations
- Building and Grounds Cleaning and Maintenance Occupations

Housing that is affordable to individuals making between 50% and 80% of the AMI would support counselors and religious workers; teaching assistants and tutors; medical or veterinary assistants; janitors and landscape workers; financial clerks and secretaries; welders and technicians; butchers and bakers; bus and truck drivers; heavy machinery operators; military occupations and more. These occupations support the resident community, and ensuring that they can afford housing within the community is imperative for long-term resilience and vitality of the community as a whole.

Jobs that pay, on average, between 80% and 120% (\$85,440) of the AMI make up 28% of jobs in the 45-minute radius and afford workers housing costs of about \$1,416 to \$2,124 per month. These occupations include:

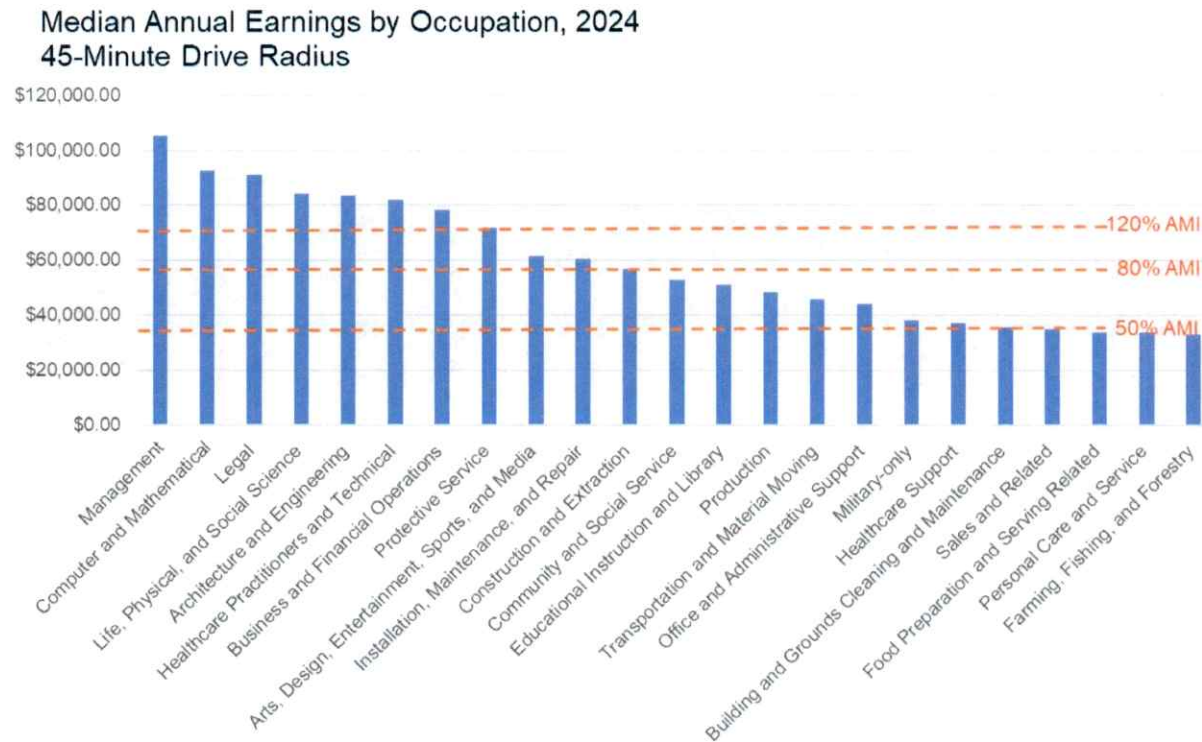
- Life, Physical, and Social Science Occupations
- Architecture and Engineering Occupations
- Healthcare Practitioners and Technical Occupations
- Business and Financial Operations Occupations
- Protective Service Occupations
- Arts, Design, Entertainment, Sports, and Media Occupations
- Installation, Maintenance, and Repair Occupations
- Construction and Extraction Occupations

Housing that is affordable to individuals in this income range would support analysts and accountants; architects and engineers; scientists and historians; actors and photographers; writers and authors; therapists and physical healthcare providers; firefighters; technicians; locksmiths and more.

Jobs that pay above 120% of the AMI make up just 7.8% of jobs in the 45-minute radius and afford workers housing costs of about \$2,124 and up. These occupations include:

- Management Occupations
- Computer and Mathematical Occupations
- Legal Occupations

The chart below shows how the median annual earnings for different occupations compare to AMI.





### Occupations by Area Median Income - Essential Workers

As defined earlier in this report, an essential worker encompasses those working in fields such as tourism, healthcare, education, and retail. This section continues the discussion on housing affordability by AMI, with a particular emphasis on supporting essential workers, who comprise approximately 28% of all jobs within a 45-minute radius of Clayton.

About 40% of essential worker jobs in the 45-minute radius of the Village pay under 50% of the two-person AMI of \$70,800, with workers earning from about \$31,000 to \$35,000 annually. Housing that is affordable to individuals making less than 50% AMI would support single-earner households who are home health and personal care aides; retail salespersons; fast food and counter workers; cashiers; cooks; recreation workers; hotel and motel clerks and more. Many of these occupations are crucial for the tourism industry that the Village of Clayton benefits from.

Jobs that pay between 50% and 80% (\$35,425) of the AMI make up the next largest group (28%) of essential worker jobs in the 45-minute radius and afford workers housing costs of about \$885 to \$1,416 each month. Housing that is affordable to individuals making between 50% and 80% of the AMI would support waiters and waitresses; auto mechanics; carpenters; nurses; EMTs and paramedics; construction workers; bartenders; preschool teachers, and more. These occupations support the resident community, and ensuring that they can afford housing within the community is imperative for long-term resilience and vitality of the community as a whole.

Jobs that pay, on average, between 80% and 120% (\$54,640) of the AMI make up 21% of essential worker jobs in the 45-minute radius and afford workers housing costs of about \$1,416 to \$2,124 per month. Housing that is affordable to individuals in this income range would support K-12 and special education teachers; plumbers; mechanics; electricians; police officers; firefighters and more.

Jobs that pay above 120% of the AMI make up just 11% of essential worker jobs in the 45-minute radius and afford workers housing costs of about \$2,124 and up. Occupations at this level of income are medical practitioners, including physicians; surgeons; registered nurses; therapists and more.

## Substandard and Aging Housing

The table below illustrates the aging and substandard housing units in the geographies.<sup>14</sup> Generally, about 3% of units built before 1939 are considered functionally obsolete, and units without complete plumbing and/or kitchen facilities are considered substandard.<sup>15</sup> The Village of Clayton has the oldest housing stock of the geographies, and 1.2% of total occupied housing units are considered functionally obsolete. In the Town of Clayton, about 0.8% of housing units are considered functionally obsolete. Despite the older age of housing units in the Town and Village of Clayton, they seem to be in good condition. In the Village, all housing units report having complete kitchen facilities and 98.81% of units have complete plumbing. The Town of Clayton, in comparison, has the highest percentage of housing units without complete plumbing at 3.04% and 1.59% lack complete kitchen facilities. This may be due to a higher proportion of mobile homes in the Town.

AGING & SUBSTANDARD HOUSING UNITS, 2023						
	Village of Clayton	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County
<b>Total occupied housing units</b>	<b>843</b>	<b>2,069</b>	<b>1,738</b>	<b>866</b>	<b>1,011</b>	<b>49,137</b>
Housing units built prior to 1939	337	562	635	312	305	14,036
Housing units considered functionally obsolete (3% of those built before 1939)	10	17	19	9	9	421
% built before 1939	40%	27%	37%	36%	30%	29%
<b>Units without complete plumbing</b>	<b>10</b>	<b>63</b>	<b>35</b>	<b>-</b>	<b>28</b>	<b>2,677</b>
% without complete plumbing	1.2%	3.0%	2.0%	0.0%	2.8%	5.4%
<b>Units without complete kitchen facilities</b>	<b>-</b>	<b>33</b>	<b>52</b>	<b>2</b>	<b>28</b>	<b>2,717</b>
% without complete kitchen facilities	0.0%	1.6%	3.0%	0.2%	2.8%	5.5%

Source: American Community Survey 5-year Estimates, MRB Group

<sup>14</sup> The Thousand Islands region has not been included in this section of the analysis due to limitations for creating combined geographies in the American Community Survey.

<sup>15</sup> "Complete plumbing" requires the presence of hot and cold running water, a flush toilet, and a bathtub or shower. "Complete kitchen facilities" requires the presence of a sink with a faucet, a stove or range, and a refrigerator. Obsolete homes include 3% of the total number of homes built prior to 1939.

## Anticipated Unit Need per 100 New Residents

Population projections are not set in stone. Any number of circumstances could lead to an influx (or exodus) of population that is not fully accounted for in current data. As such, it is worth assessing the housing need for potential new or returning residents who are not captured in the current projections. Specifically, we applied the percentage of householders (head of households), followed by the percentage of householders in each cohort who are homeowners and renters. This yielded the number of single-family and rental units per 100 new residents in each cohort, as shown in the table below.

In the Town of Clayton, 100 new, young adult, residents would require 12 single-family housing units and 26 rental housing units.<sup>16</sup> The same number of working-age adults would require far greater single-family homes, at 44, and only 15 rental units. An influx of 100 new seniors would require 50 single-family homes and 15 rental units.

Anticipated Housing Need per 100 New Residents Given Current Tenure Trends, by Age						
		% Anticipated householders	% Owners	% Renters	Single-family units per 100	Rental units per 100
Town of Clayton	Young Adult	38.3%	31.7%	68.3%	12	26
	Working-Age	59.3%	74.9%	25.1%	44	15
	Senior	64.6%	77.5%	22.5%	50	15
Jefferson County	Young Adult	47.7%	21.9%	78.1%	10	37
	Working-Age	57.7%	64.3%	35.7%	37	21
	Senior	67.0%	75.6%	24.4%	51	16

Source: American Community Survey 5-year Estimates, MRB Group

<sup>16</sup> New" households refer to households moving into the Town, which includes households that have lived in the Town but moved away, as well as households that have never lived in the Town and are moving there for the first time.



## Displaced Workers

The table to the right illustrates the number of housing units displaced workers need. Displaced workers are those who commute to the Town of Clayton for work, but live outside in surrounding communities. According to the most recent data, 28% of workers in Clayton are residents, which is below the target range for resident workers (35%).<sup>17</sup> To reach this target, approximately 137 additional Clayton workers would need to be able to find housing within the Town. Using the proportion of anticipated housing needs per 100 new residents for the working-age population, we estimate that 34 displaced workers are renters while 103 are owners.

Displaced Workers, 2023	
Number of Jobs in Town of Clayton	1,983
Percent of Workers Residing in Town/Village	28%
Est. Current Number of Resident Workers	557
Target Resident Workers (35%)	694
<b>Workers Needing In-Town Housing</b>	<b>137</b>
<i>Renters</i>	34
<i>Owners</i>	103

Source: Census Bureau, Lightcast, MRB

Assuming the occupation mix in the Town of Clayton generally reflects that of the 45-minute driving radius,<sup>18</sup> it is reasonable to expect that about 17% of these units would need to be affordable below 50% AMI, 48% would need to be affordable at 50-80% AMI, 28% would need to be affordable at 80-120% AMI, and 8% would need to be priced to accommodate households making over 120% AMI. While it would be ideal to have both rental and homeownership opportunities at all levels, common trends suggest that the units targeted to below 80% AMI would primarily be rental units, units for the 80-120% AMI range would be a mix of rental and owner-occupied, and units above 120% AMI would primarily be owner-occupied.

<sup>17</sup> The target range is based on historical percentages of resident workers in the Town at the turn of the century, according to the U.S. Census Bureau. For context, the percentage of resident workers in Jefferson County in 2022 was 69.8%. In the Town of North Elba, NY (where Lake Placid is) which is a similar vacation destination, 32.1% of the population are resident workers.

<sup>18</sup> This radius and the following percentages are established in the earlier Occupations by Area Median Income section.

## Underhoused Populations

Not every household looks the same. Some individuals live alone or with a spouse or partner, while others live with roommates, friends, or other family. For the purposes of this report, underhoused individuals refer to those who would be expected to be living alone or with a spouse or partner, but are instead living with others. To identify underhoused populations, this analysis compares the proportion of young adults (aged 18-34), working-age population (aged 35-64), and seniors (aged 65+) in each geography living with others who are not a spouse or partner to proportions of the County. By applying the regional proportion to Town populations, we can then estimate the number of individuals in these age groups expected to be living with others and compare that against the actual number of individuals. These numbers should be understood as showing general trends and patterns rather than absolute quantities of underhoused individuals.

This analysis, shown in the tables on the following page, estimates that young adults, the working-age population, and those 65 years of age and older are all underhoused. Housing for all age groups is needed, but particularly for young adults.

In the Town of Clayton (which includes the Village in these sections), approximately 160 young adults are considered “underhoused.” This is the most of the comparison geographies. Interestingly, the Town of Orleans appears to have a greater proportion of young adults living alone or with a partner/spouse than in the County. This may explain anecdotal evidence of individuals moving to the Town of Orleans from Clayton for improved housing options.

The Town of Clayton also appears to have an underhoused working-age population, though to a lesser extent than young adults. Again, the Town has the largest proportion of underhoused individuals. The Town of Orleans also has an underhoused working-age population, which is interesting in the context of its young adult population. This effect may be attributable to a different population distribution, with a larger share of working-age individuals compared to young adults, and fewer young adults than many other geographies.

The senior population also has some underhoused individuals in Clayton, to a similar magnitude of underhoused working-age individuals. Interestingly, the Town of Alexandria and Town of Cape Vincent do not appear to have underhoused seniors, which again may be due to differences in population age distributions.



UNDERHOUSED YOUNG ADULTS					
	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County
Total Population aged 18 and over in households	3,740	3,187	1,547	1,922	83,416
Individuals aged 18-34 in households	980	820	243	413	29,645
Percent of total that is aged 18-34	26.2%	25.7%	15.7%	21.5%	35.5%
Individuals aged 18-34 living alone or with spouse/partner	329	191	106	170	17,026
Individuals aged 18-34 that are living with others (non-spouse/partner)	300	246	37	24	4,239
Percent of individuals aged 18-34 living with a non-spouse/partner	30.6%	30.0%	15.2%	5.8%	14.3%
Individuals aged 18-34 expected to be living with others based on county average	140	117	35	59	n/a
<b>Individuals aged 18-34 that are underhoused</b>	<b>160</b>	<b>129</b>	<b>2</b>	<b>(35)</b>	<b>n/a</b>
Underhoused young adults - renter	109	101	2	(27)	n/a
Underhoused young adults - owners	51	28	0	(8)	n/a

UNDERHOUSED WORKING-AGE POPULATION					
	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County
Individuals aged 35-64 in households	1,675	1,326	695	994	37,404
Percent of total that is aged 35-64	44.8%	41.6%	44.9%	51.7%	44.8%
Individuals aged 35-64 living alone or with spouse/partner	1,256	975	475	645	28,295
Individuals aged 35-64 living with others (non-spouse/partner)	215	148	75	137	3,869
Percent of individuals aged 35-64 living with a non-spouse/partner	12.8%	11.2%	10.8%	13.8%	10.3%
Individuals aged 35-64 expected to be living with others based on county average	173	137	72	103	n/a
<b>Individuals aged 35-64 that are underhoused</b>	<b>42</b>	<b>11</b>	<b>3</b>	<b>34</b>	<b>n/a</b>
Underhoused working age - renter	10	4	1	12	n/a
Underhoused working age - owners	31	7	2	22	n/a

UNDERHOUSED SENIORS					
	Town of Clayton	Town of Alexandria	Town of Cape Vincent	Town of Orleans	Jefferson County
Individuals aged 65+ in households	1,085	1,041	609	515	16,367
Percent of total that is aged 65+	29.0%	32.7%	39.4%	26.8%	19.6%
Individuals aged 65+ living alone or with spouse/partner	976	855	542	414	13,982
Individuals aged 65+ living with others (non-spouse/partner)	86	32	10	45	615
Percent of individuals aged 65+ living with a non-spouse/partner	7.9%	3.1%	1.6%	8.7%	3.8%
Individuals aged 65+ expected to be living with others based on county average	41	39	23	19	n/a
<b>Individuals aged 65+ that are underhoused</b>	<b>45</b>	<b>(7)</b>	<b>(13)</b>	<b>26</b>	<b>n/a</b>
Underhoused senior - renter	10	(5)	(10)	19	n/a
Underhoused senior - owners	35	(2)	(3)	6	n/a

Source: American Community Survey 5-year Estimates, MRB Group



# COMMUNITY ENGAGEMENT SUMMARY

## Business Survey

A survey was distributed to local businesses through the Clayton Chamber of Commerce. It was open from the end of September 2025 through October 17<sup>th</sup>, 2025. The survey received 23 responses, of which 60.9% of which were from businesses located in the Village, 17.4% were located in the Town of Clayton, and an additional 17.4% were located in Jefferson County outside of Clayton.<sup>19</sup> The responding businesses represent a variety of industries, with accommodations and entertainment/recreation being the most well-represented industries.

The majority of these businesses (65.2%) indicated that few employees (between 1% and 24% of employees) live within the Town or Village of Clayton. Businesses indicated that many employees (43.5%) are homeowners, followed by employees in long-term rental agreements (39.1%). Only 8.7% of businesses indicated that employees were most likely to have flexible rental arrangements (i.e. month-to-month or term of less than a year). One respondent noted that: "Our employees are split 50/50 between rentals and ownership, but those renting have trouble finding long-term rental options."

When asked if employees would generally prefer to occupy a different type of housing, 39.1% of respondents said no, employees are happy with their housing type. However, 34.8% indicated that employees would prefer to be homeowners, and are actively seeking out that option. About 17.4% of respondents indicated that employees would generally prefer a different type of housing, with the preferred type being long-term rental options.

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<sup>19</sup> The final 4.3% (one business) was located in Texas.

When asked about what negatively impacted employers' ability to attract and retain talent, they indicated that the availability of housing (65.2%), costs of housing (60.9%), lack of specialized skills/experience (34.8%), access to child and elder care (26.1%), and transportation access (17.4%) were most detrimental.

According to employers, the most in-demand housing types are as follows:

- Single-family homes (69.6%)
- Apartments (65.2%)
- Townhomes (34.8%)
- Condos (26.1%)
- Duplexes (21.7%)
- Tiny homes (17.4%)

Businesses were asked an open-ended question about housing challenges in the community. A full, unedited list of responses is included in Appendix A. In short, housing is perceived as both scarce and unaffordable, as short-term rentals reduce the supply of homes available for year-round employees. Additionally, they were asked for any other feedback (full responses are in Appendix A). Common themes included concern about short-term rentals limiting local housing supply, a desire for affordable and workforce-oriented housing to support local businesses, a lack of childcare, and more.

### Landlord Survey

A survey was distributed to local landlords about housing challenges and opportunities. The survey received four responses. Landlords reported that they owned between one and 27 units. When asked if they made changes to their business model because of recent changes in the housing landscape, landlords indicated that they had increased rents due to increasing overhead costs, which included rising costs of water and sewer, property taxes, and less favorable loan rates.

When asked about challenges they face, landlords again noted increasing costs as a challenge, as well as a lack of reliable labor and state laws that favor tenants. The respondents indicated that apartments would be the most in-demand and needed, followed by single-family homes, then townhomes and duplexes.

The survey also polled responding landlords about rental rates for the units they own. The averages of these responses are below:

- Studio/Efficiency: \$650
- One-bedroom: \$1,100
- Two-bedroom: \$1,200
- Three-bedroom: no data
- Four-bedroom: \$2,500<sup>20</sup>

When asked about additional feedback they had, respondents noted that they believed rental rates to be affordable, but that overhead costs make them unaffordable. They noted that more reasonably priced units are needed.

## Interviews

MRB Group conducted a series of interviews with stakeholders identified by the Essential Worker Housing Committee. These interviews were held both virtually and in-person in the Village of Clayton. Interviewees included representatives from local businesses; the school district; the Town, Village, and County; developers; emergency services; and regional organizations.

## Housing Challenges

- Parking

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<sup>20</sup> Only one respondent owned a four-bedroom unit, so this is reflective of a single unit.



- Limited inventory
- High costs (including tax burden)
- Short-term rentals displace locals
- Workforce recruitment and retention
- Lack of infrastructure on developable parcels
- Development barriers (zoning, unclear/long processes)
- Housing quality and access

Interviewees were asked about challenges related to housing in the Town and Village of Clayton. They noted that parking is a significant challenge for housing in the Village. As it currently stands, there is not enough parking in the Village to accommodate residents, particularly during the summer months when tourists pack downtown Clayton. Additionally, harsh winters in Clayton mean that street parking is not allowed, leaving some residents—renters, primarily—without a place to park, as not all homes have off-street parking available.

The most frequently mentioned challenge was the issue of an overabundance of short-term rentals in the Village. Airbnb and VRBO conversions have reduced the long-term rental stock, and caused prices to increase for the long-term rental options that remain. It is a frustrating situation, particularly because many of the Airbnb and VRBO homes are vacant throughout the winter, or offer an October-May rental agreement, which is not helpful for year-round residents. Seasonal investors and non-local owners dominate the housing market: one stakeholder gave the example of a family they knew downsizing, putting their home on the market, then receiving a cash offer \$300,000 over the asking price less than 24 hours later. In such an environment, local, working families cannot compete for homeownership.

The long-term rentals that remain available to year-round residents are often of poor quality and priced highly. One stakeholder said that she lived in the “no drip zone” of her former apartment of 28 years, explaining that the roof was leaky for many of those years, so she rearranged her apartment to avoid the worst areas. Another stakeholder explained that when she first moved here, she rented an apartment sight unseen that was advertised as being in the Village of Clayton. It ended up being in Depauville, and was uninhabitable. However, there were no available

rentals in the Village of Clayton once she arrived, so she ended up living 40 minutes away in Sackets Harbor. Generally, stakeholders that rent in the Village said that prices were high for the quality and size of the units, especially because no utilities are included in rents other than water. Additionally, landlords indicated that high water and sewer taxes contributed to them hiking rents up. Burdensome taxes were a recurring theme in conversations, with many stakeholders indicating they feel Village taxes are too high for the services that are provided. One stakeholder explained that the Village reassessed property values during the COVID-era boom of housing prices, meaning that the property tax burden was increased for many residents.

Stakeholders noted that if you are a non-local worker moving to the area, housing is nearly impossible to find if you don't "know someone who knows someone." This creates challenges for recruiting new workers to local businesses. Additionally, the high prices and lack of stock mean that essential workers are commuting long distances or leaving the area. One interviewee explained that she just lost an employee because they could not afford the transportation cost to and from Watertown. She highlighted a key challenge being that many of the essential workers, especially those in the hospitality industry, could find the same type of work in Watertown offering the same pay, so why would they work in Clayton and commute farther than needed?

Infrastructure was noted as a challenge for new housing development outside of the Village. Few parcels outside of a certain distance of the Village have adequate access to water and sewer systems. Additionally, one stakeholder said that the cost of constructing new housing averages around \$450 per square foot, which is much higher than the \$250 per square foot they knew of in other places of the state. Developers indicated that having shovel-ready parcels, with infrastructure already available, would be hugely helpful in lowering end costs for housing units that are built. Zoning also factors into this conversation, as developers indicated 8,500 square feet of property per dwelling unit is required, leading to developers needing more land, thus increasing the end costs of housing units.

### Housing Opportunities

- Diverse housing formats
- Employer and municipal partnerships

- Policy and financial tools
- Community assets
- Momentum for change

When asked about opportunities for housing in the Town and Village of Clayton, stakeholders noted that any and all types of housing are needed and would find demand. There was strong support for townhouses and condos, with some stakeholders explaining these types of housing would be particularly successful just outside of the Village. Tiny homes, accessory dwelling units, and dorm-style housing (for seasonal employees) were also supported by all stakeholders, though there was concern about parking issues when adding density to the Village. Multi-family housing was seen as a high-impact solution for affordability and density, though any larger development would likely need to be located away from the waterfront. This would assist in balancing the need for larger housing developments while preserving the beloved community character and scenic vistas.

Businesses indicated that they are open to partnering with developers and local government to support workforce housing and find solutions to housing challenges. Additionally, municipal leaders have already begun identifying vacant and underused parcels that could potentially support new housing development. They also noted a willingness to work with developers to ensure that housing is built with limited obstacles, given the importance of the issue. This momentum for change was clear throughout conversations with stakeholders. All agree that housing development is low-risk and urgently needed.



# APPENDIX A: OPEN-ENDED SURVEY RESPONSES

## Landlord Survey:

Question: What adjustments to your business model have you made recently, if any? (i.e. adding units, adjusting pricing, etc.) Why did you make these adjustments?

- Light Renovations to the 3 apartments, new flooring, paint, new appliances etc. and complete renovation on the village home in 2022 that we rent seasonally/airbnb.
- adjusting pricing due to increasing cost
- Increasing rents due to their high cost of water/sewer and village taxes.
- Increased rent on newly signed leases in 2025 due to increased overhead costs. Doing a mild rent increase on 01/01/2026 for long term tenants to help off set the adjusted commercial loan rate that went into effect last month. 5 year loan went from 3.80% to 6.91%

Question: What challenges are you facing as a landlord right now?

- At this time none. We rent out each place very quickly normally. We include trash and heat in our 3 apartments. We currently have one unit they we are making updates to and plan to rent it out starting October 15.
- Challenging NYS landlord laws, increasing costs
- High price of water/sewer and village taxes
- Unable to expand due to a combination of high interest rates, cost of materials and lack reliable/skilled labor

Question: Please provide any other details or feedback you feel is important for an assessment of workforce housing in Clayton.

- Our units are all subsidized by NYS, USDA RD or HUD. Typically full, except during turnover. One bedrooms are far easier to fill than 2 bedrooms.
- Rent rates are affordable. It's the W/S and taxes that make them unaffordable.
- From my perspective, more reasonably, priced apartments are needed. My tenant demographic is mostly people in their 20s to early 30s and people 60 years plus. The younger adults are looking for a place to live for several years as a steppingstone until they save up enough to buy/build a home or figure out life plans. Many of these younger adults are in fact staying in the area but buying a home... The older age tenants want to downsize, live off the equity of a recent home sale and not have the worry of any property maintenance. I currently have about 4 people who have already applied who are on waiting lists. These are all people not ready to buy a home but still want to rent and stay in the area. The main complaint is they are unable to find yearly leases in Clayton, only short term due to the vacation rental inventory for the summer months.

### Business Survey

Question: What challenges do your employees report having in relation to housing, if any?

- None
- Our employees are finding more affordable housing outside of the Clayton-Cape Vincent Market
- PARKING. Clayton needs more downtown parking for the existing renters before they build more housing which will bring more traffic in to the village. A parking garage on the site of the old T.I. Inn is what the village needs. The outside of the garage can be designed to match the looks of the old T.I. Inn.
- rental rates are high for employees.
- Places to buy

- Affordability, long-term housing maintenance (aging houses converted to rentals that require major upkeep, ever-rising utilities expenses in NYS, the propensity of local landlords to base the rental costs to attract service members from Fort Drum who receive BAH on top of their base salary), and the trend of landlords and property management services converting former and would-be long-term rentals to seasonal AirBnBs, further priced out of range of local seasonal and/or service industry workers, seniors, etc..
- Available, affordable housing. Some people have to work two jobs just to afford to live within 30 minutes of Clayton.
- Cost and availability in the Clayton area
- There aren't affordable options available
- affordability and maintenance costs
- lack of choice.
- Cost of purchase
- Not enough housing options and sky high rents
- Having the town shut down for months
- Increasing cost of home buying
- Finding affordable housing.
- there is nothing available as there are too many homes are purchased by AirBnB investors
- Affordable housing year round.
- Too many apartments and houses that used to be for rent long-term are now short-term rentals. Cost for rentals has risen above what is affordable.
- Too many Airbnbs and no houses. Empty houses in the winter.
- Finding rental properties in the town or village that they can stay in year-round.
- High cost, sub optimal schools where they can afford housing

Question: Please provide any other details or feedback you feel is important for an assessment of workforce housing in Clayton.



- Less short-term rentals. The short-term rentals are inflating the cost of housing in the area.
- INDUSTRY Clayton needs to bring back year round industrial jobs. Nobody can afford any type of apartment/residence on a four month seasonal income.
- We are one of the largest employers (if not the largest) in the village, and have a difficult time obtaining employees due to high cost of housing in the area, and limited housing.
- The market is increasingly pricing itself out of range for local residents and seniors. Local businesses have noted the inability to get (or retain) seasonal staff (and in some cases, losing year round staff) because they are unable to establish or afford the maintenance of a residence within a reasonable driving distance of that seasonal job. There is a lack of senior housing for the ever-increasing aging population.
- There is also not enough childcare around to allow families to work.
- There are so many vacation rentals there is little left for residents
- It is clear that I need to bring massage therapist here from other areas and the housing is a huge issue. If I don't find massage therapist to do the work I will no longer be able to stay in business.
- Need year long leases versus seasonal rental
- I feel Clayton needs to address the proliferation of housing units that have become Airbnbs.
- More seasonal - spring-fall housing for seasonal workers
- need to gt rid of the AirBnBs !!!!!!!!!!! we don't more housing, we need to reallocate AIRBNB houses to your round working people.
- The number of empty houses in the winter is embarrassing. Stop Airbnb from destroying our community. Has anyone wondered why there are few young people around here? No places to buy, because they are all Airbnbs or VRBO. There is nothing wrong with rentals, but rent should be year-round. Not Oct to May (really guys?) The Venn Diagram of business owners who own Airbnb's and complain about not having enough employees is a single circle. You would think they would want to rent their places out to people who want to work here, but when you can bring in \$15k a month, who cares about the family of 4, with two kids in the local school system, and mom and dad both

have basic skills. Clearly, the money is more important than Clayton citizens. Does anyone think of the neighbors of the Airbnb's? Clayton will no longer be 'where the tradition continues' due to no one having roots here because no one wants to raise a family on a month-to-month contract, or in unsafe neighborhoods, or what's left of a small cul-de-sac when 50% of the houses on the block are rentals. That means no cookouts, no get-togethers, no neighbor to watch the kids real quick, which equals no sense of community. Tragic. I grew up with neighbors around me, and now, it's all Airbnb's. Tough to 'love thy neighbor' when the neighbor changes every 6 days. Tough to be understanding when my personal property gets destroyed, because the Airbnb was rented to ne'er-do-wells, who thought it would be fun to break a gate and a potted plant. I hate what the short-term rentals have done to our community and it's a shameful plight that stemmed from money, and a self-serving attitude. Embarrassing. Years from now, when all the tradition is gone, we will be remembered as those who did nothing and known for our greed. Greedy, greedy, greedy.