CAPITAL DISTRICT DATA

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In this Issue of Capital District Data

An interview with CDRPC's outgoing Executive Director Rocky Ferraro

Capital District Data's new feature: Community Spotlight!
Featuring the City of Troy

Troy has made great strides in recent years- find out what is in the pipeline

Data Overview

Improvement | Deterioration | Mixed

- (Deterioration) From 1910 to 2000, Troy's population declined by 27,643 (36.0%).
- (Improvement) From 2000 to 2010, Troy's population recorded its first increase in half a century, increasing almost 2% to 50,129.
- (Deterioration) After adjusting for inflation, median household income peaked in 1990 at $42,399. In 2010-14 it was $39,526.
- (Deterioration) After adjusting for inflation, median rents have increased 40.3% from 1990, while median income for renters have declined 21.6%.
- (Deterioration) The median income for a renter in Troy is $26,099, while the median annual rent is $9,984- meaning that the median rent accounts for 38.3% of a renter's median income.
- (Mixed) Unemployment has declined since peaking in 2012, but has not yet returned to pre-recession levels.
- (Improvement) The # of establishments in Troy continues to increase, up 8.3% to 13,227 in 2012 over 2002.
- (Improvement) After adjusting for inflation, homeowner incomes have increased slightly from 1990 to $70,020 in 2010-14.

"...Or else your hearts must have the courage for the changing of the guards."

- A Letter from the Editor

As many of our readers have undoubtably heard by now, CDRPC has hired its new Executive Director. Mark Castiglione, the current Acting Executive Director of the Hudson River Valley Greenway and Hudson River Valley National Heritage Area, has been selected for the position effective December 1st. Meanwhile, CDRPC's current Executive Director, Rocky Ferraro, will be staying on through the end of the year to help with the transition.

To quote America's most recent winner of the Nobel Prize in Literature, "your hearts must have the courage for the changing of the guards." Rocky's departure marks the end of almost 30 years of experience at CDRPC, 10 years of which he was Executive Director, so this is indeed the changing of the guards. We here at CDRPC could not be more thankful for the opportunity that we have had to work with Rocky, and we know that his involvement in the Region does not end with his retirement as he will continue on as a professor at SUNY Albany, and will still be participating in numerous organization.

We would also like to welcome Mark Castiglione to the agency. "I am honored to have been chosen to lead the Capital District Regional Planning Commission and to have the opportunity to build on Rocky's many years of outstanding leadership. I look forward to working with the CDRPC Board, talented staff, and its many partners throughout the Capital Region. Working collaboratively, we will ensure that the Commission remains a valuable resource and trusted partner, not only for county and local government, but also for the variety of public and private sector organizations with which we work."

Change is not limited to CDRPC's leadership. *Capital District Data* continues its evolution to better communicate with our readers' activities from around the Region. Our recent articles on Region-wide building permit issuances, and the developing concerns with drought, have received great feedback. *Capital District Data* will continue to strive to highlight important issues to our readers that may not always be on the radar for many; and will attempt to do so in a way that is engaging and insightful. At the same time, *Capital District Data* never wants to stray too far from its core mission of connecting our readers with new datasets. In December, the new 2011-15 American Community Survey 5-year estimates will be made available, and you can be sure that CDRPC will be here to unpack the new data and to highlight any emerging trends.

In the meantime, we would like to take this issue to introduce a new segment that we are very excited about. The new segment, which we are calling "*Community Spotlight Series*", is designed to explore in detail a specific community in the Capital Region. In this kick-off article, we look at the City of Troy and various projects and plans coming together to build upon recent successes. The *Community Spotlight Series* is a different kind of project for *Capital District Data*, as it is less about the data and more about the story. We hope that the *Community Spotlight Series* can become a companion piece to our typical data driven community profiles, or our *Community Fact Sheets*, and add another compelling attribute to how our readers view the happenings of the Region.

With that said, we are always happy to hear your feedback on the newsletter. As CDRPC enters its 50th year in 2017, and as *Capital District Data* enters its 40th year, we will continue to provide the best analysis and coverage of the Region possible.

Daniel M. Harp Jr.
Editor

Exit Interview with Rocky Ferraro

This December, CDRPC's long time Executive Director, Rocky Ferraro, will be retiring. For most of the last 30+ years, Rocky has called CDRPC home and he will be greatly missed. It felt only fitting that *Capital District Data* take some time to address the ending of an era and to offer some words directly from the man himself.

Q: You've had a long career with CDRPC, what brought you here? How did you get started?

A: I had been working in Ohio for 10 years after graduate school. While there I met and married my wife Laurie. We both felt that, long term, it would be best if we ended up closer to one of our families, and we decided that for a number of reasons it would be easier to be close to my family in New Jersey.

In 1985, I went to the American Planning Association's conference in Montreal where I met CDRPC's then Executive Director Chen Chungchin. He told me about a position that was opening up with the agency and that I should apply. The Capital Region seemed like a good location for me and my family, so I went out for the interview and fell in love with the area.

I was hired as the Director of Planning Services, and was responsible for managing the staff and all of our program areas. At the time we were heavily involved in some local waterfront revitalization projections in Watervliet, aviation planning, economic development, and transportation planning; but two of the areas that really came to define my tenure was our work on criminal justice issues and data services.

Q: Can you tell me a little bit about the criminal justice and the data services aspects of your time here?

Our involvement in criminal justice would grow to become the Capital District Juvenile Secure Detention Facility. Before the detention center, youth offenders in the Capital Region were held in facilities hours away because there was no facility locally. This created an emotional hardship on the families, and a monetary hardship on the municipalities for cost of transportation and personnel for the offender. But building a new facility locally presented a number of challenges. CDRPC was brought on board to find a solution to the problem. The solution was found, was that the four counties would work together to build a detention center locally, and split the expenses. Ever since, CDRPC has acted as an administrator of the facility, and it has become one of our longest lasting legacies. This is one of the earliest examples of an inter-municipal shared services approach in New York State.

Meanwhile, data services is really at the core of CDRPC's mission. Since its founding, the dissemination of data has been a key component to our mission- and my time here has been no exception. We are considered a valuable resource for the Region because of our value-added approach to data, as well as for our objective interpretation of the data.

Q: As Executive Director, what are some of the cornerstone projects that CDRPC has been involved in?

A. The Combined Sewer Overflow (CSO), and the Clean Energy Communities projects are cornerstone projects that the agency will be managing for years to come.

The CSO project is a Regional effort to reduce, and eventually eliminate untreated stormwater runoff events. As mandated by an order of consent, Albany, Troy, Watervliet, Rensselaer, Cohoes, and Green Island were tasked with addressing their stormwater runoff challenges. Rather than preparing six independent plans, under the guidance of CDRPC, the communities cooperatively worked together to prepare a singular inter-municipal plan to meet the requirements.

The Clean Energy Communities project really sets CDRPC up as a leader in an exciting, emerging , field. Promoting energy efficiency strategies to municipalities is one of the most forward thinking ways that we can help municipalities cut expenses by reducing their energy consumption.

Both projects are just gearing up, so they'll only be completed long after I've retired. But I'm happy that the agency is undertaking both projects because it's important that they're successful for the continued success of the region.

Q: What is your proudest achievement since becoming Executive Director?

A: I'm very proud of how CDRPC has worked to bridge the gaps, and coordinate between the four counties and all of the municipalities within. We have an excellent reputation for producing high quality work and all of our partners know that they can rely upon us. The CSO project is a great example of this effort- it is an incredibly complicated program with many moving parts. CDRPC was able to step in, and coordinate the preparation of the Long Term Control Plan, serving as the program manager to implement the Plan.

I'm also very proud of the evolution of our data services. Everyone knows that we are a depository for secondary data sources like the American Community Survey and decennial Census, but it's our ability to transform that raw data into information that I'm most proud of. For so long we acted as the portal for the data since not everyone had a direct means to access it, but as access has been eased, we have responded by providing value added components. Our *Community Fact Sheets*, *Census Mapper*, and our upcoming *Community Growth Profiles*, are just some of the examples of the way that we take raw data and transform it into easily accessible information.

Q: How has the Region changed in your time at CDRPC?

A: The most obvious change over the last 30 years was the declining population of the Region's cities, and the rise of the suburbs. The suburbs of Albany and Schenectady, and especially those across the river in Saratoga County, along the Northway corridor have seen their populations explode over the last 50 years.

But we have seen encouraging news about our cities lately. The 2010 Census showed population increases for Albany, Schenectady, and Troy- the first time since 1950 that any of these cities had a population increase. Cities have enjoyed a revival recently, and young people in particular are interested in living there. It seems that a generation of young people who grew up in the suburbs are now interested in exploring the city, this is a very welcoming development, that if maintained, can positively impact our cities and the Region.

And it's not as though the Region hasn't had success reinventing its cities in the past. It's forgotten now, but in the 1980s, Saratoga Springs was not the hot spot that we all think of today. Back then, the track and SPAC were the only major attractions. But, beginning in the 80s, city leaders began a major push to branch out from just the track and SPAC. Today, Saratoga Springs is a great place to live and work and has totally reinvented itself from what it was only 30 years ago by building off of its existing assets. The downtown is thriving with shops, restaurants, and new high end condos.

While the situations in Albany, Schenectady, and Troy are very different from those of Saratoga Springs, they can still find lessons learned that will help them reinvent themselves and achieve success.

Q: Were there any missed opportunities that you wish had been achieved?

A: I am concerned about the lack of attention that has been paid to address capital improvement. We keep kicking the can down the road, and at some point we need to proactively address these problems.

Many communities do not have a capital improvement plan, and the time is coming when major components of our infrastructure will reach the end of their effective life spans. In an effort to expand their life spans, we are spending increasing amounts of money on their maintenance, but that can only get us so far. Meanwhile, in Towns where the populations have been increasing for years, the focus has been on economic development, which has expanded our infrastructure to new limits. But in all of that development, very little attention has been paid to how we pay for this infrastructure when it comes time for it to be replaced. We build it and then forget about it. The Region needs to find strategies for reallocating resources in order to address the needs of our infrastructure.

Similar to how we are addressing youth detention services and the combined sewer overflow issue, I would like to see a movement towards shared services, and a more Regional approach. This could potentially blunt the sticker shock of the growing cost of repairing and replacing our infrastructure. I know that shared services can be unpopular, but if done well it could be a very effective idea and would save money in the long run- money that could be reinvested in preparing for capital improvements.

Q: Is there anything else you would like to share with our readers?

A: It's been a great ride. I consider myself very fortunate to have been able to do what I've done. I take pride in knowing that this was the right time to step aside, CDRPC is in great shape, with a great staff, doing great work, and it needs a fresh approach so that the success can continue.

Community Spotlight Series #1

City of Troy

In a Post-Industrial World, Troy Sees a Bright Future

Fair or not, reputations are earned; and they can be incredibly hard to change. The City of Troy in Rensselaer County has been struggling for generations; population declines, economic upheaval, budget crisis', have all conspired to disparage Troy's reputation. However, recent activities within the city may offer an opportunity to reverse the generations of decline. As a new feature to *Capital District Data*, this first edition of our new series **Community Spotlight** features Troy and examines how the city reversed decades of negative momentum, and how new & proposed projects are helping to continue build off Troy's existing assets.

Almost 116 years ago, on January 1st 1901, the City of Troy and the Village of *Lansingburgh* were joined into "Greater Troy" by an act of the State Legislature. The annexation of Lansingburgh transformed Troy into the city that we know today, and, at least partially, explains the independent streak that defines Lansingburgh. Regardless of the reasons for the annexation, or any lingering hard feelings, the results were a much larger Troy. In the 1910 Census, the first Census completed after the annexation, the City's population had grown to 76,813. This would mark the City's population height, peaking earlier than most cities. The declines started slowly enough, by 1940 the population was 70,304- then 62,918 in 1970, declines would became staggering as the 20th Century drew to a close. By 2000, the population had declined to 49,170, a decline of 27,643 (35.9%) in 90 years. Inevitably, with the loss of more than 1 in 3 people from

1910, parts of Troy were left as shadows of their formers selves.

Pinpointing the exact causes of population decline is always a difficult task because of numerous variables that can be difficult to quantify; but what can be said is that Troy's fate was shared by many industrial towns in the Northeast during the 20th Century. In the 19th and early 20th Century, Troy was known for its heavy industries and textile mills- in particular collars. But like most other industrial cities, these jobs began to move or close during the 20th Century, leaving former workers the choice of leaving for new jobs, or staying in a place with fewer jobs. Thus begins a vicious cycle; as conditions deteriorate, those with the ability to move did so, leaving the city weaker, which further deteriorates conditions.

How Troy Turned It Around

Since the story of how Troy became the hardscrabble city on the Hudson's east bank has been told countless times, there's no need to rehash what is already known. The *Community Spotlight Series* aims to look forward, not backwards, and Troy is perhaps the preeminent example in the Region of a municipality that is working overtime to reverse a century of decline.

Momentum is a funny thing, it can bring you to the highest highs, or the lowest lows, but once you have it, reversing your momentum can be difficult. Sometimes the hardest thing to do is to stop a free fall and that's what the declines in population that Troy experienced represent in a microcosm. Hidden beneath the declining population were troubles with unemployment, budget woes (legacies of which still linger today), and identity. As buildings emptied, as coffers ran in the red, as the old ways gave way to an uncertain future, momentum was absolutely against Troy.

But behind the scenes, work was being done to reverse the decades of negative momentum. In 2010, the population of Troy saw an unexpected increase, from 49,170 in 2000 to 50,129, an increase of 1.9%. By most standards this is, at best, a modest increase in population, but for Troy this marked the first time in more than half a century that the population increased between two Census'. While it's hard to say if the population increase came first, or if improvements to the city came first, in either event it seems that 2010 was the catalyst for reversing the downward momentum. While anecdotes are hardly scientific, when speaking to residents of the Capital Region, the common consensus seems to be that sometime around 2010/11 people's perception of Troy began to improve.

Aside from the population increase, Troy has seen quantifyable improvements in other areas as well. The 2012 Economic Census (another product from the Census Bureau, released every five years) showed steady improvement in both the number of commercial establishments, as well as the number of employees. In 2002, there were 869 commercial establishments in the City, employing 12,213 people. By 2012, these figures improved to 910 establishments employing 13,227. The largest increase came in the Accommodation & Food Services industries, up 29.2% from 113 establishments to 146. In terms of the number of employees, the Healthcare & Social Assistance industries continued to employ the most people in Troy, increasing 26.5% from 5,381 to 6,714 in 2012.

Unemployment rates have also begun to decline after peaking during the Great Recession. From 2000 through 2007, unemployment averaged 5.1%. From 2008 through 2012 it averaged 8.8%, peaking in 2012 at 9.7%. From 2013 through 2015, unemployment began to return to pre-recession levels, and has averaged 7.0%, and was at 6.0% in 2015. While unemployment has not reached the 4.3% rate of 2000, it is definitely heading in the right direction after five tough years.

But data can only tell us so much about the City's turn around. Let's spend some time exploring some of the exciting new projects that are in the pipeline for Troy. To facilitate a discussion on the future of Troy, a number of stakeholders in the city were contacted to get their thoughts on where Troy has been and where it is going. The following people were interviewed and are included in this article:

Steve Strichman- *Commissioner City Planning Department*

Cheryl Kennedy- *Troy Industrial Development Authority*

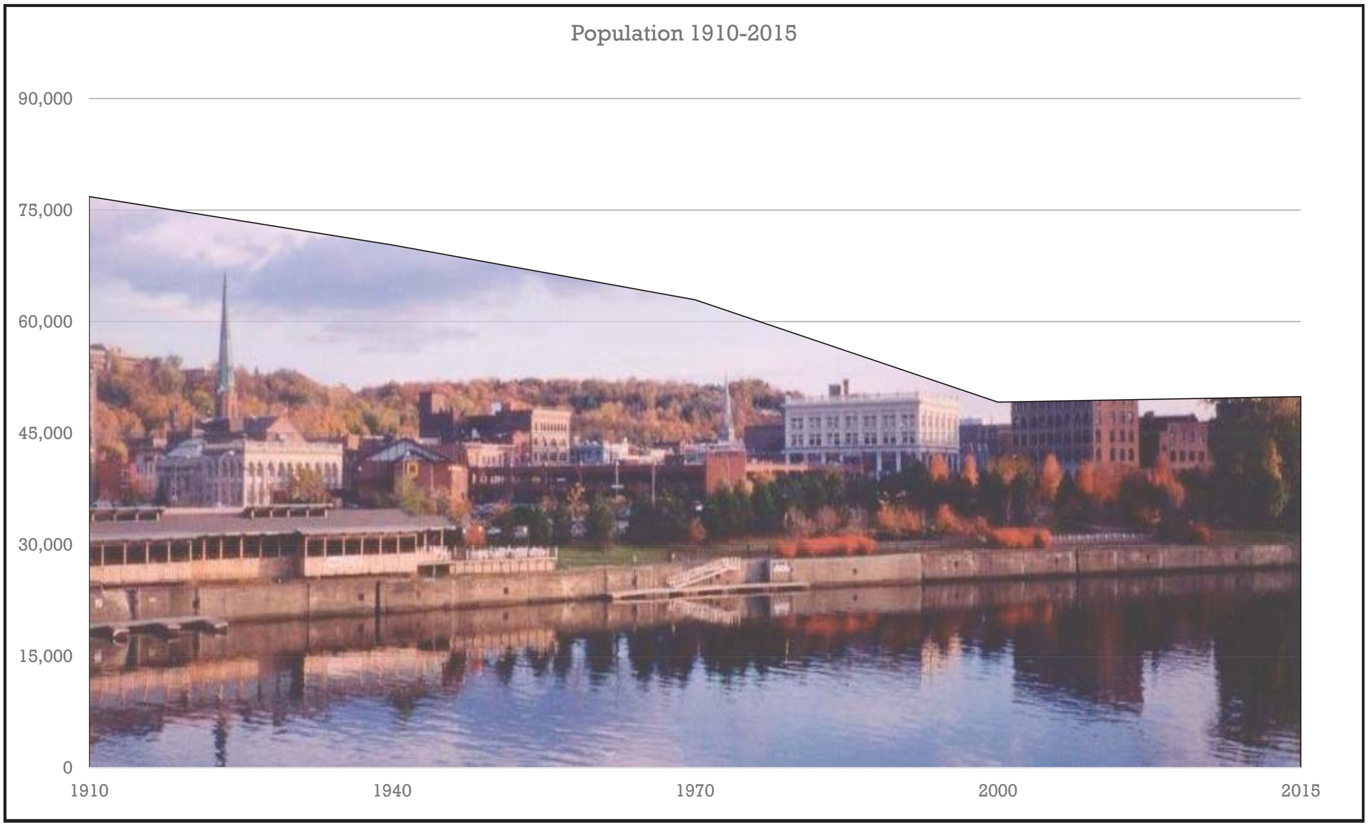
Joe Fama- *Troy Community Land Bank*

Chris Brown- *Troy Community Land Bank*

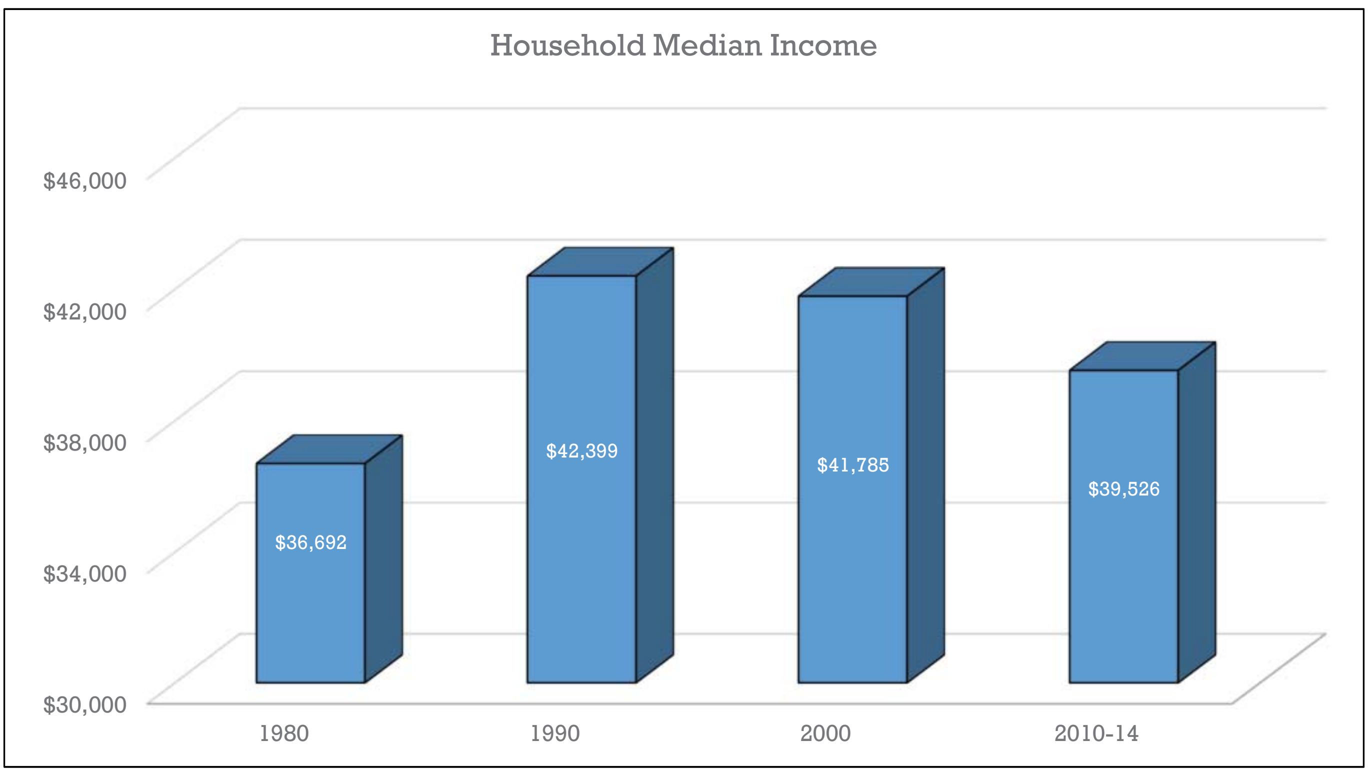
Michael Williams- *CDTA*

Vicki Harris- *First Columbia*

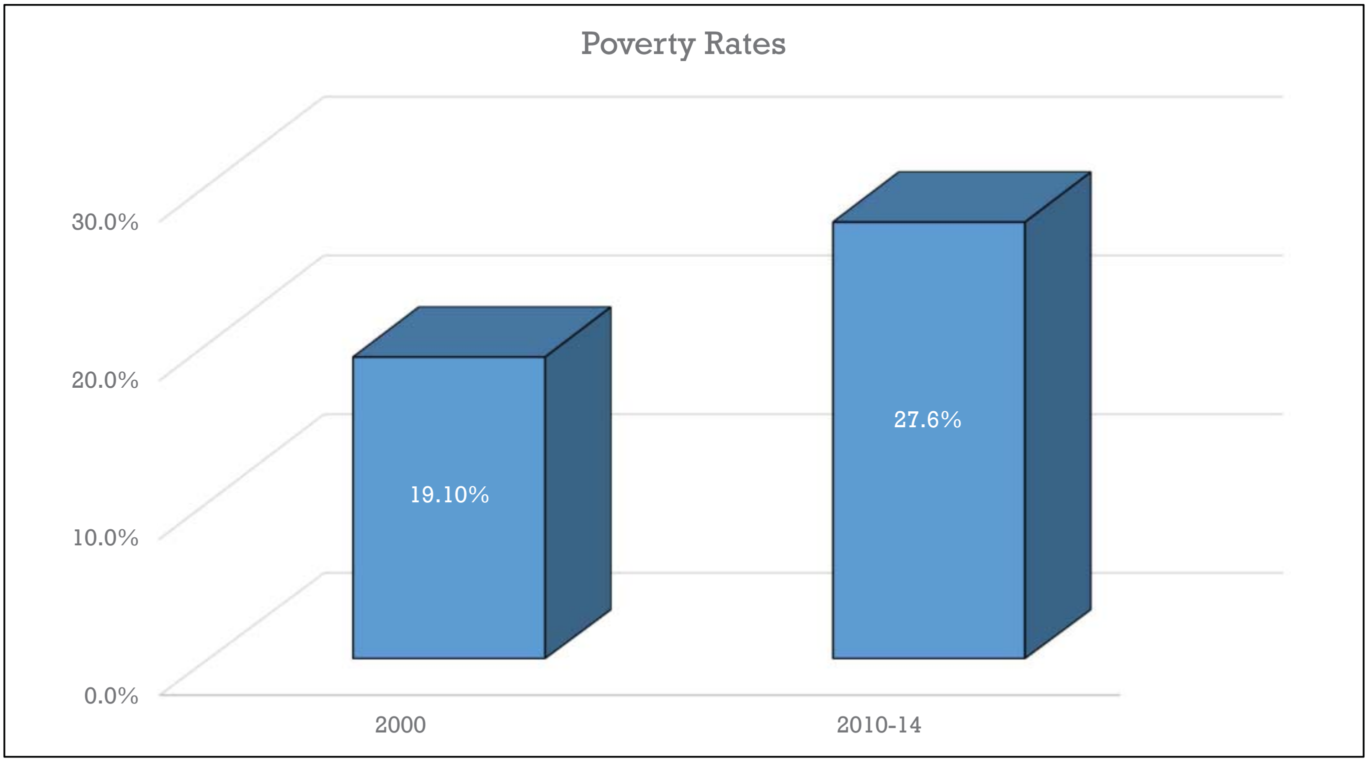
While these are only a fraction of all the stakeholders in the City of Troy, they do represent a cross section of the population, from government, to not for profit, large developers, and the regional transportation corporation.



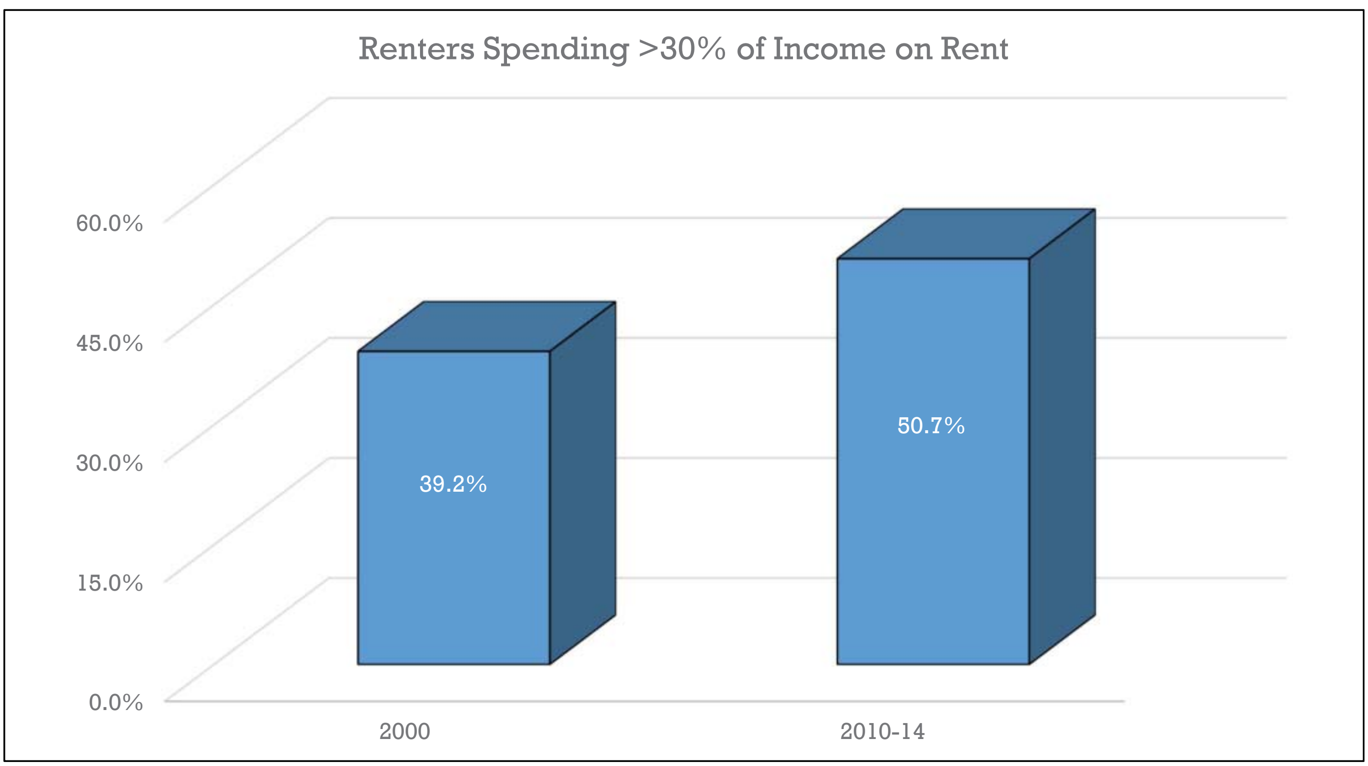
Population 1910 to 2015: *As the above figure shows, since population peaked in 1910 it has been on a steady decline. After peaking at over 75,000 people, population declines really gained momentum in the last third of the 20th Century. By 2000, the population had declined to below 50,000. The 2010 Census showed the first increase in population in decades.*



Household Median Income: *After adjusting for inflation, median household incomes made significant improvements from 1980 to 1990, spiking to over $42,000. Since that time, median household incomes have declined and are now below $40,000. In general, households in Troy are less economically successful today than they were 20 years ago.*



Poverty Rates: *Troy has seen the poverty rate increase by 44.5% from 2000 to 2010-14. Today, more than 1 in 4 people in Troy are below the poverty line, a staggering statistic for any city. This goes hand in hand with the decline of the median household income. As one has decreased, the other has increased.*



Burdened Renters- *Anyone spending 30% or more of their income on housing expenses are classified as "cost burdened" by the cost of their housing. In Troy, renters are more likely to be cost burdened by their housing than homeowners. This reflects the transient nature of renters who are often less professionally established, thus leading to lower incomes. With that said, as rents have increased in Troy, the percentage of renters spending 30% or more of their income on rent has increased dramatically by 29.3% since 2000.*

Government's Role in Troy's Resurgence

Steve Strichman of the City Planning Department, and Cheryl Kennedy from the Troy IDA, were kind enough to sit down with me and discuss how their offices are working together to continue Troy's momentum. Both agencies work hand in hand in order to ensure a smooth journey through the Planning Process. The Planning Department works with applicants to meet all requirements, including determining if the use of the property is appropriate. The IDA focuses their attention on connecting potential property owners with the financing and resources required.

Realize Troy: A New Master Plan

The first thing we spoke about was the City's commitment to developing a new Master Plan. In 1962, Troy adopted a Master Plan which was designed to guide it into the future. Like most plans, this was a mixture of practical ideas and ambitious desires. As an example of the ambitious desires, the plan, written before the construction of Interstate 787, actually promoted the idea of running the proposed new highway east of the Hudson. The relocated highway would have cut through Troy just to the east of downtown along 6th Ave, before cutting over and following the river along 2nd Ave just north of Hoosick Street. Needless to say, this would have done great damage to the urban fabric of Troy- a fabric that is today considered one of the city's strengths.

While the new plan has not yet been released to the public (Mr. Strichman suggested that a draft may be released as early as the end of the year), the process has been open to the public to encourage transparency. From what has been released, the plan will recommend a focus on improving existing assets rather than the "addition through subtraction" that seems to have summed up the 1962 plan. In fact, the early returns from the public outreach efforts suggest a determination to undo some of the damage caused by the urban renewal efforts of the 1960s.

Of particular interest is the plan's commitment to reintroducing the city to its waterfront, encouraging an expansion of downtown opportunities, and investing in the city's diverse neighborhoods to address generations of decay.

Waterfront Access- promote waterfront access throughout much of the city by developing an improved public park system and bike/pedestrian corridors. Make the waterfront a destination in a way that it currently isn't by encouraging increased recreation in the area.

Expand Downtown- Expound upon the walkable nature of downtown through filling in gaps in the urban fabric. This includes improvements to the road network, improving and reducing surface parking, and infill development that meshes with downtown's character. These improvements can expand downtown by connecting currently disconnected pods of development.

Neighborhood Investment- Improve stewardship and property values through increasing code enforcement efforts. Commit to an effort of building affordable housing to ensure that Troy's neighborhoods remain affordable for those that live there.

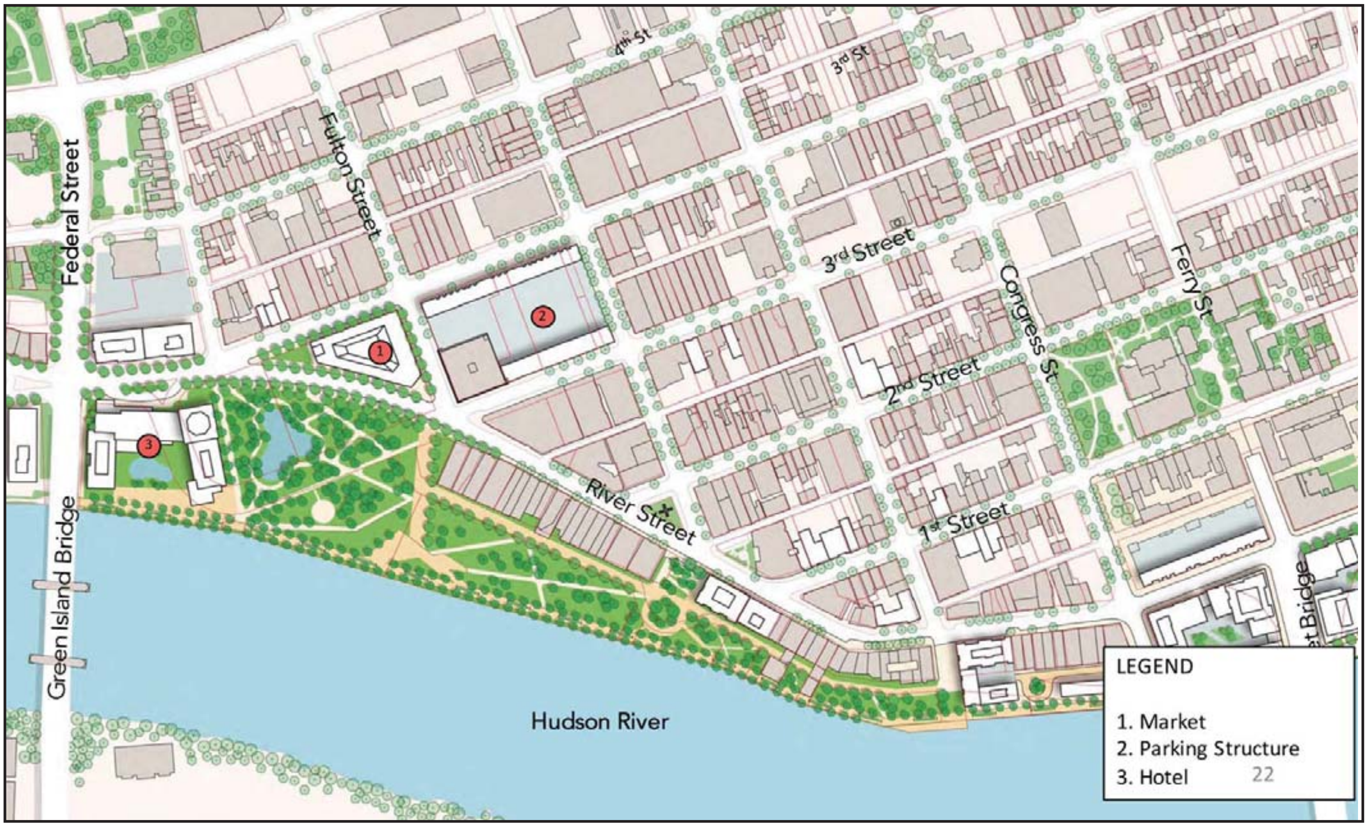
Recent & Upcoming Projects

Life doesn't stop as the City waits for the new Master Plan- there's still much to be done.

444 River Street- The long crumbling building located kitty-corner from City Hall and Browns Brewing, has long attracted attention due to its prime location. In 2015, the property was sold with assistance from the IDA, and Mr. Strichman feels confident that construction on a new residential development should commence in early 2017 with an 18 month construction schedule. The development is slated ~70 units, with roughly 34% of the units dedicated towards "affordable housing". According to Mr. Strichman, affordable is defined as 90% of the market rate, so it remains a little unclear exactly what the rates will be.

Powers Park- While downtown has received much of the attention during Troy's revival, frustration has mounted as some of the other neighborhoods have been neglected. Both Mr. Strichman and Ms. Kennedy acknowledged that finite resources are a limiting factor, and that they understand the needs of other communities that don't make front page headlines. To that end, improvements to Powers Park in Lansingburgh were something that they were both very excited about. The goal of the project is to bring some much needed TLC to spruce up the park. As a focal point for the neighborhood, the park is known for putting on summer concerts. Improvements to the park could go a long ways in improving the image of the neighborhood by restoring the park to its former glory.

Monroe District Technology Park- Perhaps the most forward thinking concept that was discussed, the Monroe District Technology Park, is an idea that could bring



Concept of a new waterfront park*. This concept of an expanded waterfront park in downtown Troy is an example of how the Realize Troy master plan is exploring ideas for improving connections to the waterfront, as well as improving the street grid by simplifying road connections. Please note- this is just a concept to encourage ideas, the concept should not be taken as proposed developments or intended outcomes. This is solely designed as a thought exercise to explore ideas. Source: http://www.realizetroy.com/wp-content/uploads/sites/6/2014/09/The-Downtown_web.pdf*

444 River Street*- One of the proposed new developments in downtown Troy, 444 River Street continues a trend of redeveloping old industrial buildings into residential space. Located near both City Hall and Browns Brewing, 444 River Street could potentially become an anchor development on the northern fringe of downtown that has struggled to capture the momentum seen just south of Federal Street. How the redevelopment of 444 River Street may coexist with First Columbia's proposed $60 million development of its so called "Hedley District" across the street, is not immediately clear. But if both developments succeed, that stretch of River Street could soon become as active as any in all of downtown.*

Photo: http://www.bizjournals.com/albany/news/2015/10/09/troy-developers-get-millions-in-tax-breaks.html high end technology jobs to South Troy. While this idea is extremely early in the concept stage, it showcases the City's desire to expand upon emerging high tech industry as a means to improve its economic base and provide its residents with jobs. Troy, and the Region as a whole, has an emerging high tech industry foundation; combine that with South Troy's long history as an industrial center, and the project seems to be a good fit. Enticing good paying jobs to an area that is in demand, as well as an area that embraces new/clean industry, could be a huge victory for the city.

CDTA's Blue Line

Few measurements of the changing patterns in commuting habits are as clear as this: for the last handful of years CDTA ridership has been setting new records. As the stigma of riding the bus has diminished in some circles, CDTA has made a tremendous effort to improve their service and cater to both long time riders and attract new riders.

The premier project undertaken by CDTA in recent years has been their "BusPlus" service. BusPlus is the Region's version of Bus Rapid Transit (BRT). While BRT is not a brand new concept, it is one that has only recently begun to catch on. At its most simple, BRT systems act as an enhanced express bus route to create a more comfortable and quicker experience for the rider. CDTA's BusPlus lines utilize technology to keep riders updated in real time on the location of the next bus, allow for buses to receive priority at traffic signals, and provides Wi-Fi hotspots. The buses themselves are also unique and are designed to standout from the standard route buses.

But the most important feature of BusPlus is that it can substantially reduce the commute times. Besides utilizing the technology mentioned before, BusPlus achieves time savings by providing limited stops, and creating dedicated buslanes. Whereas a regular bus route may stop every couple of blocks, BusPlus is designed to service the heaviest areas of ridership while skipping over low ridership stops. This helps prevent unnecessary redundancy in the system, and greatly improves commute times and the riding experience.

CDTA's new BusPlus route, dubbed the Blue Line, is an ambitious project. Designed to connect Waterford to the North, with Cohoes, Troy, Menands and Albany, the Blue Line promises to greatly reduce commute times, most notably by eliminating the need for transfers for some riders. In a conversation with Mike Williams, a Senior Planner at CDTA, he said that CDTA is estimating a 15% to 25% reduction in travel times from downtown Troy to downtown Albany. For reference, planning a trip from Albany to Troy is estimated at 35 minutes via Google Maps, if the 15%-25% reduction holds true, that 35 minute commute could be reduced to roughly 26-30 minutes.

Currently, CDTA sees approximately 5,500 boardings per weekday in Troy. Based upon experience with the Red Line which connects downtown Albany with downtown Schenectady, CDTA anticipates that the Blue Line will increase ridership 20%, translating to roughly an additional 2,600 riders per weekday for a total of 8,100 riders.

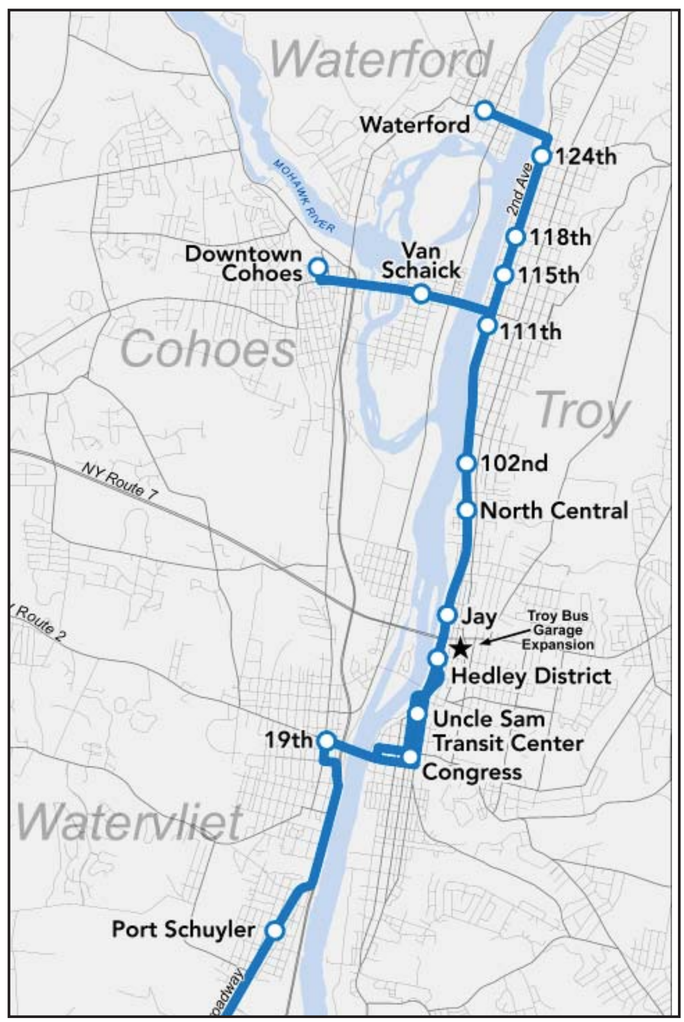
Perhaps the most visual indication of the increased stature of public transit will be the proposed Uncle Sam Transit Center. The proposed transit center is planned for the corner of Fulton Street and 4th Street where the parking garage currently exists. This new transit center would replace the current "line up" location along River Street between Fulton Street and the Best Western. It is worth noting that the Uncle Sam Transit Center is not proposed to replace the parking garage; instead the transit center will be an addition to the exterior of the garage. The new center will allow riders who are waiting for their bus to get out of the elements and provide them a source for real time data on the various bus routes. The transit center will not service the Blue Line alone, and will instead act as a hub for all of CDTA's bus routes that traverse Troy.

Public Transit and the Master Plan

Due to the importance of public transportation, it was only natural that CDTA would be consulted as part of Troy's new master plan. CDTA's participation in the process has added a strong voice advocating for transit oriented development and walkable neighborhoods. These two elements work in tandem to increase density, reduce the need for vehicles, and promote the use of mass transit. Transit oriented development is a strategy of concentrating development around existing bus stops and highlighting the access to mass transit as a selling point for that location. Transit oriented development is not limited to residential areas, in fact it is important to implement the strategy in commercial/industrial areas so that residents are connected directly to their place of employment. Transit oriented development strives to make the process of riding mass transit as easy as possible so that ridership is encouraged to people who may otherwise not ride.

Uncle Sam Transit Center- The new transit center, located at the corner of Fulton Street and 4th Street, is designed to bring riders in from the cold, both literally and metaphorically. Improving the riding experience is vital to attracting more riders and encouraging people to leave their cars at home. Just as importantly, riders who have no alternative but taking the bus deserve an improved experience. Removing the stigma to taking public transit is one of the primary missions of BRT lines.
Source: *CDTA*

Blue Line Route- With the Uncle Sam Transit Center acting as a central location for the Blue Line, the route will stretch to Waterford, Cohoes, and all the way to Albany in the South. Currently, such a commute would require transfers and would be much slower than driving due to the numerous stops. The improvement featured on CDTA's BusPlus routes will allow for shorter commute times, and the continuous nature of the route guarantees that riders will not have to worry about the added time from transferring.
Source: *CDTA*



Transit oriented development is a key component to creating walkable neighborhoods. These neighborhoods provide a diverse array of features, ranging from residential, to commercial, mixed used development, green space, the arts, nightlife, family entertainment, and more. The strategy is to locate as many amenities as possible within walking distance of residential space. When done successfully, this greatly reduces the need for a vehicle, and attracts people who are likely interested in utilizing mass transit. If a walkable neighborhood is well connected to other nodes (such as the proposed Monroe Industrial Park), a resident will be able to reduce their reliance on a personal vehicle greatly.

This philosophy of walkable neighborhoods has become very popular in recent years, especially with Millennials. The very urban nature of the philosophy appeals to people who have rejected the generations of suburban development that characterized most of the new development in the later half of the 20th century. In many ways, the damage done to Troy by urban renewal in the 1960s can be attributed to the philosophy that the suburban style of development was the future, and that it was appropriate for everyone. While suburban development was indeed the wave of the future, it was wrong to shoehorn it into preexisting areas like Troy. Today's philosophy of transit oriented development and walkable neighborhoods is an acknowledgement that the unique character of our urban environments should be embraced. CDTA's efforts to promote more transit oriented development in Troy are likely to attract more people who are drawn the unique nature of its urban environment.

CDTA anticipates the launch of the Blue Line sometime in late 2018 or early 2019, with construction beginning late next year. For more information on all of CDTA's bus routes, including all of their BusPlus routes, please visit them at *www.cdta.org/cdta-busplus.*

Affordable Housing

Access to affordable housing plagues many cities, but Troy's recent resurgence has brought the issue to the forefront locally.

The median household income since 1980 has struggled to improve. After adjusting for inflation, the median household income in 1980 was $36,692, by 1990 it was $42,399, but in both 2000 Census and the 2010-14 ACS, median incomes declined. In 2010-14, the median household income was just 39,526. Even taking into account the margin of error, incomes have flatlined, or even lost ground, over twenty plus years.

The data is even more concerning regarding renters in Troy. In 1990, the median gross rent (again, adjusting for inflation) was $593/month ($7,116/annually). That same year, the median income for renters was $33,284. This means that the median annual gross rent was 21.4% of the median renter's annual household income. By 2010-14 the median gross rent was $832, while the median household income for a renter was just $26,099- meaning that the annual median rent of $9,984 is a staggering 38.3% of the annual median income for a renter. This data is born out by the percentage of renters who are spending 30% of their income or more on their housing expenses. In 2010-14, 50.7% of renters in Troy were spending 30%+ of their income on their rent.

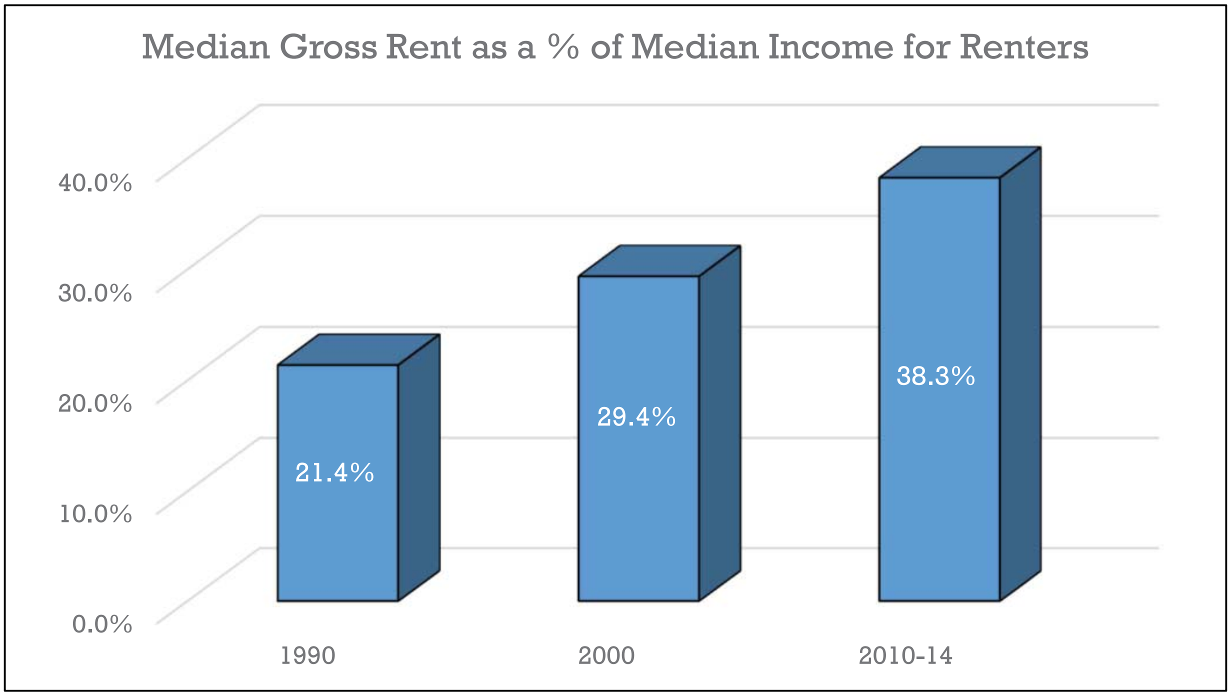
Needless to say, Troy has a serious problem on its hands with affordable housing- especially for its renters. With this challenge in mind, it was important to explore attempts to provide affordable housing.

Hudson Arthaus- This recently completed project is located at 621 River Street, kitty-corner from the new home of Capital Roots. Originally built in 1895, the building was the home of the Van Zandt, Jacobs & Co Collar and Cuff and produced textiles. The company became famous for producing collars and cuffs, and was a major contributor to Troy becoming known as the Collar City. In 2014 it was placed on the National Register of Historic Places.

After decades of neglect, the site was chosen by Vecino Group for an 80 unit apartment building. The $19.4 million project transformed the old mill into one of the latest examples of the re-purposing of old industrial sites into residential units. Most importantly for Troy, Vecino Group has a long track record of completing projects for affordable housing. Hudson Arthaus is designed for artist, recent college grads, and low income residents. Playing to the emerging art scene in Troy, the building hosts an art studio where tenants can work in a shared space. In order to qualify for an apartment, the tenant(s) must have an income between 60% and 90% of the area's median income. The building's 80 units are divide between one-bedroom ($773/month), two-bedroom ($926/month), and three-bedroom ($1,069/month) apartments. To find out more, visit them at

www.hudsonarthaus.com/

Tapestry on the Hudson- Located immediately next to Hudson Arthaus, Tapestry on the Hudson will occupy



Median Gross Rent as a Percentage of the Median Household Income for Renters. This chart shows the relationship between how the median annual gross rent has changed in relation to the median household income for renters since 1990. In 1990, if you were a renter earning the median salary, and paying rent at the median rate, 21.4% of your annual income was being allotted to your annual rent. By 2010-14, if you earned the median income for a renter, and were paying rent at the median rate, you were significantly worse off than in 1990 with 38.3% of your annual income going to annual rent. In short, a renter who is earning the city's median income cannot afford the city's median rent.

A view of Tapestry on the Hudson and Hudson Arthaus- In the foreground is the old Mooradian's Furniture warehouse. Currently, this is undergoing renovations to become Tapestry on the Hudson. In the background is Hudson Arthaus, a recently completed residential complex. Both buildings are designed for affordable housing,with Tapestry allotting 15 units to house homeless families. Affordable housing is a critical issue in Troy, and the completion of over 150 new units could turn this area of Troy into a center of activity where little has existed for quite some time. The challenge may be in finding way to connect this node with other centers of activity to the south.

the former Mooradian Furniture warehouse, which was itself a former mill. This new project only recently began construction, but it promises to continue the trend of its neighbor and cater towards low/moderate income residents. While the terms of the lease are not yet available, there will be a total of 67 units in the building. Rents for these one and two-bedroom apartments are to range from $782 to $1,150/month.

Perhaps most interesting about the project is its proposed allotment of units dedicated exclusively towards homeless families. Like every city, Troy has an issue with homelessness, and finding housing for this population can be very difficult. According to a local news report, 15 of the 67 units are to be dedicated to housing homeless families. Needless to say, it is unusual to see a new housing development allot space for the homeless, even in developments geared towards affordable housing.

For more information please visit:

www.leviticusfund.org/TapestryontheHudsonTroyNY.htm

www.timesunion.com/tuplus-business/article/Work-under-way-in-Troy-on-old-Mooradian-s-site-7256070.php

Troy Community Land Bank- Sometimes, lost in the discussion of brand new, large scale, projects like Tapestry on the Hudson, are the challenges facing homeowners. In 2010-14, nearly 1/3 (32.4%) of homeowners with a mortgage in Troy found themselves spending 30%+ of their income on the cost of their housing. In conversations with Joe Fama and Chris Brown from the Troy Community Land Bank, addressing the city's need for affordable housing for homeowners is at the top of their priorities. The Land Bank is a small operation that is attempting to promote homeownership in some of the city's neighborhoods most heavily blighted by vacant buildings. The goal, according to both Mr. Fama and Mr. Brown, is to promote homeownership from within these communities by connecting community members with the resources to acquire and repair the vacant housing in their community.

The land bank is trying to straddle the line between improving the neighborhood through increased homeownership, while avoiding some of the pitfalls of gentrification that has befallen other cities and parts of Troy. The land bank wants to make sure that the stock of vacant buildings in the city are transformed into affordable housing designed for homeownership. As Troy continues to surge, the residents who have been there longest should not be left out of the city's recovery.

Visit the land bank at: *www.troycommunitylandbank.org/*

Private Investment

While investment of any kind is positive, when the free market decides that a community is a good investment, things are probably going well. For years, Troy struggled to attract private investment; low property values and low demand discouraged investment from private entities. Simply put, the return on investment for redeveloping a property was not viewed as a worthwhile endeavour.

But as property values have improved, and as Troy's reputation as a destination has soared, private investment now sees Troy as an opportunity. While this private investment does bring with it challenges associated with gentrification, it does also bring much needed tax revenue and attracts a population with more disposable income.

Tech Valley Center of Gravity- Located in the old Quackenbush Building at 30 3rd Street, Tech Valley Center of Gravity is a multi-purpose professional building designed to accommodate diverse companies. At its most basic, the Center is a business incubator that encourages interdisciplinary collaboration.

The Center is a great example of the new business models that cater to the eclectic nature of many in Troy. While many may be entrepreneurial in nature, the start up cost of a business can be daunting. The Center provides affordable, professional, space that can fit even a small business budget. It also offers office space to firms that are a bit more advance. These firms, based in the technology field, are helping to push Troy away from its low tech industrial past, to a high tech industrial future.

Visit the center at: *www.tvcog.net/*

Hedley District- A century ago, or even just 50 years ago, it was unthinkable to many that the Hudson River would ever be an asset for Troy. For generations the Hudson River was used as a dumping ground for industrial waste, with little concern for the environmental impacts and the loss of the resource for recreation purposes. When Interstate 787 was built, it hugged the Hudson River, in no small part because the land there was cheap and undesirable, few people wanted to stroll along the highly polluted river.

But as environmental standards have improved, and as heavy industry has moved away, the Hudson River has been reevaluated to hold tremendous value. Enter First Columbia's proposed Hedley District. The Hedley District would be a major waterfront redevelopment project that would encompass the area on both sides 433 River Street. This area, just north of Browns Brewery, across the street from the aforementioned 433 River Street project, and abutting to the south of the Hoosick Street overpass, is today mostly surface park surrounding 433 River (433 River Street is also the home of Troy's City Hall, as well as many private entities). As proposed, the Hedley District would act as a major expansion of downtown to the north, helping to anchor a strip of restaurants and shops north of Federal Street that are somewhat cutoff and isolated from the activity of downtown a short distance away. It should also help to connect both Tapestry on the Hudson and the Hudson Arthaus to the centers of activity as both are only a short distance north of the proposed Hedley District.

As proposed, the District is designed for mixed used development and will run roughly a half mile in length. Development will include new space for retail, residential, parking, and a new hotel. In conversations with Vicki Harris of First Columbia, there are even plans for an extra floor on the top of 433 River and using it as a restaurant with views up and down the Hudson. Such height would allow for clear views of both the Catskills and Adirondacks on clear days.

Details are still thin since the project is early in the conceptual stage, but First Columbia estimates that the total project would require roughly $60 million in private investment.

As is usually the case, the devil is in the details, and this project will have many details. First Columbia is expressing a desire to build a large parking garage on site, a prospect that brings back memories of the former parking garage on River Street by Monument Park. While parking may be a necessity, it needs to be approached carefully so that prime waterfront property is not wasted solely on a parking garage that can disrupt the urban fabric that they are trying to recreate. There are also questions regarding the design; while only artist renderings of concepts are currently available, it will be vital that the final design mimic a traditional streetscape. Often with large developments, the design can be a bit inward looking, neglecting to take into consideration how the project fits into the surrounding streetscape. It would behoove First Columbia to incorporate design elements that ensure that Hedley District doesn't appear to be a pod placed into the middle of existing urban fabric.

For more information please visit First Columbia's website at: *www.hedleydistrict.com*

River Street Lofts- An example of the new high end residential units being developed in Troy, the River Street Lofts are located at 172 River Street, in the heart of downtown.

With attention paid to maintaining the existing architecture, the Lofts resemble the popular aesthetic of post-industrial buildings converted to residential units. The original floor planks have been refurbished, new energy efficient appliances decorate the apartments, and exposed heating/cooling vent pipes crisscross the apartments.

The building consists of 20 one-bedroom apartments and one studio apartment. The ground floor is maintained for commercial space and is currently occupied by a hair salon. Rents for the apartments are tiered by the floor they're on. First floor units start at $890/month, while units on the fourth floor top out at $1,340/month.

Needless to say, these apartments are targeting a very specific audience, namely the young professionals who have disposable income and are childless. While this demographic is often derided as the harbingers of gentrification, their economic impact is hard to deny. The Lofts, with their base rent already above the city's median rent, may attract just the kind of people who can help drive the emerging businesses in Troy.

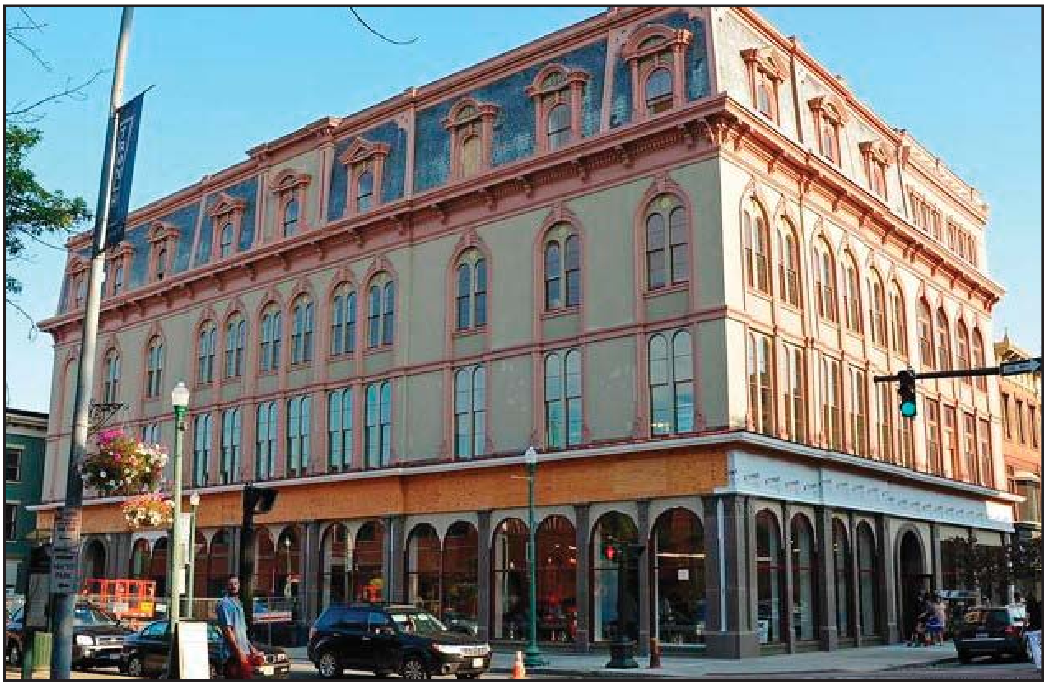
For more information on the Lofts, please visit their webpage at: *www.theriverstreetlofts.com*

Challenges facing the City

While Troy's position is much stronger than it has been in almost any time in a generation or more, it still faces substantial challenges.

Budget Crisis- Years of mismanagement left the City's coffers depleted and put the City in a difficult position. In 1995 the City of Troy Strategic Action Plan was prepared by CDRPC and the Center for Governmental Research. It detailed years of budget woes which had brought the city to the brink of "crisis" as the report characterized it.

This budget crisis eventually led to the creation of the 1995 Municipal Assistance Corporation (MAC), a public benefit corporation designed to raise funds and repay the



Tech Valley Center of Gravity-The old Quackenbush building has been lovingly restored. The first floor had been converted into a convenience store and had removed the facade for a flat black, windowless, wall. The new owners of the building took great pains to restore the building, namely its ground floor facade. Now the building is home to an eclectic array of businesses which make use of a collaborative mindset to share ideas. The building is an incubator for both startups and growing businesses which don't need, or can't afford, the traditional downtown business office space. Tenants include high tech startups, artist, a marketing firm, and an array of small businesses.

Picture from: Albany Business Review

Artist's Concept of Hedley District- This rendering of the Hedley District looks north towards Alternate Route 7/ Hoosick Street. On the right is the existing 433 River Street with the new expansion on the roof for the proposed restaurant. To the left is 515 River Street, proposed to be a five story Marriott Courtyard hotel. Further to the left, on the other side Alternate Route 7, is a currently existing building that is owned by First Columbia and is part of the Hedley District. This building, Flanigan Square, is an office building. What makes this building so important is that it is neighbored by the upcoming Tapestry on the Hudson and can be seen in the image to the extreme left. Flanigan Square offers a bridge between the Hedley District (and the expanding downtown) and the node of development at Tapestry on the Hudson and the Hudson Arthaus. Part of a walkable neighborhood is avoiding disconnected nodes, and if the two affordable housing complexes to the north can be effectively connected to the rest of the development to the south, the chances of success for both projects increase.
Photo Courtesy of First Columbia.

deficit. According to the MAC's Financial Plan for FY 2015, it was responsible for paying down $6.1 million, over $5.4 million of which went to principal payment on bonds. These payments are projected to increase to just over $7.0 million dollars in FY 2019.

While it is difficult to discuss the deep financial stresses placed on the city due to decisions made almost 30 years ago, it is important to place today's struggles in a historical context. The city's responsibility to pay off its debts has put a long term drag on it's ability to meeting immediate needs. This limits the City's ability to invest in itself like it should in order to build off of the momentum gained in recent years. All of this helps explain why the Mayor of Troy recently felt the need to propose a 28% property tax hike.

For more information on Troy's MAC, click here: *www.troyny.gov/Government/mac.aspx*

Uneven Development- As mentioned earlier, there is a feeling that all of the City's attention is being paid to downtown redevelopment at the expense of the rest of the city. In speaking with Steve Stichman, this is a concern that has resonated with city officials. There is an acknowledgement that more needs to be done for the City's other neighborhoods, and the Planning Department is trying to be strategic in allocating its resources on projects that can have a strong return on investment. A return on investment is not necessarily fiscal, it can also be social. A project like renovations to Powers Park is unlikely to generate great fiscal return in the short term, but it can be a source of pride for the community and help show that the City is involved and actively working to improve the community.

In the long term, significant reinvestment is needed in the city's neighborhoods. This will likely be expanded upon in the City's new Master Plan which will lay out ideas for neighborhood reinvestment. With the median income flat/down for over twenty years, and poverty estimated at 27.6%, it is clear that the areas outside of downtown need significant attention. These statistics are why the affordable housing projects are so important for Troy, because behind its emerging and chic downtown is a city that is still very much blue collar and struggling.

Final Analysis

With a population of around 50,000 people, the City of Troy is in a great position to reinvent itself for the 21st Century. Troy's dense urban fabric, manageable size, and desirable location put it in position to reinvent itself in ways that other communities cannot. Less than 10 years ago, Troy was not on the top of most people's list as the next up and coming city in the Region; but now it has the potential to learn from the success of Saratoga Spring's revitalization effort over 30 years ago.

If the City's new master plan is successful and well received, it could set Troy on the path for years of productive development. If the City can bring the waterfront back to the forefront of its identity, it will be able to make use of a resource that not all municipalities have- especially so close to their downtown. Few communities have a waterfront adjacent to their downtown, so Troy could really capitalize on a unique feature.

The new transit oriented development and improved bus service, can further encourage people to be less dependent on their car in favor of walking or biking. If the City can do more to encourage affordable housing development as a component of transit oriented development, that may help address multiple needs at once.

In all of this, the City needs to be careful to balance the positives and negatives that come with gentrification. As private investment flocks to the City, tax revenue and property values may increase. But at the same time, the city cannot allow for those long time residents to be displaced from their homes. Private investment should continue to be encouraged, but needs to be guided so that it helps Troy in a positive way.

While serious challenges like the budget remain, Troy can take heart in the fact that it has gained that ever elusive thing known as momentum. With a growing reputation as a place that people want to live, work, and recreate, Troy may have already turned the page and now needs to continue to build off of its momentum.

Employment	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16	Apr 16	May 16	Jun 16	Jul 16	Aug 16	Sep 16
Albany County	150.3	151.8	151.8	151.6	151.6	152.3	152.6	151.8	152.6	153.0	151.6	151.0	149.8
Rensselaer County	77.2	78.0	78.0	77.9	77.9	78.3	78.4	78.0	78.4	78.7	77.8	77.5	77.0
Saratoga County	110.8	112.0	112.0	111.8	111.9	112.5	112.7	112.1	112.5	112.9	111.8	111.4	110.6
Schenectady County	72.4	73.1	73.1	73.0	73.0	73.3	73.5	73.1	73.5	73.8	73.0	72.7	72.1
Capital Region	410.7	414.9	414.9	414.3	414.4	416.4	417.2	415.0	417.0	418.4	414.2	412.6	409.5
Unemployment	**Sep 15**	**Oct 15**	**Nov 15**	**Dec 15**	**Jan 16**	**Feb 16**	**Mar 16**	**Apr 16**	**May 16**	**Jun 16**	**Jul 16**	**Aug 16**	**Sep 16**
Albany County	6.7	6.4	6.3	6.2	7.0	6.7	6.5	6.3	5.9	6.4	6.6	6.3	6.5
Rensselaer County	3.6	3.5	3.5	3.5	4.0	3.9	3.7	3.4	3.1	3.3	3.5	3.4	3.4
Saratoga County	4.6	4.5	4.5	4.5	5.1	5.0	4.8	4.3	3.9	4.0	4.2	4.0	4.4
Schenectady County	3.5	3.3	3.2	3.2	3.6	3.5	3.4	3.2	3.0	3.1	3.3	3.2	3.4
Capital Region	18.4	17.7	17.5	17.4	19.7	19.1	18.4	17.2	15.9	16.8	17.6	16.9	17.7
Unemployment Rates	**Sep 15**	**Oct 15**	**Nov 15**	**Dec 15**	**Jan 16**	**Feb 16**	**Mar 16**	**Apr 16**	**May 16**	**Jun 16**	**Jul 16**	**Aug 16**	**Sep 16**
Albany County	4.4%	4.0%	4.0%	3.9%	4.4%	4.2%	4.1%	4.0%	3.7%	4.0%	4.2%	4.0%	4.2%
Rensselaer County	4.5%	4.2%	4.2%	4.3%	4.9%	4.7%	4.6%	4.2%	3.8%	4.0%	4.3%	4.1%	4.2%
Saratoga County	4.0%	3.8%	3.9%	3.9%	4.4%	4.3%	4.1%	3.7%	3.4%	3.4%	3.6%	3.5%	3.8%
Schenectady County	4.6%	4.3%	4.2%	4.2%	4.7%	4.6%	4.4%	4.2%	4.0%	4.0%	4.3%	4.2%	4.5%
Capital Region	4.3%	4.1%	4.0%	4.0%	4.5%	4.4%	4.2%	4.0%	3.7%	3.9%	4.1%	3.9%	4.1%
New York State	4.8%	4.7%	4.8%	4.7%	5.4%	5.4%	5.2%	4.6%	4.2%	4.5%	5.0%	4.9%	5.1%
United States	4.9%	4.8%	4.8%	4.8%	5.3%	5.2%	5.1%	4.7%	4.5%	5.1%	5.1%	5.0%	4.8%

Source: New York State Department of Labor, and the U.S. Department of Labor, Bureau of Labor Statistics — Figures in 1,000s

Employment, Unemployment, & Unemployment Rates

Capital Region unemployment remains very low. Consistently since September 2015, the Capital Region's unemployment rate has remained between .5 and 1.0 percentage points below that of the State. It has also remained at a similar advantage over that of the National unemployment rate. In September 2016, the Region's unemployment rate was 4.1%, the State's 5.1%, and the Nation's 4.8%; so while the Region outperformed the State and Nation, all three showed very healthy unemployment rates.

Of the four counties, Saratoga County had the lowest average unemployment rate from September 2015 to September 2016 at 3.8%. The other three counties were in a virtual tie over the same period between 4.1% and 4.3%.

As we move into the Holiday months, it is likely that stores will hire additional help to deal with the rush of customers. If this happens then it could be possible to see unemployment rates decline slightly through the end of December.

2014-15 Percent Change in CPI: 0.119%

Unadjusted CPI	Sept 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16	Apr 16	May 16	Jun 16	July 16	Aug 16	Sept 16
U.S. City Average	237.9	237.8	237.3	236.5	236.9	237.1	238.1	239.3	240.2	241.0	240.6	240.8	241.4
Northeast Urban Average	252.9	252.5	252.6	251.7	251.7	252.3	252.9	254.3	255.0	255.5	255.4	255.5	256.1
% Change From Same Month in Previous Year	**Sept 14-Sept 15**	**Oct 14-Oct 15**	**Nov 14-Nov 15**	**Dec 14-Dec 15**	**Jan 15-Jan 16**	**Feb 15-Feb 16**	**Mar 15-Mar 16**	**Apr 15-Apr 16**	**May 15-May 16**	**Jun 15-Jun 16**	**July 15-July 16**	**Aug 15-Aug 16**	**Sept 15-Sept 16**
U.S. City Average	0.0%	0.2%	0.5%	0.7%	1.4%	1.0%	0.9%	1.1%	1.0%	1.0%	0.8%	1.1%	1.5%
Northeast Urban Average	-0.1%	-0.1%	0.3%	0.5%	0.7%	0.7%	0.5%	1.0%	0.9%	0.7%	0.8%	1.0%	1.3%

Source: U.S. Department of Labor, Bureau of Labor Statistics — 1982-84 = 100 — Note: Data is NOT Seasonally Adjusted

Consumer Price Index

Traces of the decline in the Consumer Price Index from 2014 to 2015 are still evident on the chart. This is noteworthy in that it is unlikely that CPI will decline year-to-year again in the near future.

Overall, both the U.S. City Average CPI and the Northeast Urban Average CPI have continued a steady climb since September 2015 to September 2016. In that time, the U.S. City Average CPI increased 1.5%, while the Northeast Urban Average CPI increased 1.3%.

The Northeast Urban Average CPI remains higher than the U.S. City Average CPI, resulting in both higher wages and higher cost of living in the average Northeast urban area than in the average city nationwide. This has long been the situation and there does not seem to be any reason to believe it will reverse itself.

In the 13 month span, the highest CPI's were reported for both areas in September 2016. But as we move into the winter months it is common for CPI to decline. This is driven, in part, by declines in gas prices as Americans driver less in the winter than they do in the summer. On average the lowest average CPI for the Northeast Urban area occurs in January, while the highest average occurs in September.

CAPITAL DISTRICT
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One Park Place, Suite 102, Albany, New York 12205
Phone: 518-453-0850
E-mail: cdrpc@cdrpc.org
Fax: 518-453-0856
Web Site: http://cdrpc.org

Lucille McKnight, Chair
Rocco A. Ferraro, AICP, Executive Director
Daniel M. Harp Jr., Senior Planner & Editor