

CAPITAL DISTRICT DATA

MARCH/APRIL 2010

VOLUME 33, NUMBER 2

2009 Annual Residential Building Permits

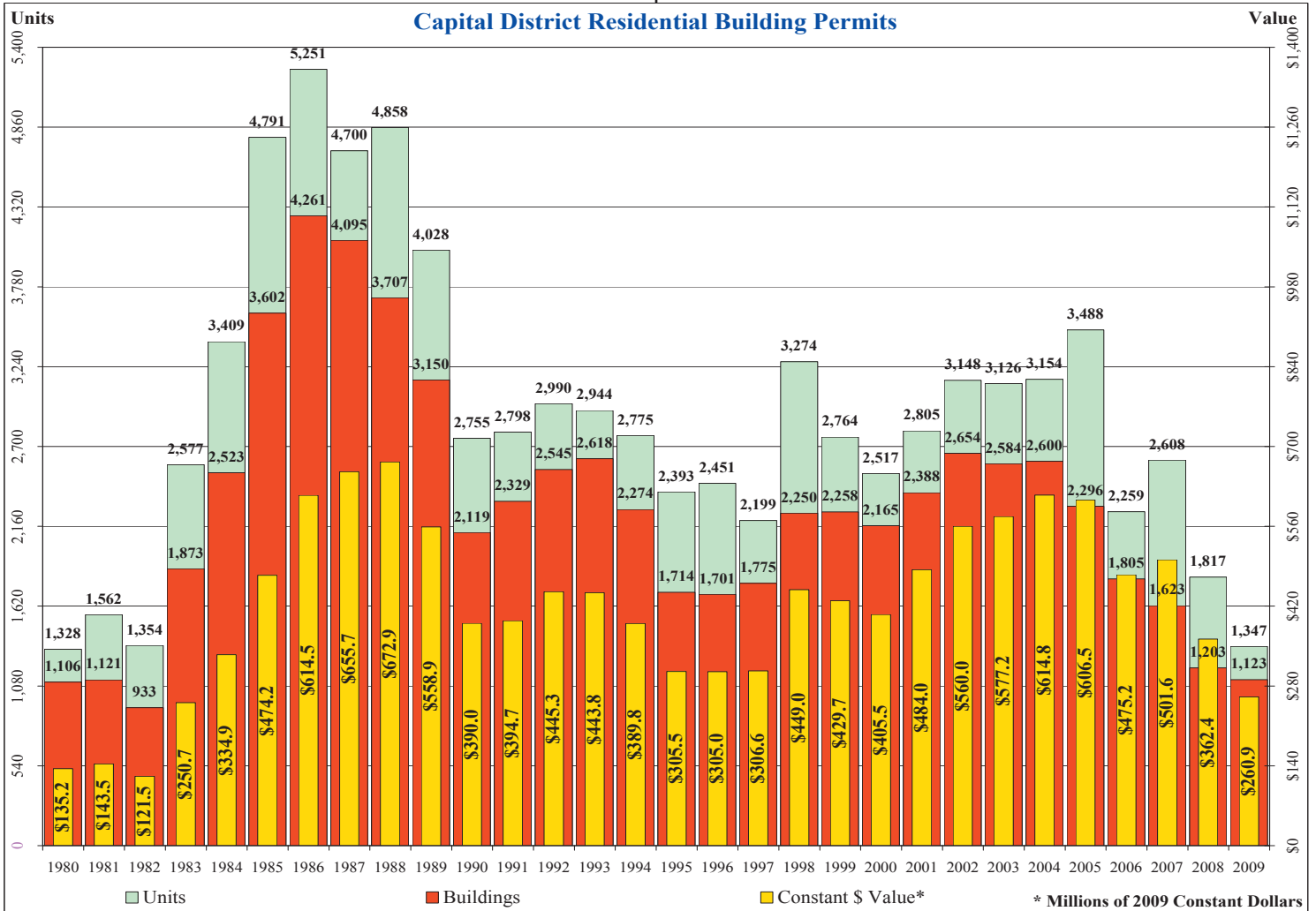
The U. S. Dept. of Commerce, Bureau of the Census, Construction Statistics Division has published its 2009 building permit data. The data only provide information for private residential construction in line with the Bureau's decision in 1995 to discontinue collecting and reporting building permit data on nonresidential and publicly-owned residential construction.

Total building permits for the Region decreased by 6.7% between 2008 and 2009, following a decrease of 25.9% in 2008 and a decrease of 10.1% in 2007. The number of units for which permits were issued fell 25.9%, following a 2008 decrease of 30.3% and an increase of 15.4% in 2007. The constant-dollar value of 2009 residential permits fell by 28.0%, following a decrease of 27.7% in 2008 and an increase of 5.5% in

2007. The number of permits issued in 2009 was the lowest since 1982, a recession year.

Three of the Region's counties showed declines in permits issued and permit value, with Albany permits declining by 13.2%, Saratoga by 4.8%, and Rensselaer by 20.1%, although Rensselaer showed a 1.6% increase in the number of units. Schenectady had a 48.7% increase in the number of permits (but a 2.5% decrease in units) and an 11.3% increase in constant-dollar value, following losses of 54.8% and 67.9% in 2008, respectively.

At the municipal level, data are not available for the Town of Schaghticoke in Rensselaer County, and the Town of Milton and villages of Galway and South Glens Falls in Saratoga County since these communities didn't report 2009 permit data to the Census Bureau.



Capital District Regional Planning Commission
42 YEARS SERVICE TO ALBANY, RENNELAER, SARATOGA, & SCHENECTADY COUNTIES

2009 Capital District Residential Building Permit Summary

Permit Values in Millions of 2009 Constant Dollars	Months Reported	One-Family		Multi-Family			Total Residential			Total % Change from Previous Year		
		Units	Value	Buildings	Units	Value	Buildings	Units	Value	Buildings	Units	Value
Albany County		265	\$59.4	4	9	\$0.6	269	274	\$60.0	-13.2%	-59.5%	-53.2%
City of Albany	12	23	\$2.9	1	2	\$0.1	24	25	\$3.0	-11.1%	-92.4%	-94.5%
Town of Berne	12	5	\$0.8	0	0	\$0.0	5	5	\$0.8	-16.7%	-16.7%	-22.4%
Town of Bethlehem	12	44	\$12.6	2	5	\$0.4	46	49	\$13.0	0.0%	6.5%	10.5%
Town of Coeymans	12	3	\$0.5	0	0	\$0.0	3	3	\$0.5	-40.0%	-40.0%	-57.9%
<i>Village of Ravena</i>	12	1	\$0.1	0	0	\$0.0	1	1	\$0.1	-75.0%	-75.0%	-70.9%
City of Cohoes	0	27	\$2.7	0	0	\$0.0	27	27	\$2.7	50.0%	50.0%	50.5%
Town of Colonie	12	68	\$19.2	0	0	\$0.0	68	68	\$19.2	-18.1%	-35.8%	-35.2%
<i>Village of Colonie</i>	0	30	\$4.2	0	0	\$0.0	30	30	\$4.2	-14.3%	-14.3%	-14.0%
<i>Village of Menands</i>	12	3	\$1.0	0	0	\$0.0	3	3	\$1.0	-50.0%	-50.0%	-52.2%
Town/Village of Green Island	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of Guilderland	12	30	\$9.1	0	0	\$0.0	30	30	\$9.1	-34.8%	-65.9%	-37.3%
<i>Village of Altamont</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of Knox	12	5	\$1.0	0	0	\$0.0	5	5	\$1.0	-28.6%	-28.6%	-39.5%
Town of New Scotland	12	10	\$2.3	0	0	\$0.0	10	10	\$2.3	66.7%	66.7%	36.1%
<i>Village of Voorheesville</i>	12	3	\$0.9	0	0	\$0.0	3	3	\$0.9	50.0%	50.0%	-2.5%
Town of Rensselaerville	12	5	\$0.9	0	0	\$0.0	5	5	\$0.9	-50.0%	-50.0%	-38.6%
City of Watervliet	0	2	\$0.2	1	2	\$0.1	3	4	\$0.3	0.0%	0.0%	0.4%
Town of Westerlo	12	6	\$1.1	0	0	\$0.0	6	6	\$1.1	0.0%	0.0%	-11.3%
Rensselaer County		182	\$33.6	9	70	\$4.0	191	252	\$37.6	-20.1%	1.6%	-31.6%
<i>Village of Nassau</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0	-100.0%	-100.0%	-100.0%
<i>Village of Valley Falls</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of Berlin	0	2	\$0.3	0	0	\$0.0	2	2	\$0.3	0.0%	0.0%	0.4%
Town of Brunswick	12	15	\$4.1	5	60	\$1.5	20	75	\$5.6	5.3%	294.7%	-11.9%
Town of East Greenbush	12	27	\$4.9	0	0	\$0.0	27	27	\$4.9	-12.9%	-20.6%	-40.2%
Town of Grafton	12	7	\$1.8	0	0	\$0.0	7	7	\$1.8	-41.7%	-41.7%	-51.2%
Town of Hoosick	12	1	\$0.3	0	0	\$0.0	1	1	\$0.3	-83.3%	-83.3%	-69.3%
<i>Village of Hoosick Falls</i>	0	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of Nassau	12	3	\$0.4	0	0	\$0.0	3	3	\$0.4	-40.0%	-40.0%	-10.0%
<i>Village of East Nassau</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of North Greenbush	12	15	\$4.5	4	10	\$2.5	19	25	\$6.9	-40.6%	-34.2%	-29.2%
Town of Petersburg	0	8	\$0.7	0	0	\$0.0	8	8	\$0.7	0.0%	0.0%	0.4%
Town of Pittstown	12	9	\$1.4	0	0	\$0.0	9	9	\$1.4	12.5%	12.5%	-43.0%
Town of Poestenkill	12	11	\$2.0	0	0	\$0.0	11	11	\$2.0	-8.3%	-8.3%	-30.9%
City of Rensselaer	12	8	\$1.3	0	0	\$0.0	8	8	\$1.3	14.3%	14.3%	-24.3%
Town of Sand Lake	12	22	\$3.1	0	0	\$0.0	22	22	\$3.1	0.0%	0.0%	-37.1%
<i>Village of Schaghticoke</i>	12	13	\$2.6	0	0	\$0.0	13	13	\$2.6	-7.1%	-7.1%	-7.7%
Town of Schodack	12	26	\$5.3	0	0	\$0.0	26	26	\$5.3	-18.8%	-18.8%	-17.6%
<i>Village of Castleton-on-Hudson</i>	12	1	\$0.2	0	0	\$0.0	1	1	\$0.2	-66.7%	-66.7%	-50.4%
Town of Stephentown	12	3	\$0.6	0	0	\$0.0	3	3	\$0.6	-40.0%	-40.0%	-11.7%
City of Troy	12	11	\$0.3	0	0	\$0.0	11	11	\$0.3	-45.0%	-45.0%	-87.3%
Saratoga County		521	\$133.3	29	146	\$8.7	550	667	\$141.9	-4.8%	-9.3%	-11.3%
<i>Village of Ballston Spa</i>	12	8	\$2.0	0	0	\$0.0	8	8	\$2.0	60.0%	60.0%	39.9%
Town of Ballston	12	36	\$8.8	0	0	\$0.0	36	36	\$8.8	-37.9%	-48.6%	-33.6%
Town of Charlton	0	12	\$3.4	0	0	\$0.0	12	12	\$3.4	50.0%	50.0%	50.5%
Town of Clifton Park	12	61	\$25.8	0	0	\$0.0	61	61	\$25.8	134.6%	134.6%	179.7%
Town of Corinth	12	7	\$1.4	0	0	\$0.0	7	7	\$1.4	-30.0%	-30.0%	-19.5%
<i>Village of Corinth</i>	12	2	\$0.4	0	0	\$0.0	2	2	\$0.4			
Town of Day	12	4	\$0.9	0	0	\$0.0	4	4	\$0.9	-33.3%	-33.3%	-22.1%
Town of Edinburg	12	13	\$1.8	0	0	\$0.0	13	13	\$1.8	30.0%	30.0%	23.1%
Town of Galway	12	8	\$1.8	0	0	\$0.0	8	8	\$1.8	-50.0%	-50.0%	-55.8%
Town of Greenfield	12	14	\$4.1	0	0	\$0.0	14	14	\$4.1	-41.7%	-41.7%	-54.5%
Town of Hadley	0	6	\$0.8	0	0	\$0.0	6	6	\$0.8	-14.3%	-14.3%	-14.1%
Town of Halfmoon	12	130	\$33.1	7	70	\$3.3	137	200	\$36.4	3.8%	-5.7%	-11.1%
Town of Malta	12	37	\$7.4	0	0	\$0.0	37	37	\$7.4	19.4%	19.4%	19.4%
<i>Village of Round Lake</i>	12	1	\$0.2	0	0	\$0.0	1	1	\$0.2			
City of Mechanicville	12	13	\$0.9	6	12	\$0.5	19	25	\$1.4	533.3%	525.0%	520.0%
Town of Moreau	12	29	\$6.0	0	0	\$0.0	29	29	\$6.0	0.0%	-3.3%	-2.5%
Town of Northumberland	12	14	\$3.3	0	0	\$0.0	14	14	\$3.3	-48.1%	-48.1%	-55.8%
Town of Providence	0	21	\$1.9	0	0	\$0.0	21	21	\$1.9	50.0%	50.0%	50.5%
Town of Saratoga	12	10	\$3.5	0	0	\$0.0	10	10	\$3.5	-61.5%	-61.5%	-56.1%
<i>Village of Schuylerville</i>	12	1	\$0.3	0	0	\$0.0	1	1	\$0.3			
<i>Village of Victory Mills</i>	12	2	\$0.5	0	0	\$0.0	2	2	\$0.5			
City of Saratoga Springs	12	32	\$11.1	0	0	\$0.0	32	32	\$11.1	-17.9%	-64.8%	-56.3%
Town of Stillwater	12	16	\$2.8	1	2	\$0.2	17	18	\$3.0	-19.0%	-14.3%	-26.7%
<i>Village of Stillwater</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0	-100.0%	-100.0%	-100.0%
Town of Waterford	12	12	\$4.2	3	12	\$1.3	15	24	\$5.5	25.0%	100.0%	142.8%
<i>Village of Waterford</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of Wilton	12	32	\$7.2	12	50	\$3.4	44	82	\$10.6	-36.2%	13.9%	-17.7%
Schenectady County		108	\$18.8	5	46	\$2.5	113	154	\$21.3	48.7%	-2.5%	11.3%
Town of Duanesburg	12	14	\$2.0	0	0	\$0.0	14	14	\$2.0	0.0%	0.0%	-23.9%
<i>Village of Delanson</i>	12	0	\$0.0	0	0	\$0.0	0	0	\$0.0			
Town of Glenville	12	23	\$5.2	5	46	\$2.5	28	69	\$7.7	-6.7%	15.0%	-6.2%
<i>Village of Scotia</i>	12	3	\$0.3	0	0	\$0.0	3	3	\$0.3			
Town of Niskayuna	12	40	\$7.0	0	0	\$0.0	40	40	\$7.0	400.0%	166.7%	196.2%
Town of Princetown	12	6	\$1.2	0	0	\$0.0	6	6	\$1.2	-25.0%	-25.0%	-3.1%
Town of Rotterdam	12	7	\$1.0	0	0	\$0.0	7	7	\$1.0	-46.2%	-87.9%	-76.7%
City of Schenectady	12	15	\$2.0	0	0	\$0.0	15	15	\$2.0	400.0%	400.0%	888.3%
Capital District		1,076	\$245.1	47	271	\$15.7	1,123	1,347	\$260.9	-6.7%	-25.9%	-28.0%

Source: 2008 & 2009 Annual Building Permits, U.S. Dept. of Commerce, Bureau of the Census.

Prepared by the Capital District Regional Planning Commission.

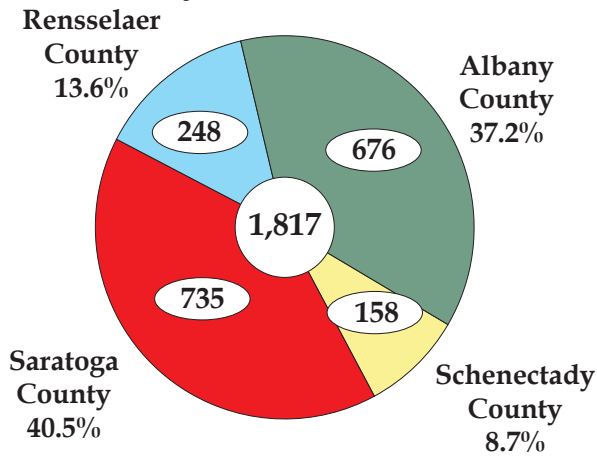
"Months Reported" indicates the number of months for which reports were received by the Census Bureau, which provides estimates for those months which were not reported.

Capital District Residential Building Permit Summary

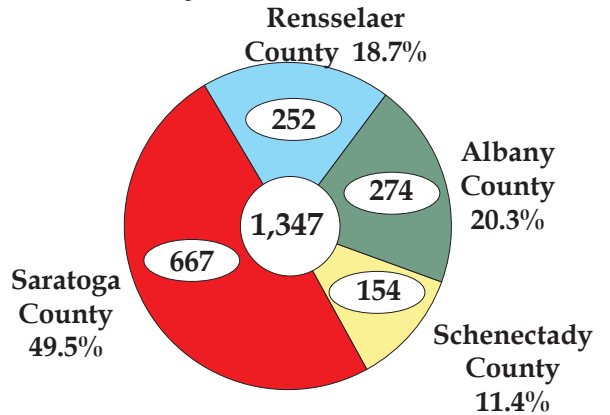
Year	Residential Permits		Value (in Millions)		Annual Net Change			Annual Percent Change		
	Buildings	Units	Current \$\$	Constant \$\$	Buildings	Units	Constant \$\$	Buildings	Units	Constant \$\$
1980	1,106	1,328	\$51.92	\$135.16						
1981	1,121	1,562	\$60.84	\$143.55	15	234	\$8.39	1.4%	17.6%	6.2%
1982	933	1,354	\$54.66	\$121.52	-188	-208	(\$22.02)	-16.8%	-13.3%	-15.3%
1983	1,873	2,577	\$116.40	\$250.73	940	1,223	\$129.21	100.8%	90.3%	106.3%
1984	2,523	3,409	\$162.16	\$334.90	650	832	\$84.17	34.7%	32.3%	33.6%
1985	3,602	4,791	\$237.76	\$474.20	1,079	1,382	\$139.30	42.8%	40.5%	41.6%
1986	4,261	5,251	\$313.96	\$614.51	659	460	\$140.31	18.3%	9.6%	29.6%
1987	4,095	4,700	\$347.28	\$655.70	-166	-551	\$41.20	-3.9%	-10.5%	6.7%
1988	3,707	4,858	\$370.95	\$672.95	-388	158	\$17.24	-9.5%	3.4%	2.6%
1989	3,150	4,028	\$322.93	\$558.87	-557	-830	(\$114.08)	-15.0%	-17.1%	-17.0%
1990	2,119	2,755	\$237.49	\$389.96	-1,031	-1,273	(\$168.91)	-32.7%	-31.6%	-30.2%
1991	2,329	2,798	\$250.54	\$394.66	210	43	\$4.71	9.9%	1.6%	1.2%
1992	2,545	2,990	\$291.22	\$445.26	216	192	\$50.59	9.3%	6.9%	12.8%
1993	2,618	2,944	\$298.81	\$443.77	73	-46	(\$1.49)	2.9%	-1.5%	-0.3%
1994	2,274	2,775	\$269.31	\$389.79	-344	-169	(\$53.98)	-13.1%	-5.7%	-12.2%
1995	1,714	2,393	\$217.00	\$305.51	-560	-382	(\$84.28)	-24.6%	-13.8%	-21.6%
1996	1,701	2,451	\$223.02	\$305.04	-13	58	(\$0.47)	-0.8%	2.4%	-0.2%
1997	1,775	2,199	\$229.39	\$306.59	74	-252	\$1.55	4.4%	-10.3%	0.5%
1998	2,250	3,274	\$341.18	\$449.04	475	1,075	\$142.44	26.8%	48.9%	46.5%
1999	2,258	2,764	\$333.63	\$429.70	8	-510	(\$19.34)	0.4%	-15.6%	-4.3%
2000	2,165	2,517	\$325.45	\$405.46	-93	-247	(\$24.24)	-4.1%	-8.9%	-5.6%
2001	2,388	2,805	\$399.47	\$484.01	223	288	\$78.55	10.3%	11.4%	19.4%
2002	2,654	3,148	\$469.57	\$560.05	266	343	\$76.04	11.1%	12.2%	15.7%
2003	2,584	3,126	\$494.92	\$577.19	-70	-22	\$17.14	-2.6%	-0.7%	3.1%
2004	2,600	3,154	\$541.28	\$614.79	16	28	\$37.60	0.6%	0.9%	6.5%
2005	2,296	3,488	\$552.12	\$606.53	-304	334	(\$8.27)	-11.7%	10.6%	-1.3%
2006	1,805	2,259	\$446.54	\$475.22	-491	-1,229	(\$131.31)	-21.4%	-35.2%	-21.6%
2007	1,623	2,608	\$484.75	\$501.57	-182	349	\$26.35	-10.1%	15.4%	5.5%
2008	1,203	1,817	\$363.72	\$362.43	-420	-791	(\$139.15)	-25.9%	-30.3%	-27.7%
2009	1,123	1,347	\$260.87	\$260.87	-80	-470	(\$101.56)	-6.7%	-25.9%	-28.0%

Source: U.S. Dept. of Commerce, Bureau of the Census, Construction Statistics Division

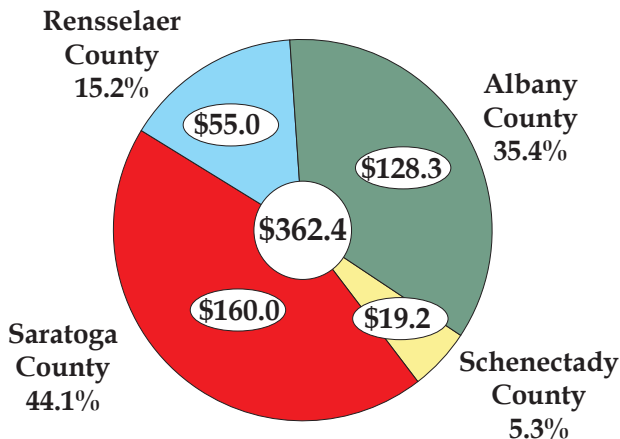
County Shares of 2008 Units



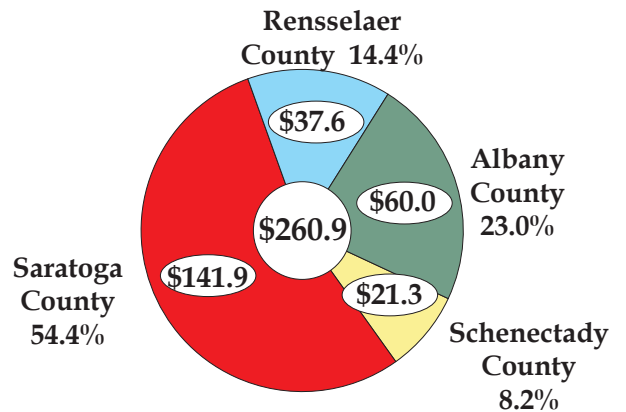
County Shares of 2009 Units



County Shares of 2008 Value (in Millions of 2009 Constant Dollars)



County Shares of 2009 Value (in Millions of 2009 Constant Dollars)





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Employment, Unemployment, & Unemployment Rates

Employment	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10
Albany County	149.6	149.6	151.3	151.4	150.6	146.6	147.4	147.3	146.9	145.8	146.7	147.7	148.9
Rensselaer County	78.0	78.1	78.9	79.0	78.6	76.5	76.9	76.8	76.9	76.3	76.8	77.3	78.0
Saratoga County	112.8	112.8	114.1	114.2	113.6	110.5	111.2	111.0	111.9	111.0	111.8	112.5	113.4
Schenectady County	71.0	71.0	71.8	71.9	71.5	69.6	70.0	69.9	70.3	69.8	70.2	70.6	71.3
Capital District Region	411.4	411.5	416.1	416.5	414.3	403.2	405.5	405.0	406.0	402.9	405.5	408.1	411.6
Unemployment	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10
Albany County	10.1	10.5	11.8	11.4	11.2	11.1	10.8	10.1	10.3	11.5	11.1	10.3	9.8
Rensselaer County	6.2	6.1	6.7	6.7	6.5	6.4	6.2	5.8	6.1	7.0	7.0	6.6	5.9
Saratoga County	7.4	7.5	8.2	7.6	7.4	7.5	7.6	7.4	7.9	8.9	9.0	8.4	7.5
Schenectady County	5.4	5.5	6.0	5.8	5.8	5.8	5.7	5.5	5.6	6.2	6.1	5.7	5.3
Capital District Region	29.1	29.6	32.7	31.5	30.9	30.8	30.3	28.8	29.9	33.6	33.2	31.0	28.5
Unemployment Rates	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10
Albany County	6.3%	6.5%	7.2%	7.0%	6.9%	7.1%	6.8%	6.4%	6.5%	7.3%	7.0%	6.5%	6.2%
Rensselaer County	7.4%	7.3%	7.8%	7.8%	7.6%	7.7%	7.4%	7.1%	7.4%	8.5%	8.3%	7.9%	7.0%
Saratoga County	6.1%	6.2%	6.7%	6.3%	6.1%	6.4%	6.4%	6.3%	6.6%	7.4%	7.5%	7.0%	6.2%
Schenectady County	7.0%	7.2%	7.7%	7.4%	7.5%	7.7%	7.6%	7.3%	7.4%	8.2%	8.1%	7.5%	6.9%
Capital District Region	6.6%	6.7%	7.3%	7.0%	6.9%	7.1%	7.0%	6.6%	6.9%	7.7%	7.6%	7.1%	6.5%
New York State	7.5%	7.9%	8.6%	8.6%	8.7%	8.8%	8.7%	8.4%	8.8%	9.4%	9.2%	8.8%	8.2%
United States	8.6%	9.1%	9.7%	9.7%	9.6%	9.5%	9.5%	9.4%	9.7%	10.6%	10.4%	10.2%	9.5%

Source: New York State Department of Labor

Employment & Unemployment figures in 1,000s

2010 Income Eligibility Requirements for U.S. Dept. of Housing & Urban Development Programs

The U.S. Dept. of Housing & Urban Development (HUD) recently released its income limits for HUD programs. The median income estimates are based on 2000 Census data updated to 2010 using a combination of the 2008 American Community Survey (ACS) 3-year data and Bureau of Labor Statistics estimates.

The HUD income estimates are used to determine applicant eligibility for HUD's assisted housing

programs, including the Public Housing program, Section 8 Housing Assistance Payments program, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

The 2010 estimated Albany-Schenectady-Troy MSA median Family income for a family of 4 is \$75,500. Because the ACS data was used, the impact of the recession upon income has not been fully captured.

Albany-Schenectady-Troy MSA HUD Income Limits

Median = \$75,500	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
30 Percent of Area Median	\$15,900	\$18,150	\$20,400	\$22,650	\$24,500	\$26,300	\$28,100	\$29,900
Very Low Income (50%)	\$26,450	\$30,200	\$34,000	\$37,750	\$40,800	\$43,800	\$46,850	\$49,850
Low Income (80%)	\$42,300	\$48,350	\$54,400	\$60,400	\$65,250	\$70,100	\$74,900	\$79,750

Consumer Price Index

2008-2009 Percent Change in CPI: -0.3555%

Unadjusted CPI	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10
U.S. City Average	213.2	213.9	215.7	215.4	215.8	216.0	216.2	216.3	215.9	216.7	216.7	217.6	218.0
Northeast Urban Average	227.8	228.1	229.9	230.2	230.9	231.2	231.3	231.7	231.5	232.3	232.4	233.2	233.6
% Change From Same Month in Previous Year	Apr 08-Apr 09	May 08-May 09	Jun 08-Jun 09	Jul 08-Jul 09	Aug 08-Aug 09	Sep 08-Sep 09	Oct 08-Oct 09	Nov 08-Nov 09	Dec 08-Dec 09	Jan 09-Jan 10	Feb 09-Feb 10	Mar 09-Mar 10	Apr 09-Apr 10
U.S. City Average	-0.7%	-1.3%	-1.4%	-2.1%	-1.5%	-1.3%	-0.2%	1.8%	2.7%	2.6%	2.1%	2.3%	2.2%
Northeast Urban Average	-0.1%	-0.8%	-1.2%	-1.9%	-1.2%	-0.7%	0.2%	2.0%	2.8%	3.0%	2.5%	2.6%	2.5%

Source: U.S. Department of Labor, Bureau of Labor Statistics

1982-84 = 100

Note: Data are NOT Seasonally Adjusted