



August 2025

# 2025 CAPITAL REGION HOUSING AFFORDABILITY STUDY



CAPITAL DISTRICT  
**Regional  
Planning  
Commission**

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**August 2025**

# CONTENTS

Methodology and Definitions	<u>3</u>
Introduction	<u>4</u>
Tenure in the Capital Region: By the Numbers	<u>5</u>
Median Renter Wage Over Time	<u>7</u>
Fair Market Rent (FMR)	<u>8</u>
Change Between 2023 and 2024	<u>10</u>
Renter Wage Gaps	<u>11</u>
Renter Wage Gaps Over Time	<u>13</u>
Hours and Jobs Needed to Afford FMR	<u>14</u>
Monthly Breakdown	<u>15</u>
Annual Breakdown	<u>16</u>
Annual Breakdown with Roommate	<u>17</u>
Homeowners	<u>18</u>
Conclusion	<u>21</u>
About Capital District Regional Planning Commission	<u>22</u>





# Methodology and Definitions

**Renter's Hourly Wage:** This term refers to the compensation that a renter is anticipated to earn for an hour of work. This figure is calculated by dividing the average weekly earnings by 40 hours, under the assumption of a full-time workweek. The data utilized for this calculation is sourced from the [Bureau of Labor Statistics \(BLS\) Quarterly Census of Employment & Wages \(QCEW\)](#). It's important to note that BLS data encompasses non-wage forms of compensation and is exclusively based on private (non-governmental) earnings.

The data provided by the BLS does not directly provide renters' wages, this needs to be calculated. The hourly wage from the BLS is multiplied by the ratio of mean renter household income (Table B25119) to median household income (Table B19013) from the five-year 2019-2023 US Census American Community Survey (ACS) for each county in the Capital Region.

Once the renter's wage is calculated it needs to be adjusted for inflation from 2023 to FY25. The inflation factor is obtained from the [Congressional Budget Office's \(CBO\)](#) February 2025 projection of the Consumer Price Index (CPI) for FY25 and the 2023 calendar year CPI. This adjustment yields the average 2025 renter's hourly wage. More information on this calculation can be found in Appendix B of the National Low Income Housing Coalition's [Out of Reach](#) report for 2025.

**Fair Market Rent (FMR):** Fair Market Rent (FMR) represents the typical rent paid by the 40th percentile of renters who have relocated within the past two years. This differs from the average rent which reflects the 50<sup>th</sup> percentile of all rental amounts and therefore would have prices that are above the FMR. The FMR is determined annually by the Department of Housing and Urban Development (HUD) to inform the department's decisions regarding housing assistance allocations.

**Housing Wage:** Housing Wage is the hourly wage that renters need to earn to afford fair market rent without spending more than 30% of their gross income on housing. This measure assumes a 40-hour workweek.

**Housing Cost Burdened:** Households that spend more than 30% of their gross income on housing expenses. This includes rent or mortgage payments, utilities, and other related costs.

**Wage Gap:** The Wage Gap is the difference between the housing wage and renter's hourly wage in the Capital Region.

**Annual Wage Gap:** This measure reflects the differences between the hourly renter wage multiplied by 2,080 annual hours, which is considered a full-time job, and the annual wage needed to afford fair market rent.

**Monthly Wage Gap:** This measure reflects the difference between the hourly renter wage multiplied by a typical 40-hour workweek, which is considered a full-time job, and the monthly wage needed to afford fair market rent.

**Mortgage Gap:** The difference between the mortgage an individual can afford based on their income and the income needed to afford the median house price.

# Introduction

The **Capital District Regional Planning Commission** (CDRPC) continues its work to monitor and analyze housing affordability for both renters and homeowners in the four-county **Capital Region: Albany, Rensselaer, Saratoga, and Schenectady**. This report updates and expands on the findings presented in last year's housing affordability report, providing new data and insights on emerging trends.

This effort draws inspiration from the work of **Hudson Valley Pattern for Progress** and the **National Low Income Housing Coalition** (NLIHC) whose research helps inform regional approaches to the ongoing issue of housing affordability.

The rising cost of living, especially housing, continues to shape where people in the Capital Region can afford to live, work, and raise families. Ensuring **access to safe, stable, and affordable housing across all income levels** is essential to supporting a region where individuals and families can thrive.

The report is intended to support **local governments, planners, developers**, and advocates in advancing housing strategies that address current affordability challenges.

Whether through modernized land use policies, expanded funding tools, or cross-sector partnerships, meeting the region's housing needs is critical to **fostering long-term economic resilience, equity, and quality of life**.



## 2025 Capital Region Snapshot

### Number of Renters



Number of Renters  
**133,008**



FMR For a 1 Bed  
**\$1,230**

### Number of Owners



Number of Homeowners  
**232,112**

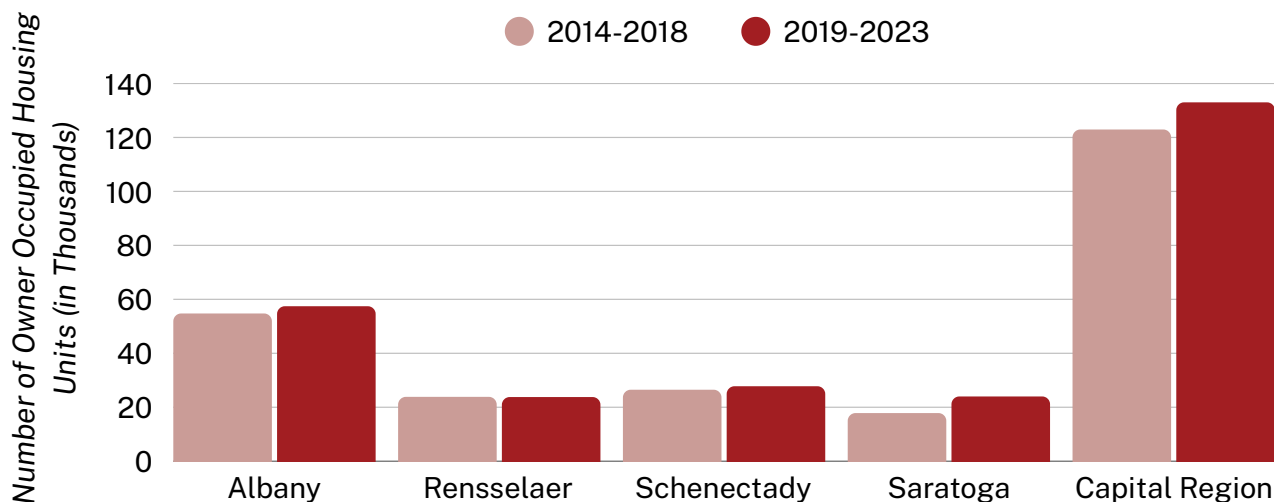


Median Sale Price  
**\$320,250**

# Tenure in the Capital Region

## BY THE NUMBERS

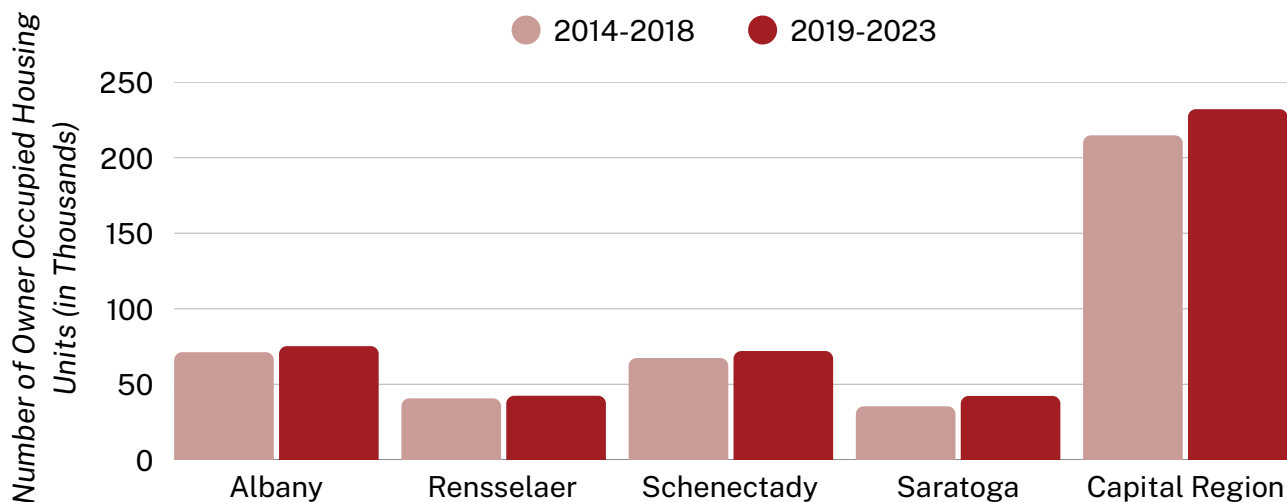
### Change in the Number of Renter Occupied Housing



Comparing the 2014-2018 and 2019-2023 ACS 5-year estimate periods, the **Capital Region** experienced a greater **increase** in **renter-occupied** housing units compared to owner-occupied units.

While both categories saw growth across the region, the sharper rise in renter households highlights shifting dynamics in housing tenure. This trend suggests growing demand for rental housing and may indicate barriers to homeownership for certain segments of the population.

### Change in the Number of Owner Occupied Housing



# Tenure in the Capital Region

## BY THE NUMBERS

The trend of **rising renter households** is further illustrated in the detailed data by county.

Between 2019 and 2023, the **Capital Region** saw an

**8.2% increase**

in **renter**-occupied units slightly higher than the

**8.1% increase**

in **owner**-occupied units.

However, this regional trend masks more dramatic shifts at the local level:

**Schenectady County**, for example, experienced a **34.5%** surge in renter households, compared to a **19.4%** increase in owners.

In contrast, **Rensselaer County** saw a slight **decline** in renter-occupied units, suggesting uneven housing dynamics across the region.

These variations highlight the **importance of localized analysis** when planning for housing affordability and tenure strategies.

### Renter Occupied Housing

	# Change	% Change
Albany County	2,688	4.9%
Rensselaer County	-74	-0.3%
Saratoga County	1,294	4.9%
Schenectady County	6,157	34.5%
Capital Region	10,065	8.2%

Source: US Census

### Owner Occupied Housing

	# Change	% Change
Albany County	4,032	5.7%
Rensselaer County	1,744	4.3%
Saratoga County	4,665	6.9%
Schenectady County	6,872	19.4%
Capital Region	17,313	8.1%

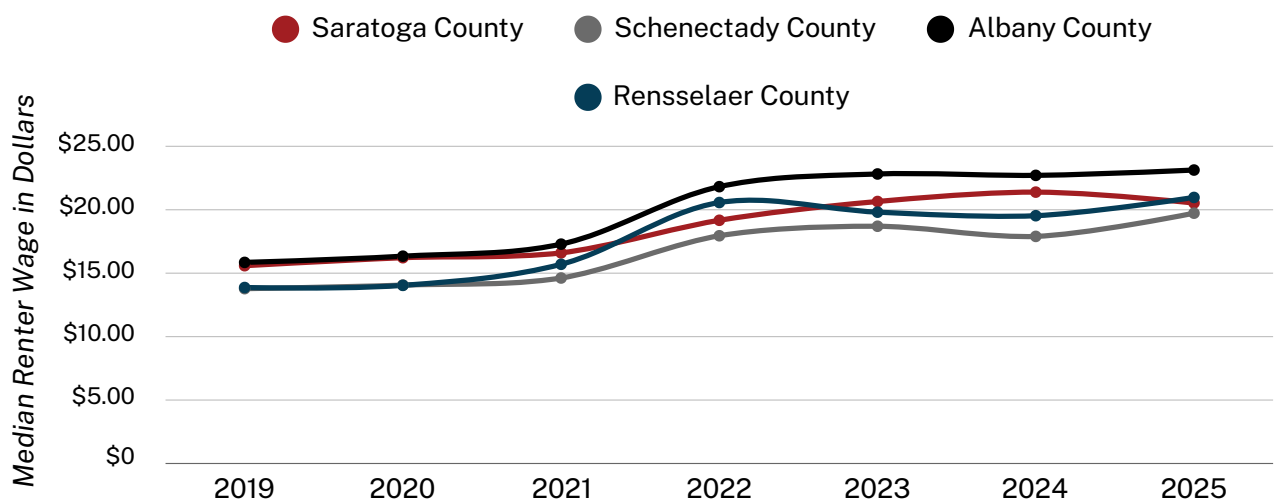
Source: US Census

# Median Renter Wage Over Time

Renter wages in the Capital Region have generally increased over the past several years, with the most notable growth occurring between 2021 and 2022, likely reflecting post-COVID-19 labor market adjustments. Albany County continues to have the highest average renter wages, though its growth from 2023 to 2024 was more modest than the sharper increases seen in Rensselaer and Schenectady Counties. Over the same period, Albany, Rensselaer, and Schenectady Counties experienced modest gains, while Saratoga County saw a slight decline of approximately \$0.86 between 2024 and 2025.

## Renters Hourly Wage

	2019	2020	2021	2022	2023	2024	2025	2024 to 2025 % Change
Albany County	\$15.85	\$16.34	\$17.29	\$21.82	\$22.82	\$22.71	\$23.13	1.9%
Rensselaer County	\$13.87	\$14.04	\$15.70	\$20.57	\$19.81	\$19.53	\$20.97	7.4%
Saratoga County	\$15.59	\$16.22	\$16.60	\$19.17	\$20.65	\$21.39	\$20.53	-4.0%
Schenectady County	\$13.78	\$14.06	\$14.62	\$17.95	\$18.70	\$17.90	\$19.73	10.2%



Source: NLIHC OOR 2025  
Note: These values are not adjusted for inflation



# Fair Market Rent (FMR)

The U.S. Department of Housing and Urban Development (HUD) annually publishes **Fair Market Rents (FMRs)** for various unit sizes. In the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA), the **2025 FMR is:**

**\$1,230**  
for a **one**-bedroom

**\$1,487**  
for a **two**-bedroom

Compared to 2024, these figures represent increases of **8%** for **one**-bedroom and for **two**-bedroom apartments.

## FMR for One Bedroom

	2019	2020	2021	2022	2023	2024	2025	2024 to 2025 % Change
Albany-Troy-Schenectady MSA	\$904	\$855	\$912	\$991	\$1,079	\$1,131	\$1,230	8%
Columbia	\$748	\$786	\$855	\$860	\$952	\$1,042	\$1,180	12%
Poughkeepsie-Newburgh-Middletown MSA	\$1,073	\$1,112	\$1,160	\$1,107	\$1,233	\$1,419	\$1,492	5%
Greene	\$778	\$775	\$834	\$832	\$931	\$965	\$1,064	9%
New York-Newark-Jersey City, NY-NJ-PA MSA	\$1,599	\$1,714	\$1,801	\$2,054	\$2,170	\$2,451	\$2,511	2%
Sullivan	\$788	\$806	\$823	\$791	\$838	\$917	\$1,039	12%
Ulster	\$962	\$967	\$1,020	\$1,060	\$1,155	\$1,308	\$1,371	5%

Source: Department of Housing and Urban Development (HUD)  
Note: These values are not adjusted for inflation

## Fair Market Rent (FMR)

When compared to other regions in New York State, the **Capital Region** has seen **one of the more modest year-over-year increases in FMR**, suggesting relatively slower rent growth than in more pressured housing markets like New York City, the Hudson Valley, or Western New York.

### FMR for Two Bedroom

	2019	2020	2021	2022	2023	2024	2024 to 2025 % Change
Albany-Troy-Schenectady MSA	\$ 1,115	\$1,054	\$1,117	\$1,207	\$1,313	\$1,487	8%
Columbia	\$936	\$965	\$1,028	\$1,012	\$1,107	\$1,347	12%
Poughkeepsie-Newburgh-Middletown MSA	\$1,346	\$1,397	\$1,467	\$1,412	\$1,583	\$1,907	4%
Greene	\$957	\$968	\$1,047	\$1,030	\$1,123	\$1,254	8%
New York-Newark-Jersey City, NY-NJ-PA MSA	\$1,831	\$1,951	\$2,053	\$2,340	\$2,451	\$2,780	1%
Sullivan	\$964	\$1,000	\$1,032	\$987	\$1,008	\$1,223	12%
Ulster	\$1,210	\$1,215	\$1,296	\$1,364	\$1,498	\$1,799	5%

Source: Department of Housing and Urban Development (HUD)

Note: These values are not adjusted for inflation

## Change Between 2024 and 2025

This table compares **non-inflation-adjusted FMR** for one- and two-bedroom units with changes in median renter wages across the Capital Region between 2024 and 2025.

While FMRs increased by 8% across all four counties, renter wage growth lagged behind in three counties: Albany, Rensselaer, and Saratoga. Only Schenectady County saw wage growth that outpaced the rise in rents.

This divergence suggests a growing affordability gap, housing costs are rising while renter incomes are stagnating or falling. This trend reflects increasing strain on renter households, especially those already spending a large share of income on housing.

### Change Between 2024 and 2025

	% Change 1 BR FMR	% Change 2 BR FMR	% Change in Renters Wage
Albany County	8%	8%	1.9%
Rensselaer County	8%	8%	7.4%
Saratoga County	8%	8%	-4.0%
Schenectady County	8%	8%	10.2%

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)  
Note: These values are not adjusted for inflation

# Renter Wage Gaps



**Fair Market Rent (FMR):** Fair Market Rent (FMR) represents the typical rent paid by the 40th percentile of renters who have relocated within the past two years. This differs from the average rent, which reflects the 50<sup>th</sup> percentile of all rental amounts and typically includes higher prices than the FMR. The Department of Housing and Urban Development (HUD) determines FMR annually to guide housing assistance allocations.

Comparing renter wages to housing wages reveals that:

Most renters in the Capital Region **do not earn enough to afford an apartment at FMR** without being **housing cost burdened**.

The housing wage to afford an apartment at FMR in the Capital Region is:

**\$23.65**

one-bedroom apartment at FMR.

**\$28.60**

two-bedroom apartment at FMR.



If only **30 %**  
of gross income is  
spent on housing.

- **Albany County** has the smallest wage gap of **\$0.52** an hour for a one-bedroom and **\$5.47** for a two-bedroom apartment.
- In **Albany, Rensselaer, Saratoga, and Schenectady Counties**, renters fall short of the one-bedroom housing wage by **\$0.52** , **\$2.68** , **\$3.12** and **\$3.92** respectfully.
- The gap is even wider for **two-bedroom units**, where **all four counties fall short**. Schenectady County has the most severe wage gap of **\$8.87** an hour.

# Renter Wage Gaps

## Renter Wage Gaps

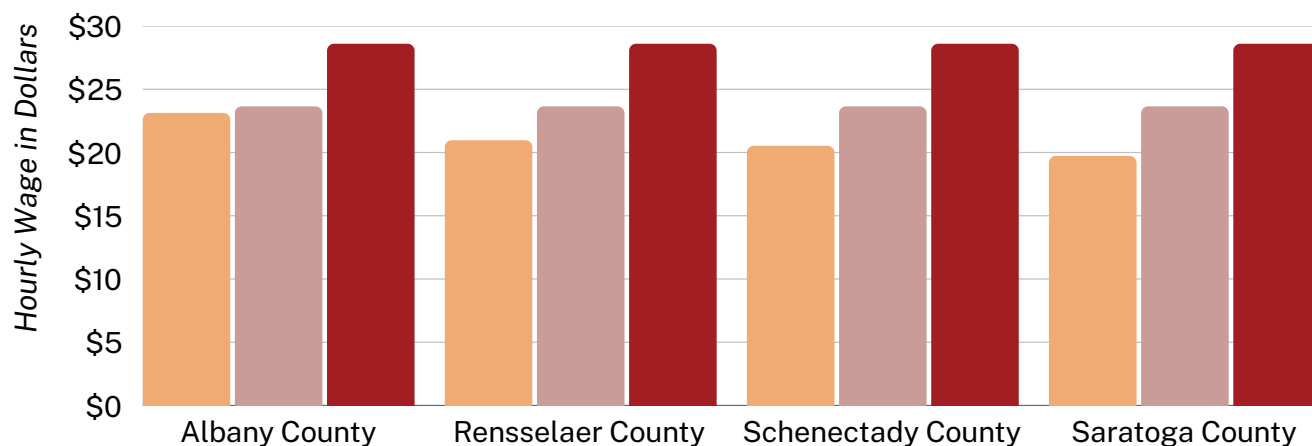
	Hourly Renter Wage	Housing Wage to Afford 1 BR FMR	Housing Wage to Afford 2 BR FMR	Wage Gap 1 BR FMR	Wage Gap 2 BR FMR
Albany County	\$23.13	\$23.65	\$28.60	-\$0.52	-\$5.47
Rensselaer County	\$20.97	\$23.65	\$28.60	-\$2.68	-\$7.63
Saratoga County	\$20.53	\$23.65	\$28.60	-\$3.12	-\$8.07
Schenectady County	\$19.73	\$23.65	\$28.60	-\$3.92	-\$8.87

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

These figures underscore the **increasing difficulty** renters face in securing affordable housing, particularly larger units, **without spending more than 30%** of their income on rent. When housing consumes a disproportionate share of income, renters are often forced to make difficult trade-offs. For example, cutting back on food, healthcare, transportation, or other essential needs, further deepening financial instability and reducing overall quality of life.

## Renter Wage Gaps

- Hourly Renter Wage
- Housing Wage to Afford 1 BR
- Housing Wage to Afford 2 BR FMR



Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)



# Renter Wage Gaps Over Time

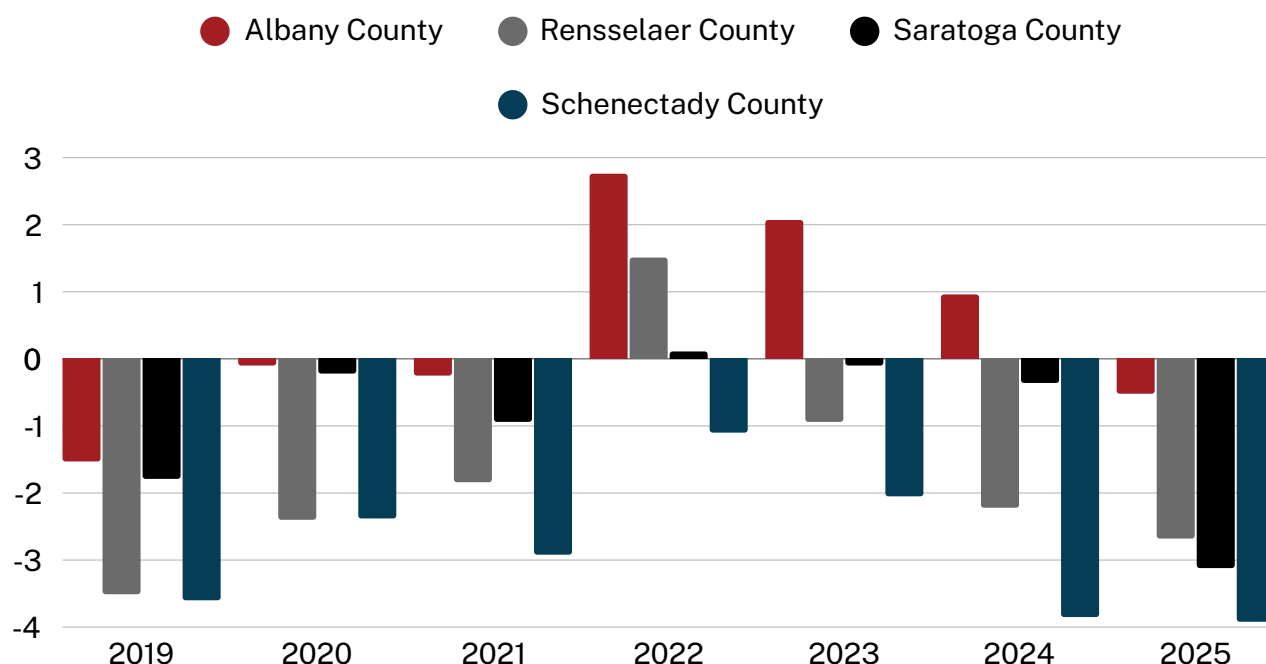
## Renter Wage Gaps Over Time

	2019	2020	2021	2022	2023	2024	2025
Albany County	\$-1.53	\$-0.10	\$-0.25	\$2.76	\$2.07	\$0.96	\$-0.52
Rensselaer County	\$-3.51	\$-2.40	\$-1.84	\$1.51	\$-0.94	\$-2.22	\$-2.68
Saratoga County	\$-1.79	\$-0.22	\$-0.94	\$0.11	\$-0.10	\$-0.36	\$-3.12
Schenectady County	\$-3.60	\$-2.38	\$-2.92	\$-1.10	\$-2.05	\$-3.85	\$-3.92

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

The table and chart on this page illustrate wage gap trends across the four counties over time. The gap was most pronounced between 2019 and 2021, when all counties experienced a significant negative disparity, marking the largest gap for Albany and Rensselaer counties. In 2022 and 2023, the gap narrowed, with some counties even showing a slight surplus. By 2024 and 2025, however, the gap widened again, reaching its highest level for Saratoga and Schenectady counties and returning to patterns seen in earlier years.

## Renter Wage Gaps Over Time



Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

## Hours and Jobs Needed to Afford FMR

When renters do not earn enough to afford rent, they are often forced to take on additional work to close the gap. The chart below illustrates how many hours per week a renter in each county would need to work, and how many full-time jobs would be required, to afford a one-bedroom or two-bedroom apartment at FMR.

While the **U.S. Department of Labor** does not set a legal cap on the number of hours or jobs an individual can work, **40 hours** per week is widely **considered the standard** for full-time employment.

In **Schenectady County**, renters would need to work an average of **48 hours per week**, nearly a full extra workday, **just to afford a one-bedroom** apartment at FMR. The burden is even greater for two-bedroom units across all counties.

These figures highlight how housing affordability challenges can force renters into excessive work schedules, leaving less time for family, education, and personal well-being, and increase the risk of burnout and long-term financial stress.

### Hours Per Week and Number of Jobs Needed to Afford FMR

	1 BR FMR		2 BR FMR	
	Hours Per Week	Jobs Needed	Hours Per Week	Jobs Needed
Albany County	41	1.0	50	1.3
Rensselaer County	45	1.1	59	1.5
Saratoga County	46	1.2	53	1.3
Schenectady County	48	1.2	64	1.6

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

# Monthly Breakdown

Translating the hourly wage gap into a monthly wage gap provides a more tangible view of housing affordability.

Using the standard that **no more than 30% of income should go toward housing**, the table below compares monthly renter wages and **FMR** for one-bedroom and two-bedroom units.

## Monthly Wage Gap

	Monthly Renter Wage	1 BR FMR	2 BR FMR	Monthly Wage Gap 1 BR FMR	Monthly Wage Gap 2 BR FMR
Albany County	\$1,186.69	\$1,230	\$1,487	-\$43.31	-\$300.31
Rensselaer County	\$1,030.32	\$1,230	\$1,487	-\$199.68	-\$456.68
Saratoga County	\$1,073.92	\$1,230	\$1,487	-\$156.08	-\$413.08
Schenectady County	\$972.58	\$1,230	\$1,487	-\$257.42	-\$514.42

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

- In **Albany County**, renters experience the smallest wage gap of **\$43.31** for a one-bedroom apartment and **\$300.31** for a two-bedroom apartment.
- In **Albany, Rensselaer, Saratoga, and Schenectady Counties**, renters face monthly shortfalls for both unit sizes.
- The most severe gap occurs in **Schenectady County**, where renters would need an additional **\$257.42** per month to afford a one-bedroom, and **\$514.42** more for a two-bedroom.

## Annual Breakdown

Evaluating the wage gap on an annual basis illustrates the broader financial barriers renters face when trying to secure housing.

To afford a unit at Fair Market Rent (FMR) without being cost burdened, a **renter needs** an **annual income** of:

**\$49,200**

one-bedroom apartment at FMR.

**\$59,480**

two-bedroom apartment at FMR.

**Albany, Rensselaer, Saratoga, and Schenectady Counties** all show wage deficits for both unit sizes, with Schenectady experiencing the most significant shortfall where renters earn **\$10,297** less than what is needed for a one-bedroom and **\$20,577** less than what is needed for a two-bedroom.

These figures demonstrate that **even full-time renters often fall thousands of dollars short of what is needed to afford market-rate housing**, a gap that impacts financial security, housing stability, and overall well-being.

### Annual Wage Gap

	Annual Renter Wage	Annual Salary to Afford 1 BR FMR	Annual Salary to Afford 2 BR FMR	Annual Wage Gap 1 BR FMR	Annual Wage Gap 2 BR FMR
Albany County	\$47,467	\$49,200	\$59,480	-\$1,733	-\$12,013
Rensselaer County	\$41,213	\$49,200	\$59,480	-\$7,987	-\$18,267
Saratoga County	\$42,957	\$49,200	\$59,480	-\$6,243	-\$16,523
Schenectady County	\$38,903	\$49,200	\$59,480	-\$10,297	-\$20,577

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

## Annual Breakdown with a Roommate

While individual renter wages often fall short of what's needed to afford housing, examining combined household earnings, such as two full-time workers, offers a broader perspective on affordability. The table below compares the **annual household income of two full-time renters in each county** to the income required to afford a two-bedroom apartment at FMR, assuming **no more than 30%** of gross income is spent on housing.

These figures show that when **two renters combine their incomes**, households in **all four counties exceed** the annual income needed to afford a two-bedroom apartment at FMR. For example, in **Albany County**, a two-person renter household earns approximately **\$94,935**, surpassing the affordability threshold of **\$54,960** by nearly **\$40,000**. Even in **Schenectady County**, which has the lowest combined renter wage, the household income still exceeds the affordability benchmark by more than **\$11,000** annually for a one-bedroom and **\$952** for a two-bedroom.

### 2-Person Annual Wage Gap

	Annual Renter Wage	Annual Salary to Afford 2 BR FMR	Annual Wage Gap (Per Person)	Annual Wage Gap (Per Person)
Albany County	\$94,934.80	\$54,960.00	\$19,987.40	\$1,665.62
Rensselaer County	\$82,425.79	\$54,960.00	\$13,732.89	\$1,144.41
Saratoga County	\$85,913.86	\$54,960.00	\$15,476.93	\$1,289.74
Schenectady County	\$77,806.41	\$54,960.00	\$11,423.21	\$951.93

Source: NLIHC OOR 2025 and Housing and Urban Development (HUD)

However, while this suggests that **two full-time** earners **can generally afford** a **two-bedroom** apartment, this standard doesn't account for other essential expenses such as child care, transportation, healthcare, or debt.

For single-income households, part-time workers, or renters supporting dependents, **affordability remains a significant challenge**. These household-level estimates help illustrate the narrowing margin of affordability that many working families continue to face in the region.



# Homeowners

**Homeownership** remains a **significant hurdle** for many individuals and families in the **Capital Region**, particularly those earning near the **Area Median Income** (AMI).

While owning a home has long been viewed as a path to stability and wealth-building, **rising sale prices and borrowing costs** continue to limit access, especially for **lower-income and first-time buyers**. At the same time, a demographic shift is contributing to tighter housing supply.

Many **older adults** are **staying in their homes longer**, driven by rising life expectancies, the high cost of aging-related care, and a strong preference to age in place. This trend:



**reduces** housing turnover  
and



**increases** the sale price  
of the existing housing  
stock.



To assess the gap between what households can afford and what homes actually cost, this report compares the mortgage a household could qualify for based on AMI against the mortgage required to purchase a median-priced home in each county. The median sale price of a home was obtained from **NYS Sales Web**, an application that **tracks sales** in each county in **New York State**.

A one-person household earning 70% of the regional AMI could qualify for a mortgage of approximately \$225,000, while a two-person household at 80% of AMI could afford around \$268,000.



**One-person  
Household**



**70 %** of the regional AMI



**\$225,000** mortgage



**Two-person  
Household**



**80 %** of the regional AMI



**\$268,000** mortgage

# Homeowners

## Assuming:

- **6.72%** interest on a **30-year** loan term (Source: FRED 2024 Annual Interest Rate Average)
- **\$100** homeowner insurance payment
- **\$402** dollars **a month** for property tax (Source: US Census, an average for all four counties)

The table below shows the **2024 median sale prices** in each county, the required mortgage (after a **6% down** payment), and the resulting affordability gap for both household types:

## Qualifying Mortgage

	AMI: Single Household	Qualifies for Mortgage of	AMI: 2-Person Household	Qualifies for Mortgage of
Capital Region	\$82,460	\$225,000	\$94,240	\$268,000


## Mortgage Gap

	2024 Median Sale Price	6% Down Payment	Mortgage Needed to Afford Median Home	1-Person Housing Gap	2-Person Housing Gap
Albany County	\$320,000	\$19,200	\$300,800	-\$59,350	-\$16,350
Rensselaer County	\$275,250	\$16,515	\$258,735	-\$25,510	\$17,490
Saratoga County	\$415,000	\$24,900	\$390,100	-\$150,953	-\$107,953
Schenectady County	\$266,000	\$15,960	\$250,040	-\$14,653	\$28,347

Source: Bureau of Labor Statistics (BLS), U.S. Census, Department of Housing and Urban Development (HUD), NYS Sales Web

# Homeowners

The data reveals that **single-person households** earning

 **70 %** of the Area Median Income (AMI) are **unable** to afford a median-priced home in **any** of the four counties in the **Capital Region**.

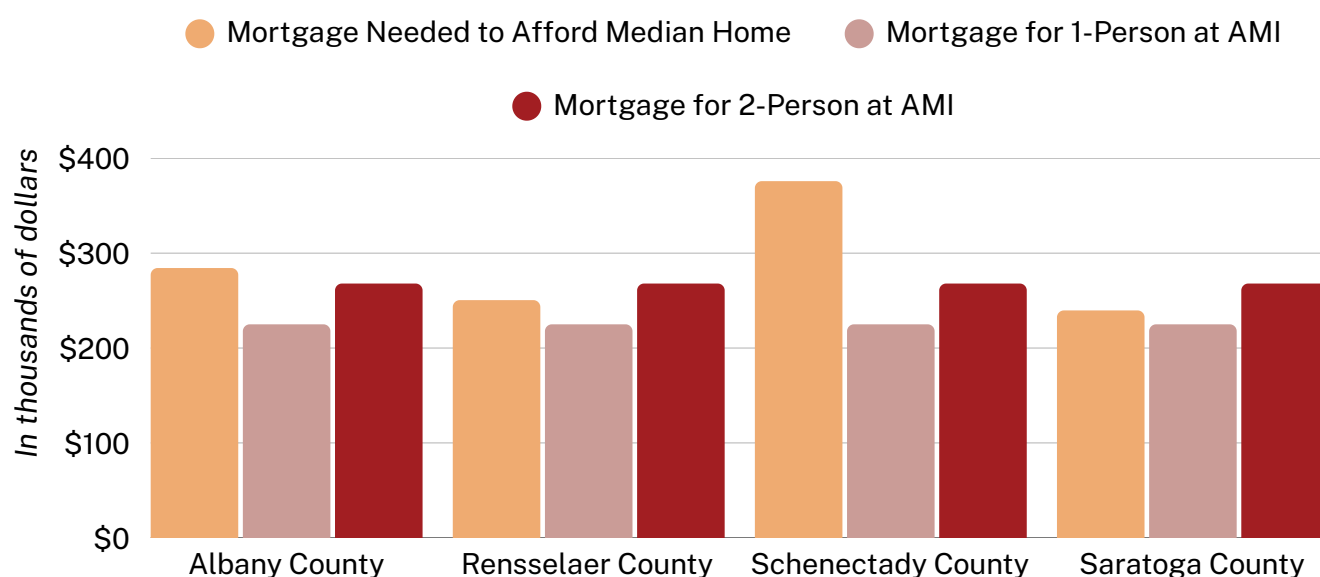
The affordability gap ranges from approximately **\$14,600** in **Schenectady County** to a staggering **\$151,000** in **Saratoga County**, where housing prices are the **highest**. Two-person households earning 80% of the AMI are in a somewhat better position.

In **Rensselaer** and **Schenectady Counties**, these households can afford a median-priced home, with some surplus room in their mortgage eligibility.

However, in **Albany** and **Saratoga Counties**, even two-person households fall short, by **\$16,350** and **\$107,953**, respectively. These gaps highlight the **growing difficulty** of entering the **housing market**, even for moderate-income households.

With **limited inventory and rising sale prices**, homeownership is becoming increasingly out of reach for many in the region, especially **younger or first-time buyers** without substantial savings or financial support.

## Mortgage Gap



Source: Bureau of Labor Statistics (BLS), U.S. Census, Department of Housing and Urban Development (HUD), NYS Sales Web

## Conclusion

**Housing affordability** remains a **critical challenge in the Capital Region**, affecting both renters and prospective homeowners. Renters across the region are seeing their wages stagnate or decline in real terms, while Fair Market Rents continue to rise.

In **three of the four counties**, median renter wages are **no longer sufficient to afford even a one-bedroom apartment** without being housing cost burdened. The gap is even more pronounced for two-bedroom units, pushing many renters to work longer hours or take on multiple jobs, often at the expense of personal well-being and stability.

At the same time, **homeownership is increasingly out of reach** for many households, especially single earners. Rising median sale prices, limited housing inventory, and insufficient income growth are widening the gap between what buyers can afford and what homes cost. While two-person households earning 80% of the area median income can just manage to afford homes in some counties, they still fall short in higher-cost areas like Albany and Saratoga Counties.

Together, these findings underscore a growing imbalance in the **Capital Region's housing market**, where wages **are not keeping pace** with housing costs, placing pressure on households across income levels.

Addressing this housing issue will require **coordinated efforts** among policymakers, planners, developers, and community advocates to increase housing supply, align wages with living costs, and expand access to affordable options for renters and buyers alike.

# Capital District Regional Planning Commission

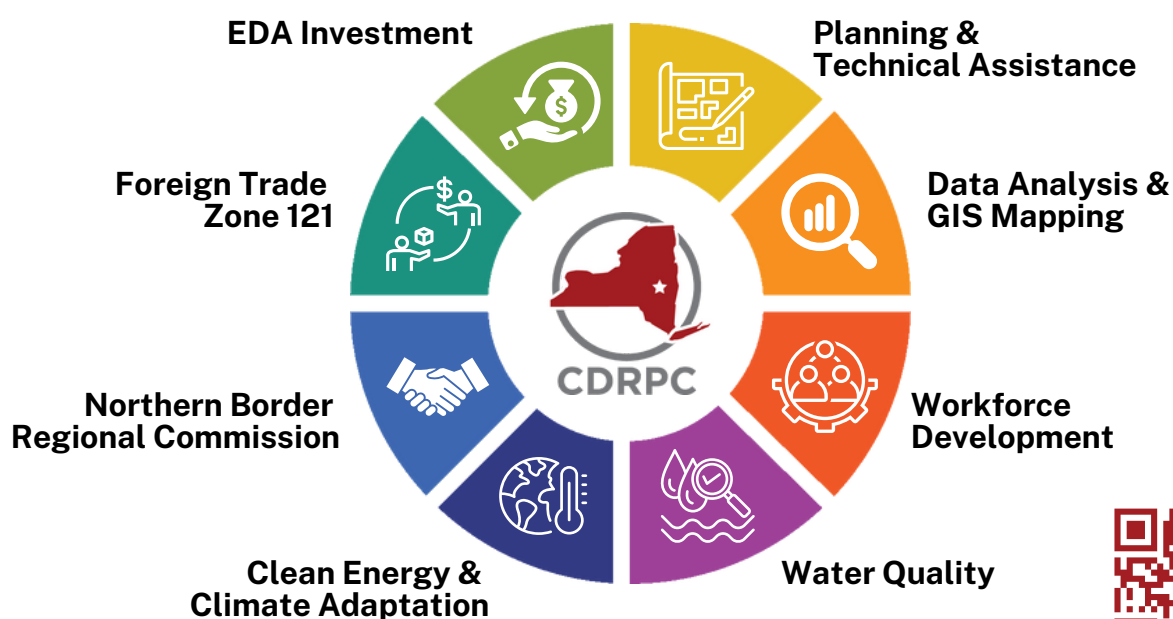
The Capital District Regional Planning Commission (CDRPC) is a regional planning and resource center serving the upstate New York counties of **Albany, Rensselaer, Saratoga, and Schenectady**. **CDRPC** objectively analyzes data, trends, opportunities, and challenges relevant to the Region's economic development and planning communities.

**CDRPC** serves the best interests of both the public and private sectors by promoting intergovernmental cooperation; communicating, collaborating, and facilitating regional initiatives; and sharing information and fostering dialog on solutions to regional problems. Our organization provides added capacity to local municipalities through its regional coordination programs. By partnering with CDRPC, local municipalities can leverage the expertise of a full-time professional planning staff with significant network resources to provide added benefit to the work regularly performed in the Region.

## PURPOSE

CDRPC was established in 1967 as a regional planning board by a cooperative agreement among the counties of Albany, Rensselaer, Saratoga, and Schenectady. Its original purpose was to perform and support comprehensive planning work, including surveys, planning services, technical services, and formulating plans and policies to promote sound and coordinated development of the entire Region.

## CDRPC PROGRAMS







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