
EXECUTIVE SUMMARY

An Analysis of Residential Market Potential

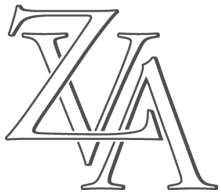
FOR
Primary and Second/Weekend/Vacation Units

IN
Essex County, New York

October, 2025

Conducted by
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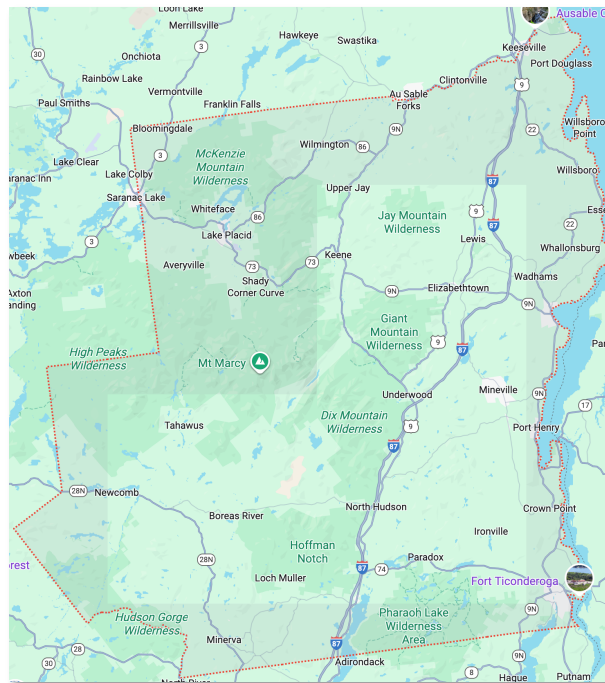
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Residential Market Analysis Across the Urban-to-Rural Transect

EXECUTIVE SUMMARY AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL PRIMARY AND SECOND/WEEKEND/VACATION UNITS *Essex County, New York* October, 2025

This study determined the market potential and optimum market position for newly-introduced affordable/workforce and market-rate rental and for-sale housing units that could be developed over the next five years through new construction or adaptive re-use of existing buildings within Essex County, New York. (*See County Map below.*)



In addition, the analysis provides absorption information on six regions of the county: the Lake Placid/High Peaks Region (North Elba and Keene); the Adirondack HUB Region (Schroon Lake, Minerva, Newcomb, North Hudson); Lake Champlain North Region (Chesterfield, Willsboro, Essex, Lewis, Elizabethtown, Westport); Lake Champlain South Region (Moriah, Crown Point, Ticonderoga); the Whiteface Region (Wilmington, Jay); and the Saranac Lake Region (St. Armand).

An Analysis of Residential Market Potential
 Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

SUMMARY OF FINDINGS: PRIMARY HOUSING

- An annual average of 1,830 households of all incomes comprise the market potential for new and existing primary housing units in Essex County each year over the next five years.
- Approximately 54 percent of those households live outside the county; the other 46 percent are households that would be moving within the county.
- The annual average market potential of households of all incomes for Essex County by housing preferences and lifestyle over the next five years is detailed on the following table:

Average Annual Market Potential: 1,830 Households

<u>Tenure/Housing Type Propensities</u>	<u>100.0%</u>
Multi-Family For-Rent	34.5%
Multi-Family For-Sale	8.3%
Single-Family Attached For-Sale	12.1%
Single-Family Detached For-Sale	45.1%
<u>Lifestage</u>	<u>100.0%</u>
Empty-Nesters and Retirees	27.9%
Families	34.7%
Younger Singles and Couples	37.4%

- The optimum market position for new affordable/workforce and market-rate housing in the county has been developed to correspond to the housing preferences and financial capabilities of those target households with incomes starting at 60 percent of the area median family income (AMI) for newly-introduced rental units and starting at 80 percent of the AMI for newly-introduced for-sale units. Sixty percent AMI ranges from \$38,650 for a single-person household to \$59,600 for a five-person household; 80 percent AMI ranges from \$51,450 for a single-person household to \$79,400 for a five-person household.
- Focusing on households with annual incomes starting at \$35,850, the annual average market potential for the county would be as follows:

Average Annual Market Potential: 1,071 Households

<u>Tenure/Housing Type Propensities</u>	<u>100.0%</u>
Multi-Family For-Rent	30.8%
Multi-Family For-Sale	8.4%
Single-Family Attached For-Sale	12.1%
Single-Family Detached For-Sale	48.7%

An Analysis of Residential Market Potential
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- Based on the target households' financial capabilities and housing preferences, the optimum market position for newly-introduced (both new construction and adaptive re-use of existing buildings) primary housing units that could be constructed within Essex County is summarized on the following table:

OPTIMUM MARKET POSITION: PRIMARY HOUSING UNITS, ESSEX COUNTY, NEW YORK

MULTI-FAMILY FOR-RENT (APARTMENTS)

Households with Incomes Between 60% and 80% AMI

Base Rent Range	\$850-\$1,650
Base Size Range	500-1,400 sf
Base Rent-Per-Square Foot	\$1.18-\$1.70

Households with Incomes Between 80% and 120% AMI

Base Rent Range	\$1,150-\$2,300
Base Size Range	450-1,400 sf
Base Rent-Per-Square Foot	\$1.64-\$2.56

Households with Incomes Above 120% AMI

Base Rent Range	\$1,850-\$3,100
Base Size Range	700-1,500 sf
Base Rent-Per-Square Foot	\$2.07-\$2.64

MULTI-FAMILY FOR-SALE (CONDOMINIUMS)

Households with Incomes Between 80% and 120% AMI

Base Price Range	\$245,000-\$365,000
Base Size Range	850-1,450 sf
Base Price-Per-Square Foot	\$252-\$289

Households with Incomes Above 120% AMI

Base Price Range	\$320,000-\$565,000
Base Size Range	750-1,600 sf
Base Price-Per-Square Foot	\$353-\$427

SINGLE-FAMILY ATTACHED FOR-SALE (TOWNHOUSES)

Households with Incomes Between 80% and 120% AMI

Base Price Range	\$305,000-\$360,000
Base Size Range	1,100-1,400 sf
Base Price-Per-Square Foot	\$257-\$277

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SINGLE-FAMILY ATTACHED FOR-SALE (TOWNHOUSES)

Households with Incomes Above 120% AMI

Base Price Range	\$475,000-\$550,000
Base Size Range	1,250-1,550 sf
Base Price-Per-Square Foot	\$355-\$380

SINGLE-FAMILY DETACHED FOR-SALE (HOUSES)

Households with Incomes Between 80% and 120% AMI

Base Price Range	\$255,000-\$390,000
Base Size Range	900-1,500 sf
Base Price-Per-Square Foot	\$260-\$283

Households with Incomes Above 120% AMI

Base Price Range	\$435,000-\$595,000
Base Size Range	1,100-1,750 sf
Base Price-Per-Square Foot	\$340-\$395

- Annual absorption is forecast using capture rates of the target households for each housing type, assuming the production of appropriately-positioned new housing, as follows:

HOUSING TYPE	NUMBER OF HOUSEHOLDS	CAPTURE RATE	NUMBER OF NEW UNITS
MULTI-FAMILY FOR-RENT	<u>330</u>		<u>57 - 74</u>
60% to 80% AMI	72	20%-25%	14 - 18
80% to 120% AMI	86	20%-25%	17 - 22
Above 120% AMI	172	15%-20%	26 - 34
MULTI-FAMILY FOR-SALE	<u>77</u>		<u>13 - 17</u>
80% to 120% AMI	19	20%-25%	4 - 5
Above 120% AMI	58	15%-20%	9 - 12
SINGLE-FAMILY ATTACHED FOR-SALE	<u>108</u>		<u>17 - 23</u>
80% to 120% AMI	27	20%-25%	5 - 7
Above 120% AMI	81	15%-20%	12 - 16
SINGLE-FAMILY DETACHED FOR-SALE	<u>431</u>		<u>71 - 93</u>
80% to 120% AMI	132	20%-25%	26 - 33
Above 120% AMI	299	15%-20%	45 - 60
Total	946		158 - 207

- If new development, both new construction and adaptive re-use of existing buildings, could achieve these capture rates, between 158 and 207 new affordable and market-rate units per year could be leased or sold in Essex County over a five-year timeframe, or a five-year total of 790 to 1,035 new rental and for-sale housing units.

An Analysis of Residential Market Potential
 Primary and Second/Weekend/Vacation Units
Essex County, New York

October, 2025

- The annual absorption of 158 to 207 new affordable and market-rate housing units forecast for Essex County have been allocated, based on relative size, to each of the six regions as follows:

REGION	ANNUAL AVERAGE ABSORPTION		
LAKE PLACID/HIGH PEAKS	38	to	50
Rentals	14	to	18
Condominiums	3	to	4
Townhouses	4	to	6
Detached Houses	17	to	22
ADIRONDACK HUB	15	to	20
Rentals	5	to	7
Condominiums	1	to	2
Townhouses	2	to	2
Detached Houses	7	to	9
LAKE CHAMPLAIN NORTH	37	to	49
Rentals	14	to	18
Condominiums	3	to	4
Townhouses	3	to	5
Detached Houses	17	to	22
LAKE CHAMPLAIN SOUTH	46	to	59
Rentals	17	to	21
Condominiums	4	to	4
Townhouses	5	to	7
Detached Houses	20	to	27
WHITEFACE	15	to	20
Rentals	5	to	7
Condominiums	1	to	2
Townhouses	2	to	2
Detached Houses	7	to	9
SARANAC LAKE	7	to	9
Rentals	2	to	3
Condominiums	1	to	1
Townhouses	1	to	1
Detached Houses	3	to	4
TOTAL	158	to	207

An Analysis of Residential Market Potential
 Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

SUMMARY OF FINDINGS: SECOND/VACATION/WEEKEND HOUSING

- An annual average of 169 households have the potential to purchase a unit for use as a second/vacation/weekend unit in Essex County each year over the next five years.
- Analysis of drive times from the county, Essex County parcel data, and historical sales data obtained from the Essex County Assessor from 2023 through 2025 shows that the principal draw areas for second/vacation/weekend housing units are as follows:
 - 6% Saratoga County
 - 4% Albany County
 - 8% Warren, Franklin, and Clinton Counties
 - 6% Westchester and Suffolk Counties
 - 3% Kings County (Brooklyn)
 - 73% All other US Counties
- The ownership housing preferences of these households are as follows:
 - 21% Condominiums
 - 19% Townhouses
 - 60% Detached houses
- Characterized by lifestage, these households include:
 - 71% Empty nesters and retirees
 - 24% Families
 - 5% Younger singles and childless couples
- Based on the target households' financial capabilities and housing preferences, the optimum market position for new second/vacation/weekend housing units corresponding to the target household housing preferences and financial capabilities is summarized on the following table:

MULTI-FAMILY FOR-SALE (CONDOMINIUMS)		
\$425,000-\$625,000	1,000-1,550 sf	\$403-\$425
SINGLE-FAMILY ATTACHED FOR-SALE (TOWNHOUSES)		
\$650,000-\$725,000	1,400-1,750 sf	\$414-\$464
SINGLE-FAMILY DETACHED FOR-SALE (DETACHED HOUSES)		
\$450,000-\$950,000+	950-2,500+ sf	\$380-\$474

An Analysis of Residential Market Potential
 Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

- Annual average absorption of new second/weekend/vacation units in Essex County is forecast as shown on the following table:

MULTI-FAMILY FOR-SALE	35	20% - 25%	7	-	9
SINGLE-FAMILY ATTACHED FOR-SALE	32	20% - 25%	7	-	8
SINGLE-FAMILY DETACHED FOR-SALE	<u>102</u>	20% - 25%	<u>21</u>	-	<u>26</u>
TOTAL:	169		35	-	43

- If new development could achieve the capture rates above, between 35 and 43 new units per year could be sold as second/vacation/weekend units in Essex County over a five-year timeframe, or a five-year total of 175 to 215 new for-sale second/vacation/ weekend housing units.
- Altogether, including both primary and second/vacation/home units, between 193 and 250 new affordable and market-rate rental and for-sale primary and for-sale second/vacation/ weekend units per year could be leased or sold in Essex County over a five-year timeframe, for a five-year total of 985 to 1,250 new units.
- The newly-developed units would not only attract new households to Essex County but would also provide appropriate alternatives for households that might otherwise have moved out of the county for lack of appropriate housing.





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Residential Market Analysis Across the Urban-to-Rural Transect

ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary Residential Target Market Methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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AN ANALYSIS
OF
RESIDENTIAL MARKET POTENTIAL

FOR

Primary and Second / Weekend / Vacation Units

IN

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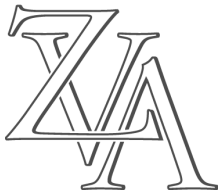
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Assumptions and Limitations

Rights and Study Ownership





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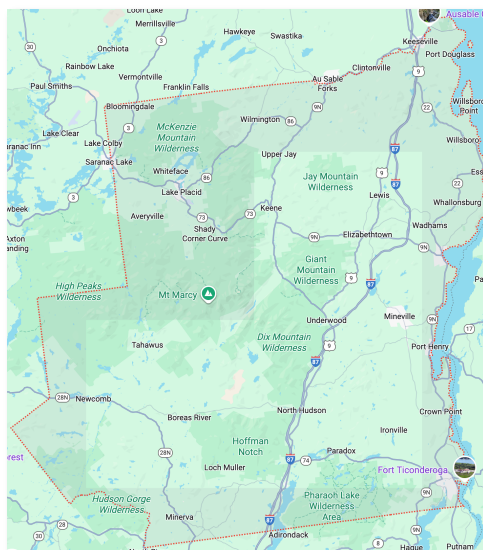
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AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL PRIMARY AND SECOND/WEEKEND/VACATION UNITS *Essex County, New York* October, 2025

INTRODUCTION

The analysis to determine the market potential for new rental and for-sale housing units that could be created through new construction or adaptive re-use of existing buildings in Essex County, New York included: delineation of the draw areas; determination of the depth of the potential market for new and existing housing units in the county; determination of the target households who make up the annual potential market; and the target residential mix of rental and for-sale housing types corresponding to the housing preferences of those target households; and the optimum market position, derived from the financial capabilities of the target households, for both newly-created rental and for-sale primary housing units and new for-sale second/weekend/vacation units in Essex County, New York. (See map below.)



Primary and Second/Weekend/Vacation Units

*Essex County, New York*October, 2025

In addition, the analysis provides absorption information on six regions of the county: the Lake Placid/High Peaks Region (North Elba and Keene); the Adirondack HUB Region (Schroon Lake, Minerva, Newcomb, North Hudson); Lake Champlain Region—North (Chesterfield, Willsboro, Essex, Lewis, Elizabethtown, Westport); Lake Champlain Region—South (Moriah, Crown Point, Ticonderoga); the Whiteface Region (Wilmington, Jay); and the Saranac Lake Region (St. Armand). (See map below.)



The extent and characteristics of the potential market for newly-created and existing housing units in the county were identified using Zimmerman/Volk Associates' proprietary target market methodology and extensive experience with urban development and redevelopment. The target market methodology is particularly effective in defining housing potential because it encompasses not only basic demographic characteristics, such as income qualification and age, but also less-frequently analyzed attributes such as mobility rates, lifestage, lifestyle patterns, and neighborhood preferences.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

In brief, this study determined:

- What the demographics of the six regional study areas are;
- Where the potential renters and buyers of newly-created and existing primary and second/vacation/weekend housing units in Essex County are likely to move from (the draw areas);
- What their current housing alternatives are (rental and for-sale residential development in Essex County);
- How many households have the potential to move within and to the county each year if appropriate housing units, both new construction and adaptive re-use of existing buildings, were to be made available (depth and breadth of the market);
- Who the households are that represent the potential market for new primary and second/vacation/weekend housing units in Essex County (the target markets);
- What their housing preferences are in aggregate (rental or ownership, multi-family or single-family);
- What their range of affordability is by housing type (income qualifications);
- What the market-entry rents and prices are that correspond to the financial capabilities of the target households (optimum market position); and
- How quickly the new units will lease or sell (absorption forecasts).

DEMOGRAPHICS OF ESSEX COUNTY AND THE SIX REGIONS

Essex County and the six regions have all lost both population and households since the 2020 Census. According to Claritas, Inc., a national provider of demographic and geo-demographic data, Essex County lost two percent of its population and one percent of its households over that period. Most of the regions lost approximately three percent of their population and approximately one to two percent of their households; however, the Whiteface Region lost five percent of its population, and 4.5 percent of its households. Although the Adirondack HUB Region lost just 0.3 percent of its population, it gained 0.4 percent of its households. Only the Lake Placid/High Peaks Region gained both population and households—over one percent gain in population, and nearly 2.5 percent gain in households. Current population and household estimates, along with other significant demographic data is found on Table 1 following the text.

Please note: All tables will appear, in order, after page 55 of the text.

The number of persons per household has a direct impact on the type of housing needed, with smaller households requiring fewer bedrooms and less square footage than larger households.

- An estimated 71.5 percent of all households in Essex County in 2025 contain just one or two persons (ranging from the low of 67.3 percent in the Lake Champlain South Region to the high of 75.7 percent in the Lake Placid/High Peaks Region).
- An estimated 12.8 percent of Essex County households contain three persons (from the low of 10.7 percent in the Adirondack HUB region to the high of 14 percent in the Lake Champlain South Region).
- The remaining 15.7 percent of households in Essex County contain four or more persons (with the low of just 12.2 percent in the Lake Placid/High Peaks Region to the high of 18.7 percent in Lake Champlain South).

The composition of those households can also influence housing decisions, affecting the type of housing required. Households with children typically prefer single-family detached units located in a good school district; older and younger households without children who represent the bulk of the potential market for urban neighborhoods are more likely to select smaller units, often in multi-family buildings.

- In 2025, 13.7 percent of Essex County's households could be characterized as traditional families, *e.g.*, married couples with children under age 18. The highest percentage is 18.6 percent in the Saranac Lake Region and the lowest is just under 12 percent in the Lake Placid/High Peaks Region.
- Non-traditional families with children, *e.g.*, single persons or unmarried couples with children under 18 represent just 8.5 percent of all households living in Essex County, with a high of nearly 11 percent of the households in the Lake Placid/High Peaks Region, and a low of less than five percent of households in the Saranac Lake Region.
- The remaining 77.8 percent of Essex County households do not have children under 18 and include non-traditional family households without children as well as childless married couples; the highest percentage of 82.6 percent is in the Adirondack HUB Region and the lowest percentage of 76.5 percent of the households is in the Whiteface Region.

Median household income in Essex County is estimated at \$73,800, with regional median incomes ranging between \$62,500 (Lake Champlain South) and \$88,800 (Whiteface Region). Over 15 percent of households living in the county have annual incomes of \$25,000 or less (ranging from just 8.2 percent in Whiteface to nearly 20 percent in Lake Champlain South). Less than half of Essex County households have incomes above \$75,000, with the high of over 58 percent in Whiteface and the low of 42.4 percent in Lake Champlain South.

The population in this part of the State is predominantly White, but the Lake Placid/High Peaks Region is more diverse than the county or any of the other regions.

- The White population ranges between approximately 91 and 92 percent in the county and all regions except Lake Placid/High Peaks, where that percentage is estimated at just under 87.
- The African American population comprises one percent or less in five of the six regions, 1.7 percent in the county, and 4.6 percent in the Lake Placid/High Peaks Region.

- The Asian population is one percent or less in four of the regions and the county, 1.3 percent in Lake Placid/High Peaks, and 1.4 percent in the Adirondack HUB Region.
- The remaining 6.9 percent of county households are American Indian, Native Hawaiian/Pacific Islander or other race/two or more races (the low of 6.3 percent in the Adirondack HUB Region and the high of eight percent in the Saranac Lake Region).

Just 3.2 percent of the county's population is Hispanic/Latino by ethnicity, with the smallest percentage of 1.8 in Lake Champlain North to the highest percentage of 5.8 in Lake Placid/High Peaks.

The housing stock of all six regions and the county as a whole are dominated by single-family detached houses.

- Just under 79 percent of Essex County's housing stock are single-family detached houses, with the lowest share of 67.8 percent in Lake Placid/High Peaks, and the highest share of 88.7 percent in the Adirondack HUB Region.
- There are few single-family attached houses in Essex County, at just 1.6 percent. Lake Placid/High Peaks has the highest percentage at 2.6, and the Whiteface Region has none at all.
- Just 3.5 percent of all housing units are in two-unit buildings in the county, compared to the high of five percent in the Saranac Lake Region and the low of 1.6 percent in the Whiteface Region.
- Just 7.7 percent of the housing units in the county are located in buildings of three to 19 units, a considerably higher percentage than the low of 2.4 in Whiteface, and lower than the 15.6 in Lake Placid/High Peaks.
- Just 2.2 percent of the housing units in Essex County are located in buildings of 20 or more units, five of the six regions are at two percent (Lake Champlain South) or considerably below one percent, but six percent of the Lake Placid/High Peaks buildings contain 20 or more units.

- Mobile homes or trailers, boats, or RVs comprise over six percent of the housing units in Essex County, with the highest percentage of 8.8 found in Lake Champlain South, and the lowest—3.5 percent—in Lake Placid/High Peaks.

Based on Census and Claritas estimates, in 2025, 36.5 percent of Essex County's 25,047 housing units are classified as "vacant" (and ranging from the low of 19 percent in the Saranac Lake Region to the high of 60.5 percent in the Adirondack HUB Region. "Vacant" units encompass year-round units that have been rented or sold but the new residents have not yet moved in, units owned for seasonal, recreational, or occasional use only, and "other vacant" units, which includes vacant units held for legal issues, or are under foreclosure, are held for personal/family reasons, are used for storage, are under repair, or are specific-use housing which may be vacant at the time of the survey, e.g., military housing, employee/corporate housing, student housing, and guest houses. They are seldom units that are actually available to be leased or sold.

Of the estimated 15,912 *occupied* units in the county, 27.1 percent are rented and 72.9 percent are owner-occupied. The tenure ratio for the Adirondack HUB Region is 17.7 percent rented and 82.3 percent owned (highest ownership percentage), and for the Lake Placid/High Peaks Region, nearly 40 percent are rented and just over 60 percent are owned (lowest ownership percentage).

Just under one percent of dwelling units in the county have been built since 2020, with none having been built in the Saranac Lake Region and over two percent of the Lake Placid/High Peaks housing units built since 2020.

The median value of owner-occupied dwelling units in Essex County is currently estimated at \$262,500, with the low of \$194,100 in Lake Champlain South and the high of \$489,600, considerably higher than any other region, in Lake Placid/High Peaks.

Eleven percent of Essex County households do not own motor vehicles, with the lowest share of 6.5 percent in the Adirondack HUB Region, and the highest share of nearly 17 percent in Lake Placid/High Peaks.

- Over 35.5 percent of the households in the county own only one vehicle, compared to 33.5 percent in Lake Champlain South (the low) and 39.3 percent in the Saranac Lake Region (the high).
- 53.5 percent of the households in Essex County own two or more vehicles, with the highest percentage—59.2 percent—in the Adirondack HUB Region, and the lowest percentage—44.7 percent—in Lake Placid/High Peaks.

Driving alone to work is the most significant means of commutation for workers aged 16 and older.

- 73 percent of households living in the county drive alone to work, compared to the high of 81.4 percent in Lake Champlain North, or the low of 67.8 percent in Lake Placid/High Peaks.
- An estimated 10.6 percent car-pool in the county, with the Saranac Lake Region having the highest share of car-poolers at 15.3 percent and the Lake Champlain North Region having the lowest share of car-poolers at 6.9 percent.
- Very few households take public transportation to work: less than one percent of county households and less than one percent of households in five of the six regions take public transportation, compared to 1.6 percent in the Whiteface Region.
- 4.6 percent walk to work in Essex County (with the highest share of walkers, 8.8 percent, in Lake Placid/High Peaks, and the lowest percentage, less than one, in the Whiteface Region).
- Significant numbers of households throughout the county work at home—over 10 percent. The region with the highest share of home-based workers is the Adirondack HUB Region at 16.3 percent. The region with the lowest share of home-based workers is the Saranac Lake Region at 6.6 percent.
- The remaining 1.2 percent of the county's residents either bike to work or have other means of getting to work, with a range of 0.2 percent in the Whiteface Region to 2.6 percent in the Adirondack HUB region.

In 2025, approximately 57.6 percent of Essex County's employment was concentrated in white-collar jobs, 20.1 percent in blue-collar occupations, and 22.3 percent in service/farm employment. The

region with the highest concentration of white-collar employment is the Lake Placid/High Peaks Region (66.8 percent) and the lowest percentage is found in Lake Champlain South, at 50 percent.

An estimated 31.2 percent of Essex County's residents aged 25 or older have a Bachelor's Degree or higher, with the highest share of educated workers (41 percent) found in the Saranac Lake Region, and the lowest share of educated workers (23.3 percent) in Lake Champlain South.

To become competitive, all six regions should diversify their housing stock, as the housing preferences of today's market are changing to include rental apartments, condominiums, and townhouses, as well as single-family detached houses. Construction of smaller units will also provide the opportunity to deliver more affordable housing. The disconnect between median home value and median household income is most pronounced in the Lake Placid/High Peaks Region where the median housing value is almost six times the median income (\$81,400 median income/\$489,600 median housing value). The disconnect in the Adirondack HUB Region is also increasing, where the median housing value is almost four times the median income (\$75,300 median income/\$296,600 media housing value).

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

INCOME LIMITS

The income limits in Essex County, NY by household size and percent of median family income, based on the area median family income (AMI), which, as determined by the U.S. Department of Housing and Urban Development (HUD) in 2025 is \$91,900 for a family of four, are shown on the following table:

Fiscal Year 2025 Income Limits

Essex County, New York

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$19,300	\$32,200	\$51,450
Two	\$22,050	\$36,800	\$58,800
Three	\$26,650	\$41,400	\$66,150
Four	\$32,150	\$45,950	\$73,500
Five	\$37,650	\$49,650	\$79,400
Six	\$43,150	\$53,350	\$85,300
Seven	\$48,650	\$57,000	\$91,150
Eight	\$54,150	\$60,700	\$97,050

SOURCE: U.S. Department of Housing and Urban Development, 2025.

This study is examining the incomes and financial capabilities of the potential housing market based on income distributions at less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 120 percent AMI, and above 120 percent AMI. The incomes of households at 60 and 120 percent of the median are shown on the following table:

Additional Income Limits

Essex County, New York

NUMBER OF PERSONS IN HOUSEHOLD	60% OF MEDIAN	120% OF MEDIAN
One	\$38,650	\$77,250
Two	\$44,150	\$88,250
Three	\$49,650	\$99,300
Four	\$55,150	\$110,300
Five	\$59,600	\$119,150
Six	\$64,000	\$127,950
Seven	\$68,400	\$136,800
Eight	\$72,800	\$145,600

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

AVERAGE ANNUAL MARKET POTENTIAL FOR PRIMARY HOUSING UNITS IN ESSEX COUNTY

An analysis of migration, mobility and geo-demographic characteristics of households currently living within defined draw areas is integral to the determination of the depth and breadth of the potential market for newly-created and existing primary housing units within Essex County.

An understanding of these mobility trends, as well as the socio-economic and lifestyle characteristics of households currently living within defined draw areas, is the first step in the analysis. The draw areas are derived primarily through household migration analysis (using the latest taxpayer data provided by the Internal Revenue Service). To refine the draw areas for the county, the IRS migration data have been supplemented by population migration and mobility data from the American Community Survey.

Where are the potential renters and buyers of new and existing primary housing units in Essex County likely to move from?

As noted above, taxpayer migration data obtained from the Internal Revenue Service provide the framework for the delineation of the draw areas—the principal counties of origin for households that are likely to move to Essex County. These data are maintained at the county and “county equivalent” level by the Internal Revenue Service and provide a clear representation of mobility patterns. The IRS migration data have been supplemented by migration and mobility data for Essex County from the most recent American Community Survey.

Based on the IRS migration data, then, and supplemented by American Community Survey migration and mobility data, the draw areas for primary housing in Essex County have been determined as shown on the following page.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

-
-
- The local draw area, covering households moving within Essex County.
 - The regional draw area, covering households with the potential to move to the county from the surrounding counties of Franklin and Warren, New York.
 - The Clinton County draw area, covering households with the potential to move to Essex County from Clinton County, New York.
 - The national draw area, covering households with the potential to move to Essex County from all other U.S. cities and counties.

The distribution of the draw areas as a percentage of the annual potential market for newly-created and existing primary housing units in Essex County is shown on the following table:

Annual Average Market Potential by Draw Area
Primary Housing
Essex County, New York

Essex County:	46.4%
Franklin & Warren Counties	9.6%
Clinton County:	8.5%
Balance of the U.S.:	<u>35.5%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

The target market methodology accounts for household mobility within Essex County, as well as mobility patterns for households currently living in all other counties. The methodology has determined that an annual average of 1,830 households of all incomes represent the potential market for newly-created and existing primary housing units within the county each year over the next five years (*see also* Table 2 *following the text*).

What are their housing preferences in aggregate for Essex County?

The housing preferences of the 1,830 draw area households of all incomes that represent the annual market potential for Essex County are derived from their tenure (rental/ownership) propensities and are summarized on the following page (*see again* Table 2).

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

Average Annual Market Potential
By Tenure/Housing Type Propensities
Primary Housing
Essex County, New York

HOUSING TYPE	NUMBER OF HOUSEHOLDS	PERCENT OF TOTAL
Multi-family for-rent (lofts/apartments, leaseholder)	631	34.5%
Multi-family for-sale (lofts/apartments, condo/co-op ownership)	153	8.3%
Single-family attached for-sale (townhouses/rowhouses, fee-simple/ condominium ownership)	221	12.1%
Single-family detached for-sale (houses, fee-simple ownership)	<u>825</u>	<u>45.1%</u>
Total	1,830	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

As noted above, a large majority of 65.5 percent (or 1,199 of the 1,830 target households) comprise the market for ownership dwelling units. Just over 45 percent (or 825 households) would prefer single-family detached houses, and another 20.4 percent would prefer for-sale multi-family (condominium/co-operative units) or single-family attached (rowhouse/townhouse units).

The remaining 34.5 percent of the market would choose to rent. Younger people in particular are challenged by the burden of significant education debt as well as lack of an adequate down payment, while some empty nesters and retirees just prefer peace of mind.

What is their range of affordability by housing type?

The combined tenure and housing type preferences and financial capabilities of the target households for Essex County are shown on the table following this page (*see again* Table 2).

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

Tenure/Housing Type Propensities by Income
 Annual Average Market Potential for New and Existing Primary Housing Units
 ESSEX COUNTY
New York

HOUSING TYPE	 HOUSEHOLDS	
	NUMBER	PERCENT
Multi-family for-rent (lofts/apartments, leaseholder)	<u>631</u>	<u>34.5%</u>
< 30% AMI	155	8.5%
30% to 60% AMI	146	8.0%
60% to 80% AMI	72	3.9%
80% to 120% AMI	86	4.7%
> 120% AMI	172	9.4%
Multi-family for-sale (lofts/apartments, condo/co-op ownership)	<u>153</u>	<u>8.3%</u>
< 30% AMI	30	1.6%
30% to 60% AMI	33	1.8%
60% to 80% AMI	13	0.7%
80% to 120% AMI	19	1.0%
> 120% AMI	58	3.2%
Single-family attached for-sale (rowhouses, townhouses, fee-simple ownership)	<u>221</u>	<u>12.1%</u>
< 30% AMI	45	2.5%
30% to 60% AMI	47	2.6%
60% to 80% AMI	21	1.1%
80% to 120% AMI	27	1.5%
> 120% AMI	81	4.4%
Single-family detached for-sale (houses, fee-simple ownership)	<u>825</u>	<u>45.1%</u>
< 30% AMI	135	7.4%
30% to 60% AMI	168	9.2%
60% to 80% AMI	91	5.0%
80% to 120% AMI	132	7.2%
> 120% AMI	299	16.3%
Total	1,830	100.0%

Summarizing the income ranges of the 1,830 households that represent the annual potential market for newly-created and existing housing units in Essex County, 19.9 percent (365 households) have incomes at 30 percent or less than the AMI; 21.5 percent (394 households) have incomes between 30 and 60 percent AMI; 10.8 percent (197 households) have incomes between 60 and 80 percent AMI; 14.4 percent (264 households) have incomes between 80 and 120 percent AMI; and 33.3 percent (610 households) have incomes at or above 120 percent AMI.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

TARGET MARKET ANALYSIS

*Who are the households that represent the potential market
for newly-created housing units in Essex County?*

As determined by the target market analysis, then, the general market segments, by lifestage and income bracket, that represent the potential market for newly-created and existing housing units in Essex County are as follows (*see also Table 3 following the text*):

Annual Market Potential by Lifestage and Income

PRIMARY HOUSING

Essex County, New York

HOUSEHOLD TYPE	PERCENT OF TOTAL	BELOW 30% AMI	30% TO 60% AMI	60% TO 80% AMI	80% TO 120% AMI	ABOVE 120% AMI
Empty-Nesters & Retirees	27.9%	18.4%	24.9%	25.9%	29.9%	35.3%
Traditional & Non-Traditional Families	34.7%	17.8%	31.0%	46.2%	42.1%	40.3%
Younger Singles & Couples	<u>37.4%</u>	<u>63.8%</u>	<u>44.1%</u>	<u>27.9%</u>	<u>28.0%</u>	<u>24.4%</u>
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

The three main lifestages are:

- Younger singles and couples, largely one- and two-person households with the head of household typically aged between 20 and 40, now encompass two generations: the very large Millennial generation, who were born between 1977 and 1996. And the Zoomers, also known as Generation X. The housing and lifestyle choices of the Millennials have had a profound effect on the nation as a whole and cities in particular. Those in the leading edge of the Zoomers are now 28 years old and have become the driving force behind this lifestage's housing preferences.
- Families, comprising both "traditional" families (married couples with one or more children) and "non-traditional" families (a wide range of family households, from a single parent with one or more children, an adult caring for younger siblings, a grandparent with custody of grandchildren, to an unrelated, same-sex couple with children) used to be primarily Generation X households, born between 1965 and 1976.

However, the leading edge Millennials are now in their early to mid 40s, are marrying and having children, and are now dominating the family lifestage.

- Empty nesters and retirees, largely one- and two-person households with the head of household typically aged over 50, primarily encompass the Baby Boom generation, born between 1946 and 1964, as well as earlier generations. It is now the third largest generation in America, but as the Boomer generation ages, it will continue to have a significant impact on the nation's housing, particularly how Baby Boomers manage the consequences of aging. The oldest Generation Xers are now approaching 60, joining the Baby Boomers as empty nesters when their children leave home.

YOUNGER SINGLES AND COUPLES

At 37.4 percent of all households, younger singles and couples of all incomes comprise the largest share of the market in Essex County. These one- and two-person households are predominantly trailing-edge Millennials and leading-edge Zoomers (also known as Generation Z) and include young professionals, knowledge workers, office, retail, and restaurant staff, and other young education- and hospital-related employees, significant numbers of students, as well as those who struggle to find full-time employment.

An estimated 59.4 percent of the younger singles and couples that comprise the target markets for Essex County have incomes that fall below 60 percent of AMI (at or below \$38,650 for a single-person household and at or below \$44,150 for a two-person household).

An estimated eight percent of the households in this market segment have incomes that fall within the 60-to-80 percent income band (approximately \$38,650 to \$51,450 for a single-person household, and \$44,150 to \$58,800 for a two-person household).

Approximately 10.8 percent of the younger singles and couples have incomes that are between 80 and 120 percent of the AMI (from \$51,450 at 80 percent AMI to \$77,250 at 120 percent AMI for a single-person household, and from \$58,800 at 80 percent AMI to \$88,250 at 120 percent AMI for a two-person household).

The remaining 21.8 percent of the younger singles and couples have incomes that are at or above 120 percent of the AMI (from \$77,250 and up for a single-person household, and from \$88,250 and up for a two-person household).

An estimated 37.2 percent of the younger singles and couples that represent the market for newly-created primary housing units in Essex County would be moving from elsewhere in the county; 10.2 percent would be moving from the regional draw area; approximately 10.9 percent would be moving from Clinton County; and 41.6 percent would be moving from another county in the United States.

TRADITIONAL AND NON-TRADITIONAL FAMILIES

Family-oriented households, including the youngest Gen Xers and the leading-edge Millennials who are now pairing up and having children, are the second largest share with 34.7 percent of the market for newly-created primary dwelling units in Essex County. A portion of the family-oriented households are non-traditional families, notably single parents with one to three children. Non-traditional families, which, starting in the 1990s, have become an increasingly larger proportion of all U.S. households, encompass a wide range of family households, from a single mother or father with one or more children, an adult taking care of younger siblings, a grandparent responsible for grandchildren, to same-sex couples with children. The “traditional family household” of a married couple with children, which once comprised the majority of American households, has now fallen to 18 percent nationally.

An estimated 29.4 percent of the family households that comprise the annual potential market for Essex County have incomes below 60 percent of AMI and are typically spending more than 40 percent of their incomes on housing costs. (General income ranges at 60 percent AMI are at or below \$49,650 for a three-person household and at or below \$59,600 for a five-person household.)

Another 14.3 percent of the family-oriented households have incomes that fall within the 60-to-80 percent income band. (At 60 to 80 percent AMI, incomes for three-person households range between \$49,650 and \$66,150, and incomes for five-person households range between \$59,600 and \$79,400.)

Another 17.5 percent of the family-oriented households have incomes that fall within the 80-to-120 percent income band. (At 80 to 120 percent AMI, incomes for three-person households range between \$66,150 and \$82,750, and incomes for five-person households range between \$79,400 and \$99,300.)

The remaining 38.7 percent of the traditional and non-traditional families have incomes above 120 percent of the AMI. (At or above 120 percent AMI, incomes for three-person households start at \$82,750, and incomes for five-person households at \$99,300.)

An estimated 50.4 percent of the family households are already living in Essex County; 9.4 percent are likely to arrive from one of the counties in the regional draw area; just over seven percent would be moving from Clinton County; and just over 33 percent would be moving from elsewhere in the U.S.

EMPTY NESTERS AND RETIREES

At 27.9 percent of the annual potential market for newly-created primary housing units in Essex County, older households (empty nesters and retirees) represent the smallest share of the market. A significant number of these target households have grown children who have recently moved out of the family home; another large percentage are retired. Some are retired with incomes from social security alone, others who also have pensions, savings and investments, and the remainder who are still working, predominantly younger Baby Boomers and the oldest Gen Xers.

In this general market segment, an estimated 32.3 percent have incomes at or below 60 percent of AMI. (This is a range of at or below \$38,650 for a single-person household and at or below \$44,150 for a two-person household.)

An estimated 10 percent of the older target households have incomes between 60 and 80 percent of the area median. (Approximately \$38,650 to \$51,450 for a single-person household and \$44,150 to \$58,800 for a two-person household.)

Older households with incomes between 80 and 120 percent of AMI comprise 15.5 percent of the target empty nester and retiree market segment (from \$51,450 at 80 percent AMI to \$77,250 at

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120 percent AMI for a single-person household, and from \$58,800 at 80 percent AMI to \$88,250 at 120 percent AMI for a two-person household).

The remaining 42.2 percent of older households have incomes above 120 percent of AMI (from \$77,250 and up for a single-person household, and from \$88,250 and up for a two-person household).

Just under 54 percent of the empty nesters and retirees would be moving from elsewhere within Essex County; 8.8 percent would be moving from one of the regional draw area counties; just under seven percent would be moving from Clinton County; and the remaining 30.4 percent would be moving from elsewhere in the U.S.

APPENDIX FOUR, TARGET MARKET DESCRIPTIONS, contains detailed descriptions of each of these target market groups and is provided in a separate document. The METHODOLOGY, APPENDICES ONE THROUGH THREE, TARGET MARKET TABLES document describes how the target market groups for primary housing in Essex County have been determined.

THE MARKET CONTEXT

What are their current housing alternatives?

Summary information for selected rental properties located in Essex County, New York and adjacent Addison and Chittenden Counties, Vermont is provided on Table 4 following the text. A summary of selected currently listed for-sale multi-family and single-family attached properties is provided on Table 5, and single-family detached properties are covered in Table 6, again following the end of the text.

—MULTI-FAMILY RENTAL PROPERTIES—

A limited number of rental apartments are available at any given time. As mentioned previously, only 27 percent of Essex County's housing units are rental, and most of those rentals are located primarily in the Lake Placid/High Peaks Region and, to a lesser extent, the Lake Champlain South Region. With so few true "vacant" units, most of the smaller apartment properties are 100 percent occupied, with very low turnovers. Rents in Lake Placid, when apartments become available, average \$1,625 per month for a studio up to \$4,100 for a four-bedroom apartment. The highest rents range between \$2,350 for a studio up to \$4,800 for a four-bedroom unit, and the lowest rents range between \$895 for a studio to \$3,400 for a four-bedroom. The largest apartment property in Lake Placid is the 60-unit MacKenzie Overlook Apartments, an income-qualified property built in 2021 leasing one and two-bedroom, one-bath units—it is fully occupied.

Base rent, unit sizes and rents per square foot for the rental properties included in the survey are summarized on the following pages.

—Studio Units—

One unfurnished studio is available at 77 Roger Williams Drive, a small multi-family building in the village of Saranac Lake, renting for \$945 per month with 600 square feet (\$1.58 per square foot). A furnished studio is available at 19 Prospect Avenue, an older building in the hamlet of Port Henry with a rent of \$1,250 per month and only 265 square feet of living area (\$4.72 per square foot). Another studio is available at 3220 Route 30 in the Town of Cornwall in Addison County, Vermont, in a much

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more recently built property and with a rent of \$1,600 per month and a reasonable 500 square feet of living area (\$3.20 per square foot).

In South Burlington, Vermont, there are two properties offering studio units. Brandywine and Farmstead Lofts, a mixed-income development, has 490-square-foot units for rent at \$1,341 per month (\$2.74 per square foot). At Quarry Hill Club, 470-square-foot studios are renting for \$1,550 per month (\$3.30 per square foot).

—*One-Bedroom Units*—

A few one-bedroom, one-bath apartments are available in the Town of Ticonderoga. Two are located at 131 Montcalm Street renting for \$825 and \$875 per month for 600 and 650 square feet (\$1.38 and \$1.35 per square foot respectively), and one at 7 Callahan with a rent of \$905 per month and a living area of 500 square feet (\$1.81 per square foot).

A one-bedroom, one-bath unit at 15-21 Depot Street in the heart of Saranac Lake is leasing for \$1,000 per month for just 350 square feet (\$2.86 per square foot).

A one-bedroom, one-bath apartment is for rent in the Town of Vergennes in Addison County, Vermont, for \$1,700 per month with 720 square feet of living area (\$2.36 per square foot).

In South Burlington, the Brandywine and Farmstead Lofts have an affordable, 701-square-foot one-bedroom unit renting for \$1,800 a month (\$2.57 per square foot). Quarry Hill Club is offering one-bedroom units at \$1,750 per month for 750 square feet of living space (\$2.33 per square foot). At Catamount Ridge, built in 2017, one-bedroom units are priced from \$1,895 to \$2,025 per month and range in size from 717 to 800 square feet (\$2.53 to \$2.64 per square foot).

—*Two-Bedroom Units*—

At 25 Mount Hope Avenue in the Town of Ticonderoga two two-bedroom, one-bath apartments are listed at \$1,300 and \$1,350 per month for 700 square feet of living area each (\$1.86 and \$1.93 per square foot). In the Town of Essex, a two-bedroom, one-bath cottage at 44 Farm Way is listed at a price of \$1,775 per month for 1,200 square feet (\$1.48 per square foot).

Primary and Second/Weekend/Vacation Units
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Three of the four available units in Lake Placid are two-bedroom, one-bath houses, ranging from \$2,200 to \$2,400 per month for 750 to 950 square feet of living space (\$2.44 to \$3.20 per square foot). The fourth available unit is a three-bedroom, two bath house with 1,834 square feet, with an asking rent of \$2,600 per month (\$1.42 per square foot).

In Addison County, Vermont, in the Town of Bristol, a two-bedroom, one-bath apartment at 21 South Street is listed for \$2,000 per month with 800 square feet of living area (\$2.50 per square foot).

In South Burlington, Brandywine and Farmstead Lofts has a 909-square-foot, two-bedroom, two-bath unit renting for \$1,752 per month (\$1.93 per square foot). Quarry Hill Club has 1,070-square-foot two-bath units offered at \$2,385 per month (\$2.23 per square foot). The newly constructed 339 Garden Street Apartments building has two-bath units priced from \$2,590 to \$2,641 per month and ranging in size from 965 to 1,109 square feet (\$2.38 to \$2.68 per square foot).

—*Three-Bedroom Units*—

In addition to the Lake Placid house described above, only one other property, 85 Court Street in the Town of Middlebury, Addison County, Vermont, is offering a three-bedroom, one-bath apartment for \$2,100 per month with 1,000 square feet of living area (\$2.10 per square foot).

—*Four-Bedroom Units*—

Only one four-bedroom, two-and-a-half-bath single-family detached house is listed for rent in Mount Pisgah Park, on Palisade Parkway, in the Village of Saranac Lake in Essex County, and is listed at \$3,750 per month for 3,000 square feet (\$1.25 per square foot).

Redfin's Walk Score has been included with each property listing. Although Walk Score measures only distance and metrics, such as intersection density and block lengths to grade the walkability of a specific address or neighborhood, it has grown in importance as a value criterion. Walk Scores above 90 indicate a "Walker's Paradise," where daily errands do not require a car. Walk Scores between 70 and 90 are considered to be very walkable, where most errands can be accomplished on foot, and Walk Scores between 50 and 69 are regarded as somewhat walkable, where some errands can be

accomplished on foot. Walk Scores below 50 indicate that most or almost all errands require an automobile.

The impact on housing values of walkability as calculated by Walk Score only begins to be measurable when Walk Scores reach 70 or above. Three of the 13 rental properties in Essex County included in the survey have Walk Scores above 50, and one—15-21 Depot Street in Ticonderoga—has a rating of 84; all others are below 50.

—MULTI-FAMILY AND SINGLE-FAMILY ATTACHED FOR-SALE PROPERTIES—

In recent years, few new condominium buildings or townhouse developments have been constructed, either for second/vacation/weekend use or for year-round residents, and only a few scattered units were listed for sale or recently sold in the county at the time of the survey.

In the Town of Ticonderoga, the Parkview at Ticonderoga had one two-bedroom, one-and-a-half bath townhouse listed at \$210,000 with 1,044 square feet of living area (\$201 per square foot).

In Lake Placid, where the majority of the for-sale units were listed, the least expensive two-bedroom condominium was listed at \$299,000 for a one-bath unit with 486 square feet on Sentinel Road (\$615 per square foot), and the most expensive was listed at \$2,495,000 for a five-bedroom, four-and-a-half bath condominium with 4,894 square feet of living area at Whiteface Club and Resort (\$510 per square foot).

Townhouse units were listed at prices starting at \$210,000 for a two-bedroom, one-and-a-half bath at Parkview at Ticonderoga with 1,044 square feet of living area (\$201 per square foot). The most expensive townhouses were two four-bedroom, four-bath new construction townhouses being marketed at The Lodges on Scenic View Drive in Lake Placid at \$1,250,000 and \$1,300,000 for 2,425 square feet (\$515 and \$536 per square foot). The only other newly-constructed townhouse in Lake Placid, a three-bedroom, three-and-a-half bath unit at River Bend Townhouses with 2,800 square feet of living area, has an asking price of \$955,000 (\$341 per square foot).

In the Town of Wilmington, one recently-constructed two-bedroom, two-and-a-half bath townhouse was listed in Phase Four of Owaissa Club, built in 2023, on Bowman Lane with an asking price of

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\$608,000 for 1,320 square feet (\$461 per square foot). Two three-bedroom, three-and-a-half bath townhouses were listed at Owaissa Club, one in Phase Four at \$710,000 for 1,535 square feet (\$463 per square foot), and another at Owaissa, built in 2024, at \$775,000 for 1,800 square feet (\$431 per square foot). One four-bedroom, three-and-a-half bath, built in 2013, was also listed in Owaissa with a resale asking price of \$680,000 for 2,731 square feet (\$249 per square foot).

—SINGLE-FAMILY DETACHED FOR-SALE PROPERTIES—

Resale listings of recently-constructed (within the past five years) detached houses in Essex County varied in price from \$159,000 to \$3,250,000. There were two one-bedroom, one-bath houses among these: one 550 square foot unit in Ticonderoga priced at \$159,000 (\$289 per square foot) with an acre of land, and the other unit, in Keeseville, priced at \$445,000 for 400 square feet of living space (\$1,113 per square foot) on a 32.3-acre parcel.

Recently constructed two-bedroom resales ranged in size from 768 to 1,246 square feet, with prices falling between \$179,900 and \$450,000 (\$234 to \$481 per square foot). There were five three-bedroom resales on offer, containing one-and-a-half-, two-, three-, or three-and-a-half-baths. Prices for three-bedrooms ranged from \$620,000 up to \$2,500,000, ranging in size from 1,387 to 3,664 square feet (\$352 to \$792 per square foot).

The most expensive resale was a four-bedroom, three-and-a-half-bath unit on 1.3 acres in Lake Placid selling for \$3,250,000 with 4,070 square feet of living space (\$799 per square foot). Two five-bedroom units were also for sale at the time of the survey, a three-and-a-half-bath unit in Keeseville on 41.4 acres with 4,090 square feet of living area selling for \$649,000 (\$159 per square foot), and a three-bath unit on half an acre in Lake Placid selling for \$1,095,000 with 2,638 square feet of living space (\$415 per square foot).

There were ten newly constructed detached houses listed at the time of the survey, ranging in price from \$349,000 to \$7,995,000. The least expensive unit was a one-bedroom, one-bath on 0.9 acres in Jay, containing 640 square feet of living space (\$545 per square foot). The other newly constructed one-bedroom for sale was located in Keene on eight acres, priced at \$439,000 for 240 square feet (\$1,829 per square foot).

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

One newly constructed two-bedroom house was available at the time of the survey, a one-and-a-half-bath unit on 0.6 acres in Keene. The two-bedroom was priced at \$599,000 for 1,188 square feet of living area, with a price per square foot of \$504.

Three three-bedroom units were newly constructed and for sale at the time of the survey, all two-bath units, and were priced from \$475,000 to \$1,589,000. Two of the units were sized at 1,288 square feet and situated on approximately an acre, priced at \$475,000 in Willsboro and \$515,000 in Jay respectively, for \$369 and \$400 per square foot. The unit in Schroon Lake on a 1.4-acre parcel was priced at \$1,589,000 for 2,052 square feet (\$774 per square foot).

There was one newly constructed four-bedroom, two-and-a-half-bath unit on 4.2 acres of land for sale in Keene, priced at \$895,000 for 3,098 square feet of living area (\$289 per square foot).

Two newly constructed five-bedroom units were for sale in Lake Placid, one priced at \$845,000 for a unit on half an acre with 2,100 square feet (\$402 per square foot), and another on an acre and a half priced at \$7,995,000 for 5,450 square feet (\$1,467 per square foot).

One new construction six bedroom was available in the Town of Essex, a four-and-a-half-bath unit on 5.2 acres priced at \$4,195,000 for 5,000 square feet (\$839 per square foot).

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

FINANCIAL CAPABILITIES OF PRIMARY HOUSEHOLDS

What are the rents and prices that correspond to target household financial capabilities?

The analysis is focusing on those renter and owner households with incomes at or above 60 percent AMI who represent the market for newly-created affordable/workforce and market-rate primary housing units in Essex County. The combined housing preferences by tenure and by income of the 1,071 target households with incomes at or above 60 percent AMI are shown on the following table (*reference again* Table 2, following the text):

Tenure/Housing Type Propensities by Income
 Annual Average Market Potential for New and Existing Primary Housing Units
 ESSEX COUNTY
New York

HOUSING TYPE	 HOUSEHOLDS	
	NUMBER	PERCENT
Multi-family for-rent (lofts/apartments, leaseholder)	<u>330</u>	<u>30.8%</u>
60% to 80% AMI	72	6.7%
80% to 120% AMI	86	8.0%
> 120% AMI	172	16.1%
Multi-family for-sale (lofts/apartments, condo/co-op ownership)	<u>90</u>	<u>8.4%</u>
60% to 80% AMI	13	1.2%
80% to 120% AMI	19	1.8%
> 120% AMI	58	5.4%
Single-family attached for-sale (townhouses, rowhouses, fee-simple ownership)	<u>129</u>	<u>12.1%</u>
60% to 80% AMI	21	2.0%
80% to 120% AMI	27	2.5%
> 120% AMI	81	7.6%
Single-family detached for-sale (houses, fee-simple ownership)	<u>522</u>	<u>48.7%</u>
60% to 80% AMI	91	8.5%
80% to 120% AMI	132	12.3%
> 120% AMI	299	27.9%
Total	1,071	100.0%

NOTE: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

—Multi-Family For-Rent Distribution by Rent Range—

The number of households able to afford the specified rent ranges detailed on the following table was determined by calculating a monthly rental payment excluding utilities and ranging between 25 and 30 percent of annual gross income. (Although it is quite possible that many households will pay up to 40 percent of their annual gross incomes in rent, HUD recommends that a tenant pay no more than 30 percent of gross income for rent *including* utilities.)

As noted above, an annual average of 330 households per year with incomes above 60 percent of the area median income represent the target markets for newly-created rental housing units within Essex County, yielding the rent distribution shown on the following table (*see also* Table 7 *following the text*):

New Multi-Family For-Rent Distribution by Rent Range		
PRIMARY HOUSING		
HOUSEHOLDS WITH ANNUAL INCOMES ABOVE 60% AMI		
ESSEX COUNTY		
<i>New York</i>		
MONTHLY RENT RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$750–\$1,000	21	6.4%
\$1,000–\$1,250	43	13.0%
\$1,250–\$1,500	41	12.4%
\$1,500–\$1,750	55	16.7%
\$1,750–\$2,000	48	14.5%
\$2,000–\$2,250	41	12.4%
\$2,250–\$2,500	25	7.6%
\$2,500–\$2,750	20	6.1%
\$2,750–\$3,000	11	3.3%
\$3,000–\$3,250	7	2.1%
\$3,250–\$3,500	8	2.4%
\$3,500–\$3,750	5	1.5%
\$3,750–\$4,000	4	1.2%
\$4,000 and up	<u>1</u>	<u>0.3%</u>
Total:	330	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

- The largest group of target renters are younger singles and couples, at 43.3 percent of the market for newly-created rental units within Essex County. Only seven percent have careers that provide them with the financial capacity to afford rents at or above \$2,500 per month. The majority, just over half of younger singles and couples, represent the market for units with

rents between \$1,500 and \$2,500 per month, and the remaining 42.6 percent of the younger cohort would only be able to support rents between \$750 and \$1,500 per month.

- Traditional and non-traditional families make up a third of the market for newly-created rental units within Essex County. Just under 22 percent of the family market have the financial capabilities to pay rents at or above \$2,500 per month; the majority—58.2 percent—can support rents between \$1,500 and \$2,500 per month; and the remaining fifth can only afford rents between \$750 and \$1,500 per month.
- Empty nesters and retirees represent the remaining 23.3 percent of the market for newly-created rental units within the county. An estimated 28.6 percent of the target empty nester and retiree market have the incomes that enable them to support rents above \$2,500 per month, the plurality—42.8 percent—represent the market for new units with rents between \$1,500 and \$2,500 per month, and the remaining 28.6 percent can afford rents between \$750 and \$1,500 per month.

—Multi-Family For-Sale Distribution by Price Range—

An annual average of 90 households with incomes above 60 percent of the area median income represent the target markets for newly-created for-sale multi-family housing units (condominiums) within Essex County (*as shown on Table 8 following the text*). Supportable price points have been determined by assuming a down payment of at least 10 percent for lower-income households and up to 20 percent for the rest, a mortgage interest rate of 6.5 percent and a monthly mortgage payment, including taxes and insurance, that does not exceed 25 to 30 percent of gross income for each of the 90 households that represent the annual potential for-sale multi-family market, yielding the distribution shown on the table following this page.

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

New Multi-Family For-Sale
 Distribution by Price Range
 PRIMARY HOUSING
 HOUSEHOLDS WITH ANNUAL INCOMES ABOVE 60% AMI
 ESSEX COUNTY
New York

PRICE RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$100,000–\$150,000	7	7.8%
\$150,000–\$200,000	9	10.0%
\$200,000–\$250,000	9	10.0%
\$250,000–\$300,000	23	25.6%
\$300,000–\$350,000	17	18.9%
\$350,000–\$400,000	11	12.2%
\$400,000–\$450,000	8	8.9%
\$450,000–\$500,000	3	3.3%
\$500,000 and up	<u>3</u>	<u>3.3%</u>
Total:	90	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

- Younger singles and couples comprise 34.4 percent of the market for newly-created for-sale multi-family units (condominiums) within Essex County. An estimated 22.6 percent of the younger singles and couples have the income and assets to purchase new condominiums with base prices above \$350,000. The plurality—48.4 percent—would be in the market for new units priced between \$250,000 and \$350,000, and 26.7 percent can only afford new condominiums with base prices between \$100,000 and \$250,000.
- Traditional and non-traditional families comprise a third of the market for newly-created condominiums in the county. New condominiums priced over \$350,000 as well as new condominiums with base prices between \$250,000 and \$350,000 could each be purchased by 36.7 percent of traditional and non-traditional families. The remaining 26.6 percent of families could only afford new condominiums priced between \$100,000 and \$250,000.
- Empty nesters and retirees are the smallest segment of the market with 32.2 percent for newly-created condominiums in Essex County. An estimated 19 percent of the empty nesters and retirees could afford new units priced over \$350,000; a majority of 52 percent would be in the market for new condominiums with base prices between \$250,000 and \$350,000; and the remaining 30 percent could afford new condominiums priced between \$100,000 and \$250,000.

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

—*Single-Family Attached For-Sale Distribution by Price Range*—

An annual average of 129 households with incomes above 60 percent of the area median income represent the target markets for newly-constructed for-sale single-family attached housing units (rowhouses/townhouses) within Essex County (*as shown on Table 9 following the text*). Again, supportable price points have been determined by assuming a down payment of at least 10 percent for lower-income households and up to 20 percent for the rest, a mortgage rate of 6.5 percent, and a monthly mortgage payment, including taxes and insurance, that does not exceed 25 to 30 percent of gross income for each of the 129 households that represent the annual potential market for-sale single-family attached units, yielding the distribution shown on the following table:

New Single-Family Attached For-Sale Distribution by Price Range		
PRIMARY HOUSING		
HOUSEHOLDS WITH ANNUAL INCOMES ABOVE 60% AMI		
ESSEX COUNTY		
<i>New York</i>		
PRICE RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$100,000–\$150,000	12	9.3%
\$150,000–\$200,000	21	16.3%
\$200,000–\$250,000	10	7.8%
\$250,000–\$300,000	27	20.9%
\$300,000–\$350,000	20	15.5%
\$350,000–\$400,000	14	10.9%
\$400,000–\$450,000	10	7.8%
\$450,000–\$500,000	9	7.0%
\$500,000 and up	<u>6</u>	<u>4.7%</u>
Total:	129	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

- Traditional and non-traditional families represent the largest market segment at 42.6 percent of the market for new single-family attached units in Essex County. A plurality of just under 42 percent have the income and assets to purchase new rowhouses/townhouses priced over \$350,000; 27.3 percent would be in the market for new rowhouses/townhouses with base prices between \$250,000 and \$350,000; and the remaining 31 percent could pay between \$100,000 and \$250,000.

- Empty nesters and retirees represent the second largest market segment with 30.2 percent of the market for new rowhouses/townhouses within the county. An estimated 28.2 percent of the empty nesters and retirees could afford new units priced over \$350,000; 41 percent would be in the market for new rowhouses/townhouses with base prices between \$250,000 and \$350,000; and the remaining 30.8 percent could afford new single-family attached units priced between \$100,000 and \$250,000.
- Younger singles and couples are now the smallest market, making up just over 27 percent of new for-sale single-family attached units (rowhouses/townhouses) within Essex County. Only 14.3 percent of the younger singles and couples have the income and assets to purchase new rowhouses/townhouses with base prices above \$350,000. A plurality of 45.7 percent could afford new attached units priced between \$250,000 and \$350,000, and the remaining 40 percent would be in the market for new units priced between \$100,000 and \$250,000.

—*Single-Family Detached For-Sale Distribution by Price Range*—

An annual average of 522 households with incomes above 60 percent of the area median income represent the target market for newly-constructed for-sale single-family detached housing units (detached houses) within Essex County (*as shown on Table 10 following the text*). Again, supportable price points have been determined by assuming a down payment of at least 10 percent for lower-income households and up to 20 percent for the rest, a mortgage rate of 6.5 percent, and a monthly mortgage payment, including taxes and insurance, that does not exceed 25 to 30 percent of gross income for each of the 522 households that represent the annual potential market for-sale single-family detached units, yielding the distribution shown on the table on the following page.

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

New Single-Family Detached For-Sale
 Distribution by Price Range
 PRIMARY HOUSING
 HOUSEHOLDS WITH ANNUAL INCOMES ABOVE 60% AMI
 ESSEX COUNTY
New York

PRICE RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$100,000–\$150,000	44	8.4%
\$150,000–\$200,000	63	12.1%
\$200,000–\$250,000	59	11.3%
\$250,000–\$300,000	79	15.1%
\$300,000–\$350,000	69	13.2%
\$350,000–\$400,000	48	9.2%
\$400,000–\$450,000	53	10.2%
\$450,000–\$500,000	56	10.7%
\$500,000 and up	<u>51</u>	<u>9.8%</u>
Total:	522	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

- Traditional and non-traditional families again represent the largest market segment at 48.5 percent of the market for new single-family detached units in Essex County. An estimated 49.8 percent of family households have the income and assets to purchase new detached houses priced over \$350,000; just over 28 percent would be in the market for new houses with base prices between \$250,000 and \$350,000; and just over 22 percent could pay between \$100,000 and \$250,000.
- Empty nesters and retirees represent the second largest market segment at 38.3 percent of the market for new detached houses within the county. An estimated 40 percent of the empty nesters and retirees could afford new houses priced over \$350,000; 21 percent would be in the market for new detached houses with base prices between \$250,000 and \$350,000; and the remaining 39 percent could afford new single-family detached houses priced between \$100,000 and \$250,000.
- Younger singles and couples are again the smallest market, making up 13.2 percent of the market for new for-sale single-family detached houses within Essex County. Just under three percent of the younger singles and couples have the income and assets to purchase new detached houses with base prices over \$350,000; a majority of 50.7 percent would be in the

market for new units priced between \$250,000 and \$350,000; and the remaining 46.4 percent could only afford new single-family detached houses with base prices between \$100,000 and \$250,000.

—OPTIMUM MARKET POSITION: ESSEX COUNTY PRIMARY HOUSING UNITS—

The optimum market position for new primary housing units created through new construction and potentially adaptive re-use of existing buildings in the county has therefore been developed based on a variety of factors, including but not limited to:

- The tenure and housing preferences, financial capabilities, and lifestyles of the target households;
- The assets and amenities located in Essex County; and
- Current market area dynamics.

Based on these factors, the optimum market position for new primary affordable/workforce and market-rate rental and for-sale multi-family, and for-sale single-family attached and detached housing units within the county, is summarized on the table on the following pages. (*See also Table 11 following the text for greater detail.*)

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

Optimum Market Position

ESSEX COUNTY

PRIMARY HOUSING

New York

PERCENT MIX	UNIT CONFIGURATION	BASE RENT/ PRICE	UNIT SIZE	BASE RENT/PRICE PER SQ. FT.
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MULTI-FAMILY FOR-RENT

. Households with incomes between 60% and 80% AMI

35%	1br/1ba	\$850 to \$1,100	500 to 650 sf	\$1.69 to \$1.70
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30%	2br/1ba	\$1,300 to \$1,450	850 to 900 sf	\$1.53 to \$1.61
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35%	3br/1.5ba	\$1,550 to \$1,650	1,250 to 1,400 sf	\$1.18 to \$1.24
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. Households with incomes between 80% and 120% AMI

20%	Studio/1ba	\$1,150 to \$1,350	450 to 550 sf	\$2.45 to \$2.56
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30%	1br/1ba	\$1,450 to \$1,650	600 to 750 sf	\$2.20 to \$2.42
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30%	2br/2ba	\$1,800 to \$1,950	950 to 1,000 sf	\$1.89 to \$1.95
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20%	3br/2ba	\$2,100 to \$2,300	1,250 to 1,400 sf	\$1.64 to \$1.68
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. Households with incomes above 120% AMI

35%	1br/1ba	\$1,850 to \$1,950	700 to 800 sf	\$2.44 to \$2.64
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35%	2br/2ba	\$2,300 to \$2,450	950 to 1,050 sf	\$2.33 to \$2.42
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30%	3br/2ba	\$2,750 to \$3,100	1,300 to 1,500 sf	\$2.07 to \$2.12
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MULTI-FAMILY FOR-SALE

. Households with incomes between 80% and 120% AMI

30%	2br/1.5ba	\$245,000 to \$275,000	850 to 950 sf	\$288 to \$289
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25%	2br/2ba	\$285,000 to \$315,000	1,000 to 1,150 sf	\$274 to \$285
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45%	3br/2ba	\$350,000 to \$365,000	1,350 to 1,450 sf	\$252 to \$259
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continued on the following page

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

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PERCENT MIX	UNIT CONFIGURATION	BASE PRICE	UNIT SIZE	BASE PRICE PER SQ. FT.
MULTI-FAMILY FOR-SALE (CONTINUED)				
... Households with incomes above 120% AMI ...				
35%	1br/1.5ba	\$320,000 to \$340,000	750 to 850 sf	\$400 to \$427
40%	2br/2ba	\$410,000 to \$455,000	1,050 to 1,200 sf	\$379 to \$390
25%	3br/2.5ba	\$480,000 to \$565,000	1,300 to 1,600 sf	\$353 to \$369
SINGLE-FAMILY ATTACHED FOR-SALE				
... Households with incomes between 80% and 120% AMI ...				
60%	2br/1.5ba	\$305,000 to \$325,000	1,100 to 1,200 sf	\$271 to \$277
40%	3br/1.5ba	\$345,000 to \$360,000	1,300 to 1,400 sf	\$257 to \$265
... Households with incomes above 120% AMI ...				
50%	2br/2.5ba	\$475,000 to \$495,000	1,250 to 1,350 sf	\$367 to \$380
50%	3br/2.5ba	\$525,000 to \$550,000	1,450 to 1,550 sf	\$355 to \$362
SINGLE-FAMILY DETACHED FOR-SALE				
... Households with incomes between 80% and 120% AMI ...				
20%	2br/1ba	\$255,000 to \$280,000	900 to 1,000 sf	\$280 to \$283
50%	3br/2ba	\$330,000 to \$355,000	1,200 to 1,300 sf	\$273 to \$275
30%	4br/2.5ba	\$370,000 to \$390,000	1,400 to 1,500 sf	\$260 to \$264
... Households with incomes above 120% AMI ...				
25%	2br/2ba	\$435,000 to \$450,000	1,100 to 1,200 sf	\$375 to \$395
40%	3br/2.5ba	\$485,000 to \$515,000	1,300 to 1,450 sf	\$355 to \$373
35%	4br/3ba	\$540,000 to \$595,000	1,550 to 1,750 sf	\$340 to \$348

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

Based on the mix of unit types, sizes, and rents/prices outlined in the optimum market position, the weighted average rents and prices for each of the housing types are shown on the following table:

Weighted Average Base Rents/Prices and Size Ranges ESSEX COUNTY <i>New York</i>			
HOUSING TYPE	WEIGHTED AVERAGE BASE RENTS/PRICES	WEIGHTED AVERAGE UNIT SIZE	WEIGHTED AVERAGE BASE RENTS/PRICES PER SQ. FT.
MULTI-FAMILY FOR-RENT			
60% to 80% AMI	\$1,312	926 sf	\$1.42 psf
80% to 120% AMI	\$1,718	860 sf	\$2.00 psf
Above 120% AMI	\$2,373	1,032 sf	\$2.30 psf
MULTI-FAMILY FOR-SALE			
80% to 120% AMI	\$313,650	1,168 sf	\$269 psf
Above 120% AMI	\$418,600	1,091 sf	\$384 psf
SINGLE-FAMILY ATTACHED FOR-SALE			
80% to 120% AMI	\$330,000	1,230 sf	\$268 psf
Above 120% AMI	\$511,250	1,400 sf	\$365 psf
SINGLE-FAMILY DETACHED FOR-SALE			
80% to 120% AMI	\$338,750	1,250 sf	\$271 psf
Above 120% AMI	\$508,900	1,414 sf	\$360 psf

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

The proposed rents and prices are in year 2025 dollars and are exclusive of location or floor premiums and consumer-added options or upgrades. Location will have a significant impact on values, ranging from as much as a 10 percent premium on new properties located in the most walkable and amenity-laden areas to a reduction of up to five percent on new properties located in less walkable parts of the county.

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

MARKET CAPTURE: ESSEX COUNTY PRIMARY HOUSING UNITS

How fast will the units lease or sell?

Based on 37 years' experience using the target market methodology in 47 states, Zimmerman/Volk Associates has developed and refined a capture rate methodology scaled to study area size and context. Zimmerman/Volk Associates has determined that, for a study area the size of Essex County, a capture rate of between 20 and 25 percent of the annual average number of potential renters and buyers with incomes below 120 percent AMI, and between 15 and 20 percent of the annual average number of potential renters and buyers with incomes above 120 percent AMI is supportable each year over the next five years, assuming the production of appropriately-positioned new housing.

Based on these capture rates, annual average absorption of new affordable/workforce and market-rate units in Essex County is forecast as follows (*see again* Table 11 *following the text*):

Annual Forecast Absorption ESSEX COUNTY PRIMARY HOUSING UNITS *New York*

HOUSING TYPE	NUMBER OF HOUSEHOLDS	CAPTURE RATE	NUMBER OF NEW UNITS
MULTI-FAMILY FOR-RENT	<u>330</u>		<u>57 - 74</u>
60% to 80% AMI	72	20%-25%	14 - 18
80% to 120% AMI	86	20%-25%	17 - 22
Above 120% AMI	172	15%-20%	26 - 34
MULTI-FAMILY FOR-SALE	<u>77</u>		<u>13 - 17</u>
80% to 120% AMI	19	20%-25%	4 - 5
Above 120% AMI	58	15%-20%	9 - 12
SINGLE-FAMILY ATTACHED FOR-SALE	<u>108</u>		<u>17 - 23</u>
80% to 120% AMI	27	20%-25%	5 - 7
Above 120% AMI	81	15%-20%	12 - 16
SINGLE-FAMILY DETACHED FOR-SALE	<u>431</u>		<u>71 - 93</u>
80% to 120% AMI	132	20%-25%	26 - 33
Above 120% AMI	299	15%-20%	45 - 60
Total	946		158 - 207

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

If new development could achieve these capture rates, between 158 and 207 new affordable and market-rate units per year could be leased or sold in Essex County over a five-year timeframe, or a five-year total of 790 to 1,035 new rental and for-sale housing units.

Additionally, projected absorption for renter households with incomes below 60 percent AMI and buyer households with incomes below 80 percent AMI has been detailed on Table 10 following the text.

Annual absorption of 158 to 207 new affordable and market-rate housing units forecast for Essex County have been allocated, based on relative size, to each of the six regions (*see also* Table 12 following the text):

REGION	ANNUAL AVERAGE ABSORPTION		
LAKE PLACID/HIGH PEAKS	38	to	50
Rentals	14	to	18
Condominiums	3	to	4
Townhouses	4	to	6
Detached Houses	17	to	22
ADIRONDACK HUB	15	to	20
Rentals	5	to	7
Condominiums	1	to	2
Townhouses	2	to	2
Detached Houses	7	to	9
LAKE CHAMPLAIN NORTH	37	to	49
Rentals	14	to	18
Condominiums	3	to	4
Townhouses	3	to	5
Detached Houses	17	to	22
LAKE CHAMPLAIN SOUTH	46	to	59
Rentals	17	to	21
Condominiums	4	to	4
Townhouses	5	to	7
Detached Houses	20	to	27

continued on the following page

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

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WHITEFACE	15	to	20
Rentals	5	to	7
Condominiums	1	to	2
Townhouses	2	to	2
Detached Houses	7	to	9
SARANAC LAKE	7	to	9
Rentals	2	to	3
Condominiums	1	to	1
Townhouses	1	to	1
Detached Houses	3	to	4
TOTAL	158	to	207

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

The capture rates of the annual potential market used here fall within the target market methodology's parameters of feasibility.

NOTE: Target market capture rates are a unique and highly-refined measure of feasibility.

Target market capture rates are *not* equivalent to—and should not be confused with—penetration rates or traffic conversion rates.

Because the prospective market for a location is more precisely defined, target market capture rates are higher than the more grossly-derived penetration rates. However, the resulting higher capture rates are well within the range of prudent feasibility.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

AVERAGE ANNUAL SECOND/VACATION/WEEKEND HOUSING MARKET POTENTIAL FOR ESSEX COUNTY

The depth and breadth of the potential market for new for-sale housing units purchased for second/vacation/weekend use within Essex County were also determined through analysis of the housing preferences, home values, and financial capabilities of the draw area households, as well as their propensity to own a second/vacation/weekend unit.

Analysis of drive times from the county, Essex County parcel data, and historical sales data obtained from the Essex County Assessor from 2023 through 2025 shows that the principal draw areas for second/vacation/weekend housing units are as follows (*see again* METHODOLOGY, TARGET MARKET TABLES, APPENDICES ONE THROUGH THREE, *provided separately*):

- Saratoga County;
- Albany County;
- Warren County;
- Franklin County;
- Clinton County;
- Westchester County;
- Suffolk County;
- Kings County; and
- Other counties in the United States.

The distribution of the draw areas as a percentage of the annual potential market for second/weekend/vacation housing units in Essex County is shown on the following table:

Annual Average Market Potential by Draw Area	
Second/Weekend/Vacation Units	
<i>Essex County, New York</i>	
Saratoga County:	5.9%
Albany County:	4.1%
Warren, Franklin, and Clinton Counties:	8.3%
Westchester and Suffolk Counties:	5.9%
Kings County:	2.4%
Other counties in the U.S.:	<u>73.4%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units

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Based on the historical sales data, target market preferences, and other market dynamics Zimmerman/Volk Associates has determined that an annual average of 169 households represent the potential market for newly constructed second/weekend/vacation housing units within the county each year over the next five years.

The ownership housing propensities of the potential market are outlined on the following table (*see also Table 13 following the text*):

Average Annual Second/Weekend/Vacation Units Market Potential by Housing Type ESSEX COUNTY <i>New York</i>		
HOUSING TYPE	NUMBER OF HOUSEHOLDS	PERCENT OF TOTAL
Multi-family	35	20.7%
Single-family attached	32	18.9%
Single-family detached	<u>102</u>	<u>60.4%</u>
Total	169	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

TARGET MARKETS FOR SECOND/WEEKEND/VACATION UNITS IN ESSEX COUNTY _____

The general market segments, by lifestage and housing type, that represent the potential market for second/weekend/vacation housing units in Essex County are shown on the following table (*see also Table 14 following the text*):

Target Markets by Lifestage and Household Type Second/Weekend/Vacation Units ESSEX COUNTY <i>New York</i>				
HOUSEHOLD TYPE	PERCENT OF TOTAL	MULTI-FAMILY FOR-SALE	... SINGLE-FAMILY ...	
			ATTACHED	DETACHED
Empty Nesters & Retirees	71%	66%	50%	79%
Traditional & Non-Traditional Families	24%	20%	41%	20%
Younger Singles & Couples	<u>5%</u>	<u>14%</u>	<u>9%</u>	<u>1%</u>
Total	100%	100%	100%	100%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

EMPTY NESTERS AND RETIREES

Empty nesters and retirees in 14 target market groups are likely to account for a 71 percent majority of the 169 households that make up the second/weekend/vacation housing market. These older households account for a majority of the potential market for every housing type.

The target group with the largest share (14.2 percent) of the older market—*Suburban Establishment*—has median incomes ranging from \$116,700 to \$141,100 and median home values ranging from \$319,000 to \$474,100 in the eight main draw area counties. The next largest target group of empty nesters and retirees is *RV Retirees* at 12.5 percent, who are predominantly buying from the regional draw area, with median incomes ranging from \$99,400 to \$109,800, and median home values ranging from \$206,900 to \$375,500. The next two largest target groups in the eight main draw area counties, each with 11.7 percent, are *New Empty Nesters*, with median incomes between \$118,400 and \$146,100, and median home values between \$444,600 and \$733,700, and *Small-Town Patriarchs*, with median incomes between \$124,200 and \$149,700, and median home values between \$442,700 and \$730,300. The most affluent target group among the eight main draw area counties is the *Affluent Empty Nesters* (7.5 percent market share), with median incomes up to \$214,800 and median home values up to \$1,050,100. The highest-value target group is the *Urban Establishment*, although accounting for only a 1.7 percent market share, has median home values ranging up to \$1,745,000.

Approximately 5.8 percent of the older households are likely to have primary residences in Saratoga County, 4.2 percent live in Albany County and another 11.7 percent live in the regional draw area of Warren, Franklin, or Clinton Counties, while 7.5 percent are likely to have primary residences in Westchester or Suffolk Counties. Another 2.5 percent are likely to live in Kings County, while the remaining 68.3 percent would be from elsewhere in the Northeast, the rest of the nation, and foreign countries.

TRADITIONAL AND NON-TRADITIONAL FAMILIES

At 24 percent of the annual potential market for second/weekend/vacation units in Essex County, family households (traditional and non-traditional families) in 10 target groups represent the second largest share of the market. The two largest family target groups comprised 22.5 percent of the family

Primary and Second/Weekend/Vacation Units

*Essex County, New York*October, 2025

market each. *Button-Down Families* has median incomes ranging between \$133,200 and \$157,900, and median home values between \$461,700 and \$710,300, while *Ex-Urban Elite* has median incomes between \$159,800 and \$185,900, and median home values between \$483,500 and \$715,900 in the eight main draw area counties. *E-Type Families* is the most affluent family target group (12.5 percent market share), with median incomes ranging from \$190,300 to \$209,100, and median home values ranging from \$973,100 to \$1,352,800 in the eight main draw area counties.

An estimated 7.5 percent of the family households are likely to have primary residences in Saratoga County, another five percent would be living in Albany County, while two counties—Westchester and Kings—each account for approximately 2.5 percent. The remaining 82.5 percent would be from elsewhere in the Northeast, the rest of the nation, and foreign countries.

YOUNGER SINGLES AND COUPLES

Younger singles and couples in just five target groups represent only five percent of the potential market for second/weekend/vacation units in Essex County. At a third of the younger market, *Cosmopolitan Elite* has median incomes ranging from \$98,700 to \$98,800 and median home values ranging from \$882,400 to \$1,177,000.

All of the younger households are likely to have primary residences elsewhere in the Northeast, the rest of the nation, and foreign countries.

(Reference APPENDIX FOUR, TARGET MARKET DESCRIPTIONS, *for detail on each target group.*)

Primary and Second/Weekend/Vacation Units

Essex County, New York

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FINANCIAL CAPABILITIES OF SECOND/WEEKEND/VACATION HOUSEHOLDS _____

As noted above under AVERAGE ANNUAL SECOND/VACATION/WEEKEND HOUSING MARKET POTENTIAL FOR ESSEX COUNTY, of the 169 target households, 35 households (20.7 percent) are potential buyers of condominiums, 32 households (18.9 percent) are potential buyers of rowhouses or townhouses, and 102 households (60.4 percent) are potential buyers of detached houses.

—Multi-Family For-Sale Distribution by Price Range—

An annual average of 35 households represent the target market for newly-constructed condominiums purchased as second/vacation/weekend units within Essex County (*as shown on* Table 15 following the text), yielding the distribution shown on the following table:

New Multi-Family Second/Weekend/Vacation Units Distribution by Price Range ESSEX COUNTY <i>New York</i>		
PRICE RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$350,000–\$400,000	1	2.9%
\$400,000–\$450,000	2	5.7%
\$450,000–\$500,000	6	17.1%
\$500,000–\$550,000	3	8.6%
\$550,000–\$600,000	4	11.4%
\$600,000–\$650,000	6	17.1%
\$650,000–\$700,000	4	11.4%
\$700,000–\$750,000	1	2.9%
\$750,000–\$1,000,000	1	2.9%
\$1,000,000 and up	<u>7</u>	<u>20.0%</u>
Total:	35	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

- Empty nesters and retirees are the largest market for new for-sale multi-family units (condominiums) for use as second/weekend/vacation units in Essex County, at 65.7 percent. Over 13 percent of the empty nesters and retirees would be in the market for new condominiums with prices between \$300,000 and \$500,000, and the majority—60.9 percent—could afford new condominiums priced between \$500,000 and \$750,000. The remaining

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

26.1 percent have the income and assets to purchase new condominiums priced over \$750,000.

- Traditional and non-traditional families are the second largest market at 20 percent of the annual potential market for second/weekend/vacation condominiums in the county. The majority—57.1 percent—of the empty nesters and retirees would be in the market for new condominiums with prices between \$300,000 and \$500,000; 14.3 percent could afford new condominiums priced between \$500,000 and \$750,000. The remaining 28.6 percent have the income and assets to purchase new condominiums priced over \$750,000.
- Younger singles and couples are the smallest segment at 14.3 percent of the annual potential market. An estimated 40 percent of younger singles and couples would be in the market for new condominiums with prices between \$300,000 and \$500,000, and the remaining 60 percent, could afford new condominiums priced between \$500,000 and \$750,000

—Single-Family Attached For-Sale Distribution by Price Range—

An annual average of 32 households represent the market for single-family attached second/weekend/vacation units in Essex County (*as shown on Table 16 following the text*), distributed as follows:

New Single-Family Attached Second/Weekend/Vacation Units Distribution by Price Range ESSEX COUNTY <i>New York</i>		
PRICE RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$300,000–\$350,000	1	3.1%
\$350,000–\$400,000	3	9.4%
\$400,000–\$450,000	4	12.5%
\$450,000–\$500,000	5	15.6%
\$500,000–\$550,000	5	15.6%
\$550,000–\$600,000	4	12.5%
\$600,000–\$650,000	4	12.5%
\$650,000–\$700,000	1	3.1%
\$700,000–\$750,000	0	0.0%
\$750,000–\$1,000,000	1	3.1%
\$1,000,000 and up	<u>4</u>	<u>12.5%</u>
Total:	32	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units

*Essex County, New York*October, 2025

- Empty nesters and retirees represent half of the market for new single-family attached second/weekend/vacation units in Essex County. An estimated 25 percent could afford new units priced between \$300,000 and \$500,000, 56.3 percent have the financial capabilities to purchase new townhouses priced between \$500,000 and \$750,000, and the remaining 18.7 percent are wealthy enough to purchase attached units with prices over \$750,000.
- Traditional and non-traditional families comprise the remaining 40.6 percent of the market for new for-sale second/weekend/vacation single-family attached housing units in the county. An estimated 61.5 percent would be in the market for new single-family attached units with prices from \$300,000 to \$500,000, just over 23 percent have the income and assets to purchase these units with base prices from \$500,000 to \$750,000, and the remaining 15.4 percent could afford new townhouses with prices over \$750,000.
- Younger singles and couples are the smallest market segment with 9.4 percent. An estimated third could afford new units priced between \$300,000 and \$500,000, and the remaining two thirds have the financial capabilities to purchase new townhouses priced between \$500,000 and \$750,000.

—Single-Family Detached For-Sale Distribution by Price Range—

An annual average of 102 households represent the target markets for newly-constructed single-family detached second/weekend/vacation units in Essex County (*as shown on* Table 17 following the text), yielding the distribution shown on the table on the following page.

Primary and Second/Weekend/Vacation Units
Essex County, New York
 October, 2025

New Single-Family Detached
 Second/Weekend/Vacation Units
 Distribution by Price Range
 ESSEX COUNTY
New York

PRICE RANGE	HOUSEHOLDS PER YEAR	PERCENTAGE
\$300,000–\$350,000	12	11.8%
\$350,000–\$400,000	12	11.8%
\$400,000–\$450,000	13	12.7%
\$450,000–\$500,000	12	11.8%
\$500,000–\$550,000	12	11.8%
\$550,000–\$600,000	10	9.8%
\$600,000–\$650,000	5	4.9%
\$650,000–\$700,000	7	6.9%
\$700,000–\$750,000	6	5.9%
\$750,000–\$1,000,000	10	9.8%
\$1,000,000 and up	<u>3</u>	<u>2.9%</u>
Total:	102	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

- Empty nesters and retirees are the largest market for new for-sale single-family detached houses for use as second/weekend/vacation units in Essex County, at 79.4 percent. An estimated 50.6 percent of empty nesters and retirees would be in the market for new houses with prices between \$300,000 and \$500,000; 34.6 percent could afford new houses priced between \$500,000 and \$750,000; and the remaining 14.8 percent have the income and assets to purchase new houses priced over \$750,000.
- Traditional and non-traditional families are the second largest segment at 19.6 percent of the annual potential market for second/weekend/vacation detached houses in the county. An estimated 40 percent of families would be in the market for new houses with prices between \$300,000 and \$500,000. The majority—55 percent—could afford new single-family detached units priced between \$500,000 and \$750,000. The remaining five percent have the income and assets to purchase new houses priced over \$750,000.
- Younger singles and couples are the smallest market segment at one percent of the annual potential market. Only one household would qualify for a new single-family detached house priced between \$500,000 and \$750,000.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

—OPTIMUM MARKET POSITION: ESSEX COUNTY SECOND/WEEKEND/ VACATION UNITS—

The optimum market position for second/weekend/vacation housing in Essex County has been established based on the second unit purchase propensities and financial capabilities of the target households and is summarized on the following table (*see also* Table 18 *following the text for greater detail*):

Optimum Market Position
New Second/Weekend/Vacation Units
ESSEX COUNTY
New York

HOUSING TYPE	BASE PRICE RANGE	UNIT SIZE RANGE	BASE PRICE PER SQ. FT.
MULTI-FAMILY FOR-SALE—CONDOMINIUMS			
1br/1.5ba/office	\$425,000 to \$450,000	1,000 to 1,100	\$409 to \$425
2br/2ba	\$495,000 to \$525,000	1,200 to 1,300	\$404 to \$413
3br/2.5ba	\$595,000 to \$625,000	1,450 to 1,550	\$403 to \$410
SINGLE-FAMILY ATTACHED FOR-SALE—TOWNHOUSES			
2br/2.5ba	\$650,000 to \$675,000	1,400 to 1,500	\$450 to \$464
3br/2.5ba	\$700,000 to \$725,000	1,600 to 1,750	\$414 to \$438
SINGLE-FAMILY DETACHED FOR-SALE—HOUSES			
2br/1.5ba	\$450,000 to \$525,000	950 to 1,150	\$457 to \$474
3br/2.5ba	\$625,000 to \$675,000	1,450 to 1,650	\$409 to \$431
3br/3.5ba/study	\$695,000 to \$750,000	1,700 to 1,900	\$395 to \$409
4br/3.5ba	\$800,000 to \$850,000	2,000 to 2,200	\$386 to \$400
5br/3.5ba	\$900,000 to \$950,000 and up	2,300 to 2,500 and up	\$380 to \$391

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units

Essex County, New York

October, 2025

The proposed prices are in year 2025 dollars, are exclusive of lot and floor premiums, options, and upgrades.

Based on unit types and sizes outlined in the optimum market position above, the weighted averages for unit sizes and base prices are summarized on the following table:

Weighted Average Sizes and Prices
Optimum Market Position
New Second/Weekend/Vacation Units
ESSEX COUNTY
New York

HOUSING TYPE	WEIGHTED AVERAGE BASE PRICE	WEIGHTED AVERAGE UNIT SIZE	WEIGHTED AVERAGE BASE PRICE PER SQ. FT.
Multi-Family For-Sale	\$504,350	1,229	\$410
Single-Family Attached For-Sale	\$687,500	1,563	\$440
Single-Family Detached For-Sale	\$672,333	1,628	\$413

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Primary and Second/Weekend/Vacation Units

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MARKET CAPTURE: ESSEX COUNTY SECOND/WEEKEND/VACATION UNITS_____

How fast will the units sell?

Based on 37 years' experience using the target market methodology in 47 states, Zimmerman/Volk Associates has developed and refined a capture rate methodology scaled to study area size and context. Zimmerman/Volk Associates has determined that, for a study area the size of Essex County, a capture rate of between 20 and 25 percent of the annual average number of potential condominium, townhouse, and single-family detached buyers is supportable each year over the next five years, assuming the production of appropriately-positioned new housing.

Based on the above capture rates, annual average absorption of newly constructed second/weekend/vacation units in Essex County is forecast as shown on the following table (*see again Table 18 following the text*):

Annual Forecast Absorption New Second/Weekend/Vacation Units ESSEX COUNTY <i>New York</i>			
MULTI-FAMILY FOR-SALE	35	20%-25%	7-9
SINGLE-FAMILY ATTACHED FOR-SALE	32	20%-25%	7-8
SINGLE-FAMILY DETACHED FOR-SALE	<u>102</u>	20%-25%	<u>21-26</u>
TOTAL:	169		35-43

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

If new development could achieve the capture rates above, between 35 and 43 new units per year could be sold as second/weekend/vacation units in the county over a five-year timeframe, or a five-year total of 175 to 215 new second/weekend/vacation housing units.

Altogether then, including both primary and second/vacation/home units, between 193 and 250 new affordable and market-rate rental and for-sale primary and for-sale second/vacation/weekend units per year could be leased or sold in Essex County over a five-year timeframe, for a five-year total of 985 to 1,250 new units.

ESSEX COUNTY BUILDING TYPES

Building types most appropriate for new construction in Essex County include:

—MULTI-FAMILY BUILDINGS—

- Courtyard Apartment Building: In new construction, an urban-scale, pedestrian-oriented equivalent to conventional garden apartments. An urban courtyard building is at minimum three or four stories, often combined with non-residential uses on the ground floor, or with a ground floor configured for later conversion from residential to retail use. The building should be built to the sidewalk edge and when the ground-floor serves a permanent residential use it should be elevated significantly above grade to provide privacy and a sense of security. Parking is either below grade, at grade behind or in a parking courtyard, or in an integral structure.
- Liner Building: An apartment building with apartments and/or lofts lining two to four sides of a multi-story parking structure. Units are typically served from a single-loaded corridor that often includes access to parking. Ground floors typically include a traditional urban apartment lobby and can also include maisonette apartments, retail or some combination of the two.
- Mansion Apartment Building: A two- to three-story flexible-use structure with a street façade resembling a large detached or attached house (hence, “mansion”). The attached version of the mansion, typically built to a sidewalk on the front lot line, is most appropriate for downtown locations. Because of the small number of units, mansion buildings are particularly well-suited to condominium development since meeting pre-sales financing requirements is less challenging. The mansion building can also accommodate a variety of uses—from apartments, professional offices, any of these uses over ground-floor retail, a bed and breakfast inn, or a large single-family detached house—and its physical structure complements other buildings within a neighborhood.
- Mixed-Use Building: A pedestrian-oriented building, either attached or free-standing, with apartments and/or offices over flexible ground floor uses that can range from retail to office to residential.

—SINGLE-FAMILY ATTACHED—

- Rowhouses/Townhouses: Similar in form to conventional suburban townhouses except that the garage—either attached or detached—or parking spaces are located to the rear of the unit and accessed from an alley or auto court. Unlike conventional townhouses, urban rowhouses/townhouses conform to the pattern of streets, typically with shallow front-yard setbacks. To provide privacy and a sense of security, the first floor should be elevated significantly above the sidewalk.
- Duplex: A two-unit building with the garages—either attached or detached—located to the rear of the lot and accessed from a rear lane, alley or auto court. Duplexes work particularly well in corner locations with each unit facing a different street. Like end-unit townhouses, duplexes are particularly well-suited to accommodating ground-floor master bedroom suites, matching the preferences of the older couples among the potential market for attached single-family (townhouse/duplex) units.

—SINGLE-FAMILY DETACHED—

- Cottage, Bungalow: A relatively small one- or one-and-a-half-story single-family detached house on a small lot with rear-loaded parking accessed from a rear lane, alley or auto court. As distinct from the cottage, a bungalow always includes a large porch, usually spanning the full width of the front façade. Cottages can also be grouped, alone or with other housing types, in pedestrian courts.
- House: A one-and-a-half- or two-story single-family detached house sited relatively close to the street. Can be disposed on a narrow lot as a sideyard house, with one side wall of the unit having no setback from the lot line. (An equivalent alternative has conventional sideyard setbacks but combines adjoining sideyards through use easements.) Parking can be in attached or detached garages or open and located at the rear of the lot well back from the front façade. Parking must be accessed from a rear lane, alley or auto court on lots narrower than 50 feet.
- Large House: A large, typically two-story single-family detached house. Parking is attached or detached, and—whether rear-loaded or not—set at least 20 feet back from the front façade.

Primary and Second/Weekend/Vacation Units

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- Mansion: A large two-story or two-and-a-half-story single-family detached house, often with a deeper setback from the street than the neighborhood house types, and usually located in an informal or edge condition or lining an important street. Parking is attached or detached and set at least 20 feet back from the front façade.

GLOSSARY

Affordable rental housing: For this study, affordable rental housing has rents for which households with incomes between 60% and 80% of the AMI would qualify. Affordable rental housing requires subsidy.

Area median income (AMI): The midpoint of a specific area's income distribution for a family of four, calculated annually by the U.S. Department of Housing and Urban Development (HUD). It is used to determine eligibility for affordable housing programs, with different income thresholds based on household size. The 2025 median family income for Essex County is \$91,900.

Market-rate housing: For this study, market-rate housing has rents or prices for which households with incomes above 120% of the AMI would qualify.

Optimum market position: A matrix of recommended unit rents, prices, and configurations of newly-constructed units that match target household housing and unit preferences and financial capabilities.

Penetration rate: Derived by dividing the *total* number of dwelling units planned for a property by the *total* number of draw area households, sometimes qualified by income.

Target markets: Households that have the potential to purchase or rent new housing within a specified area defined in detail by lifestage, socio-economics, urbanicity, and lifestyle.

Target market capture rate: Derived by dividing the *annual* forecast absorption—in aggregate and by housing type—by the number of households that have the potential to purchase or rent new housing within a specified area *in a given year*.

Traffic conversion rate: Derived by dividing the *total* number of buyers or renters by the *total* number of prospects that have visited a site.

Vacant Units: Encompass year-round units that have been rented or sold but the new residents have not yet moved in, units owned for seasonal, recreational, or occasional use only, and "other vacant" units, which includes vacant units held for legal issues, or are under foreclosure, are held for personal/family reasons, are used for storage, are under repair, or are specific-use housing which may be vacant at the time of the survey, *e.g.*, military housing, employee/corporate housing, student housing, and guest houses.

Workforce housing: For this study, workforce housing has rents or prices for which households with incomes between 80% and 120% of the AMI would qualify.



Key Demographic Data
Essex County and Six Regions
2025 Estimates

	Lake Champlain South	Lake Placid/ High Peaks	Lake Champlain North	Whiteface Region	Adirondack HUB Region	Saranac Lake Region	Essex County
Population	11,185	8,722	8,544	3,513	3,311	1,373	36,648
Households	4,646	3,826	3,781	1,524	1,517	618	15,912
Housing Units	6,038	6,227	5,837	2,342	3,840	763	25,047
1&2 pp HHst	67.3%	75.7%	72.8%	68.5%	75.2%	68.7%	71.5%
3 pp HHs	14.0%	12.1%	12.0%	13.2%	10.7%	13.4%	12.8%
4+ pp HHs	18.7%	12.2%	15.2%	18.3%	14.1%	17.9%	15.7%
Married couples w/ children	14.6%	11.7%	13.3%	16.2%	12.4%	18.6%	13.7%
Other HHs w/ children	8.8%	10.9%	8.3%	7.3%	5.0%	4.7%	8.5%
HHs without children	76.6%	77.4%	78.4%	76.5%	82.6%	76.7%	77.8%
Median HH income	\$62,500	\$82,400	\$73,500	\$88,800	\$75,300	\$87,700	\$73,800
HHs below \$25,000	19.8%	16.7%	12.8%	8.2%	14.2%	8.6%	15.3%
HHs between \$25,000 and \$75,000	37.8%	30.2%	38.4%	33.7%	35.6%	35.6%	35.0%
HHs above \$75,000	42.4%	53.1%	48.8%	58.1%	50.2%	55.8%	49.7%
White	91.5%	86.9%	92.4%	92.3%	91.8%	91.3%	90.7%
African American	1.0%	4.6%	0.9%	0.6%	0.5%	0.4%	1.7%
Asian	0.6%	1.3%	0.3%	0.3%	1.4%	0.3%	0.7%
Other/2 or more races	6.9%	7.2%	6.4%	6.8%	6.3%	8.0%	6.9%
Hispanic/Latino	2.8%	5.8%	1.8%	2.5%	2.5%	2.8%	3.2%
Single-family detached units	74.0%	67.8%	84.7%	92.0%	88.7%	75.1%	78.9%
Single-family attached units	1.9%	2.6%	0.9%	0.0%	1.1%	2.1%	1.6%
Units in 2-unit bldgs.	4.9%	4.5%	2.0%	1.6%	2.5%	5.0%	3.5%
Units in 3- to 19-unit bldgs.	8.4%	15.6%	4.0%	2.4%	2.7%	9.8%	7.7%
Units in 20+-unit bldgs.	2.0%	6.0%	0.3%	0.3%	0.5%	0.3%	2.2%
Mobile home or trailer/Boat, RV, Van	8.8%	3.5%	8.1%	3.7%	4.5%	7.7%	6.1%
Vacant or second home/vacation units	23.1%	38.6%	35.2%	34.9%	60.5%	19.0%	36.5%
Renter-occupied units	26.8%	39.9%	21.3%	20.3%	17.7%	24.6%	27.1%
Owner-occupied units	73.2%	60.1%	78.7%	79.7%	82.3%	75.4%	72.9%
Units new since 2020	0.3%	2.1%	0.6%	0.6%	0.9%	0.0%	0.9%
Median housing value	\$194,100	\$489,600	\$255,300	\$271,100	\$296,600	\$282,900	\$262,500

SOURCES: U.S. Bureau of Census; Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Key Demographic Data
Essex County and Six Regions
2025 Estimates

	Lake Champlain South	Lake Placid/ High Peaks	Lake Champlain North	Whiteface Region	Adirondack HUB Region	Saranac Lake Region	Essex County
No vehicle ownership	13.8%	16.8%	6.7%	6.0%	5.7%	6.5%	11.0%
Own 1 vehicle	33.5%	38.5%	34.5%	35.0%	35.1%	39.3%	35.5%
Own 2 or more vehicles	52.7%	44.7%	58.8%	59.0%	59.2%	54.2%	53.5%
Drive alone to work	71.7%	67.8%	81.4%	72.5%	69.4%	74.3%	73.0%
Car-pool	12.9%	9.7%	6.9%	14.6%	8.0%	15.3%	10.6%
Take public transportation to work	0.9%	0.1%	0.1%	1.6%	0.1%	0.0%	0.5%
Walk to work	5.5%	8.8%	1.8%	0.9%	3.6%	2.6%	4.6%
Worked at home	8.4%	12.1%	8.7%	10.2%	16.3%	6.6%	10.1%
Other	0.6%	1.5%	1.1%	0.2%	2.6%	1.2%	1.2%
White-collar employment	50.0%	66.8%	53.0%	60.3%	62.5%	64.9%	57.6%
Blue-collar employment	27.0%	11.6%	20.4%	24.2%	17.0%	15.3%	20.1%
Service/ farm employment	23.0%	21.6%	26.6%	15.5%	20.5%	19.8%	22.3%
Persons Over 25 With College Degree	23.3%	37.8%	29.2%	37.1%	33.4%	41.0%	31.2%

SOURCES: U.S. Bureau of Census; Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Table 2

Annual Market Potential For New And Existing Primary Housing Units
Distribution Of Annual Average Number Of Draw Area Households With The Potential
To Move Within/To Essex County Each Year Over The Next Five Years
Based On Housing Preferences And Income Levels

Essex County

Essex County, New York

*Essex County; Franklin and Warren Counties, New York;
Clinton County, New York; Balance of U.S.
Draw Areas*

Annual Number Of Households
With The Potential To Rent/Purchase
Primary Housing Units Within Essex County 1,830

Annual Market Potential

	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	<i>Subtotal</i>
<i>Multi-Family For-Rent:</i>	155	146	72	86	172	631
<i>Multi-Family For-Sale:</i>	30	33	13	19	58	153
<i>Single-Family Attached For-Sale:</i>	45	47	21	27	81	221
<i>Single-Family Detached For-Sale:</i>	135	168	91	132	299	825
<i>Total:</i>	365	394	197	264	610	1,830
<i>Percent:</i>	20.0%	21.5%	10.8%	14.4%	33.3%	100.0%

Note: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Table 3

Annual Market Potential For Primary Housing Units By Lifestage And Income Range

Derived From Purchase And Rental Propensities Of Draw Area Households With The Potential

To Move Within /To Essex County Each Year Over The Next Five Years

Based On Housing Preferences And Income Levels

Essex County

Essex County, New York

	Total	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>
Number of Households:	1,830	365	394	197	264	610
Empty Nesters & Retirees	27.9%	18.4%	24.9%	25.9%	29.9%	35.3%
Traditional & Non-Traditional Families	34.7%	17.8%	31.0%	46.2%	42.1%	40.3%
Younger Singles & Couples	37.4%	63.8%	44.1%	27.9%	28.0%	24.4%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Note: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Summary Of Selected Rental Properties

Essex County, New York

June, 2025

<i>Property (Date Opened)</i>	<i>Unit Type</i>	<i>Reported Base Rent</i>	<i>Reported Unit Size</i>	<i>Rent per Sq. Ft.</i>	<i>Additional Information</i>
<i>. . . Essex County . . .</i>					
<i>. . . Town of Ticonderoga . . .</i>					
131 Montcalm Street	<i>... Apartments Over Retail ...</i>				
47 Walk Score	1br/1ba	\$825	600	\$1.38	<i>Off-Street parking.</i>
	1br/1ba	\$875	650	\$1.35	
7 Callahan Dr (1975)	<i>... Apartment ...</i>				
53 Walk Score	1br/1ba	\$905	500	\$1.81	<i>Yard, deck.</i>
25 Mt Hope Ave (1991)	<i>... Apartments ...</i>				
57 Walk Score	2br/1ba	\$1,300 to \$1,350	700	\$1.86 to \$1.93	<i>Deck, views, heat & water included.</i>
<i>. . . Village of Saranac Lake . . .</i>					
77 Will Rogers Drive	<i>... Apartment ...</i>				
7 Walk Score	Studio/1ba	\$945	600	\$1.58	<i>Utilities included.</i>
15-21 Depot Street	<i>... Apartment ...</i>				
84 Walk Score	1br/1ba	\$1,000	350	\$2.86	<i>Off-street parking.</i>
Mt. Pisgah Park	<i>... Single-Family Detached House ...</i>				
63 Palisade Pky (2025)	4br/2.5ba	\$3,750	3,000	\$1.25	<i>Yard.</i>
6 Walk Score					
<i>. . . Hamlet of Port Henry . . .</i>					
4325 Main Street	<i>... Apartment ...</i>				
33 Walk Score	1br/1ba	\$1,100	700	\$1.57	<i>Off-street parking.</i>
19 Prospect Ave (1860)	<i>... Apartment ...</i>				
21 Walk Score	Studio/1ba	\$1,250	265	\$4.72	<i>Furnished. Porch.</i>
<i>. . . Town of Essex . . .</i>					
44 Farm Way (1880)	<i>... Cottage ...</i>				
1 Walk Score	2br/1ba	\$1,775	1,200	\$1.48	<i>Security system.</i>
<i>. . . Village of Lake Placid. . .</i>					
5973 Sentinel Road	<i>... Duplex...</i>				
46 Walk Score	2br/1ba	\$2,200	900	\$2.44	<i>Furnished.</i>
258 Mill Pond Drive	<i>... Single-Family Detached House ...</i>				
29 Walk Score	2br/1ba	\$2,400	750	\$3.20	<i>Yard.</i>
87 Balsam Street	<i>... Single-Family Detached House ...</i>				
37 Walk Score	2br/1ba	\$2,400	950	\$2.53	<i>Furnished</i>
Undisclosed address	<i>... Single-Family Detached House ...</i>				
	3br/2ba	\$2,600	1,834	\$1.42	<i>Yard.</i>

Summary Of Selected Rental Properties

Essex County, New York

June, 2025

<i>Property (Date Opened)</i>	<i>Unit Type</i>	<i>Reported Base Rent</i>	<i>Reported Unit Size</i>	<i>Rent per Sq. Ft.</i>	<i>Additional Information</i>
<i>Address/Walk Score</i>					
... Addison County, VT ...					
... Town of Cornwall ...					
3220 Route 30 (2023)	... Apartment ...				
1 Walk Score	Studio/1ba	\$1,600	500	\$3.20	Yard, security system.
... Town of Vergennes ...					
171-B Main Street	... Apartment ...				
62 Walk Score	1br/1ba	\$1,700	720	\$2.36	
... Town of Bristol ...					
21 South Street Unit 23	... Apartment ...				
47 Walk Score	2br/1ba	\$2,000	800	\$2.50	Off-street parking.
... Town of Middlebury ...					
85-A Court Street	... Apartment ...				
54 Walk Score	3br/1ba	\$2,100	1,000	\$2.10	Downtown.
... Chittenden County, VT ...					
... City of South Burlington ...					
Brandywine Lofts. (2024)	... Mixed-Income Apartments ...				
Farmstead Lofts. (2024)	Affordable rents				
94 units	Studio/1ba	\$1,341	490	\$2.74	98% Occupancy Fitness center, community room.
23 Walk Score	1br/1ba	\$1,800	701	\$2.57	
	2br/2ba	\$1,752	909	\$1.93	
Quarry Hill Club (2015)	... Apartment ...				
136units	Studio/1ba	\$1,550	470	\$3.30 to	96% Occupancy Grill.
43 Walk Score	1br/1ba	\$1,750	750	\$2.33	
	2br/2ba	\$2,385	1,070	\$2.23	
Catamount Ridge (2017)	... Apartment ...				
65 units	1br/1ba	\$1,895 to	717 to	\$2.53 to	97% Occupancy Picnic area.
2 Walk Score		\$2,025	800	\$2.64	
339 Garden St. Apts. (2024)	... Apartment ...				
20 units	2br/2ba	\$2,590 to	965 to	\$2.38 to	90% Occupancy Mail & package room.
62 Walk Score		\$2,641	1,109	\$2.68	

Summary of Selected For-Sale Multi-Family and Single-Family Attached Listings

Essex County, New York

August, 2025

<i>Property (Year Built)</i> <i>Address/Walk Score</i>	<i>Building</i> <i>Type</i>	<i>Unit</i> <i>Type</i>	<i>Asking Price</i>	<i>Unit Size</i>	<i>Asking Price</i> <i>Per Sq. Ft.</i>
. . . Town of Ticonderoga . . .					
Parkview at Ticonderoga (1995)	... Townhouse ...				
154 Cannonball Path		2br/1.5ba	\$210,000	1,044	\$201
21 Walk Score					
. . . Village of Lake Placid . . .					
... Condominiums ...					
6143 Sentinel Road (1925)		2br/1ba	\$299,000	486	\$615
6 Walk Score		2br/1ba	\$349,000	500	\$698
... Townhouse ...					
Pine Hill Townhomes					
33 Fir Way (2002)		3br/2.5ba	\$539,900	1,938	\$279
56 Walk Score					
... Condominium ...					
Whiteface Club and Resort (1988)					
316 Whiteface Inn Lane#35		2br/2ba	\$695,000	1,125	\$618
9 Scenic View Drive, #20A		3br/2ba	\$999,000	1,125	\$888
351 Whiteface Inn Lane, #2		5br/4.5ba	\$2,495,000	4,894	\$510
14 Walk Score					
... Condominium ...					
Harbor Condos (1986)					
40 Harbor Lane, Unit 27		2br/2ba	\$785,000	1,500	\$523
25 Walk Score					
... Townhouse ...					
River Bend Townhomes (2024)					
19 Cimarron Trail		3br/3.5ba	\$925,000	2,800	\$330
64 Long Pond Trail		3br/3.5ba	\$955,000	2,800	\$341
13 Walk Score					
... Townhouse ...					
The Lodges (2024)					
28 Scenic View Drive, Unit 17B		4br/4ba	\$1,250,000	2,425	\$515
6 Scenic View Drive, Unit 12A		4br/4ba	\$1,300,000	2,425	\$536
11 Walk Score					
. . . Village of Saranac Lake . . .					
... Townhouse ...					
Ampersand Bay & Resort					
31 Bayside Drive, Unit 2		3br/3ba	\$499,000	1,584	\$315
31 Bayside Drive, Unit 5		3br/3ba	\$499,000	1,884	\$265
7 Walk Score					
. . . Town of Wilmington . . .					

**Summary of Selected For-Sale Multi-Family
and Single-Family Attached Listings**

Essex County, New York

August, 2025

<i>Property (Year Built)</i>	<i>Building Type</i>	<i>Unit Type</i>	<i>Asking Price</i>	<i>Unit Size</i>	<i>Asking Price Per Sq. Ft.</i>
<i>Address/Walk Score</i>					
Owaissa Club - Phase 4		<i>... Townhouse ...</i>			
12 Bowman Lane, Unit 2 (2023)		2br/2.5ba	\$608,000	1,320	\$461
12 Bowman Lane, Unit 1 (2023)		3br/3.5ba	\$710,000	1,535	\$463
Owaissa (2013)					
6 Bowman Lane, Unit 3 (2013)		4br/3.5ba	\$680,000	2,731	\$249
Owaissa (2024)					
28 Bowman Lane, Unit 6 (2024)		3br/3.5ba	\$735,000	1,535	\$479
28 Bowman Lane, Unit 7(2024)		3br/3.5ba	\$775,000	2,700	\$287
28 Bowman Lane, Unit 4 (2024)		3br/3.5ba	\$775,000	1,800	\$431
22 Walk Score					

**Summary Of Selected Resale and Newly-Constructed
For-Sale Single-Family Detached Houses Listings**

Essex County, New York

June, 2025

<u>Property</u> <u>Address (Year Built)</u>	<u>Lot</u> <u>Size</u>	<u>Unit</u> <u>Type</u>	<u>Asking Price</u>	<u>Unit Size</u>	<u>Asking Price</u> <u>Per Sq. Ft.</u>
. . . Resale Listings . . .					
. . . Town of Ticonderoga . . .					
Race Track Rd (2024)	1 ac.	1br/1ba	\$159,000	550	\$289
. . . Hamlet of Keeseville . . .					
Spring St (2022)	0.2 ac.	2br/1ba	\$179,900	768	\$234
Dugway Rd (2022)	32.3 ac.	1br/1ba	\$445,000	400	\$1,113
Burke Rd (2020)	41.4 ac.	5br/3.5ba	\$649,000	4,090	\$159
. . . Hamlet of Port Kent . . .					
Fairway Drive (2020)	0.7 ac.	2br/2ba	\$349,900	1,246	\$281
. . . Village of Lake Placid . . .					
Hickory St (2021)	0.2 ac.	2br/1ba	\$450,000	936	\$481
Smith Ln (2020)	4.3 ac.	3br/3ba	\$625,000	1,459	\$428
Emelies Way (2022)	0.5 ac.	5br/3ba	\$1,095,000	2,638	\$415
Theianoguen Way (2022)	8.8 ac.	3br/3.5ba	\$2,500,000	3,156	\$792
Mirror Lake Drive (2022)	1.3 ac.	4br/3.5ba	\$3,250,000	4,070	\$799
. . . Town of Crown Point . . .					
Maggie Dudley Rd (2023)	64.6 ac.	3br/1.5ba	\$620,000	2,200	\$282
. . . Town of Wilmington . . .					
Springfield Rd (2020)	0.8 ac.	3br/2ba	\$729,000	1,387	\$526
Whiteface Memorial Hwy (2021)	3.91 ac.	3br/3.5ba	\$1,289,000	3,664	\$352

**Summary Of Selected Resale and Newly-Constructed
For-Sale Single-Family Detached Houses Listings**

Essex County, New York

June, 2025

<u>Property</u>	<u>Lot</u>	<u>Unit</u>	<u>Asking Price</u>	<u>Unit Size</u>	<u>Asking Price</u>
<u>Address (Year Built)</u>	<u>Size</u>	<u>Type</u>			<u>Per Sq. Ft.</u>
. . . New Construction Listings . . .					
. . . Town of Jay . . .					
Beech Street (2025)	0.9 ac.	1br/1ba	\$349,000	640	\$545
Oak Hollow Road(2024)	1.1 ac.	3br/2ba	\$515,000	1,288	\$400
. . . Town of Keene . . .					
Moose Hill Way (2024)	8 ac.	1br/1ba	\$439,000	240	\$1,829
Styles Brook Road (2024)	.6 ac.	2br/1.5ba	\$599,000	1,188	\$504
Gilmore Hill Road (2025)	4.2 ac.	4br/2.5ba	\$895,000	3,098	\$289
. . . Town of Willsboro . . .					
Hilton Ter (2024)	1 ac.	3br/2ba	\$475,000	1,288	\$369
. . . Village of Lake Placid . . .					
Lambs Ln (2025)	0.5 ac.	5br/4ba	\$845,000	2,100	\$402
Mt Whitney Way (1985; 2024)	1.5 ac.	5br/4.5ba	\$7,995,000	5,450	\$1,467
. . . Town of Schroon Lake . . .					
Whitney Ave (2024)	1.4 ac.	3br/2ba	\$1,589,000	2,052	\$774
. . . Town of Essex . . .					
Lakeshore Rd (2024)	5.2 ac.	6br/4.5ba	\$4,195,000	5,000	\$839

Target Groups For New Multi-Family For-Rent

Essex County

Essex County, New York

. Number of Households

Empty Nesters & Retirees**	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
New Empty Nesters	0	0	5	5	1.5%
Small-Town Patriarchs	0	0	1	1	0.3%
Urban Establishment	1	1	4	6	1.8%
Pillars of the Community	0	0	2	2	0.6%
Suburban Establishment	0	0	1	1	0.3%
RV Retirees	0	2	9	11	3.3%
Second City Establishment	0	0	1	1	0.3%
Country Couples	0	0	1	1	0.3%
Mainstream Empty Nesters	0	1	3	4	1.2%
Multi-Ethnic Empty Nesters	0	0	2	2	0.6%
Middle-American Retirees	0	1	2	3	0.9%
Cosmopolitan Couples	1	1	2	4	1.2%
Blue-Collar Retirees	1	1	0	2	0.6%
Middle-Class Move-Downs	0	0	1	1	0.3%
Hometown Retirees	2	3	2	7	2.1%
Heartland Retirees	1	2	2	5	1.5%
Village Elders	0	0	1	1	0.3%
Small-Town Seniors	2	1	1	4	1.2%
Second City Seniors	1	1	1	3	0.9%
Back Country Seniors	4	4	5	13	3.9%
Subtotal:	13	18	46	77	23.3%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Multi-Family For-Rent

Essex County

Essex County, New York

. Number of Households

Traditional & Non-Traditional Families††	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Corporate Establishment	0	0	1	1	0.3%
Ex-Urban Elite	0	0	1	1	0.3%
Full-Nest Exurbanites	0	2	8	10	3.0%
Button-Down Families	0	0	1	1	0.3%
Nouveau Money	0	0	1	1	0.3%
New Town Families	0	0	1	1	0.3%
Rural Families	1	5	7	13	3.9%
Unibox Transferees	0	0	1	1	0.3%
Late-Nest Suburbanites	0	0	2	2	0.6%
Full-Nest Suburbanites	0	0	2	2	0.6%
Small-Town Families	2	2	3	7	2.1%
Traditional Families	0	0	1	1	0.3%
Four-by-Four Families	1	1	1	3	0.9%
Multi-Ethnic Families	0	1	1	2	0.6%
Kids 'r' Us	0	1	2	3	0.9%
Uptown Families	1	2	2	5	1.5%
Multi-Cultural Families	0	0	2	2	0.6%
Rustic Families	16	10	13	39	11.8%
Hometown Families	1	1	3	5	1.5%
Single-Parent Families	0	0	1	1	0.3%
Inner-City Families	1	1	1	3	0.9%
In-Town Families	0	0	1	1	0.3%
New American Strivers	2	2	1	5	1.5%
Subtotal:	25	28	57	110	33.3%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Multi-Family For-Rent

Essex County

Essex County, New York

. Number of Households

Younger Singles & Couples**	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
New Power Couples	0	0	3	3	0.9%
Cosmopolitan Elite	0	0	2	2	0.6%
New Bohemians	2	4	9	15	4.5%
Fast-Track Professionals	1	4	7	12	3.6%
The VIPs	1	4	9	14	4.2%
Hometown Sweethearts	1	0	1	2	0.6%
Suburban Achievers	0	0	1	1	0.3%
Small-City Singles	1	1	1	3	0.9%
Suburban Strivers	5	3	3	11	3.3%
Downtown Couples	2	2	2	6	1.8%
Second-City Strivers	3	3	2	8	2.4%
Twentysomethings	6	4	4	14	4.2%
Downtown Proud	3	3	5	11	3.3%
Rural Strivers	1	1	2	4	1.2%
Multi-Ethnic Singles	1	1	1	3	0.9%
Blue-Collar Traditionalists	3	4	8	15	4.5%
Rural Couples	4	6	9	19	5.8%
Subtotal:	34	40	69	143	43.3%
Total Households:	72	86	172	330	100.0%
Percent of Total:	21.8%	26.1%	52.1%	100.0%	

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Multi-Family For-Sale

Essex County

Essex County, New York

. Number of Households

Empty Nesters & Retirees**	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
New Empty Nesters	0	0	2	2	2.2%
Urban Establishment	0	0	2	2	2.2%
RV Retirees	0	1	3	4	4.4%
Mainstream Empty Nesters	0	0	1	1	1.1%
Multi-Ethnic Empty Nesters	0	0	1	1	1.1%
Middle-American Retirees	0	0	1	1	1.1%
Cosmopolitan Couples	0	0	1	1	1.1%
Blue-Collar Retirees	0	0	1	1	1.1%
Middle-Class Move-Downs	0	0	1	1	1.1%
Hometown Retirees	1	1	2	4	4.4%
Heartland Retirees	1	1	1	3	3.3%
Village Elders	0	0	1	1	1.1%
Small-Town Seniors	0	0	0	0	0.0%
Second City Seniors	0	0	1	1	1.1%
Back Country Seniors	2	2	2	6	6.7%
Subtotal:	4	5	20	29	32.2%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Multi-Family For-Sale

Essex County

Essex County, New York

. Number of Households

Traditional & Non-Traditional Families††	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Full-Nest Exurbanites	0	1	2	3	3.3%
Rural Families	0	2	3	5	5.6%
Late-Nest Suburbanites	0	0	1	1	1.1%
Full-Nest Suburbanites	0	0	1	1	1.1%
Small-Town Families	0	1	1	2	2.2%
Four-by-Four Families	0	0	1	1	1.1%
Kids 'r' Us	0	0	1	1	1.1%
Uptown Families	0	0	1	1	1.1%
Rustic Families	6	4	3	13	14.4%
Hometown Families	0	0	0	0	0.0%
Inner-City Families	0	0	1	1	1.1%
In-Town Families	0	0	1	1	1.1%
New American Strivers	0	0	0	0	0.0%
Subtotal:	6	8	16	30	33.3%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Multi-Family For-Sale
Essex County
Essex County, New York

. *Number of Households*

Younger Singles & Couples**	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
New Power Couples	0	0	1	1	1.1%
Cosmopolitan Elite	0	0	1	1	1.1%
New Bohemians	0	1	2	3	3.3%
Fast-Track Professionals	0	0	1	1	1.1%
The VIPs	0	1	3	4	4.4%
Hometown Sweethearts	0	0	1	1	1.1%
Small-City Singles	0	0	1	1	1.1%
Suburban Strivers	1	0	1	2	2.2%
Downtown Couples	0	0	2	2	2.2%
Downtown Proud	0	0	1	1	1.1%
Rural Strivers	0	0	1	1	1.1%
Blue-Collar Traditionalists	1	2	5	8	8.9%
Rural Couples	1	2	2	5	5.6%
Subtotal:	3	6	22	31	34.4%
Total Households:	13	19	58	90	100.0%
Percent of Total:	14.4%	21.1%	64.4%	100.0%	

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Target Groups For New Single-Family Attached For-Sale

Essex County

Essex County, New York

. Number of Households

Empty Nesters & Retirees**	60% to 80% AMI†	80% to 120% AMI†	Above 120% AMI†	Total	Percent of Total
New Empty Nesters	0	0	3	3	2.3%
Small-Town Patriarchs	0	0	1	1	0.8%
Urban Establishment	0	0	1	1	0.8%
Pillars of the Community	0	0	1	1	0.8%
Suburban Establishment	0	0	1	1	0.8%
RV Retirees	0	1	4	5	3.9%
Country Couples	0	0	1	1	0.8%
Mainstream Empty Nesters	0	0	1	1	0.8%
Multi-Ethnic Empty Nesters	0	0	1	1	0.8%
Middle-American Retirees	0	0	1	1	0.8%
Cosmopolitan Couples	0	0	1	1	0.8%
Blue-Collar Retirees	0	0	1	1	0.8%
Middle-Class Move-Downs	0	0	1	1	0.8%
Hometown Retirees	1	2	1	4	3.1%
Heartland Retirees	1	1	2	4	3.1%
Village Elders	0	0	1	1	0.8%
Small-Town Seniors	1	0	1	2	1.6%
Second City Seniors	0	0	1	1	0.8%
Back Country Seniors	2	3	3	8	6.2%
Subtotal:	5	7	27	39	30.2%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;

**Target Groups For New Single-Family Attached For-Sale
Essex County**

Essex County, New York

. *Number of Households*

Traditional & Non-Traditional Families††	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Corporate Establishment	0	0	1	1	0.8%
Ex-Urban Elite	0	0	1	1	0.8%
Full-Nest Exurbanites	0	1	5	6	4.7%
Nouveau Money	0	0	1	1	0.8%
Rural Families	1	3	4	8	6.2%
Unibox Transferees	0	0	1	1	0.8%
Late-Nest Suburbanites	0	0	1	1	0.8%
Full-Nest Suburbanites	0	0	1	1	0.8%
Small-Town Families	1	1	1	3	2.3%
Traditional Families	0	0	1	1	0.8%
Four-by-Four Families	0	0	1	1	0.8%
Multi-Ethnic Families	0	0	1	1	0.8%
Kids 'r' Us	0	0	1	1	0.8%
Uptown Families	0	1	1	2	1.6%
Multi-Cultural Families	0	0	1	1	0.8%
Rustic Families	9	5	6	20	15.5%
Hometown Families	0	0	1	1	0.8%
Single-Parent Families	0	0	1	1	0.8%
Inner-City Families	0	0	1	1	0.8%
In-Town Families	0	0	1	1	0.8%
New American Strivers	0	0	1	1	0.8%
Subtotal:	11	11	33	55	42.6%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;

**Target Groups For New Single-Family Attached For-Sale
Essex County**

Essex County, New York

. *Number of Households*

Younger Singles & Couples**	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
New Power Couples	0	0	1	1	0.8%
Cosmopolitan Elite	0	0	1	1	0.8%
New Bohemians	0	0	1	1	0.8%
The VIPs	0	1	3	4	3.1%
Hometown Sweethearts	0	0	1	1	0.8%
Suburban Achievers	0	0	1	1	0.8%
Suburban Strivers	1	1	1	3	2.3%
Downtown Couples	0	1	0	1	0.8%
Twentysomethings	0	0	1	1	0.8%
Downtown Proud	0	0	1	1	0.8%
Rural Strivers	0	0	1	1	0.8%
Multi-Ethnic Singles	0	0	1	1	0.8%
Blue-Collar Traditionalists	2	3	5	10	7.8%
Rural Couples	2	3	3	8	6.2%
Subtotal:	5	9	21	35	27.1%
Total Households:	21	27	81	129	100.0%
Percent of Total:	16.3%	20.9%	62.8%	100.0%	

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Single-Family Detached For-Sale Essex County

Essex County, New York

. Number of Households

Empty Nesters & Retirees**	60% to 80% AMI†	80% to 120% AMI†	Above 120% AMI†	Total	Percent of Total
New Empty Nesters	0	2	27	29	5.6%
Small-Town Patriarchs	0	0	3	3	0.6%
Traditional Couples	0	1	4	5	1.0%
Pillars of the Community	0	1	6	7	1.3%
Suburban Establishment	0	0	3	3	0.6%
RV Retirees	2	9	35	46	8.8%
Second City Establishment	0	1	3	4	0.8%
Country Couples	0	1	2	3	0.6%
Mainstream Empty Nesters	0	1	3	4	0.8%
Multi-Ethnic Empty Nesters	0	0	1	1	0.2%
Middle-American Retirees	1	2	2	5	1.0%
Blue-Collar Retirees	1	1	1	3	0.6%
Middle-Class Move-Downs	0	0	1	1	0.2%
Hometown Retirees	7	10	10	27	5.2%
Heartland Retirees	6	9	8	23	4.4%
Village Elders	1	0	0	1	0.2%
Small-Town Seniors	2	1	2	5	1.0%
Second City Seniors	0	0	1	1	0.2%
Back Country Seniors	9	10	10	29	5.6%
Subtotal:	29	49	122	200	38.3%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Single-Family Detached For-Sale
Essex County

Essex County, New York

. Number of Households

Traditional & Non-Traditional Families††	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Corporate Establishment	0	0	3	3	0.6%
Ex-Urban Elite	0	1	7	8	1.5%
Full-Nest Exurbanites	1	11	43	55	10.5%
Button-Down Families	0	1	3	4	0.8%
Nouveau Money	0	0	3	3	0.6%
New Town Families	0	1	3	4	0.8%
Rural Families	4	16	27	47	9.0%
Unibox Transferees	0	1	2	3	0.6%
Late-Nest Suburbanites	0	0	1	1	0.2%
Full-Nest Suburbanites	0	0	1	1	0.2%
Small-Town Families	1	2	2	5	1.0%
Traditional Families	0	1	2	3	0.6%
Four-by-Four Families	1	1	2	4	0.8%
Multi-Ethnic Families	0	1	1	2	0.4%
Kids 'r' Us	1	1	2	4	0.8%
Uptown Families	1	2	2	5	1.0%
Multi-Cultural Families	0	0	2	2	0.4%
Rustic Families	40	25	29	94	18.0%
Hometown Families	0	0	1	1	0.2%
Single-Parent Families	0	0	1	1	0.2%
Inner-City Families	0	0	1	1	0.2%
In-Town Families	0	0	1	1	0.2%
New American Strivers	0	0	1	1	0.2%
Subtotal:	49	64	140	253	48.5%

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Single-Family Detached For-Sale
Essex County

Essex County, New York

. *Number of Households*

Younger Singles & Couples**	<i>60% to 80% AMI†</i>	<i>80% to 120% AMI†</i>	<i>Above 120% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Cosmopolitan Elite	0	0	1	1	0.2%
The VIPs	0	0	1	1	0.2%
Hometown Sweethearts	1	1	0	2	0.4%
Suburban Achievers	0	0	1	1	0.2%
Small-City Singles	1	1	0	2	0.4%
Suburban Strivers	1	0	1	2	0.4%
Downtown Couples	0	1	0	1	0.2%
Rural Strivers	0	0	1	1	0.2%
Multi-Ethnic Singles	0	0	0	0	0.0%
Blue-Collar Traditionalists	6	10	22	38	7.3%
Rural Couples	4	6	10	20	3.8%
Subtotal:	13	19	37	69	13.2%
Total Households:	91	132	299	522	100.0%
Percent of Total:	17.4%	25.3%	57.3%	100.0%	

† For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Table 11

Optimum Market Position - Primary Housing Units***Essex County****Essex County, New York***August, 2025**

<i>Number of Households</i>	<i>Housing Type/ Households by Income</i>	<i>Percent Mix</i>	<i>Base Rent Range*</i>	<i>Base Unit Size Range</i>	<i>Base Rent Per Sq. Ft.*</i>	<i>Annual Market Capture (Annual Absorption)</i>		
631	Multi-Family For-Rent					142	to	190
155	Households With Incomes Below 30% AMI					31		39
146	Households With Incomes Between 30% and 60% AMI					29		37
72	Households With Incomes Between 60% and 80% AMI					14		18
	1br/1ba	40%	\$850 to \$1,050	500 to 650	\$1.62 to \$1.70			
	2br/1ba	25%	\$1,100 to \$1,200	800 to 900	\$1.33 to \$1.38			
	3br/1.5ba	35%	\$1,250 to \$1,450	1,150 to 1,400	\$1.04 to \$1.09			
	Weighted averages:		\$1,139	887	\$1.28			
86	Households With Incomes Between 80% and 120% AMI					17		22
	Studio/1ba	25%	\$1,100 to \$1,300	450 to 550	\$2.36 to \$2.44			
	1br/1ba	45%	\$1,400 to \$1,600	600 to 750	\$2.13 to \$2.33			
	2br/2ba	10%	\$1,700 to \$1,900	900 to 1,000	\$1.90 to \$1.89			
	3br/2ba	20%	\$1,950 to \$2,100	1,150 to 1,250	\$1.68 to \$1.70			
	Weighted averages:		\$1,558	763	\$2.04			
172	Households With Incomes Above 120% AMI					26		34
	1br/1ba	40%	\$1,850 to \$1,950	700 to 800	\$2.44 to \$2.64			
	2br/2ba	25%	\$2,300 to \$2,450	950 to 1,050	\$2.33 to \$2.42			
	3br/2ba	35%	\$2,750 to \$3,100	1,300 to 1,500	\$2.07 to \$2.12			
	Weighted averages:		\$2,375	1,039	\$2.29			

NOTE: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

Base rents and prices are in year 2025 dollars and exclude location premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

Table 11

Optimum Market Position - Primary Housing Units

Essex County

Essex County, New York

August, 2025

<i>Number of Households</i>	<i>Housing Type/ Households by Income</i>	<i>Percent Mix</i>	<i>Base Rent Range*</i>	<i>Base Unit Size Range</i>	<i>Base Rent Per Sq. Ft.*</i>	<i>Annual Market Capture (Annual Absorption)</i>		
153	Multi-Family For-Sale					12	to	17
30	Households With Incomes Below 30% AMI					6		8
33	Households With Incomes Between 30% and 60% AMI					7		8
13	Households With Incomes Between 60% and 80% AMI					3		3
19	Households With Incomes Between 80% and 120% AMI					4		5
	2br/1.5ba	30%	\$245,000 to \$275,000	850 to 950	\$289 to \$288			
	2br/2ba	25%	\$285,000 to \$315,000	1,000 to 1,150	\$274 to \$285			
	3br/2ba	45%	\$345,000 to \$365,000	1,350 to 1,450	\$252 to \$256			
	Weighted averages:		\$312,500	1,168	\$268			
58	Households With Incomes Above 120% AMI					9		12
	1br/1.5ba	35%	\$320,000 to \$340,000	750 to 850	\$400 to \$427			
	2br/2ba	40%	\$410,000 to \$455,000	1,050 to 1,200	\$379 to \$390			
	3br/2.5ba	25%	\$480,000 to \$565,000	1,300 to 1,600	\$353 to \$369			
	Weighted averages:		\$418,600	1,091	\$384			

NOTE: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

Base rents and prices are in year 2025 dollars and exclude location premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

Table 11

Optimum Market Position - Primary Housing Units

Essex County

Essex County, New York

August, 2025

<i>Number of Households</i>	<i>Housing Type/ Households by Income</i>	<i>Percent Mix</i>	<i>Base Rent Range*</i>	<i>Base Unit Size Range</i>	<i>Base Rent Per Sq. Ft.*</i>	<i>Annual Market Capture (Annual Absorption)</i>		
221	Single-Family Attached For-Sale					14	to	21
45	Households With Incomes Below 30% AMI					9		11
47	Households With Incomes Between 30% and 60% AMI					9		12
21	Households With Incomes Between 60% and 80% AMI					4		5
27	Households With Incomes Between 80% and 120% AMI					5		7
	2br/2ba	60%	\$305,000 to \$325,000	1,000 to 1,100	\$295 to \$305			
	3br/2ba	40%	\$345,000 to \$360,000	1,200 to 1,300	\$277 to \$288			
	Weighted averages:		\$330,000	1,130	\$292			
81	Households With Incomes Above 120% AMI					12		16
	2br/2.5ba	50%	\$465,000 to \$490,000	1,250 to 1,350	\$363 to \$372			
	3br/2.5ba	50%	\$520,000 to \$540,000	1,450 to 1,550	\$348 to \$359			
	Weighted averages:		\$503,750	1,400	\$360			

NOTE: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

Base rents and prices are in year 2025 dollars and exclude location premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

Table 11

Optimum Market Position - Primary Housing Units

Essex County

Essex County, New York

August, 2025

<i>Number of Households</i>	<i>Housing Type/ Households by Income</i>	<i>Percent Mix</i>	<i>Base Rent Range*</i>	<i>Base Unit Size Range</i>	<i>Base Rent Per Sq. Ft.*</i>	<i>Annual Market Capture (Annual Absorption)</i>		
825	Single-Family Detached For-Sale					18	to	27
135	Households With Incomes Below 30% AMI					27		34
168	Households With Incomes Between 30% and 60% AMI					34		42
91	Households With Incomes Between 60% and 80% AMI					18		23
132	Households With Incomes Between 80% and 120% AMI					26		33
	2br/1ba	20%	\$255,000 to \$280,000	900 to 1,000	\$280 to \$283			
	3br/2ba	50%	\$325,000 to \$350,000	1,200 to 1,300	\$269 to \$271			
	4br/2.5ba	30%	\$370,000 to \$390,000	1,400 to 1,500	\$260 to \$264			
	Weighted averages:		\$336,250	1,250	\$269			
299	Households With Incomes Above 120% AMI					45		60
	2br/2ba	25%	\$425,000 to \$450,000	1,100 to 1,200	\$375 to \$386			
	3br/2.5ba	40%	\$475,000 to \$515,000	1,300 to 1,450	\$355 to \$365			
	4br/3ba	35%	\$540,000 to \$595,000	1,550 to 1,750	\$340 to \$348			
	Weighted averages:		\$505,600	1,414	\$358			

NOTE: For fiscal year 2025, the Essex County, NY Median Family Income for a family of four is \$91,900.

Base rents and prices are in year 2025 dollars and exclude location premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

Table 12

Forecast Absorption Of Primary Housing By Region
Renters With Incomes Above 60% AMI, Buyers With Incomes Above 80% AMI
Essex County, New York
September, 2025

<i>Region</i>	<i>Rentals</i>	<i>Condominiums</i>	<i>Townhouses</i>	<i>Single-Family</i>	<i>Total</i>
Essex County	<u>57</u> to <u>74</u>	<u>13</u> to <u>17</u>	<u>17</u> to <u>23</u>	<u>71</u> to <u>93</u>	<u>158</u> to <u>207</u>
Lake Placid/High Peaks <i>{24.0% of total}</i>	14 to 18	3 to 4	4 to 6	17 to 22	38 to 50
Adirondack HUB <i>{9.5% of total}</i>	5 to 7	1 to 2	2 to 2	7 to 9	15 to 20
Lake Champlain North <i>{23.8% of total}</i>	14 to 18	3 to 4	3 to 5	17 to 22	37 to 49
Lake Champlain South <i>{29.2% of total}</i>	17 to 21	4 to 4	5 to 7	20 to 27	46 to 59
Whiteface <i>{9.6% of total}</i>	5 to 7	1 to 2	2 to 2	7 to 9	15 to 20
Saranac Lake <i>{3.9% of total}</i>	2 to 3	1 to 1	1 to 1	3 to 4	7 to 9
	57 to 74 dwelling units	13 to 17 dwelling units	17 to 23 dwelling units	71 to 93 dwelling units	158 to 207 dwelling units

SOURCE: Zimmerman/Volk Associates, Inc.

Table 13

Annual Market Potential

Annual Average Number Of Draw Area Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years

Essex County

Essex County, New York

*Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;
Westchester and Suffolk Counties; Kings County; and Balance of the United States
Draw Areas*

Annual Target Market Households With
The Potential To Purchase A Second Unit In
Essex County, New York 169

Annual Market Potential

	<i>Multi- .. Family ..</i>	<i>Single- .. Attached ..</i>	<i>Single- .. Detached ..</i>	
	<i>For-Sale</i>	<i>For-Sale</i>	<i>For-Sale</i>	<i>Total</i>
Total Households:	35	32	102	169
{Mix Distribution}:	20.7%	18.9%	60.4%	100.0%

NOTE: Reference Appendix Three, Tables 1 Through 21

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Table 14

Annual Market Potential By Lifestage And Household Type
Annual Average Number Of Draw Area Households With The Potential
To Purchase A Second Unit In Essex County Each Year Over The Next Five Years

Essex County

Essex County, New York

Number of Households:	Total	<i>Multi- .. Family ..</i>	<i>Single- Family</i>	
		<i>For-Sale</i>	<i>.. Attached .. For-Sale</i>	<i>.. Detached .. For Sale</i>
	169	35	32	102
Empty Nesters & Retirees	71%	66%	50%	79%
Traditional & Non-Traditional Families	24%	20%	41%	20%
Younger Singles & Couples	5%	14%	9%	1%
	100%	100%	100%	100%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Table 15

Target Groups For New Multi-Family Second Units

Essex County

Essex County, New York

Empty Nesters & Retirees*	<i>Number of Households</i>	<i>Share of Households</i>
The Social Register	4	11.4%
Affluent Empty Nesters	3	8.6%
The One Percenters	3	8.6%
Old Money	1	2.9%
Small-Town Patriarchs	2	5.7%
New Empty Nesters	5	14.3%
Suburban Establishment	1	2.9%
Urban Establishment	1	2.9%
Second City Establishment	2	5.7%
Multi-Ethnic Empty Nesters	1	2.9%
Subtotal:	23	65.7%
Traditional & Non-Traditional Families†		
Corporate Establishment	1	2.9%
e-Type Families	2	5.7%
Nouveau Money	1	2.9%
Ex-Urban Elite	1	2.9%
Button-Down Families	1	2.9%
Full-Nest Exurbanites	1	2.9%
Subtotal:	7	20.0%
Younger Singles & Couples*		
New Power Couples	1	2.9%
The VIPs	1	2.9%
Cosmopolitan Elite	1	2.9%
New Bohemians	1	2.9%
Fast-Track Professionals	1	2.9%
Subtotal:	5	14.3%
Total Households:	35	100.0%

* Primarily one- and two-person households

† Primarily three- to five-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Table 16

Target Groups For New Single-Family Attached Second Units

Essex County

Essex County, New York

Empty Nesters & Retirees*	<i>Number of Households</i>	<i>Share of Households</i>
The Social Register	1	3.1%
Affluent Empty Nesters	1	3.1%
The One Percenters	1	3.1%
Old Money	1	3.1%
Small-Town Patriarchs	3	9.4%
New Empty Nesters	3	9.4%
Suburban Establishment	2	6.3%
Pillars of the Community	1	3.1%
Traditional Couples	1	3.1%
Urban Establishment	1	3.1%
Second City Establishment	1	3.1%
Subtotal:	16	50.0%
Traditional & Non-Traditional Families†		
Corporate Establishment	1	3.1%
e-Type Families	2	6.3%
Nouveau Money	1	3.1%
Ex-Urban Elite	3	9.4%
New Town Families	1	3.1%
Button-Down Families	2	6.3%
Full-Nest Exurbanites	3	9.4%
Subtotal:	13	40.6%
Younger Singles & Couples*		
New Power Couples	1	3.1%
The VIPs	1	3.1%
Cosmopolitan Elite	1	3.1%
Subtotal:	3	9.4%
Total Households:	32	100.0%

* Primarily one- and two-person households

† Primarily three- to five-person households.

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Target Groups For New Single-Family Detached Second Units
Essex County
Essex County, New York

Empty Nesters & Retirees*	<i>Number of Households</i>	<i>Share of Households</i>
The Social Register	3	2.9%
Affluent Empty Nesters	5	4.9%
The One Percenters	3	2.9%
Old Money	5	4.9%
Small-Town Patriarchs	9	8.8%
New Empty Nesters	6	5.9%
Suburban Establishment	14	13.7%
Pillars of the Community	5	4.9%
Traditional Couples	8	7.8%
RV Retirees	15	14.7%
Second City Establishment	2	2.0%
Country Couples	6	5.9%
Subtotal:	81	79.4%

* Primarily one- and two-person households

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Target Groups For New Single-Family Detached Second Units
Essex County
Essex County, New York

Traditional & Non-Traditional Families†	<i>Number of Households</i>	<i>Share of Households</i>
Corporate Establishment	1	1.0%
Ex-Urban Elite	5	4.9%
Button-Down Families	6	5.9%
New Town Families	1	1.0%
e-Type Families	1	1.0%
Full-Nest Exurbanites	1	1.0%
Unibox Transferees	1	1.0%
Fiber-Optic Families	2	2.0%
Traditional Families	2	2.0%
Subtotal:	20	19.6%
Younger Singles & Couples*		
Cosmopolitan Elite	1	1.0%
Subtotal:	1	1.0%
Total Households:	102	100.0%

* Primarily one- and two-person households

† Primarily three- to five-person households.

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Table 18

Optimum Market Position: Second/Weekend/Vacation Units
Essex County
Essex County, New York
August, 2025

<i>Targeted Households</i>	<i>Housing Type Unit Configuration</i>	<i>Percent Mix</i>	<i>Base Rent/Price Range*</i>	<i>Base Unit Size Range</i>	<i>Base Rent/Price Per Sq. Ft.*</i>	<i>Annual Market Capture</i>
<i>Second/Weekend/Vacation Units</i>						
35	Multi-Family For-Sale					7 to 9
	1br/1.5ba/office	35%	\$425,000 to \$450,000	1,000 to 1,100	\$409 to \$425	
	2br/2ba	45%	\$495,000 to \$525,000	1,200 to 1,300	\$404 to \$413	
	3br/2.5ba	20%	\$595,000 to \$625,000	1,450 to 1,550	\$403 to \$410	
	Weighted Averages:		\$504,350	1,229	\$410	
32	Single-Family Attached For-Sale					7 to 8
	2br/2.5ba	50%	\$650,000 to \$675,000	1,400 to 1,500	\$450 to \$464	
	3br/2.5ba	50%	\$700,000 to \$725,000	1,600 to 1,750	\$414 to \$438	
	Weighted Averages:		\$687,500	1,563	\$440	
102	Single-Family Detached For-Sale					21 to 26
	2br/1.5ba	20%	\$450,000 to \$525,000	950 to 1,150	\$457 to \$474	
	3br/2.5ba	25%	\$625,000 to \$675,000	1,450 to 1,650	\$409 to \$431	
	3br/3.5ba/study	25%	\$695,000 to \$750,000	1,700 to 1,900	\$395 to \$409	
	4br/3.5ba	20%	\$800,000 to \$850,000	2,000 to 2,200	\$386 to \$400	
	5br/3.5ba	10%	\$900,000 to \$950,000 and up	2,300 to 2,500 and up	\$380 to \$391	
	Weighted Averages:		\$672,333	1,628	\$413	

NOTE: Base prices in year 2025 dollars and exclude floor, view premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.



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Residential Market Analysis Across the Urban-to-Rural Transect

ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary Residential Target Market Methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title, and interest in the ZVA Residential Target Market Methodology™ and the individual target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client's discretion.

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METHODOLOGY

TARGET MARKET TABLES

— Appendices One Through Three—

An Analysis of Residential Market Potential

Essex County, New York

October, 2025

Conducted by
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Residential Market Analysis Across the Urban-to-Rural Transect

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Residential Market Analysis Across the Urban-to-Rural Transect

METHODOLOGY

AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

PRIMARY AND SECOND/WEEKEND/VACATION HOUSING UNITS

Essex County, New York
October, 2025

The technical analysis to determine the market potential for new primary and second/vacation/weekend housing units in Essex County, New York included:

- Determination of the draw areas for new and existing primary housing units in the county based on historical settlement patterns, the most recently available county-to-county migration data from the Internal Revenue Service, and incorporating additional data from the most recent American Community Survey for Essex County, as well as other market dynamics;
 - Determination of the draw areas for purchasers of second/vacation/weekend housing units within Essex County, based on historical purchase patterns, driving distance, and other market dynamics;
 - The depth and breadth of the potential primary and second/weekend/vacation housing market by tenure (rental and ownership) and by type (multi-family, single-family attached and detached units);
 - The composition of the potential primary and second/weekend/vacation housing market by lifestage (empty nesters/retirees, traditional and non-traditional families, younger singles/couples); and
 - The incomes and financial capabilities of the potential primary housing market (income distribution based on HUD's 2025 income limits for less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 120 percent AMI, and above 120 percent AMI).
-

DELINEATION OF THE DRAW AREAS FOR PRIMARY HOUSING (MIGRATION ANALYSIS)—

Analysis of migration, mobility, demographic and lifestyle characteristics of households currently living within defined draw areas is integral to the determination of the depth and breadth of the potential market for new and existing housing units within Essex County.

Taxpayer migration data obtained from the Internal Revenue Service provide the framework for the delineation of those draw areas—the principal counties of origin for households that are likely to move to Essex County. These data are maintained at the county and “county equivalent” level by the Internal Revenue Service and provide a clear representation of mobility patterns. The IRS household migration data have been supplemented by population migration and mobility data for the county from the most recent American Community Survey.

Historically, American households, more than any other nation’s, have been extraordinarily mobile. In general, household mobility is higher in urban areas; a greater percentage of renters move than owners; and a greater percentage of younger households move than older households. Nationally, one lingering consequence of the Great Recession (officially December, 2007 through June, 2009) has been a considerable reduction in national mobility. According to the American Community Survey, which measures population mobility, 9.6 percent of Essex County’s population either moved within or to the county between 2022 and 2023—a considerably lower mobility rate than the national average of 12 percent.

Appendix One, Table 1.

Migration Trends—

Analysis of Essex County migration and mobility patterns from 2017 through 2021—the most recent data available from the Internal Revenue Service—shows that the largest number of households moving to the county over the five-year study period occurred in 2019, when 1,060 households moved in after hitting the lowest total over the study period of 855 households in 2018. In 2021, 955 households migrated into Essex County.

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Clinton County to the north, accounted for between approximately 14 and 18 percent of household migration into Essex County. Franklin County, directly to the northwest, comprised another nine to 14.6 percent of in-migration. Warren County, directly adjacent to the south, represented another 4.7 to 5.8 percent of the county's in-migration over the study period. No other county averaged more than four percent of household migration into Essex County (*reference* Appendix One, Table 1).

The number of households moving out of Essex County between 2017 and 2021 reached a five-year peak in 2021, with 995 out-migrating households. The five-year low, which occurred in 2018, was 855 households. Between 16 and 20.8 percent of the county's out-migrating households have moved to Clinton County, 11 to 13.8 percent moved to Franklin County, and five to seven percent moved to Warren County.

Net migration—the difference between the number of households moving into the county and the number moving out—has shown losses on the first and last years of the study period, starting with the highest net loss of 115 households in 2017 and ending with the lowest net loss of 40 households in 2021. In 2018, there was no loss or gain, while in 2019 there was the highest net gain with 80 households and, in 2020, the lowest net gain with 70 households.

NOTE: Although net migration provides insights into a county's historical ability to attract or retain households compared to other locations, it is those households likely to move into a county (gross in-migration) that represent that county's external market potential.

Based on the IRS migration data, then, and supplemented by American Community Survey migration and mobility data, the draw areas for Essex County have been determined as follows:

- The local draw area, covering households moving within the Essex County.
- The regional draw area, covering households with the potential to move to Essex County from the surrounding counties of Franklin and Warren, New York.
- The Clinton County draw area, covering households with the potential to move to Essex County from Clinton County, New York.
- The national draw area, covering households with the potential to move to Essex County from all other U.S. cities and counties.

Migration Methodology:

County-to-county migration is based on the year-to-year changes in the addresses shown on the population of returns from the Internal Revenue Service Individual Master File system. Data on migration patterns by county, or county equivalent, for the entire United States, include inflows and outflows. The data include the number of returns (which can be used to approximate the number of households), and the median and average incomes reported on the returns. American Community Survey data are also used to clarify migration and mobility patterns for geographic units smaller than the county level.

2025 TARGET MARKET CLASSIFICATION OF COUNTY HOUSEHOLDS—

Demographic and geo-demographic data obtained from Claritas, Inc. provide the framework for the categorization of households into groups with common characteristics, not only by lifestage and demographic characteristics, but also by lifestyle preferences and socio-economic factors. An appendix containing detailed descriptions of each of these target market groups is provided along with the study.

The three main lifestages are:

- Younger singles and couples, largely one- and two-person households with the head of household typically aged between 20 and 40, now encompass two generations: the very large Millennial generation, who were born between 1977 and 1996. And the Zoomers, also known as Generation X. The housing and lifestyle choices of the Millennials have had a profound effect on the nation as a whole and cities in particular. Those in the leading edge of the Zoomers are now 28 years old and have become the driving force behind this lifestage's housing preferences.
- Families, comprising both "traditional" families (married couples with one or more children) and "non-traditional" families (a wide range of family households, from a single parent with one or more children, an adult caring for younger siblings, a grandparent with custody of grandchildren, to an unrelated, same-sex couple with children) used to be primarily Generation X households, born between 1965 and 1976. However, the leading edge Millennials are now in their early to mid 40s, are marrying and having children, and are now dominating the family lifestage.
- Empty nesters and retirees, largely one- and two-person households with the head of household typically aged over 50, primarily encompass the Baby Boom generation, born between 1946 and 1964, as well as earlier generations. It is now the third largest generation in America, but as the Boomer generation ages, it will continue to have a significant impact on the nation's housing, particularly how Baby Boomers manage the consequences of aging. The oldest Generation Xers are now approaching 60, joining the Baby Boomers as empty nesters when their children leave home.

Appendix One, Table 2.
Target Market Classification—

According to Claritas, Inc., an estimated 15,915 households live in Essex County in 2025 (*reference* Appendix One, Table 2). Based on categorization by lifestage, 54.8 percent of the county's households can be characterized as empty nesters and retirees (represented in five of Zimmerman/Volk Associates' target market groups). Another 31.4 percent are traditional and non-

traditional families (in three market groups), and the remaining 13.8 percent are younger singles and couples (in two groups).

In 2025, Claritas estimates median household income in the county at \$73,800, approximately six percent lower than the national median of \$78,400. The median reported value of owner-occupied dwelling units in the county is estimated at \$262,500, approximately 27.6 percent lower than the national median home value of \$362,800.

(The median is the midpoint at which half of the households have higher incomes or home values, and half have lower incomes or lower home values.)

Residential Target Market Methodology:

The proprietary residential target market methodology, invented by Zimmerman/Volk Associates in 1988 and continually refined, is an analytical technique, using the PRIZM household clustering system, that establishes the optimum market position for residential development of any property—from a specific site to an entire political jurisdiction—through cluster analysis of households living within designated draw areas. In contrast to conventional supply/demand analysis—which is based on supply-side dynamics and baseline demographic projections—the residential target market analysis establishes the optimum market position derived from the housing and lifestyle preferences of households in the draw area and within the framework of the local housing market context. Because it is based on detailed and location-specific household data, the residential target market methodology can establish the optimum market position even in locations where no closely-comparable properties exist.

In the residential target market methodology, clusters of households (usually between 10 and 15) are grouped according to a variety of significant “predictable variables,” ranging from basic demographic characteristics, such as income qualification and age, to less-frequently considered attributes known as “behaviors,” such as mobility rates, lifestage, and lifestyle patterns.

Mobility rates detail how frequently a household moves from one dwelling unit to another.

Lifestage denotes what stage of life the household is in, from initial household formation (typically when a young person moves out of his or her parents' household into his or her own dwelling unit), through family formation (typically, marriage and children), empty-nesting (after the last adult child has left the household), to retirement (typically, no longer employed full time).

Lifestyle patterns reflect the ways households choose to live, *e.g.*, an urban lifestyle includes residing in a dwelling unit in a city or town, most likely high-density, and implies the ability to walk to more activities and locations than a suburban lifestyle, which is most likely lower-density and typically requires a vehicle to access non-residential locations.

Over the past three decades, Zimmerman/Volk Associates has refined the analysis of these household clusters through the correlation of more than 500 data points related to housing preferences and consumer and lifestyle characteristics.

As a result of this process, Zimmerman/Volk Associates has categorized the housing and neighborhood propensities of 68 target market groups, the most affluent of which can afford the most expensive new ownership units and the least affluent are candidates for the least expensive existing rental apartments; a sizable percentage of the latter group require some form of housing assistance.

Once the draw areas for a property have been defined, then—through analysis of historical migration and development trends, and employment and commutation patterns—the households within those areas are quantified using the residential target market methodology. The potential market for new dwelling units is then determined by the correlation of a number of factors, including, but not limited to: household mobility rates; incomes; lifestyle characteristics and housing preferences; the location of the study area; and the current housing market context.

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DETERMINATION OF THE AVERAGE ANNUAL POTENTIAL PRIMARY HOUSING MARKET FOR ESSEX COUNTY (MOBILITY ANALYSIS)—

The mobility tables, individually and in summaries, indicate the annual average number and type of households that have the potential to move within or to Essex County each year over the next five years. The total number of households with the potential to move from each county is derived from historical migration trends; the number of households from each group is calculated from each group's mobility rate.

Appendix One, Table 3.

Internal Mobility (Households Moving within Essex County)—

Zimmerman/Volk Associates integrates U.S. Bureau of the Census data from the American Community Survey with data from Claritas Inc. to determine the number of households in each target market group that will move from one residence to another within a specific area or jurisdiction in a given year (internal mobility).

Based on this analysis, Zimmerman/Volk Associates has determined that an annual average of 850 households of all incomes living in the county have the potential to move from one residence to another—rental or ownership, new or resale—within Essex County each year over the next five years.

An estimated 37.6 percent of these households are likely to be traditional and non-traditional families (in three target market groups), empty nesters and retirees are likely to account for 32.4 percent (in five target market groups), and younger singles and couples are likely to account for the remaining 30 percent (in two groups).

Appendix One, Table 4, Appendix Two, Tables 1 and 2.

External Mobility (Households Moving to Essex County from Franklin and Warren Counties)—

An annual average of 175 households of all incomes have the potential to move from these two counties to Essex County each year over the next five years. An estimated 40 percent of these households are likely to be younger singles and couples (in six market groups); another 34.3 percent

Essex County, New York
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are likely to be traditional and non-traditional families (in five groups); and the remaining 25.7 percent are likely to be empty nesters and retirees (in six groups).

Appendix One, Table 5, Appendix Three, Tables 1 and 2.

External Mobility (Households Moving to Essex County from Clinton County)—

An annual average of 155 households of all incomes have the potential to move from Clinton County to Essex County each year over the next five years. An estimated 48.4 percent of these households are likely to be younger singles and couples (in eight market groups); another 29 percent are likely to be traditional and non-traditional families (in four groups); and the remaining 22.6 percent are likely to be empty nesters and retirees (in six groups).

Appendix One, Table 6.

National Mobility (Households Moving to Essex County from the Balance of the United States)—

An annual average of 650 households of all incomes living elsewhere in the United States have the potential to move to a residence in Essex County each year over the next five years.

An estimated 43.8 percent of these households are likely to be younger singles and couples (in all 17 younger market groups); another 32.3 percent are likely to be traditional and non-traditional families (in 23 family market groups); and the remaining 23.8 percent are likely to be empty nesters and retirees (in 21 older household groups).

Appendix One, Table 7.

Annual Average Market Potential for Essex County—

Appendix One, Table 7 summarizes Appendix One, Tables 3 through 6. The numbers in the Total column on page one of this table indicate the depth and breadth of the potential market for new and existing dwelling units in Essex County each year over the next five years originating from households living in the designated draw areas. An annual average of 1,830 households of all incomes have the potential to move within or to the county each year over the next five years.

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Younger singles and couples are likely to account for 37.4 percent of the annual potential market; followed by another 34.7 percent who are likely to be traditional and non-traditional families; and 27.9 percent who are likely to be empty nesters and retirees.

As derived from the migration and mobility analyses, then, the distribution of the draw areas as a percentage of the annual potential market for new and existing housing units in Essex County is shown on the following table.

Annual Average Market Potential by Draw Area
Essex County, New York

Essex County:	46.4%
Franklin & Warren Counties	9.6%
Clinton County:	8.5%
Balance of the U.S.:	<u>35.5%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

The income limits in Essex County, NY by household size and percent of median family income based on the area median family income (AMI), which, as determined by the U.S. Department of Housing and Urban Development (HUD) in 2025 is \$91,900 for a family of four, are shown on the following table:

Fiscal Year 2025 Income Limits
Essex County, New York

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$19,300	\$32,200	\$51,450
Two	\$22,050	\$36,800	\$58,800
Three	\$26,650	\$41,400	\$66,150
Four	\$32,150	\$45,950	\$73,500
Five	\$37,650	\$49,650	\$79,400
Six	\$43,150	\$53,350	\$85,300
Seven	\$48,650	\$57,000	\$91,150
Eight	\$54,150	\$60,700	\$97,050

SOURCE: U.S. Department of Housing and Urban Development, 2025.

This study is examining the incomes and financial capabilities of the potential housing market based on income distributions at less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and

Essex County, New York
October, 2025

80 percent AMI, between 80 and 120 percent AMI, and above 120 percent AMI. The incomes of households at 60 and 120 percent of median are shown on the following table:

Additional Income Limits
Essex County, New York

NUMBER OF PERSONS IN HOUSEHOLD	60% OF MEDIAN	120% OF MEDIAN
One	\$38,650	\$77,250
Two	\$44,150	\$88,250
Three	\$49,650	\$99,300
Four	\$55,150	\$110,300
Five	\$59,600	\$119,150
Six	\$64,000	\$127,950
Seven	\$68,400	\$136,800
Eight	\$72,800	\$145,600

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

The annual average 1,830 draw area households of all incomes that have the potential to move to Essex County each year over the next five years have been categorized by tenure propensities to determine renter/owner ratios. An estimated 34.5 percent of these households (or 631 households) comprise the average annual potential market for new and existing rental units in Essex County. The remaining 65.5 percent (or 1,199 households) comprise the average annual potential market for new and existing for-sale (ownership) housing units (*reference* Appendix One, Table 8).

Of the 1,199 buyer households, 12.8 percent (or 153 households) comprise the average annual market for new and existing multi-family for-sale units (condominium apartments) in the county; another 18.4 percent (221 households) comprise the annual market for new and existing attached single-family for-sale units (rowhouse/townhouse/duplex); and 68.8 percent (825 households) comprise the annual market for new and existing single-family detached for-sale houses (*see* Appendix One, Table 9).

Essex County, New York
October, 2025

RENTER HOUSEHOLD DISTRIBUTION

The 631 households that comprise the annual potential renter market have been grouped by income, using the income limits shown on the preceding area median income tables, as shown below (*see* Appendix One, Table 10):

All Renter Households By Income Primary Housing *Essex County, New York*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	155	24.6%
Between 30% and 60% AMI	146	23.1%
Between 60% and 80% AMI	72	11.4%
Between 80% and 120% AMI	86	13.6%
Above 120% AMI	<u>172</u>	<u>27.3%</u>
Total:	631	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

BUYER HOUSEHOLD DISTRIBUTION

These 1,199 buyer households have also been grouped by income, as detailed on the following table (*see* Appendix One, Table 11):

Buyer Households By Income Primary Housing *Essex County, New York*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	210	17.5%
Between 30% and 60% AMI	248	20.7%
Between 60% and 80% AMI	125	10.4%
Between 80% and 120% AMI	178	14.8%
Above 120% AMI	<u>438</u>	<u>36.5%</u>
Total:	1,199	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Essex County, New York
October, 2025

Of the 1,199 potential buyer households, 153 households (12.8 percent) comprise the market for new and existing multi-family for-sale units (condominium/apartments) in Essex County and have also been grouped by income as shown on the following table (*see* Appendix One, Table 12):

Multi-Family Buyer Households By Income
Primary Housing
Essex County, New York

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30 AMI	30	19.6%
Between 30% and 60% AMI	33	21.6%
Between 60% and 80% AMI	13	8.5%
Between 80% and 120% AMI	19	12.4%
Over 120% AMI	<u>58</u>	<u>37.9%</u>
Total:	153	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Of the 1,199 potential buyer households, 221 households (18.4 percent) comprise the market for new and existing single-family attached for-sale units (duplexes/triplexes/rowhouses/townhouses) in Essex County and have also been grouped by income as shown on the following table (*see* Appendix One, Table 13):

Single-Family Attached Buyer Households By Income
Primary Housing
Essex County, New York

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	45	20.4%
Between 30% and 60% AMI	47	21.3%
Between 60% and 80% AMI	21	9.5%
Between 80% and 120% AMI	27	12.2%
Over 120% AMI	<u>81</u>	<u>36.7%</u>
Total:	221	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

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Of the 1,199 potential buyer households, 825 households (68.8 percent) comprise the market for new and existing single-family detached for-sale units (detached houses) and have also been grouped by income, as detailed on the following table (*see* Appendix One, Table 14):

Single-Family Detached Buyer Households By Income
Primary Housing
Essex County, New York

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	135	16.4%
Between 30% and 60% AMI	168	20.4%
Between 60% and 80% AMI	91	11.0%
Between 80% and 120% AMI	132	16.0%
Over 120% AMI	<u>299</u>	<u>36.2%</u>
Total:	825	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

DELINEATION OF THE DRAW AREAS FOR SECOND/WEEKEND/VACATION HOUSING—

The principal draw areas of the potential market for second/vacation/weekend housing within Essex County have been established based on historical parcel sales data to determine the location of primary residence.

Appendix Three, Tables 1 and 2.

Annual Second/Weekend/Vacation Unit Sales—

Zimmerman/Volk Associates analyzed parcel data from the Essex County Assessor for Essex County from 2023 through 2025 detailing the second/weekend/vacation unit sales in Essex County to out-of-county buyers. Of the transactions recorded, just under two to 8.3 percent of sales were made to residents of Saratoga County; just under four to 5.6 percent of sales were made to residents of Franklin County; 1.7 to 4.3 percent were made to buyers from Albany County; 2.5 to 3.7 percent to Suffolk County purchasers; zero to 4.1 percent of Essex County units were sold to residents of Warren County; and another 2.6 to 3.7 percent to residents of Westchester County, New York.

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The draw areas for potential buyers of second/weekend/vacation units have therefore been derived from these historical sales data. In addition and also based on the current out-of-county ownership of parcels, a substantial potential market lives outside the draw areas detailed above. The principal draw areas for buyers of second/weekend/vacation units in Essex County have therefore been delineated as follows:

- Saratoga County;
- Albany County;
- Warren County;
- Westchester County;
- Franklin County;
- Suffolk County;
- Kings County;
- Clinton County; and
- Other counties in the United States.

2025 TARGET MARKET CLASSIFICATIONS OF SARATOGA, ALBANY, WARREN, WESTCHESTER, FRANKLIN, SUFFOLK, KINGS, AND CLINTON COUNTIES—

As in the analysis of primary housing, demographic and geo-demographic data obtained from Claritas, Inc. provide the framework for the categorization of draw area households, not only by lifestage and demographic characteristics, but also by lifestyle preferences and socio-economic factors.

Appendix Three, Tables 3 through 10. Target Market Classifications—

According to Claritas, Inc., an estimated 102,095 households live in Saratoga County in 2025. Median income in the county is estimated at \$98,300, approximately 25.4 percent higher than the national median of \$78,400. The median reported value of owner-occupied dwelling units in Saratoga County is estimated at \$387,000, 6.7 percent higher than the national median of \$362,800 (*reference* Appendix Three, Table 3).

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As characterized by lifestage, 44.8 percent of Saratoga County's households are empty nesters and retirees (represented in 20 of Zimmerman/Volk Associates' target market groups). Another 43.8 percent are traditional and non-traditional families (in 21 target market groups), and the remaining 11.5 percent are younger singles and couples (in 12 groups).

In 2025, an estimated 133,555 households live in Albany County. Median income in the county is estimated at \$80,300, 2.4 percent higher than the national median of \$78,400. The median reported value of owner-occupied dwelling units in Albany County is estimated at \$311,400, 14.2 percent lower than the national median of \$362,800 (*reference* Appendix Three, Table 4).

By lifestage, 37.5 percent of Albany County's households are empty nesters and retirees (represented in 22 older target market groups). Another 34.6 percent are traditional and non-traditional families (in 21 family target market groups), and the remaining 28 percent are younger singles and couples (in 12 younger target market groups).

An estimated 29,305 households live in Warren County. Median income in the county is estimated at \$71,900, 8.3 percent lower than the national median of \$78,400. The median reported value of owner-occupied dwelling units in Warren County is estimated at \$336,600, 7.2 percent lower than the national median (*reference* Appendix Three, Table 5).

As characterized by lifestage, 57.6 percent of Warren County's households are empty nesters and retirees (represented in 19 older groups). Another 26.4 percent are traditional and non-traditional families (in 19 family groups), and the remaining 16 percent are younger singles and couples (in 12 younger groups).

According to Claritas, an estimated 359,830 households live in Westchester County in 2025. Median income in the county is estimated at \$110,500, just under 41 percent higher than the national median of \$78,400. The median reported value of owner-occupied dwelling units in Westchester County is estimated at \$715,000, just over 97 percent higher than the national median of \$362,800 (*reference* Appendix Three, Table 6).

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By lifestage, 49.4 percent of Westchester County's households are empty nesters and retirees (represented in 24 older groups). Another 31.8 percent are traditional and non-traditional families (in 24 family groups), and the remaining 18.8 percent are younger singles and couples (in 16 younger groups).

According to Claritas, an estimated 18,985 households live in Franklin County in 2025. Median income in the county is estimated at \$66,800, 14.8 percent lower than the national median of \$78,400. The median reported value of owner-occupied dwelling units in Franklin County is estimated at \$177,200, approximately 51.2 percent lower than the national median of \$362,800 (*reference* Appendix Three, Table 7).

By lifestage, 44.4 percent of Franklin County's households are empty nesters and retirees (represented in 11 older groups). Another 35.6 percent are traditional and non-traditional families (in seven family groups), and the remaining 20 percent are younger singles and couples (in four younger groups).

According to Claritas, an estimated 515,010 households live in Suffolk County in 2025. Median income in the county is estimated at \$124,100, 58.3 percent higher than the national median of \$78,400. The median reported value of owner-occupied dwelling units in Suffolk County is estimated at \$598,100, just under 65 percent higher than the national median of \$362,800 (*reference* Appendix Three, Table 8).

By lifestage, just over 54 percent of Suffolk County's households are empty nesters and retirees (represented in 22 older groups). Another 40.5 percent are traditional and non-traditional families (in 21 family groups), and the remaining 5.4 percent are younger singles and couples (in 12 younger groups).

An estimated 926,760 households live in Kings County. Median income in the county is estimated at \$75,600, 3.6 percent lower than the national median. The median reported value of owner-occupied

dwelling units in Kings County is estimated at \$954,800, 163 percent higher than the national median (*reference* Appendix Three, Table 9).

As characterized by lifestage, 39 percent of Kings County's households are younger singles and couples (represented in five younger groups). Another 37.3 percent are empty nesters and retirees (in four older groups), and the remaining 23.7 percent are traditional and non-traditional families (in four family groups).

According to Claritas, an estimated 32,535 households live in Clinton County in 2025. Median income in the county is estimated at \$68,800, 12.2 percent lower than the national median. The median home value of owner-occupied units in Clinton County is estimated at \$218,800, nearly 40 percent lower than the national median (*reference* Appendix Three, Table 10).

By lifestage, 42 percent of Clinton County's households are empty nesters and retirees (represented in 20 older groups). Another 34.5 percent are traditional and non-traditional families (in 19 family groups), and the remaining 23.5 percent are younger singles and couples (in 12 younger groups).

DETERMINATION OF THE AVERAGE ANNUAL MARKET POTENTIAL FOR SECOND/WEEKEND/VACATION HOUSING UNITS IN ESSEX COUNTY—

Zimmerman/Volk Associates integrated data from Essex County Assessor with data from Claritas, Inc and the U.S. Bureau of the Census data from the American Community Survey to determine the purchase propensity rates for second/weekend/vacation housing. As outlined above, the representative draw areas for second home buyers in Essex County would be Saratoga, Albany, Warren, Westchester, Franklin, Suffolk, Kings, Clinton, and other counties in the U.S.

Appendix Three, Tables 11 through 19.

Annual Average Market Potential for Second/Weekend/Vacation Units in Essex County—

In Essex County, an estimated 10 households from Saratoga County have the potential to purchase second/weekend/vacation units each year over the next five years (*reference* Appendix Three, Table 11). Among households qualified by income, home value, and second homeownership propensities, approximately 70 percent of households are likely to be empty nesters and retirees (in five market

groups), and the remaining 30 percent are likely to be traditional and non-traditional families (in two groups).

An estimated seven households from Albany County have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 12). After qualifying those households, 71.4 percent would be empty nesters and retirees (in five market groups), and the remaining 28.6 percent are likely to be traditional and non-traditional families (also in two groups).

An estimated five households from Warren County have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 13). After filtering those households by income, home value, and second homeownership propensities, all these households would be empty nesters and retirees (in one market group).

An estimated five households from Westchester County have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 14). All households would be empty nesters and retirees (in two market groups).

An estimated five households from Franklin County have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 15). After qualifying those households, 80 percent would be empty nesters and retirees (in three market groups), and the remaining 20 percent are likely to be traditional and non-traditional families (in one group).

An estimated five households from Suffolk County have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 16). After qualifying those households, 80 percent would be empty nesters

and retirees (in three market groups), and the remaining 20 percent are likely to be traditional and non-traditional families (in one group).

Another four households from Kings County have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 17). Three households would likely be empty nesters and retirees (in three groups), and another household would likely be from traditional and non-traditional families.

Four households from Clinton County also have the potential to purchase a second unit in Essex County each year over the next five years (*reference* Appendix Three, Table 18). All would likely be empty nesters and retirees (from two groups).

Among the remaining counties of the U.S., 124 qualified households have the potential to purchase second/weekend/vacation units in Essex County each year over the next five years (*reference* Appendix Three, Table 19). Just over 66 percent of these households are likely to be empty nesters and retirees (in 13 older market groups); another 26.6 percent are likely to be traditional and non-traditional families (in 10 family market groups); and the remaining 7.3 percent are likely to be younger singles and couples (in five younger household groups).

Appendix Three, Tables 20 and 21.

Annual Average Market Potential for Second/Weekend/Vacation Units in Essex County—

Appendix Three, Table 20 summarizes Appendix Three, Tables 11 through 19. Empty nesters and retirees are likely to account for 71 percent of the potential market for second/weekend/vacation units (in 14 older groups); followed by another 23.7 percent who are likely to be traditional and non-traditional families (in 10 family groups); and the remaining 5.3 percent are likely to be younger singles and couples (in five younger groups).

The annual average market potential for second/weekend/vacation units by draw area in Essex County is shown on the table following this page.

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Annual Average Market Potential by Draw Area
Second/Vacation/Weekend Units
ESSEX COUNTY
New York

Saratoga County:	5.9%
Albany County:	4.1%
Warren/Franklin/Canton County:	8.3%
Westchester/Suffolk County:	5.9%
Kings County:	2.4%
Other Counties.:	<u>73.4%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2025.

Of the 169 second/vacation/weekend buyer households, 20.7 percent (or 35 households) would prefer multi-family units (condominiums); another 18.9 percent (32 households) would prefer attached single-family (rowhouse/townhouse/duplex) units; and 60.4 percent (102 households) would prefer single-family detached houses (*reference* Appendix Three, Table 21).

—Target Market Data—

Target market data are based on the PRIZM household clustering system developed by Claritas, Inc., and modified and augmented by Zimmerman/Volk Associates as the basis for its proprietary residential target market methodology. Target market data provides the number of households by cluster aggregated into the three main demographic categories—empty nesters and retirees; traditional and non-traditional families; and younger singles and couples.

Zimmerman/Volk Associates' target market classifications are updated annually to reflect the slow, but relentless change in the composition of American households. Because of the nature of geo-demographic segmentation, a change in household classification is directly correlated with a change in geography, *i.e.*—a move from one neighborhood condition to another. However, these changes of classification can also reflect an alteration in one or more of three additional basic characteristics:

- Age;
- Household composition; and/or
- Economic status.

Age, of course, is the most predictable, and easily-defined of these changes. Household composition has also been relatively easy to define; recently, with the growth of non-traditional households, however, definitions of a family have had to be expanded and parsed into more highly-refined segments. Economic status remains clearly defined through measures of annual income and household wealth.

A change in classification is rarely induced by a change in just one of the four basic characteristics. This is one reason that the target household categories are so highly refined: they take in multiple characteristics. Even so, there are some rough equivalents in household types as they move from one neighborhood condition to another. There is, for example, a correlation between *Full-Nest Suburbanites* and *Full-Nest Exurbanites*; if a *Full-Nest Suburbanite* household moves to the exurbs, they become a *Full-Nest Exurbanite* household, if the move is not accompanied by a significant change in socio-economic status. In contrast, if a *Full-Nest Suburbanite* household moves within the metropolitan suburbs, and also improves their socio-economic standing, that household would likely be characterized as *Nonveau Money* or *Corporate Establishment*.

Household Classification Methodology:

Household classifications were originally based on the PRIZM geo-demographic segmentation system that was established by Claritas in 1974 and then replaced by PRIZM NE clustering system in 2005. The PRIZM PREMIER system now in place was updated in 2016 to include 68 household groups, each ranging between one and two and a half million households. The revised household classifications are based on PRIZM which was developed through unique classification and regression trees delineating 68 specific clusters of American households. The system is now accurate to the individual household level, adding self-reported and list-based household data to geo-demographic information. The process applies hundreds of demographic variables to nearly 10,000 “behaviors.”

Over the past 37 years, Zimmerman/Volk Associates has augmented the PRIZM cluster systems for use within the company’s proprietary residential target market methodology specific to housing and

Essex County, New York
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neighborhood preferences, with additional algorithms, correlation with geo-coded consumer data, aggregation of clusters by broad household definition, and unique cluster names.



Appendix One Tables



Gross Annual Household In-Migration

Essex County, New York
2017, 2018, 2019, 2020, 2021

County of Origin	 2017		 2018		 2019		 2020		 2021	
	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>
Clinton	140	16.1%	155	18.1%	185	17.5%	145	13.9%	140	14.7%
Franklin	115	13.2%	125	14.6%	110	10.4%	95	9.1%	95	9.9%
Warren	50	5.7%	50	5.8%	50	4.7%	55	5.3%	55	5.8%
Saratoga	35	4.0%	25	2.9%	30	2.8%	45	4.3%	35	3.7%
Washington	35	4.0%	0	0.0%	35	3.3%	20	1.9%	20	2.1%
Chittenden, VT	0	0.0%	0	0.0%	0	0.0%	25	2.4%	20	2.1%
All Other Counties	495	56.9%	500	58.5%	650	61.3%	655	63.0%	590	61.8%
Total In-Migration:	870	100.0%	855	100.0%	1,060	100.0%	1,040	100.0%	955	100.0%

NOTE: All numbers have been rounded to the nearest five.

SOURCE: Internal Revenue Service;
 Zimmerman/Volk Associates, Inc.

Gross Annual Household Out-Migration

Essex County, New York
2017, 2018, 2019, 2020, 2021

Destination County	 2017		 2018		 2019		 2020		 2021	
	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>
Clinton	205	20.8%	165	19.3%	190	19.4%	155	16.0%	185	18.6%
Franklin	125	12.7%	95	11.1%	135	13.8%	125	12.9%	125	12.6%
Warren	55	5.6%	60	7.0%	65	6.6%	60	6.2%	50	5.0%
Saratoga	35	3.6%	25	2.9%	35	3.6%	40	4.1%	30	3.0%
Washington	0	0.0%	25	2.9%	30	3.1%	25	2.6%	30	3.0%
Chittenden, VT	25	2.5%	20	2.3%	25	2.6%	0	0.0%	20	2.0%
All Other Counties	540	54.8%	465	54.4%	500	51.0%	565	58.2%	555	55.8%
Total Out-Migration:	985	100.0%	855	100.0%	980	100.0%	970	100.0%	995	100.0%

NOTE: All numbers have been rounded to the nearest five.

SOURCE: Internal Revenue Service;
 Zimmerman/Volk Associates, Inc.

Net Annual Household Migration*Essex County, New York***2017, 2018, 2019, 2020, 2021**

County	 2017	 2018	 2019	 2020	 2021
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
Clinton	-65	-10	-5	-10	-45
Franklin	-10	30	-25	-30	-30
Warren	-5	-10	-15	-5	5
Saratoga	0	0	-5	5	5
Washington	35	-25	5	-5	-10
Chittenden, VT	-25	-20	-25	25	0
All Other Counties	-45	35	150	90	35
Total Net Migration:	-115	0	80	70	-40

NOTE: All numbers have been rounded to the nearest five.

SOURCE: Internal Revenue Service;
Zimmerman/Volk Associates, Inc.

2025 Household Classification by Market Groups

Essex County, New York

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Estimated Share</i>
Empty Nesters & Retirees	8,715	54.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	8,715	54.8%
Traditional & Non-Traditional Families	5,000	31.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	5,000	31.4%
Younger Singles & Couples	2,200	13.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	2,200	13.8%
Total:	15,915	100.0%

2025 Estimated Median Income: \$73,800
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$262,500
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Essex County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	8,715	54.8%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	0	0.0%		
Pillars of the Community	0	0.0%		
New Empty Nesters	1,735	10.9%	\$137,300	\$541,900
Traditional Couples	0	0.0%		
RV Retirees	2,215	13.9%	\$108,200	\$288,200
Country Couples	0	0.0%		
Hometown Retirees	1,185	7.4%	\$57,100	\$216,500
Heartland Retirees	1,775	11.2%	\$57,000	\$266,100
Village Elders	0	0.0%		
Small-Town Seniors	0	0.0%		
Back Country Seniors	1,805	11.3%	\$34,800	\$160,500
<i>Subtotal:</i>	8,715	54.8%		

2025 Household Classification by Market Groups

Essex County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	5,000	31.4%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	0	0.0%		
Full-Nest Exurbanites	1,135	7.1%	\$140,000	\$445,100
Rural Families	1,270	8.0%	\$109,800	\$268,900
Traditional Families	0	0.0%		
Small-Town Families	0	0.0%		
Four-by-Four Families	0	0.0%		
Rustic Families	2,595	16.3%	\$59,000	\$213,200
Hometown Families	0	0.0%		
<i>Subtotal:</i>	5,000	31.4%		

2025 Household Classification by Market Groups

Essex County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	2,200	13.8%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	0	0.0%		
Blue-Collar Traditionalists	1,380	8.7%	\$28,800	\$170,700
Rural Couples	820	5.2%	\$22,300	\$133,500
Rural Strivers	0	0.0%		
<i>Subtotal:</i>	2,200	13.8%		

**Annual Average Number Of Households With The Potential
To Move Within Essex County Each Year Over The Next Five Years**
Essex County, New York

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	8,715	275	32.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	8,715	275	32.4%
Traditional & Non-Traditional Families	5,000	320	37.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,000	320	37.6%
Younger Singles & Couples	2,200	255	30.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,200	255	30.0%
Total:	15,915	850	100.0%

**Annual Average Number Of Households With The Potential
To Move Within Essex County Each Year Over The Next Five Years**
Essex County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	8,715	275	32.4%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0.0%
Pillars of the Community	0	0	0.0%
New Empty Nesters	1,735	35	4.1%
Traditional Couples	0	0	0.0%
RV Retirees	2,215	55	6.5%
Country Couples	0	0	0.0%
Hometown Retirees	1,185	45	5.3%
Heartland Retirees	1,775	45	5.3%
Village Elders	0	0	0.0%
Small-Town Seniors	0	0	0.0%
Back Country Seniors	1,805	95	11.2%
<i>Subtotal:</i>	<u>8,715</u>	<u>275</u>	<u>32.4%</u>

**Annual Average Number Of Households With The Potential
To Move Within Essex County Each Year Over The Next Five Years**
Essex County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,000	320	37.6%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	0	0	0.0%
Full-Nest Exurbanites	1,135	60	7.1%
Rural Families	1,270	50	5.9%
Traditional Families	0	0	0.0%
Small-Town Families	0	0	0.0%
Four-by-Four Families	0	0	0.0%
Rustic Families	2,595	210	24.7%
Hometown Families	0	0	0.0%
<i>Subtotal:</i>	<u>5,000</u>	<u>320</u>	<u>37.6%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Essex County Each Year Over The Next Five Years**
Essex County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,200	255	30.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0.0%
Blue-Collar Traditionalists	1,380	140	16.5%
Rural Couples	820	115	13.5%
Rural Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>2,200</u>	<u>255</u>	<u>30.0%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

Franklin County, New York, Warren County, New York

<u>Household Type / Geographic Designation</u>	<u><i>Franklin County</i></u>	<u><i>Warren County</i></u>	<u>Total</u>
Empty Nesters & Retirees	25	20	45
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town & Country/Exurbs</i>	25	20	45
Traditional & Non-Traditional Families	40	20	60
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	0	10	10
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town & Country/Exurbs</i>	40	10	50
Younger Singles & Couples	45	25	70
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	0	15	15
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town & Country/Exurbs</i>	45	10	55
Total:	110	65	175
Percent:	62.9%	37.1%	100.0%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

Franklin County, New York, Warren County, New York

	<i>Franklin County</i>	<i>Warren County</i>	<i>Total</i>
Empty Nesters & Retirees	25	20	45
<i>Metropolitan Cities</i>			
The Social Register	0	0	0
Urban Establishment	0	0	0
Multi-Ethnic Empty Nesters	0	0	0
Cosmopolitan Couples	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0
Blue-Collar Retirees	0	0	0
Middle-Class Move-Downs	0	0	0
Hometown Seniors	0	0	0
Second City Seniors	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0
Old Money	0	0	0
Affluent Empty Nesters	0	0	0
Suburban Establishment	0	0	0
Mainstream Empty Nesters	0	0	0
Middle-American Retirees	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0
Pillars of the Community	0	5	5
New Empty Nesters	0	0	0
Traditional Couples	0	0	0
RV Retirees	5	0	5
Country Couples	0	0	0
Hometown Retirees	5	0	5
Heartland Retirees	0	0	0
Village Elders	0	5	5
Small-Town Seniors	5	5	10
Back Country Seniors	10	5	15
<i>Subtotal:</i>	<u>25</u>	<u>20</u>	<u>45</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

Franklin County, New York, Warren County, New York

	<i>Franklin County</i>	<i>Warren County</i>	Total
Traditional & Non-Traditional Families	40	20	60
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0
Multi-Cultural Families	0	0	0
Inner-City Families	0	0	0
Single-Parent Families	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0
Multi-Ethnic Families	0	0	0
Uptown Families	0	5	5
In-Town Families	0	0	0
New American Strivers	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>10</u>	<u>10</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0
Nouveau Money	0	0	0
Button-Down Families	0	0	0
Fiber-Optic Families	0	0	0
Late-Nest Suburbanites	0	0	0
Full-Nest Suburbanites	0	0	0
Kids 'r' Us	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0
New Town Families	0	0	0
Full-Nest Exurbanites	0	0	0
Rural Families	10	0	10
Traditional Families	0	0	0
Small-Town Families	0	0	0
Four-by-Four Families	0	0	0
Rustic Families	25	5	30
Hometown Families	5	5	10
<i>Subtotal:</i>	<u>40</u>	<u>10</u>	<u>50</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

Franklin County, New York, Warren County, New York

	<i>Franklin County</i>	<i>Warren County</i>	<i>Total</i>
Younger Singles & Couples	45	25	70
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0
New Bohemians	0	0	0
Cosmopolitan Elite	0	0	0
Downtown Couples	0	0	0
Downtown Proud	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	5	5
Small-City Singles	0	0	0
Twentysomethings	0	5	5
Second-City Strivers	0	5	5
Multi-Ethnic Singles	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>15</u>	<u>15</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0
Suburban Achievers	0	0	0
Suburban Strivers	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0
Blue-Collar Traditionalists	15	5	20
Rural Couples	20	5	25
Rural Strivers	10	0	10
<i>Subtotal:</i>	<u>45</u>	<u>10</u>	<u>55</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Clinton County, New York

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	13,670	35	22.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,050	10	6.5%
<i>Metropolitan Suburbs</i>	1,060	0	0.0%
<i>Town & Country/Exurbs</i>	10,560	25	16.1%
Traditional & Non-Traditional Families	11,220	45	29.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,200	5	3.2%
<i>Metropolitan Suburbs</i>	920	0	0.0%
<i>Town & Country/Exurbs</i>	9,100	40	25.8%
Younger Singles & Couples	7,645	75	48.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,265	25	16.1%
<i>Metropolitan Suburbs</i>	1,200	15	9.7%
<i>Town & Country/Exurbs</i>	4,180	35	22.6%
Total:	32,535	155	100.0%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Clinton County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	13,670	35	22.6%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	525	0	0.0%
Blue-Collar Retirees	720	5	3.2%
Middle-Class Move-Downs	225	0	0.0%
Hometown Seniors	130	0	0.0%
Second City Seniors	450	5	3.2%
Subtotal:	2,050	10	6.5%
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	105	0	0.0%
Suburban Establishment	355	0	0.0%
Mainstream Empty Nesters	100	0	0.0%
Middle-American Retirees	500	0	0.0%
Subtotal:	1,060	0	0.0%
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	455	0	0.0%
Pillars of the Community	355	0	0.0%
New Empty Nesters	525	0	0.0%
Traditional Couples	185	0	0.0%
RV Retirees	2,915	5	3.2%
Country Couples	285	0	0.0%
Hometown Retirees	1,660	5	3.2%
Heartland Retirees	1,160	0	0.0%
Village Elders	140	0	0.0%
Small-Town Seniors	605	5	3.2%
Back Country Seniors	2,275	10	6.5%
Subtotal:	10,560	25	16.1%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Clinton County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	11,220	45	29.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	80	0	0.0%
Multi-Ethnic Families	15	0	0.0%
Uptown Families	390	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	715	5	3.2%
<i>Subtotal:</i>	<u>1,200</u>	<u>5</u>	<u>3.2%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	20	0	0.0%
Nouveau Money	115	0	0.0%
Button-Down Families	485	0	0.0%
Fiber-Optic Families	90	0	0.0%
Late-Nest Suburbanites	60	0	0.0%
Full-Nest Suburbanites	100	0	0.0%
Kids 'r' Us	50	0	0.0%
<i>Subtotal:</i>	<u>920</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	180	0	0.0%
Full-Nest Exurbanites	690	5	3.2%
Rural Families	3,530	10	6.5%
Traditional Families	25	0	0.0%
Small-Town Families	245	0	0.0%
Four-by-Four Families	190	0	0.0%
Rustic Families	4,070	25	16.1%
Hometown Families	170	0	0.0%
<i>Subtotal:</i>	<u>9,100</u>	<u>40</u>	<u>25.8%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**

Clinton County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	7,645	75	48.4%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	365	5	3.2%
Small-City Singles	135	0	0.0%
Twentysomethings	740	10	6.5%
Second-City Strivers	540	5	3.2%
Multi-Ethnic Singles	485	5	3.2%
Subtotal:	2,265	25	16.1%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	180	0	0.0%
Suburban Achievers	150	0	0.0%
Suburban Strivers	870	15	9.7%
Subtotal:	1,200	15	9.7%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	455	0	0.0%
Blue-Collar Traditionalists	1,900	15	9.7%
Rural Couples	1,545	15	9.7%
Rural Strivers	280	5	3.2%
Subtotal:	4,180	35	22.6%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Balance of the United States

<u>Household Type / Geographic Designation</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	155	23.8%
<i>Metropolitan Cities</i>	25	3.8%
<i>Small Cities/Satellite Cities</i>	30	4.6%
<i>Metropolitan Suburbs</i>	25	3.8%
<i>Town & Country/Exurbs</i>	75	11.5%
Traditional & Non-Traditional Families	210	32.3%
<i>Metropolitan Cities</i>	20	3.1%
<i>Small Cities/Satellite Cities</i>	45	6.9%
<i>Metropolitan Suburbs</i>	35	5.4%
<i>Town & Country/Exurbs</i>	110	16.9%
Younger Singles & Couples	285	43.8%
<i>Metropolitan Cities</i>	80	12.3%
<i>Small Cities/Satellite Cities</i>	85	13.1%
<i>Metropolitan Suburbs</i>	50	7.7%
<i>Town & Country/Exurbs</i>	70	10.8%
Total:	650	100.0%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	155	23.8%
<i>Metropolitan Cities</i>		
The Social Register	0	0.0%
Urban Establishment	10	1.5%
Multi-Ethnic Empty Nesters	5	0.8%
Cosmopolitan Couples	10	1.5%
<i>Subtotal:</i>	<u>25</u>	<u>3.8%</u>
<i>Small Cities/Satellite Cities</i>		
Second City Establishment	5	0.8%
Blue-Collar Retirees	10	1.5%
Middle-Class Move-Downs	5	0.8%
Hometown Seniors	0	0.0%
Second City Seniors	10	1.5%
<i>Subtotal:</i>	<u>30</u>	<u>4.6%</u>
<i>Metropolitan Suburbs</i>		
The One Percenters	0	0.0%
Old Money	0	0.0%
Affluent Empty Nesters	0	0.0%
Suburban Establishment	5	0.8%
Mainstream Empty Nesters	10	1.5%
Middle-American Retirees	10	1.5%
<i>Subtotal:</i>	<u>25</u>	<u>3.8%</u>
<i>Town & Country/Exurbs</i>		
Small-Town Patriarchs	5	0.8%
Pillars of the Community	5	0.8%
New Empty Nesters	5	0.8%
Traditional Couples	5	0.8%
RV Retirees	5	0.8%
Country Couples	5	0.8%
Hometown Retirees	5	0.8%
Heartland Retirees	5	0.8%
Village Elders	5	0.8%
Small-Town Seniors	15	2.3%
Back Country Seniors	15	2.3%
<i>Subtotal:</i>	<u>75</u>	<u>11.5%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	210	32.3%
<i>Metropolitan Cities</i>		
e-Type Families	0	0.0%
Multi-Cultural Families	5	0.8%
Inner-City Families	10	1.5%
Single-Parent Families	5	0.8%
<i>Subtotal:</i>	<u>20</u>	<u>3.1%</u>
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	5	0.8%
Multi-Ethnic Families	5	0.8%
Uptown Families	10	1.5%
In-Town Families	10	1.5%
New American Strivers	15	2.3%
<i>Subtotal:</i>	<u>45</u>	<u>6.9%</u>
<i>Metropolitan Suburbs</i>		
Corporate Establishment	5	0.8%
Nouveau Money	5	0.8%
Button-Down Families	5	0.8%
Fiber-Optic Families	0	0.0%
Late-Nest Suburbanites	5	0.8%
Full-Nest Suburbanites	5	0.8%
Kids 'r' Us	10	1.5%
<i>Subtotal:</i>	<u>35</u>	<u>5.4%</u>
<i>Town & Country/Exurbs</i>		
Ex-Urban Elite	10	1.5%
New Town Families	5	0.8%
Full-Nest Exurbanites	10	1.5%
Rural Families	10	1.5%
Traditional Families	5	0.8%
Small-Town Families	20	3.1%
Four-by-Four Families	10	1.5%
Rustic Families	25	3.8%
Hometown Families	15	2.3%
<i>Subtotal:</i>	<u>110</u>	<u>16.9%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	285	43.8%
<i>Metropolitan Cities</i>		
New Power Couples	5	0.8%
New Bohemians	25	3.8%
Cosmopolitan Elite	5	0.8%
Downtown Couples	20	3.1%
Downtown Proud	25	3.8%
<i>Subtotal:</i>	80	12.3%
<i>Small Cities/Satellite Cities</i>		
The VIPs	15	2.3%
Small-City Singles	15	2.3%
Twentysomethings	25	3.8%
Second-City Strivers	15	2.3%
Multi-Ethnic Singles	15	2.3%
<i>Subtotal:</i>	85	13.1%
<i>Metropolitan Suburbs</i>		
Fast-Track Professionals	15	2.3%
Suburban Achievers	5	0.8%
Suburban Strivers	30	4.6%
<i>Subtotal:</i>	50	7.7%
<i>Town & Country/Exurbs</i>		
Hometown Sweethearts	10	1.5%
Blue-Collar Traditionalists	15	2.3%
Rural Couples	30	4.6%
Rural Strivers	15	2.3%
<i>Subtotal:</i>	70	10.8%

**Annual Average Number Of Households With The Potential
To Move Within/To Essex County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

<u>Household Type / Geographic Designation</u>	<u>Essex County</u>	<u>Regional Draw Area</u>	<u>Clinton County</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	275	45	35	155	510
<i>Metropolitan Cities</i>	0	0	0	25	25
<i>Small Cities/Satellite Cities</i>	0	0	10	30	40
<i>Metropolitan Suburbs</i>	0	0	0	25	25
<i>Town & Country/Exurbs</i>	275	45	25	75	420
Traditional & Non-Traditional Families	320	60	45	210	635
<i>Metropolitan Cities</i>	0	0	0	20	20
<i>Small Cities/Satellite Cities</i>	0	10	5	45	60
<i>Metropolitan Suburbs</i>	0	0	0	35	35
<i>Town & Country/Exurbs</i>	320	50	40	110	520
Younger Singles & Couples	255	70	75	285	685
<i>Metropolitan Cities</i>	0	0	0	80	80
<i>Small Cities/Satellite Cities</i>	0	15	25	85	125
<i>Metropolitan Suburbs</i>	0	0	15	50	65
<i>Town & Country/Exurbs</i>	255	55	35	70	415
Total:	850	175	155	650	1,830
Percent:	46.4%	9.6%	8.5%	35.5%	100.0%

**Annual Average Number Of Households With The Potential
To Move Within/To Essex County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

	<i>Essex County</i>	<i>Regional Draw Area</i>	<i>Clinton County</i>	<i>Balance of U.S.</i>	<i>Total</i>
Empty Nesters & Retirees	275	45	35	155	510
<i>Metropolitan Cities</i>					
The Social Register	0	0	0	0	0
Urban Establishment	0	0	0	10	10
Multi-Ethnic Empty Nesters	0	0	0	5	5
Cosmopolitan Couples	0	0	0	10	10
Subtotal:	0	0	0	25	25
<i>Small Cities/Satellite Cities</i>					
Second City Establishment	0	0	0	5	5
Blue-Collar Retirees	0	0	5	10	15
Middle-Class Move-Downs	0	0	0	5	5
Hometown Seniors	0	0	0	0	0
Second City Seniors	0	0	5	10	15
Subtotal:	0	0	10	30	40
<i>Metropolitan Suburbs</i>					
The One Percenters	0	0	0	0	0
Old Money	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0
Suburban Establishment	0	0	0	5	5
Mainstream Empty Nesters	0	0	0	10	10
Middle-American Retirees	0	0	0	10	10
Subtotal:	0	0	0	25	25
<i>Town & Country/Exurbs</i>					
Small-Town Patriarchs	0	0	0	5	5
Pillars of the Community	0	5	0	5	10
New Empty Nesters	35	0	0	5	40
Traditional Couples	0	0	0	5	5
RV Retirees	55	5	5	5	70
Country Couples	0	0	0	5	5
Hometown Retirees	45	5	5	5	60
Heartland Retirees	45	0	0	5	50
Village Elders	0	5	0	5	10
Small-Town Seniors	0	10	5	15	30
Back Country Seniors	95	15	10	15	135
Subtotal:	275	45	25	75	420

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To Essex County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

	<u>Essex County</u>	<u>Regional Draw Area</u>	<u>Clinton County</u>	<u>Balance of U.S.</u>	<u>Total</u>
Traditional & Non-Traditional Families	320	60	45	210	635
<i>Metropolitan Cities</i>					
e-Type Families	0	0	0	0	0
Multi-Cultural Families	0	0	0	5	5
Inner-City Families	0	0	0	10	10
Single-Parent Families	0	0	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>20</u>	<u>20</u>
<i>Small Cities/Satellite Cities</i>					
Unibox Transferees	0	0	0	5	5
Multi-Ethnic Families	0	0	0	5	5
Uptown Families	0	5	0	10	15
In-Town Families	0	0	0	10	10
New American Strivers	0	5	5	15	25
<i>Subtotal:</i>	<u>0</u>	<u>10</u>	<u>5</u>	<u>45</u>	<u>60</u>
<i>Metropolitan Suburbs</i>					
Corporate Establishment	0	0	0	5	5
Nouveau Money	0	0	0	5	5
Button-Down Families	0	0	0	5	5
Fiber-Optic Families	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	5	5
Full-Nest Suburbanites	0	0	0	5	5
Kids 'r' Us	0	0	0	10	10
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>35</u>	<u>35</u>
<i>Town & Country/Exurbs</i>					
Ex-Urban Elite	0	0	0	10	10
New Town Families	0	0	0	5	5
Full-Nest Exurbanites	60	0	5	10	75
Rural Families	50	10	10	10	80
Traditional Families	0	0	0	5	5
Small-Town Families	0	0	0	20	20
Four-by-Four Families	0	0	0	10	10
Rustic Families	210	30	25	25	290
Hometown Families	0	10	0	15	25
<i>Subtotal:</i>	<u>320</u>	<u>50</u>	<u>40</u>	<u>110</u>	<u>520</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To Essex County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

	<i>Essex County</i>	<i>Regional Draw Area</i>	<i>Clinton County</i>	<i>Balance of U.S.</i>	<i>Total</i>
Younger Singles & Couples	255	70	75	285	685
<i>Metropolitan Cities</i>					
New Power Couples	0	0	0	5	5
New Bohemians	0	0	0	25	25
Cosmopolitan Elite	0	0	0	5	5
Downtown Couples	0	0	0	20	20
Downtown Proud	0	0	0	25	25
<i>Subtotal:</i>	0	0	0	80	80
<i>Small Cities/Satellite Cities</i>					
The VIPs	0	5	5	15	25
Small-City Singles	0	0	0	15	15
Twentysomethings	0	5	10	25	40
Second-City Strivers	0	5	5	15	25
Multi-Ethnic Singles	0	0	5	15	20
<i>Subtotal:</i>	0	15	25	85	125
<i>Metropolitan Suburbs</i>					
Fast-Track Professionals	0	0	0	15	15
Suburban Achievers	0	0	0	5	5
Suburban Strivers	0	0	15	30	45
<i>Subtotal:</i>	0	0	15	50	65
<i>Town & Country/Exurbs</i>					
Hometown Sweethearts	0	0	0	10	10
Blue-Collar Traditionalists	140	20	15	15	190
Rural Couples	115	25	15	30	185
Rural Strivers	0	10	5	15	30
<i>Subtotal:</i>	255	55	35	70	415

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
 Clinton County, and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>Potential Renters</u>	<u>Potential Owners</u>	<u>Total</u>
Empty Nesters & Retirees	125	385	510
<i>Metropolitan Cities</i>	17	8	25
<i>Small Cities/Satellite Cities</i>	19	21	40
<i>Metropolitan Suburbs</i>	8	17	25
<i>Town & Country/Exurbs</i>	81	339	420
Traditional & Non-Traditional Families	176	459	635
<i>Metropolitan Cities</i>	11	9	20
<i>Small Cities/Satellite Cities</i>	32	28	60
<i>Metropolitan Suburbs</i>	10	25	35
<i>Town & Country/Exurbs</i>	123	397	520
Younger Singles & Couples	330	355	685
<i>Metropolitan Cities</i>	60	20	80
<i>Small Cities/Satellite Cities</i>	95	30	125
<i>Metropolitan Suburbs</i>	46	19	65
<i>Town & Country/Exurbs</i>	129	286	415
Total:	631	1,199	1,830
Percent:	34.5%	65.5%	100.0%

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

Empty Nesters & Retirees	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
Urban Establishment	7	3	10
Multi-Ethnic Empty Nesters	2	3	5
Cosmopolitan Couples	8	2	10
<i>Subtotal:</i>	<u>17</u>	<u>8</u>	<u>25</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	1	4	5
Blue-Collar Retirees	5	10	15
Middle-Class Move-Downs	1	4	5
Second City Seniors	12	3	15
<i>Subtotal:</i>	<u>19</u>	<u>21</u>	<u>40</u>
<i>Metropolitan Suburbs</i>			
Suburban Establishment	1	4	5
Mainstream Empty Nesters	4	6	10
Middle-American Retirees	3	7	10
<i>Subtotal:</i>	<u>8</u>	<u>17</u>	<u>25</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1	4	5
Pillars of the Community	2	8	10
New Empty Nesters	5	35	40
Traditional Couples	0	5	5
RV Retirees	11	59	70
Country Couples	1	4	5
Hometown Retirees	10	50	60
Heartland Retirees	8	42	50
Village Elders	2	8	10
Small-Town Seniors	11	19	30
Back Country Seniors	30	105	135
<i>Subtotal:</i>	<u>81</u>	<u>339</u>	<u>420</u>
Total:	125	385	510
Percent:	24.5%	75.5%	100.0%

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
 Clinton County, and Balance of the United States*

Traditional & Non-Traditional Families	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
Multi-Cultural Families	2	3	5
Inner-City Families	6	4	10
Single-Parent Families	3	2	5
<i>Subtotal:</i>	<u>11</u>	<u>9</u>	<u>20</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	1	4	5
Multi-Ethnic Families	2	3	5
Uptown Families	6	9	15
In-Town Families	4	6	10
New American Strivers	19	6	25
<i>Subtotal:</i>	<u>32</u>	<u>28</u>	<u>60</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	1	4	5
Nouveau Money	1	4	5
Button-Down Families	1	4	5
Late-Nest Suburbanites	2	3	5
Full-Nest Suburbanites	2	3	5
Kids 'r' Us	3	7	10
<i>Subtotal:</i>	<u>10</u>	<u>25</u>	<u>35</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	1	9	10
New Town Families	1	4	5
Full-Nest Exurbanites	10	65	75
Rural Families	15	65	80
Traditional Families	1	4	5
Small-Town Families	9	11	20
Four-by-Four Families	3	7	10
Rustic Families	67	223	290
Hometown Families	16	9	25
<i>Subtotal:</i>	<u>123</u>	<u>397</u>	<u>520</u>
Total:	176	459	635
Percent:	27.7%	72.3%	100.0%

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,
Clinton County, and Balance of the United States*

Younger Singles & Couples	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
New Power Couples	3	2	5
New Bohemians	21	4	25
Cosmopolitan Elite	2	3	5
Downtown Couples	12	8	20
Downtown Proud	22	3	25
<i>Subtotal:</i>	<u>60</u>	<u>20</u>	<u>80</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	16	9	25
Small-City Singles	7	8	15
Twentysomethings	35	5	40
Second-City Strivers	21	4	25
Multi-Ethnic Singles	16	4	20
<i>Subtotal:</i>	<u>95</u>	<u>30</u>	<u>125</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	14	1	15
Suburban Achievers	2	3	5
Suburban Strivers	30	15	45
<i>Subtotal:</i>	<u>46</u>	<u>19</u>	<u>65</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	3	7	10
Blue-Collar Traditionalists	42	148	190
Rural Couples	66	119	185
Rural Strivers	18	12	30
<i>Subtotal:</i>	<u>129</u>	<u>286</u>	<u>415</u>
Total:	330	355	685
Percent:	48.2%	51.8%	100.0%

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move
Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
Clinton County, and Balance of the United States*

Household Type / Geographic Designation	.. Multi-Family ..	 Single-Family		Total
	 Attached	 Detached		
Empty Nesters & Retirees	43	57	285	385
<i>Metropolitan Cities</i>	4	3	1	8
<i>Small Cities/Satellite Cities</i>	3	4	14	21
<i>Metropolitan Suburbs</i>	2	3	12	17
<i>Town & Country/Exurbs</i>	34	47	258	339
Traditional & Non-Traditional Families	45	75	339	459
<i>Metropolitan Cities</i>	1	3	5	9
<i>Small Cities/Satellite Cities</i>	4	8	16	28
<i>Metropolitan Suburbs</i>	3	5	17	25
<i>Town & Country/Exurbs</i>	37	59	301	397
Younger Singles & Couples	65	89	201	355
<i>Metropolitan Cities</i>	9	7	4	20
<i>Small Cities/Satellite Cities</i>	10	13	7	30
<i>Metropolitan Suburbs</i>	5	8	6	19
<i>Town & Country/Exurbs</i>	41	61	184	286
Total:	153	221	825	1,199
Percent:	12.8%	18.4%	68.8%	100.0%

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move
Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,
Clinton County, and Balance of the United States*

Empty Nesters & Retirees	<i>Multi-Family</i>	<i>Single-Family</i>		Total
		<i>Attached</i>	<i>Detached</i>	
<i>Metropolitan Cities</i>				
Urban Establishment	2	1	0	3
Multi-Ethnic Empty Nesters	1	1	1	3
Cosmopolitan Couples	1	1	0	2
<i>Subtotal:</i>	<u>4</u>	<u>3</u>	<u>1</u>	<u>8</u>
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0	4	4
Blue-Collar Retirees	1	2	7	10
Middle-Class Move-Downs	1	1	2	4
Second City Seniors	1	1	1	3
<i>Subtotal:</i>	<u>3</u>	<u>4</u>	<u>14</u>	<u>21</u>
<i>Metropolitan Suburbs</i>				
Suburban Establishment	0	1	3	4
Mainstream Empty Nesters	1	1	4	6
Middle-American Retirees	1	1	5	7
<i>Subtotal:</i>	<u>2</u>	<u>3</u>	<u>12</u>	<u>17</u>
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	0	1	3	4
Pillars of the Community	0	1	7	8
New Empty Nesters	2	3	30	35
Traditional Couples	0	0	5	5
RV Retirees	4	5	50	59
Country Couples	0	1	3	4
Hometown Retirees	5	6	39	50
Heartland Retirees	4	5	33	42
Village Elders	2	2	4	8
Small-Town Seniors	2	4	13	19
Back Country Seniors	15	19	71	105
<i>Subtotal:</i>	<u>34</u>	<u>47</u>	<u>258</u>	<u>339</u>
Total:	43	57	285	385
Percent:	11.2%	14.8%	74.0%	100.0%

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move
Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,
Clinton County, and Balance of the United States*

Traditional & Non-Traditional Families	.. Multi-Family ..	 Single-Family		Total
		 Attached	 Detached	
<i>Metropolitan Cities</i>				
Multi-Cultural Families	0	1	2	3
Inner-City Families	1	1	2	4
Single-Parent Families	0	1	1	2
<i>Subtotal:</i>	1	3	5	9
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	1	3	4
Multi-Ethnic Families	0	1	2	3
Uptown Families	1	2	6	9
In-Town Families	1	1	4	6
New American Strivers	2	3	1	6
<i>Subtotal:</i>	4	8	16	28
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	1	3	4
Nouveau Money	0	1	3	4
Button-Down Families	0	0	4	4
Late-Nest Suburbanites	1	1	1	3
Full-Nest Suburbanites	1	1	1	3
Kids 'r' Us	1	1	5	7
<i>Subtotal:</i>	3	5	17	25
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	1	8	9
New Town Families	0	0	4	4
Full-Nest Exurbanites	3	6	56	65
Rural Families	5	8	52	65
Traditional Families	0	1	3	4
Small-Town Families	2	3	6	11
Four-by-Four Families	1	1	5	7
Rustic Families	24	35	164	223
Hometown Families	2	4	3	9
<i>Subtotal:</i>	37	59	301	397
Total:	45	75	339	459
Percent:	9.8%	16.3%	73.9%	100.0%

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move
Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,
Clinton County, and Balance of the United States*

Younger Singles & Couples	.. Multi-Family ..	 Single-Family		Total
		 Attached	 Detached	
<i>Metropolitan Cities</i>				
New Power Couples	1	1	0	2
New Bohemians	3	1	0	4
Cosmopolitan Elite	1	1	1	3
Downtown Couples	2	3	3	8
Downtown Proud	2	1	0	3
<i>Subtotal:</i>	9	7	4	20
<i>Small Cities/Satellite Cities</i>				
The VIPs	4	4	1	9
Small-City Singles	1	2	5	8
Twentysomethings	2	3	0	5
Second-City Strivers	2	2	0	4
Multi-Ethnic Singles	1	2	1	4
<i>Subtotal:</i>	10	13	7	30
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	1	0	0	1
Suburban Achievers	0	1	2	3
Suburban Strivers	4	7	4	15
<i>Subtotal:</i>	5	8	6	19
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1	1	5	7
Blue-Collar Traditionalists	20	27	101	148
Rural Couples	18	29	72	119
Rural Strivers	2	4	6	12
<i>Subtotal:</i>	41	61	184	286
Total:	65	89	201	355
Percent:	18.3%	25.1%	56.6%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Household Type / Geographic Designation	Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	
Empty Nesters & Retirees	21	27	13	18	46	125
<i>Metropolitan Cities</i>	2	3	2	2	8	17
<i>Small Cities/Satellite Cities</i>	6	6	2	2	3	19
<i>Metropolitan Suburbs</i>	0	0	0	2	6	8
<i>Town & Country/Exurbs</i>	13	18	9	12	29	81
Traditional & Non-Traditional Families	27	39	25	28	57	176
<i>Metropolitan Cities</i>	3	2	1	1	4	11
<i>Small Cities/Satellite Cities</i>	9	9	3	5	6	32
<i>Metropolitan Suburbs</i>	0	0	0	1	9	10
<i>Town & Country/Exurbs</i>	15	28	21	21	38	123
Younger Singles & Couples	107	80	34	40	69	330
<i>Metropolitan Cities</i>	12	11	7	9	21	60
<i>Small Cities/Satellite Cities</i>	30	23	12	13	17	95
<i>Metropolitan Suburbs</i>	10	12	6	7	11	46
<i>Town & Country/Exurbs</i>	55	34	9	11	20	129
Total:	155	146	72	86	172	631
Percent:	24.6%	23.1%	11.4%	13.6%	27.3%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Empty Nesters & Retirees	Renter Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	
Metropolitan Cities						
Urban Establishment	0	1	1	1	4	7
Multi-Ethnic Empty Nesters	0	0	0	0	2	2
Cosmopolitan Couples	2	2	1	1	2	8
Subtotal:	2	3	2	2	8	17
Small Cities/Satellite Cities						
Second City Establishment	0	0	0	0	1	1
Blue-Collar Retirees	1	2	1	1	0	5
Middle-Class Move-Downs	0	0	0	0	1	1
Second City Seniors	5	4	1	1	1	12
Subtotal:	6	6	2	2	3	19
Metropolitan Suburbs						
Suburban Establishment	0	0	0	0	1	1
Mainstream Empty Nesters	0	0	0	1	3	4
Middle-American Retirees	0	0	0	1	2	3
Subtotal:	0	0	0	2	6	8
Town & Country/Exurbs						
Small-Town Patriarchs	0	0	0	0	1	1
Pillars of the Community	0	0	0	0	2	2
New Empty Nesters	0	0	0	0	5	5
RV Retirees	0	0	0	2	9	11
Country Couples	0	0	0	0	1	1
Hometown Retirees	1	2	2	3	2	10
Heartland Retirees	1	2	1	2	2	8
Village Elders	0	1	0	0	1	2
Small-Town Seniors	3	4	2	1	1	11
Back Country Seniors	8	9	4	4	5	30
Subtotal:	13	18	9	12	29	81
Total:	21	27	13	18	46	125
Percent:	16.8%	21.6%	10.4%	14.4%	36.8%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Traditional & Non-Traditional Families	Renter Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	
Metropolitan Cities						
Multi-Cultural Families	0	0	0	0	2	2
Inner-City Families	2	1	1	1	1	6
Single-Parent Families	1	1	0	0	1	3
Subtotal:	3	2	1	1	4	11
Small Cities/Satellite Cities						
Unibox Transferees	0	0	0	0	1	1
Multi-Ethnic Families	0	0	0	1	1	2
Uptown Families	0	1	1	2	2	6
In-Town Families	2	1	0	0	1	4
New American Strivers	7	7	2	2	1	19
Subtotal:	9	9	3	5	6	32
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	1	1
Nouveau Money	0	0	0	0	1	1
Button-Down Families	0	0	0	0	1	1
Late-Nest Suburbanites	0	0	0	0	2	2
Full-Nest Suburbanites	0	0	0	0	2	2
Kids 'r' Us	0	0	0	1	2	3
Subtotal:	0	0	0	1	9	10
Town & Country/Exurbs						
Ex-Urban Elite	0	0	0	0	1	1
New Town Families	0	0	0	0	1	1
Full-Nest Exurbanites	0	0	0	2	8	10
Rural Families	1	1	1	5	7	15
Traditional Families	0	0	0	0	1	1
Small-Town Families	1	1	2	2	3	9
Four-by-Four Families	0	0	1	1	1	3
Rustic Families	7	21	16	10	13	67
Hometown Families	6	5	1	1	3	16
Subtotal:	15	28	21	21	38	123
Total:	27	39	25	28	57	176
Percent:	15.3%	22.2%	14.2%	15.9%	32.4%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Younger Singles & Couples	Renter Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	
Metropolitan Cities						
New Power Couples	0	0	0	0	3	3
New Bohemians	3	3	2	4	9	21
Cosmopolitan Elite	0	0	0	0	2	2
Downtown Couples	3	3	2	2	2	12
Downtown Proud	6	5	3	3	5	22
Subtotal:	12	11	7	9	21	60
Small Cities/Satellite Cities						
The VIPs	1	1	1	4	9	16
Small-City Singles	2	2	1	1	1	7
Twentysomethings	10	11	6	4	4	35
Second-City Strivers	7	6	3	3	2	21
Multi-Ethnic Singles	10	3	1	1	1	16
Subtotal:	30	23	12	13	17	95
Metropolitan Suburbs						
Fast-Track Professionals	1	1	1	4	7	14
Suburban Achievers	0	1	0	0	1	2
Suburban Strivers	9	10	5	3	3	30
Subtotal:	10	12	6	7	11	46
Town & Country/Exurbs						
Hometown Sweethearts	0	1	1	0	1	3
Blue-Collar Traditionalists	14	13	3	4	8	42
Rural Couples	30	17	4	6	9	66
Rural Strivers	11	3	1	1	2	18
Subtotal:	55	34	9	11	20	129
Total:	107	80	34	40	69	330
Percent:	32.4%	24.2%	10.3%	12.1%	20.9%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Household Type/ Geographic Designation	Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	
Empty Nesters & Retirees	46	71	38	61	169	385
<i>Metropolitan Cities</i>	0	0	0	0	8	8
<i>Small Cities/Satellite Cities</i>	1	5	1	2	12	21
<i>Metropolitan Suburbs</i>	0	0	1	3	13	17
<i>Town & Country/Exurbs</i>	45	66	36	56	136	339
Traditional & Non-Traditional Families	38	83	66	83	189	459
<i>Metropolitan Cities</i>	1	0	0	0	8	9
<i>Small Cities/Satellite Cities</i>	4	4	1	5	14	28
<i>Metropolitan Suburbs</i>	0	1	1	2	21	25
<i>Town & Country/Exurbs</i>	33	78	64	76	146	397
Younger Singles & Couples	126	94	21	34	80	355
<i>Metropolitan Cities</i>	3	2	0	3	12	20
<i>Small Cities/Satellite Cities</i>	9	7	1	3	10	30
<i>Metropolitan Suburbs</i>	4	5	3	1	6	19
<i>Town & Country/Exurbs</i>	110	80	17	27	52	286
Total:	210	248	125	178	438	1,199
Percent:	17.5%	20.7%	10.4%	14.9%	36.5%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Empty Nesters & Retirees	Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	
<i>Metropolitan Cities</i>						
Urban Establishment	0	0	0	0	3	3
Multi-Ethnic Empty Nesters	0	0	0	0	3	3
Cosmopolitan Couples	0	0	0	0	2	2
Subtotal:	0	0	0	0	8	8
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	1	3	4
Blue-Collar Retirees	1	4	1	1	3	10
Middle-Class Move-Downs	0	1	0	0	3	4
Second City Seniors	0	0	0	0	3	3
Subtotal:	1	5	1	2	12	21
<i>Metropolitan Suburbs</i>						
Suburban Establishment	0	0	0	0	4	4
Mainstream Empty Nesters	0	0	0	1	5	6
Middle-American Retirees	0	0	1	2	4	7
Subtotal:	0	0	1	3	13	17
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	4	4
Pillars of the Community	0	0	0	1	7	8
New Empty Nesters	1	0	0	2	32	35
Traditional Couples	0	0	0	1	4	5
RV Retirees	2	2	2	11	42	59
Country Couples	0	0	0	1	3	4
Hometown Retirees	4	11	9	13	13	50
Heartland Retirees	3	9	8	11	11	42
Village Elders	1	4	1	0	2	8
Small-Town Seniors	5	7	3	1	3	19
Back Country Seniors	29	33	13	15	15	105
Subtotal:	45	66	36	56	136	339
Total:	46	71	38	61	169	385
Percent:	11.9%	18.4%	9.9%	15.8%	43.9%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Traditional & Non-Traditional Families	Ownership Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	
Metropolitan Cities						
Multi-Cultural Families	0	0	0	0	3	3
Inner-City Families	1	0	0	0	3	4
Single-Parent Families	0	0	0	0	2	2
Subtotal:	1	0	0	0	8	9
Small Cities/Satellite Cities						
Unibox Transferees	0	0	0	1	3	4
Multi-Ethnic Families	0	0	0	1	2	3
Uptown Families	0	1	1	3	4	9
In-Town Families	2	1	0	0	3	6
New American Strivers	2	2	0	0	2	6
Subtotal:	4	4	1	5	14	28
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	4	4
Nouveau Money	0	0	0	0	4	4
Button-Down Families	0	0	0	1	3	4
Late-Nest Suburbanites	0	0	0	0	3	3
Full-Nest Suburbanites	0	0	0	0	3	3
Kids 'r' Us	0	1	1	1	4	7
Subtotal:	0	1	1	2	21	25
Town & Country/Exurbs						
Ex-Urban Elite	0	0	0	1	8	9
New Town Families	0	0	0	1	3	4
Full-Nest Exurbanites	1	0	1	13	50	65
Rural Families	3	2	5	21	34	65
Traditional Families	0	0	0	1	3	4
Small-Town Families	0	1	2	4	4	11
Four-by-Four Families	0	1	1	1	4	7
Rustic Families	25	71	55	34	38	223
Hometown Families	4	3	0	0	2	9
Subtotal:	33	78	64	76	146	397
Total:	38	83	66	83	189	459
Percent:	8.3%	18.1%	14.4%	18.1%	41.2%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

Younger Singles & Couples	Ownership Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	
Metropolitan Cities						
New Power Couples	0	0	0	0	2	2
New Bohemians	0	0	0	1	3	4
Cosmopolitan Elite	0	0	0	0	3	3
Downtown Couples	2	2	0	2	2	8
Downtown Proud	1	0	0	0	2	3
Subtotal:	3	2	0	3	12	20
Small Cities/Satellite Cities						
The VIPs	0	0	0	2	7	9
Small-City Singles	2	3	1	1	1	8
Twentysomethings	2	2	0	0	1	5
Second-City Strivers	2	2	0	0	0	4
Multi-Ethnic Singles	3	0	0	0	1	4
Subtotal:	9	7	1	3	10	30
Metropolitan Suburbs						
Fast-Track Professionals	0	0	0	0	1	1
Suburban Achievers	0	1	0	0	2	3
Suburban Strivers	4	4	3	1	3	15
Subtotal:	4	5	3	1	6	19
Town & Country/Exurbs						
Hometown Sweethearts	1	2	1	1	2	7
Blue-Collar Traditionalists	48	44	9	15	32	148
Rural Couples	54	32	7	11	15	119
Rural Strivers	7	2	0	0	3	12
Subtotal:	110	80	17	27	52	286
Total:	126	94	21	34	80	355
Percent:	35.5%	26.5%	5.9%	9.6%	22.5%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
 Clinton County, and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Household Type/ Geographic Designation	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	Total
Empty Nesters & Retirees	5	9	4	5	20	43
<i>Metropolitan Cities</i>	0	0	0	0	4	4
<i>Small Cities/Satellite Cities</i>	0	0	0	0	3	3
<i>Metropolitan Suburbs</i>	0	0	0	0	2	2
<i>Town & Country/Exurbs</i>	5	9	4	5	11	34
Traditional & Non-Traditional Families	5	10	6	8	16	45
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	1	1	0	0	2	4
<i>Metropolitan Suburbs</i>	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>	4	9	6	8	10	37
Younger Singles & Couples	20	14	3	6	22	65
<i>Metropolitan Cities</i>	1	0	0	1	7	9
<i>Small Cities/Satellite Cities</i>	3	2	0	1	4	10
<i>Metropolitan Suburbs</i>	1	1	1	0	2	5
<i>Town & Country/Exurbs</i>	15	11	2	4	9	41
Total:	30	33	13	19	58	153
Percent:	19.6%	21.6%	8.5%	12.4%	37.9%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
 Clinton County, and Balance of the United States*

.....Multi-Family Ownership Income Bands						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	Total
<i>Metropolitan Cities</i>						
Urban Establishment	0	0	0	0	2	2
Multi-Ethnic Empty Nesters	0	0	0	0	1	1
Cosmopolitan Couples	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	4	4
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	0	0	0	0	1	1
Middle-Class Move-Downs	0	0	0	0	1	1
Second City Seniors	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	3	3
<i>Metropolitan Suburbs</i>						
Mainstream Empty Nesters	0	0	0	0	1	1
Middle-American Retirees	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	2	2
<i>Town & Country/Exurbs</i>						
New Empty Nesters	0	0	0	0	2	2
RV Retirees	0	0	0	1	3	4
Hometown Retirees	0	1	1	1	2	5
Heartland Retirees	0	1	1	1	1	4
Village Elders	0	1	0	0	1	2
Small-Town Seniors	1	1	0	0	0	2
Back Country Seniors	4	5	2	2	2	15
<i>Subtotal:</i>	5	9	4	5	11	34
Total:	5	9	4	5	20	43
Percent:	11.6%	20.9%	9.3%	11.6%	46.5%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
 Clinton County, and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	<i>Total</i>
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>						
Uptown Families	0	0	0	0	1	1
In-Town Families	0	0	0	0	1	1
New American Strivers	1	1	0	0	0	2
<i>Subtotal:</i>	1	1	0	0	2	4
<i>Metropolitan Suburbs</i>						
Late-Nest Suburbanites	0	0	0	0	1	1
Full-Nest Suburbanites	0	0	0	0	1	1
Kids 'r' Us	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>						
Full-Nest Exurbanites	0	0	0	1	2	3
Rural Families	0	0	0	2	3	5
Small-Town Families	0	0	0	1	1	2
Four-by-Four Families	0	0	0	0	1	1
Rustic Families	3	8	6	4	3	24
Hometown Families	1	1	0	0	0	2
<i>Subtotal:</i>	4	9	6	8	10	37
Total:	5	10	6	8	16	45
Percent:	11.1%	22.2%	13.3%	17.8%	35.6%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/To Essex County Each Year Over The Next Five Years
*Essex County, Regional Draw Area,
 Clinton County, and Balance of the United States*

.....Multi-Family Ownership Income Bands						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	Total
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	1	1
New Bohemians	0	0	0	1	2	3
Cosmopolitan Elite	0	0	0	0	1	1
Downtown Couples	0	0	0	0	2	2
Downtown Proud	1	0	0	0	1	2
<i>Subtotal:</i>	1	0	0	1	7	9
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	1	3	4
Small-City Singles	0	0	0	0	1	1
Twentysomethings	1	1	0	0	0	2
Second-City Strivers	1	1	0	0	0	2
Multi-Ethnic Singles	1	0	0	0	0	1
<i>Subtotal:</i>	3	2	0	1	4	10
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	1	1
Suburban Strivers	1	1	1	0	1	4
<i>Subtotal:</i>	1	1	1	0	2	5
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	0	0	0	0	1	1
Blue-Collar Traditionalists	6	6	1	2	5	20
Rural Couples	8	5	1	2	2	18
Rural Strivers	1	0	0	0	1	2
<i>Subtotal:</i>	15	11	2	4	9	41
Total:	20	14	3	6	22	65
Percent:	30.8%	21.5%	4.6%	9.2%	33.8%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....						
Household Type/ Geographic Designation	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	Total
Empty Nesters & Retirees	7	11	5	7	27	57
<i>Metropolitan Cities</i>	0	0	0	0	3	3
<i>Small Cities/Satellite Cities</i>	0	1	0	0	3	4
<i>Metropolitan Suburbs</i>	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>	7	10	5	7	18	47
Traditional & Non-Traditional Families	7	13	11	11	33	75
<i>Metropolitan Cities</i>	0	0	0	0	3	3
<i>Small Cities/Satellite Cities</i>	1	1	0	1	5	8
<i>Metropolitan Suburbs</i>	0	0	0	0	5	5
<i>Town & Country/Exurbs</i>	6	12	11	10	20	59
Younger Singles & Couples	31	23	5	9	21	89
<i>Metropolitan Cities</i>	1	1	0	1	4	7
<i>Small Cities/Satellite Cities</i>	4	3	0	1	5	13
<i>Metropolitan Suburbs</i>	2	2	1	1	2	8
<i>Town & Country/Exurbs</i>	24	17	4	6	10	61
Total:	45	47	21	27	81	221
Percent:	20.4%	21.3%	9.5%	12.2%	36.6%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

*Essex County, Regional Draw Area,**Clinton County, and Balance of the United States*

<i>.....Single-Family Attached Ownership Income Bands.....</i>						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	<i>Total</i>
<i>Metropolitan Cities</i>						
Urban Establishment	0	0	0	0	1	1
Multi-Ethnic Empty Nesters	0	0	0	0	1	1
Cosmopolitan Couples	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	3	3
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	0	1	0	0	1	2
Middle-Class Move-Downs	0	0	0	0	1	1
Second City Seniors	0	0	0	0	1	1
<i>Subtotal:</i>	0	1	0	0	3	4
<i>Metropolitan Suburbs</i>						
Suburban Establishment	0	0	0	0	1	1
Mainstream Empty Nesters	0	0	0	0	1	1
Middle-American Retirees	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	1	1
Pillars of the Community	0	0	0	0	1	1
New Empty Nesters	0	0	0	0	3	3
RV Retirees	0	0	0	1	4	5
Country Couples	0	0	0	0	1	1
Hometown Retirees	1	1	1	2	1	6
Heartland Retirees	0	1	1	1	2	5
Village Elders	0	1	0	0	1	2
Small-Town Seniors	1	1	1	0	1	4
Back Country Seniors	5	6	2	3	3	19
<i>Subtotal:</i>	7	10	5	7	18	47
Total:	7	11	5	7	27	57
Percent:	12.3%	19.3%	8.8%	12.3%	47.4%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	<i>Total</i>
Metropolitan Cities						
Multi-Cultural Families	0	0	0	0	1	1
Inner-City Families	0	0	0	0	1	1
Single-Parent Families	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	3	3
Small Cities/Satellite Cities						
Unibox Transferees	0	0	0	0	1	1
Multi-Ethnic Families	0	0	0	0	1	1
Uptown Families	0	0	0	1	1	2
In-Town Families	0	0	0	0	1	1
New American Strivers	1	1	0	0	1	3
<i>Subtotal:</i>	1	1	0	1	5	8
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	1	1
Nouveau Money	0	0	0	0	1	1
Late-Nest Suburbanites	0	0	0	0	1	1
Full-Nest Suburbanites	0	0	0	0	1	1
Kids 'r' Us	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	5	5
Town & Country/Exurbs						
Ex-Urban Elite	0	0	0	0	1	1
Full-Nest Exurbanites	0	0	0	1	5	6
Rural Families	0	0	1	3	4	8
Traditional Families	0	0	0	0	1	1
Small-Town Families	0	0	1	1	1	3
Four-by-Four Families	0	0	0	0	1	1
Rustic Families	4	11	9	5	6	35
Hometown Families	2	1	0	0	1	4
<i>Subtotal:</i>	6	12	11	10	20	59
Total:	7	13	11	11	33	75
Percent:	9.3%	17.3%	14.7%	14.7%	44.0%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....						
Younger Singles & Couples	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	Above 120% AMI	Total
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	1	1
New Bohemians	0	0	0	0	1	1
Cosmopolitan Elite	0	0	0	0	1	1
Downtown Couples	1	1	0	1	0	3
Downtown Proud	0	0	0	0	1	1
Subtotal:	1	1	0	1	4	7
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	1	3	4
Small-City Singles	1	1	0	0	0	2
Twentysomethings	1	1	0	0	1	3
Second-City Strivers	1	1	0	0	0	2
Multi-Ethnic Singles	1	0	0	0	1	2
Subtotal:	4	3	0	1	5	13
<i>Metropolitan Suburbs</i>						
Suburban Achievers	0	0	0	0	1	1
Suburban Strivers	2	2	1	1	1	7
Subtotal:	2	2	1	1	2	8
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	0	0	0	0	1	1
Blue-Collar Traditionalists	9	8	2	3	5	27
Rural Couples	13	8	2	3	3	29
Rural Strivers	2	1	0	0	1	4
Subtotal:	24	17	4	6	10	61
Total:	31	23	5	9	21	89
Percent:	34.8%	25.8%	5.6%	10.1%	23.6%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Detached Ownership Income Bands.....						
Household Type/ Geographic Designation	<i>Below</i> 30% AMI	<i>30% to</i> 60% AMI	<i>60% to</i> 80% AMI	<i>80% to</i> 120% AMI	<i>Above</i> 120% AMI	Total
Empty Nesters & Retirees	34	51	29	49	122	285
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	1	4	1	2	6	14
<i>Metropolitan Suburbs</i>	0	0	1	3	8	12
<i>Town & Country/Exurbs</i>	33	47	27	44	107	258
Traditional & Non-Traditional Families	26	60	49	64	140	339
<i>Metropolitan Cities</i>	1	0	0	0	4	5
<i>Small Cities/Satellite Cities</i>	2	2	1	4	7	16
<i>Metropolitan Suburbs</i>	0	1	1	2	13	17
<i>Town & Country/Exurbs</i>	23	57	47	58	116	301
Younger Singles & Couples	75	57	13	19	37	201
<i>Metropolitan Cities</i>	1	1	0	1	1	4
<i>Small Cities/Satellite Cities</i>	2	2	1	1	1	7
<i>Metropolitan Suburbs</i>	1	2	1	0	2	6
<i>Town & Country/Exurbs</i>	71	52	11	17	33	184
Total:	135	168	91	132	299	825
Percent:	16.4%	20.4%	11.0%	16.0%	36.2%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Detached Ownership Income Bands.....						
Empty Nesters & Retirees	Below	30% to	60% to	80% to	Above	Total
	30% AMI	60% AMI	80% AMI	120% AMI	120% AMI	
<i>Metropolitan Cities</i>						
Multi-Ethnic Empty Nesters	0	0	0	0	1	1
Subtotal:	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	1	3	4
Blue-Collar Retirees	1	3	1	1	1	7
Middle-Class Move-Downs	0	1	0	0	1	2
Second City Seniors	0	0	0	0	1	1
Subtotal:	1	4	1	2	6	14
<i>Metropolitan Suburbs</i>						
Suburban Establishment	0	0	0	0	3	3
Mainstream Empty Nesters	0	0	0	1	3	4
Middle-American Retirees	0	0	1	2	2	5
Subtotal:	0	0	1	3	8	12
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	3	3
Pillars of the Community	0	0	0	1	6	7
New Empty Nesters	1	0	0	2	27	30
Traditional Couples	0	0	0	1	4	5
RV Retirees	2	2	2	9	35	50
Country Couples	0	0	0	1	2	3
Hometown Retirees	3	9	7	10	10	39
Heartland Retirees	3	7	6	9	8	33
Village Elders	1	2	1	0	0	4
Small-Town Seniors	3	5	2	1	2	13
Back Country Seniors	20	22	9	10	10	71
Subtotal:	33	47	27	44	107	258
Total:	34	51	29	49	122	285
Percent:	11.9%	17.9%	10.2%	17.2%	42.8%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Detached Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	<i>Total</i>
Metropolitan Cities						
Multi-Cultural Families	0	0	0	0	2	2
Inner-City Families	1	0	0	0	1	2
Single-Parent Families	0	0	0	0	1	1
<i>Subtotal:</i>	1	0	0	0	4	5
Small Cities/Satellite Cities						
Unibox Transferees	0	0	0	1	2	3
Multi-Ethnic Families	0	0	0	1	1	2
Uptown Families	0	1	1	2	2	6
In-Town Families	2	1	0	0	1	4
New American Strivers	0	0	0	0	1	1
<i>Subtotal:</i>	2	2	1	4	7	16
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	3	3
Nouveau Money	0	0	0	0	3	3
Button-Down Families	0	0	0	1	3	4
Late-Nest Suburbanites	0	0	0	0	1	1
Full-Nest Suburbanites	0	0	0	0	1	1
Kids 'r' Us	0	1	1	1	2	5
<i>Subtotal:</i>	0	1	1	2	13	17
Town & Country/Exurbs						
Ex-Urban Elite	0	0	0	1	7	8
New Town Families	0	0	0	1	3	4
Full-Nest Exurbanites	1	0	1	11	43	56
Rural Families	3	2	4	16	27	52
Traditional Families	0	0	0	1	2	3
Small-Town Families	0	1	1	2	2	6
Four-by-Four Families	0	1	1	1	2	5
Rustic Families	18	52	40	25	29	164
Hometown Families	1	1	0	0	1	3
<i>Subtotal:</i>	23	57	47	58	116	301
Total:	26	60	49	64	140	339
Percent:	7.7%	17.7%	14.5%	18.9%	41.3%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move

Within/To Essex County Each Year Over The Next Five Years

Essex County, Regional Draw Area,

Clinton County, and Balance of the United States

.....Single-Family Detached Ownership Income Bands.....						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 120% AMI</i>	<i>Above 120% AMI</i>	<i>Total</i>
Metropolitan Cities						
Cosmopolitan Elite	0	0	0	0	1	1
Downtown Couples	1	1	0	1	0	3
<i>Subtotal:</i>	1	1	0	1	1	4
Small Cities/Satellite Cities						
The VIPs	0	0	0	0	1	1
Small-City Singles	1	2	1	1	0	5
Multi-Ethnic Singles	1	0	0	0	0	1
<i>Subtotal:</i>	2	2	1	1	1	7
Metropolitan Suburbs						
Suburban Achievers	0	1	0	0	1	2
Suburban Strivers	1	1	1	0	1	4
<i>Subtotal:</i>	1	2	1	0	2	6
Town & Country/Exurbs						
Hometown Sweethearts	1	2	1	1	0	5
Blue-Collar Traditionalists	33	30	6	10	22	101
Rural Couples	33	19	4	6	10	72
Rural Strivers	4	1	0	0	1	6
<i>Subtotal:</i>	71	52	11	17	33	184
Total:	75	57	13	19	37	201
Percent:	37.3%	28.4%	6.5%	9.5%	18.4%	100.0%

Appendix Two Tables



**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Franklin County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	8,435	25	22.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	8,435	25	22.7%
Traditional & Non-Traditional Families	6,760	40	36.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,760	40	36.4%
Younger Singles & Couples	3,790	45	40.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,790	45	40.9%
Total:	18,985	110	100.0%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Franklin County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	8,435	25	22.7%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	35	0	0.0%
Pillars of the Community	95	0	0.0%
New Empty Nesters	575	0	0.0%
Traditional Couples	45	0	0.0%
RV Retirees	2,165	5	4.5%
Country Couples	350	0	0.0%
Hometown Retirees	1,235	5	4.5%
Heartland Retirees	900	0	0.0%
Village Elders	255	0	0.0%
Small-Town Seniors	520	5	4.5%
Back Country Seniors	2,260	10	9.1%
<i>Subtotal:</i>	<u>8,435</u>	<u>25</u>	<u>22.7%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Franklin County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,760	40	36.4%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	50	0	0.0%
Full-Nest Exurbanites	260	0	0.0%
Rural Families	2,390	10	9.1%
Traditional Families	0	0	0.0%
Small-Town Families	215	0	0.0%
Four-by-Four Families	115	0	0.0%
Rustic Families	3,295	25	22.7%
Hometown Families	435	5	4.5%
<i>Subtotal:</i>	<u>6,760</u>	<u>40</u>	<u>36.4%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Franklin County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,790	45	40.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	235	0	0.0%
Blue-Collar Traditionalists	1,545	15	13.6%
Rural Couples	1,580	20	18.2%
Rural Strivers	430	10	9.1%
<i>Subtotal:</i>	<u>3,790</u>	<u>45</u>	<u>40.9%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Warren County, New York

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	16,880	20	30.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,495	0	0.0%
<i>Metropolitan Suburbs</i>	1,720	0	0.0%
<i>Town & Country/Exurbs</i>	13,665	20	30.8%
Traditional & Non-Traditional Families	7,745	20	30.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,740	10	15.4%
<i>Metropolitan Suburbs</i>	1,240	0	0.0%
<i>Town & Country/Exurbs</i>	4,765	10	15.4%
Younger Singles & Couples	4,680	25	38.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,395	15	23.1%
<i>Metropolitan Suburbs</i>	840	0	0.0%
<i>Town & Country/Exurbs</i>	2,445	10	15.4%
Total:	29,305	65	100.0%

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Warren County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	16,880	20	30.8%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	420	0	0.0%
Blue-Collar Retirees	325	0	0.0%
Middle-Class Move-Downs	95	0	0.0%
Hometown Seniors	300	0	0.0%
Second City Seniors	355	0	0.0%
<i>Subtotal:</i>	<u>1,495</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	395	0	0.0%
Mainstream Empty Nesters	370	0	0.0%
Middle-American Retirees	955	0	0.0%
<i>Subtotal:</i>	<u>1,720</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,330	0	0.0%
Pillars of the Community	1,290	5	7.7%
New Empty Nesters	1,510	0	0.0%
Traditional Couples	1,330	0	0.0%
RV Retirees	1,235	0	0.0%
Country Couples	900	0	0.0%
Hometown Retirees	1,000	0	0.0%
Heartland Retirees	1,715	0	0.0%
Village Elders	1,075	5	7.7%
Small-Town Seniors	1,015	5	7.7%
Back Country Seniors	1,265	5	7.7%
<i>Subtotal:</i>	<u>13,665</u>	<u>20</u>	<u>30.8%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Warren County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	7,745	20	30.8%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	110	0	0.0%
Multi-Ethnic Families	125	0	0.0%
Uptown Families	690	5	7.7%
In-Town Families	310	0	0.0%
New American Strivers	505	5	7.7%
<i>Subtotal:</i>	<u>1,740</u>	<u>10</u>	<u>15.4%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	435	0	0.0%
Fiber-Optic Families	245	0	0.0%
Late-Nest Suburbanites	115	0	0.0%
Full-Nest Suburbanites	115	0	0.0%
Kids 'r' Us	330	0	0.0%
<i>Subtotal:</i>	<u>1,240</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	245	0	0.0%
New Town Families	590	0	0.0%
Full-Nest Exurbanites	525	0	0.0%
Rural Families	590	0	0.0%
Traditional Families	225	0	0.0%
Small-Town Families	300	0	0.0%
Four-by-Four Families	440	0	0.0%
Rustic Families	1,295	5	7.7%
Hometown Families	555	5	7.7%
<i>Subtotal:</i>	<u>4,765</u>	<u>10</u>	<u>15.4%</u>

**Annual Average Number Of Households With The Potential
To Move To Essex County Each Year Over The Next Five Years**
Warren County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	4,680	25	38.5%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	505	5	7.7%
Small-City Singles	135	0	0.0%
Twentysomethings	335	5	7.7%
Second-City Strivers	325	5	7.7%
Multi-Ethnic Singles	95	0	0.0%
<i>Subtotal:</i>	<u>1,395</u>	<u>15</u>	<u>23.1%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	200	0	0.0%
Suburban Achievers	400	0	0.0%
Suburban Strivers	240	0	0.0%
<i>Subtotal:</i>	<u>840</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	865	0	0.0%
Blue-Collar Traditionalists	825	5	7.7%
Rural Couples	545	5	7.7%
Rural Strivers	210	0	0.0%
<i>Subtotal:</i>	<u>2,445</u>	<u>10</u>	<u>15.4%</u>

Appendix Three Tables



Appendix Three, Table 1

Out-Of-County Mailing Addresses

Essex County, New York

... 2025 ...

County	 2025	
	<i>Number</i>	<i>Share</i>
Saratoga	685	7.6%
Montgomery, MD	543	6.0%
Albany	494	5.5%
Miami-Dade, FL	290	3.2%
Rensselaer	247	2.7%
Warren	239	2.7%
Westchester	232	2.6%
Schenectady	231	2.6%
Foreign	228	2.5%
Suffolk	209	2.3%
New York	201	2.2%
Clinton	190	2.1%
Onondaga	155	1.7%
Fairfield	147	1.6%
Nassau	144	1.6%
Dutchess	139	1.5%
Bergen, NJ	129	1.4%
Chittenden, VT	121	1.3%
Morris, NJ	120	1.3%
Monroe	119	1.3%
Orange	108	1.2%
Kings	98	1.1%
Ulster	97	1.1%
Addison, VT	94	1.0%
Monmouth, NJ	82	0.9%
Oneida	70	0.8%
Washington	69	0.8%
Erie	66	0.7%
Hartford, CT	62	0.7%
Rockland	60	0.7%
Queens	58	0.6%
Hunterdon, NJ	55	0.6%
Union, NJ	55	0.6%
Essex, NJ	54	0.6%
Somerset, NJ	54	0.6%
Middlesex, MA	52	0.6%
Chester, PA	51	0.6%
Columbia	51	0.6%
Bucks, PA	50	0.6%
All Other Counties	2,841	31.6%
Total	8,990	100.0%

SOURCE: Essex County Assessor;
Zimmerman/Volk Associates, Inc.

Appendix Three, Table 2

Annual Second Unit Sales To Out-Of-County Buyers

Essex County, New York

2023, 2024, 2025 (through June 1)

County of Origin	 2023		 2024		 2025	
	Number	Share	Number	Share	Number	Share
Saratoga	10	8.3%	9	3.9%	1	1.9%
Franklin	5	4.1%	9	3.9%	3	5.6%
Albany	2	1.7%	10	4.3%	2	3.7%
Suffolk	3	2.5%	7	3.0%	2	3.7%
Warren	5	4.1%	7	3.0%	0	0.0%
Westchester	4	3.3%	6	2.6%	2	3.7%
Monroe	6	5.0%	4	1.7%	1	1.9%
Clinton	5	4.1%	3	1.3%	2	3.7%
Kings	3	2.5%	6	2.6%	1	1.9%
Dutchess	3	2.5%	4	1.7%	2	3.7%
Rensselaer	4	3.3%	5	2.1%	0	0.0%
Addison, VT	3	2.5%	4	1.7%	1	1.9%
Chittenden, VT	0	0.0%	8	3.4%	0	0.0%
Fairfield, CT	0	0.0%	7	3.0%	1	1.9%
New York	3	2.5%	4	1.7%	1	1.9%
Essex, NJ	2	1.7%	4	1.7%	1	1.9%
Hunterdon, NJ	3	2.5%	4	1.7%	0	0.0%
Schenectady	3	2.5%	4	1.7%	0	0.0%
Washington	1	0.8%	4	1.7%	1	1.9%
Montgomery, PA	1	0.8%	4	1.7%	0	0.0%
Orange	0	0.0%	5	2.1%	0	0.0%
Rockland	0	0.0%	2	0.9%	3	5.6%
Ulster	3	2.5%	1	0.4%	1	1.9%
Bergen, NJ	1	0.8%	2	0.9%	1	1.9%
Canada	0	0.0%	4	1.7%	0	0.0%
Chester, PA	1	0.8%	1	0.4%	2	3.7%
Lehigh, PA	1	0.8%	0	0.0%	3	5.6%
Monmouth, NJ	2	1.7%	2	0.9%	0	0.0%
Morris, NJ	3	2.5%	1	0.4%	0	0.0%
Somerset, NJ	0	0.0%	4	1.7%	0	0.0%
Tompkins	1	0.8%	1	0.4%	2	3.7%
Bucks, PA	1	0.8%	1	0.4%	1	1.9%
Columbia	0	0.0%	3	1.3%	0	0.0%
Fairfax, VA	0	0.0%	2	0.9%	1	1.9%
Flagler, FL	0	0.0%	2	0.9%	1	1.9%
Fulton	1	0.8%	1	0.4%	1	1.9%
Jefferson	2	1.7%	1	0.4%	0	0.0%
Kent, RI	1	0.8%	1	0.4%	1	1.9%
Middlesex, MA	0	0.0%	1	0.4%	2	3.7%
All Other Counties	38	31.4%	85	36.5%	14	25.9%
Total Sales	121	100.0%	233	100.0%	54	100.0%

SOURCE: Essex County Assessor;
Zimmerman/Volk Associates, Inc.

2025 Household Classification by Market Groups*Saratoga County, New York*

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	45,715	44.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,780	2.7%
<i>Metropolitan Suburbs</i>	2,025	2.0%
<i>Town & Country/Exurbs</i>	40,910	40.1%
Traditional & Non-Traditional Families	44,680	43.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,680	1.6%
<i>Metropolitan Suburbs</i>	1,525	1.5%
<i>Town & Country/Exurbs</i>	41,475	40.6%
Younger Singles & Couples	11,700	11.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,560	1.5%
<i>Metropolitan Suburbs</i>	1,200	1.2%
<i>Town & Country/Exurbs</i>	8,940	8.8%
Total:	102,095	100.0%

2025 Estimated Median Income: \$98,300
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$387,000
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Saratoga County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	45,715	44.8%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	720	0.7%	\$94,500	\$482,700
Blue-Collar Retirees	820	0.8%	\$43,800	\$213,300
Middle-Class Move-Downs	550	0.5%	\$43,400	\$270,000
Hometown Seniors	270	0.3%	\$32,800	\$138,800
Second City Seniors	420	0.4%	\$27,200	\$199,900
<i>Subtotal:</i>	2,780	2.7%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	190	0.2%	\$194,400	\$831,700
Suburban Establishment	1,255	1.2%	\$135,900	\$400,700
Mainstream Empty Nesters	140	0.1%	\$88,100	\$272,900
Middle-American Retirees	440	0.4%	\$83,000	\$313,000
<i>Subtotal:</i>	2,025	2.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	8,285	8.1%	\$145,700	\$577,500
Pillars of the Community	6,150	6.0%	\$131,200	\$385,900
New Empty Nesters	3,680	3.6%	\$138,600	\$580,900
Traditional Couples	5,020	4.9%	\$128,500	\$510,600
RV Retirees	1,515	1.5%	\$106,800	\$306,300
Country Couples	3,580	3.5%	\$79,500	\$304,400
Hometown Retirees	1,615	1.6%	\$55,300	\$235,600
Heartland Retirees	935	0.9%	\$55,300	\$286,500
Village Elders	3,235	3.2%	\$38,800	\$255,500
Small-Town Seniors	5,610	5.5%	\$36,100	\$198,900
Back Country Seniors	1,285	1.3%	\$35,100	\$178,500
<i>Subtotal:</i>	40,910	40.1%		

2025 Household Classification by Market Groups

Saratoga County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	44,680	43.8%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	730	0.7%	\$128,100	\$440,500
Multi-Ethnic Families	130	0.1%	\$90,100	\$357,200
Uptown Families	225	0.2%	\$89,000	\$312,900
In-Town Families	175	0.2%	\$36,200	\$182,900
New American Strivers	420	0.4%	\$39,500	\$228,400
<i>Subtotal:</i>	1,680	1.6%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	20	0.0%	\$349,200	\$746,800
Nouveau Money	120	0.1%	\$191,100	\$518,700
Button-Down Families	820	0.8%	\$156,000	\$580,200
Fiber-Optic Families	290	0.3%	\$125,200	\$370,100
Late-Nest Suburbanites	90	0.1%	\$116,100	\$465,900
Full-Nest Suburbanites	65	0.1%	\$103,100	\$433,200
Kids 'r' Us	120	0.1%	\$96,500	\$295,400
<i>Subtotal:</i>	1,525	1.5%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	13,565	13.3%	\$177,600	\$600,400
New Town Families	4,110	4.0%	\$145,000	\$391,500
Full-Nest Exurbanites	4,150	4.1%	\$141,600	\$467,600
Rural Families	1,680	1.6%	\$108,600	\$284,700
Traditional Families	1,950	1.9%	\$100,600	\$323,600
Small-Town Families	4,050	4.0%	\$90,000	\$369,600
Four-by-Four Families	2,645	2.6%	\$87,400	\$319,300
Rustic Families	3,160	3.1%	\$57,500	\$231,500
Hometown Families	6,165	6.0%	\$40,100	\$238,200
<i>Subtotal:</i>	41,475	40.6%		

2025 Household Classification by Market Groups

Saratoga County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	11,700	11.5%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	915	0.9%	\$94,600	\$457,400
Small-City Singles	270	0.3%	\$36,500	\$170,200
Twentysomethings	175	0.2%	\$35,200	\$286,300
Second-City Strivers	125	0.1%	\$33,800	\$244,900
Multi-Ethnic Singles	75	0.1%	\$14,400	\$137,200
<i>Subtotal:</i>	<i>1,560</i>	<i>1.5%</i>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	25	0.0%	\$88,600	\$467,300
Suburban Achievers	265	0.3%	\$41,600	\$208,800
Suburban Strivers	910	0.9%	\$35,100	\$243,000
<i>Subtotal:</i>	<i>1,200</i>	<i>1.2%</i>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	4,765	4.7%	\$42,200	\$217,300
Blue-Collar Traditionalists	1,455	1.4%	\$30,500	\$186,400
Rural Couples	2,040	2.0%	\$22,500	\$144,300
Rural Strivers	680	0.7%	\$13,800	\$142,600
<i>Subtotal:</i>	<i>8,940</i>	<i>8.8%</i>		

2025 Household Classification by Market Groups

Albany County, New York

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Estimated Share</i>
Empty Nesters & Retirees	50,025	37.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,060	10.5%
<i>Metropolitan Suburbs</i>	20,035	15.0%
<i>Town & Country/Exurbs</i>	15,930	11.9%
Traditional & Non-Traditional Families	46,170	34.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	11,060	8.3%
<i>Metropolitan Suburbs</i>	17,925	13.4%
<i>Town & Country/Exurbs</i>	17,185	12.9%
Younger Singles & Couples	37,360	28.0%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	21,410	16.0%
<i>Metropolitan Suburbs</i>	14,300	10.7%
<i>Town & Country/Exurbs</i>	1,650	1.2%
Total:	133,555	100.0%

2025 Estimated Median Income: \$80,300
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$311,400
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Albany County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	50,025	37.5%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	3,615	2.7%	\$91,400	\$384,100
Blue-Collar Retirees	3,875	2.9%	\$41,300	\$160,600
Middle-Class Move-Downs	2,135	1.6%	\$40,900	\$192,300
Hometown Seniors	1,155	0.9%	\$29,700	\$97,100
Second City Seniors	3,280	2.5%	\$23,600	\$150,300
Subtotal:	14,060	10.5%		
<i>Metropolitan Suburbs</i>				
The One Percenters	1,105	0.8%	\$174,100	\$582,600
Old Money	1,090	0.8%	\$166,300	\$642,000
Affluent Empty Nesters	2,805	2.1%	\$183,200	\$665,500
Suburban Establishment	7,890	5.9%	\$121,300	\$319,000
Mainstream Empty Nesters	1,845	1.4%	\$84,500	\$212,000
Middle-American Retirees	5,300	4.0%	\$78,900	\$238,400
Subtotal:	20,035	15.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	3,895	2.9%	\$131,300	\$451,300
Pillars of the Community	1,025	0.8%	\$117,100	\$318,500
New Empty Nesters	3,395	2.5%	\$123,400	\$453,500
Traditional Couples	1,705	1.3%	\$113,200	\$408,200
RV Retirees	770	0.6%	\$102,300	\$225,200
Country Couples	1,000	0.7%	\$75,100	\$230,900
Hometown Retirees	1,030	0.8%	\$52,300	\$174,500
Heartland Retirees	980	0.7%	\$52,400	\$195,600
Village Elders	775	0.6%	\$36,400	\$186,100
Small-Town Seniors	685	0.5%	\$33,000	\$149,200
Back Country Seniors	670	0.5%	\$31,600	\$128,900
Subtotal:	15,930	11.9%		

2025 Household Classification by Market Groups

Albany County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	46,170	34.6%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	3,145	2.4%	\$116,200	\$352,800
Multi-Ethnic Families	595	0.4%	\$86,500	\$278,100
Uptown Families	2,740	2.1%	\$85,500	\$241,800
In-Town Families	320	0.2%	\$32,900	\$133,300
New American Strivers	4,260	3.2%	\$37,100	\$170,700
<i>Subtotal:</i>	11,060	8.3%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	440	0.3%	\$322,700	\$608,700
Nouveau Money	870	0.7%	\$183,500	\$423,200
Button-Down Families	7,105	5.3%	\$139,100	\$461,700
Fiber-Optic Families	3,670	2.7%	\$115,400	\$309,200
Late-Nest Suburbanites	2,560	1.9%	\$111,100	\$372,600
Full-Nest Suburbanites	2,520	1.9%	\$98,200	\$339,000
Kids 'r' Us	760	0.6%	\$92,600	\$237,000
<i>Subtotal:</i>	17,925	13.4%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	6,420	4.8%	\$163,900	\$483,500
New Town Families	915	0.7%	\$130,900	\$318,900
Full-Nest Exurbanites	3,140	2.4%	\$128,000	\$372,800
Rural Families	810	0.6%	\$104,300	\$211,800
Traditional Families	570	0.4%	\$96,300	\$252,500
Small-Town Families	1,815	1.4%	\$86,300	\$289,000
Four-by-Four Families	550	0.4%	\$83,600	\$249,500
Rustic Families	1,925	1.4%	\$54,900	\$172,700
Hometown Families	1,040	0.8%	\$36,000	\$179,300
<i>Subtotal:</i>	17,185	12.9%		

2025 Household Classification by Market Groups

Albany County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	37,360	28.0%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	8,290	6.2%	\$90,400	\$358,100
Small-City Singles	955	0.7%	\$33,000	\$122,900
Twentysomethings	4,455	3.3%	\$31,800	\$205,500
Second-City Strivers	3,140	2.4%	\$29,800	\$183,200
Multi-Ethnic Singles	4,570	3.4%	\$12,800	\$95,700
<i>Subtotal:</i>	21,410	16.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	3,230	2.4%	\$84,200	\$368,500
Suburban Achievers	1,685	1.3%	\$38,600	\$157,100
Suburban Strivers	9,385	7.0%	\$31,700	\$181,400
<i>Subtotal:</i>	14,300	10.7%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	260	0.2%	\$39,200	\$163,700
Blue-Collar Traditionalists	640	0.5%	\$26,100	\$136,800
Rural Couples	730	0.5%	\$19,200	\$98,000
Rural Strivers	20	0.0%	\$12,300	\$98,100
<i>Subtotal:</i>	1,650	1.2%		

2025 Household Classification by Market Groups

Warren County, New York

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Estimated Share</i>
Empty Nesters & Retirees	16,880	57.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,495	5.1%
<i>Metropolitan Suburbs</i>	1,720	5.9%
<i>Town & Country/Exurbs</i>	13,665	46.6%
Traditional & Non-Traditional Families	7,745	26.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,740	5.9%
<i>Metropolitan Suburbs</i>	1,240	4.2%
<i>Town & Country/Exurbs</i>	4,765	16.3%
Younger Singles & Couples	4,680	16.0%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,395	4.8%
<i>Metropolitan Suburbs</i>	840	2.9%
<i>Town & Country/Exurbs</i>	2,445	8.3%
Total:	29,305	100.0%

2025 Estimated Median Income: \$71,900
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$336,600
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Warren County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	16,880	57.6%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	420	1.4%	\$90,600	\$492,800
Blue-Collar Retirees	325	1.1%	\$41,800	\$219,400
Middle-Class Move-Downs	95	0.3%	\$41,300	\$277,400
Hometown Seniors	300	1.0%	\$30,400	\$142,800
Second City Seniors	355	1.2%	\$25,800	\$207,800
<i>Subtotal:</i>	1,495	5.1%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	395	1.3%	\$116,700	\$408,800
Mainstream Empty Nesters	370	1.3%	\$84,500	\$278,400
Middle-American Retirees	955	3.3%	\$79,600	\$321,500
<i>Subtotal:</i>	1,720	5.9%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	1,330	4.5%	\$124,200	\$593,600
Pillars of the Community	1,290	4.4%	\$112,300	\$393,000
New Empty Nesters	1,510	5.2%	\$118,400	\$597,000
Traditional Couples	1,330	4.5%	\$107,600	\$527,600
RV Retirees	1,235	4.2%	\$99,400	\$314,300
Country Couples	900	3.1%	\$76,200	\$312,400
Hometown Retirees	1,000	3.4%	\$54,500	\$242,700
Heartland Retirees	1,715	5.9%	\$54,600	\$295,100
Village Elders	1,075	3.7%	\$35,100	\$263,100
Small-Town Seniors	1,015	3.5%	\$32,600	\$205,100
Back Country Seniors	1,265	4.3%	\$31,700	\$185,700
<i>Subtotal:</i>	13,665	46.6%		

2025 Household Classification by Market Groups

Warren County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	7,745	26.4%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	110	0.4%	\$112,400	\$448,900
Multi-Ethnic Families	125	0.4%	\$86,200	\$365,100
Uptown Families	690	2.4%	\$85,400	\$320,900
In-Town Families	310	1.1%	\$32,500	\$188,500
New American Strivers	505	1.7%	\$35,700	\$235,100
<i>Subtotal:</i>	1,740	5.9%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	435	1.5%	\$133,200	\$594,000
Fiber-Optic Families	245	0.8%	\$112,200	\$376,400
Late-Nest Suburbanites	115	0.4%	\$107,500	\$475,100
Full-Nest Suburbanites	115	0.4%	\$96,100	\$442,300
Kids 'r' Us	330	1.1%	\$91,500	\$300,500
<i>Subtotal:</i>	1,240	4.2%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	245	0.8%	\$159,800	\$613,200
New Town Families	590	2.0%	\$124,700	\$397,400
Full-Nest Exurbanites	525	1.8%	\$122,400	\$477,000
Rural Families	590	2.0%	\$101,000	\$291,400
Traditional Families	225	0.8%	\$94,700	\$330,800
Small-Town Families	300	1.0%	\$86,000	\$377,700
Four-by-Four Families	440	1.5%	\$83,600	\$326,300
Rustic Families	1,295	4.4%	\$56,700	\$238,300
Hometown Families	555	1.9%	\$35,900	\$244,600
<i>Subtotal:</i>	4,765	16.3%		

2025 Household Classification by Market Groups

Warren County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	4,680	16.0%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	505	1.7%	\$89,600	\$467,500
Small-City Singles	135	0.5%	\$32,500	\$175,100
Twentysomethings	335	1.1%	\$31,800	\$293,700
Second-City Strivers	325	1.1%	\$30,600	\$251,500
Multi-Ethnic Singles	95	0.3%	\$14,300	\$141,300
<i>Subtotal:</i>	<i>1,395</i>	<i>4.8%</i>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	200	0.7%	\$84,200	\$478,600
Suburban Achievers	400	1.4%	\$38,800	\$214,900
Suburban Strivers	240	0.8%	\$31,700	\$249,800
<i>Subtotal:</i>	<i>840</i>	<i>2.9%</i>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	865	3.0%	\$39,500	\$223,400
Blue-Collar Traditionalists	825	2.8%	\$27,200	\$193,000
Rural Couples	545	1.9%	\$21,900	\$148,600
Rural Strivers	210	0.7%	\$13,700	\$146,700
<i>Subtotal:</i>	<i>2,445</i>	<i>8.3%</i>		

2025 Household Classification by Market Groups

Westchester County, New York

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Estimated Share</i>
Empty Nesters & Retirees	177,890	49.4%
<i>Metropolitan Cities</i>	45,835	12.7%
<i>Small Cities/Satellite Cities</i>	22,515	6.3%
<i>Metropolitan Suburbs</i>	89,095	24.8%
<i>Town & Country/Exurbs</i>	20,445	5.7%
Traditional & Non-Traditional Families	114,465	31.8%
<i>Metropolitan Cities</i>	20,295	5.6%
<i>Small Cities/Satellite Cities</i>	19,060	5.3%
<i>Metropolitan Suburbs</i>	53,080	14.8%
<i>Town & Country/Exurbs</i>	22,030	6.1%
Younger Singles & Couples	67,475	18.8%
<i>Metropolitan Cities</i>	47,955	13.3%
<i>Small Cities/Satellite Cities</i>	11,675	3.2%
<i>Metropolitan Suburbs</i>	6,890	1.9%
<i>Town & Country/Exurbs</i>	955	0.3%
Total:	359,830	100.0%

2025 Estimated Median Income: \$110,500
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$715,000
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Westchester County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	177,890	49.4%		
<i>Metropolitan Cities</i>				
The Social Register	8,540	2.4%	\$179,000	\$1,114,500
Urban Establishment	12,190	3.4%	\$112,500	\$1,324,200
Multi-Ethnic Empty Nesters	11,060	3.1%	\$83,900	\$607,900
Cosmopolitan Couples	14,045	3.9%	\$43,500	\$902,300
<i>Subtotal:</i>	<i>45,835</i>	<i>12.7%</i>		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	7,180	2.0%	\$91,500	\$624,500
Blue-Collar Retirees	8,645	2.4%	\$41,200	\$271,900
Middle-Class Move-Downs	4,190	1.2%	\$40,800	\$347,000
Hometown Seniors	440	0.1%	\$30,600	\$188,100
Second City Seniors	2,060	0.6%	\$24,500	\$277,400
<i>Subtotal:</i>	<i>22,515</i>	<i>6.3%</i>		
<i>Metropolitan Suburbs</i>				
The One Percenters	26,245	7.3%	\$202,900	\$920,800
Old Money	21,505	6.0%	\$193,900	\$1,147,000
Affluent Empty Nesters	17,080	4.7%	\$214,800	\$1,050,100
Suburban Establishment	17,720	4.9%	\$130,200	\$474,100
Mainstream Empty Nesters	480	0.1%	\$84,700	\$330,900
Middle-American Retirees	6,065	1.7%	\$79,100	\$387,100
<i>Subtotal:</i>	<i>89,095</i>	<i>24.8%</i>		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	11,080	3.1%	\$142,000	\$730,300
Pillars of the Community	460	0.1%	\$122,600	\$459,300
New Empty Nesters	1,105	0.3%	\$133,400	\$733,700
Traditional Couples	4,030	1.1%	\$118,300	\$671,700
RV Retirees	0	0.0%		
Country Couples	415	0.1%	\$75,300	\$381,600
Hometown Retirees	60	0.0%	\$52,200	\$295,800
Heartland Retirees	20	0.0%	\$52,300	\$378,400
Village Elders	1,470	0.4%	\$37,000	\$329,400
Small-Town Seniors	1,805	0.5%	\$33,700	\$262,400
Back Country Seniors	0	0.0%		
<i>Subtotal:</i>	<i>20,445</i>	<i>5.7%</i>		

2025 Household Classification by Market Groups

Westchester County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	114,465	31.8%		
<i>Metropolitan Cities</i>				
e-Type Families	3,095	0.9%	\$209,100	\$973,100
Multi-Cultural Families	6,145	1.7%	\$92,700	\$395,200
Inner-City Families	7,695	2.1%	\$51,500	\$426,400
Single-Parent Families	3,360	0.9%	\$49,900	\$430,100
<i>Subtotal:</i>	<u>20,295</u>	<u>5.6%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	7,410	2.1%	\$120,000	\$532,100
Multi-Ethnic Families	1,780	0.5%	\$86,700	\$433,900
Uptown Families	2,500	0.7%	\$85,700	\$383,500
In-Town Families	780	0.2%	\$33,700	\$240,700
New American Strivers	6,590	1.8%	\$37,600	\$292,900
<i>Subtotal:</i>	<u>19,060</u>	<u>5.3%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	15,080	4.2%	\$435,500	\$923,000
Nouveau Money	9,275	2.6%	\$198,100	\$647,300
Button-Down Families	18,820	5.2%	\$149,500	\$710,300
Fiber-Optic Families	4,020	1.1%	\$118,400	\$433,600
Late-Nest Suburbanites	2,595	0.7%	\$112,600	\$589,700
Full-Nest Suburbanites	3,045	0.8%	\$98,700	\$531,100
Kids 'r' Us	245	0.1%	\$92,700	\$358,600
<i>Subtotal:</i>	<u>53,080</u>	<u>14.8%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	19,010	5.3%	\$185,900	\$715,900
New Town Families	285	0.1%	\$140,000	\$454,100
Full-Nest Exurbanites	780	0.2%	\$137,500	\$591,500
Rural Families	0	0.0%		
Traditional Families	300	0.1%	\$96,700	\$386,100
Small-Town Families	470	0.1%	\$86,500	\$454,400
Four-by-Four Families	260	0.1%	\$83,700	\$380,500
Rustic Families	30	0.0%	\$54,800	\$296,800
Hometown Families	895	0.2%	\$35,800	\$292,000
<i>Subtotal:</i>	<u>22,030</u>	<u>6.1%</u>		

2025 Household Classification by Market Groups

Westchester County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	67,475	18.8%		
<i>Metropolitan Cities</i>				
New Power Couples	4,630	1.3%	\$115,000	\$764,300
New Bohemians	2,695	0.7%	\$73,800	\$844,700
Cosmopolitan Elite	9,520	2.6%	\$98,800	\$882,400
Downtown Couples	7,975	2.2%	\$43,500	\$312,400
Downtown Proud	23,135	6.4%	\$35,200	\$561,900
<i>Subtotal:</i>	<i>47,955</i>	<i>13.3%</i>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	7,155	2.0%	\$90,600	\$590,100
Small-City Singles	1,810	0.5%	\$33,900	\$217,600
Twentysomethings	950	0.3%	\$32,800	\$374,100
Second-City Strivers	1,145	0.3%	\$31,000	\$301,500
Multi-Ethnic Singles	615	0.2%	\$12,900	\$188,800
<i>Subtotal:</i>	<i>11,675</i>	<i>3.2%</i>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	1,340	0.4%	\$84,300	\$612,800
Suburban Achievers	1,075	0.3%	\$38,500	\$266,900
Suburban Strivers	4,475	1.2%	\$32,700	\$300,000
<i>Subtotal:</i>	<i>6,890</i>	<i>1.9%</i>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	395	0.1%	\$39,000	\$275,700
Blue-Collar Traditionalists	15	0.0%	\$25,700	\$251,500
Rural Couples	0	0.0%		
Rural Strivers	545	0.2%	\$12,400	\$196,500
<i>Subtotal:</i>	<i>955</i>	<i>0.3%</i>		

2025 Household Classification by Market Groups*Franklin County, New York*

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	8,435	44.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	8,435	44.4%
Traditional & Non-Traditional Families	6,760	35.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,760	35.6%
Younger Singles & Couples	3,790	20.0%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	3,790	20.0%
Total:	18,985	100.0%

2025 Estimated Median Income: \$66,800
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$177,200
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Franklin County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	8,435	44.4%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	35	0.2%	\$149,300	\$442,700
Pillars of the Community	95	0.5%	\$134,200	\$303,100
New Empty Nesters	575	3.0%	\$143,700	\$444,600
Traditional Couples	45	0.2%	\$132,000	\$406,800
RV Retirees	2,165	11.4%	\$109,800	\$206,900
Country Couples	350	1.8%	\$83,600	\$214,600
Hometown Retirees	1,235	6.5%	\$60,400	\$170,400
Heartland Retirees	900	4.7%	\$60,300	\$193,500
Village Elders	255	1.3%	\$38,600	\$180,100
Small-Town Seniors	520	2.7%	\$35,600	\$149,200
Back Country Seniors	2,260	11.9%	\$34,600	\$128,900
Subtotal:	8,435	44.4%		

2025 Household Classification by Market Groups

Franklin County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	6,760	35.6%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	50	0.3%	\$146,300	\$318,300
Full-Nest Exurbanites	260	1.4%	\$146,200	\$368,200
Rural Families	2,390	12.6%	\$111,400	\$197,600
Traditional Families	0	0.0%		
Small-Town Families	215	1.1%	\$92,600	\$272,900
Four-by-Four Families	115	0.6%	\$90,300	\$234,300
Rustic Families	3,295	17.4%	\$61,900	\$169,000
Hometown Families	435	2.3%	\$41,800	\$174,400
<i>Subtotal:</i>	6,760	35.6%		

2025 Household Classification by Market Groups

Franklin County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	3,790	20.0%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	235	1.2%	\$44,200	\$161,400
Blue-Collar Traditionalists	1,545	8.1%	\$30,200	\$136,800
Rural Couples	1,580	8.3%	\$22,300	\$97,800
Rural Strivers	430	2.3%	\$13,900	\$97,100
<i>Subtotal:</i>	3,790	20.0%		

2025 Household Classification by Market Groups

Suffolk County, New York

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Estimated Share</i>
Empty Nesters & Retirees	278,635	54.1%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	37,480	7.3%
<i>Metropolitan Suburbs</i>	184,825	35.9%
<i>Town & Country/Exurbs</i>	56,330	10.9%
Traditional & Non-Traditional Families	208,340	40.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	29,180	5.7%
<i>Metropolitan Suburbs</i>	146,240	28.4%
<i>Town & Country/Exurbs</i>	32,920	6.4%
Younger Singles & Couples	28,035	5.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	13,260	2.6%
<i>Metropolitan Suburbs</i>	10,170	2.0%
<i>Town & Country/Exurbs</i>	4,605	0.9%
Total:	515,010	100.0%
2025 Estimated Median Income:	\$124,100	
2025 Estimated National Median Income:	\$78,400	
2025 Estimated Median Home Value:	\$598,100	
2025 Estimated National Median Home Value:	\$362,800	

2025 Household Classification by Market Groups

Suffolk County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	278,635	54.1%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	13,280	2.6%	\$92,800	\$607,800
Blue-Collar Retirees	9,920	1.9%	\$40,300	\$265,500
Middle-Class Move-Downs	8,960	1.7%	\$40,000	\$337,000
Hometown Seniors	2,765	0.5%	\$30,000	\$181,500
Second City Seniors	2,555	0.5%	\$24,100	\$268,300
<i>Subtotal:</i>	37,480	7.3%		
<i>Metropolitan Suburbs</i>				
The One Percenters	25,785	5.0%	\$194,600	\$899,500
Old Money	25,165	4.9%	\$188,200	\$1,095,000
Affluent Empty Nesters	33,215	6.4%	\$200,000	\$1,002,300
Suburban Establishment	66,370	12.9%	\$135,400	\$466,000
Mainstream Empty Nesters	7,615	1.5%	\$85,600	\$322,700
Middle-American Retirees	26,675	5.2%	\$80,000	\$385,600
<i>Subtotal:</i>	184,825	35.9%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	18,535	3.6%	\$146,800	\$713,800
Pillars of the Community	5,350	1.0%	\$130,100	\$450,800
New Empty Nesters	6,485	1.3%	\$138,600	\$717,200
Traditional Couples	10,640	2.1%	\$123,800	\$654,200
RV Retirees	40	0.0%	\$105,100	\$375,500
Country Couples	3,125	0.6%	\$76,000	\$373,000
Hometown Retirees	520	0.1%	\$50,700	\$296,900
Heartland Retirees	795	0.2%	\$50,800	\$367,500
Village Elders	5,840	1.1%	\$36,100	\$319,200
Small-Town Seniors	4,725	0.9%	\$32,900	\$255,300
Back Country Seniors	275	0.1%	\$31,700	\$240,000
<i>Subtotal:</i>	56,330	10.9%		

2025 Household Classification by Market Groups

Suffolk County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	208,340	40.5%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	3,840	0.7%	\$125,400	\$515,800
Multi-Ethnic Families	9,105	1.8%	\$87,700	\$424,200
Uptown Families	8,770	1.7%	\$86,700	\$382,100
In-Town Families	4,220	0.8%	\$32,700	\$233,500
New American Strivers	3,245	0.6%	\$36,600	\$285,700
<i>Subtotal:</i>	29,180	5.7%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	13,530	2.6%	\$381,900	\$903,700
Nouveau Money	18,805	3.7%	\$196,500	\$633,500
Button-Down Families	42,325	8.2%	\$157,900	\$696,300
Fiber-Optic Families	10,470	2.0%	\$122,600	\$425,400
Late-Nest Suburbanites	26,105	5.1%	\$114,800	\$573,200
Full-Nest Suburbanites	23,300	4.5%	\$100,900	\$513,100
Kids 'r' Us	11,705	2.3%	\$94,500	\$351,500
<i>Subtotal:</i>	146,240	28.4%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	18,845	3.7%	\$182,900	\$703,600
New Town Families	3,460	0.7%	\$144,200	\$451,000
Full-Nest Exurbanites	2,255	0.4%	\$142,000	\$575,500
Rural Families	80	0.0%	\$107,100	\$345,600
Traditional Families	2,035	0.4%	\$98,500	\$379,300
Small-Town Families	2,605	0.5%	\$87,600	\$443,800
Four-by-Four Families	1,305	0.3%	\$84,700	\$373,800
Rustic Families	475	0.1%	\$53,600	\$289,600
Hometown Families	1,860	0.4%	\$34,800	\$286,100
<i>Subtotal:</i>	32,920	6.4%		

2025 Household Classification by Market Groups
Suffolk County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	28,035	5.4%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	7,015	1.4%	\$91,800	\$571,800
Small-City Singles	3,685	0.7%	\$32,900	\$210,400
Twentysomethings	1,055	0.2%	\$31,900	\$363,500
Second-City Strivers	1,435	0.3%	\$30,200	\$294,800
Multi-Ethnic Singles	70	0.0%	\$12,800	\$179,800
<i>Subtotal:</i>	<i>13,260</i>	<i>2.6%</i>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	2,320	0.5%	\$85,200	\$594,400
Suburban Achievers	3,980	0.8%	\$37,600	\$260,500
Suburban Strivers	3,870	0.8%	\$31,800	\$293,700
<i>Subtotal:</i>	<i>10,170</i>	<i>2.0%</i>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	3,465	0.7%	\$38,100	\$269,300
Blue-Collar Traditionalists	355	0.1%	\$25,100	\$244,000
Rural Couples	130	0.0%	\$19,600	\$191,500
Rural Strivers	655	0.1%	\$12,400	\$188,300
<i>Subtotal:</i>	<i>4,605</i>	<i>0.9%</i>		

2025 Household Classification by Market Groups
Kings County, New York

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	345,605	37.3%
<i>Metropolitan Cities</i>	345,605	37.3%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	0	0.0%
Traditional & Non-Traditional Families	219,680	23.7%
<i>Metropolitan Cities</i>	219,680	23.7%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	0	0.0%
Younger Singles & Couples	361,475	39.0%
<i>Metropolitan Cities</i>	361,475	39.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	0	0.0%
Total:	926,760	100.0%
2025 Estimated Median Income:	\$75,600	
2025 Estimated National Median Income:	\$78,400	
2025 Estimated Median Home Value:	\$954,800	
2025 Estimated National Median Home Value:	\$362,800	

2025 Household Classification by Market Groups

Kings County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	345,605	37.3%		
<i>Metropolitan Cities</i>				
The Social Register	49,345	5.3%	\$167,800	\$1,532,900
Urban Establishment	132,975	14.3%	\$111,900	\$1,745,000
Multi-Ethnic Empty Nesters	63,640	6.9%	\$84,600	\$768,500
Cosmopolitan Couples	99,645	10.8%	\$42,800	\$1,201,800
<i>Subtotal:</i>	<i>345,605</i>	<i>37.3%</i>		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	0	0.0%		
Pillars of the Community	0	0.0%		
New Empty Nesters	0	0.0%		
Traditional Couples	0	0.0%		
RV Retirees	0	0.0%		
Country Couples	0	0.0%		
Hometown Retirees	0	0.0%		
Heartland Retirees	0	0.0%		
Village Elders	0	0.0%		
Small-Town Seniors	0	0.0%		
Back Country Seniors	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		

2025 Household Classification by Market Groups

Kings County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	219,680	23.7%		
<i>Metropolitan Cities</i>				
e-Type Families	62,905	6.8%	\$190,300	\$1,352,800
Multi-Cultural Families	51,415	5.5%	\$93,100	\$463,700
Inner-City Families	65,665	7.1%	\$50,900	\$493,900
Single-Parent Families	39,695	4.3%	\$49,400	\$499,800
<i>Subtotal:</i>	<u>219,680</u>	<u>23.7%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	0	0.0%		
Full-Nest Exurbanites	0	0.0%		
Rural Families	0	0.0%		
Traditional Families	0	0.0%		
Small-Town Families	0	0.0%		
Four-by-Four Families	0	0.0%		
Rustic Families	0	0.0%		
Hometown Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		

2025 Household Classification by Market Groups

Kings County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	361,475	39.0%		
<i>Metropolitan Cities</i>				
New Power Couples	35,375	3.8%	\$114,500	\$969,500
New Bohemians	101,395	10.9%	\$74,600	\$1,090,200
Cosmopolitan Elite	46,485	5.0%	\$98,700	\$1,177,000
Downtown Couples	39,045	4.2%	\$42,900	\$379,900
Downtown Proud	139,175	15.0%	\$34,500	\$764,600
<i>Subtotal:</i>	<i>361,475</i>	<i>39.0%</i>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	0	0.0%		
Blue-Collar Traditionalists	0	0.0%		
Rural Couples	0	0.0%		
Rural Strivers	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		

2025 Household Classification by Market Groups*Clinton County, New York*

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	13,670	42.0%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,050	6.3%
<i>Metropolitan Suburbs</i>	1,060	3.3%
<i>Town & Country/Exurbs</i>	10,560	32.5%
Traditional & Non-Traditional Families	11,220	34.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,200	3.7%
<i>Metropolitan Suburbs</i>	920	2.8%
<i>Town & Country/Exurbs</i>	9,100	28.0%
Younger Singles & Couples	7,645	23.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,265	7.0%
<i>Metropolitan Suburbs</i>	1,200	3.7%
<i>Town & Country/Exurbs</i>	4,180	12.8%
Total:	32,535	100.0%

2025 Estimated Median Income: \$68,800
 2025 Estimated National Median Income: \$78,400

2025 Estimated Median Home Value: \$218,800
 2025 Estimated National Median Home Value: \$362,800

2025 Household Classification by Market Groups

Clinton County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	13,670	42.0%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	525	1.6%	\$98,800	\$415,800
Blue-Collar Retirees	720	2.2%	\$44,500	\$174,700
Middle-Class Move-Downs	225	0.7%	\$43,900	\$213,200
Hometown Seniors	130	0.4%	\$32,100	\$107,600
Second City Seniors	450	1.4%	\$26,300	\$150,400
<i>Subtotal:</i>	2,050	6.3%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	105	0.3%	\$186,900	\$713,200
Suburban Establishment	355	1.1%	\$141,100	\$345,900
Mainstream Empty Nesters	100	0.3%	\$90,500	\$231,400
Middle-American Retirees	500	1.5%	\$85,800	\$261,500
<i>Subtotal:</i>	1,060	3.3%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	455	1.4%	\$149,700	\$477,900
Pillars of the Community	355	1.1%	\$137,100	\$330,800
New Empty Nesters	525	1.6%	\$146,100	\$479,000
Traditional Couples	185	0.6%	\$133,300	\$428,700
RV Retirees	2,915	9.0%	\$109,100	\$251,300
Country Couples	285	0.9%	\$82,700	\$254,400
Hometown Retirees	1,660	5.1%	\$58,300	\$185,000
Heartland Retirees	1,160	3.6%	\$58,300	\$222,100
Village Elders	140	0.4%	\$38,300	\$195,600
Small-Town Seniors	605	1.9%	\$35,300	\$155,400
Back Country Seniors	2,275	7.0%	\$34,300	\$133,700
<i>Subtotal:</i>	10,560	32.5%		

2025 Household Classification by Market Groups

Clinton County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	11,220	34.5%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	80	0.2%	\$131,900	\$380,900
Multi-Ethnic Families	15	0.0%	\$95,400	\$302,300
Uptown Families	390	1.2%	\$94,200	\$263,700
In-Town Families	0	0.0%		
New American Strivers	715	2.2%	\$39,100	\$181,600
<i>Subtotal:</i>	1,200	3.7%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	20	0.1%	\$301,000	\$652,400
Nouveau Money	115	0.4%	\$186,200	\$452,100
Button-Down Families	485	1.5%	\$157,000	\$491,000
Fiber-Optic Families	90	0.3%	\$130,700	\$328,800
Late-Nest Suburbanites	60	0.2%	\$117,400	\$402,700
Full-Nest Suburbanites	100	0.3%	\$106,000	\$369,200
Kids 'r' Us	50	0.2%	\$99,200	\$255,600
<i>Subtotal:</i>	920	2.8%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	180	0.6%	\$149,700	\$342,600
Full-Nest Exurbanites	690	2.1%	\$148,200	\$403,000
Rural Families	3,530	10.8%	\$110,700	\$235,300
Traditional Families	25	0.1%	\$103,500	\$274,400
Small-Town Families	245	0.8%	\$94,000	\$315,200
Four-by-Four Families	190	0.6%	\$91,500	\$271,100
Rustic Families	4,070	12.5%	\$60,100	\$182,600
Hometown Families	170	0.5%	\$40,000	\$192,500
<i>Subtotal:</i>	9,100	28.0%		

2025 Household Classification by Market Groups

Clinton County, New York

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	7,645	23.5%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	365	1.1%	\$97,400	\$386,500
Small-City Singles	135	0.4%	\$35,700	\$136,900
Twentysomethings	740	2.3%	\$34,400	\$231,600
Second-City Strivers	540	1.7%	\$32,900	\$197,600
Multi-Ethnic Singles	485	1.5%	\$13,700	\$104,300
<i>Subtotal:</i>	<i>2,265</i>	<i>7.0%</i>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	180	0.6%	\$92,700	\$393,400
Suburban Achievers	150	0.5%	\$41,900	\$169,500
Suburban Strivers	870	2.7%	\$34,300	\$195,000
<i>Subtotal:</i>	<i>1,200</i>	<i>3.7%</i>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	455	1.4%	\$42,600	\$173,600
Blue-Collar Traditionalists	1,900	5.8%	\$28,500	\$142,800
Rural Couples	1,545	4.7%	\$21,600	\$110,700
Rural Strivers	280	0.9%	\$13,200	\$110,400
<i>Subtotal:</i>	<i>4,180</i>	<i>12.8%</i>		

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Saratoga County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	45,715	7	70.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,780	0	0.0%
<i>Metropolitan Suburbs</i>	2,025	0	0.0%
<i>Town & Country/Exurbs</i>	40,910	7	70.0%
Traditional & Non-Traditional Families	44,680	3	30.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,680	0	0.0%
<i>Metropolitan Suburbs</i>	1,525	0	0.0%
<i>Town & Country/Exurbs</i>	41,475	3	30.0%
Younger Singles & Couples	11,700	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,560	0	0.0%
<i>Metropolitan Suburbs</i>	1,200	0	0.0%
<i>Town & Country/Exurbs</i>	8,940	0	0.0%
Total:	102,095	10	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Saratoga County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	45,715	7	70.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	720	0	0.0%
Blue-Collar Retirees	820	0	0.0%
Middle-Class Move-Downs	550	0	0.0%
Hometown Seniors	270	0	0.0%
Second City Seniors	420	0	0.0%
<i>Subtotal:</i>	<u>2,780</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	190	0	0.0%
Suburban Establishment	1,255	0	0.0%
Mainstream Empty Nesters	140	0	0.0%
Middle-American Retirees	440	0	0.0%
<i>Subtotal:</i>	<u>2,025</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	8,285	3	30.0%
Pillars of the Community	6,150	1	10.0%
New Empty Nesters	3,680	1	10.0%
Traditional Couples	5,020	1	10.0%
RV Retirees	1,515	0	0.0%
Country Couples	3,580	1	10.0%
Hometown Retirees	1,615	0	0.0%
Heartland Retirees	935	0	0.0%
Village Elders	3,235	0	0.0%
Small-Town Seniors	5,610	0	0.0%
Back Country Seniors	1,285	0	0.0%
<i>Subtotal:</i>	<u>40,910</u>	<u>7</u>	<u>70.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Saratoga County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	44,680	3	30.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	730	0	0.0%
Multi-Ethnic Families	130	0	0.0%
Uptown Families	225	0	0.0%
In-Town Families	175	0	0.0%
New American Strivers	420	0	0.0%
<i>Subtotal:</i>	<u>1,680</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	20	0	0.0%
Nouveau Money	120	0	0.0%
Button-Down Families	820	0	0.0%
Fiber-Optic Families	290	0	0.0%
Late-Nest Suburbanites	90	0	0.0%
Full-Nest Suburbanites	65	0	0.0%
Kids 'r' Us	120	0	0.0%
<i>Subtotal:</i>	<u>1,525</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	13,565	2	20.0%
New Town Families	4,110	0	0.0%
Full-Nest Exurbanites	4,150	1	10.0%
Rural Families	1,680	0	0.0%
Traditional Families	1,950	0	0.0%
Small-Town Families	4,050	0	0.0%
Four-by-Four Families	2,645	0	0.0%
Rustic Families	3,160	0	0.0%
Hometown Families	6,165	0	0.0%
<i>Subtotal:</i>	<u>41,475</u>	<u>3</u>	<u>30.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Saratoga County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	11,700	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	915	0	0.0%
Small-City Singles	270	0	0.0%
Twentysomethings	175	0	0.0%
Second-City Strivers	125	0	0.0%
Multi-Ethnic Singles	75	0	0.0%
Subtotal:	1,560	0	0.0%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	25	0	0.0%
Suburban Achievers	265	0	0.0%
Suburban Strivers	910	0	0.0%
Subtotal:	1,200	0	0.0%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	4,765	0	0.0%
Blue-Collar Traditionalists	1,455	0	0.0%
Rural Couples	2,040	0	0.0%
Rural Strivers	680	0	0.0%
Subtotal:	8,940	0	0.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Albany County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	50,025	5	71.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,060	0	0.0%
<i>Metropolitan Suburbs</i>	20,035	3	42.9%
<i>Town & Country/Exurbs</i>	15,930	2	28.6%
Traditional & Non-Traditional Families	46,170	2	28.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	11,060	0	0.0%
<i>Metropolitan Suburbs</i>	17,925	1	14.3%
<i>Town & Country/Exurbs</i>	17,185	1	14.3%
Younger Singles & Couples	37,360	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	21,410	0	0.0%
<i>Metropolitan Suburbs</i>	14,300	0	0.0%
<i>Town & Country/Exurbs</i>	1,650	0	0.0%
Total:	133,555	7	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Albany County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	50,025	5	71.4%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	3,615	0	0.0%
Blue-Collar Retirees	3,875	0	0.0%
Middle-Class Move-Downs	2,135	0	0.0%
Hometown Seniors	1,155	0	0.0%
Second City Seniors	3,280	0	0.0%
<i>Subtotal:</i>	<u>14,060</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	1,105	0	0.0%
Old Money	1,090	0	0.0%
Affluent Empty Nesters	2,805	1	14.3%
Suburban Establishment	7,890	2	28.6%
Mainstream Empty Nesters	1,845	0	0.0%
Middle-American Retirees	5,300	0	0.0%
<i>Subtotal:</i>	<u>20,035</u>	<u>3</u>	<u>42.9%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	3,895	1	14.3%
Pillars of the Community	1,025	0	0.0%
New Empty Nesters	3,395	1	14.3%
Traditional Couples	1,705	0	0.0%
RV Retirees	770	0	0.0%
Country Couples	1,000	0	0.0%
Hometown Retirees	1,030	0	0.0%
Heartland Retirees	980	0	0.0%
Village Elders	775	0	0.0%
Small-Town Seniors	685	0	0.0%
Back Country Seniors	670	0	0.0%
<i>Subtotal:</i>	<u>15,930</u>	<u>2</u>	<u>28.6%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Albany County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	46,170	2	28.6%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	3,145	0	0.0%
Multi-Ethnic Families	595	0	0.0%
Uptown Families	2,740	0	0.0%
In-Town Families	320	0	0.0%
New American Strivers	4,260	0	0.0%
Subtotal:	11,060	0	0.0%
<i>Metropolitan Suburbs</i>			
Corporate Establishment	440	0	0.0%
Nouveau Money	870	0	0.0%
Button-Down Families	7,105	1	14.3%
Fiber-Optic Families	3,670	0	0.0%
Late-Nest Suburbanites	2,560	0	0.0%
Full-Nest Suburbanites	2,520	0	0.0%
Kids 'r' Us	760	0	0.0%
Subtotal:	17,925	1	14.3%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	6,420	1	14.3%
New Town Families	915	0	0.0%
Full-Nest Exurbanites	3,140	0	0.0%
Rural Families	810	0	0.0%
Traditional Families	570	0	0.0%
Small-Town Families	1,815	0	0.0%
Four-by-Four Families	550	0	0.0%
Rustic Families	1,925	0	0.0%
Hometown Families	1,040	0	0.0%
Subtotal:	17,185	1	14.3%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Albany County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	37,360	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	8,290	0	0.0%
Small-City Singles	955	0	0.0%
Twentysomethings	4,455	0	0.0%
Second-City Strivers	3,140	0	0.0%
Multi-Ethnic Singles	4,570	0	0.0%
Subtotal:	21,410	0	0.0%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	3,230	0	0.0%
Suburban Achievers	1,685	0	0.0%
Suburban Strivers	9,385	0	0.0%
Subtotal:	14,300	0	0.0%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	260	0	0.0%
Blue-Collar Traditionalists	640	0	0.0%
Rural Couples	730	0	0.0%
Rural Strivers	20	0	0.0%
Subtotal:	1,650	0	0.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Warren County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	16,880	5	100.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,495	0	0.0%
<i>Metropolitan Suburbs</i>	1,720	0	0.0%
<i>Town & Country/Exurbs</i>	13,665	5	100.0%
Traditional & Non-Traditional Families	7,745	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,740	0	0.0%
<i>Metropolitan Suburbs</i>	1,240	0	0.0%
<i>Town & Country/Exurbs</i>	4,765	0	0.0%
Younger Singles & Couples	4,680	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,395	0	0.0%
<i>Metropolitan Suburbs</i>	840	0	0.0%
<i>Town & Country/Exurbs</i>	2,445	0	0.0%
Total:	29,305	5	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**

Warren County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	16,880	5	100.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	420	0	0.0%
Blue-Collar Retirees	325	0	0.0%
Middle-Class Move-Downs	95	0	0.0%
Hometown Seniors	300	0	0.0%
Second City Seniors	355	0	0.0%
<i>Subtotal:</i>	<u>1,495</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	395	0	0.0%
Mainstream Empty Nesters	370	0	0.0%
Middle-American Retirees	955	0	0.0%
<i>Subtotal:</i>	<u>1,720</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,330	1	20.0%
Pillars of the Community	1,290	1	20.0%
New Empty Nesters	1,510	1	20.0%
Traditional Couples	1,330	1	20.0%
RV Retirees	1,235	1	20.0%
Country Couples	900	0	0.0%
Hometown Retirees	1,000	0	0.0%
Heartland Retirees	1,715	0	0.0%
Village Elders	1,075	0	0.0%
Small-Town Seniors	1,015	0	0.0%
Back Country Seniors	1,265	0	0.0%
<i>Subtotal:</i>	<u>13,665</u>	<u>5</u>	<u>100.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Warren County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	7,745	0	0.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	110	0	0.0%
Multi-Ethnic Families	125	0	0.0%
Uptown Families	690	0	0.0%
In-Town Families	310	0	0.0%
New American Strivers	505	0	0.0%
<i>Subtotal:</i>	<u>1,740</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	435	0	0.0%
Fiber-Optic Families	245	0	0.0%
Late-Nest Suburbanites	115	0	0.0%
Full-Nest Suburbanites	115	0	0.0%
Kids 'r' Us	330	0	0.0%
<i>Subtotal:</i>	<u>1,240</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	245	0	0.0%
New Town Families	590	0	0.0%
Full-Nest Exurbanites	525	0	0.0%
Rural Families	590	0	0.0%
Traditional Families	225	0	0.0%
Small-Town Families	300	0	0.0%
Four-by-Four Families	440	0	0.0%
Rustic Families	1,295	0	0.0%
Hometown Families	555	0	0.0%
<i>Subtotal:</i>	<u>4,765</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Warren County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	4,680	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	505	0	0.0%
Small-City Singles	135	0	0.0%
Twentysomethings	335	0	0.0%
Second-City Strivers	325	0	0.0%
Multi-Ethnic Singles	95	0	0.0%
<i>Subtotal:</i>	<u>1,395</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	200	0	0.0%
Suburban Achievers	400	0	0.0%
Suburban Strivers	240	0	0.0%
<i>Subtotal:</i>	<u>840</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	865	0	0.0%
Blue-Collar Traditionalists	825	0	0.0%
Rural Couples	545	0	0.0%
Rural Strivers	210	0	0.0%
<i>Subtotal:</i>	<u>2,445</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Westchester County Each Year Over The Next Five Years**
Westchester County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	177,890	5	100.0%
<i>Metropolitan Cities</i>	45,835	0	0.0%
<i>Small Cities/Satellite Cities</i>	22,515	0	0.0%
<i>Metropolitan Suburbs</i>	89,095	4	80.0%
<i>Town & Country/Exurbs</i>	20,445	1	20.0%
Traditional & Non-Traditional Families	114,465	0	0.0%
<i>Metropolitan Cities</i>	20,295	0	0.0%
<i>Small Cities/Satellite Cities</i>	19,060	0	0.0%
<i>Metropolitan Suburbs</i>	53,080	0	0.0%
<i>Town & Country/Exurbs</i>	22,030	0	0.0%
Younger Singles & Couples	67,475	0	0.0%
<i>Metropolitan Cities</i>	47,955	0	0.0%
<i>Small Cities/Satellite Cities</i>	11,675	0	0.0%
<i>Metropolitan Suburbs</i>	6,890	0	0.0%
<i>Town & Country/Exurbs</i>	955	0	0.0%
Total:	359,830	5	100.0%

**Annual Average Number Of Households With The Potential
To Move Within Westchester County Each Year Over The Next Five Years**
Westchester County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	177,890	5	100.0%
<i>Metropolitan Cities</i>			
The Social Register	8,540	0	0.0%
Urban Establishment	12,190	0	0.0%
Multi-Ethnic Empty Nesters	11,060	0	0.0%
Cosmopolitan Couples	14,045	0	0.0%
<i>Subtotal:</i>	<u>45,835</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	7,180	0	0.0%
Blue-Collar Retirees	8,645	0	0.0%
Middle-Class Move-Downs	4,190	0	0.0%
Hometown Seniors	440	0	0.0%
Second City Seniors	2,060	0	0.0%
<i>Subtotal:</i>	<u>22,515</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	26,245	1	20.0%
Old Money	21,505	1	20.0%
Affluent Empty Nesters	17,080	1	20.0%
Suburban Establishment	17,720	1	20.0%
Mainstream Empty Nesters	480	0	0.0%
Middle-American Retirees	6,065	0	0.0%
<i>Subtotal:</i>	<u>89,095</u>	<u>4</u>	<u>80.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	11,080	1	20.0%
Pillars of the Community	460	0	0.0%
New Empty Nesters	1,105	0	0.0%
Traditional Couples	4,030	0	0.0%
RV Retirees	0	0	0.0%
Country Couples	415	0	0.0%
Hometown Retirees	60	0	0.0%
Heartland Retirees	20	0	0.0%
Village Elders	1,470	0	0.0%
Small-Town Seniors	1,805	0	0.0%
Back Country Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>20,445</u>	<u>1</u>	<u>20.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Westchester County Each Year Over The Next Five Years**
Westchester County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	114,465	0	0.0%
<i>Metropolitan Cities</i>			
e-Type Families	3,095	0	0.0%
Multi-Cultural Families	6,145	0	0.0%
Inner-City Families	7,695	0	0.0%
Single-Parent Families	3,360	0	0.0%
<i>Subtotal:</i>	<u>20,295</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	7,410	0	0.0%
Multi-Ethnic Families	1,780	0	0.0%
Uptown Families	2,500	0	0.0%
In-Town Families	780	0	0.0%
New American Strivers	6,590	0	0.0%
<i>Subtotal:</i>	<u>19,060</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	15,080	0	0.0%
Nouveau Money	9,275	0	0.0%
Button-Down Families	18,820	0	0.0%
Fiber-Optic Families	4,020	0	0.0%
Late-Nest Suburbanites	2,595	0	0.0%
Full-Nest Suburbanites	3,045	0	0.0%
Kids 'r' Us	245	0	0.0%
<i>Subtotal:</i>	<u>53,080</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	19,010	0	0.0%
New Town Families	285	0	0.0%
Full-Nest Exurbanites	780	0	0.0%
Rural Families	0	0	0.0%
Traditional Families	300	0	0.0%
Small-Town Families	470	0	0.0%
Four-by-Four Families	260	0	0.0%
Rustic Families	30	0	0.0%
Hometown Families	895	0	0.0%
<i>Subtotal:</i>	<u>22,030</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Westchester County Each Year Over The Next Five Years**
Westchester County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	67,475	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	4,630	0	0.0%
New Bohemians	2,695	0	0.0%
Cosmopolitan Elite	9,520	0	0.0%
Downtown Couples	7,975	0	0.0%
Downtown Proud	23,135	0	0.0%
<i>Subtotal:</i>	<u>47,955</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	7,155	0	0.0%
Small-City Singles	1,810	0	0.0%
Twentysomethings	950	0	0.0%
Second-City Strivers	1,145	0	0.0%
Multi-Ethnic Singles	615	0	0.0%
<i>Subtotal:</i>	<u>11,675</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	1,340	0	0.0%
Suburban Achievers	1,075	0	0.0%
Suburban Strivers	4,475	0	0.0%
<i>Subtotal:</i>	<u>6,890</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	395	0	0.0%
Blue-Collar Traditionalists	15	0	0.0%
Rural Couples	0	0	0.0%
Rural Strivers	545	0	0.0%
<i>Subtotal:</i>	<u>955</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Franklin County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	8,435	5	100.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	8,435	5	100.0%
Traditional & Non-Traditional Families	6,760	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,760	0	0.0%
Younger Singles & Couples	3,790	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,790	0	0.0%
Total:	18,985	5	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Franklin County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	8,435	5	100.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	35	0	0.0%
Pillars of the Community	95	0	0.0%
New Empty Nesters	575	1	20.0%
Traditional Couples	45	0	0.0%
RV Retirees	2,165	4	80.0%
Country Couples	350	0	0.0%
Hometown Retirees	1,235	0	0.0%
Heartland Retirees	900	0	0.0%
Village Elders	255	0	0.0%
Small-Town Seniors	520	0	0.0%
Back Country Seniors	2,260	0	0.0%
<i>Subtotal:</i>	<u>8,435</u>	<u>5</u>	<u>100.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Franklin County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,760	0	0.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	50	0	0.0%
Full-Nest Exurbanites	260	0	0.0%
Rural Families	2,390	0	0.0%
Traditional Families	0	0	0.0%
Small-Town Families	215	0	0.0%
Four-by-Four Families	115	0	0.0%
Rustic Families	3,295	0	0.0%
Hometown Families	435	0	0.0%
<i>Subtotal:</i>	<u>6,760</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Franklin County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,790	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	235	0	0.0%
Blue-Collar Traditionalists	1,545	0	0.0%
Rural Couples	1,580	0	0.0%
Rural Strivers	430	0	0.0%
<i>Subtotal:</i>	<u>3,790</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Suffolk County, New York

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	278,635	4	80.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	37,480	0	0.0%
<i>Metropolitan Suburbs</i>	184,825	4	80.0%
<i>Town & Country/Exurbs</i>	56,330	0	0.0%
Traditional & Non-Traditional Families	208,340	1	20.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	29,180	0	0.0%
<i>Metropolitan Suburbs</i>	146,240	1	20.0%
<i>Town & Country/Exurbs</i>	32,920	0	0.0%
Younger Singles & Couples	28,035	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	13,260	0	0.0%
<i>Metropolitan Suburbs</i>	10,170	0	0.0%
<i>Town & Country/Exurbs</i>	4,605	0	0.0%
Total:	515,010	5	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Suffolk County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	278,635	4	80.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	13,280	0	0.0%
Blue-Collar Retirees	9,920	0	0.0%
Middle-Class Move-Downs	8,960	0	0.0%
Hometown Seniors	2,765	0	0.0%
Second City Seniors	2,555	0	0.0%
<i>Subtotal:</i>	<u>37,480</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	25,785	0	0.0%
Old Money	25,165	1	20.0%
Affluent Empty Nesters	33,215	1	20.0%
Suburban Establishment	66,370	2	40.0%
Mainstream Empty Nesters	7,615	0	0.0%
Middle-American Retirees	26,675	0	0.0%
<i>Subtotal:</i>	<u>184,825</u>	<u>4</u>	<u>80.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	18,535	0	0.0%
Pillars of the Community	5,350	0	0.0%
New Empty Nesters	6,485	0	0.0%
Traditional Couples	10,640	0	0.0%
RV Retirees	40	0	0.0%
Country Couples	3,125	0	0.0%
Hometown Retirees	520	0	0.0%
Heartland Retirees	795	0	0.0%
Village Elders	5,840	0	0.0%
Small-Town Seniors	4,725	0	0.0%
Back Country Seniors	275	0	0.0%
<i>Subtotal:</i>	<u>56,330</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Suffolk County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	208,340	1	20.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	3,840	0	0.0%
Multi-Ethnic Families	9,105	0	0.0%
Uptown Families	8,770	0	0.0%
In-Town Families	4,220	0	0.0%
New American Strivers	3,245	0	0.0%
<i>Subtotal:</i>	<u>29,180</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	13,530	0	0.0%
Nouveau Money	18,805	0	0.0%
Button-Down Families	42,325	1	20.0%
Fiber-Optic Families	10,470	0	0.0%
Late-Nest Suburbanites	26,105	0	0.0%
Full-Nest Suburbanites	23,300	0	0.0%
Kids 'r' Us	11,705	0	0.0%
<i>Subtotal:</i>	<u>146,240</u>	<u>1</u>	<u>20.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	18,845	0	0.0%
New Town Families	3,460	0	0.0%
Full-Nest Exurbanites	2,255	0	0.0%
Rural Families	80	0	0.0%
Traditional Families	2,035	0	0.0%
Small-Town Families	2,605	0	0.0%
Four-by-Four Families	1,305	0	0.0%
Rustic Families	475	0	0.0%
Hometown Families	1,860	0	0.0%
<i>Subtotal:</i>	<u>32,920</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Suffolk County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	28,035	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	7,015	0	0.0%
Small-City Singles	3,685	0	0.0%
Twentysomethings	1,055	0	0.0%
Second-City Strivers	1,435	0	0.0%
Multi-Ethnic Singles	70	0	0.0%
<i>Subtotal:</i>	<u>13,260</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	2,320	0	0.0%
Suburban Achievers	3,980	0	0.0%
Suburban Strivers	3,870	0	0.0%
<i>Subtotal:</i>	<u>10,170</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	3,465	0	0.0%
Blue-Collar Traditionalists	355	0	0.0%
Rural Couples	130	0	0.0%
Rural Strivers	655	0	0.0%
<i>Subtotal:</i>	<u>4,605</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Kings County, New York

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	345,605	3	75.0%
<i>Metropolitan Cities</i>	345,605	3	75.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	0	0	0.0%
Traditional & Non-Traditional Families	219,680	1	25.0%
<i>Metropolitan Cities</i>	219,680	1	25.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	0	0	0.0%
Younger Singles & Couples	361,475	0	0.0%
<i>Metropolitan Cities</i>	361,475	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	0	0	0.0%
Total:	926,760	4	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Kings County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	345,605	3	75.0%
<i>Metropolitan Cities</i>			
The Social Register	49,345	1	25.0%
Urban Establishment	132,975	1	25.0%
Multi-Ethnic Empty Nesters	63,640	1	25.0%
Cosmopolitan Couples	99,645	0	0.0%
<i>Subtotal:</i>	<u>345,605</u>	<u>3</u>	<u>75.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0.0%
Pillars of the Community	0	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	0	0	0.0%
RV Retirees	0	0	0.0%
Country Couples	0	0	0.0%
Hometown Retirees	0	0	0.0%
Heartland Retirees	0	0	0.0%
Village Elders	0	0	0.0%
Small-Town Seniors	0	0	0.0%
Back Country Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Kings County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	219,680	1	25.0%
<i>Metropolitan Cities</i>			
e-Type Families	62,905	1	25.0%
Multi-Cultural Families	51,415	0	0.0%
Inner-City Families	65,665	0	0.0%
Single-Parent Families	39,695	0	0.0%
<i>Subtotal:</i>	<u>219,680</u>	<u>1</u>	<u>25.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	0	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	0	0	0.0%
Traditional Families	0	0	0.0%
Small-Town Families	0	0	0.0%
Four-by-Four Families	0	0	0.0%
Rustic Families	0	0	0.0%
Hometown Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Kings County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	361,475	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	35,375	0	0.0%
New Bohemians	101,395	0	0.0%
Cosmopolitan Elite	46,485	0	0.0%
Downtown Couples	39,045	0	0.0%
Downtown Proud	139,175	0	0.0%
<i>Subtotal:</i>	<u>361,475</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0.0%
Blue-Collar Traditionalists	0	0	0.0%
Rural Couples	0	0	0.0%
Rural Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Clinton County, New York

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	13,670	4	100.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,050	0	0.0%
<i>Metropolitan Suburbs</i>	1,060	0	0.0%
<i>Town & Country/Exurbs</i>	10,560	4	100.0%
Traditional & Non-Traditional Families	11,220	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,200	0	0.0%
<i>Metropolitan Suburbs</i>	920	0	0.0%
<i>Town & Country/Exurbs</i>	9,100	0	0.0%
Younger Singles & Couples	7,645	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,265	0	0.0%
<i>Metropolitan Suburbs</i>	1,200	0	0.0%
<i>Town & Country/Exurbs</i>	4,180	0	0.0%
Total:	32,535	4	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Clinton County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	13,670	4	100.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	525	0	0.0%
Blue-Collar Retirees	720	0	0.0%
Middle-Class Move-Downs	225	0	0.0%
Hometown Seniors	130	0	0.0%
Second City Seniors	450	0	0.0%
<i>Subtotal:</i>	<u>2,050</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	105	0	0.0%
Suburban Establishment	355	0	0.0%
Mainstream Empty Nesters	100	0	0.0%
Middle-American Retirees	500	0	0.0%
<i>Subtotal:</i>	<u>1,060</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	455	0	0.0%
Pillars of the Community	355	0	0.0%
New Empty Nesters	525	1	25.0%
Traditional Couples	185	0	0.0%
RV Retirees	2,915	3	75.0%
Country Couples	285	0	0.0%
Hometown Retirees	1,660	0	0.0%
Heartland Retirees	1,160	0	0.0%
Village Elders	140	0	0.0%
Small-Town Seniors	605	0	0.0%
Back Country Seniors	2,275	0	0.0%
<i>Subtotal:</i>	<u>10,560</u>	<u>4</u>	<u>100.0%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Clinton County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	11,220	0	0.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	80	0	0.0%
Multi-Ethnic Families	15	0	0.0%
Uptown Families	390	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	715	0	0.0%
<i>Subtotal:</i>	<u>1,200</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	20	0	0.0%
Nouveau Money	115	0	0.0%
Button-Down Families	485	0	0.0%
Fiber-Optic Families	90	0	0.0%
Late-Nest Suburbanites	60	0	0.0%
Full-Nest Suburbanites	100	0	0.0%
Kids 'r' Us	50	0	0.0%
<i>Subtotal:</i>	<u>920</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	180	0	0.0%
Full-Nest Exurbanites	690	0	0.0%
Rural Families	3,530	0	0.0%
Traditional Families	25	0	0.0%
Small-Town Families	245	0	0.0%
Four-by-Four Families	190	0	0.0%
Rustic Families	4,070	0	0.0%
Hometown Families	170	0	0.0%
<i>Subtotal:</i>	<u>9,100</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Clinton County, New York

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	7,645	0	0.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	365	0	0.0%
Small-City Singles	135	0	0.0%
Twentysomethings	740	0	0.0%
Second-City Strivers	540	0	0.0%
Multi-Ethnic Singles	485	0	0.0%
<i>Subtotal:</i>	<u>2,265</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	180	0	0.0%
Suburban Achievers	150	0	0.0%
Suburban Strivers	870	0	0.0%
<i>Subtotal:</i>	<u>1,200</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	455	0	0.0%
Blue-Collar Traditionalists	1,900	0	0.0%
Rural Couples	1,545	0	0.0%
Rural Strivers	280	0	0.0%
<i>Subtotal:</i>	<u>4,180</u>	<u>0</u>	<u>0.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Balance of the United States

<u>Household Type/ Geographic Designation</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	82	66.1%
<i>Metropolitan Cities</i>	8	6.5%
<i>Small Cities/Satellite Cities</i>	5	4.0%
<i>Metropolitan Suburbs</i>	29	23.4%
<i>Town & Country/Exurbs</i>	40	32.3%
Traditional & Non-Traditional Families	33	26.6%
<i>Metropolitan Cities</i>	4	3.2%
<i>Small Cities/Satellite Cities</i>	1	0.8%
<i>Metropolitan Suburbs</i>	14	11.3%
<i>Town & Country/Exurbs</i>	14	11.3%
Younger Singles & Couples	9	7.3%
<i>Metropolitan Cities</i>	6	4.8%
<i>Small Cities/Satellite Cities</i>	2	1.6%
<i>Metropolitan Suburbs</i>	1	0.8%
<i>Town & Country/Exurbs</i>	0	0.0%
Total:	124	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	82	66.1%
<i>Metropolitan Cities</i>		
The Social Register	7	5.6%
Urban Establishment	1	0.8%
Multi-Ethnic Empty Nesters	0	0.0%
Cosmopolitan Couples	0	0.0%
<i>Subtotal:</i>	<i>8</i>	<i>6.5%</i>
<i>Small Cities/Satellite Cities</i>		
Second City Establishment	5	4.0%
Blue-Collar Retirees	0	0.0%
Middle-Class Move-Downs	0	0.0%
Hometown Seniors	0	0.0%
Second City Seniors	0	0.0%
<i>Subtotal:</i>	<i>5</i>	<i>4.0%</i>
<i>Metropolitan Suburbs</i>		
The One Percenters	6	4.8%
Old Money	5	4.0%
Affluent Empty Nesters	6	4.8%
Suburban Establishment	12	9.7%
Mainstream Empty Nesters	0	0.0%
Middle-American Retirees	0	0.0%
<i>Subtotal:</i>	<i>29</i>	<i>23.4%</i>
<i>Town & Country/Exurbs</i>		
Small-Town Patriarchs	8	6.5%
Pillars of the Community	4	3.2%
New Empty Nesters	9	7.3%
Traditional Couples	7	5.6%
RV Retirees	7	5.6%
Country Couples	5	4.0%
Hometown Retirees	0	0.0%
Heartland Retirees	0	0.0%
Village Elders	0	0.0%
Small-Town Seniors	0	0.0%
Back Country Seniors	0	0.0%
<i>Subtotal:</i>	<i>40</i>	<i>32.3%</i>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	33	26.6%
<i>Metropolitan Cities</i>		
e-Type Families	4	3.2%
Multi-Cultural Families	0	0.0%
Inner-City Families	0	0.0%
Single-Parent Families	0	0.0%
<i>Subtotal:</i>	<u>4</u>	<u>3.2%</u>
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	1	0.8%
Multi-Ethnic Families	0	0.0%
Uptown Families	0	0.0%
In-Town Families	0	0.0%
New American Strivers	0	0.0%
<i>Subtotal:</i>	<u>1</u>	<u>0.8%</u>
<i>Metropolitan Suburbs</i>		
Corporate Establishment	3	2.4%
Nouveau Money	2	1.6%
Button-Down Families	7	5.6%
Fiber-Optic Families	2	1.6%
Late-Nest Suburbanites	0	0.0%
Full-Nest Suburbanites	0	0.0%
Kids 'r' Us	0	0.0%
<i>Subtotal:</i>	<u>14</u>	<u>11.3%</u>
<i>Town & Country/Exurbs</i>		
Ex-Urban Elite	6	4.8%
New Town Families	2	1.6%
Full-Nest Exurbanites	4	3.2%
Rural Families	0	0.0%
Traditional Families	2	1.6%
Small-Town Families	0	0.0%
Four-by-Four Families	0	0.0%
Rustic Families	0	0.0%
Hometown Families	0	0.0%
<i>Subtotal:</i>	<u>14</u>	<u>11.3%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	9	7.3%
<i>Metropolitan Cities</i>		
New Power Couples	2	1.6%
New Bohemians	1	0.8%
Cosmopolitan Elite	3	2.4%
Downtown Couples	0	0.0%
Downtown Proud	0	0.0%
<i>Subtotal:</i>	<u>6</u>	<u>4.8%</u>
<i>Small Cities/Satellite Cities</i>		
The VIPs	2	1.6%
Small-City Singles	0	0.0%
Twentysomethings	0	0.0%
Second-City Strivers	0	0.0%
Multi-Ethnic Singles	0	0.0%
<i>Subtotal:</i>	<u>2</u>	<u>1.6%</u>
<i>Metropolitan Suburbs</i>		
Fast-Track Professionals	1	0.8%
Suburban Achievers	0	0.0%
Suburban Strivers	0	0.0%
<i>Subtotal:</i>	<u>1</u>	<u>0.8%</u>
<i>Town & Country/Exurbs</i>		
Hometown Sweethearts	0	0.0%
Blue-Collar Traditionalists	0	0.0%
Rural Couples	0	0.0%
Rural Strivers	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 11 Through 19

Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;

Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas

<u>Household Type/ Geographic Designation</u>	<u>Saratoga County</u>	<u>Albany County</u>	<u>Regional Draw</u>	<u>Westchester/ Suffolk</u>	<u>Kings County</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	7	5	14	9	3	82	120
<i>Metropolitan Cities</i>	0	0	0	0	3	8	11
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	5	5
<i>Metropolitan Suburbs</i>	0	3	0	8	0	29	40
<i>Town & Country/Exurbs</i>	7	2	14	1	0	40	64
Traditional & Non-Traditional Families	3	2	0	1	1	33	40
<i>Metropolitan Cities</i>	0	0	0	0	1	4	5
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	1	1
<i>Metropolitan Suburbs</i>	0	1	0	1	0	14	16
<i>Town & Country/Exurbs</i>	3	1	0	0	0	14	18
Younger Singles & Couples	0	0	0	0	0	9	9
<i>Metropolitan Cities</i>	0	0	0	0	0	6	6
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	2	2
<i>Metropolitan Suburbs</i>	0	0	0	0	0	1	1
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0	0
Total:	10	7	14	10	4	124	169
Percent:	5.9%	4.1%	8.3%	5.9%	2.4%	73.4%	100.0%

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 11 Through 19

Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;

Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas

	<u>Saratoga County</u>	<u>Albany County</u>	<u>Regional Draw</u>	<u>Westchester/ Suffolk</u>	<u>Kings County</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	7	5	14	9	3	82	120
<i>Metropolitan Cities</i>							
The Social Register	0	0	0	0	1	7	8
Urban Establishment	0	0	0	0	1	1	2
Multi-Ethnic Empty Nesters	0	0	0	0	1	0	1
Cosmopolitan Couples	0	0	0	0	0	0	0
Subtotal:	0	0	0	0	3	8	11
<i>Small Cities/Satellite Cities</i>							
Second City Establishment	0	0	0	0	0	5	5
Blue-Collar Retirees	0	0	0	0	0	0	0
Middle-Class Move-Downs	0	0	0	0	0	0	0
Hometown Seniors	0	0	0	0	0	0	0
Second City Seniors	0	0	0	0	0	0	0
Subtotal:	0	0	0	0	0	5	5
<i>Metropolitan Suburbs</i>							
The One Percenters	0	0	0	1	0	6	7
Old Money	0	0	0	2	0	5	7
Affluent Empty Nesters	0	1	0	2	0	6	9
Suburban Establishment	0	2	0	3	0	12	17
Mainstream Empty Nesters	0	0	0	0	0	0	0
Middle-American Retirees	0	0	0	0	0	0	0
Subtotal:	0	3	0	8	0	29	40
<i>Town & Country/Exurbs</i>							
Small-Town Patriarchs	3	1	1	1	0	8	14
Pillars of the Community	1	0	1	0	0	4	6
New Empty Nesters	1	1	3	0	0	9	14
Traditional Couples	1	0	1	0	0	7	9
RV Retirees	0	0	8	0	0	7	15
Country Couples	1	0	0	0	0	5	6
Hometown Retirees	0	0	0	0	0	0	0
Heartland Retirees	0	0	0	0	0	0	0
Village Elders	0	0	0	0	0	0	0
Small-Town Seniors	0	0	0	0	0	0	0
Back Country Seniors	0	0	0	0	0	0	0
Subtotal:	7	2	14	1	0	40	64

SOURCE: Claritas, Inc;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 11 Through 19

Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;

Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas

	<u>Saratoga County</u>	<u>Albany County</u>	<u>Regional Draw</u>	<u>Westchester/ Suffolk</u>	<u>Kings County</u>	<u>Balance of U.S.</u>	<u>Total</u>
Traditional & Non-Traditional Families	3	2	0	1	1	33	40
<i>Metropolitan Cities</i>							
e-Type Families	0	0	0	0	1	4	5
Multi-Cultural Families	0	0	0	0	0	0	0
Inner-City Families	0	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	0	0	1	4	5
<i>Small Cities/Satellite Cities</i>							
Unibox Transferees	0	0	0	0	0	1	1
Multi-Ethnic Families	0	0	0	0	0	0	0
Uptown Families	0	0	0	0	0	0	0
In-Town Families	0	0	0	0	0	0	0
New American Strivers	0	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	0	0	0	1	1
<i>Metropolitan Suburbs</i>							
Corporate Establishment	0	0	0	0	0	3	3
Nouveau Money	0	0	0	0	0	2	2
Button-Down Families	0	1	0	1	0	7	9
Fiber-Optic Families	0	0	0	0	0	2	2
Late-Nest Suburbanites	0	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0	0
Kids 'r' Us	0	0	0	0	0	0	0
<i>Subtotal:</i>	0	1	0	1	0	14	16
<i>Town & Country/Exurbs</i>							
Ex-Urban Elite	2	1	0	0	0	6	9
New Town Families	0	0	0	0	0	2	2
Full-Nest Exurbanites	1	0	0	0	0	4	5
Rural Families	0	0	0	0	0	0	0
Traditional Families	0	0	0	0	0	2	2
Small-Town Families	0	0	0	0	0	0	0
Four-by-Four Families	0	0	0	0	0	0	0
Rustic Families	0	0	0	0	0	0	0
Hometown Families	0	0	0	0	0	0	0
<i>Subtotal:</i>	3	1	0	0	0	14	18

SOURCE: Claritas, Inc;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 11 Through 19

Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;

Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas

	<u>Saratoga County</u>	<u>Albany County</u>	<u>Regional Draw</u>	<u>Westchester/ Suffolk</u>	<u>Kings County</u>	<u>Balance of U.S.</u>	<u>Total</u>
Younger Singles & Couples	0	0	0	0	0	9	9
<i>Metropolitan Cities</i>							
New Power Couples	0	0	0	0	0	2	2
New Bohemians	0	0	0	0	0	1	1
Cosmopolitan Elite	0	0	0	0	0	3	3
Downtown Couples	0	0	0	0	0	0	0
Downtown Proud	0	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>6</u>
<i>Small Cities/Satellite Cities</i>							
The VIPs	0	0	0	0	0	2	2
Small-City Singles	0	0	0	0	0	0	0
Twentysomethings	0	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>2</u>
<i>Metropolitan Suburbs</i>							
Fast-Track Professionals	0	0	0	0	0	1	1
Suburban Achievers	0	0	0	0	0	0	0
Suburban Strivers	0	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>
<i>Town & Country/Exurbs</i>							
Hometown Sweethearts	0	0	0	0	0	0	0
Blue-Collar Traditionalists	0	0	0	0	0	0	0
Rural Couples	0	0	0	0	0	0	0
Rural Strivers	0	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Purchase

A Second Unit In Essex County Each Year Over The Next Five Years

Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;

Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas

Household Type/ Geographic Designation	Single- Family			Total
	Multi- Family	Attached	Detached	
Empty Nesters & Retirees	23	16	81	120
<i>Metropolitan Cities</i>	6	2	3	11
<i>Small Cities/Satellite Cities</i>	2	1	2	5
<i>Metropolitan Suburbs</i>	8	5	27	40
<i>Town & Country/Exurbs</i>	7	8	49	64
Traditional & Non-Traditional Families	7	13	20	40
<i>Metropolitan Cities</i>	2	2	1	5
<i>Small Cities/Satellite Cities</i>	0	0	1	1
<i>Metropolitan Suburbs</i>	3	4	9	16
<i>Town & Country/Exurbs</i>	2	7	9	18
Younger Singles & Couples	5	3	1	9
<i>Metropolitan Cities</i>	3	2	1	6
<i>Small Cities/Satellite Cities</i>	1	1	0	2
<i>Metropolitan Suburbs</i>	1	0	0	1
<i>Town & Country/Exurbs</i>	0	0	0	0
Total:	35	32	102	169
Percent:	20.7%	18.9%	60.4%	100.0%

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Purchase

A Second Unit In Essex County Each Year Over The Next Five Years

Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;

Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas

Empty Nesters & Retirees	Single- Family			Total
	Multi- Family	Attached	Detached	
<i>Metropolitan Cities</i>				
The Social Register	4	1	3	8
Urban Establishment	1	1	0	2
Multi-Ethnic Empty Nesters	1	0	0	1
Cosmopolitan Couples	0	0	0	0
Subtotal:	6	2	3	11
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	2	1	2	5
Blue-Collar Retirees	0	0	0	0
Middle-Class Move-Downs	0	0	0	0
Hometown Seniors	0	0	0	0
Second City Seniors	0	0	0	0
Subtotal:	2	1	2	5
<i>Metropolitan Suburbs</i>				
The One Percenters	3	1	3	7
Old Money	1	1	5	7
Affluent Empty Nesters	3	1	5	9
Suburban Establishment	1	2	14	17
Mainstream Empty Nesters	0	0	0	0
Middle-American Retirees	0	0	0	0
Subtotal:	8	5	27	40
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	2	3	9	14
Pillars of the Community	0	1	5	6
New Empty Nesters	5	3	6	14
Traditional Couples	0	1	8	9
RV Retirees	0	0	15	15
Country Couples	0	0	6	6
Hometown Retirees	0	0	0	0
Heartland Retirees	0	0	0	0
Village Elders	0	0	0	0
Small-Town Seniors	0	0	0	0
Back Country Seniors	0	0	0	0
Subtotal:	7	8	49	64
Total:	23	16	81	120
Percent:	19.2%	13.3%	67.5%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years

*Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;
Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas*

Traditional & Non-Traditional Families	Single- Family			Total
	Multi- Family	Attached	Detached	
<i>Metropolitan Cities</i>				
e-Type Families	2	2	1	5
Multi-Cultural Families	0	0	0	0
Inner-City Families	0	0	0	0
Single-Parent Families	0	0	0	0
Subtotal:	2	2	1	5
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0	1	1
Multi-Ethnic Families	0	0	0	0
Uptown Families	0	0	0	0
In-Town Families	0	0	0	0
New American Strivers	0	0	0	0
Subtotal:	0	0	1	1
<i>Metropolitan Suburbs</i>				
Corporate Establishment	1	1	1	3
Nouveau Money	1	1	0	2
Button-Down Families	1	2	6	9
Fiber-Optic Families	0	0	2	2
Late-Nest Suburbanites	0	0	0	0
Full-Nest Suburbanites	0	0	0	0
Kids 'r' Us	0	0	0	0
Subtotal:	3	4	9	16
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	1	3	5	9
New Town Families	0	1	1	2
Full-Nest Exurbanites	1	3	1	5
Rural Families	0	0	0	0
Traditional Families	0	0	2	2
Small-Town Families	0	0	0	0
Four-by-Four Families	0	0	0	0
Rustic Families	0	0	0	0
Hometown Families	0	0	0	0
Subtotal:	2	7	9	18
Total:	7	13	20	40
Percent:	17.5%	32.5%	50.0%	100.0%

Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Purchase
A Second Unit In Essex County Each Year Over The Next Five Years

*Saratoga County; Albany County; Warren, Franklin, and Clinton Counties;
Westchester and Suffolk Counties; Kings County; and Balance of the United States Draw Areas*

Younger Singles & Couples	Single- Family			Total
	Multi- Family	Attached	Detached	
<i>Metropolitan Cities</i>				
New Power Couples	1	1	0	2
New Bohemians	1	0	0	1
Cosmopolitan Elite	1	1	1	3
Downtown Couples	0	0	0	0
Downtown Proud	0	0	0	0
Subtotal:	3	2	1	6
<i>Small Cities/Satellite Cities</i>				
The VIPs	1	1	0	2
Small-City Singles	0	0	0	0
Twentysomethings	0	0	0	0
Second-City Strivers	0	0	0	0
Multi-Ethnic Singles	0	0	0	0
Subtotal:	1	1	0	2
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	1	0	0	1
Suburban Achievers	0	0	0	0
Suburban Strivers	0	0	0	0
Subtotal:	1	0	0	1
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	0	0	0	0
Blue-Collar Traditionalists	0	0	0	0
Rural Couples	0	0	0	0
Rural Strivers	0	0	0	0
Subtotal:	0	0	0	0
Total:	5	3	1	9
Percent:	55.6%	33.3%	11.1%	100.0%



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ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary Residential Target Market Methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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