

# Essex County Housing Demand Analysis

Regional Office of Sustainable Tourism (ROOST)  
November 2025



Prepared in partnership with:  
Adirondack Community Foundation  
Community Bank

Based on research conducted by:  
Zimmerman Volk Associates, Inc.  
An Analysis of Residential Market Potential for  
Primary and Second Home Units in Essex County,  
New York (2025).

**Essex County is experiencing a growing mismatch between the housing that exists today and the housing that residents, workers, and families need and can afford.**





Communities across the county have reported difficulty recruiting and retaining employees, limited options for year-round residents at attainable prices, an aging housing stock, and construction costs that make new development challenging.

To better understand these issues, ROOST commissioned a Housing Demand Study from Zimmerman Volk Associates, Inc., with support from Adirondack Community Foundation and sponsorship from Community Bank. This type of analysis is widely used across the country to help communities identify the types of housing the market can support, what price points are feasible, and where opportunities exist for new development.

The study evaluates two components of local housing demand:

**Primary year-round households:**

Those who live or would like to live in Essex County full-time.

**Second home and vacation households:**

Buyers seeking part-time or seasonal homes.

The findings show that the market can support new housing across a range of types and price points, and that both resident and second-home demand play meaningful roles in shaping the local housing market. The study provides a shared, countywide foundation that can inform planning, support development activity, and help local governments and community partners work from the same data.



# Essex County Demographic Snapshot

Zimmerman Volk Associates analyzed the demographic composition of households in Essex County as part of the residential market potential study. The analysis provides a high-level profile of who lives in the county today and which types of households are most likely to drive future housing demand.



## County Household Profile

According to Claritas estimates cited in the study, Essex County contains approximately 15,915 households in 2025. These households fall into three major life-stage categories:

**Empty nesters  
& retirees:  
54.8% of all  
households**

**Traditional &  
non-traditional  
families: 31.4%**

**Younger  
singles &  
couples: 13.8%**

This distribution indicates that the majority of potential movers fall into older-adult and family categories, with a smaller but still meaningful share of younger households.

## Income Characteristics

The study reports a countywide median household income of \$73,800, approximately six percent below the national median of \$78,400.

For homeowners, the median value of owner-occupied homes is \$262,500, also below the national median value of \$362,800.

## Mobility Characteristics

The American Community Survey estimates that 9.6 percent of the county's population either moved within or into Essex County between 2022 and 2023. This reflects a relatively low mobility rate compared with the national average of 12 percent.

Together, these demographic factors shape the pool of households most likely to seek new housing in Essex County over the next several years.

# Primary Housing Demand Findings





The Housing Demand Study estimates that an average of 1,830 households have the potential to move within or to Essex County each year over the next five years, if the right types of homes are available. This figure includes both renters and buyers across multiple income levels.

Of these potential movers:

46 percent already live in Essex County and would move within the county if suitable options existed.

The remaining 54 percent represent households who would relocate from outside the county, including from surrounding counties and other parts of the United States.

These households span all lifestyles, including younger singles and couples, traditional and non-traditional families, and empty nesters and retirees.

Based on household incomes and housing preferences, the study concludes that the county could support between 158 and 207 newly built primary homes per year over the next five years. This includes both rental and for-sale homes.

Demand exists for a range of housing types, including apartments, condominiums, townhouses, and single-family detached homes. The strongest share of demand is for single-family detached homes, but the study also identifies meaningful demand for smaller rental units and attached for-sale homes in walkable areas.

These findings reflect both the mobility patterns of current residents and the county's ability to attract new households if appropriate housing choices become available.



# Second & Vacation Home Demand Findings

In addition to year-round residents, Essex County continues to attract buyers seeking second, vacation, or weekend homes. The Housing Demand Study evaluates this group separately, since these households have different motivations, financial profiles, and housing preferences than primary households.





The analysis estimates that an average of 169 buyers per year have the potential to purchase second, vacation, or weekend homes in Essex County over the next five years. These buyers come from both within New York State and from other regions of the country, with notable activity from counties such as Saratoga, Albany, Warren, Westchester, Suffolk, Franklin, Kings, and Clinton.

Most second-home buyers fall into the empty nester and retiree lifestage. Their preferences tend to favor single-family detached homes, as well as townhouses and condominiums located in or near village centers and recreation areas. These preferences align with the county's longstanding appeal as a destination for outdoor recreation, seasonal living, and extended stays.

The study concludes that the county could support approximately 40 newly constructed second homes per year, or roughly 200 homes over a five-year period. This demand exists independently from the primary housing market and represents an important consideration for local planning, especially in communities where seasonal housing plays a significant role in the local economy.



# What This Means for Essex County

The Housing Demand Study shows that Essex County has the capacity to support meaningful new housing development across multiple price points and building types, provided that new homes can be delivered at prices and rents aligned with household incomes. The analysis highlights several important implications for future planning and investment.

There is substantial depth of demand from households with incomes above 120 percent of area median income. This is a large share of the overall market and includes many of the county's essential professional workers. These households have the financial ability to purchase higher quality or larger homes, yet the current supply does not offer suitable options. Meeting this segment of demand can relieve pressure on the broader market and help retain mid-career workers who are essential to community stability.



At the same time, the findings confirm ongoing unmet need among households earning between 60 and 80 percent of area median income. These households include younger workers, early career residents, and households seeking attainable rental housing close to jobs and services. The lack of smaller rental and entry-level ownership units remains a challenge across much of the county.

The study also shows that Essex County has strong potential to attract new residents, not just retain existing ones. Each year, more than half of all households with the potential to move into new housing in the county originate from outside Essex County, including from neighboring counties and other parts of the United States. This indicates that, with the right mix of attainable homes, the county can draw households who are seeking a rural, outdoor-oriented lifestyle, a strong sense of community, or opportunities tied to local employment centers. Without additional housing options at appropriate price points, these households are less likely to choose Essex County as their destination.

Second home demand also remains an influential factor in the county's housing landscape. While this segment functions separately from the primary housing market, it shapes land use considerations, affects infrastructure planning, and contributes to long-term community and economic development discussions. Understanding this part of the market helps communities balance local needs with the county's role as a recreation and second home destination.

Taken together, the findings provide a clear foundation for identifying where new development is most needed, what types of homes will be most successful, and how communities can work with builders, funders, and partners to address both short and long term housing needs.



# About the Study & Supporting Partners

The Essex County Housing Demand Analysis was commissioned by the Regional Office of Sustainable Tourism (ROOST) to provide a countywide, data-driven understanding of housing demand. The goal of the study is to help town governments, builders, lenders, nonprofits, and community partners make informed decisions about future housing development and investment.



The analysis was conducted by Zimmerman Volk Associates, Inc., a national consulting firm specializing in residential market studies. Using a well-established methodology that incorporates migration patterns, mobility trends, demographic and lifestyle characteristics, and income distributions, the study identifies how many households have the potential to move within or to Essex County each year, the types of homes they prefer, and the price ranges they can support. The study also evaluates demand for second and vacation homes as a distinct part of the regional market.

This work was made possible through the support of Adirondack Community Foundation and Community Bank. Their partnership ensured that the county could access a comprehensive analysis spanning all communities in Essex County, providing a shared foundation for planning, development, and funding decisions. Their investment reflects a commitment to strengthening local communities, supporting workforce stability, and addressing one of the region's most pressing challenges.

Together, ROOST and its partners intend for this study to serve as a common resource for municipalities, developers, planners, and funders. By grounding housing discussions in consistent and reliable data, the study supports coordinated action across the county and helps ensure that future development aligns with local needs, economic realities, and long-term community goals.

Appendix A

# Executive Summary Essex County



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# EXECUTIVE SUMMARY

## An Analysis of Residential Market Potential

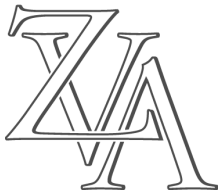
FOR  
Primary and Second/Weekend/Vacation Units

IN  
Essex County, New York

October, 2025

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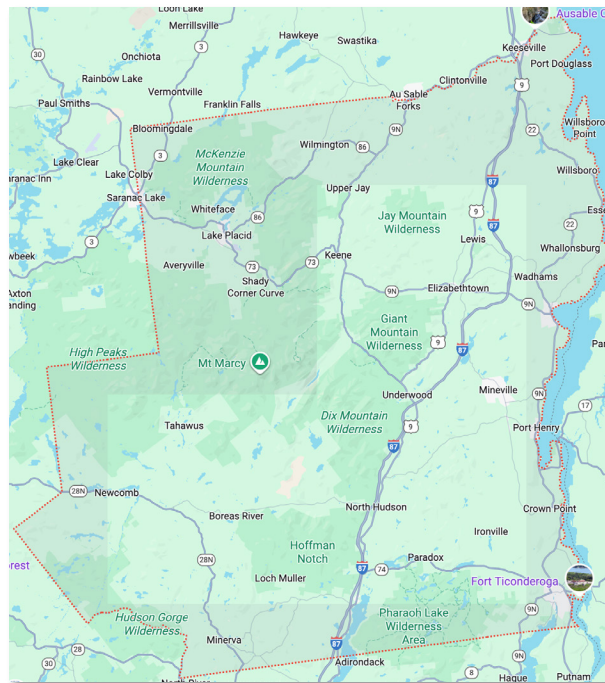
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Residential Market Analysis Across the Urban-to-Rural Transect

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

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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).

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

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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         |

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

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<br>HOUSEHOLDS | CAPTURE<br>RATE | NUMBER OF<br>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<br>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 |

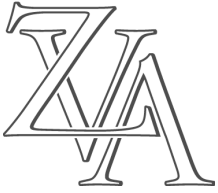
An Analysis of Residential Market Potential  
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 October, 2025

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

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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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## Appendix B

# Full Report: Essex County Primary and Second/Weekend/ Vacation Units



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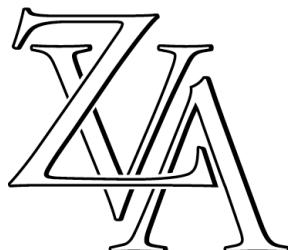
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AN ANALYSIS  
OF  
RESIDENTIAL MARKET POTENTIAL

FOR  
  
Primary and Second / Weekend / Vacation Units  
  
IN  
  
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Primary and Second/Weekend/Vacation Units  
*Essex County, New York*  
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Rights and Study Ownership





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Residential Market Analysis Across the Urban-to-Rural Transect

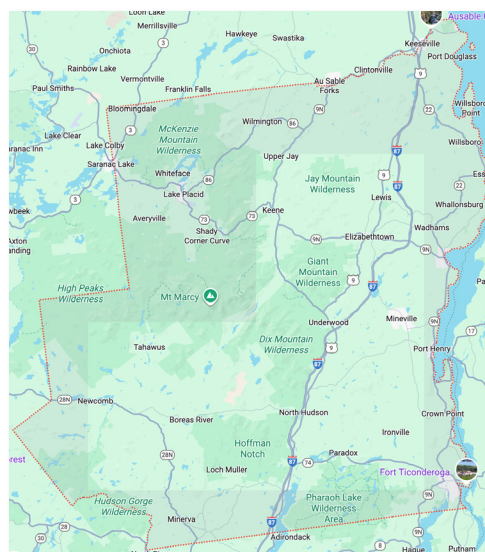
# AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL PRIMARY AND SECOND/WEEKEND/VACATION UNITS *Essex County, New York* October, 2025

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## INTRODUCTION

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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

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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).

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## DEMOGRAPHICS OF ESSEX COUNTY AND THE SIX REGIONS

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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<br>IN HOUSEHOLD | EXTREMELY LOW<br>30% OF MEDIAN | VERY LOW<br>50% OF MEDIAN | LOW<br>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<br>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

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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<br>HOUSEHOLDS | PERCENT<br>OF TOTAL |
|---|-------------------------|---------------------|
| Multi-family for-rent<br>(lofts/apartments, leaseholder)  | 631                     | 34.5%               |
| Multi-family for-sale<br>(lofts/apartments, condo/co-op ownership)                              | 153                     | 8.3%                |
| Single-family attached for-sale<br>(townhouses/rowhouses, fee-simple/<br>condominium ownership) | 221                     | 12.1%               |
| Single-family detached for-sale<br>(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<br>(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<br>(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<br>(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<br>(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<br>OF TOTAL | BELOW<br>30% AMI | 30% TO<br>60% AMI | 60% TO<br>80% AMI | 80% TO<br>120% AMI | ABOVE<br>120% AMI |
|---|---------------------|------------------|-------------------|-------------------|--------------------|-------------------|
| Empty-Nesters & Retirees                  | 27.9%               | 18.4%            | 24.9%             | 25.9%             | 29.9%              | 35.3%             |
| Traditional &<br>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.

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## THE MARKET CONTEXT

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### *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



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).

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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

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

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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*

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## 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<br>(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<br>(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<br>(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<br>(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*

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## —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<br>Distribution by Rent Range |                        |             |
|---|------------------------|-------------|
| PRIMARY HOUSING   |                        |             |
| HOUSEHOLDS WITH ANNUAL INCOMES ABOVE 60% AMI            |                        |             |
| ESSEX COUNTY  |                        |             |
| <i>New York</i>   |                        |             |
| MONTHLY<br>RENT RANGE                                   | HOUSEHOLDS<br>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  
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New Multi-Family For-Sale  
 Distribution by Price Range  
 PRIMARY HOUSING  
 HOUSEHOLDS WITH ANNUAL INCOMES ABOVE 60% AMI  
 ESSEX COUNTY  
*New York*

| PRICE<br>RANGE      | HOUSEHOLDS<br>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*  
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—*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  
*New York*

| 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<br>RANGE      | HOUSEHOLDS<br>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<br>MIX | UNIT<br>CONFIGURATION | BASE RENT/<br>PRICE | UNIT<br>SIZE | BASE RENT/PRICE<br>PER SQ. FT. |
|----------------|-----------------------|---------------------|--------------|--------------------------------|
|----------------|-----------------------|---------------------|--------------|--------------------------------|

## MULTI-FAMILY FOR-RENT

. . . . . Households with incomes between 60% and 80% AMI . . . . .

|     |           |                       |                      |                     |
|-----|-----------|-----------------------|----------------------|---------------------|
| 35% | 1br/1ba   | \$850 to<br>\$1,100   | 500 to<br>650 sf     | \$1.69 to<br>\$1.70 |
| 30% | 2br/1ba   | \$1,300 to<br>\$1,450 | 850 to<br>900 sf     | \$1.53 to<br>\$1.61 |
| 35% | 3br/1.5ba | \$1,550 to<br>\$1,650 | 1,250 to<br>1,400 sf | \$1.18 to<br>\$1.24 |

. . . . . Households with incomes between 80% and 120% AMI . . . . .

|     |            |                       |                      |                     |
|-----|------------|-----------------------|----------------------|---------------------|
| 20% | Studio/1ba | \$1,150 to<br>\$1,350 | 450 to<br>550 sf     | \$2.45 to<br>\$2.56 |
| 30% | 1br/1ba    | \$1,450 to<br>\$1,650 | 600 to<br>750 sf     | \$2.20 to<br>\$2.42 |
| 30% | 2br/2ba    | \$1,800 to<br>\$1,950 | 950 to<br>1,000 sf   | \$1.89 to<br>\$1.95 |
| 20% | 3br/2ba    | \$2,100 to<br>\$2,300 | 1,250 to<br>1,400 sf | \$1.64 to<br>\$1.68 |

. . . . . Households with incomes above 120% AMI . . . . .

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

## MULTI-FAMILY FOR-SALE

. . . . . Households with incomes between 80% and 120% AMI . . . . .

|     |           |                           |                      |                   |
|-----|-----------|---------------------------|----------------------|-------------------|
| 30% | 2br/1.5ba | \$245,000 to<br>\$275,000 | 850 to<br>950 sf     | \$288 to<br>\$289 |
| 25% | 2br/2ba   | \$285,000 to<br>\$315,000 | 1,000 to<br>1,150 sf | \$274 to<br>\$285 |
| 45% | 3br/2ba   | \$350,000 to<br>\$365,000 | 1,350 to<br>1,450 sf | \$252 to<br>\$259 |

*continued on the following page . . . .*

## Primary and Second/Weekend/Vacation Units

*Essex County, New York*

October, 2025

*. . . . continued from the preceding page*

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

*. . . . continued from the preceding page*

|                 |     |    |     |
|-----------------|-----|----|-----|
| 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

*Essex County, New York*

October, 2025

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<br>Market Potential by Housing Type<br>ESSEX COUNTY<br><i>New York</i> |                         |                     |
|---|-------------------------|---------------------|
| HOUSING TYPE  | NUMBER OF<br>HOUSEHOLDS | PERCENT<br>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<br>Second/Weekend/Vacation Units<br>ESSEX COUNTY<br><i>New York</i> |                     |                          |                       |           |
|--|---------------------|--------------------------|-----------------------|-----------|
| HOUSEHOLD TYPE   | PERCENT<br>OF TOTAL | MULTI-FAMILY<br>FOR-SALE | ... SINGLE-FAMILY ... |           |
|  |                     |                          | ATTACHED              | DETACHED  |
| Empty Nesters & Retirees   | 71%                 | 66%                      | 50%                   | 79%       |
| Traditional &<br>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

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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*

October, 2025

## 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<br>Second/Weekend/Vacation Units<br>Distribution by Price Range<br>ESSEX COUNTY<br><i>New York</i> |                        |              |
|---|------------------------|--------------|
| PRICE<br>RANGE  | HOUSEHOLDS<br>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

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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<br>Second/Weekend/Vacation Units<br>Distribution by Price Range<br>ESSEX COUNTY<br><i>New York</i> |                        |              |
|---|------------------------|--------------|
| PRICE<br>RANGE  | HOUSEHOLDS<br>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

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

| PRICE<br>RANGE        | HOUSEHOLDS<br>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*

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

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

Primary and Second/Weekend/Vacation Units

*Essex County, New York*

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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<br>TYPE                 | WEIGHTED AVERAGE<br>BASE PRICE | WEIGHTED AVERAGE<br>UNIT SIZE | WEIGHTED AVERAGE<br>BASE PRICE<br>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

*Essex County, New York*

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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<br>New Second/Weekend/Vacation Units<br>ESSEX COUNTY<br><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.

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## ESSEX COUNTY BUILDING TYPES

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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.

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—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.

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GLOSSARY

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**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*.

Primary and Second/Weekend/Vacation Units

*Essex County, New York*October, 2025

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**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.



Table 1

Key Demographic Data  
Essex County and Six Regions  
**2025 Estimates**

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

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

## Key Demographic Data *Essex County and Six Regions* **2025 Estimates**

| Essex<br>County |                                     | Lake<br>Champlain<br>South | Lake<br>Placid /<br>High Peaks | Lake<br>Champlain<br>North | Whiteface<br>Region | Adirondack<br>HUB Region | Saranac<br>Lake<br>Region |
|-----------------|-------------------------------------|----------------------------|--------------------------------|----------------------------|---------------------|--------------------------|---------------------------|
| 36,648          | No vehicle ownership                | 13.8%                      | 16.8%                          | 6.7%                       | 6.0%                | 5.7%                     | 6.5%                      |
| 15,912          | Own 1 vehicle                       | 33.5%                      | 38.5%                          | 34.5%                      | 35.0%               | 35.1%                    | 39.3%                     |
| 25,047          | Own 2 or more vehicles              | 52.7%                      | 44.7%                          | 58.8%                      | 59.0%               | 59.2%                    | 54.2%                     |
| 71.5%           | Drive alone to work                 | 71.7%                      | 67.8%                          | 81.4%                      | 72.5%               | 69.4%                    | 74.3%                     |
| 12.8%           | Car-pool                            | 12.9%                      | 9.7%                           | 6.9%                       | 14.6%               | 8.0%                     | 15.3%                     |
| 15.7%           | Take public transportation to work  | 0.9%                       | 0.1%                           | 0.1%                       | 1.6%                | 0.1%                     | 0.0%                      |
|                 | Walk to work                        | 5.5%                       | 8.8%                           | 1.8%                       | 0.9%                | 3.6%                     | 2.6%                      |
| 13.7%           | Worked at home                      | 8.4%                       | 12.1%                          | 8.7%                       | 10.2%               | 16.3%                    | 6.6%                      |
| 8.5%            | Other                               | 0.6%                       | 1.5%                           | 1.1%                       | 0.2%                | 2.6%                     | 1.2%                      |
| 77.8%           |                                     |                            |                                |                            |                     |                          |                           |
|                 | White-collar employment             | 50.0%                      | 66.8%                          | 53.0%                      | 60.3%               | 62.5%                    | 64.9%                     |
| \$73,800        | Blue-collar employment              | 27.0%                      | 11.6%                          | 20.4%                      | 24.2%               | 17.0%                    | 15.3%                     |
| 15.3%           | Service / farm employment           | 23.0%                      | 21.6%                          | 26.6%                      | 15.5%               | 20.5%                    | 19.8%                     |
| 35.0%           |                                     |                            |                                |                            |                     |                          |                           |
| 49.7%           | Persons Over 25 With College Degree | 23.3%                      | 37.8%                          | 29.2%                      | 37.1%               | 33.4%                    | 41.0%                     |
| 90.7%           |                                     |                            |                                |                            |                     |                          |                           |
| 1.7%            |                                     |                            |                                |                            |                     |                          |                           |
| 0.7%            |                                     |                            |                                |                            |                     |                          |                           |
| 6.9%            |                                     |                            |                                |                            |                     |                          |                           |
| 3.2%            |                                     |                            |                                |                            |                     |                          |                           |
| 78.9%           |                                     |                            |                                |                            |                     |                          |                           |
| 1.6%            |                                     |                            |                                |                            |                     |                          |                           |
| 3.5%            |                                     |                            |                                |                            |                     |                          |                           |
| 7.7%            |                                     |                            |                                |                            |                     |                          |                           |
| 2.2%            |                                     |                            |                                |                            |                     |                          |                           |
| 6.1%            |                                     |                            |                                |                            |                     |                          |                           |
| 36.5%           |                                     |                            |                                |                            |                     |                          |                           |
| 27.1%           |                                     |                            |                                |                            |                     |                          |                           |
| 72.9%           |                                     |                            |                                |                            |                     |                          |                           |
| 0.9%            |                                     |                            |                                |                            |                     |                          |                           |
| \$262,500       |                                     |                            |                                |                            |                     |                          |                           |

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

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

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>     |   |                           |                           |                         |  |
| <b>131 Montcalm Street</b>             | <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                  |  |
| <b>7 Callahan Dr (1975)</b>            | <i>... Apartment ...</i>                    |                           |                           |                         |  |
| 53 Walk Score                          | 1br/1ba                                     | \$905                     | 500                       | \$1.81                  | <i>Yard, deck.</i>                             |
| <b>25 Mt Hope Ave (1991)</b>           | <i>... Apartments ...</i>                   |                           |                           |                         |  |
| 57 Walk Score                          | 2br/1ba                                     | \$1,300 to \$1,350        | 700                       | \$1.86 to \$1.93        | <i>Deck, views, heat &amp; water included.</i> |
| <i>... Village of Saranac Lake ...</i> |   |                           |                           |                         |  |
| <b>77 Will Rogers Drive</b>            | <i>... Apartment ...</i>                    |                           |                           |                         |  |
| 7 Walk Score                           | Studio/1ba                                  | \$945                     | 600                       | \$1.58                  | <i>Utilities included.</i>                     |
| <b>15-21 Depot Street</b>              | <i>... Apartment ...</i>                    |                           |                           |                         |  |
| 84 Walk Score                          | 1br/1ba                                     | \$1,000                   | 350                       | \$2.86                  | <i>Off-street parking.</i>                     |
| <b>Mt. Pisgah Park</b>                 | <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>    |   |                           |                           |                         |  |
| <b>4325 Main Street</b>                | <i>... Apartment ...</i>                    |                           |                           |                         |  |
| 33 Walk Score                          | 1br/1ba                                     | \$1,100                   | 700                       | \$1.57                  | <i>Off-street parking.</i>                     |
| <b>19 Prospect Ave (1860)</b>          | <i>... Apartment ...</i>                    |                           |                           |                         |  |
| 21 Walk Score                          | Studio/1ba                                  | \$1,250                   | 265                       | \$4.72                  | <i>Furnished. Porch.</i>                       |
| <i>... Town of Essex ...</i>           |   |                           |                           |                         |  |
| <b>44 Farm Way (1880)</b>              | <i>... Cottage ...</i>                      |                           |                           |                         |  |
| 1 Walk Score                           | 2br/1ba                                     | \$1,775                   | 1,200                     | \$1.48                  | <i>Security system.</i>                        |
| <i>... Village of Lake Placid. ...</i> |   |                           |                           |                         |  |
| <b>5973 Sentinel Road</b>              | <i>... Duplex...</i>                        |                           |                           |                         |  |
| 46 Walk Score                          | 2br/1ba                                     | \$2,200                   | 900                       | \$2.44                  | <i>Furnished.</i>                              |
| <b>258 Mill Pond Drive</b>             | <i>... Single-Family Detached House ...</i> |                           |                           |                         |  |
| 29 Walk Score                          | 2br/1ba                                     | \$2,400                   | 750                       | \$3.20                  | <i>Yard.</i>                                   |
| <b>87 Balsam Street</b>                | <i>... Single-Family Detached House ...</i> |                           |                           |                         |  |
| 37 Walk Score                          | 2br/1ba                                     | \$2,400                   | 950                       | \$2.53                  | <i>Furnished</i>                               |
| <b>Undisclosed address</b>             | <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>                       |
|--------------------------------------|---------------------------------|---------------------------|---------------------------|-------------------------|---|
| . . . Addison County, VT . . .       |                                 |                           |                           |                         |   |
| . . . Town of Cornwall . . .         |                                 |                           |                           |                         |   |
| <b>3220 Route 30 (2023)</b>          | ... Apartment ...               |                           |                           |                         |   |
| 1 Walk Score                         | Studio/1ba                      | \$1,600                   | 500                       | \$3.20                  | Yard, security system.                              |
| . . . Town of Vergennes . . .        |                                 |                           |                           |                         |   |
| <b>171-B Main Street</b>             | ... Apartment ...               |                           |                           |                         |   |
| 62 Walk Score                        | 1br/1ba                         | \$1,700                   | 720                       | \$2.36                  |   |
| . . . Town of Bristol . . .          |                                 |                           |                           |                         |   |
| <b>21 South Street Unit 23</b>       | ... Apartment ...               |                           |                           |                         |   |
| 47 Walk Score                        | 2br/1ba                         | \$2,000                   | 800                       | \$2.50                  | Off-street parking.                                 |
| . . . Town of Middlebury . . .       |                                 |                           |                           |                         |   |
| <b>85-A Court Street</b>             | ... Apartment ...               |                           |                           |                         |   |
| 54 Walk Score                        | 3br/1ba                         | \$2,100                   | 1,000                     | \$2.10                  | Downtown.   |
| . . . Chittenden County, VT . . .    |                                 |                           |                           |                         |   |
| . . . City of South Burlington . . . |                                 |                           |                           |                         |   |
| <b>Brandywine Lofts. (2024)</b>      | ... Mixed-Income Apartments ... |                           |                           |                         |   |
| <b>Farmstead Lofts. (2024)</b>       | Affordable rents                |                           |                           |                         |   |
| <b>94 units</b>                      | Studio/1ba                      | \$1,341                   | 490                       | \$2.74                  | 98% Occupancy<br>Fitness center,<br>community room. |
| 23 Walk Score                        | 1br/1ba                         | \$1,800                   | 701                       | \$2.57                  |   |
|                                      | 2br/2ba                         | \$1,752                   | 909                       | \$1.93                  |   |
| <b>Quarry Hill Club (2015)</b>       | ... Apartment ...               |                           |                           |                         |   |
| <b>136units</b>                      | Studio/1ba                      | \$1,550                   | 470                       | \$3.30 to               | 96% Occupancy<br>Grill.                             |
| 43 Walk Score                        | 1br/1ba                         | \$1,750                   | 750                       | \$2.33                  |   |
|                                      | 2br/2ba                         | \$2,385                   | 1,070                     | \$2.23                  |   |
| <b>Catamount Ridge (2017)</b>        | ... Apartment ...               |                           |                           |                         |   |
| <b>65 units</b>                      | 1br/1ba                         | \$1,895 to                | 717 to                    | \$2.53 to               | 97% Occupancy<br>Picnic area.                       |
| 2 Walk Score                         |                                 | \$2,025                   | 800                       | \$2.64                  |   |
| <b>339 Garden St. Apts. (2024)</b>   | ... Apartment ...               |                           |                           |                         |   |
| <b>20 units</b>                      | 2br/2ba                         | \$2,590 to                | 965 to                    | \$2.38 to               | 90% Occupancy<br>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><br><i>Address/Walk Score</i> | <i>Building</i><br><i>Type</i> | <i>Unit</i><br><i>Type</i> | <i>Asking Price</i> | <i>Unit Size</i> | <i>Asking Price</i><br><i>Per Sq. Ft.</i> |
|---|--------------------------------|----------------------------|---------------------|------------------|---|
| . . . Town of Ticonderoga . . .                           |                                |                            |                     |                  |   |
| <b>Parkview at Ticonderoga (1995)</b>                     | ... 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 ...   |                                |                            |                     |                  |   |
| <b>Pine Hill Townhomes</b>                                |                                |                            |                     |                  |   |
| 33 Fir Way (2002)   |                                | 3br/2.5ba                  | \$539,900           | 1,938            | \$279                                     |
| 56 Walk Score   |                                |                            |                     |                  |   |
| ... Condominium ...                                       |                                |                            |                     |                  |   |
| <b>Whiteface Club and Resort (1988)</b>                   |                                |                            |                     |                  |   |
| 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 ...                                       |                                |                            |                     |                  |   |
| <b>Harbor Condos (1986)</b>                               |                                |                            |                     |                  |   |
| 40 Harbor Lane, Unit 27                                   |                                | 2br/2ba                    | \$785,000           | 1,500            | \$523                                     |
| 25 Walk Score   |                                |                            |                     |                  |   |
| ... Townhouse ...   |                                |                            |                     |                  |   |
| <b>River Bend Townhomes (2024)</b>                        |                                |                            |                     |                  |   |
| 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 ...   |                                |                            |                     |                  |   |
| <b>The Lodges (2024)</b>                                  |                                |                            |                     |                  |   |
| 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 ...   |                                |                            |                     |                  |   |
| <b>Ampersand Bay &amp; Resort</b>                         |                                |                            |                     |                  |   |
| 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<br/>Type</i> | <i>Unit<br/>Type</i>     | <i>Asking Price</i> | <i>Unit Size</i> | <i>Asking Price<br/>Per Sq. Ft.</i> |
|-------------------------------|--------------------------|--------------------------|---------------------|------------------|-------------------------------------|
| <i>Address/Walk Score</i>     |                          |                          |                     |                  |                                     |
| <b>Owaissa Club - Phase 4</b> |                          | <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                               |
| <b>Owaissa (2013)</b>         |                          |                          |                     |                  |                                     |
| 6 Bowman Lane, Unit 3 (2013)  |                          | 4br/3.5ba                | \$680,000           | 2,731            | \$249                               |
| <b>Owaissa (2024)</b>         |                          |                          |                     |                  |                                     |
| 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><br><u>Address (Year Built)</u> | <u>Lot</u><br><u>Size</u> | <u>Unit</u><br><u>Type</u> | <u>Asking Price</u> | <u>Unit Size</u> | <u>Asking Price</u><br><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<br>& Retirees** | 60% to<br>80% AMI† | 80% to<br>120% AMI† | Above<br>120% AMI† | Total | Percent of<br>Total |
|-------------------------------|--------------------|---------------------|--------------------|-------|---------------------|
| 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 . . . . .

| <b>Traditional &amp;<br/>Non-Traditional Families††</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i> | <i>Percent of<br/>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 . . . . .

| <b>Younger<br/>Singles &amp; Couples**</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i>  | <i>Percent of<br/>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%                       |
| <b>Total Households:</b>                   | <b>72</b>                  | <b>86</b>                   | <b>172</b>                 | <b>330</b>    | <b>100.0%</b>               |
| <b>Percent of Total:</b>                   | <b>21.8%</b>               | <b>26.1%</b>                | <b>52.1%</b>               | <b>100.0%</b> |                             |

† 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<br>& Retirees** | 60% to<br>80% AMI† | 80% to<br>120% AMI† | Above<br>120% AMI† | Total | Percent<br>of Total |
|-------------------------------|--------------------|---------------------|--------------------|-------|---------------------|
| 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

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. . . . . Number of Households . . . . .

| <b>Traditional &amp;<br/>Non-Traditional Families††</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i> | <i>Percent<br/>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* . . . . .

| <b>Younger<br/>Singles &amp; Couples**</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i>  | <i>Percent<br/>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%                       |
| <b>Total Households:</b>                   | <b>13</b>                  | <b>19</b>                   | <b>58</b>                  | <b>90</b>     | <b>100.0%</b>               |
| <b>Percent of Total:</b>                   | <b>14.4%</b>               | <b>21.1%</b>                | <b>64.4%</b>               | <b>100.0%</b> |                             |

† 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

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. . . . . Number of Households . . . . .

| Empty Nesters<br>& Retirees** | 60% to<br>80% AMI† | 80% to<br>120% AMI† | Above<br>120% AMI† | Total | Percent<br>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*

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. . . . . *Number of Households* . . . . .

| <b>Traditional &amp;<br/>Non-Traditional Families††</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i> | <i>Percent<br/>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%                       |

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† 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*

| <i>. . . . . Number of Households . . . . .</i> |                            |                             |                            |               |                             |
|---|----------------------------|-----------------------------|----------------------------|---------------|-----------------------------|
| <b>Younger<br/>Singles &amp; Couples**</b>      | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i>  | <i>Percent<br/>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%                       |
| <b>Total Households:</b>                        | <b>21</b>                  | <b>27</b>                   | <b>81</b>                  | <b>129</b>    | <b>100.0%</b>               |
| <b>Percent of Total:</b>                        | <b>16.3%</b>               | <b>20.9%</b>                | <b>62.8%</b>               | <b>100.0%</b> |                             |

† 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

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. . . . . Number of Households . . . . .

| <b>Empty Nesters<br/>&amp; Retirees**</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i> | <i>Percent<br/>of Total</i> |
|---|----------------------------|-----------------------------|----------------------------|--------------|-----------------------------|
| 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 . . . . .

| <b>Traditional &amp;<br/>Non-Traditional Families††</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i> | <i>Percent<br/>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*

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. . . . . Number of Households . . . . .

| <b>Younger<br/>Singles &amp; Couples**</b> | <i>60% to<br/>80% AMI†</i> | <i>80% to<br/>120% AMI†</i> | <i>Above<br/>120% AMI†</i> | <i>Total</i>  | <i>Percent<br/>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%                       |
| <b>Total Households:</b>                   | <b>91</b>                  | <b>132</b>                  | <b>299</b>                 | <b>522</b>    | <b>100.0%</b>               |
| <b>Percent of Total:</b>                   | <b>17.4%</b>               | <b>25.3%</b>                | <b>57.3%</b>               | <b>100.0%</b> |                             |

† 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<br/>Households</i> | <i>Housing Type/<br/>Households by Income</i>    | <i>Percent<br/>Mix</i> | <i>Base Rent<br/>Range*</i> | <i>Base Unit<br/>Size Range</i> | <i>Base Rent<br/>Per Sq. Ft.*</i> | <i>Annual Market<br/>Capture<br/>(Annual Absorption)</i> |           |            |
|---------------------------------|--|------------------------|-----------------------------|---------------------------------|-----------------------------------|--|-----------|------------|
| <b>631</b>                      | <b>Multi-Family For-Rent</b>                     |                        |                             |                                 |                                   | <b>142</b>   | <b>to</b> | <b>190</b> |
| <b>155</b>                      | Households With Incomes Below 30% AMI            |                        |                             |                                 |                                   | 31   |           | 39         |
| <b>146</b>                      | Households With Incomes Between 30% and 60% AMI  |                        |                             |                                 |                                   | 29   |           | 37         |
| <b>72</b>                       | Households With Incomes Between 60% and 80% AMI  |                        |                             |                                 |                                   | 14   |           | 18         |
|                                 | 1br/1ba  | 40%                    | \$850 to<br>\$1,050         | 500 to<br>650                   | \$1.62 to<br>\$1.70               |  |           |            |
|                                 | 2br/1ba  | 25%                    | \$1,100 to<br>\$1,200       | 800 to<br>900                   | \$1.33 to<br>\$1.38               |  |           |            |
|                                 | 3br/1.5ba  | 35%                    | \$1,250 to<br>\$1,450       | 1,150 to<br>1,400               | \$1.04 to<br>\$1.09               |  |           |            |
|                                 | <b>Weighted averages:</b>                        |                        | \$1,139                     | 887                             | \$1.28                            |  |           |            |
| <b>86</b>                       | Households With Incomes Between 80% and 120% AMI |                        |                             |                                 |                                   | 17   |           | 22         |
|                                 | Studio/1ba                                       | 25%                    | \$1,100 to<br>\$1,300       | 450 to<br>550                   | \$2.36 to<br>\$2.44               |  |           |            |
|                                 | 1br/1ba  | 45%                    | \$1,400 to<br>\$1,600       | 600 to<br>750                   | \$2.13 to<br>\$2.33               |  |           |            |
|                                 | 2br/2ba  | 10%                    | \$1,700 to<br>\$1,900       | 900 to<br>1,000                 | \$1.90 to<br>\$1.89               |  |           |            |
|                                 | 3br/2ba  | 20%                    | \$1,950 to<br>\$2,100       | 1,150 to<br>1,250               | \$1.68 to<br>\$1.70               |  |           |            |
|                                 | <b>Weighted averages:</b>                        |                        | \$1,558                     | 763                             | \$2.04                            |  |           |            |
| <b>172</b>                      | Households With Incomes Above 120% AMI           |                        |                             |                                 |                                   | 26   |           | 34         |
|                                 | 1br/1ba  | 40%                    | \$1,850 to<br>\$1,950       | 700 to<br>800                   | \$2.44 to<br>\$2.64               |  |           |            |
|                                 | 2br/2ba  | 25%                    | \$2,300 to<br>\$2,450       | 950 to<br>1,050                 | \$2.33 to<br>\$2.42               |  |           |            |
|                                 | 3br/2ba  | 35%                    | \$2,750 to<br>\$3,100       | 1,300 to<br>1,500               | \$2.07 to<br>\$2.12               |  |           |            |
|                                 | <b>Weighted averages:</b>                        |                        | \$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<br/>Households</i> | <i>Housing Type/<br/>Households by Income</i>    | <i>Percent<br/>Mix</i> | <i>Base Rent<br/>Range*</i> | <i>Base Unit<br/>Size Range</i> | <i>Base Rent<br/>Per Sq. Ft.*</i> | <i>Annual Market<br/>Capture<br/>(Annual Absorption)</i> |           |           |
|---------------------------------|--|------------------------|-----------------------------|---------------------------------|-----------------------------------|--|-----------|-----------|
| <b>153</b>                      | <b>Multi-Family For-Sale</b>                     |                        |                             |                                 |                                   | <b>12</b>  | <b>to</b> | <b>17</b> |
| <b>30</b>                       | Households With Incomes Below 30% AMI            |                        |                             |                                 |                                   | 6  |           | 8         |
| <b>33</b>                       | Households With Incomes Between 30% and 60% AMI  |                        |                             |                                 |                                   | 7  |           | 8         |
| <b>13</b>                       | Households With Incomes Between 60% and 80% AMI  |                        |                             |                                 |                                   | 3  |           | 3         |
| <b>19</b>                       | Households With Incomes Between 80% and 120% AMI |                        |                             |                                 |                                   | 4  |           | 5         |
|                                 | 2br/1.5ba  | 30%                    | \$245,000 to<br>\$275,000   | 850 to<br>950                   | \$289 to<br>\$288                 |  |           |           |
|                                 | 2br/2ba  | 25%                    | \$285,000 to<br>\$315,000   | 1,000 to<br>1,150               | \$274 to<br>\$285                 |  |           |           |
|                                 | 3br/2ba  | 45%                    | \$345,000 to<br>\$365,000   | 1,350 to<br>1,450               | \$252 to<br>\$256                 |  |           |           |
|                                 | <b>Weighted averages:</b>                        |                        | \$312,500                   | 1,168                           | \$268                             |  |           |           |
| <b>58</b>                       | Households With Incomes Above 120% AMI           |                        |                             |                                 |                                   | 9  |           | 12        |
|                                 | 1br/1.5ba  | 35%                    | \$320,000 to<br>\$340,000   | 750 to<br>850                   | \$400 to<br>\$427                 |  |           |           |
|                                 | 2br/2ba  | 40%                    | \$410,000 to<br>\$455,000   | 1,050 to<br>1,200               | \$379 to<br>\$390                 |  |           |           |
|                                 | 3br/2.5ba  | 25%                    | \$480,000 to<br>\$565,000   | 1,300 to<br>1,600               | \$353 to<br>\$369                 |  |           |           |
|                                 | <b>Weighted averages:</b>                        |                        | \$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<br/>Households</i> | <i>Housing Type/<br/>Households by Income</i>    | <i>Percent<br/>Mix</i> | <i>Base Rent<br/>Range*</i> | <i>Base Unit<br/>Size Range</i> | <i>Base Rent<br/>Per Sq. Ft.*</i> | <i>Annual Market<br/>Capture<br/>(Annual Absorption)</i> |           |           |
|---------------------------------|--|------------------------|-----------------------------|---------------------------------|-----------------------------------|--|-----------|-----------|
| <b>221</b>                      | <b>Single-Family Attached For-Sale</b>           |                        |                             |                                 |                                   | <b>14</b>  | <b>to</b> | <b>21</b> |
| <b>45</b>                       | Households With Incomes Below 30% AMI            |                        |                             |                                 |                                   | 9  |           | 11        |
| <b>47</b>                       | Households With Incomes Between 30% and 60% AMI  |                        |                             |                                 |                                   | 9  |           | 12        |
| <b>21</b>                       | Households With Incomes Between 60% and 80% AMI  |                        |                             |                                 |                                   | 4  |           | 5         |
| <b>27</b>                       | Households With Incomes Between 80% and 120% AMI |                        |                             |                                 |                                   | 5  |           | 7         |
|                                 | 2br/2ba  | 60%                    | \$305,000 to<br>\$325,000   | 1,000 to<br>1,100               | \$295 to<br>\$305                 |  |           |           |
|                                 | 3br/2ba  | 40%                    | \$345,000 to<br>\$360,000   | 1,200 to<br>1,300               | \$277 to<br>\$288                 |  |           |           |
|                                 | <b>Weighted averages:</b>                        |                        | \$330,000                   | 1,130                           | \$292                             |  |           |           |
| <b>81</b>                       | Households With Incomes Above 120% AMI           |                        |                             |                                 |                                   | 12   |           | 16        |
|                                 | 2br/2.5ba  | 50%                    | \$465,000 to<br>\$490,000   | 1,250 to<br>1,350               | \$363 to<br>\$372                 |  |           |           |
|                                 | 3br/2.5ba  | 50%                    | \$520,000 to<br>\$540,000   | 1,450 to<br>1,550               | \$348 to<br>\$359                 |  |           |           |
|                                 | <b>Weighted averages:</b>                        |                        | \$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<br/>Households</i> | <i>Housing Type/<br/>Households by Income</i>    | <i>Percent<br/>Mix</i> | <i>Base Rent<br/>Range*</i> | <i>Base Unit<br/>Size Range</i> | <i>Base Rent<br/>Per Sq. Ft.*</i> | <i>Annual Market<br/>Capture<br/>(Annual Absorption)</i> |           |           |
|---------------------------------|--|------------------------|-----------------------------|---------------------------------|-----------------------------------|--|-----------|-----------|
| <b>825</b>                      | <b>Single-Family Detached For-Sale</b>           |                        |                             |                                 |                                   | <b>18</b>  | <b>to</b> | <b>27</b> |
| <b>135</b>                      | Households With Incomes Below 30% AMI            |                        |                             |                                 |                                   | 27   |           | 34        |
| <b>168</b>                      | Households With Incomes Between 30% and 60% AMI  |                        |                             |                                 |                                   | 34   |           | 42        |
| <b>91</b>                       | Households With Incomes Between 60% and 80% AMI  |                        |                             |                                 |                                   | 18   |           | 23        |
| <b>132</b>                      | Households With Incomes Between 80% and 120% AMI |                        |                             |                                 |                                   | 26   |           | 33        |
|                                 | 2br/1ba  | 20%                    | \$255,000 to<br>\$280,000   | 900 to<br>1,000                 | \$280 to<br>\$283                 |  |           |           |
|                                 | 3br/2ba  | 50%                    | \$325,000 to<br>\$350,000   | 1,200 to<br>1,300               | \$269 to<br>\$271                 |  |           |           |
|                                 | 4br/2.5ba  | 30%                    | \$370,000 to<br>\$390,000   | 1,400 to<br>1,500               | \$260 to<br>\$264                 |  |           |           |
|                                 | <b>Weighted averages:</b>                        |                        | \$336,250                   | 1,250                           | \$269                             |  |           |           |
| <b>299</b>                      | Households With Incomes Above 120% AMI           |                        |                             |                                 |                                   | 45   |           | 60        |
|                                 | 2br/2ba  | 25%                    | \$425,000 to<br>\$450,000   | 1,100 to<br>1,200               | \$375 to<br>\$386                 |  |           |           |
|                                 | 3br/2.5ba  | 40%                    | \$475,000 to<br>\$515,000   | 1,300 to<br>1,450               | \$355 to<br>\$365                 |  |           |           |
|                                 | 4br/3ba  | 35%                    | \$540,000 to<br>\$595,000   | 1,550 to<br>1,750               | \$340 to<br>\$348                 |  |           |           |
|                                 | <b>Weighted averages:</b>                        |                        | \$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<br><i>{24.0% of total}</i> | 14 to 18                   | 3 to 4                     | 4 to 6                     | 17 to 22                   | 38 to 50                     |
| Adirondack HUB<br><i>{9.5% of total}</i>          | 5 to 7                     | 1 to 2                     | 2 to 2                     | 7 to 9                     | 15 to 20                     |
| Lake Champlain North<br><i>{23.8% of total}</i>   | 14 to 18                   | 3 to 4                     | 3 to 5                     | 17 to 22                   | 37 to 49                     |
| Lake Champlain South<br><i>{29.2% of total}</i>   | 17 to 21                   | 4 to 4                     | 5 to 7                     | 20 to 27                   | 46 to 59                     |
| Whiteface<br><i>{9.6% of total}</i>               | 5 to 7                     | 1 to 2                     | 2 to 2                     | 7 to 9                     | 15 to 20                     |
| Saranac Lake<br><i>{3.9% of total}</i>            | 2 to 3                     | 1 to 1                     | 1 to 1                     | 3 to 4                     | 7 to 9                       |
|   | 57 to 74<br>dwelling units | 13 to 17<br>dwelling units | 17 to 23<br>dwelling units | 71 to 93<br>dwelling units | 158 to 207<br>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-<br/>.. Family ..</i> | <i>Single-<br/>.. Attached ..</i> | <i>Single-<br/>.. 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<br>Households:                              | Total | <i>Multi-<br/>.. Family ..</i> | <i>Single-<br/>..... Family .....</i> |                                    |
|---|-------|--------------------------------|---------------------------------------|------------------------------------|
|   |       | <i>For-Sale</i>                | <i>.. Attached ..<br/>For-Sale</i>    | <i>.. Detached ..<br/>For Sale</i> |
|   | 169   | 35                             | 32                                    | 102                                |
| <b>Empty Nesters<br/>&amp; Retirees</b>               | 71%   | 66%                            | 50%                                   | 79%                                |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | 24%   | 20%                            | 41%                                   | 20%                                |
| <b>Younger<br/>Singles &amp; Couples</b>              | 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

| <b>Empty Nesters<br/>&amp; Retirees*</b>               | <i>Number of<br/>Households</i> | <i>Share of<br/>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%                          |
| <b>Traditional &amp;<br/>Non-Traditional Families†</b> |                                 |                                |
| 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%                          |
| <b>Younger<br/>Singles &amp; Couples*</b>              |                                 |                                |
| 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%                          |
| <b>Total Households:</b>                               | <b>35</b>                       | <b>100.0%</b>                  |

\* 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

| <b>Empty Nesters<br/>&amp; Retirees*</b>               | <i>Number of<br/>Households</i> | <i>Share of<br/>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%                          |
| <b>Traditional &amp;<br/>Non-Traditional Families†</b> |                                 |                                |
| 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%                          |
| <b>Younger<br/>Singles &amp; Couples*</b>              |                                 |                                |
| New Power Couples                                      | 1                               | 3.1%                           |
| The VIPs   | 1                               | 3.1%                           |
| Cosmopolitan Elite                                     | 1                               | 3.1%                           |
| Subtotal:  | 3                               | 9.4%                           |
| <b>Total Households:</b>                               | <b>32</b>                       | <b>100.0%</b>                  |

\* 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*

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| <b>Empty Nesters<br/>&amp; Retirees*</b> | <i>Number of<br/>Households</i> | <i>Share of<br/>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*

| <b>Traditional &amp;<br/>Non-Traditional Families†</b> | <i>Number of<br/>Households</i> | <i>Share of<br/>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%                          |
| <b>Younger<br/>Singles &amp; Couples*</b>              |                                 |                                |
| Cosmopolitan Elite                                     | 1                               | 1.0%                           |
| Subtotal:  | 1                               | 1.0%                           |
| <b>Total Households:</b>                               | <b>102</b>                      | <b>100.0%</b>                  |

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

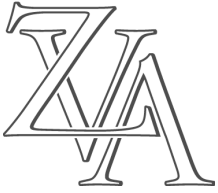
### ASSUMPTIONS AND LIMITATIONS—

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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Appendix C

# Methodology: Target Market Analysis





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# METHODOLOGY

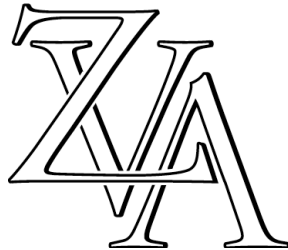
## TARGET MARKET TABLES — Appendices One Through Three—

### An Analysis of Residential Market Potential

Essex County, New York

October, 2025

Conducted by  
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## METHODOLOGY

### AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

#### PRIMARY AND SECOND/WEEKEND/VACATION HOUSING UNITS

Essex County, New York  
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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

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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<br>IN HOUSEHOLD | EXTREMELY LOW<br>30% OF MEDIAN | VERY LOW<br>50% OF MEDIAN | LOW<br>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

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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<br>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).

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### 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<br>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<br>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.

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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<br>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<br>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<br>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.



Essex 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).

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).

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

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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.

Essex County, New York  
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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.

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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%         |
| <b>Total In-Migration:</b> | <b>870</b>       | <b>100.0%</b> | <b>855</b>       | <b>100.0%</b> | <b>1,060</b>     | <b>100.0%</b> | <b>1,040</b>     | <b>100.0%</b> | <b>955</b>       | <b>100.0%</b> |

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%         |
| <b>Total Out-Migration:</b> | <b>985</b>       | <b>100.0%</b> | <b>855</b>       | <b>100.0%</b> | <b>980</b>       | <b>100.0%</b> | <b>970</b>       | <b>100.0%</b> | <b>995</b>       | <b>100.0%</b> |

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               |
| <b>Total Net Migration:</b> | <b>-115</b>      | <b>0</b>         | <b>80</b>        | <b>70</b>        | <b>-40</b>       |

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/<br>Geographic Designation             | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> |
|---|-----------------------------|----------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>8,715</b>                | <b>54.8%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 8,715                       | 54.8%                      |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>5,000</b>                | <b>31.4%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 5,000                       | 31.4%                      |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>2,200</b>                | <b>13.8%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 2,200                       | 13.8%                      |
| <b>Total:</b>   | <b>15,915</b>               | <b>100.0%</b>              |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>8,715</b>                | <b>54.8%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>5,000</b>                | <b>31.4%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>2,200</b>                | <b>13.8%</b>               |  |  |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>8,715</b>                | <b>275</b>       | <b>32.4%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 8,715                       | 275              | 32.4%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>5,000</b>                | <b>320</b>       | <b>37.6%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 5,000                       | 320              | 37.6%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>2,200</b>                | <b>255</b>       | <b>30.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 2,200                       | 255              | 30.0%                         |
| <b>Total:</b>   | <b>15,915</b>               | <b>850</b>       | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>8,715</b>                | <b>275</b>       | <b>32.4%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>5,000</b>                | <b>320</b>       | <b>37.6%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>2,200</b>                | <b>255</b>       | <b>30.0%</b>                  |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u><i>Franklin<br/>County</i></u> | <u><i>Warren<br/>County</i></u> | <u>Total</u>  |
|---|-----------------------------------|---------------------------------|---------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>25</b>                         | <b>20</b>                       | <b>45</b>     |
| <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 &amp; Country/Exurbs</i>                      | 25                                | 20                              | 45            |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>40</b>                         | <b>20</b>                       | <b>60</b>     |
| <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 &amp; Country/Exurbs</i>                      | 40                                | 10                              | 50            |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>45</b>                         | <b>25</b>                       | <b>70</b>     |
| <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 &amp; Country/Exurbs</i>                      | 45                                | 10                              | 55            |
| <b>Total:</b>   | <b>110</b>                        | <b>65</b>                       | <b>175</b>    |
| <b>Percent:</b>                                       | <b>62.9%</b>                      | <b>37.1%</b>                    | <b>100.0%</b> |

**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<br/>County</i> | <i>Warren<br/>County</i> | <i>Total</i> |
|---|----------------------------|--------------------------|--------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>25</b>                  | <b>20</b>                | <b>45</b>    |
| <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 &amp; 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<br/>County</i> | <i>Warren<br/>County</i> | Total     |
|---|----------------------------|--------------------------|-----------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>40</b>                  | <b>20</b>                | <b>60</b> |
| <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 &amp; 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<br/>County</i> | <i>Warren<br/>County</i> | <i>Total</i> |
|--|----------------------------|--------------------------|--------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>45</b>                  | <b>25</b>                | <b>70</b>    |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>13,670</b>               | <b>35</b>        | <b>22.6%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 10,560                      | 25               | 16.1%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>11,220</b>               | <b>45</b>        | <b>29.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 9,100                       | 40               | 25.8%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>7,645</b>                | <b>75</b>        | <b>48.4%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 4,180                       | 35               | 22.6%                         |
| <b>Total:</b>   | <b>32,535</b>               | <b>155</b>       | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>13,670</b>               | <b>35</b>        | <b>22.6%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>11,220</b>               | <b>45</b>        | <b>29.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>7,645</b>                | <b>75</b>        | <b>48.4%</b>                  |
| <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 &amp; 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/<br/>Geographic Designation</u>     | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>155</b>       | <b>23.8%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 75               | 11.5%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>210</b>       | <b>32.3%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 110              | 16.9%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>285</b>       | <b>43.8%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 70               | 10.8%                         |
| <b>Total:</b>   | <b>650</b>       | <b>100.0%</b>                 |

**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<br/>Potential</i> |
|---|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>155</b>       | <b>23.8%</b>                  |
| <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 &amp; 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<br/>Potential</i> |
|---|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>210</b>       | <b>32.3%</b>                  |
| <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 &amp; 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*

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|  | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>285</b>       | <b>43.8%</b>                  |
| <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>                         | <hr/> 80         | <hr/> 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>                         | <hr/> 85         | <hr/> 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>                         | <hr/> 50         | <hr/> 7.7%                    |
| <i>Town &amp; 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>                         | <hr/> 70         | <hr/> 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 /<br/>Geographic Designation</u>    | <u>Essex<br/>County</u> | <u>Regional<br/>Draw Area</u> | <u>Clinton<br/>County</u> | <u>Balance<br/>of U.S.</u> | <u>Total</u>  |
|---|-------------------------|-------------------------------|---------------------------|----------------------------|---------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>275</b>              | <b>45</b>                     | <b>35</b>                 | <b>155</b>                 | <b>510</b>    |
| <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 &amp; Country/Exurbs</i>                      | 275                     | 45                            | 25                        | 75                         | 420           |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>320</b>              | <b>60</b>                     | <b>45</b>                 | <b>210</b>                 | <b>635</b>    |
| <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 &amp; Country/Exurbs</i>                      | 320                     | 50                            | 40                        | 110                        | 520           |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>255</b>              | <b>70</b>                     | <b>75</b>                 | <b>285</b>                 | <b>685</b>    |
| <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 &amp; Country/Exurbs</i>                      | 255                     | 55                            | 35                        | 70                         | 415           |
| <b>Total:</b>   | <b>850</b>              | <b>175</b>                    | <b>155</b>                | <b>650</b>                 | <b>1,830</b>  |
| <b>Percent:</b>                                       | <b>46.4%</b>            | <b>9.6%</b>                   | <b>8.5%</b>               | <b>35.5%</b>               | <b>100.0%</b> |

**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<br/>County</i> | <i>Regional<br/>Draw Area</i> | <i>Clinton<br/>County</i> | <i>Balance<br/>of U.S.</i> | <i>Total</i> |
|---|-------------------------|-------------------------------|---------------------------|----------------------------|--------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>275</b>              | <b>45</b>                     | <b>35</b>                 | <b>155</b>                 | <b>510</b>   |
| <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           |
| <i>Subtotal:</i>                        | 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           |
| <i>Subtotal:</i>                        | 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           |
| <i>Subtotal:</i>                        | 0                       | 0                             | 0                         | 25                         | 25           |
| <i>Town &amp; 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          |
| <i>Subtotal:</i>                        | 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<br/>County</u> | <u>Regional<br/>Draw Area</u> | <u>Clinton<br/>County</u> | <u>Balance<br/>of U.S.</u> | <u>Total</u> |
|---|-------------------------|-------------------------------|---------------------------|----------------------------|--------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>320</b>              | <b>60</b>                     | <b>45</b>                 | <b>210</b>                 | <b>635</b>   |
| <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 &amp; 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<br/>County</i> | <i>Regional<br/>Draw Area</i> | <i>Clinton<br/>County</i> | <i>Balance<br/>of U.S.</i> | <i>Total</i> |
|--|-------------------------|-------------------------------|---------------------------|----------------------------|--------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>255</b>              | <b>70</b>                     | <b>75</b>                 | <b>285</b>                 | <b>685</b>   |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u>Potential<br/>Renters</u> | <u>Potential<br/>Owners</u> | <u>Total</u>  |
|---|------------------------------|-----------------------------|---------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>125</b>                   | <b>385</b>                  | <b>510</b>    |
| <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 &amp; Country/Exurbs</i>                      | 81                           | 339                         | 420           |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>176</b>                   | <b>459</b>                  | <b>635</b>    |
| <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 &amp; Country/Exurbs</i>                      | 123                          | 397                         | 520           |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>330</b>                   | <b>355</b>                  | <b>685</b>    |
| <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 &amp; Country/Exurbs</i>                      | 129                          | 286                         | 415           |
| <b>Total:</b>   | <b>631</b>                   | <b>1,199</b>                | <b>1,830</b>  |
| <b>Percent:</b>                                       | <b>34.5%</b>                 | <b>65.5%</b>                | <b>100.0%</b> |

**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*

| <b>Empty Nesters<br/>&amp; Retirees</b>     | <i>Potential<br/>Renters</i> | <i>Potential<br/>Owners</i> | <b>Total</b>  |
|---|------------------------------|-----------------------------|---------------|
| <i><b>Metropolitan Cities</b></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><b>Small Cities/Satellite Cities</b></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><b>Metropolitan Suburbs</b></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><b>Town &amp; Country/Exurbs</b></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>    |
| <b>Total:</b>                               | <b>125</b>                   | <b>385</b>                  | <b>510</b>    |
| <b>Percent:</b>                             | <b>24.5%</b>                 | <b>75.5%</b>                | <b>100.0%</b> |

**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*

| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <i>Potential<br/>Renters</i> | <i>Potential<br/>Owners</i> | <b>Total</b>  |
|---|------------------------------|-----------------------------|---------------|
| <i><b>Metropolitan Cities</b></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><b>Small Cities/Satellite Cities</b></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><b>Metropolitan Suburbs</b></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><b>Town &amp; Country/Exurbs</b></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>    |
| <b>Total:</b>   | <b>176</b>                   | <b>459</b>                  | <b>635</b>    |
| <b>Percent:</b>                                       | <b>27.7%</b>                 | <b>72.3%</b>                | <b>100.0%</b> |



**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*

| <b>Younger<br/>Singles &amp; Couples</b>    | <i>Potential<br/>Renters</i> | <i>Potential<br/>Owners</i> | <b>Total</b>  |
|---|------------------------------|-----------------------------|---------------|
| <i><b>Metropolitan Cities</b></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><b>Small Cities/Satellite Cities</b></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><b>Metropolitan Suburbs</b></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><b>Town &amp; Country/Exurbs</b></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>    |
| <b>Total:</b>                               | <b>330</b>                   | <b>355</b>                  | <b>685</b>    |
| <b>Percent:</b>                             | <b>48.2%</b>                 | <b>51.8%</b>                | <b>100.0%</b> |

### 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/<br>Geographic Designation             | .. Multi-Family ..   | ..... Single-Family ..... |              | Total         |
|---|----------------------|---------------------------|--------------|---------------|
|   | ..... Attached ..... | ..... Detached .....      |              |               |
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>43</b>            | <b>57</b>                 | <b>285</b>   | <b>385</b>    |
| <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 &amp; Country/Exurbs</i>                      | 34                   | 47                        | 258          | 339           |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>45</b>            | <b>75</b>                 | <b>339</b>   | <b>459</b>    |
| <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 &amp; Country/Exurbs</i>                      | 37                   | 59                        | 301          | 397           |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>65</b>            | <b>89</b>                 | <b>201</b>   | <b>355</b>    |
| <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 &amp; Country/Exurbs</i>                      | 41                   | 61                        | 184          | 286           |
| <b>Total:</b>   | <b>153</b>           | <b>221</b>                | <b>825</b>   | <b>1,199</b>  |
| <b>Percent:</b>                                       | <b>12.8%</b>         | <b>18.4%</b>              | <b>68.8%</b> | <b>100.0%</b> |

**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*

| <b>Empty Nesters<br/>&amp; Retirees</b>     | <i>Multi-Family</i> | <i>Single-Family</i> |                 |               |
|---|---------------------|----------------------|-----------------|---------------|
|   |                     | <i>Attached</i>      | <i>Detached</i> | <b>Total</b>  |
| <b><i>Metropolitan Cities</i></b>           |                     |                      |                 |               |
| 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>      |
| <b><i>Small Cities/Satellite Cities</i></b> |                     |                      |                 |               |
| 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>     |
| <b><i>Metropolitan Suburbs</i></b>          |                     |                      |                 |               |
| 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>     |
| <b><i>Town &amp; Country/Exurbs</i></b>     |                     |                      |                 |               |
| 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>    |
| <b>Total:</b>                               | <b>43</b>           | <b>57</b>            | <b>285</b>      | <b>385</b>    |
| <b>Percent:</b>                             | <b>11.2%</b>        | <b>14.8%</b>         | <b>74.0%</b>    | <b>100.0%</b> |

### 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 &<br>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 &amp; 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           |
| <b>Total:</b>                             | <b>45</b>          | <b>75</b>                 | <b>339</b>         | <b>459</b>    |
| <b>Percent:</b>                           | <b>9.8%</b>        | <b>16.3%</b>              | <b>73.9%</b>       | <b>100.0%</b> |

### 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<br>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 &amp; 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           |
| <b>Total:</b>                        | <b>65</b>          | <b>89</b>                 | <b>201</b>         | <b>355</b>    |
| <b>Percent:</b>                      | <b>18.3%</b>       | <b>25.1%</b>              | <b>56.6%</b>       | <b>100.0%</b> |

**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 /<br>Geographic Designation            | .....Renter Income Bands..... |                           |                           |                            |                           | Total         |
|---|-------------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
|   | <i>Below<br/>30% AMI</i>      | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> |               |
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>21</b>                     | <b>27</b>                 | <b>13</b>                 | <b>18</b>                  | <b>46</b>                 | <b>125</b>    |
| <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 &amp; Country/Exurbs</i>                      | 13                            | 18                        | 9                         | 12                         | 29                        | 81            |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>27</b>                     | <b>39</b>                 | <b>25</b>                 | <b>28</b>                  | <b>57</b>                 | <b>176</b>    |
| <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 &amp; Country/Exurbs</i>                      | 15                            | 28                        | 21                        | 21                         | 38                        | 123           |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>107</b>                    | <b>80</b>                 | <b>34</b>                 | <b>40</b>                  | <b>69</b>                 | <b>330</b>    |
| <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 &amp; Country/Exurbs</i>                      | 55                            | 34                        | 9                         | 11                         | 20                        | 129           |
| <b>Total:</b>   | <b>155</b>                    | <b>146</b>                | <b>72</b>                 | <b>86</b>                  | <b>172</b>                | <b>631</b>    |
| <b>Percent:</b>                                       | <b>24.6%</b>                  | <b>23.1%</b>              | <b>11.4%</b>              | <b>13.6%</b>               | <b>27.3%</b>              | <b>100.0%</b> |

**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<br>& Retirees   | Renter Income Bands |                   |                   |                    |                   | Total  |
|-------------------------------|---------------------|-------------------|-------------------|--------------------|-------------------|--------|
|                               | Below<br>30% AMI    | 30% to<br>60% AMI | 60% to<br>80% AMI | 80% to<br>120% AMI | Above<br>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 &<br>Non-Traditional Families | Renter Income Bands |                   |                   |                    |                   | Total  |
|---|---------------------|-------------------|-------------------|--------------------|-------------------|--------|
|   | Below<br>30% AMI    | 30% to<br>60% AMI | 60% to<br>80% AMI | 80% to<br>120% AMI | Above<br>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<br>Singles & Couples  | Renter Income Bands |                   |                   |                    |                   | Total  |
|-------------------------------|---------------------|-------------------|-------------------|--------------------|-------------------|--------|
|                               | Below<br>30% AMI    | 30% to<br>60% AMI | 60% to<br>80% AMI | 80% to<br>120% AMI | Above<br>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/<br>Geographic Designation             | Ownership Income Bands   |                           |                           |                            |                           | Total         |
|---|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
|   | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> |               |
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>46</b>                | <b>71</b>                 | <b>38</b>                 | <b>61</b>                  | <b>169</b>                | <b>385</b>    |
| <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 &amp; Country/Exurbs</i>                      | 45                       | 66                        | 36                        | 56                         | 136                       | 339           |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>38</b>                | <b>83</b>                 | <b>66</b>                 | <b>83</b>                  | <b>189</b>                | <b>459</b>    |
| <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 &amp; Country/Exurbs</i>                      | 33                       | 78                        | 64                        | 76                         | 146                       | 397           |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>126</b>               | <b>94</b>                 | <b>21</b>                 | <b>34</b>                  | <b>80</b>                 | <b>355</b>    |
| <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 &amp; Country/Exurbs</i>                      | 110                      | 80                        | 17                        | 27                         | 52                        | 286           |
| <b>Total:</b>   | <b>210</b>               | <b>248</b>                | <b>125</b>                | <b>178</b>                 | <b>438</b>                | <b>1,199</b>  |
| <b>Percent:</b>                                       | <b>17.5%</b>             | <b>20.7%</b>              | <b>10.4%</b>              | <b>14.9%</b>               | <b>36.5%</b>              | <b>100.0%</b> |

**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<br>& Retirees          | .....Ownership Income Bands..... |                           |                           |                            |                           | Total  |
|--------------------------------------|----------------------------------|---------------------------|---------------------------|----------------------------|---------------------------|--------|
|                                      | <i>Below<br/>30% AMI</i>         | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>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 &amp; 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 &<br>Non-Traditional Families | Ownership Income Bands |                   |                   |                    |                   | Total  |
|---|------------------------|-------------------|-------------------|--------------------|-------------------|--------|
|   | Below<br>30% AMI       | 30% to<br>60% AMI | 60% to<br>80% AMI | 80% to<br>120% AMI | Above<br>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<br>Singles & Couples  | Ownership Income Bands |                   |                   |                    |                   | Total  |
|-------------------------------|------------------------|-------------------|-------------------|--------------------|-------------------|--------|
|                               | Below<br>30% AMI       | 30% to<br>60% AMI | 60% to<br>80% AMI | 80% to<br>120% AMI | Above<br>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/<br>Geographic Designation             | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | Total         |
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>5</b>                 | <b>9</b>                  | <b>4</b>                  | <b>5</b>                   | <b>20</b>                 | <b>43</b>     |
| <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 &amp; Country/Exurbs</i>                      | 5                        | 9                         | 4                         | 5                          | 11                        | 34            |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>5</b>                 | <b>10</b>                 | <b>6</b>                  | <b>8</b>                   | <b>16</b>                 | <b>45</b>     |
| <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 &amp; Country/Exurbs</i>                      | 4                        | 9                         | 6                         | 8                          | 10                        | 37            |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>20</b>                | <b>14</b>                 | <b>3</b>                  | <b>6</b>                   | <b>22</b>                 | <b>65</b>     |
| <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 &amp; Country/Exurbs</i>                      | 15                       | 11                        | 2                         | 4                          | 9                         | 41            |
| <b>Total:</b>   | <b>30</b>                | <b>33</b>                 | <b>13</b>                 | <b>19</b>                  | <b>58</b>                 | <b>153</b>    |
| <b>Percent:</b>                                       | <b>19.6%</b>             | <b>21.6%</b>              | <b>8.5%</b>               | <b>12.4%</b>               | <b>37.9%</b>              | <b>100.0%</b> |

**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..... |                          |                           |                           |                            |                           |               |
|---|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>       | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | <b>Total</b>  |
| <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 &amp; 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            |
| <b>Total:</b>                                 | <b>5</b>                 | <b>9</b>                  | <b>4</b>                  | <b>5</b>                   | <b>20</b>                 | <b>43</b>     |
| <b>Percent:</b>                               | <b>11.6%</b>             | <b>20.9%</b>              | <b>9.3%</b>               | <b>11.6%</b>               | <b>46.5%</b>              | <b>100.0%</b> |

**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 .....        |                          |                           |                           |                            |                           |               |
|---|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | <i>Total</i>  |
| <i>Metropolitan Cities</i>                            |                          |                           |                           |                            |                           |               |
| Inner-City Families                                   | 0                        | 0                         | 0                         | 0                          | 1                         | 1             |
| Subtotal:   | 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             |
| Subtotal:   | 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             |
| Subtotal:   | 0                        | 0                         | 0                         | 0                          | 3                         | 3             |
| <i>Town &amp; 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             |
| Subtotal:   | 4                        | 9                         | 6                         | 8                          | 10                        | 37            |
| <b>Total:</b>   | <b>5</b>                 | <b>10</b>                 | <b>6</b>                  | <b>8</b>                   | <b>16</b>                 | <b>45</b>     |
| <b>Percent:</b>                                       | <b>11.1%</b>             | <b>22.2%</b>              | <b>13.3%</b>              | <b>17.8%</b>               | <b>35.6%</b>              | <b>100.0%</b> |



**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..... |                          |                           |                           |                            |                           |               |
|---|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
| <b>Younger<br/>Singles &amp; Couples</b>      | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | <i>Total</i>  |
| <b><i>Metropolitan Cities</i></b>             |                          |                           |                           |                            |                           |               |
| 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             |
| <b><i>Small Cities/Satellite Cities</i></b>   |                          |                           |                           |                            |                           |               |
| 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            |
| <b><i>Metropolitan Suburbs</i></b>            |                          |                           |                           |                            |                           |               |
| 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             |
| <b><i>Town &amp; Country/Exurbs</i></b>       |                          |                           |                           |                            |                           |               |
| 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            |
| <b>Total:</b>                                 | <b>20</b>                | <b>14</b>                 | <b>3</b>                  | <b>6</b>                   | <b>22</b>                 | <b>65</b>     |
| <b>Percent:</b>                               | <b>30.8%</b>             | <b>21.5%</b>              | <b>4.6%</b>               | <b>9.2%</b>                | <b>33.8%</b>              | <b>100.0%</b> |

### 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/<br>Geographic Designation               | Below<br>30% AMI | 30% to<br>60% AMI | 60% to<br>80% AMI | 80% to<br>120% AMI | Above<br>120% AMI | Total         |
| <b>Empty Nesters<br/>&amp; Retirees</b>                 | <b>7</b>         | <b>11</b>         | <b>5</b>          | <b>7</b>           | <b>27</b>         | <b>57</b>     |
| <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 &amp; Country/Exurbs</i>                        | 7                | 10                | 5                 | 7                  | 18                | 47            |
| <b>Traditional &amp;<br/>Non-Traditional Families</b>   | <b>7</b>         | <b>13</b>         | <b>11</b>         | <b>11</b>          | <b>33</b>         | <b>75</b>     |
| <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 &amp; Country/Exurbs</i>                        | 6                | 12                | 11                | 10                 | 20                | 59            |
| <b>Younger<br/>Singles &amp; Couples</b>                | <b>31</b>        | <b>23</b>         | <b>5</b>          | <b>9</b>           | <b>21</b>         | <b>89</b>     |
| <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 &amp; Country/Exurbs</i>                        | 24               | 17                | 4                 | 6                  | 10                | 61            |
| <b>Total:</b>   | <b>45</b>        | <b>47</b>         | <b>21</b>         | <b>27</b>          | <b>81</b>         | <b>221</b>    |
| <b>Percent:</b>   | <b>20.4%</b>     | <b>21.3%</b>      | <b>9.5%</b>       | <b>12.2%</b>       | <b>36.6%</b>      | <b>100.0%</b> |

# 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..... |         |         |         |          |          |        |
|---|---------|---------|---------|----------|----------|--------|
| Empty Nesters<br>& Retirees                             | Below   | 30% to  | 60% to  | 80% to   | Above    | Total  |
|   | 30% AMI | 60% AMI | 80% AMI | 120% AMI | 120% AMI |        |
| <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      |
| Subtotal:   | 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      |
| Subtotal:   | 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      |
| Subtotal:   | 0       | 0       | 0       | 0        | 3        | 3      |
| <i>Town &amp; 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     |
| Subtotal:   | 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 &<br>Non-Traditional Families               | Below   | 30% to  | 60% to  | 80% to   | Above    | Total  |
|   | 30% AMI | 60% AMI | 80% AMI | 120% AMI | 120% AMI |        |
| <i>Metropolitan Cities</i>                              |         |         |         |          |          |        |
| 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      |
| Subtotal:   | 0       | 0       | 0       | 0        | 3        | 3      |
| <i>Small Cities/Satellite Cities</i>                    |         |         |         |          |          |        |
| 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      |
| Subtotal:   | 1       | 1       | 0       | 1        | 5        | 8      |
| <i>Metropolitan Suburbs</i>                             |         |         |         |          |          |        |
| 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      |
| Subtotal:   | 0       | 0       | 0       | 0        | 5        | 5      |
| <i>Town &amp; Country/Exurbs</i>                        |         |         |         |          |          |        |
| 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      |
| Subtotal:   | 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<br>Singles & Couples                            | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | 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 &amp; 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/<br>Geographic Designation               | <i>Below</i><br>30% AMI | <i>30% to</i><br>60% AMI | <i>60% to</i><br>80% AMI | <i>80% to</i><br>120% AMI | <i>Above</i><br>120% AMI | Total         |
| <b>Empty Nesters<br/>&amp; Retirees</b>                 | <b>34</b>               | <b>51</b>                | <b>29</b>                | <b>49</b>                 | <b>122</b>               | <b>285</b>    |
| <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 &amp; Country/Exurbs</i>                        | 33                      | 47                       | 27                       | 44                        | 107                      | 258           |
| <b>Traditional &amp;<br/>Non-Traditional Families</b>   | <b>26</b>               | <b>60</b>                | <b>49</b>                | <b>64</b>                 | <b>140</b>               | <b>339</b>    |
| <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 &amp; Country/Exurbs</i>                        | 23                      | 57                       | 47                       | 58                        | 116                      | 301           |
| <b>Younger<br/>Singles &amp; Couples</b>                | <b>75</b>               | <b>57</b>                | <b>13</b>                | <b>19</b>                 | <b>37</b>                | <b>201</b>    |
| <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 &amp; Country/Exurbs</i>                        | 71                      | 52                       | 11                       | 17                        | 33                       | 184           |
| <b>Total:</b>   | <b>135</b>              | <b>168</b>               | <b>91</b>                | <b>132</b>                | <b>299</b>               | <b>825</b>    |
| <b>Percent:</b>   | <b>16.4%</b>            | <b>20.4%</b>             | <b>11.0%</b>             | <b>16.0%</b>              | <b>36.2%</b>             | <b>100.0%</b> |

# 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<br>& 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 &amp; 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..... |                          |                           |                           |                            |                           |               |
|---|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b>   | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | <i>Total</i>  |
| <b>Metropolitan Cities</b>                              |                          |                           |                           |                            |                           |               |
| 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             |
| <b>Small Cities/Satellite Cities</b>                    |                          |                           |                           |                            |                           |               |
| 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            |
| <b>Metropolitan Suburbs</b>                             |                          |                           |                           |                            |                           |               |
| 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            |
| <b>Town &amp; Country/Exurbs</b>                        |                          |                           |                           |                            |                           |               |
| 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           |
| <b>Total:</b>   | <b>26</b>                | <b>60</b>                 | <b>49</b>                 | <b>64</b>                  | <b>140</b>                | <b>339</b>    |
| <b>Percent:</b>   | <b>7.7%</b>              | <b>17.7%</b>              | <b>14.5%</b>              | <b>18.9%</b>               | <b>41.3%</b>              | <b>100.0%</b> |

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..... |                          |                           |                           |                            |                           |               |
|---|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|---------------|
| <b>Younger<br/>Singles &amp; Couples</b>                | <i>Below<br/>30% AMI</i> | <i>30% to<br/>60% AMI</i> | <i>60% to<br/>80% AMI</i> | <i>80% to<br/>120% AMI</i> | <i>Above<br/>120% AMI</i> | <i>Total</i>  |
| <b>Metropolitan Cities</b>                              |                          |                           |                           |                            |                           |               |
| 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             |
| <b>Small Cities/Satellite Cities</b>                    |                          |                           |                           |                            |                           |               |
| 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             |
| <b>Metropolitan Suburbs</b>                             |                          |                           |                           |                            |                           |               |
| 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             |
| <b>Town &amp; Country/Exurbs</b>                        |                          |                           |                           |                            |                           |               |
| 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           |
| <b>Total:</b>   | <b>75</b>                | <b>57</b>                 | <b>13</b>                 | <b>19</b>                  | <b>37</b>                 | <b>201</b>    |
| <b>Percent:</b>   | <b>37.3%</b>             | <b>28.4%</b>              | <b>6.5%</b>               | <b>9.5%</b>                | <b>18.4%</b>              | <b>100.0%</b> |

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/<br/>Geographic Designation</u>     | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>8,435</b>                | <b>25</b>        | <b>22.7%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 8,435                       | 25               | 22.7%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>6,760</b>                | <b>40</b>        | <b>36.4%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 6,760                       | 40               | 36.4%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>3,790</b>                | <b>45</b>        | <b>40.9%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 3,790                       | 45               | 40.9%                         |
| <b>Total:</b>   | <b>18,985</b>               | <b>110</b>       | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>8,435</b>                | <b>25</b>        | <b>22.7%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>6,760</b>                | <b>40</b>        | <b>36.4%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>3,790</b>                | <b>45</b>        | <b>40.9%</b>                  |
| <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 &amp; 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/<br/>Geographic Designation</u>     | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>16,880</b>               | <b>20</b>        | <b>30.8%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 13,665                      | 20               | 30.8%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7,745</b>                | <b>20</b>        | <b>30.8%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 4,765                       | 10               | 15.4%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>4,680</b>                | <b>25</b>        | <b>38.5%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 2,445                       | 10               | 15.4%                         |
| <b>Total:</b>   | <b>29,305</b>               | <b>65</b>        | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>16,880</b>               | <b>20</b>        | <b>30.8%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7,745</b>                | <b>20</b>        | <b>30.8%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>4,680</b>                | <b>25</b>        | <b>38.5%</b>                  |
| <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 &amp; 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%         |
| <b>Total</b>       | <b>8,990</b>             | <b>100.0%</b> |

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%         |
| <b>Total Sales</b> | <b>121</b>       | <b>100.0%</b> | <b>233</b>       | <b>100.0%</b> | <b>54</b>        | <b>100.0%</b> |

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

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

| Household Type/<br>Geographic Designation             | Estimated<br>Number | Estimated<br>Share |
|---|---------------------|--------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>45,715</b>       | <b>44.8%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 40,910              | 40.1%              |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>44,680</b>       | <b>43.8%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 41,475              | 40.6%              |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>11,700</b>       | <b>11.5%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 8,940               | 8.8%               |
| <b>Total:</b>   | <b>102,095</b>      | <b>100.0%</b>      |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>45,715</b>               | <b>44.8%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>44,680</b>               | <b>43.8%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>11,700</b>               | <b>11.5%</b>               |  |  |
| <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 &amp; 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/<br>Geographic Designation             | Estimated<br>Number | Estimated<br>Share |
|---|---------------------|--------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>50,025</b>       | <b>37.5%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 15,930              | 11.9%              |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>46,170</b>       | <b>34.6%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 17,185              | 12.9%              |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>37,360</b>       | <b>28.0%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 1,650               | 1.2%               |
| <b>Total:</b>   | <b>133,555</b>      | <b>100.0%</b>      |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>50,025</b>               | <b>37.5%</b>               |  |  |
| <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               | 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                                  |
| <i>Subtotal:</i>                        | 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                                  |
| <i>Subtotal:</i>                        | 20,035                      | 15.0%                      |  |  |
| <i>Town &amp; 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                                  |
| <i>Subtotal:</i>                        | 15,930                      | 11.9%                      |  |  |

# 2025 Household Classification by Market Groups

Albany County, New York

|   | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>46,170</b>               | <b>34.6%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>37,360</b>               | <b>28.0%</b>               |  |  |
| <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                                 | 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>                         | <i>21,410</i>               | <i>16.0%</i>               |  |  |
| <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>                         | <i>14,300</i>               | <i>10.7%</i>               |  |  |
| <i>Town &amp; 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>                         | <i>1,650</i>                | <i>1.2%</i>                |  |  |

## 2025 Household Classification by Market Groups

*Warren County, New York*

| Household Type/<br>Geographic Designation             | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> |
|---|-----------------------------|----------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>16,880</b>               | <b>57.6%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 13,665                      | 46.6%                      |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7,745</b>                | <b>26.4%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 4,765                       | 16.3%                      |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>4,680</b>                | <b>16.0%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 2,445                       | 8.3%                       |
| <b>Total:</b>   | <b>29,305</b>               | <b>100.0%</b>              |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>16,880</b>               | <b>57.6%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7,745</b>                | <b>26.4%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>4,680</b>                | <b>16.0%</b>               |  |  |
| <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                                 | 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>                         | 1,395                       | 4.8%                       |  |  |
| <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>                         | 840                         | 2.9%                       |  |  |
| <i>Town &amp; 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>                         | 2,445                       | 8.3%                       |  |  |

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

| Household Type/<br>Geographic Designation             | Estimated<br>Number | Estimated<br>Share |
|---|---------------------|--------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>177,890</b>      | <b>49.4%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 20,445              | 5.7%               |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>114,465</b>      | <b>31.8%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 22,030              | 6.1%               |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>67,475</b>       | <b>18.8%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 955                 | 0.3%               |
| <b>Total:</b>   | <b>359,830</b>      | <b>100.0%</b>      |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>177,890</b>              | <b>49.4%</b>               |  |  |
| <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                                  |
| Subtotal:                               | 45,835                      | 12.7%                      |  |  |
| <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                                  |
| Subtotal:                               | 22,515                      | 6.3%                       |  |  |
| <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                                  |
| Subtotal:                               | 89,095                      | 24.8%                      |  |  |
| <i>Town &amp; 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%                       |  |  |
| Subtotal:                               | 20,445                      | 5.7%                       |  |  |

## 2025 Household Classification by Market Groups

Westchester County, New York

|   | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>114,465</b>              | <b>31.8%</b>               |  |  |
| <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                                  |
| Subtotal:   | 20,295                      | 5.6%                       |  |  |
| <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                                  |
| Subtotal:   | 19,060                      | 5.3%                       |  |  |
| <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                                  |
| Subtotal:   | 53,080                      | 14.8%                      |  |  |
| <i>Town &amp; 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                                  |
| Subtotal:   | 22,030                      | 6.1%                       |  |  |

# 2025 Household Classification by Market Groups

Westchester County, New York

|  | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>67,475</b>               | <b>18.8%</b>               |  |  |
| <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 &amp; 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/<br>Geographic Designation             | Estimated<br>Number | Estimated<br>Share |
|---|---------------------|--------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>8,435</b>        | <b>44.4%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 8,435               | 44.4%              |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>6,760</b>        | <b>35.6%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 6,760               | 35.6%              |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>3,790</b>        | <b>20.0%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 3,790               | 20.0%              |
| <b>Total:</b>   | <b>18,985</b>       | <b>100.0%</b>      |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>8,435</b>                | <b>44.4%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>6,760</b>                | <b>35.6%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>3,790</b>                | <b>20.0%</b>               |  |  |
| <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 &amp; 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/<br>Geographic Designation             | Estimated<br>Number | Estimated<br>Share |
|---|---------------------|--------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>278,635</b>      | <b>54.1%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 56,330              | 10.9%              |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>208,340</b>      | <b>40.5%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 32,920              | 6.4%               |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>28,035</b>       | <b>5.4%</b>        |
| <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 &amp; Country/Exurbs</i>                      | 4,605               | 0.9%               |
| <b>Total:</b>   | <b>515,010</b>      | <b>100.0%</b>      |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>278,635</b>              | <b>54.1%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>208,340</b>              | <b>40.5%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>28,035</b>               | <b>5.4%</b>                |  |  |
| <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 &amp; 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/<br>Geographic Designation             | Estimated<br>Number | Estimated<br>Share |
|---|---------------------|--------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>345,605</b>      | <b>37.3%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 0                   | 0.0%               |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>219,680</b>      | <b>23.7%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 0                   | 0.0%               |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>361,475</b>      | <b>39.0%</b>       |
| <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 &amp; Country/Exurbs</i>                      | 0                   | 0.0%               |
| <b>Total:</b>   | <b>926,760</b>      | <b>100.0%</b>      |
| <b>2025 Estimated Median Income:</b>                  | <b>\$75,600</b>     |                    |
| <b>2025 Estimated National Median Income:</b>         | <b>\$78,400</b>     |                    |
| <b>2025 Estimated Median Home Value:</b>              | <b>\$954,800</b>    |                    |
| <b>2025 Estimated National Median Home Value:</b>     | <b>\$362,800</b>    |                    |

# 2025 Household Classification by Market Groups

Kings County, New York

|   | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>345,605</b>              | <b>37.3%</b>               |  |  |
| <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                                |
| Subtotal:                               | 345,605                     | 37.3%                      |  |  |
| <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 &amp; 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%                       |  |  |
| Subtotal:                               | 0                           | 0.0%                       |  |  |

## 2025 Household Classification by Market Groups

*Kings County, New York*

|   | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>219,680</b>              | <b>23.7%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>361,475</b>              | <b>39.0%</b>               |  |  |
| <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 &amp; 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/<br>Geographic Designation             | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> |
|---|-----------------------------|----------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>13,670</b>               | <b>42.0%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 10,560                      | 32.5%                      |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>11,220</b>               | <b>34.5%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 9,100                       | 28.0%                      |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>7,645</b>                | <b>23.5%</b>               |
| <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 &amp; Country/Exurbs</i>                      | 4,180                       | 12.8%                      |
| <b>Total:</b>   | <b>32,535</b>               | <b>100.0%</b>              |

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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>13,670</b>               | <b>42.0%</b>               |  |  |
| <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               | 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                                  |
| Subtotal:                               | 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                                  |
| Subtotal:                               | 1,060                       | 3.3%                       |  |  |
| <i>Town &amp; 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                                  |
| Subtotal:                               | 10,560                      | 32.5%                      |  |  |

# 2025 Household Classification by Market Groups

Clinton County, New York

|   | <i>Estimated<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|---|-----------------------------|----------------------------|--|--|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>11,220</b>               | <b>34.5%</b>               |  |  |
| <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 &amp; 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<br/>Number</i> | <i>Estimated<br/>Share</i> | <i>Estimated<br/>Median<br/>Income</i> | <i>Estimated<br/>Median<br/>Home Value</i> |
|--|-----------------------------|----------------------------|--|--|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>7,645</b>                | <b>23.5%</b>               |  |  |
| <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 &amp; 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/<br/>Geographic Designation</u>     | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>45,715</b>               | <b>7</b>         | <b>70.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 40,910                      | 7                | 70.0%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>44,680</b>               | <b>3</b>         | <b>30.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 41,475                      | 3                | 30.0%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>11,700</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 8,940                       | 0                | 0.0%                          |
| <b>Total:</b>   | <b>102,095</b>              | <b>10</b>        | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>45,715</b>               | <b>7</b>         | <b>70.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>44,680</b>               | <b>3</b>         | <b>30.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>11,700</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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                                 | 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%                          |
| <i>Subtotal:</i>                         | <u>1,560</u>                | <u>0</u>         | <u>0.0%</u>                   |
| <i>Metropolitan Suburbs</i>              |                             |                  |                               |
| Fast-Track Professionals                 | 25                          | 0                | 0.0%                          |
| Suburban Achievers                       | 265                         | 0                | 0.0%                          |
| Suburban Strivers                        | 910                         | 0                | 0.0%                          |
| <i>Subtotal:</i>                         | <u>1,200</u>                | <u>0</u>         | <u>0.0%</u>                   |
| <i>Town &amp; 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%                          |
| <i>Subtotal:</i>                         | <u>8,940</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**  
*Albany County, New York*

| <u>Household Type/<br/>Geographic Designation</u>     | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>50,025</b>               | <b>5</b>         | <b>71.4%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 15,930                      | 2                | 28.6%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>46,170</b>               | <b>2</b>         | <b>28.6%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 17,185                      | 1                | 14.3%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>37,360</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 1,650                       | 0                | 0.0%                          |
| <b>Total:</b>   | <b>133,555</b>              | <b>7</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>50,025</b>               | <b>5</b>         | <b>71.4%</b>                  |
| <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               | 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%                          |
| Subtotal:                               | 14,060                      | 0                | 0.0%                          |
| <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%                          |
| Subtotal:                               | 20,035                      | 3                | 42.9%                         |
| <i>Town &amp; 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%                          |
| Subtotal:                               | 15,930                      | 2                | 28.6%                         |

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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>46,170</b>               | <b>2</b>         | <b>28.6%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>37,360</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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                                 | 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%                          |
| <i>Subtotal:</i>                         | <u>21,410</u>               | <u>0</u>         | <u>0.0%</u>                   |
| <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%                          |
| <i>Subtotal:</i>                         | <u>14,300</u>               | <u>0</u>         | <u>0.0%</u>                   |
| <i>Town &amp; 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%                          |
| <i>Subtotal:</i>                         | <u>1,650</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**  
*Warren County, New York*

| <u>Household Type /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>16,880</b>               | <b>5</b>         | <b>100.0%</b>                 |
| <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 &amp; Country/Exurbs</i>                      | 13,665                      | 5                | 100.0%                        |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7,745</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 4,765                       | 0                | 0.0%                          |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>4,680</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 2,445                       | 0                | 0.0%                          |
| <b>Total:</b>   | <b>29,305</b>               | <b>5</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>16,880</b>               | <b>5</b>         | <b>100.0%</b>                 |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7,745</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>4,680</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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>                   |

**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 /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>177,890</b>              | <b>5</b>         | <b>100.0%</b>                 |
| <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 &amp; Country/Exurbs</i>                      | 20,445                      | 1                | 20.0%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>114,465</b>              | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 22,030                      | 0                | 0.0%                          |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>67,475</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 955                         | 0                | 0.0%                          |
| <b>Total:</b>   | <b>359,830</b>              | <b>5</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>177,890</b>              | <b>5</b>         | <b>100.0%</b>                 |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>114,465</b>              | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>67,475</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>8,435</b>                | <b>5</b>         | <b>100.0%</b>                 |
| <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 &amp; Country/Exurbs</i>                      | 8,435                       | 5                | 100.0%                        |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>6,760</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 6,760                       | 0                | 0.0%                          |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>3,790</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 3,790                       | 0                | 0.0%                          |
| <b>Total:</b>   | <b>18,985</b>               | <b>5</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>8,435</b>                | <b>5</b>         | <b>100.0%</b>                 |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>6,760</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>3,790</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>278,635</b>              | <b>4</b>         | <b>80.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 56,330                      | 0                | 0.0%                          |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>208,340</b>              | <b>1</b>         | <b>20.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 32,920                      | 0                | 0.0%                          |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>28,035</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 4,605                       | 0                | 0.0%                          |
| <b>Total:</b>   | <b>515,010</b>              | <b>5</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>278,635</b>              | <b>4</b>         | <b>80.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>208,340</b>              | <b>1</b>         | <b>20.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>28,035</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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>                   |

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*

| <u>Household Type /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>345,605</b>              | <b>3</b>         | <b>75.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 0                           | 0                | 0.0%                          |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>219,680</b>              | <b>1</b>         | <b>25.0%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 0                           | 0                | 0.0%                          |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>361,475</b>              | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 0                           | 0                | 0.0%                          |
| <b>Total:</b>   | <b>926,760</b>              | <b>4</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>345,605</b>              | <b>3</b>         | <b>75.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>219,680</b>              | <b>1</b>         | <b>25.0%</b>                  |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>361,475</b>              | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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 /<br/>Geographic Designation</u>    | <u>Estimated<br/>Number</u> | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>13,670</b>               | <b>4</b>         | <b>100.0%</b>                 |
| <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 &amp; Country/Exurbs</i>                      | 10,560                      | 4                | 100.0%                        |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>11,220</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 9,100                       | 0                | 0.0%                          |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>7,645</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 4,180                       | 0                | 0.0%                          |
| <b>Total:</b>   | <b>32,535</b>               | <b>4</b>         | <b>100.0%</b>                 |

**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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>13,670</b>               | <b>4</b>         | <b>100.0%</b>                 |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|---|-----------------------------|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>11,220</b>               | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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<br/>Number</i> | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|-----------------------------|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>7,645</b>                | <b>0</b>         | <b>0.0%</b>                   |
| <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 &amp; 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*

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| <u>Household Type/<br/>Geographic Designation</u>     | <u>Potential</u> | <u>Share of<br/>Potential</u> |
|---|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>82</b>        | <b>66.1%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 40               | 32.3%                         |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>33</b>        | <b>26.6%</b>                  |
| <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 &amp; Country/Exurbs</i>                      | 14               | 11.3%                         |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>9</b>         | <b>7.3%</b>                   |
| <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 &amp; Country/Exurbs</i>                      | 0                | 0.0%                          |
| <b>Total:</b>   | <b>124</b>       | <b>100.0%</b>                 |

**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<br/>Potential</i> |
|---|------------------|-------------------------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>82</b>        | <b>66.1%</b>                  |
| <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>                        | <u>8</u>         | <u>6.5%</u>                   |
| <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>                        | <u>5</u>         | <u>4.0%</u>                   |
| <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>                        | <u>29</u>        | <u>23.4%</u>                  |
| <i>Town &amp; 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>                        | <u>40</u>        | <u>32.3%</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<br/>Potential</i> |
|---|------------------|-------------------------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>33</b>        | <b>26.6%</b>                  |
| <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 &amp; 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*

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|  | <i>Potential</i> | <i>Share of<br/>Potential</i> |
|--|------------------|-------------------------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>9</b>         | <b>7.3%</b>                   |
| <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 &amp; 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/<br/>Geographic Designation</u>     | <u>Saratoga<br/>County</u> | <u>Albany<br/>County</u> | <u>Regional Westchester/<br/>Draw</u> | <u>Suffolk</u> | <u>Kings<br/>County</u> | <u>Balance<br/>of U.S.</u> | <u>Total</u>  |
|---|----------------------------|--------------------------|---------------------------------------|----------------|-------------------------|----------------------------|---------------|
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>7</b>                   | <b>5</b>                 | <b>14</b>                             | <b>9</b>       | <b>3</b>                | <b>82</b>                  | <b>120</b>    |
| <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 &amp; Country/Exurbs</i>                      | 7                          | 2                        | 14                                    | 1              | 0                       | 40                         | 64            |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>3</b>                   | <b>2</b>                 | <b>0</b>                              | <b>1</b>       | <b>1</b>                | <b>33</b>                  | <b>40</b>     |
| <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 &amp; Country/Exurbs</i>                      | 3                          | 1                        | 0                                     | 0              | 0                       | 14                         | 18            |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>0</b>                   | <b>0</b>                 | <b>0</b>                              | <b>0</b>       | <b>0</b>                | <b>9</b>                   | <b>9</b>      |
| <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 &amp; Country/Exurbs</i>                      | 0                          | 0                        | 0                                     | 0              | 0                       | 0                          | 0             |
| <b>Total:</b>   | <b>10</b>                  | <b>7</b>                 | <b>14</b>                             | <b>10</b>      | <b>4</b>                | <b>124</b>                 | <b>169</b>    |
| <b>Percent:</b>                                       | <b>5.9%</b>                | <b>4.1%</b>              | <b>8.3%</b>                           | <b>5.9%</b>    | <b>2.4%</b>             | <b>73.4%</b>               | <b>100.0%</b> |

**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*

|   | <i>Saratoga<br/>County</i> | <i>Albany<br/>County</i> | <i>Regional<br/>Draw</i> | <i>Westchester/<br/>Suffolk</i> | <i>Kings<br/>County</i> | <i>Balance<br/>of U.S.</i> | <i>Total</i> |
|---|----------------------------|--------------------------|--------------------------|---------------------------------|-------------------------|----------------------------|--------------|
| <b>Empty Nesters<br/>&amp; Retirees</b> | <b>7</b>                   | <b>5</b>                 | <b>14</b>                | <b>9</b>                        | <b>3</b>                | <b>82</b>                  | <b>120</b>   |
| <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            |
| <i>Subtotal:</i>                        | 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            |
| <i>Subtotal:</i>                        | 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            |
| <i>Subtotal:</i>                        | 0                          | 3                        | 0                        | 8                               | 0                       | 29                         | 40           |
| <i>Town &amp; 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            |
| <i>Subtotal:</i>                        | 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<br/>County</u> | <u>Albany<br/>County</u> | <u>Regional<br/>Draw</u> | <u>Westchester/<br/>Suffolk</u> | <u>Kings<br/>County</u> | <u>Balance<br/>of U.S.</u> | <u>Total</u> |
|---|----------------------------|--------------------------|--------------------------|---------------------------------|-------------------------|----------------------------|--------------|
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>3</b>                   | <b>2</b>                 | <b>0</b>                 | <b>1</b>                        | <b>1</b>                | <b>33</b>                  | <b>40</b>    |
| <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>                                      | <u>0</u>                   | <u>0</u>                 | <u>0</u>                 | <u>0</u>                        | <u>1</u>                | <u>4</u>                   | <u>5</u>     |
| <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>                                      | <u>0</u>                   | <u>0</u>                 | <u>0</u>                 | <u>0</u>                        | <u>0</u>                | <u>1</u>                   | <u>1</u>     |
| <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>                                      | <u>0</u>                   | <u>1</u>                 | <u>0</u>                 | <u>1</u>                        | <u>0</u>                | <u>14</u>                  | <u>16</u>    |
| <i>Town &amp; 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>                                      | <u>3</u>                   | <u>1</u>                 | <u>0</u>                 | <u>0</u>                        | <u>0</u>                | <u>14</u>                  | <u>18</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**

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<br/>County</u> | <u>Albany<br/>County</u> | <u>Regional<br/>Draw</u> | <u>Westchester/<br/>Suffolk</u> | <u>Kings<br/>County</u> | <u>Balance<br/>of U.S.</u> | <u>Total</u> |
|--|----------------------------|--------------------------|--------------------------|---------------------------------|-------------------------|----------------------------|--------------|
| <b>Younger<br/>Singles &amp; Couples</b> | <b>0</b>                   | <b>0</b>                 | <b>0</b>                 | <b>0</b>                        | <b>0</b>                | <b>9</b>                   | <b>9</b>     |
| <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 &amp; 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/<br>Geographic Designation             | Single-<br>Family . . . . . |                    |                    | Total         |
|---|-----------------------------|--------------------|--------------------|---------------|
|   | Multi-<br>Family . . . . .  | Attached . . . . . | Detached . . . . . |               |
| <b>Empty Nesters<br/>&amp; Retirees</b>               | <b>23</b>                   | <b>16</b>          | <b>81</b>          | <b>120</b>    |
| <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 &amp; Country/Exurbs</i>                      | 7                           | 8                  | 49                 | 64            |
| <b>Traditional &amp;<br/>Non-Traditional Families</b> | <b>7</b>                    | <b>13</b>          | <b>20</b>          | <b>40</b>     |
| <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 &amp; Country/Exurbs</i>                      | 2                           | 7                  | 9                  | 18            |
| <b>Younger<br/>Singles &amp; Couples</b>              | <b>5</b>                    | <b>3</b>           | <b>1</b>           | <b>9</b>      |
| <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 &amp; Country/Exurbs</i>                      | 0                           | 0                  | 0                  | 0             |
| <b>Total:</b>   | <b>35</b>                   | <b>32</b>          | <b>102</b>         | <b>169</b>    |
| <b>Percent:</b>                                       | <b>20.7%</b>                | <b>18.9%</b>       | <b>60.4%</b>       | <b>100.0%</b> |

### 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<br>& Retirees          | Single-<br>Family . . . . . |                    |                    | Total  |
|--------------------------------------|-----------------------------|--------------------|--------------------|--------|
|                                      | Multi-<br>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 &amp; 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 &<br>Non-Traditional Families | Single-<br>Family . . . . . |                    |                    | Total  |
|---|-----------------------------|--------------------|--------------------|--------|
|   | Multi-<br>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 &amp; 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% |

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*

| Younger<br>Singles & Couples         | Single-<br>Family . . . . . |                    |                    | Total  |
|--------------------------------------|-----------------------------|--------------------|--------------------|--------|
|                                      | Multi-<br>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 &amp; 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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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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Residential Market Analysis Across the Urban-to-Rural Transect

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