



NEIGHBORHOOD PRESERVATION COALITION OF NEW YORK STATE

HOUSING AND POVERTY SNAPSHOT: RENSSELAER COUNTY

The Neighborhood Preservation Coalition of New York State, Inc. is a statewide membership organization of community-based, not-for-profit housing companies committed to revitalizing New York State's urban and suburban areas.

NPCs work to provide a range of services that strengthen our communities, including the preservation and development of affordable housing, home buyer education, landlord/tenant mediation, Main Street development, employment assistance programs, and beyond.

NPCs serve low-and-moderate income residents and contribute to economic development efforts in New York State, raising approximately \$45 for every dollar appropriated. **Stand with us and together we can make New York State a better place to live and work for everyone.**

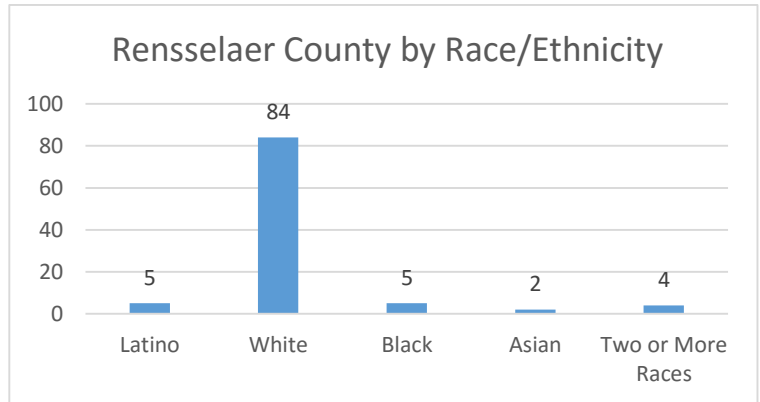
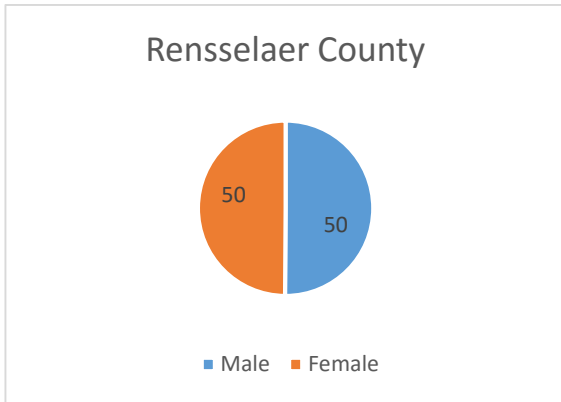
Rensselaer County includes two Neighborhood Preservation Companies:

TAP
TRIP

U.S. Census Bureau. (2014). American Community Survey, Public Use Microdata Sample. Retrieved March 4, 2016, from <http://dataferrett.census.gov>

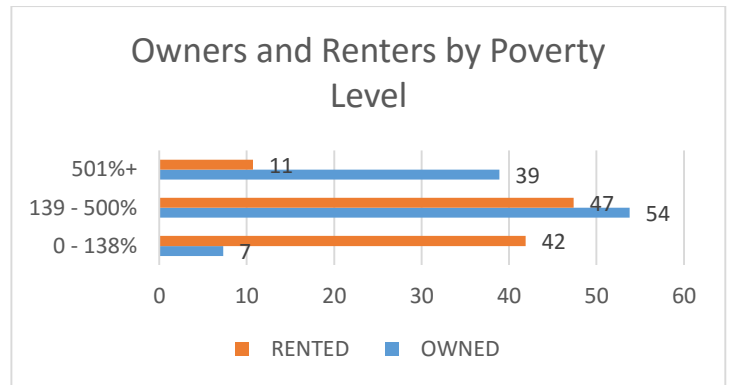
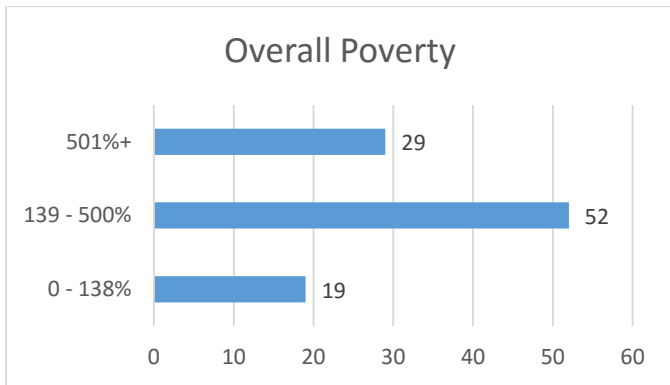
RENSELAER COUNTY

Population and Demographics, Race and Sex



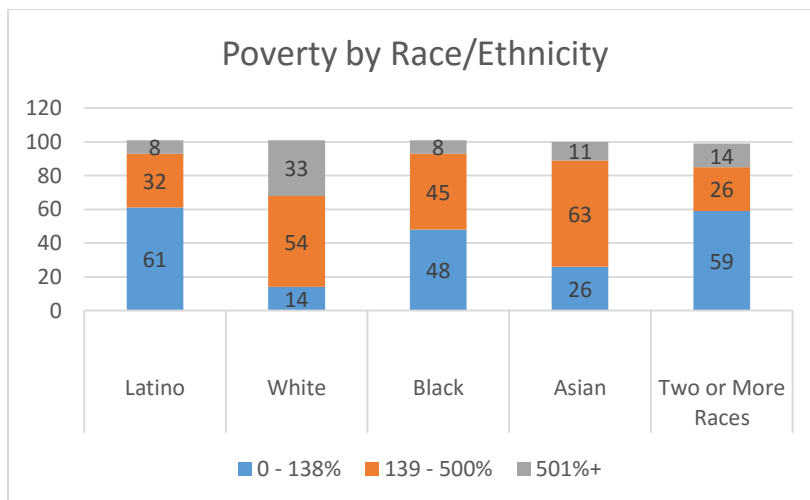
Rensselaer County Poverty

- 19% of residents live between 0-138% of the federal poverty level
- 42% of renters and 7% of owners live between 0-138% of the federal poverty level
- A greater percentage of women, 38% live within 0-138% of the federal poverty level than do men, 30% 27% of children; 18% of adults and 12% of seniors live within 0-138% of the federal poverty level



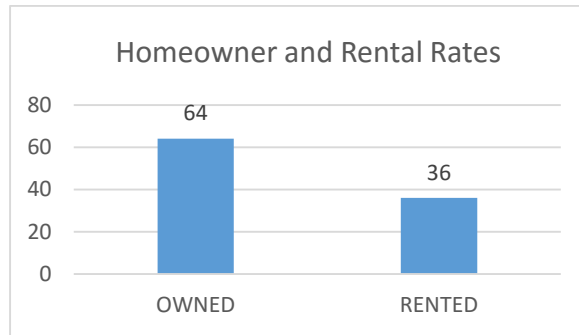
Poverty by Race

- People of color are more than three times as likely, 49%, to live at 0-138% of the federal poverty level than are Whites, 14%



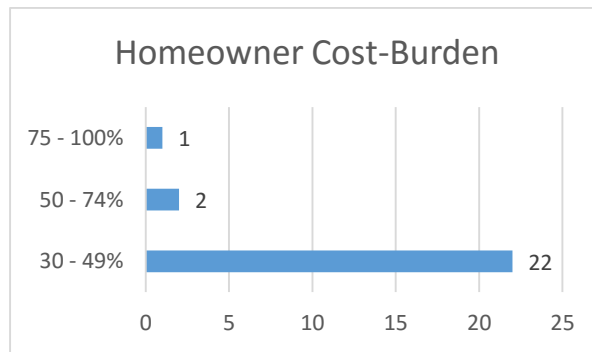
Rensselaer County Rates of Homeownership and Home Rental

- Rensselaer County is comprised of 64% owners and 36% renters.
- Whites are more likely to own a home – 73% of Whites own homes - than people of color, whose collective homeownership rate is 24%.



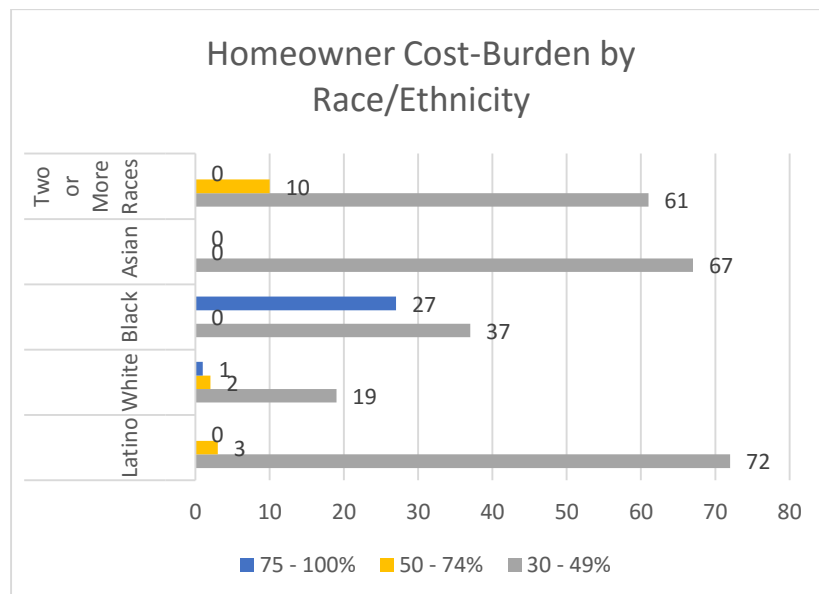
Homeowner Cost Burden

- In Rensselaer County, 25% of homeowners spend 30% or more of their income on housing. 3% are considered to be severely cost-burdened, spending 50% or more of their income on housing costs.



Homeowner Cost-Burden by Race

- In Rensselaer County, people of color are disproportionately cost-burdened, with an average of 69% spending 30% or more of their income on housing. Blacks are the most severely cost-burdened, with 27% spending 50% or more on housing.

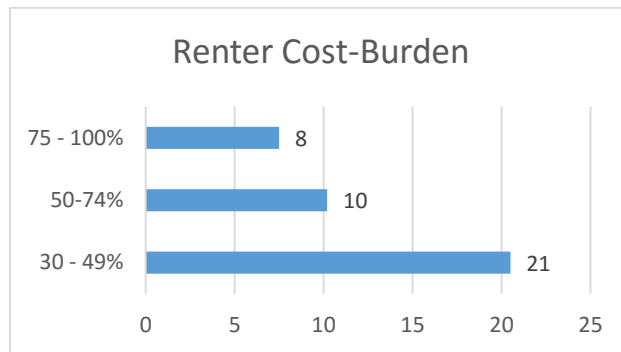


Homeowner Cost Burden by Race and Gender

- Women homeowners in Rensselaer County are more cost-burdened than are men, with 27% of all women being cost-burdened compared with 23% of all men. 4% of women men are considered severely cost-burdened, spending greater than 50% of their income on housing costs.
- Women and men of color are disproportionately cost-burdened, with 69% of women and 63% of men spending 0% or more of their income on housing compared with 23% of Whites.

Rensselaer County Renter Cost Burden

- 39% of renters spend 30% or more of their income on housing, with 18% spending 50% or more on housing.
**Renters paying 30% or more of their income on housing are considered cost-burdened.*



Renter Cost-Burden by Race

- Renters from all racial/ethnic groups are significantly cost-burdened.
- Whites, Blacks and people from Two or More Races are the most severely cost-burdened, with 16%, 21% and 52%, respectively spending 50% or more of their income on housing.

Rensselaer County Renter Cost-Burden by Race and Gender

- Women renters are more cost-burdened than men, 38% compared with 33%. Of that, 18% of both men and men are considered severely cost-burdened, spending 50% or more of their income on housing.
- Black women are the most cost-burdened, with 73% spending 30% or more of their income on housing costs.

