

Move-In NY & Land Banking

Workforce Housing Solutions in the Adirondack Park: Transforming blight into homeownership opportunities

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The Adirondack Park Housing Reality



LIMITED HOUSING INVENTORY
AND RISING SECOND-HOME
PRESSURE

**+0.1% TOTAL HOUSING
GROWTH (2010–2020) ACROSS
THE REGION**

**Essex County lost 1.9% of its
housing units** during that same
period

**Less than 4,000 units
permitted from 2012–2021**
(~0.5% of inventory annually)

👉 *New construction is not
expanding supply — it is barely
replacing losses*



**THE MEDIAN HOUSING AGE IS
55 YEARS, WITH MANY
COMMUNITIES SIGNIFICANTLY
OLDER**

Median housing age: 55 years
**Over one-third of homes built
before 1949**

**Only ~3% of housing stock
built since 2010**

👉 *The majority of housing
predates modern standards
and requires reinvestment or
replacement*



WORKFORCE LOCKED OUT
**HOUSING PRODUCTION HAS
NOT KEPT PACE WITH
DEMAND, DRIVING
SHORTAGES**

**Income levels are significantly
misaligned with housing costs**

**Affordability gaps have
worsened due to recent
market conditions**

👉 *The market is not
producing housing that the
workforce can afford*



**POPULATION DECLINE IS TIED
IN LARGE PART TO HOUSING
AVAILABILITY**

**Workforce shortages are
directly linked to housing
constraints**

**Limited housing supply is
restricting regional economic
growth**

👉 *Housing is now a primary
constraint on economic
development*

1. *Lake Champlain–Lake George Regional Planning Board, Building Balanced Communities for the North Country: A Comprehensive Housing Study and Strategy (March 2023).*
2. *United Way of New York State, ALICE in New York: A Study of Financial Hardship (United for ALICE, Rutgers University, latest edition).*

Land Bank Role in Housing Development

Acquires vacant and abandoned properties



Performs demolition and site remediation



Prepares buildable lots for housing



Partners with municipalities to assemble land



Creates pipeline for infill and workforce housing

Why Many Times Traditional Development Fails Here



High per-unit costs for stick-built construction



Infrastructure and environmental constraints increase cost



Small rural scale limits developer interest



Projects often do not financially pencil out









What is Move- In NY

Launched to address
workforce homeownership
gaps

Uses HUD-code CrossMod
homes

Eligible for traditional 30-
year mortgages

Combines affordability with
conventional financing
access

Why CrossMod Homes Work



Lower cost than
stick-built homes

Faster construction
and installation
timelines

Improved appraisal
values compared to
older manufactured
homes

Designed to meet
modern aesthetic
and financing
expectations



Newcomb Pilot – Building the Model



Municipal Land → Housing Opportunity

- Site originally owned by the **Town of Newcomb**
- Previously studied by the **Lake Champlain–Lake George Regional Planning Board**
- Early concept explored through **AHOP funding**

Partnership-Driven Feasibility

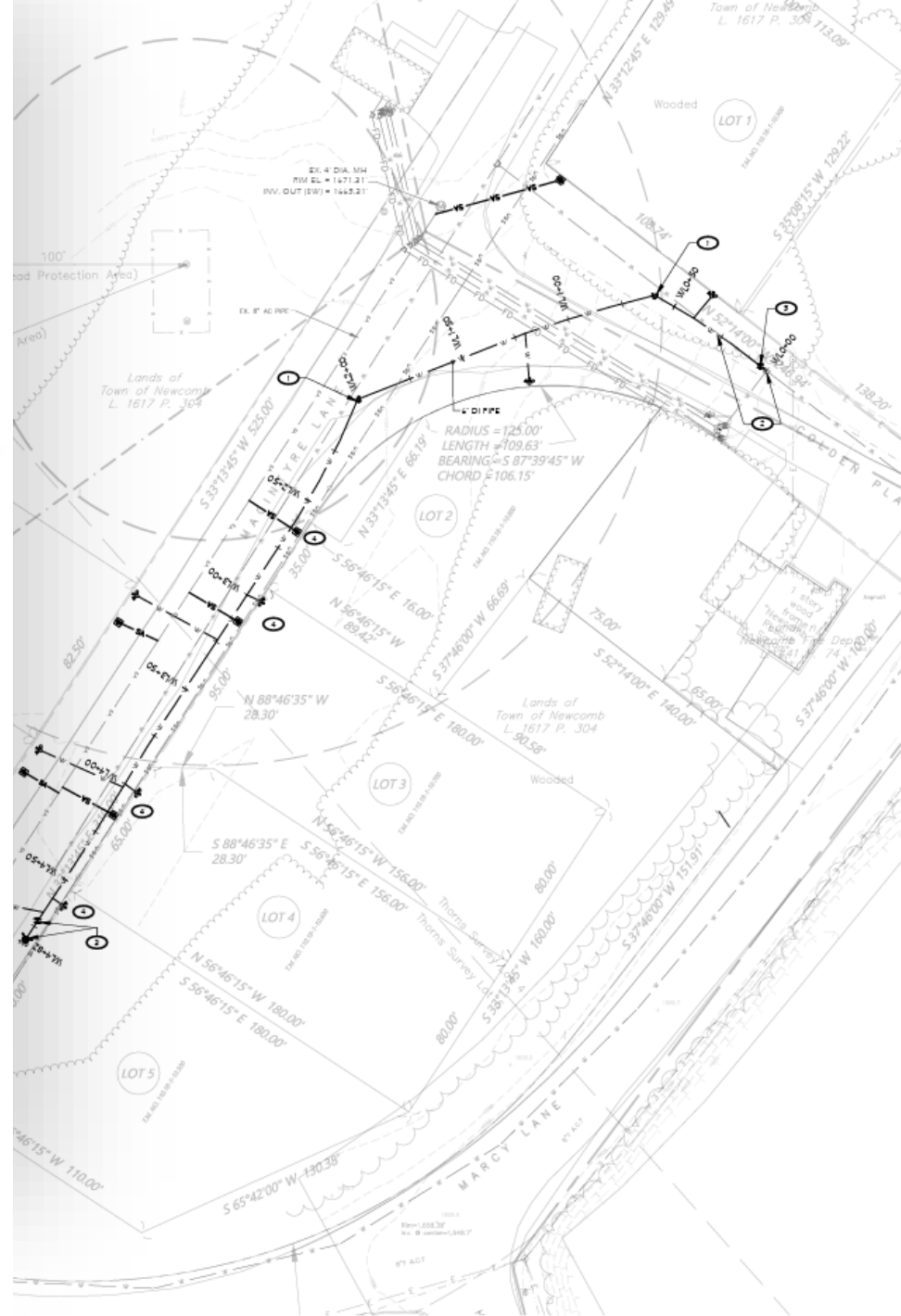
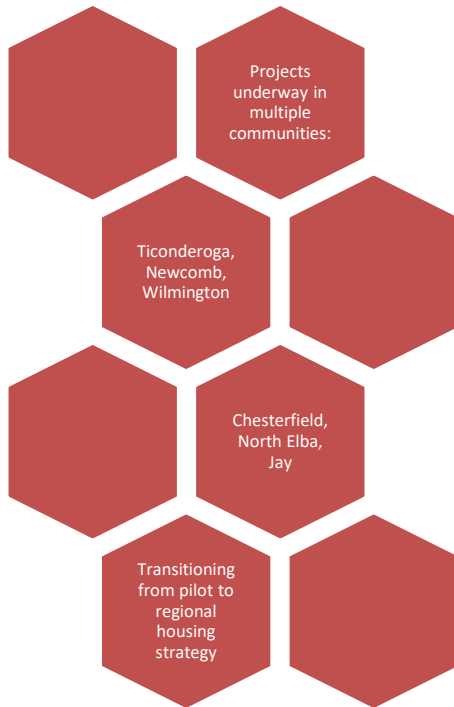
- Collaboration with **LaBella Associates** for feasibility analysis
- Strategic shift when **Move-In NY pilot opportunity** emerged
- Town made decision to **donate land to the Land Bank**



First Home Delivery

- Parcel subdivided to create **initial buildable lot**
- First CrossMod home successfully placed
- Located within existing neighborhood infrastructure:
 - Community center & ice rink
 - Playground & community garden
 - Near local school

Active Move-In NY Development





Site Development Strategy

- 4 sites created from demolition of blighted homes
- Located in Jay, North Elba, and Ticonderoga
- Remaining sites from municipal and donated land
- Land Bank manages subdivision and site readiness



Working Within the Adirondack Park

- Majority of sites located within hamlets
- Designed to align with existing development patterns
- APA jurisdiction in certain areas such as Chesterfield
- Wetland delineation and permitting required
- Timelines extended but process is improving through experience

Partnerships Make This Work



- Collaboration with NYS Homes and Community Renewal
- Coordination with Adirondack Park Agency
- Our work is grounded in strong partnerships with the towns where projects are located, the Essex County Board of Supervisors and its housing task force partners, LaBella Associates, Beardsley Engineering, and Flatley Read for environmental testing and review.
- We also rely on a strong pool of experienced contractors, including Stevens Construction, which has successfully completed multiple gut rehabilitations of Land Bank homes for us.

Scaling the Model

EXPANDING ACROSS
ESSEX COUNTY

REPLICABLE IN
OTHER
ADIRONDACK
COMMUNITIES

INTEGRATION WITH
EXISTING HOUSING
AND GRANT
PROGRAMS

BUILDING LONG-
TERM RURAL
HOUSING
INFRASTRUCTURE



Thank You!

We are proving this model works in real conditions

Land banking and Move-In NY are complementary tools

This is a scalable solution for rural workforce housing

Thank You

Thank you to our municipal partners, NYS Homes and Community Renewal, the Essex County Board of Supervisors, the Adirondack Community Foundation, the Essex County Housing Task Force, Adirondack Park Agency, LaBella Associates, Beardsley Engineering, Flatley Read, and our contractor partners, including Stevens Construction.

Together, we are reducing blight, creating attainable housing, and building stronger rural communities.

Learn More

North Country Rural Development Coalition
northcountryruraldevelopment.org

Essex County Land Bank
essexcountylandbank.org

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