

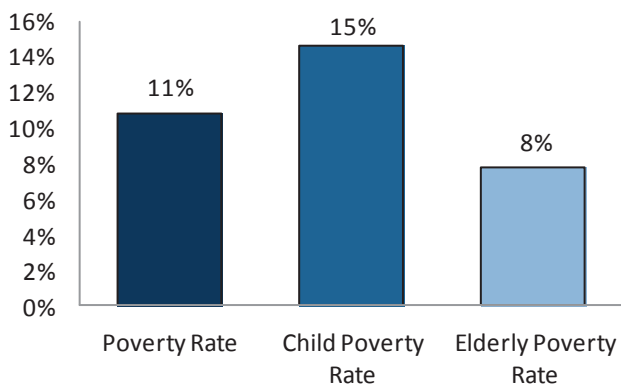
Community Dashboard

CAPITAL DISTRICT



An index of community and economic health

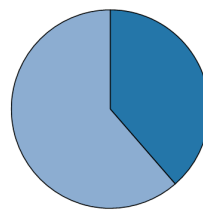
The **median annual income** in the Capital District is \$59,339. 11% of Capital District residents live in poverty.



Source: American Community Survey 2007-2011.

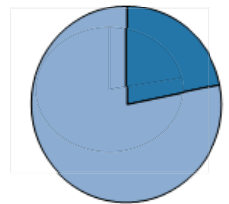
| | |
|-----------------|-------|
| % of Renters | 33.7% |
| % of Homeowners | 66.3% |

| | |
|--------------|-------|
| Vacancy Rate | 11.7% |
|--------------|-------|



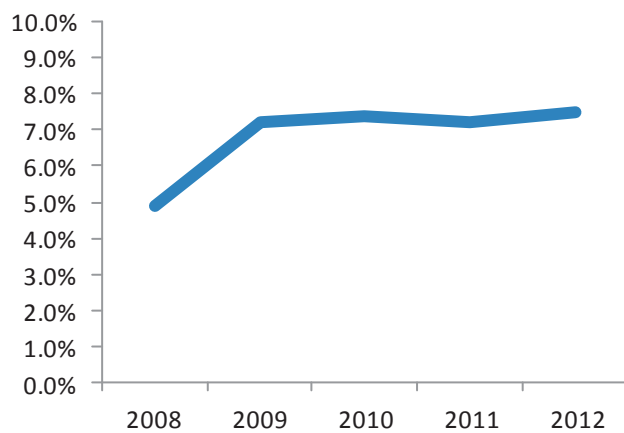
40% of renters spend more than 1/3 of their income on housing

22% of homeowners spend more than 1/3 of their income on housing



Source: American Community Survey 2007-2011.

Unemployment in the Capital District has risen from 4.9% in 2008 to 7.5% in 2012.



Source: New York State Department of Labor.

| | Fair Market Rent | Annual Income Needed to Afford FMR |
|---------------|------------------|------------------------------------|
| Zero-Bedroom | \$687 | \$27,480 |
| One-Bedroom | \$713 | \$28,520 |
| Two-Bedroom | \$870 | \$34,800 |
| Three-Bedroom | \$1,041 | \$41,640 |
| Four-Bedroom | \$1,138 | \$45,520 |

Working at the minimum wage, a family in the Capital District must have 2.3 full-time wage earners — or one full-time earner working 92 hours per week — to afford a two-bedroom apartment at fair market rent. **Half (50%) of renters cannot afford a modest two-bedroom apartment.**

Source: "Out of Reach 2012," National Low Income Housing Coalition.