

**Saratoga County Statistics from CDRPC.org**

Total Households (2010 Census)	88,296
CDPRC Projection 2020	95,989

**2011-2015 ACS Income Data**

Per Capita Income	35,922	
Median Household Income	71,496	
Households with income <\$40,000	22,820	(25.84% of total households)
Households with income <\$50,000	29,714	(33.65% of total households)
Total Persons	219,431	
Total Persons Below Poverty Line	14,583	6.65%
Total Persons 5 & Under	14112	
Total Persons 5 & Under Below Poverty	1154	8.18%
Total Households	89,921	
Total Households Below Poverty Line	6295	7.00%
Households with Single Female Head of Household w/related children	4966	(5.52% of total households)
Households with Single Female Head of Household w/related children Below Poverty Line	1267	25.51%
Households with Single Person Alone	24,527	
Households with Single Person Alone Living Below Poverty Line	2940	11.99%

HUD Definition of an Affordable Dwelling: One that a household can obtain for 30% or less of its income.

Low Income = makes less than 80% of the median income in the local area.

Low income in

Saratoga County:  $\$71496 \times .8 = \$57196.80$

“Affordable Housing” in Saratoga County = Median Income x 24% =  $17159.07/12 = 1429.92/mo$

Minimum income to pay \$1429.92 per month at 30% of income = \$57,196.80

Nearly 40% of Saratoga County Households have income too low for a \$1,429.92 apartment according to HUD’s definition of an affordable dwelling.

insert typical lowest rent,  $\$x/.3 \times 12 = \text{annual minimum income}$

From HUD: “Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. An estimated 12

**2019 Federal Poverty Guidelines (Poverty Line)**

Persons in Household	48 Contiguous States and D.C. Poverty Guidelines (Annual)							
	100%	133%	138%	150%	200%	250%	300%	400%-
1	\$12,490	\$16,612	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$22,490	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$28,369	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$34,248	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	#####
5	\$30,170	\$40,126	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	#####
6	\$34,590	\$46,005	\$47,734	\$51,885	\$69,180	\$86,475	#####	#####
7	\$39,010	\$51,883	\$53,834	\$58,515	\$78,020	\$97,525	#####	#####
8	\$43,430	\$57,762	\$59,933	\$65,145	\$86,860	#####	#####	#####

Add \$4,320 for each person over 8

**Citations**

- <https://cdrpc.org/wp-content/uploads/2015/05/Saratoga-County-CFS-February-2017.pdf>
- [https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/)
- <https://www.payingforseniorcare.com/longtermcare/federal-poverty-level.html>
- <https://www.vox.com/2014/4/10/18076868/affordable-housing-explained>