

Subject: A Broader Look at Harrietstown's Housing Crisis

Dear Supervisor and Members of the Harrietstown Town Board,

As you consider short-term rental regulations and the role they may play in our local housing challenges, I hope you will also consider a broader question: **What are the actual causes of our housing shortage, and what actions will genuinely create more attainable year-round housing in Harrietstown?**

I have spent more than 40 years selling real estate in this community, and I have watched our housing market through high interest rates, recessions, housing booms, the 2008 crash, COVID, and everything in between. What I see today is not a problem with one simple cause.

For first-time and working buyers, the cost of homeownership has risen dramatically. It is not merely the purchase price. Property taxes, homeowners insurance, heating costs, maintenance, mortgage insurance for buyers with smaller down payments, and substantially higher mortgage rates all affect what a buyer can qualify for and afford each month. I have personally had otherwise viable buyers lose their mortgage qualification because the monthly insurance premium pushed their debt-to-income ratio too high.

These are real and measurable barriers to homeownership.

I therefore question whether restricting existing short-term rentals—particularly throughout a town containing substantial waterfront, seasonal and second-home property—will meaningfully address the housing problem we say we are trying to solve.

A million-dollar waterfront home does not automatically become attainable workforce or first-time-buyer housing because its owner can no longer rent it short term. Nor can we assume that an owner will sell or convert a property to a long-term rental simply because its STR use is restricted.

Before adopting additional restrictions in the name of housing, I believe we should be able to answer a basic question:

How many attainable, year-round housing units does the Town reasonably expect these restrictions to create?

Franklin County is already moving toward a more comprehensive countywide STR registration and data system, information the Town has itself referenced. I have been advised that more complete data should be available by the first of the year. **With that information only a few months away, I believe it would be prudent to review the actual numbers before spending additional taxpayer dollars or adopting further regulations. Good policy should begin with good data.**

The proposal to restrict newly constructed homes from being used as short-term rentals is particularly concerning. **New construction adds to our housing stock and our property-tax base; it does not remove an existing home or long-term rental from the community.** Preventing those new homes from being used as STRs may discourage buyers from building here at all, including people who fully intend to make Saranac Lake their permanent home in the future.

Throughout my entire real estate career, I have seen families invest in this community years before they are able to relocate permanently. They may still be working, their children may still be in school, and retirement may be several years away. They purchase or build while they are still in their peak earning years, use the home whenever they can, and rent it on a short-term basis during periods when it would otherwise sit vacant. That income generally does not come close to carrying the full cost of the home, but it helps offset taxes, insurance, maintenance and other expenses until they are able to move here permanently.

During those years, they are already contributing to our community. They hire local contractors, property managers, cleaners, landscapers, plow operators and tradespeople. They shop and dine locally when they visit, including during quieter times of the year when the property might otherwise sit empty. Their children grow up spending time here, families build lasting memories here, and eventually many of those second homes become permanent residences.

If we make that ownership model financially impractical from the outset, we risk cutting off a valuable pipeline of **new housing, new construction, increased tax revenue, local employment, private investment and future permanent residents.**

If the goal is to increase housing supply, we should be careful not to adopt policies that may discourage the very construction we say we need.

If the number of attainable year-round units these STR restrictions will create cannot be quantified, then I believe we need to look much more seriously at the other side of the housing equation: **creating new supply.**

I feel particularly strongly about this because I spent approximately four years of my professional life helping to create and market the original Dewey Mountain Village development beginning in 2002. I was not an outside observer. I was there.

I watched homes get built and lots sell. I watched an extraordinarily difficult and expensive approval and infrastructure process unfold. I watched the financial pressures placed upon the development long before the financial crisis of 2008 ultimately changed the market.

The last building lot we sold in Dewey Mountain Village in 2008 sold for \$55,000. Years later, after Harrietstown acquired portions of the development, the remaining approved buildable lots in Phase I and one in Phase II were offered for approximately \$11,050 to \$15,000 each. I do not fault those who purchased them in the slightest; it was an **exceptional opportunity.** I also see that Lot 4, purchased in 2018 for \$13,750, resold on July 10, 2026 for \$40,000.

That illustrates an important distinction:

Buildable land is not necessarily available housing land.

Harrietstown itself also controls land in this same area that deserves another look.

Dewey Mountain already provides a tremendous recreational asset to this community. I support the Dewey Mountain Recreation Center and recognize its value. This is not an argument against recreation or trails.

But I know the former development land intimately. I remember the original layout, the road, the infrastructure, the drainage area and the land intended for future building.

The original Dewey Mountain Village comprised approximately 40 acres. The plan, designed by **Jim Holatling**, contemplated 39 lots, with Lot 1 ultimately serving as the required drainage area. Approximately 12 acres were also reserved as Phase III for future expansion at a later date.

Portions of that land have since been incorporated into Dewey Mountain's recreational use. However, I believe there remains approximately 19 acres that deserves serious evaluation for residential development.

Based upon the original layout and lot sizes—generally approximately one-quarter to four-tenths of an acre—I believe that area could potentially support on the order of **30 additional residential homesites**, subject, of course, to current engineering, zoning, infrastructure, environmental and regulatory review.

I am not suggesting that 30 lots can simply be drawn on a map tomorrow. I am suggesting that land once professionally planned as part of a residential development deserves serious examination when we are simultaneously describing our housing shortage as a crisis.

It is also significant that **Dewey Mountain Village lies within the Village of Saranac Lake**. That creates an opportunity for Harrietstown and the Village to work together. Harrietstown could explore making appropriate land available for residential development, while the Village could evaluate what infrastructure would be necessary to serve it.

If increasing year-round housing supply is truly one of the objectives behind additional STR regulation, then the possibility of creating perhaps **30 new building opportunities** deserves at least as much attention as placing additional restrictions on homes that already exist.

Think about what housing in that location could offer: proximity to both schools, access to Dewey Mountain and its trail system, nearby established residential neighborhoods, and infrastructure already in the immediate area.

That is not simply land.

That is a potential neighborhood.

I respectfully submit that **a genuine housing crisis is a very good reason to at least investigate the possibility.**

I am not suggesting that the Town sell recreational land tomorrow, nor am I suggesting that every acre should be developed. I am asking for consistency in how we approach this problem.

The Town's own past decisions regarding publicly controlled and formerly developable land should be examined with the same level of scrutiny now being applied to the use of privately owned property.

If the housing shortage is serious enough to justify placing additional restrictions on the use of privately owned homes—properties people have purchased, maintained, insured and paid taxes on for decades—then surely it is serious enough for the Town of Harrietstown to examine its own land, zoning, infrastructure and policies to determine where government can help **create housing rather than simply regulate the housing we already have.**

I would encourage the Board, before moving forward with additional STR restrictions based upon housing scarcity, to consider:

What specific housing problem are we trying to solve, how many housing units will the proposed regulation actually create, and what is Harrietstown itself prepared to do to facilitate the creation of new housing?

Those questions deserve answers.

After more than four decades in this market, I believe our housing problem is far more complicated than short-term rentals. If we genuinely want attainable housing for young families, working people, seniors, professionals being recruited to our community and everyone in between, we need to address the economics of homeownership and the difficulty and expense of creating new housing.

We cannot regulate our way into additional supply.

At some point, **we have to make it possible to build homes.**

Your minds may already be made up; however, after more than 40 years in our local real estate market—and four years of my life spent helping to create Dewey Mountain Village—I feel this perspective needs to be on the table.

I hope the Board will make that an equally important part of the conversation.

Respectfully

Cherrie Sayles

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09/21/26 8:54 AM EDT
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Say Real Estate
Saranac Lake

TOWN OF HARRIETSTOWN

LOCAL LAW NO. ____ OF 2026

**A LOCAL LAW REGULATING NEW CONSTRUCTION INTENDED FOR
SHORT-TERM RENTAL USE AND PROVIDING FOR PERIODIC SAFETY
INSPECTIONS OF SHORT-TERM RENTAL PROPERTIES**

**Be it enacted by the Town Board of the Town of Harrietstown, Franklin County, New York,
as follows:**

SECTION 1. TITLE

This Local Law shall be known as the "Short-Term Rental Construction and Safety Compliance Law of the Town of Harrietstown."

SECTION 2. LEGISLATIVE FINDINGS AND PURPOSE

The Town Board of the Town of Harrietstown finds that:

- A. The increasing use of dwelling units as short-term rental properties has significantly impacted the availability of long-term housing within the Town.
- B. The Town has a substantial interest in promoting housing opportunities for permanent residents and preserving neighborhood character.
- C. The Town also has an interest in ensuring that short-term rental properties are maintained in a safe condition for occupants and visitors.
- D. The Town Board finds that requiring an affirmation regarding intended use at the time a Certificate of Occupancy is issued for newly constructed dwellings will assist the Town in preserving housing stock intended for residential occupancy.
- E. The Town Board further finds that periodic inspections of short-term rental properties are necessary to protect the public health, safety and welfare.

Accordingly, the Town Board enacts this Local Law pursuant to the Municipal Home Rule Law, Town Law, and the Town's general police powers.

SECTION 3. DEFINITIONS

For purposes of this Local Law, the following terms shall have the meanings stated below:

CERTIFICATE OF OCCUPANCY

A Certificate of Occupancy or Certificate of Compliance issued pursuant to the New York State Uniform Fire Prevention and Building Code and applicable provisions of the Town Code.

DWELLING

Any building or portion thereof designed or used for residential occupancy.

SHORT-TERM RENTAL

The rental, lease, license, occupancy or use of a dwelling unit, or any portion thereof, by persons other than the owner or permanent resident for compensation for a period of less than thirty (30) consecutive days.

NEWLY CONSTRUCTED DWELLING

A dwelling constructed pursuant to a building permit issued after the effective date of this Local Law.

OWNER

Any person, partnership, limited liability company, corporation, trust, estate, or other legal entity holding legal or equitable title to property.

SECTION 4. AFFIRMATION REQUIRED FOR NEW CONSTRUCTION

A. As a condition precedent to the issuance of a Certificate of Occupancy for any Newly Constructed Dwelling, the Owner shall submit to the Town Code Enforcement Officer a sworn affidavit or affirmation, on a form approved by the Town, stating that:

1. The dwelling is not being constructed for the purpose of operation as a Short-Term Rental;
2. The Owner does not presently intend to use or permit the use of the dwelling as a Short-Term Rental; and
3. The Owner understands that the Town is relying upon such affidavit or affirmation in determining eligibility for issuance of a Certificate of Occupancy.

B. The affidavit or affirmation shall be executed by all owners of the property or an authorized representative of the owner entity.

C. The Code Enforcement Officer shall not issue a Certificate of Occupancy until the affidavit or affirmation required by this Section has been filed.

SECTION 5. RESTRICTION ON SHORT-TERM RENTAL USE OF NEWLY CONSTRUCTED DWELLINGS

Review Town Zones on GIS Map

A. No Newly Constructed Dwelling for which an affidavit or affirmation has been submitted pursuant to Section 4 shall thereafter be used as a Short-Term Rental.

B. The use of a Newly Constructed Dwelling as a Short-Term Rental shall constitute a violation of this Local Law regardless of whether such use occurs directly by the Owner or through a property manager, agent, rental platform, or other third party.

C. An Owner who converts a Newly Constructed Dwelling to Short-Term Rental use after executing the affidavit or affirmation required herein shall be deemed to have made a material misrepresentation to the Town.

SECTION 6. PERIODIC SAFETY INSPECTIONS OF SHORT-TERM RENTALS

A. Every property being operated as a Short-Term Rental within the Town shall be required to submit a signed affidavit to the Town Code Enforcement Officer or the designee.

B. Affidavits shall be updated every years unless:

1. A complaint alleging a violation of applicable laws or codes has been received;
2. A violation has previously been identified;
3. The owner consents to an earlier reinspection;
4. The property changes ownership; or
5. An emergency condition exists.

C. The purpose of such inspection shall be to verify compliance with:

1. The New York State Uniform Fire Prevention and Building Code;
2. The New York State Property Maintenance Code;
3. Applicable provisions of the Town Code; and
4. General life-safety standards including, but not limited to:
 - o Smoke detectors;
 - o Carbon monoxide detectors;
 - o Emergency egress requirements;
 - o Address identification;
 - o Occupancy limitations; and
 - o Fire safety requirements.

D. Owners shall provide reasonable access for inspections in accordance with New York State building code

E. Nothing herein shall be construed to permit inspections in violation of the constitutional rights of property owners or occupants. The Town may seek an administrative search warrant where required by law.

SECTION 7. ENFORCEMENT

The Code Enforcement Officer is authorized to administer and enforce this Local Law.

The Code Enforcement Officer may:

- A. Investigate complaints;
- B. Issue notices of violation;
- C. Issue appearance tickets;
- D. Commence enforcement proceedings; and
- E. Seek any remedy authorized by law or in equity.

SECTION 8. PENALTIES

Any person who violates any provision of this Local Law shall be subject to:

- A. A civil penalty not exceeding \$ _____ for a first offense;
- B. A civil penalty not exceeding \$ _____ for a second offense within a twenty-four-month period; and
- C. A civil penalty not exceeding \$ _____ for any subsequent offense within a twenty-four-month period.

Each day that a violation continues shall constitute a separate and distinct offense.

The Town may additionally seek injunctive relief compelling compliance.

Santa Clara 500/1000/2000

St Armand 350/700/1000

Village of Saranac \$500 a day

North Elba warning/suspend/revoke 1000/2000/3000

SECTION 9. SEVERABILITY

If any clause, sentence, paragraph, subdivision, section, or part of this Local Law shall be adjudged invalid by a court of competent jurisdiction, such judgment shall not affect, impair or invalidate the remainder thereof.

SECTION 10. SUPERSESSION

To the extent permitted by law, this Local Law shall supersede any inconsistent provisions of the Town Code.

SECTION 11. EFFECTIVE DATE

This Local Law shall take effect immediately upon filing with the New York State Secretary of State.



TOWN OF HARRIETSTOWN
39 Main Street
Saranac Lake, NY 12983
Phone: 518 - 891-1470
Fax: 518 - 891- 6265
Harrietstown.gov

Supervisor
Jordanna Mallach
Council
Tracey A. Schrader
George Connelly
Doug Haney
David Lynch

Training Sign-Ups

2026 One Day Training School
Cambria Hotel Lake Placid
October 14, 2026 - 4.5 Training Points

Member/Email	Board/ Title	Location	Date	Fee
Joe Garso jgarso@north-woodengineering.com	Planning Board Deputy Chairperson	Cambria Hotel Lake Placid	10/14/2026	\$125.00
Mark Zagrobelny mark_zagrobelny@hotmail.com	Planning Board Member	Cambria Hotel Lake Placid	10/14/2026	\$125.00
			Total	\$250.00

SIGN-UPS IN BY: _____

Approve
Deny

Date: _____



NYPF One Day Training Schools

Mail-In Registration

Please join us at one (or more!) of our One Day Training Schools. This year's locations are in Canandaigua (August 7), Hyde Park (September 9), Hempstead (October 6), and Lake Placid (October 14). Costs to attend each session are \$125 for NYPF members and \$140 for non-members. Each location will have three classes that run from 9:00-2:30 with a light breakfast and lunch. At the conclusion of the day, each attendee will receive via email a training certificate for 4.5 hours. Register early to ensure your attendance!

PLEASE RETURN THIS COMPLETED FORM WITH YOUR PAYMENT. PLEASE COMPLETE A SEPARATE REGISTRATION FORM FOR EACH ATTENDEE.

Name: Mark Zagrobelny
Email Address: mark-zagrobelny@hotmail.com
Municipality/Organization: Town of Harrietstown

Select which training session(s) to be attended:

☐ Canandaigua ☐ Hyde Park ☐ Long Island ☒ Lake Placid

NYPF Member?

☒ Yes (\$125) for each session attended.

☐ No (\$140) for each session attended.

Total: \$125.00

Mail Completed Form to:

New York Planning Federation
150 State Street, 4th Floor
Albany, NY 12207



NYPF One Day Training Schools

Mail-In Registration

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PLEASE RETURN THIS COMPLETED FORM WITH YOUR PAYMENT. PLEASE COMPLETE A SEPARATE REGISTRATION FORM FOR EACH ATTENDEE.

Name: Joe Garso

Email Address: jgarso@north-wood-engineering.com

Municipality/Organization: Town of Hammetstown

Select which training session(s) to be attended:

☐ Canandaigua ☐ Hyde Park ☐ Long Island ☒ Lake Placid

NYPF Member?

☒ Yes (\$125) for each session attended.

☐ No (\$140) for each session attended.

Total: \$125.00

Mail Completed Form to:

New York Planning Federation
150 State Street, 4th Floor
Albany, NY 12207



Homes and Community Renewal

KATHY HOCHUL
Governor

RUTHANNE VISNAUSKAS
Commissioner/CEO

September 9, 2026

Town of Harrietstown
Attention: Jordanna Mallach
39 Main Street, Suite 9
Saranac Lake, New York 12983

Dear Supervisor Mallach,

We are writing to inform you that you have met the requirements necessary to maintain your municipality's status as a Pro-Housing Community for 2026. The Town of Harrietstown will continue to be able to access the \$750 million in State discretionary funding programs that is available exclusively to Pro Housing Communities.

Your continued certification signifies the Town of Harrietstown's ongoing dedication to implementing policies that encourage housing production and address the housing crisis and demonstrates a commitment to fostering vibrant, inclusive neighborhoods and contributing to the state's broader housing goals.

We are excited that you have chosen to stay committed to the Pro-Housing Communities Program and we look forward to our continued partnership to ensure that all New Yorkers have access to a safe, affordable, equitable place to live.

Sincerely,

RuthAnne Visnauskas
Commissioner/CEO