

An aerial photograph of Broome County, New York, showing a mix of urban development, green spaces, and water bodies. The image is overlaid with a dark blue tint. The text is centered over the image.

BROOME COUNTY, NY

HOUSING NEEDS ASSESSMENT & STRATEGY

January 2024

Acknowledgements

Steering Committee

Candace Gregory, *United Way of Broome County*

Chris Kylor, *Town of Union*

Colleen Wagner, *Broome County Deputy County Executive*

Conor Johns, *Town of Union*

Jessica Haas, *Broome County Land Bank*

Jessie Sullivan, *Broome County Department of Social Services*

Juliet Berling, *City of Binghamton*

Lilly Rice, *Southern Tier 8*

Michael Decker, *Broome County Real Property*

Mina Hoblitz, *Greater Binghamton Chamber of Commerce*

Nancy Williams, *Broome County Social Services*

Paula Perna, *United Way of Broome County*

Stacey Duncan, *The Agency*

Stephen Carson, *City of Binghamton*

Wendy Hughes, *Broome County Real Property*

Project Team

Stephanie Brewer, *Broome County Planning & Economic Development*

Beth Lucas, *Broome County Planning & Economic Development*

Daniel Stevens, **AICP**, *Camoin Associates*

Robert O'Brien, *Camoin Associates*

Connor Allen, *Camoin Associates*

Tanya Mooza Zwahlen, **AICP**, *Highland Planning*



CONTENTS

1. Introduction.....	3
2. Economic and Demographic Context.....	12
3. Housing Inventory.....	49
4. Housing Market Conditions.....	77
5. Housing Affordability.....	91
6. Housing Needs Analysis.....	96
7. Fair Housing.....	116
8. Housing Flood Vulnerability.....	142
9. Housing Opportunity Sites.....	157
10. Community & Stakeholder Engagement.....	181
11. Factors Driving Housing Needs in Broome County....	193
12. Goals and Strategies.....	198
13. Implementation Plan.....	222

APPENDICES

A. Community Survey Results.....	229
B. Community Open House Input.....	247
C. Housing Opportunity Sites Methodology	285



1. INTRODUCTION

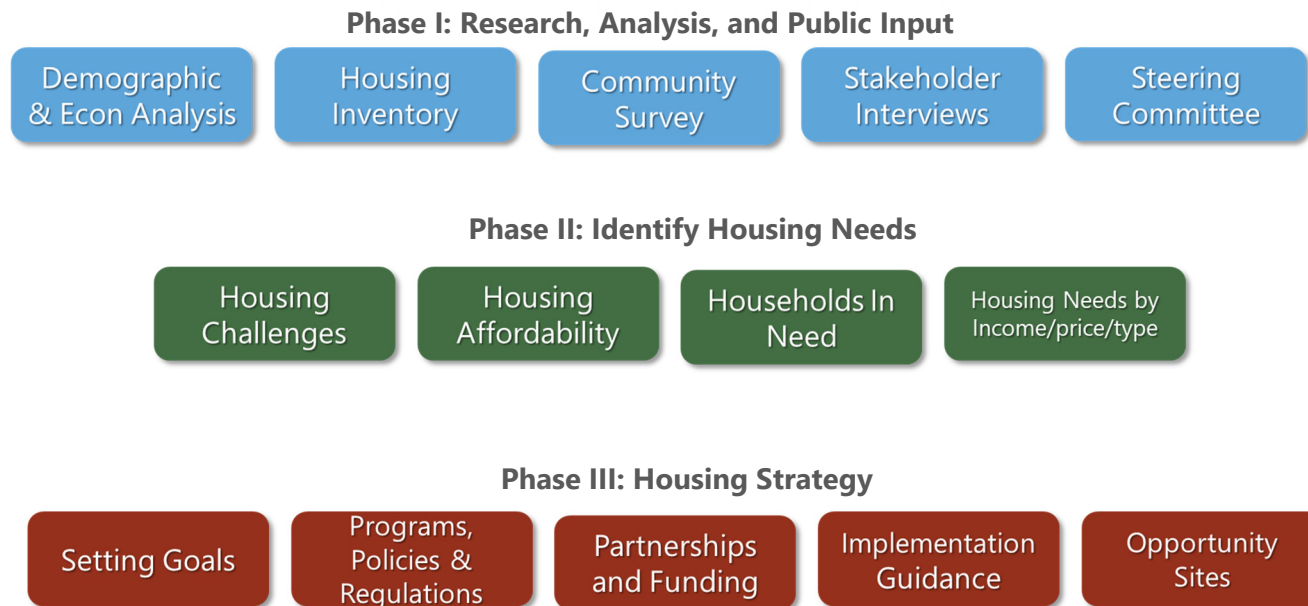
STUDY BACKGROUND AND PURPOSE

Broome County, situated in the Southern Tier Region of New York State, is home to nearly 200,000 residents across a mix of urban, suburban, and rural communities. The County is facing a wide array of housing challenges and needs including affordability, housing in flood prone areas, underdevelopment of new housing, fair housing concerns, balancing the housing needs of both permanent and student residents, and a substandard and aging housing stock among others. Despite these hurdles, Broome County also boasts strengths and opportunities that can be harnessed to address and overcome these challenges.

The Broome County Department of Planning and Economic Development commissioned a Housing Needs Assessment and Strategy to identify existing and future housing needs, highlight critical housing gaps and issues, and develop strategies that guide activities related to housing opportunities for the County, municipalities, and other partners. This assessment plays a crucial role in understanding the county's housing dynamics, examining factors that influence local housing, and identifying avenues to enhance Broome County's housing landscape.

OVERVIEW OF METHODOLOGY

The Needs Assessment and Strategy includes comprehensive demographic, economic, and housing data analysis combined with input provided by stakeholders and the general public.



GEOGRAPHIES

Data has been prepared for Broome County and its municipalities¹. These include the communities of:

- Barker
- Binghamton (City of)
- Binghamton (Town of)
- Chenango
- Colesville
- Conklin
- Fenton
- Kirkwood
- Lisle
- Maine
- Nanticoke
- Dickinson
- Sanford
- Triangle
- Union
- Vestal
- Windsor

Broome County is also home to seven incorporated villages. Market and demographic data of municipalities are inclusive of these villages; as such, village statistics are generally not separated from municipal data in this report².

- Deposit Village
- Endicott Village
- Johnson City Village
- Lisle Village
- Port Dickinson Village
- Whitney Point Village
- Windsor Village

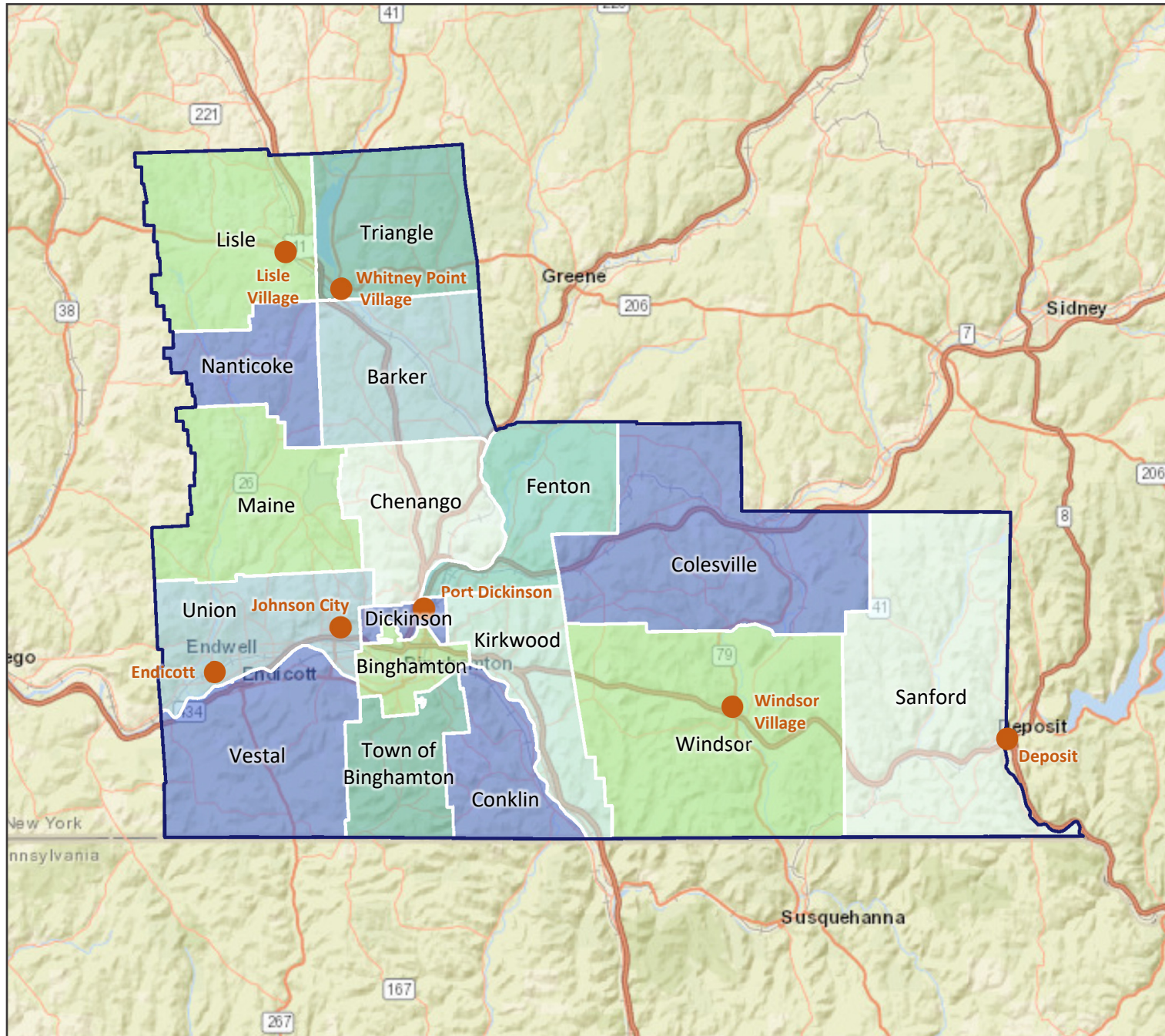
¹It is important to note that generally, the 24 total municipalities within Broome County each have their own structure and policies/regulations and unique challenges; the County has no authority over them.

² Generally, in the data tables provided in the report below, village numbers are included under the town in which the particular village is located.

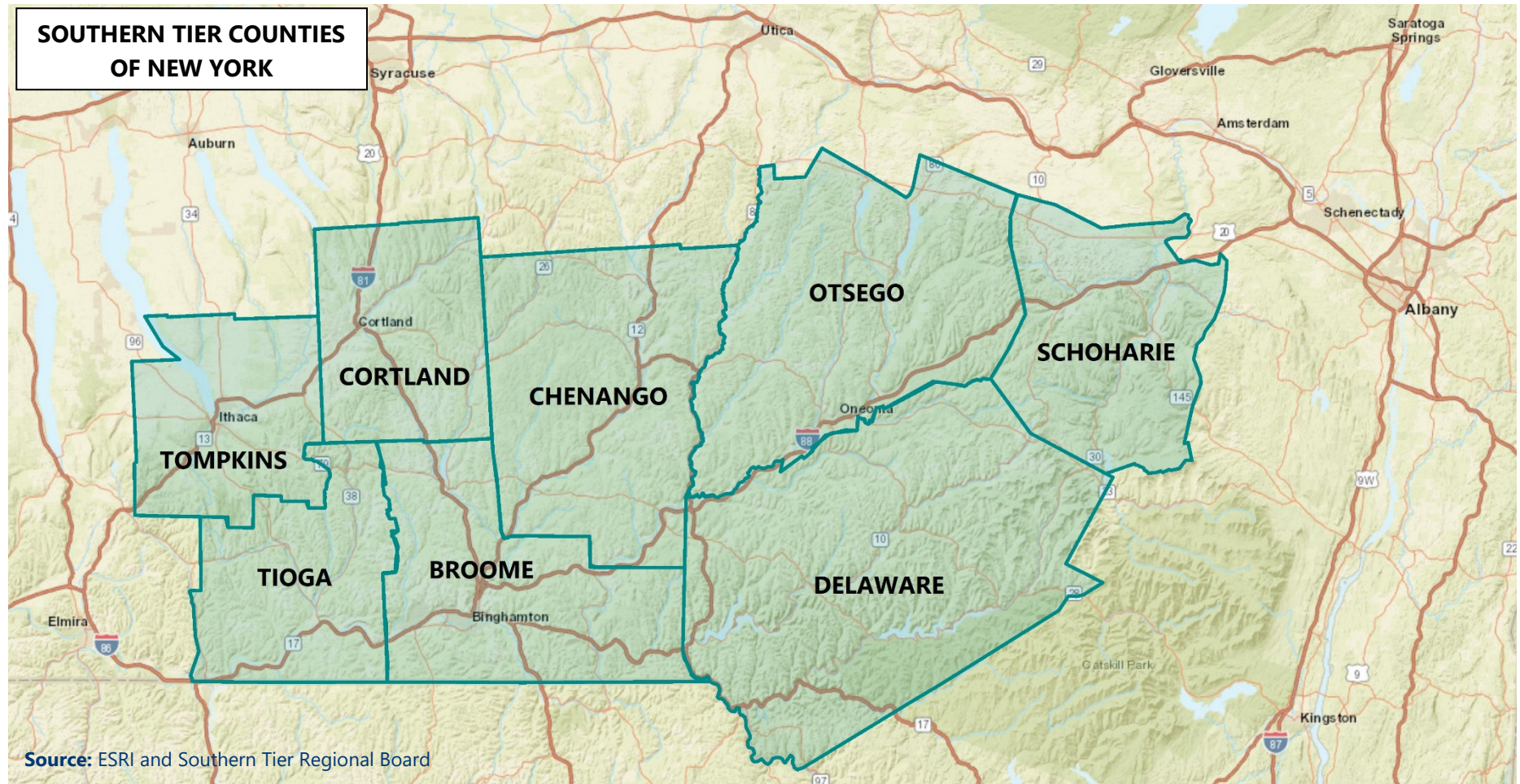


MAP: Broome County Towns and Villages

Broome County Housing Needs Assessment



Housing is more than a local issue and as a result broader regional data is also used to provide more complete and thorough analysis throughout the report as well as highlight important contrasts of how Broome's demographics and housing differ from the broader region. The region from which this data is focused is The Southern Tier of New York, as defined in the 1968 Southern Tier Regional Board, comprised of the eight counties of Broome, Chenango, Cortland, Delaware, Otsego, Schoharie, Tioga, and Tompkins counties. Broome County is a major population and employment center for the Southern Tier Region.



REVIEW OF PAST STUDIES

As part of the Housing Needs Analysis, Camoin Associates reviewed past studies which addressed housing in the county. These studies include:

- 2009 Union Comprehensive Plan, Housing Chapter and Goals
- 2013 Broome County Comprehensive Plan, Housing Chapter
- 2014 Binghamton City Comprehensive Plan, Housing Chapter and Actions
- 2015 CFSCNY Broome County Needs Assessment
- 2015 CNY Fair Housing Study
- 2017 Broome County Housing Study from The Agency
- 2018 Broome County Comprehensive Plan, Housing Chapter
- 2019 Broome County Safe Housing Task Force Report
- 2019 Broome County Poverty Reduction Initiative Recommendations
- 2020 Broome County ALICE Report
- 2020 Broome County Age Friendly Action Plan

Certain key elements emerged from a number of these studies related to housing needs in Broome County.

2009 Union Comprehensive Plan Housing Chapter and Goals

- Between 1990-2000, family housing units declined by 1,536 and non-family units increased by 1,308.
- Incomes rose faster than rent in every Union neighborhood, and in 2000, no renting household was cost-burdened (by median numbers).

- Union runs a rental subsidy program through HUD that helps 350 households.
- Union has assisted in the renovation of hundreds of houses with CDBG funds.
- Recommends coordinated development with utility buildout (and prohibiting development outside of that timeline).
- Does not recommend density in low-density residential neighborhoods.

2013 Broome County Comprehensive Plan Housing Chapter

- From 1970-2010 (40 years), Broome County lost over 21,000 residents, but added over 17,000 housing units.
- From 2008-2012 (5 years), housing prices in Broome County were stagnant.
- The New York State Department of Health forecasts the number of residential care beds that are needed for each county. For the 2016 planning year, their projections show Broome County as having a surplus of 268 beds.

Regarding Flood Damage to Residential Structures

Number of Residential Structures Impacted

<u>Level of Damage</u>	<u>2006</u>	<u>2011</u>
Minor	576	3,876
Moderate	444	2,775
Major	384	2,367
Destroyed	36	229

- The 2012 Congressional fix to flood insurance substantially raised rates for homeowners.



2014 Binghamton City Comprehensive Plan Housing Chapter and Goals

"Two factors, schools and the perception and/or reality of crime and safety issues, are particularly relevant [influences on the performance of housing markets], and there are issues with both in the City of Binghamton. Stakeholders reported that the City's schools do not compete well with suburban districts, most notably Vestal, when families have school-age children. Data related to crime and safety show that the City is not as safe as the Binghamton MSA [...]"

[Following housing inventory survey] "about two-thirds of the City's residential blocks are trending up [in terms of housing condition], with many blocks exhibiting average-good conditions. The lowest rated residential blocks tend to be located near major infrastructure such as rail and highways, close to commercial corridors, and in the floodplain."

"Of the 606 sales recorded between 2011 and 2013, 339 homes (56%) were sold to owner-occupants, and the remaining homes were sold to owners not occupying the homes."

"Examining the same data to show sales to owner-occupants versus non-owner occupants on a year-by-year basis reveals a dramatic reversal between 2011 and 2013 from mostly sales to owner occupants (82% in 2011) to mostly sales to non-owner occupants (89% in 2013). [...] The high number and percentage of 2013 sales to non-owner occupants may be a result of an easing of financial requirements for investors, the general trend in U.S. housing markets of additional investor purchases of homes that are offered for-rent, or the anticipation of higher demand for student housing because of increases in enrollment at Binghamton University."

- Goal 1: Preserve the Existing Housing Stock
- Goal 2: Expand Housing Choice in Binghamton City
- Goal 3: Manage the Quality of Rental and Student Housing

- Goal 4: Revitalize Downtown with a Mix of Housing Options
- Goal 5: Market Binghamton Housing to Attract Diverse Residents

2017 Broome County Housing Study (commissioned by The Agency)

"Consider models that have been created in communities in the Southern Tier such as the Corning Housing Partnership that was formed in 2016 and is undertaking a neighborhood redevelopment program that involves renovation of single-family houses in targeted areas."

"The analysis indicates that the total of on-campus housing provided by Binghamton University, combined with the existing stock of off-campus student housing, has reached a maximum level of supply. Any new beds added to this inventory will exceed demand, and there continues to be the pending issue of whether this existing inventory can be sustained."

2018 Broome County Comp Plan, Housing Chapter

"Agencies such as the Broome County Land Bank and the First Ward Action Council are making progress towards restoring the county's aging housing stock."

"Further proof of the oversupply of student housing comes from the property owners who have been aggressively marketing to new student tenants with a variety of incentives."

Several of the reports that focused on safe, affordable housing for vulnerable populations had overlapping recommendations:

- Support Inclusionary Zoning (where new multiunit buildings of a certain size are required to have a percentage of units that are

affordably priced), potentially with tax credits to incentivize the developer.

- Educate tenants about their rights and landlords about their responsibilities.
- Inspect apartments more frequently for code violations. Tie fines to property tax payments so they must be paid. Track repeat-offender landlords in a database.
- Pressure property owners to repurpose vacant buildings. Have the County become more purposeful about seeing foreclosed properties become redeveloped. Allow for a tiny-home village as a housing-first model.

Safe Housing Task Force Recommendations

In 2018, Broome County organized this collaborative coalition of department representatives, community leaders, and local housing experts to work on housing issues in the County. The Task Force's goal is to create "stable, decent, and affordable housing" in Broome County.

The Task Force's work and recommendations were considered during the development of the needs assessment. The recommendations included the following:

■ Prioritize Protections

- Support New York State Fair Housing Protections at the County Level
- Expand CNY Fair Housing Coverage
- Implement Eviction Prevention Protocol
- Inclusionary Zoning

■ Strategic Development

- Municipal involvement in County Tax Foreclosure Auction
- Non-Profit Partnerships to Build Permanent Supportive Housing
- Landlord Engagement and Responsible Referral Mechanisms

■ Improve Quality

- Preoccupancy Inspections
- Proactive Code Enforcement
- Promote Data Sharing and Integration
- Administrative Violations Approach

■ Targeted Support

- Develop Landlord/Tenant Resource Pages on Broome County Website
- Streamline/Coordinate Referral Processes
- Increase Resources for Rehabilitation
- Promote Responsible Landlords



DATA SOURCES



Lightcast (formerly Emsi Burning Glass) is a global leader in labor market analytics, offering a data platform that gives a comprehensive, nuanced, and up-to-date picture of labor markets at all scales from national to local. Key components of the platform include traditional labor market information, job postings analytics, talent profile data, compensation data, and skills analytics. Lightcast integrates government data with information from online job postings, talent profiles, and resumes to produce timely intelligence on the state of the labor market. Job and compensation data is available by industry, occupation, educational program, and skill type. [Click to learn more.](#)



Esri ArcGIS Business Analyst combines proprietary statistical models covering demographic, business, and spending data with map-based analytics to offer insights on market opportunities for industries, businesses, and sites. Business Analyst integrates datasets covering a wide range of topics including demographics, consumer spending, market potential, customer segmentation, business locations, traffic counts, and crime indexes, which can be overlaid spatially to produce customizable maps and uncover market intelligence. Data can be pulled for standard and custom geographies, allowing for valuable comparison between places. [Click to learn more.](#)



PolicyMap is a spatial analysis and data tool that facilitates the creation of compelling, interactive maps from 50,000+ indicators related to public policy. Geospatial analysis, including advanced querying and filtering facilitated by data-rich maps, can be used for storytelling and decision-making. PolicyMap's library of variables spans topics such as demographics, housing, lending, quality of life, economy, education, health,



CoStar is a comprehensive source of commercial real estate intelligence, offering an inventory of over 6.4 million commercial properties spanning 135 billion square feet of space in 390 markets across the US. CoStar covers office, retail, industrial, hospitality, and multifamily markets. Property- and market-level data on absorption, occupancy, lease rates, tenants, listings, and transactions are researched and verified through calls to property managers, review of public records, visits to construction sites, and desktop research to uncover nearly real-time market changes. [Click to learn more.](#) city level, and historical cost indexes can be used to adjust costs over time. [Click to learn more.](#)



AirDNA provides market intelligence on short-term rental properties around the globe. Powered by Vrbo and Airbnb data from over 10 million properties in 120,000 markets, AirDNA aggregates and analyzes property-level listings to distill market trends and forecasts. Granular data at the ZIP code level on nightly rates, occupancy, monthly revenue potential, property type, ratings, and seasonality can be leveraged to understand broader residential market dynamics and the impact of short-term rentals on housing supply and demand. [Click here to learn more.](#)



Redfin is a national real estate brokerage and analytics firm that offers access to its extensive for-sale residential property listings database. Data is aggregated from the hundreds of local multiple listings services (MLS) used by real estate agents in the markets where it operates. The data covers broker-listed homes from the MLS, homes in foreclosure, select for-sale by owner (FSBO) homes, and records of past sales. Redfin's downloadable data on market trends is released monthly and is available at

the national, metro, state, county, city, ZIP code, and neighborhood level. [Click here to learn more.](#)



Multiple Listings Services (MLS) are individual private databases of for-sale residential property listings designed to consolidate property information and connect homebuyers and sellers. More than 500 MLSs exist in the US, covering different geographic regions and markets. Individual property listings are often publicly accessible, while aggregated data on sales prices and trends can typically only be accessed through direct cooperation with an MLS. Many MLSs also provide listing information to third-party aggregators such as Realtor.com or Zillow. [Click here to learn more.](#)



The **American Community Survey (ACS)** is an ongoing statistical survey by the US Census Bureau that gathers demographic and socioeconomic information on age, sex, race, family and relationships, income and benefits, health insurance, education, veteran status, disabilities, commute patterns, and other topics. Mandatory to fill out, the survey is sent to a small sample of the population on a rotating basis. The questions on the ACS are different than those asked on the decennial census and provide ongoing demographic updates of the nation down to the block group level. [Click to learn more.](#)



Conducted every ten years in years ending in zero, the **US Decennial Census of Population and Housing** is a complete count of each resident of the nation based on where they live on April 1st of the Census year. The Constitution mandates the enumeration to determine how to apportion the House of Representatives among the states. The latest release of the 2020 Census contains data for a limited number of variables, including: total population by race/ethnicity, population under 18, occupied and vacant housing units, and group quarters population. [Click to learn more.](#)

Population Estimates Program | US Census Bureau

The Census Bureau's **Population Estimates Program (PEP)** produces estimates of the population for the US and its states, counties, cities, and towns. Demographic components of population change—births, deaths, and migration—are produced at the national, state, and county levels. PEP provides population estimates on an annual basis. [Click to learn more.](#)

OnTheMap | US Census Bureau

OnTheMap is a tool developed through the US Census Longitudinal Employer-Household Dynamics (LEHD) program that helps to visualize Local Employment Dynamics (LED) data about where workers are employed and where they live. It offers visual mapping capabilities for data on age, earnings, industry distributions, race, ethnicity, educational attainment, and sex. [Click to learn more.](#)

Economic Census | US Census Bureau

The **Economic Census** is the US Government's official five-year measure of American business and the economy. It is conducted by the US Census Bureau for years ending in 2 and 7. The Economic Census is the most comprehensive public source of information about American businesses from the national to the local level. Published statistics cover more than 1,000 industries, 15,000 products, every state, over 3,000 counties, 15,000 cities and towns, and Puerto Rico and other US Island Areas. [Click to learn more.](#)

Building Permits Survey | US Census Bureau

The US Census Bureau's **Building Permits Survey** collects data on permits for new privately-owned residential construction issued by 21,000 jurisdictions, at the state, county, metro, and permit-issuing jurisdiction levels. Monthly data are available for nearly 9,000 jurisdictions, with the remaining jurisdictions reporting annual data only. The building permits database can be accessed via the State of the Cities Data Systems (SOCDS) from HUD. [Click to learn more.](#)

2. ECONOMIC AND DEMOGRAPHIC CONTEXT

POPULATION TRENDS

Broome County's population over the last decade experienced a modest decline, according to the US Census. The county's total 2020 population of 198,683 reflects a net 1.0% population loss from 2010. Only two municipalities gained population: Vestal with 1,270 new residents and a 4.5% gain, and the City of Binghamton with 593 and a 1.3% gain. Every other municipality in the county lost population, ranging from relatively nominal losses to 8% or more in Barker and Conklin. The cumulative loss for the county was 1,917 people, while 3,780 moved within the county (primarily to Vestal or the City of Binghamton).

Recent Census estimates suggest that the county's population has continued a negative trajectory, with 2021 American Community Survey data indicating a countywide population estimate of 197,240, an additional population decline of 1,443 residents from 2020.

Meanwhile, between 2010-2020 the US experienced a 7.4% population *increase* and New York state *added* 4.2% to its population. However, despite Broome County's population loss of 1.0%, the County fared better than the Southern Tier region overall, which saw a population loss of 2.8% from 2010 to 2020. Broome County's population comprises over a third of the Southern Tier total population.

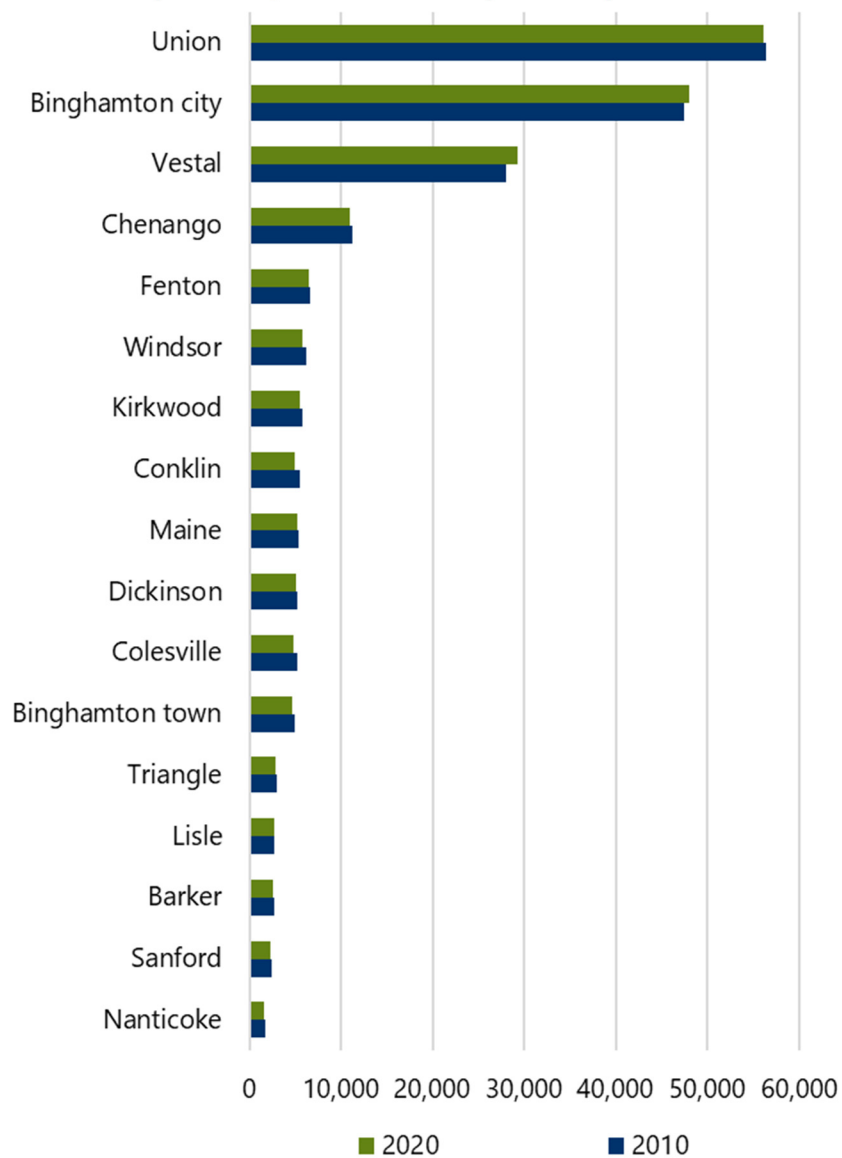
Total Population

Geography	Population			
	2010	2020	Change	% Change
Broome County	200,600	198,683	-1,917	-1.0%
Barker	2,732	2,509	-223	-8.2%
Binghamton city	47,376	47,969	593	1.3%
Binghamton town	4,942	4,617	-325	-6.6%
Chenango	11,252	10,959	-293	-2.6%
Colesville	5,232	4,868	-364	-7.0%
Conklin	5,441	5,008	-433	-8.0%
Dickinson	5,278	5,100	-178	-3.4%
Fenton	6,674	6,429	-245	-3.7%
Kirkwood	5,857	5,481	-376	-6.4%
Lisle	2,751	2,691	-60	-2.2%
Maine	5,377	5,168	-209	-3.9%
Nanticoke	1,672	1,581	-91	-5.4%
Sanford	2,407	2,239	-168	-7.0%
Triangle	2,946	2,809	-137	-4.7%
Union	56,346	56,138	-208	-0.4%
Vestal	28,043	29,313	1,270	4.5%
Windsor	6,274	5,804	-470	-7.5%
Southern Tier	596,090	579,453	-16,637	-2.8%
New York State	19,378,102	20,201,249	823,147	4.2%
United States	308,745,538	331,449,281	22,703,743	7.4%

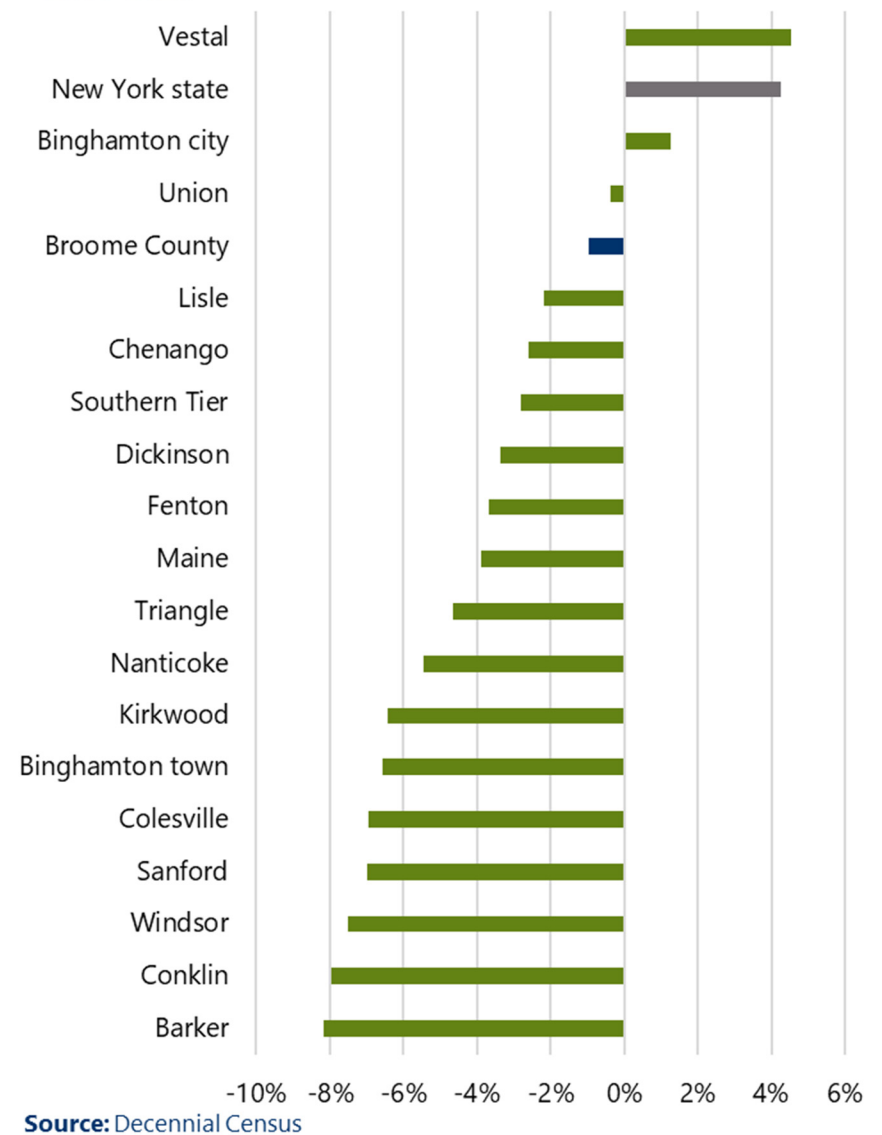
Source: Decennial Census



Total Population, Broome County Municipalities



Percent Change in Total Population by Region, 2010-2020

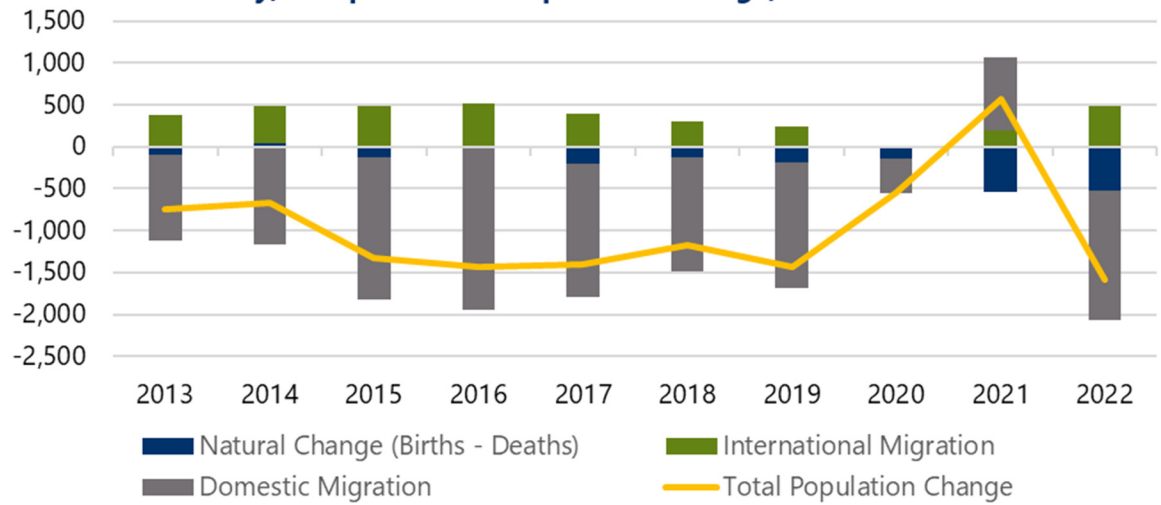


Population Trend Detail

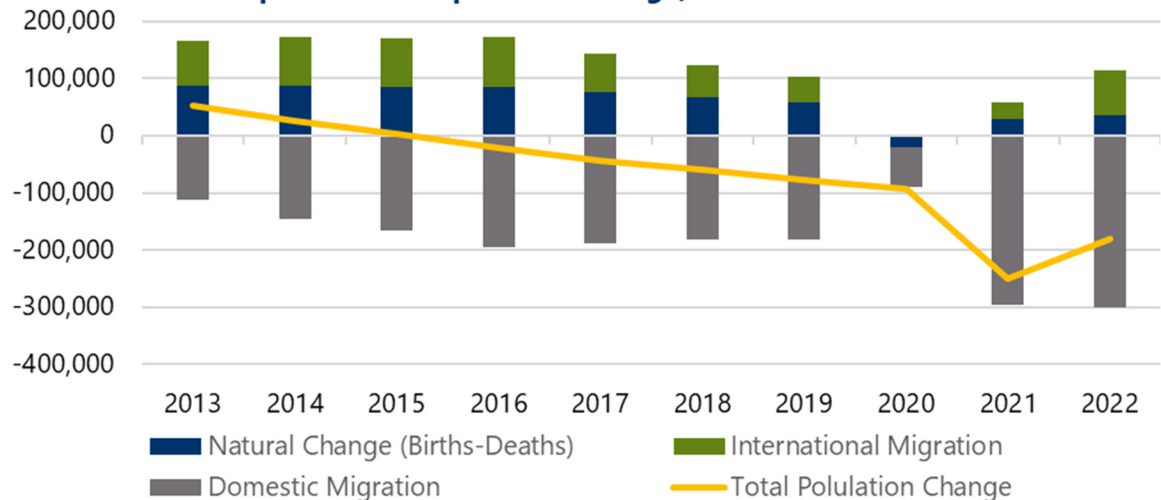
Broome County's population has declined in every year of the previous decade, with the exception of 2020. This is a continuation of trends that have been occurring in the region for the past several decades. In most years in the last decade, existing residents left the county by the thousands, and deaths exceeded births in every recent year on record. Many rural communities across America experienced an influx of "COVID refugees" during the pandemic (urban residents leaving the congested cities for more rural environments), but the data shows that temporary population swell reversed in 2021.

By comparison, for the rest of New York state immigration is driving population growth while many existing residents are leaving. Births have outnumbered deaths consistently throughout the last decade, with 2020 the exception at the height of the COVID-19 pandemic.

Broome County, Components of Population Change, 2013-2022



New York Components of Population Change, 2013-2022



Population Projections

ESRI has estimated population projections of Broome County and New York state based on Census trends. ESRI shows New York State losing an estimated 375,764 residents (-1.9%) by 2027, and Broome County 3,153 residents (-1.6%). Both projections assume that immigration continues, while the natural change is in decline (more deaths than births) and more citizens are moving away than moving in.

Population Projections

Municipality	US Census			ESRI Projections		
	2010	2020	CAGR	2022	2027	CAGR
Broome County	200,804	192,042	-0.45%	195,980	192,827	-0.16%
Barker	2,727	2,610	-0.44%	2,501	2,489	-0.05%
Binghamton city	47,391	44,819	-0.56%	47,528	46,953	-0.12%
Binghamton town	4,941	4,753	-0.39%	4,534	4,409	-0.28%
Chenango	11,277	10,619	-0.60%	10,768	10,549	-0.21%
Colesville	5,257	4,991	-0.52%	4,825	4,715	-0.23%
Conklin	5,528	5,161	-0.68%	4,928	4,834	-0.19%
Dickinson	5,317	5,061	-0.49%	5,000	4,889	-0.22%
Fenton	6,715	6,303	-0.63%	6,369	6,290	-0.12%
Kirkwood	5,822	5,539	-0.50%	5,341	5,269	-0.14%
Lisle	2,742	2,632	-0.41%	2,703	2,696	-0.03%
Maine	5,390	5,111	-0.53%	5,084	4,992	-0.18%
Nanticoke	1,630	1,721	0.54%	1,546	1,504	-0.28%
Sanford	2,475	2,204	-1.15%	2,175	2,102	-0.34%
Triangle	2,954	2,786	-0.58%	2,799	2,786	-0.05%
Union	56,311	53,357	-0.54%	54,940	53,933	-0.18%
Vestal	28,023	28,442	0.15%	29,272	28,909	-0.12%
Windsor	6,304	5,933	-0.60%	5,667	5,508	-0.28%
New York State	19,229,752	19,514,849	0.15%	20,154,573	19,778,809	-0.19%

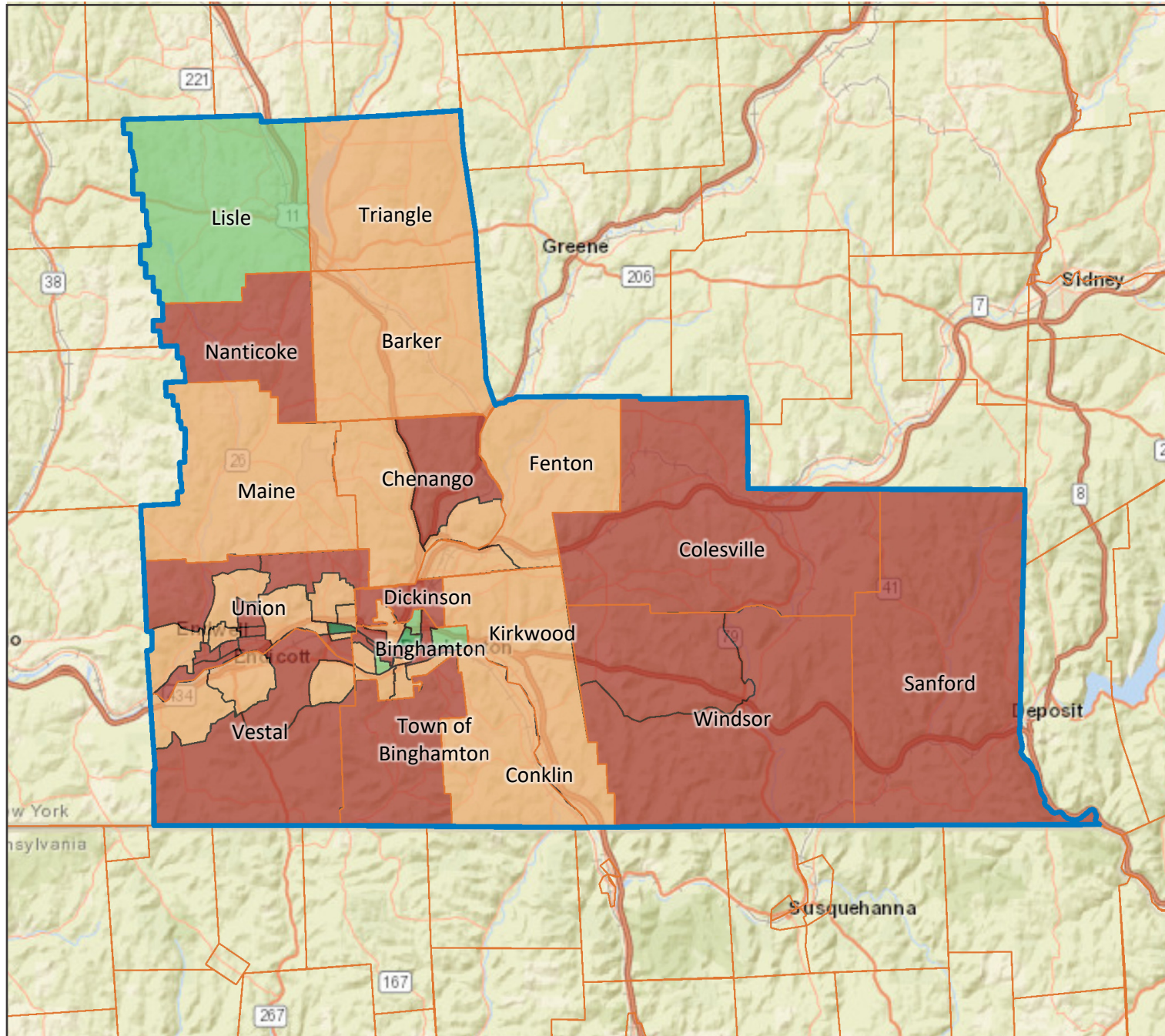
Compound Annual Growth Rate (CAGR) is the annualized rate of the population growth over a given period of time

Source: American Community Survey 5-year estimates; ESRI



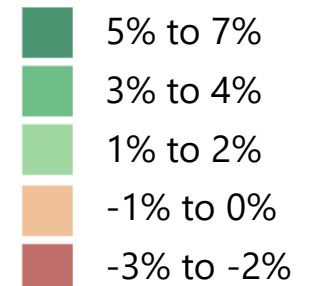
MAP: Projected Change in Total Households (2022 – 2027)

Broome County Housing Needs Assessment



Legend

Projected Percent Change in Total Households by Census Tract (2022 – 2027)

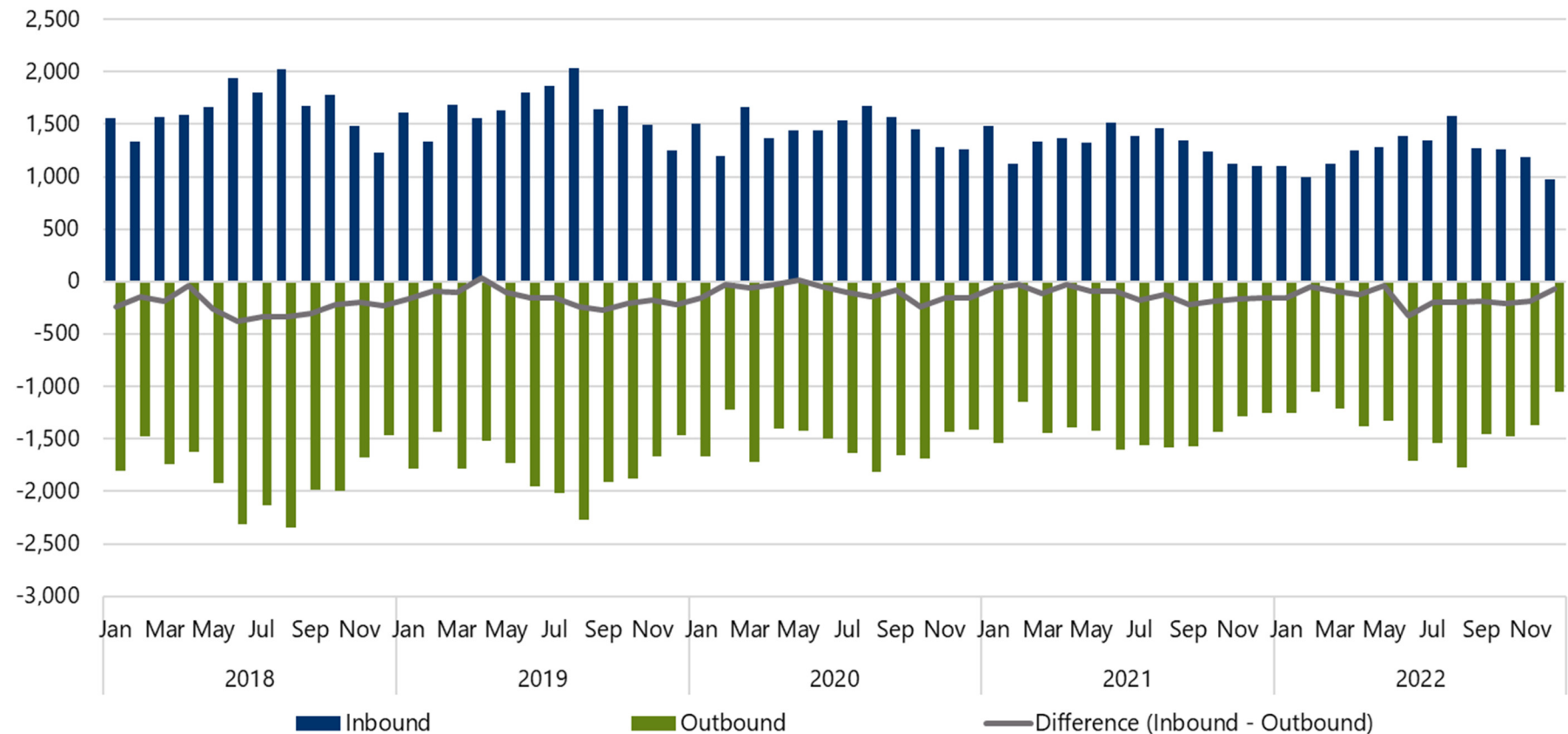


Source(s): Esri Business Analyst (U.S. Census Bureau)

MIGRATION PATTERNS

The United States Postal Service (USPS) provides data on permanent change-of-address requests. These comprise any address, residential or commercial. In the last five years, every month of USPS data except for two showed fewer people moving in versus moving out of the county. Overall, the trend line (Difference (Inbound – Outbound)) indicates that there are greater outbound permanent movers than inbound permanent movers.

Broome County Permanent Movers, 2018-2022



Source: USPS, Change of Address

When broken down by ZIP code, the data shows a 9,123 “deficit” of requests to change an address within the Broome County area in the last five years (i.e., there were more requests for outbound households). Only 6 ZIP codes out of 23 serving Broome County displayed net increases in incoming addresses, but cumulatively accounted for just 285 net new addresses as compared to the deficit of 9,123. Net positive zip codes included Chenango Forks (53), Glen Aubrey (14), Lisle (121), Maine (23), Vestal (53), and Binghamton’s 13901 ZIP code (21). In the table below, green shading indicates the largest total numbers of inbound and outbound movers, while the red shading indicates the largest losses (i.e. the ZIP codes with the greatest number of outmovers relative to inbound movers).

Permanent USPS Change of Address Requests by ZIP Code

ZIP	City	Inbound						Outbound						Net Inbound					
		2018	2019	2020	2021	2022	Total	2018	2019	2020	2021	2022	Total	2018	2019	2020	2021	2022	Total
13744	Castle Creek	0	0	16	11	0	27	12	14	11	13	11	61	-12	-14	5	-2	-11	-34
13746	Chenango Forks	186	166	176	126	76	730	177	174	126	143	57	677	9	-8	50	-17	19	53
13748	Conklin	347	310	258	266	263	1,444	332	368	330	322	277	1,629	15	-58	-72	-56	-14	-185
13754	Deposit	280	234	284	322	218	1,338	354	303	306	317	267	1,547	-74	-69	-22	5	-49	-209
13760	Endicott	4,654	4,648	4,185	3,436	3,521	20,444	4,780	4,697	4,226	3,556	3,394	20,653	-126	-49	-41	-120	127	-209
13761	Endicott	36	15	56	279	12	398	33	23	11	332	28	427	3	-8	45	-53	-16	-29
13777	Glen Aubrey	48	0	11	22	11	92	32	11	0	0	35	78	16	-11	11	22	-24	14
13787	Harpursville	306	327	230	25	170	1,058	359	334	279	0	216	1,188	-53	-7	-49	25	-46	-130
13790	Johnson City	2,145	2,197	1,904	268	1,623	8,137	2,600	2,629	1,989	235	1,963	9,416	-455	-432	-85	33	-340	-1,279
13795	Kirkwood	374	316	319	1,745	287	3,041	462	395	329	2,003	304	3,493	-88	-79	-10	-258	-17	-452
13797	Lisle	130	175	85	278	132	800	106	112	80	295	86	679	24	63	5	-17	46	121
13802	Maine	0	43	23	108	0	174	22	25	34	70	0	151	-22	18	-11	38	0	23
13813	Nineveh	13	0	0	0	0	13	53	27	0	24	12	116	-40	-27	0	-24	-12	-103
13833	Port Crane	373	428	359	0	301	1,461	411	458	368	0	363	1,600	-38	-30	-9	0	-62	-139
13850	Vestal	1,571	1,562	1,576	321	1,376	6,406	1,634	1,552	1,477	340	1,444	6,447	-63	10	99	-19	-68	-41
13851	Vestal	26	0	24	1,524	14	1,588	36	11	0	1,488	0	1,535	-10	-11	24	36	14	53
13862	Whitney Point	383	358	313	255	239	1,548	382	356	332	286	264	1,620	1	2	-19	-31	-25	-72
13865	Windsor	454	451	389	362	341	1,997	509	501	438	414	364	2,226	-55	-50	-49	-52	-23	-229
13901	Binghamton	2,219	2,353	1,956	1,682	1,619	9,829	2,636	2,559	2,119	1,786	1,860	10,960	-417	-206	-163	-104	-241	-1,131
13902	Binghamton	261	213	248	233	174	1,129	468	173	133	139	195	1,108	-207	40	115	94	-21	21
13903	Binghamton	1,801	1,785	1,553	1,469	1,461	8,069	2,064	2,163	1,905	1,651	1,661	9,444	-263	-378	-352	-182	-200	-1,375
13904	Binghamton	862	920	700	691	696	3,869	995	959	757	702	727	4,140	-133	-39	-57	-11	-31	-271
13905	Binghamton	3,153	3,080	2,731	2,376	2,244	13,584	4,028	3,571	3,325	3,107	3,073	17,104	-875	-491	-594	-731	-829	-3,520
Total	Broome County	19,622	19,581	17,396	15,799	14,778	87,176	22,485	21,415	18,575	17,223	16,601	96,299	-2,863	-1,834	-1,179	-1,424	-1,823	-9,123

Source: USPS Change of Address Data



DOMESTIC MIGRATION

IRS data provides additional insights into migration patterns for Broome County. In the last two years of available Internal Revenue Service data, Broome County is losing 18-19% more individuals than it is gaining. 2020 saw just over 5,200 people move into the county and 6,200 move out of the county. Of those moving into Broome County, approximately 35-40% more are coming from within New York state than from other states. As for those moving out of Broome County, 34-39% more are leaving New York state. Those leaving the county had about 12% higher gross income than those moving into Broome County on average. Note that IRS data is available for the previous year, with the 2020 data being released as of the 2021 tax year and 2019 data available as of the 2020 tax year.

Broome County Inflow

	<u>2019</u>			<u>2020</u>		
	IRS Returns	Individuals	Av Income	IRS Returns	Individuals	Av Income
Total Domestic Migration	3,054	5,247	\$46,324	3,094	5,208	\$51,465
Total Migration from within State	1,777	3,068	\$41,824	1,805	2,988	\$51,956
Total Migration from Different State	1,277	2,179	\$52,587	1,289	2,220	\$50,777

Source: IRS Migration Data (2020, 2021)

Broome County Outflow

	<u>2019</u>			<u>2020</u>		
	IRS Returns	Individuals	Av Income	IRS Returns	Individuals	Av Income
Total Domestic Migration	3,753	6,200	\$51,918	3,824	6,199	\$57,701
Total Migration within State	1,615	2,647	\$45,026	1,647	2,593	\$51,492
Total Migration to Different State	2,138	3,553	\$57,123	2,177	3,606	\$62,398

Source: IRS Migration Data (2020, 2021)

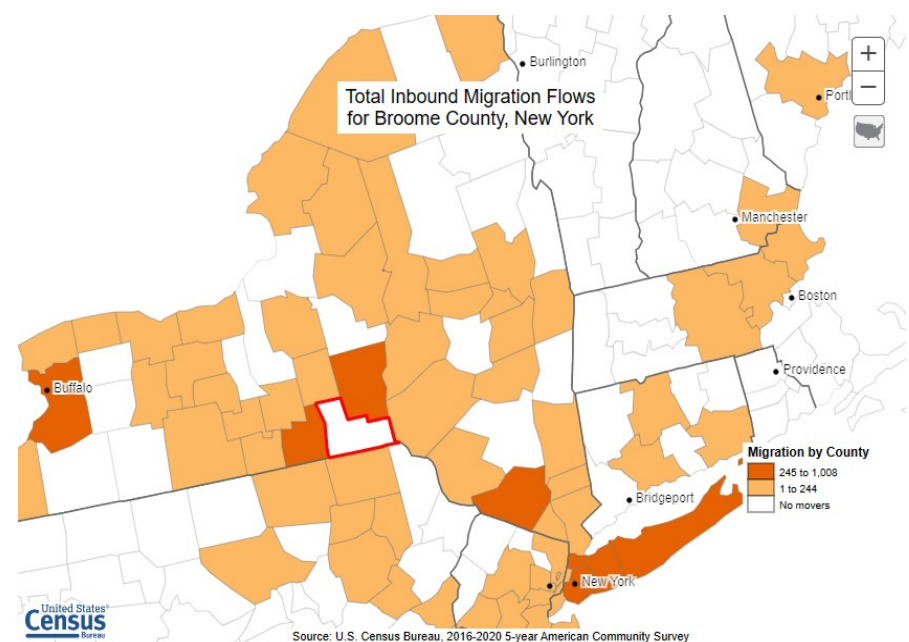
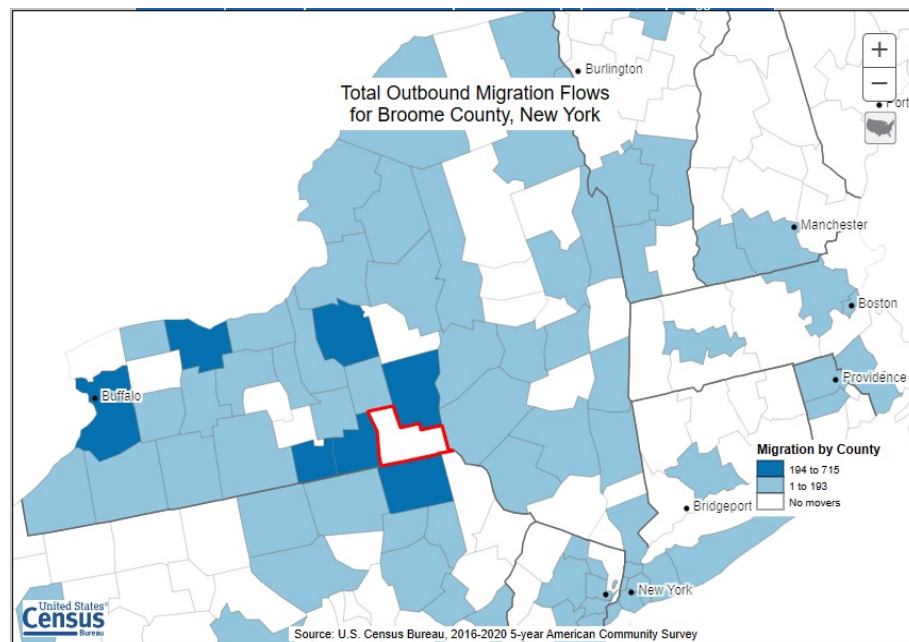


TOP COUNTIES

Most of the migration to and from Broome County occurs with adjacent Tioga, Chenango, and Susquehanna counties. Tioga County is where the largest shares of movers both into and out of Broome County reside, accounting for more than 20% of both movers-in and movers-out in 2020, while Chenango County accounts for just over 10% of those entering and leaving Broome County. Onondaga County, where the City of Syracuse is located, also plays a role in the migration of Broome County residents, with 4.3% moving from and 6.5% moving to.

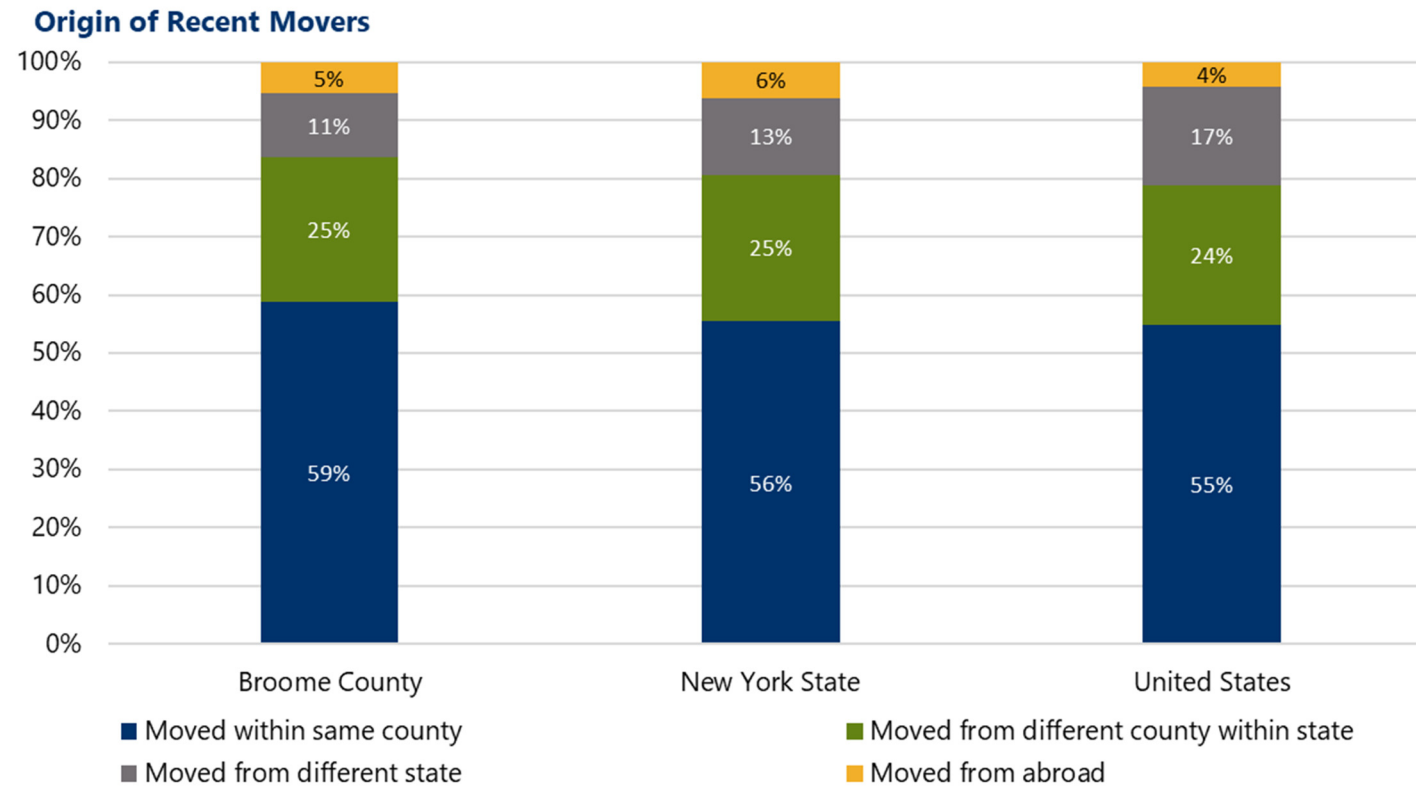
The tables on the following page show domestic in- and outflows based on IRS data. Greater New York City counties have been highlighted in the tables, including Long Island and Westchester County. Cumulatively, Greater New York City comprises 12% of Broome County out-flow and nearly a third (31%) of in-flow.

Below are two maps reflecting American Community Survey data from 2016-2020 colorizing migration patterns to and from Broome County. The blue-toned map represents out-migration during this period, and the orange-toned map depicts in-migration.



ORIGIN OF RECENT MOVERS IN THE COUNTY

Data from the American Community Survey show that Broome County's movement patterns mirror both the state of New York and the US as a whole. Among those who moved to a residence in Broome County in 2021, 59% moved from another location within the county.

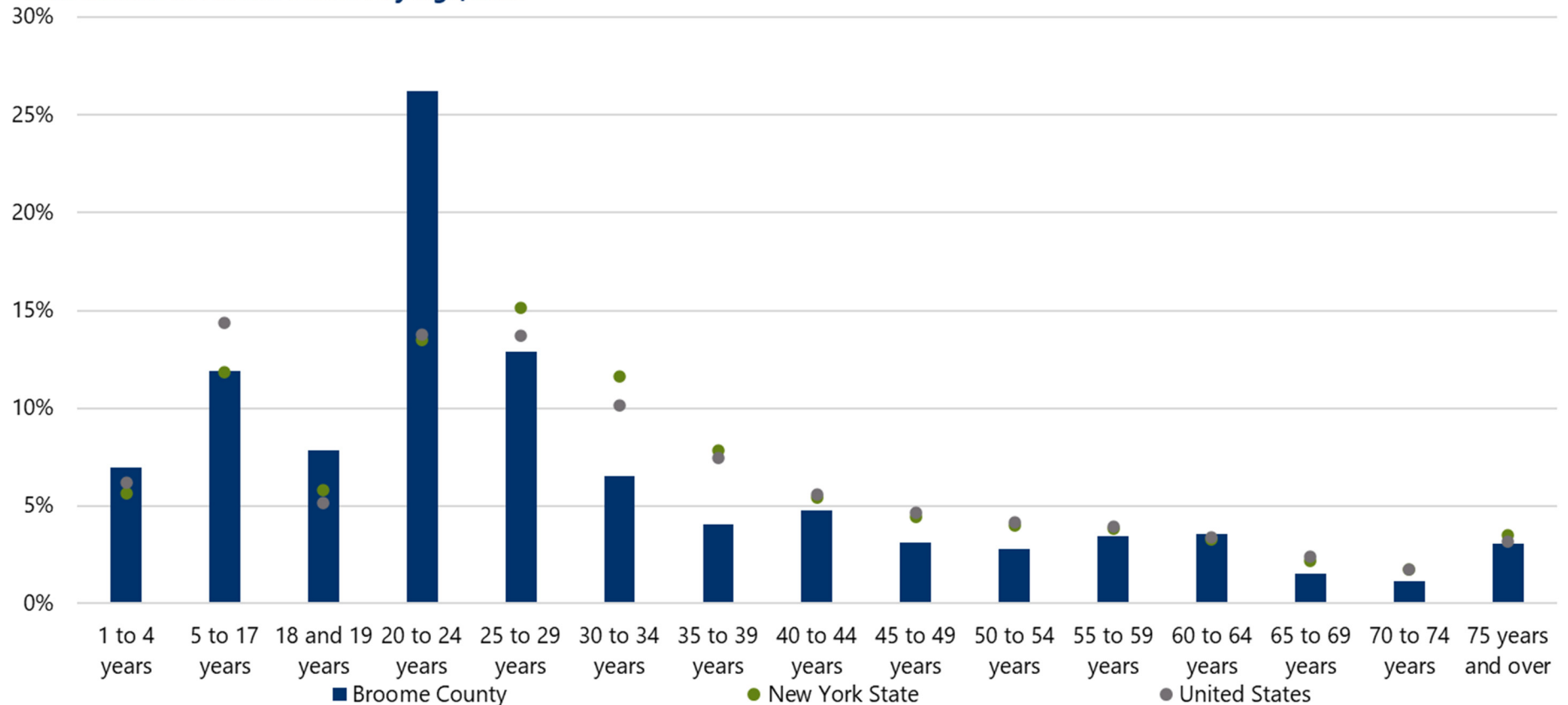


Source: ACS 5-year estimates 2021

CHARACTERISTICS OF RECENT MOVERS

“Movers” are defined as current residents who were not living at the same location one year before. When movers are broken down by age cohort, Broome County stands out for the number of 20–24-year-olds who move (almost double the state and national percentages). This is likely explained in large part by the graduating classes of Binghamton University but may be indicative of other demographic trends. Simultaneously, there are fewer 25–40-year-olds moving in Broome County than the state and national averages. The graph below shows the proportion of movers by age cohort.

Distribution of Recent Movers by Age, 2021



Source: ACS 5-year Estimates, 2021

HOUSEHOLD TRENDS

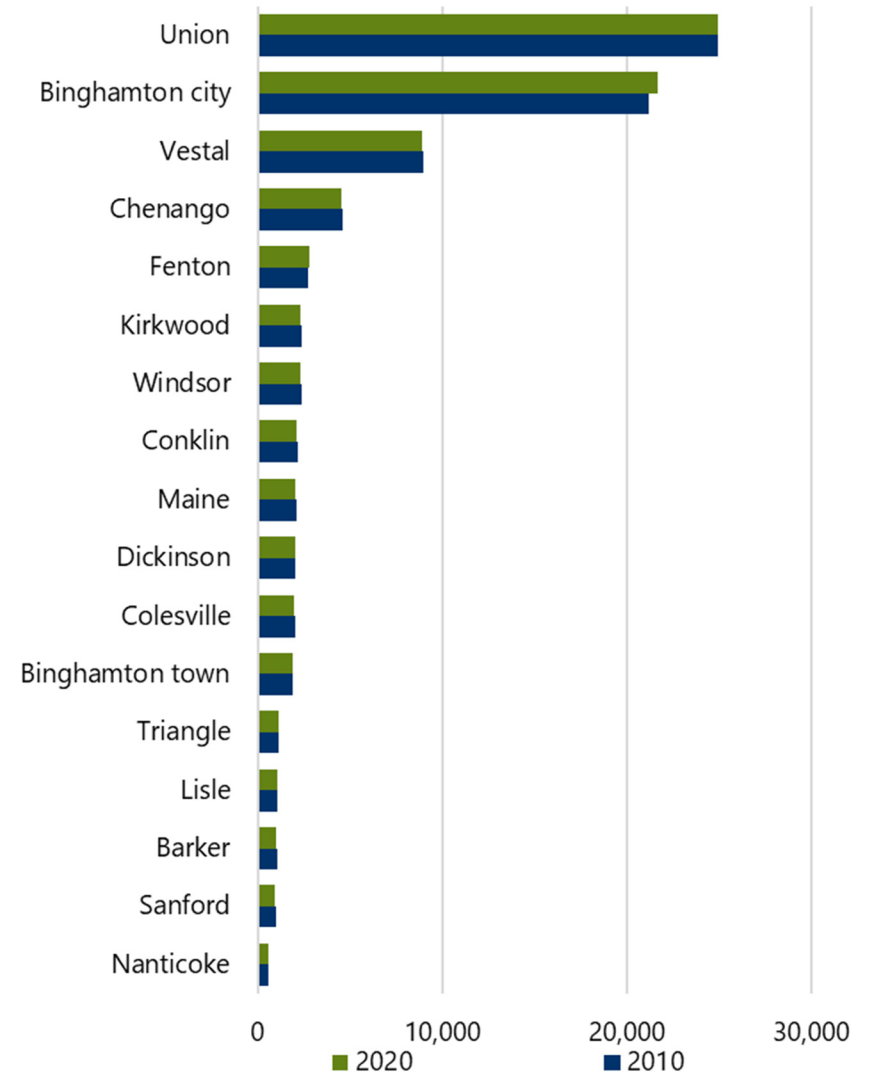
Total households in Broome County have remained relatively consistent over the last decade despite a drop in population, due to declining household sizes. Declining household sizes can be driven by a number of factors such as a younger generation leaving the nest (and the county) while their parents retain the household or widowed individuals who remain in the family house as examples.

Total Households

Geography	Households			
	2010	2020	Change	% Change
Broome County	82,167	82,088	-79	-0.1%
Barker	1,021	1,011	-10	-1.0%
Binghamton city	21,150	21,639	489	2.3%
Binghamton town	1,894	1,892	-2	-0.1%
Chenango	4,607	4,514	-93	-2.0%
Colesville	2,004	1,929	-75	-3.7%
Conklin	2,176	2,105	-71	-3.3%
Fenton	2,748	2,776	28	1.0%
Kirkwood	2,392	2,306	-86	-3.6%
Lisle	1,068	1,040	-28	-2.6%
Maine	2,106	2,058	-48	-2.3%
Nanticoke	601	599	-2	-0.3%
Dickinson	2,044	1,992	-52	-2.5%
Sanford	970	939	-31	-3.2%
Triangle	1,133	1,140	7	0.6%
Union	24,918	24,944	26	0.1%
Vestal	8,938	8,911	-27	-0.3%
Windsor	2,397	2,293	-104	-4.3%
New York State	7,317,755	7,715,172	397,417	5.4%

Source: Decennial Census

Total Households



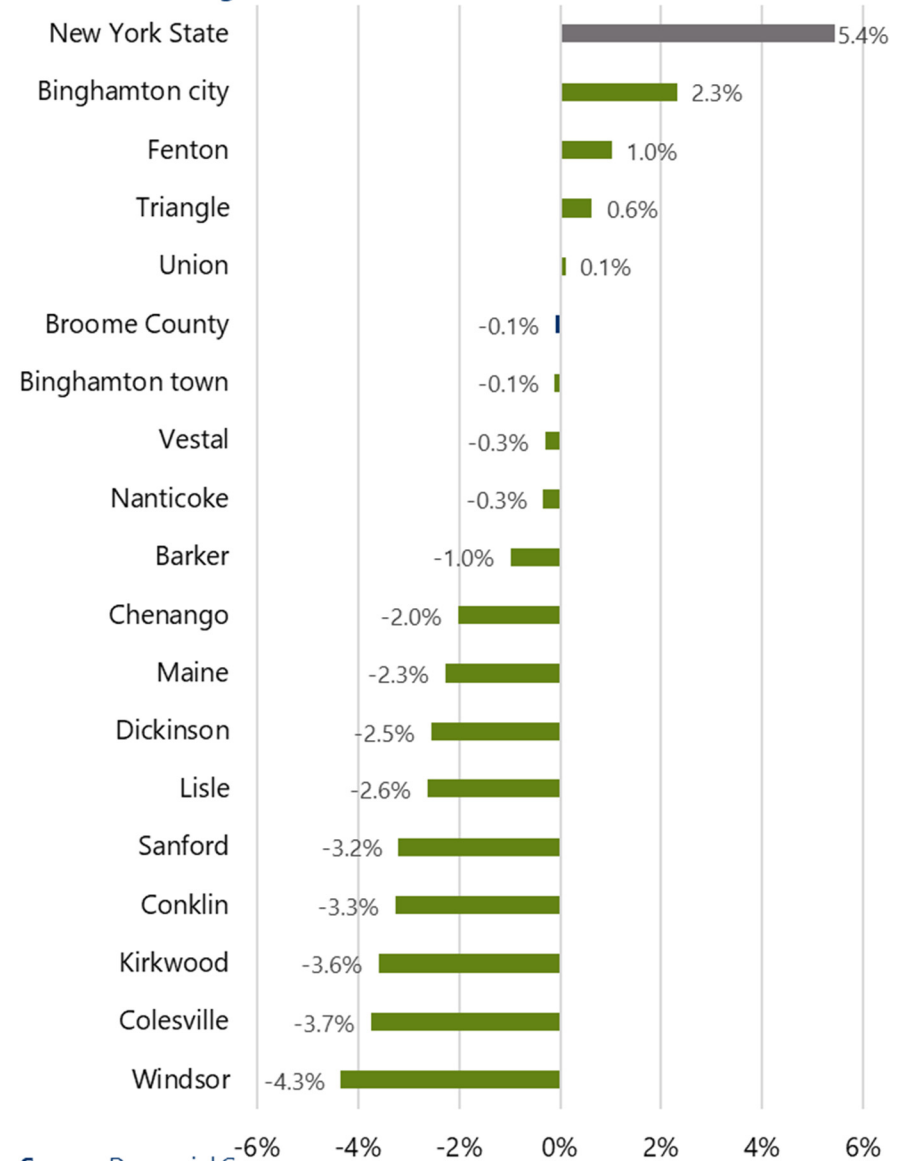
Source: Decennial Census



The City of Binghamton's number of households increased in line with its increased population, seeing a 2.3% increase in number of households and a 1.3% increase in population over the previous decade. Vestal's household count dropped 0.3%, however, despite gaining 4.5% of the population over the 2010-2020 period. This loss in number of housing units despite population gain may be due to Vestal's proximity to Binghamton University.

In some of Broome County's more rural communities, different trends are unfolding. In Triangle, population declined by almost 5% between 2010-2020 while its number of households increased slightly (0.6%). Fenton increased its number of households by about 1% despite its population decreasing just under 4% over the same time period. More recent ACS data shows an increase in households overall in Broome County in 2021, and attention should be paid to whether that trend continues.

Percent Change in Households, 2010-2020

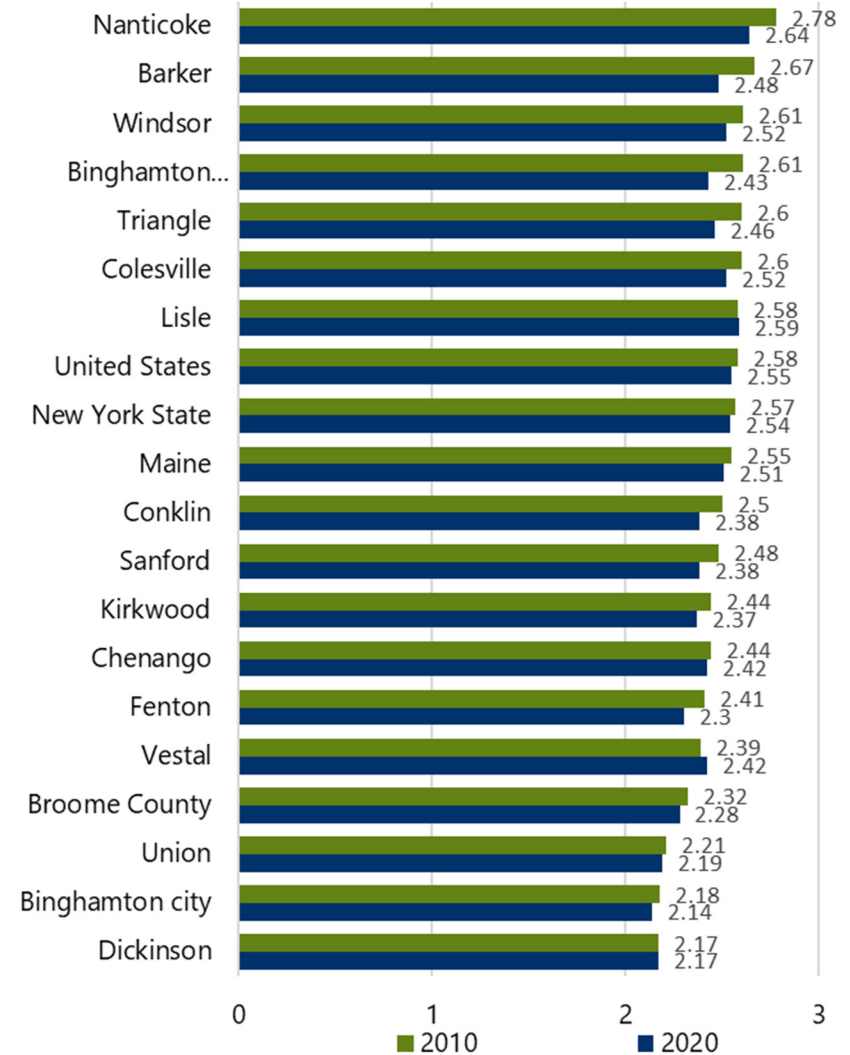


HOUSEHOLD SIZE

Household size declined across the country and state of New York over the last decade, however slightly. Almost 60% of Broome County towns were below the national and statewide averages for household size. Overall, the county has an average household size of 2.28, which declined from 2.32 in 2010 and stands below the average in New York state of 2.54.

Only two municipalities in Broome County saw an increase in household sizes. These include Lisle and Vestal where household sizes increased modestly. Dickinson's household size remained the same after 10 years.

Average Household Size, 2010-2020



Source: Decennial Census

The American Community Survey affirms larger households (represented as 4-or-more member households) are declining as a proportion of households in Broome County. Furthermore, the share of 4-person households in Broome County is 6 percentage points fewer than that of New York State, and the gap has widened since a decade ago.

Households by Size

Household Size	Broome County				New York State			
	2010		2021		2010		2021	
	Count	Share	Count	Share	Count	Share	Count	Share
1-person household	25,696	32%	27,434	34%	2,096,870	29%	2,263,844	30%
2-person household	27,393	34%	28,672	35%	2,219,368	31%	2,356,584	31%
3-person household	12,040	15%	10,982	14%	1,152,918	16%	1,204,281	16%
4-or-more-person household	15,676	19%	13,943	17%	1,736,583	24%	1,705,441	23%
Total Households	80,806	100%	81,031	100%	7,205,740	100%	7,530,150	100%

Source: ACS 2021, 2010 5-year estimates



HOUSEHOLDS BY TYPE

The number and proportion of family households in Broome County have been declining in recent years. Over 11 years from 2010 to 2021, the county experienced a loss of approximately 3,300 families, the vast majority of which were families with children under 18 (3,240). While the number of households with children has increased statewide in the last ten years by 9 percentage points (31% to 40%), in Broome County it has decreased by 4 percentage points (43% to 39%).

Reflective of that decline in families with children, Broome County's proportion of nonfamily households rose by 4 percentage points over the 11-year period. The number of nonfamily households not living alone went up by 3 percentage points.

The share of single-parent households dropped by a percentage point over this period in Broome County – a fall of over 860 single-parent households – which was consistent with statewide trends, which dipped by two percentage points.

The number of households including senior citizens rose by 8 percentage points in 11 years in the county, and by 9 percentage points statewide. In Broome County, this amounts to over 2,600 new households including senior citizens.

In the last decade, the ratio of rental households to owner-occupied remained consistent, although the proportion of renters is ticking up slightly.

Households by Type

	Broome County				New York State			
	2010		2021		2010		2021	
	Count	Share	Count	Share	Count	Share	Count	Share
Total Households	80,806	100%	81,031	100%	7,205,740	100%	7,530,150	100%
Total Families	49,615	61%	46,314	57%	4,656,115	65%	4,722,870	63%
No Children Under 18	28,513	57%	28,452	61%	3,229,656	69%	2,815,704	60%
Inc Children Under 18	21,102	43%	17,862	39%	1,426,459	31%	1,907,166	40%
Single-Parent Families	7,870	16%	7,009	15%	710,996	15%	605,981	13%
Member Over Age 60	18,110	37%	20,795	45%	1,592,391	34%	2,016,665	43%
Nonfamily Households	31,191	39%	34,717	43%	2,549,625	35%	2,807,280	37%
Living Alone	25,721	82%	27,434	79%	2,095,241	82%	2,365,770	84%
Not Living Alone	5,470	18%	7,283	21%	454,384	18%	571,146	20%

Source: ACS 2021, 2010 5-year estimates

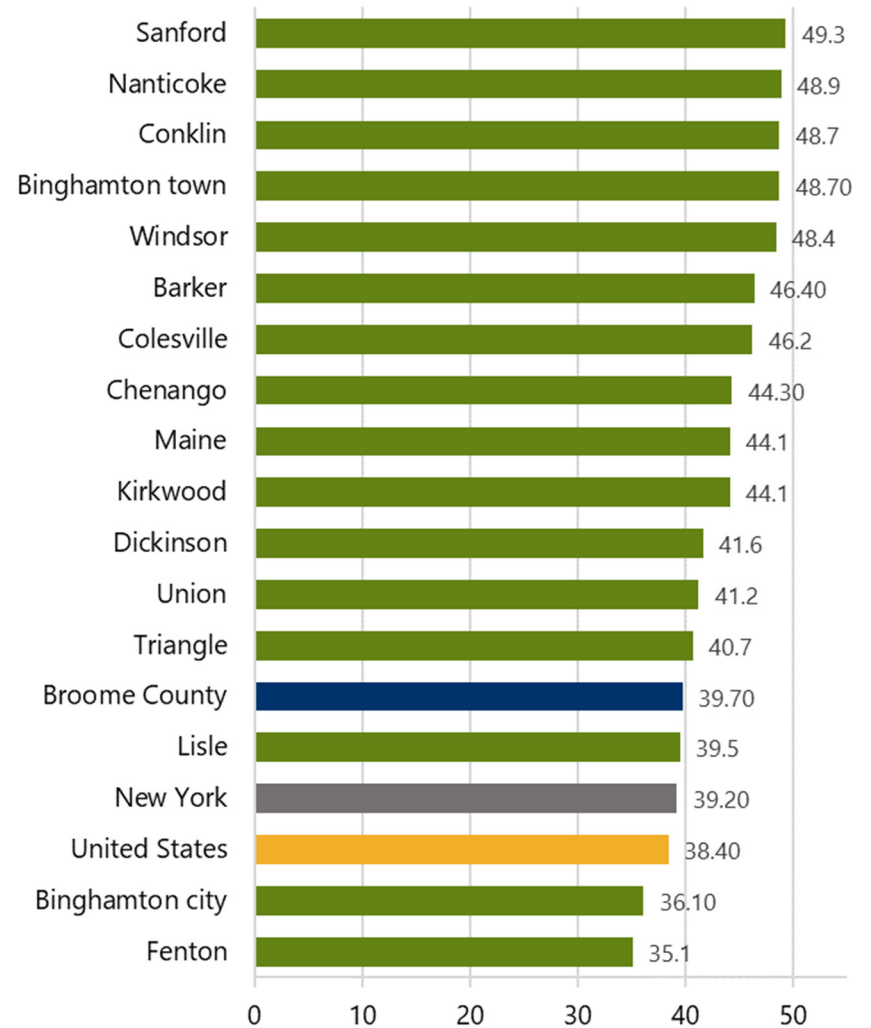


AGE

Median Age

The *Median Age* chart shows that every town in Broome County is older than both US and state averages, with the exception of the City of Binghamton and Fenton. Binghamton City may be influenced by the proximity of SUNY, but Fenton is an outlier in its remote nature and exceptionally low median age. Fenton has the second-highest proportion of under-18-year-olds in the county and has seen a significant increase in youth there in the last decade (a 15% jump).

Median Age, 2021

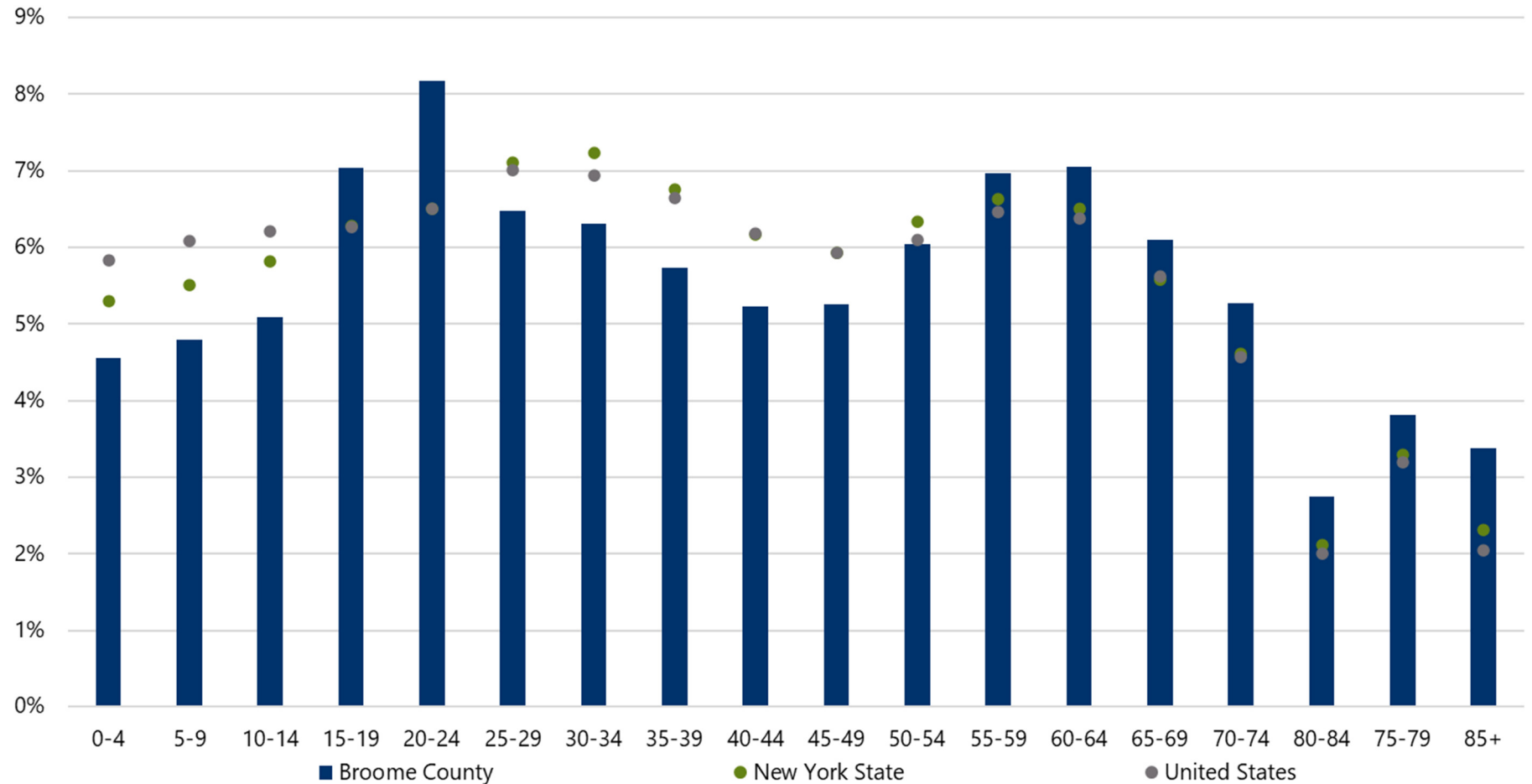


Source: ACS 5-Year Estimates, 2021

Age Distribution

The *Age Distribution* chart below demonstrates that Broome County has a smaller share of its population 14 and younger than state and national averages but higher numbers of 15–24-year-olds, likely reflecting the student population of Binghamton University.

Age Distribution, 2021



Source: Esri

The *Population by Age* table to the right shows that the share of residents aged 55 to 80 has increased over the previous decade, while the share of residents 40-54 has declined. Overall, the county has experienced a slight decrease in its population between 2010-2021.

The *Age Distribution by Cohort* chart on the next page shows the progression of the 40–60-year-old cohort from 2010 into the 60–80-year-old bracket of today. In a positive trend for Broome County, the county saw less of a decline of the Under-40 population than the state of New York. Broome County currently has a similar proportion of youth to the state of New York as a whole.

Broome County Population by Age, 2010-2021

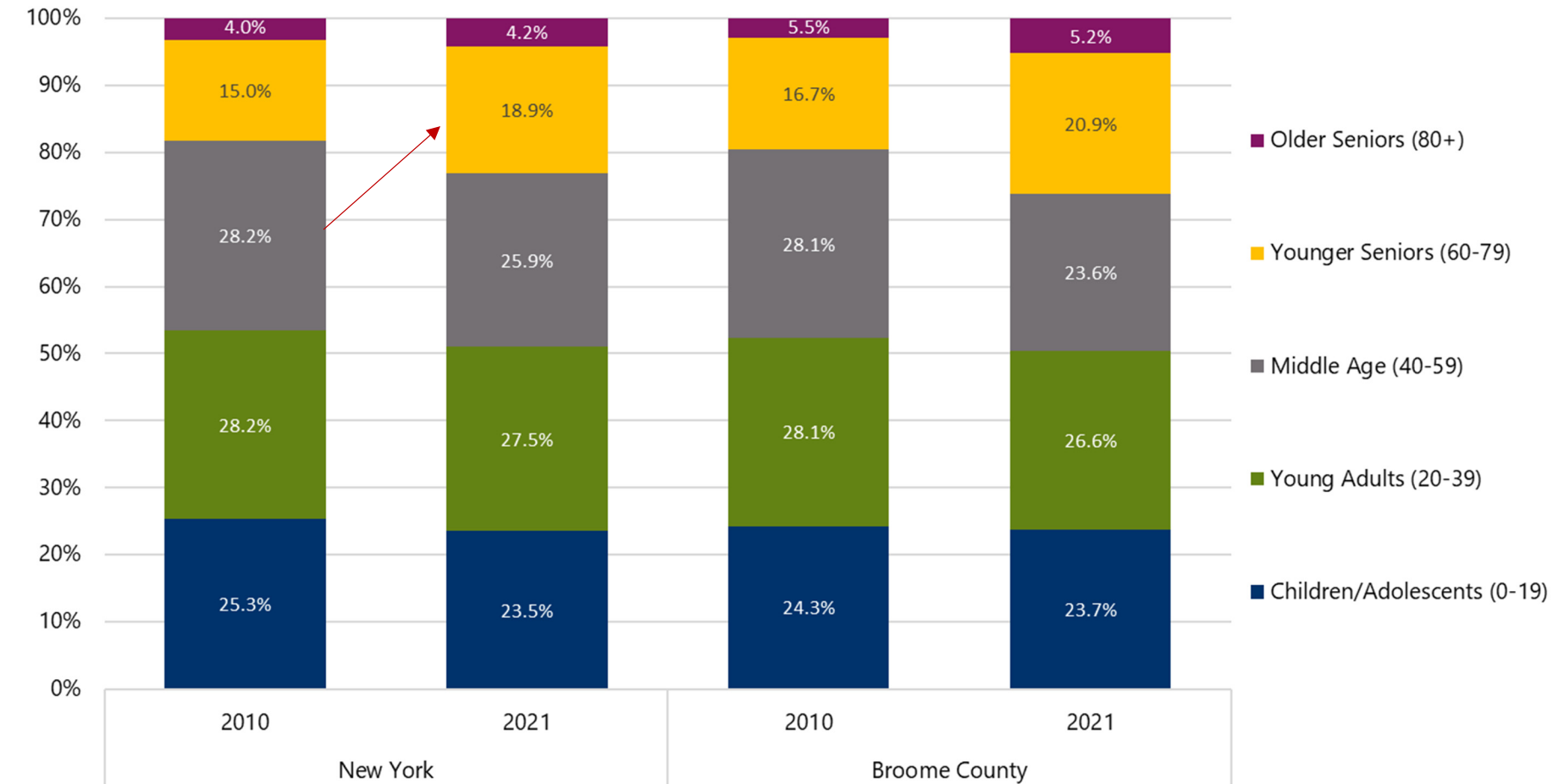
Age	2010		2021		Change	
	Count	Share	Count	Share	Count	Share
0-4	10,480	5.2%	10,142	5.1%	-338	-3.2%
5-9	10,757	5.4%	10,583	5.3%	-174	-1.6%
10-14	11,711	5.8%	11,143	5.6%	-568	-4.9%
15-19	15,726	7.8%	15,183	7.6%	-543	-3.5%
20-24	17,950	8.9%	19,821	10.0%	1,871	10.4%
25-29	12,453	6.2%	11,558	5.8%	-895	-7.2%
30-34	10,531	5.2%	10,478	5.3%	-53	-0.5%
35-39	10,177	5.1%	11,052	5.6%	875	8.6%
40-44	12,034	6.0%	9,976	5.0%	-2,058	-17.1%
45-49	14,965	7.5%	10,391	5.2%	-4,574	-30.6%
50-54	15,771	7.9%	12,073	6.1%	-3,698	-23.4%
55-59	13,560	6.8%	14,346	7.2%	786	5.8%
60-64	11,641	5.8%	14,093	7.1%	2,452	21.1%
65-69	8,557	4.3%	11,640	5.9%	3,083	36.0%
70-74	7,111	3.5%	9,284	4.7%	2,173	30.6%
75-79	6,146	3.1%	6,403	3.2%	257	4.2%
80-84	5,393	2.7%	4,460	2.2%	-933	-17.3%
85+	5,637	2.8%	5,965	3.0%	328	5.8%
Total	200,600	100%	198,591	100%	-2,009	-1.0%

Source: Esri



Each age cohort should advance proportionately in a decade, as indicated by the red arrow in the chart below. When proportions change from the prior decade, it indicates a population shift – either from movement or by natural change (births/deaths). Broome County reflects many of the statewide trends in age distribution, with the exception of Younger Seniors, which comprise a higher lot of Broome County's population than the state. Proportionately, there are fewer Middle-Aged residents than the state average in 2021 as well.

Age Distribution by Cohort, 2010, 2021

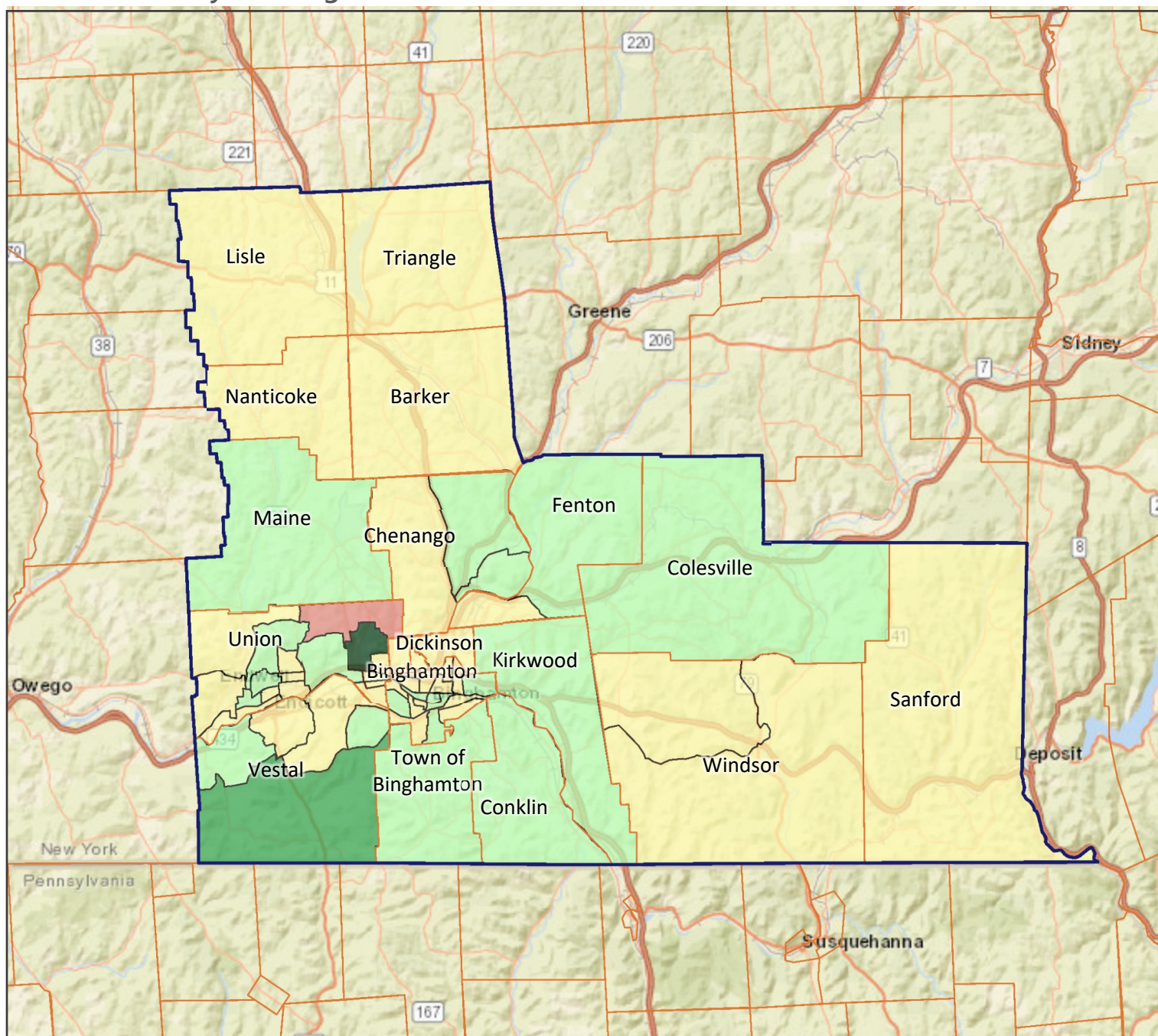


Source: Esri



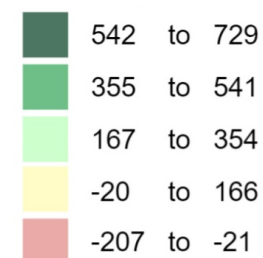
MAP: Change in Senior Population (2010 - 2022)

Broome County Housing Needs Assessment



Legend

Change in Senior Population
(Age 65+) from 2010 to 2022
by Census Tract



Source(s): Esri Business
Analyst (U.S. Census Bureau)

Age 65+ Population

21% of Broome County's population is 65 or older (accounting for just under 38,000 residents), compared to 18% for New York State and 17% for the US as a whole. As the map on the previous page shows, while Broome County is aging, the distribution of older residents is not uniform throughout the County. The most significant older adult population growth is occurring in Binghamton and Vestal.

Under 18 Population

The decline in the county's youth population in the last decade has well outpaced that of the state, with the under-18 population falling by 11% in Broome County compared to 7% in the state as a whole. Overall, the county experienced a loss of nearly 4,600 youths from 2010 to 2020.

Several towns across Broome County have seen a particularly steep decline in children over this period, with Sanford losing 40%, Conklin dropping 34%, and the Town of Binghamton losing 33% of its under-18 population. Some of this decline in the youth population is part of the natural cycle of generations, with Gen Xers aging out of the childbearing phase and Millennials delaying starting families because of socio-economic circumstances.

While these trends have been seen throughout New York State, Broome County has experienced a relatively greater loss of its youth population relative to the rest of the state and nation. This trend has implications for the housing needed in the future, as the loss of Broome County's youth population relative to state and national trends suggests a shift towards housing that caters to an older demographic, potentially reducing demand for smaller, affordable units and increasing the need for accessible, senior-friendly. However, it can also indicate that there are inadequate housing options for families with children.

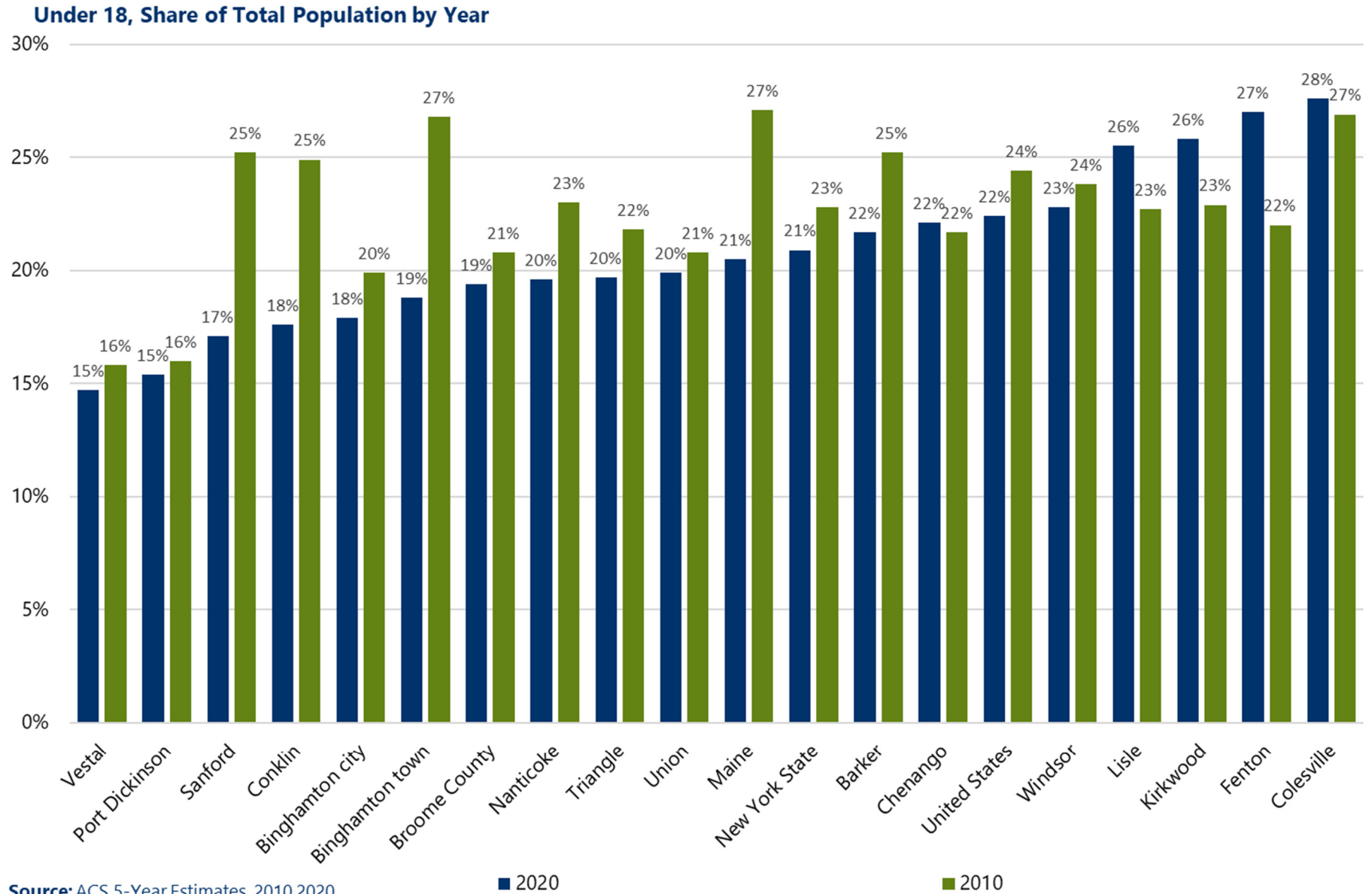
There were some bright spots, though, as Fenton gained children with a 15% increase in the last ten years, Lisle gained 8%, and Kirkwood gained 7%.

Population Under 18

Geography	2010		2020		Change	
	Count	Share	Count	Share	Count	%
Broome County	41,767	21%	37,179	19%	-4,588	-11%
Barker	687	25%	566	22%	-121	-18%
Binghamton city	9,431	20%	8,044	18%	-1,387	-15%
Binghamton town	1,324	27%	892	19%	-432	-33%
Chenango	2,447	22%	2,345	22%	-102	-4%
Colesville	1,414	27%	1,378	28%	-36	-3%
Conklin	1,376	25%	908	18%	-468	-34%
Dickinson	851	16%	781	15%	-70	-8%
Fenton	1,477	22%	1,701	27%	224	15%
Kirkwood	1,333	23%	1,427	26%	94	7%
Lisle	622	23%	672	26%	50	8%
Maine	1,461	27%	1,046	21%	-415	-28%
Nanticoke	375	23%	337	20%	-38	-10%
Sanford	624	25%	377	17%	-247	-40%
Triangle	644	22%	550	20%	-94	-15%
Union	11,713	21%	10,607	20%	-1,106	-9%
Vestal	4,428	16%	4,195	15%	-233	-5%
Windsor	1,500	24%	1,353	23%	-147	-10%
New York State	4,384,383	23%	4,071,142	21%	-313,241	-7%
United States	73,863,561	24%	73,296,738	22%	-566,823	-1%

Source: ACS 2020, 2010 5-year estimates





School Enrollment

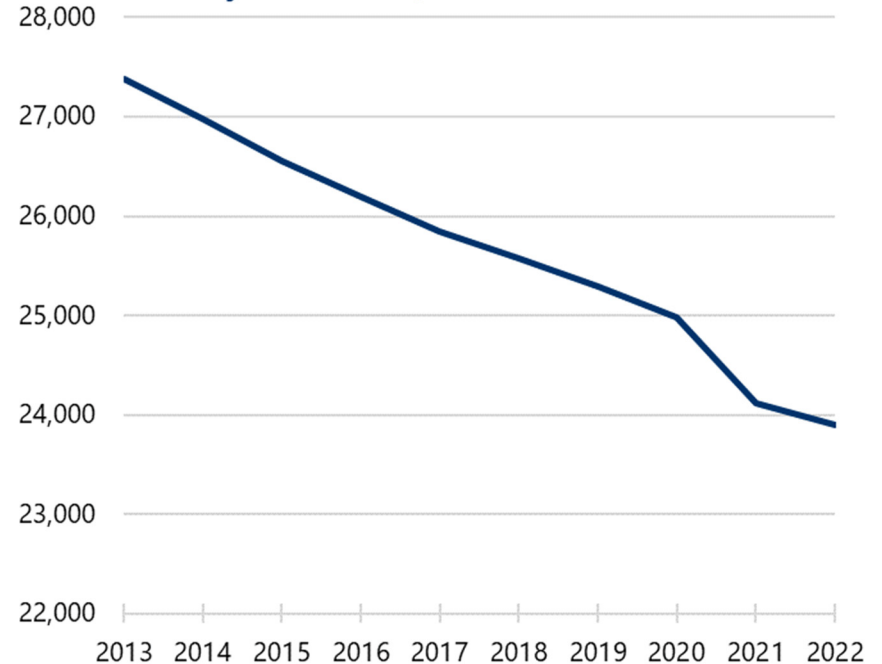
According to the State Education Department, Broome County enrollments have declined consistently for the last decade. Among the school districts that serve Broome County, seven out of twelve have lost hundreds of students since 2013, with Binghamton City alone shedding over a thousand enrollees. The presence of Binghamton University, fewer working-age adults, and higher numbers of seniors presents challenges for school enrollments, as those populations are less likely to have children. These trends are similar to many rural communities across America, especially ones that have experienced changes in their core industries in the last generation.

Broome County Change in School Enrollments, 2013-2022

School District	2013	2022	Change	% Change
Binghamton City	5,651	4,610	-1,041	-18.4%
Union-Endicott	3,929	3,313	-616	-15.7%
Johnson City	1,797	1,415	-382	-21.3%
Susquehanna Valley	1,601	1,333	-268	-16.7%
Chenango Forks	1,509	1,279	-230	-15.2%
Vestal	3,447	3,226	-221	-6.4%
Harpurville	803	593	-210	-26.2%
Windsor	1,720	1,535	-185	-10.8%
Chenango Valley	1,701	1,582	-119	-7.0%
Deposit	560	444	-116	-20.7%
Whitney Point	1,439	1,333	-106	-7.4%
Maine-Endwell	2,478	2,461	-17	-0.7%
Total	26,635	23,124	-3,511	-13.2%

Source: New York State Education Department

Broome County Enrollments, 2013-2022



Source: New York State Education Department

RACE AND ETHNICITY

Broome County is predominately White, with the City of Binghamton representing the most diverse community in the area with 29% of its residents identifying as a race other than White. The state of New York tracks close to the national average of 57.8% White at 60.7% itself, while Broome County was counted at 84.2% White, with 12 of its 17 municipalities being more than 90% White. While relatively less diverse than the state, Broome County has a more similar racial composition with upstate New York. Nationwide, the proportion of White residents fell by 14.6% from 2010 to 2020. During the same decade, the proportion of White people fell by 5% in the state of New York, and by 4.8% in Broome County. The county is slowly becoming more diverse, despite its large White majority population.

2020 Population by Race/Ethnicity

	White	Black/African American	American Indian/Alaska Native	Asian	Pacific Islander	Other race	2 or more races	Hispanic/ Latino*
Broome County	84.2%	5.3%	0.1%	4.6%	0.0%	1.4%	4.3%	5.2%
New York State	60.7%	15.2%	0.4%	8.6%	0.0%	9.0%	6.0%	19.5%
United States	57.8%	12.1%	0.7%	5.9%	0.2%	0.5%	4.1%	18.7%

*Hispanic/Latino individuals may be of any race.

Source: Decennial Census



HOUSEHOLD INCOME

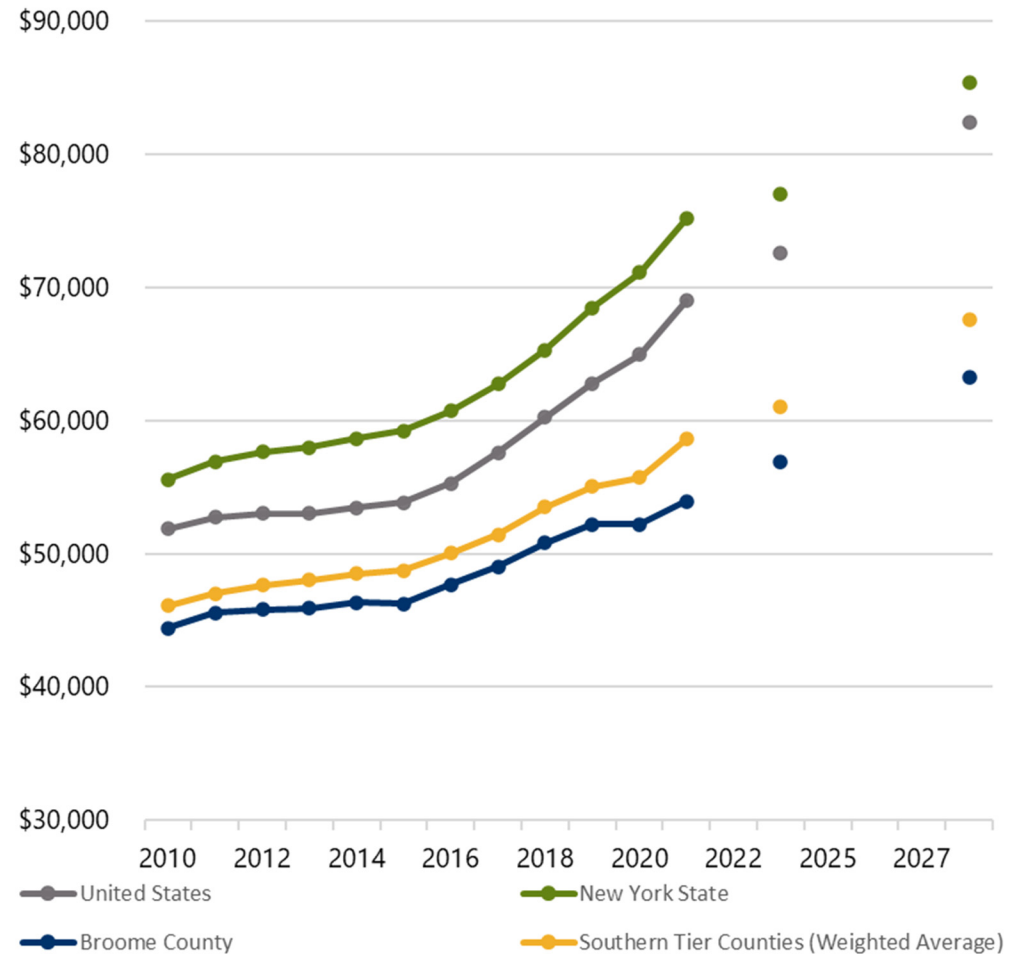
Median Household Income

The graph on the following page shows that over the last decade of data, a widening gap has emerged between the growth of both New York and national Median Household Income, and the Median Income in Broome County and Southern Tier counties. In 2021 (the most current Census data), Broome County's Median Household Income was just shy of \$54,000, more than \$15,000 below the national median (\$69,000) and greater than \$20,000 below the state of New York (\$75,000). When adjusting for owner vs renter household, median household income for owners was \$72,286 and \$29,154 for renters. Over the past 5 years of data, the Median Household Income in Broome County increased by 10% while it increased by 20% in both the US and in New York.

With 81,238 households in Broome County, that difference amounts to a \$1 billion annual chasm between the US average and the income of Broome County households. ESRI projections anticipate this gulf to widen, which will have significant implications for the affordability of housing. ESRI predicts the Median Household Income in 2028 to be over \$85,000 in New York, higher than \$82,000 in the US, and just above \$63,000 in Broome County – trailing the Southern Tier by over \$5,000 per household.

It is worth noting, that even when weighting Southern Tier Median Household Income to account for Broome's higher proportion of population, the county still trails the region.

Median Household Income, 2010-2021



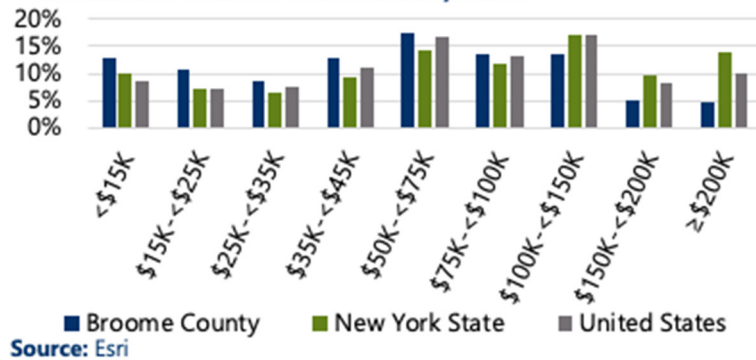
Source: ACS 5-Year Estimates, 2023, 2028 ESRI Estimates

Income Distribution

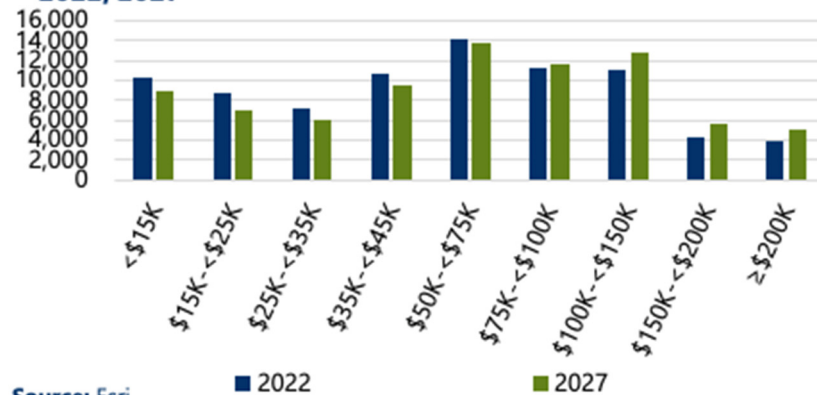
Broome County has significantly higher proportions of families living with lower incomes than in New York state and the US at large. Broome County is on par or higher than US averages for middle-income households and has substantially fewer higher-income households than state and national averages.

Approximately 45% of Broome County households live on less than \$50,000 a year; about 45% percent have annual incomes of \$50,000 to \$100,000 (comparable to national averages); and the remaining 10% have incomes greater than \$100,000, well below the state and national shares. Over the next five years households in income brackets less than \$75,000 to \$100,000 are projected to decrease, while households in income brackets above \$100,000 are projected to increase.

Household Income Distribution, 2022



Broome County Household Income Distribution, 2022, 2027



Household Income Distribution, 2022

Income Bracket	Broome County		New York State	
	Count	Share	Count	Share
< \$15,000	10,326	12.7%	784,188	10.2%
\$15,000-\$24,999	8,797	10.8%	540,940	7.0%
\$25,000-\$34,999	7,117	8.8%	504,704	6.5%
\$35,000-\$49,999	10,567	13.0%	721,190	9.3%
\$50,000-\$74,999	14,225	17.5%	1,111,762	14.4%
\$75,000-\$99,999	11,142	13.7%	909,635	11.8%
\$100,000-\$149,999	11,031	13.6%	1,318,364	17.1%
\$150,000-\$199,999	4,176	5.1%	753,608	9.8%
≥ \$200,000	3,857	4.7%	1,072,504	13.9%
Total	81,238	100%	7,716,895	100%

Source: Esri



Poverty Rates

Poverty rates in most categories are declining, but inequities still exist. In virtually every category except senior citizens and Asians living in New York state, poverty rates have diminished appreciably over the last decade.

Special note should be taken of the exceptionally high poverty rates among African Americans in Broome County, exceeding both the national and statewide percentages. While this rate has dropped considerably in the last decade, nearly a third (31.6%) of Black residents of Broome County still remain below the federal poverty level. More than a fifth of all Asians in Broome County live in poverty, too, though corrective trends are moving in the right direction.

Also of note are retirees and senior citizens, whose poverty rate has ticked up nationally, statewide, and across the county.

Poverty Rates

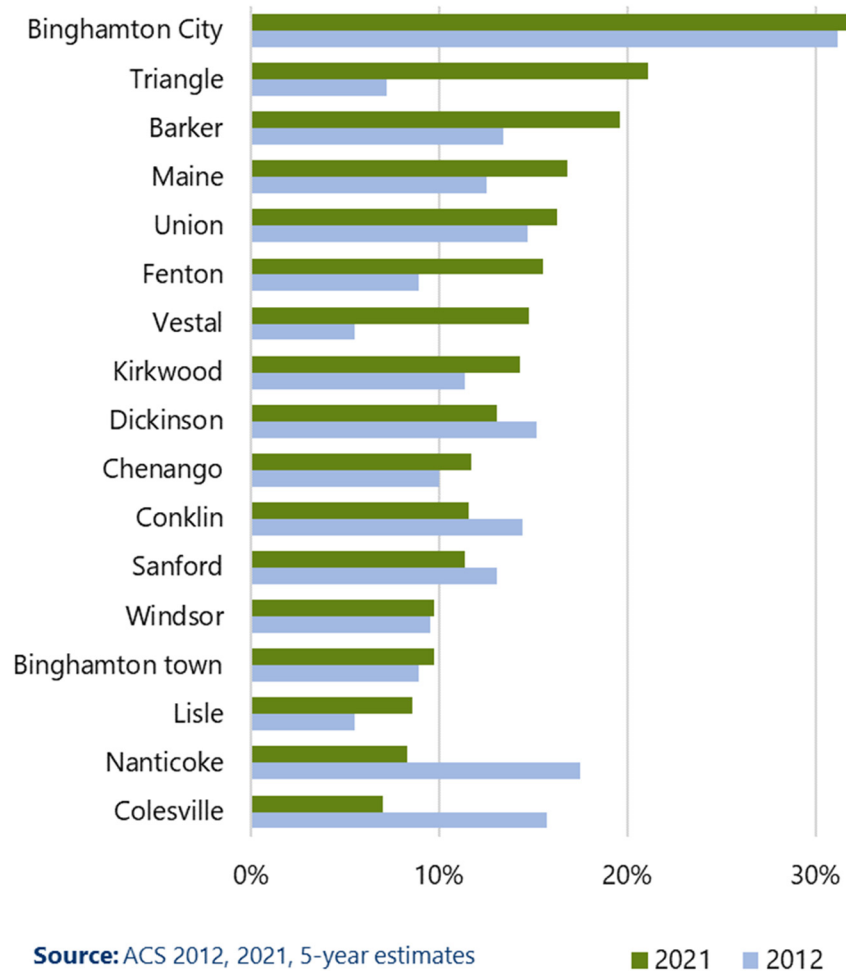
	United States			New York			Broome County		
	2011	2021	Change	2011	2021	Change	2011	2021	Change
Percent of total population below poverty level	15.9%	12.8%	-3.1%	15.9%	13.9%	-2.0%	17.7%	13.3%	-4.4%
AGE									
Under 18 years	22.5%	16.9%	-5.6%	22.5%	18.5%	-4.0%	25.4%	12.1%	-13.3%
18 to 64 years	14.8%	11.9%	-2.9%	14.8%	12.8%	-2.0%	18.4%	15.5%	-2.9%
65 years and over	9.3%	10.3%	1.0%	9.3%	12.2%	2.9%	5.9%	7.9%	2.0%
RACE AND HISPANIC OR LATINO ORIGIN									
White alone	13.0%	9.8%	-3.2%	13.0%	10.0%	-3.0%	15.1%	11.3%	-3.8%
Black or African American alone	28.1%	21.8%	-6.3%	28.1%	20.3%	-7.8%	50.2%	31.6%	-18.6%
Asian alone	12.8%	10.2%	-2.6%	12.8%	14.7%	1.9%	33.8%	21.9%	-11.9%
Two or more races	21.4%	15.4%	-6.0%	21.4%	16.1%	-5.3%	N/A	11.5%	N/A
Hispanic or Latino origin (of any race)	25.8%	17.5%	-8.3%	25.8%	20.9%	-4.9%	39.4%	21.2%	-18.2%

Source: American Community Survey, 2011, 2021



On the right is a table of poverty rates by municipality. The abutting municipalities of Vestal, Union, and the City of Binghamton all experience high poverty rates, which amounts to a large concentration of poverty over a large geographic area.

Poverty Rate Change by Municipality (2012-2021)



Poverty Rate by Broome County Municipality

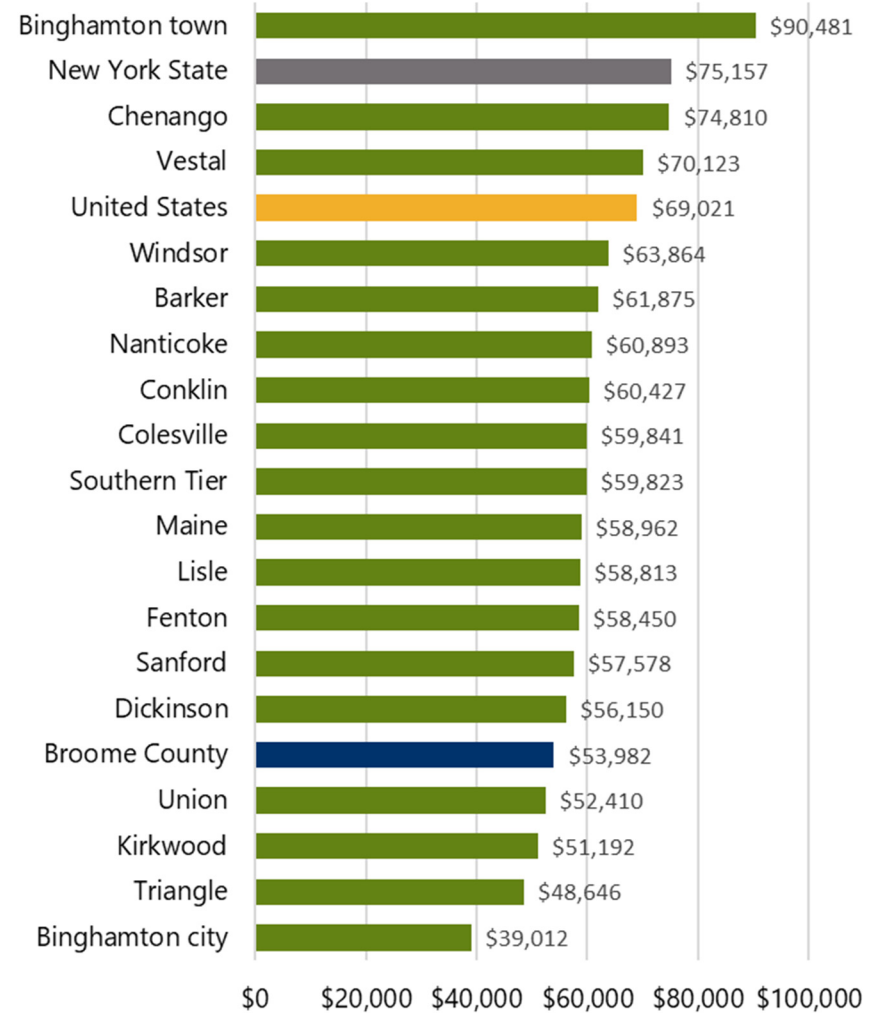
Municipality	2012	2021	Change
Barker	13.4%	19.6%	6.2%
Binghamton city	31.2%	32.0%	0.8%
Binghamton town	8.9%	9.7%	0.8%
Chenango	10.0%	11.7%	1.7%
Colesville	15.7%	7.0%	-8.7%
Conklin	14.4%	11.6%	-2.8%
Dickinson	15.2%	13.1%	-2.1%
Fenton	8.9%	15.5%	6.6%
Kirkwood	11.4%	14.3%	2.9%
Lisle	5.5%	8.6%	3.1%
Maine	12.5%	16.8%	4.3%
Nanticoke	17.5%	8.3%	-9.2%
Sanford	13.1%	11.4%	-1.7%
Triangle	7.2%	21.1%	13.9%
Union	14.7%	16.3%	1.6%
Vestal	5.5%	14.8%	9.3%
Windsor	9.5%	9.7%	0.2%

Source: ACS 2012, 2021, 5-year estimates

Median Incomes of Municipalities

The Town of Binghamton has the highest median income in the county (\$90,481) – higher than both the state and US median incomes. Yet, just over the town line in the City of Binghamton, residents have median incomes 44% less than the national household income. Of the 17 municipalities in Broome County, only three have median incomes above the national median. Interestingly, only four of the 17 municipalities are below the county median household income. This is because two of those lower-income communities are the largest municipalities in the county, Union and the City of Binghamton – adjacent to one another with a collective population of over 100,000 residents.

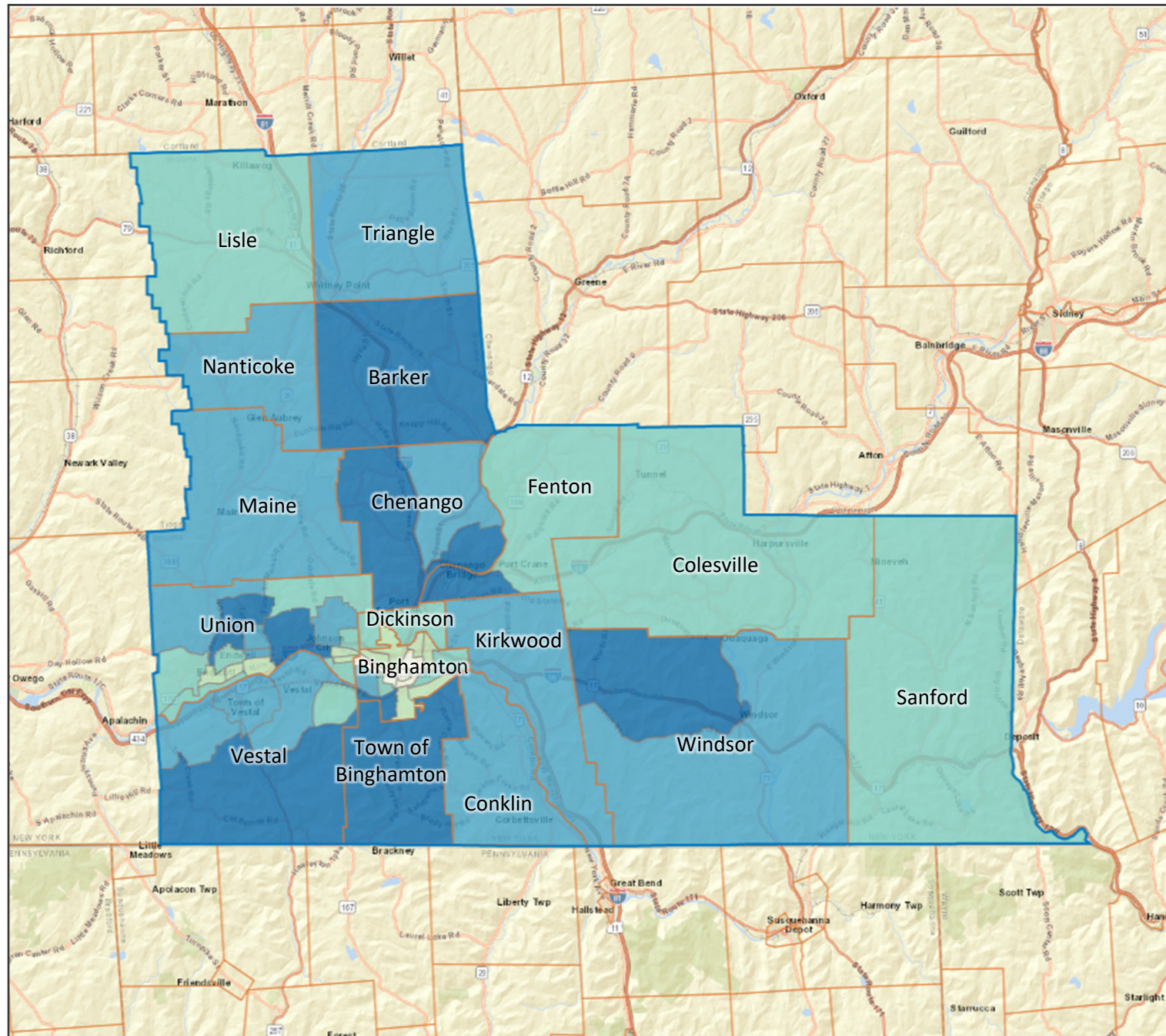
Median Household Income, 2021



Source: ACS 5-Year Estimates, 2021

MAP: Median Household Income (2022)

Broome County Housing Needs Assessment



Legend

2022 Median Household Income



Source(s): Esri Business Analyst (2022 Median Household Income by Census Tract)

Households by Income and Age

These tables show how median income breaks down by age cohort. Broome County trends lower in each bracket as compared to the statewide data, except for senior citizens. Overall, the income bracket with the largest number of households in Broome County (\$50,000 to \$100,000) is significantly lower than the most populated income range in the state overall (\$100,000 to \$150,000).

Households by Income and Age of Householder, 2022

Broome County									
Household Income	15-24	25-34	35-44	45-54	55-64	65-74	75+	Total	Share
< \$15,000	1,113	1,520	1,227	1,312	1,828	1,556	1,770	10,326	12.2%
\$15,000-\$24,999	587	1,216	814	878	1,300	1,467	2,535	8,797	10.4%
\$25,000-\$34,999	414	988	727	669	1,058	1,249	2,012	7,117	8.4%
\$35,000-\$49,999	511	1,468	1,263	1,195	1,611	2,179	2,340	10,567	12.5%
\$50,000-\$74,999	566	2,284	1,858	2,248	3,068	2,661	1,540	14,225	16.9%
\$75,000-\$99,999	293	1,642	1,898	1,881	2,659	1,929	840	11,142	13.2%
\$100,000-\$149,999	144	1,650	2,213	2,225	2,632	1,480	687	11,031	13.1%
\$150,000-\$199,999	19	542	685	968	1,103	516	343	4,176	5.0%
≥ \$200,000	19	692	944	949	629	247	3,480	6,960	0
Total	3,666	12,002	11,629	12,325	15,888	13,284	15,547	84,341	100%
Share	4.3%	14.2%	13.8%	14.6%	18.8%	15.8%	18.4%	100%	

New York State									
Household Income	15-24	25-34	35-44	45-54	55-64	65-74	75+	Total	Share
< \$15,000	48,816	95,221	92,507	98,232	143,197	141,013	165,202	784,188	10.2%
\$15,000-\$24,999	24,974	67,270	54,115	57,537	87,226	107,450	142,368	540,940	7.0%
\$25,000-\$34,999	23,593	71,801	64,766	55,003	79,922	97,001	112,618	504,704	6.5%
\$35,000-\$49,999	32,143	106,186	99,190	93,060	112,246	139,206	139,159	721,190	9.3%
\$50,000-\$74,999	40,001	178,141	175,753	174,078	203,610	205,505	134,674	1,111,762	14.4%
\$75,000-\$99,999	25,047	153,563	173,122	154,433	180,172	147,455	75,843	909,635	11.8%
\$100,000-\$149,999	22,739	220,162	262,492	270,758	281,786	174,293	86,134	1,318,364	17.1%
\$150,000-\$199,999	6,261	116,540	152,300	162,222	165,444	95,492	55,349	753,608	9.8%
≥ \$200,000	7,178	131,618	233,964	260,355	248,735	128,503	62,151	1,072,504	0
Total	230,752	1,140,502	1,308,209	1,325,678	1,502,338	1,235,918	973,498	7,716,895	100%
Share	3.0%	14.8%	17.0%	17.2%	19.5%	16.0%	12.6%	100%	

Source: Esri



EMPLOYMENT BASE

Hospitals in Broome County are the largest employers, representing over 20% of the workforce. That is followed by Binghamton University, which along with the public-school systems comprises about 13% of county employment. The next three largest sectors were retail (over 10%), manufacturing (about 10%), and government administration (between 7 and 8%). Collectively, these five groups of employment represent over 60% of workers in the county. These five sectors will be important to focus on in terms of housing needs.

Broome County Workers and Residents Employment by Sectors, 2020

Industry	Workers		Residents	
	Count	Share	Count	Share
Health Care and Social Assistance	17,733	21.8%	15,324	20.1%
Educational Services	10,979	13.5%	9,852	12.9%
Retail Trade	8,750	10.8%	8,180	10.7%
Manufacturing	7,317	9.0%	7,856	10.3%
Accommodation and Food Services	5,953	7.3%	5,439	7.1%
Public Administration	5,743	7.1%	6,326	8.3%
Other Services (excluding Public Administration)	3,496	4.3%	3,098	4.1%
Admin & Support, Waste Mgt and Remediation	3,303	4.1%	3,280	4.3%
Construction	3,221	4.0%	2,764	3.6%
Wholesale Trade	3,127	3.9%	2,686	3.5%
Professional, Scientific, and Technical Services	2,956	3.6%	3,096	4.1%
Finance and Insurance	1,882	2.3%	1,927	2.5%
Transportation and Warehousing	1,715	2.1%	1,888	2.5%
Information	1,249	1.5%	1,142	1.5%
Real Estate and Rental and Leasing	1,215	1.5%	905	1.2%
Management of Companies and Enterprises	1,076	1.3%	1,063	1.4%
Utilities	945	1.2%	593	0.8%
Arts, Entertainment, and Recreation	369	0.5%	445	0.6%
Agriculture, Forestry, Fishing and Hunting	135	0.2%	194	0.3%
Mining, Quarrying, and Oil and Gas Extraction	33	0.0%	110	0.1%
Total	81,197	100%	76,168	100%

Source: Census on the Map



JOBS AND WAGES

The most common job type in Broome County is “Office and Administrative Support” with over 10,500 employees in these types of roles. However, the median annual earnings for these workers is only approximately \$38,000. Many of the most common job types in the county have relatively low wage levels, including Food Preparation and Serving Related (\$29,200), Sales and Related (\$29,500), and Transportation and Material Moving (\$35,400). Wage levels have significant implications for the affordability of housing, which will be discussed later in this report.

Overall, the county economy lost a significant share of jobs from 2012 to 2022, during which time over 9,600 net jobs were lost representing 11% of the county’s employment.

Broome County Jobs and Wages Overview

Description	2012 Jobs	2022 Jobs	2012 - 2022 Change	2012 - 2022 % Change	Median Hourly Earnings	Median Annual Earnings
Office and Administrative Support Occupations	14,295	10,552	(3,743)	(26%)	\$18.27	\$37,999
Food Preparation and Serving Related Occupations	8,004	7,442	(562)	(7%)	\$14.05	\$29,228
Sales and Related Occupations	8,570	7,099	(1,471)	(17%)	\$14.19	\$29,521
Educational Instruction and Library Occupations	7,614	6,678	(936)	(12%)	\$29.46	\$61,282
Healthcare Practitioners and Technical Occupations	6,547	6,257	(289)	(4%)	\$34.92	\$72,640
Transportation and Material Moving Occupations	6,943	5,753	(1,190)	(17%)	\$17.02	\$35,399
Healthcare Support Occupations	4,378	4,483	105	2%	\$14.70	\$30,568
Production Occupations	4,637	3,883	(754)	(16%)	\$17.25	\$35,879
Business and Financial Operations Occupations	3,401	3,676	275	8%	\$33.84	\$70,393
Management Occupations	3,424	3,564	140	4%	\$47.84	\$99,508
Installation, Maintenance, and Repair Occupations	3,284	3,364	80	2%	\$22.86	\$47,546
Construction and Extraction Occupations	3,258	2,889	(369)	(11%)	\$26.00	\$54,080
Building and Grounds Cleaning and Maintenance Occupations	3,703	2,395	(1,308)	(35%)	\$14.55	\$30,262
Community and Social Service Occupations	1,833	2,145	313	17%	\$22.85	\$47,531
Computer and Mathematical Occupations	1,953	2,064	112	6%	\$39.42	\$82,000
Architecture and Engineering Occupations	1,839	1,739	(100)	(5%)	\$37.26	\$77,495
Personal Care and Service Occupations	1,776	1,669	(108)	(6%)	\$13.97	\$29,062
Protective Service Occupations	1,564	1,619	55	4%	\$25.23	\$52,481
Arts, Design, Entertainment, Sports, and Media Occupations	898	809	(89)	(10%)	\$22.66	\$47,139
Life, Physical, and Social Science Occupations	639	699	60	9%	\$29.78	\$61,937
Legal Occupations	511	557	45	9%	\$31.07	\$64,619
Farming, Fishing, and Forestry Occupations	150	199	49	33%	\$13.89	\$28,901
Total	89,221	79,537	(9,684)	(11%)		

Source: Lightcast



COMMUTING PATTERNS

Almost 40% of Broome County's workforce lives outside county lines. At the same time, about a third of Broome County residents commute outside the county for work. These are populations that may be mis-matched for housing and would be potentially better suited to living closer to where they work if the opportunity were available.

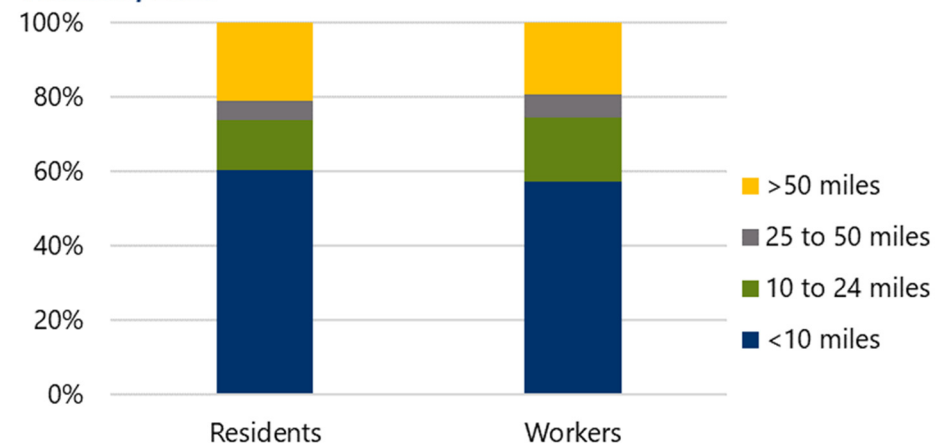
Over 70% of both Broome County residents and outside commuters travel less than a half-hour to work each day. This shows there is ample demand to live and work in Broome County. While not all of the long commutes are the result of mismatched housing, a portion of those likely are, and housing options could be a remedy to those excessive distances to work.

Commuting Patterns for Primary Jobs (2020)

	Count	Share
Employed in Broome County	76,881	100.0%
Employed and Living in Broome County	48,654	63.3%
Employed in the County but Living Outside	28,227	36.7%
Living in Broome County	71,790	100.0%
Living and Employed in Broome County	48,654	67.8%
Living in the County but Employed Outside	23,136	32.2%

Source: Census on the Map

Travel Distance of Broome County Residents and Workers, 2020

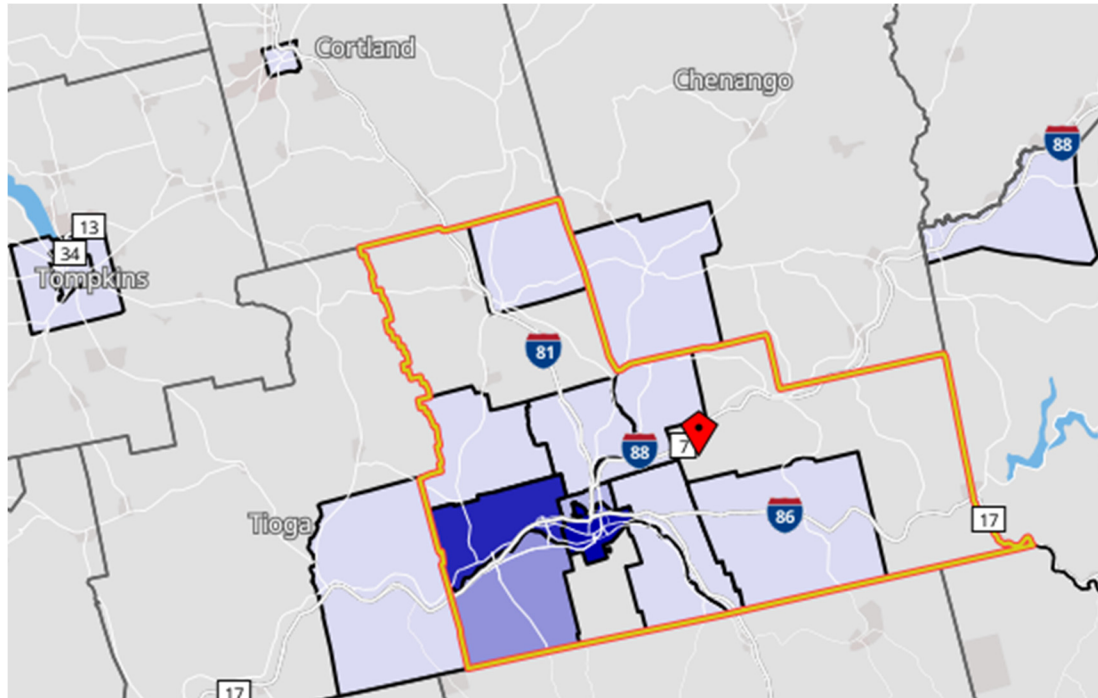


Source: Census on the Map

Where Broome County Residents Work

Over 49% of residents work in the City of Binghamton, Union and Vestal. The remaining 51% of employment is dispersed throughout the region without another significant employment hub.

Where Broome County Residents Work, 2021



Source: Census OnTheMap

Where Broome County Residents Work (2021)

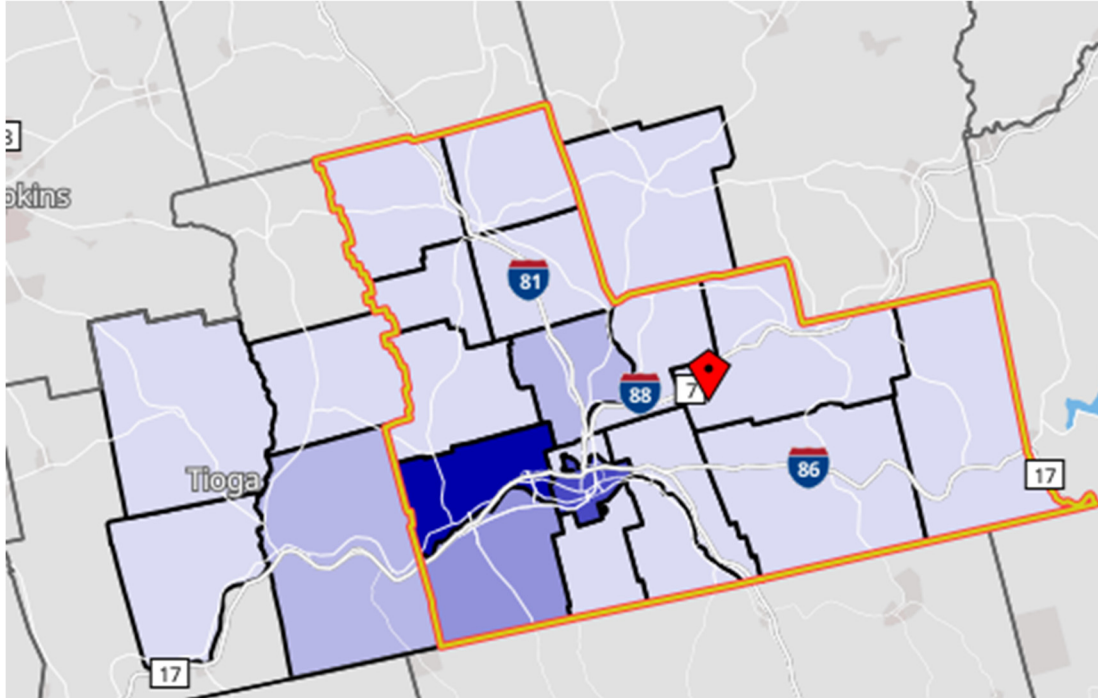
	Count	Share
Binghamton city (Broome, NY)	15,776	22.6%
Union town (Broome, NY)	13,387	19.1%
Vestal town (Broome, NY)	5,567	8.0%
Dickinson town (Broome, NY)	2,836	4.1%
Kirkwood town (Broome, NY)	2,205	3.2%
Owego town (Tioga, NY)	1,945	2.8%
Chenango town (Broome, NY)	1,495	2.1%
Conklin town (Broome, NY)	1,417	2.0%
Manhattan borough (New York, NY)	1,356	1.9%
Syracuse city (Onondaga, NY)	970	1.4%
Greene town (Chenango, NY)	879	1.3%
Fenton town (Broome, NY)	846	1.2%
Albany city (Albany, NY)	638	0.9%
Triangle town (Broome, NY)	609	0.9%
Rochester city (Monroe, NY)	502	0.7%
Windsor town (Broome, NY)	502	0.7%
De Witt town (Onondaga, NY)	452	0.6%
Maine town (Broome, NY)	418	0.6%
Elmira city (Chemung, NY)	409	0.6%
Salina town (Onondaga, NY)	388	0.6%
Brooklyn borough (Kings, NY)	355	0.5%
Cortland city (Cortland, NY)	341	0.5%
Ithaca city (Tompkins, NY)	322	0.5%
Ithaca town (Tompkins, NY)	314	0.4%
Sidney town (Delaware, NY)	305	0.4%
All Other Locations	15,707	22.5%
Total	69,941	100%

Source: Census on the Map

Where Broome County Workers Live

Over 40% of workers live in the City of Binghamton, Union and Vestal. The remaining 60% of workers live throughout the region without another single area dominating as a primary residential hub for the workforce.

Where Broome County Workers Live, 2021



Source: Census OnTheMap

Where Broome County Workers Live (2021)

	Count	Share
Union town (Broome, NY)	14,092	19.3%
Binghamton city (Broome, NY)	10,009	13.7%
Vestal town (Broome, NY)	5,297	7.2%
Owego town (Tioga, NY)	3,303	4.5%
Chenango town (Broome, NY)	3,083	4.2%
Fenton town (Broome, NY)	1,792	2.5%
Windsor town (Broome, NY)	1,484	2.0%
Kirkwood town (Broome, NY)	1,465	2.0%
Conklin town (Broome, NY)	1,393	1.9%
Binghamton town (Broome, NY)	1,338	1.8%
Maine town (Broome, NY)	1,272	1.7%
Dickinson town (Broome, NY)	1,179	1.6%
Colesville town (Broome, NY)	1,122	1.5%
Greene town (Chenango, NY)	700	1.0%
Barker town (Broome, NY)	652	0.9%
Triangle town (Broome, NY)	559	0.8%
Lisle town (Broome, NY)	481	0.7%
Newark Valley town (Tioga, NY)	477	0.7%
Brooklyn borough (Kings, NY)	444	0.6%
Syracuse city (Onondaga, NY)	380	0.5%
Sanford town (Broome, NY)	329	0.5%
Tioga town (Tioga, NY)	328	0.4%
Queens borough (Queens, NY)	321	0.4%
Nanticoke town (Broome, NY)	309	0.4%
Candor town (Tioga, NY)	271	0.4%
All Other Locations	21,010	28.7%
Total	73,090	100%

Source: Census on the Map

3. HOUSING INVENTORY

TOTAL HOUSING UNITS

Broome County's new housing production has stalled over the last two decades. While the US as a whole added almost 20% new stock to its housing inventory, and the state of New York introduced nearly 10% net new housing units, Broome County's housing stock increased by less than 3% over the last two decades. Indeed, in the most recent decade, fewer than one percent of net new housing units were added to the inventory in Broome County. Many communities in the county have actually seen a reduction in housing units, potentially from flood zone buyouts, blight, abandonment, tax-foreclosure, demolition, or conversion to seasonal/vacation homes or other uses.

Total Housing Units

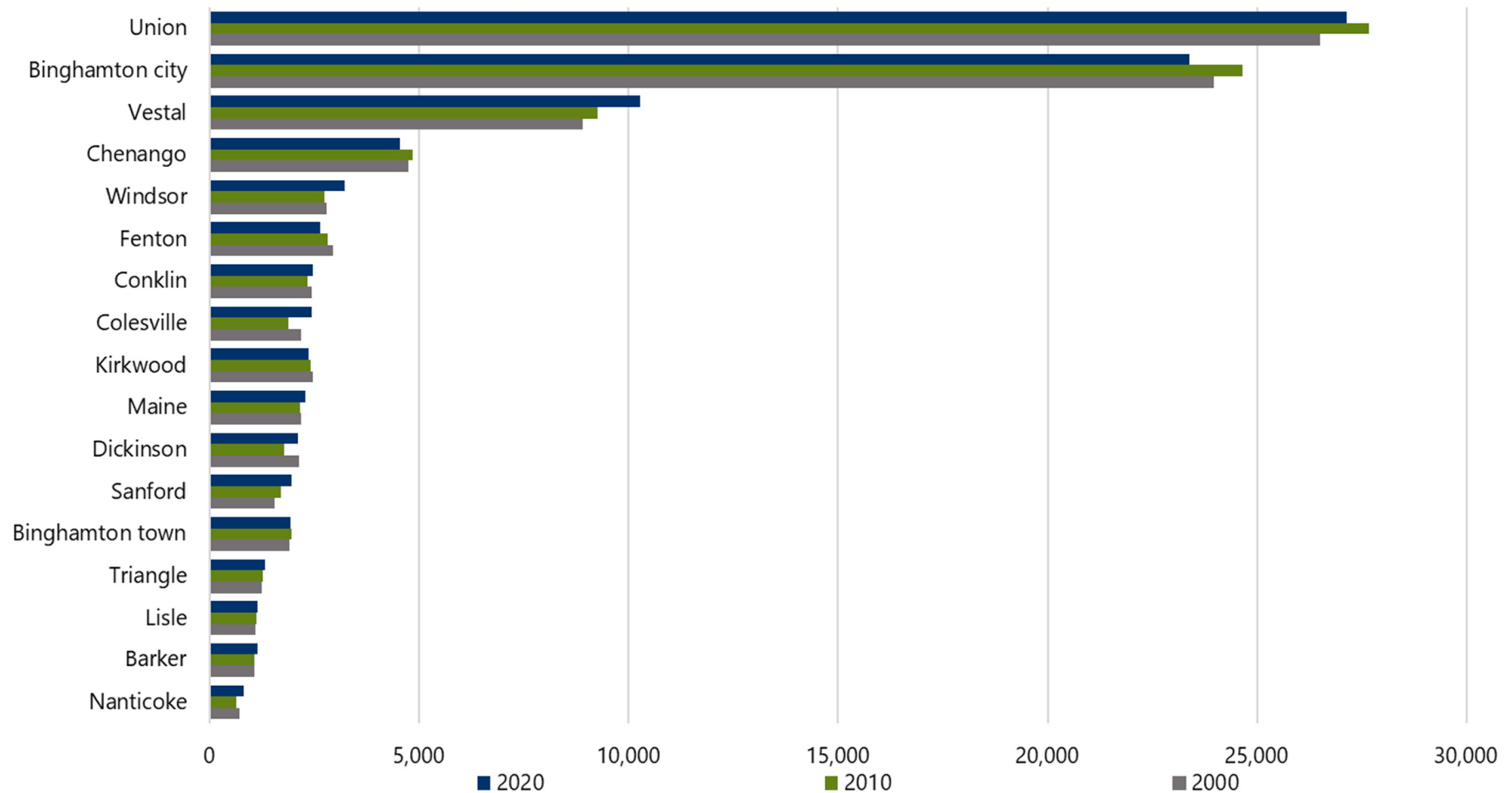
Geography	Housing Units		
	2000	2010	2020
Broome County	88,817	90,348	91,155
Barker	1,067	1,062	1,134
Binghamton city	23,971	24,664	23,391
Binghamton town	1,911	1,941	1,929
Chenango	4,734	4,853	4,541
Colesville	2,189	1,881	2,426
Conklin	2,435	2,337	2,469
Dickinson	2,131	1,787	2,117
Fenton	2,941	2,814	2,645
Kirkwood	2,469	2,419	2,357
Lisle	1,083	1,126	1,146
Maine	2,181	2,162	2,292
Nanticoke	717	645	810
Sanford	1,545	1,707	1,945
Triangle	1,245	1,279	1,315
Union	26,507	27,675	27,140
Vestal	8,898	9,257	10,283
Windsor	2,793	2,739	3,215
New York State	7,679,307	8,050,835	8,362,971
United States	115,904,641	130,038,080	138,432,751

Source: Decennial Census



The vast majority of residential units are concentrated along the Susquehanna River, in the communities of Binghamton (city), Union, and Vestal. However, the City of Binghamton and Town of Union actually lost housing over the last decade, while Vestal experienced an increase of 1,026 units between 2010-2020. The rest of Broome County communities each contain several hundred to fewer than 5,000 units – much smaller in comparison to the three most populated municipalities along the river.

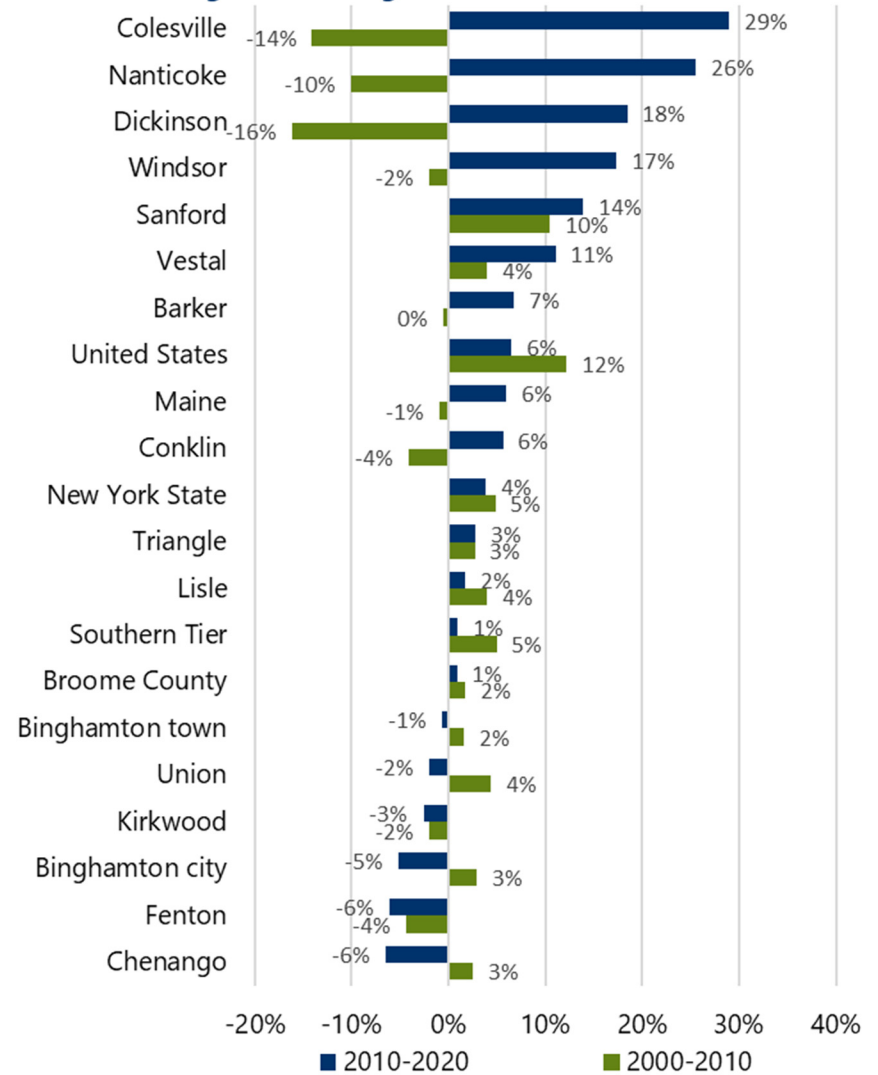
Total Housing Units, Broome County Municipalities



Source: Decennial Census

The chart titled *Percent Change in Housing Units* shows that only four towns out of 17 in Broome County had consistent housing production over the last 20 years. In fact, only two municipalities, Sanford and Vestal, were above statewide and national trends.

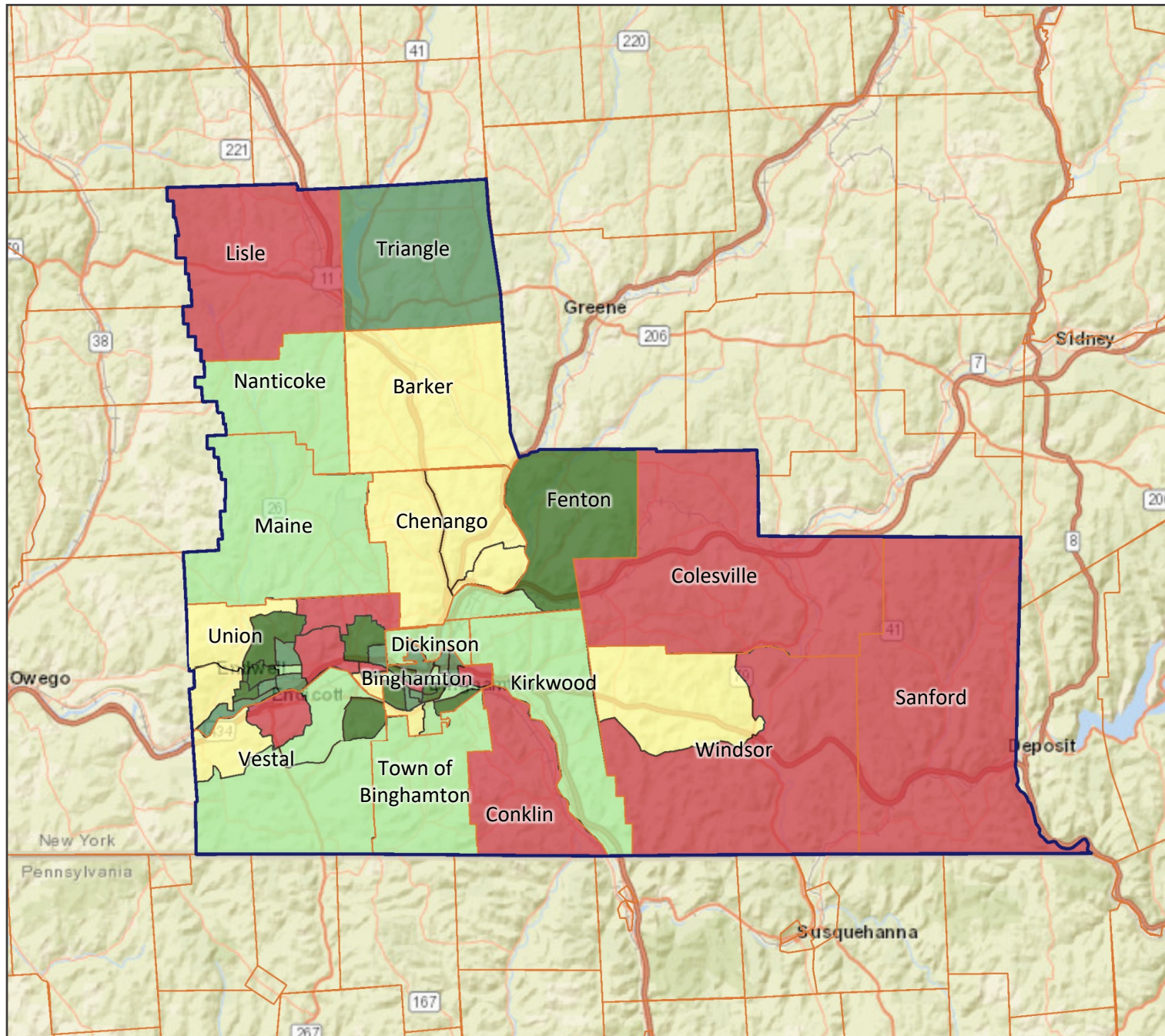
Percent Change in Housing Units



Source: Decennial Census

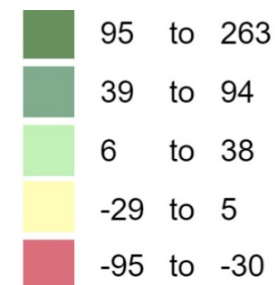
MAP: Change in Housing Units (2010-2020)

Broome County Housing Needs Assessment



Legend

Change in Number of Housing Units (2010 – 2020) by Census Tract



Source(s): Esri Business Analyst (U.S. Census Bureau)

HOUSEHOLDS & HOUSING UNITS

As Broome County's population is declining slightly and housing unit counts are modestly increasing, vacancy rates confirm that there is more supply than there is demand. A healthy vacancy rate is considered about 5% in rental markets, which signals that a location is desirable but there is enough slack in the market to allow for competition for buyers. Vacancy rates in Broome County over 9% and increasing to over 11% are indications that what is on the market is not meeting buyers'/renters' needs.

Broome County Population Vs Housing Units

	2000	2010	2021	Change 2000-2010	Change 2010-2021	Change 2000-2021
Population	200,536	200,600	198,591	64	-2,009	-1,945
Households	80,917	80,018	84,452	-899	4,434	3,535
Housing Units	88,817	90,563	92,257	1,746	1,694	3,440
Vacant	8,295	8,396	11,255	101	2,859	2,960
Vacancy Rate	9.3%	9.3%	12.2%	-0.1%	2.9%	2.9%

Source: Decennial Census, ACS 2021 5-year estimates



HOUSING INVENTORY BY MUNICIPALITY

Due to their larger populations, Union and the City of Binghamton account for well over half of the county's total housing stock. The City of Binghamton, with its large student population, also stands out due to the prominence of two-family, three-family, and other multifamily units which make up well over half of the city's total housing stock (62%).

Union also has a significant number of two-family, three-family, and multifamily housing, with over one-third (36%) of its stock made up of these units. Notably, Dickinson and Vestal each see more than one quarter of their stock in these structures as well.

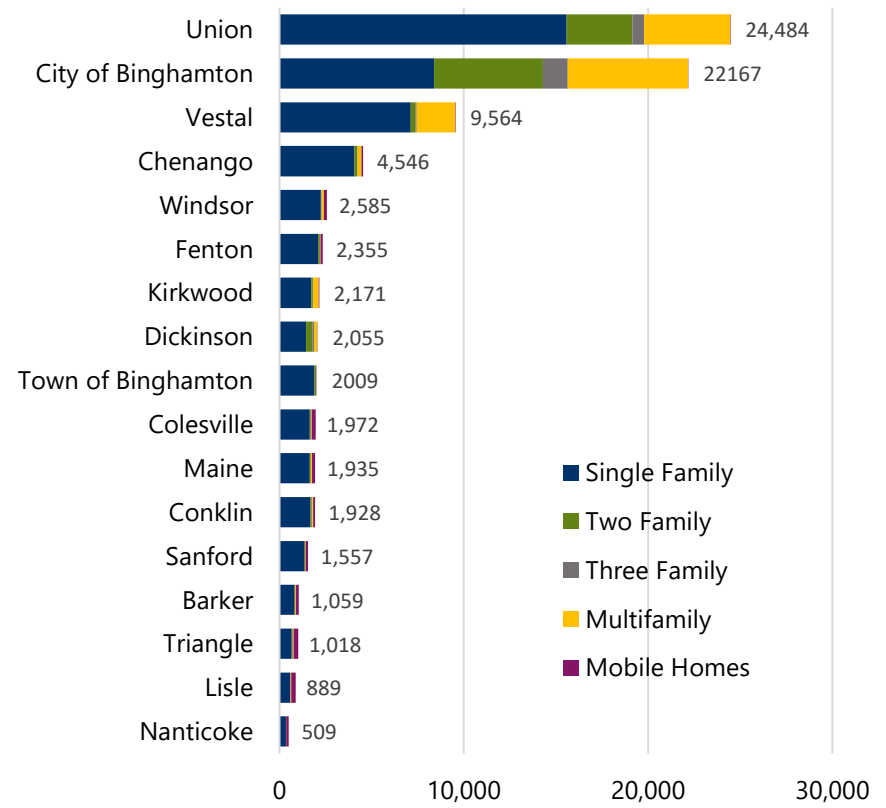
Mobile homes make up only a small portion (2%) of the county's overall housing stock but there is in fact great variation among the communities. The county's three smallest towns, Lisle, Nanticoke, and Triangle, each show between 24% and 29% of their housing needs fulfilled by mobile homes.

Broome County Residential Units by Type

	Single Family	Two Family	Three Family	Multi-family	Mobile Homes	Total
Barker	77.8%	4.0%	0.8%	2.3%	15.1%	100.0%
Chenango	89.5%	3.3%	0.4%	5.0%	1.8%	100.0%
City of Binghamton	37.8%	26.7%	6.1%	29.4%	0.0%	100.0%
Colesville	83.4%	2.8%	0.6%	1.6%	11.6%	100.0%
Conklin	86.9%	4.3%	1.2%	3.0%	4.7%	100.0%
Dickinson	70.4%	16.6%	4.5%	8.3%	0.1%	100.0%
Fenton	89.3%	4.3%	0.3%	1.2%	4.9%	100.0%
Kirkwood	79.9%	4.1%	0.8%	13.5%	1.8%	100.0%
Lisle	65.9%	2.0%	1.0%	2.2%	28.8%	100.0%
Maine	85.5%	2.5%	0.3%	2.8%	8.9%	100.0%
Nanticoke	70.7%	2.4%	0.0%	1.6%	25.3%	100.0%
Sanford	86.0%	3.2%	0.4%	2.0%	8.4%	100.0%
Town of Binghamton	94.8%	3.9%	0.0%	1.0%	0.3%	100.0%
Triangle	66.8%	4.1%	1.5%	3.9%	23.7%	100.0%
Union	63.6%	14.6%	2.7%	19.0%	0.1%	100.0%
Vestal	74.6%	2.8%	0.4%	21.9%	0.3%	100.0%
Windsor	86.9%	1.2%	0.7%	4.5%	6.7%	100.0%
Total	64.4%	13.2%	2.8%	17.4%	2.3%	100.0%

Source: Broome County

Broome County Housing Units by Municipality



Source: Broome County



HOUSING STOCK SEASONALITY

In total, only 1.5% of the county's single-family homes are held for seasonal use but there is a strong concentration of units among just a small number of communities. The towns of Windsor, Sanford, and Vestal account for 675 of the county's 808 seasonal use homes – 84% of the total. And in Sanford especially, these units make up a significant portion (23%) of total residential stock. Windsor shows a sizable percentage of seasonal homes (12%) as well.

Broome County Single Family Residences - Seasonal Share

	Single Family Residencies			Percent Seasonal
	Year Round	Seasonal	Total	
Barker	804	20	824	2.5%
Chenango	4,065	2	4,067	0.0%
City of Binghamton	8,383	0	8,383	0.0%
Colesville	1,583	61	1,644	3.9%
Conklin	1,670	5	1,675	0.3%
Dickinson	1,447	0	1,447	0.0%
Fenton	2,089	14	2,103	0.7%
Kirkwood	1,724	10	1,734	0.6%
Lisle	581	5	586	0.9%
Maine	1,653	1	1,654	0.1%
Nanticoke	357	3	360	0.8%
Sanford	1,088	251	1,339	23.1%
Town of Binghamton	1,904	1	1,905	0.1%
Triangle	669	11	680	1.6%
Union	15,573	0	15,573	0.0%
Vestal	6,947	185	7,132	2.7%
Windsor	2,008	239	2,247	11.9%
Total	52,545	808	53,353	1.5%

Source: Broome County



TENURE

While the majority of housing units in Broome County are found among the population and the jobs in the City of Binghamton, Town of Union, and Town of Vestal, these three communities have high vacancy rates at 14.1%, 11.5%, and 9.2% respectively. This means that there are approximately 7,000 housing units among these three towns that may be available for rehabilitation or reuse – compared to the net 2,000 units that were constructed in these towns over the last 20 years.

Housing Units Overview (2021)

Label	Occupied Housing		Owner-Occupied		Renter-Occupied		Vacant Housing		Seasonal Vacant		Other Vacant	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share*	Count	Share*
Broome County	81,031	100.0%	52,670	65.0%	28,361	35.0%	11,226	12.2%	1,805	16.1%	9,421	83.9%
Barker	1,028	1.3%	924	89.9%	104	10.1%	121	10.5%	17	14.0%	104	86.0%
Binghamton city	20,950	25.9%	8,841	42.2%	12,109	57.8%	3,450	14.1%	65	1.9%	3,385	98.1%
Binghamton town	1,717	2.1%	1,508	87.8%	209	12.2%	94	5.2%	0	0.0%	94	100.0%
Chenango	4,166	5.1%	3,474	83.4%	692	16.6%	399	8.7%	62	15.5%	337	84.5%
Colesville	1,866	2.3%	1,562	83.7%	304	16.3%	395	17.5%	215	54.4%	180	45.6%
Conklin	2,184	2.7%	1,728	79.1%	456	20.9%	219	9.1%	138	63.0%	81	37.0%
Dickinson	1,937	2.4%	1,350	69.7%	587	30.3%	140	6.7%	0	0.0%	140	100.0%
Fenton	2,321	2.9%	1,880	81.0%	441	19.0%	335	12.6%	167	49.9%	168	50.1%
Kirkwood	2,303	2.8%	1,702	73.9%	601	26.1%	128	5.3%	50	39.1%	78	60.9%
Lisle	1,025	1.3%	806	78.6%	219	21.4%	115	10.1%	10	8.7%	105	91.3%
Maine	2,099	2.6%	1,908	90.9%	191	9.1%	27	1.3%	0	0.0%	27	100.0%
Nanticoke	615	0.8%	497	80.8%	118	19.2%	121	16.4%	6	5.0%	115	95.0%
Sanford	916	1.1%	814	88.9%	102	11.1%	935	50.5%	677	72.4%	258	27.6%
Triangle	1,154	1.4%	799	69.2%	355	30.8%	119	9.3%	56	47.1%	63	52.9%
Union	24,897	30.7%	15,237	61.2%	9,660	38.8%	3,249	11.5%	48	1.5%	3,201	98.5%
Vestal	9,285	11.5%	7,372	79.4%	1,913	20.6%	940	9.2%	116	12.3%	824	87.7%
Windsor	2,568	3.2%	2,262	88.1%	306	11.9%	439	14.6%	178	40.5%	261	59.5%
New York State	7,530,150	1.1%	4,096,402	54.4%	3,433,748	45.6%	919,028	10.9%	325,133	35.4%	593,895	64.6%

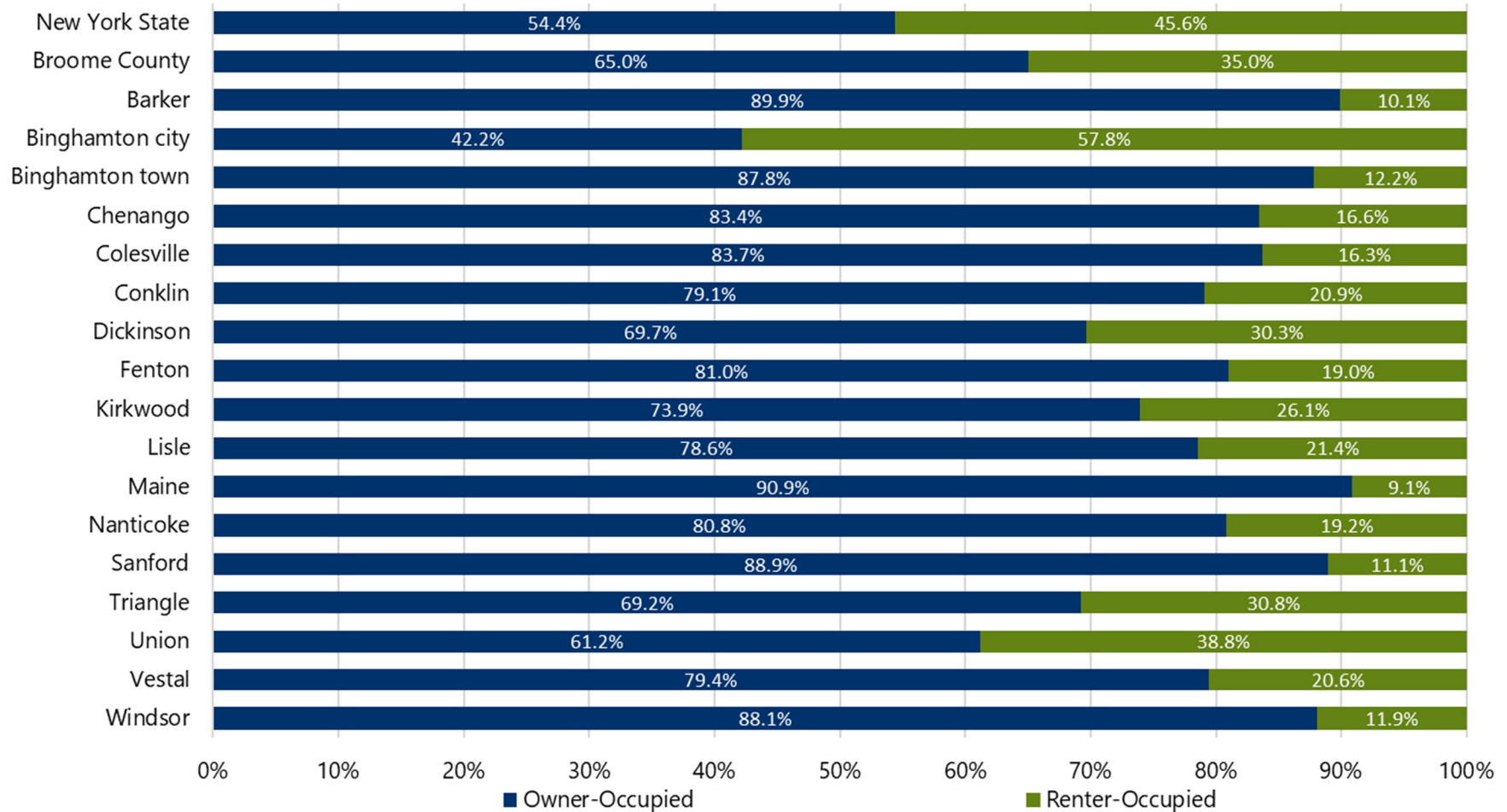
*Share is of Vacant housing units, not total housing units

Source: American Community Survey, 2021 5-year estimates



The *Owner Vs Renter* housing graph depicts the rural and home-owner centric nature of Broome County. The City of Binghamton has the greatest share of renters at 58%, followed by Union (39%), Triangle (31%), and Dickinson (30%). The sheer volume of renters in the City of Binghamton weights the county average share of renters much higher than most towns actually experience. Maine, Barker, Sanford, Windsor, and the Town of Binghamton all have 88% or higher shares of owner-occupied housing.

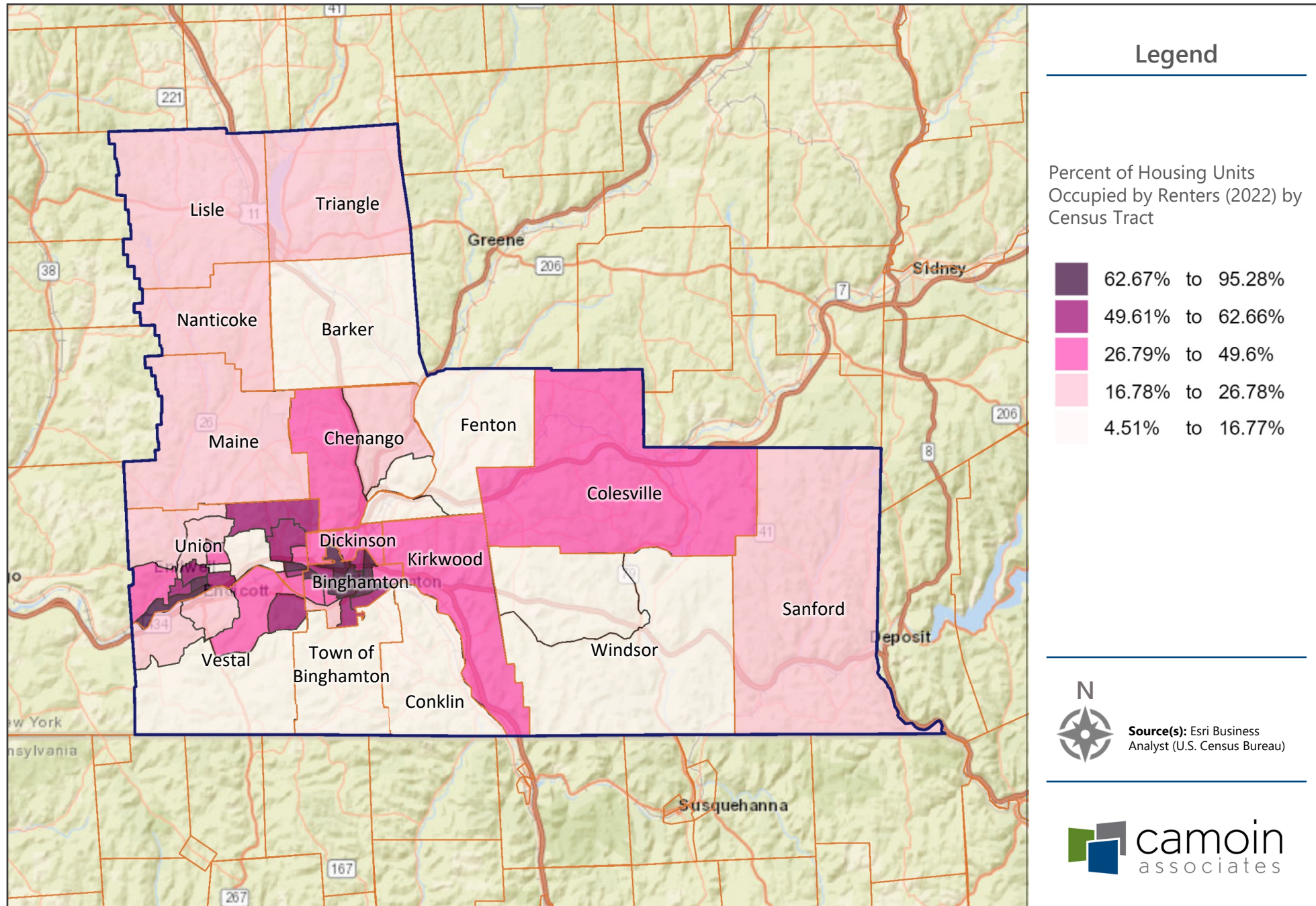
Owner Vs Renter Occupied Housing Units (2021)



Source: American Community Survey, 2021 5-year estimates

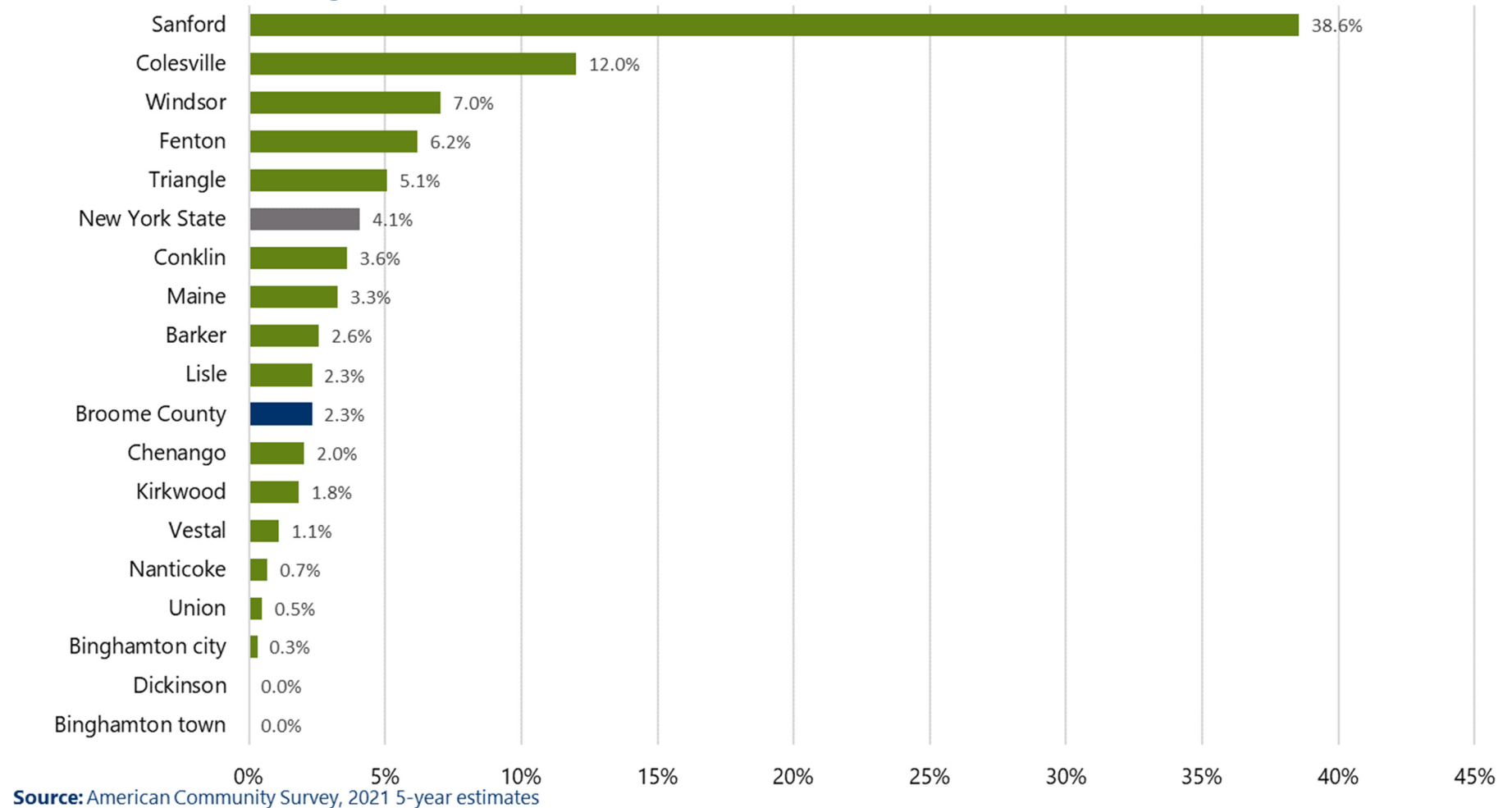
MAP: Renter Occupied Housing Units (Percent of All Housing Units)

Broome County Housing Needs Assessment



The *Seasonal Share* bar graph shows the seasonal nature of the housing market in rural communities around the county. The urban and residential core of the county has very little seasonal housing.

Seasonal Share of Housing Units (2021)



VACANT UNITS

With over 11,000 vacant units in Broome County, more than 1,800 (16%) are dedicated to vacation or seasonal use. There are a variety of other reasons these units remain unoccupied, however.

More than one in five (22%) are currently available for rent and as of yet have not been leased. Similarly, another 7% are vacant as they await sale. Separately, an additional 10% have been leased or sold but remain unoccupied in the interim.

The balance, a full 44% of unoccupied units, fall under the Census category of "Other Vacant". These units are those that have the following characteristics:

- Undergoing repairs or renovations
- Owner does not want to rent or sell
- Used for storage
- Owner is elderly and living in a nursing care facility or home of a family member
- Held for settlement of an estate
- Under foreclosure

Vacant Housing Units - Detailed Breakdown - 2021

	Seasonal	For Rent	Rented, Unoccupied	For Sale Only	Sold, Unoccupied	Other Vacant
New York	35.4%	15.7%	4.4%	6.1%	4.3%	34.0%
Broome County	16.1%	22.2%	6.9%	7.3%	3.3%	44.3%
Barker	14.0%	23.1%	0.0%	0.0%	0.0%	62.8%
Binghamton city	1.9%	32.5%	12.2%	6.2%	3.1%	44.1%
Binghamton town	0.0%	0.0%	0.0%	21.3%	0.0%	78.7%
Chenango	15.5%	21.1%	0.0%	4.8%	0.0%	58.6%
Colesville	54.4%	0.0%	0.0%	0.0%	0.0%	45.6%
Conklin	63.0%	27.4%	0.0%	9.6%	0.0%	0.0%
Dickinson	0.0%	0.0%	32.1%	0.0%	0.0%	67.9%
Fenton	49.9%	0.0%	10.1%	3.9%	0.0%	36.1%
Kirkwood	39.1%	0.0%	0.0%	0.0%	0.0%	60.9%
Lisle	8.7%	16.5%	0.0%	12.2%	0.0%	62.6%
Maine	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Nanticoke	5.0%	24.0%	0.0%	6.6%	8.3%	56.2%
Sanford	72.4%	1.1%	0.6%	15.8%	1.0%	9.1%
Triangle	47.1%	36.1%	0.0%	0.0%	0.0%	16.8%
Union	1.5%	24.0%	6.7%	8.8%	7.5%	51.5%
Vestal	12.3%	32.3%	3.9%	8.3%	0.0%	43.1%
Windsor	40.5%	3.0%	2.1%	0.0%	0.0%	54.4%

Source: American Community Survey, 2021 5-year estimates

SHORT-TERM RENTALS

The short-term rental market tracking site AirDNA has identified its own market areas in Broome County, named for a local jurisdiction but otherwise spread through a large surrounding area and do not necessarily align with municipal boundaries.

Most of the markets have a weak occupancy rate, meaning that the chance of a successful listing is 50% or less. Three markets in Broome County are considered relatively strong: the combined City and Town of Binghamton, Vestal, and the Deposit Area. The majority of these listings are considered seasonal, meaning the listings are only made available for fewer than six months out of the year. Approximately 32% of all short-term rental listings are operated year-round, indicating that they are effectively removed from the available housing stock.

Short Term Rentals by Market Area*

Market Area	Active Listings May 2023	Entire Home	Private Room	Average Rate**	Occupancy Rate	Year-round Listings	Seasonal Listings	Median Monthly Revenue
Greater Binghamton Market	78	47%	53%	\$ 125	70%	29%	71%	\$ 1,699
Windsor Area	11	73%	27%	\$ 134	33%	50%	50%	\$ 1,174
Deposit Area	17	100%	0%	\$ 262	59%	36%	64%	\$ 2,980
Whitney Point Area	7	86%	14%	\$ 121	43%	37%	63%	\$ 1,092
Lisle Area	6	67%	33%	\$ 196	50%	50%	50%	\$ 2,685
Endicott Area	30	53%	47%	\$ 113	50%	4%	96%	\$ 960
Johnson City Area	33	42%	58%	\$ 192	56%	20%	80%	\$ 1,770
Vestal Area	18	61%	39%	\$ 159	58%	33%	67%	\$ 1,198
Total	200							
Average		66%	34%	\$ 163	52%	32%	68%	\$ 1,695

*Market area determined by AirDNA.

**Average Rate is the average booked nightly rate + cleaning fees for all booked days over the last year; Occupancy Rate is the number of booked days divided by the total number of days available to rent over the last 12 months; Revenue is the median month revenue over the last 12 months.

Source: AirDNA



Growth of Short-term Rental Market

In the last four years of first-quarter data, listings have been increasing in every market except Deposit and Vestal, with several markets doubling active postings during that time period. However, it is important to keep in mind that the total number of these units in proportion to the total number of residential units overall in each area is miniscule. While short-term rentals can displace the residential rental market when comprising a higher percentage of housing stock, Broome County has not seen enough short-term rentals to see a sizeable impact on housing.

A threshold to consider is when rental vacancy rates are below 5%, which can signify higher demand for apartments because of limited supply – and simultaneously when short-term rentals comprise several percent of the housing units in a market. When those conditions are met, short-term rentals could be displacing long-term renters. At the time of this report, however, short-term rentals only made up a fraction of a percent of the housing stock.

Active Short-Term Rental Listings by First Quarter

Market Area	Q1 2020	Q1 2021	Q1 2022	Q1 2023	3 Yr Change
Binghamton	71	63	75	97	37%
Windsor	7	5	9	12	71%
Deposit	23	18	21	19	-17%
Whitney Point	5	3	6	10	100%
Lisle	3	3	6	6	100%
Endicott	13	11	13	35	169%
Johnson City	18	8	17	37	106%
Vestal	25	13	15	22	-12%
Total	165	124	162	238	44%

Source: AirDNA

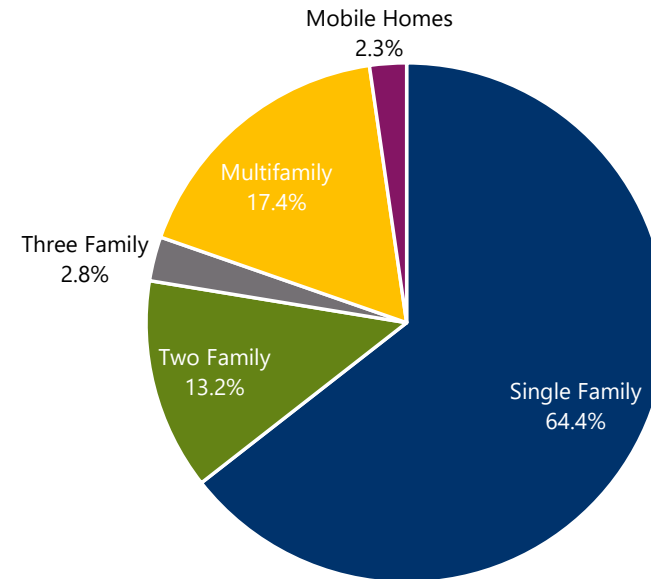
HOUSING TYPES AND DIVERSITY

Assessor data provided by Broome County provides a unique view of residential housing stock in the area.

The total residential stock in the county totals over 82,000 units. Nearly two-thirds (64%) of these are single family while larger multifamily (structures with four or more units) accounts for more than 17%. A total of 80% of parcels classified as multi-unit residential are located in the city of Binghamton, and Village of Endicott and Johnson City. The remaining multi-unit parcels are scattered across the rest of the county's municipalities.

A slightly smaller two-family segment makes up a little more than one in eight units (13%) while units in three-family structures and mobile homes sum up the final 5% of total housing stock.

Broome County Residential Inventory by Type - 82,803 Units



Source: Broome County



Units in Structure

This table shows the diversity in housing structures across Broome County. While the vast majority of multi-unit and multi-level housing buildings are in the City of Binghamton, Union, and Vestal, the surrounding communities of Chenango, Kirkwood, and Dickinson also have a notable number of multifamily properties.

Housing by Number of Units (2021)

	1, detached	1, attached (townhouse)	2 (duplex)	3 or 4	5 to 9	10 to 19	20 to 49	50 +	Mobile home	Boat, RV, van, etc.	Total
Broome County	56,252	2,104	11,354	6,278	4,533	3,149	2,035	2,572	3,899	81	92,257
Barker	898	0	37	0	0	0	0	0	210	4	1,149
Binghamton city	9,228	917	5,567	3,017	2,092	1,501	666	1,319	93	0	24,400
Binghamton town	1,631	9	70	33	0	0	0	62	6	0	1,811
Chenango	3,653	72	144	98	110	21	84	38	345	0	4,565
Colesville	1,781	0	17	0	15	24	0	0	424	0	2,261
Conklin	1,916	0	35	97	80	0	0	0	275	0	2,403
Dickinson	1,511	14	320	116	45	19	17	35	0	0	2,077
Fenton	1,899	0	96	63	0	0	0	0	598	0	2,656
Kirkwood	1,750	0	105	140	116	13	131	17	159	0	2,431
Lisle	731	14	13	5	0	0	0	0	372	5	1,140
Maine	1,861	0	24	0	0	0	0	0	241	0	2,126
Nanticoke	435	17	26	5	5	0	0	0	248	0	736
Sanford	1,289	24	198	37	16	0	4	0	283	0	1,851
Triangle	795	18	41	70	6	49	41	0	253	0	1,273
Union	16,429	797	4,158	2,400	1,685	957	756	840	77	47	28,146
Vestal	7,919	161	399	169	333	551	267	258	168	0	10,225
Windsor	2,526	61	104	28	30	14	69	3	147	25	3,007
New York State	3,520,294	451,779	842,496	576,786	434,270	358,508	699,401	1,379,633	182,940	3,071	8,449,178

Source: American Community Survey, 2021 5-year estimates



Group Living Quarters

Outside of the household population (those living in apartments or houses), 5% of Broome County's population resides in Group Quarters. Group quarters are generally distinguished from conventional housing by the absence of bathroom and/or kitchen facilities within individual units.

Student housing dominates Group Quarters in Broome County, inclusive of dormitories and fraternity/sorority houses. More than 6,500 students attending the county's post-secondary schools are included in the group quarters population.

Other major components of group quarters in Broome County include nearly 2,500 residents of long-term nursing care facilities and 726 people residing in group homes, residential treatment centers, and homeless shelters. 347 inmates at the Broome County correctional facility round out the Group Quarters population.

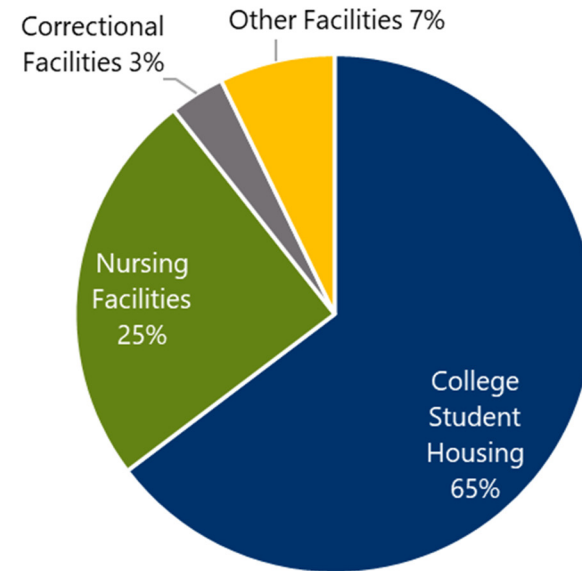
While a portion of Group Quarters residents may cycle into and out of the renter or homeowner households, this population plays a relatively minor role in the broader housing market.

Group Quarters Population in Broome County - 2021

Population	Count
Total Population	198,591
Household Population	188,494
Group Quarters Population	10,097
College Student Housing	6,532
Nursing Facilities	2,492
Correctional Facilities	347
Other Facilities	726

Source: Decennial Census Report P5/ACS Report B09019/Camoin Associates

Group Quarters Population in Broome County - 2021



Source: Decennial Census Report P5/ACS Report B09019/Camoin

What are Group Quarters?

Group Quarters are living arrangements whereby i) a facility houses multiple, unrelated people where occupants may not have privacy, or ii) a facility houses an institutional or service-receiving population.

Census statistics for group quarters include:

- Nursing, memory care, and other facilities characterized by the number of beds, rather than number of units
- Homeless shelter facilities
- Dormitories
- College-owned apartments occupied by 1 or more unrelated students

For a more detailed description, please refer to [Census Bureau documentation](#).

HOUSING AGE AND CONDITION

Broome County's housing stock has been aging with little new construction for several decades. A mere 7% of all of Broome County's residential units were constructed within the past three decades while over 70% were constructed prior to 1970.

With a median construction date of 1951, the age of a typical unit in the county currently stands at 63 years. There is variation, however, among building types. Far and away, the oldest are two- and three-family buildings with a median age of over 100 years, and hundreds of these units were constructed prior to 1900.

The vast majority of the county's housing stock is in single-family units. These single-family homes have a median age approaching 70 years.

Multifamily buildings (those containing four or more units) have a slightly younger median age than single family housing. These nevertheless have a median construction year of 1965, giving a median age of 58 years.

Finally, mobile homes register as the least old housing units in the county on average, but these, too, are approaching a median age of four decades.

By comparison, the median year for housing built in the Southern Tier counties is 1965, or 58 years old in 2023.

Assessor data includes evaluations of the overall physical condition of nearly all of the housing structures in the county. The vast majority, 85%, register as "normal" or better. There is a notable proportion, 14%, that register as only "fair" and several hundred units which qualify as being in "poor" condition.

Broome County Residential Units by Condition of Structure - Single Family Units

Condition	Units	Percent
Excellent	172	0.3%
Good	4,315	8.4%
Normal	39,178	76.4%
Fair	7,120	13.9%
Poor	518	1.0%
Total	51,303	100.0%

Note: Excludes small number of records not evaluated

Source: Broome County

Broome County Residential Units by Year Built

Timeframe	Units	Percent
Pre 1900s	2,790	3.6%
1900-1945	27,723	35.4%
1946-1989	42,362	54.1%
1990s	2,238	2.9%
2000s	2,487	3.2%
2010s	559	0.7%
2020s	92	0.1%
Total	78,251	100.0%

Note: Excludes small number of records with year of construction unavailable

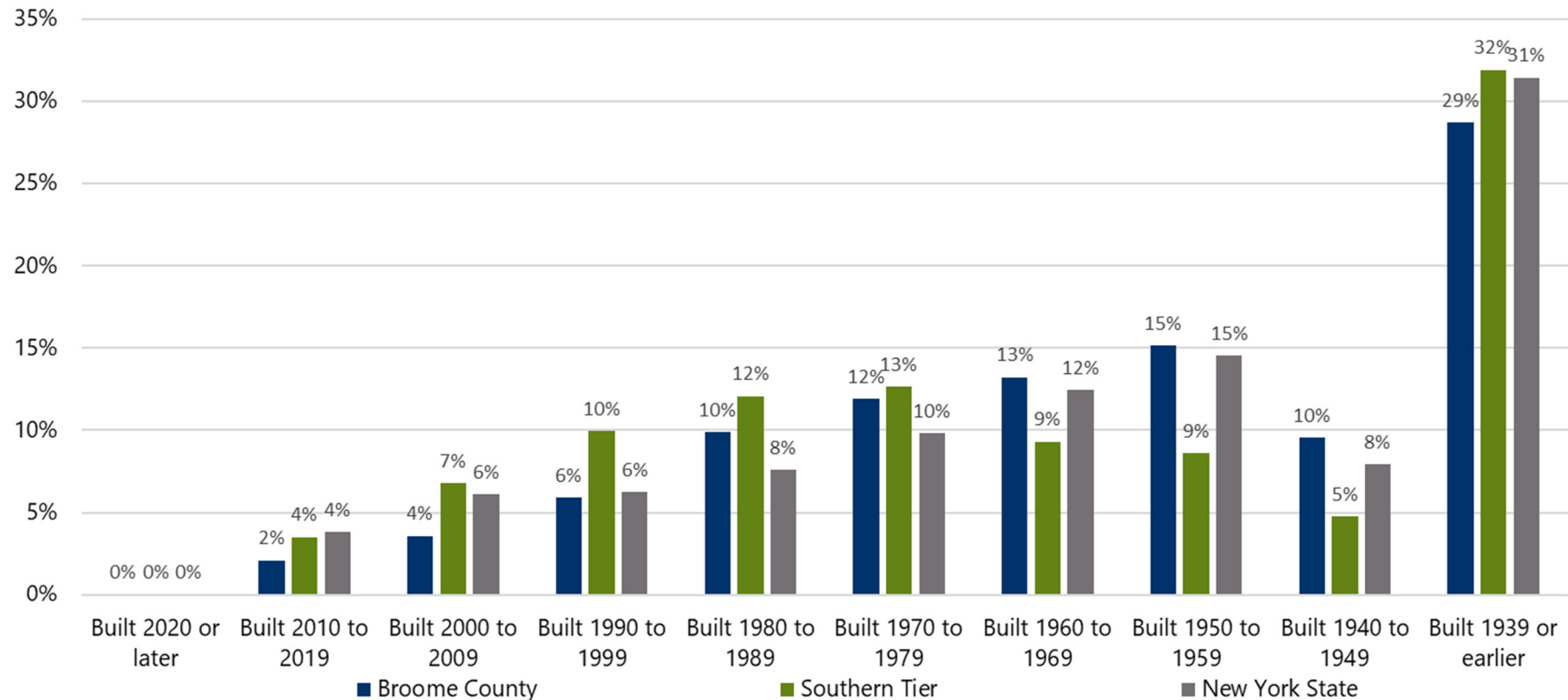
Source: Broome County



Year Built

Almost 30% of Broome County's housing stock was constructed before World War II, a proportion comparable to the region and state at large. Broome County's building surge occurred between 1940 and 1970, when housing growth exceeded the state and regional rates of production. Since 1970, Broome County's housing development has been lower than the Southern Tier counties as a whole or statewide rates.

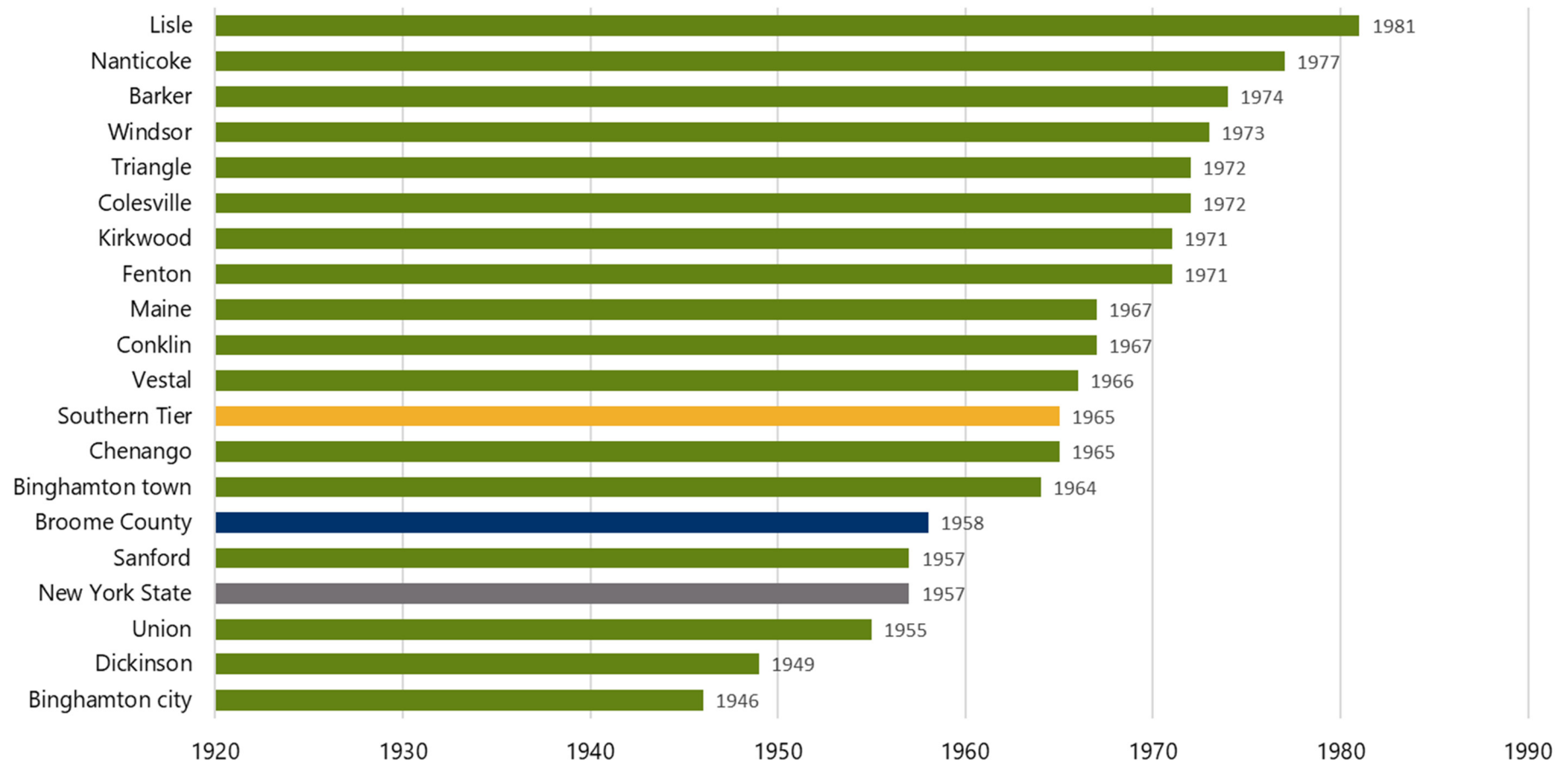
Housing Units by Year Structure Built (2021)



Source: American Community Survey, 2021 5-Year Estimates

Only 5% of housing units in Broome County are considered new construction, being built in the last 20 years. The balance was built during the post-war period through to the year 2000. Many of those homes are likely in need of refurbishment if owners have not kept up with repairs and improvements over the years.

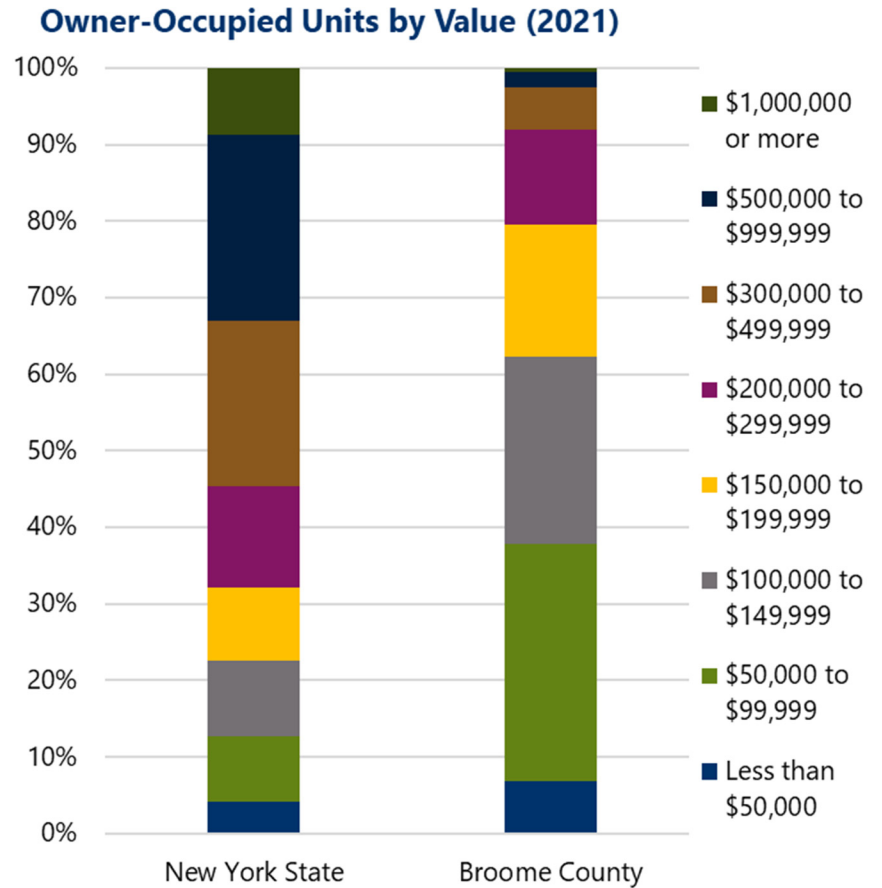
Median Year Housing Built (2021)



Source: American Community Survey, 2021 5-year estimates

HOME VALUES

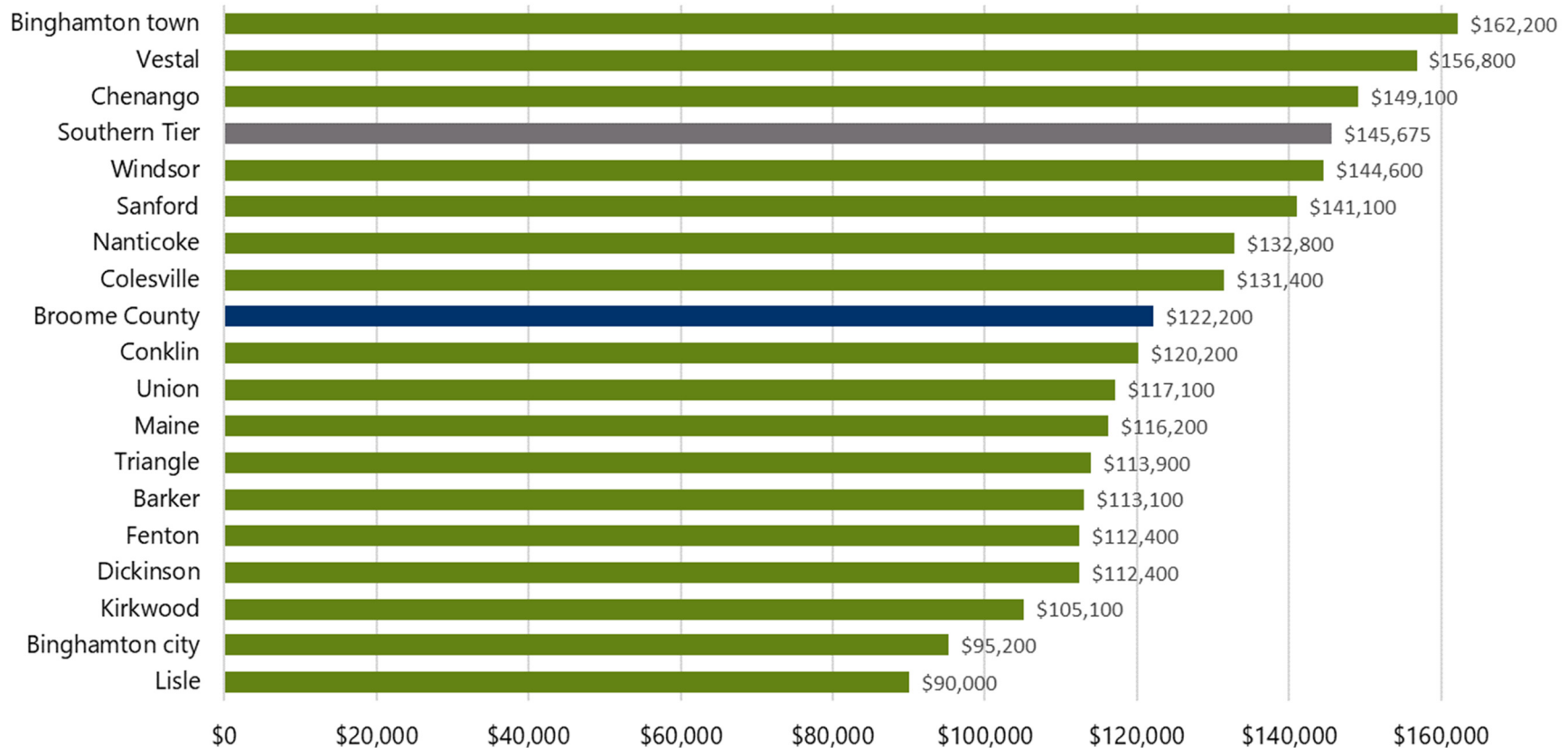
Home values are much lower in Broome County than the New York State. The average value of a home in New York State is \$340,600, while the average home value in Broome County is \$122,200. While over 60% of Broome County owner-occupied homes have values of less than \$150,000, fewer than 23% of New York houses statewide do. On the opposite end of the cost spectrum, 33% of houses in New York State are valued at \$500,000 and above, while just 2% of Broome County houses are.



Source: American Community Survey, 2021 5-year estimates

No town in Broome County had median home values that were at even half of the statewide median as of 2021. While the New York statewide median is skewed by urban markets, particularly New York City, Broome County still trailed the average median value in Southern Tier counties by nearly 20%. Note that these values are self-reported Census numbers and not actual sales prices.

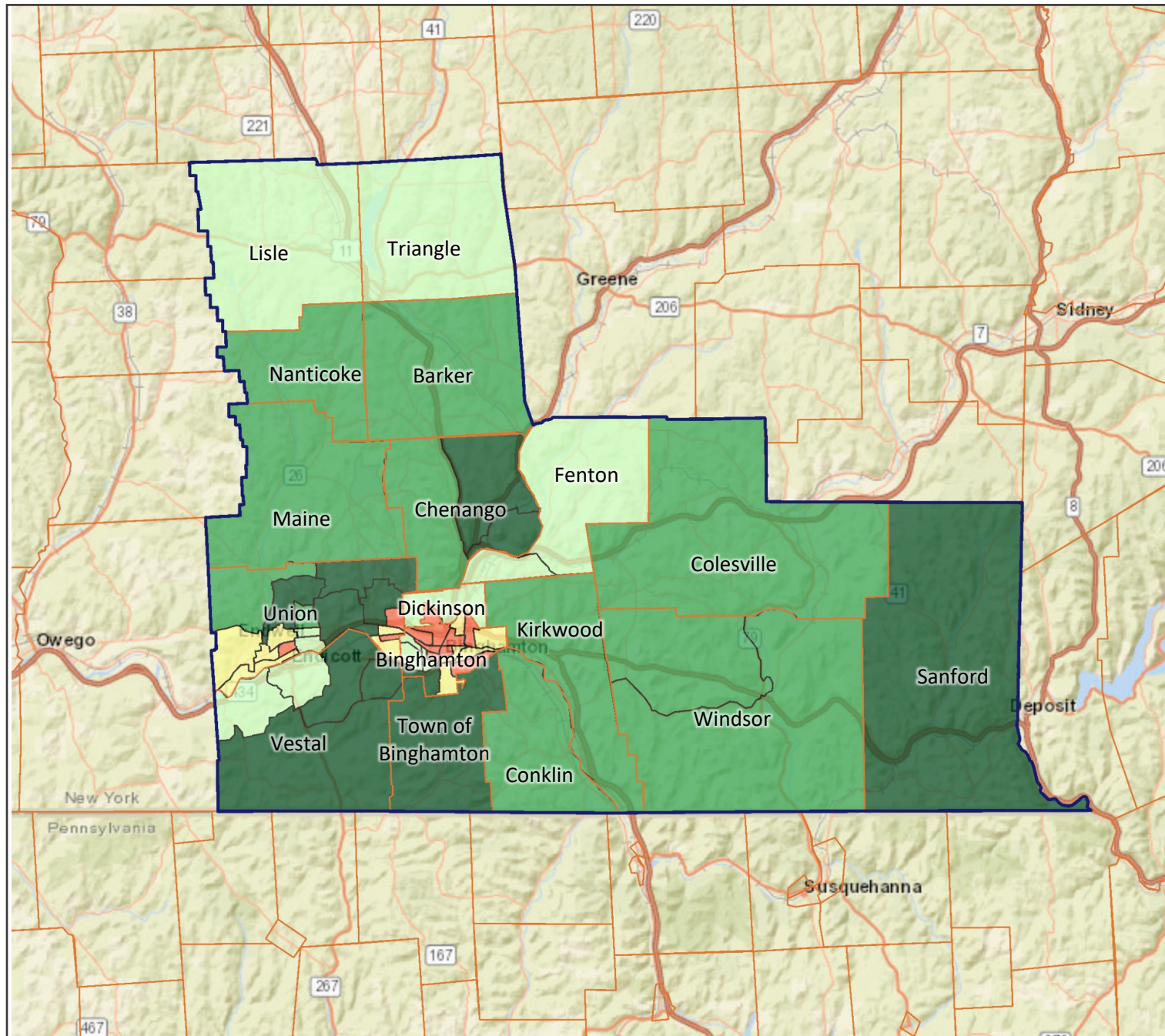
Median Home Value (2021)



Source: American Community Survey, 2021 5-year estimates

MAP: Median Home Value (2022)

Broome County Housing Needs Assessment



Legend

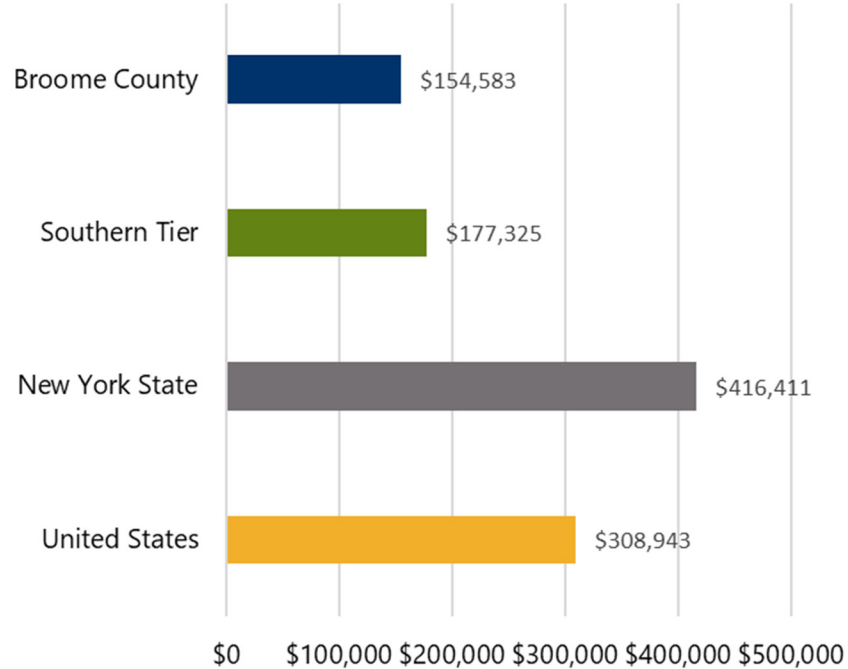
2022 Median Home Value by
Census Tract



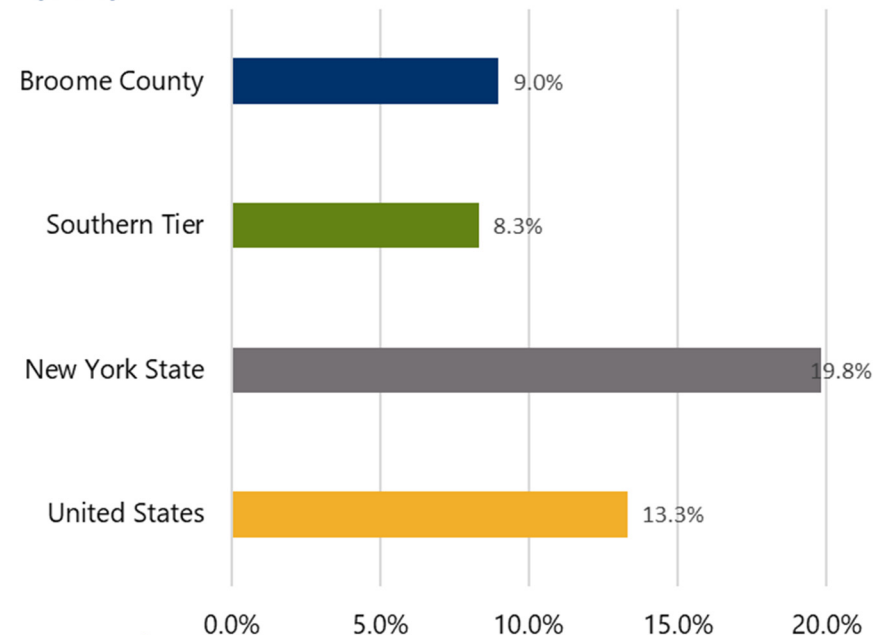
Source(s): Esri Business
Analyst (U.S. Census Bureau)

Median home values in Broome County are consistent with average median values in New York's Southern Tier counties, but are half of the national median, and just over a third of the statewide median sale price. Esri projects a 9% growth in median values for Broome County homes over the next five years – on par with the Southern Tier, but a third lower than national projections, and less than half of anticipated statewide home value growth.

Overall, the relatively low housing values in Broome County reflect housing quality and conditions as well as a historically weak housing market. Suppressed home values can therefore be misinterpreted to indicate greater housing affordability while higher quality housing options remain unaffordable for many residents. That is, the housing affordable to many households in the county is often of lower quality and in need of rehabilitation and repair.

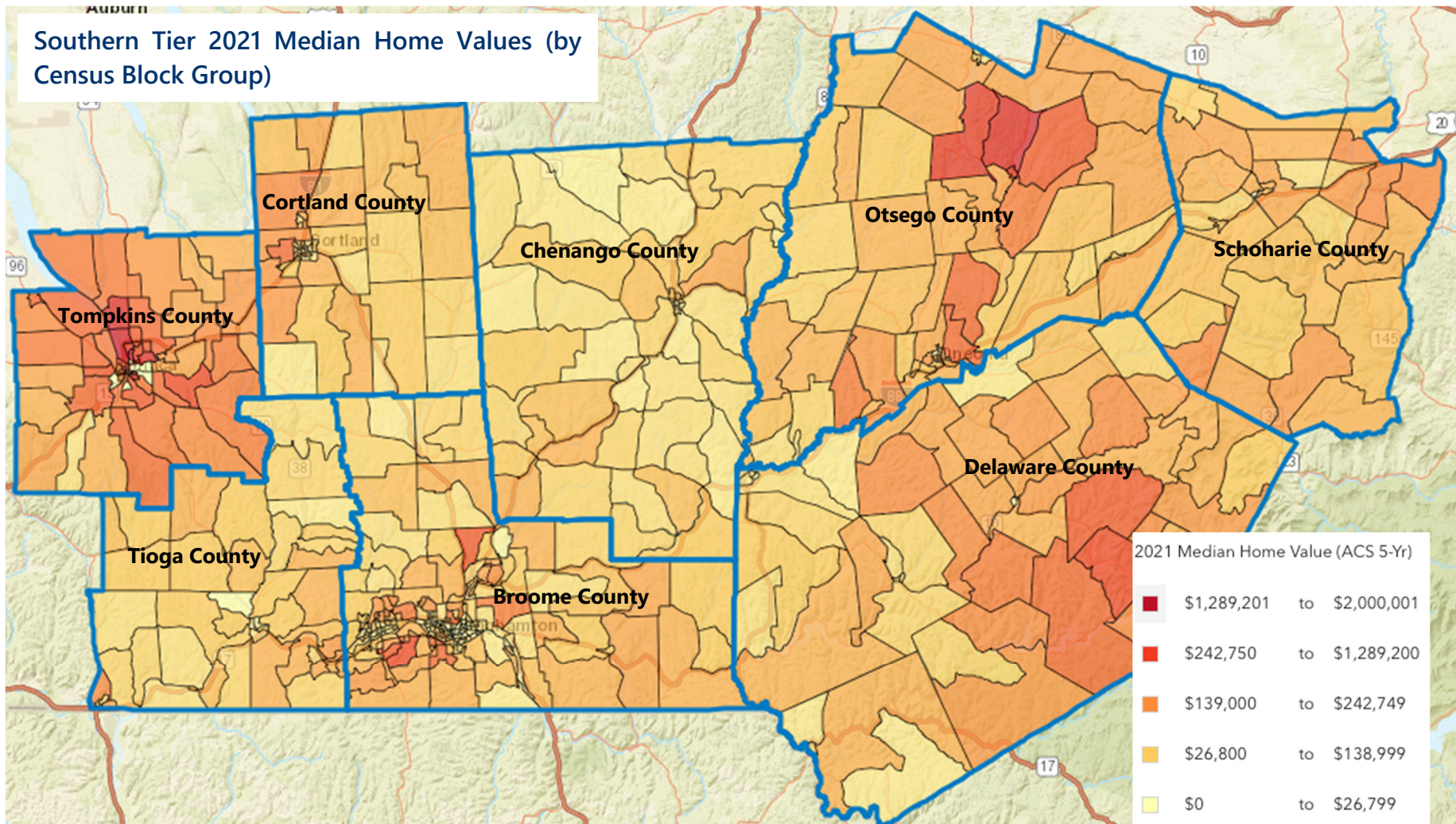
Median Home Value (2023)

Source: Esri

Projected Five-Year Median Home Value Growth (2028)

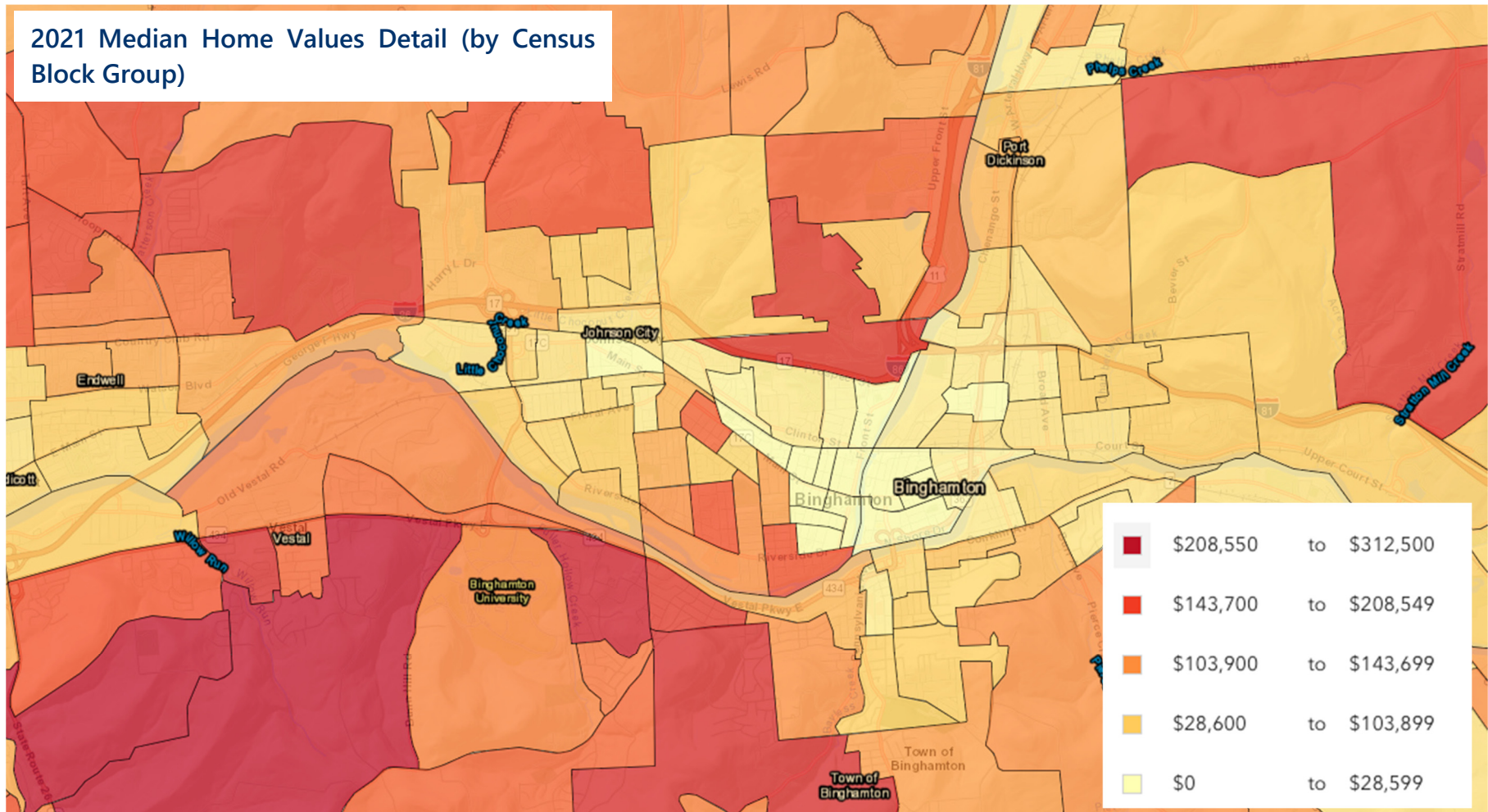
Source: Esri

This map shows that Broome County median home values are in the middle range of Southern Tier values, but the county lacks some of the higher price points found in Tompkins, Delaware, and Otsego counties.



Source: ESRI

This map shows in detail median home values in parts of the county including the City of Binghamton and Union. Values are lowest in these two areas.



Source: ESRI

HOME VALUE CHANGE

Between 2010 and 2021, Broome County's home values rose 21%, compared to 10% for New York as a whole and 29% across the US. However, inflation during that same period went up 24%. What that means for Broome County is that homes are losing value over time. The same is true for statewide values in New York, which are falling at a greater rate relative to inflation. On average across the country, on the other hand, homes showed a net gain in value, even over the rate of inflation. New York statewide values may be experiencing a market correction after previously outpacing many markets across the US. New York values were 56% higher than nationwide values in 2010, and still 34% higher in 2021. Broome County median values are slipping compared to US median home values, too. In 2010, Broome County's median home values were 51% of the US median while in 2021, they were 48%.

Change in Home Values, 2010, 2021

Geography	2010	2021	Percent Change
Broome County	\$106,800	\$128,900	21%
New York State	\$326,000	\$359,600	10%
United States	\$208,900	\$268,800	29%

Source: ACS 5-year estimates, 2021, 2010



AFFORDABLE HOUSING STOCK

HUD and CoStar identify 43 affordable housing developments in Broome County. These developments total 3,116 or 11% of affordable rental housing in Broome County. The average year built of these buildings is 1984, or 40 years old; however, some of these properties have undergone more recent renovations.

Only three of these developments are outside the City of Binghamton, Union, or Vestal. As further discussed, in section 6, the county still has a significant share of cost burdened households despite these existing properties and there is still need for additional affordable housing units.

Affordable Housing Developments in Broome County

Project	Location	Units	Year Built	Project	Location	Units	Year Built
2 Jefferson Ave	Endicott	9	1990	Wells Apartments	Johnson City	49	1987
49 Grove Street	Windsor	24	1997	Whitney Point Senior Housing	Whitney Point	24	1990
16 St John Ave	Binghamton	37	2000	Bl Chapin	Binghamton	113	1970
229 Front Street	Binghamton	22	2001	ABC Housing Apts	Binghamton	144	1973
33 Golden Ln	COLESVILLE	24	2002	Metro Plaza Apts	Binghamton	150	1980
301 Hayes Ave	Endicott	57	2004	534 Chenango St	Binghamton	8	1960
104 Victoria Dr	Binghamton	32	2004	Lincoln Apartments	Binghamton	10	2017
171 Clinton St	Binghamton	7	2004	329 Conklin Ave	Binghamton	4	1900
144 Clinton St	Binghamton	13	2005	20 Doubleday St	Binghamton	9	1900
1095 Conklin Rd	Conklin	24	2006	Woodburn Court	Binghamton	148	1980
50 E Clapham St	Binghamton	32	2008	25 Exchange St	Binghamton	165	1968
235 Harry L dr	Johnson City	60	2008	12 Grand Blvd	Binghamton	13	1970
2030 State Rte 26	Vestal	24	2008	YWCA	Binghamton	54	1908
256 Front St	Binghamton	13	2010	4 King Rd	Harpursville	16	1970
26 S Woodhill Ave	Binghamton	32	2011	Lincoln Presidential	Binghamton	22	1970
8 Meadow St	Binghamton	37	2016	123 Main St	Windsor	4	1950
397 Glendale / 4 Cove	Union	50	2016	1 Mather St	Binghamton	27	1970
305 Clinton St	Binghamton	20	2018	Lincoln Court Apts	Binghamton	47	1980
6 Crandall St	Binghamton	37	2018	Town & Country Apts	Binghamton	257	1900
435 State St	Binghamton	48	2020	2796 Route 79	Harpursville	18	1970
10 Woodland Ave	Johnson City	29	2021	Woodburn Court II Apts	Binghamton	50	1980
100 Chenango Pl	Binghamton	141	2016	10 Way Street Apts	Binghamton	2	1940
135 Baldwin St	Johnson City	93	2020	Valley View Apts	Binghamton	32	2011
Endicott Manor	Endicott	68	1952	Northshore Towers	Binghamton	224	1975
319 Exchange Ave	Endicott	20	1980	Carlisle Apartments	Binghamton	150	1975
Marian Apartments	Endwell	102	1979	Saratoga Apts	Binghamton	264	1975
84 Twining Rd	Johnson City	5	1970	Canal Plaza	Binghamton	36	2020
Tudor Village Apts	Vestal	16	1985				

Source: HUD, CoStar, and Binghamton Housing Authority



4. HOUSING MARKET CONDITIONS

Home Sale Prices

Broome County's median home sale price in the first quarter of 2023 was \$150,000, representing a nearly 39% increase over 2013. Several of the largest jumps were in rural towns, but individual sales in smaller markets may skew the results. Broome County's most populous municipalities, Binghamton City, Union, Binghamton Town, and Vestal, all saw prices rise between about 40% and 55%, in that order. While only Quarter 1 2023 sales data was available at the time of this report, early indications suggest that the dramatic price increases in recent years appear to be slowing; possible evidence of a COVID-19 buying surge that may be abating.

Median Sales Price by Municipality (2013-Q1 2023)

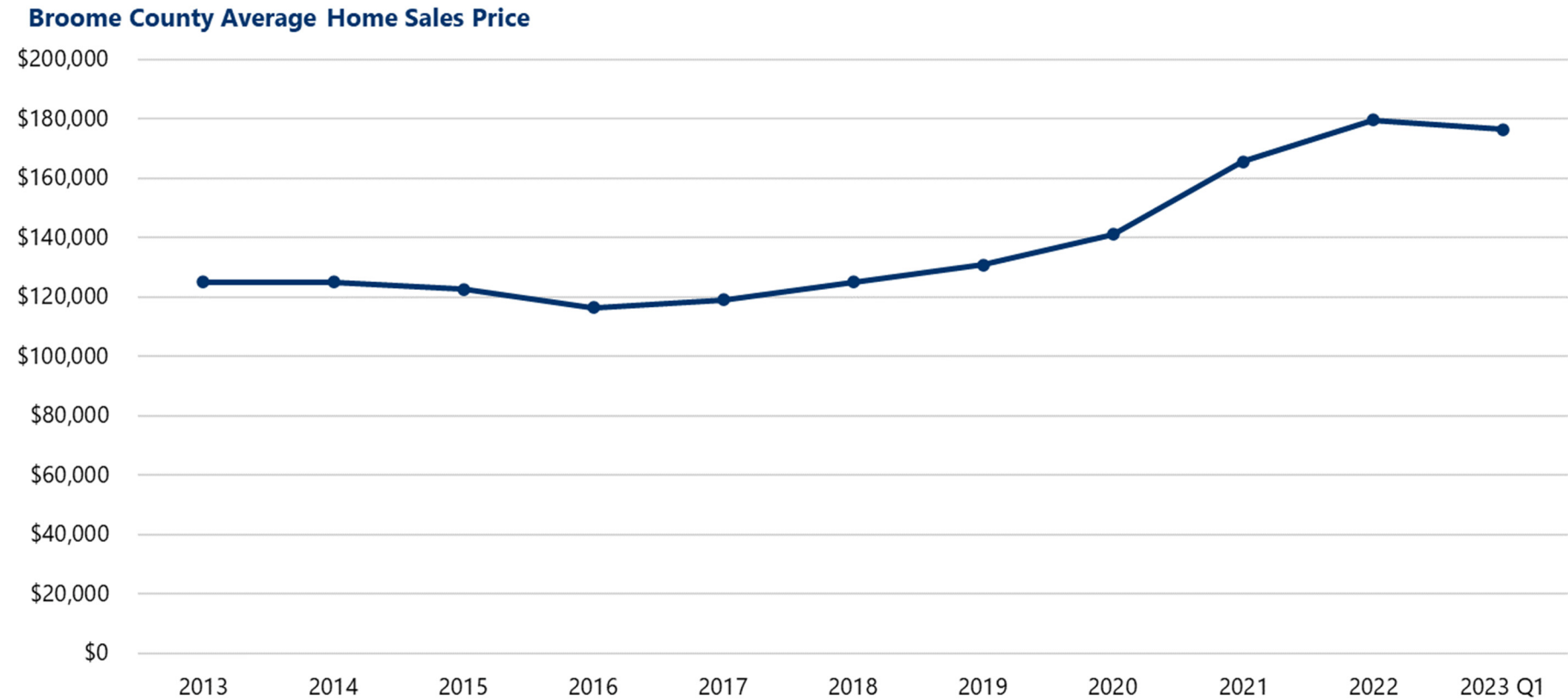
Municipality	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Chg. '13-'23
Broome County	\$108,120	\$108,705	\$110,000	\$103,191	\$105,000	\$115,000	\$117,000	\$128,260	\$145,000	\$155,000	\$150,000	38.7%
Colesville	\$125,000	\$74,000	\$111,595	\$118,000	\$127,500	\$124,360	\$136,500	\$123,830	\$162,750	\$139,250	\$114,000	-8.8%
Triangle	\$126,000	\$117,500	\$60,625	\$90,000	\$75,000	\$108,333	\$148,900	\$114,700	\$147,500	\$190,000	\$125,000	-0.8%
Nanticoke	\$120,000	\$70,500	\$86,950	\$105,000	\$151,950	\$125,000	\$179,900	\$130,000	\$165,000	\$159,950	\$124,900	4.1%
Conklin	\$114,450	\$103,000	\$97,500	\$95,744	\$110,000	\$89,096	\$115,950	\$130,000	\$152,750	\$161,500	\$127,660	11.5%
Dickinson	\$108,500	\$85,900	\$110,000	\$89,750	\$112,500	\$115,479	\$106,000	\$125,900	\$129,875	\$156,000	\$145,000	33.6%
Fenton	\$119,000	\$120,000	\$109,370	\$112,650	\$105,000	\$101,500	\$126,000	\$131,900	\$155,000	\$134,500	\$162,100	36.2%
Kirkwood	\$128,450	\$128,000	\$93,470	\$115,938	\$115,000	\$123,450	\$123,600	\$132,000	\$169,500	\$150,000	\$175,074	36.3%
Chenango	\$113,200	\$130,000	\$122,671	\$117,500	\$134,000	\$140,803	\$132,500	\$157,000	\$158,450	\$169,900	\$156,000	37.8%
Maine	\$108,120	\$108,705	\$110,000	\$103,191	\$105,000	\$115,000	\$117,000	\$128,260	\$145,000	\$155,000	\$150,000	38.7%
Binghamton City	\$100,781	\$103,000	\$98,750	\$95,000	\$94,500	\$111,460	\$105,000	\$126,000	\$138,000	\$144,000	\$140,250	39.2%
Union	\$101,766	\$100,000	\$98,936	\$98,000	\$94,000	\$104,950	\$104,450	\$118,085	\$135,000	\$145,000	\$143,000	40.5%
Binghamton Town	\$90,000	\$85,000	\$87,300	\$83,600	\$77,250	\$94,680	\$92,738	\$116,000	\$130,826	\$132,870	\$131,989	46.7%
Vestal	\$135,000	\$132,500	\$144,300	\$130,000	\$138,000	\$137,096	\$149,725	\$155,000	\$175,000	\$225,000	\$210,000	55.6%
Windsor	\$107,192	\$102,250	\$122,500	\$111,595	\$136,014	\$131,000	\$124,900	\$137,000	\$160,000	\$150,000	\$189,000	76.3%
Barker	\$140,000	\$105,000	\$137,074	\$126,000	\$114,500	\$93,725	\$144,000	\$160,000	\$150,000	\$166,250	\$269,000	92.1%
Lisle	\$91,100	\$82,500	\$105,500	\$87,500	\$150,000	\$117,000	\$119,000	\$105,186	\$145,000	\$202,000	\$179,900	97.5%
Sanford	\$155,000	\$320,000	\$56,500	\$75,000	\$100,000	\$115,500	\$168,000	\$194,389	\$233,750	\$215,000	\$385,000	148.4%

Note: 2023 data is through March 31

Source: Greater Binghamton Association of Realtors



While average home sales across the county hovered in the \$120,000's between 2013-2019, there was a dramatic leap in prices during the COVID-19 pandemic. New higher prices may be more permanent, but the first quarter of 2023 showed an initial cooling of prices.



Source: Greater Binghamton Association of Realtors

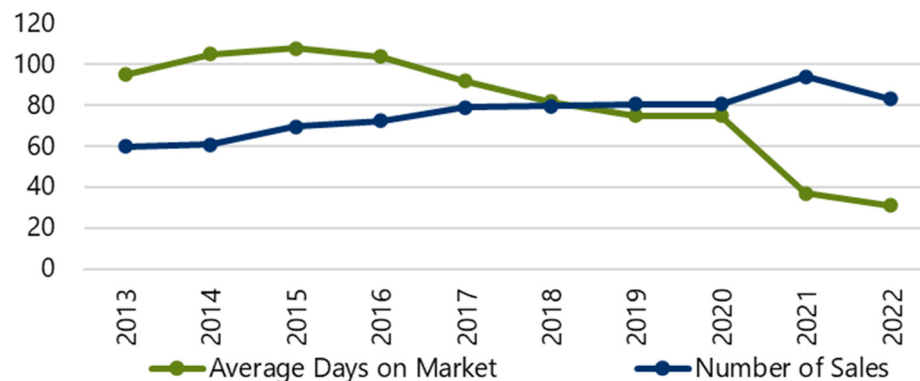
FOR-SALE MARKET DATA

Market Activity

Broome County's housing market is getting more active and competitive. In the last decade (2013-2022), the number of sales countywide increased by over 33%. Corresponding to this increased market activity, the typical number of days a house stayed on the market dropped by 67% over the same period.

The trend in decreasing time on the market has slowed slightly since 2022 as Broome County experienced a COVID-19 bump in real estate activity (as many rural markets did), peaking in 2021.

Volume and Frequency of Home Sales in Broome County, 2013-2022



Source: Greater Binghamton Association of Realtors

Average Days on the Market by Municipality, 2013-2023

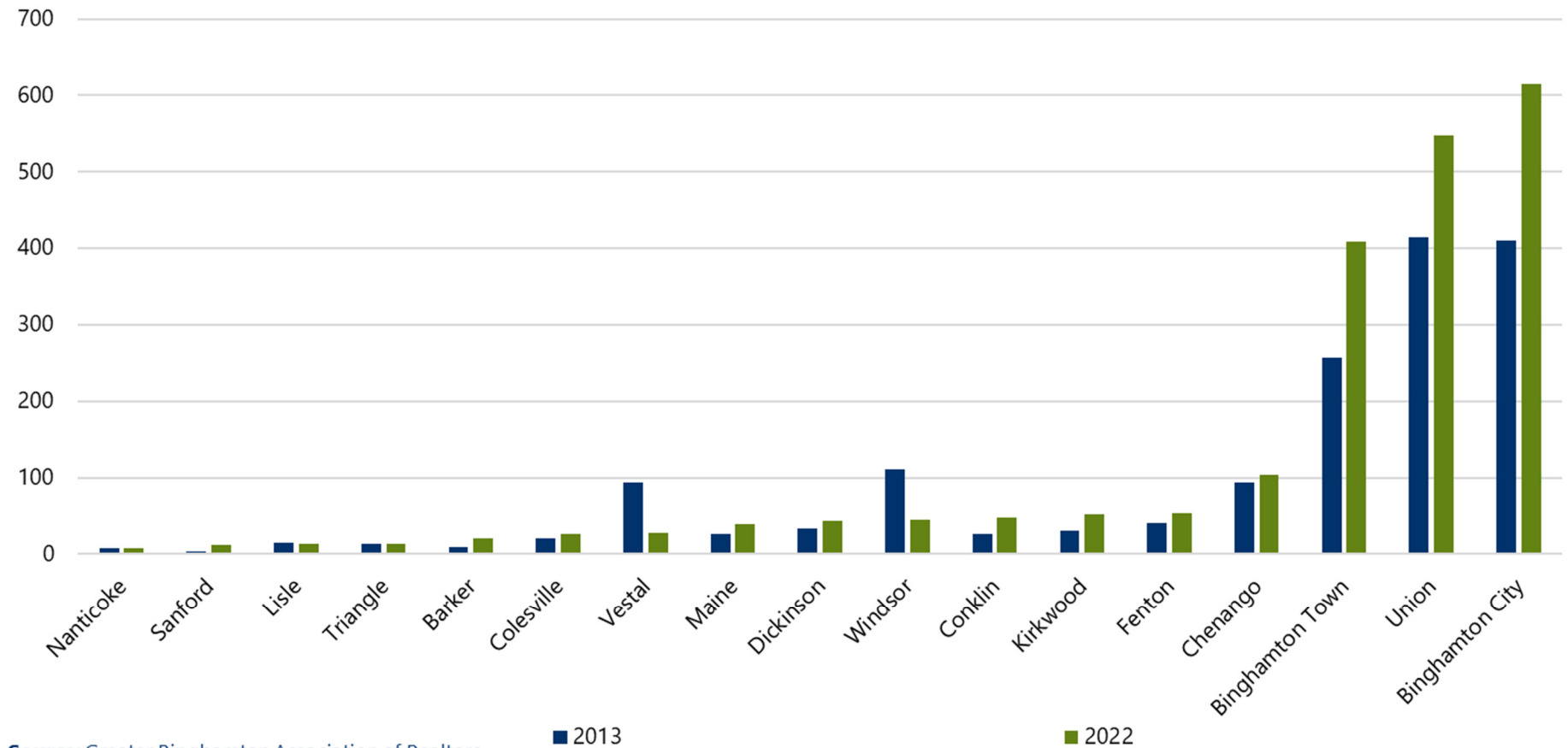
Municipality	2013	2018	2023	% Change '13-'23
Nanticoke	74	61	6	-92%
Chenango	83	62	28	-66%
Conklin	92	80	29	-68%
Kirkwood	83	72	29	-65%
Maine	77	73	30	-61%
Triangle	98	103	31	-68%
Vestal	93	72	32	-66%
Union	85	76	33	-61%
Windsor	111	87	33	-70%
Fenton	105	69	38	-64%
Broome County	95	82	40	-58%
Binghamton City	101	85	43	-57%
Binghamton Town	109	93	48	-56%
Dickinson	95	91	50	-47%
Lisle	171	83	76	-56%
Barker	97	73	86	-11%
Colesville	90	106	123	37%
Sanford	337	415	144	-57%

Note: 2023 data is through March 31

Source: Greater Binghamton Association of Realtors

By volume, Union, Binghamton Town, and Binghamton City collectively represented the highest number of sales and the highest increase in sales over the last decade.

Number of House Sales by Municipality



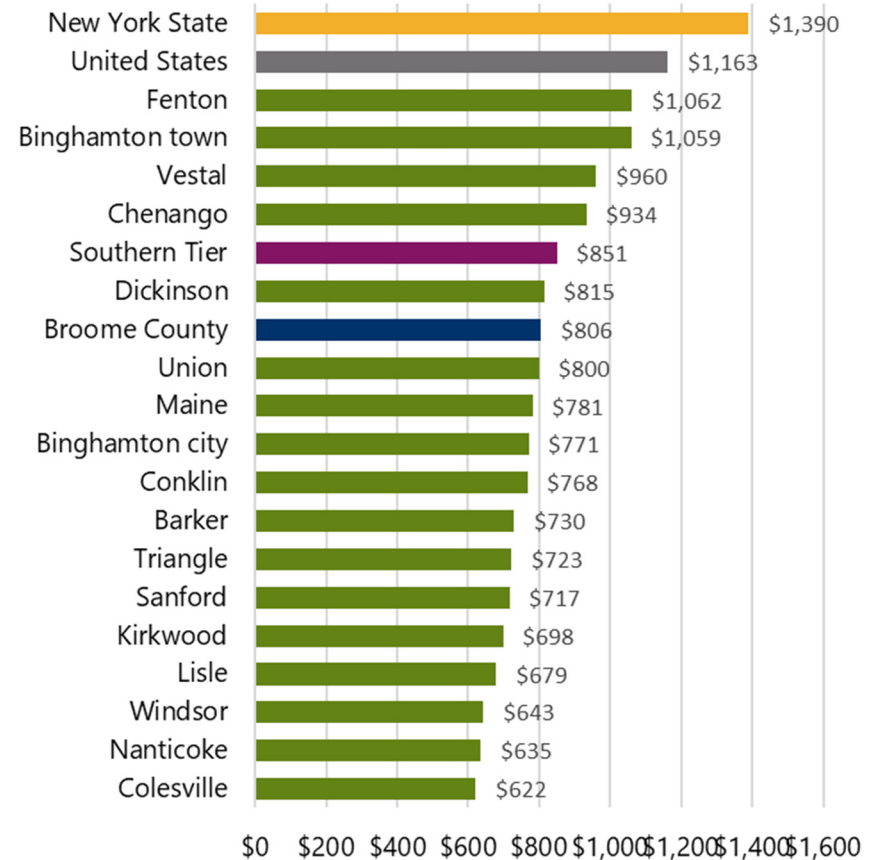
Source: Greater Binghamton Association of Realtors

RENTAL MARKET

Rental Rates

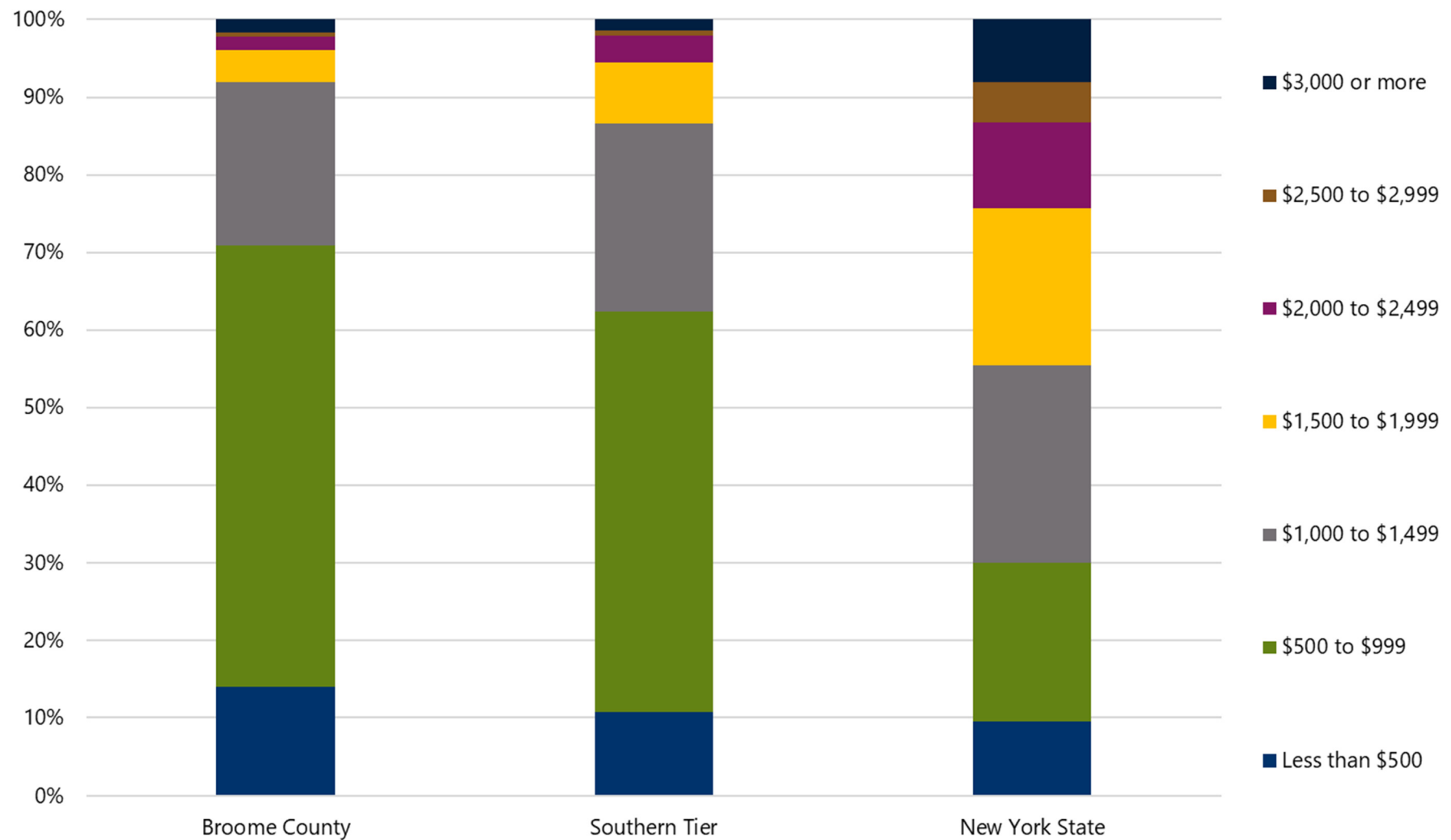
As of 2021, approximately 95% of rents in Broome County were below \$2,000 per month, while 86% of rents in the Southern Tier and approximately 75% of state-wide rents were the same. Most rents in Broome County were lower than that in 2021, with 70% of Broome County rents under \$1,000/month. Approximately 63% of Southern Tier rents overall were under \$1,000/month in 2021, compared to only 30% in the rest of the state. Rent levels have implications for affordability and new development potential. At a certain price-point, new construction cannot be supported without a subsidy. It is worth noting that Broome County's urban center and largest rental market, the City of Binghamton, had median gross rents at half of the statewide median.

Median Gross Rent (2021)



Source: American Community Survey, 2021 5-year

Median Gross Rent by Bracket, 2021



Source: ACS 5-Year Estimates, 2021



Multifamily Units

The rental market in Broome County has become tighter, with rental prices having steadily increased in the last three years. Based on CoStar data, which tracks over 11,000 rental units in Broome County, vacancy rates have tracked consistently downward over the last decade, even as new units have come online. A healthy vacancy rate is considered 5% in a rental market, and Broome County's vacancy rate has hovered around 3% in the last five years, indicating that supply is not keeping pace with demand.

Multifamily Units in Broome County

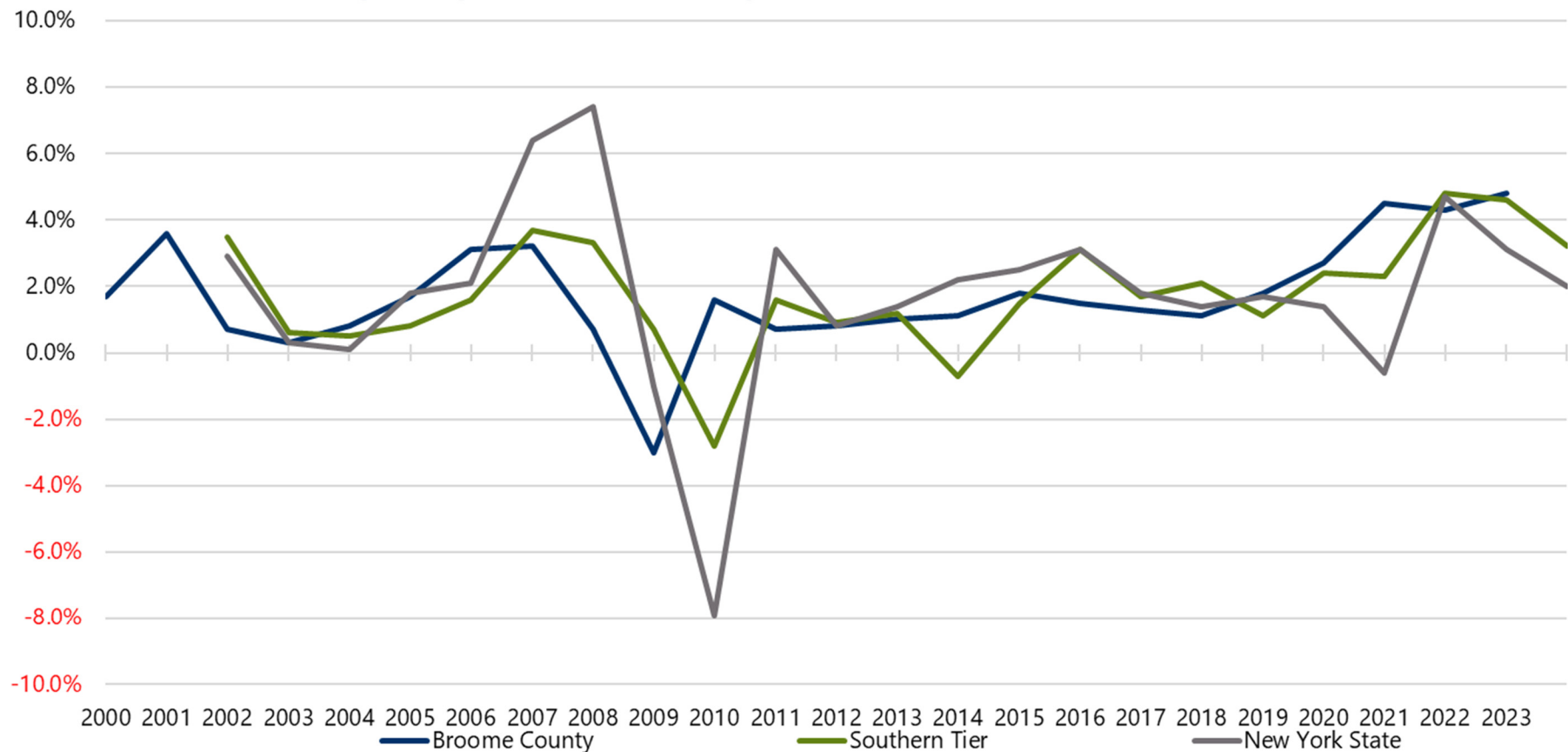
Period	Inventory Bldgs	Inventory Units	Inventory Avg SF	Asking Rent Per Unit	Asking Rent Per SF	Asking Rent % Growth/Yr	Vacancy Percent	Under Construction Bldgs	Under Construction Units	Inflation
2023	639	11,022	803	\$926	\$1.15	4.8%	3.2%	-	-	5.0%
2022	639	11,022	803	\$912	\$1.14	4.3%	3.1%	-	-	8.0%
2021	639	10,995	803	\$874	\$1.09	4.5%	2.8%	1	47	4.7%
2020	639	10,995	803	\$836	\$1.04	2.7%	2.7%	-	-	1.2%
2019	638	10,947	804	\$814	\$1.01	1.8%	3.1%	1	48	1.8%
2018	634	10,679	799	\$800	\$0.99	1.1%	3.8%	3	270	2.4%
2017	632	10,570	799	\$791	\$0.98	1.3%	4.6%	2	226	2.1%
2016	631	10,560	799	\$781	\$0.97	1.5%	4.2%	2	114	1.3%
2015	633	10,530	799	\$769	\$0.95	1.8%	4.8%	2	60	0.1%
2014	633	10,530	799	\$756	\$0.93	1.1%	4.8%	-	-	1.6%
2013	633	10,530	799	\$747	\$0.92	1.0%	5.2%	-	-	1.5%
2012	632	10,405	801	\$740	\$0.91	0.8%	5.1%	1	125	2.1%
Average	631	10,471	801	\$756	\$0.94	1.7%	4.8%	2	98	2.6%

Source: CoStar and US Bureau of Labor Statistics



Rents in the Southern Tier counties closely aligned with rental rates in Broome County. With Broome County being the most populous county in the Southern Tier while hosting SUNY and its associated student apartments, the Southern Tier rental statistics are heavily influenced by market conditions in Broome County. While rental rates across the state experienced more dramatic fluctuations, price changes in Broome County were more restrained.

Percent Growth in Multifamily Rent by Year in Broome County

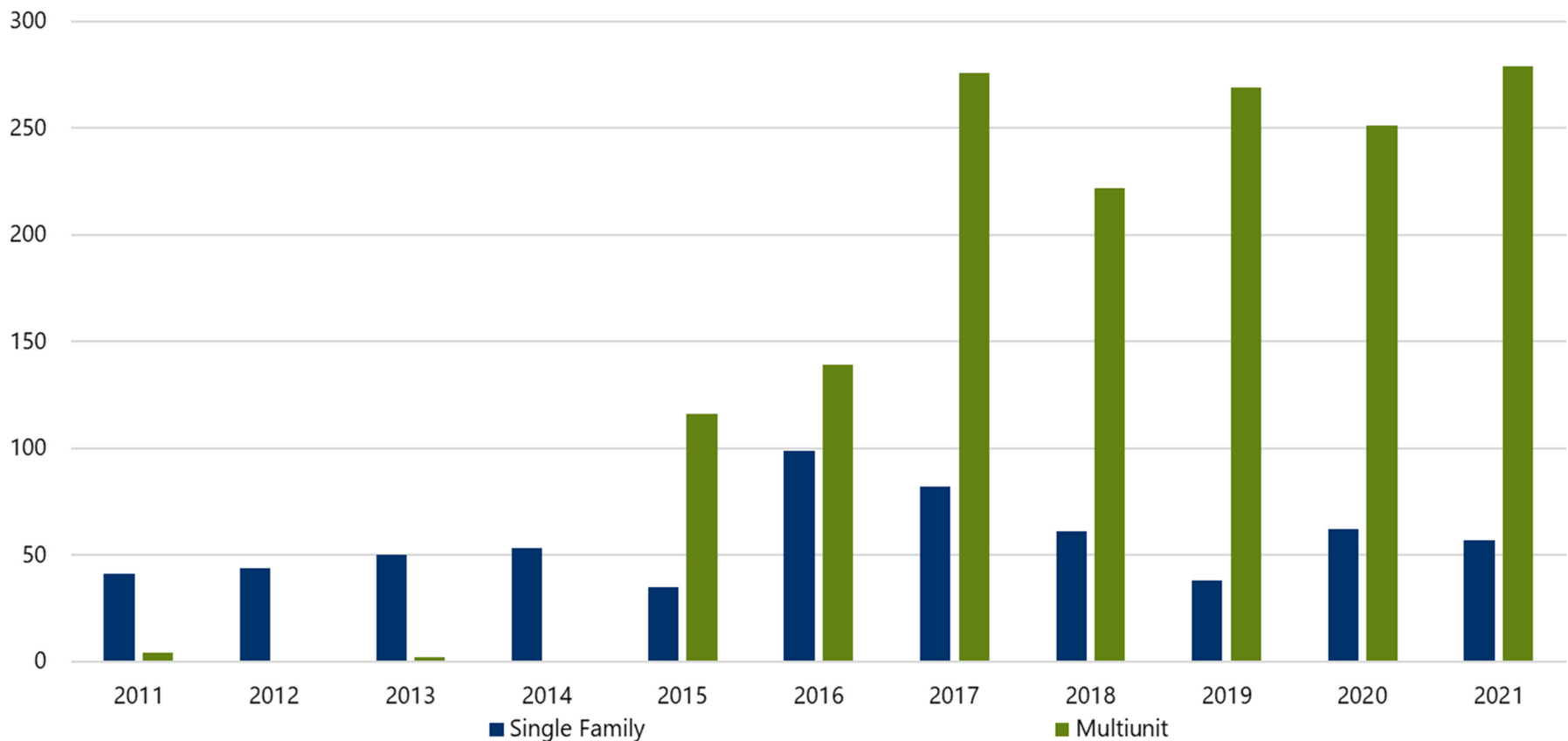


Source: CoStar

HOUSING DEVELOPMENT

Multiunit permits saw an interesting surge starting in 2015. Student housing vacancy rates spiked in 2015 (7%), 2016 (5%), and 2017 (8.6%) before dropping back below 5% in subsequent years. This may be reflective of the initial slack caused by new construction before being absorbed into the market. Overall, the largest year of 358-unit permits (cumulative of both single-family and multiunit buildings) in 2017 amounts to 0.4% of total housing inventory in the county. A further exploration of additional housing development need is explored in section 6. Overall, from 2011-2021, 29% of the building permits issued in Broome County were for single family units while 79% were for multi-family units.

Building Permits in Broome County



Source: HUD State of the Cities Data Systems with Census Bureau's Build

Below is a more detailed breakout of the building permits by municipality. The City of Binghamton and Vestal absorbed the majority of development growth, with the next largest being Union.

Total Local Building Permits, Multifamily and Single Family

Municipality	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total	Percent of Total	Last 5 Yrs.	Percent of 5 Yrs.
Barker	4	2	4	1	4	3	2	0	0	5	2	27	1.2%	9	0.6%
Binghamton Town	0	2	2	0	0	42	1	2	2	1	2	54	2.5%	8	0.5%
Binghamton City	0	0	1	3	10	0	140	48	62	50	65	379	17.4%	365	22.9%
Chenango	3	5	3	5	2	2	8	3	6	8	2	47	2.2%	27	1.7%
Colesville	9	2	2	4	1	6	3	5	5	5	5	47	2.2%	23	1.4%
Conklin	0	0	0	5	1	4	14	3	1	0	1	29	1.3%	19	1.2%
Deposit	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Dickinson	0	1	1	0	1	0	0	0	0	1	1	5	0.2%	2	0.1%
Endicott Village	2	1	0	0	56	0	0	0	0	0	0	59	2.7%	0	0.0%
Fenton	5	0	1	0	2	6	4	4	1	1	2	26	1.2%	12	0.8%
Johnson City Village	1	0	0	0	0	0	0	0	0	0	0	1	0.0%	0	0.0%
Kirkwood	2	4	2	3	0	4	1	1	3	2	0	22	1.0%	7	0.4%
Lisle	2	3	3	4	4	4	4	2	4	4	3	37	1.7%	17	1.1%
Lisle Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Maine	3	2	3	3	2	2	5	4	2	3	7	36	1.7%	21	1.3%
Nanticoke	0	1	0	0	0	0	10	10	2	2	2	27	1.2%	26	1.6%
Port Dickinson Village	0	0	0	0	0	0	0	0	0	1	0	1	0.0%	1	0.1%
Sanford	2	6	8	4	5	3	5	6	0	5	3	47	2.2%	19	1.2%
Triangle	1	1	0	2	0	4	7	4	1	1	2	23	1.1%	15	0.9%
Union	4	7	9	6	54	2	4	4	1	39	4	134	6.1%	52	3.3%
Vestal	1	5	10	9	3	147	144	182	215	175	223	1,114	51.1%	939	58.8%
Whitney Point Village	0	0	0	0	0	0	0	0	0	0	1	1	0.0%	1	0.1%
Windsor	6	2	3	4	6	9	6	5	2	10	11	64	2.9%	34	2.1%
Windsor Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Total	45	44	52	53	151	238	358	283	307	313	336	2,180	100%	1,597	100%

Source: HUD State of the Cities Data Systems with Census Bureau's Build Permits Survey



Multifamily development accounted for the majority of new units in Broome County, but was limited to two or three towns in most years, again comprising the City of Binghamton, Vestal, and Union.

Multifamily Permits in Broome County

Municipality	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total	Percent of Total	Total Last 5 Yrs.	Percent of 5 Yrs.
Barker	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Binghamton Town	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Binghamton City	0	0	0	0	10	0	140	48	62	50	65	375	24.1%	365	28.1%
Chenango	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Colesville	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Conklin	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Deposit Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Dickinson	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Endicott Village	2	0	0	0	56	0	0	0	0	0	0	58	3.7%	0	0.0%
Fenton	2	0	0	0	0	0	0	0	0	0	0	2	0.1%	0	0.0%
Johnson City Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Kirkwood	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Lisle	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Lisle Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Nanticoke	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Port Dickinson	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Sanford	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Triangle	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Union	0	0	2	0	50	0	0	0	0	34	0	86	5.5%	34	2.6%
Vestal	0	0	0	0	0	139	136	174	207	167	214	1,037	66.6%	898	69.2%
Whitney Point Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Windsor	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Windsor Village	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Total	4	0	2	0	116	139	276	222	269	251	279	1,558	100%	1,297	100%

Source: HUD State of the Cities Data Systems with Census Bureau's Build Permits Survey



When single family permits in Broome County are separated from the multifamily permits, development is widely represented across the region. Altogether, though, the total number of permits each year only amounts to a few new houses per town.

Single-Family Permits in Broome County

Municipality	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total	Percent of Total	Total Last 5 Yrs.	Percent of 5 Yrs.
Barker	4	2	4	1	4	3	2	0	0	5	2	27	4.3%	9	3.0%
Binghamton Town	0	2	2	0	0	42	1	2	2	1	2	54	8.7%	8	2.7%
Binghamton City	0	0	1	3	0	0	0	0	0	0	0	4	0.6%	0	0.0%
Chenango	3	5	3	5	2	2	8	3	6	8	2	47	7.6%	27	9.0%
Colesville	9	2	2	4	1	6	3	5	5	5	5	47	7.6%	23	7.7%
Conklin	0	0	0	5	1	4	14	3	1	0	1	29	4.7%	19	6.3%
Deposit	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Dickinson	0	1	1	0	1	0	0	0	0	1	1	5	0.8%	2	0.7%
Endicott V	0	1	0	0	0	0	0	0	0	0	0	1	0.2%	0	0.0%
Fenton	3	0	1	0	2	6	4	4	1	1	2	24	3.9%	12	4.0%
Johnson City V	1	0	0	0	0	0	0	0	0	0	0	1	0.2%	0	0.0%
Kirkwood	2	4	2	3	0	4	1	1	3	2	0	22	3.5%	7	2.3%
Lisle	2	3	3	4	4	4	4	2	4	4	3	37	5.9%	17	5.7%
Lisle V	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Maine	3	2	3	3	2	2	5	4	2	3	7	36	5.8%	21	7.0%
Nanticoke	0	1	0	0	0	0	10	10	2	2	2	27	4.3%	26	8.7%
Port Dickinson V	0	0	0	0	0	0	0	0	0	1	0	1	0.2%	1	0.3%
Sanford	2	6	8	4	5	3	5	6	0	5	3	47	7.6%	19	6.3%
Triangle	1	1	0	2	0	4	7	4	1	1	2	23	3.7%	15	5.0%
Union	4	7	7	6	4	2	4	4	1	5	4	48	7.7%	18	6.0%
Vestal	1	5	10	9	3	8	8	8	8	8	9	77	12.4%	41	13.7%
White Point V	0	0	0	0	0	0	0	0	0	0	1	1	0.2%	1	0.3%
Windsor	6	2	3	4	6	9	6	5	2	10	11	64	10.3%	34	11.3%
Windsor V	0	0	0	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
Total	41	44	50	53	35	99	82	61	38	62	57	622	100%	300	100%

Source: HUD State of the Cities Data Systems with Census Bureau's Build Permits Survey



STUDENT HOUSING MARKET

Student enrollment at Binghamton University is up 15% over the last decade, numbering 2,373 more heads than 2013 counts. An undated student housing orientation memo from the university suggests there are about 5,000 student beds in university housing. Using that estimate, there were around 13,290 students in the private rental market within commuting distance from the campus last academic year, up from 10,917 in 2013. (A small portion of these commuters may still live in their parents' home or in a house of their own.)

Student Counts at Binghamton University

Enrollment Status	Fall Count										% Chg	# Chg
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	'13-'22	'13-'23
Degree-seeking Students Only	15,917	16,562	16,824	17,166	17,244	17,675	18,076	18,045	18,017	18,290	15%	2,373
Full-Time	14,345	14,829	15,093	15,308	15,424	15,737	16,154	16,030	16,192	16,547	15%	2,202
Part-Time	1,572	1,733	1,731	1,858	1,820	1,938	1,922	2,015	1,825	1,743	11%	171
Undergraduate Total (Degree)	12,940	13,372	13,465	13,578	13,693	13,990	14,156	14,300	14,303	14,398	11%	1,458
Graduate Total (Degree)	2,977	3,190	3,359	3,588	3,551	3,685	3,920	3,745	3,714	3,892	31%	915

Source: Binghamton University Office of Institutional Research



CoStar real estate data provides a snapshot of student housing with 25 properties representing over 1,400 units tracked by the data provider. The data shows a relatively strong student housing market. Vacancy rates increased from 1.0% pre-pandemic in 2019 to 4.1% in 2021 and are at 2.5% year-to-date in 2023. Between 2017 and 2022, rents went up 19%. Vacancy rates have been at or below 4.1% for six years. Rents responded in kind. In the last five years, there have been significant rent increases in all years but one. These two trends indicate that demand is up, and supply is limited. There are currently no buildings under construction identified in the CoStar data.

However, over the last twenty years, various conditions have kept student rents in check. Student asking rents have risen cumulatively 41% since 2000, while general market multiunit asking rents have appreciated 44% over the same time period. Student-housing landlords are collecting about a third less in real dollars than they were twenty years ago.

Student Housing Market in Broome County

Period	Inventory Bldgs	Inventory Units	Asking Rent Per Unit	Asking Rent Per SF	Asking Rent % Growth/Yr	Effective Rent Per SF	Vacancy Percent	Under Construction Bldgs	Under Construction Units
2023	25	1,408	\$2,713	\$2.44	4.8%	\$2.43	2.5%	-	-
2022	24	1,399	\$2,698	\$2.42	5.8%	\$2.41	2.9%	1	9
2021	24	1,399	\$2,550	\$2.29	3.1%	\$2.28	4.1%	1	9
2020	24	1,399	\$2,473	\$2.22	0.3%	\$2.19	3.1%	1	9
2019	23	1,375	\$2,466	\$2.21	7.5%	\$2.21	1.0%	1	24
2018	23	1,375	\$2,295	\$2.06	1.0%	\$2.05	2.0%	1	24
2017	23	1,375	\$2,272	\$2.04	0.5%	\$2.02	8.6%	-	-
2016	22	1,353	\$2,262	\$2.03	-1.7%	\$2.02	5.0%	1	22
2015	21	1,258	\$2,301	\$2.07	-0.2%	\$2.05	7.0%	2	117
2014	21	1,258	\$2,307	\$2.07	2.1%	\$2.06	2.5%	-	-
2013	21	1,258	\$2,260	\$2.03	2.0%	\$2.02	3.5%	-	-

Source: CoStar



5. HOUSING AFFORDABILITY

AREA MEDIAN INCOME (AMI)

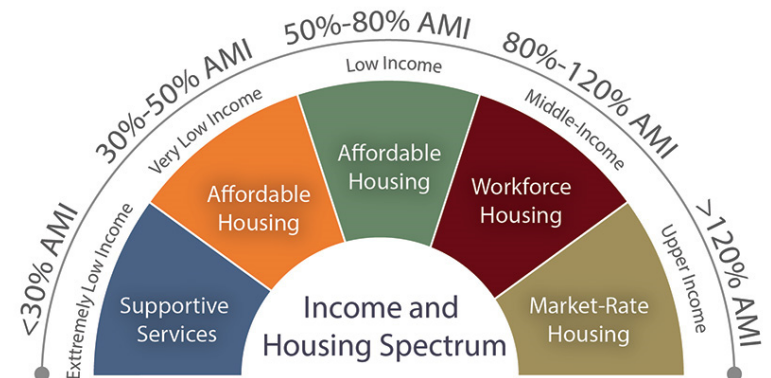
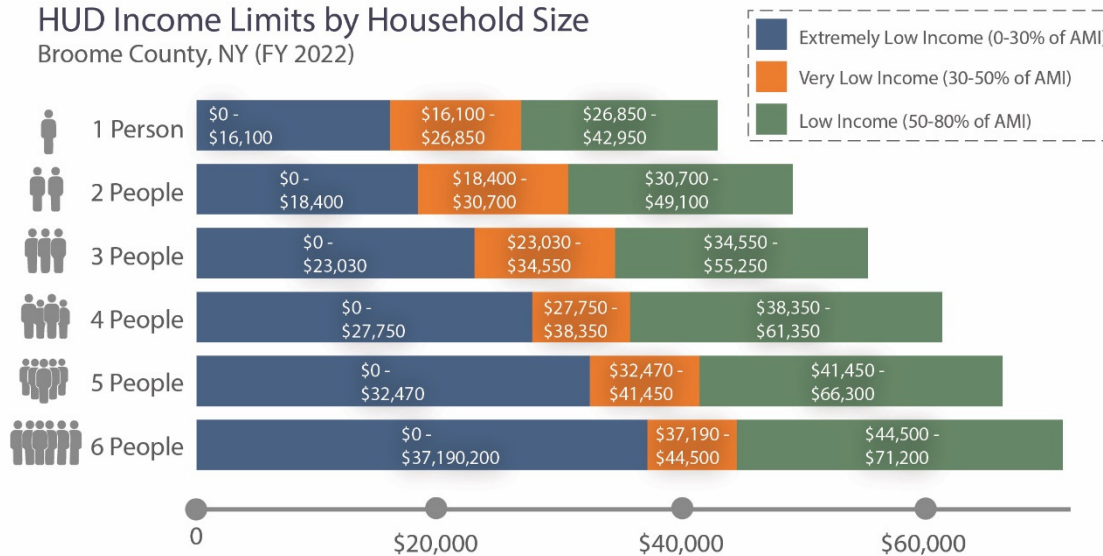
This section provides an overview of current household distribution in Broome County by “AMI”, a commonly used measure of income and housing affordability (see box to the right). HUD characterizes household incomes below 80% of AMI as low, below 50% as very low, and below 30% as extremely low. The FY 2022 AMI brackets by household size are shown below. The graphic below also indicates the general categories of housing associated with income AMI brackets.

What is AMI and why does it matter?

Area Median Income (AMI; sometimes called Median Family Income) is the household income for the median (middle) household in a given region. Because the figure is tied to a four-person household, these values are not absolute and can be adjusted depending on the size of a household. The AMI is calculated on an annual basis by the U.S. Department of Urban Development (HUD).

The metric is used for HUD’s housing programs and many state and other programs. Programs typically set eligibility at a fixed percentage of AMI. Therefore, understanding the distribution of households relative to an area’s AMI provides an indication of affordable housing needs in a way that aligns with common housing programs.

HUD Income Limits by Household Size
Broome County, NY (FY 2022)



More than half (54%) of Broome County households live below 80% of AMI.

Almost a third of all households cannot afford the median gross rent for the area, and about 45% of households cannot afford the median home sale price. That amounts to over 20,000 households that cannot afford median rent, and over 35,000 households that cannot afford the median home sale price.

The graphic to the right provides an illustration of how select jobs and their median annual earnings align with AMI brackets. For example, the "typical" fast food worker in Broome County earns \$28,000 per year, which falls in the 30% to 50% AMI bracket, assuming they are a single-earning four-person household.

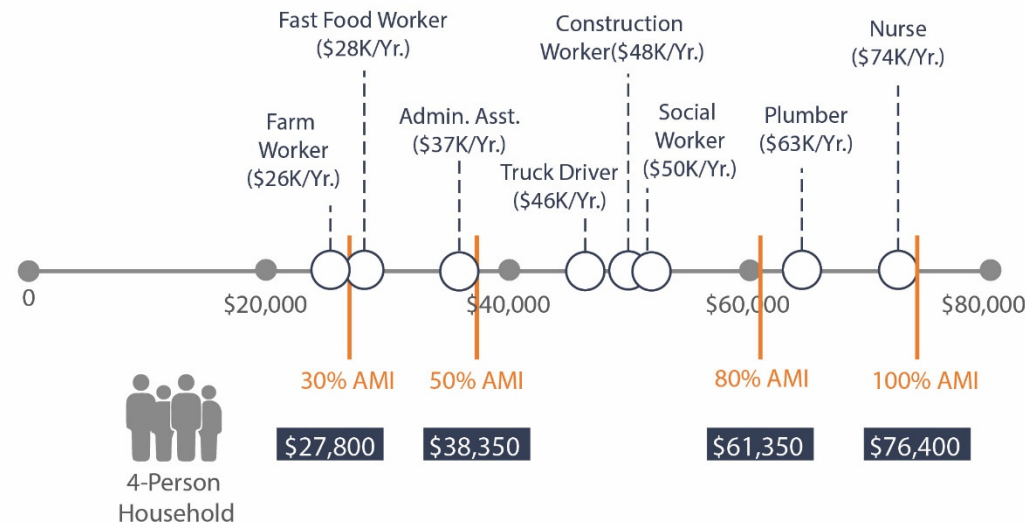
Broome County Households by Area Median Income Brackets (2022)

Household Income Bracket	Number of Households	Percent of Households	Maximum Affordable Rent	Maximum Affordable Home Price
30% or Less of AMI (Less than \$22,920)	17,838	22.0%	Less than \$573	Less than \$76,700
31%-50% of AMI (\$22,921 to \$38,200)	11,540	14.2%	\$574 to \$955	\$76,701 to \$127,800
51%-80% of AMI (\$38,201 to \$60,480)	14,637	18.1%	\$956 to \$1,512	\$127,801 to \$202,200
81%-100% of AMI (\$60,481 to \$76,400)	8,218	10.1%	\$1,513 to \$1,910	\$202,201 to \$255,600
101%-120% of AMI (\$76,401 to \$91,680)	6,525	8.1%	\$1,911 to \$2,292	\$255,601 to \$306,700
Over 120% of AMI (More than \$91,680)	22,274	27.5%	\$2,293 or more	\$306,701 and above
Total	81,031	100%		

Note: HUD's 2022 AMI for Binghamton Metro Statistical Area is \$76,400. Home prices and payments assume 7% mortgage rate and 10% down payment.

Source: American Community Survey reports S1901 and S2503/mortgatenewsdaily.com/Camoin Associates

Broome County Median Job Wages and AMI (4-person household)



FOR-SALE HOUSING AFFORDABILITY GAP ANALYSIS

Home Affordability for Typical Households

Home prices in Broome County are relatively affordable based on area incomes. A typically (median) priced home in the County of \$150,000 requires an annual household income of \$44,818 to be affordable. The actual median household income of approximately \$54,000 indicates that the typical household (median household income) is able to afford a typical (median priced) home with over \$9,000 in income over the required threshold (based on 30% of income spent on housing costs).

Another way of considering housing affordability is the home price affordability gap. The analysis indicates that the typical (median) priced home would need to be approximately \$30,000 more expensive to be unaffordable for the median household. It is important to note that affordability is still a concern as much of the “affordable” housing stock is of relatively poor and inadequate quality. Whereas the affordability of adequate and higher quality housing units remains unaffordable for many.

Home Affordability for Typical Workers

Housing is generally affordable in Broome County even when applied only to earnings (salaries and wages), albeit with a smaller margin. Median wage and salary earners are able to stay above housing affordability limits by about \$2,500, while median housing prices were \$7,633 below the affordability ceiling based only on earnings.

Home Affordability Gap: Housing Prices vs. Income Levels in Broome County

Median Sale Price	\$150,000
Down Payment of 10%	\$15,000
Loan Amount	\$135,000
Principal & Interest Payment	\$897
Estimated Additional Costs per Monthly Payment	\$223
Total Monthly Payment	\$1,120
Household Income Threshold (annual)	\$44,818
Median Household Income	\$53,982
Income Gap	(\$9,164)
Affordable Home Price Based on Median Income	\$179,940
Home Price Affordability Gap	(\$29,940)

Note: Home prices and payments assume 7% mortgage rate and 10% down payment

Source: GBAoR/ACS S1901 Income/mortgatenewsdaily.com/Camoin Associates

Home Affordability Gap: Housing Prices vs. Median Earnings in Broome County

Median Sale Price	\$150,000
Down Payment of 10%	\$15,000
Loan Amount	\$135,000
Principal & Interest Payment	\$897
Estimated Additional Costs per Monthly Payment	\$223
Total Monthly Payment	\$1,120
Household Income Threshold (annual)	\$44,818
Median Earnings	\$47,290
Income Gap	(\$2,472)
Affordable Home Price Based on Average Earnings	\$157,633
Home Price Affordability Gap	(\$7,633)

Note: Home prices and payments assume 7% mortgage rate and 10% down payment

Source: GBAoR/LightCast/mortgatenewsdaily.com/Camoin Associates



RENTAL AFFORDABILITY GAP ANALYSIS

The rental market affordability in Broome County is analyzed in this section by both the median household income of renter households as well as median earnings in Broome County. The American Community Survey of the US Census calculates median renter household income at \$29,154 in 2021 (the last ACS). With median gross rents in the area at \$806 per month, a typical renter with the median income would be spending over 30% of their income (33%) on housing. This puts Broome County rents slightly higher than what HUD considers affordable.

Simultaneously, Lightcast estimates that median household earnings (salaries and wages) in Broome County are \$47,290 (regardless of renter or owner status). With that income, the median gross rent only comprises about 20% of wages, well below the affordability ceiling indicating that a typical household can afford a typically-priced rental unit. However, there are many workers in the County that fall below the income threshold to afford a rental unit, as discussed in the following section. As previously discussed, overall price points in Broome County appear misleadingly affordable, as much of the affordable housing stock is of relatively poor or low quality and condition while higher quality units are unaffordable for many households.

Rental Affordability Gap: Gross Rents and Median Income in Broome County (2021)

Median Gross Monthly Rent	\$806
Annualized Rent	\$9,672
Household Annual Income Threshold	\$32,240
Hourly Wage Threshold (full-time)	\$21
Hourly Wage Threshold (3/4-time)	\$28
Hourly Wage Threshold (1/2-time)	\$42
Median Renter Household Income	\$29,154
Median Rent % Median Income	33.2%

Source: American Community Survey 5-year (2021) DP04/S2503

Rental Affordability Gap: Gross Rents and Median Earnings in Broome County (2021)

Median Gross Monthly Rent	\$806
Annualized Rent	\$9,672
Household Annual Income Threshold	\$32,240
Hourly Wage Threshold (full-time)	\$21
Hourly Wage Threshold (3/4-time)	\$28
Hourly Wage Threshold (1/2-time)	\$42
Median Household Earnings	\$47,290
Median Rent % Median Income	20.5%

Source: American Community Survey 5-yr 2021 DP04/S2503, LightCast



WAGES AND EARNINGS ALIGNMENT WITH HOUSING PRICES

To put in perspective, the adjacent table lists both professions and the associated number of jobs in the county in which full-time wages fall below the level needed to afford the median gross rent. For example, there are nearly 2,700 workers employed at limited-service restaurants for whom the overall median earnings falls below the threshold needed to afford a typically priced apartment.

Most prevalent on the list are food service and hospitality jobs, childcare and education, and retail and service jobs. Notable, too, are members of the military.

Occupations with Median Earnings Insufficient to Afford Median Rent in Broome County

Occupation	Jobs	Occupation	Jobs
Limited-Service Restaurants	2,686	Convenience Retailers	72
Full-Service Restaurants	2,476	Environment, Conservation Organizations	64
Religious Organizations	745	Pet Care (except Veterinary) Services	63
Drinking Places (Alcoholic Beverages)	679	Hobby, Toy, and Game Retailers	62
Child Day Care Services	664	Cosmetics, Beauty Supplies, and Perfume Retailers	60
Elementary and Secondary Schools	559	Gift, Novelty, and Souvenir Retailers	56
Department Stores	552	Amusement Arcades	55
Human Rights Organizations	533	Motion Picture Theaters (except Drive-Ins)	53
Food Service Contractors	505	Sewing, Needlework, and Piece Goods Retailers	51
Janitorial Services	481	Florists	51
Snack and Nonalcoholic Beverage Bars	467	All Other Amusement and Recreation Industries	51
Hotels (except Casino Hotels) and Motels	463	All Other Miscellaneous Schools and Instruction	44
Federal Government, Military	291	Bowling Centers	44
Fitness and Recreational Sports Centers	258	Other Personal Care Services	41
Private Households	256	Temporary Shelters	41
Civic and Social Organizations	251	Theater Companies and Dinner Theaters	40
Nail Salons	169	All Other Personal Services	38
Beer, Wine, and Liquor Retailers	157	Other Services to Buildings and Dwellings	36
Used Merchandise Retailers	148	Barber Shops	28
All Other Home Furnishings Retailers	133	Exam Preparation and Tutoring	27
Security Guards and Patrol Services	131	Other Personal/Household Goods Repair	26
Local Messengers and Local Delivery	125	Musical Groups and Artists	21
Museums	112	Office Supplies and Stationery Retailers	19
Sports and Recreation Instruction	101	Professional Employer Organizations	19
Other Airport Operations	97	Diet and Weight Reducing Centers	16
Taxi Service	80	Other Crushed and Broken Stone Quarrying	14
Shoe Retailers	80	Educational Support Services	13
Book Retailers and News Dealers	79	Automobile Driving Schools	12
Caterers	79	Dance Companies	12
School and Employee Bus Transportation	73	Musical Instrument and Supplies Retailers	12
Fine Arts Schools	73	Apprenticeship Training	11

Source: Lightcast



6. HOUSING NEEDS ANALYSIS

SUMMARY OF RESULTS

The housing need analysis explores both current and future housing needs.

The measure of **current housing need** is based on the number of cost-burdened households, underhoused young adults, overcrowded units, substandard and obsolete units, displaced workers, and senior households.

Future housing need is derived from estimates of future workforce growth, and replacement of older housing units.

Beginning with the current existing need, there is a need for new, improved, or alternative housing arrangements to accommodate at least 26,674 households within Broome County, based on the analysis in this section. This is not a call for nearly 27,000 new homes to be built but rather, the County needs this number of housing interventions to meet existing needs. These housing interventions can take the form of new housing units, increasing the affordability of existing units, conversion of existing units to rent-subsidized or income-restricted units, tenant-based rental assistance programs, or homeowner assistance programs.

Further, there is an anticipated need for at least 1,852 new housing units within Broome County based on future projections. These units are new housing units that will be needed and are not currently available in Broome County.

Total Broome County Housing Need

Current Housing Need, 2022	Total Units
Cost Burdened Households	23,040
Displaced Workers	3,634
Current Primary Need	26,674
Substandard Housing	352
Overcrowded Households	1,527
Obsolete Housing	721
Underhoused Residents (Aged 18-34)	1,445
Age 65+ Households	3,090
Current Additional Need	7,136
Total Current Housing Need	33,810
Future Housing Need, 2022-2032	Total Units
Total Workforce In-Migration Need (Workers)	13,528
Total Workforce In-Migration Need (Households)	8,888
Units Becoming Available for Workforce	7,108
Future Workforce Need	1,780
Future Replacement Need	72
Total Future Need	1,852

Source: Camoin Associates



CURRENT BROOME COUNTY HOUSING NEEDS

Cost Burdened Households

A common housing affordability “rule of thumb” is that a household should spend no more than 30% of its income on housing costs. This definition is also used by the U.S. Department of Housing and Urban Development (HUD). When households spend more than 30% of their income on housing expenses, they are classified as being “cost burdened.”

The following tables show the number and percent share of households at each income level in Broome County, the Southern Tier counties in New York, and the state of New York. that are considered “cost-burdened,” or are spending 30% or more of their income on housing costs.

While the 30 percent threshold is the commonly accepted metric, it is most relevant to households at the lower end of the income spectrum. High-income households spending more than 30% of their income on housing costs are generally less of a concern since this is often a lifestyle choice.

According to the 2021 ACS, **approximately 23,040 Broome County households are considered cost-burdened, or 28% of all households in the County.** When examining only households **earning below \$50,000**, about 20,928 households are cost-burdened, or about **59% of all households in this income range.** Examining **renter households alone, over 47% are cost burdened.**

This indicates there may be a need for housing interventions specifically targeting low-income and renter households. It is likely that the number of cost-burdened houses has increased since 2020 due to the pandemic and inflation-related cost increases over the last three years. These rates of cost burden are slightly higher than the overall Southern Tier (27% overall cost-burdened), but lower than the state as a whole (37%).

What Counts as Housing Expenses for Being Cost Burdened?

For the purposes of this metric, monthly owner housing costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance; utilities (electricity, gas, water, and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where applicable, monthly condominium fees and mobile home costs.

Monthly renter housing costs are comprised of gross rent, as defined previously.



Cost-Burdened Households by Income Level, 2021**(Households with Housing Costs at 30% or More of Household Income)**

Household Income Level	Broome County			Southern Tier			New York		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
Less than \$20,000:	11,594	3,738	7,856	28,507	9,766	18,741	827,203	205,436	621,767
\$20,000 to \$34,999:	6,661	2,657	4,004	18,689	7,630	11,059	608,741	201,217	407,524
\$35,000 to \$49,999:	2,673	1,598	1,075	9,152	5,055	4,097	414,916	155,175	259,741
\$50,000 to \$74,999:	1,406	1,082	324	5,254	3,881	1,373	430,551	194,097	236,454
\$75,000 or more:	706	537	169	2,747	2,280	467	493,558	343,081	150,477
Total	23,040	9,612	13,428	64,349	28,612	35,737	2,774,969	1,099,006	1,675,963
Total < \$50,000	20,928	7,993	12,935	56,348	22,451	33,897	1,850,860	561,828	1,289,032

Source: ACS 2021 5 -year Estimates

Share of Households by Income Level that are Cost-Burdened, 2021

Household Income Level	Broome County			Southern Tier			New York		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
Less than \$20,000:	87%	83%	89%	85%	79%	89%	88%	86%	89%
\$20,000 to \$34,999:	58%	44%	73%	59%	44%	76%	75%	64%	83%
\$35,000 to \$49,999:	25%	24%	28%	17%	27%	36%	57%	47%	66%
\$50,000 to \$74,999:	10%	11%	8%	13%	13%	12%	39%	33%	46%
\$75,000 or more:	2%	2%	5%	3%	3%	4%	13%	13%	13%
Total	28%	18%	47%	27%	18%	47%	37%	27%	49%
Total < \$50,000	59%	46%	71%	59%	46%	72%	75%	63%	81%

Source: ACS 2021 5 -year Estimates



Cost-burden rates disproportionately impact the younger age groups in the County as is typical for the age bracket. For households aged 15-24, 60% are cost-burdened while other age brackets range from 31% of 25- to 34-year-olds to 24% of 35- to 64-year-olds. Older households, age 65+, have a cost-burdened rate of 28%.

Across age cohorts, renter households are more cost-burdened than owner households. This is especially true for 65+ year-old households, where the rate of cost burden is 29 percentage points higher for Broome County renters compared to owners.

Cost-Burdened Households by Age of Householder (Households with Housing Costs at 30% or More of Household Income)

Householder Age	Broome County			Southern Tier			New York		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
15 to 24 years	3,271	134	3,137	9,322	356	8,966	104,958	8,817	96,141
25 to 34 years	3,010	783	2,227	9,342	2,100	7,242	409,315	75,069	334,246
35 to 64 years	9,972	4,558	5,414	27,536	14,534	13,002	1,445,544	598,475	847,069
65 years or older	6,787	4,137	2,650	18,149	11,622	6,527	815,186	416,645	398,541
Total	23,040	9,612	13,428	64,349	28,612	35,737	2,775,003	1,099,006	1,675,997

Source: ACS 2021 5-year estimates

Share of Households by Age of Householder that are Cost-Burdened

Householder Age	Broome County			Southern Tier			New York		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
15 to 24 years	60%	31%	63%	62%	83%	62%	55%	39%	58%
25 to 34 years	31%	20%	38%	43%	54%	41%	38%	25%	43%
35 to 64 years	24%	16%	44%	46%	50%	42%	34%	25%	47%
65 years or older	28%	21%	51%	55%	60%	49%	40%	31%	57%
Total	28%	18%	47%	27%	18%	47%	37%	27%	49%

Source: ACS 2021 5-year estimates



Underhoused Young Adults

Many young adults often live with others because they cannot find or afford suitable housing and therefore represent an important component of housing need. The resident population aged from 18 to 34 years totals just over 43,000 in Broome County. Of those, a small proportion lives alone (10%) while a much more substantial portion cohabitates with a spouse or unmarried partner (19%). An additional 14% live with roommates.

The balance, 16,689 residents of this age group, live with parents or other relatives (39%) – a higher share than living with a spouse or partner. This figure increased significantly during the pandemic, and it is likely that a portion of those young adults would prefer to live apart from their kin if suitable housing were available.

Compared to Broome County, the proportion of 18- to 34-year-olds living with parents or other relatives in the Southern Tier registers lower at approximately 35%. If Broome County matched this region, used as a measure of “typical” rates, the total number of young adults living with parents or other relatives would total 15,244.

The difference between these measures, the number currently living with family members compared to the number expected if the county matched the “typical” regional rate, comes to a total of **1,445 young adult residents. These young adults are considered underhoused and in need of their own housing in the county**, which would represent the creation of a new household.

Broome County Underhoused Residents Aged 18-34 - 2021

Living Arrangements	Broome County		Southern Tier		New York	
	Count	Share	Count	Share	Count	Share
Living alone	4,390	10.2%	12,435	10.2%	340,754	7.7%
With spouse	7,967	18.5%	23,636	19.4%	802,342	18.2%
With Unmarried Partner	6,081	14.1%	18,454	15.1%	426,343	9.7%
With Parents	12,504	29.0%	33,242	27.2%	1,745,489	39.6%
With Other Relatives	4,185	9.7%	9,977	8.2%	561,770	12.7%
With Other Nonrelatives	7,943	18.4%	24,368	20.0%	535,214	12.1%
Total 18 to 34 Year Olds	43,070	100.0%	122,112	100.0%	4,411,912	100.0%
Total Living Family Members	16,689	38.7%	43,219	35.4%	2,307,259	52.3%
Underhoused Residents in Broome County Aged 18-34						
Living with Family Members	16,689					
Expected Living* with Family Members	15,244					
Total Underhoused 18-34 Year Olds	1,445					

* Expected Living is the share of the population that is expected to be living with family members if Broome County followed the share in the broader Southern Tier Region

Note: Data is Population not Households

Source: ACS 2021 5 -year Estimates



Overcrowded Households

In some cases, the number of residents in a household registers exceptionally high as compared to the number of rooms in the unit and beyond acceptable health and safety standards. The U.S. Census defines an overcrowded unit as one occupied by 1 or more persons per room (excluding bathrooms and kitchens). For example, a family of five living in an apartment with two bedrooms and one living room would meet the definition of being overcrowded. Units with more than 1.5 persons per room are considered severely overcrowded.

In Broome County, approximately 1.9% of all households representing 1,527 households are considered to be overcrowded.

Substandard Housing

A small number of residential units within Broome County either lack complete plumbing facilities or lack complete kitchens. There are 195 units in the County without complete plumbing, including 114 owner-occupied units and 81 renter-occupied units. A total of 352 units lack a complete kitchen, equating to 165 owner-occupied units and 187 renter-occupied units.

The minimum number of substandard units for the County is then the higher of the two figures for both owner-occupied and renter-occupied units. That is, there is potential “overlap” between the units lacking plumbing and lacking complete kitchens. Therefore, it is conservatively estimated that **there are at least 352 substandard housing units in Broome County, including at least 165 owner-occupied and 187 renter-occupied units.**

Broome County Overcrowded Households - 2021

Housing Units	Total Occupied	Owner Occupied	Renter Occupied
Total Units	81,031	52,654	28,377
Over Crowded	1,083	443	640
Severely Overcrowded	444	108	336
Total Overcrowded Units	1,527	551	976
Overcrowded Percent of Total	1.9%	1.0%	3.4%

Note: Households with over 1.0 occupants per room or more

Source: ACS 2021 5 -year Estimates

Broome County Substandard Housing - 2021

	Total Occupied	Owner Occupied	Renter Occupied
Total Units	81,031	52,654	28,377
Plumbing Availability			
Units with complete plumbing	80,836	52,540	28,296
Units without complete plumbing	195	114	81
Percent without complete plumbing	0.2%	0.2%	0.3%
Kitchen Availability			
Units with complete kitchen	80,679	52,489	28,190
Units without complete kitchen	352	165	187
Percent without complete kitchen	0.4%	0.3%	0.7%
Minimum Substandard Units	352	165	187

Source: ACS 2021 5 -year Estimates



Obsolete Housing

Obsolete housing refers to housing that has essentially reached the end of its useful life and is in need of replacement or substantial rehabilitation for a variety of reasons. It is important to note that obsolete housing and substandard housing, as previously discussed, are not necessarily mutually exclusive. That is, units can be both substandard and obsolete.

While a precise estimate of obsolete housing in Broome County is not possible, property tax records provide helpful insights into the need for replacement housing. Based on the Broome County Assessor's data, of 75,818 residential units, 672 are classified as being in "poor condition". For the purposes of this analysis, these are considered to be obsolete housing units. This represents 0.9% of all units in the county, made up of 437 owner-occupied homes and 235 rental units.

However, this may be a conservative estimate as, according to the US Census, there are actually 81,031 units in the county and not 75,518 identified by the assessor's office. Therefore, applying the calculated 0.9% obsolescence rate to the 80,031 total units results in an estimate of 721 obsolete units countywide of which 469 are owner-occupied and 253 are rentals.

Broome County Obsolete Housing

	Total Occupied	Owner Occupied	Renter Occupied
Total Units	75,518	49,072	26,446
Units in Poor Condition	672	437	235
Percent in Poor Condition	0.9%	0.9%	0.9%
Obsolete Units	672	437	235

Note: Obsolete Units are determined as units in Poor Condition

Source: Broome County Assessor Data

Broome County Obsolete Housing - 2021

	Total Occupied	Owner Occupied	Renter Occupied
Total Units	81,031	52,654	28,377
Units built in 1939 or earlier	721	469	253
Estimated Percent Obsolete	0.9%	0.9%	0.9%
Estimated Obsolete Units	721	469	253

Note: Obsolete Units are determined as units in Poor Condition

Source: Broome County Assessor Data, ACS 2021 5-year Estimates, Camoin Associates



Displaced Workers

As recently as the mid-2000s, around two-thirds (68%) of all people working in Broome County also lived in the County. That share has more recently slipped to 63%. One of the causes of this dislocation is likely the unavailability of affordable housing in the County as well as a shortage of quality housing that meet the needs and preferences of these workers. The households displaced from the area represent an additional source of potential need that continues to go unmet.

More specifically, of the 76,881 people whose primary occupation is located in Broome County, 28,227 live in other communities – particularly Tioga County (7% of local workers), Chenango County (3%), and Susquehanna County (3%).

For the County to provide sufficient housing such that the proportion of out-of-area workers would return to a “healthier” rate of 32%, it would require meeting the housing needs of 3,634 households currently displaced and living outside of Broome County with desirable and affordable units within the county.

Workers Displaced out of Broome County - 2020

Broome County Workers	
Total Workers	76,881
Living within Broome County	48,654
Living Outside of Broome County	28,227
Percent Living Outside of Broome County	36.7%
Historical Percent (Average 2002-2008)	32.0%
Total Displaced	3,634
Likely Residence	
Owner Households	2,362
Renter Households	1,273
Total Displaced	3,634

Source: Census OnTheMap, ACS 2021 5-year Estimates, Camoin Associates



Seniors

Special attention must be paid to the needs of older residents when it comes to the availability of housing. While many may have accumulated sufficient wealth to live comfortably into their later years, a substantial number of retirees must cover their expenses based only on moderate, fixed incomes.

Narrowing the measure of cost-burdened to only those households headed by a resident aged 65 or over shows nearly one out of four of these older

adult households see the cost of housing at or above 30% of their income. While this is on par with the overall population, it nevertheless represents nearly 3,090 households in Broome County that may be experiencing difficulties meeting their monthly payments. What's more, for those older adults who rent, the proportion registering as cost-burdened jumps to 51% - well above the share seen for the broader population.

Broome County, Age 65+ Housing Needs

	All Households	Owner Households	Renter Households
Age 65+ Households	12,867	11,673	1,194
Percent Cost-Burdened	24.0%	21.3%	51.0%
Cost-Burdened Senior Households	3,090	2,482	609

Source: ACS 2021 5-year Estimates, PolicyMap, Camoin Associates



Summary of Current Housing Needs

There is a need for new, improved, or alternative housing arrangements for at least 26,674 households within Broome County based on this review. This is not a call for nearly 27,000 new homes to be built but rather the County needs this number of housing interventions to meet existing needs. These housing interventions can take the form of new housing units, increasing the affordability of existing units, conversion of existing units to rent-subsidized or income-restricted units, tenant-based rental assistance programs, or homeowner assistance programs.

The most pressing source of housing need is from those households that are over-burdened by current costs, spending 30% or more of their income going to housing. For many households, this proportion reaches 50% or more.

Displaced workers present another source of housing needed within the County. Over 3,000 of Broome County's workers must live beyond the

County's borders due to the cost and lack of availability of homes closer to their jobs.

Additional sources of housing needs come from those living in substandard, overcrowded, and obsolete housing.

Compared to the broader region's geography, the proportion of young adults in Broome County living with parents, or other (non-spousal) relatives is higher. In this case, facilitating a portion of this cohort to live more independently highlights a separate source of unmet residential demand.

Finally, older adults, many of whom are of limited means, account for nearly 14% of all households confronted by housing costs exceeding 30% of total income.

Primary Measures of Broome County Current Housing Needs- 2021

	Total Occupied	Owner Occupied	Renter Occupied
Cost Burdened Households	23,040	9,612	13,428
Displaced Workers	3,634	2,362	1,273
Total Primary Housing Need	26,674	11,974	14,701

Note: Displaced Workers are individuals not households

Source: Camoin Associates

Additional Sources of Current Housing Need- 2021

	Total Occupied	Owner Occupied	Renter Occupied
Substandard Housing	352	165	187
Overcrowded Households	1,527	551	976
Obsolete Housing	721	469	253
Underhoused Residents (Aged 18-34)	1,445	412	1,034
Age 65+ Households	3,090	2,482	609
Total Additional Need	7,136	4,078	3,058

Note: Underhoused Residents are individuals not households

Source: Camoin Associates



FUTURE BROOME COUNTY HOUSING NEEDS

This chapter assesses how many additional housing units need to be developed to keep pace with the projected job growth within the county. This analysis also considers the impact migration, retirement, and natural population decline has on future housing needs.

New job growth and retirements will drive a need for new workers in Broome County. Over the next decade, Broome County will experience a net increase of 9,958 jobs. Over the same time period, it is projected that 15,423 workers holding existing jobs will enter retirement.

Many retiring workers are expected to keep their residence in Broome County, limiting turnover and availability of housing for new workers.

In-commuting workers will continue to fill a portion of jobs in Broome County. Even with more “ideal” levels of in-commuting, a significant portion of the future workforce need will be met by those commuting into Broome County.

As the county’s economy grows and new jobs are created, additional workers will be needed to fill these positions, increasing the need for housing in the county.

In total, there is a future need for at least 1,852 new housing units within Broome County based on future projections. These units are new housing units that will be needed and are not currently available in Broome County.

Projected Future Housing Need - 2022-2032

	Broome County
Total Workforce In-Migration Need (Workers)	13,528
Total Workforce In-Migration Need (Households)	8,888
Units Becoming Available for Workforce	7,108
Net Future New Workforce Housing Need (10-Years)	1,780
Units Needing Replacement	72
Total Projected Future Housing Need	1,852

Source: Camoin Associates



Household Growth

According to Esri, in 2022 Broome County households totaled over 81,000. These are heavily weighted towards the older cohorts with 32% being aged 65 or over.

Looking over the coming ten years, Esri estimates a net decrease of 1,738 households in Broome County by 2032. Several age cohorts are expected to decline over this timeframe including households under 25, 25-34, 45-54, and 55-64.

Offsetting these declines (in part), however, will be an expansion in the 35-44, 65-74, and 75+ age groups. Amongst this latter group, those aged 75 and over, the outlook is for a net gain of approximately 2,932 more households.

A portion of the overall household decrease may be the result of available housing units not being adequately aligned with the needs of the changing demographic profile. Specifically, the existing inventory of homes, initially constructed for growing families, may well be much larger on average than those desired by an expanding population of empty-nesters and retirees.

Overall, population growth is not projected to be a driver of housing needs over the next decade; however, this does not suggest that there will not be a need for new, improved, or alternative housing within the County.

Households by Income and Age of Householder, Broome County, 2022

	<25	25-34	35-44	45-54	55-64	65-74	75+	Total	Share
< \$15,000	1,113	1,520	1,227	1,312	1,828	1,556	1,770	10,326	13%
\$15,000-\$24,999	587	1,216	814	878	1,300	1,467	2,535	8,797	11%
\$25,000-\$34,999	414	988	727	669	1,058	1,249	2,012	7,117	9%
\$35,000-\$49,999	511	1,468	1,263	1,195	1,611	2,179	2,340	10,567	13%
\$50,000-\$74,999	566	2,284	1,858	2,248	3,068	2,661	1,540	14,225	18%
\$75,000-\$99,999	293	1,642	1,898	1,881	2,659	1,929	840	11,142	14%
\$100,000-\$149,999	144	1,650	2,213	2,225	2,632	1,480	687	11,031	14%
\$150,000-\$199,999	19	542	685	968	1,103	516	343	4,176	5%
\$200,000+	19	377	692	944	949	629	247	3,857	5%
Total	3,666	11,687	11,377	12,320	16,208	13,666	12,314	81,238	100%
Share	5%	14%	14%	15%	20%	17%	15%	100%	

Source: Esri

Households by Income and Age of Householder, Broome County, 2022-2032

	<25	25-34	35-44	45-54	55-64	65-74	75+	Total
< \$15,000	-174	-734	-238	-516	-1,048	-378	114	-2,974
\$15,000-\$24,999	-246	-728	-284	-464	-842	-476	-438	-3,478
\$25,000-\$34,999	-92	-508	-160	-340	-628	-234	-96	-2,058
\$35,000-\$49,999	-106	-476	-200	-486	-856	-274	262	-2,136
\$50,000-\$74,999	66	-500	-50	-680	-1,066	458	790	-982
\$75,000-\$99,999	96	-146	418	-202	-590	610	598	784
\$100,000-\$149,999	80	224	1,092	288	200	920	706	3,510
\$150,000-\$199,999	16	202	678	432	540	592	604	3,064
\$200,000+	0	136	628	426	302	648	392	2,532
Total	-360	-2,530	1,884	-1,542	-3,988	1,866	2,932	-1,738

Source: Esri



Workforce Needs

Future housing needs for the county's workforce were estimated over the next ten years. As population projections do not fully represent the future housing need in Broome County, this analysis examines the housing needed to meet the county's future workforce requirement from both job growth and replacing retiring workers. It is important to note that this analysis is focused solely on Broome County and should therefore be considered conservative in that broader regional housing needs from growth are not estimated.

The first step in analyzing future workforce housing needs was to identify the net change in jobs within Broome County over the next decade. Economic projections from Lightcast indicate that the county's economy will experience a net increase of approximately 9,958 jobs over the coming 10 years.

Workforce needs will also be generated by current workers in the county who will retire in the next decade and will need to be replaced by new workers. As shown in the second chart to the right, there are approximately 59,914 resident workers in the county (those that live and work in the county). Approximately 15,423 of these workers will enter retirement by 2032.

Occupation and age data were used to estimate the percentage of workers who are likely to retire during this timeframe based on the current proportion of "retirement-age" workers (or those nearing this point) still employed within the county.

Approximately 93% of resident workers entering retirement age within the next decade are expected to retire (11,187 workers). This analysis also assumes that all current workers aged 65 and over will retire by 2032. In turn, this will generate demand for new workers to occupy these vacated jobs, with a total of 15,423 resident workers retiring in the next 10 years.

Workforce Need from Job Growth - 2022-2032

Broome County	
2022 Jobs	84,716
2032 Jobs	94,674
Net Change in Jobs	9,958

Source: Lightcast, Esri, US Census OnTheMap, Camoin Associates

Broome County Workforce Need (2022-2032)

Current Resident Workers	59,914
Current Workers Age 55-64	12,038
Percent Retiring Next 10 Years	93%
Residents Workers 55-64 Retiring Next 10 Years	11,187
Workers Age 65+	4,236
Percent Retiring Next 10 Years	100%
Resident Workers 65+ Retiring Next Ten Years	4,236
Total Resident Workers Retiring Next 10 Years	15,423
Average Annual Residents Workers Retiring	1,542

Source: Lightcast, Esri, US Census OnTheMap, Camoin Associates



When the net change in jobs is added to the number of retiring workers, the county is expected to see a workforce need of approximately 25,381 new workers over the next 10 years.

A proportion of these jobs will be filled by out-of-county commuters who will not need housing in the county. This number is estimated for each county based on more “ideal” historic commuting patterns, as discussed in the displaced worker analysis. That is, the analysis accounts for the need for workers to be closer to their jobs while recognizing that in-commuting from out of the county is still likely to occur for a variety of reasons. Based on historic values, 37% (9,315) of the 25,381 jobs added over the next decade are expected to be filled by workers who live outside of the county and commute in.

It is conservatively estimated that 10% of the projected workforce needs in the county will be met by existing residents who are not currently in the workforce. This includes those young residents who will age into the workforce in the next 10 years and others who are not currently employed or looking for work for various reasons.

The results of the analysis indicate that an additional 13,528 new workers who live in Broome County are needed over the next decade to keep the county’s economy on its projected growth trajectory.

New Broome County Resident Worker Need - 2022-2032

	Broome County
Change in Jobs	9,958
Retiring Resident Workers	15,423
Total 10- Year Workforce Need	25,381
Percent of Jobs Filled by Out-of-County Commuters	37%
Estimated Out-of-County Commuters that Fill Need	9,315
Estimated In-County Residents that Fill Need	2,538
Net Workforce In-Migration Need (Regional Resident Workers)	13,528

Source: Lightcast, Esri, US Census OnTheMap, Camoin Associates



In order to estimate how much new housing is needed in Broome County to accommodate this necessary influx of workers, the housing units becoming available from those workers who will retire and leave the county must also be examined.

Of the approximately 15,423 workers projected to retire over the next 10 years, only an estimated 1.6% (2,460) are expected to leave the county based on recent migration patterns for retirement-age households in Broome County.

An additional 5,492 housing units are expected to become available over the next 10 years as a result of natural population decline (deaths) based on current mortality rates.

In total, 7,108 housing units resulting from retiring workers and natural population decline will be available to accommodate the needed influx of new workers to the county in the next decade.

Housing Vacancy Created by Out-Migration of Retirees

	Broome County
Workers Leaving the Workforce	15,423
Percent That Leave Broome County Annually	1.6%
Retiring Workers that Leave Broome County Annually	246
Retiring Workers that Leave Broome County (10-Year Total)	2,460
Housing Units Becoming Available From Retiring Workers Leaving the Region	1,616
Housing Units Becoming Available From Natural Decrease	5,492
Estimated Housing Units Becoming Available	7,108

Source: Lightcast, US Census OnTheMap, Camoin Associates



To arrive at the overall workforce housing need over the next ten years, the number of workers needed is converted to households as a household can have multiple workers. Based on historical data, it is estimated that there will be 1.59 workers per household in incoming worker households. Therefore, there is a need for approximately 8,888 housing units over the next 10 years. After accounting for existing units becoming available, there is a need for approximately 1,780 net new workforce housing units in Broome County over the next 10 years.

The income distribution of workforce housing needs was estimated based on current workforce income patterns within Broome County. The largest share of need is for the workforce in the \$50,000-\$74,999 income bracket. Affordable rent and home values are also provided for the corresponding income brackets.

The analysis indicates that the county will need a significant amount of new workforce housing to be made available across a wide variety of price points, including both affordable (below-market) and market-rate housing to accommodate future housing needs.

Projected New Workforce Housing Need - 2022-2032

	Broome County
Total Workforce In-Migration Need (Workers)	13,528
Total Workforce In-Migration Need (Households)	8,888
Units Becoming Available for Workforce	7,108
Net Future New Workforce Housing Need (10-Years)	1,780
Average Annual Workforce Housing Need	178

Source: Camoin Associates

New Workforce Housing Need by Income Level (2022-2032)

Household Income	Owner Households	Renter Households	Total Households	Max Affordable Rent	Max Affordable Home Value
< \$15,000	66	160	226	less than \$375	\$50,102 or less
\$15,000-\$24,999	84	109	193	\$375-\$625	\$50,102 - \$83,504
\$25,000-\$34,999	82	74	156	\$625-\$875	\$83,504 - \$116,905
\$35,000-\$49,999	144	87	231	\$875-\$1,250	\$116,905 - \$167,008
\$50,000-\$74,999	219	93	312	\$1,250-\$1,875	\$167,008 - \$250,512
\$75,000-\$99,999	191	53	244	\$1,875-\$2,500	\$250,512 - \$334,016
\$100,000-\$149,999	214	27	242	\$2,500-\$3,750	\$334,016 - \$501,025
\$150,000+	163	13	176	\$3,750 or more	\$501,025 or more
Total	1,164	616	1,780		

Source: Camoin Associates



Replacement Need

New residential construction activity has slowed significantly since the 1980s and continued to taper off in each decade through the 2010s.

Considerable effort can go into maintaining an older home and a portion of these units will inevitably fall into disrepair. If just 1% of these homes built in 1939 or earlier are removed from stock each year, over a ten-year timeframe this will sum to 72 or more units that are not available for residence.

Ten Year Housing Units Needing Replacement - 2022 to 2032

	Total Occupied	Owner Occupied	Renter Occupied
Units built in 1939 or earlier	721	469	253
Annual Removal Rate of Older Housing*	1.0%	1.0%	1.0%
Units Needing Replacement	72	47	25

*Units counted here are above and beyond the current obsolete units analysis

Source: Camoin Associates



NEW HOUSING DEVELOPMENT NEED

Not all housing needs will need to be met through new housing development. In fact, many housing needs can be met through new policies, programs, and initiatives that do not involve new construction of housing. However, new housing development is needed in Broome County to fully address the housing challenges and needs today and into the future. Much of the development need stems from the misalignment between existing housing and what is needed rather than being driven by robust population growth – which the county is not currently experiencing. This section summarizes the new housing development needed over the next 10 years, which represents a portion of the overall housing need in Broome County.

The new housing development need includes the following components:

- **Displaced Worker Households:** As discussed under current housing needs, displaced worker households are currently not residing in Broome County due to the lack of available suitable housing to meet their needs.
- **Replacement of Obsolete Housing:** New housing will be needed to replace housing that is or will become obsolete.
- **Future Workforce Housing:** New housing will be needed in the county over the next 10 years to accommodate new workers due to increased jobs and the need to replace retiring workers.

Overall, it is expected that the County will need to increase its current housing stock by approximately 6,200 units over the next 10 years. It is important to note that this estimate is likely conservative as a portion of other identified housing needs (e.g., cost burdened households) could also be met through new housing development of appropriate and needed units. Therefore, this estimate should be considered the minimum number of new units needed to address the county's housing needs. The tables on the following pages present a detailed breakdown of this need by renter vs. owner, income level, and housing price point. The analysis indicates that there is a development need for housing across the full income and price-point spectrum.



A detailed breakdown of the new housing development need is provided in the accompanying tables on the right. The first table indicates the owner housing development need by income level and the max affordable home value, revealing 4,026 new owner housing needed over the next ten years. However, a large number of these lower-income households are likely to be priced out of the ownership market and therefore may also represent rental demand need.

Potential Renter Demand From Households
Priced Out of Homebuyer Market

The second table indicates the renter housing development need by income level and max affordable rent, revealing 2,170 new renter housing needed over the next ten years.

New Owner Housing Development Need (2022-2032)

Household Income	Owner Households	Max Affordable Home Value
< \$15,000	227	\$50,102 or less
\$15,000-\$24,999	320	\$50,102 - \$83,504
\$25,000-\$34,999	358	\$83,504 - \$116,905
\$35,000-\$49,999	491	\$116,905 - \$167,008
\$50,000-\$74,999	632	\$167,008 - \$250,512
\$75,000-\$99,999	629	\$250,512 - \$334,016
\$100,000-\$149,999	711	\$334,016 - \$501,025
\$150,000+	657	\$501,025 or more
Total	4,026	

Source: Camoin Associates, Esri, ACS 2021 5-year estimates

New Renter Housing Development Need (2022-2032)

Household Income	Renter Households	Max Affordable Rent
< \$15,000	552	less than \$375
\$15,000-\$24,999	413	\$375-\$625
\$25,000-\$34,999	323	\$625-\$875
\$35,000-\$49,999	296	\$875-\$1,250
\$50,000-\$74,999	268	\$1,250-\$1,875
\$75,000-\$99,999	176	\$1,875-\$2,500
\$100,000-\$149,999	90	\$2,500-\$3,750
\$150,000+	52	\$3,750 or more
Total	2,170	

Source: Camoin Associates, Esri, ACS 2021 5-year estimates

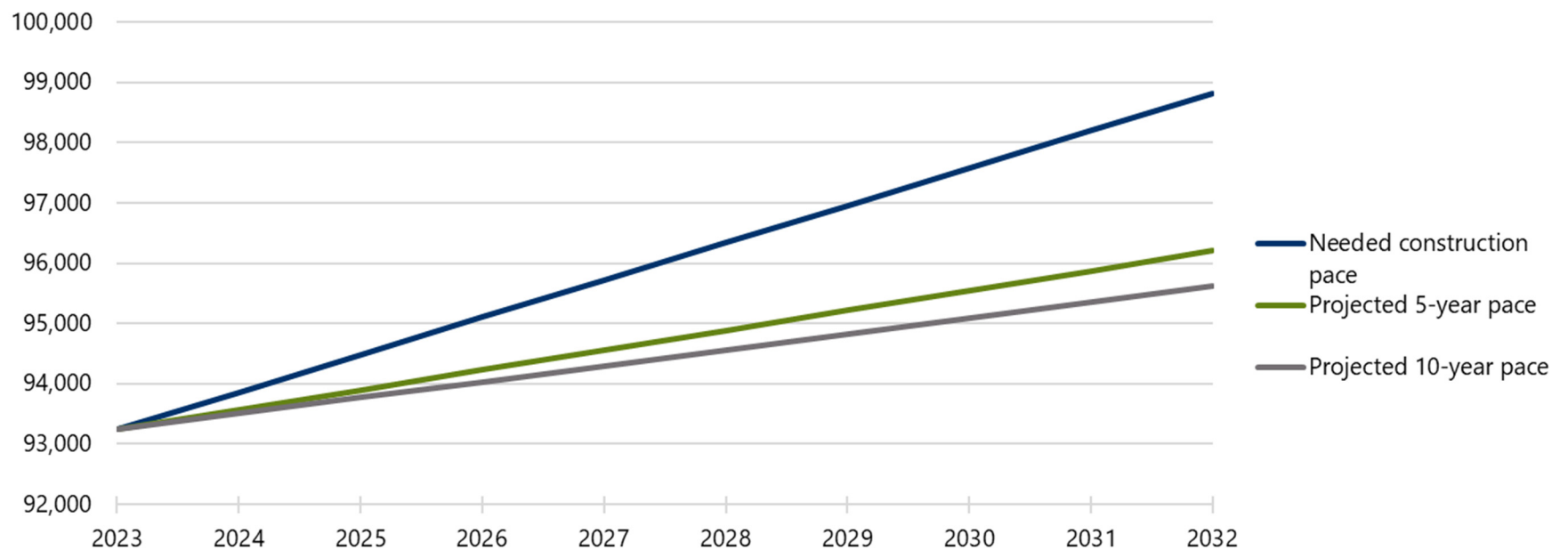


Housing Development Pace

The historic rate of housing production in Broome County will be insufficient to meet the projected need for new housing development. Building permit data and census data on housing inventory was analyzed to estimate the recent average 5-year and 10-year development pace in Broome County, measured in units per year. These trends were extrapolated into the future and compared to the pace needed to add the approximately 6,200 units new units needed in the County by 2032.

As shown in the graph below, if the 5-year development pace continued into the future, it will result in a “gap” of approximately 2,610 units. If the 10-year development pace continues into the future, it will result in a larger gap of 3,200 units fewer units being built in the county than is needed. The data suggests that new approaches are needed to increase housing development activity in Broome County.

Projected Housing Development Gap in Broome County (2023-2032)



Source: Esri; HUD; U.S. Census ACS; Camoin Associates



7. FAIR HOUSING

The federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, gender, disability, familial status, or national origin. The New York Human Rights Law includes an additional four characteristics – age, marital status, military status, and sexual orientation. Persons who are protected from discrimination by fair housing laws are referred to as “members of the protected classes.” This section of the report provides a review of demographic data, metrics of discrimination and disparity, and local regulations and administrative practices that affect the location, availability, and accessibility of housing. It also assesses the conditions, both public and private, that affect fair housing choice.

KEY FINDINGS

Overall, protected classes of households in Broome County are disproportionately affected by factors detrimental to fair housing access. These households are generally concentrated in areas with higher poverty levels, lower housing quality, and lower quality schools. Specific key findings of the analysis of Fair Housing Concerns includes the following:

A number of those looking for housing in Broome County felt they were not treated fairly. Among those who answered the public survey question “Do you feel you were treated fairly when looking for [housing] in Broome County?”, 36% of renters and 14% of mortgage applicants felt unfairly treated.

Rural communities in the county tend to have greater concentrations of households that are cost burdened. The county's communities with the most cost-burdened renters in 2021 were Conklin (63%), Barker (61%), Nanticoke (59%), and Kirkwood (55%), while the most cost-burdened

homeowners in 2021 were in Maine (27%), Nanticoke (24%), Kirkwood (23%), and Triangle (23%).

Racial disparities in housing renter cost burden exist but are relatively nominal. While certain disparities exist, issues of housing cost burden are affecting all racial groups. For example, while approximately 50% of White renter households are cost burdened, a slightly small proportion of Black/African American renter households are cost burdened.

Non-White populations are disproportionately experiencing poverty. The poverty rate among Black/African Americans is the highest in the County at 29.6% compared to the lowest rate among Native American/Pacific Islander households at 13.9% (White households have a poverty rate of 17.6% in the County).

Non-White residents have significantly lower rates of homeownership compared to White residents. One of the greatest disparities is between White and Black/African American Households. Nearly 70% of White households in Broome County are homeowners, while only 27% of Black households own a home.

Broome County has a relatively high concentration of Veterans, a large number of which are in areas disproportionately facing poverty and housing quality issues. Over 10,300 veterans reside in the County and nearly 1,000 currently live in poverty, mostly in the urban areas of Broome County.

The Poverty Rate is declining, but poorer residents are still not financially secure. As the county's poverty rate decreased from 16% to 15% between 2010 and 2021, the number of residents who are still not earning the cost of living increased, meaning residents are moving out of federal poverty levels but still not making a livable household income. The highest proportion of households not earning the basic cost of living in Broome County are single mothers (72%) under age 25 (76%). Binghamton City has the highest proportion of residents not earning the basic cost of living (55%).



SURVEY RESPONSES

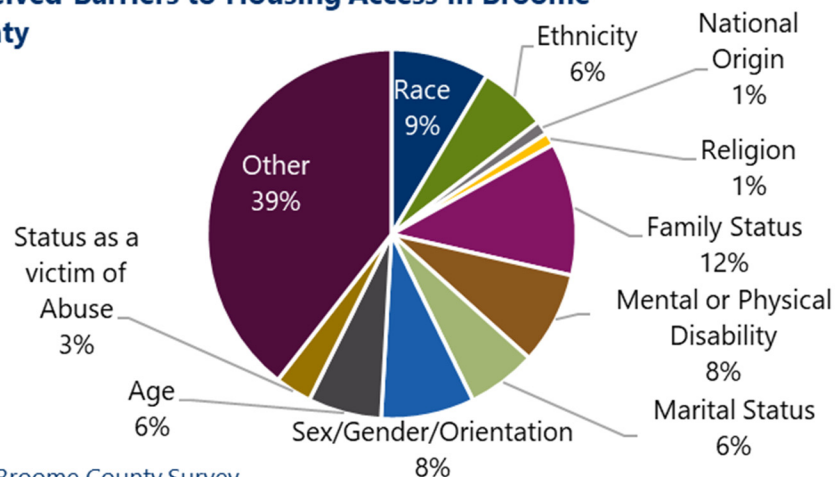
The Community Housing Survey helps gauge current community perceptions and what housing concerns already exist related to fair housing. Approximately 36% of appropriate respondents³ felt they were treated unfairly when looking for a place to rent in Broome County. Among those applying for a home mortgage or loan, 14% felt they were treated unfairly.

When asked to identify the reasons they felt they were treated unfairly when looking for housing in Broome County, the top reasons were:

- 12% felt it was due to family status
- 9% felt it was due to race
- 8% felt it was due to a mental or physical disability

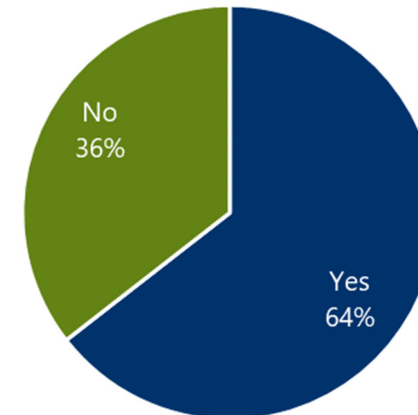
The survey responses suggest that fair access to housing is likely a significant issue for many households in the county that requires strategic approaches to improve.

Perceived Barriers to Housing Access in Broome County



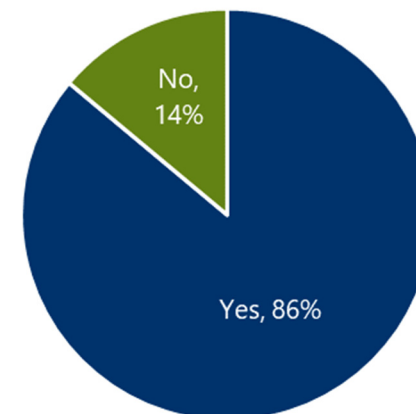
Source: Broome County Survey

Do you feel you were treated fairly when looking for a place to rent in Broome County?



Source: Broome County Survey

Do you feel you were treated fairly when applying for a home mortgage or loan in Broome County?



Source: Broome County Survey

³ Responses for only those who rent or only those who have applied for a home mortgage or loan based on question.

CONCENTRATED AREAS OF PROTECTED CLASSES

Non-White Share of the Population

In order to address fair housing concerns for ethnic and racial groups, it is important to identify where these populations are concentrated and examine the factors in these areas that impact fair housing. Broome County's population is 84% White with the majority of its municipalities being more than 90% White. However, from 2010 to 2020, the White-only population fell by 4.8% in Broome County indicating that the county is slowly becoming more diverse, despite its large White majority population. The overall racial composition of the county as of 2021 is provided in the table below.

The county's urban areas generally have the greatest concentration of non-White residents. The City of Binghamton has the highest share of the population that is non-White, followed by neighboring Vestal and Kirkwood. The non-white population share decreases in the more rural communities in Broome County. The fair housing factors exist in the areas that are impacting protected classes, including Race, as discussed in the following section.

Broome County Racial Composition, 2021

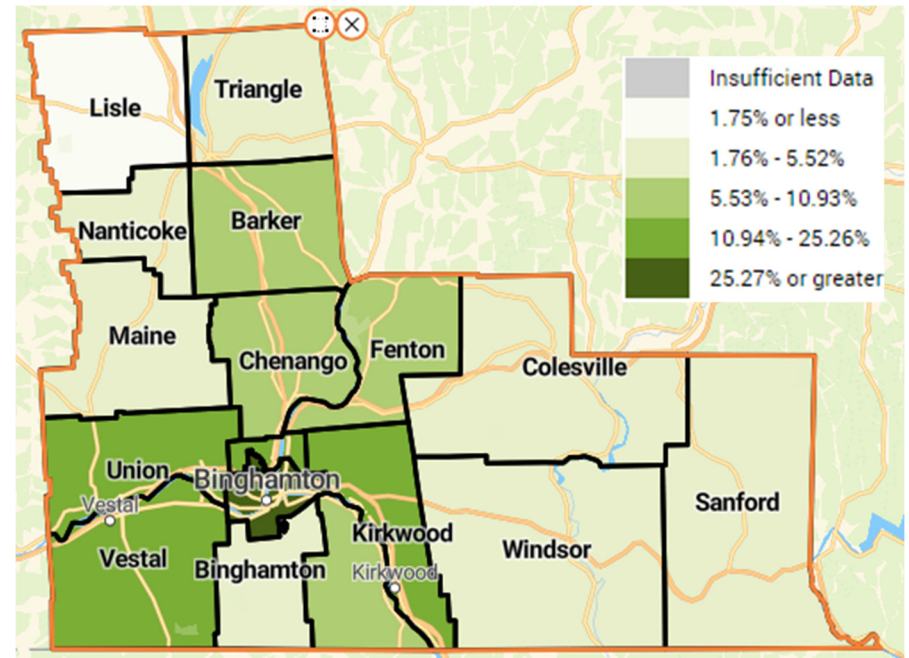
Race/Ethnicity	Count	Share
White	167,142	84%
Black/African American	10,566	5%
Asian	9,131	5%
Native American/Pacific Islander	284	0%
American Indian/Alaskan Native	95	0%
Some Other Race	2,839	1%
Two or More Races	8,534	4%
Hispanic/Latino Population	8,990	5%

Source: PolicyMap

Non-White Share of Population by Area, 2021

County Subdivision	% Non-White	County Subdivision	% Non-White
Binghamton City	32%	Binghamton Town	5%
Vestal	21%	Triangle	5%
Kirkwood	17%	Nanticoke	5%
Union	16%	Sanford	4%
Dickinson	15%	Windsor	3%
Conklin	11%	Maine	3%
Barker	8%	Colesville	2%
Chenango	6%	Lisle	1%
Fenton	6%		

Source: PolicyMap



Source: PolicyMap

Disabled Population

In 2021 Broome County had a total disabled population of 30,857, accounting for 16% of the county's population. This share is higher than the share found at the state (12%) and national (13%) levels.

The accompanying table and map on the right indicate the municipalities with the highest share of population with a disability. The disabled population is most concentrated in and around the City of Binghamton. Specifically, the top identified municipalities with the largest share of the population with a disability are City of Binghamton (21%), Dickinson (19%) and Maine and Nanticoke at 18%. The fair housing issues facing the disabled population in these areas is discussed further in the following section.

Population with Disability, 2021

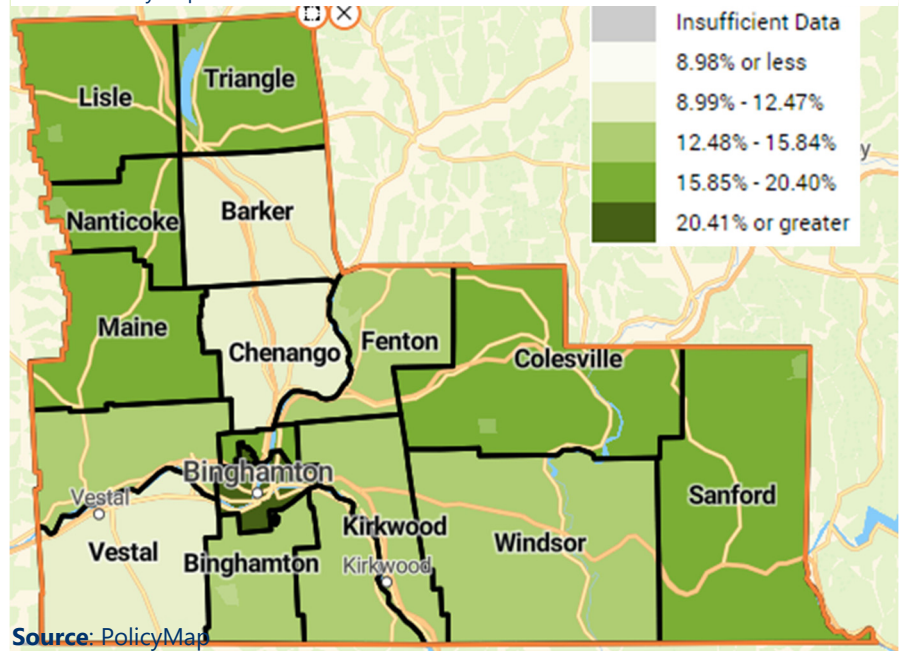
	Count	Share
Broome County	30,857	16%
New York	2,296,516	12%
United States	41,055,492	13%

Source: PolicyMap

Broome County Population with Disability by Area, 2021

County Subdivision	% with Disability	County Subdivision	% with Disability
Binghamton City	21%	Chenango	15%
Dickinson	19%	Binghamton Town	15%
Maine	18%	Windsor	15%
Nanticoke	18%	Kirkwood	13%
Sanford	17%	Fenton	13%
Lisle	17%	Conklin	13%
Triangle	17%	Barker	12%
Colesville	17%	Vestal	11%
Union	16%		

Source: PolicyMap



Source: PolicyMap

Veteran Population

In 2021 Broome County had a total veteran population of 10,327, accounting for 6.5% of the county's population. This share is higher than the share found at the state (3.9%) and national (6.4%) levels.

The accompanying table and map on the right indicate the jurisdictions with the highest share of the veteran population. The veteran population is most concentrated in the eastern border of Broome County. Specifically, Sanford (11.1% veteran), Windsor (10.8%) and Colesville (9.8%).

Veteran Population, 2021

	Count	Share
Broome County	10,327	6.5%
New York	614,289	3.9%
United States	16,501,502	6.4%

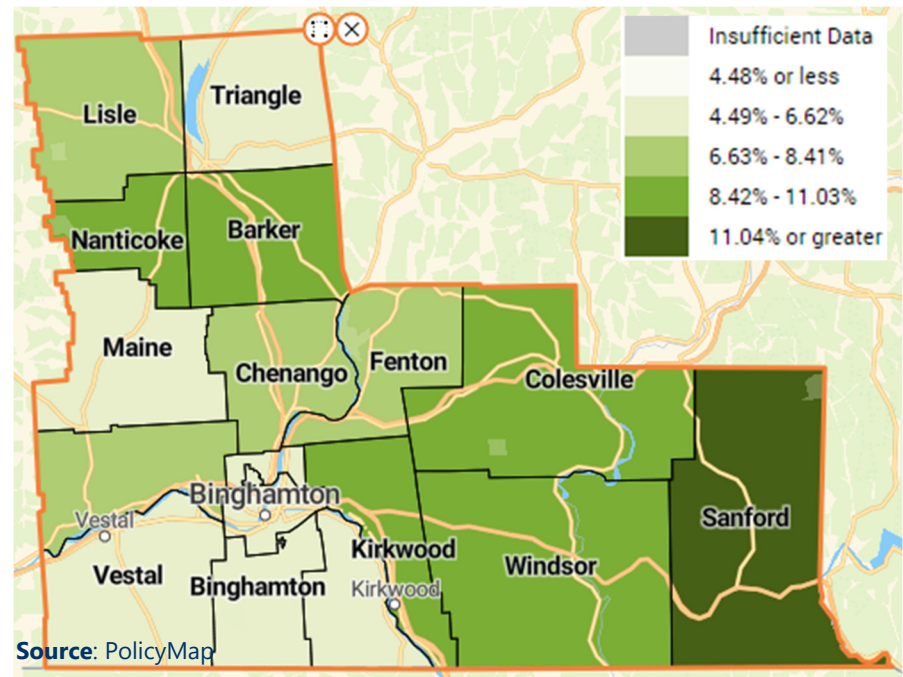
Source: ACS 5-year estimates, 2021

Broome County Share of Population that are Veterans, 2021

County Subdivision	% Veterans	County Subdivision	% Veterans
Sanford	11.12%	Lisle	6.89%
Windsor	10.83%	Triangle	6.40%
Colesville	9.80%	Conklin	6.03%
Nanticoke	9.44%	Binghamton Town	5.92%
Barker	8.95%	Dickinson	5.61%
Kirkwood	8.71%	Vestal	5.61%
Union	8.36%	Maine	5.37%
Fenton	7.28%	Binghamton City	5.27%
Chenango	7.10%		

Source: PolicyMap

Broome County Share of Population that are Veterans, 2021



Families with Children

Family status is another category protected by the Fair Housing Act. The community housing survey found that the most common perception among the renters feeling they had been treated unfairly was that this treatment was related to family status. In 2021, Broome County had a total of 17,862 families with children households, accounting for 22% of the county's total households. This share is, however, lower than the share found at the state (25%) and national (27%) levels.

The accompanying table and map on the right indicate the jurisdiction with the highest share of families with children of the population. The highest share of families with children is most concentrated in and around the City of Binghamton, with Kirkwood having the highest share at 49.7% followed by the City of Binghamton (45.2%). However, it should also be noted that the more rural community of Lisle ranks third at 44.3%.

Family with Children Households, 2021

	Count	Share
Broome County	17,862	22%
New York	1,908,891	25%
United States	33,731,449	27%

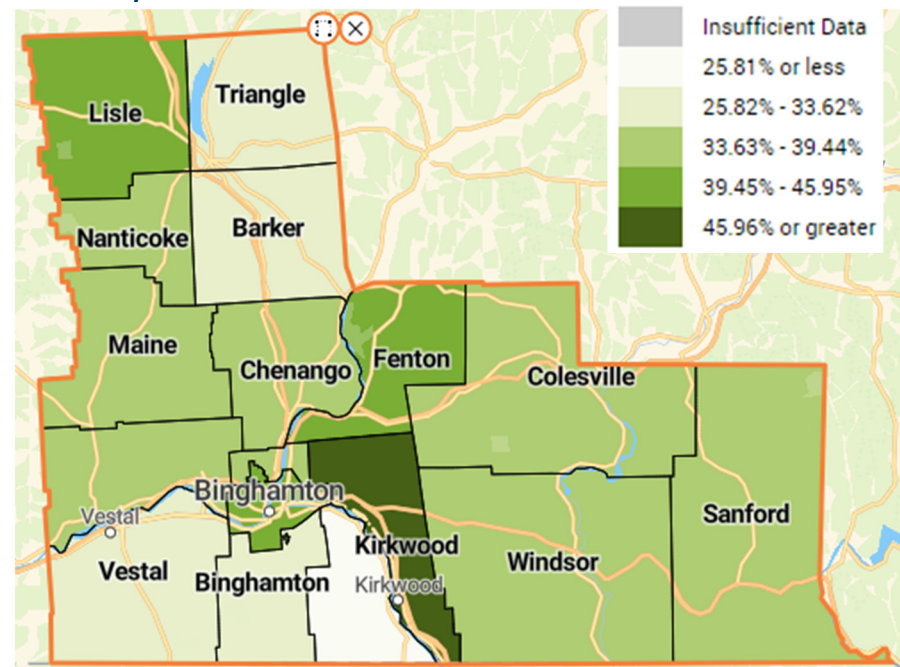
Source: ACS 5-year estimates, 2021

Broome County Share of Population that are Families w Children

Municipality	% Families with Children	Municipality	% Families with Children
Kirkwood	49.7%	Maine	36.3%
Binghamton City	45.2%	Colesville	35.8%
Lisle	44.3%	Dickinson	33.9%
Fenton	41.6%	Vestal	33.6%
Nanticoke	39.0%	Barker	30.9%
Union	38.7%	Triangle	29.5%
Chenango	38.6%	Binghamton Town	27.6%
Sanford	37.8%	Conklin	25.0%
Windsor	36.6%		

Source: PolicyMap

Broome County Share of Population that are Families with Children, 2021



Source: PolicyMap

ASSESSMENT OF FAIR HOUSING CONCERNS BY LOCATION

Poverty Level and Trends

In order to explore any further disparities in exposure to poverty by the protected class groups, the poverty rate by municipality is shown in the table and map to the right.

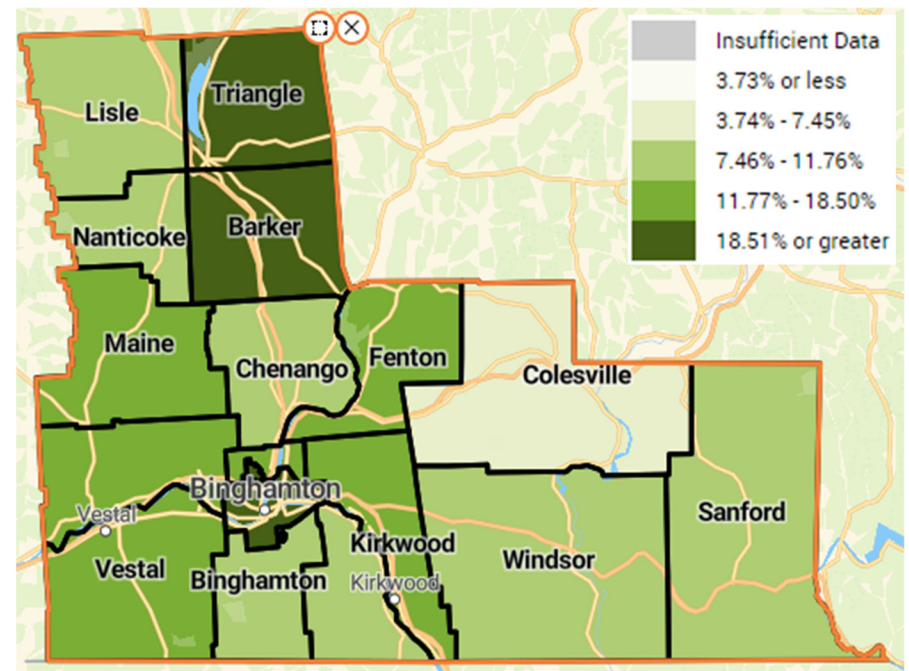
The City of Binghamton has the highest poverty rate. Noting that the city is also where the most racial and ethnic diversity is as well as having the highest share of the population disabled, it can be deduced that these protected classes have a disproportionately higher exposure to poverty. The higher exposure to poverty may indicate that the protected classes are more likely to live in poverty and as such rely on more publicly supported housing programs to alleviate these housing concerns. The data on the following page provides additional detail on poverty rate by race/ethnicity.

Broome County Poverty Rate by Area, 2021

Municipality	Poverty Rate	Municipality	Poverty Rate
Binghamton City	32.0%	Chenango	11.8%
Triangle	21.1%	Conklin	11.6%
Barker	19.6%	Sanford	11.4%
Maine	16.8%	Binghamton Town	9.7%
Union	16.3%	Windsor	9.7%
Fenton	15.5%	Lisle	8.6%
Vestal	14.8%	Nanticoke	8.3%
Kirkwood	14.3%	Colesville	7.0%
Dickinson	13.1%		

Source: PolicyMap

Broome County Poverty Rates by Area, 2021



Source: PolicyMap

Race/Ethnicity Poverty Level

The poverty rates by Race and Ethnicity county-wide are provided in the table to the right. The poverty rate is disproportionately higher for non-white groups than it is for the white population, with the notable exception being Native American/Pacific Islander and American Indian/Alaskan Native.

The neighborhood poverty rates provided for each race and ethnic group are weighted averages for the neighborhoods where members of each group live. High average neighborhood poverty rates for a certain group, or wide variations in average neighborhood poverty rates across groups, can indicate disparities in access to housing and neighborhoods that offer educational and economic mobility opportunities.

In Broome County, the average neighborhood poverty rate was highest for households who are Black. Households in this group, on average, lived in neighborhoods where 29.6% of the population was below the poverty line.

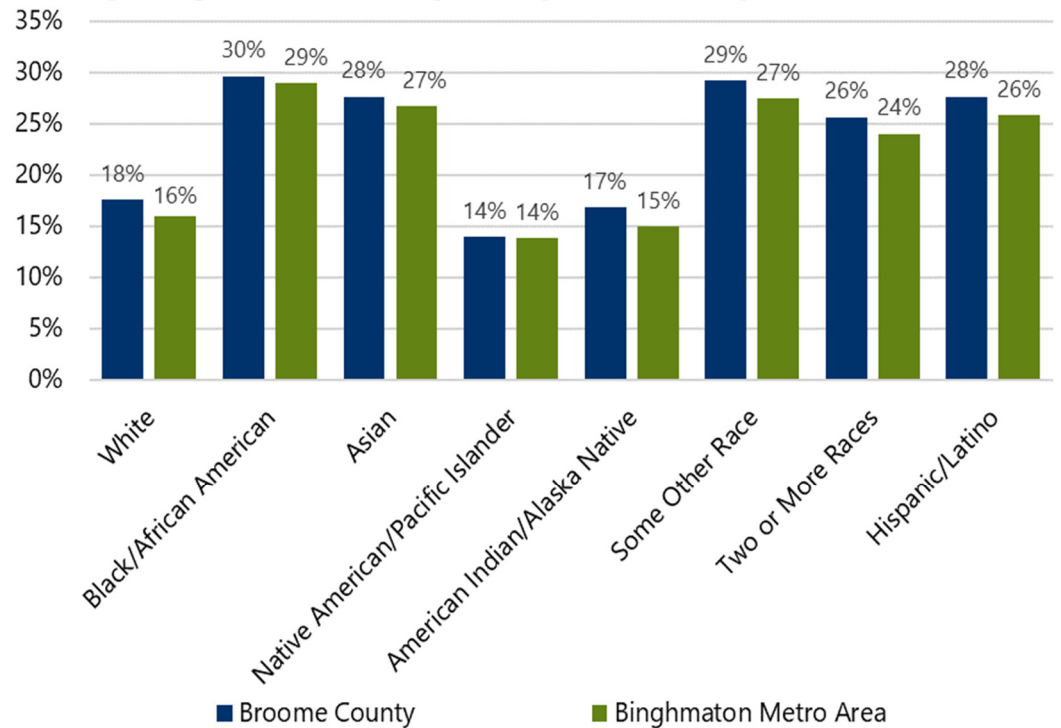
The average neighborhood poverty rate was lowest for households who are Native Hawaiian or Pacific Islander. Households in this group, on average, lived in neighborhoods where 13.9% of the population was below the federal poverty line.

Poverty Rate by Race/Ethnicity, 2020

	Broome County	New York
White	17.60%	15.90%
Black/African American	29.60%	28.90%
Asian	27.60%	26.70%
Native American/Pacific Islander	13.90%	13.80%
American Indian/Alaskan Native	16.80%	14.90%
Some Other Race	29.20%	27.40%
Two or More Races	25.60%	24.00%
Hispanic/Latino	27.60%	25.80%

Source: PolicyMap

Average Neighborhood Poverty Rate by Race/Ethnicity, 2020



Source: Policy Map

Veteran Poverty Level

In order to explore any further disparities in exposure to poverty by the protected class groups, the share of veterans in poverty by municipality are shown in the table and map to the right.

As shown on the map, Binghamton City has the highest share of veterans in poverty (1.1%) followed closely by Windsor (1.1%) and Vestal (1.0%). However, by count the City of Binghamton (409), Union (219) and Vestal (178) have the most veterans in poverty. These counts and shares represent a portion of the protected class that are most at risk and have the highest exposure to fair housing concerns. As a result, further intervention and mediation may be needed in these communities to improve the fair housing concerns for this protected class.

Broome County Count of Veterans in Poverty, 2021

County Subdivision	Veterans	County Subdivision	Veterans
Binghamton City	409	Lisle	9
Union	219	Binghamton Town	9
Vestal	178	Sanford	9
Windsor	48	Nanticoke	4
Kirkwood	32	Colesville	0
Triangle	21	Barker	0
Dickinson	17	Fenton	0
Conklin	15	Maine	0
Chenango	14		

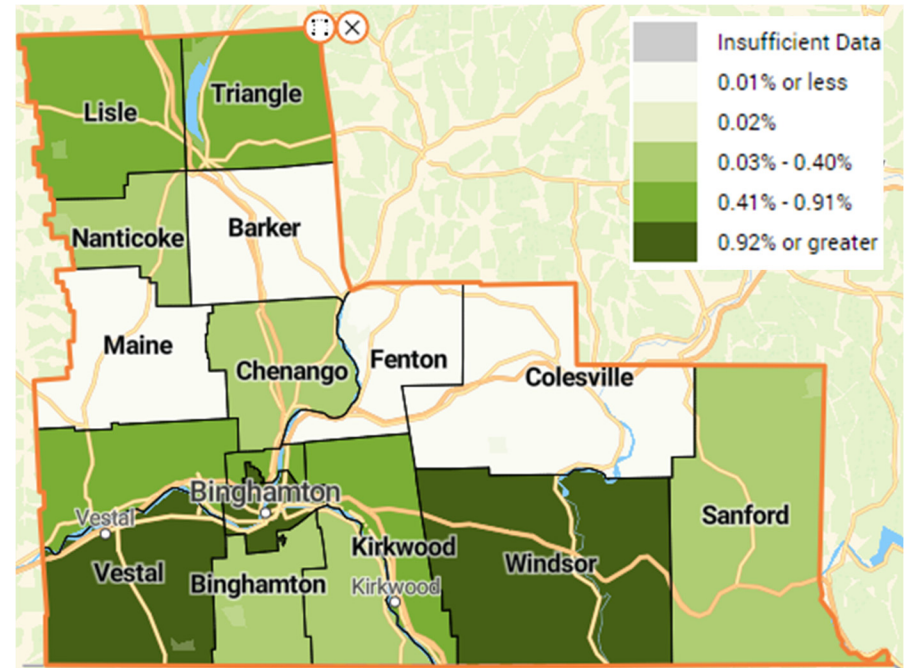
Source: PolicyMap

Broome County Share of Veterans in Poverty, 2021

County Subdivision	% Veterans	County Subdivision	% Veterans
Binghamton City	1.1%	Nanticoke	0.3%
Windsor	1.1%	Binghamton Town	0.2%
Vestal	1.0%	Sanford	0.2%
Triangle	0.9%	Chenango	0.2%
Kirkwood	0.8%	Colesville	0.0%
Union	0.5%	Barker	0.0%
Dickinson	0.5%	Fenton	0.0%
Lisle	0.5%	Maine	0.0%
Conklin	0.4%		

Source: PolicyMap

Broome County Share of Veterans in Poverty, 2021



Source: PolicyMap

Families in Poverty

In order to explore any further disparities in exposure to poverty by the protected class groups, the share of families in poverty by municipality are shown in the table and map to the right.

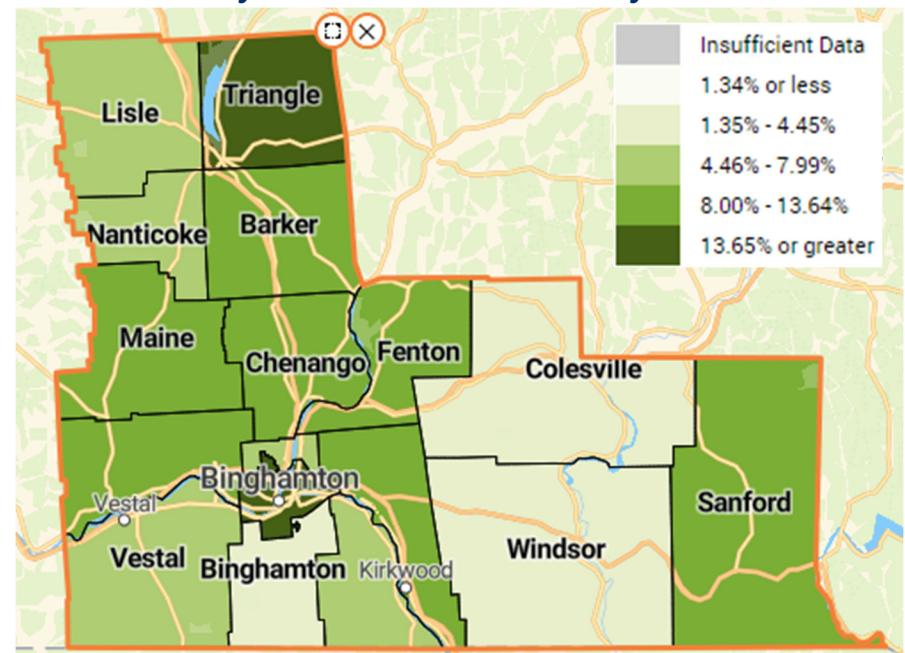
As shown on the map, Binghamton City has the highest share of families in poverty (22.58%) followed by Triangle (14.95%) and Barker (13.27%). These shares represent a portion of the protected class that are most at risk and have the highest exposure to fair housing concerns. As a result, further intervention and mediation may be needed in these communities to improve the fair housing concerns for this protected class.

Broome County Share of Families in Poverty, 2021

Municipality	% Families	Municipality	% Families
Binghamton City	22.6%	Dickinson	7.6%
Triangle	15.0%	Lisle	6.5%
Barker	13.3%	Vestal	5.4%
Maine	11.6%	Conklin	5.0%
Union	11.5%	Nanticoke	5.0%
Fenton	9.5%	Windsor	4.2%
Kirkwood	9.0%	Binghamton Town	4.2%
Sanford	8.3%	Colesville	4.0%
Chenango	8.3%		

Source: PolicyMap

Broome County Share of Families in Poverty, 2021



Source: PolicyMap

Cost-Burdened Households

Cost Burdened Homeowners

A further factor to explore in order to address disparities in access to opportunity is cost burdened households. The share of cost burdened homeowner households by municipality are shown in the table and map to the right.

The highest shares of cost burdened homeowners are in Maine (27%), Nanticoke (23%) and Kirkwood (23%). While these specifically municipalities do not feature a higher share of racial or ethnic groups, Maine and Nanticoke due have a relatively high share of the population disabled relative to the rest of the county.

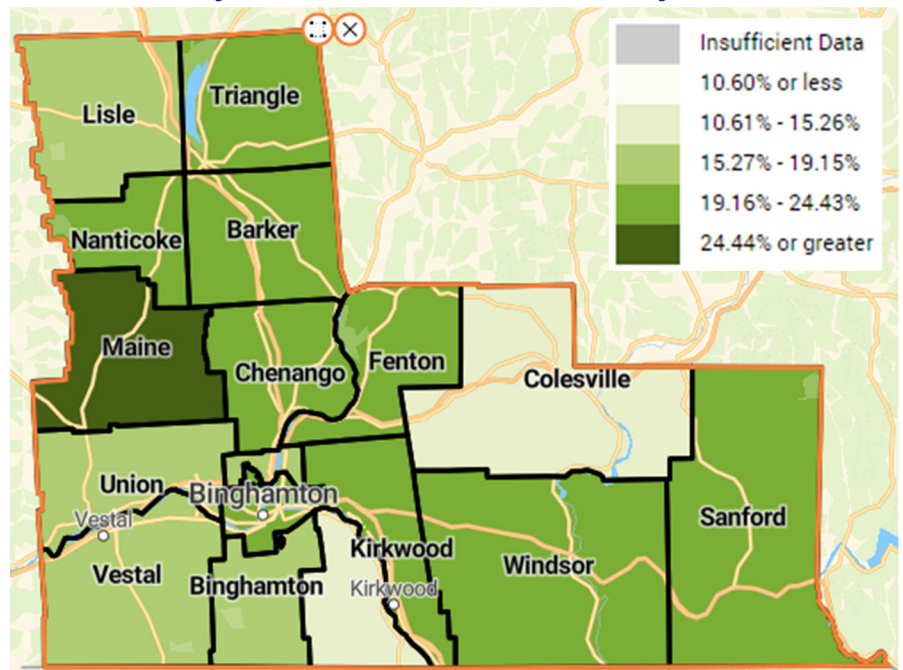
Once again, this higher share of cost burdened exposure may indicate that the protected classes, specifically the share of the population that is disabled are more likely to be cost burdened and in need of a program to alleviate this cost burdened and result in more fair housing.

Broome County Cost Burdened Homeowners by Area, 2021

County Subdivision	% Costburdened	County Subdivision	% Costburdened
Maine	27%	Sanford	19%
Nanticoke	24%	Lisle	19%
Kirkwood	23%	Vestal	17%
Triangle	23%	Dickinson	16%
Barker	21%	Union	16%
Windsor	20%	Binghamton Town	16%
Binghamton City	20%	Colesville	13%
Chenango	19%	Conklin	12%
Fenton	19%		

Source: PolicyMap

Broome County Cost Burdened Homeowners by Area, 2021



Source: PolicyMap

Cost Burdened Renters

The share of cost burdened renter households by municipality are shown in the table and map to the right.

The highest shares of cost burdened renters are in Conklin (63%), Barker (61%) and Nanticoke (59%). Worth noting however is the cost-burdened renters in Binghamton City itself and the surrounding areas as a whole are also very high. These areas as noted above also feature the largest concentration of protected class in the region.

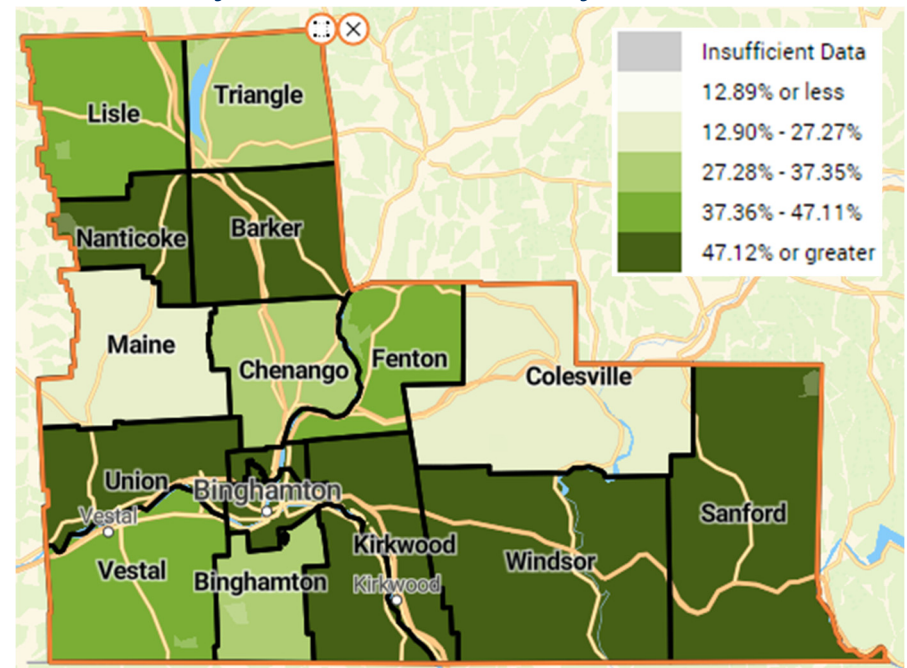
Once again, this higher share of cost burdened renters being concentrated in the same areas as the protected classes may indicate that the protected classes are more likely to be cost burdened and in need of a program to alleviate this cost burdened and result in more fair housing.

Broome County Cost Burdened Renters by Area, 2021

Municipality	% Costburdened	Municipality	% Costburdened
Conklin	62.5%	Vestal	45.0%
Barker	60.6%	Lisle	39.7%
Nanticoke	58.5%	Fenton	38.2%
Kirkwood	55.3%	Triangle	30.4%
Union	50.6%	Binghamton Town	30.1%
Sanford	50.0%	Chenango	27.6%
Dickinson	49.2%	Colesville	23.3%
Binghamton City	47.2%	Maine	17.7%
Windsor	45.8%		

Source: PolicyMap

Broome County Cost Burdened Renters by Area, 2021

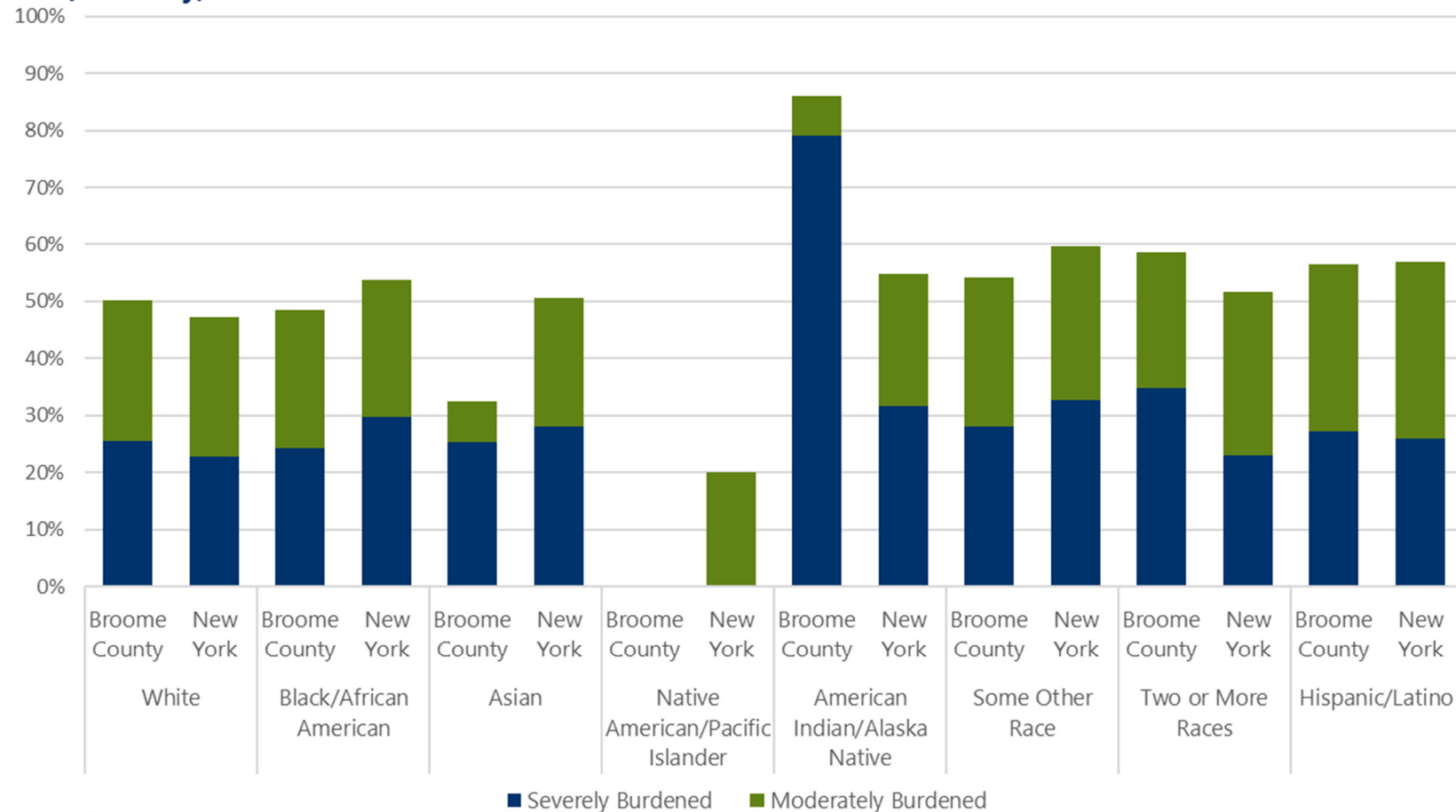


Source: PolicyMap

Cost Burdened Renters by Race/Ethnicity

In Broome, American Indian or Alaska Native households have the highest risk of experiencing high housing cost burdens, with 7.0% of renter households moderately cost burdened and 79.0% severely cost burdened. Asian households face the lowest risk, with 7.2% moderately cost burdened and 25.3% severely cost burdened. The chart below further indicated the disparities in rental cost burdens by race and ethnicity.

Share of Renter Households who are Moderately and Severely Costburdened by Race/Ethnicity, 2020



Source: Policymap

Housing Quality

Graduation Rates

Generally, children within the protective classes are likely to attend their local school district. School district performance also plays a strong role in housing decisions as a portion of housing quality is determined by the school district the housing resides in. School district performance is examined by graduation rate in the table and map provided to the right.

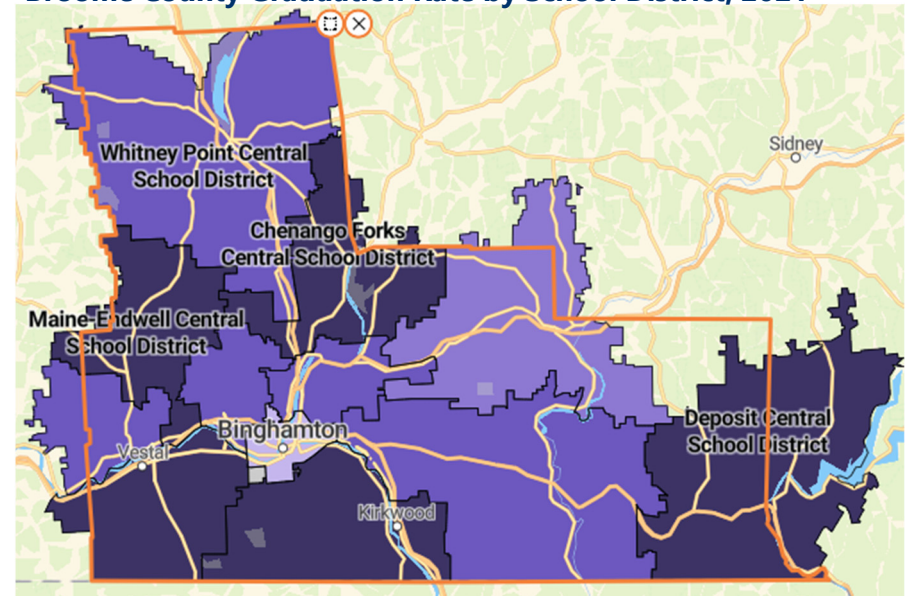
The lowest Graduation Rate is found in the Binghamton City School District with a graduation rate of only 60-69%. Binghamton City School District is also the school district that generally has the highest concentration of protected classes within Broome County. The lack of access to higher quality school districts is directly related to housing access and the data indicates that protected-class households are disproportionately concentrated in the County's lower performing school districts.

Graduation Rate by School District, 2019

School District	Graduation Rate
Maine-Endwell Central School District	90%+
Vestal Central School District	90%+
Susquehanna Valley Central School District	90%+
Chenango Forks Central School District	90%+
Deposit Central School District	90%+
Whitney Point Central School District	80-89%
Union-Endicott Central School District	80-89%
Johnson City Central School District	80-89%
Chenango Valley Central School District	80-89%
Windsor Central School District	80-89%
Harpursville Central School District	70-79%
Binghamton City School District	60-69%

Source: PolicyMap

Broome County Graduation Rate by School District, 2021



Source: PolicyMap

School District Performance

In further exploration of housing quality and school district performance, the share of students with below average academic progress, the share of schools in district that are below average in quality, the share of students that are non-white, and the share of students from low-income families are shown by school district in the table to the right.

The top districts with the highest share of students with below academic progress are Binghamton City School District (100%) and Deposit Central School District. The top districts with greatest share of schools with below average school quality are Binghamton City School District (88%), Union-Endicott Central School District, and Johnson City Central School District (67%).

In terms of protected classes, Binghamton City School District, Johnson City Central School District, and Union-Endicott Central School District had the highest share of non-white students at 58%, 42%, and 32%, respectively. By low-income family share, Binghamton City School District, Johnson City Central School District, and Harpursville Central School district had the highest share of students from Low-Income families at 64%, 64% and 58%, respectively.

The table allows to see further parallels between protected classes and poor school district quality and as a result poorer housing quality for these protected classes.

Broome County School District Performances, 2022

District	Share of schools with Below Average Academic Student Progress	Share of Schools with Below Average School Quality	Non-White Share of Student in District	Share of Students from Low-Income Families in District
Binghamton City School District	100%	88%	58%	64%
Johnson City Central School District	50%	67%	42%	64%
Harpursville Central School District	50%	50%	5%	58%
Whitney Point Central School District	0%	33%	4%	54%
Union-Endicott Central School District	50%	71%	32%	52%
Deposit Central School District	100%	50%	5%	50%
Windsor Central School District	0%	0%	9%	49%
Susquehanna Valley Central School District	33%	25%	10%	47%
Chenango Valley Central School District	50%	33%	11%	42%
Chenango Forks Central School District	50%	33%	11%	40%
Maine-Endwell Central School District	33%	25%	12%	38%
Vestal Central School District	0%	0%	22%	26%

Source: GreatSchools.org



Median Year Built

The quality of housing also is a strong factor to consider when examining fair housing in the county. In order to examine the exposure of protected classes to poor housing quality, the median year of housing units are shown in the table and map to the right.

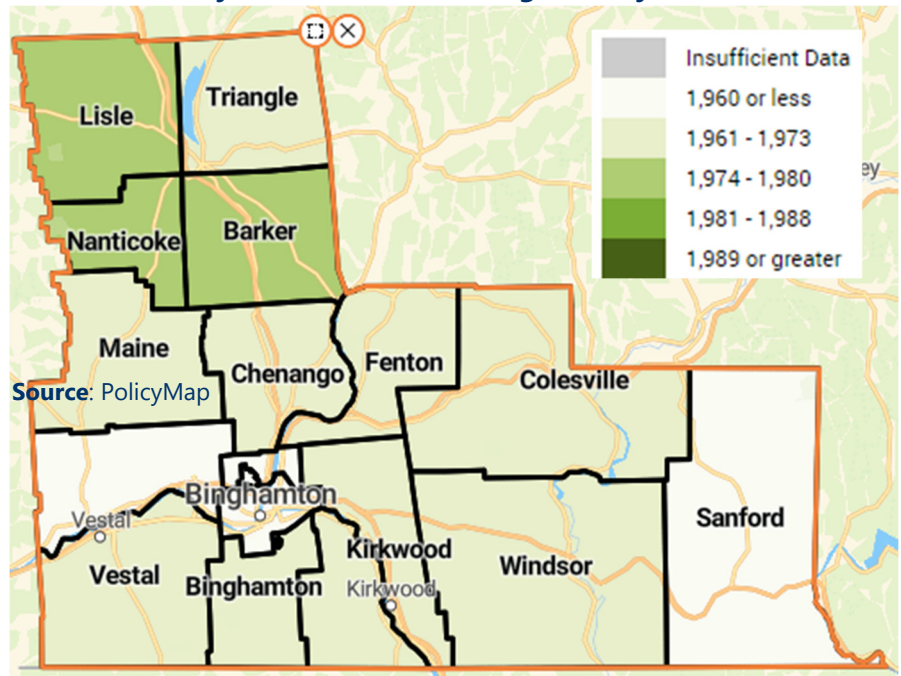
The oldest median year built of housing units is found in Binghamton City (1947), Dickinson (1951), and Union (1956). The older housing unit concentration also aligns with the higher concentration of protected classes in Broome County, and as such, indicates that these protected classes have a greater exposure to older housing and potentially poor housing quality in general. As a result, these protected classes may need further housing intervention to improve the age of the housing stock and result in more fair housing.

Broome County Median Year Built of Housing Units by Area, 2021

County Subdivision	Year Built	County Subdivision	Year Built
Lisle	1980	Vestal	1966
Barker	1977	Chenango	1966
Nanticoke	1975	Maine	1966
Triangle	1973	Binghamton Town	1965
Windsor	1973	Sanford	1959
Kirkwood	1972	Union	1956
Colesville	1972	Dickinson	1951
Fenton	1970	Binghamton City	1947
Conklin	1968		

Source: PolicyMap

Broome County Median Year Housing Built by Area, 2021



Units without Complete Plumbing

Further housing quality concerns are examined by the share of housing units that are without complete plumbing facilities. In order to examine the exposure of protected classes to poor housing quality, share of housing units without complete plumbing facilities are shown in the table and map to the right.

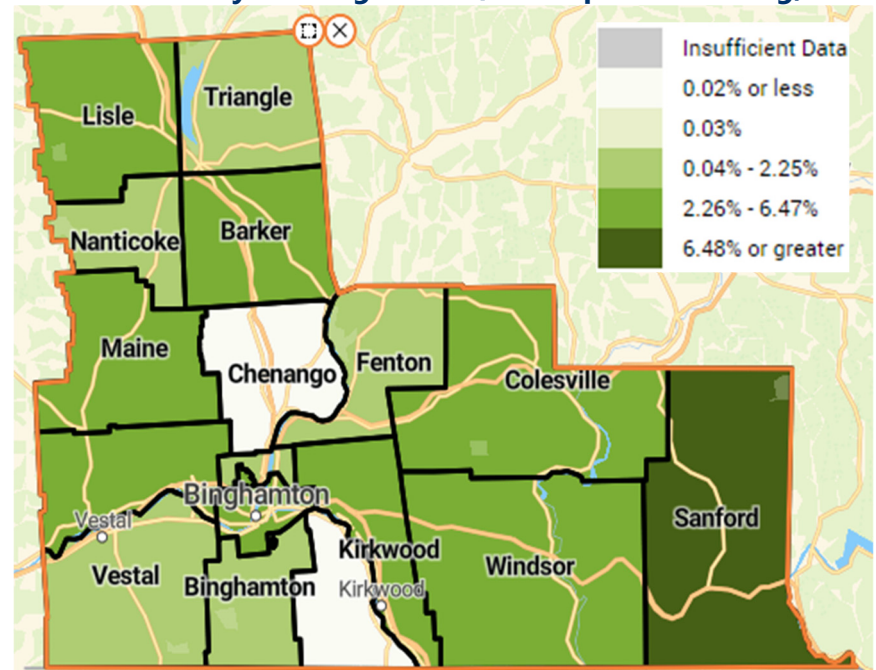
The largest share of housing units without complete plumbing facilities are found in Sanford (7.7%), Colesville (4.9%), and Lisle (4.8%). The housing units without complete plumbing facilities concentration does not align exactly with concentration of protected classes in Broome County, however the City of Binghamton, Union, and Dickinson due have a share greater than 2% of housing units without complete plumbing facilities and as such there does still exist some exposure among the protected classes to further potentially poor housing quality in general. As a result, these protected classes may need further housing intervention to improve plumbing facilities within housing units and result in more fair housing.

Share of Broome County Housing Units without Complete Plumbing Facilities by Area, 2021

County Subdivision	Share	County Subdivision	Share
Sanford	7.7%	Dickinson	2.2%
Colesville	4.9%	Nanticoke	1.8%
Windsor	4.8%	Vestal	1.7%
Lisle	4.0%	Triangle	1.7%
Binghamton City	3.8%	Fenton	1.4%
Barker	3.6%	Binghamton Town	0.3%
Union	2.7%	Conklin	0.0%
Kirkwood	2.4%	Chenango	0.0%
Maine	2.3%		

Source: PolicyMap

Broome County Housing Units w/o Complete Plumbing, 2021



Source: PolicyMap

Units without Complete Kitchens

Further housing quality concerns are examined by the share of housing units that are without complete kitchen facilities. In order to examine the exposure of protected classes to poor housing quality, the share of housing units without complete kitchen facilities are shown in the table and map to the right.

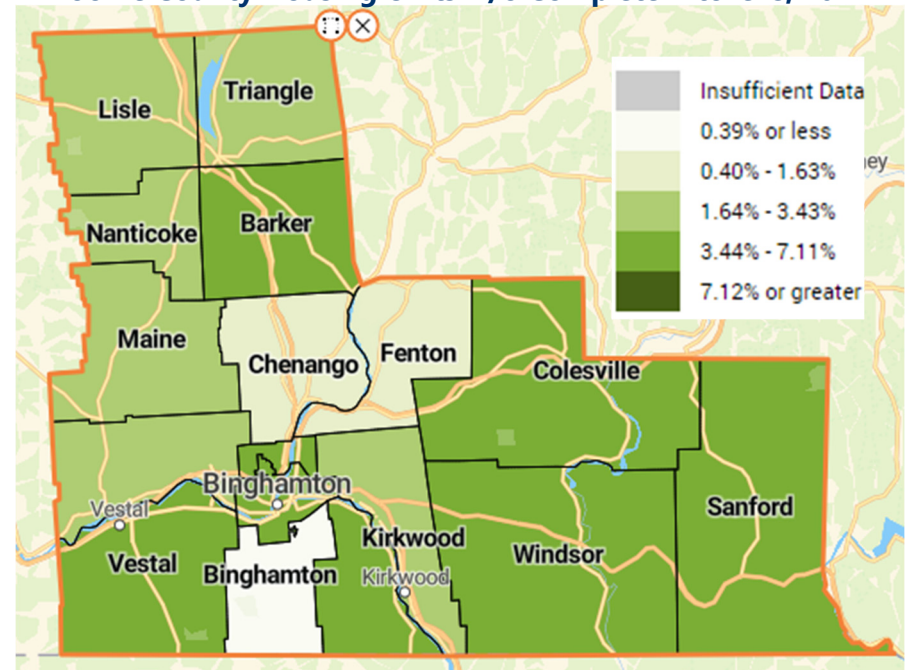
The largest share of housing units without complete plumbing facilities are found in Colesville (5.6%), Sanford (4.4%), and Barker (3.6). The housing units without complete kitchen facilities concentration does not align exactly with concentration of protected classes in Broome County, however Binghamton City, Union, and Dickinson due have a share greater than 2% of housing units without complete kitchen facilities and as such there does still exist some exposure among the protected classes to further potentially poor housing quality in general. As a result, these protected classes may need further housing intervention to improve kitchen facilities within housing units and result in more fair housing.

Share of Broome County Housing Units without Complete Kitchen Facilities by Area, 2021

County Subdivision	Share	County Subdivision	Share
Colesville	5.57%	Vestal	2.43%
Sanford	4.38%	Lisle	2.37%
Barker	3.57%	Maine	2.30%
Windsor	3.19%	Triangle	1.65%
Binghamton City	2.93%	Nanticoke	0.41%
Dickinson	2.60%	Fenton	0.30%
Conklin	2.50%	Chenango	0.20%
Union	2.43%	Binghamton Town	0.00%
Kirkwood	2.43%		

Source: PolicyMap

Broome County Housing Units w/o Complete Kitchens, 2021

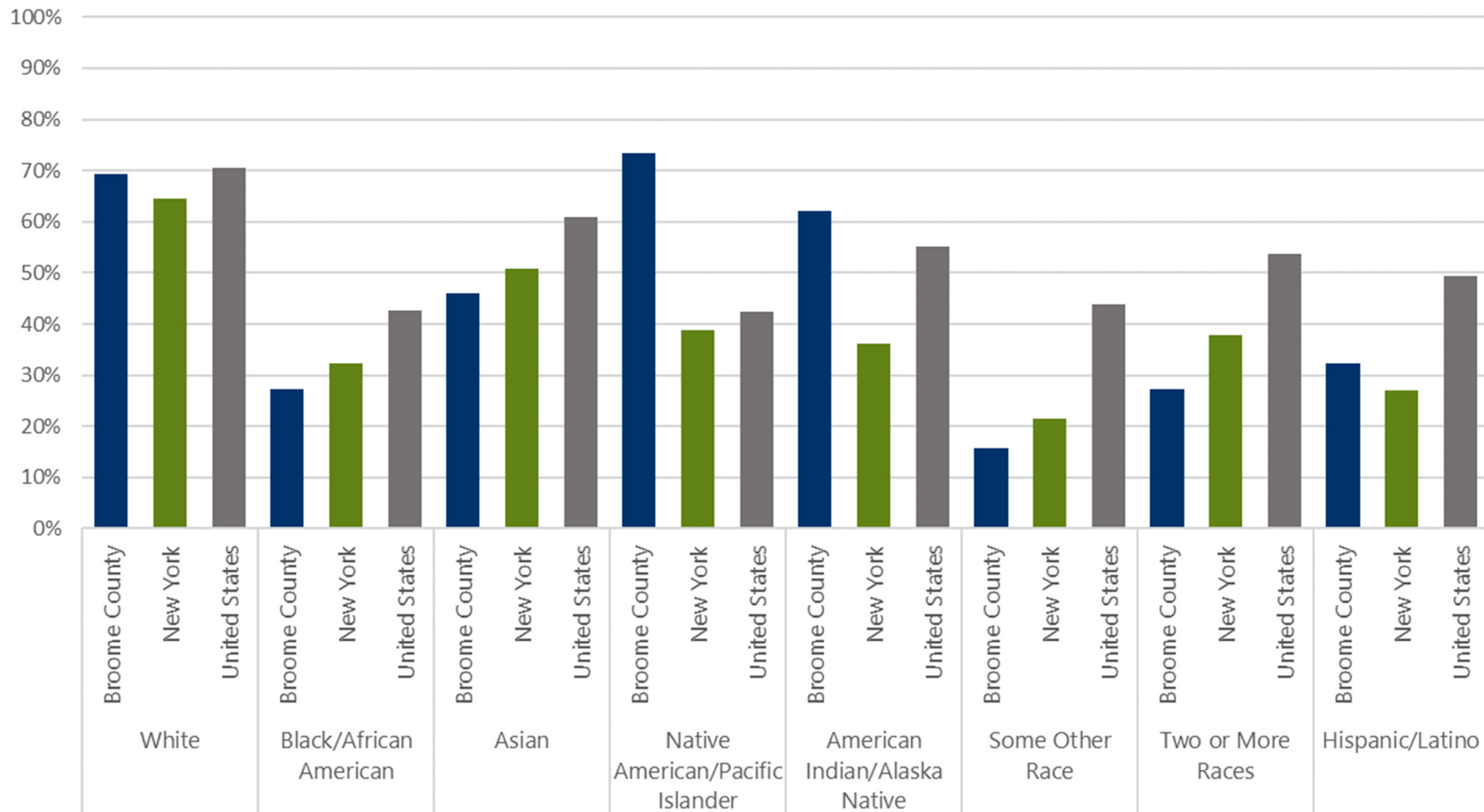


Source: PolicyMap

Homeownership Rate by Race/Ethnicity

The following charts work to further understand trends and disparities in homeownership rate by Race/Ethnicity. In Broome, as of 2021, the homeownership rate for White householders was 69.2%, compared to 64.5% in New York and 70.6% in the United States as a whole. During this same time period, the Broome homeownership rate for Black or African American householders was 27.3%, lower than New York's 32.2%, and lower than the United States rate of 42.7%.

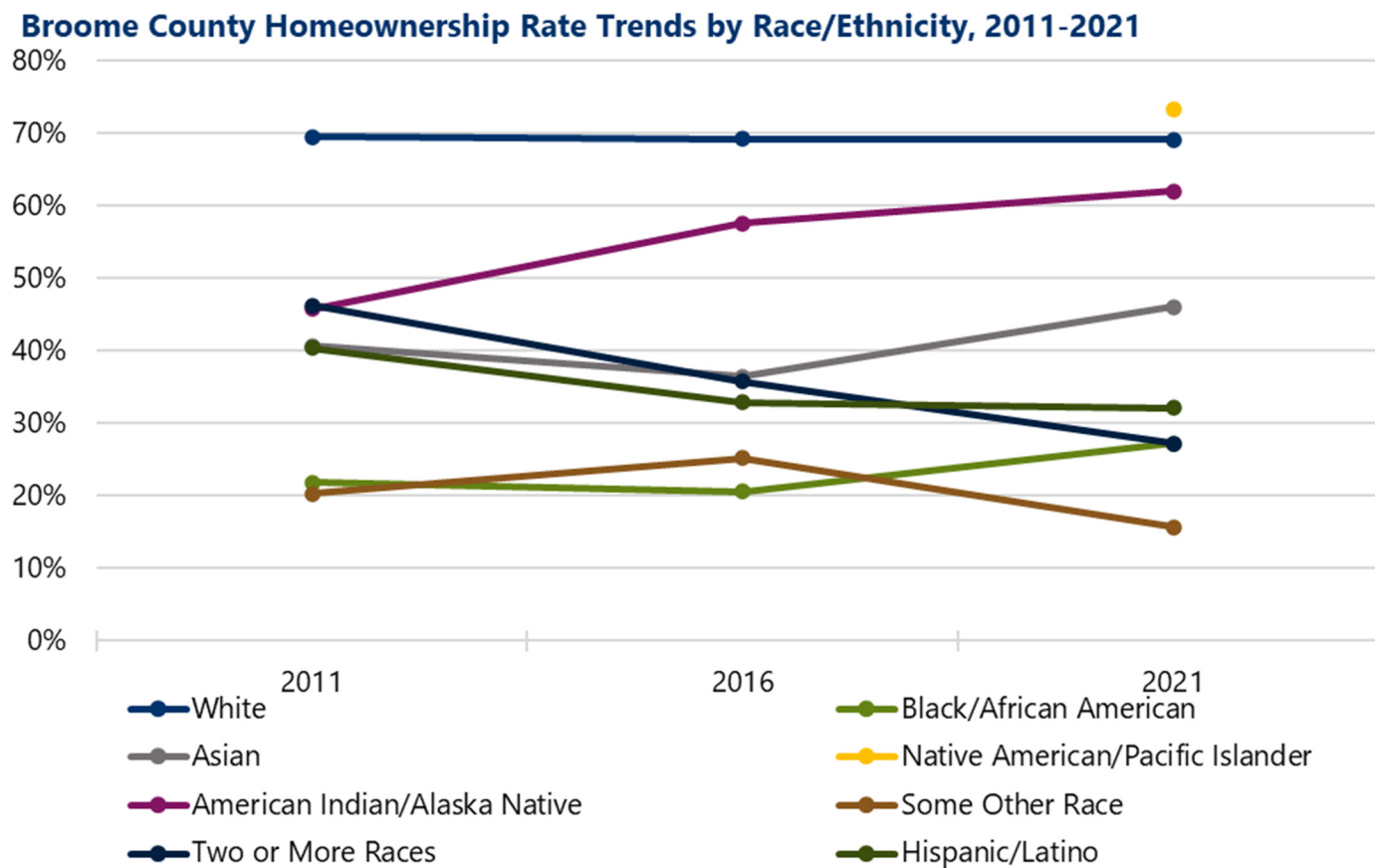
Homeownership Rate by Race/Ethnicity, 2021



Source: Policymap



In Broome County, the homeownership rate increased from 2011 to 2021 for Black/African American, Asian, and American Indian/Alaskan Native household. During this same period, homeownership rate for White, Some Other Race, Two or More Races, and Hispanic/Latino households decreased. Note that data for Native American/Pacific Island is only available for 2021.



Source: Polycymap

FEDERALLY SUBSIDIZED UNITS

Broome County provides a number of federally subsidized units and housing vouchers in order to alleviate some of the housing challenges in the region.

The county provides over 800 housing choice vouchers, 776 HUD Multifamily units, 637 HUD Public Housing units, 770 LIHTC units, and 98 USDA Multifamily units. In Binghamton specifically there are 689 Housing Authority units.

Provided to the right is a table and map of where these subsidized units are located, with most of the units concentrated in or around the City of Binghamton. Units are generally concentrated in urban areas and places where protected classes are concentrated; although it does not necessarily indicate that the existing supply of units is meeting current needs.

Binghamton Housing Authority Properties, 2023

Name	Address	Year Built	# of Units
Northshore	35 Exchange Street, Binghamton, NY 13901	1970s	224
Carlisle	150 Moeller Street, Binghamton, NY 13904	1955	150
Saratoga	35 Felters Road and 60 Saratoga Ave, Binghamton, NY 13903	1963	267
Canal Plaza	435 West State Street, Binghamton, NY 13901	2020	48

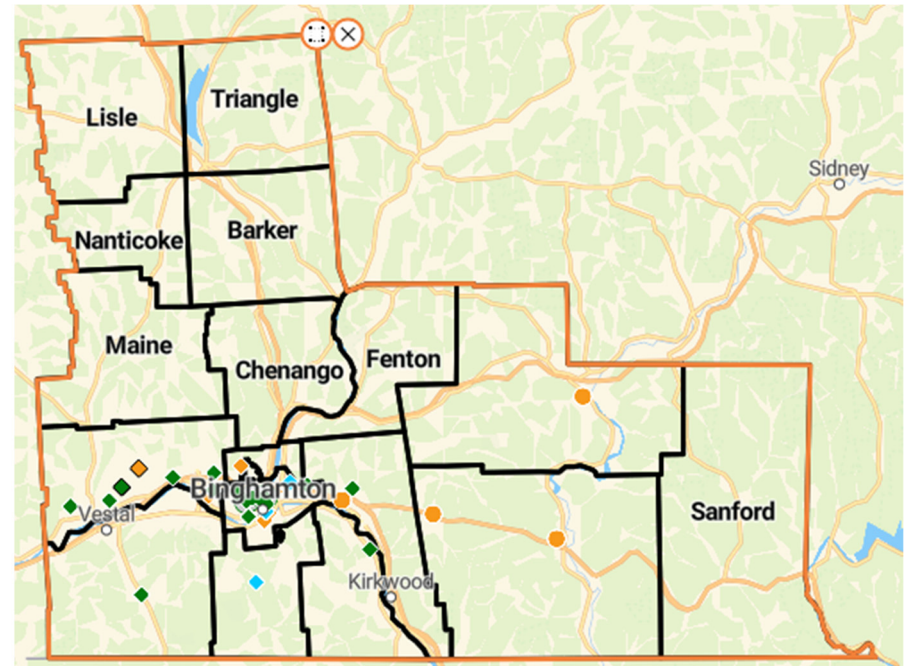
Source: Binghamton Housing Authority

Broome County Federally Subsidized Housing Units, 2021

Symbol Color	Type	Total Units
Orange (diamond)	HUD Multifamily	776
Blue (diamond)	HUD Public Housing	637
Green (diamond)	LIHTC	770
Orange (round)	USDA Multifamily	98
N/A	Housing Choice Vouchers	830

Source: PolicyMap

Broome County Federally Subsidized Units, 2021



Source: PolicyMap

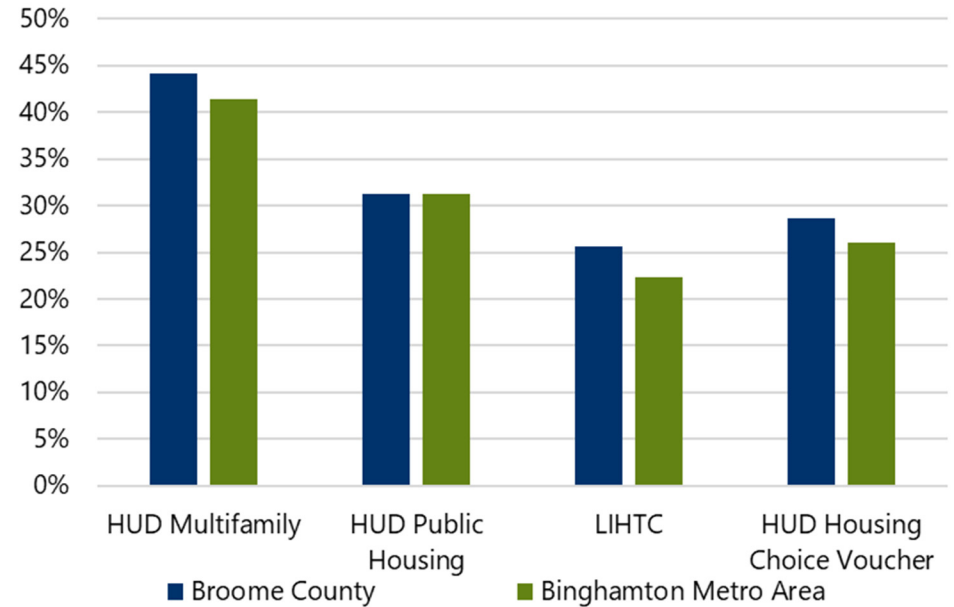
Poverty Rates for Federally Subsidized Units

A neighborhood's poverty rate is commonly used as a proxy for overall neighborhood quality. Neighborhood poverty rates of 30 percent or higher are typically considered high and potentially detrimental to individual and family health and well-being. The neighborhood poverty rates provided for each federally subsidized housing program (Housing Choice Vouchers, Public Housing, Low Income Housing Tax Credit properties, and HUD Multifamily properties) represent the average for all neighborhoods where each type of assisted housing is located.

In Broome, the average neighborhood poverty rate was highest for households living in HUD Multifamily units. HUD Multifamily units were, on average, located in neighborhoods where 44.1% of the population had incomes below the federal poverty line. The average neighborhood poverty rate was lowest for households living in LIHTC Property units. LIHTC Property units were, on average, located in neighborhoods where 25.6% of the population had incomes below the poverty line.

While subsidized units built in areas of high poverty areas help address local need, it can also reinforce income inequalities across neighborhoods and communities.

Average Neighborhood Poverty Rate for Federally Subsidized Housing by Housing Type, 2020



Source: Policymap

ASSET LIMITED, INCOME CONSTRAINED EMPLOYED HOUSEHOLDS (ALICE)

In an effort to explore further fair housing concerns, Asset Limited, Income Constrained Employed (ALICE) Households in Broome County were also explored. These households earn more than the Federal Poverty Level but less than the basic cost of living in Broome County. Households below the ALICE threshold — ALICE households plus those in poverty — cannot afford the essentials as many households continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials. The inability of households to afford the necessities is an important consideration when evaluating fair housing within the County.

Total Households

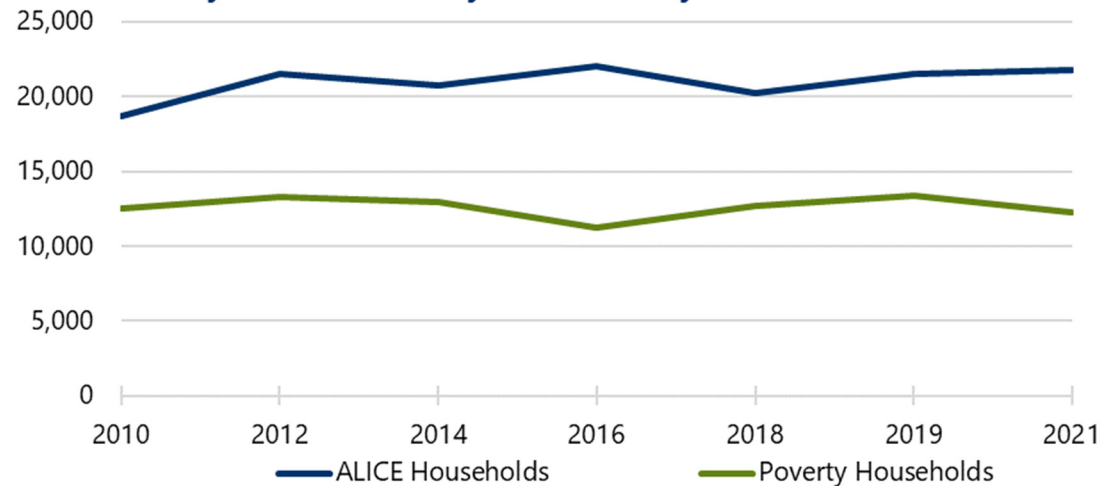
The ALICE Households are shown by count in the accompanying table and graph. In 2019 at the peak, 34,965 households in Broome County were below the ALICE Threshold; by 2021 that number had changed to 34,128, driven primarily by decrease in households below the poverty level.

Broome County ALICE Households

Year	ALICE Households		Poverty Households		Total Households
	Count	Share	Count	Share	
2010	18,739	23%	12,567	16%	80,018
2012	21,537	26%	13,339	16%	81,687
2014	20,793	26%	12,977	16%	78,810
2016	22,069	29%	11,243	15%	76,957
2018	20,230	27%	12,679	17%	75,539
2019	21,566	27%	13,399	17%	79,309
2021	21,821	26%	12,307	15%	84,452

Source: ALICE Threshold, 2010-2021

Broome County ALICE and Poverty Households by Year



Source: ALICE Threshold, 2010-2021

Protected Classes

Further analysis of the ALICE households explored the share of those below the ALICE Threshold by protected class. When examining race and ethnicity, Black/African American households and Two or More race households have the highest share their populations below the ALICE threshold at 41% and 37% respectively.

When examining family status, single mothers and single father households have the highest share below the ALICE threshold at 72% and 64% respectively.

On the basis of age, younger and senior households have a higher share below the ALICE threshold. With those under 25 and 65+ with 76% and 44% below the ALICE Threshold, respectively.

Knowing that the ALICE thresholds are higher for these protected classes, more targeted intervention is necessary to lower their relative burden and result in more fair housing outcomes across the county.

Broome County ALICE Households by Race/Ethnicity, 2021

Race/Ethnicity	Alice Households	
	Count	Share
White	19,815	27.55%
Black/African American	1,540	41.32%
Asian	484	18.38%
American Indian/Alaskan Native	21	15.00%
Two or More Races	718	37.01%
Hispanic/Latino	555	22.63%

Source: ALICE Threshold, 2021

Broome County ALICE Households by Family Status, 2021

Family Status	Share of Households Below ALICE Threshold
Single or Cohabiting (no children)	39%
Married (with children)	17%
Single-Female-Headed (with children)	72%
Single-Male-Headed (with children)	64%

Source: ALICE Threshold, 2021

Broome County ALICE Households by Age, 2021

Age	Share of Households Below ALICE Threshold
Under 25	76%
25 to 44 Years	40%
45 to 64 Years	31%
Seniors (65+)	44%

Source: ALICE Threshold, 2021



Municipalities

Further analysis of the ALICE households explored the share of those below the Alice Threshold by municipality aiming to identify regionally where those most impacted reside. Binghamton City, Triangle, and Kirkwood's households have the greatest shares below the ALICE threshold at 55%, 46%, and 44% respectively. As the previous analysis revealed, the City of Binghamton also had the highest share of population and households with member of a protected class, further indication of the fair housing concerns in need of addressing within the city. Also of note, all but two municipalities in Broome County have at least 30% of their households below the ALICE threshold indicating need for intervention county wide.

Broome County ALICE Households by Municipality, 2021

Geography	Total Households	% Below ALICE Threshold
Binghamton city	20,950	55%
Triangle	1,154	46%
Kirkwood	2,303	44%
Union	24,897	43%
Sanford	916	41%
Barker	1,028	40%
Dickinson	1,937	37%
Fenton	2,321	37%
Windsor	2,568	36%
Colesville	1,866	35%
Conklin	2,184	35%
Lisle	1,025	35%
Maine	2,099	35%
Vestal	9,285	33%
Nanticoke	615	31%
Chenango	4,166	29%
Binghamton town	1,717	26%

Source: ALICE Threshold, 2021



HOMELESSNESS AND HOUSING SERVICES

Homelessness

Along with the fair housing concern, homelessness was also examined in the Southern Tier region (the smallest available geography for which data is available). Homelessness Point in Time counts are shown for 2021 and 2022. Homelessness counts increased by 165 region wide, with both emergency shelter and unsheltered population increasing over the year.

Housing Services

In order to address homelessness directly, there are a number of services available specifically designed to alleviate homelessness within the Southern Tier Region (where Broome County resides). With permanent beds, rapid rehousing for individuals and rapid rehousing for families offered. While these services are not directly created to aid in fair housing efforts, having these services available are still an important service to the community and indicate a strong desire to further provide for housing assistance beyond just subsidizing units.

Additional findings related to issues of homelessness are provided in the community input section, which includes qualitative insights from perspectives from knowledgeable stakeholders throughout Broome County.

Point in Time Homelessness in Southern Tier

Source	2021	2022	Difference
Emergency Shelter	244	345	101
Transitional Housing	74	71	-3
Total Sheltered	318	416	98
Total Unsheltered	Insf. Data	67	67
Total	318	483	165

Source: CARES of NY, Inc.

Housing Services in Southern Tier, 2022

Permanent Beds			
Source	Count	Source	Count
YMCA Adult Housing	29	HHAP	28
YWCA Ednicott Square	41	NYSHIP1	25
Fairview Recovery Services	41	NYSHIP2	7
FEN Housing Connections	28	NYSHIP3	12
Rapid Rehousing Beds			
Broome County DSS	8	Opportunities for Delaware	30
Catholic Charities of Cortland	42	YWCA of Binghamton	25
Family Enrichment Newtwork	12	Opportunities for Broome	22
Rapid Rehousing For Families Beds			
Broome County DSS	4	Opportunities for Broome	11
Catholic Charities of Cortland	24	Opportunities for Delaware	10
Family Enrichment Newtwork	7	YWCA of Binghamton	9

Source: CARES of NY, Inc.



8. HOUSING FLOOD VULNERABILITY

OVERVIEW

Broome County, particularly areas around Binghamton City, are notably susceptible to flooding, with significant events recorded in 1972, 2006, and 2011. These events caused catastrophic damage to homes, upended residents, and adversely impacted thousands of residents in the County. This section analyzes the housing and people that remain in harm's way. A GIS (Geographic Information Systems) mapping analysis was conducted to examine the nature of housing in flood prone areas throughout the county.

KEY FINDINGS

The analysis reveals that 8% of the county's residential parcels lie within the 100-year floodplain, while 9% are in the 500-year floodplain. Meanwhile, a considerable 83% of parcels remain outside these flood zones. Within these floodplains, most of the housing is single-family residences, making up 97% of the floodplain housing.

When considering parcel conditions, a majority in both the 100-year and 500-year floodplains are deemed to be in "normal" condition, 68% and 71% respectively. Endicott, Vestal, Binghamton, and Fenton stand out as municipalities with the most parcels in these floodplains.

In response to the recurring flood challenges, Broome County has undertaken a number of mitigation efforts. Facilities like Lourdes Hospital and Union-Endicott High School now benefit from floodwall systems, and

the Binghamton-Johnson City Joint Sewage Treatment is slated to receive similar protections. Several municipalities are also flood-proofing or relocating their infrastructure. Notably, the community has rallied together through organizations like COAD to improve disaster preparedness. Over 370 properties affected by floods have been bought and demolished to act as open flood mitigation spaces. In total, the county has invested almost \$500 million in over 170 flood mitigation projects, pulling resources from local, state, and federal partners.

Furthermore, the City of Binghamton has introduced a special \$2.9 million initiative for Binghamton's East Side. This FEMA-funded project focuses on demolishing 11 flood-prone properties, turning them into green spaces for better stormwater management, and ensuring the resilience of local neighborhoods.

FLOOD HISTORY

2006 Flood Event

In 2006, heavy rain led to historic flooding in Broome County, displacing up to 20,000 people and causing significant destruction. Despite the dire situation, no lives were lost, which was considered a miracle by the director of Broome County's medical services. First responders, including fire departments like Binghamton, had to conduct boat and helicopter rescues during that challenging week, leaving a lasting impact on the city and its residents. In total, 576 structures experienced minor damage, 444 structures experienced moderate damage, 384 structures experienced major damage, and 36 structures were destroyed entirely.

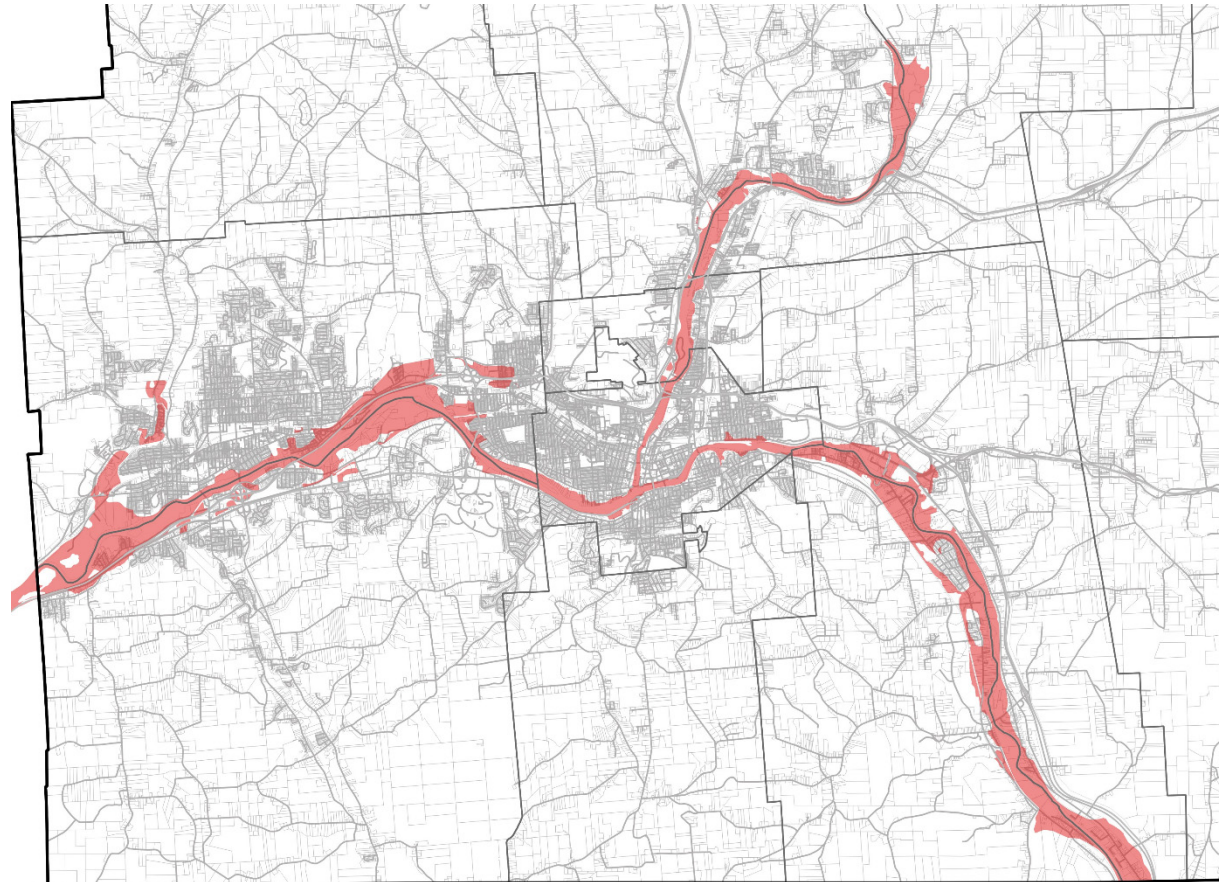
Since then, improvements in equipment and flood modeling have been made to better prepare for future floods, with the 2006 flood serving as a learning experience for the county's emergency response efforts.



Source: Micheal R. Head, National Weather Services

Map: Broome County 2006 Flood by Parcels

The adjacent map highlights the parcels in Broome County that flooded during the 2006 flood event. The flood areas are understandably most concentrated around the Susquehanna and Chenango Rivers. The 2006 flood impacted more parcels in southeast Broome County than the subsequent 2011 flood.



Source: GIS Broome County

2011 Flood Event

In the wake of heavy rain and flooding caused by Tropical Storm Lee, communities in the Southern Tier, including Binghamton, Union, and Vestal being among some of the most devastated communities with many homes damaged or destroyed entirely. In total, 3,876 structures experienced minor damage, 2,775 structures experienced moderate damage, 2,367 structures experienced major damage, and 229 structures were destroyed entirely.

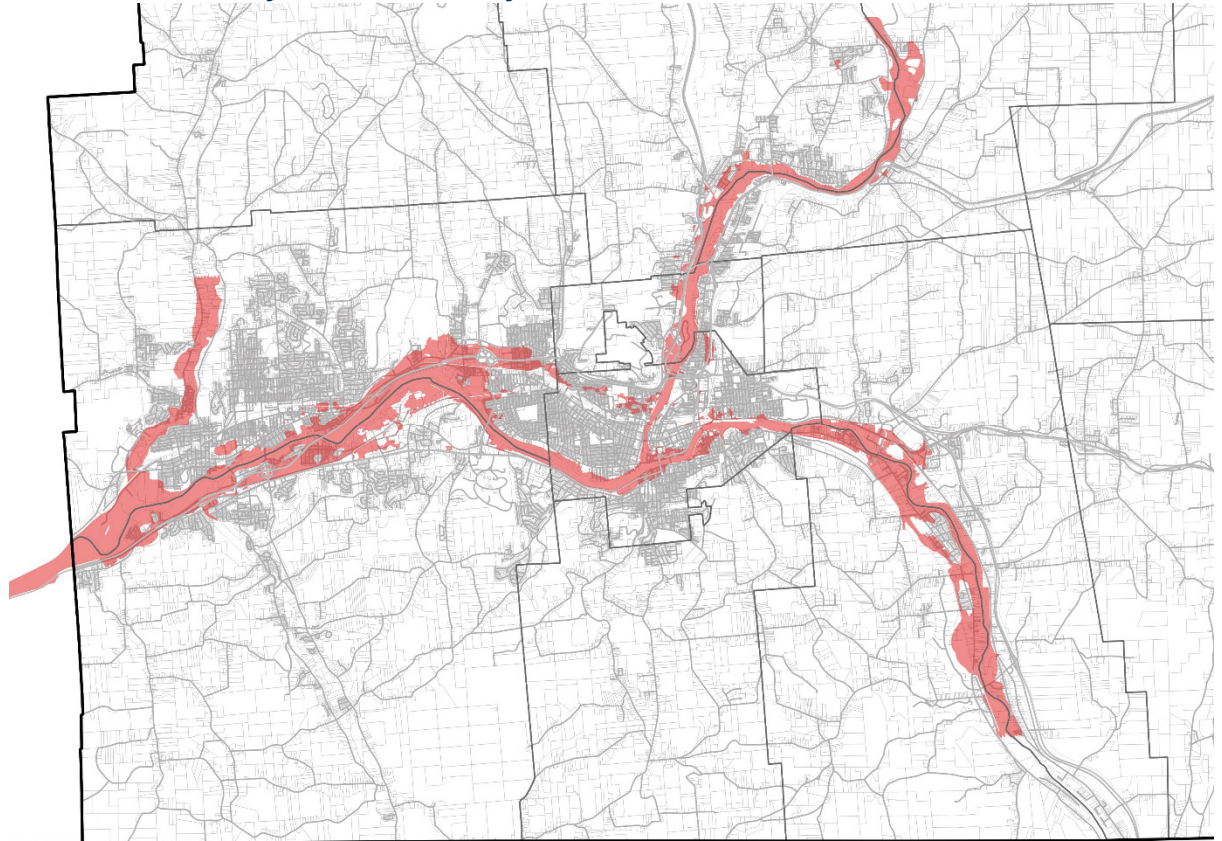
The aftermath was characterized by widespread damage, mold issues, and the loss of possessions and homes. Local communities came together to provide support, including makeshift distribution and feeding centers. The recovery process was long and challenging, leaving residents uncertain about the future and the financial burden of reconstruction.



Flooding of homes in 2011. **Source:** U.S. Army

Broome County 2011 Flood by Parcels

The accompanying map highlights the parcels in Broome County that flooded as a result of the 2011 flood. The flood areas are understandably most concentrated around the Susquehanna and Chenango Rivers. The flood also impacted a larger share of parcels in the west of the county than the 2006 flood.



Source: GIS Broome County

BROOME COUNTY FLOOD RISK

There are a substantial number of residential properties throughout the county that are vulnerable to flood threats today. The adjacent map indicates the areas of Broome County that are at-risk in a FEMA designated 100-yr or 500-year floodplain. A large concentration of parcels with a flood risk around in and around Binghamton City near the Susquehanna River. The area has had two significant floods in the last two decades, one in 2006 and one in 2011. However, there are properties found in the floodplain throughout the county including along the Chenango River, Nanticoke Creek, the Tioughnioga River, and Oquaga Creek among others.

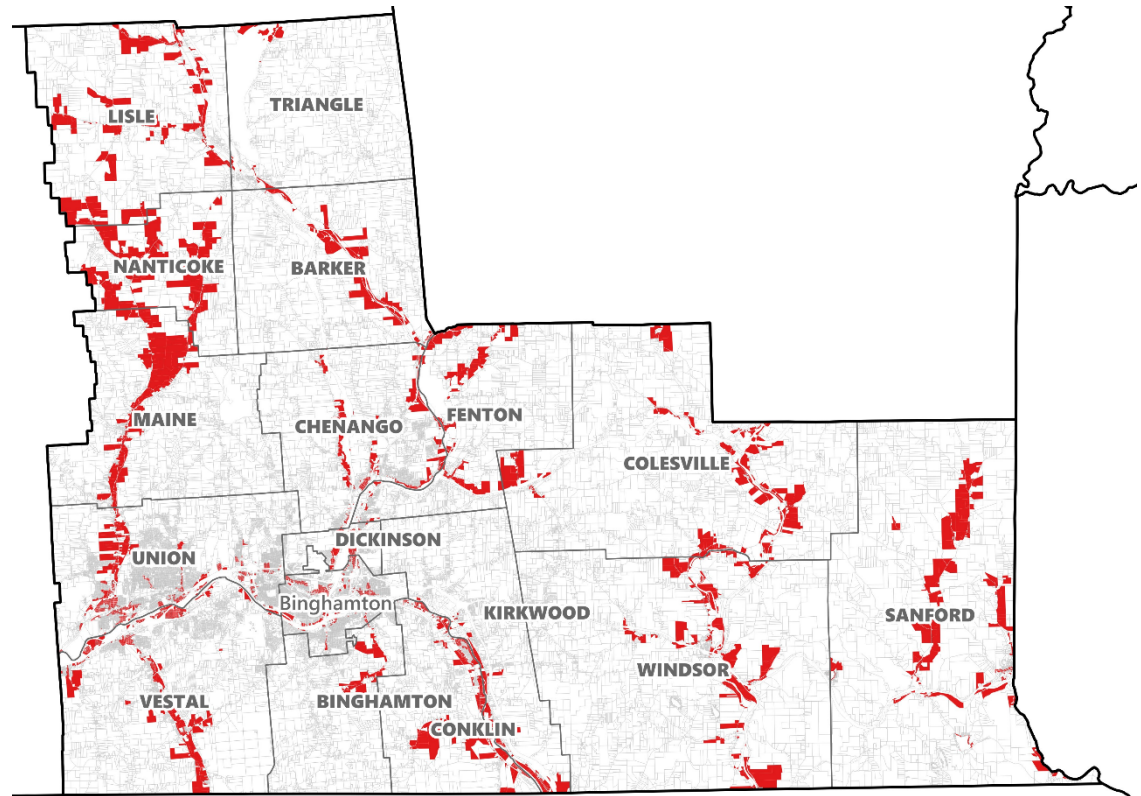
Overall, nearly 9,200 residential properties are at least partially located in the designated floodplain areas in Broome County. The most common type of housing found in the County's flood zones (by number of properties) is single-family residences, representing 97% of residential properties in the floodplain. Multifamily housing accounts for almost 3% of housing properties in the floodplain, while mobile homes account for a very minor portion. The table on the following page describes the type of housing in the floodplain by municipality.

Type of Housing in Floodplain

Type	Parcels	Share
Single Family	8,914	97.1%
Multifamily	247	2.7%
Mobile Home	22	0.2%
Total	9,183	100.0%

Source: Broome County Floodplain

Broome County Parcels in Floodplain by Municipality



Source: GIS, Camoin Associates

Housing Parcels in Floodplain by Zip Code

Zip Code	Residential		Multi-Residential		Mobile Home Park	
	100YR Flood	500YR Flood	100YR Flood	500YR Flood	100YR Flood	500YR Flood
13730 Afton	14	0	0	0	0	0
13736 Berkshire	1	0	0	0	0	0
13744 Castle Creek	21	0	0	0	0	0
13746 Chenango Forks	154	7	0	0	1	0
13748 Conklin	219	161	4	0	3	0
13754 Deposit	236	2	3	0	0	0
13760 Endicott	448	1,503	7	65	3	0
13777 Glen Aubrey	41	0	1	0	2	0
13783 Hancock	1	0	0	0	0	0
13787 Harpursville	183	27	0	0	2	0
13790 Johnson City	169	575	6	17	0	0
13795 Kirkwood	66	53	1	0	1	0
13797 Lisle	79	0	0	0	0	0
13802 Maine	47	0	0	0	0	0
13803 Marathon	48	0	0	0	0	0
13811 Newark Valley	6	0	0	0	0	0
13813 Nineveh	42	1	1	0	0	0
13826 Ouaquaga	39	0	0	0	0	0
13833 Port Crane	118	19	0	0	2	1
13835 Richford	10	0	0	0	0	0
13850 Vestal	527	732	4	4	2	0
13862 Whitney Point	100	13	2	1	2	0
13865 Windsor	264	10	5	0	2	0
13901 Fenton	336	603	6	22	0	0
13903 Binghamton	232	303	8	28	0	0
13904 Binghamton	0	395	0	10	0	0
13905 Binghamton	87	1,022	6	46	0	1
Total	3,488	5,426	54	193	20	2

Note: Only those portions of the zip code within Broome County are included

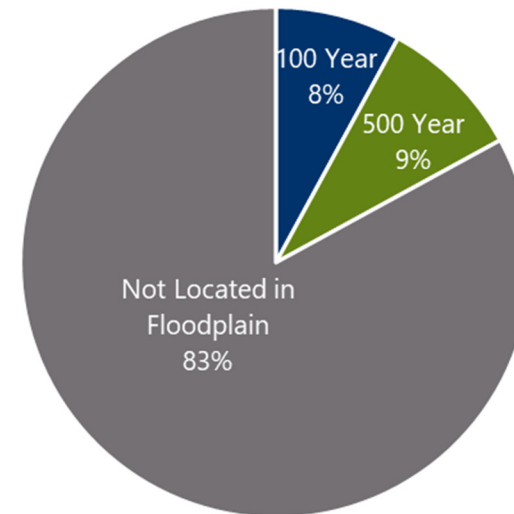
Source: Broome County Floodplain



FLOOD-VULNERABLE PROPERTIES

Based on the GIS parcel analysis, 8% of parcels in Broome County are in the 100-year floodplain and 9% of parcels are in the 500-year floodplain. 83% of all parcels are not in the floodplain.

Portion of County's Housing Properties in Flood Zones



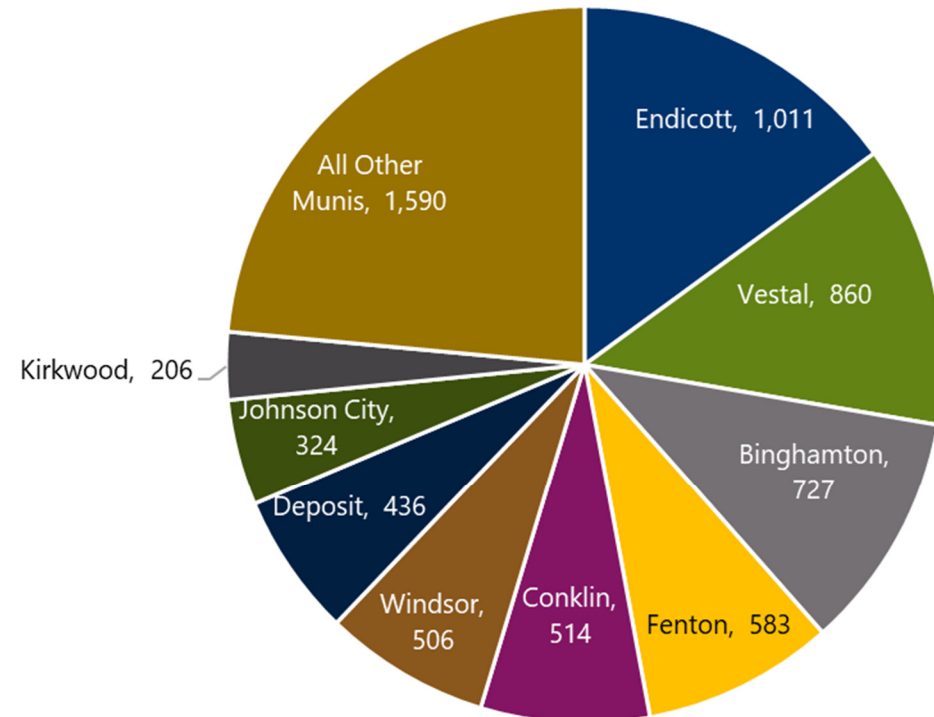
Source: FEMA; Broome County

VULNERABLE RESIDENTIAL PROPERTIES BY MUNICIPALITY

100-Year Floodplain Properties

Among the municipalities in Broome County, the most housing properties impacted by the 100-year floodplain parcels are in Endicott, Vestal, and Binghamton.

Parcels in 100 Year Floodplain by Municipality



Source: Broome County Floodplain

The condition of all parcels in the 100-year floodplain is shown in the accompanying chart. The majority, 68%, are in normal condition, 25% are fair, 5% are good, and 3% are poor. There is one parcel in excellent condition. While property condition classification from property tax records is an imperfect measure, the analysis suggests that properties in the floodplain are more likely to be of lower quality compared to the county as a whole. This may indicate residual issues related to past flood events, lower quality housing stock, and/or residents without the means to improve their properties. Therefore, efforts are likely needed to assist households in the floodplain with improving the resiliency of their housing or relocating out of danger areas.

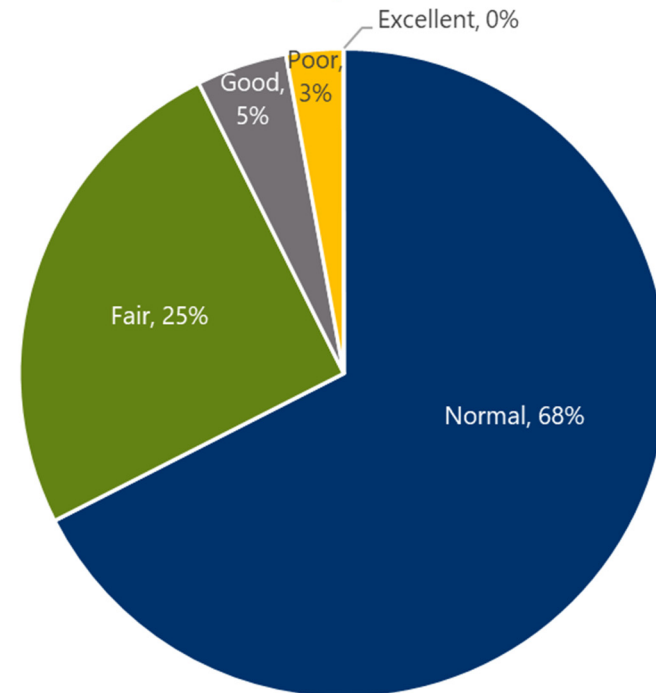
Other proxy measures for housing quality show that homes in the 100-year floodplain, on average, have lower assessed values and are older and smaller than homes not in the floodplain.

100-Year Floodplain Comparative Residential Characteristics

Location	Avg. Assessed Value	Avg. Year Built	Avg. Sq. Ft. Living Space
In Floodplain	\$68,216	1943	1,543
Not in Floodplain	\$76,800	1950	1,689

Source: Camoin Associates based on data provided by Broome County

Condition of Parcels in 100-Year Floodplain

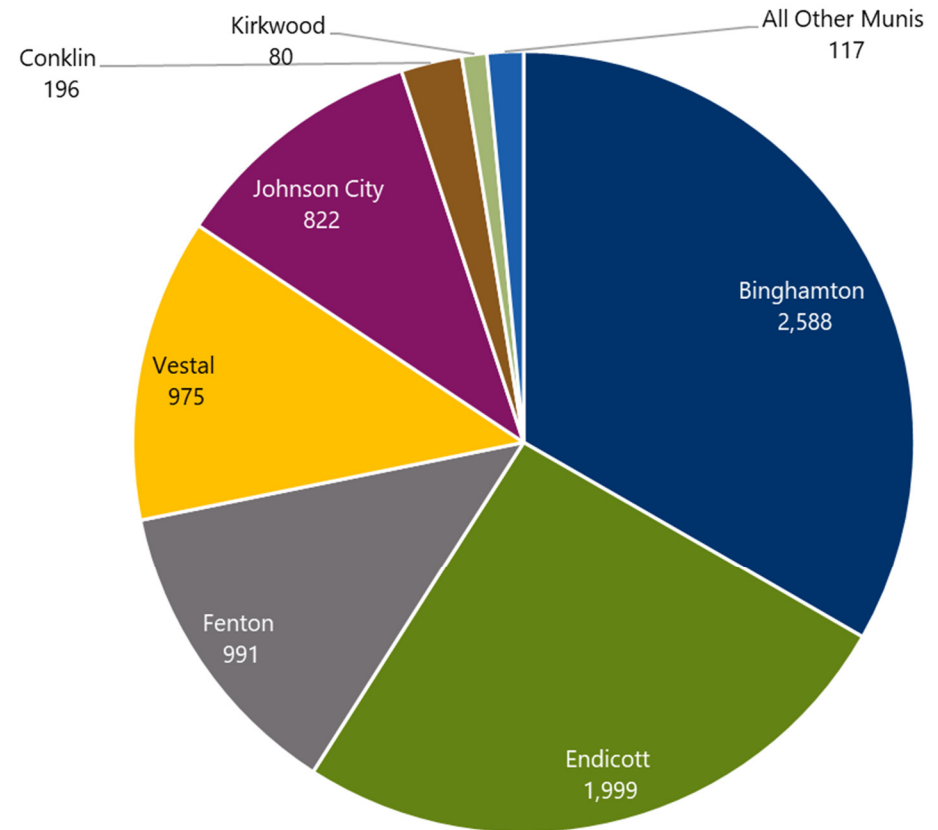


Source: Broome County Floodplain

500 Year Floodplain Properties

There are fifteen different municipalities within the region with residential properties located in a 500-year floodplain. Among the municipalities the most parcels are in Binghamton, Endicott, and Fenton.

Parcels in 500 Year Floodplain by Municipality



Source: Broome County Floodplain

The parcel condition of all parcels in the 500-year floodplain is shown in the accompanying chart. The majority, 71%, are in normal condition, 27% are fair, 1% are good, and 1% are poor. There are no parcels in excellent condition in the 500-year floodplain. Similar to the residential properties in the 100-year floodplain, property conditions are generally of lower quality than the county overall. That is, the flood plain areas have a higher concentration of properties falling below “normal” conditions, indicating a need for strategic approaches to assist households in these areas.

Other proxy measures for housing quality show that homes in the 500-year floodplain, on average, have lower assessed values and are older and smaller than homes not in the floodplain.

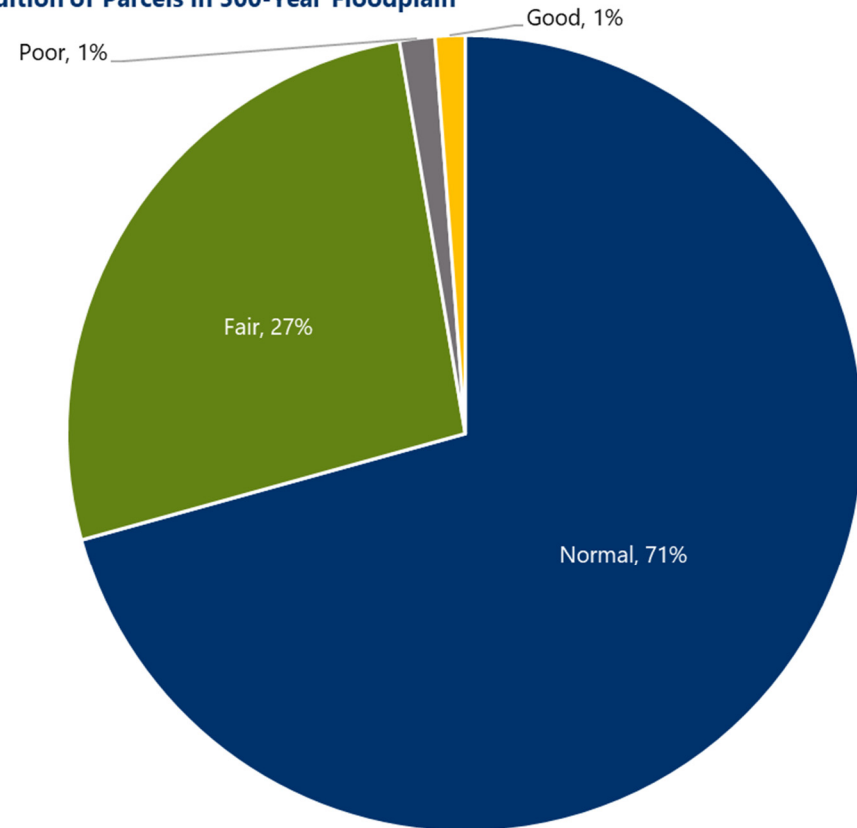
There are four HUD-assisted multifamily properties, with a total of 271 units, and one 85-unit public housing building in the 500-year floodplain. These are Lincoln Court Apartments, North Shore Apartments, Metro Interfaith, Woodburn Court, and Woodburn Court II.

500-Year Floodplain Comparative Residential Characteristics

Location	Avg. Assessed Value	Avg. Year Built	Avg. Sq. Ft. Living Space
In Floodplain	\$47,934	1933	1,530
Not in Floodplain	\$76,800	1950	1,689

Source: Camoin Associates based on data provided by Broome County

Condition of Parcels in 500-Year Floodplain



Source: Broome County Floodplain

FLOOD MITIGATION DISCUSSION

Housing located in floodplains brings with it specific affordability challenges. Residing in these high-risk areas often leads to increased costs for homeowners and renters alike. A significant financial burden is the increased cost of insurance as flood insurance premiums in these zones are typically higher to account for the increased risk of water damage and flooding. Moreover, properties in floodplains often require additional investment in flood-proofing measures, such as raising the structure, installing flood barriers, or reinforcing foundations, which can be prohibitively expensive. These added expenses not only strain individual budgets but can also affect the overall affordability of housing in these areas.

The higher costs associated with living in a floodplain may limit access to affordable housing options, particularly for low and middle-income families. Furthermore, the potential for property value depreciation in flood-prone areas can lead to long-term financial impacts for homeowners. This situation underscores the need for comprehensive flood mitigation strategies and support systems to ensure that residing in flood-prone areas does not become an unsustainable financial burden for communities.

For residents in floodplains, relocating after a flood presents considerable challenges. They often face a decline in property value due to flood damage, complicating the sale of their homes and funding a move. Additionally, securing affordable housing in safer areas can be difficult, particularly in regions with tight housing markets or extensive flood damage. Beyond financial concerns, relocation involves emotional and social costs, including leaving behind communities and disrupting family and work life. Thus, effective

What did Survey Participants Say About Flood Issues?

Survey questions directly addressing floodplain concerns uncovered that 182 or 17% of all respondents stated that location outside of the floodplain was one of the top three most important factors when choosing a home or apartment. The survey responses also revealed that 150 respondents or 14% of all respondents had their current housing impact by flooding.

support and assistance programs are essential to help these individuals navigate the complexities of relocating, ensuring that moving away from high-risk flood areas doesn't become an overwhelming burden, especially for the most vulnerable.

As a result of the anticipated costs associated with housing in floodplains, substantial efforts in the County have enhanced flood resilience, protecting critical facilities such as Lourdes Hospital and Union-Endicott High School with floodwall systems. Similar protections are underway for the Binghamton-Johnson City Joint Sewage Treatment, and municipalities like Conklin, Johnson City, Kirkwood, Union, and Vestal are relocating or flood-proofing their buildings.

The Broome County NYS Resilient Retrofits 50/50 Loan/Grant Program, funded by NYS Homes and Community Renewal and administered by Home Headquarters with assistance from the Community Development Long Island (CDLI), offers homeowners in Broome County, New York, up to \$50,000 in a low-interest loan at a 1% interest rate, paired with a matching grant to make their homes more resistant to floods and more energy efficient. This program mandates that homeowners implement a flood mitigation measure as part of their home improvement. The loan is repayable over 5-10 years,



and the grant portion is forgiven once the loan is fully paid off. However, the program has specific income and location restrictions and applies only to the primary structure of the home.

Despite limited resources, Broome County municipalities have completed over 505 buyouts covering 173.73 acres and with an investment of over \$500 million from local, state, and federal partners, recognizing that while floods can't be prevented, their impact can be significantly reduced through proactive measures¹.

In addition to these efforts, the City of Binghamton introduced a \$2.9 million flood mitigation plan in Binghamton's East Side, targeting the demolition of 11 flood-prone properties on Upper Court Street. Financed by Federal Emergency Management Agency (FEMA) grants, this voluntary project will involve the removal of commercial structures and paved areas on a half-mile stretch that has experienced repeated flooding. Once demolished, the properties will be transformed into green spaces featuring trees and grass, serving as effective stormwater management tools to mitigate flash flooding and act as a protective buffer during potential Susquehanna River inundations. This initiative aims to enhance the resilience of East Side neighborhoods, support property owners, and beautify a prominent gateway into the city.

In other recent activity related to flood vulnerability in Broome County, Governor Kathy Hochul announced the completion of the Fairmont Park Apartments, a new development of 34 apartments in 17 buildings in the town of Union. The apartments are built on lots that were purchased through FEMA and CDBG-DR programs after previous homes were damaged by flooding. The buildings are energy efficient, built above base flood elevations, and have carports and surface parking under the elevated structures. The project was funded by state

and federal tax credits, grants, and subsidies, as well as a bank loan. The total cost was about \$11.5 million. The project was developed by Lakewood Development II, LLC and The SEPP Group and co-managed by SEPP Management Co., Inc. and Two Plus Four Management. The project was part of the state's efforts to rebuild and revitalize the Fairmont Park neighborhood, which was affected by flooding in 2011. The project used lots that were purchased through FEMA and CDBG-DR programs and built the apartments above the base flood elevation. The project also supports the state's goals to reduce greenhouse gas emissions and combat climate change.

In considering the broader context of flood resilience in Broome County, it's crucial to discuss existing policies and programs that respond to or mitigate flood risks. One key aspect is Floodplain Management Local Laws, which include codes and ordinances designed to safeguard lives and minimize property damage. However, it's important to note that many at-risk homes and communities were likely constructed before the adoption of these standards, posing ongoing challenges.

The Community Rating System (CRS) is another vital component, referenced in the county's strategies. Broome County boasts three CRS-eligible communities—Chenango, Johnson City, and Union—as of 2023, highlighting a commitment to improved flood risk management.

Moreover, New York State's recent legislation requiring sellers to disclose if a property is in a flood risk area or has experienced flooding represents a significant step towards informed home buying and risk awareness. This law complements the National Flood Insurance Program, which plays a pivotal role in providing financial

¹ Buyouts are primarily a municipal effort, with the county as a whole only participating in a couple of the buyouts.

protection to property owners. Additionally, local initiatives like the Home Headquarters Retrofit Loan Program offer targeted support for home improvements aimed at enhancing flood resilience. These policies and programs collectively form a robust framework to address the multifaceted nature of flood risk and management in the county.

Despite the progress made to address vulnerable housing throughout the county, the analysis of at-risk housing indicates there is a critical ongoing need to improve the resiliency of the county's housing stock. The magnitude of the need indicates that new and innovative approaches are likely needed in addition to traditional FEMA buy-out activities.



9. HOUSING OPPORTUNITY SITES

OVERVIEW

Specific areas and properties were identified throughout Broome County that are opportunities for new housing development (or redevelopment) projects. The opportunity sites represent a broad cross section of property types, locations, conditions, and housing potential. While the sites include many privately owned properties, this identification does not obligate property owners to sell, develop, or otherwise manage their property against their wishes. Rather, highlighting these sites as potential opportunities is intended to demonstrate places where housing needs can be met throughout the county should a willing property owner be so inclined to pursue such a route.

Two approaches were taken to identify housing opportunity sites:

1. **GIS Mapping Analysis:** A mapping analysis was conducted to identify properties that met a number of criteria making them the most suitable locations for future housing development (or redevelopment).
2. **Site Nomination Form:** Municipal officials and knowledgeable stakeholders submitted sites to the Project Team for inclusion as opportunity sites.

The results of the analysis are discussed in the following sections.

HOUSING SUITABILITY GIS MAPPING ANALYSIS METHODOLOGY

The housing suitability analysis consisted of two stages:

1. **Filtering Criteria:** A set of criteria was developed to remove properties not suitable for significant future housing development. The criteria included:

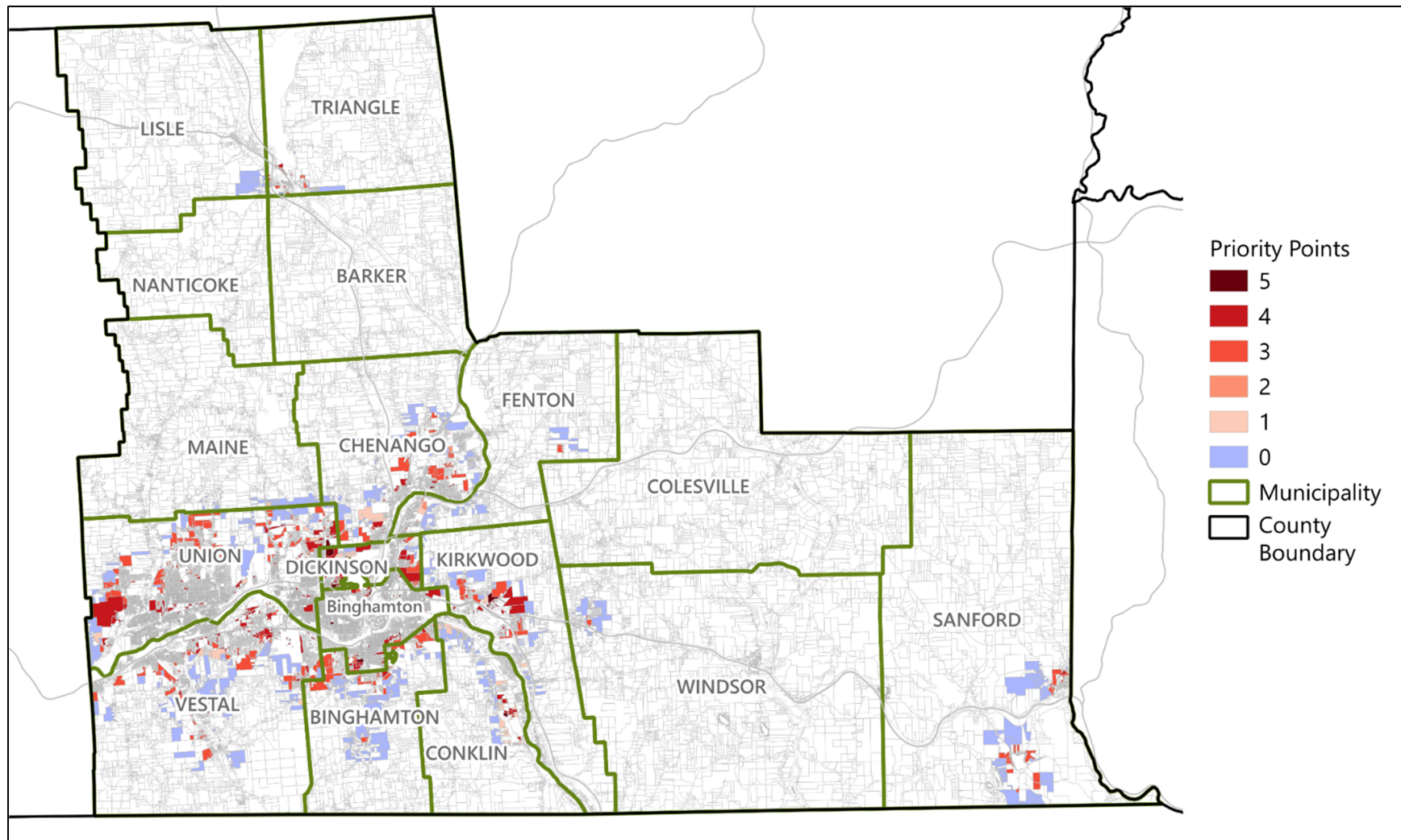
1. Located within half mile of existing sewer service
2. Located outside of a flood zone
3. Located outside of an agricultural district
4. Not currently used for recreational uses (e.g., parks)
5. Greater than 1.0 acre in size
6. Currently Vacant or Underutilized (assessed value of improvements less than 50% of the total assessed value)
7. Not wild, forested, conservation land or similarly protected land

The filtering criteria created a pool of 1,630 suitable properties across the county.

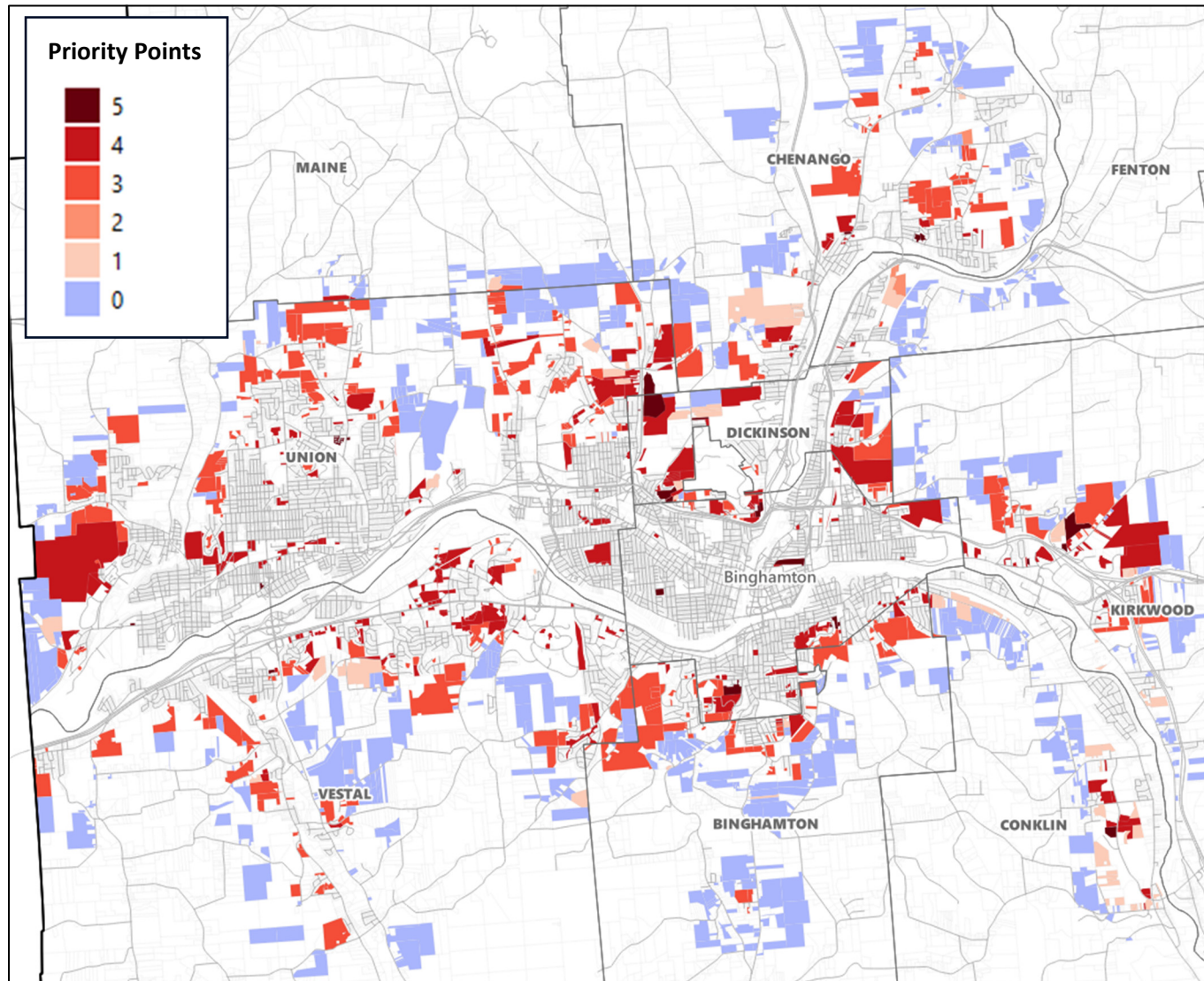
2. **Prioritization Criteria:** An additional set of weighted criteria was established to prioritize the suitable properties to identify the highest opportunity sites and areas. This criteria included:

1. Currently served by sewer (3 points)
2. Within ¼ mile of a school (1 point)
3. Within ¼ mile of a transit route (1 point)
4. Publicly owned parcel (1 point)

Map: Housing Opportunity Areas and Sites



Map: Binghamton Focus Area Housing Opportunity Sites



The results shown on the previous page and in the adjacent map illustrate the concentration of housing opportunity sites and areas.

Many housing opportunity areas are located in and adjacent to heavily populated areas in the county where there is existing infrastructure and access to service and amenities. The results also show there are likely numerous opportunities to meet housing needs in areas outside of floodplain areas.

Additional methodology information and maps can be found in Appendix B.

The table below provides a summary of the analysis. For each Broome County municipality, the number of residential parcels (and their combined acreage) are indicated for each "score" level. For example, the City of Binghamton has eight (8) properties that scored the highest possible level (5). Together those properties account for 56 acres. Additional details about the types of residential properties is provided in Appendix B.

Opportunity Sites by Score and Municipality

Municipality	Score	Parcels	Acres	Municipality	Score	Parcels	Acres	Municipality	Score	Parcels	Acres
Barker	3	1	1.2	Dickinson		65	1,009.6	Sanford		83	2,503.7
Binghamton (City)		82	489.5		0	9	131.6		0	51	2,044.5
	0	5	37.2		1	10	79.1		3	31	441.8
	3	23	115.0		3	19	215.5		4	1	17.5
	4	46	281.3		4	23	509.4	Triangle		43	300.9
	5	8	56.0		5	4	74.0		0	18	201.3
Binghamton (Town)		170	2,416.2	Fenton		54	713.8		3	17	73.5
	0	101	1,556.3		0	45	595.1		4	8	26.1
	1	5	16.7		1	1	42.8	Union		340	4,748.9
	3	51	772.6		2	3	35.1		0	101	1,840.6
	4	13	70.7		3	3	37.1		1	9	123.1
Chenango		172	2,521.7		4	2	3.6		3	138	1,468.2
	0	93	1,363.2	Kirkwood		146	1,857.7		4	86	1,283.6
	1	16	231.0		0	74	894.7		5	6	33.4
	2	1	18.7		1	16	79.4	Vestal		282	3,970.8
	3	42	779.1		2	1	1.4		0	110	2,230.8
	4	17	121.3		3	28	463.0		1	6	164.1
	5	3	8.5		4	24	372.0		3	75	1,137.2
Colesville	0	1	2.0		5	3	47.3		4	90	436.2
Conklin		122	1,086.1	Lisle		18	447.3		5	1	2.4
	0	77	711.7		0	17	443.4	Windsor		28	461.9
	1	32	257.9		3	1	3.9		0	27	434.5
	3	1	2.9	Maine		32	502.3		3	1	27.4
	4	11	101.5		0	29	449.8				
	5	1	12.1		1	1	17.9				
					3	1	15.9				
					4	1	18.8	Grand Total		1,639	23,033.7

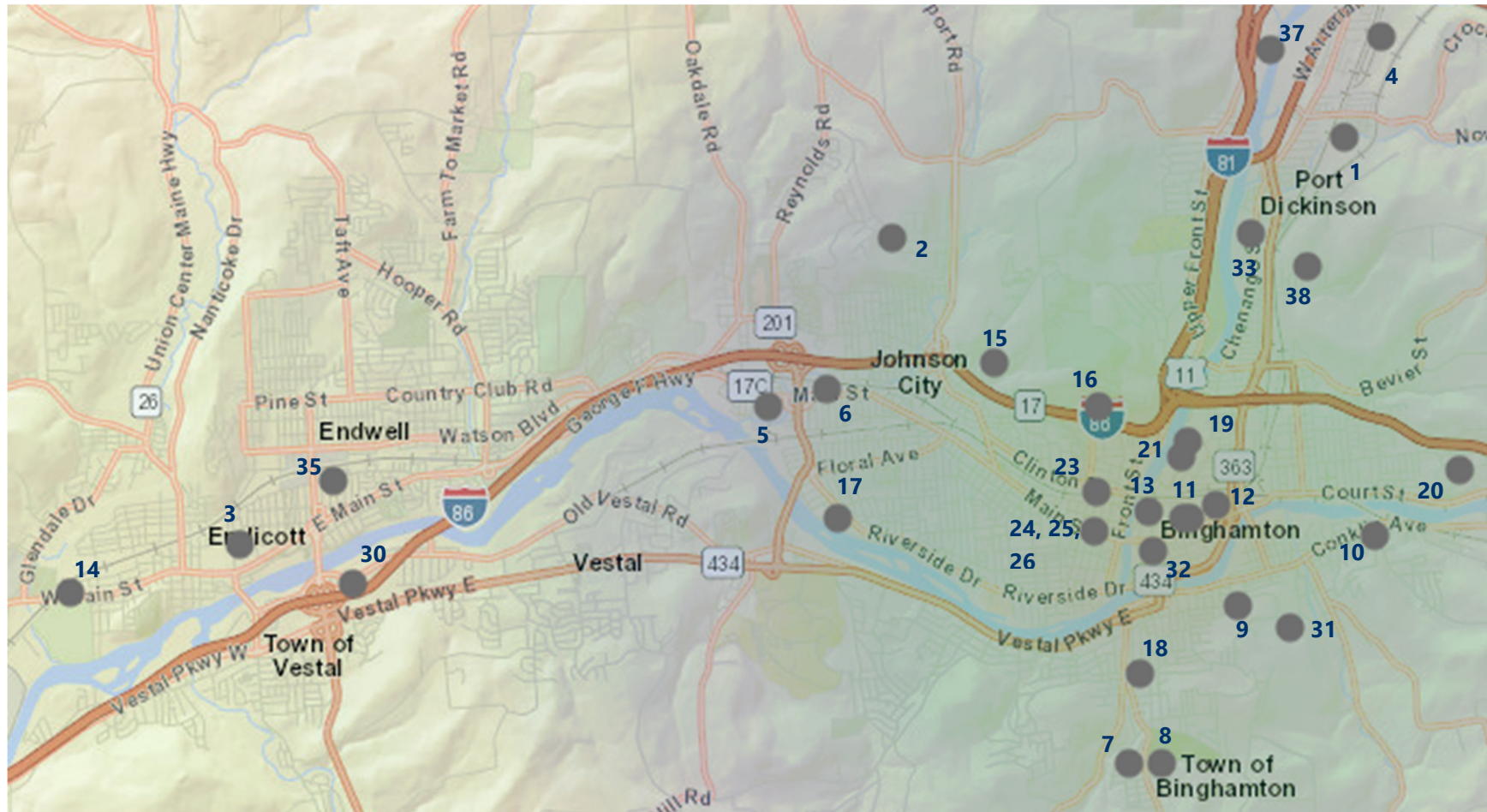
Source: Camoin Associates




NOMINATED HOUSING OPPORTUNITY SITES

In addition to the GIS analysis, knowledgeable stakeholders and officials were asked to submit sites that would serve as opportunities to meet housing needs through new housing development (or redevelopment). A total of 38 opportunity sites were nominated in Broome County representing potential places where new housing projects could be implemented to help meet current and future needs and can be used by municipal staff and local agencies to identify future locations for residential development. Similar to the previous analysis, sites include privately owned properties and new housing initiatives on properties would only occur in places with interested and willing property owners. This does not assume that all types of housing are suitable on all sites/areas, rather these sites provide opportunity for housing development to be explored, with type and fit being evaluated as a part of that process. Any development will also need to focus on smart growth principles and sustainable infrastructure investments, including supporting growth and development to accommodate housing needs in places that will make the best use of existing infrastructure and accommodate new growth through compact and continuous development. The following tables provide the site address, a map of the parcel or parcels, and site-specific information including size, zoning, current use, utilities, floodplain, and ownership.

Map: Nominated Housing Opportunity Sites

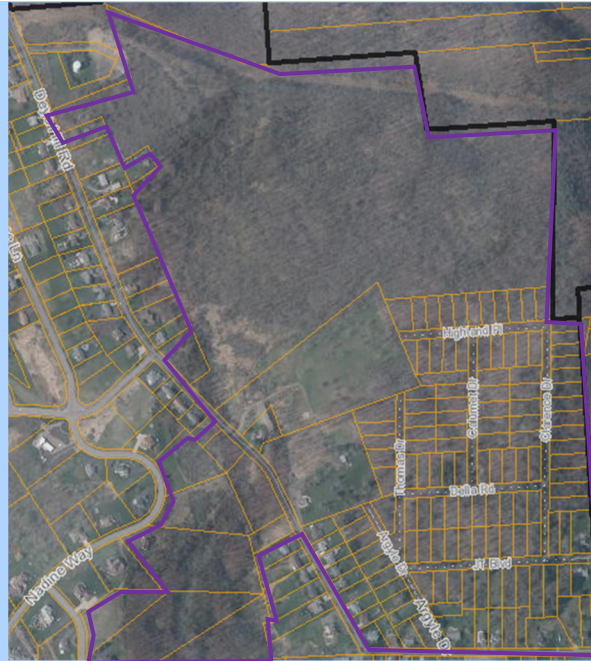


OPPORTUNITY PARCEL PROFILES

Site	Property Image	Description
Site 1: 103 Franklin Ave Ext		Size: 12.48 Acres Zoning: Ag-Residential-A Property Use: Community Services Water: Public Sewer: Public Utilities: Gas & Electric Floodplain: Partially Within Ownership: Pilgrim Holiness Church

Site 2:

**Deyo Hill Rd,
Highland Pl,
Clarence Dr,
Della Rd, JT
Blvd, Argyle
Dr, Thomas
Dr, Calumet
Drive**



Size: 90+ Acres (Total)

Zoning: Suburban Single Family

Property Use: Vacant

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Outside

Ownership: Multiple Private Parties

Site 3:

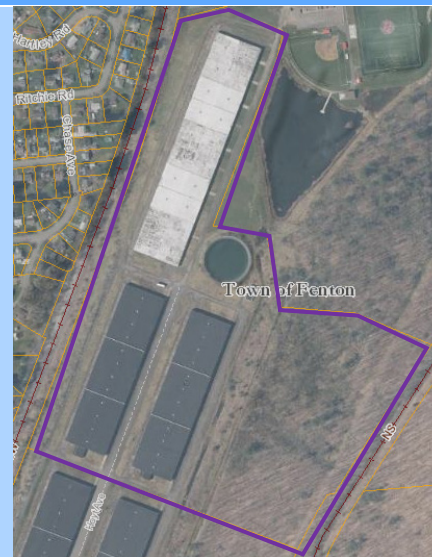
**219 Vestal Ave
/ 216 Harrison
St Hill Rd**



Size: 18.14 Acres
Zoning: Neighborhood Commercial
Property Use: Commercial, Vacant
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: GMS Realty LLP

Site 4:

1253 Hoyt Ave



Size: 42.84 Acres
Zoning: Residential- B
Property Use: Vacant
Water: NA
Sewer: NA
Utilities: NA
Floodplain: Outside
Ownership: Broome County

Site 5:

600 Main St



Size: 27.2 Acres

Zoning: Industrial

Property Use: Vacant

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Partially Within

Ownership: Broome County IDA

Site 6:

435 Main St



Size: 3.64 Acres

Zoning: Neighborhood Commercial

Property Use: Commercial

Water: Public

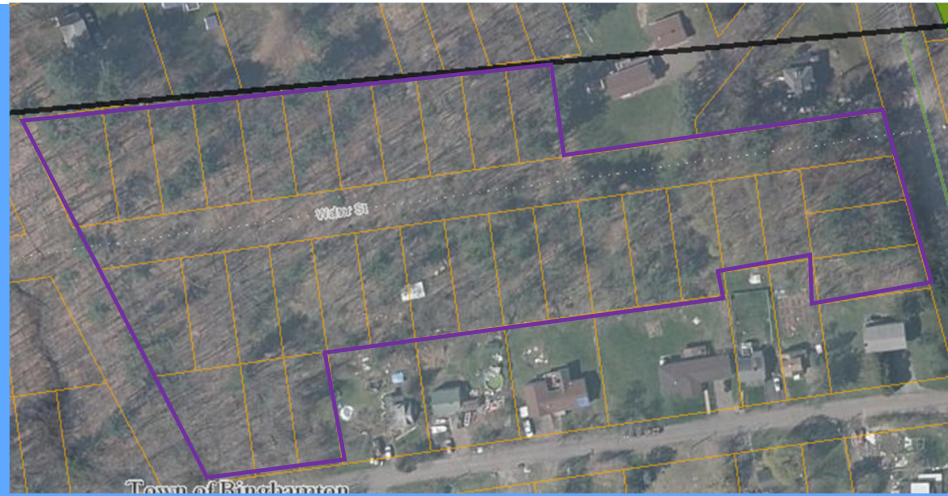
Sewer: Public

Utilities: Gas & Electric

Floodplain: Outside

Ownership: McKilligan Industrial
SUP

Site 7:
Walter St



Size: 10+ Acres (Total)
Zoning: Residential Multifamily
Property Use:
Water: Partial Public
Sewer: Partial Public
Utilities: Partial Gas & Electric
Floodplain: Outside
Ownership: Multiple Private Parties

Site 8:
Parkway St



Size: 25+ Acres (Total)
Zoning: Residential Multifamily
Property Use: Vacant, Residential
Water: Partial Public
Sewer: Partial Public
Utilities: Partial Gas & Electric
Floodplain: Outside
Ownership: Multiple Private Parties

Site 9:
Grand St



Size: 20+ Acres (Total)
Zoning: Residential Single Unit
Property Use: Residential, Vacant
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: Multiple Private Parties

Site 10:
Felters Rd



Size: 20+ Acres (Total)
Zoning: Residential Single Unit
Property Use: Vacant, Residential
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: Multiple Private Parties

Site 11:
77 Pine St
25 Pine St
1 Pine St



Size: 0.61, 0.15, 0.23 Acres
Zoning: Residential One & Two Unit
Property Use: Vacant, Commercial
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: Broome County, City of Binghamton, 70 Henry Street LLC

<p>Site 12:</p> <p>180-186 Henry St</p>		<p>Size: 0.46 Acres Zoning: Service Commercial Property Use: Vacant Water: Public Sewer: Public Utilities: Gas & Electric Floodplain: Outside Ownership: City of Binghamton</p>
<p>Site 13:</p> <p>100-110 Henry St</p>		<p>Size: 0.65 Acres Zoning: Service Commercial Property Use: Commercial, Residential Water: Public Sewer: Public Utilities: Gas & Electric Floodplain: Outside Ownership: Henry Street Preferred LL</p>

<p>Site 14:</p> <p>749 West Main St</p>		<p>Size: 1.5 Acres Zoning: Neighborhood Commercial Property Use: Commercial Water: Public Sewer: Public Utilities: Gas & Electric Floodplain: Partially Within Ownership: Om Shirdi Sai LLC</p>
<p>Site 15:</p> <p>Meadow Ln</p>		<p>Size: 10+ Acres (Total) Zoning: Residential Property Use: Vacant Water: Public Sewer: Public Utilities: Gas & Electric Floodplain: Partially Within Ownership: Glenwood Road LLC</p>

Site 16:

87 Ridge St



Size: 86.6 Acres

Zoning: Residential Multi-Unit

Property Use: Multi-Residential

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Outside

Ownership: Legacy Bay Apartments LLC

Site 17:

400 Riverside Dr



Size: 86.6 Acres

Zoning: Planned Unit Development

Property Use: Community Services

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Partially Within

Ownership: Weitsman Riverside Dr Rea

Site 18:

78 Mitchell Ave



Size: 0.75 Acres

Zoning: Planned Unit Development

Property Use: Community Services

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Outside

Ownership: One Penny Holdings INC

Site 19:

33 W State St



Size: 20.38 Acres

Zoning: Service Commercial & Residential Multi-Unit

Property Use: Commercial

Water: Public

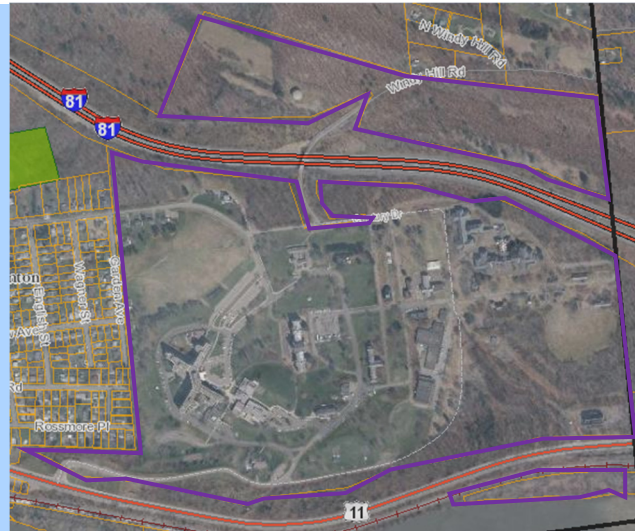
Sewer: Public

Utilities: Gas & Electric

Floodplain: Partially Within

Ownership: Binghamton Plaza INC

Site 20:
521 Court St



Size: 264 Acres
Zoning: Residential Single Unit
Property Use: Community Services
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Partially Within
Ownership: People of the State of NY

Site 21:

3 W State St



Size: 20.38 Acres

Zoning: Service Commercial & Residential Multi-Unit

Property Use: Commercial

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Partially Within

Ownership: Binghamton Plaza INC

Site 22:

**249-255
Washington
St**



Size: 0.81 Acres

Zoning: Downtown Business District

Property Use: Community Services

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Outside

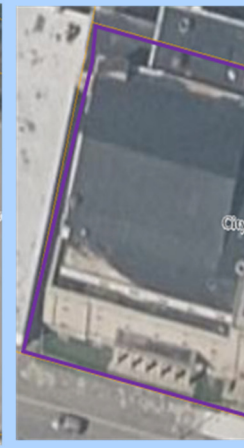
Ownership: Faith Tabernacle INC,
First Assembly of God INC

Site 23:
2 Titchener Pl



Size: 2.96 Acres
Zoning: Light & Medium Industrial
Property Use: Commercial
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: Broome County

Site 24:
68 Main St
Site 25:
60 Main St
Site 26:
64 Main St



Size: 0.78, 0.39, 0.39 Acres
Zoning: Service Commercial
Property Use: Vacant, Commercial
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: 68 Main Street Associates, Properties LLC 59 Chestn, Sharestates Reo LLC

Site 30:
860 Vestal Rd



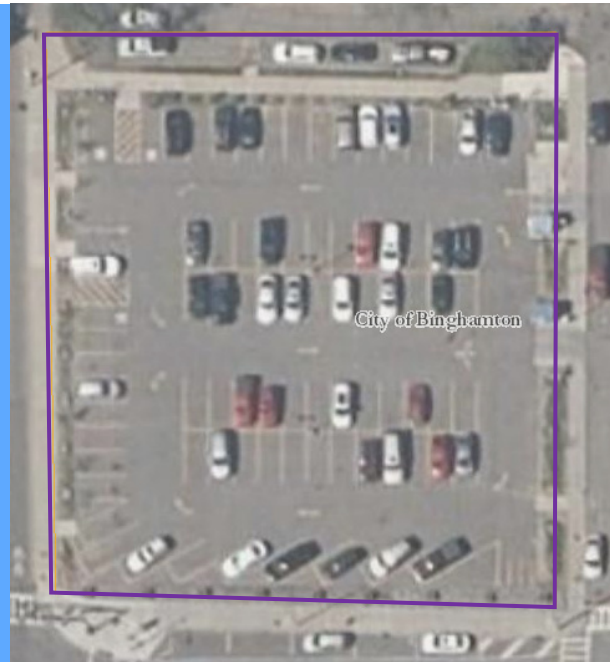
Size: 5.06 Acres
Zoning: Multiple Residence
Property Use: Community Services
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: 860 Vestal Empire LLC

Site 31:
80 Fairview Ave



Size: 2+ Acres (Total)
Zoning: Multiple Residence
Property Use: Vacant
Water: Partially Public
Sewer: Partially Public
Utilities: Partially Gas & Electric
Floodplain: Outside
Ownership: Multiple Private Parties

Site 32:
69 Collier St



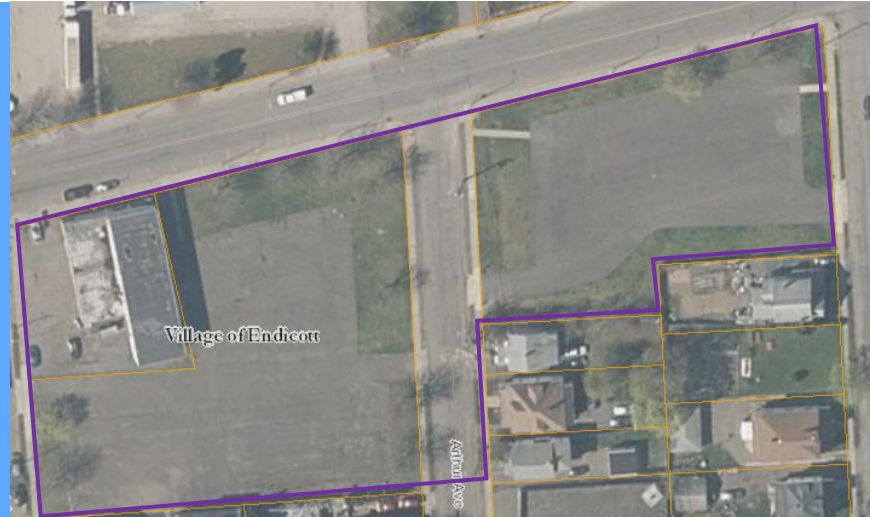
Size: 0.80 Acres
Zoning: Downtown Business District
Property Use: Commercial
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Partially Within
Ownership: City of Binghamton

Site 33:
35 Church St



Size: 2.8 Acres
Zoning: B-1 Business
Property Use: Commercial
Water: NA
Sewer: NA
Utilities: NA
Floodplain: Outside
Ownership: Nanticoke Valley
 Historic

Site 35:
Arthur/Adams Ave



Size: 2.12 Acres
Zoning: Industrial
Property Use: Commercial
Water: Public
Sewer: Public
Utilities: Gas & Electric
Floodplain: Outside
Ownership: Phoenix Endicott Indstrl
 Inv

Site 37:

1250 Upper
Front St



Size: 20.44 Acres

Zoning: Planned Development
Commercial

Property Use: Commercial

Water: Public

Sewer: Public

Utilities: Gas & Electric

Floodplain: Partially Within

Ownership: Northgate Plaza
Company

Site 38:

N Moeller St /
Phelps St



Size: 80+ Acres (Total)

Zoning: R-2 Residential

Property Use: Vacant, Residential

Water: Partially Public

Sewer: Partially Public

Utilities: Partially Gas & Electric

Floodplain: Outside

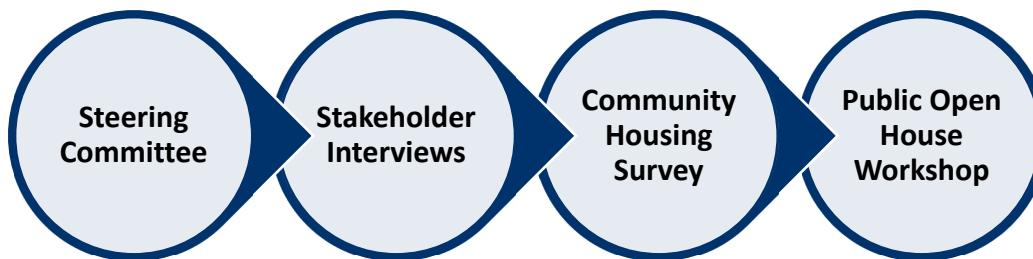
Ownership: Multiple Private Parties

10. COMMUNITY & STAKEHOLDER ENGAGEMENT

OVERVIEW

Community engagement is critical to understanding the most critical housing needs in Broome County so that strategies are targeted towards addressing the issues that will have the greatest impact on improving housing conditions. The Project Team collected community input throughout the process to inform the findings and recommendations of the Housing Needs Assessment.

A steering committee comprised of representatives from housing organizations and entities actively involved in housing issues in the County was created to guide the study development. Additionally, a total of fourteen interviews of individuals and groups, over 1,000 responses to a public survey, and dozens of residents participated in the public open house workshop. The following pages summarize the key findings from the community engagement process. Detailed input from the community engagement can be found in Appendix C.



Beth Lucas, Director of the Broome County Planning Office (left) talks with a member of the public. Dan Stevens, Camoin Associates' Director of Real Estate Development (second from left), listens to a workshop attendee.

INTERVIEWS

Fourteen individual and small-group interviews were conducted with key stakeholders for housing. Interviewees were identified by Broome County and interviews were conducted by Highland Planning or Camoin Associates. Interviewees were asked a series of questions about Broome's housing market, costs, quality of product, risk factors, existing County efforts around housing, public policy, the housing landscape for workers and employers, and potential housing solutions.

Interview Themes

HOUSING STOCK IS AGING AND LIMITED ACROSS THE BOARD.

The housing supply in Broome County has been described as aging and limited. The lack of housing supply has been an issue since pre-COVID. The housing stock needs a lot of rehab and has consistently been described as sub-par as far as condition and quality is concerned.

FIRST-TIME HOME BUYERS ARE HAVING DIFFICULTY FINDING A PLACE TO LIVE IN BROOME COUNTY.

Home conditions and supply in Broome County have made it difficult for first-time homebuyers to find homes in Broome County that are up to their standard and retain young workers and graduates from SUNY Broome and SUNY Binghamton. Starter homes are needed. Metro-Interfaith works with first-time homebuyers throughout the year to prepare them for home ownership, and potential first-time homebuyers come out of the classes prepared, but there's no real opportunities for them locally.

Interviewees & Focus Group Participants

- Greater Binghamton Association of Realtors
- JJB Management
- Metro-Interfaith Housing Management Corporation
- Binghamton Housing Authority
- Achieve NY
- Rural Health Network
- Broome County Office for Aging Services
- Regan Development and Century Sunrise
- Binghamton Rescue Mission
- Southern Door Community Land Trust
- A Tiny Home for Good (Syracuse)
- Greater Opportunities
- Broome County Habitat for Humanity
- City of Binghamton
 - Mayor Jared Kraham
 - HUD Manager
 - Dir of Planning, Housing, & Community Development
- Assemblywoman Donna Lupardo
- SEPP Management
- Leadership Alliance (The Agency and Chamber of Commerce)

ADDITIONAL HOME-REPAIR PROGRAMS ARE NEEDED.

With the aging housing stock in Broome County, home repair programs were frequently floated as a solution. Home repair programs with the First Ward Action Council were mentioned, along with a program in Maine (Comfortably Home) that assists seniors make modifications to their home so they can successfully age in place. A program like this could also assist landlords and be offered as a low-interest loan that turns into a grant to get units back up to code.

NEED MORE FUNDING AND PUBLIC-PRIVATE PARTNERSHIPS TO REDUCE RISK FOR DEVELOPERS MAY HELP.

Interviewees have frequently discussed a lack of incentive for developers to build affordable housing over student housing, for example. Additional public-private partnerships to reduce risk for developers in affordable housing projects has been a common suggestion, along with looking at how new builds are taxed. Developers and housing organizations both indicated that additional funding is needed.

Municipalities and governments have been helpful.

Developers have been happy with working with municipalities and local government. According to developers, the planning department at both the City and County have been helpful, willing to collaborate, and liking to see new projects. Conversations and support from Broome County and City of Binghamton around resolving issues in housing has many feeling hopeful for the future of this topic.

SUGGESTIONS ON WHAT MUNICIPALITIES AND GOVERNMENTS CAN DO BETTER.

It has been suggested that Broome County could help professionals get people more access and information around housing issues. Criticism existed around accountability and enforcement, specifically that there is no

enforcement of certificate of compliance that's on the books, and that the rentals registration was broken. Our first group interview would like to see more collaboration with the land bank and changing their policies around foreclosure auctions and implementing reassessments and rental licensing.

ABOUT ACCESSIBILITY.

Multiple interviewees discussed the need for accessible housing, especially for seniors and those with disabilities. Lisa Whitney of Achieve spoke to this, mentioning that many of the homes in the area are not zero step. Lisa discussed the concept of smart homes or including technological support in homes for those with seniors or those with disabilities.

Achieve NY runs group homes, and every time they want to do a new development, it takes them a solid year to search and find a home that is ready to make an offer on. It is difficult for them to find a one-level, fully accessible home at a reasonable cost, especially since they have to put a couple hundred thousand dollars into the renovation to bring it up to certification standards. NYS OPWDD has been helpful to developers who have partnered with them.

ON SENIOR LIVING AND AN AGING POPULATION.

Aging in place and how seniors who are aging in place can be assisted was frequently mentioned. Additional programs to help seniors age in place was a common topic, and SEPP Management is in the process of developing an individual or team approach to do rehab on units for seniors. The Baby Boomers who would like to downsize are competing for the same priced homes as first-time home buyers are, which then escalates the median sales price.

Baby Boomers who are staying in their house and owning their house for longer also impact the supply of housing in Broome County. Maine Housing's Comfortably Home program is highly regarded by Danielle Clemens (Broome

County Aging Services). There are a lot of IBM retirees who are now falling into the moderate-income category (60-80% AMI).

MORE ACCOUNTABILITY NEEDED FOR SOME LANDLORDS.

There are a lot of great landlords in Broome County, but also a lot of poor ones. The presence of absentee landlords who do not take care of their properties in Broome County has frequently been mentioned. Participants in our first group interview indicated that there needs to be incentivization for more supply, but accountability measures need to be baked in.

HOUSING SUPPLY FOR RESIDENTS HAS BEEN IMPACTED AS THE UNIVERSITIES HAVE GROWN.

There is a lack of housing supply due to student housing. With student housing, landlords can charge per room, and code allows it to happen in zoning. Landlords can make a greater amount (triple their income is what was relayed to Highland Planning) on their units by renting to students. A SUNY Binghamton student connected with the Stakeholders of Broome County indicated the University's lack of willingness to do anything to reduce their impact on the local community, and belief that their presence is not doing any harm.

The student has personally seen units flip from housing local residents to students and has found that there is a surplus for students. It was repeatedly mentioned that local residents are competing with student housing, which is driving up the cost and taking away affordable housing units. Students may also be being taken advantage of by landlords, who are overcharging, intimidating, violating code and students are not saying anything. Efforts do occur, though, to educate students about their rights.

DIALOGUE BETWEEN HOUSING ADVOCATES NEEDS TO CONTINUE.

A common theme among interviewees was the need, as housing entities, to communicate and work together. There is a lack of understanding on what programs exist, and multiple individuals discussed the sentiment that housing entities have not been communicating and sharing information as well as they are now. Recent discussions between housing organizations in Broome County and the Chamber of Commerce are a good start, but these efforts need to continue.

COMMUNITY HOUSING SURVEY

Overview

Broome County launched a survey to assist in the County-wide Housing Needs Assessment project. The survey, which was accessible online, sought input on residents' housing experiences, including the availability and affordability of housing, and potential barriers to securing appropriate housing. This report presents the findings of 1,054 total responses collected in this survey from May 22 – June 26. This section presents a brief summary of the key themes that emerged from the survey. Additional details are provided in Appendix A.

Who Took the Survey?

Key characteristics of survey respondents include the following:

- The majority of respondents (56%) own their homes
- About a third (32%) are renters, half of which reside in apartment buildings.
- Approximately half have lived in their current residence for 6 or more years
- 18% of respondents are retired
- 61% are women
- 77% are Caucasian
- 62% are employed full time

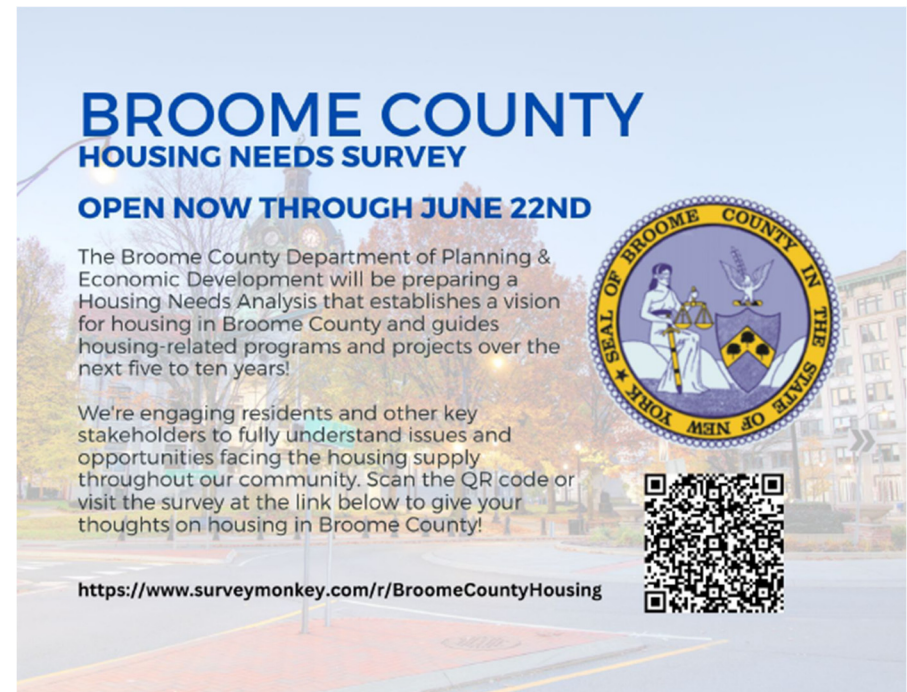


Image of survey flyer

What did Respondents Say About Their Housing?

Many respondents struggle with housing costs, with **28% reporting that their monthly housing expenses exceed 30% of their income**. Despite this, over half (61%) express satisfaction with their current housing situation. The most pressing housing challenges include the cost of utilities, property taxes, and the need for repairs. Furthermore, **about three in five (61%) have experienced some form of deterioration** in their current residences, including weather-related damage and mold.

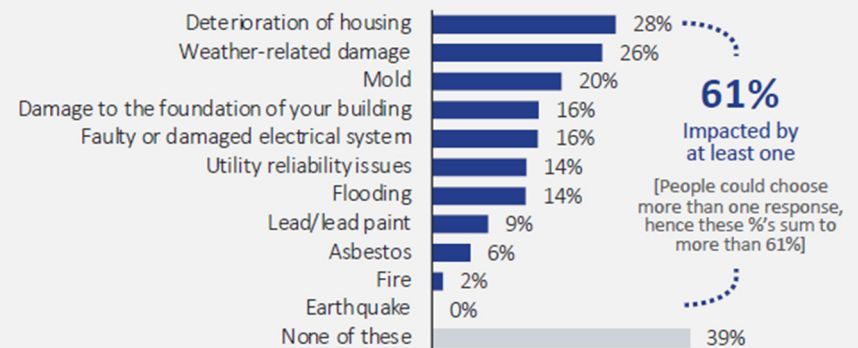
What are the most important housing issues?

Respondents rated many issues as “very important” in relation to housing. The most important issues revolved around housing **quality, affordability**, and the **need for updates** and repairs. The most important factors for choosing a new home is the price/affordability (80%), the appeal of the neighborhood (47%), and its safety (37%). Among those considering buying a home, the preferred price range is \$100,000 to \$149,000. For renters, a monthly rate of approximately \$800 is seen as manageable.

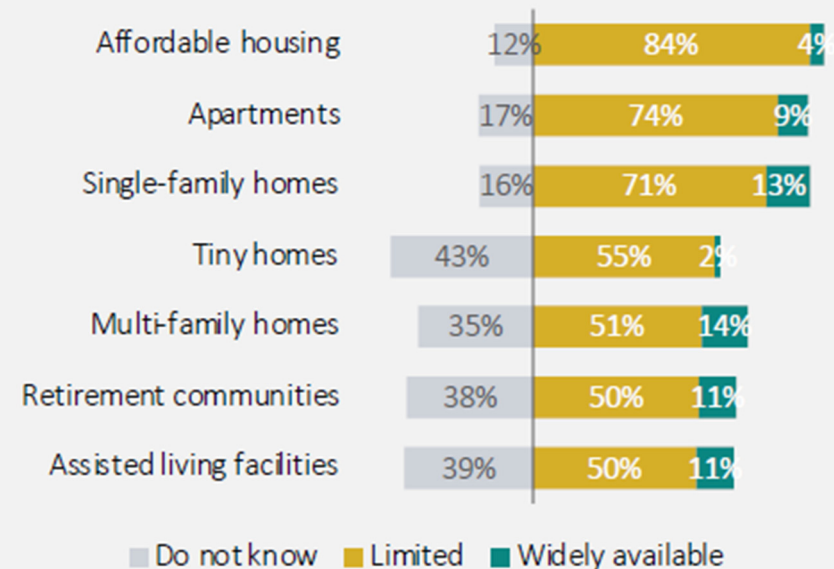
How do residents perceive housing in the County?

The perception of housing availability in Broome County was generally negative. Only a small minority of respondents rated any of the housing type options in Broome County as widely available (2-14%); most are considered to have limited availability (50-84%). **Affordable housing has the highest proportion of people rating it as limited (84%)**. In terms of future housing preferences, 74% foresee single-family homes best suiting their needs five years down the line, with a preference for a residential neighborhood with predominantly single-family homes (39%), followed by a residential neighborhood with a mix of housing types (27%), and a rural area with larger

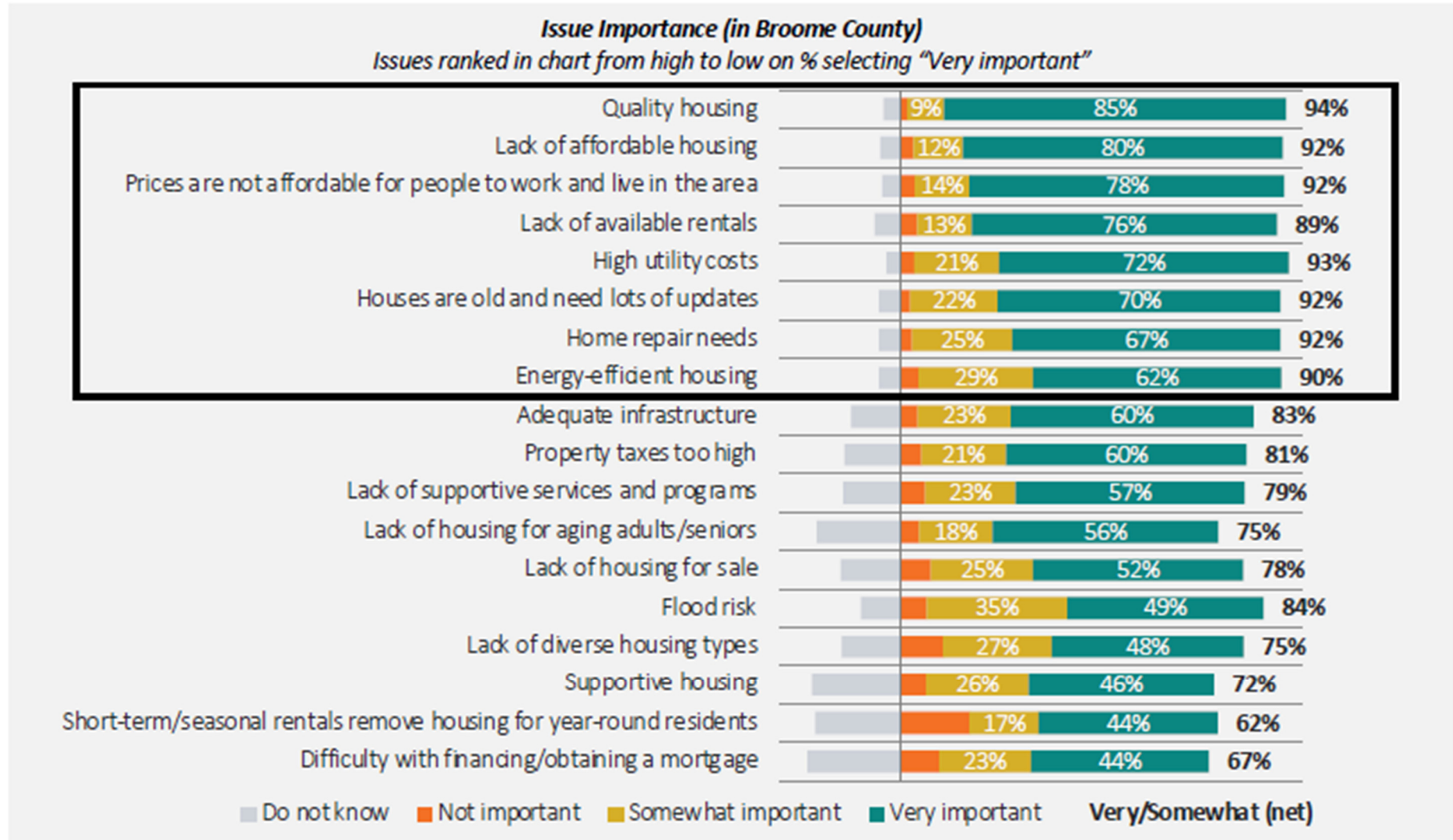
Has your current housing been impacted by any of the following?



Availability of Housing Options



lots (25%). A walkable downtown area only attracts interest among 9% of respondents.

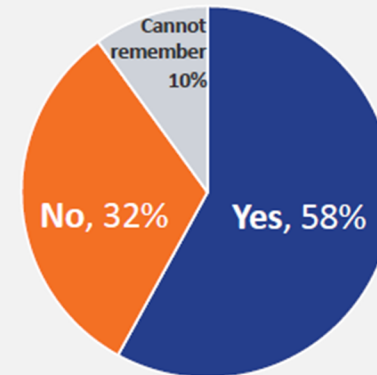


What did Respondents Report about Fair Access to Housing?

Issues of fair treatment during the housing search process also emerged. The majority felt they were treated fairly, whether renting (58%) or applying for a home loan (87%). **However, a significant minority (32% for renters, 13% for home loan applicants) felt they were unfairly treated.** Among those who felt discriminated against when searching for housing, having Children Under 18 and Race emerged as the top reasons for both renters and potential home buyers. For loans, some people felt they were rejected when they should have been approved, while others felt that banks put too much weight into credit ratings. Only a small portion (13%) of those who felt they were treated unfairly actually filed a complaint.

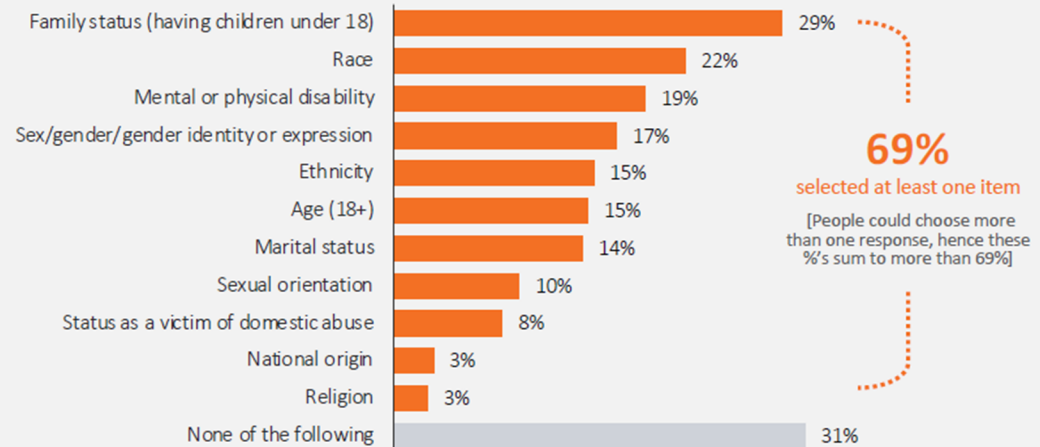
31% of the sample have not looked for a place to rent in Broome County. The pie chart shows %'s among those who have looked for a place to rent (n=725)

Treated fairly when looking to rent in Broome County?



Only the 32% of people who responded "no" in the previous question (Q14) were asked Q15 (those claiming to not be treated fairly). Thus, responses below are among n=231.

Interferences with Housing Search



PUBLIC OPEN HOUSE WORKSHOP

Broome County held a public meeting for the Housing Needs Assessment Study on October 12, 2023 at Broome County Public Library in Binghamton. The purpose of the workshop was to review and comment on the draft Housing Needs Assessment Strategy, share findings and analysis to date, and obtain input on goals and strategies for implementation. The meeting was open to the community-at-large and attended by 37 participants, including representatives from Broome County, members of the consulting team, and the general public. The meeting was promoted through different channels, including announcements, flyers, social media posts, and email blasts. The Project team presented key findings of the research and analysis into housing needs and challenges. Meeting attendees used dot stickers and sticky notes to provide feedback on interactive poster stations displayed around the room.

Housing Challenges

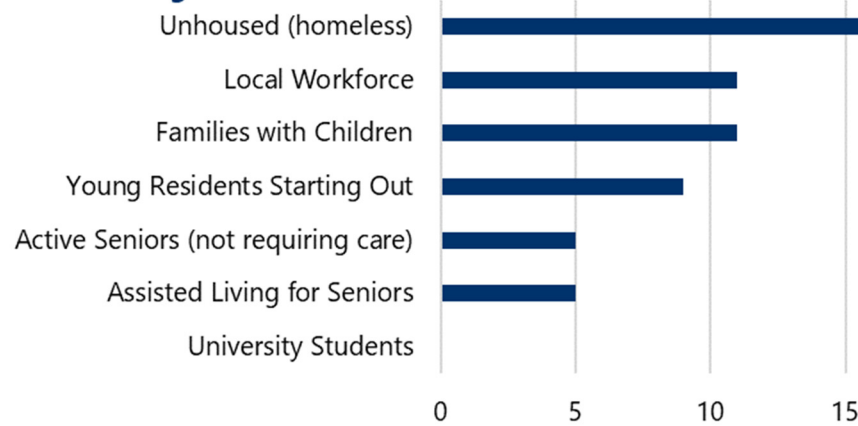
Affordability was mentioned frequently, as well as poor quality and old housing stock. The tension between student housing and Broome County residents was also mentioned. Supportive services for people with disabilities, addiction and mental health issues was raised.

Housing Needs: People

The unhoused was the group that most public meeting attendees believe needs more/better/the right kind of housing right now, followed by the local workforce and families with children. Young residents just starting out were also recognized by meeting attendees.



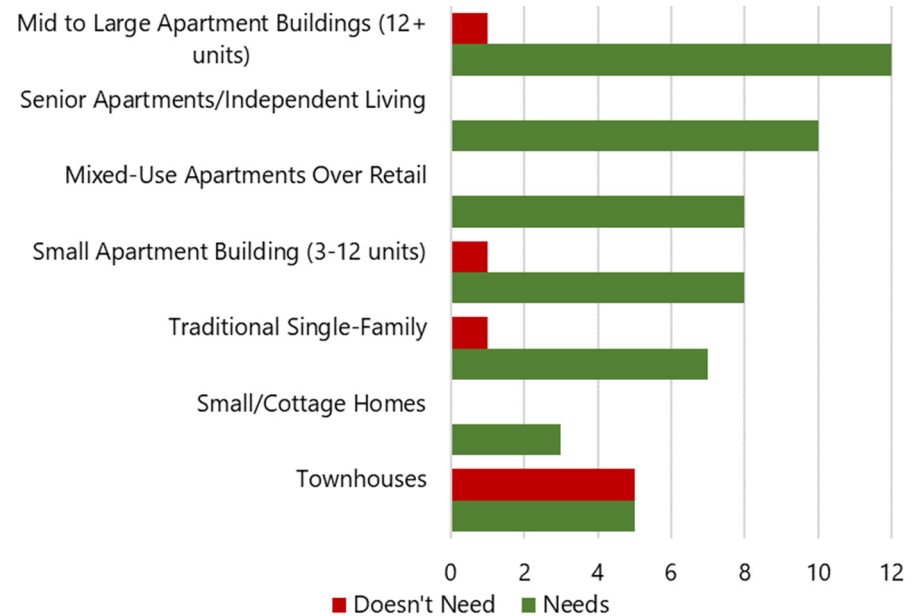
Respondent "Sticker Votes": Who Does the County Need Housing For?



Housing Needs: Types

Meeting attendees want to see more senior apartments/independent living and mid- to large apartment buildings (12+ units). Small apartments and mixed-used apartments over retail also received support.

Respondent "Sticker Votes" What Types of Housing Does Your Community Need?



Housing Challenges: Opportunities

Meeting attendees see an opportunity with existing vacant buildings, including schools, old mills, warehouses and churches. Binghamton Plaza-Country roads and brownfields were also mentioned.

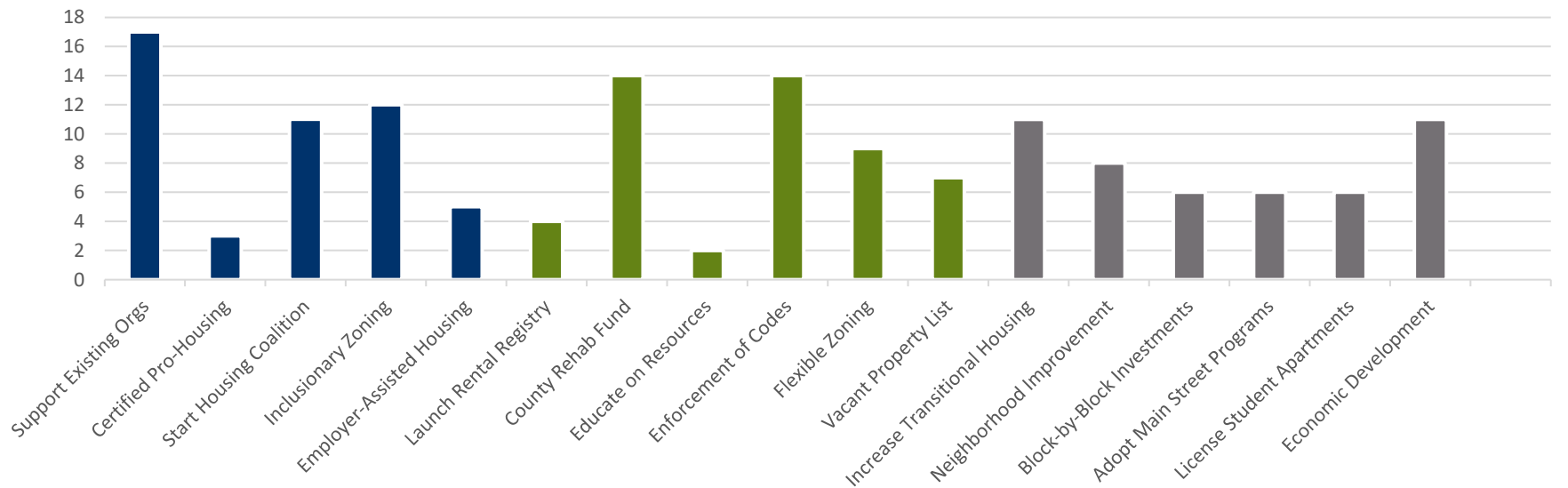
Goals and Strategies

Participants were also asked to respond to draft goals and strategies (presented in Chapter 13). Feedback to the draft goals and strategies is shown on the following page.

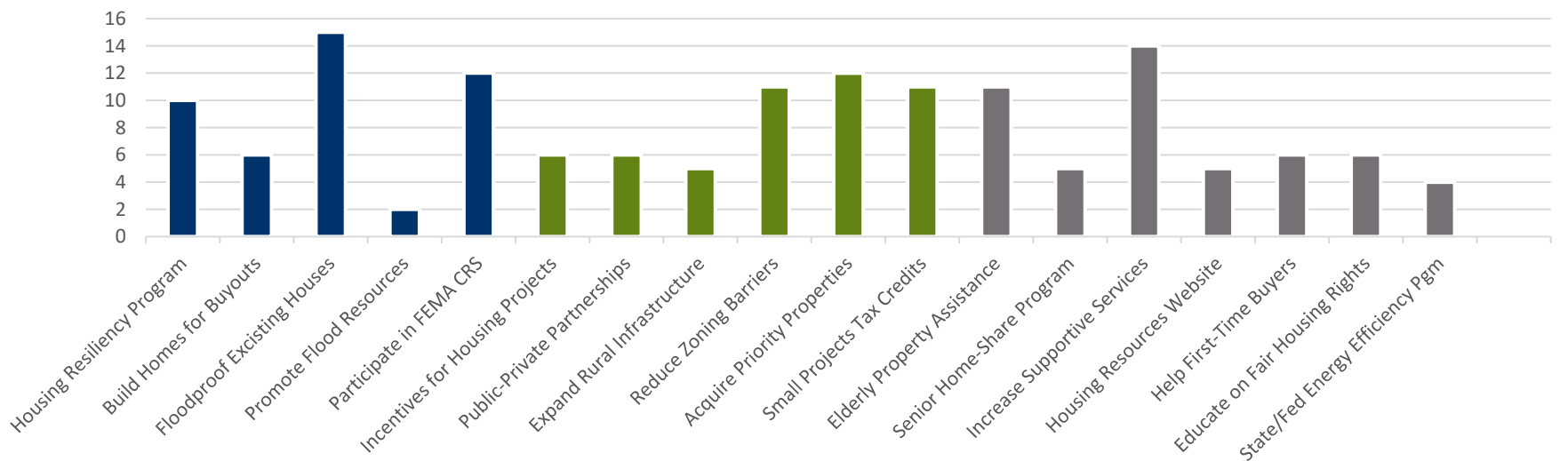


Workshop participants were asked to prioritize potential strategies for addressing the county's housing issues and needs.

Dots on Public Workshop Boards, Goals 1-3



Dots on Public Workshop Boards, Goals 4-6



11. FACTORS DRIVING HOUSING NEEDS IN BROOME COUNTY

Broome County is facing a challenging assortment of housing issues and needs, including long-term housing quality and availability issues, and more recent impacts from recent and dramatic market changes. This section summarizes the major factors, issues, and needs, facing the County that will be imperative to address in order to improve the state of housing in Broome County. The goals and strategies provided in the following section provide a plan for meaningfully addressing these issues.

Demographics

FEWER FAMILIES ARE STAYING IN BROOME COUNTY. County population is declining and school enrollments are dropping at precipitous rates. The under-18 population fell by 11% in Broome County from 2010 to 2020 compared to 7% in the state as a whole. Overall, the county experienced a loss of nearly 4,600 youths from 2010 to 2020.

Implications for Housing Needs and Solutions: For the housing sector, this either indicates that fewer family houses are needed in the market mix, or that there are not enough family-appropriate homes to accommodate demand (so families are finding housing outside the county).

COUNTY INCOMES HAVE BEEN BELOW THE NATIONAL AVERAGE FOR SOME TIME, AND THE GAP IS WIDENING.

In 2020, Broome County's Median Household Income was just over \$52,000, more than \$12,000 below the national average (\$65,000) and nearly \$20,000 less than the state of New York (\$71,000). If current trends continue, the gap in median income between Broome County and the rest of the state and nation is likely to continue to increase.

Implications for Housing Needs and Solutions: While home sale prices and rent prices are limited by local buying power, material and financing costs in construction are impacted by broader economics, meaning Broome County's lower buying power may constrict new construction of housing.

POVERTY LEVELS IN THE CITY ARE STUBBORNLY HIGH. The poverty rate in Binghamton City is more than double that of state, national, and even county rates, and it has not declined in the last decade.

Implications for Housing Needs and Solutions: These high poverty rates put strain on housing resources, from homeless support services to subsidized housing.

MANY OF THE MOST COMMON JOB TYPES IN BROOME COUNTY HAVE RELATIVELY LOW WAGES.

The most common job type in Broome County is "Office and Administrative Support" with over 10,500 employees in these types of roles. The median annual earnings for these workers is approximately \$38,000. Many of the most common job types in the county have relatively low wage levels, including Food Preparation and Serving Related (\$29,200).

Implications for Housing Needs and Solutions: These lower wages put more households at risk of housing cost burden, and make homeownership unattainable for a notable part of the population.

Housing Stock

HIGH VACANCY RATES INDICATE MORE VACANT HOUSING COULD BE PUT IN SERVICE.

There are over 11,000 vacant housing units in Broome County, accounting for 12% of the county's housing units. While slightly over 1,800 of these are seasonal/vacation properties, the balance are units currently vacant awaiting rent/sale, owned/rented units that are unoccupied for any reason, and units that remain vacant due to use as storage, foreclosure, or any other reason.

Implications for Housing Needs and Solutions: With supply a major limitation in the market, moving more of these units from vacant to occupied could benefit residents of the county.

BROOME COUNTY HOME VALUES TRACK LOWER THAN MOST OTHER MARKETS.

The median home value in Broome County is about 15% lower than Southern Tier values, but much lower than metro markets. Broome County median home values are 50% lower than the national median, and 63% lower than the statewide median.

Implications for Housing Needs and Solutions: While these prices initially may appear as a bargain, they often reflect condition and employment proximity. Low prices "trap" current owners in low-priced markets when profits from a sale cannot afford higher-priced markets. Low appreciation of houses also suppresses retirees' equity growth in their most valuable asset, their house.

THE HOUSING STOCK IN BROOME COUNTY IS OLDER THAN THE US AVERAGE AND THE QUALITY AND CONDITION OF HOUSING IS A KEY FACTOR IMPACTING HOUSING NEED.

Approximately 70% of the County's housing stock was built prior to 1970, while only 7% of the housing in Broome County was constructed in the last

three decades. The median year built for housing in the county is 1958. This is roughly in line with New York state's housing overall, which has a median year built of 1957, but is much older than the US average year of construction (1979).

Implications for Housing Needs and Solutions: the age and condition of housing indicates that solutions are needed to improve and/or replace the existing substandard and low quality housing stock with higher quality units.

FLOOD-VULNERABLE HOMES CONTINUE TO STRUGGLE FOR A REMEDY.

Nearly 9,200 residential properties are wholly or partially within floodplain areas in Broome County. Lower value homes are disproportionately found in flood prone areas suggesting lower income households are also disproportionately concentrated in floodplain areas.

Implications for Housing Needs and Solutions: Even if homeowners are paid fair market value from a buyout program for their floodplain house, their buying power may not be sufficient enough to move.

Housing Market

THE HOUSING MARKET IS GETTING MORE COMPETITIVE FOR QUALITY HOUSES AND APARTMENTS.

Volume of sales are up in Broome County over the last decade, and number of days on the market has significantly declined. During the same period, the median home price across the county grew by 39% from \$108,000 to \$150,000. Over that same decade, market rate apartment rents increased from \$747/month to \$912/month in 2022, a 22% increase.

Implications for Housing Needs and Solutions: If household income does not keep pace, housing cost burden will become more prevalent, leading to a disinvestment in the housing stock and a drag on the local economy.

SCHOOL DISTRICT PERFORMANCE IS INFLUENCING HOUSING MARKETS.

Highest home values are trending in higher performing school districts, concentrating wealth in smaller pockets in the county. Sometimes the condition, availability, and price are not enough to bolster a housing market – a disparity in school quality among districts can lead to severely depressed markets next to overheated markets.

Implications for Housing Needs and Solutions: Special attention may need to be made to neighborhoods in lower quality school districts where district quality is impacting housing desirability, further exacerbating income and housing segregation in the county.

SUPPLY OF NEW APARTMENTS IS NOT KEEPING PACE WITH DEMAND IN BROOME COUNTY.

Vacancy rates in multifamily units have stayed below 5% for the last decade, which indicates there is strong demand for apartments in Broome County.

Implications for Housing Needs and Solutions: The pace of housing development will need to increase suggesting a need for new solutions to better facilitate the construction of new housing units in Broome County.

MORE STUDENTS ARE COMPETING WITH PRIVATE RESIDENTS FOR RENTALS IN THE UNIVERSITY AREA.

There are approximately 2,500 more undergrad and graduate students at Binghamton University since 2013. Best estimates indicate that dedicated student housing units have not kept pace with student body growth, meaning more students are competing with residents for publicly available apartments.

Implications for Housing Needs and Solutions: The competition for housing in neighborhoods popular with students has created tensions and challenges for year-round residents. This indicates that new interventions and approaches are needed to ensure a healthy balance of student housing and resident housing and ensuring student housing “creep” does not displace residents in traditionally non-student areas.

APARTMENT SCARCITY IS NEGATIVELY IMPACTING SENIORS.

Over half of senior renters (51%) are cost-burdened in the county. Comparatively, about 28% of all households in Broome County are counted as cost-burdened by the American Community Survey (2021). Seniors, who may be on a fixed income, are paying a higher proportion of their income because of higher rental prices driven by demand.

Implications for Housing Needs and Solutions: Seniors are a population of particular housing need and concern and strategies specifically addressing senior and low-income senior housing needs are required.

Housing Needs

APARTMENT APPLICANTS REPORT UNFAIR TREATMENT.

Thirty-two percent (32%) of survey respondents who rent felt they were treated unfairly when looking for an apartment in Broome County. While “other” issues comprised 17% of the causes, 20% attributed the unfair treatment to race or ethnicity, and 16% to family status.

Implications for Housing Needs and Solutions: While there have been past efforts to improve issues of unfair housing issues, there remains a need for additional effort to reduce fair housing experiences in the county.

MANY HOUSEHOLDS ARE COST BURDENED BY HOUSING EXPENSES.

Over 23,000 households across Broome County are spending an excessive portion of their income on housing expenses. Many households are forced to make tradeoffs between housing expenses and other necessities such as groceries, school supplies, heat, and health care.

Implications for Housing Needs and Solutions: This indicates a mismatch between housing price points and income levels in the county, which suggests that new housing need is likely needed that aligns with the income levels of those that are most negatively impacted by housing expenses.

THE QUALITY OF HOUSING STOCK INDICATES A NEED FOR HOUSEHOLDS LIVING IN SUBSTANDARD CONDITIONS.

Many low-income households are not able to afford necessary improvements to their home, including weatherization and other essential maintenance. It is conservatively estimated that over 350 households are living in substandard housing conditions.

Implications for Housing Needs and Solutions: Many homes have fallen into disrepair and interventions are needed for households now living in conditions that do not meet adequate health and safety standards.

OVERCROWDED HOUSING CONDITIONS ARE FOUND THROUGHOUT BROOME COUNTY.

Over 1,500 households are classified as overcrowded and living in housing units with insufficient rooms and space, often due to affordability issues. These households are in need of larger units that are affordable – or individuals in these households are in need of their own affordable housing.

Implications for Housing Needs and Solutions: Strategies and solutions are needed to create housing opportunities for those living in overcrowded conditions, including adequately sized units that are at an attainable price point.

MANY YOUNG ADULTS HAVE DIFFICULTY IN ACQUIRING HOUSING.

Many residents aged 18-34 in Broome County are living with family, friends, and other roommates beyond “typical” levels, indicating that young people are struggling to acquire their own housing in the county. Over 1,400 18–34-year-olds are estimated to be in need of their own housing within the county.

Implications for Housing Needs and Solutions: Housing is needed that is geared towards this age segment, including “first apartments” for young people as well as “starter homes” so that young adults can create their own households and achieve independence.

THE CURRENT AND FUTURE WORKFORCE IS A MAJOR DRIVER OF HOUSING NEED IN BROOME COUNTY.

Across the income spectrum, housing is needed for those working in Broome County. Many employers currently struggle to attract professionals due to the lack of quality housing options while other workers commute long distances because they can’t find suitable housing near their place of work. Additionally, potential future job growth (and retirements) will drive the need for additional workforce housing in the near future.

Implications for Housing Needs and Solutions: With nearly 10,000 new jobs projected in the county over the next decade and an expected 4,200 retirements, there will be a need for new housing development to help meet this future workforce need.

OVERALL, OVER 26,600 HOUSEHOLDS IN BROOME COUNTY ARE IN NEED OF NEW, IMPROVED, OR ALTERNATIVE HOUSING ARRANGEMENTS.

A substantial number of households in housing that does not currently meet their needs was identified, including many facing challenges of affording their housing expenses, dealing with housing that is substandard, living in overcrowded conditions, and other housing situations.

Implications for Housing Needs and Solutions: The magnitude of this needs indicates that new, creative, and substantial efforts are needed to move in the needle in addressing the County’s housing needs.

NEW HOUSING UNITS WILL BE A CRITICAL PART OF MEETING THE COUNTY’S HOUSING NEEDS.

The county will need at least an estimated 6,100 housing new housing units over the next decade to meet current and future housing needs. Housing is needed across the income spectrum, including affordable housing (generally less than 80% AMI), workforce housing (generally 80-120% AMI), and market-rate housing (120% AMI+).

Implications for Housing Needs and Solutions: A diverse range of housing price points and housing types will be needed to fully meet the County's needs.

SIGNIFICANT BARRIERS EXIST TO CREATING NEEDED HOUSING.

Building the needed housing units over the next decade will be a significant undertaking. Key obstacles to housing development include:

- **Lack of easily developable sites:** There are few properties in Broome County that are readily developable and suitable for housing, including sites with infrastructure, lack of existing structures, close proximity to transportation, services, and amenities and other needed attributes.
- **Much of the needed housing is cost-prohibitive to build:** With current construction costs it is essentially impossible to build affordable or workforce level housing in the County. That is, a builder would need to charge a price point above what would be affordable for many just to break even on a housing construction project.
- There are a multitude of **governmental and non-governmental barriers** that impact the County's ability to address housing.

Implications for Housing Needs and Solutions: While there is an urgent need to increase the pace of housing development in the county, these challenges indicate the market is not likely to produce the housing needed without public intervention to help overcome these often-prohibitive challenges and barriers.

12. GOALS AND STRATEGIES

OVERVIEW

The housing goals and strategy section provides a strategic direction for Broome County and its partners in implementing impactful solutions to address the community's most pressing housing needs. Six (6) overarching goals were established with strategies developed to achieve each goal. These are summarized in the tables on the following pages with detailed descriptions provided in the rest of the section.

It is important to note that it is not expected or suggested that the County will lead the implementation of all initiatives. Realizing success will include the participation of many partners, and in many cases the County will be a "supporting player", while in other instances it will be appropriate for the County to take on the primary leadership role.

An Action Plan Matrix is included after the strategy descriptions that indicates partners, priority level, timeframe, and resource level for reach strategy. The matrix is designed to be the implementation guide for Broome County to realize success in implementing the housing plan.

Goal 1

Enhance Capacity to
Implement Housing
Solutions

Goal 2

Improve the Quality
and Use of the
County's Housing
Stock

Goal 3

Build and Maintain
Safe, Balanced, and
Affordable
Neighborhoods

Goal 4

Strengthen the
Resiliency of the
County's Housing
Stock

Goal 5

Support & Implement
New Housing
Development Projects

Goal 6

Assist Households in
Securing and Maintaining
Affordable, Safe, and
Quality Housing

GOAL 1

Enhance Capacity to Implement Housing Solutions

When organizations do not have the staffing, funding, authority, or expertise to carry out new initiatives, strategy recommendations can stall. Goal 1 seeks to better utilize and bolster the organizations and resources already dedicated to housing solutions in Broome County.

The housing needs analysis demonstrated unmet housing demand that the private sector cannot supply without public interventions. The strategies in Goal 1 are ways the government, nonprofits, and businesses might contribute to housing solutions.

1A. SUPPORT THE MISSION OF EXISTING HOUSING ORGANIZATIONS.

Why is this Important for Broome County?

There are already organizations within Broome County focused on producing more housing options for Broome County residents. From The Agency, to Habitat for Humanity, the Broome County Land Bank, the Southern Door Community Land Trust, the Binghamton Housing Authority – sometimes all it takes is connecting the right actors to the right opportunity to get traction on a project. Local organizations have been very effective with the resources they have, but many could do more with the infusion of additional resources as well as through new partnerships and collaborations.

Description

Broome County might consider which opportunity sites identified in this report might be appropriate matches for each of these organizations and what funding mechanisms would be necessary to advance a project. With construction costs being a prohibitive barrier to attainable homebuilding, supporting existing housing NGOs is a crucial strategy to bolstering housing supply in the county.

Implementation Actions:

- Take an inventory of organizations and companies in Broome County that are already pursuing new housing options.
- Document what inputs each needs (funding, financing, land, volunteers, etc.) to succeed in providing housing solutions.
- Identify the most successful and cost-efficient programs at each and funnel resources toward those initiatives. Resources could encompass funding, volunteers, land or real estate, and promotions and endorsement.

1B. ASSIST COMMUNITIES IN BECOMING NYS CERTIFIED IN THE PRO-HOUSING COMMUNITY PROGRAM TO HELP SECURE STATE FUNDING.

Why is this Important for Broome County?

Many communities do not currently have “pro-housing” policies, including local zoning regulations. Helping these communities become “pro-housing” will help facilitate the creation of needed housing while creating new funding opportunities for municipalities.

Description:

If a community in Broome County approves the equivalent of one-third of a percent (0.33%) of its housing units in new construction, the community can apply for prioritized funding from the State on several housing initiatives through this new state policy.

While some communities do not see that volume of construction to qualify, other communities may be eligible by other qualifying factors. This strategy is also in response to the high costs of building attainable, market-rate housing. For more information: <https://hcr.ny.gov/pro-housing-community-program>

Implementation Actions:

- Track how communities in Broome County could qualify for the program.
- Provide technical assistance to support interested communities in applying for the program.

1C. ESTABLISH A COUNTYWIDE HOUSING COALITION TO LEAD IMPLEMENTATION OF HOUSING INITIATIVES.

Why is this Important for Broome County?

A coalition of allied public and private organizations can facilitate cooperation, coordination, and new initiatives in Broome County. While there have been some past coordination among groups, a formalized coalition of a comprehensive set of stakeholders does not exist, but is needed to effectively implement new housing solutions.

Description

Convene the group for quarterly meetings where each agenda should include reports on market conditions, new real estate opportunities, policy and funding announcements, peer-to-peer requests, and stories from the field. This vehicle of communication across the sector reduces duplication and increases the likelihood of collaboration on mission-centric projects. Recommended members of this coalition include housing organizations, developers, realtors, lenders, municipal officials, representatives of minority and typically underrepresented population groups, landlords, major employers, and other entities that may offer value to the coalition. This strategy is directed toward overcoming barriers cited in the Key Findings.

Implementation Actions:

- Identify potential coalition members and formally and personally invite including a description of the group, its mission, and expectations of members.
- Provide the facilitation and coordination to convene housing mission organizations several times a year.
- Identify strategic initiatives from the county housing strategy that coalition members can help execute.
- Create working groups and sub-committees around specific priority initiatives to assist in implementation.

1D. EXPLORE THE FEASIBILITY OF MUNICIPAL INCLUSIONARY ZONING REGULATIONS WITH IN-LIEU FEE OPTION.

Why is this Important for Broome County?

This policy is not widely used in Broome County but is an opportunity for local municipalities to induce developers to build new affordable or workforce level housing – or create funds that can be used on programs to help meet housing needs.

Description:

This policy is becoming more common throughout the country. It requires developers of new housing projects to reserve a percentage of units to be

price- or rent-restricted for an income-limited buyer or renter. In most policies, the developer may pay an “in-lieu of” fee which can then be used by a municipality for targeted housing initiatives.

Inclusionary Zoning may not create a large volume of affordable units, but it does frequently create a new funding stream for a municipal housing fund through the in-lieu of fees collected. In Upstate New York, the Town of Hamburg launched an Inclusionary Zoning ordinance in 2016. The policy is triggered at eight units and requires 10% to be built affordable for 80% of AMI with density bonuses and in-lieu of fees to opt out. More programs across the country may be browsed at <https://inclusionaryhousing.org/map/>

Implementation Actions:

- Educate municipalities about the benefits of providing Inclusionary Zoning for developments of 10+ units.
- Identify an appropriate percentage to be affordable or workforce such as 10% of price-restricted for someone making 80% of Area Median Income or less.
- Encourage adoption of an in-lieu option that directs funds into a dedicated housing fund to be utilized for priority housing initiatives.

1E. EXPLORE A COLLABORATIVE EMPLOYER-ASSISTED HOUSING PROGRAM TO SUPPORT WORKFORCE HOUSING DEVELOPMENT.

Why is this Important for Broome County?

Employers in Broome County are an untapped resource for meeting housing needs. There are employers of all sizes that are currently impacted by the shortage of workforce housing in the County and collaboration is a way to leverage resources for a greater result than any individual employer working alone on this challenge.

Description:

For employers experiencing difficulty in recruiting or retaining a workforce, there are several approaches businesses can take to work together to bolster

housing options for employees to meet the county’s workforce housing needs.

One example is an “offtake” agreement with a developer for new construction. This arrangement guarantees 100% occupancy of new units when completed, or the business will cover the vacancy until the unit is rented or sold. This eliminates risk for the developer’s lenders, which makes funding much more feasible and often more affordable (better rates). The risk is low to the business guaranteeing occupancy if the business knows the amount of demand for new units, perhaps from an internal waiting list. The agreement typically ends after the first occupancy of each unit.

While offtake agreements are most viable for large employers like hospitals or universities, an entity like a housing trust could arrange for an insurance pool that small employers could pay into to offer an offtake agreement to a new development.

Another way employers can help workers afford housing may be by offering an insurance policy for a renter’s security deposit for the length of the lease. This benefit would be similar to moving-cost benefits offered by recruiters, except it would save renters the typical equivalent of a month’s rent when leasing an apartment for the security deposit.

Implementation Actions:

- Prepare educational materials (e.g., presentation slides or brochure) to educate county employers about potential employer-assisted housing.
- Educate employers via an email campaign or webinar.
- Help facilitate connections between housing developers planning projects and major employers.
- Explore options to facilitate an offtake pool for smaller businesses.

1F. PREPARE AN ANNUAL HOUSING INDICATORS REPORT TO MEASURE IMPLEMENTATION SUCCESS AND ADAPT PRIORITIES AND INITIATIVES.

Why is this Important for Broome County?

There is currently no regular tracking of housing indicators, which poses challenges for public policy making and housing organizations to monitor success or identify emerging areas of concern.

Description:

After conducting a housing needs assessment that measures inventory, demand, and market conditions, the County is well positioned to compose an annual report to highlight changes in new building permits, year-over-year housing market conditions, and other key housing metrics such as affordability and metrics measuring issues of equity and inclusion. These annual indicators can help policy makers, professionals, and housing organizations refine their strategies and prioritize their resources in response to housing market conditions.

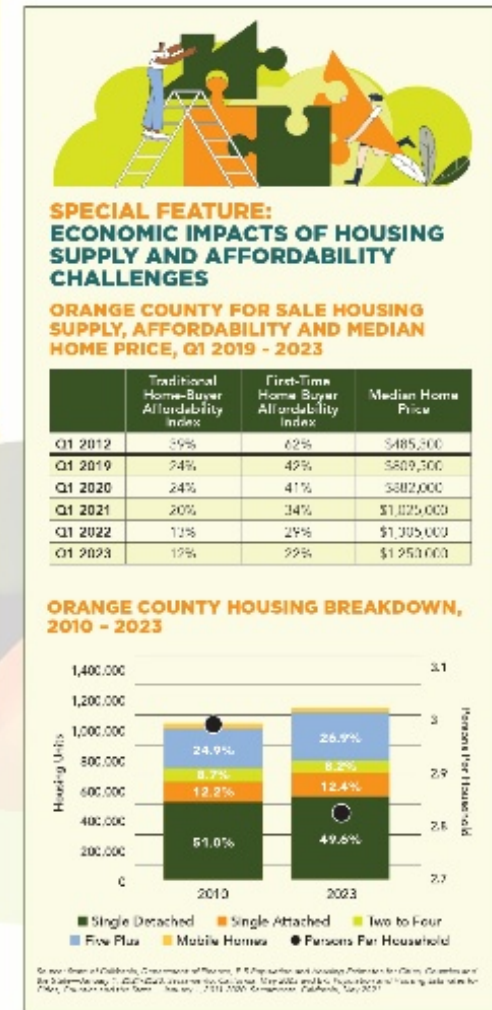
Implementation Actions:

- Identify key housing metrics and data sources that can be readily accessed on an annual basis.
- Engage partners in identifying and pulling data for the report.
- Publish an annual "State of Broome's Housing" report highlighting positive and negative trends in housing metrics.

1G. IDENTIFY SUSTAINABLE FUNDING FOR HOUSING.

Why is this Important for Broome County?

Policy leaders should review existing taxes and fees in the county and compare them to regional and national rates. From occupancy (hotel) taxes, to food and beverage taxes, to transfer taxes, to sales tax – there are some cases where the tax rates in Broome County are below comparable



Orange County, CA publishes an annual housing indicators report, which it hosts on its website.

geographies, where even a modest increase in multiple rates could generate millions of dollars a year in new revenue for housing initiatives.

Description:

Ideally, many of the housing initiatives spurred by these new revenue streams should increase economic output by creating new taxable real estate, attracting workers to new housing, and supplying homes to new residents paying income taxes. If policy leaders are hesitant about the effectiveness of new taxes to generate new housing in the county, policy leaders could enact 10-year sunsets to each new tax or fee which would allow future elected bodies to review the results before re-enacting the rates.

The appeal of examining taxes and fees for new revenue (over government bonds, for example) is that some of those taxes will be paid for by non-residents (visitors to the county), while other taxes apply to elective activities such as eating out, and others to activities triggered by income generation like real estate transfer taxes. Bonds, by comparison, get repaid exclusively by residents regardless of how they might adapt their spending behavior and without consideration to their financial circumstances. The objective of examining is not to exceed regional or national averages, but to see where they can be met to generate new revenue dedicated to housing solutions.

Implementation Actions:

- Examine current tax and fee rates in Broome County and compare them to regional and national averages.
- Propose meeting or approaching tax and fee rates of other jurisdictions and earmark the new revenues for housing initiatives.
- Educate residents and policymakers on the needs and impact of creating dedicated housing funding sources.
- Pass the new tax and fee rates with a 10-year sunset clause so policy leaders may study the impacts of the new revenues before re-upping the tax rates.

GOAL 2

Improve the Quality and use of the County's Housing Stock

The housing needs analysis found that Broome County's housing inventory is ageing, and poor conditions and deferred maintenance were issues repeatedly cited in survey results. The strategies in Goal 2 intend to provide methods toward investing in housing improvements.

Maintaining quality housing and neighborhoods increases the highest and best uses of the existing housing stock, reduces the need for replacement housing options, promotes investment in residential neighborhoods, and increases the financial and social wellbeing of residents.

2A. REVIEW, UPDATE, AND ENFORCE THE RENTAL REGISTRY IN THE CITY OF BINGHAMTON AND ADOPT A RENTAL REGISTRY PROGRAM IN UNION

Why is this Important for Broome County?

Rental registries in urban areas are an effective tool in monitoring rental housing conditions and can help address severe and repeat code violators. These types of "serial offenders" can be denied registration which would prohibit them from operating rental units. While Binghamton has had a rental registry, it hasn't been effective to date and requires revision.

Description:

In order to ensure rental quality, safety, and upkeep, the City of Binghamton and Town of Union should employ a rental property registry. The rental registry occurs annually and includes a fee (e.g., \$50 per unit). The revenues from this annual registry should pay for annual or rolling in-person inspections of premises for life-safety code compliance so that capacity is added to manage these registries.

The individual municipalities may want to include other basic maintenance requirements, such as no major roof leaks, no substantial mold or mildew present, no flaking lead paint, operating windows and exterior doors, and safe, functioning plumbing systems. In addition to physical conditions, registrations should be contingent on police calls for public disturbances. Unpaid fees and accrued fines should be applied as liens on the property.

As part of the registration, the municipalities should collect market data to track the rental market: rent prices, rent increases, utilities/amenities included, number of bedrooms, and vacancies/turnovers. This data will allow policy leaders to track the rental market and recommend interventions.

Implementation Actions:

- Create educational materials about the benefits and requirements of adopting rental registries for tenants, landlords, and municipalities.
- Enforce or adopt a rental registry and conduct regular property inspections.
- Collect market data as part of the registration.

2B. ESTABLISH A FLEXIBLE COUNTY-LEVEL FUNDING PROGRAM FOR PROPERTY REHABILITATION.

Why is this Important to Broome County?

The data analysis and community survey found that a large portion of the housing stock is in need of rehabilitation and yet many households don't have the means to make the necessary repairs to their properties.

Description:

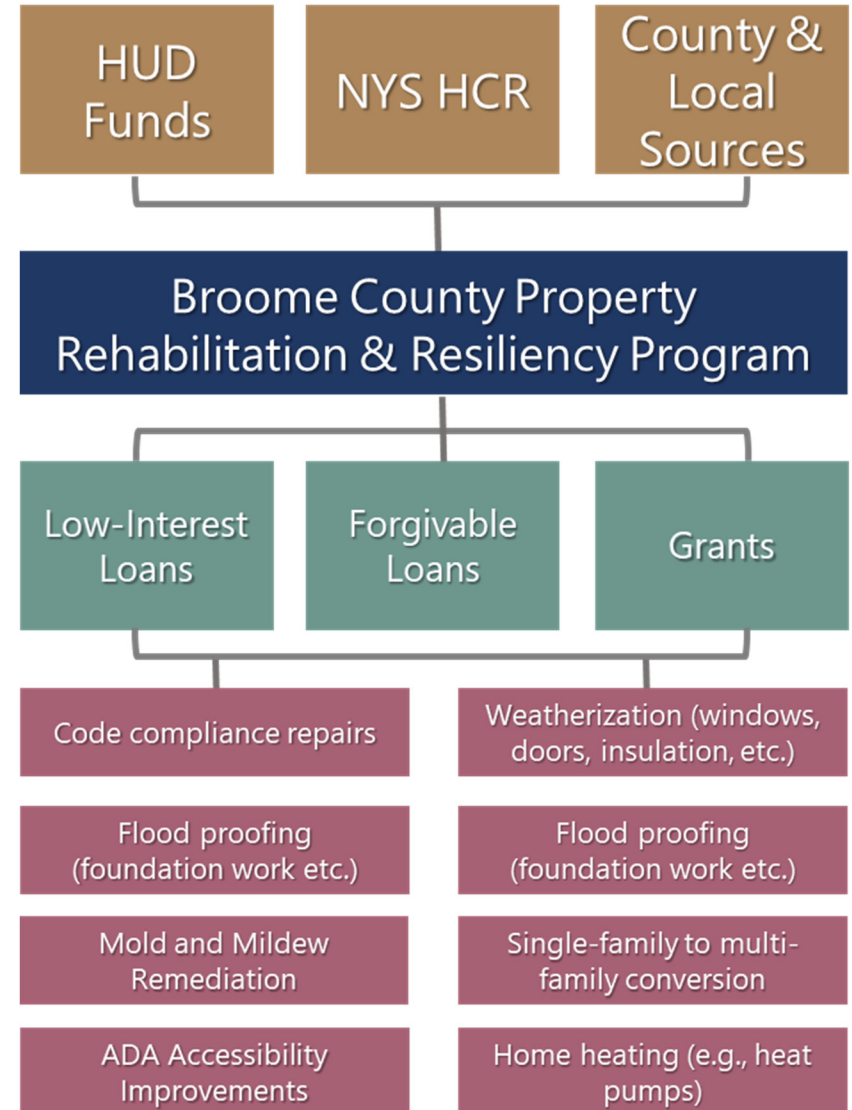
This program could potentially function similar to a home-equity loan with advantageous interest rates and, if necessary, long payback periods. The loan would ride with the property so if the property sells, the loan can be transferred to the buyers. Alternatively, the program could provide micro-grants or forgivable loans as resources allow. The program should focus on specific allowable work and could be promoted by contractors and complement grant programs.

Implementation Actions:

- Identify seed funding and ongoing funding sources and strategies for the program. Pursue funding from NYS Homes & Community Renewal (HCR) and HUD HOME funds for seed funding. See Strategy 1G for other potential ongoing funding sources.
- Establish eligibility criteria based on HUD requirements (if HUD funds are utilized) and promote the program in priority neighborhoods.
- House the program at an organization experienced with HUD and underwriting.
- Test pilot the program and evaluate results, refining as necessary.

CASE STUDY Fayette County, PA has offered a Homeowner Rehabilitation Program (www.racpa.org/housing-programs.html) since 1975. The program is funded through a blend of investments from HUD's HOME Investment Partnerships Program, CDBG, USDA RD, and some County match. The program offers no interest loans to qualified low- to moderate-income residents, as defined by HUD. Loans average \$22,500 and can be used for repair and replacement of roofs and furnaces, new electric or plumbing, replacement of windows and doors, and general stabilization and safety improvements. The program has assisted over 1,500 properties in its 48 years.

Potential Framework for a new Rehabilitation and Resiliency Program



2C. CREATE PROFESSIONAL MARKETING COLLATERAL AND CONDUCT AN EDUCATIONAL CAMPAIGN TO RAISE AWARENESS OF EXISTING RESOURCES.

Why is this Important to Broome County?

There are a variety of existing resources and programs available in Broome County that residents are often not aware of. Promotion of these resources will help improve their effectiveness and help meet housing needs without creating new resources.

Description:

The County might consider producing small fliers to be included in tax bill mailings, leaflet stands, and bulletin boards. The announcements could be broken into individual social media posts by the County and shared by allied organizations. Additionally, a housing advocate could be interviewed and recorded in podcast format championing housing and rental resources, to be released and posted among multiple channels on an annual basis.

Implementation Actions:

- Work with the new housing coalition (see Goal 1C) to inventory resources and programs available in the county.
- Create promotional materials that can be updated on an annual basis.
- Conduct a social media campaign and mailing campaign via property tax bills or utility bills.

2D. ENFORCE CODES AND ORDINANCES.

Why is this Important to Broome County?

Code violations and violation of other local ordinances related to neighborhood and housing quality continue to be a significant issue facing many communities in Broome County.

Description:

This strategy follows the “Broken Windows” Theory of policing that encourages a quick fix of visual signs of petty crime to signal that criminal behavior is not tolerated in a neighborhood. In the same way, municipalities

should emphasize enforcement of codes and ordinances in depressed neighborhoods to encourage their upkeep and investment. This is best paired with public investments in the same districts with things like street trees, streetlights, sidewalks, and playgrounds. In some locations, this becomes the job of one coordinator.

Enforcement and remediation of activities includes illegal dumping (and abandoned furniture), garbage and recycling spillage in front of buildings, graffiti and vandalism, adverse public behavior, and other prohibitive ordinances such as immobile vehicles, etc. Identified violators should be prosecuted and fined, but the jurisdiction should simply pay for this enforcement, investment, and remediation in the short term until neighborhood pride and private investment begins to take hold. Community policing is a great tool as well for this strategy.

Implementation Actions:

- Swiftly enforce codes and ordinances in depressed neighborhoods, coupled with investment.
- In addition to funding more rental codes inspections with registry fees, deploy fire marshals for spot inspections, and assign police cadets (officers in training) to monitor graffiti, dumping, vandalism, and other violations.
- Prioritize neighborhood “grass roots” approaches (see Goal 3 strategies).

2E. ENCOURAGE ADOPTION OF ZONING THAT WILL ENABLE EXISTING PROPERTIES TO BETTER MEET HOUSING NEEDS.

Why is this Important to Broome County?

Local zoning ordinances found throughout the county are generally prohibitive of making better use of existing properties to meet needs, including making it difficult or impossible to do conversions to add units, add accessory dwelling units, or otherwise “densify” existing lots.

Description:

Some local zoning allowances should be considered to allow more areas to be more flexible in allowing more residential uses. Among the zoning allowances that communities should prioritize for adoption are:

- Every residential lot should allow a minimum of two units (duplex, two-family, or single-family with an accessory dwelling unit).
- Allow existing single-family houses to be converted to two or more units with minimal requirements (such as new parking requirements or increased setbacks).
- Allow accessory dwelling units (ADUs) by right everywhere, which are rental units subordinate to the primary house, either inside, attached as an addition, or in a converted outbuilding like a garage.
- Allow conversions of office space, hotels, and other commercial real estate into residential housing.
- Eliminate or impose minimal parking requirements and let the private market determine the necessary amount.

Implementation Actions:

- Educate municipalities about best practices in zoning to support housing development.
- Identify or help create model zoning ordinances, particularly for rural communities that have less access to professional staff and resources.
- Promote and celebrate communities in Broome County that adopt pro housing zoning policies.

2F. CENTRALIZE VACANT PROPERTY REGISTRIES.

Why is this Important to Broome County?

Several municipalities in Broome County, including the Town of Union, the Town of Binghamton, and the City of Binghamton all have vacant property registries. In addition, the State of New York maintains a list of residential properties that a bank has declared abandoned. However, there is no single aggregated source of this information, making identification of properties for various uses challenging.

Description:

Broome County officials should aggregate these registries into a master list and analyze the listed properties for opportunity sites. The master list and prospective opportunity sites should be shared with the new housing coalition (see Goal 1C) for any alignment with those organization's housing programs. Privacy laws and agreements may prohibit the County from sharing the master list publicly. (The individual registries may be available to the public accordingly). It is in the municipalities' interests to share the registries with the County if some of the properties are repurposed by housing coalition members.

Implementation Actions:

- Coordinate with State and municipal leaders to receive copies of each registry in a compatible format on a periodic basis.
- Highlight properties that are congruent with housing coalition members' missions.
- Share the master list and prospective opportunity sites with housing coalition members.
- Discuss list updates and opportunity sites on a recurrent basis at housing coalition meetings.

GOAL 3

Build and Maintain Safe, Balanced, and Affordable Neighborhoods

This section takes a broader look at the health and condition of neighborhoods, including physical improvements, economic vitality, and serving specific populations of residents.

The housing study found that housing prices track much lower in Broome County than in most markets in the region. Those prices reflect quality of place. The strategies in Goal 3 focus on ways to revitalize Broome County's neighborhoods.

3A. INCREASE THE SUPPLY OF TRANSITIONAL HOUSING IN PRIORITY NEIGHBORHOODS.

Why is this important for Broome County?

Interviews and public engagement identified a significant unmet need for additional transitional housing in the County to help reduce and prevent homelessness.

Description:

Transitional housing can be characterized as housing for individuals moving from one housing circumstance to this temporary option to more stable, long-term housing. It might house recently homeless individuals, residents who were released from a correctional facility, or someone moving out of institutional care. Since this is not assisted living, this transitional housing does not usually come with supportive, in-house services; however, wrap-around services for individuals in this type of housing is often critical. It was identified through interviews that Broome County currently has a pressing need for new transitional housing options; however, data is not available on the precise number of individuals needing transitional housing.

This type of housing is typically most controversial by its proximity to abutters, so public leaders and partners should proactively identify ideal sites for transitional housing that recognizes this sensitivity but does not push individuals to the margins of the community. Successful sites might be found on corner lots where entrances and stoops do not face abutters; between multiunit apartment buildings where tenancy is shorter-term; in mixed-use commercial districts where abutters are not single-family residences; and on lots where outdoor leisure space can be accommodated in a private yard so occupants do not need to loiter in the public way. Occupancy numbers and program management are two factors that affect the sensitivity of siting transitional housing.

Implementation Actions:

- Work with municipal partners to identify empty parcels or vacant buildings that are suitable for transitional housing based on the descriptions above and compliant with local zoning.
- Match those opportunity sites with providers of transitional housing. Facilitate initial conversations with municipal officials and the service provider about the process toward approval.

3B. EXPLORE URBAN NEIGHBORHOOD IMPROVEMENT DISTRICTS FOR LARGE-SCALE IMPACTS.

Why is this important for Broome County?

The scale of the housing quality and condition issues in Broome County indicates that efforts beyond a home-by-home basis are needed to have an impactful change.

Description:

Explore a Neighborhood Improvement District, where residents would vote on a government bond that will pay for improvements in their district (sidewalks, street trees, blight removal, park improvements, streetlights, or infrastructure improvements like paving and storm runoff). The financing of the bond is paid for by an annual fee on top of property taxes. Voters would need to be convinced of the cost-benefit proposition leading up to the referendum. The debt rides with the property and is paid for by residents receiving the immediate benefits. It is one strategy to make substantial improvements to severely distressed areas.

Implementation Actions:

- Identify a pilot (test) neighborhood that would be a good candidate for a Neighborhood Improvement District.
- Enlist partners and local advocates to conduct a public outreach campaign and public meetings to educate neighborhood residents about the benefits and costs of a District.
- If residents appear favorable, assist in pursuing the adoption of a District and issuance of the bond.

3C. ESTABLISH A “BLOCK BY BLOCK” PROGRAM FOR EFFECTIVE NEIGHBORHOOD-SCALE IMPACTS.

Why is this important for Broome County?

Similar to strategy 3B, the scale of the housing quality and condition issues in Broome County indicates that efforts beyond a home-by-home basis are needed to have an impactful change.

Description:

This strategy is a targeted approach to neighborhood revitalization, rather than a property-by-property or applicant-by-applicant basis. The jurisdiction would identify the most distressed areas of the municipality and then deploy all of its programmatic resources on revitalizing one targeted area such as a major intersection, neighborhood, or stretch of street – including façade improvements, infrastructure upgrades, and community engagement. Most often, this type of initiative will catalyze private investment as well, which may even reverberate beyond the focus area. The jurisdiction should move between highest scoring priority blocks each year.

Implementation Actions:

- Score areas for needs and complete whole block improvements.
- Identify the available resources that can be targeted to specific areas.
- Work as necessary with program administrators to update application processes and award criteria to align with the “block scoring” system.
- Could be done in conjunction with providers or developers who are focusing intensively on one district, as the First Ward Action Council has rehabbed dozens of apartments in the NoMa (North of Main Street) Neighborhood in Binghamton City.

3D. ENCOURAGE THE ADOPTION OF MAIN STREET PROGRAMS TO REHABILITATE MIXED-USE AREAS.

Why is this important for Broome County?

The Main Street Four-Point Approach is a revitalization strategy developed over forty years by the National Main Street Center and proven in hundreds

of towns and cities across America. In the past, Binghamton, Endicott, and the Village of Windsor have received funding through the state program.

Description:

New York Main Street is the statewide coordinator of local programs. The Main Street strategic plan focuses on business diversity, curb appeal, programming like farmers markets and parades, and the organization of volunteers and engagement of stakeholders. Main Street accreditation by the National Main Street Center requires a full-time director, whose job it is to employ the Four-Point Approach, and whose budget is typically funded one-third from the municipality, one-third from business underwriting, and one-third from fundraising and donations. Binghamton City and Union have some ideal districts for an accredited Main Street program.

Implementation Actions:

- Start by gauging interest among stakeholders to form a committee in a mixed-use neighborhood. Convene the committee and have them elect a chair.
- A small seed grant from New York Main Street should pay for coaching and technical assistance for the new committee.
- The local committee can build into a full-fledged organization over time and become self-sufficient in their efforts and ultimately get nationally accredited.
- New York State has earmarked \$100M in 2024 for the Downtown Revitalization Initiative through Regional Economic Development Councils.

3E. EXPLORE ESTABLISHING A LICENSE PROGRAM FOR PRIVATE STUDENT APARTMENTS.

Why is this important for Broome County?

The research and analysis identified tension between the need for student and permanent resident in select neighborhoods as an ongoing challenge in need of better management.

Description:

In parallel to rental registries described in 2A, municipalities around Binghamton University should consider establishing a student-rental license

program. It would operate the same as a rental registry with an annual fee to fund inspections and collect the same market data, but it should serve as a special classification within a rental registry.

A student-rental license should be contingent on codes compliance and police calls for public disturbances. When a jurisdiction becomes concerned (from the data it is collecting) that student rentals are displacing too many tenants in the marketplace, the municipality could reduce the total number of student-rental licenses issued and hold a lottery. Ample notice should be provided to the university to accommodate the change in private apartments available to students. The license database would also provide the university with accurate information about available student rentals, where students are housed, and under what arrangements.

Implementation Actions:

- Create an example student license system framework (e.g., a one-pager description/diagram) to share with municipal leaders and university officials.
- Solicit public and stakeholder input prior to adoption, including education to landlords and the public of the purpose and nature of the system.
- The program structure should mirror the rental registry in Binghamton City or one of many rental registries in place across New York State.
- Current information from the student rental registries should be shared freely with Binghamton University and other higher education institutions so the schools may monitor the private market and respond voluntarily with private policies or development plans.

3F. SUPPORT ECONOMIC DEVELOPMENT.

Why is this important for Broome County?

Good jobs that provide purchase power for residents to afford quality houses and apartments, as well as invest in improving existing homes, are critical. The research and analysis found that households in Broome County have relatively low income levels and many jobs are concentrated in low-wage industries. However, there are positive signs in Broome County's economy,

and additional economic development efforts should build off this momentum to generate better quality and paying jobs for residents.

Description:

Completing a countywide economic development study will identify priority opportunities and strategies for the county to grow its economic base and create these quality jobs. While a regional Comprehensive Economic Development Strategy exists, a countywide economic development strategy will provide more detailed actions that can be undertaken to address the unique and specific economic challenges and opportunities for Broome County.

Implementation Actions:

- Convene vested parties and organizations (like chambers of commerce, economic development directors, university research department, etc.) on a project committee and pursue private donations and public grants toward a county-centric economic development strategy.
- Possible funding sources for an economic plan include CDBG, National Grid (www.shovelready.com/grants.asp), and a Strategic Planning and Feasibility Studies grant from Empire State Development.
- Such a strategy may focus on how to create a cluster economy around the new battery production facility, remediating the former IBM headquarters, and commercializing research conducted at the Innovative Technologies Complex – among other priorities identified by the project committee.

GOAL 4

Strengthen the Resiliency of the County's Housing Stock

A notable number of homes in Broome County are in a floodplain, without many good options for occupants to relocate. This section explores programs that may provide more possibilities in addressing the flooding threat.

Goal 4 focuses on limiting the impacts of flood threats on Broome County's residents living in floodplains.

4A. CREATE A BROOME COUNTY HOUSING RESILIENCY PROGRAM.

Why is this important for Broome County?

The study found that thousands of housing properties are vulnerable or potentially vulnerable to flood events. At the same time, many of these property owners are not able to improve the resiliency of their homes to adequately prepare for future flood events or otherwise adapt to changing climate conditions that will impact homes.

Description:

This strategy includes creating a new home-improvement assistance program for property owners to improve the resiliency of their home. Improvements such as gutters, waterproofing, concrete work, interior drains and sump pumps, relocating utilities, etc., could all receive project management assistance from a program officer.

For funding, a reverse mortgage program could be established for home improvements where equity is borrowed from the property, but improvements are managed through a program overseer to ensure quality and to take the strain off elderly, low-income, or absentee property owners. Existing grants and loan programs can also be applied. Other sources of funding may include state and federal sources as well as funding discussed under strategy 1G. Section 9 of this report, titled *Housing Vulnerability*, discusses the extent, location, and conditions of homes located in floodplains in Broome County.

Implementation Actions:

- Identify priority areas and household criteria for the program. (See Section 9 for reference).
- Work with partners to select the priority eligible uses of funds.
- Explore potential funding sources and strategies for the program.
- Determine capacity to administer program and engage partners as necessary to help implement the program.

- Prepare promotional materials and conduct an educational campaign targeting eligible areas and households.

CASE STUDY: The City of Dubuque, IA established the Bee Branch Healthy Homes Resiliency Program after having several floods damage residential homes. The program provides five-year forgivable loans to residential property owners where low- and moderate-income residents live. The City defined areas based on vulnerability to establish eligibility.

www.cityofdubuque.org/2339/Bee-Branch-Healthy-Homes-Resiliency-Prog/

4B. CREATE AN INCENTIVE FOR DEVELOPERS TO PROVIDE HOUSING FOR HOUSEHOLDS NEEDING TO RELOCATE.

Why is this important for Broome County?

The study found that many households are living in housing that is at-risk of future flooding. However, many of these residents lack the means to mean or alternative affordable housing options to relocate to.

Description:

Consider an “Incremental Zoning” ordinance for flood-compliant housing developments, where developers would be required to build a percentage of homes/units (e.g., 10%) at a price attainable to a flood-zone buyout, in return for a density bonus of market-rate units equal to the number of price-attainable units they build.

Implementation Actions:

- Solicit input from developers on the feasibility and effectiveness of this type of incentive and use input to craft an incentive that will achieve the desired result.
- Collect public input prior to adoption of any new ordinances by municipalities.

4C. PROMOTE AND SUPPORT FLOOD-PROOFING OF EXISTING HOMES.

Why is this important for Broome County?

In some cases, it may be more practical and more affordable to flood-proof residences in a floodplain than for the public to buy out the property.

Description:

Flood-proofing tactics include elevating a structure on piers, relocating utilities and electronics to top floors, and removing organic materials (sheetrock, softwoods, and fabrics that are susceptible to molding) from bottom levels, and other investments. One benefit to floodproofing existing homes is how quickly residents can return home after a flood event. While a benefit cost analysis (BCA) is required, a “streamlined” BCA can be used in some cases reducing the burden of utilizing the program.

Implementation Actions:

- Consider cost/benefits of floodproofing homes over buyouts. FEMA provides detailed instruction on how to conduct a Benefit-Cost Analysis on its website via a toolkit: <https://www.fema.gov/grants/tools/benefit-cost-analysis>
- Prioritize flood-proofing of vulnerable homes and population segments in new and existing funding programs.

4D. PROMOTE EXISTING RESOURCES AND EDUCATE PROPERTY OWNERS IN FLOOD-PRONE AREAS.

Why is this important for Broome County?

Many households in vulnerable areas are unaware of the resources available to them to protect their homes from flooding and otherwise address the risk from being in flood-prone areas.

Description:

Public advocates should continue to engage with floodplain residents to educate residents about available resources and encourage taking action toward preventing flood loss. This engagement should include both education of resources, options, and tools, and help navigating systems.

Implementation Actions:

- Maintain engagement of floodplain homeowners to encourage mitigation steps before a flood event.

4E. PROMOTE PARTICIPATION IN FEMA'S COMMUNITY RATING SYSTEM (CRS).

Why is this important for Broome County?

The County has a significant portion of its housing stock located in FEMA regulated floodplains and CRS is an underutilized resource to help address at-risk housing in these floodplain areas.

Description:

The Federal Emergency Management Agency's website states "the Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP)." Successfully participating in the program can reduce flood insurance premiums by up to 45%; however, the highest tier of CRS for the deepest discounts on flood insurance premiums include some expensive and extensive interventions. It can also require housing prohibitions in floodplains. Residents will have to weigh the cost/benefits of participating in the program or paying higher insurance premiums.

Implementation Actions:

- Serve as a coordinator for certification of FEMA's CRS program.
- It may be possible to apply for grant funding through the State of New York to hire an administrator of the CRS program, perhaps through NYS's Local Government Efficiency (LGe) Program.

4F. DISSEMINATE INFORMATION ABOUT RESIDENTIAL ENERGY EFFICIENCY INCENTIVES.

Why is this important for Broome County?

The analysis found that a large portion of housing in the county is relatively old and much is substandard and aging towards obsolescence. The lack of

rehabilitated housing stocks means that much of the housing in Broome County lacks modern energy efficiency updates.

Description:

The State of New York offers four energy-efficiency incentive programs for both homeowners and renters. Those programs offer a mix of benefits in the form of energy assessments, contractor management for upgrades, loans for energy improvements, and heat-pump financing. Visit NYS ERDA's website for more information about the Comfort Home Program, Clean Heating & Cooling Heat Pumps, Residential Energy Assessments, and EmPower+: <https://www.nyserda.ny.gov/All-Programs/Home-Energy-Efficiency-Upgrades>

Implementation Actions:

- Use the communications network established with the Housing Coalition described in 1C to promote energy efficiency programs for Broome County residents.

GOAL 5

Support and Implement New Housing Development Projects, Including Affordable and Diverse Housing Types

The housing needs assessment showed that despite low housing prices, Broome County is in need of new construction to accommodate workforce growth, changing demographic needs, and obsolete units.

These are strategies to spur new housing development in both urban and rural areas of Broome County.

5A. ACTIVELY ADVANCE HOUSING DEVELOPMENT PROJECTS THROUGH PUBLIC-PRIVATE PARTNERSHIPS.

Why is this important for Broome County?

Housing development is difficult in Broome County for a number of reasons including lack of high quality and easily developable sites, relatively low prices and rents, local zoning restrictions, and others. Housing below market-rate levels in particular is extremely difficult to build from a financial feasibility perspective. Public private partnerships are an effective tool in overcoming challenges to implement housing development projects that align with public sector housing goals.

Description:

The County should maintain a list of opportunity sites for housing or mixed-use development. The County could conduct some basic research on top prospective sites, including ownership, tenure, zoning, loans and liens, appraisals and assessments, and any known utility infrastructure. This research should be made available upon request to developers to run numbers on prospective developments on these sites.

The County might sponsor master development plans of large-scale opportunity sites or underdeveloped lots (with endorsement of current ownership) to (1) control the programmatic outcome (housing), and (2) so the sites may be pre-permitted with rights to build. Permits and a right to build is a massive incentive for developers, especially on large lots.

Municipalities should identify publicly owned surplus properties for housing development. Such properties should be offered to *housing developers* through an RFP process for the highest return toward housing goals.

Implementation Actions:

- Maintain a list of opportunity sites and conduct parcel research.
- Pursue EPA Brownfield funding to create reuse plans for brownfield sites that would serve as good locations for housing development.

- Sponsor a Master Plan of an opportunity site to get it pre-permitted with rights to build.
- Work closely with The Agency and encourage use of IDA incentives for appropriate housing projects that meet county housing needs.
- Review inventories of publicly owned land and post RFPs for parcels that would be suitable for housing development.

5B. CREATE AND TARGET INCENTIVES FOR NEEDED HOUSING PROJECTS.

Why is this important for Broome County?

As previously discussed, it is difficult for developers to put together housing development projects that “pencil out” or are financially viable to build. There are existing development incentives that can be utilized for housing projects to help implement projects that align with community housing and economic development needs.

Description:

Support partnerships with The Agency (Broome County’s IDA) to target tax incentives for housing projects. Research housing developer startup loans in other New York jurisdictions (see NYC’s Emerging Developer Loan Fund) for site acquisition and soft costs that can get new housing starts up and running when private financing may have been too much of a barrier.

Implementation Actions:

- Explore how tax rebate financing might support housing development.
- Examine how other jurisdictions have offered startup funds for housing developments.

5C. EXPAND INFRASTRUCTURE TO HELP ADDRESS LOCAL HOUSING NEEDS THROUGH SMART GROWTH.

Why is this important for Broome County?

Many communities, particularly in more rural areas of the county, lack infrastructure in their community centers to support smart growth housing development.

Description:

In order to control growth in a fiscally responsible way, communities should look to enact prioritized zoning adjacent to existing infrastructure and services. In these strategic sections, such as around village centers, town halls, service centers, Main Streets, or regional schools, consider opportunities to extend sewer and water capacity to under-developed land for traditional neighborhood construction and infill to support smart-growth housing development.

Implementation Actions:

- Identify priority areas adjacent to infrastructure that expansion might allow to be developed.
- The process to identify development priority areas starts with a conversation with rural water and sewer utility managers to see where capacity is constrained or available. The second step is to analyze existing road access and any wetland surveys on abutting vacant land. The third step before increasing zoning allowances is to calculate the cost to improve public infrastructure against anticipated taxes from new development.

CASE STUDY Tompkins County IDA has two local housing development tax-abatement programs. The Community Investment Incentive Tax Abatement Program Policy is for large-scale infill in a targeted density district in Ithaca’s downtown. Developments must be a minimum of three floors and increase the valuation by \$500,000. Tax abatement starts at 100% in year one and steps down to 10% over the next decade before it expires. The Lansing Town Center Incentive Zone Program allows for rental housing with at least two stories in the Town Center and construction costs equaling \$500,000. Benefits include tax abatement at 90% in year one stepping down over seven years, plus sales tax exemptions and mortgage recording tax waivers. See www.tompkinsida.org/programs-policies/

5D. REDUCE REGULATORY AND ADMINISTRATIVE BARRIERS TO HOUSING DEVELOPMENT.

Why is this important for Broome County?

It can be difficult for builders outside the county's urban areas to build at a scale that is necessary for projects to make sense. Rural communities in particular are often resistant to more dense forms of development. Therefore, these communities can be more proactive in determining the types and density of housing they desire to help builders prior to commencing projects.

Description:

This may include sponsoring housing density plans that municipalities can adopt for developers to build by right, such as cottage courts, tiny-house villages, townhouse clusters, or farmhouse-style apartment buildings. These are denser developments that fit the character of existing neighborhoods.

Once build-by-right density plans are adopted, encourage modular builders to offer housing types that fit within the build-by-right plans. If successful, a landowner could improve a site for development and then order housing models from a catalogue under the build-by-right plan options.

Implementation Actions:

- Sponsor character-appropriate housing density models for municipalities to allow by right.
- Encourage modular construction companies to offer housing types that fit those approved models, so developers can order by catalogue.

5E. EXPLORE STRATEGIC ACQUISITION OF PRIORITY PROPERTIES.

Why is this important for Broome County?

Identifying and securing sites that are good housing development opportunities can be a challenge in Broome County, and this has contributed, in part, to an underproduction of housing in the county.

Description:

Identify high-priority sites, which may include problematic properties, for strategic acquisition through purchase or other legal means. The municipality or land bank may also take a proactive approach to acquiring tax-incompliance or delinquent properties with a plan for repurposing rather than allowing the properties to remain dormant or in limbo. The Land Bank may play an active role in bidding on foreclosed properties in order to reserve them for strategic housing objectives.

Implementation Actions:

- Identify highest priority sites for potential acquisition.
- Work with partners to secure purchase or site control.
- Attract private investment through RFP processes or other disposition methods that ensure properties are utilized to meet housing needs.

5F. FACILITATE USE OF AFFORDABLE HOUSING TAX CREDITS.

Why is this important for Broome County?

Rural communities often have trouble scoring high for affordable housing tax credits that developers can use to create affordable housing projects. Therefore, it will help increase the supply of affordable housing to establish a program to bundle small-volume affordable housing tax credits.

Description:

Developers of small projects often cannot sell their credits like larger projects can for an upfront cash infusion because the volume of tax credits is too low to attract an investor. However, a broker could bundle several smaller-volume tax credits into a fund that could attract an investor. That broker may be a nonprofit or mission-based financial institution.

Implementation Actions:

- Explore the feasibility of having a broker to buy small-project tax credits and resell them as a fund.

5G. SUPPORT ADOPTION OF PRO-HOUSING ZONING AND BUILDING CODES.

Why is this important for Broome County?

Many municipalities have dated zoning that prohibits or overly restricts the types of housing needed in the County, which is a major barrier to meeting housing needs.

Description:

Upzone (e.g., increase the allowable density of) areas with public water and sewer infrastructure for more housing density and infill construction. Encourage allowing multifamily units by right (but not by mandate) in areas with public utilities and in a designated growth area, like a village center.

Encourage elimination of single-family-only zoning by expanding the diversity of housing types allowed (like townhouses, duplexes, or triplexes).

Allow Accessory Dwelling Units (ADUs) by right that are subordinate to the main structure (i.e., enclosed within the main structure, as part of an ancillary building like a garage, or sited behind the main structure). Do not mandate new parking with these units, increase setbacks, or increase minimum lot sizes. If desired, a municipality may regulate its use (e.g., prohibit short-term rentals). Encourage a quick approval process for these applications. The State of New York's Plus One ADU Program works "with units of local government and community development partners [to] provide a full-service program to support low- and middle-income single-family homeowner occupants who wish to build a new ADU on their property or improve an existing ADUs that needs to be brought into compliance with local and state code requirements."

Study and advocate for changes to life-safety and accessibility code that hinders missing middle development. Code compliance can be prohibitive for small-scale additions/rehabilitations, like converting a single-family to a multi-family, or renovating a vacant second-floor Main Street building.

Implementation Actions:

- Increase density allowances on public infrastructure.
- Eliminate single-family-only zoning.
- Allow ADUs by right and fast-track their approval.
- Look at how building and life-safety codes could hinder small-scale rehabilitation that would introduce new units.

GOAL 6

Assist Households in Securing and Maintaining Affordable, Safe, and Quality Housing

The housing needs assessment demonstrated a significant number of residents who are housing cost-burdened, meaning they spend more than 30% of their income on housing. This group of strategies is intended to bolster the housing options and security of more vulnerable residents.

6A. LEVERAGE NEW AND EXISTING VOLUNTEER ORGANIZATIONS FOR ELDERLY, DISABLED AND OTHER HOMEOWNERS IN NEED.

Why is this important for Broome County?

There is a substantial population that lacks the ability to adequately maintain their homes in Broome County.

Description:

Establish or promote a volunteer home-helper team for vulnerable homeowners such as the elderly or disabled. A team would be made up of student volunteers, church-group volunteers, Scouts, employer-sponsored volunteer days, nonviolent offenders needing to complete community service, and other generous citizens. The teams would provide yard work and light construction (fixing fences, gutters, walkways, trim damage, or leaks in a low roof). It keeps properties stable and out of blighted condition.

Implementation Actions:

- Organize volunteer clean-up and repair crews for vulnerable homeowners. Habitat for Humanity and Volunteers of America offer two national models.
- Explore whether Maine's Comfortably Home program could be replicated.

CASE STUDY Maine Comfortably Home was created in 2015 to establish a volunteer team that works with individual homeowners to customize a work plan. Services include safety checks, accessibility modifications, and minor repairs. Services are provided for free to eligible homeowners. To be eligible, applicants must be age 55 or older or have a disability, own their own home or live in a home owned by a family member, live in a defined geographic area, and meet household income guidelines (household income must be at or below 100% of Area Median Income).

6B. EXPLORE THE DEVELOPMENT OF A HOME-SHARE PROGRAM.

Why is this important for Broome County?

Many households in Broome County are living alone in homes with unused bedrooms that could help meet local housing needs.

Description:

Build on recent New York Office of the Ageing efforts to establish an elderly (and for other sensitive populations) roommate match-making service, so residents may share a home environment and continue to live independently. A dedicated countywide home-share program operated by a nonprofit organization will provide an effective method for matching roommates and this approach has been successful in other areas. A new home share program would also provide a source of revenue for those living alone in the form of rent payments. A new organization would ensure that roommates are compatible and are properly screened.

Implementation Actions:

- Educate existing home organizations about this option and rally partners to build a working group to further explore and develop a program
- Partners should create a non-profit organization, seek local and grant funding, and establish a pilot program prior to expanding countywide.
- The ongoing mission of the organization will be to assist with elderly or special-needs residents with roommate matching for independent living.

CASE STUDY HomeShare Vermont (www.homesharevermont.org) is a regionally operated program managed by a nonprofit organization. The organization screens both homeowners and tenants and provides matchmaking services for compatible individuals. The program includes assistance in creating an agreement and managing any issues that arise over the course of the match. A trial match period is also utilized for two weeks to ensure compatibility.

6C. HELP INCREASE HOUSEHOLD ACCESS TO SUPPORTIVE SERVICES.

Why is this important for Broome County?

Many individuals and families throughout the County have a need for supportive services, but interviews suggest that some of these individuals don't have the access or ability to access the services they need.

Description:

An investment in crisis counselors to assist residents facing housing loss or homelessness can steer citizens toward stabilizing resources or corrective treatments to maintain long-term housing. Each tenant in Broome County who is able to stay housed is one fewer resident needing a new affordable housing option in the marketplace. Metro Interfaith Housing Management Corp provides HUD-sponsored counseling to residents at risk of losing their housing. The US Substance Abuse & Mental Health Services Administration (SAMHSA) provides grants specifically toward housing options for residents experiencing either of these circumstances.

Implementation Actions:

- Leverage these HUD-funded counseling services and SAMHSA housing grants with Goal 3A in expanding transitional housing development.

6D. CREATE A COMPREHENSIVE ONE-STOP ONLINE PORTAL FOR HOUSING RESOURCES.

Why is this important for Broome County?

There is not currently a single robust housing portal online for Broome residents and therefore many residents don't have the full information on housing resources and conditions in the county.

Description:

Among the many strategies suggested in this report, several imply public access to new programs, new ordinances, lists or databases, or new opportunities. A carefully curated Broome County housing website with

portals for housing seekers, renters, homeowners, landlords, and developers would provide a conduit for all of this critical information and these connections.

Implementation Actions:

- House all of these program offerings and opportunities on one website with sections for different audiences.

6E. HELP BUILD AND IMPROVE PATHWAYS TO HOMEOWNERSHIP.

Why is this important for Broome County?

There are segments of the county's population with relatively low homeownership rates, which prevents building wealth and achieving other economic, social, and health benefits associated with homeownership.

Description:

This can include education sessions for first-time homebuyers, special financing for first-time homebuyers, and other existing programs and incentives. This can also include working with lenders on alternative forms of credit for potential borrowers without traditional credit histories. The State of New York Mortgage Agency (SONYMA) offers low downpayments (1-3%) with low fixed interest rates for low-to-middle-income first-time homebuyers.

Implementation Actions:

- Support first-time homebuyers with education and financing options.
- Perhaps organizations like the Greater Binghamton Association of Realtors or the Metro Interfaith Housing Management Corp could host periodic and rotating public workshops around the county on resources for first-time homebuyers.
- The Metro Interfaith Housing Management Corp is part of the HomeSmartNY network and offers HUD-sponsored in-depth and individualized counseling for homebuyers. Housing Coalition members (see Goal 1C) might promote this service through their communications channels.

6F. EDUCATE RESIDENTS ON RIGHTS AND RESOURCES RELATED TO FAIR HOUSING CONCERNS.

Why is this important for Broome County?

A relatively large number of residents responded to the community survey that they feel they haven't had fair access to housing in Broome County.

Description:

The Central New York Fair Housing organization (CNY Fair Housing), headquartered in Syracuse, "investigates rental, sales, insurance, and financing complaints, conduct[s] undercover testing, provide[s] counseling and advocacy on housing rights, and provide[s] free legal representation to victims of illegal housing discrimination." Consider scheduling two public workshops annually in Binghamton City by CNY Fair Housing – one informational workshop on rights and resources, and a second workshop for "drop-in" hours with counselors. CNY Fair Housing's website does not list Broome County explicitly in its service area, but the organization works in the area, so potentially services may be accommodated.

Implementation Actions:

- Host two CNY Fair Housing sessions in Binghamton City annually.
- One session should be informational about renters' rights and resources.
- A second session should be for drop-in hours with housing-rights counselors.

13. IMPLEMENTATION PLAN

This section provides an Action Plan Matrix version of the housing strategies identified for Broome County. This matrix is a tool for the County and its partners to help focus efforts, prioritize action, and organize implementation efforts. Since resources and capacity to address housing are limited, success will depend on focusing on priority initiatives that have the potential for greatest impact.

The matrix provides the follow categories for each strategy:

Priority Level

Based on potential impact, alignment with needs, and capacity to accomplish. Priority level is indicated by the following:

- **Highest:** priority initiatives for the County and its partners to focus on
- **High:** Important strategies to work on moving forward, but not at expense of the highest priority actions
- **Moderate:** Strategies to consider as resources and capacity allow after focusing on higher priority strategies

Timeframe

The appropriate period to focus on implementing each strategy:

- **Ongoing**
- **Immediate** (1 year)
- **Mid-Term** (1-3 years)
- **Long-Term** (3+ years)

Partners

the organizations and entities that were identified as being the most suitable and appropriate to assist in the implementation of each strategy.



Goal 1: Enhance Capacity to Implement Housing Solutions			
Strategy	Priority	Timeframe	Partners
1A Support the mission of existing housing organizations.	Highest	Ongoing	County, municipalities, existing housing organizations
1B Assist communities in becoming NYS certified in the Pro-Housing Community Program to help secure state funding.	High	Immediate	County (technical assistance); individual municipalities; OCR; Southern Tier 8
1C Establish a countywide Housing Coalition to lead implementation of housing initiatives.	Highest	Immediate	Southern Tier Homeless Coalition (non-profit housing organizations within 6 counties); County and municipal leaders; social service organization; major employers (or representatives of employers); IDA; legal representative; University of Binghamton; School Districts/educational/superintendents; Johnson City Schools; Union Endicott Schools; Care Compass Network (social determinants of health)
1D Explore the feasibility of municipal Inclusionary Zoning regulations with in-lieu fee option.	Moderate	Mid-Term	Municipal leaders; The Agency (IDA); Union and Binghamton LDC; developers
1E Explore a collaborative employer-assisted housing program to support workforce housing development.	Moderate	Mid-Term	Major employers; Guthries Healthcare System; Universal Instruments; BAE; Raymond Corporation; Lockheed; Binghamton University; UHS; Greater Binghamton Chamber of Commerce (surveying needs)
1F Prepare an annual housing indicators report to measure implementation success and adapt priorities and initiatives.	Moderate	Immediate	County; municipalities (evictions and condemnations data); housing developers; Southern Tier Homeless Coalition (survey); United Way; County GIS Department (assist with dashboard); realtors/GBAR; CNY Fair Housing; University Students
1G Identify sustainable funding for housing.	High	Mid-Term	County; Housing Trust Fund; municipalities; The Agency (IDA); New York State; GBAR; Visit Binghamton (hotel perspective); local lending institutions; corporate entities – tax credit properties investment (Chamber)

Goal 2: Improve the Quality and use of the County's Housing Stock				
Strategy	Priority	Timeframe	Partners	
2A Review, update, and enforce the rental registry in City of Binghamton and adopt a rental registry program in Union.	High	Mid-Term	City of Binghamton, Union; landlords; DSS (inform list); Stakeholders of Broome; Binghamton University - OCC	
2B Establish a flexible county-level funding program for property rehabilitation.	Highest	Long-Term	County; receiving partners; municipalities; non-profit organizations as pass-through (e.g., Habitat for Humanity, faith-based orgs – Metro Interfaith); Housing Trust Fund; Greater Opportunities; IDA	
2C Create professional marketing collateral and conduct an educational campaign to raise awareness of existing resources.	Moderate	Mid-Term	Real Property (targeted mailing list); United Way (GIS analysis); Metro Interfaith; OFA Office for Aging; Social service agencies – doing rapid rehousing – YWCA (outreach worker); 211	
2D Enforce codes and ordinances.	Highest	Ongoing	Municipalities and code enforcement officers; police/fire departments/ Fire Marshall; CDBG administrators	
2E Encourage adoption of zoning that will enable existing properties to better meet housing needs.	High	Mid-Term	Municipalities – planning and zoning boards and planning departments; municipal housing committees; County	
2F Centralize Vacant Property Registries	Moderate	Long-Term	Municipalities; lending institutions; County; NYS Department of Financial Services; code enforcement officials	

Goal 3: Build and Maintain Safe, Balanced, and Affordable Neighborhoods			
Strategy	Priority	Timeframe	Partners
3A Increase the supply of transitional housing in priority neighborhoods	Highest	Long-Term	Southern Tier Homeless Coalition; County Office of Veterans Services; Dept. of Social Services and Mental Health Dept.; Municipalities receiving CDBG; nonprofits and faith-based organizations; Southern Tier Independence Center; ACHIEVE, YWCA/YMCA; Salvation Army; Catholic Charities
3B Explore urban neighborhood improvement districts for large-scale impacts	Moderate	Mid-Term	County and municipalities; South Side Neighborhood Assembly (Binghamton); North Side Assembly; North of Main Street (NOMA); First Ward Action Council
3C Establish a "block by block" program for effective neighborhood-scale impacts	High	Mid-Term	Municipalities; First Ward Action Council; Greater Opportunities for Broome; County; property owners and businesses
3D Encourage the Adoption of Main Street Programs to rehabilitate mixed-use areas	Moderate	Ongoing	Municipalities; First Ward Action Council; Greater Opportunities for Broome; County; IDA; property owners and individual businesses
3E Explore establishing a license program for private student apartments	Moderate	Mid-Term	University of Binghamton – OCC; municipalities and their code enforcement officials; landlords
3F Support economic development	Moderate	Ongoing	IDA; Chamber; Association of Realtors; County; municipalities (Binghamton and Union) with economic development staff/capacity

Goal 4: Strengthen the Resiliency of the County's Housing Stock

Strategy	Priority	Timeframe	Partners
4A Create a Broome County Housing Resiliency Program	Highest	Long-Term	Cornell Cooperative Extension; County; municipalities
4B Create an incentive for developers to provide housing for households needing to relocate	Moderate	Long-Term	Developers; property owners; municipalities – planners and zoning boards; Greater Binghamton Association of Realtors
4C Promote and support flood-proofing of existing homes	High	Mid-Term	Home contractors/Home builders association; County and Municipalities (for FEMA funds); HCR Office of Community Renewal; Resilient Retrofit Program; Home Headquarters
4D Promote existing resources and educate property owners in flood-prone areas	Moderate	Immediate	Municipalities – CRS Communities; Realtors; lending institutions; soil and water conservation district; Cornell Cooperative Extension
4E Promote participation in FEMA's community rating system (CRS)	High	Mid-Term	County and municipalities; property owners
4F Disseminate information about residential energy efficiency incentives	Moderate	Immediate	County and municipalities; property owners

Goal 5: Support and Implement New Housing Development Projects, Including Affordable and Diverse Housing Types			
Strategy	Priority	Timeframe	Partners
5A Actively advance housing development projects through public-private partnerships	Highest	Mid-Term	Broome County, municipalities, developers, non-profits, Broome Habitat for Humanity, Southern Door Community Land Trust, First Ward Action Council, Broome County Land Bank, Greater Opportunities for Broome
5B Create and target incentives for needed housing projects	High	Mid-Term	The Agency, local Economic Development/Local Development Corporations, municipalities, Broome County Land Bank, lending institutions, Broome County, school districts (in the case of PILOTs), NYS Homes and Community Renewal, housing developers
5C Expand infrastructure in rural communities to help address local housing needs through smart growth.	Moderate	Long-Term	Broome County, municipalities, utility providers, housing developers
5D Reduce regulatory and administrative barriers to housing development.	Highest	Ongoing	Municipalities, Broome County
5E Explore strategic acquisition of priority properties	Moderate	Long-Term	Broome County, municipalities, Broome County Land Bank, The Agency, Greater Opportunities for Broome, First Ward Action Council, Housing Visions, Southern Door Community Land trust
5F Facilitate use of affordable housing tax credits	Highest	Mid-Term	Housing developers, local and regional banks, nonprofit finance entities, NYS HCR
5G Support adoption of pro-housing zoning and building codes	Moderate	Mid-Term	Broome County, municipalities, code enforcement

Goal 6: Assist Households in Securing and Maintaining Affordable, Safe, and Quality Housing			
Strategy	Priority	Timeframe	Partners
6A Leverage new and existing volunteer organizations for elderly, disabled, and other homeowners in need	Highest	Mid-Term	Broome County Office for Aging, BOCES, Rotary Clubs, Broome County Catholic Charities, First Ward Action Council, Southern Tier Home Builders & Remodelers, Impact Project, Boy/Girl Scouts, A Room to Heal, United Way
6B Explore the development of a home-share program	Moderate	Mid-Term	Broome County Office for Aging, NYS Office for Aging, municipalities (zoning), Southern Tier Independence Center, Binghamton University Off Campus Housing
6C Help increase household access to supportive services	High	Immediate	Broome County DSS, Broome County Mental Health Department, United Way 211, municipalities, Stakeholders of Broome, Southern Tier Independence Center, ACHIEVE, YMCA, YWCA
6D Create a comprehensive one-stop online portal for housing resources	Moderate	Mid-Term	United Way 211, NY Connects, municipalities, Broome County
6E Help build and improve pathways to homeownership	High	Ongoing	Broome County Land Bank, Lending institutions, landlords, municipalities, Metro-Interfaith,
6F Educate residents on rights and resources related to Fair Housing Concerns	High	Immediate	Broome County, municipalities, Broome County Land Bank, CNY Fair Housing, Legal Aid, Stakeholders of Broome

APPENDIX A: COMMUNITY SURVEY RESULTS





Broome County Housing Needs Assessment

SURVEY RESULTS
SEPTEMBER 2023



Executive Summary

Broome County is developing a Housing Needs Assessment identifying existing and future housing needs as well as critical housing gaps and issues. The assessment will develop strategies that guide activities related to housing opportunities for the County, municipalities, and other partners. A survey was open from May 22–June 26, 2023 and promoted through email listservs, flyers, social media and local news. The survey received 1,054 responses. Survey data reveals important aspects about the housing conditions, perceptions, and preferences among Broome County residents. The majority of respondents (56%) own their homes, while about a third (32%) are renters, about half of which reside in apartment buildings. Many respondents struggle with housing costs, with 28% reporting that their monthly housing expenses exceed 30% of their income. Despite this, over half (61%) express satisfaction with their current housing situation. The most pressing housing challenges include the cost of utilities, property taxes, and the need for repairs. Furthermore, about three in five (61%) have experienced some form of deterioration in their current residences, including weather-related damage and mold.

Respondents rated many issues as “very important” in relation to housing. The most important issues revolved around housing quality, affordability, and the need for updates and repairs. The most important factors for choosing a new home is the price/affordability (80%), the appeal of the neighborhood (47%), and its safety (37%). Among those considering buying a home, the preferred price range is \$100K -149K. For renters, a monthly rate of approximately \$800 is seen as manageable.

The perception of housing availability in Broome County was generally negative. Only a small minority of respondents rated any of the housing type options in Broome County as widely available (2-14%); most are considered to have limited availability (50-84%). Affordable housing has the highest proportion of people rating it as Limited (84%). In terms of future housing preferences, 74% foresee single-family homes best suiting their needs five years down the line, with a preference for a residential neighborhood with predominantly single-family homes (39%), followed by a residential neighborhood with a mix of housing types (27%), and a rural area with larger lots (25%). A walkable downtown area only attracts interest among 9% of respondents.

Issues of fair treatment during the housing search process also emerged. The majority felt they were treated fairly, whether renting (58%) or applying for a home loan (87%). However, a significant minority (32% for renters, 13% for home loan applicants) felt they were unfairly treated. Among those who felt discriminated against when searching for housing, having children under 18 and race, emerged as the top reasons for both renters and potential home buyers. For loans, some people felt they were rejected when they should have been approved, while others felt that banks put too much weight into credit ratings. Only a small portion (13%) of those who felt they were treated unfairly actually filed a complaint.



Background

Broome County Housing Needs Assessment

In April 2023, Broome County began a County-wide Housing Needs Assessment. The purpose of this project is to identify existing and future housing needs, as well as critical housing gaps and issues, and develop strategies that guide activities related to housing opportunities for the County, municipalities, and other partners.

Housing Needs Assessment Survey

Broome County launched a survey to assist in our County-wide Housing Needs Assessment project. The survey, which was accessible online, sought input on residents' housing experiences, including the availability and affordability of housing, and potential barriers to securing appropriate housing. This report presents the findings of 1,054 total responses collected in this survey from May 22 – June 26.



[image of survey flyer]



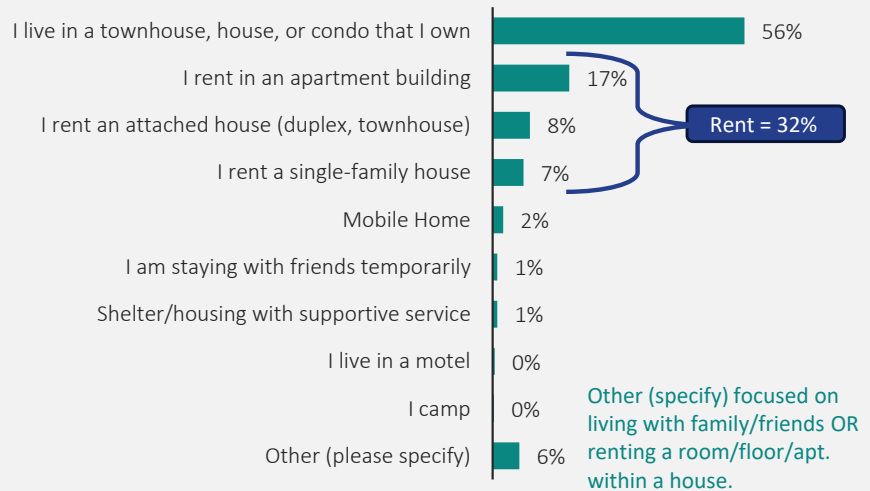
Type & Economics of Current Housing

Q1: Which of the following best describes the type of home you live in?

Slightly over half the sample (56%) own their own home, while about one-third rent (32%). About half of renters are in an apartment building.



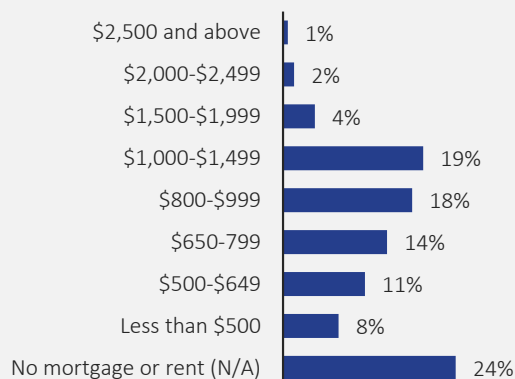
Personal Residence



Q2: What is your current monthly rent or mortgage?

Approximately one-quarter of respondents (24%) do not pay any monthly rent or mortgage. Of those that pay a monthly rent/mortgage, the median cost is within the \$800-999 range. Less than 7% pay \$1,500 or more per month.

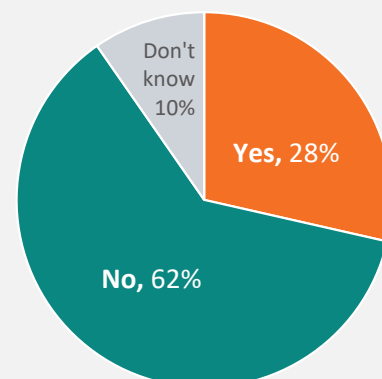
Current Monthly Rent or Mortgage



Q3: Does your rent or mortgage payment exceed 30% of your monthly income (before taxes)?

Twenty-eight percent of respondents claimed their monthly rent/mortgage payment exceeded 30% of their monthly income. 10% did not know if it did or not.

Rent or mortgage payment exceeds 30% of monthly income (before taxes)?





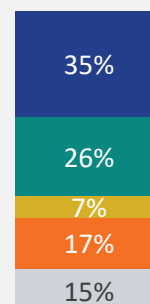
Satisfaction & Challenges of Current Housing

Q4: How satisfied are you with your current housing situation?

The majority of people (61%) are either somewhat or very satisfied with their current housing situation. 39% are either neutral, or dissatisfied.

Satisfaction with Current Housing Situation

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Not at all satisfied

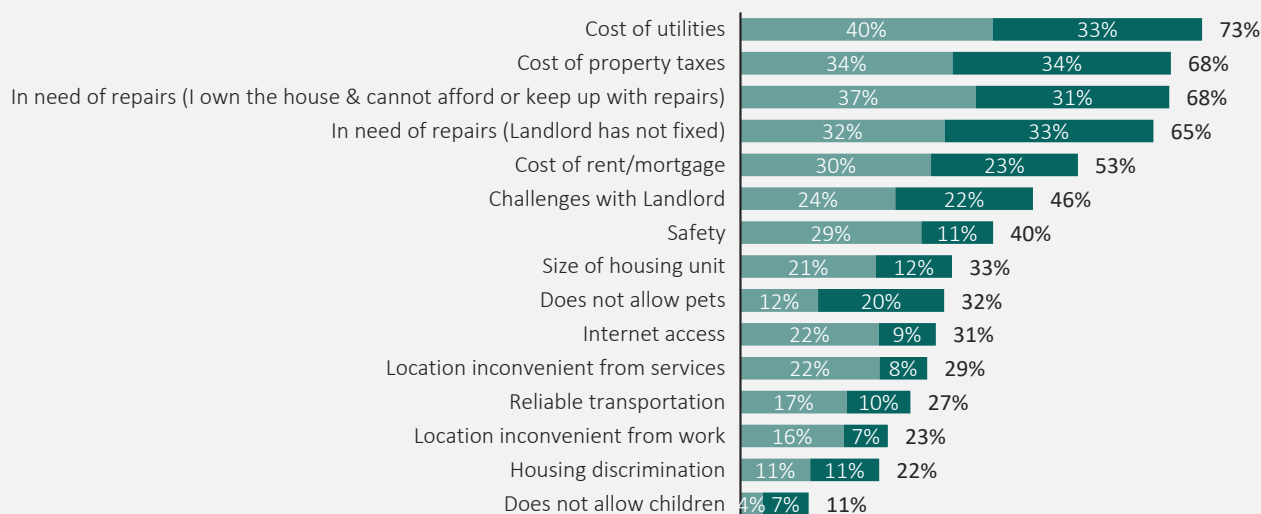


Q5: How challenging are the following aspects of your current housing situation?

The three most pressing challenges for this population are the cost of utilities (73%), cost of property taxes (68%) and the need for repairs to the home (that either the homeowner cannot afford (68%), or which the landlord has not fixed (65%)). These three issues are considered even more challenging than the cost of rent/mortgage (53%). Only 22% of respondents considered housing discrimination to be a challenge.

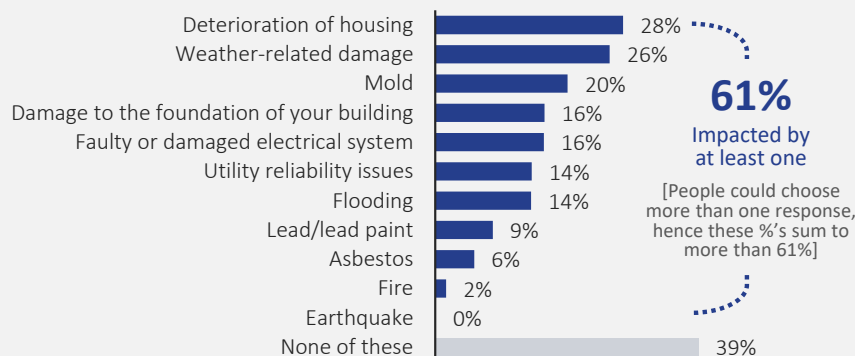
Challenges of Current Housing Situation:

- Somewhat of a challenge
- Very much a challenge



%'s are among those who did not answer: "not applicable" or "don't know." The three possible responses are Not a challenge, Somewhat of a challenge, and Very much a challenge.

Has your current housing been impacted by any of the following?



Q6: Has your current housing been impacted by any of the following? (select all that apply)

Sixty-one percent of residents have been impacted by at least one of these conditions in their current housing. The three most commonly suffered conditions are general deterioration of residence (28%), weather-related damage (26%), and mold (20%).



Perceived Availability & Expected Preferences for Future Housing

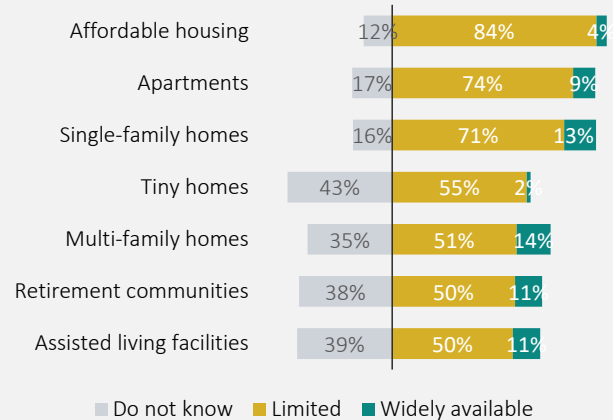
Q7: Which statement most accurately reflects how you feel about the availability of the following housing options in Broome County and surrounding area?

Only a small minority of respondents rated any of these housing options in Broome County as widely available (2-14%); most are considered to have limited availability (50-84%).

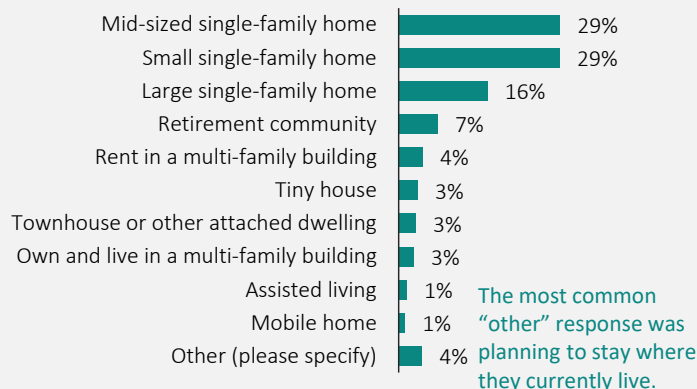
Affordable housing has the highest proportion of people rating it as Limited (84%).

A large portion of respondents (35-43%) claimed to not know much about the availability of tiny homes, multi-family homes, retirement communities, or assisted living facilities, within Broome County. Of those not choosing “don’t know,” the vast majority perceived their availability as Limited.

Availability of Housing Options



Expectation of Preferred Housing Type (in 5 years)



Q8: In 5 years, what type of housing do you think will best suit your needs?

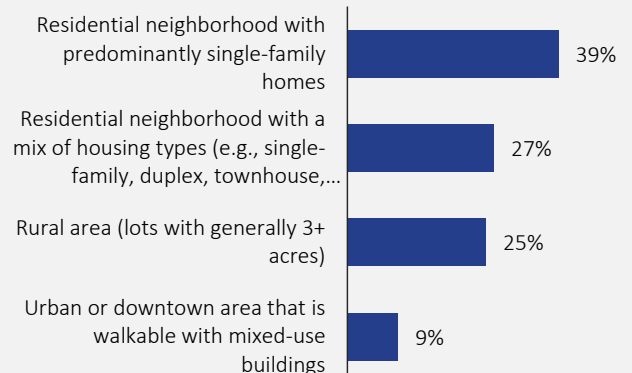
Seventy-four percent of respondents believe a single-family home will best suit their housing needs five years from now. Mid-sized (29%) and small (29%) are favored over large (16%) single-family homes.

Q9: Reflecting on your last answer, in what type of setting would this housing ideally exist?

A residential neighborhood with predominantly single-family homes is the preferred setting for 5 years from now (39%), followed by a residential neighborhood with a mix of housing types (27%), and a rural area with larger lots (25%).

A walkable downtown area only attracts interest among 9% of this sample.

Housing Setting (of preferred type in 5 years)

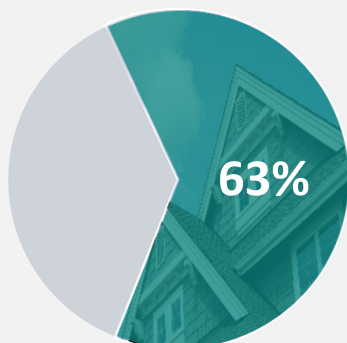


Price Ranges for Buying & Renting

Q10: If you are considering **buying a home in Broome County, what is your price range?**

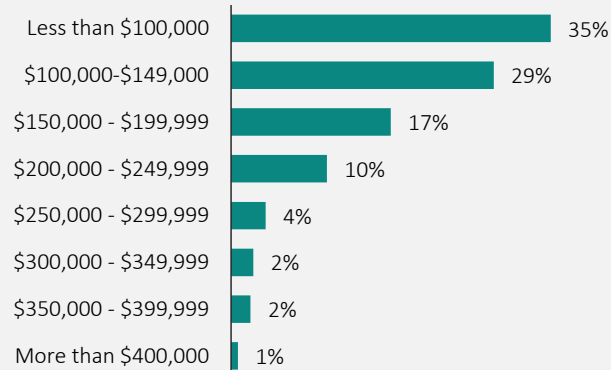
Of those considering buying a home, the median price range is \$100K -149K. Less than 10% would consider buying a home for \$250K or more.

*% Considering **BUYING** a home in Broome County*



Home Buying Price Range

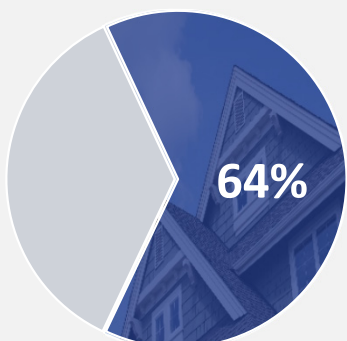
(among those considering buying a home, n=663)



Q11: If **renting a home, what would be the **MAXIMUM** rental rate you would be willing to pay without that cost being a significant burden? (Not including utilities)**

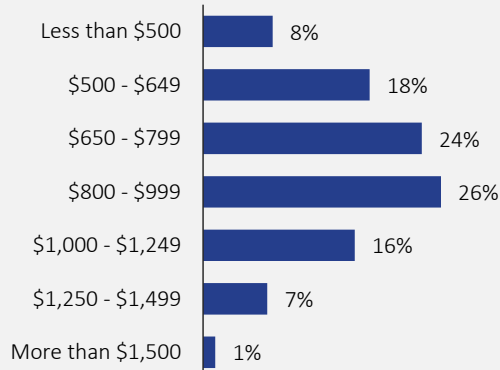
Of those considering renting a home, the median price/month that would not be considered burdensome is approximately \$800. Only 8% would consider paying a monthly rental price of \$1,250 or higher.

*% Would consider **RENTING** a home in Broome County*



Maximum Rent Would Pay, not including Utilities

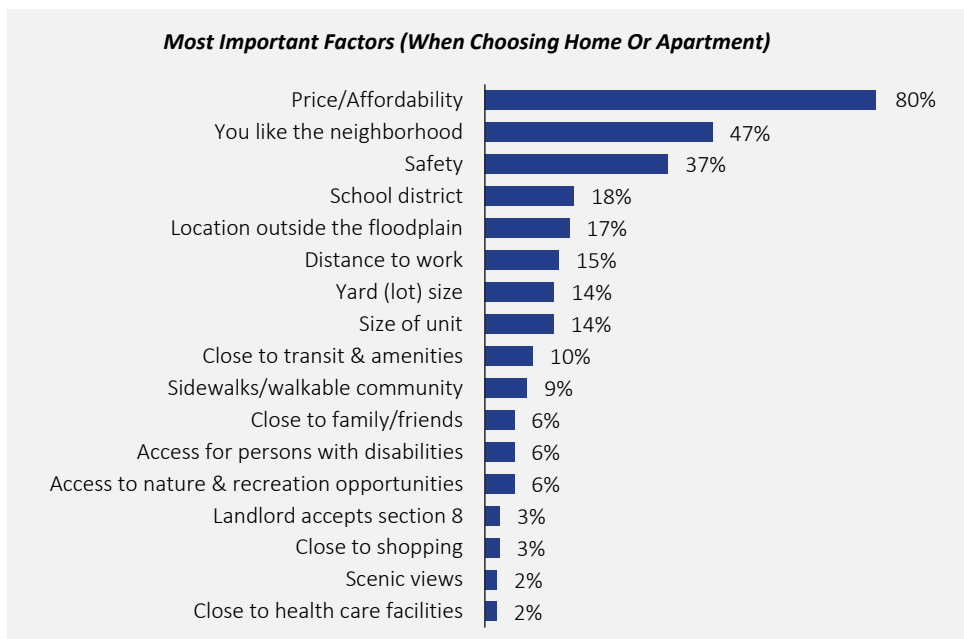
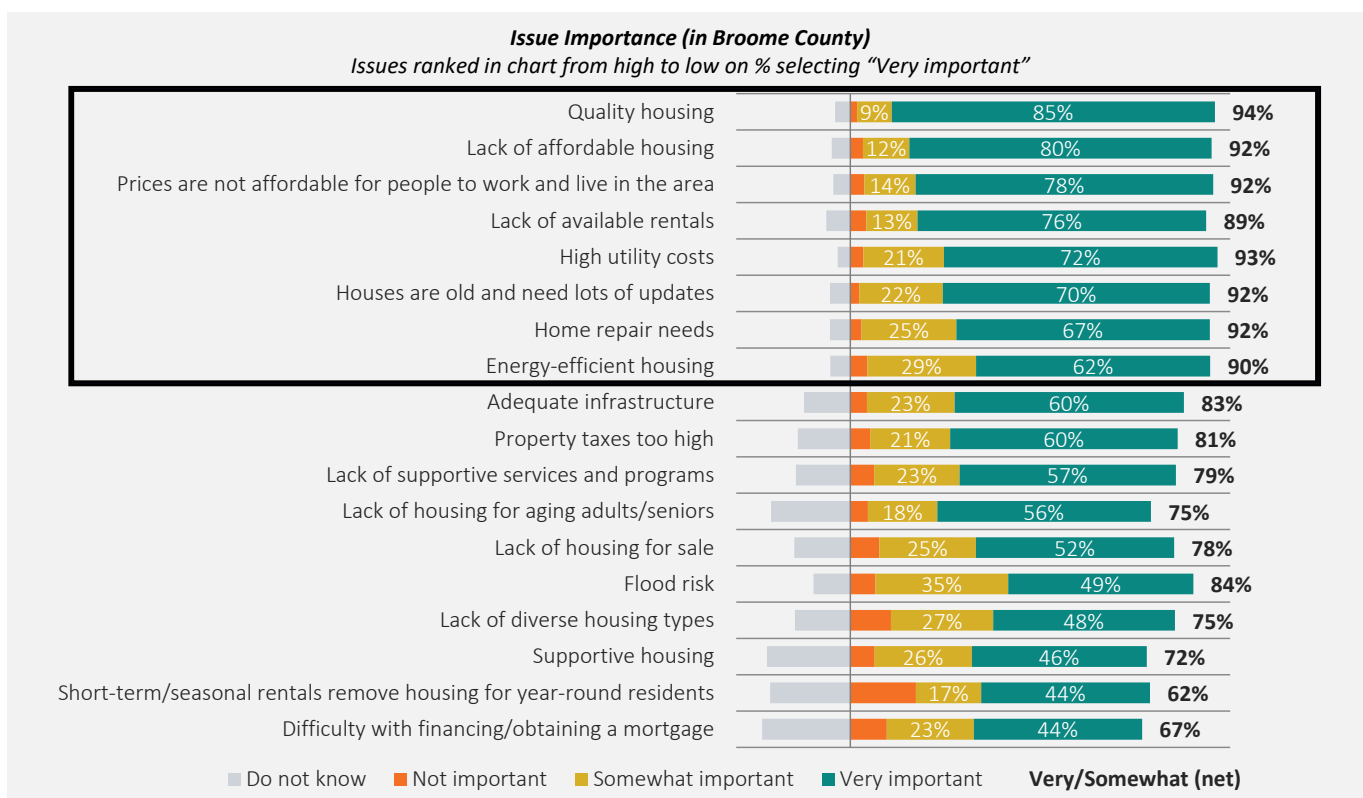
(among those who would consider renting, n=674)



Importance of Issues & Factors

Q12: How important do you believe the following issues are in Broome County?

Respondents rated many issues as “very important” in relation to housing in Broome County. The most important issues revolved around housing quality, affordability, and the need for updates and repairs. Further, lack of available rentals, high utility costs, and the associated desire for energy-efficient housing, placed in the top tier of importance.



Q13: What factors are most important to you when choosing your home or apartment? (select up to three)

The most important factor for choosing a home/apartment is the price/affordability (80%).

The appeal of the neighborhood (47%) and its safety (37%) are the next most important factors after price.

Fair Treatment in Rental Housing Search

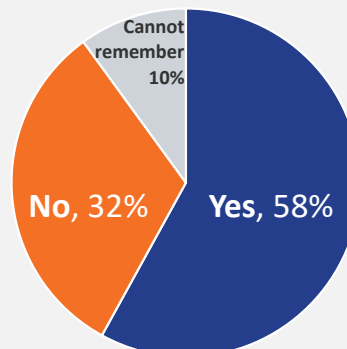
Q14: Do you feel you were treated fairly when you were looking for an apartment or house to rent in Broome County?

Most people felt that they were treated fairly during their housing search in Broome County (58%), while a few could not remember if they were, or not (10%).

Almost 1 in 3 (32%) indicated that they felt they were not treated fairly during their housing search.

31% of the sample have not looked for a place to rent in Broome County. The pie chart shows %'s among those who have looked for a place to rent (n=725)

Treated fairly when looking to rent in Broome County?



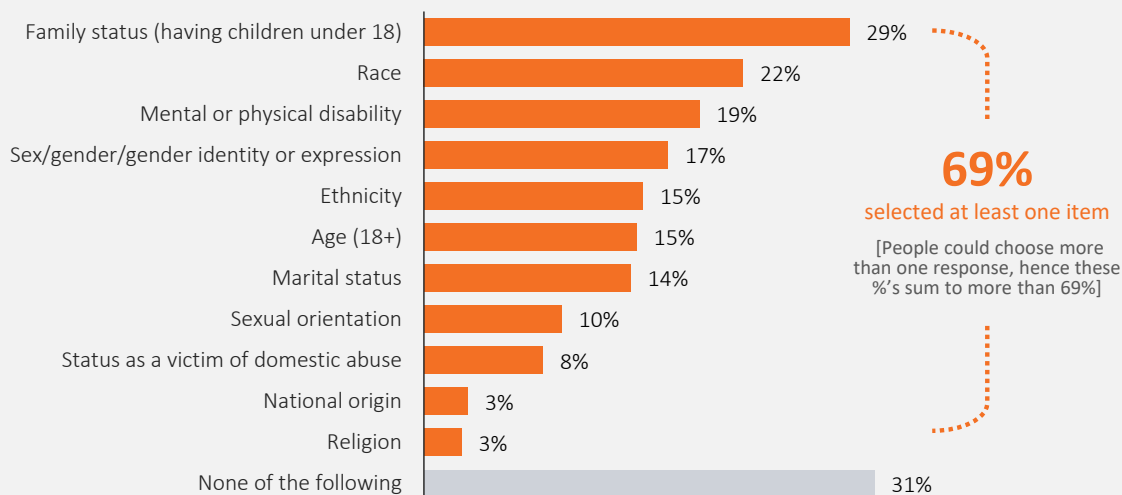
Q15: Do you feel that any of the following interfered with your housing search? (select all that apply)

Amongst the 32% who felt they were not treated fairly during their housing search in Broome County, 69% claimed one or more of the reasons shown below interfered with their search. The most common elements to interfere with their housing search is having children below age 18 (29%), followed by race (22%), disability (19%), and then gender or gender identity (17%). Ethnicity, age and marital status were noted as a reasons at similar levels to each other (14-15%).

Very few cited national origin (3%) or religion (3%) as the reason for their unfair treatment.

Only the 32% of people who responded "no" in the previous question (Q14) were asked Q15 (those claiming to not be treated fairly). Thus, responses below are among n=231.

Interferences with Housing Search





Fair Treatment in Home Buying Process

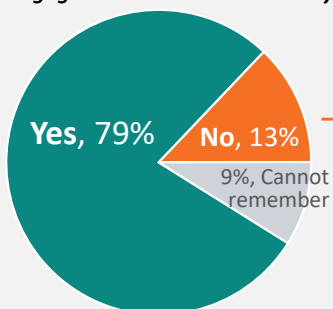
Q16: Do you feel you were treated fairly when you were applying for a home mortgage or loan in Broome County?

The clear majority of potential home buyers felt they were treated fairly when applying for a home mortgage or loan. Only about 1 in 8 (13%) felt they were not treated fairly.

When asked why they felt they were treated unfairly, a wide variety of reasons emerged, yet the two most common included a belief that they should have qualified for the loan but were rejected, or a believe that their poor credit score should not have limited them so drastically in the qualification process.

41% of the sample have NOT applied for a home mortgage or loan in Broome County. The pie chart shows %'s among those who have applied for one (n=613)

Treated fairly when applying for a home mortgage or loan in Broome County



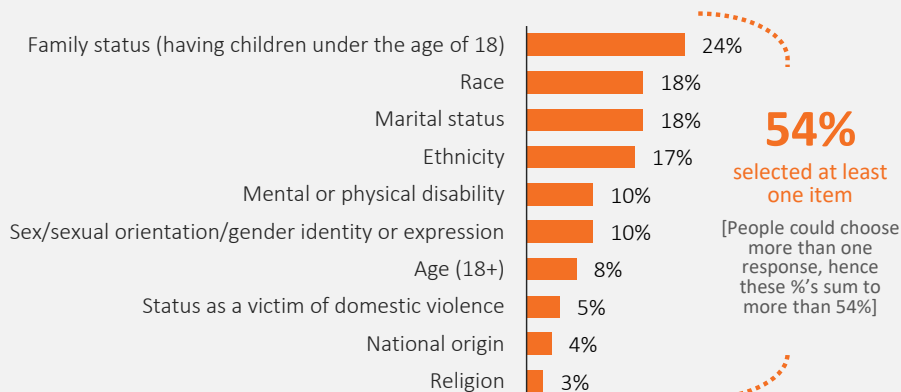
- "I was turned down when I felt I qualified."
- "banks didn't think that I could afford a mortgage"
- "Banks focus on credit score, not the actual payment history"
- "If I can pay my rent, I can pay my mortgage. That should be looked at more than a credit score."

Q17: Do you feel that any of the following interfered with your housing choice?

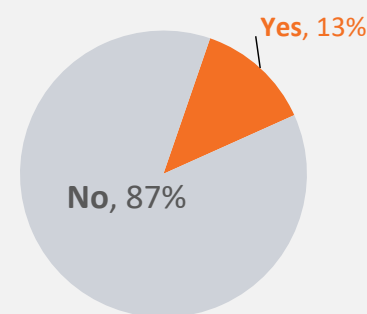
Among the 13% who felt they were not treated fairly when applying for a home mortgage or loan in Broome Country, slightly more than half (54%) felt one of the reasons below interfered with their housing choice. The top reasons included: having children under 18, race, marital status and ethnicity.

Q17 and Q18 were asked amongst those who claimed to not be treated fairly in Q16 (n=78; the 13% "No" slice in the pie chart above).

Interferences with Housing Choice



Filed a complaint or take other action to address the issue?



Q18: Did you file a complaint or take other action to address the issue?

Only 13% of respondents who felt they were treated unfairly actually filed a complaint or took action to address the issue. This is only 10 people from the survey (13% of n=78). Of these 10, seven cited more than one reason for what they believe interfered with their housing choice.

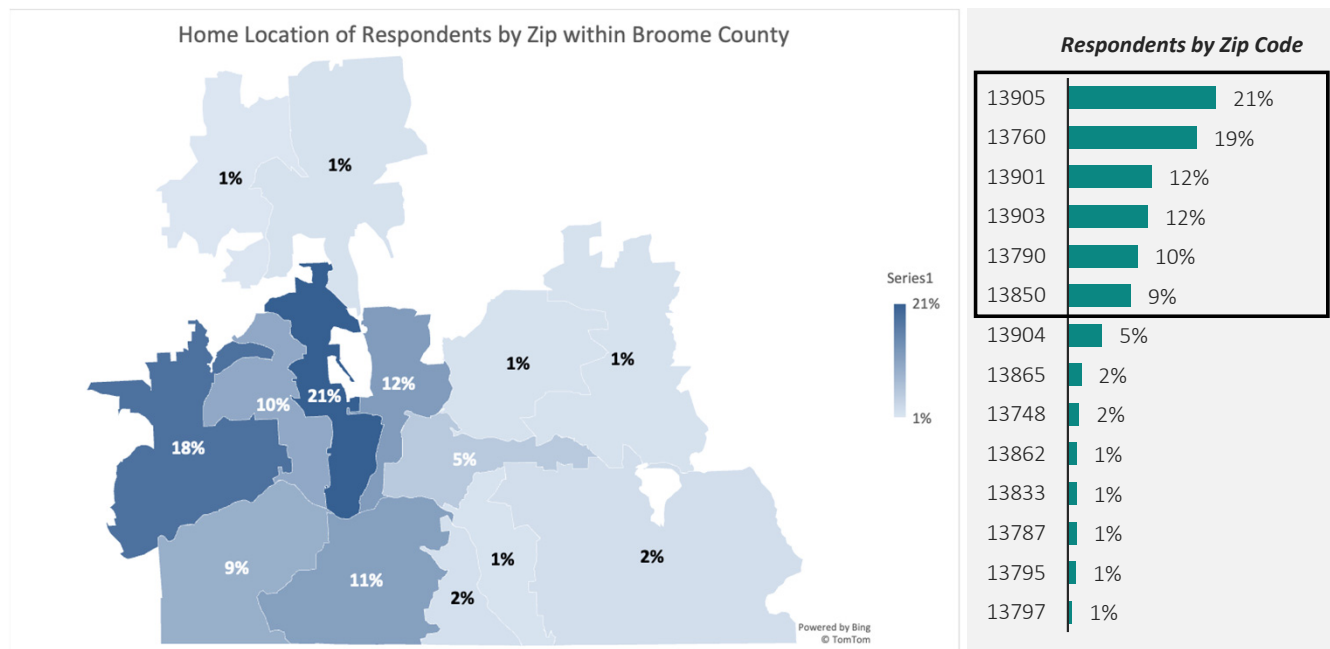


Respondent Home Location & Tenure

Q19: In what ZIP code is your home located?

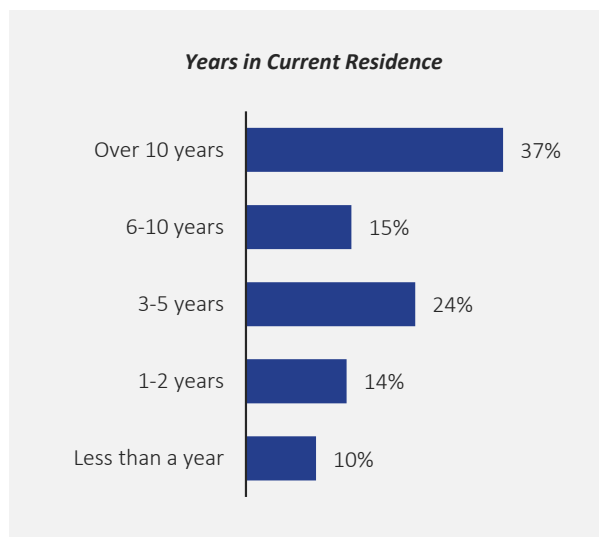
Ninety-six percent of respondents lived in one of the 14 zip codes shown in the map and chart. The map and bar chart show the same data, just with different visualizations of the information.

The top six zip codes in the chart contain 83% of all respondents who completed this survey.



Q20: How long have you lived at your current residence?

Approximately half of the sample have lived in their current residents for 6 or more years, while the other half have lived in their current residence for 5 years of less.



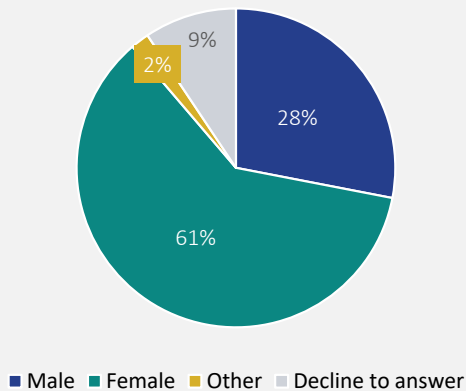


Respondent Demographics

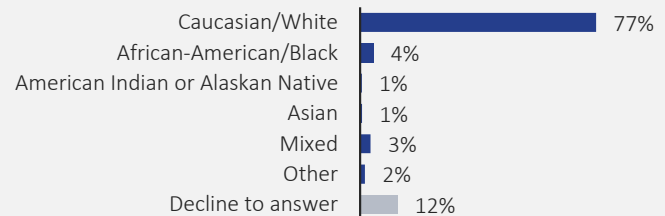
The sample for this survey is predominantly: women (61%), Caucasian (77%), not Hispanic/Latino (79%), with median household income of \$45-89.9K, who are employed full-time (62%; includes self-employed), and do not suffer a disability (68%).

Other groups with sizable presence in the survey include: men (28%), retired (18%), and unable to work due to disability (8%). In total, 23% claimed to suffer from at least some disability with ambulatory (10%; walking/climbing stairs), cognitive (8%; physical, mental, or emotional problems), or difficulty hearing (5%; includes difficulty hearing and deafness) most prevalent. About one-third (34%) of those surveyed claimed to have a household income of \$45K or less per year.

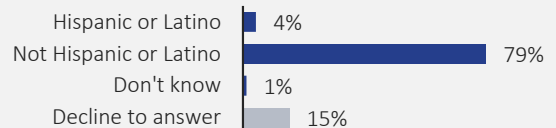
Q22: What is your gender?



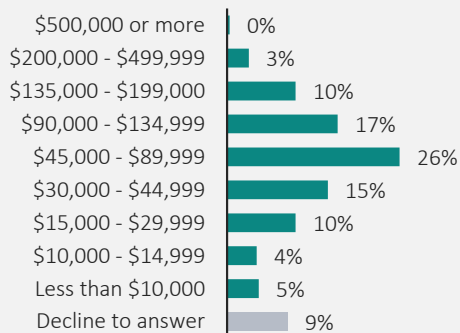
Q21: What is your race?



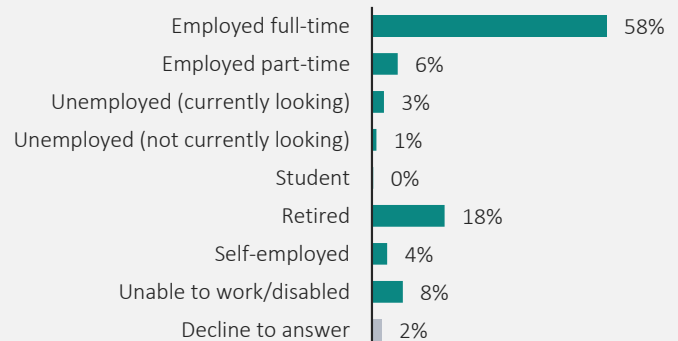
Q23: What is your ethnicity?



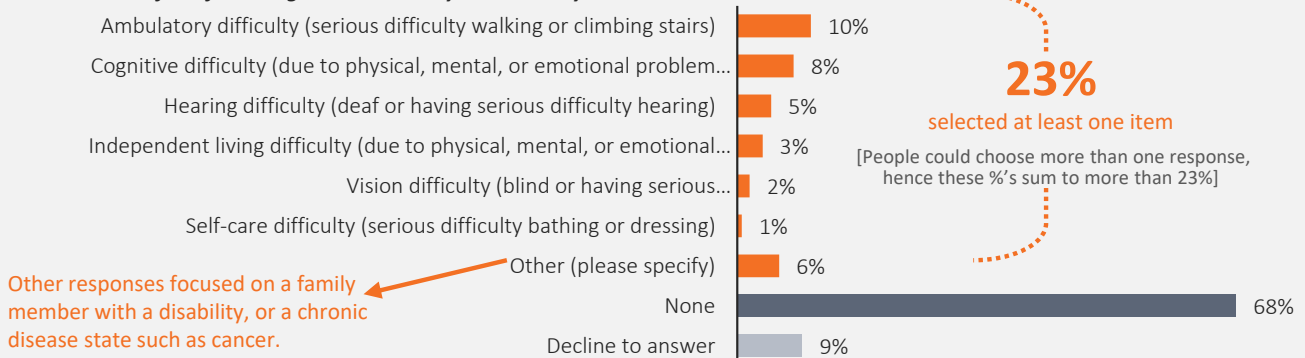
Q24: What is your approximate household income? (includes all persons living within the home)



Q25: What is your employment status?



Q26: Which of the following best describes your disability status?



Q27: Please use the space below to add anything else you would like to share about housing needs and issues in your community or the County.

The following is a qualitative summary of the issues that respondents mentioned in their responses to this question.

Open-ended feedback regarding housing in Broome County, reveal a wide range of challenges. The core issue is the difficulty of finding affordable housing for both low-income and middle-income households. The limited availability of non-student housing complicates the problem, particularly for those who face discrimination based on factors such as a disability, having young children, gender identity, and pet ownership. There is also a significant concern about landlords' negligence, leading to poor living conditions and a lack of essential maintenance. Further, the devastating effects of the opioid epidemic, combined with rampant homelessness, lower the quality of life for many in Broome County, even those with adequate housing.

The participants communicated a pressing need for a greater variety of housing options, coupled with stronger protections for tenants. The preponderance of student housing, often at the expense of local individuals and families, is perceived as a major issue that must be addressed now. Inadequate resources for homeless individuals and those affected by the drug crisis, high rents, limited assistance programs, and burdensome property taxes all exacerbate the housing problem. Respondents expressed frustration with the perceived slow progress and reiterative housing assessments, emphasizing the need for immediate action to improve living conditions and affordability.

Many respondents also delved into the broader social and economic landscape of the county. Concerns about overcrowding, deteriorating neighborhoods, noise disturbances, and safety issues demonstrate the broad impact of the housing problem. Respondents highlight the need for more safe, clean and supportive housing options (for special needs groups, such as the elderly or disabled) that include access to transportation (some don't drive, have difficulty walking). There's a growing call for comprehensive solutions to improve the existing housing situation.

Cont'd information regarding responses to Q27.

The comments below are summary paraphrasing of actual feedback provided by survey respondents.

The need for more affordable housing that is safe, clean, in good working order, and without excessive utility bills.

The issue of so much housing dedicated to students, but not available for local, full-time residents.

The prices for monthly rentals, or home purchasing, are just so exorbitant given the low quality of the housing, the broken infrastructure around it, safety issues with addicts and the homeless in the neighborhood, and the low salaries paid by local employers.

So much of the housing is old and dilapidated. Why can't abandoned, unlivable, and unsafe properties be torn down and replaced with safe, affordable housing?

The need for the community/government to address homelessness, public safety, and the opioid epidemic.

Too many landlords are from out of town, do not care about the community, and totally neglect upkeep of their properties, all while raising monthly rents to unreasonable levels.

The great difficulty that working people have of making ends meet with rising rents for poor condition housing, high taxes, and exorbitant utility bills due to inefficient energy use in dilapidated housing.

The difficulty of the working class affording good housing since the stock is so low, students take so much of it, and landlords will deny people due to less than stellar credit.

People with kids, pets and disabilities have it even harder.

Appendix





Appendix A: Survey Questions

Q1: Which of the following best describes the type of home you live in?

Q2: What is your current monthly rent or mortgage?

Q3: Does your rent or mortgage payment exceed 30% of your monthly income (before taxes)?

Q4: How satisfied are you with your current housing situation?

Q5: How challenging are the following aspects of your current housing situation?

Q6: Has your current housing been impacted by any of the following?

Q7: Which statement most accurately reflects how you feel about the availability of the following housing options in Broome County and surrounding area?

Q8: In 5 years, what type of housing do you think will best suit your needs?

Q9: Reflecting on your last answer, in what type of setting would this housing ideally exist?

Q10: If you are considering buying a home in Broome County, what is your price range?

Q11: If renting a home, what would be the MAXIMUM rental rate you would be willing to pay without that cost being a significant burden? (Not including utilities)

Q12: How important do you believe the following issues are in Broome County?

Q13: What factors are most important to you when choosing your home or apartment?

Q14: Do you feel you were treated fairly when you were looking for an apartment or house to rent in Broome County?

Q15: Do you feel that any of the following interfered with your housing search?

Q16: Do you feel you were treated fairly when you were applying for a home mortgage or loan in Broome County?

Q17: Do you feel that any of the following interfered with your housing choice?

Q18: Did you file a complaint or take other action to address the issue?

Q19: In what ZIP code is your home located?

Q20: How long have you lived at your current residence?

Q21: What is your race?

Q22: What is your gender?

Q23: What is your ethnicity?

Q24: What is your approximate household income? (includes all persons living within the home)

Q25: What is your employment status?

Q26: Which of the following best describes your disability status?

Q27: Please use the space below to add anything else you would like to share about housing needs and issues in your community or the County.



Appendix B: Attribution of Copied Images

Header Icon



Created by Shirley Hernández Ticona
from Noun Project

Front Cover



Image copied from: City of Binghamton website
<https://www.binghamton-ny.gov/>

APPENDIX B: COMMUNITY OPEN HOUSE INPUT





Broome County Housing Needs Assessment Study Public Meeting #1

Thursday, October 12, 2023 4:30 PM – 6:30 PM

Decker Room at Broome County Public Library, 185 Court Street, Binghamton, NY 13901

Meeting Summary

I. Meeting Overview

Broome County held a public meeting for the Housing Needs Assessment Study on Thursday, October 12, 2023, from 4:30 PM to 6:30 PM in the Decker Room of the Broome County Public Library (185 Court Street, Binghamton, NY). The purpose of the meeting was to review and comment on the draft Housing Needs Assessment Strategy, share findings and analysis to date and obtain input on goals and strategies for implementation.

The meeting was open to the community-at-large and attended by 37 participants, including representatives from Broome County, members of the consulting team, and the general public. The meeting was promoted through different channels, including announcements, flyers, social media posts, and email blasts. A list of attendees is included as Appendix A.

The meeting used an open house format. A series of 16 display boards were used to explain the key findings, identify the challenges, issues, housing types, goals and strategies. The boards, and comments received, are included as Appendix B. The project team arranged the room and began meeting setup at 3:30PM. This included the refreshments table, sign-in table, and easels with boards. From 4:30PM to 6:30PM, the open house occurred, with participants arriving, signing in, and circulating among the various stations. The presentation started at 5:15PM and took about 20 minutes. The County staff and consultant team welcomed participants and staffed the stations. At 6:30PM, the meeting concluded, during which the boards and comments were collected. The presentation is included as Appendix C and meeting images are included as Appendix D.

The public meeting focused on the County Housing Needs Assessment, recognizing the critical and multifaceted nature of housing issues, impacting not only land use and development but also economic development, social services, quality of life, and various other community aspects. The meeting aimed to engage the community in understanding the current housing situation in Broome County, as well as future needs, and strategies to address these issues effectively.

II. Presentation

Staff Introduction: The presentation began with an introduction of key staff members by Beth Lucas, Broome County Director of Planning, who introduced the County's project manager for the housing needs

assessment, Stephanie Brewer, as well as other Broome County team members involved in the project. They also acknowledged the collaboration with consultants from Camoin Associates and Highland Planning, emphasizing the importance of public outreach in addressing housing issues.

2. **Data Analysis:** Dan Stevens (Camoin Associates) presented the data analysis conducted during the housing assessment. This included population trends, declining household sizes, and the specific challenges posed by the declining population in some areas of the county.

3. **Challenges:** The presentation highlighted several challenges:

- **Declining Population:** Many communities within the county are experiencing a decline in population, which impacts housing needs.
- **Changing Household Sizes:** Smaller household sizes are becoming more common, leading to a need for more one and two-bedroom housing units.
- **Child Population:** The county has lost a significant number of children over the past decade, requiring adjustments in housing for families with children.
- **Growing Senior Population:** The county is experiencing a growth in its senior population, necessitating a variety of housing options from active seniors to assisted living facilities.
- **Housing Stock Condition:** Many existing housing properties need rehabilitation, renovation, and weatherization to improve their condition.
- **Housing Affordability:** Housing prices have increased significantly in recent years, while household incomes have not kept pace.
- **Cost-Burdened Households:** A substantial portion of households are considered cost-burdened, spending more than 30% of their income on housing expenses.

4. **Fair Housing:** The presentation also shared data regarding issues related fair housing, emphasizing disparities in homeownership rates among different racial and ethnic groups. In Broome County, white households have a higher percentage of homeownership compared to Black or African American households.

5. **Community Survey:** Dan shared the findings from a community survey, in which over 1,000 residents participated. The survey showed a mixture of satisfaction and dissatisfaction with current housing conditions and underscored the challenges faced by residents, including the high cost of utilities.

6. **Conclusions and Outcomes:** The presentation outlined several key conclusions and outcomes:

- The need for attainable, affordable housing for both residents and workers.
- The importance of overcoming barriers to building housing, especially at affordable price points.
- A focus on equity and fair access to housing.
- The necessity of rehabilitating and improving existing housing stock.

- Meeting the diverse housing needs of the community, including student housing and resiliency measures.

7. Goals and Strategies: To date, the Housing Needs Assessment has uncovered in six overarching recommendations and strategies:

- Enhance capacity to implement housing solutions.
- Improve the quality and use of the county's housing stock.
- Build and maintain safe, balanced, and affordable neighborhoods.
- Strengthen the resiliency of the county's housing stock.
- Support and implement new housing development projects.
- Assist households in securing and maintaining affordable, safe, and quality housing.

The boards at the meeting ask participants to provide feedback on which strategies are most attractive.

8. Input and Next Steps: At the conclusion of the presentation, attendees were encouraged to provide input, priorities, and feedback on boards dedicated to each goal area. The presentation emphasized that the plan is implementation-oriented and will include specific steps for action. The plan is expected to be finalized by the end of 2023 and will inform the county's comprehensive plan.

III. Feedback Received

Meeting attendees used dot stickers and sticky notes to provide feedback on the boards displayed around the room. As noted, the complete feedback received is included as Appendix B.

Housing Challenges

Affordability was mentioned frequently, as well as poor quality and old housing stock. The tension between student housing and Broome County residents was also mentioned. Supportive services for people with disabilities, addiction and mental health issues was also mentioned.

Housing Needs: People

The unhoused was the group that most public meeting attendees believe needs more/better/the right kind of housing right now, followed by the local workforce and families with children. Young residents just starting out were also recognized by meeting attendees.

Housing Needs: Types

Meeting attendees want to see more senior apartments/independent living and mid- to large apartment buildings (12+ units). Small apartments and mixed-used apartments over retail also received support.

Housing Challenges: Opportunities

Meeting attendees see an opportunity with existing vacant buildings, including schools, old mills, warehouses and churches. Binghamton Plaza- Country roads and brownfields were also mentioned.

Goal 1: Enhance Capacity to Implement Housing Solutions

Meeting participants stated that the most important strategies were Supporting the mission of existing housing organizations and exploring the feasibility of municipal inclusionary zoning regulation with in-lieu fee option.

Goal 2: Improve the conditions, resiliency and utilization of the county's housing stock

Meeting participants want to see the County establish a flexible county-level funding program for property rehabilitation and enhance the enforcement of codes and ordinances.

Goal 3: Build and maintain safe, balanced and affordable neighborhoods

Participants want the County to increase the supply of transitional housing in priority neighborhoods and to support countywide economic development.

Goal 4: Strengthen the resiliency of the county's housing stock

Participants would like the County to promote and support flood-proofing of existing homes, promote participation in FEMA's Community Rating System and to create a Broome County Housing Resiliency Program.

Goal 5: Implement new housing development projects, including affordable and diverse housing types

Participants would like the County to explore strategic acquisition of priority properties, explore opportunities to reduce barriers to developing needed housing and facilitate the use of affordable housing tax credits.

Goal 6: Assist households in securing and maintaining affordable, safe and quality housing

Participants want the County to help increase housing access to supportive services and leverage new and existing volunteer organizations for elderly, disabled and other homeowners in need.

Appendix A: Meeting Participants

Project Team Member:

- Stephanie Brewer, Broome County Planning
- Beth Lucas, Director, Broome County Planning
- Gillian Sloan, Broome County
- Dan Stevens, Camoin Associates
- Tanya Zwahlen, Highland Planning

Attendees:

- | | |
|-----------------------|-----------------------|
| • Amiera Afify | • Paul Magner |
| • Jillian Beloca | • Erin Micha |
| • Andrea Botella | • Robert Murphy |
| • Lesley Canwell | • Megan Olmstead |
| • Nick Cecconi | • Isabella Paulley |
| • Aimee Dailey | • Brett Pennefeather |
| • Frank Evangelisti | • Tami Robinson |
| • Jared Floke | • April Rowland |
| • Judy Garnar | • Susan Ruff |
| • Doug Garnar | • Martin Shay |
| • Sarah Glose | • Conant Smith |
| • Brian Haynes | • Jeff Smith |
| • Choen Johnston | • Phoebe Taylor-Uvolo |
| • Katemyan Kadylak | • Bill Walsh |
| • Susan Koza | • Carole Wesko |
| • Ron Kradjian | • Maureen Wilson |
| • Christopher Kradjin | • Leslie Woodward |
| • Jessica Maas | |

BROOME COUNTY
Housing Needs Assessment

Presentation
at 5:15PM

Welcome!
OPEN HOUSE
October 12, 2023 | 4:30 PM – 6:30 PM



Broome County Housing Strategy

Open House Format

Welcome! Today's Open House is relaxed and informal. Please roam freely and explore the various displays and stations.

Throughout the room you will see boards with goal areas and strategies addressing needs in Broome's housing landscape, with opportunities to provide feedback on what you would like to see prioritized!

Use the sticky notes and pens to respond to questions on the displays around the room.

Have more to say? No problem! Open House facilitators will be circulating throughout the room to answer questions and discuss the plan. We also have comment forms if you would like to submit feedback through our confidential comment box.

Project Overview

The purpose of this study is to identify existing and future housing needs, as well as critical housing gaps and issues, and develop strategies that guide activities related to housing opportunities for the County, municipalities, and other partners. Housing and economic data, stakeholder interviews, survey data, and community engagement feedback were analyzed to identify housing needs and establish themes, goal areas, and strategies. Your input will be used to develop and refine the strategies and recommendations for the draft plan in development. The final plan will be completed by the end of 2023.

Who Prepared the Assessment & Strategy?

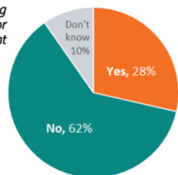
The Assessment has been overseen by the Broome County Planning Office. Consulting firms Camoin Associates and Highland Planning are assisting Broome County in its efforts and has prepared numerous similar housing studies, including for communities throughout New York and the Northeast.

Community Survey Results

As part of the housing needs analysis, a community survey was conducted. Thanks to outreach efforts by the County and its partners, engagement with the survey was robust with 1,054 responses.

Just under a third of respondents reported being cost-burdened, whether owning a home or renting an apartment

Rent or mortgage payment exceeds 30% of monthly income (before taxes)?



The most significant housing issues facing survey respondents were:

- Cost of Utilities (73%)
- Cost of Property Taxes (68%)
- Needed Home Repairs (68%)
- Needed Apartment Repairs (65%)
- Cost of Rent or Mortgage (53%)

A majority of respondents said housing types were limited in the county:

- Affordable Housing (84%)
- Apartments (74%)
- Single-Family Homes (71%)

Seventy-five percent (75%) of respondents said they would be looking for a single-family house in the next five years. As for the ideal setting for that house:

- Residential Neighborhood with Single-Family Homes (39%)
- Residential Neighborhood with a Mix of Housing Types (27%)
- Rural setting on large lots (25%)
- Urban Area or Downtown that is Walkable (9%)

Among those considering buying a home:

- 64% have a price range under \$150,000
- 27% have a price range between \$150,000 and \$250,000
- 9% can afford a house over \$250,000
- Median Broome County Sale Price is \$174,000 (Aug 2023, Redfin)
- Median US Sales Price is \$416,100 (Q2 2023, Fed Reserve)

Among those considering renting in Broome County:

- 76% can afford rent under \$1,000 per month
- 23% can afford rent between \$1,000 and \$1,500 per month
- 1% can afford rent over \$1,500 per month
- Median Gross Rent was \$806 (2021, American Community Survey)
- 70% of Broome County rents were under \$1,000/mo. (2021, ACS)

The most important issues facing housing in Broome County are:

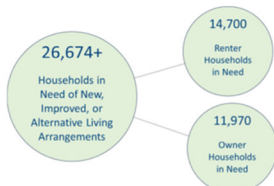
- Quality of housing (94%)
- Old houses in need of lots of updates (92%)
- Home repair needs (92%)
- High utility costs (93%)
- Lack of affordable housing (92%)
- Prices are not affordable to local workers (92%)
- Energy-efficient houses (90%)
- Lack of available rentals (89%)

About a third (32%) felt unfairly treated when looking to rent:

- 37% of that unfair treatment attributed to race or ethnicity
- 29% of that unfair treatment attributed to having children

Key Findings

The following key findings represent the overlapping themes throughout the data analysis, stakeholder engagement, and public outreach.



Overall, nearly 27,000 households in Broome County have housing that doesn't align with their current needs.

86% of those households are "cost burdened" by their housing expenses (relative to income)

Key Finding #1: Broome County home values track lower than most other markets. The median home value in Broome County is about 15% lower than Southern Tier values, but much lower than metro markets. Broome County median home values are 50% lower than the national median, and 63% lower than the statewide median.

Key Finding #2: The housing market is getting more competitive for quality houses. Volume of sales are up in Broome County over the last decade, and number of days on the market has significantly declined.

Key Finding #3: School district performance is influencing housing markets. Highest home values are trending in higher performing school districts, concentrating wealth in smaller pockets in the county.

Key Finding #4: Flood-vulnerable homes continue to struggle for a remedy. Even if homeowners are paid fair market value from a buyout program for their floodplain house, their buying power may not be sufficient enough to move.

Key Finding #5: More vacant housing could be put in service. Binghamton City, Union, and Vestal, have high housing vacancy rates at 14.1%, 11.5%, and 9.2% respectively. While vacancy does not mean a house is available for occupancy, there may be some opportunities to activate.

Key Finding #6: Supply of new apartments is not keeping pace with demand in Broome County. Vacancy rates in multiunits have stayed below 5% for the last decade, which indicates there is strong demand for apartments in Broome County.

Key Finding #7: More students are competing with private residents for rentals in the university area. There are approximately 2,500 more undergrad and graduate students at Binghamton University since 2013

Key Finding #8: Apartment scarcity hurts seniors the most. Over half of senior renters (51%) are cost-burdened in the county. Comparatively, about 28% of all households in Broome County are counted as cost-burdened by the American Community Survey (2021).

Key Finding #9: Apartment applicants report unfair treatment. Thirty-two percent (32%) of survey respondents who rent felt they were treated unfairly when looking for an apartment in Broome County. While "other" issues comprised 17% of the causes, 20% attributed the unfair treatment to race or ethnicity, and 16% to family status.

Key Finding #10: Short-term rentals are not a factor in the county's housing market. While short-term rentals are growing in the county, their numbers are too low to impact the housing market.

Key Finding #11: Fewer families are staying in Broome County. County population is declining and school enrollments are dropping at precipitous rates.

Key Finding #12: Higher earning households are leaving the county. Households with higher incomes are moving out of the county and householders with lower incomes are moving in.

Key Finding #13: Incomes are lower in Broome County. Median Household Income in Broome County tracks below the Southern Tier, and well below the state and national trends; if the trajectory continues, the margins will widen.

Key Finding #14: Poverty levels in the city are stubbornly high. The poverty rate in Binghamton City is more than double that of state, national, and even county rates, and it has not declined in the last decade.

Station

1

Housing Challenges

What are the most significant housing challenges facing Broome County?

What have you experienced in the housing and rental market?

Write on a Sticky Note and place below.

- Horrible treatment of tenants by landlords
- Availability of affordable rental options
- No solutions for the chronically homeless
- Lack of affordable, available, and accessible housing
- Absentee/out-of town landlords
- No cap on number of BU-student apartment units
- Apartments/homes are too expensive
- Affordability for working families and young professionals
- Student housing. They don't need anymore-the homeless do.
- Renters need to rent out to people who just came to US
- Extremely poor quality of student and lower income housing
- Water St pilot program-tax breaks for wealthy developers does not help the community
- Emergency housing options is lacking
- BC Transit routes limit the options for those without vehicles
- Affordability a decent apt is too expensive
- Lack of available rental options
- Taxes on new construction is a large problem
- Housing for those with mental health, substance, and those with disabilities
- No transitional housing properties for those exiting incarceration
- Not enough supportive housing for those living with major mental illness
- Affordability \$400 D.S.S. budget cannot even get you into a boarding house
- Lack of emergency housing options
- Outdated, old housing stock. Lack of new affordable housing.
- Affordable housing and affordable senior housing is needed throughout the country in urban and rural areas
- Low income. Rents being increased by NYC owners, Lack of decent property managers, Affordable Veteran housing
- Low income with higher rent "Affordable" housing projects with rent between \$800-1200 per month is not affordable for most
- Lack of housing for new employees – may permit growth and opportunities
- Safe and affordable
- Availability of affordable quality housing
- Affordable low income housing is needed for the senior and disabled community
- Lack of emergency housing options
- Competition between houses being purchased for rentals and houses as primary residences is as important as student vs. non-student competition. Stats on purchases by non-resident landlords vs primary residents would help

Station

2

Housing Needs: People

Who does the County need housing for right now? What types of people do you know that are having trouble finding the kind of housing they would most like? Place one sticker next to any group you think needs more/better/the right kind of housing.

Young Residents Starting Out	9 stickers placed
Families with children	11 stickers placed
Assisted Living for Seniors	5 stickers placed
Active Seniors (not requiring care)	5 stickers placed
Local Workforce	11 stickers placed
University Students	0 stickers placed
Unhoused (Homeless)	16 stickers placed
Others (please explain on a sticky note)	<ul style="list-style-type: none"> • Senior disabled and affordable and low-income housing is urgently needed • Mental health substance use intellectual disabilities formerly incarcerated <ul style="list-style-type: none"> • People need accessibility due to disabilities-long wait • People with varying disabilities. Visually, hearing, or physically impaired • The unhoused are a part that needs support far beyond what seems to do • I am a case manager for the rescue mission and I am funding it very difficult to fund housing for my residents we need more housing for homeless/ low-income

Station

3

Housing Needs: Types

What Types of Housing Do You Think your City/Town/Village Needs?

Small/Cottage Homes



Place Like
Dots Here

Place Dislike
Dots Here

3 dots placed

Traditional Single-Family



Place Like
Dots Here

Place Dislike
Dots Here

7 dots placed

1 dot placed

Townhouses



Place Like
Dots Here

Place Dislike
Dots Here

5 dots
placed

5 dots
placed

Other (Explain)

- Senior disabled housing needed
- Apartments are great as long as landlords actually are there and manage, repair, upkeep buildings and are held accountable
- We need affordable housing for all (x1)
- Mental health substance use intellectually disabled housing

Senior Apartments/ Independent Living



1 dot placed
in the middle

Place Like
Dots Here

Place Dislike
Dots Here

10 dots
placed

Mid to Large Apartment Building (12+ units)



Place Like
Dots Here

Place Dislike
Dots Here

12 dots placed

1 dot placed

Small Apartment Building (3-12 units)



1 dot placed
in the middle

Place Like
Dots Here

Place Dislike
Dots Here

8 dots placed

1 dot placed

Mixed-Use: Apartments Over Retail



Place Like
Dots Here

Place Dislike
Dots Here

8 dots placed

Station

4

Housing Needs: Opportunities

Where do you think the County should prioritize housing potential?

What opportunities are available to support housing needs?

Leave a sticky note on ways you think we could improve the housing situation or expand housing options in Broome County.

- Vacant properties
- Old schools, churches, other vacant buildings
- Utilizing vacant/abandoned properties-redevelop into affordable projects
- Vacant buildings on bus lines buildings that are or can not be accessible for all
- Vacant Homes/buildings
- With the urban core no more space
- Binghamton Plaza-Country roads
- How to put vacant housing back into service?
- Non-profit agencies and housing organizations
- On existing transit lines
- Vacant buildings schools or old mills/warehouses into apartments
- Can support agencies like Catholic charities who do support housing for those with mental illness
- Vacant/abandoned properties/Binghamton Plaza/Any property walkable to BC transit
- Brownfield Redevelopment
- Foreclosed properties/ vacant places/ Redevelop existing housing
- Foreclosed properties the county takes over we should be revitalizing

Station

5

GOAL 1**Enhance Capacity
to Implement Housing Solutions**

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs

	STRATEGY	DESCRIPTION
17 stickers placed	1A: Support the mission of existing housing organizations	<ul style="list-style-type: none"> Includes support for new funding, helping enhance capacity, facilitate new partnerships, and other approaches to maximize the effectiveness of existing organizations.
3 stickers placed	1B: Assist communities in becoming NYS certified "Pro-Housing Communities"	<ul style="list-style-type: none"> Education and outreach with municipalities and potential technical assistance with applications and meeting requirements
11 stickers placed One written comment- "COC Housing coalition exists-Southern Tier Homeless Coalition"	1C: Establish a countywide Housing Coalition to lead implementation of housing initiatives	<ul style="list-style-type: none"> Regular convening of key stakeholders that will effectively serve as an implementation committee
12 stickers placed	1D: Explore the feasibility of municipal Inclusionary Zoning regulations with in-lieu fee option	<ul style="list-style-type: none"> A program requiring housing developers to build a portion of units as affordable (or contribute to a housing fund)
5 stickers placed	1E: Explore a collaborative employer-assisted housing program to support workforce housing development	<ul style="list-style-type: none"> Engaging employers to help support meeting housing needs, such as contributing to a housing fund or participating in housing development projects

Station

6

GOAL 2

Improve the conditions, resiliency, and utilization of the county's housing stock.

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs

	STRATEGY	DESCRIPTION
4 stickers placed	2A: Explore adopting rental registries in Union and City of Binghamton	<ul style="list-style-type: none"> • Would require landlords to register units with each municipality for a nominal fee • Helps collect information on market for public policy decisions and code enforcement
14 stickers placed	2B: Establish a flexible county-level funding program for property rehabilitation	<ul style="list-style-type: none"> • A program to fill existing gaps and more burdensome (and limited) existing programs • Grants and/or loan program to individual property owners
2 stickers placed	2C: Conduct an educational campaign to raise awareness of existing resources	<ul style="list-style-type: none"> • Educational campaign to connect residents with existing resources including resources related to fair housing concerns
14 stickers placed	2D: Enhance enforcement of codes and ordinances	<ul style="list-style-type: none"> • Enforce neglected property ordinances with dedicated personnel • Reduce apartment building disturbances with new consequences for landlords
9 stickers placed	2E: Encourage the adoption of zoning that will enable better use of existing properties	<ul style="list-style-type: none"> • Fast-track Accessory Dwelling Units and promote use of HCR's Plus One ADU program • Explore regulatory tools such as cluster development to balance housing needs with preservation of open space
7 stickers placed	2F: Create a Vacant Property Inventory	<ul style="list-style-type: none"> • A database of vacant properties to help facilitate rehabilitation and reuse of properties

Station

7

GOAL 3

Build and Maintain Safe, Balanced,
and Affordable Neighborhoods

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs.

	STRATEGY	DESCRIPTION
11 stickers placed	3A: Increase the supply of transitional housing in priority neighborhoods	<ul style="list-style-type: none"> Funding and technical support; site identification/acquisition; collaborating with partners
8 stickers placed One written comment- "Improvement" often means gentrification and pushing out poor folks, hopefully that can be avoided.	3B: Consider Neighborhood Improvement Districts for large-scale impacts	<ul style="list-style-type: none"> A formal district that allows a municipality to bond for district/neighborhood and paid for by a districtwide tax levy
6 stickers placed	3C: Establish a "Block by Block" program for larger impacts	<ul style="list-style-type: none"> Focus CDBG on strategic blocks on rotating schedule Target other existing resources simultaneously to maximize impact Enlist neighborhood groups or facilitate creation of new ones
6 stickers placed	3D: Encourage the adoption of Main Street Programs to create new resources	<ul style="list-style-type: none"> Accredited programs have proven to help spur revitalization and would attract new investment, economic activity, and bolster community pride
6 stickers placed	3E: Explore establishing a license program for private student apartments	<ul style="list-style-type: none"> To be done in conjunction with the rental registry program Apartments rented to students must be licensed Will help with code compliance and can potentially limit student housing to certain areas or limit number of student rental units
11 stickers placed	3F: Support countywide economic development	<ul style="list-style-type: none"> Adopt a strategy that would help identify methods for breaking cyclical economic disadvantages through economic growth and improved amenities and services

Station

8

GOAL 4

Strengthen the resiliency of the county's housing stock

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs.

	STRATEGY	DESCRIPTION
10 stickers placed	4A: Create a Broome County Housing Resiliency Program	<ul style="list-style-type: none"> An assistance program to property owners for improvements such as gutters, windows, waterproofing, concrete work, interior drains and sump pumps, etc. Establish a reverse mortgage program for home improvements where equity is borrowed from the property but improvements are managed through a county overseer
8 stickers placed	4B: Create an Incentive for Developers to provide housing for households needing to relocate	<ul style="list-style-type: none"> An innovative approach in which builders constructing housing in areas requiring flood-compliant homes would receive a density bonus in exchange for a portion of new units being offered for the price of a buyout to a floodplain resident
15 stickers placed	4C: Promote and support flood-proofing of existing homes	<ul style="list-style-type: none"> In many cases, "house-jacking" and "flood-proofing" the first floor of homes may be more economical than relocation Explore opportunities outside of FEMA
2 stickers placed	4D: Promote resources and educate flood-prone property owners	<ul style="list-style-type: none"> For example, the NYS Resilient Retrofits 1% loan program May include a dedicated campaign to reach those in identified vulnerable areas
12 stickers placed	4E. Promote participation in FEMA's Community Rating System	<ul style="list-style-type: none"> This program can afford homeowners with discounts up to 45% off flood insurance, It requires a lot of public education/disclosures about flood zones and related programming, detailed mapping, and zoning discouraging development in flood zones

Station

9

GOAL 5

Implement new housing development projects, including affordable and diverse housing types

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs.

	STRATEGY	DESCRIPTION
6 stickers placed	5A: Create and target incentives for needed housing projects	<ul style="list-style-type: none"> Support partnerships with The Agency (Broome County IDA) to target incentives to housing projects Establish Developer Assistance Program for middle-income housing development
6 stickers placed	5B: Actively advance housing projects through public-private partnerships	<ul style="list-style-type: none"> Maintain inventory of housing opportunity sites Identify public property opportunities for developer recruitment/RFP process Sponsor master development plans of large opportunity sites
5 stickers placed	5C: Expand infrastructure in rural areas for housing needs	<ul style="list-style-type: none"> Identify, prioritize and incentivize strategic infrastructure investments in targeted places that will make best use of existing infrastructure and accommodate new growth through compact and contiguous development.
11 stickers placed	5D: Explore opportunities to reduce barriers to developing needed housing	<ul style="list-style-type: none"> Review and refine local zoning and ordinances to maximize opportunities for housing developments Identify ways to improve the permitting process for housing projects Continue to support brownfield assessments and remediations
12 stickers placed	5E: Explore strategic acquisition of priority properties	<ul style="list-style-type: none"> Identify high-priority sites, which may include problematic properties The municipality or land bank may take a proactive approach to acquiring tax-incompliance or delinquent properties with a plan for repurposing rather than allowing the properties to remain dormant or in limbo
11 stickers placed One comment- "End pilot grants. Ripoff!"	5F: Facilitate Use of Affordable Housing Tax Credits	<ul style="list-style-type: none"> Establish a program to bundle small-volume affordable tax credits Developers of mixed-price projects cannot typically take advantage of affordable housing tax credits A non-profit or mission-based financial institution can specialize in buying tax credits from smaller projects

Station
10

GOAL 6

Assist households in securing and maintaining affordable, safe, and quality

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs.

	STRATEGY	DESCRIPTION
11 stickers placed	6A: Leverage new and existing volunteer organizations for elderly, disabled and other homeowners in need	<ul style="list-style-type: none"> Encourage a team of volunteers to conduct yard work and minor home repairs at the homes of the elderly or disabled to keep up the properties Coordinate/enhance existing Senior Helpers Program
5 stickers placed	6B: Explore the development of a home-share program	<ul style="list-style-type: none"> Help match make roommates and tenants for sensitive populations Build on recent OFA efforts
14 stickers placed	6C: Help increase household access to supportive services	<ul style="list-style-type: none"> More forward education of safety net programs will keep families out of homelessness or more resource-intensive programs
5 stickers placed	6D: Create a comprehensive one-stop online portal for housing resources	<ul style="list-style-type: none"> Explore potential partners and ownership/administration of the portal
6 stickers placed	6E: Help build and improve pathways to homeownership	<ul style="list-style-type: none"> Build off existing programs and explore new opportunities to assist first time buyers
9 stickers placed	6F: Educate residents on rights and resources related to Fair Housing Concerns	<ul style="list-style-type: none"> Look to Maine's Pine Tree Legal organization as a prototype, which provides free legal advice to tenants about their rights and options. Pine Tree Legal is funded from a blend of different federal and state budgets.
4 stickers placed	6G: Promote State and Federal energy efficiency incentives for residences	<ul style="list-style-type: none"> Encourage the use and adoption of energy efficiency improvements with State and Federal incentives to reduce utility costs for Broome County residents

Station

11

We've got some questions!

We want your ideas! Respond to each question with a sticky note!

How do we increase our capacity/ability to address the housing needs?

- County and municipalities need to take an active role in housing (building, buying, renting)
- Case study across country..... around a 20 year plan
- County-wide shared waiting list for housing projects (current) to faster house people in need of affordable housing
- Listen to local community members
- Work collaboratively with your local agencies doing housing work smarter, not harder
- Lower property taxes to encourage development and better code enforcement to increase demand of less desirable areas

How do we improve the quality and use of existing housing throughout the county?

- Invest in single and 2 family redevelopment (x2)
- Code enforcement (x2)
- Is housing rated and are owners responsible for keeping stock at a level of quality
- Housing incentive for new workers
- Hold slum lords accountable to improve properties
- Hold landlords accountable (x3)

How can we create and preserve attractive and welcoming neighborhoods?

- Hold landlords accountable for the looks of their properties
- Façade Improvement Program (x1)
- Communicate need to work on community improvements
- Reduce number of absentee landlords
- Clean up properties
- Look at Oswego Renaissance model
- Increase funding for roads, parks community development (x2)

How can we make our communities more resilient?

- Increase pay a livable wage (x2)
- Improve coverage family income through more opportunities
- Temp housing
- Increase access to public transportation

How do we encourage the right type of housing to be built in the locations where it is most needed?

- Govt. can do itself if that's what the people want
- Engage the community and neighbors in area
- Some smart venture will be needed in the area
- Improve policy to access vacant buildings, student housing, creating affordable opportunities

How do we support equitable access and create opportunities for quality, affordable housing?

- End pilot program! Complete ripoff
- Option of rental registry
- Rental registry
- No tax breaks for wealthy developers who do not care about the community
- Without pilot programs developers cannot afford to develop new housing (x1)
- Planner incentives

Station

12

Open Comments

Let us hear it! Leave a sticky note with your thoughts, feedback, or ideas on the housing situation in Broome County



- No mention of homeless or migrant solutions
- Avoid gentrifying neighborhoods for the sake of BU. The residents suffer every time
- Hold events like this more often. Engage with underrepresented and marginalized communities
- When is the county going to get serious about Binghamton Plaza and Country Town?
- Countless studies have shown that even fully subsidizing permanent housing for the chronically unhoused saves public/government expenditures
- Start work on 2nd part of Canal Plaza urgently
- Why are poverty rates double? (x2)
- Need to develop utility infrastructure to support new housing
- Cancel BHA RAD Program at Saratoga temporarily
- Develop a River Park to up and down Susquehanna and Chenango River for quality of life attraction
- Please be mindful of all populations: mental health, substance use, and disabled folks, DV ppl
- I work with MH/SA individual case management-safe, affordable housing, is KEY to their success. All I see is student housing-it's too much
- Support those with mental health and substance use in the county. Homelessness is often located MH and SSD. Being stable housed saves lives
- Change real estate tax code: Higher for properties rented to students/lower for owner occupied multi-unit and multi unit rented to non-students
- Permanent housing for the chronically unhouse improves neighborhoods and everyone's quality of life/lower crime rates/ increases property values
- Top level uni case studies across nation. Pharmaceutical attractive part of 20 year plan



What is the Housing Needs Assessment?

Phase I: Research, Analysis, and Public Input

Demographic
Analysis

Demographic
Analysis

Community
Survey

Stakeholder
Interviews

Steering
Committee

Phase II: Identifying Housing Needs

Housing
Challenges

Housing
Affordability

Households In
Need

Housing Needs by
Income/price/type

Phase III: Housing Strategy

Setting Goals

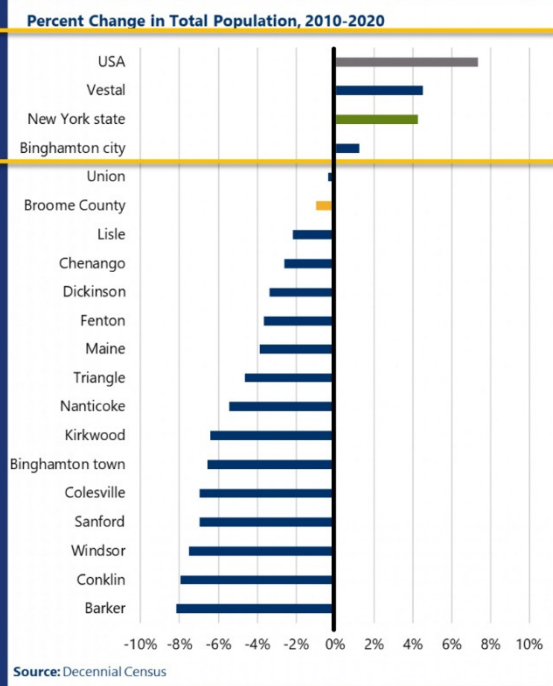
Programs,
Policies &
Regulations

Partnerships
and Funding

Implementation
Guidance

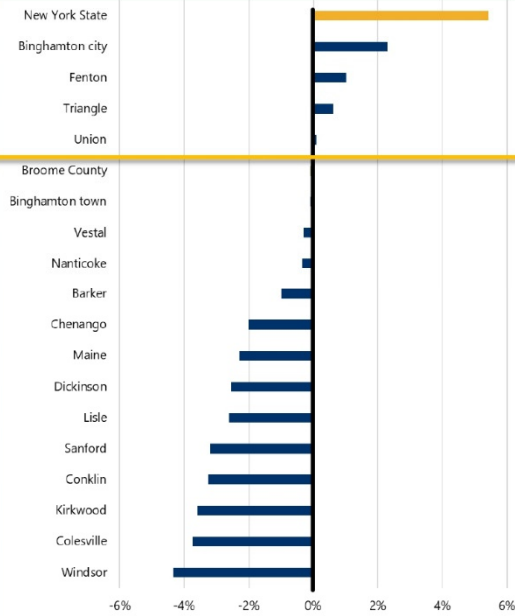
Opportunity
Sites

What have we learned from the data?



Only Vestal and City of Binghamton are Growing

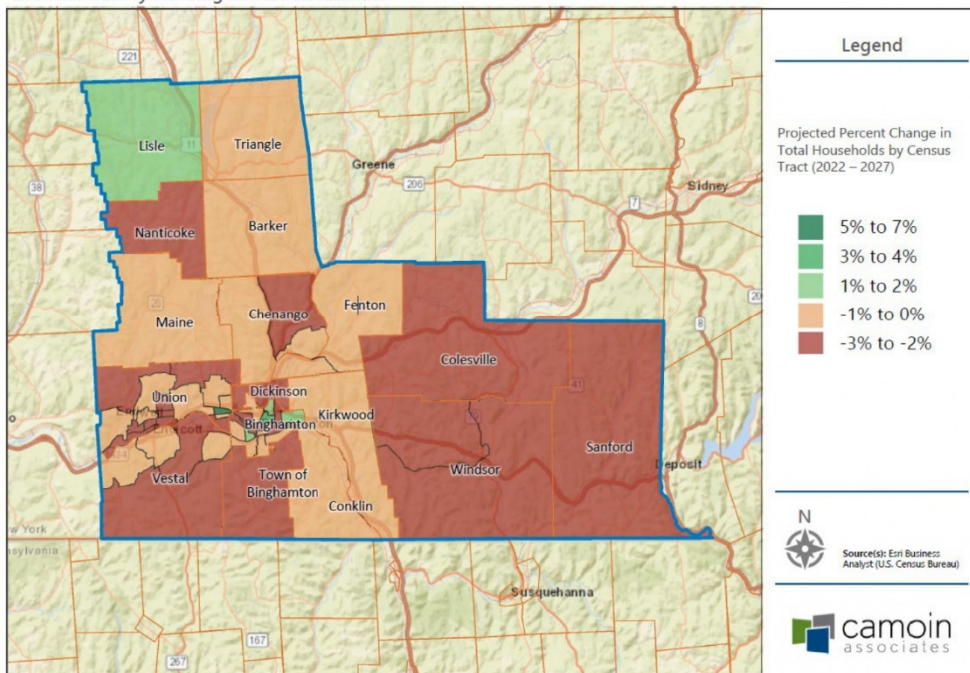
Percent Change in Households, 2010-2020



Source: Decennial Census

Household decline less than population decline due largely to smaller household sizes

MAP: Projected Change in Total Households (2022 – 2027)
Broome County Housing Needs Assessment

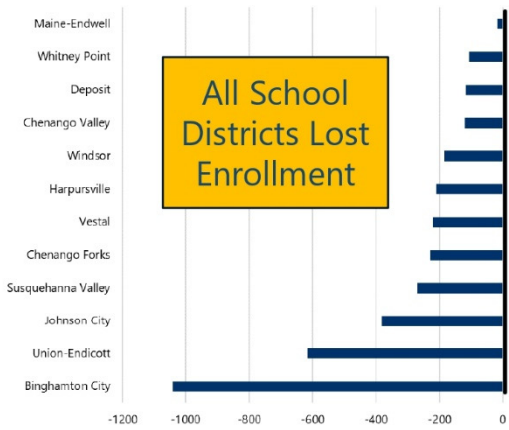


Population Under 18

Geography	2010		2020		Change	
	Count	Share	Count	Share	Count	Percent
Barker	687	25%	566	22%	-121	-18%
Binghamton city	9,431	20%	8,044	18%	-1,387	-15%
Binghamton town	1,324	27%	892	19%	-432	-33%
Chenango	2,447	22%	2,345	22%	-102	-4%
Colesville	1,414	27%	1,378	28%	-36	-3%
Conklin	1,376	25%	908	18%	-468	-34%
Dickinson	851	16%	781	15%	-70	-8%
Fenton	1,477	22%	1,701	27%	224	15%
Kirkwood	1,333	23%	1,427	26%	94	7%
Lisle	622	23%	672	26%	50	8%
Maine	1,461	27%	1,046	21%	-415	-28%
Nanticoke	375	23%	337	20%	-38	-10%
Sanford	624	25%	377	17%	-247	-40%
Triangle	644	22%	550	20%	-94	-15%
Union	11,713	21%	10,607	20%	-1,106	-9%
Vestal	4,428	16%	4,195	15%	-233	-5%
Windsor	1,500	24%	1,353	23%	-147	-10%
Broome County	41,767	21%	37,179	19%	-4,588	-11%
New York State	4,384,383	23%	4,071,142	21%	-313,241	-7%
United States	73,863,561	24%	73,296,738	22%	-566,823	-1%

Source: ACS 2020, 2010 5-year estimates

Change in Total Enrollment by School District, 2013-2022

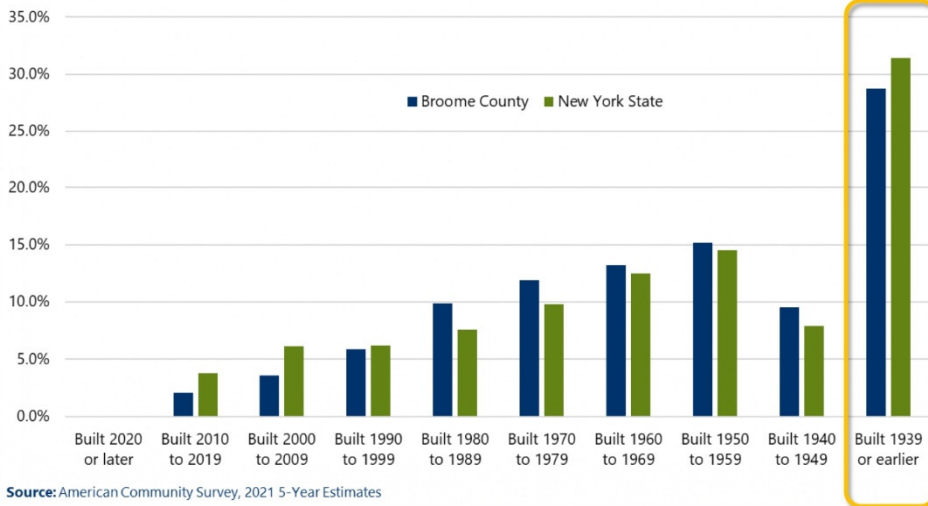


Source: New York State Education Department

Over 10 years: loss of nearly 4,600 children (11%)

Housing Age

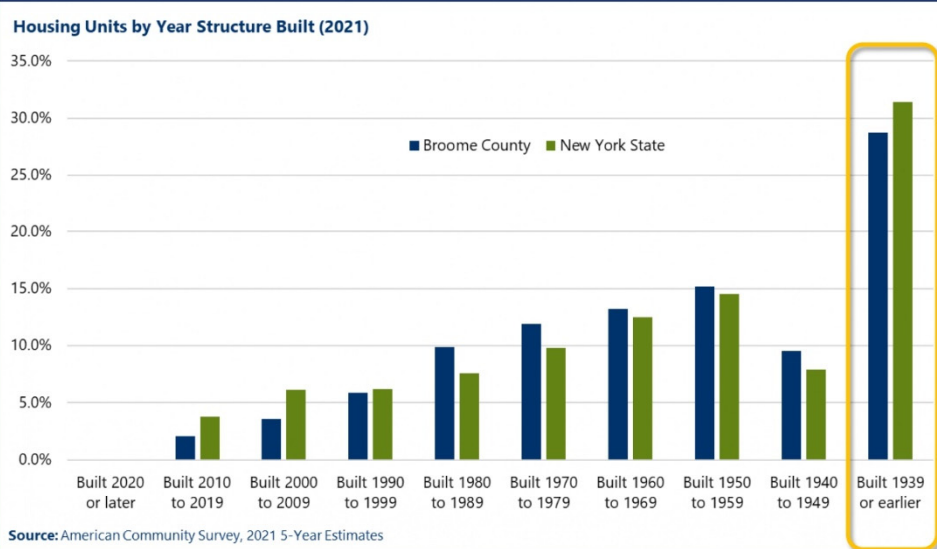
Housing Units by Year Structure Built (2021)



Source: American Community Survey, 2021 5-Year Estimates

Substantial portion of the housing stock is old (but on par with NYS)

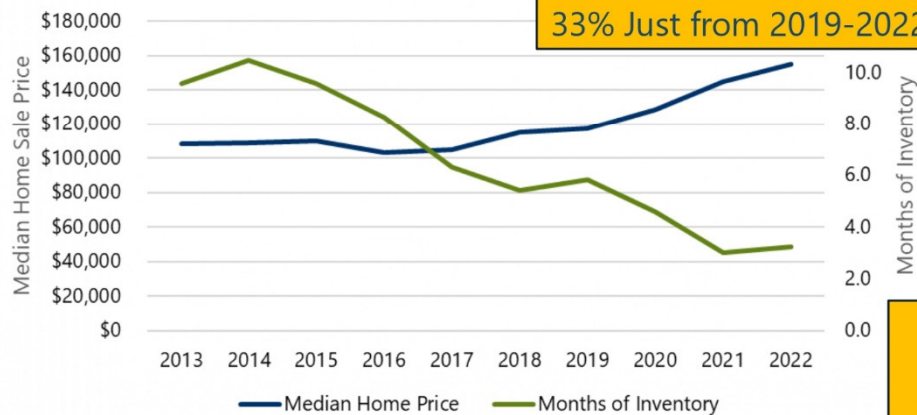
Housing Age



Substantial portion of the housing stock is old (but on par with NYS)

Housing Prices

Broome County Housing Market Trends



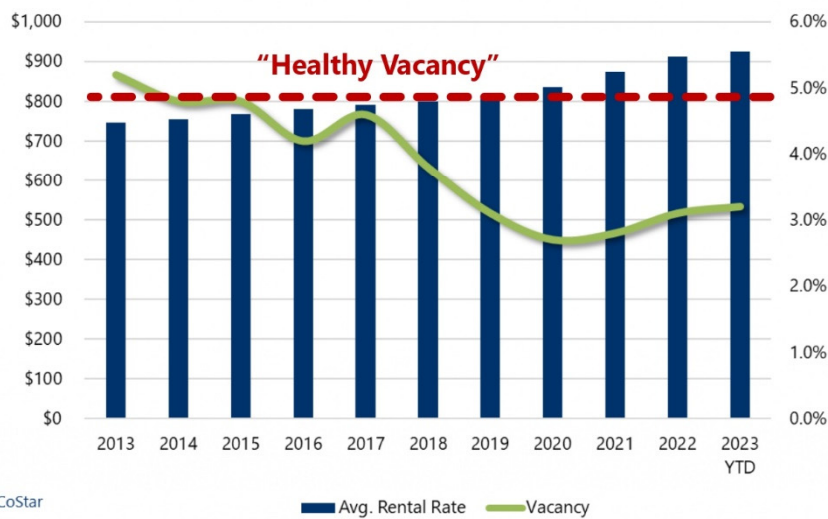
43% Increase in Home Prices 2013-2022
33% Just from 2019-2022

Only ~3 months of inventory = very tight housing market

Source: Greater Binghamton Association of Realtors

Rents

Broome County Multifamily Market Trends

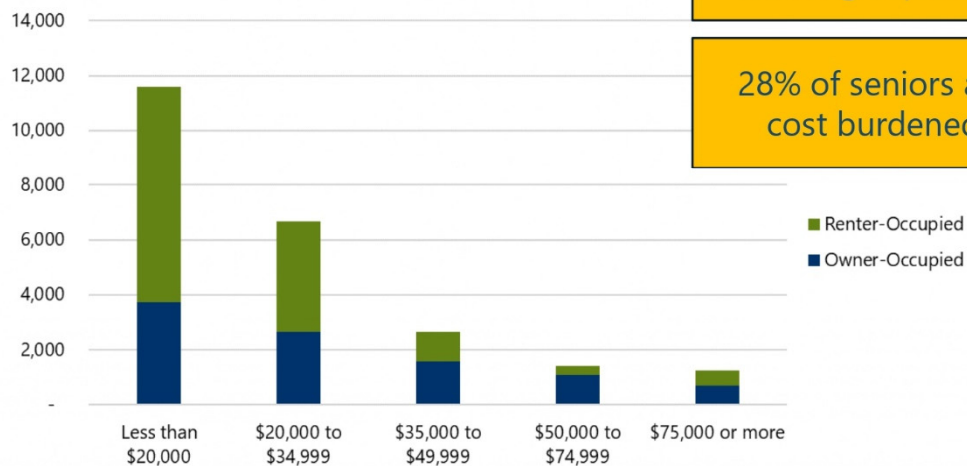


12% Growth in Rental Rate 2019-2023YTD

Decline from 5% vacancy to 3.2%

Housing Affordability

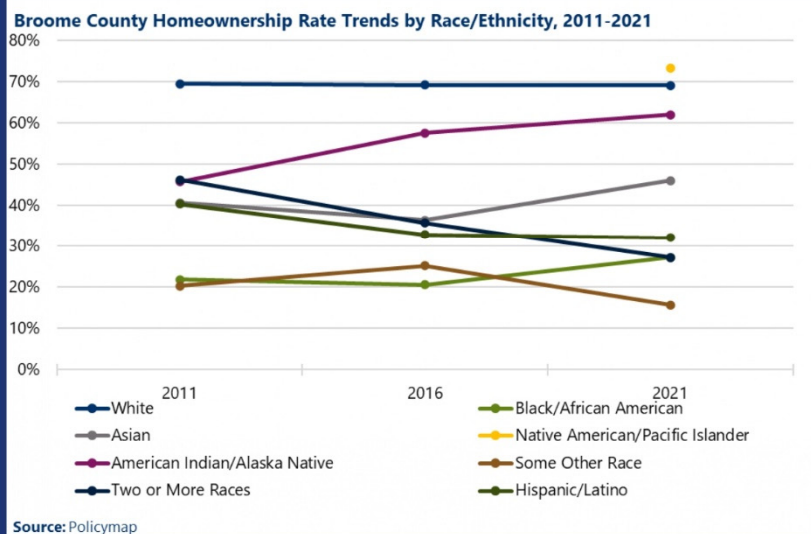
Broome County Cost Burdened Households



23,000+ households are considered cost burdened by their housing expenses

28% of seniors are cost burdened

Fair Housing



Homeownership Rate
for White Households:
69.2%

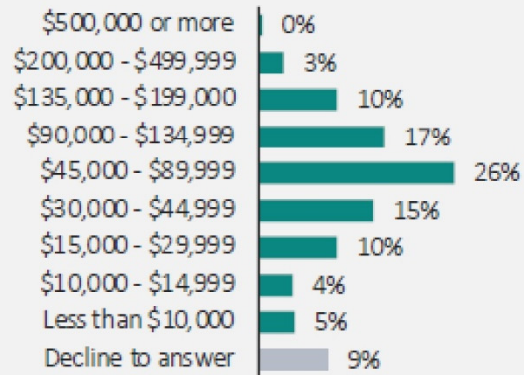
Home Ownership Rate
for Black/African
American Households:
27.3%

What have we learned from you?

Survey Responses

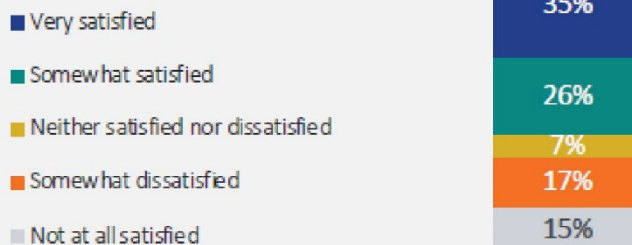
1,054
Responses!

**Q24: What is your approximate household income?
(includes all persons living within the home)**



Satisfaction and Challenges of Current Housing

Satisfaction with Current Housing Situation

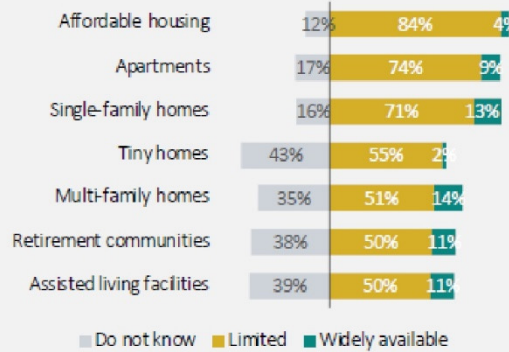


39%
Neutral or dissatisfied
with housing

73%
See Cost of Utilities as a challenge
(Most pressing challenge
identified)

Housing Perceptions

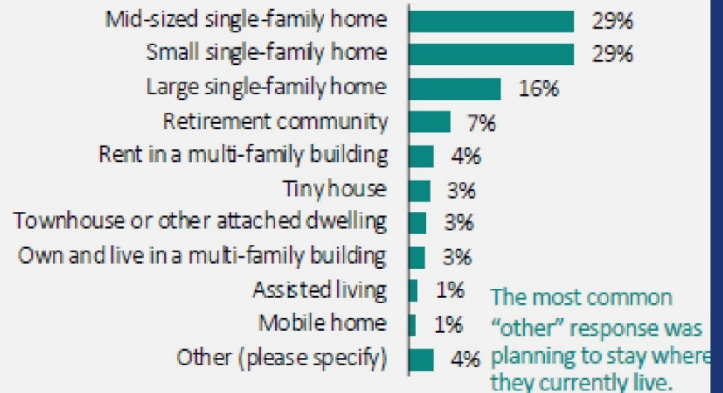
Availability of Housing Options



84%

Say Affordable Housing is Limited

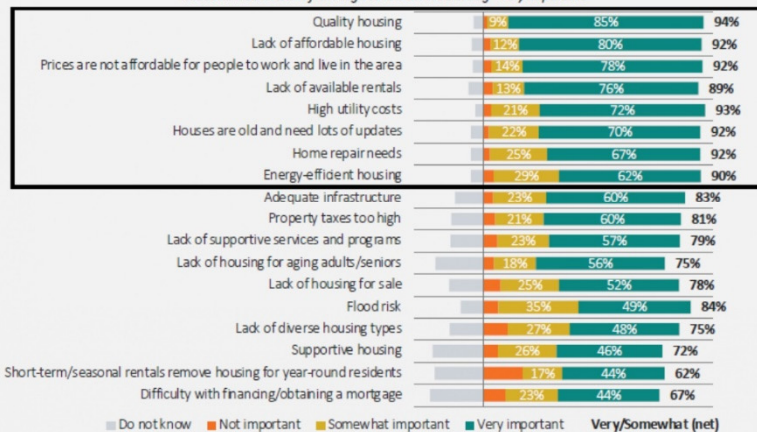
Expectation of Preferred Housing Type (in 5 years)



Single-Family Homes
Most Preferred Type in
Future

Housing Perceptions

Issue Importance (in Broome County)
Issues ranked in chart from high to low on % selecting "Very important"



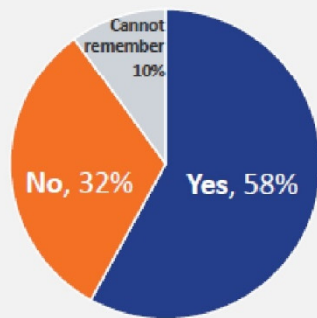
Most Important Issues:

- Quality Housing
- Lack of Affordable Housing
- Price not Affordable to Live/Work
- Lack of Available Rentals
- High Utility Costs
- Houses Old/Need Updates

Fair Treatment

31% of the sample have not looked for a place to rent in Broome County. The pie chart shows %'s among those who have looked for a place to rent (n=725)

Treated fairly when looking to rent in Broome County?

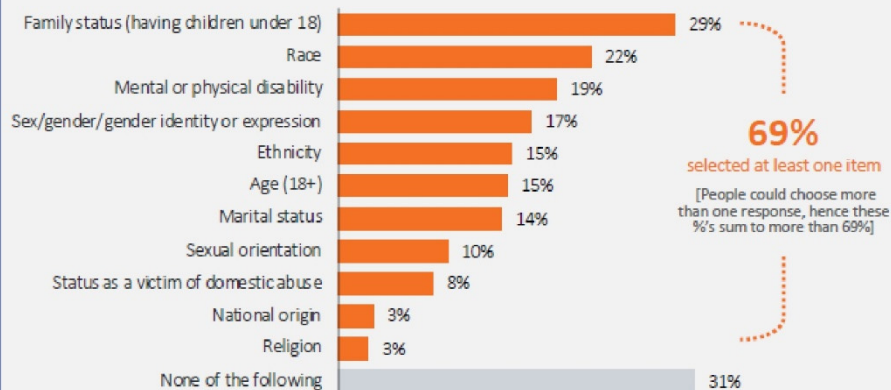


32%

Renters that felt they were NOT treated fairly during their housing search

Fair Treatment

Interferences with Housing Search



29%

That felt they were treated unfairly believe it was due to having children

What does it all mean?

Quantified Housing Needs: Current Need

23,040

Cost Burdened
Households

3,634

Displaced
Workers

352

Living in
Substandard
Conditions

1,445

Underhoused
Young Adults

1,527

In Overcrowded
Conditions

721

Living in Obsolete
Housing Conditions

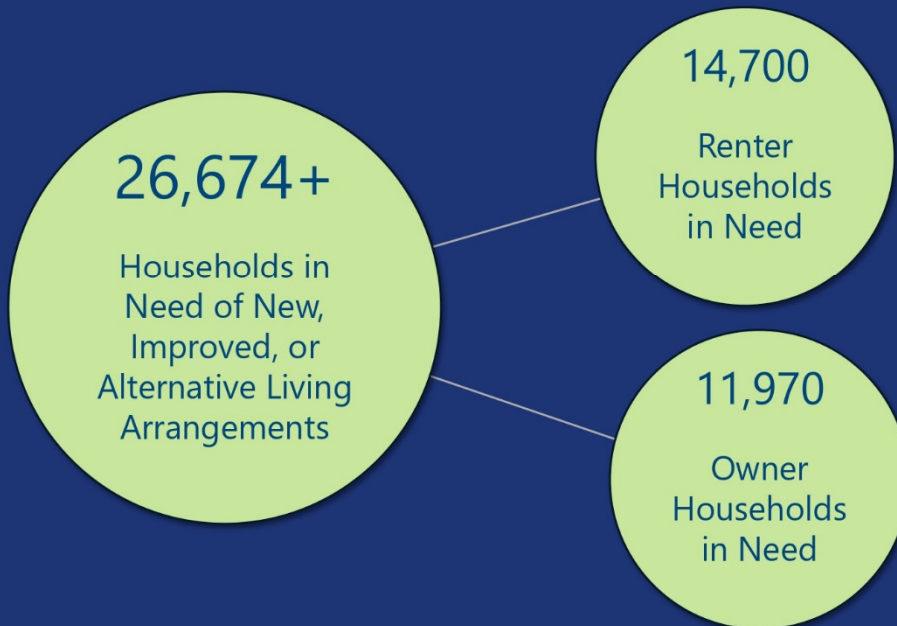
3,090

Senior Housing
Alternatives

*Numbers not mutually exclusive



Quantified Housing Needs: Current Need



What do we need to build?



6,100+ Units
Next 10 Years

Across the Income/
price Spectrum

What housing issues need to be addressed?

Lack of Attainable Housing
that is Affordable to
Residents and Workers

Rehabilitating Old and
Dilapidated Properties

Balancing Student and
Permanent Resident Housing

Overcoming barriers to
building needed housing
types and price points

Meeting Growing Senior
Housing Needs

Improving the Resiliency of
Housing Stock

Equity and fair access to
housing

Creating greater diversity of
housing

Building capacity to
implement housing solutions

And more....

What can we do about it?

Goals

1. Enhance **Capacity** to Implement Housing Solutions

2. Improve the **Quality and Use** of the County's Housing Stock

3. Build and Maintain **Safe, Balanced, and Affordable** Neighborhoods

4. Strengthen the **Resiliency** of the County's Housing Stock

5. Support & Implement **New Housing Development** Projects

6. Assist Households in Securing and Maintaining **Affordable, Safe, and Quality** Housing



Plan Framework



What happens next?

- Help shape the plan tonight!
- Final Plan Completed by end of 2023
- Will inform County's Comprehensive Plan

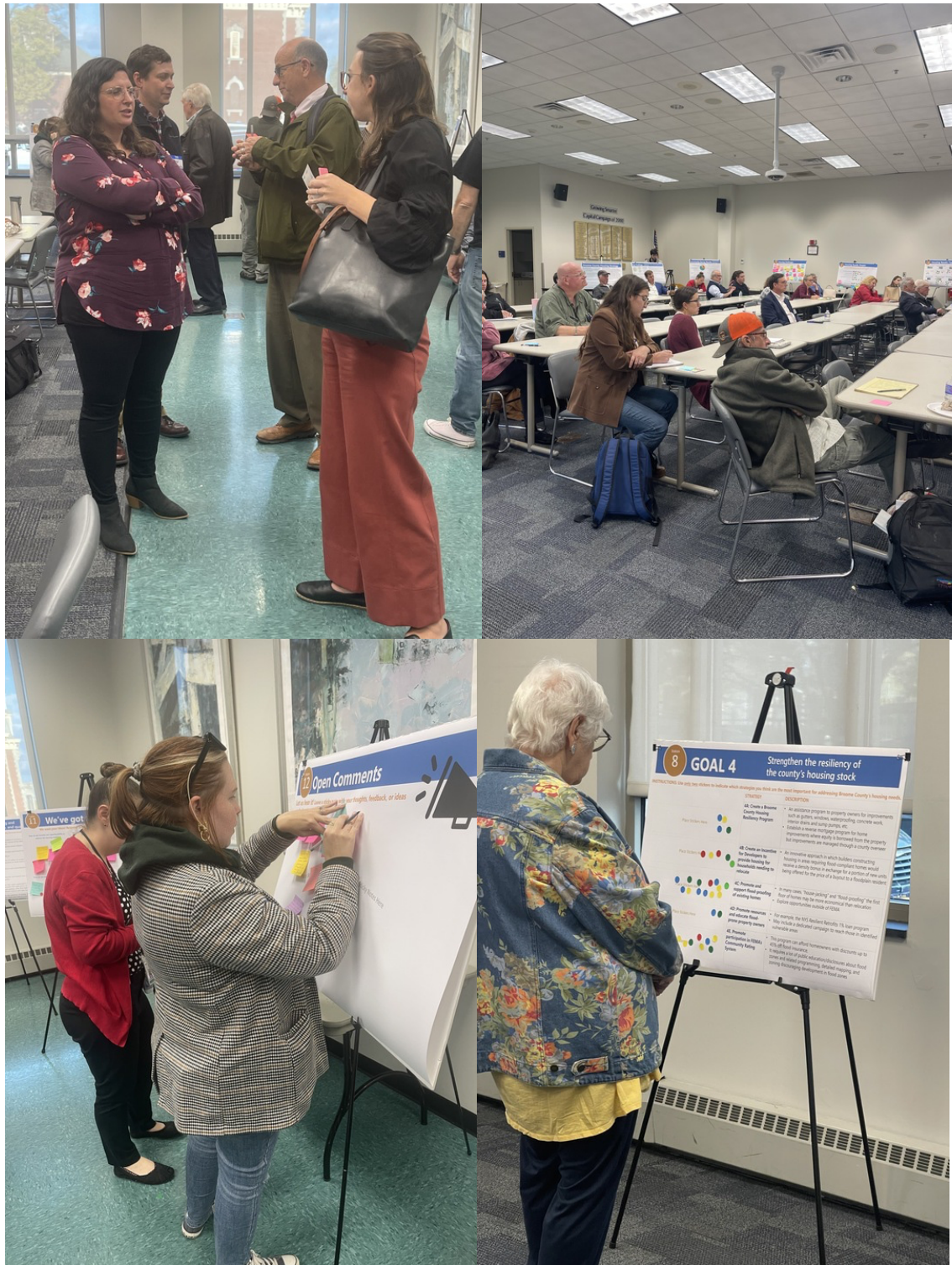
An aerial photograph of a city, likely Rochester, New York, featuring a wide river (the Tonawanda River) with several bridges. The city skyline is visible in the background, including a prominent tall building. The foreground shows a bridge crossing the river, with greenery and a small island in the water. The sky is blue with scattered clouds.

Thank you!



OCTOBER 12, 2023

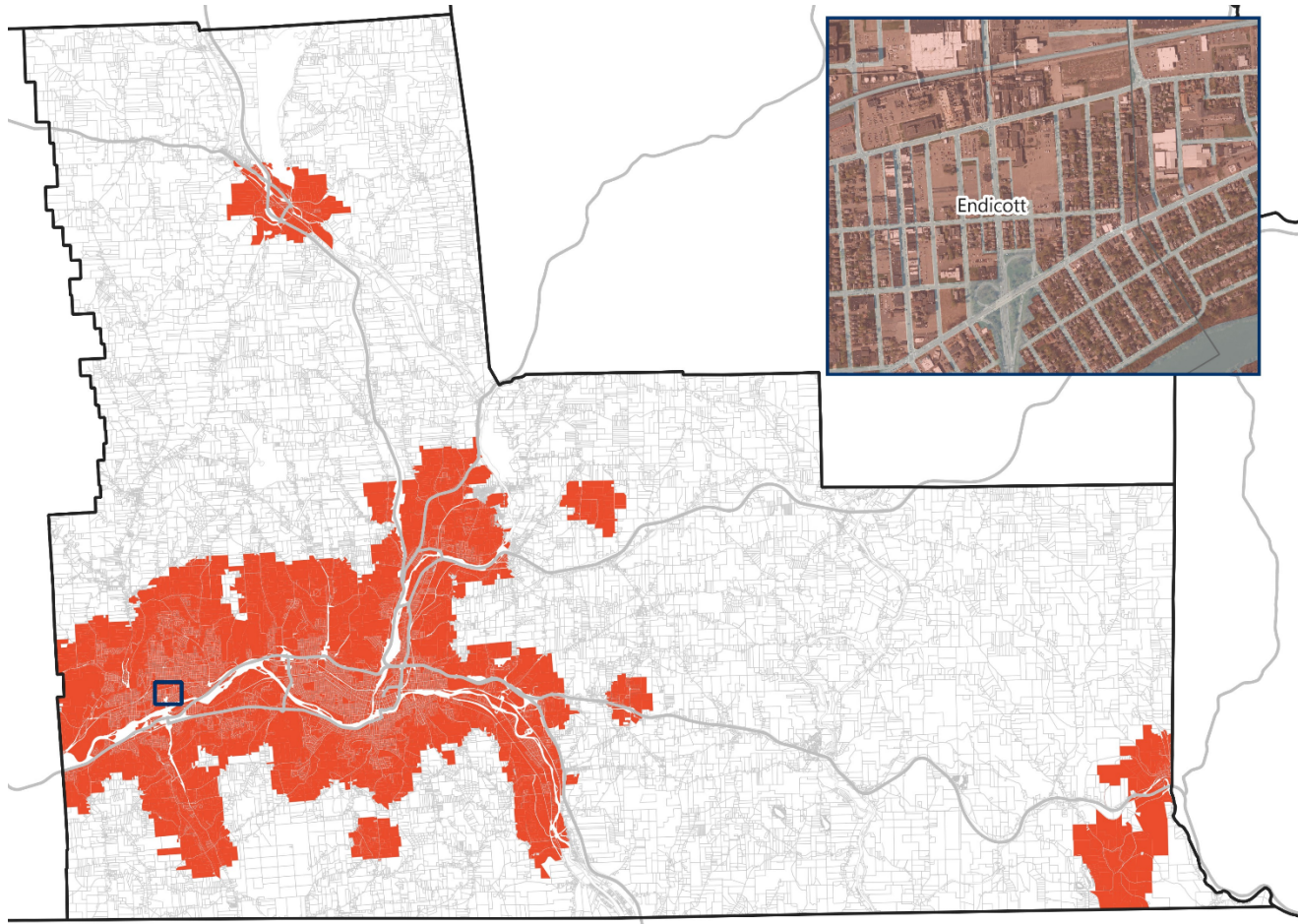
Appendix D: Images of Public Workshop #2



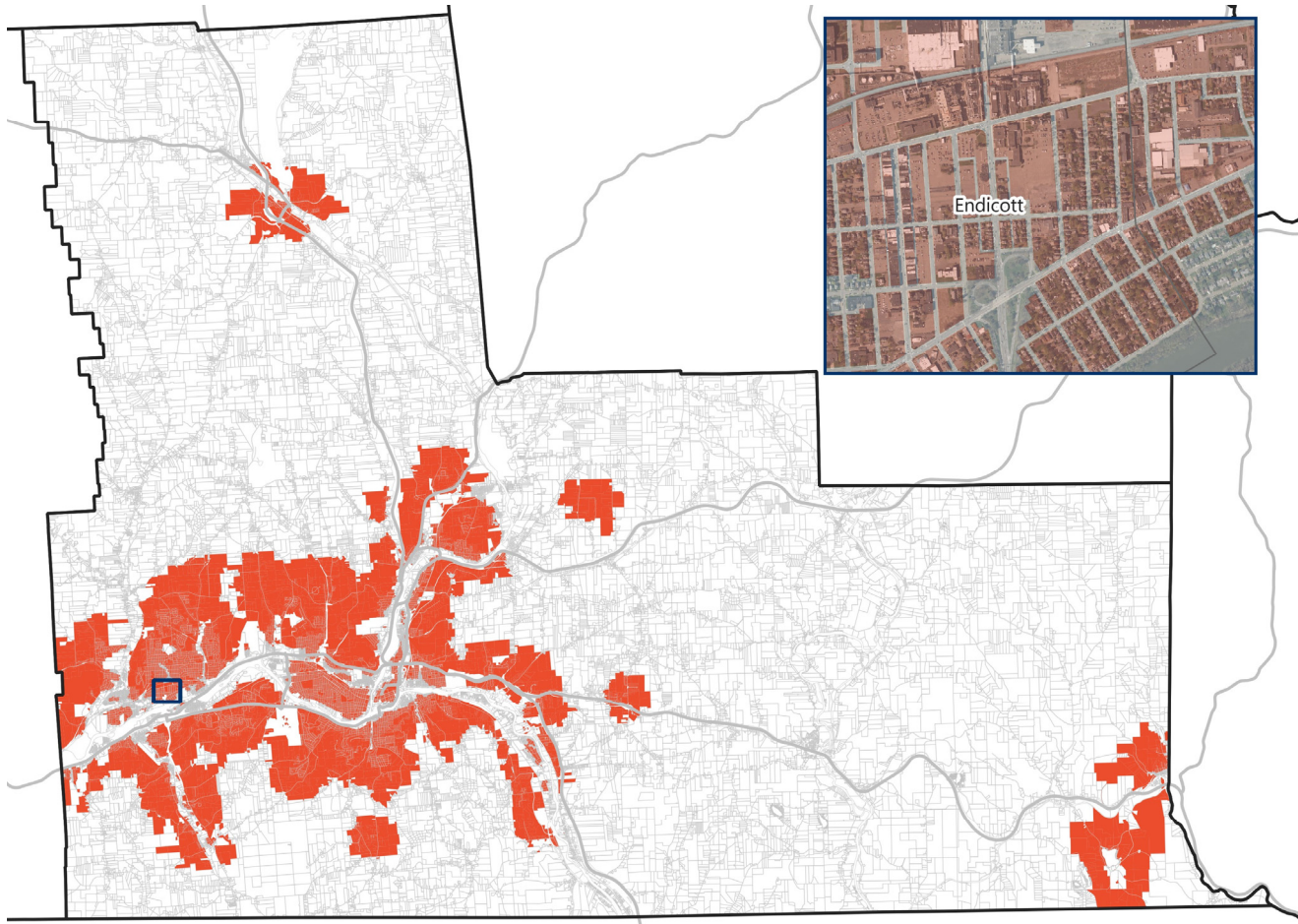
APPENDIX C: OPPORTUNITY SITES METHODOLOGY



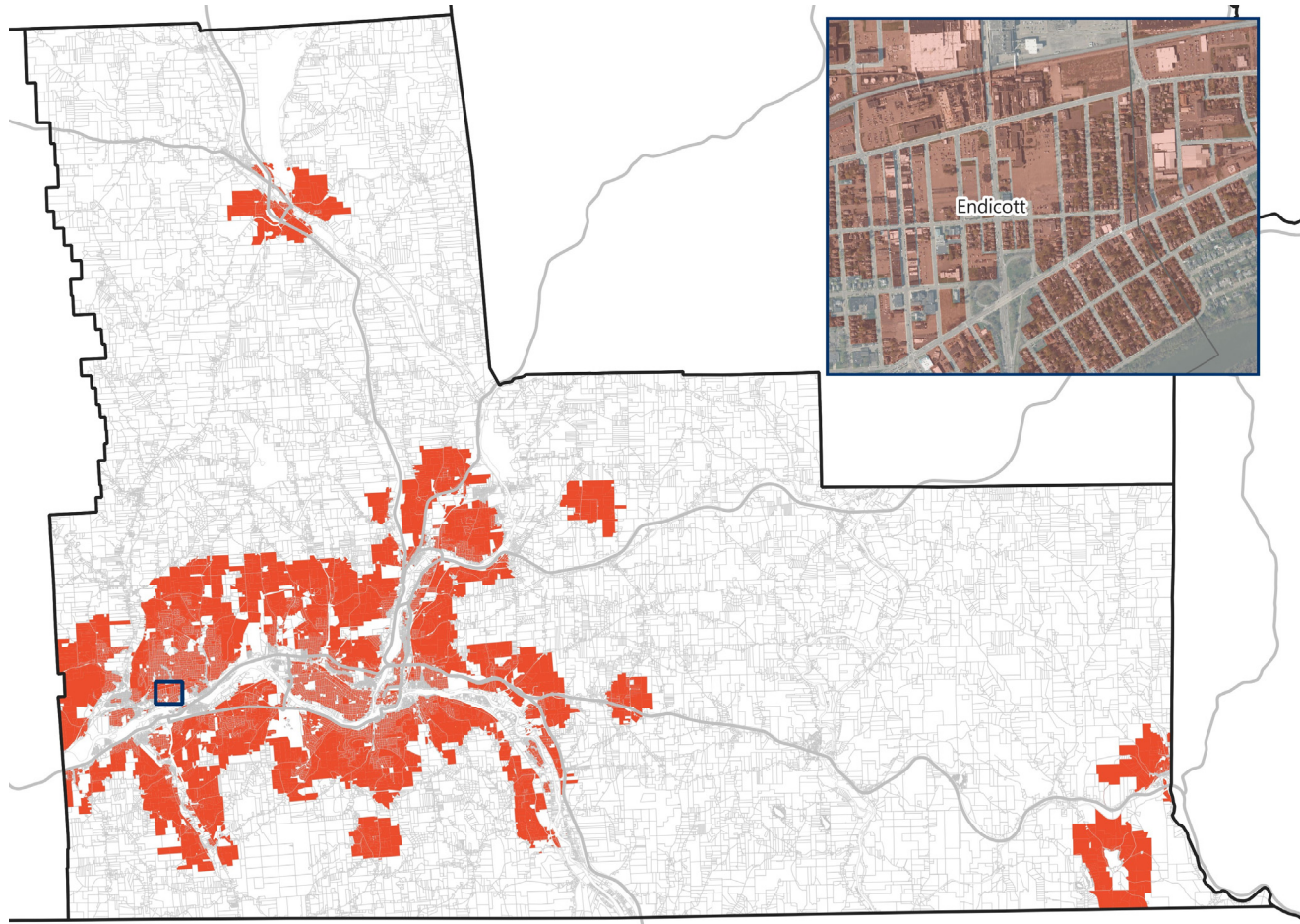
Stage 1: Parcels within a half mile of sewer service



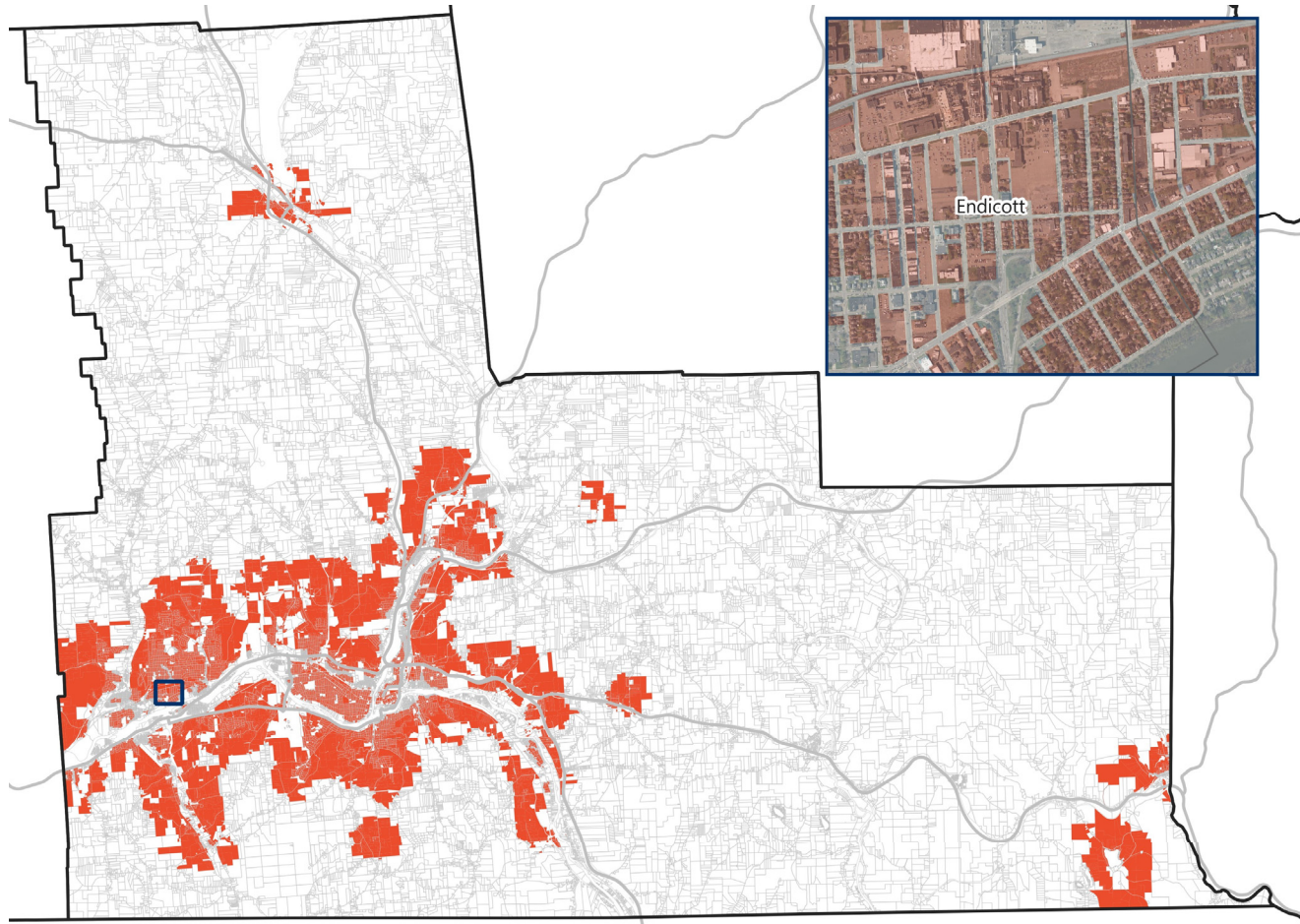
Stage 2: *And* Parcels not in a flood zone



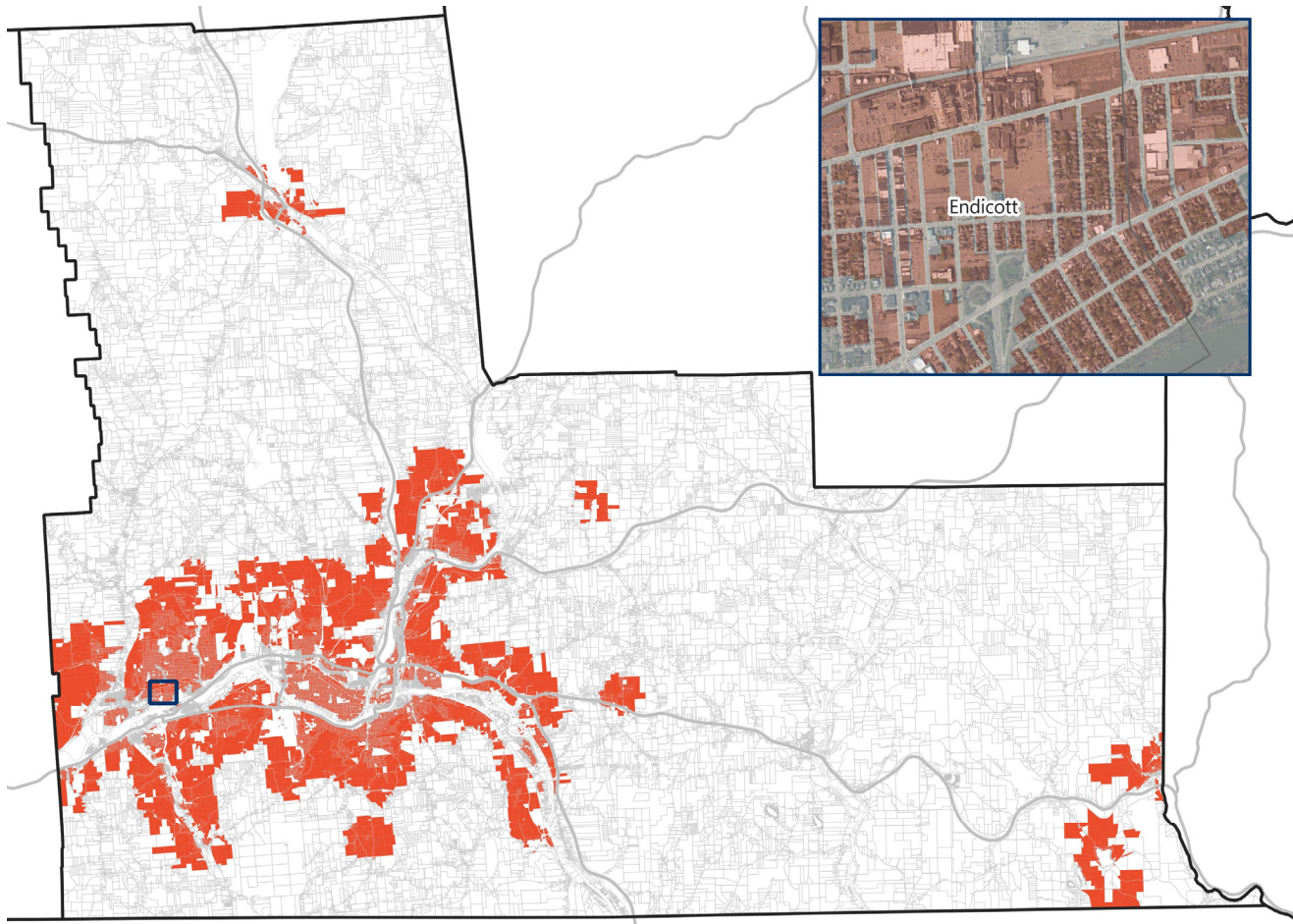
Stage 3: *And* Parcels not in an agricultural district



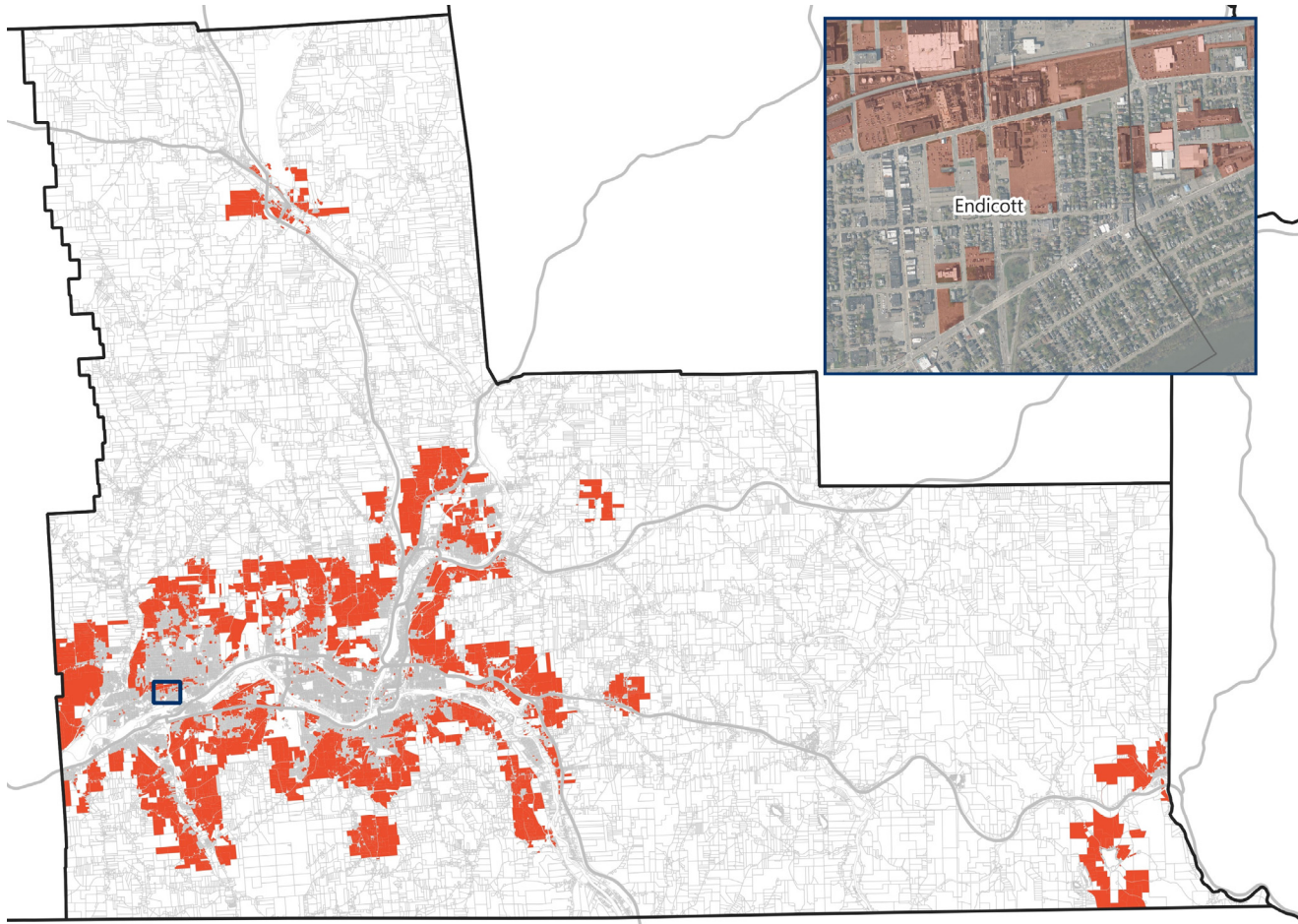
Stage 4: *And* Parcels not used for recreational land use



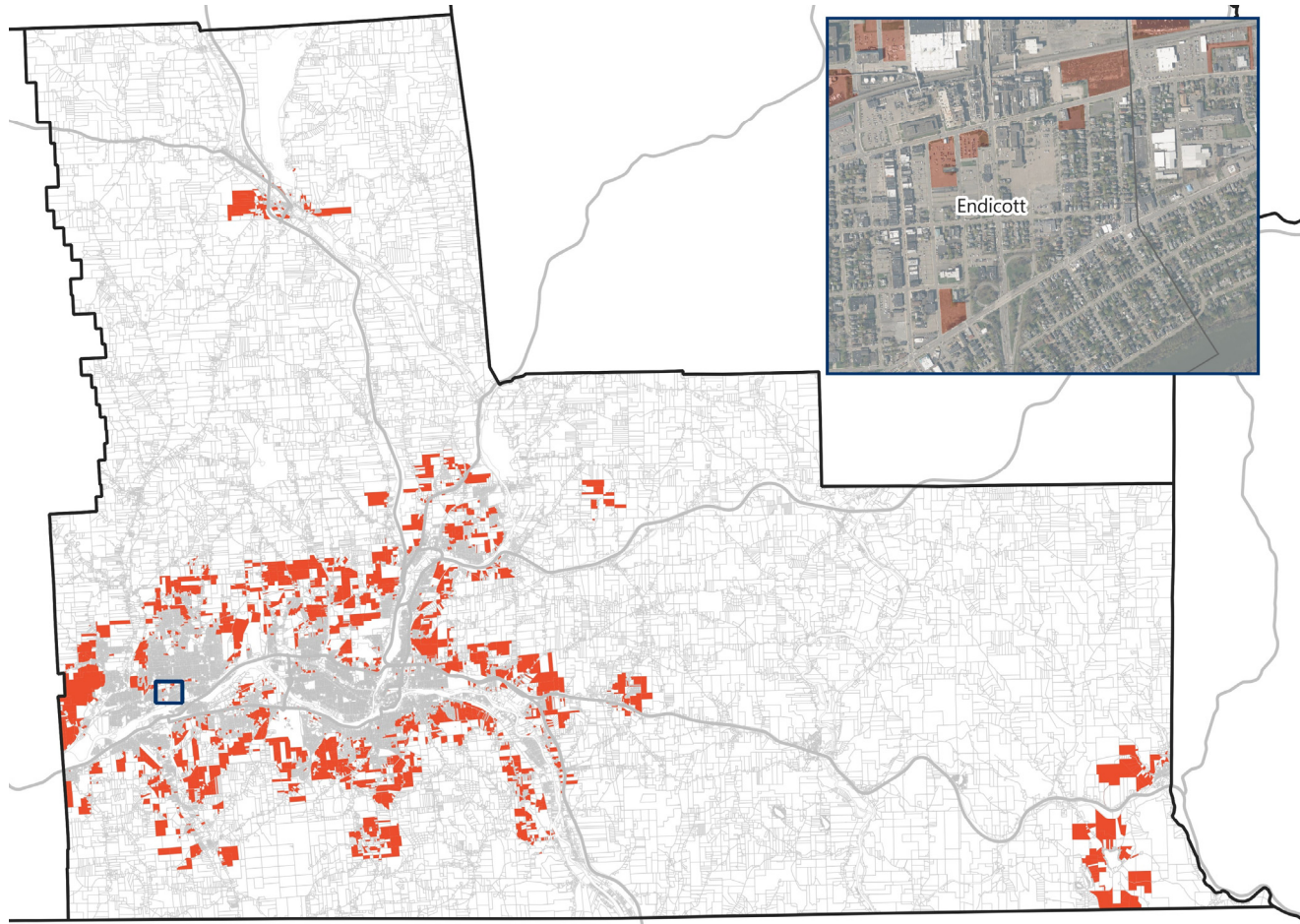
Stage 5: *And* Parcels greater than 1.0 acre in size



Stage 6: *And* Parcels assessed value of improvements less than 50% of the total assessed value



Stage 7: *And* Parcels property type not wild, forested, or conservation land or public parks



After identifying appropriate parcels through the selection criteria, the parcels were prioritized via four factors receiving the associated points if they met a prioritizing factor. The prioritizing factors and points were:

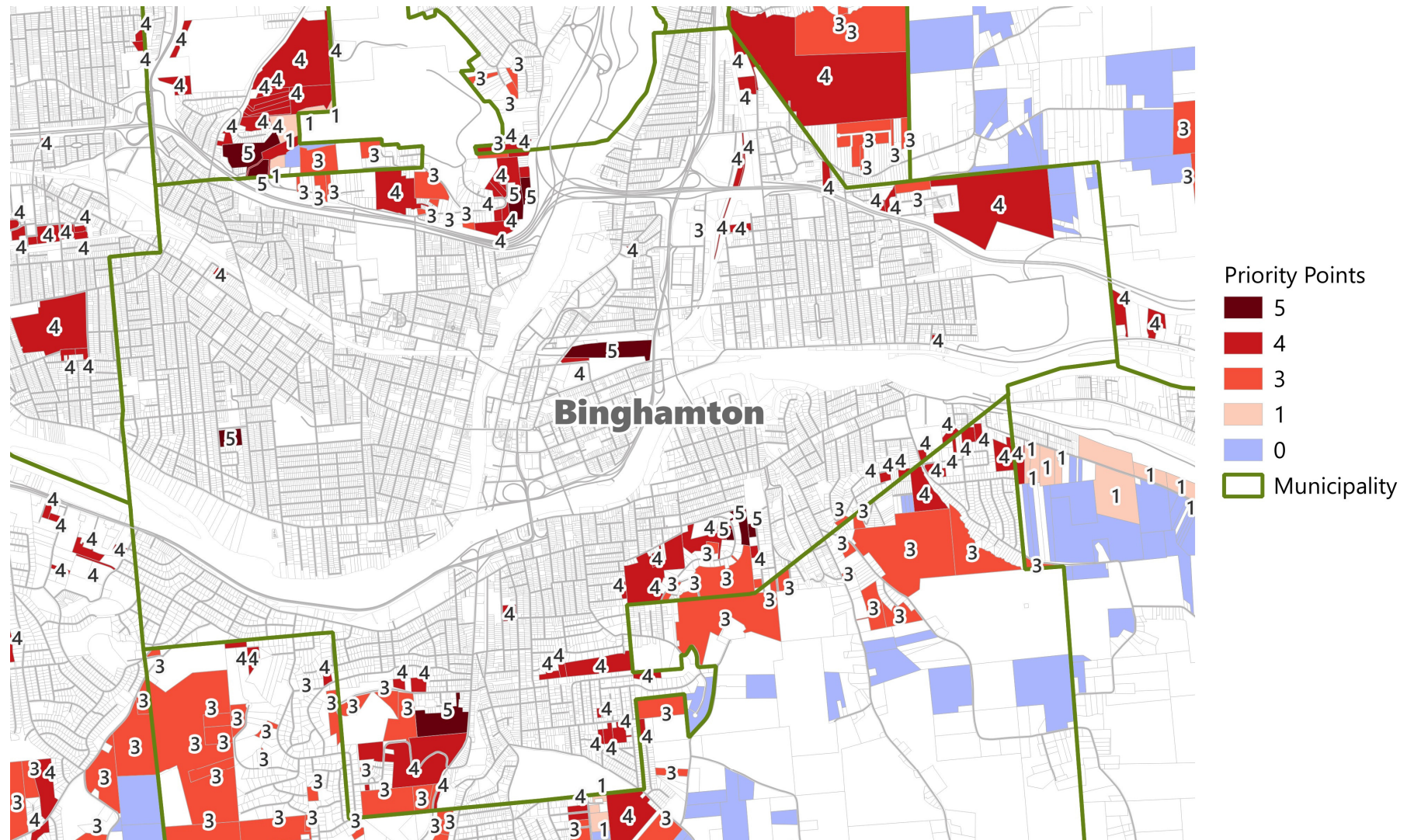
1. Within $\frac{1}{4}$ mile of a school = 1 point
2. Within $\frac{1}{4}$ mile of transit route = 1 point
3. Publicly owned¹ parcel = 1 point
4. Currently served by sewer = 3 points

Resulting in a total of 6 points possible. Among the parcels the results of the prioritizing factors were that 0 parcels received all 6 points, 26 parcels received 5 points, 322 parcels received 4 points, 432 parcels received 3 points, 5 parcels received 2 points, 96 parcels received 1 points, and 758 parcels received 0 points. A map of the prioritization of parcels is provided below. A map of the prioritizing points by municipality is provided on the following pages.

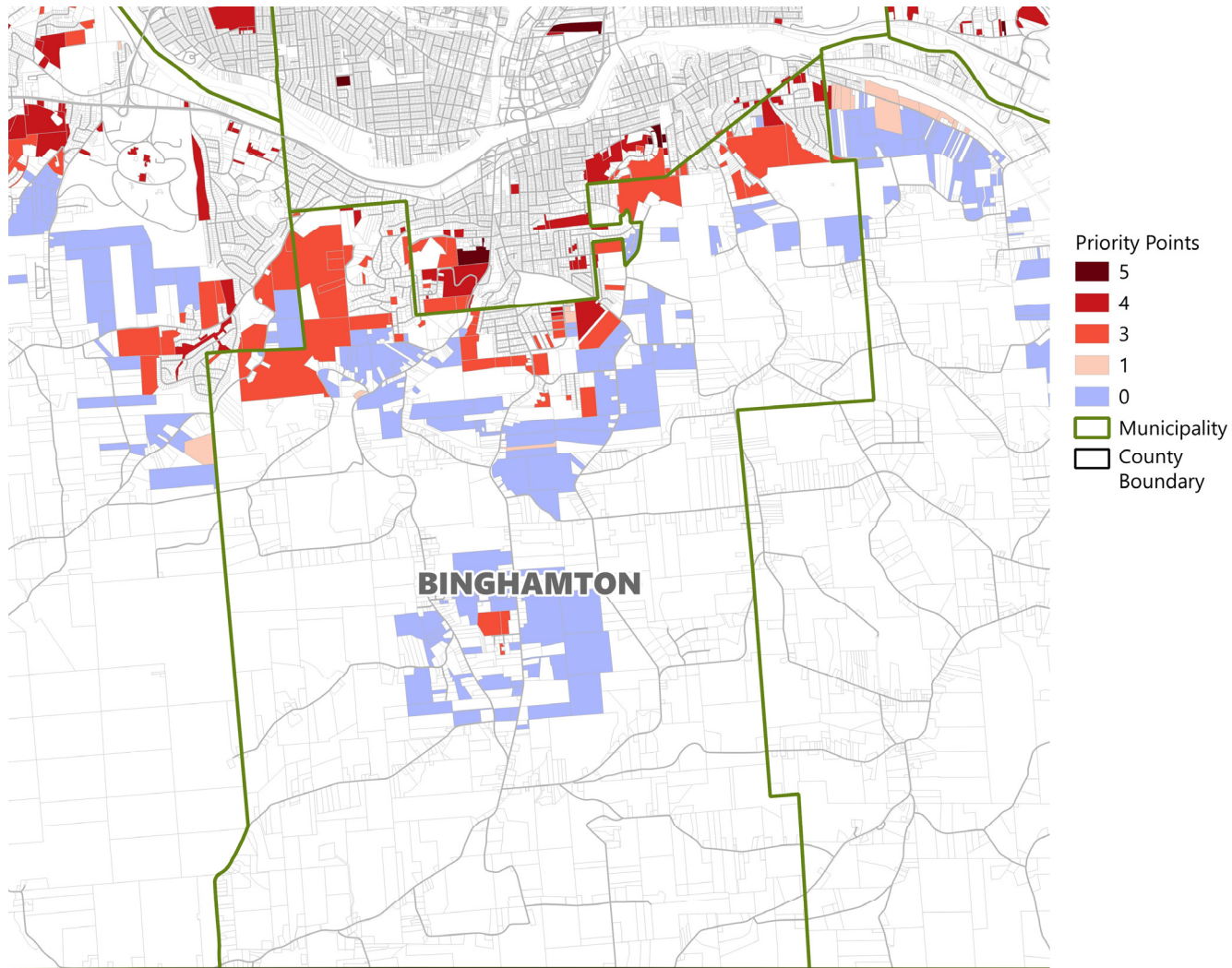
¹ Defined as land use is Public Services or property class is government highway garage (651), government office building (652), or government parking lot (653).



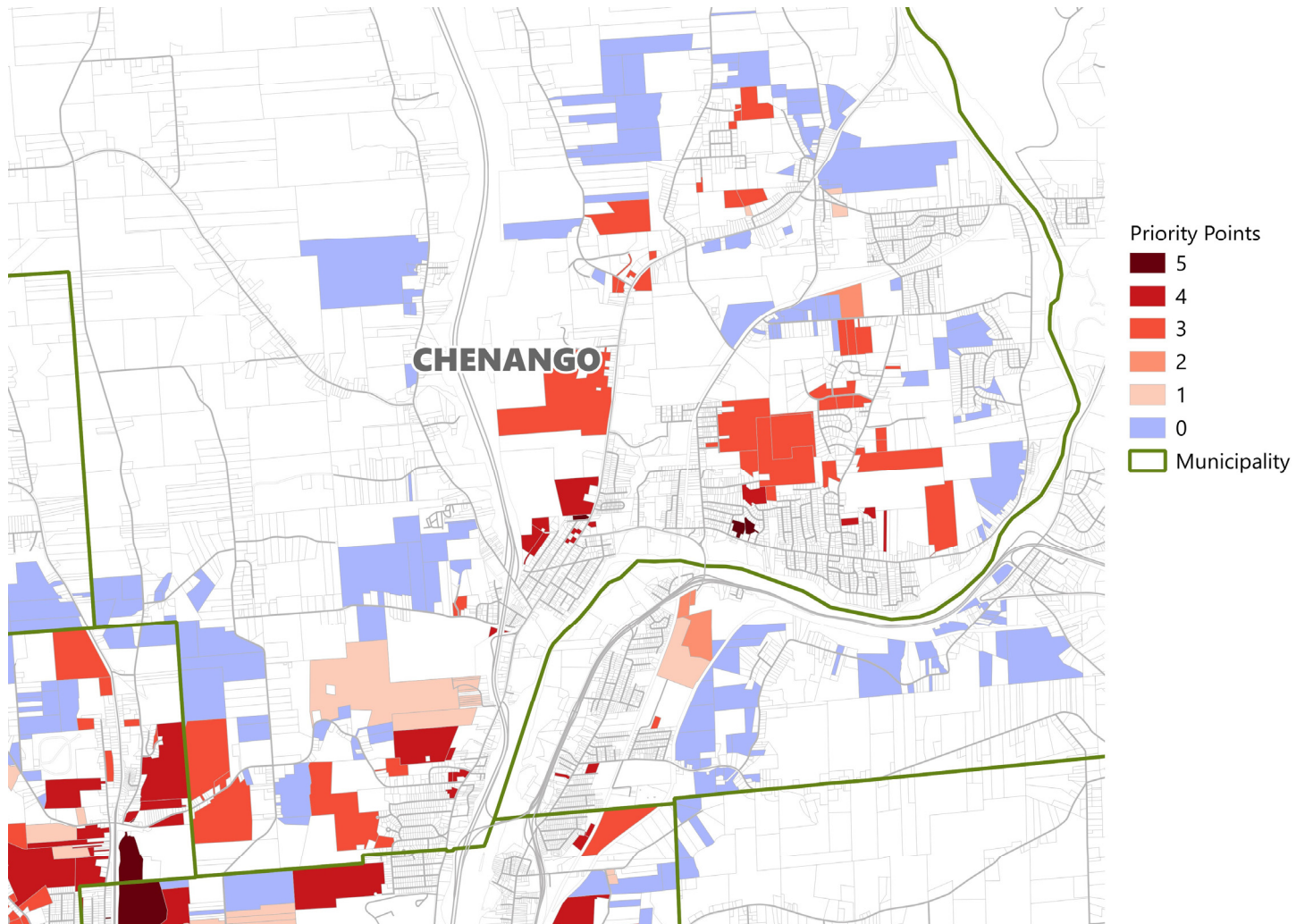
BINGHAMTON CITY



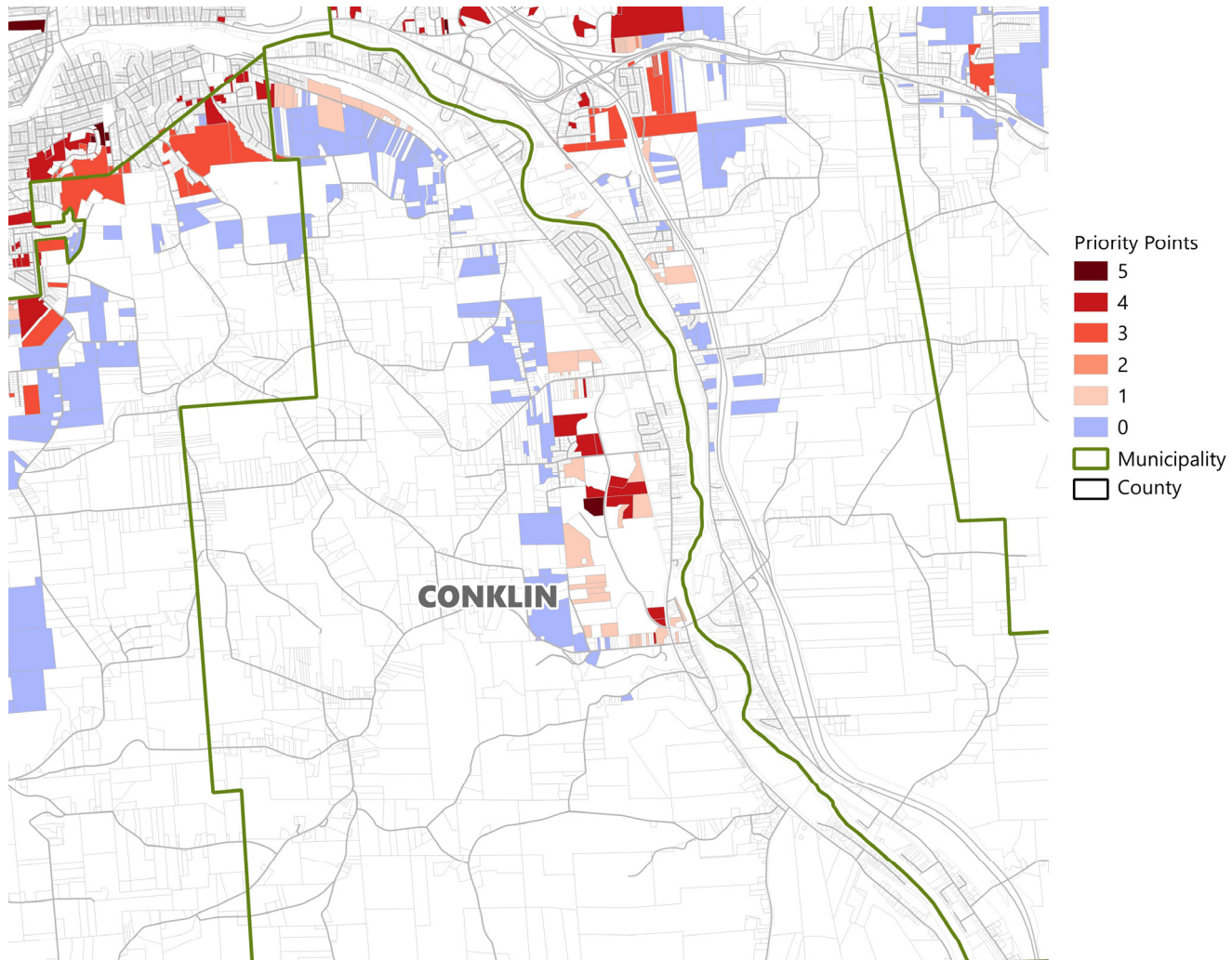
BINGHAMTON TOWN



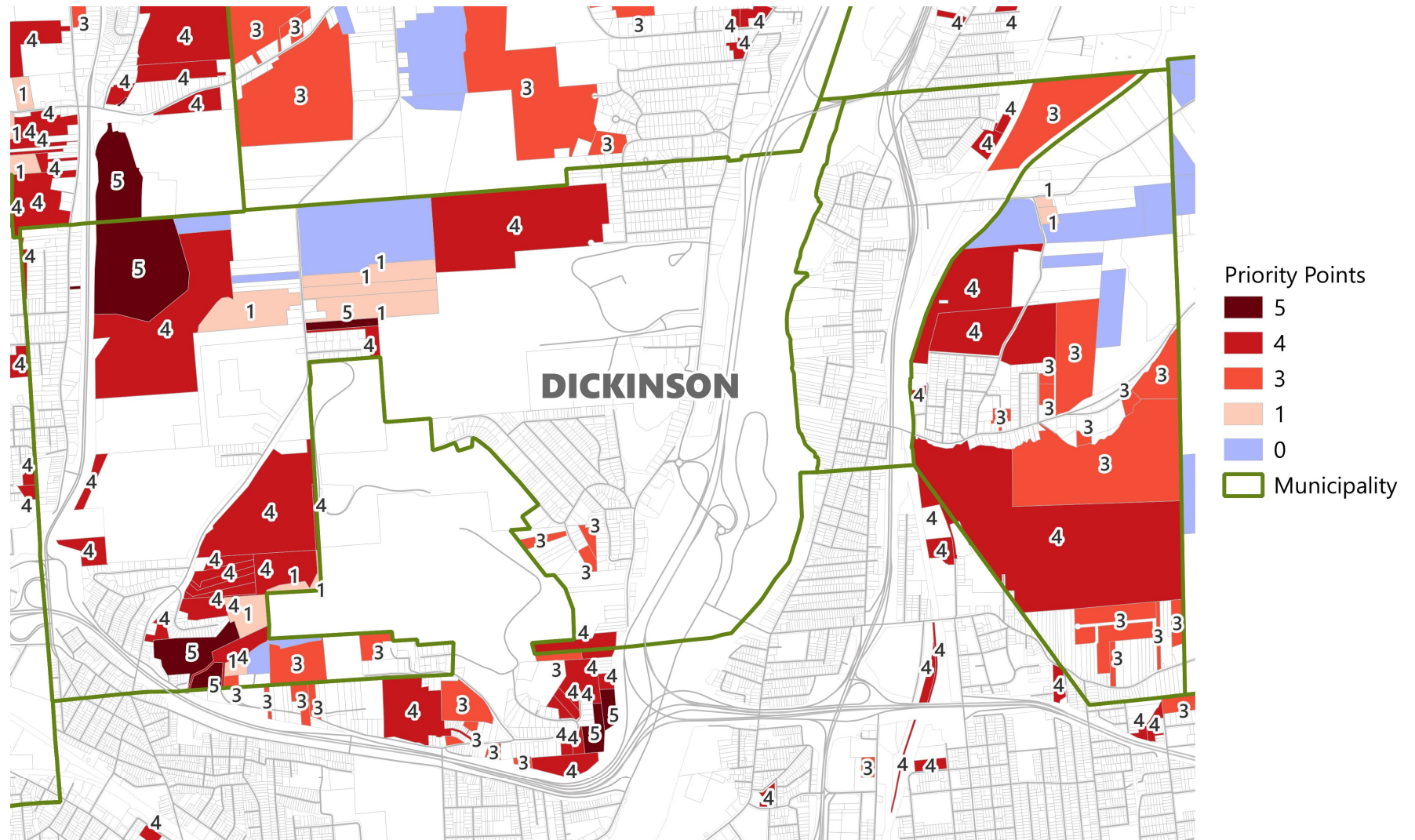
CHENANGO



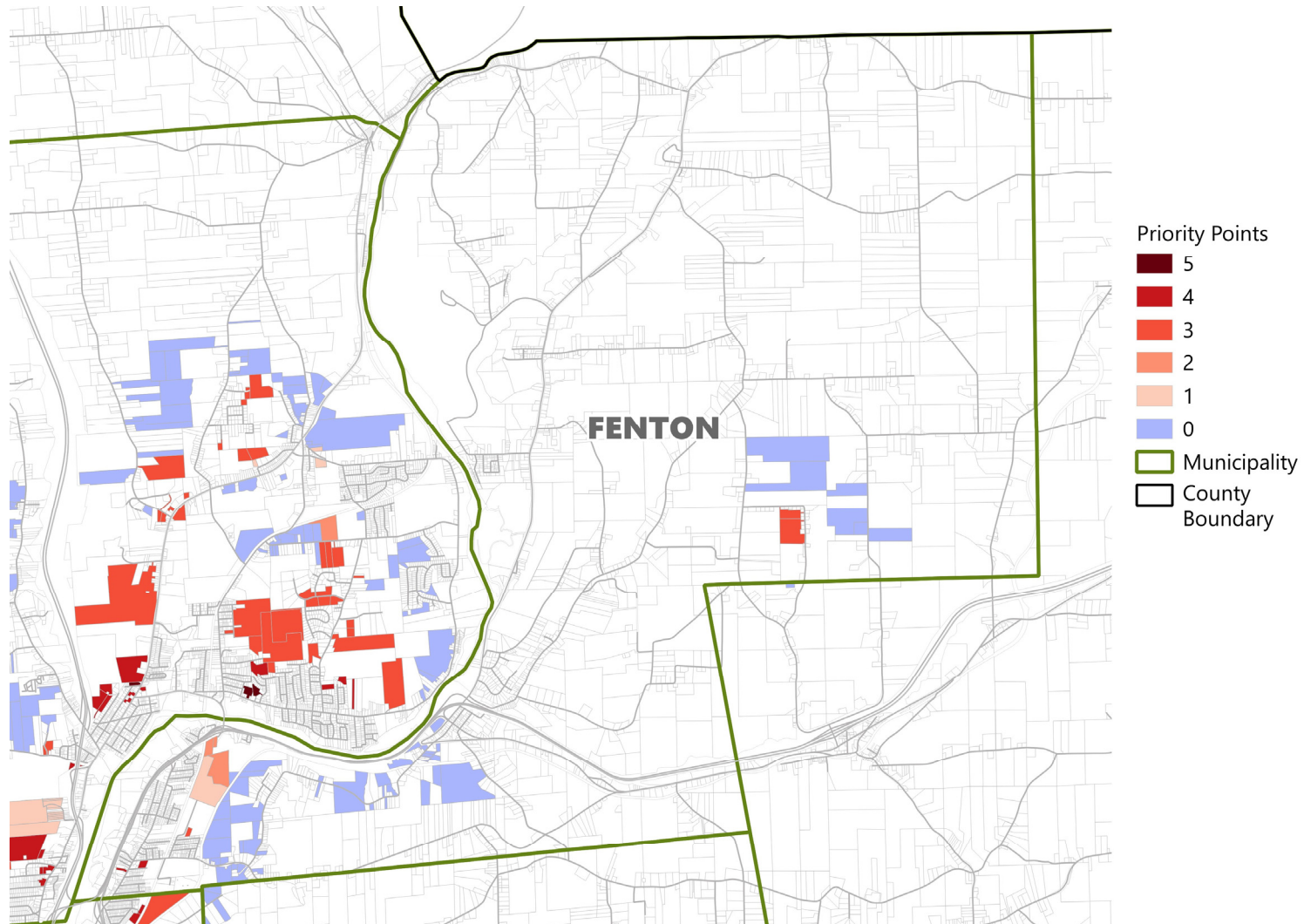
CONKLIN



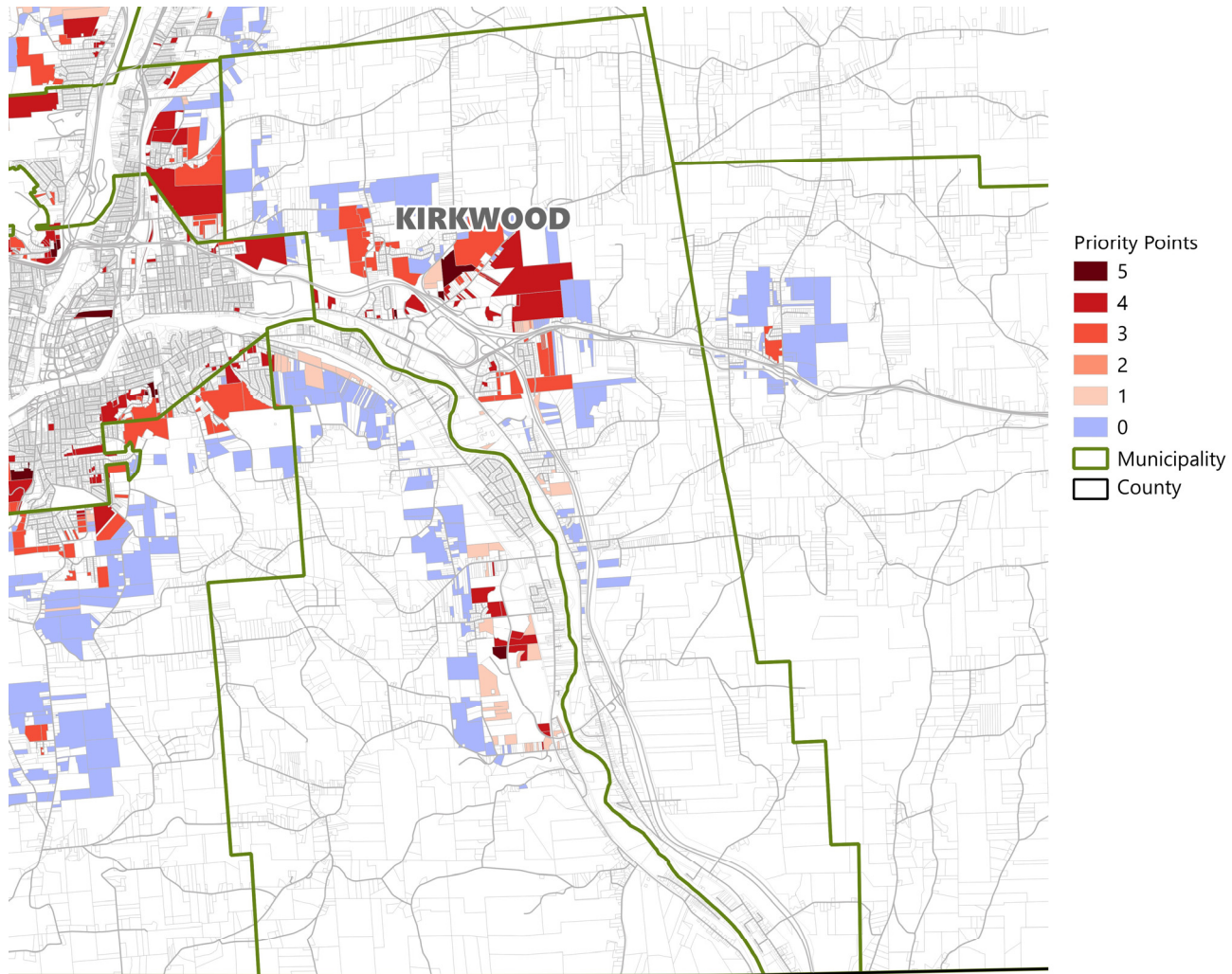
DICKINSON



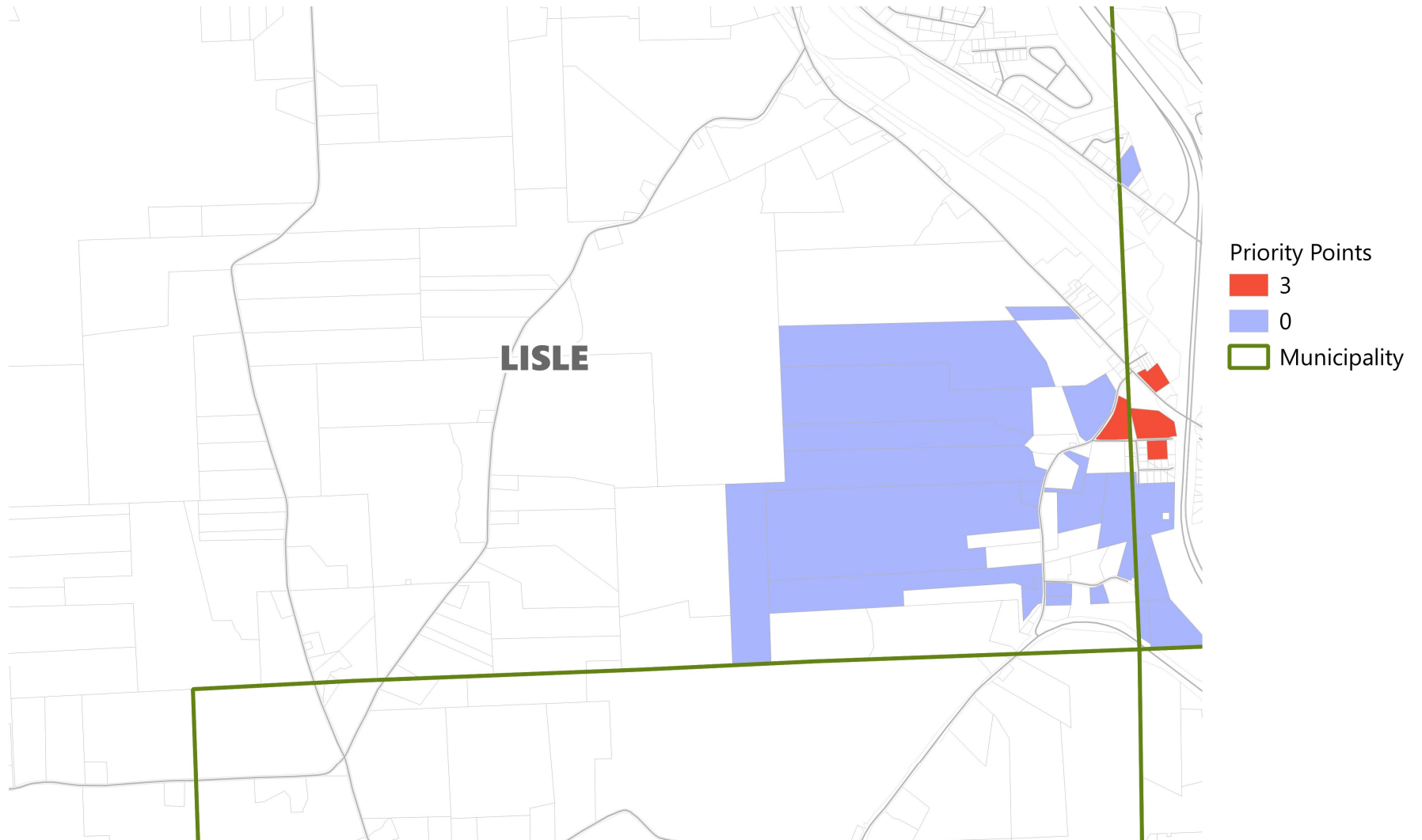
FENTON



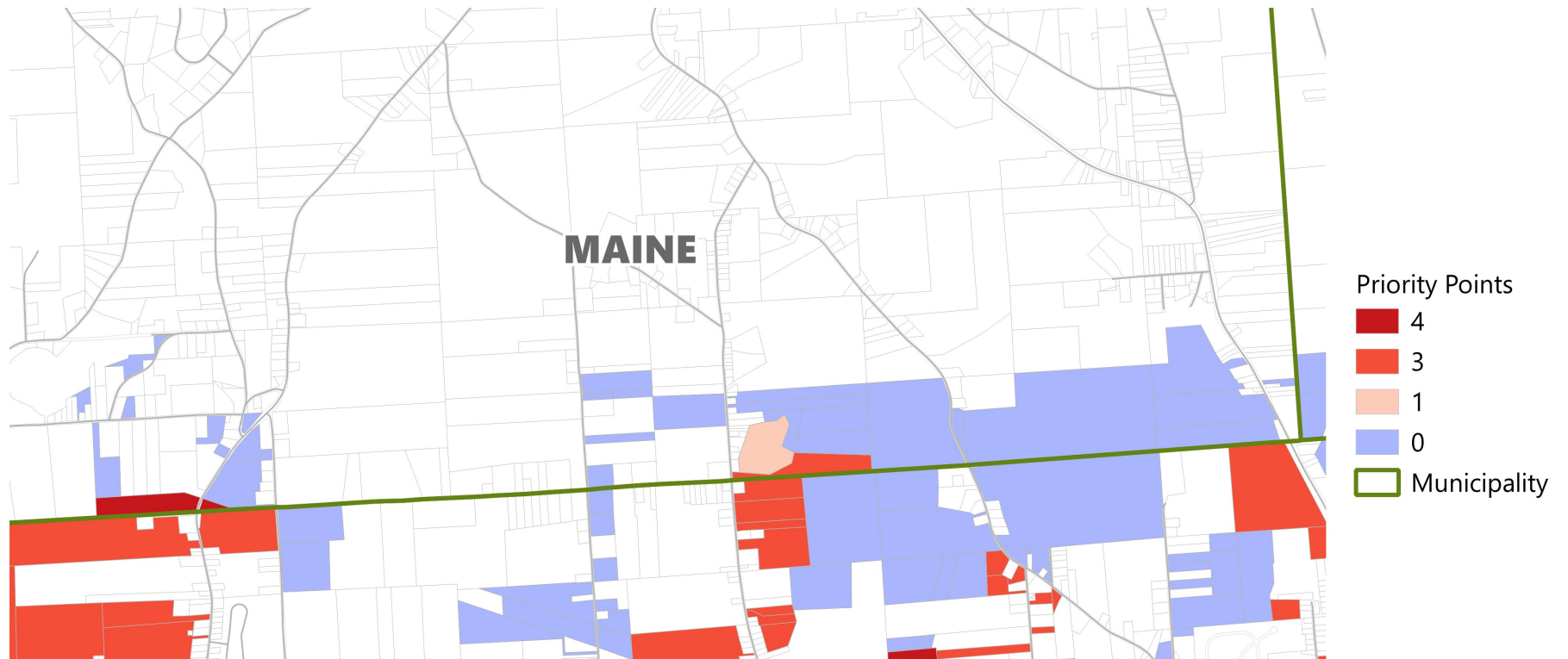
KIRKWOOD



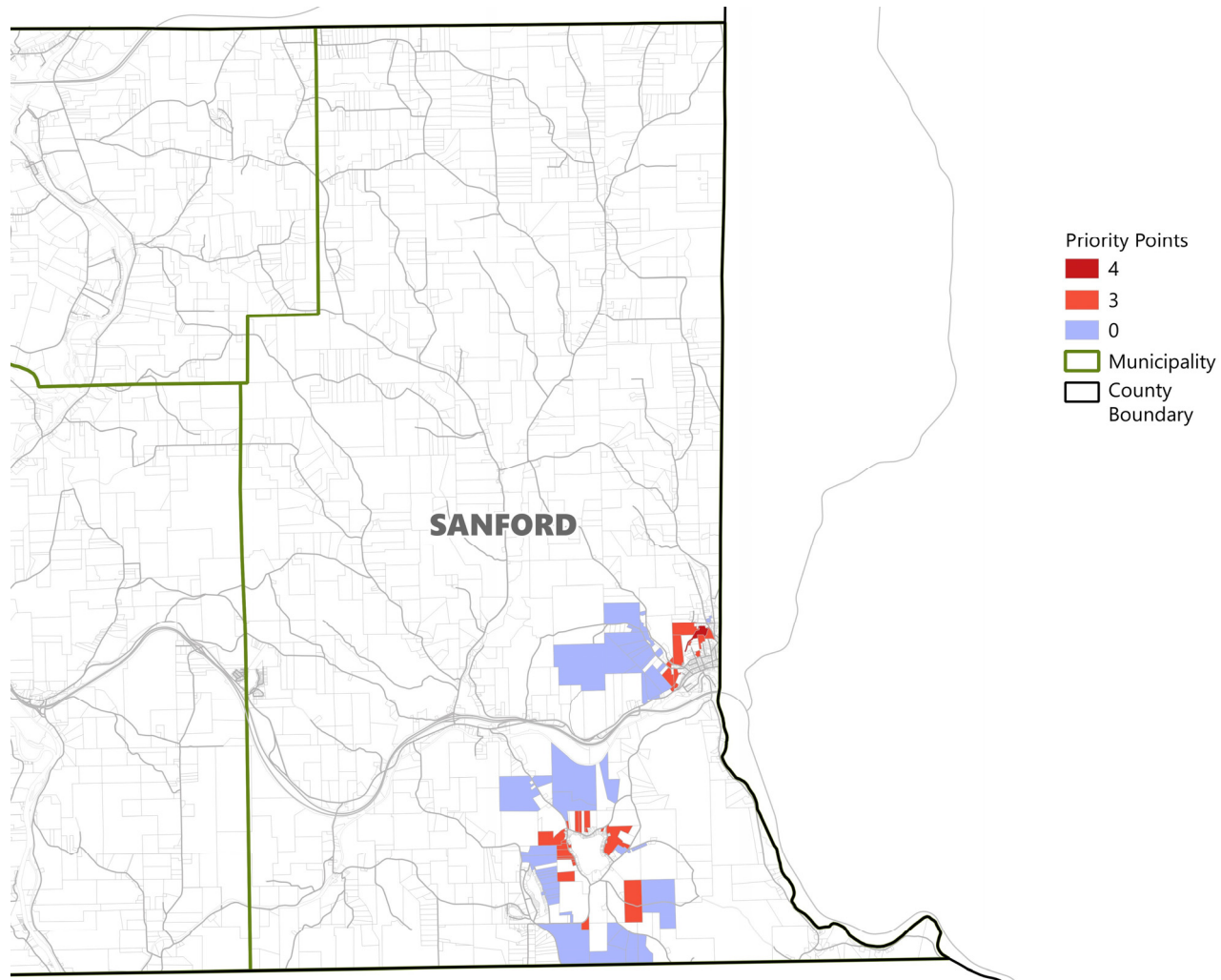
LISLE



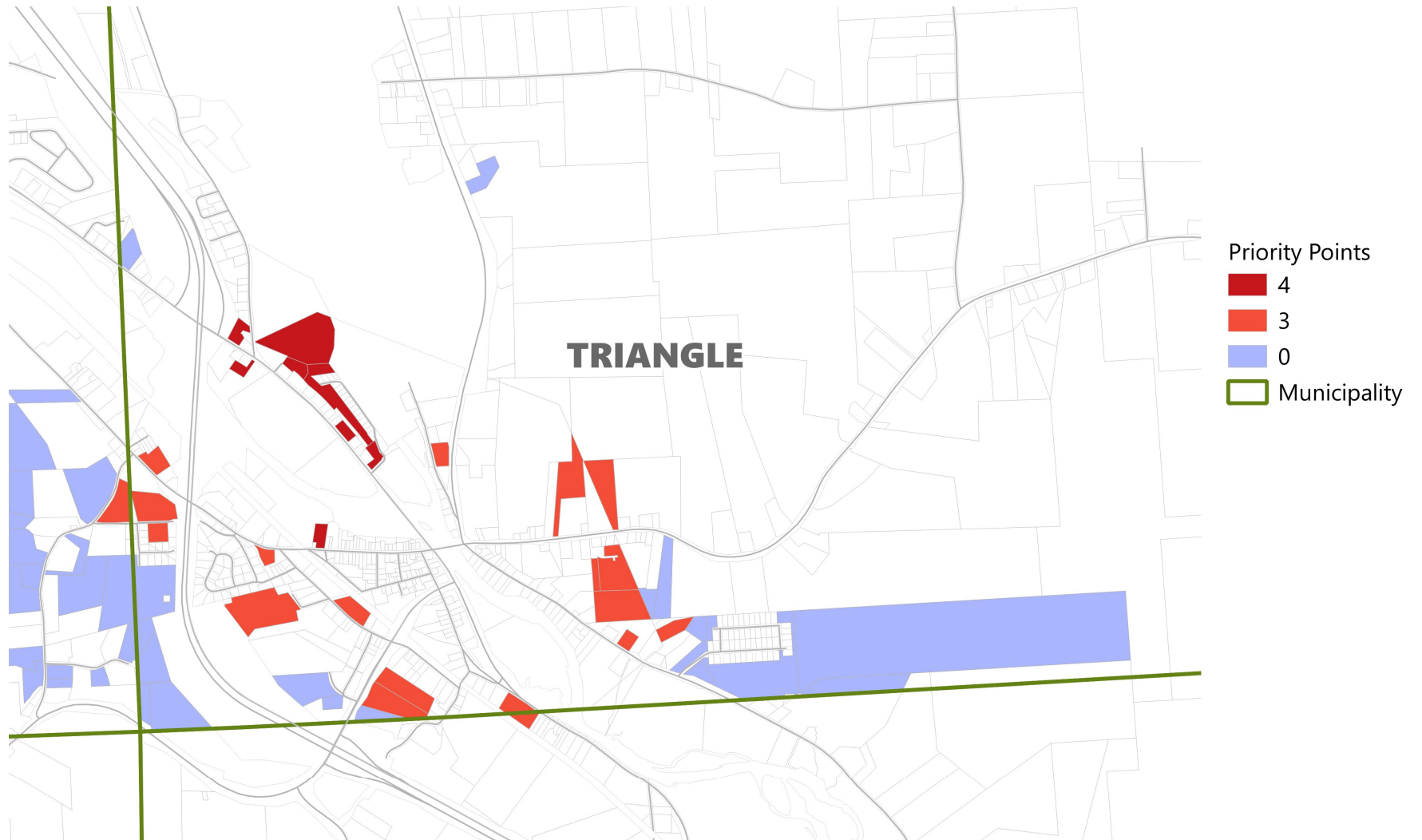
MAINE



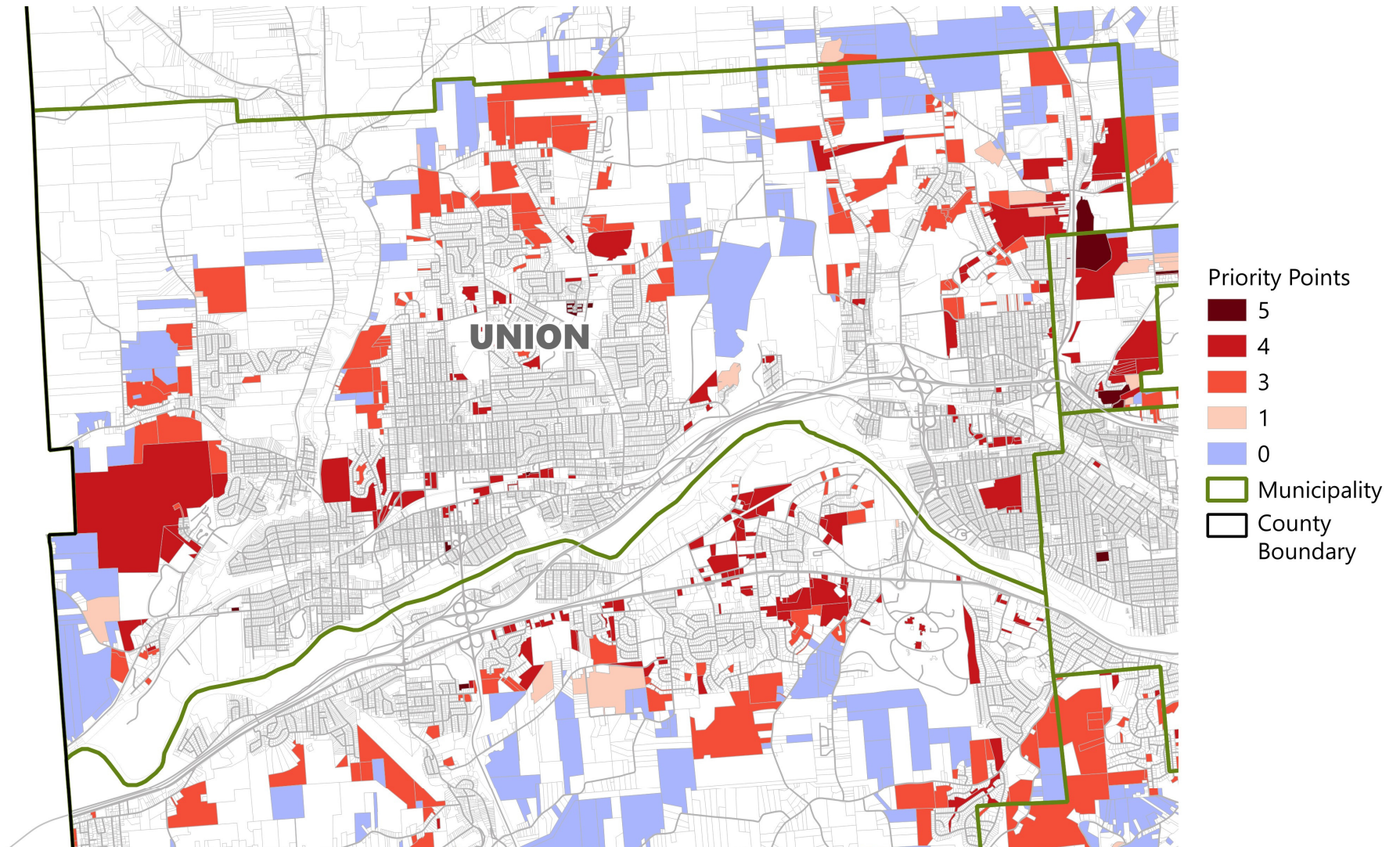
SANFORD



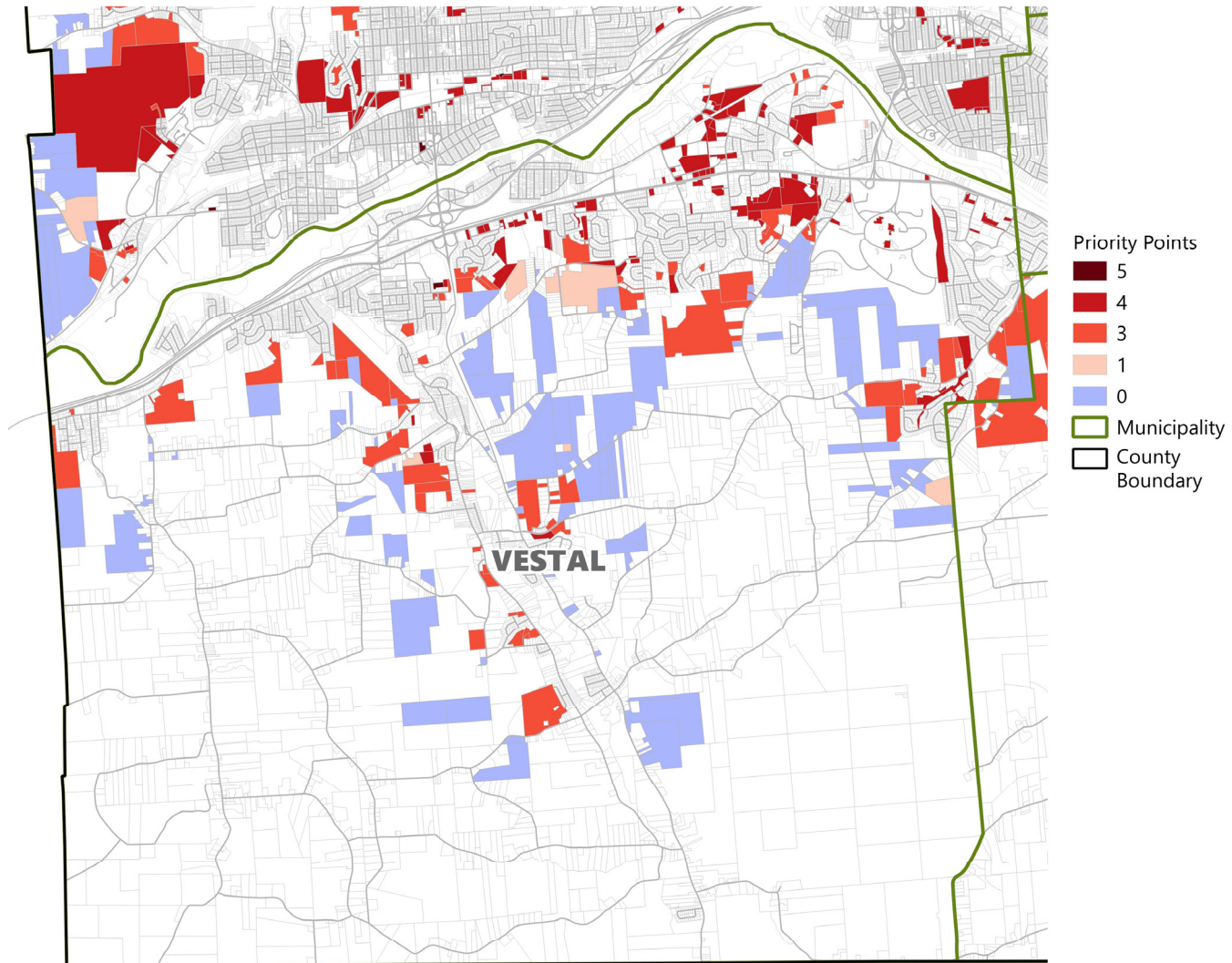
TRIANGLE



UNION



VESTAL



WINDSOR



Opportunity Sites by Score and Zone

Score/Zoning	Parcels	Acres	Score/Zoning	Parcels	Acres	Score/Zoning	Parcels	Acres
Score = 5	26	233.8	Score = 4, continued			Score = 3	432	5,554.3
R-1 Residential	2	57.0	Suburban Multi-Family	3	52.6	Rural Residence	44	1,007.0
Residential Single Unit Dwelling	7	55.7	Community Business	20	43.5	Rural Residential	44	775.3
Residence R	2	45.3	Multiple Residence	5	42.4	Suburban Single Family	74	737.0
Open Space District	1	23.4	Residential	10	40.1	Agricultural	18	525.8
R-M Residential	2	17.0	Industrial Development	8	37.7	Residential One-Family	29	433.5
Economic Development Zone	1	12.1	Limited Industrial	2	25.9	Residential	29	314.2
Residential	3	8.5	Commercial/Industrial I	6	23.4	Agricultural/Rural Residence	7	283.5
Urban Single Family	2	5.9	Rural-Residential	1	18.8	Agricultural-Residential	9	268.7
One Family Residential	1	2.4	Residence Multi	4	17.8	R-2 Residential	8	129.5
Business Two	1	2.0	Open Space	1	17.5	Residence R	17	123.4
Neighborhood Commercial	1	2.0	Planned Unit Development	8	17.0	Residential Single Unit Dwelling	21	106.8
Suburban Single Family	1	1.1	Residential Multifamily	3	15.5	Single-Family Residential	7	104.9
Industrial	1	1.1	Neighborhood Commercial	7	15.5	Urban Single Family	6	77.7
Light & Medium Industrial	1	0.3	R-12 One- and Two-Family Residence	1	14.9	Planned Development District	3	73.3
Score = 4	322	3,241.8	Heavy Industrial	6	14.8	One Family Residential	19	60.9
Rural Residential	2	601.5	Commercial Development	7	12.7	Residential Multifamily	14	52.6
Suburban Single Family	29	347.0	General Shopping	6	10.9	Planned Development	5	50.8
R-1 Residential	5	211.5	C-2 Commercial	1	8.2	Industrial Development	4	43.7
R-M Residential	11	205.9	R-15 One- and Two-Family Residence	3	7.8	Special	11	40.2
Agricultural/Rural Residence	1	196.2	General Commercial	2	6.6	Agricultural-Residential-A	2	35.3
Residential Single Unit Dwelling	30	155.7	Residential Multi Unit Dwelling	4	6.0	Suburban Multi-Family	7	34.1
Industrial	32	140.7	Planned Development Commercial	3	5.5	Residence	1	27.4
Open Space District	8	130.2	Service Commercial	3	4.9	R-MH Residential	4	25.9
Rural Residence	18	130.1	Planned Development	1	4.4	Industrial	5	25.2
Residence R	3	106.9	Business Two	3	4.0	RA1 Residential	6	24.9
One Family Residential	19	106.1	Medical	1	3.1	Planned Unit Development	6	23.4
Residential One & Two Unit Dwelling	1	95.3	Light & Medium Industrial	1	1.5	Residence Multi	2	18.6
R-2 Residential	4	78.8	Commercial	1	1.4	R-M Residential	3	18.6
Agricultural	4	78.5	Office Overlay District	1	1.3	None	4	18.4
Urban Single Family	15	70.4	Commercial/Industrial II	1	1.2	Rural-Residential	1	15.9
Residential One-Family	10	55.2	Business One	1	1.2	Open Space District	3	10.6
Economic Development Zone	5	52.9	Residential-B	1	1.1	Commercial	2	10.0



Opportunity Sites by Score and Zone

Score/Zoning	Parcels	Acres	Score/Zoning	Parcels	Acres	Score/Zoning	Parcels	Acres
Score = 5	26	233.8	Score = 4, continued			Score = 3	432	5,554.3
R-1 Residential	2	57.0	Suburban Multi-Family	3	52.6	Rural Residence	44	1,007.0
Residential Single Unit Dwelling	7	55.7	Community Business	20	43.5	Rural Residential	44	775.3
Residence R	2	45.3	Multiple Residence	5	42.4	Suburban Single Family	74	737.0
Open Space District	1	23.4	Residential	10	40.1	Agricultural	18	525.8
R-M Residential	2	17.0	Industrial Development	8	37.7	Residential One-Family	29	433.5
Economic Development Zone	1	12.1	Limited Industrial	2	25.9	Residential	29	314.2
Residential	3	8.5	Commercial/Industrial I	6	23.4	Agricultural/Rural Residence	7	283.5
Urban Single Family	2	5.9	Rural-Residential	1	18.8	Agricultural-Residential	9	268.7
One Family Residential	1	2.4	Residence Multi	4	17.8	R-2 Residential	8	129.5
Business Two	1	2.0	Open Space	1	17.5	Residence R	17	123.4
Neighborhood Commercial	1	2.0	Planned Unit Development	8	17.0	Residential Single Unit Dwelling	21	106.8
Suburban Single Family	1	1.1	Residential Multifamily	3	15.5	Single-Family Residential	7	104.9
Industrial	1	1.1	Neighborhood Commercial	7	15.5	Urban Single Family	6	77.7
Light & Medium Industrial	1	0.3	R-12 One- and Two-Family Residence	1	14.9	Planned Development District	3	73.3
Score = 4	322	3,241.8	Heavy Industrial	6	14.8	One Family Residential	19	60.9
Rural Residential	2	601.5	Commercial Development	7	12.7	Residential Multifamily	14	52.6
Suburban Single Family	29	347.0	General Shopping	6	10.9	Planned Development	5	50.8
R-1 Residential	5	211.5	C-2 Commercial	1	8.2	Industrial Development	4	43.7
R-M Residential	11	205.9	R-15 One- and Two-Family Residence	3	7.8	Special	11	40.2
Agricultural/Rural Residence	1	196.2	General Commercial	2	6.6	Agricultural-Residential-A	2	35.3
Residential Single Unit Dwelling	30	155.7	Residential Multi Unit Dwelling	4	6.0	Suburban Multi-Family	7	34.1
Industrial	32	140.7	Planned Development Commercial	3	5.5	Residence	1	27.4
Open Space District	8	130.2	Service Commercial	3	4.9	R-MH Residential	4	25.9
Rural Residence	18	130.1	Planned Development	1	4.4	Industrial	5	25.2
Residence R	3	106.9	Business Two	3	4.0	RA1 Residential	6	24.9
One Family Residential	19	106.1	Medical	1	3.1	Planned Unit Development	6	23.4
Residential One & Two Unit Dwelling	1	95.3	Light & Medium Industrial	1	1.5	Residence Multi	2	18.6
R-2 Residential	4	78.8	Commercial	1	1.4	R-M Residential	3	18.6
Agricultural	4	78.5	Office Overlay District	1	1.3	None	4	18.4
Urban Single Family	15	70.4	Commercial/Industrial II	1	1.2	Rural-Residential	1	15.9
Residential One-Family	10	55.2	Business One	1	1.2	Open Space District	3	10.6
Economic Development Zone	5	52.9	Residential-B	1	1.1	Commercial	2	10.0



Opportunity Sites by Score and Zone, continued

Score/Zoning	Parcels	Acres	Score/Zoning	Parcels	Acres	Score/Zoning	Parcels	Acres
Score = 3, continued			Score = 1, continued			Score = 0, continued		
One and Two-Family Residential	2	9.0	Residential-B	1	42.8	R-1 Residential	18	201.5
RB2 Residential/Service	2	8.6	Limited Industrial	2	32.5	Residence R1	17	187.8
RA2 Residential	2	7.5	Urban Single Family	2	30.7	Commercial	5	111.2
Residential Multi Unit Dwelling	1	6.5	Residential Multifamily	5	16.7	Agricultural-Rural	2	83.2
R-1 Residential	3	6.4	R-M Residential	4	15.0	Suburban Single Family	4	76.1
Commercial/Industrial I	1	5.3	Residential	2	5.6	Residential-A	21	73.8
Open Space	1	3.4	General Commercial	2	4.7	Residence R	19	69.6
R-15 One- and Two-Family Residence	1	2.9	R-2 Residential	2	3.1	R-2 Residential	5	62.4
RB1 Residential/Service	1	2.6	Agricultural/Rural Residence	1	2.7	Special	3	62.4
Residential-B	1	1.8	Residence Multi	1	2.6	Limited Industrial	5	57.2
Heavy Industrial	1	1.8	Industrial Development	1	1.2	Planned Development Industrial	1	29.8
Community Business	1	1.3	Score = 0			Industrial Development	4	27.0
Score = 2	5	55.2	Rural Residence	106	2,211.9	Residential One & Two Unit Dwelling	4	24.2
Residential-B	1	27.6	Rural Residential	102	1,879.6	Planned Unit Development	3	20.9
Residential	1	18.7	Agricultural-Residential	35	1,711.7	Multiple Residence	2	15.0
Agricultural-Residential-A	2	7.6	Agricultural	66	1,236.2	Residential Single Unit Dwelling	1	13.0
Residence R	1	1.4	None	35	644.7	Residence Multi	3	8.9
Score = 1	96	1,012.1	Residential One-Family	53	635.7	General Commercial	2	7.4
Agricultural	14	225.4	Agricultural/Rural Residence	27	593.6	Business Two	3	6.8
Rural Residence	6	164.1	R-15 One- and Two-Family Residence	70	571.3	R-M Residential	2	6.1
R-15 One- and Two-Family Residence	23	147.1	Residential Multifamily	36	570.4	Suburban Multi-Family	2	4.9
R-1 Residential	5	78.9	Agricultural-Residential-A	22	514.0	Commercial Development	1	2.2
Rural Residential	6	74.4	Residential	39	367.7	Rural/Agricultural	1	2.0
Economic Development Zone	5	73.6	Residence	22	323.3	One Family Residential	1	1.7
Residence R	11	45.9	Rural-Residential	13	311.3	Grand Total	1,639	23,033.7
Planned Unit Development	3	44.9	Open Space District	3	210.3			

Source: Camoin Associates



ABOUT CAMOIN ASSOCIATES

As the nation's only full-service economic development and lead generation consulting firm, Camoin Associates empowers communities through human connection backed by robust analytics.

Since 1999, Camoin Associates has helped local and state governments, economic development organizations, nonprofit organizations, and private businesses across the country generate economic results marked by resiliency and prosperity.

To learn more about our experience and projects in all of our service lines, please visit our website at www.camoinassociates.com. You can also find us on [LinkedIn](#), [Facebook](#), and [YouTube](#).

The Project Team

Dan Stevens
Project Principal

Robert O'Brien
Analyst

Connor Allen
Analyst

Service Lines



Strategic and
Organizational
Planning



Real Estate
Development
Services



Lead Generation
and Relationships



Business Attraction
and Retention



Entrepreneurship
and Innovation



Industry and
Workforce
Analytics



Impact
Analysis

