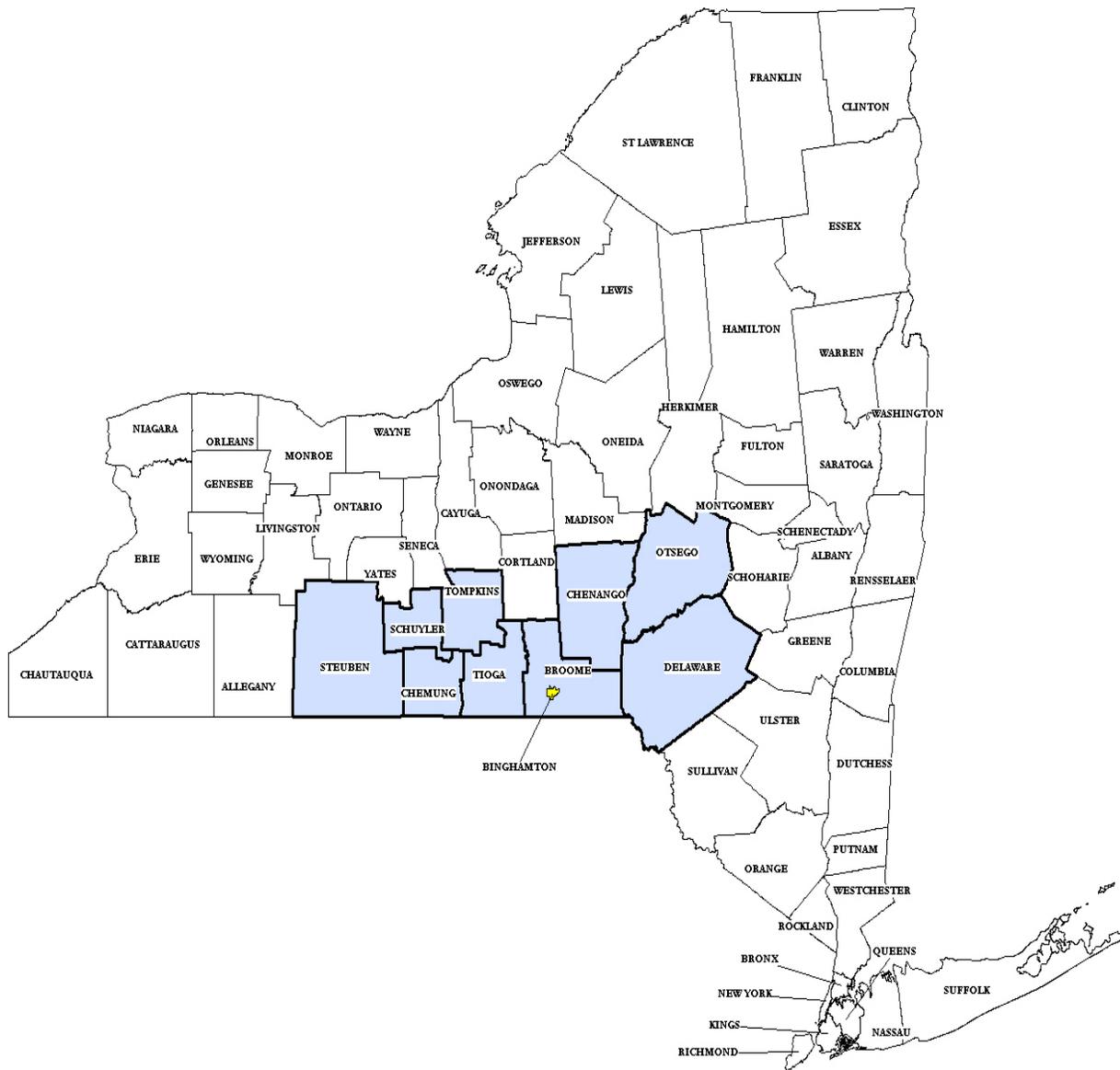


New York State Division of Housing and Community Renewal  
Statewide Affordable Housing Needs Study

*SOUTHERN TIER REGIONAL REPORT*

Prepared by the Office of Policy Research and Development  
February 2009



## **Introduction**

This report describes the affordable housing issues and needs of the nine counties that comprise the Southern Tier Region: Broome, Chemung, Chenango, Delaware, Otsego, Schuyler, Steuben, Tioga and Tompkins (the Region).

During the month of October 2008, information regarding the affordable housing and community development needs of the Region was obtained through a series of focus group meetings held by the Division of Housing and Community Renewal (DHCR) with local officials and housing experts. The information contained in this report is a distillation of the comments, observations and opinions of the participants who attended these focus group meetings. In addition, a number of site visits were conducted throughout the Region.

This report contains U.S. Census and American Community Survey data intended to identify demographic and housing related changes in the nine counties from 1990 to 2006 (see accompanying tables). However, five of the counties lack the population density necessary to obtain 2006 American Community Survey results. Data for those counties was confined to the 1990 and 2000 U.S. Census.

## **Regional Overview**

The Region is bordered by the Finger Lakes, Central New York and Mohawk Valley Regions to the north, the state of Pennsylvania to the south, the Capital District to the east and Western New York to the west.

Meeting participants said housing in the Region is affordable, however, much of the housing stock is old and substandard. The poor condition of the Region's housing is often masked, due to the fact that much of it is scattered in rural areas. It was said that residents will accept substandard living situations, such as inefficient heating systems, leaking roofs and failing septic systems because they do not have alternative housing options. It was acknowledged the income levels in many areas of the Region are relatively low and many residents do not have the financial means to invest in their properties.

Some meeting participants believe the State should fund projects that rehabilitate homes in neighborhood settings where water, sewer, transportation and services are easily accessible. However, other participants said rehabilitation projects are more costly and are oftentimes more expensive than new construction. They also said it takes organizations with appropriate capacity to successfully complete projects of this nature.

Meeting participants also said the lack of rental units is an issue in the Region. There has been very little new construction of affordable units. Infrastructure issues are often a hindrance to affordable housing development in rural areas. The cost of repairing septic systems is high, and in some cases it is more cost effective to relocate people than to build a wastewater treatment plant in a rural

area. Additional impediments to new construction include a lack of developable land, “not-in-my-backyard” (NIMBY) opposition and a lack of investment in small Low- Income Housing Tax Credit (LIHC) projects, particularly given the current economic climate.

In Steuben County, it was stated that the housing needs are bifurcated and it is often a question of the City of Corning in the east, versus the rest of the County. It was recognized that the income levels in the western side of the County are generally lower than the county-wide median income of \$54,900. It was questioned whether county-wide medians are a fair representation of all the households in Steuben County. A similar sentiment was discussed in the City of Ithaca, Tompkins County.

The presence of Cornell University and Ithaca College impacts the availability and affordability of housing in Ithaca. Half of the City’s population of approximately 32,000 is comprised of students. A recent renter survey showed that compared to families, students found it easier to obtain housing. This was attributed to rental prices and the configuration of units.

Participants said affordable housing is just part of the mosaic of social service issues facing the Region. They stressed that housing must be viewed in the context of other issues such as access to services, zoning, planning, transportation availability, universal design and the demographics of the Region.

## **Regional Affordable Housing and Community Development Issues**

### **Housing Quality and Stock**

Meeting participants said safe and stable housing is in short supply in the Region. Participants in Steuben and Schuyler Counties said housing quality issues emerge due to the age of the housing stock, absentee landlords who are not concerned with housing quality and lax building code enforcement. Participants in Broome County cited instances in which residents in rural, remote areas proudly refuse to accept any type of financial assistance from government or not-for-profit organizations to improve the condition of their homes.

The Region’s manufactured home (mobile home) stock also plays a role with respect to housing quality. Mobile homes are a common housing option for farm workers and the adult children of property owners in rural areas. In fact, participants said mobile homes are often the only affordable housing option for residents, particularly young families. It was stated that many of these homes are aged and in substandard condition. They also said funding is needed to repair mobile homes that are sited in parks. Participants from Chenango said that County has the highest concentration of mobile homes in the State. Along the same line, Tioga participants said close to 18 percent of that County’s housing stock is comprised of mobile homes.

Attendees from Otsego County discussed the resources that are available from the USDA for mobile home replacement on single sites and noted the State does not offer such assistance. They suggested that the State extend their ability to underwrite the development of mobile home parks as an affordable housing option. Participants shared an example of a well-designed mobile home park called Peaceful Flats in the Village of Oneonta.

Attendees from several counties in the Region discussed the quality of rental units. In the Village of Bath, Steuben County, more than half of the housing stock is rental units, most of which were created by the segmenting of large Victorian homes. Many of these properties are described by participants as being occupied by transient tenants and having owners who are not making the necessary capital improvements. To address this issue, the City of Hornell, also in Steuben County, passed an ordinance against the subdivision of existing homes into multi-unit residences. Attendees in the City of Elmira, Chemung County, said 20 to 30 years ago there was a rigorous conversion of large homes into rental tenancy containing up to six units. Recent efforts by the City are directed to decreasing the number of rental units and actively encouraging homeownership.

Participants from Elmira also stated that lead-based paint continues to have a detrimental effect upon children living in rental and owner occupied properties in the City. It was pointed out that the City of Elmira faces hard choices with their rehabilitation efforts. It can cost up to \$5,000 per home just to address energy and lead-based paint issues. The City's Comprehensive Package was described by participants. The City-managed program includes: 1) lead testing of homes and children, 2) energy audits of homes; and, 3) federal and/or state funds for rehabilitation.

In the eastern counties of the Region, Chenango, Delaware and Otsego Counties, the lack of rental housing was linked to the paucity of private developers in rural communities. Participants from Chenango County said developers are buying property, but are not developing affordable housing as they believe these projects are not financially feasible.

In Delaware County, attendees said some developers are interested in affordable housing development, but lack the start-up knowledge and are in need of technical assistance. A participant said a full time advocate for the development of affordable housing in rural areas is needed. Participants recommended the creation of a website that would facilitate the interaction between local communities and private developers on the affordable housing needs of rural communities.

According to the 2006 Tompkins County Affordable Housing Needs Assessment, 400 units need to be added to the local housing stock each year between 2005 and 2014 to meet unmet needs and the forecasted level of demand growth. Half of

these units are needed for households making less than 80 percent of area median income (AMI).

In Chemung County, participants put the need for rental units in the context of the availability of Section 8 units. They said many of those holding vouchers wish to live in the small towns, villages and hamlets of the County. The lack of decent rentals in those areas forces voucher holders to the City of Elmira where rentals are more readily available.

Participants stressed the need for mixed income projects and neighborhoods. It was said that mixed income communities are more socially sustainable and community acceptance is more likely to occur when siting projects. Attendees encouraged the State to create programs that will make mixed income housing projects financially feasible.

Meeting participants in Tompkins County discussed the need for a diverse housing stock. In the City of Ithaca, condominium style units are needed as the City is a desirable place to live but residents may not want the responsibility of maintaining large homes. Participants in Steuben and Schuyler Counties said the populace would like to see more single family or duplex units. One attendee said they are focusing on creating townhouse developments which mimic garden style market rate units, as opposed to high rise structures.

Attendees said an impediment to the development of affordable housing is NIMBY opposition. Attendees in Broome and Tioga Counties said low- income housing projects for seniors, students, families and the mentally ill all face NIMBY issues. Participants said some residents believe multi-family affordable housing generates more special education students and the zoning that supports such development will devalue their properties.

According to meeting participants in Tompkins County, developers are faced with a “those people” attitude when the development of rental housing is being considered. It was posited that residents complain less when they see that the completed affordable housing development is different than their initial perception. Some participants suggested using a “carrot and stick” approach by offering communities infrastructure funding for water and sewer in exchange for permitting the development of affordable housing.

#### Affordability

Meeting participants agreed that for the most part housing in the Region is affordable. However, there are areas where housing price escalation has outstripped the wage growth of local residents. For example, it was said the median sales price of homes in Tompkins County is higher than those found in neighboring counties. It is believed that approximately 20 percent of the workforce commutes from outside of the County because of the high housing prices.

Participants from Delaware County said the median sales price of homes has increased and it is difficult to find quality housing under \$125,000. Housing that is available under this sales price often requires substantial rehabilitation. The presence of a second home market was said to be one of the reasons why the County has seen a rise in home prices. The County is still seeing the September 11<sup>th</sup> impact, as New Yorkers flee the City for a more rural lifestyle. Communities are being gentrified and locals who cannot afford to stay are leaving. They suggest that some analysis be done to look at the long term effect of in-migration of downstate residents.

Participants from Delaware County also said economic development is needed. People cannot afford to stay in the area because wages are too low. Services offered by not-for-profit organizations are being utilized by clients as well as employees of these organizations. Delaware County employees are paid well but cannot afford to purchase a home in the County. Many residents either rent or leave the County to find housing that is affordable. One participant said in light of the rising housing prices and foreclosures, the Region may need to look more toward rental opportunities rather than homeownership.

Many participants across the Region believe transportation costs are inextricably tied to housing affordability. Transportation is a costly expense, particularly for residents living in rural areas with limited access to public transportation. High gas prices equate to high transportation costs for those with long commutes. Participants recognized that it is important to have transit close to housing options.

Participants said the number of foreclosure cases seen in rural towns and villages in the Region do not compare to what is seen in urban areas of the State, however, the deterioration of foreclosed properties is a problem. One not-for-profit in Chenango County receives 10 to 12 calls per week; one-third of the calls are attributed to problems with adjustable rate mortgages, while others are attributed to job loss. It was said that people are “calling from the courthouse steps” seeking guidance, but funding is not available to assist those who are behind in their mortgage payments. One participant said they are now focusing on foreclosure prevention, whereas in the past they had assisted 35 to 40 first time homebuyers per year.

Participants from Tompkins County said residents with Section 8 vouchers are finding it difficult to secure affordable housing, particularly in the City of Ithaca. The demand for rental housing is strong given the large student population in the City and rising home prices. Despite the fact that the County has approximately 1,000 vouchers, a participant said there are close to 200 voucher holders unable to find apartments that they can afford. When vouchers near their expiration date, residents leave the City of Ithaca to find housing in neighboring towns and villages.

Participants in Chemung County discussed the preponderance of young persons under 21 years of age who seek rental properties in the City of Elmira. The City's relative affordability makes it possible for young adults to secure their own rental housing. However, attendees said these tenants often have limited economic resources and life skills and have a tendency to "trash" apartments and move from one property to another.

To address this situation a number of participants said they work with local high schools to provide "Financial Fitness Education." Such course work includes classes on tenant rights and responsibilities, car purchasing and homebuyer education. In order to meet what the participants said was an educational imperative, the Cornell Cooperative Extension offers a Home Upkeep Program in the area.

#### Special Needs/Supportive Housing

The primary special needs housing issue cited by participants in the Region was senior housing. They said seniors are the largest growing segment of the population in the Region. It was stated that seniors do not have the financial ability to pay for rising property taxes, utility costs and medication. For instance, in Chenango County, local not-for-profit organizations have seen an increase in the number of seniors requesting reverse mortgage counseling from five per year to approximately 30 per year.

In Tompkins, the percent of baby boomers is larger than the national average. Approximately 500 individuals are retiring each year, leading to a higher percentage of residents living on a fixed income. It was suggested that diverse housing options should be made available in order that baby boomers can downsize and free up homes for younger families.

Participants in Chemung said the household income levels of many seniors, which are derived from Social Security benefits and pensions, exclude them from qualifying for public assistance. Such exclusion masks needs when the seniors have younger dependant family members living with them. Situations where grandparents are parenting grandchildren were cited as a dire special needs housing problem in the County. Currently, there are no housing options to accommodate this segment of the market.

Chemung County's Supporting Our Seniors (SOS) Program was discussed. The intent of the Program is to foster the continued tenancy of the elderly in their homes by matching volunteers with elderly homeowners. Also discussed was the possibility of three to four elderly individuals sharing a home. Such an initiative would free up housing, making it available to young adults while at the same time encouraging more communal living and diversity in neighborhoods. Attendees discussed the circumstances faced by the homeless in rural areas of the Region. It was said that in rural communities individuals "drift into back hollows and marginal shelters" including old hunting lodges. People live in properties that

should otherwise be condemned. They often live in substandard housing and accept their living conditions because they lack affordable alternatives.

Emergency housing is a growing issue in Chenango and Otsego Counties. Currently, Chenango County does not have emergency shelters, with the exception of a domestic violence shelter. One local organization is receiving 30 applications per day for emergency housing. Otsego County has one emergency shelter with 16 beds and is unable to accommodate all of those in need in the County.

A participant in Steuben County said ex-offenders are the primary special needs population. It was said there is a need for organizations willing to take risks to develop community residences and/or transitional housing for this population. It was stated that such developments would address the role substandard housing plays in the perpetuation of bad behavior among ex-offenders.

#### Downtown Revitalization and Main Streets

Meeting participants discussed downtown revitalization and DHCR's Main Street Program. Participants from Delaware County said existing conditions make it difficult to convert upper floor units to residential use. The high cost of bringing buildings up to code and adhering to international building code standards, which incorporates many of the requirements of the National Flood Insurance Program, were cited as impediments to downtown residential development in Delaware. Attendees from Chenango County said downtown revitalization efforts lack needed funding and recommended that the handicap accessibility and sprinkler system requirements be relaxed for downtown residential development. They believe substitutes for these requirements should be permitted.

Meeting participants in Tompkins County said there are mixed income/mixed use projects in downtown Ithaca. One participant said, "Mixed use projects are the cornerstone of healthy downtowns." Most of the upper floor housing units are occupied by college students and artists. It was said that mixed income downtown development is an expensive undertaking and requires substantial subsidy from the State. Some suggested leveraging resources from the LIHC Program with resources from the Empire State Development (ESD) Corporation's Restore NY Program to create senior housing on upper floors in the downtown area. However, impediments to converting upper floors to residential use include handicap access, water sprinkler systems and elevators.

Attendees throughout the Region also discussed their use of DHCR's Main Street Program. Participants from Chenango County said that although the Program has worked well in the Village of Norwich, rural areas need the ability to use one Main Street application for multiple sites across two or three hamlets. In Steuben and Schuyler Counties, participants cautioned that "people back away from the table" when housing is introduced into Main Street projects. In the City of Hornell, Steuben County, there has been a good deal of interest in upper floor

residential units, however such units are in a state of disrepair and the funding needed to bring units up to code is not available. Furthermore, the rents that can be commanded for these units do not warrant the needed investments.

Use of the Main Street Program has been limited in Broome and Tioga Counties. One village in Tioga County obtained a Main Street grant three years ago. A participant said it was very difficult to solicit interest from business owners and administering the Program was cumbersome. The recipient requested to expand the target area to the entire central business district and was able to utilize the grant. Participants recognized the addition of municipalities as an eligible applicant as a positive change to the Program but stated there is a need for administrative capacity. For instance, in Broome County, it was said many municipalities have limited staff capacity which affects their ability to administer the Program.

#### Program Alignment

The urban-rural dichotomy as it relates to housing was discussed extensively by meeting participants in the eastern portion of the Region. Participants believe that DHCR's funding is directed to urban areas at the expense of the rural regions of the State. They said program selection criteria which are based on the percent of the population that is low-income is advantageous to areas with a larger population. The CDBG municipal poverty score, based on the U.S. Census, was also cited as selection criteria which favors high population areas.

One participant said DHCR's design requirements hinder the development of affordable housing in rural upstate communities. It was said green building and central air requirements raise costs in rural projects. It was suggested that DHCR reconsider certain design requirements in light of the escalating costs associated with the development of affordable housing.

Participants said DHCR's Small Projects Initiative is the right fit for many areas of the Region, however, there are many obstacles to its use including limited funding and administrative and design issues. They said higher funding levels are needed to make the Initiative feasible. One participant from Otsego County stated it cost \$30,000 to prepare and submit an application for funding from that Initiative. Participants in Steuben and Schuyler Counties said the design standards employed by DHCR preclude their involvement in the Small Projects Initiative. The standards, which they believe are unnecessary, boost the cost of small projects by five to ten percent. It was opined that meeting energy efficiency standards when working on adaptive reuse projects with the State Historic Preservation Office is a particular problem for developers.

Participants in Broome and Tompkins Counties said utilization of the LIHC Program is feasible only in developments of 36 units or more. Such projects have a tendency to overwhelm smaller communities. Instead smaller projects comprised of four to six units are preferable. However, one participant stated that smaller deals will not work given the current turmoil in the LIHC equity markets.

Investors are looking for single large deals, as opposed to multiple small deals. Attendees said the lack of investment of LIHC in small projects is a huge hindrance to affordable housing development. Participants said some type of LIHC Program “reform or retooling” is needed to make small projects attractive to private investors.

Participants from Tompkins County commented on several of DHCR’s policies and programs. One meeting participant expressed a concern about their inability to obtain a waiver for vacant special needs units. An example was given of a project for the visually impaired where it took close to seven months to fill a vacant unit. It was suggested that DHCR be more flexible by permitting vacant units to be filled by the general population after 90 days. Some participants recommended that developers connect with social service organizations in the community in order to reduce the time when units are vacant.

Participants in Tompkins said the use of the State Low-Income Housing Tax Credit Program (SLIHC), which serves households with incomes up to 90 percent of AMI, is more challenging than using federal resources that target residents with incomes up to 60 percent of AMI. It was said rents at SLIHC funded projects are so close to market rate that they are not considered affordable. A participant said a large portion of low- income residents, especially seniors, earn between \$20,000 and \$30,000 and such income levels are below the SLIHC Program income targets of 60 to 90 percent of AMI.

One participant from Tompkins said the County does not have a large scale affordable homeownership program. Most single family affordable homes in the City of Ithaca are on scattered sites. It was said that the State lacks the capital funding for homeownership programs at a level similar to that for rental units. The participant suggested that the State increase the per unit subsidy for homeowners under the HOME Program. Currently, the State cap is lower than the federal cap.

#### Flood Remediation

Several counties in the Region including Broome, Chenango, Delaware, Otsego and Tioga were severely impacted by flooding in recent years. Damage from the 2006 flooding of the Susquehanna River was discussed while touring Broome County. Several homes remain vacant due to the flood damage in the Villages of Conklin and Kirkwood. Following the floods, buyout programs were initiated with funding from the Federal Emergency Management Agency and the New York State Emergency Management Office. The buyout process includes the purchasing of homes damaged by the floods, their demolition and dedication of the land for open space, recreational, wetlands or flood mitigation purposes. The initial buyout program was administered at the local level, with 75 percent of the home acquisition costs paid, including legal, appraisal, recording and other transaction costs.

In April 2008, Governor Paterson and Legislative leaders announced that the 2008-2009 State Enacted Budget would include \$15 million for the Greater Catskill Flood Remediation Program. Under this Program, which is administered by DHCR's Office of Community Renewal, 100 percent of the home acquisition costs are paid. The new program is now administered at the county level and has an income cap of 150 percent of AMI. In Broome County, 50 households were identified as potential Program participants, however, only three are participating in the Program.

### **Regional Affordable Housing and Community Development Assets**

- Committed not-for-profit and local government leaders focused on addressing affordable housing issues.
- Rural quality of life - small towns with walkable communities.
- Historic residential and commercial architecture.
- Major employers - Cornell University and Lockheed Martin.
- Effective cross agency collaboration.
- Scenery and natural beauty.
- Relatively affordable housing market.
- Low crime rates.

### **Regional Affordable Housing and Community Development Needs**

- *Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.
- *Very low- income housing:* rental opportunities for those who are being priced out of the rental market or living in substandard housing.
- *Transportation in rural communities:* public transportation to serve residents in rural areas of the Region.
- *Affordable homeownership:* affordable homeownership opportunities which match the economic realities of the existing populace.
- *Economic development opportunities:* employment opportunities with living wages.
- *Senior housing:* rental housing for seniors.
- *Diverse housing stock:* increased housing stock and options, including condominiums and townhomes, which meet current and future housing needs.
- *Mixed use and mixed income development:* flexible funding to allow for mixed use and mixed income development.

### **Regional Highlight – City of Binghamton**

The City of Binghamton is located in Broome County at the confluence of the Chenango and Susquehanna Rivers. Binghamton is the birthplace of International

Business Machines (IBM). The City is sometimes referred to as the “Carousel Capital of the World,” as it has the world’s largest collection of antique carousels.

The City is also the County seat and had a population of 47,400 in 2000. The median household income for the City was \$25,700 and 24 percent of residents lived below the poverty level. Contrary to the higher homeownership rate in Broome County of 65 percent, the rate for the City is 43 percent. Compared to the City’s homeowners, renters are more financially burdened by housing expenses. Approximately 45 percent of renters spend 30 percent or more of their income on rent, while 18 percent of homeowners spend 30 percent or more of their income on housing costs.

#### Housing Quality and Stock

Much of Binghamton’s housing stock is old and in substandard condition. There was consensus that there is a need for housing that is “safe, decent and affordable.” Meeting participants discussed the City’s rehabilitation, vacancy and abandonment issues. Often rehabilitation can cost up to \$60,000 for a home that is assessed at \$70,000. The City’s single family and multi-family rehabilitation programs have long wait lists. It was stated that the City exhausts its resources rapidly. Compounding the problem is a growing need for rehabilitation funding and a diminishing level of federal resources. Participants also said the City has over one hundred names on its first time homebuyer program wait list. However, many of the available homes cannot be purchased through the program due to the presence of lead-based paint and other environmental issues.

In 2006, Morgan Quinto Press ranked the City of the Binghamton as the nation’s 21<sup>st</sup> safest mid-size city. Recently, the City was ranked the nation’s #1 housing market by NBC’s Today Show. As a result, the purchase of properties by absentee owners has accelerated. Participants said some absentee property owners will rent units to irresponsible tenants, which “drags down the whole neighborhood.”

Participants said it is hard to market properties that are surrounded by abandoned homes. Even some bank-owned properties are not well kept. The City’s Community Development Department is working with code enforcement officials to board up these homes. In order to help address their vacant and abandoned properties issue, the City recently created a Vacant Property Officer position. One of the roles of this position is to maintain a vacant property registry.

#### Affordability

Meeting participants said the median sales price for a single family home in the City ranges from \$95,000 to \$110,000. Typically, two and three bedroom apartments rent for \$700 to \$850 plus utilities. However, safe and decent units in these price ranges are hard to find. Participants said affordably priced housing units are in troubled neighborhoods and of poor quality.

Participants referenced the increase in several housing related costs that will impact the future affordability of housing for homeowners and renters alike. These costs include a 14 percent local tax increase, a 40 percent increase in water and sewer costs and rising utility costs.

Attendees said weatherization assistance and energy efficient heating systems are not always enough to keep a home affordable for low- income individuals and families. Many homeowners are in dire financial circumstances and are forced to choose between buying food and paying their utility bills. Participants said they know of instances where residents have utility costs equal to or greater than their mortgage. Utility costs are also affecting renters, with participants saying many Section 8 recipients struggle to pay utility bills. Attendees said residents are often confused by the programs offered by New York State Electric and Gas (NYSEG), Binghamton's gas and electric provider. Local not-for-profits have not been successful in their attempts to collaborate with NYSEG to offer assistance to low-income residents.

One meeting participant in the City of Binghamton said their organization has a large county-wide foreclosure caseload, which is compounded by many people from Chenango County seeking foreclosure assistance. They said that there has been an increase in foreclosures in Broome County since last year, due to interest rate resets and persons buying homes they had little hope of affording. A participant said people believe they can take care of foreclosure issues themselves and do not solicit assistance until it is too late. They would like to begin an advertising campaign to promote the assistance offered by their organization.

Participants said there is also a growing need for affordable housing for those who qualify for state programs, but may not be aware of it. Single persons aged 45 to 55 working minimum wage jobs may not realize they are eligible for subsidized units since they do not consider themselves low- income individuals.

#### Special Needs/Supportive Housing

Some meeting participants believe there is strong demand for senior housing. It was stated that due to negative perceptions of the City many seniors would prefer to live in neighboring towns and villages such as Vestal. Most of the City's publicly subsidized senior housing projects are in blighted neighborhoods and find it difficult to maintain high occupancy rates.

Participants agreed that single-story housing for the elderly is needed in the City. An ESD Restore NY grant is being used to build a one-story affordable ranch style home. If the project is deemed successful, it may be used as a model for additional units of this type throughout the City. Participants from the Binghamton Housing Authority said they are having a difficult time marketing their efficiency units as they are finding that seniors prefer one bedroom apartments.

Homelessness was currently not deemed an issue in Binghamton, however, participants thought the number of the “invisible homeless” may be on the rise. Participants disagree with the definition of homelessness adopted by HUD since their definition of homelessness does not include those doubling up with friends and family. Participants said the New York State Office of Temporary Disability Assistance asks that homeless individuals be linked with a service provider. They contend such a link could preclude them from serving persons impacted by an emergency situation such as a flood. As the foreclosure rates rise, attendees believe the number of homeless individuals and families will also rise.

Participants also discussed the need for more supportive housing options for those with mental or physical disabilities. The Binghamton Housing Authority is developing an eight unit project for the disabled homeless. The project is being funded through resources provided by the New York State Homeless Housing Assistance Corporation.

#### Program Alignment

Participants expressed their concern about the challenges not-for-profit organizations are facing in the current LIHC equity markets. They said smaller projects in upstate housing markets are deemed perilous by investors, compared to larger projects developed by established private developers. It was opined that for-profit developers do not always go where the need is the greatest and are not necessarily involved in the community where the project is to be sited. Participants suggested directing additional New York State Housing Trust Fund Corporation resources to smaller new construction and rehabilitation projects in the upstate region. If such a change is made, they thought increasing the existing per unit cap from \$125,000 to \$200,000 would be warranted.

Attendees also discussed the impact that the State’s budget crisis will have on DHCR’s programs, namely the Rural and Neighborhood Preservation Companies Programs. It was said that Preservation Companies are making positive changes in the community, such as neighborhood revitalization, and their contributions should be recognized. They said organizations should not be forced out of business during an economic downturn when the need is the greatest. Participants said not-for-profit housing organizations are currently operating on a nominal budget, and additional funding is needed to avoid counterproductive cutbacks.

#### Affordable Housing and Community Development Assets

- Located at the confluence of the Chenango and Susquehanna Rivers.
- “Microcosm of a bigger city.”
- Arts and education - Binghamton University.
- Recently expanded public transportation system that covers the City of Binghamton and Broome County.

## **Affordable Housing and Community Development Needs**

- *Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.
- *Vacant property rehabilitation and demolition:* rehabilitate, preserve or demolish vacant and blighted properties.
- *Very low- income housing:* rental opportunities for those being priced out of the rental market or living in substandard housing.
- *Utility cost assistance:* funding to assist homeowners and renters with utility costs.
- *Foreclosure prevention:* funding for foreclosure prevention including intensive counseling.

### Southern Tier Region U.S. Census Data

<i>Social, Demographic &amp; Income Indicators</i>	1990	2000	2006*
Population	731,049	718,973	NA
Median Age	30.8	37.0	37.5
Median Household Income	\$27,145	\$35,639	\$41,993
% of Individuals Below Poverty Level	11.9	13.4	13.4
% of HHs w/ Publicly Assisted Income	6.6	2.9	2.4
<i>Housing Prices &amp; Affordability</i>			
Median Value of Owner Occupied Units	\$64,417	\$72,483	\$95,729
Median Contract Rent	\$324	\$412	\$443
% of Owners w/ Monthly Housing Costs >=30%	10.3	18.1	22.1
% of Renters w/ Monthly Rent >=30%	41.2	41.6	45.1
<i>Housing Quality &amp; Stock</i>			
Median Year Built	1952	1956	1957
% of Occupied Units -- Owner Occupied	68.6	68.6	65.4
% of Occupied Units -- Renter Occupied	31.4	31.4	34.6
<i>Other</i>			
Affordability Index**	2.4	2.0	2.3

### Southern Tier Region Housing Awards 2000 to 2007

<i>State Agency</i>	Total
DHCR/HTFC	\$207,800,861
Low-Income Housing Credit	\$103,752,790
HOME	\$31,397,423
Housing Trust Fund	\$10,111,916
Neighborhood/Rental Preservation Companies	\$8,406,344
NY State Low-Income Housing Tax Credit	\$7,200,050
Low-Income Housing Credit (4% as-of-right)	\$7,083,220
Rural Rental Assistance Program	\$4,026,316
New York Main Street	\$3,995,800
Access to Home	\$1,700,000
RESTORE	\$1,365,000
Rural Area Revitalization Program	\$198,000
NYHomes	\$8,682,476
AHC	\$8,682,476
New York State CDBG Small Cities	\$28,564,002

\* Data for Broome, Chemung, Steuben and Tompkins Counties only.

\*\* Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

Note: Figures for the NY State Low- Income Housing Tax Credit, Low- Income Housing Credit and the Low-Income Housing Credit (4% as-of-right) Programs reflect the 10-year allocation amount.

**Southern Tier Region U.S. Census Data Multi-County Comparison Table (Select Indicators)**

<i>Social, Demographic &amp; Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
<b>Southern Tier Region</b>	731,049	718,973	NA	\$27,145	\$35,639	\$41,993	11.9	13.4	13.4
Broome County	212,160	200,536	196,269	\$28,743	\$35,347	\$41,545	10.1	12.8	11.9
Chemung County	95,195	91,070	88,641	\$26,135	\$36,415	\$39,683	10.8	13.0	14.2
Chenango County	51,768	51,401	NA	\$26,032	\$33,679	NA	11.5	14.4	NA
Delaware County	47,225	48,055	NA	\$24,132	\$32,461	NA	12.2	12.9	NA
Otsego County	60,517	61,676	NA	\$25,099	\$33,444	NA	12.8	14.9	NA
Schuyler County	18,662	19,224	NA	\$25,712	\$36,010	NA	10.9	11.8	NA
Steuben County	99,088	98,726	98,236	\$25,312	\$35,479	\$41,541	13.2	13.2	11.1
Tioga County	52,337	51,784	NA	\$31,497	\$40,266	NA	9.2	8.4	NA
Tompkins County	94,097	96,501	100,407	\$27,742	\$37,272	\$45,534	16.7	17.6	18.1
<i>Housing Prices &amp; Affordability</i>	Median Value of Owner Occupied Units			% of Renters w/ Monthly Rent >=30%			% of Owners w/ Monthly Housing Costs >= 30%		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
<b>Southern Tier Region</b>	\$67,417	\$72,483	\$95,729	41.2	41.6	45.1	10.3	18.1	22.1
Broome County	\$78,800	\$74,000	\$93,400	39.9	41.1	41.5	10.6	16.6	20.2
Chemung County	\$53,100	\$66,200	\$76,400	40.9	41.1	53.2	12.0	19.4	23.3
Chenango County	\$55,900	\$58,300	NA	31.4	36.0	NA	8.3	18.9	NA
Delaware County	\$67,600	\$74,800	NA	37.3	38.7	NA	10.4	21.0	NA
Otsego County	\$67,500	\$74,400	NA	41.2	42.9	NA	11.0	20.6	NA
Schuyler County	\$48,900	\$66,500	NA	33.4	35.2	NA	7.8	18.1	NA
Steuben County	\$45,700	\$63,100	\$82,100	38.2	37.6	38.3	8.5	17.3	25.0
Tioga County	\$73,000	\$72,900	NA	39.4	34.2	NA	10.0	16.2	NA
Tompkins County	\$94,700	\$96,300	\$146,500	51.9	49.8	48.8	11.5	19.1	21.7
<i>Housing Quality &amp; Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006*	1990	2000	2006*			
<b>Southern Tier Region</b>	68.6	68.6	65.4	31.4	31.4	34.6			
Broome County	65.4	65.1	67.5	34.6	34.9	32.5			
Chemung County	68.3	68.9	67.3	31.7	31.1	32.7			
Chenango County	74.4	75.3	NA	25.6	24.7	NA			
Delaware County	74.1	75.7	NA	25.9	24.3	NA			
Otsego County	73.0	73.0	NA	27.0	27.0	NA			
Schuyler County	77.3	77.2	NA	22.7	22.8	NA			
Steuben County	73.1	73.2	73.7	26.9	26.8	26.3			
Tioga County	78.8	77.8	NA	21.2	22.2	NA			
Tompkins County	55.3	53.8	50.4	44.7	46.2	49.6			

\* Data for Broome, Chemung, Steuben and Tompkins Counties only.

<i>Other</i>	Affordability Index**		
	1990	2000	2006*
<b>Southern Tier Region</b>	2.5	2.0	2.3
Broome County	2.7	2.1	2.2
Chemung County	2.0	1.8	1.9
Chenango County	2.1	1.7	NA
Delaware County	2.8	2.3	NA
Otsego County	2.7	2.2	NA
Schuyler County	1.9	1.8	NA
Steuben County	1.8	1.8	2.0
Tioga County	2.3	1.8	NA
Tompkins County	3.4	2.6	3.2

\* Data for Broome, Chemung, Steuben and Tompkins Counties only.

\*\* Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

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### **Chemung County:**

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*No Documents Available at this Time*

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## **Southern Tier Region Meeting and Site Visit Participants**

### **Oneonta – Chenango, Delaware and Otsego Counties (October 6, 2008)**

Terry Bliss, Otsego County Planning Department \*  
Craig Cashman, Opportunities for Chenango  
Todd Dreyer, City of Norwich Planning Department  
Christine DuBois, M-ark Project, Inc.  
John M. Eberhard, Delaware Opportunities, Inc.  
Nicole Franzese, Delaware County Planning Department  
Kathie Greenblatt, Catholic Charities of Delaware and Otsego Counties  
Lynda Hitt, Delaware Opportunities, Inc  
Jeff House, City of Oneonta Downtown Developer  
Daniel Maskin, Opportunities for Otsego  
Anthony J. Scalici, Otsego Rural Housing Assistance, Inc.  
Linda Stratigos, Western Catskills Community Revitalization Council, Inc.  
Wayne Viera, Opportunities for Chenango  
Judith Wingate-Wade, Norwich Housing Authority

### **Bath – Steuben and Schuyler Counties (October 15, 2008)**

Gregory P. Heffner, Steuben County Department of Planning\*  
Robert Anderson, Steuben County Community Services  
Ginny Bates, Arbor Development  
Julie Chevalier, Community Progress, Inc.  
Amy Dlugos, Steuben County Planning Department  
Jeffrey E. Eaton, Arbor Development  
Sylvie Farr, Tri County Housing Council, Inc.  
Danielle Hautaniemi, Schuyler County, Cornell Cooperative Extension  
David Hill, Pro Action of Steuben & Yates Counties, Weatherization  
Heather Kaszynski, City of Hornell Planning Department  
Christina Pelligrino, Steuben County Social Services  
Joseph Roman, Empire State Development  
Lawrence Vetter, City of Hornell Housing Authority

### **Elmira – Chemung County (October 16, 2008)**

Scot Shaw, Chemung County Planning Department \*  
Julie Chevalier, Community Progress, Inc.  
Sam David, Chemung County Department of Aging and Long Term Care  
Beth Farr, Near Westside Neighborhood Association, Inc.  
Sylvie Farr, Tri County Housing Council, Inc.  
Lorena Morey, Near Westside Neighborhood Association, Inc.  
Bridget Steed, Catholic Charities of Chemung and Schuyler Counties  
Janeen Warrick, City of Elmira Community Development  
Rebecca Wheeler, City of Elmira Community Development

**Ithaca – Tompkins County (October 21, 2008)**

Ed Marx, Tompkins County Planning Department \*  
Martha Armstrong, Tompkins County Area Development  
Andy Bodewes, Conifer Realty  
Nels Bohn, Ithaca Urban Renewal Agency  
Phylisa DeSarno, City of Ithaca Economic Development  
Lee Dillon, Tompkins Community Action  
Gary Ferguson, Downtown Ithaca Alliance  
Danielle Harrington, Tompkins Community Action  
Jeanne Leccese, Tompkins County Planning Department  
Paul Mazzarella, Ithaca Neighborhood Housing Services  
Kevin McLaughlin, Empire State Development  
John Spence, Better Housing for Tompkins County, Inc.  
Bob Sweet, National Development Council

**Binghamton – City of Binghamton Highlight (October 29, 2008)**

Jerry Willard, First Ward Action Council\*  
Henry Ausby, HAMA Associates, Inc.  
Susan Lalley, City of Binghamton Planning, Housing & Community Development  
Laura D. Rhinehart, Metro Interfaith Housing Management Corporation  
David Tanenhaus, City of Binghamton Housing Authority (conference call)  
Lou Ann Albertson, City of Binghamton Housing Authority (conference call)

**Binghamton – Broome and Tioga Counties (October 30, 2008)**

Frank Evangelisti, Broome County Planning Department\*  
Robert Augenstern, Southern Tier E. Regional Planning Development Board  
Darcy M. Fauci, Broome County Economic Development  
Elaine D. Jardine, Tioga County Economic Development and Planning  
Susan Kimmel, Two Plus Four Construction  
Roy Matthews, Tioga Opportunities Program, Inc.

\* Meeting and/or Site Visit Hosts.