

BROOME COUNTY

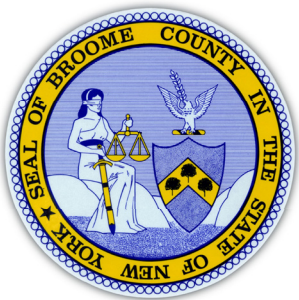
Housing Needs Assessment

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

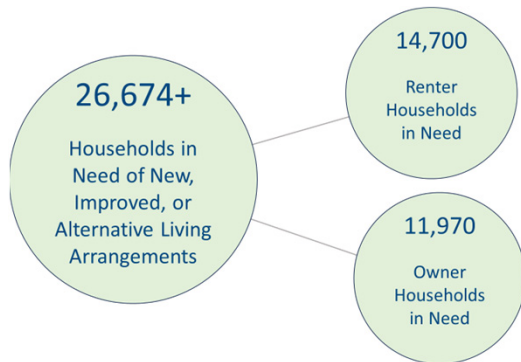
The purpose of this study is to identify existing and future housing needs, as well as critical housing gaps and issues, and develop strategies that guide activities related to housing opportunities for the County, municipalities, and other partners. Housing and economic data, stakeholder interviews, 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.

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.

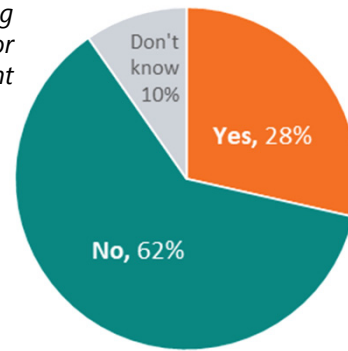
Key Finding #14: Poverty levels in the city are stubbornly high. The poverty rate in Binghamton City is more than double that of state, national, and even county rates, and it has not declined in the last decade.

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.

Rent or mortgage payment exceeds 30% of monthly income (before taxes)?

Just under a third of respondents reported being cost-burdened, whether owning a home or renting an apartment



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

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.

LOW INCOME
- RENTS HAVE INCREASED
- HIGH HOUSING COSTS
- LACK OF CHOICE
- PROPERTY MANAGER
- UNREASONABLE DEMANDS

LOW INCOME
- LITTLE INFORMATION
- AS-TO-RENTAL-HOUSING
- PROBLEMS WITH THE
- BROOKS AREA PROBLEMS
- HIGH DEMAND FOR

Affordable housing
and affordable
senior housing is
needed throughout
the county, urban
and rural areas

Housing for those
with mental health,
Substance use, and
other life disabilities

BC TRANSIT
ROUTES LIMIT
THE OPTIONS
FOR THOSE
WHO VEHICLE

Renters don't
want to rent
out for people
who just came
to US

Extremely poor
quality of
rental & lower
income housing.

lack
housing for
new employees
may limit
growth
opportunities

Affordability
\$1000 DSS
budget cannot
cover get you
in to a boarding
house

Affordability
A dollar up is the
equivalent

sale of
affordable

Sticky Notes Here

Place Sticky Notes Here

Variable treatment
of tenants by
landlords

Availability of
affordable rental
options

Student
Housing
They don't
need any
more. The
homeless do

NO SOLUTIONS
FOR THE
CHRONICALLY
HOMELESS

alternatives for
working students
and young professionals

NUMBER OF
PILOT PROGRAM
IN AREAS OF
HIGH RISK
HOUSING
PROBLEMS

Lack of
available
rental options

NO TRANSITION
HOUSING PROGRAMS
FOR THOSE EXITING
MILITARY

Lack of
emergency
housing options

Affordable, low
income housing is
needed for
the senior and
disabled community

AVAILABILITY OF
AFFORDABLE
QUALITY
HOUSING

Lack of
affordable
available
vacation
renting

Apartments/
homes
are too expensive

Emergency
Housing
options is lacking

There are new
construction of
a large health

NOT ENOUGH
SUPPORTIVE
HOUSING FOR
THOSE WITHOUT
MOTOR VEHICLE
ACCESS

Outdated
housing stock.
Lower price
rental units
needed

Lack of emergency
housing options

ABSENTEE/
OUT-OF-TOWN
LANDLORDS

NO
NUMBER OF
BU- STUDENT
APARTMENT
UNITS

There is a gap between
houses being purchased
for rentals and houses
as primary residences
is as important as
student vs non-student
comparisons, with households
by geographic location, or
primary residents would help

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



Families with children



Assisted Living for Seniors



Active Seniors (not requiring care)



Local Workforce



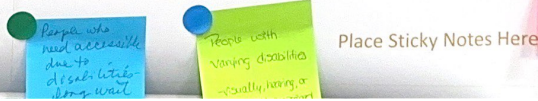
University Students



Unhoused (Homeless)



Others (please explain on a sticky note)



Senior Disabled and unable to work income housing is needed

I am housed as a pig that needs support for beyond what you come to think of as... I am finding it very difficult to find housing for my parents who have no money...

NEED FOR AFFORDABLE HOUSING FOR LOW INCOME

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

Traditional Single-Family



Place Like Dots Here



Place Dislike Dots Here



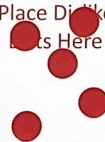
Townhouses



Place Like Dots Here



Place Dislike Dots Here



Other (Explain)

Senior - Disabled housing needed

We need affordable housing for all

Apartment buildings are great but long as landlords actually are not and placing more, more are needed as well as affordable

More middle income housing

Senior Apartments/ Independent Living



Place Like Dots Here



Place Dislike Dots Here



Mid to Large Apartment Building (12+ units)



Place Like Dots Here



Place Dislike Dots Here



Small Apartment Building (3-12 units)



Place Like Dots Here



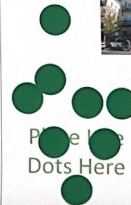
Place Dislike Dots Here



Mixed-Use: Apartments Over Retail



Place Like Dots Here



Place Dislike Dots Here

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.

Place Sticky Note

Place Sticky Notes Here

- Vacant property
- Upgrade projects
Financial incentives
- Old schools, churches, other vacant buildings
- How to get vacant housing back into service
- On existing transit lines
- Can support agencies like Catholic Charities, etc do Support Housing for those with mental illness
- Broomefield Redevelopment
- Foreclosed Properties
Vacant
Redeveloping
- Foreclosed properties that could be restored
- Current vacant/abandoned property - many are in better property
- Vacant homes/buildings
- Broomefield Plaza
Country Town
- Vacant buildings
Schools or old mills/warehouses into apartments
- VACANT/ABANDONED PROPERTIES
BROOMEFIELD PLAZA
FOR PROPERTY DEVELOPERS TO REDEVELOP
- vacant building or old mill building - what can be done to make it accessible for all
- ask for action plan for vacant spaces
- Non profit agency housing organization

Station

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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.

Place Stickers Here

Place Stickers Here

CCO Housing Coalition exists - Southern Tier - Hamilton Coalition

Place Stickers Here

Place Stickers Here

Place Stickers Here

STRATEGY	DESCRIPTION
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.
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
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
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)
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

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.

Place Stickers Here



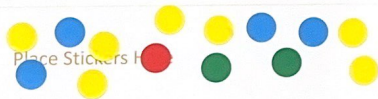
Place Stickers Here



Place Stickers Here



Place Stickers Here



Place Stickers Here



Place Stickers Here



STRATEGY

2A: Explore adopting rental registries in Union and City of Binghamton

2B: Establish a flexible county-level funding program for property rehabilitation

2C: Conduct an educational campaign to raise awareness of existing resources

2D: Enhance enforcement of codes and ordinances

2E: Encourage the adoption of zoning that will enable better use of existing properties

2F: Create a Vacant Property Inventory

DESCRIPTION

- 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

- A program to fill existing gaps and more burdensome (and limited) existing programs
- Grants and/or loan program to individual property owners

- Educational campaign to connect residents with existing resources including resources related to fair housing concerns

- Enforce neglected property ordinances with dedicated personnel
- Reduce apartment building disturbances with new consequences for landlords

- 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

- A database of vacant properties to help facilitate rehabilitation and reuse of properties

Station

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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.

"Infrastructure often means guttification and paving out poor roads, replacing what can be avoided"



STRATEGY

3A: Increase the supply of transitional housing in priority neighborhoods

3B: Consider Neighborhood Improvement Districts for large-scale impacts

3C: Establish a "Block by Block" program for larger impacts

3D: Encourage the adoption of Main Street Programs to create new resources

3E: Explore establishing a license program for private student apartments

3F: Support countywide economic development

DESCRIPTION

- Funding and technical support; site identification/acquisition; collaborating with partners

- A formal district that allows a municipality to bond for district/neighborhood and paid for by a districtwide tax levy

- 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

- Accredited programs have proven to help spur revitalization and would attract new investment, economic activity, and bolster community pride

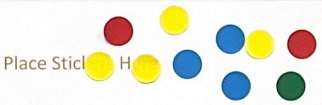




- To be done in conjunction with the rental registry program
- Apartments rented to students must be licensed
- Will help with code compliance and can potentially limit student housing to certain areas or limit number of student rental units

- Adopt a strategy that would help identify methods for breaking cyclical economic disadvantages through economic growth and improved amenities and services

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.

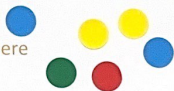
	STRATEGY	DESCRIPTION
<p>Place Stickers Here</p> 	<p>4A: Create a Broome County Housing Resiliency Program</p>	<ul style="list-style-type: none"> An assistance program to property owners for improvements such as gutters, windows, waterproofing, concrete work, interior drains and sump pumps, etc. Establish a reverse mortgage program for home improvements where equity is borrowed from the property but improvements are managed through a county overseer
<p>Place Stickers Here</p> 	<p>4B: Create an Incentive for Developers to provide housing for households needing to relocate</p>	<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
<p>Place Stickers Here</p> 	<p>4C: Promote and support flood-proofing of existing homes</p>	<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
<p>Place Stickers Here</p> 	<p>4D: Promote resources and educate flood-prone property owners</p>	<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
<p>Place Stickers Here</p> 	<p>4E. Promote participation in FEMA's Community Rating System</p>	<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

GOAL 5

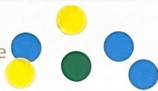
Implement new housing development projects, including affordable and diverse housing types

INSTRUCTIONS: Use only two stickers to indicate which strategies you think are the most important for addressing Broome County's housing needs.

Place Stickers Here



Place Stickers Here



Place Stickers Here



Place Stickers Here



Place Stickers Here



Place Stickers Here



STRATEGY

DESCRIPTION

5A: Create and target incentives for needed housing projects

- Support partnerships with The Agency (Broome County IDA) to target incentives to housing projects
- Establish Developer Assistance Program for middle-income housing development

5B: Actively advance housing projects through public-private partnerships

- Maintain inventory of housing opportunity sites
- Identify public property opportunities for developer recruitment/RFP process
- Sponsor master development plans of large opportunity sites

5C: Expand infrastructure in rural areas for housing needs

- 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.

5D: Explore opportunities to reduce barriers to developing needed housing

- 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

5E: Explore strategic acquisition of priority properties

- 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

5F: Facilitate Use of Affordable Housing Tax Credits

- 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

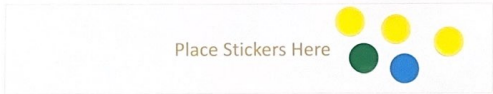
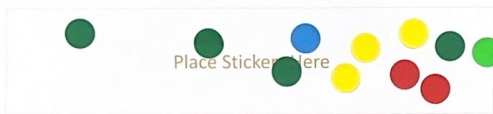
End
Pilot
Credits -
Ripoff

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
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
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
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
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
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
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.
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



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?

Handwritten sticky notes for the first question:

- Conduct and assess need to make an active role in housing (history, housing, planning)
- Use studies across counties
- financial institutions across the state
- listen to local community
- More relationship with your local agencies along with other agencies and local
- shared vision for the housing project (coming in from those people in need or retroactive history)
- listen to local community members
- Local Property been in emergency equipment a better risk assessment to increase demand of the specific areas

How can we make our communities more resilient?

Handwritten sticky notes for the second question:

- INCREASE pay a moderate wage (rents) so much DWS
- improve access family income through new opportunities
- increase access to public transportation
- Temp housing

How do we improve the quality and use of existing housing throughout the county?

Handwritten sticky notes for the third question:

- Invest in Single and 2 Family Redevelopment
- become incentive for new workers
- Hotel Landlords ACCOUNTABLE
- Hold Sim Landlords accountable to improve Properties
- Code enforcement
- Code enforcement
- Code enforcement
- is housing rated and are workers responsible for keeping stock at a level of quality?
- Gov't can do it itself if that's what the people want
- some smart incentives would be needed in the downtown
- improve policy to address vacant buildings, better housing policies, affordable housing
- Engage the community and neighbors in the area

How can we create and preserve attractive and welcoming neighborhoods?

Handwritten sticky notes for the fourth question:

- Hold LLJ accountable for the looks of their properties
- incentive to fund on community improvement
- increase funding for roads, parks, community development
- Facade Improvement Program
- Reduce number of absentee landlords
- Clean up Properties
- Look at Bonus Remittance model

How do we support equitable access and create opportunities for quality, affordable housing?

Handwritten sticky notes for the fifth question:

- End Pilot Programs competition reform
- planned incentives
- Without putting more burden on the community to create and housing
- Option of a rental registry
- Rental registry
- NO TAX breaks for ownership (business) but not for rental (individual)

Station

12 Open Comments

Let us hear it! Leave a sticky note with your thoughts, feedback, or ideas
regarding the housing situation in Broome County



No mention of Humulus in Master Solutions

When is the County going to get serious about Reducing Plaza & County Towns

Start work on 2nd part of Canal Plaza & County Vegardly

THIS

Cancel BHT RAD program at creating a transparency

Why are Property rates Double?

Support these County related programs & substance use in this County

Please be mindful of all populations mental health substance use & domestic force DV son

REQUIREMENT FOR THE CHURCH! RECOMMENDED TO BE REFINANCED TO A LOWER RATE TO HELP WITH THE PROPERTY TAXES

Avoid quarrying neighborhoods for the sake of CU. The residents suffer every time

top level economic studies across nation financial investment a part of an open plan

ISS is about 100% infrastructure to support road money

Develop a river park to up & down Sag - change roads - quality of life

Place Sticky Notes Here

CHANGE REAL ESTATE TAX CODE - HIGHER FOR PROPERTIES WITHIN PROTECTED AREAS TO SUPPORT AFFORDABLE HOUSING

Hold events like this more often engage with underserved and marginalized communities

Counties should have shown that they fully support the development of the county and the county should be able to support the development of the county

mark with SA included (like neighborhoods) for more information to get more info on the SA

Revitalize old Knott plaza - so much square space to build out apartment

Place Sticky Notes Here