



BROOME COUNTY, NY

HOUSING NEEDS ASSESSMENT & STRATEGY

Executive Report

January 2024

Acknowledgements

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Introduction

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, issues of fair housing, balancing housing for permanent residents and student residents, and a substandard and aging housing stock, among others.

Seeking a **strategic approach** to addressing these housing challenges, the Broome County Department of Planning and Economic Development commissioned a Housing Needs Assessment and Strategy to identify **existing and future housing needs**, as well as **critical housing gaps and issues**, and develop **strategies** to guide activities related to housing opportunities for the County, municipalities, and other partners.

What is the Housing Needs Assessment and Strategy?

Research & Data Analysis

Demographic Analysis

Economic Trends

Vulnerable Population Housing

Housing Affordability Assessment

Housing Needs

Fair Housing Issues

Community and Stakeholder Input

Interviews & Focus Groups

Community Survey

Public Open House

Actionable Strategic Plan

Goals & Strategies

Housing Opportunity Sites

Implementation Plan

Community Input

What did the community say about housing needs?



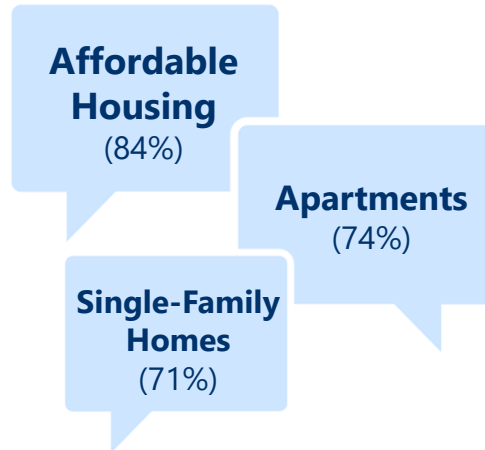
COMMUNITY SURVEY

A countywide community survey was distributed with over 1,050 total responses.

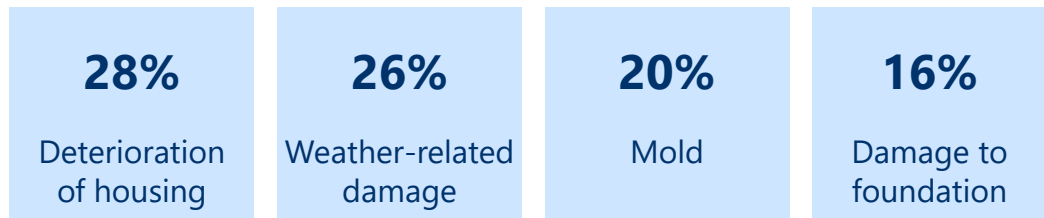
Most Important Housing Issues in Broome County?

1. Quality housing (85% very important)
2. Lack of Affordable Housing (80%)
3. Not affordable for workers (78%)
4. Lack of available rentals (76%)
5. High utility costs (72%)
6. Houses old and need updates (70%)

What types of housing are not widely available?



What issues have residents been impacted by?



OPEN HOUSE

The public open house event included a presentation and interactive exercises

Who did participants say need housing?

#1 Homeless



#2 Local Workforce



#2 (tied) Families with Children



#4 Young Residents Starting Out



What types of housing did participants say Broome needs?

#1

Mid to large apartment Buildings (12+ units)

#2

Senior apartments/ independent Living

#3

Small apartment buildings (3-12 units)

#4

Traditional single-family homes

Demographics

What demographic trends are driving housing needs?



Declining Population

Over the past decade Broome County has **lost 1% of its population** (over 1,900 people)



Older and Aging

The County's **median age of 39.7** is older than that of New York State and the County's age **65+ population grew by over 4,900** from 2010 to 2021.



Relatively Lower Incomes

Broome's median household income of **\$54,000** falls below the state and the Southern Tier Region median. **45%** of households have incomes under \$50,000.



Loss of Families and Children

The under-18 population **fell by 11%** from 2010 to 2020 during which time Broome County lost 4,600 children.



Declining Household Size

The average household size is **2.28 in the County** compared to 2.54 in the state. From 2010 to 2021 the number of 1-person households **grew by over 1,700 (7%)**.



High Poverty Rates

Over **13%** of the population lives in poverty including **12%** of children, **8%** of seniors. Black or African American households have the highest rate at nearly **32%**.

Economy

What economic trends are driving housing needs?



Recent Job Declines

The County lost nearly **9,700** jobs from 2012-2022 representing a loss of **11%** of all jobs, adding to affordability and property upkeep challenges.



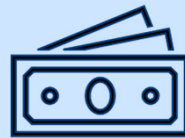
Displaced Workers

3,634 workers are displaced due to lack of affordable or desirable units in Broome County, accounting for **approximately 2,362 owners and 1,273 renters.**



Projected Future Job Growth

Over the next decade, Broome County is expected to see **jobs increase by 9,958** and this will be further impacted by **15,423 workers projected to retire.**



Concentration of Low Wage jobs

Over 14,000 workers have insufficient earnings to afford median rents in Broome County at current price points.

Job Growth on the Horizon

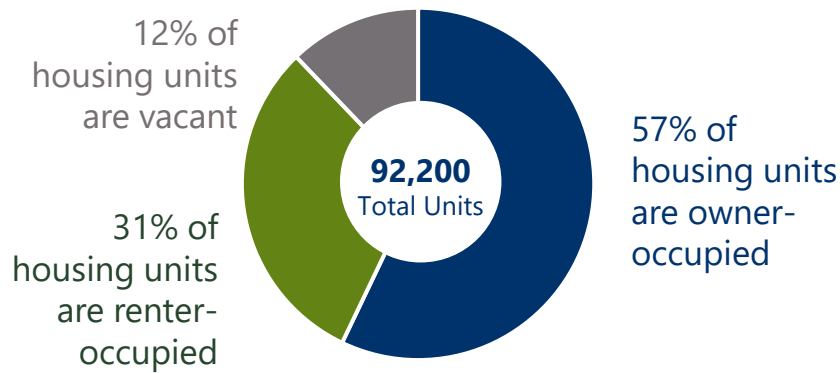
After experiencing years of a struggling economy, Broome County is facing an inflection point towards new economic growth and jobs in Broome. The nearly 10,000 new jobs projected over the next decade will drive a need for new housing to accommodate a growing workforce across the income spectrum. Major new jobs expected include:

- 960: **Ambulatory Health Care Service** Jobs (avg. earnings \$111,000)
- 930: **Restaurants** (\$25,600)
- 745: **Hospitals** (\$78,300)
- 700: **Semiconductor and electronic manufacturing** (\$117,000)
- 584: **Professional, Scientific, and Technical Services** (\$75,800)
- 315: **Nursing and Residential Care Facilities** (\$61,000)
- 278: **Company management** (\$91,600)

Housing Inventory

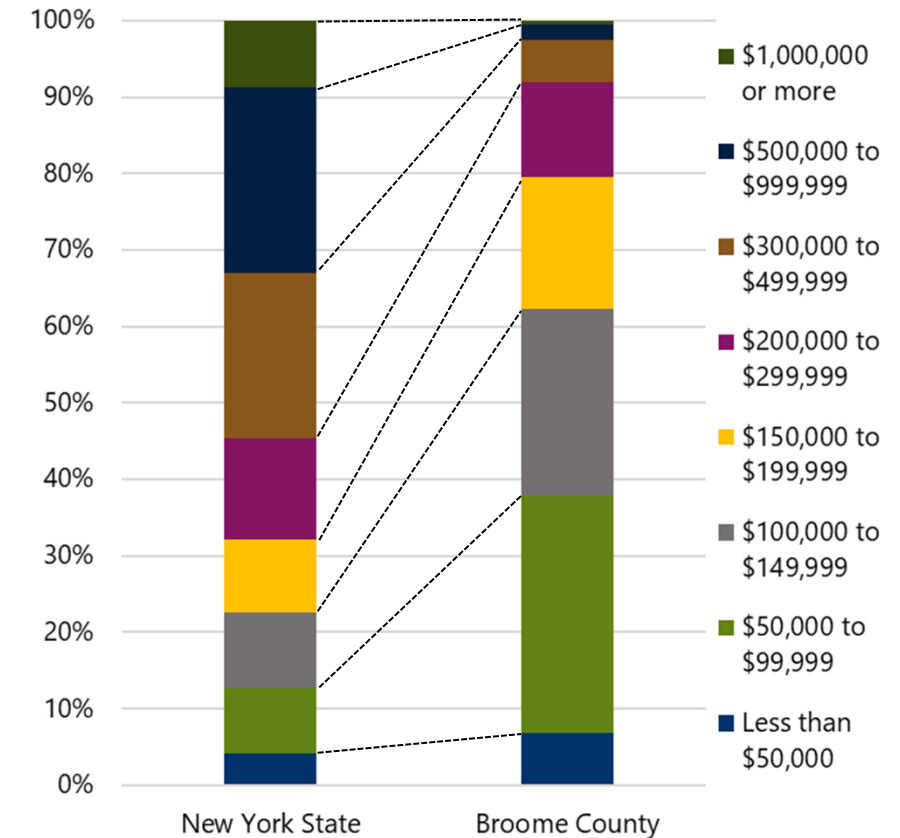
What is the state of the county's housing today?

Greater Share of Owner-Occupied Housing

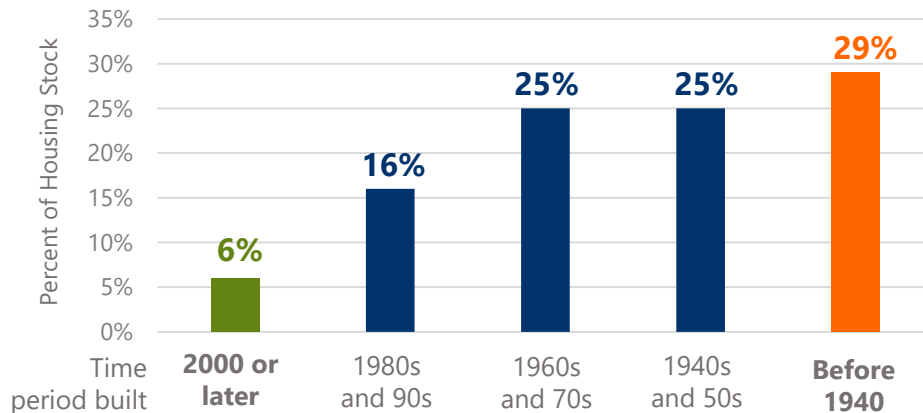


Lagging Home Values

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, with quality being a primary driver of lower housing values.

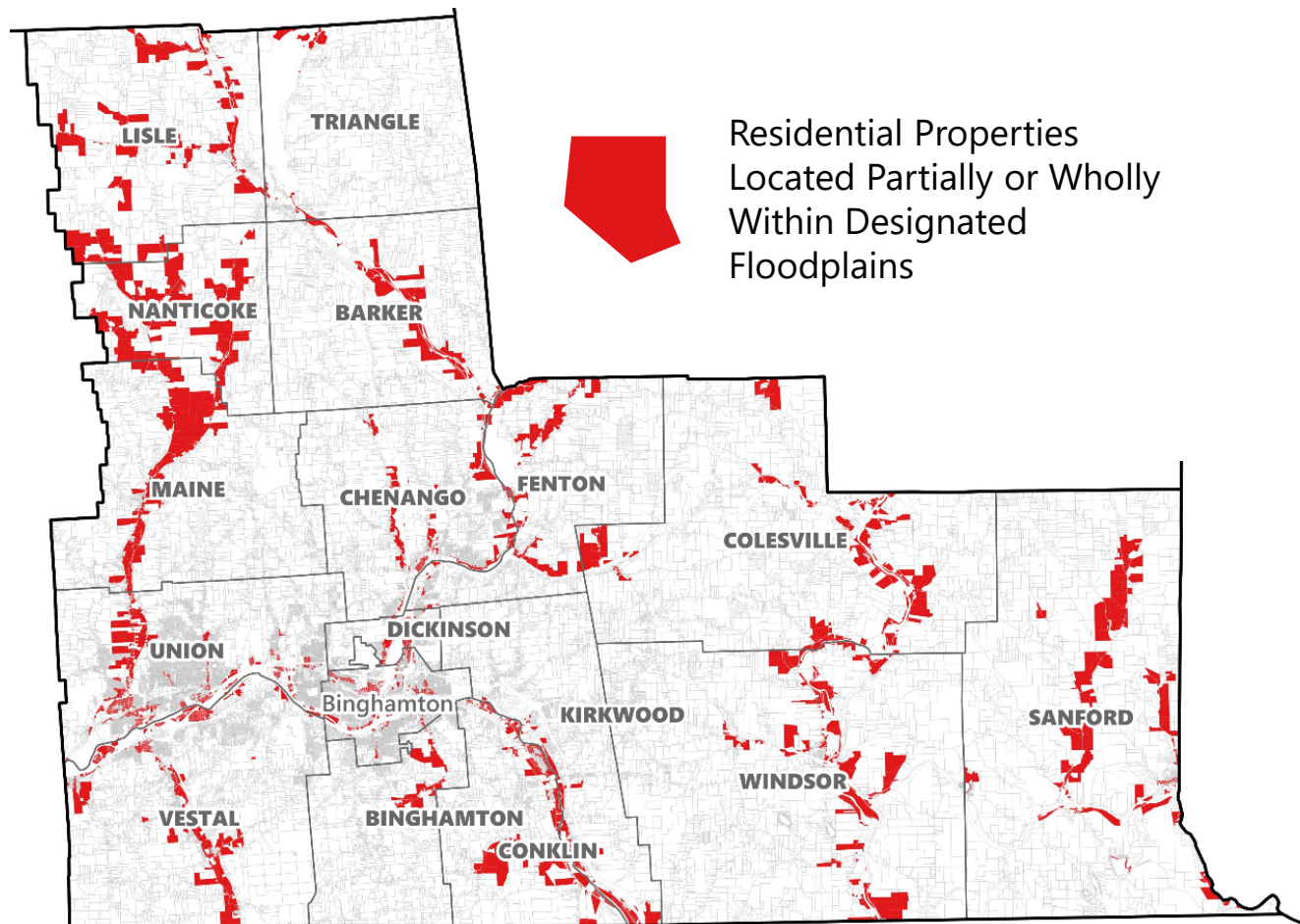


Old and Aging Stock



Flood Vulnerability

What housing is at risk from floods?



Housing Properties Vulnerable to Flooding

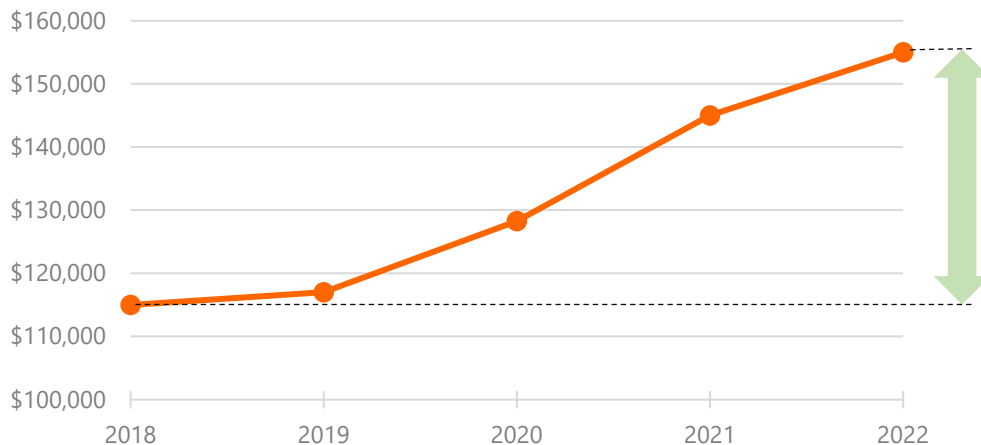
Broome County has experienced devastating flooding, with recent flood events in 2006 and 2011 causing extensive damage to homes. A mapping analysis found the following:

- Approximately **17%** of residential parcels fall within a FEMA designated floodplain.
- Over **9,180 residential properties** are vulnerable or potentially vulnerable to flooding.
- Endicott, Vestal, Fenton, Johnson City and Binghamton have the greatest number of vulnerable housing properties.
- The typical flood-vulnerable property has a **lower value, is older, and in poorer condition** than the typical parcel outside of floodplain areas.

Housing Market

How are market trends impacting housing needs?

Escalating Housing Prices



Broome County experienced a **35% increase** in the median sale price of homes from just 2018 to 2022 which rose from **\$115,000 to \$155,000** during this time.

Municipalities With Greatest Housing Price Increases (2018-2022)

1. Sanford (86%)
2. Conklin (81%)
3. Barker (77%)
4. Triangle (75%)
5. Lisle (73%)
6. Vestal (64%)
7. Town of Binghamton (40%)

Reduced Inventory and Availability of Homes

-67%

Change in average days a home stays on the market in Broome County (**98 days in 2017 to 32 days in 2022**).

3.3

Months of for-sale home inventory in 2022 compared to healthy market levels of 5 to 6 months.

Tightening Rental Market

\$926

Average market rent per month for apartments in Broome County – **an increase of 16%** from 2018.

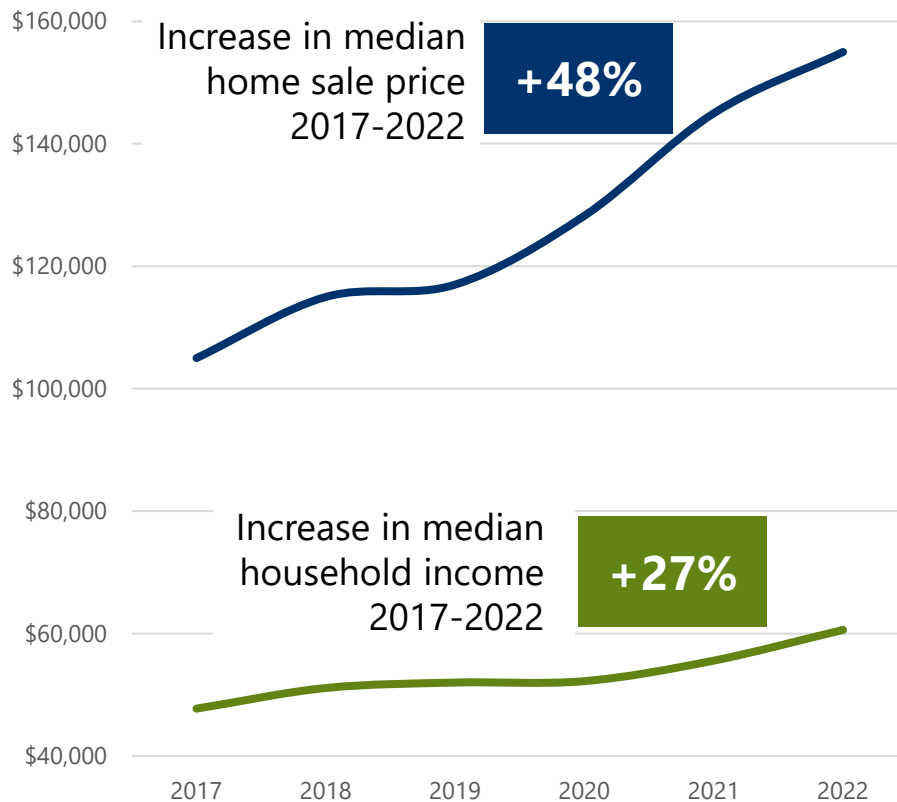
3.2%

Apartment vacancy rate in the county. Well below a healthy level of 5%, indicating demand outpacing supply.

Housing Affordability

What affordability challenges is Broome County facing?

Home Prices Increasing at a Faster Rate than Incomes



A substantial number of households are burdened by housing expenses.

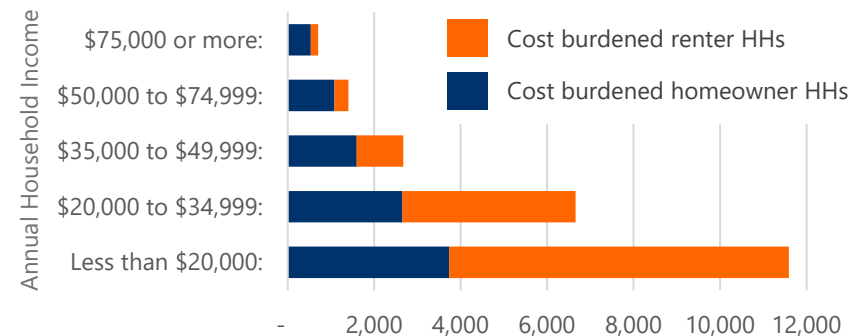
23,000

County households are cost-burdened by housing expenses (28% of all households).

47%

Of renter households are severely cost burdened (spend more than 50% of income on housing).

Low-income households are disproportionately cost burdened. **87%** of households with incomes under \$20,000 are cost burdened.



What is Housing Cost Burden? When a household's spending on housing expenses exceeds 30% of their income, they are considered cost burdened and spending more than they "should" on housing. This metric is based on U.S. Department of Housing standard definition.

Fair Housing

Do residents have fair access to housing?

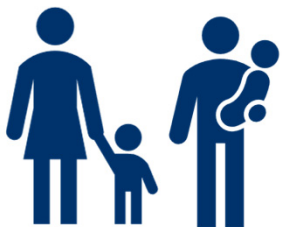
A significant number of residents report not feeling treated fairly during their housing search



14% of community survey respondents that have applied for a home mortgage or loan in the county felt they were treated unfairly.

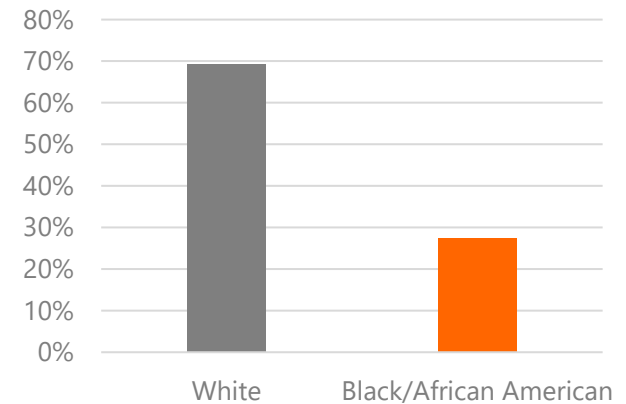


More than 1-in-3 (36%) of renters that responded to the community survey indicated they were treated unfairly when looking for rental housing.



Of those reporting being treated unfairly, **having children under 18** was indicated as the primary interference with their search (29%) followed by race (22%) and disability (19%).

Non-White households have significantly lower rates of homeownership



Working Single-Parent Households Disproportionately Facing Difficulties

72%

of single, female-headed households with children are considered "Asset Limited, Income Constrained Employed" (ALICE) compared to only **17%** of married-with-children households

Housing Needs

How many households have unmet needs today?

Households in Substandard or Obsolete Housing

Including households living in units lacking kitchen facilities or adequate plumbing.

1,070

Cost Burdened Households

Currently spending more than 30% of their annual income on housing expenses.

23,000

Underhoused Young Adults

Age 18-34 living with others that have a need for their own housing.

1,450

At least
26,700
households

Displaced Workers

Who would be living in Broome County if suitable housing were available to them.

3,600

Overcrowded Households

Living in housing that doesn't have enough room for all household members.

1,530

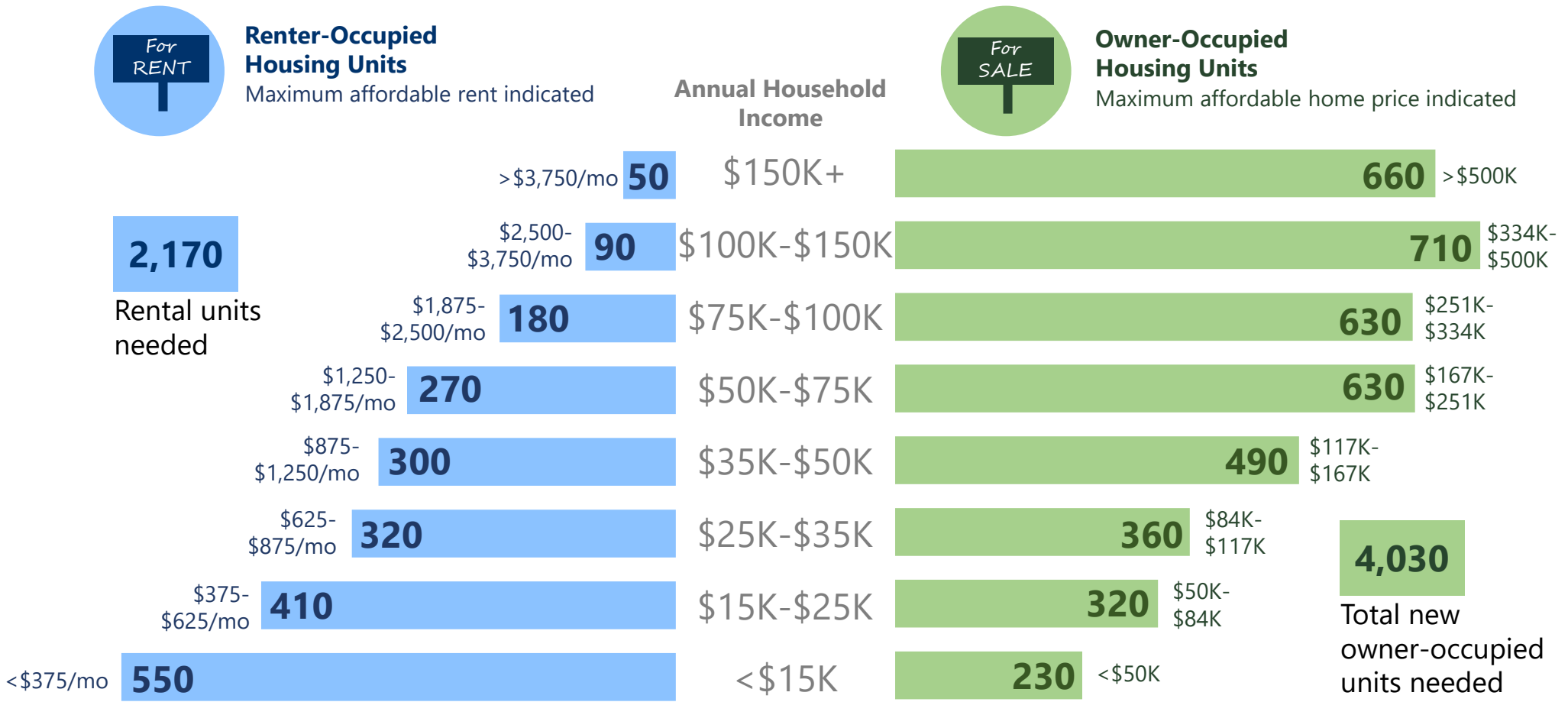
Seniors

That have a need for new, alternative, or improved living arrangements.

3,100

Housing Development

What new housing needs to be built in Broome County?



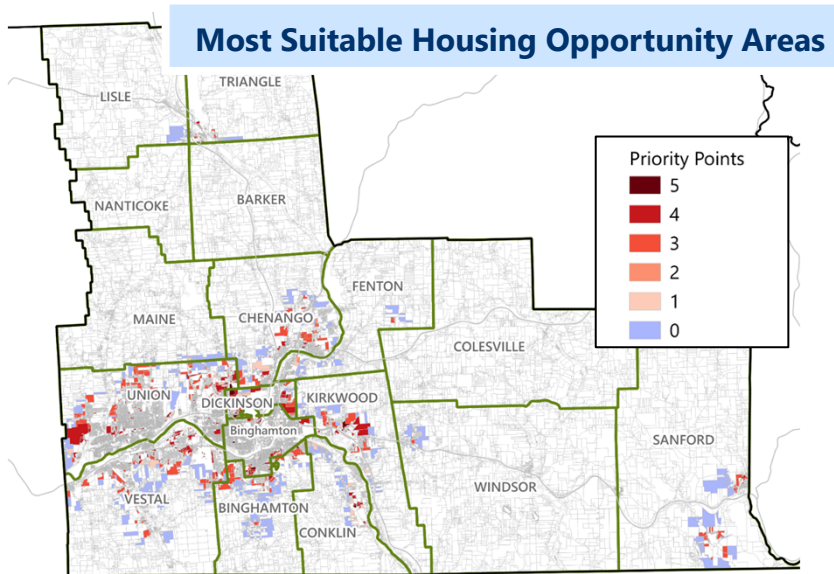
Note that numbers are rounded

6,200

Approximate minimum number of overall new housing units needed in Broome County over the next **10 years** to meet housing needs including current and future workforce needs and replacement of obsolete housing. This represents a 6.7% increase in housing units in Broome County.

Housing Opportunity Sites

Where are the best opportunities to create housing?



Opportunity Areas

A GIS mapping analysis was conducted to identify the most suitable areas for future housing growth based on flood risk, infrastructure, transportation, access to services, and other factors. The results, shown to the left, can be used to help guide and target future policies and programs.

Additionally, stakeholders identified 38 specific properties in Broome County that are believed to be opportunities for new housing development (or redevelopment). These are shown to the left.

What Obstacles Exist to Creating Housing?

There are several factors that have limited housing development in Broome County, despite there being unmet need and demand for housing, including (but not limited to):

- **Lack of Easily Developable Sites:** There are few very high-quality development sites in the county that can be easily developed into new housing.
- **Financial Barriers:** With current construction costs for labor and materials, building housing is very expensive, and construction costs establish a price “floor” for units that is above what many are able to afford.
- **Zoning:** zoning restrictions in many communities prohibit certain types and densities of housing.

Nominated Housing Opportunity Sites



Housing Goals

What do we need to accomplish?



1. Enhance Capacity to Implement Housing Solutions

Increasing capacity through new staffing, funding, partnerships, and other approaches to more effectively implement housing solutions.



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

Maintaining, sustaining, and better utilizing the county's housing stock to meet needs, using existing buildings rather than building new.



3. Build and Maintain Safe, Balanced, and Affordable Neighborhoods

Promoting the health and quality of neighborhoods to encourage investment, maintenance, and pride in homes.



4. Strengthen the Resiliency of the County's Housing Stock

Reducing housing vulnerability to flood events and improving the energy efficiency and weatherization of homes throughout the county.



5. Support & Implement New Housing Development Projects

Catalyzing housing development of new housing, including diverse housing options affordable across the full spectrum of income levels.



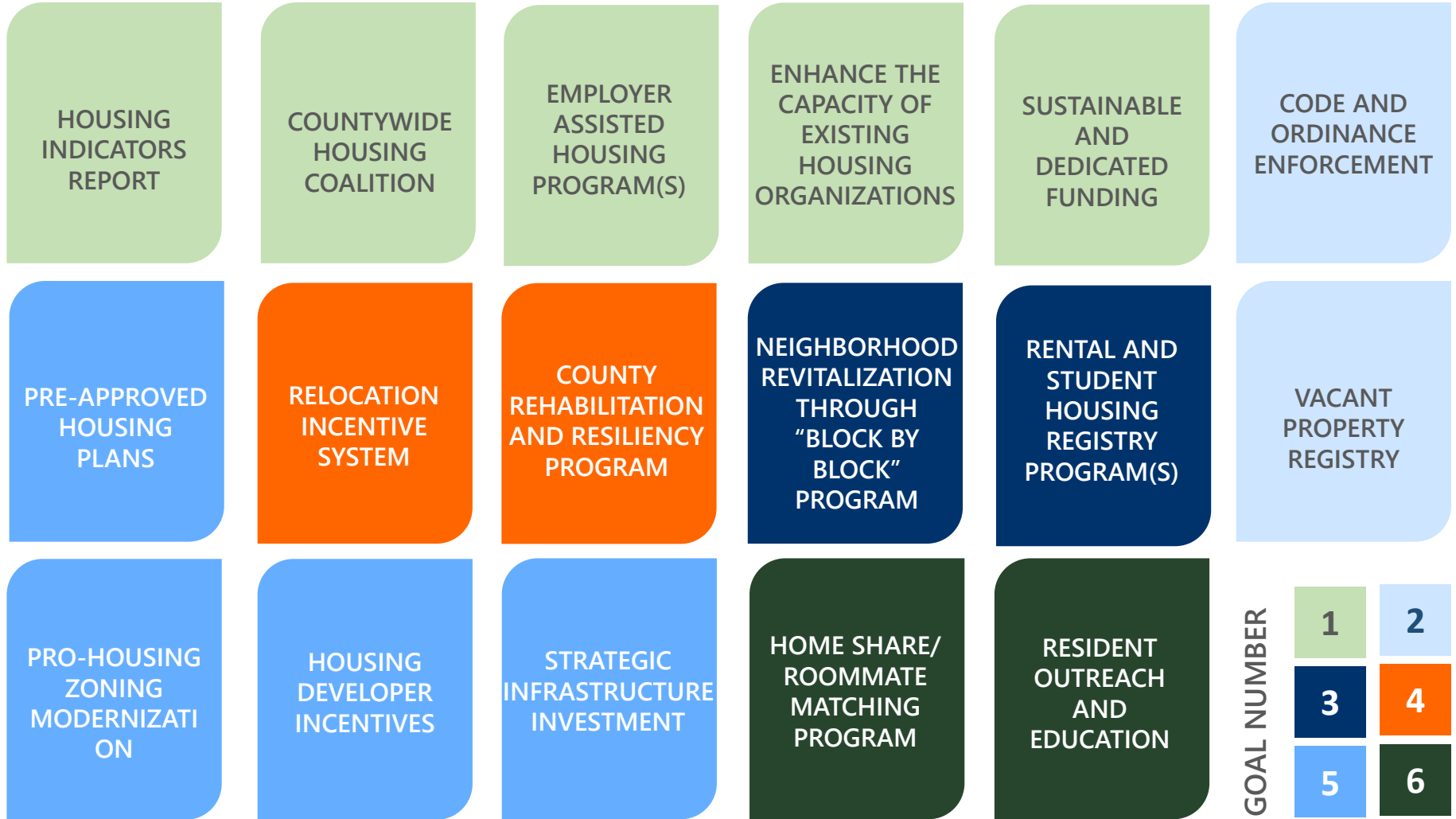
6. Assist Households in Securing and Maintaining Affordable, Safe, and Quality Housing

Supporting residents through resources, education, and other assistance to help them meet their housing needs.

Housing Strategies

How do we achieve the county's housing goals?

STRATEGY HIGHLIGHTS AND THEMES



GOAL NUMBER

1	2
3	4
5	6

Where do we go from here?

How can this study and housing plan be used?

Broome County Administrators and Staff

County officials and staff should use this plan to guide programmatic, policy, and funding decisions as well as help facilitate the implementation of the plan and coordination among partners. The Action Plan Matrix created as part of this plan, provides implementation guidance to help prioritize initial first steps.

Housing Developers

Housing developers may examine Opportunity Sites in this plan to explore and pursue housing development opportunities. The information in this plan can also help developers identify development programs including types of housing, price points, etc. The data provided as part of this study can also be used to help underwrite projects.

Local Municipal Leaders

Local municipal leaders may use the data in this study to identify which housing issues are present in their jurisdiction, coordinate with the County on interventions and resources, and develop a response plan with the local council to prioritize approaches provided in the housing strategy.

Housing/Community Organizations

Housing Organizations can leverage this plan to help guide efforts and initiatives by better understanding key housing issues and trends. The information provided in this report can also be utilized in grant applications to pursue additional funding to implement housing solutions.

Community Members

Residents can respond to this study by accessing incentives for weatherization and flood preparations, advocating for intensive investment in target neighborhoods, and volunteering for community improvement groups. Residents can also use information in this study to pursue resources for their own properties.



Broome County Housing Needs Assessment & Strategy