



RURAL BROOME
COUNTS 

Housing Supplement

July 2016



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Introduction

The first Rural Broome Counts (RBC) needs-assets assessment, published in August 2015, examined several factors that members of our community had identified as strengths—rural schools, community spirit, and natural resources. The assessment also investigated several challenges that were identified through the same process of community participation—transportation, rural health services, and poverty. Through this research, the RBC team discovered that poverty is highly multifaceted and deserves a more in-depth look.

In partnership with United Way of Broome County, the RBC team considered how to apply the Asset Limited, Income Constrained, Employed Project (ALICE) and the construct of a household survival budget to rural Broome.¹ The ALICE project originated through a collaboration between the United Way of Northern New Jersey and Rutgers University.

As part of their work, the ALICE researchers constructed household survival budgets which showed how much income a household required to meet basic needs beyond the poverty threshold determined by the federal government. The budgets also reflected differences in the cost of living among counties within the same state.

The ALICE household survival budget contains five major components: child care, food, health care, housing, and transportation.² Together, housing and transportation often make up nearly half of a household's budget.³ In rural areas, the portion of the budget needed for housing and transportation can be even higher.

The cost of housing is closely linked to poverty, impacting a family's ability to address other needs, such as medical care, nutritious food, and high-quality child care. When housing is expensive and/or inadequate, both families and communities may suffer, both in the short term and the long term.

That is why housing is considered a social determi-

1.) Rutgers University and United Way of Northern New Jersey. (2016). ALICE: Asset Limited, Income Constrained, Employed. Retrieved from: <http://www.unitedwayalice.org/>.

2.) Ibid.

3.) U.S. Department Housing and Urban Development. (2016). Housing and Transportation Affordability Initiative. Retrieved from: http://portal.hud.gov/hudportal/HUD?src=/program_of_fices/economic_resilience/housing_transaffinitative.

nant of health, a public health concept which is widely recognized as crucial in efforts to improve community health.⁴ The social determinants of health can be defined as, “The complex, integrated, and overlapping social structures and economic systems that are responsible for most health inequities. These social structures and economic systems include the social environment, physical environment, health services, and structural and societal factors.”⁵ An individual's mental and physical well-being are inextricably linked to the quality of his or her home and physical environment.

The County Health Rankings, updated annually by the Wisconsin Institute for Public Health, includes data on the number of households that experience severe housing problems. The indicator includes households that meet one or more of the following criteria: overcrowding (more than 1.5 people per room), high housing costs (monthly housing costs, including utilities, exceeding 50% of monthly income), or lack of complete kitchen or plumbing facilities. In Broome County, 12,470 households meet these criteria, accounting for 14% of households.⁶ In these households, the lack of stability, cleanliness, and overall quality can inflict lasting harm on residents' health.

There are several options for improving housing to raise the level of community health and reduce the impacts of poverty. These options include supporting affordable housing, improving housing quality, and ensuring access to housing for all. The sections that follow will delve into more detail about these various solutions, explore the extent to which they are being implemented in Broome County, identify any obstacles that might exist, and suggest opportunities for improvement.

4.) University of California San Francisco Center on Social Disparities in Health, Robert Wood Johnson Foundation, and Build Healthy Places Network. (2015). Making the Case for Linking Community Development and Health. Retrieved from <http://www.buildhealthyplaces.org/resources/making-the-case-for-linking-community-development-and-health/>.

5.) Commission on Social Determinants of Health (CSDH). (2008). Closing the gap in a generation: health equity through action on the social determinants of health. Final report of the Commission on Social Determinants of Health.

6.) University of Wisconsin Population Health Institute. (2016) County Health Rankings – Broome County, NY. Retrieved from: <http://www.countyhealthrankings.org/>.

Background and Objectives

In 2014, the Rural Health Network of South Central New York launched the Rural Broome Counts (RBC) project, which aimed to highlight the primary strengths and challenges facing rural Broome County residents. The ultimate goal was to gather data that was most relevant to rural Broome County to both facilitate equitable distribution of resources and services and better inform policy decisions. The initial report, published in 2015, also established a funda-

mental baseline from which future studies could track the status of essential viability indicators within rural Broome County. This year, the RBC team expanded upon the wealth of knowledge obtained in the 2015 report to include a housing supplement, which looks into the unique barriers and opportunities that surround housing in rural Broome County.

Methodology

The RBC team employed several research methods in compiling data to generate a housing supplement. First, researchers performed literature reviews to become familiar with many of the terms and concepts associated with the realm of housing. To accomplish this, they scoured the internet for relevant webinars, journal articles, and government-sponsored housing policy reports and reviews.

Then the team conducted one-on-one interviews with local housing experts throughout Broome County, as well as in Chenango, Cortland, Delaware, Otsego, and Tioga counties. Researchers targeted housing informants from a variety of backgrounds, including county planning offices, community action agencies, local code enforcement offices, and nonprofit housing agencies, among others. These interviews shed light on local housing climates, current and historical investments in local housing, challenges and gaps commonly associated with rural housing, and opportunities to improve local housing.

In addition, the RBC team utilized U.S. Census data, American Community Survey data, and local sources of secondary data to collect information specific to

the local housing environment. Researchers gathered information on topics such as housing demographics, home ownership, home value, cost-burdened households, and housing quality.

Finally, the RBC team assembled a Housing Work Group, comprised of 14 Broome County housing experts. The Housing Work Group met twice to review and discuss the housing data that the RBC team had collected. The team also asked the experts to comment on the various challenges and opportunities that exist within the Broome County housing environment. These insights helped to inform the final Housing Supplement.

From this process, the RBC team has emerged with a deeper understanding of the state of housing in rural Broome County. Overall, the research reveals that there are not enough resources currently to meet the continuously growing need for safe, accessible, and affordable housing in rural communities. Members of the Rural Broome Counts team hope that the results of this research will help rural communities and housing agencies band together to create a stronger, healthier environment for all.

Project Manager Reflections

Upon starting my position as an AmeriCorps VISTA member with the Rural Health Network of South Central New York, I was asked to continue the Rural Broome Counts project by focusing on barriers and challenges specifically related to rural housing. Having spent most of my life in Southeastern Pennsylvania, I began my service term with a steep learning curve. Not only was I unfamiliar with the local history, geography, and culture, but I also had little to no knowledge about any aspect of housing.

When I first set off to educate myself about rural Broome County, including the intricacies of rural housing, I was unsure of where to begin my research. I spent a lot of time learning about topics that I believed would be relevant, but that turned out not to be crucial pieces of data. I also missed a lot of material that would prove to be central to the housing narrative in rural Broome County. Slowly, however, I developed new insights into a world that I never could have imagined. Housing research introduced me to wide array of topics, ranging from real property taxes to code enforcement, and even to environmental health. In the end, I felt as if I could write a book with all of the information I had learned.

Above all, I learned that access is absolutely critical in rural areas. The greatest barrier that many rural residents face is lack of transportation to take them to destinations such as medical offices and places of employment. This obstacle further restricts the capacity of rural areas by deterring the creation of more resources. For example, the vast majority of housing assistance projects are constructed in urban areas simply due to its proximity to essential resources such as transportation, employment, and food. In the end, this creates a vicious cycle for rural areas. This issue of rural access is also highlighted within the original Rural Broome Counts report.

While some individuals or households do find opportunities to improve their housing situations, it takes involvement by whole communities to make a real impact. The most successful movements for change are generated by passionate individuals from within the community itself. Rural communities have the capacity to improve the state of their own housing. I hope this supplemental report equips these communities with the knowledge, confidence, and resources to do so.

I am grateful that I had the opportunity to serve my AmeriCorps VISTA term in such a proud, dynamic community. It has been a pleasure to meet and interact with Broome County residents from all walks of life. Wherever I go, I will carry the stories and lessons that I have learned from my time here. I would also like to acknowledge the talented and dedicated staff at the Rural Health Network SCNY. I especially thank my supervisor, Emily Hotchkiss, for her enduring guidance, patience, and friendship over the past year.

All the best,

Brooke Ann Coco



Brooke Ann Coco

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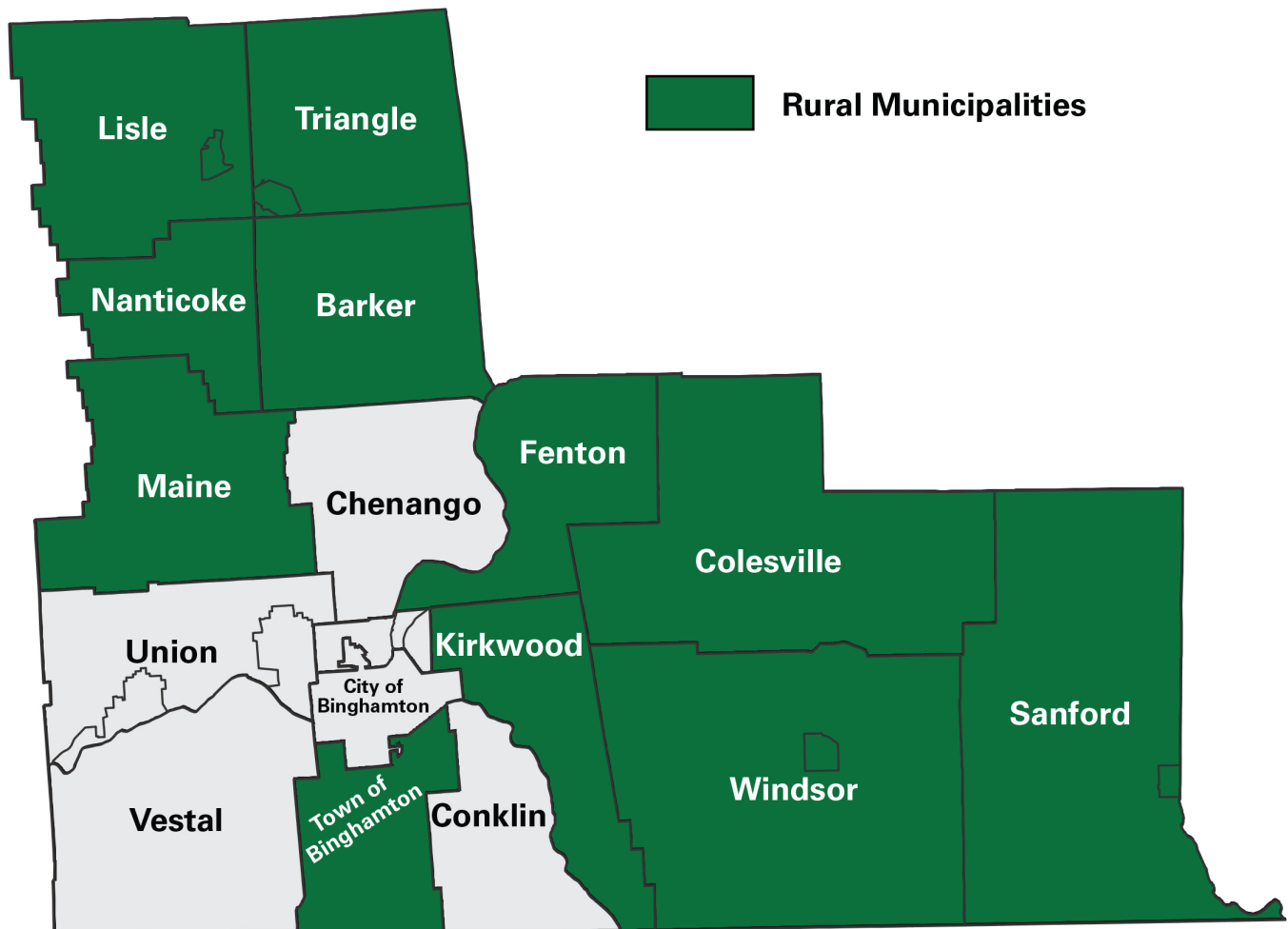
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Rural Broome County Definition



To determine which municipalities are rural, this report adheres to the definitions laid out by the New York State Office of Rural Health, which states, “Rural towns have a population density less than 200 persons per square mile. Towns with less than 250 persons per square mile are considered rural with special permission granted from the NYS Office of Rural Health.”

Rural Broome Municipalities:

- 1.) Lisle
- 2.) Triangle
- 3.) Nanticoke
- 4.) Barker
- 5.) Maine
- 6.) Town of Binghamton
- 7.) Fenton¹
- 8.) Kirkwood
- 9.) Colesville
- 10.) Windsor
- 11.) Sanford

Suburban Broome Municipalities:

- 1.) Vestal
- 2.) Conklin
- 3.) Union
- 4.) Dickinson
- 5.) Chenango

Urban Broome:

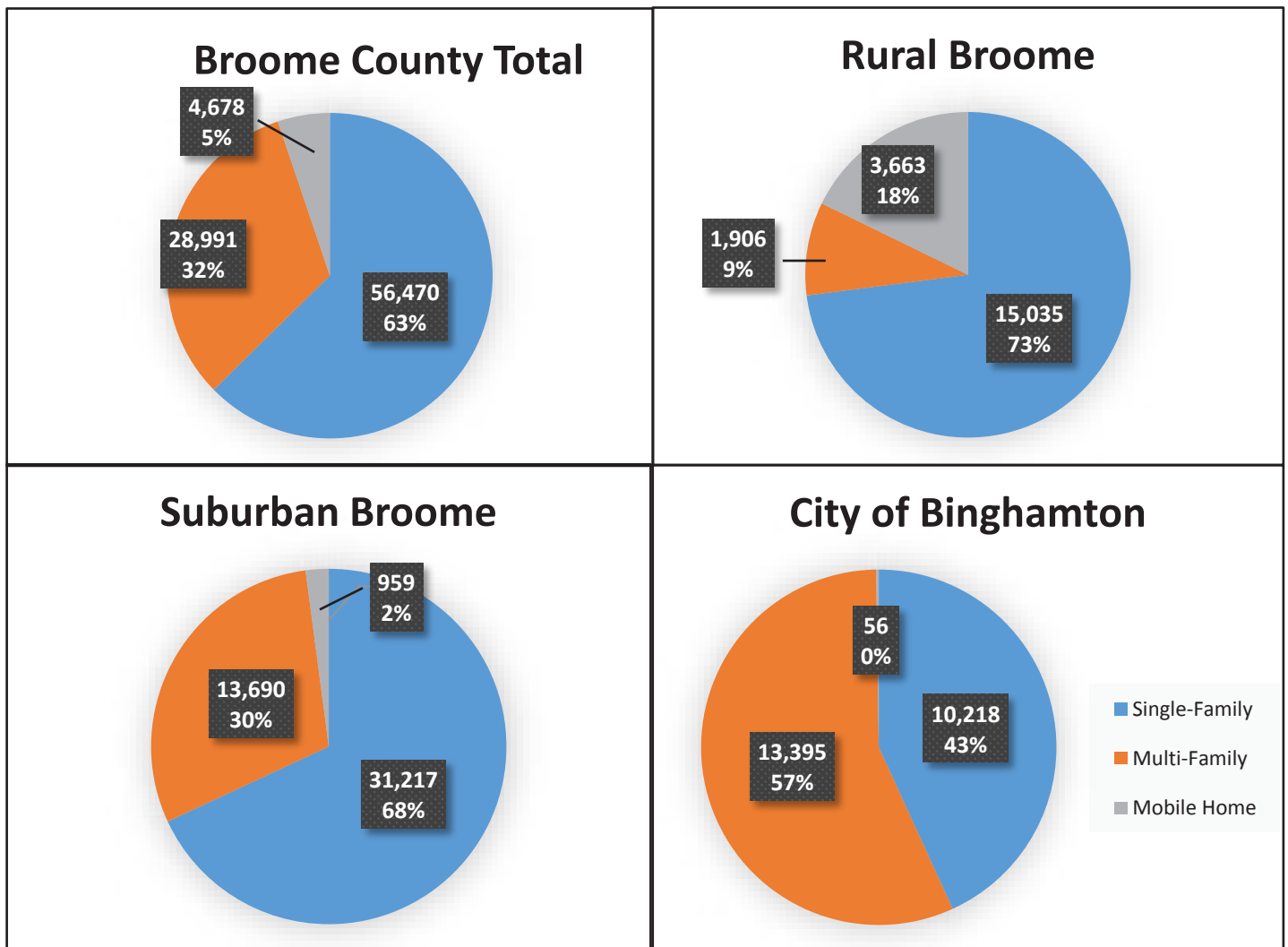
- 1.) City of Binghamton

1.) Town of Fenton has a population density between 200 and 250 person per square mile.

Broome County Housing Environmental Data

Housing Demography

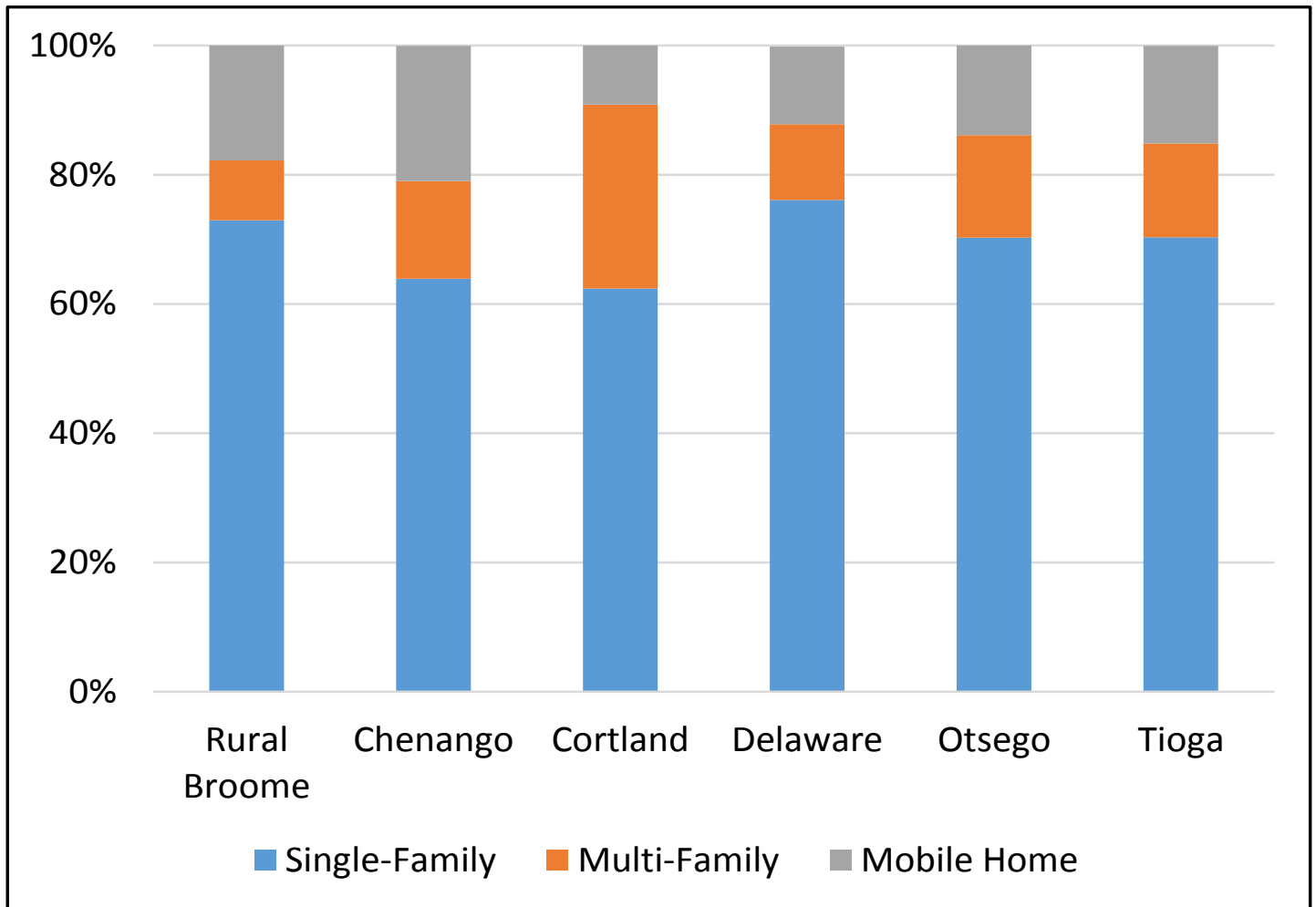
Figure 1-1: Number and Percentage of Housing Unit Type in Broome County¹



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table DP04)

1.) A manufactured home (formerly known as a mobile home) is defined as a movable dwelling, 8 feet or more wide and 40 feet or more long, designed to be towed on its own chassis, with transportation gear integral to the unit when it leaves the factory, and without need of a permanent foundation. These homes are built in accordance with the U.S. Department of Housing and Urban Development (HUD) building code.

Figure 1-2: Percentage of Housing Units by Type by Rural County (2010)²



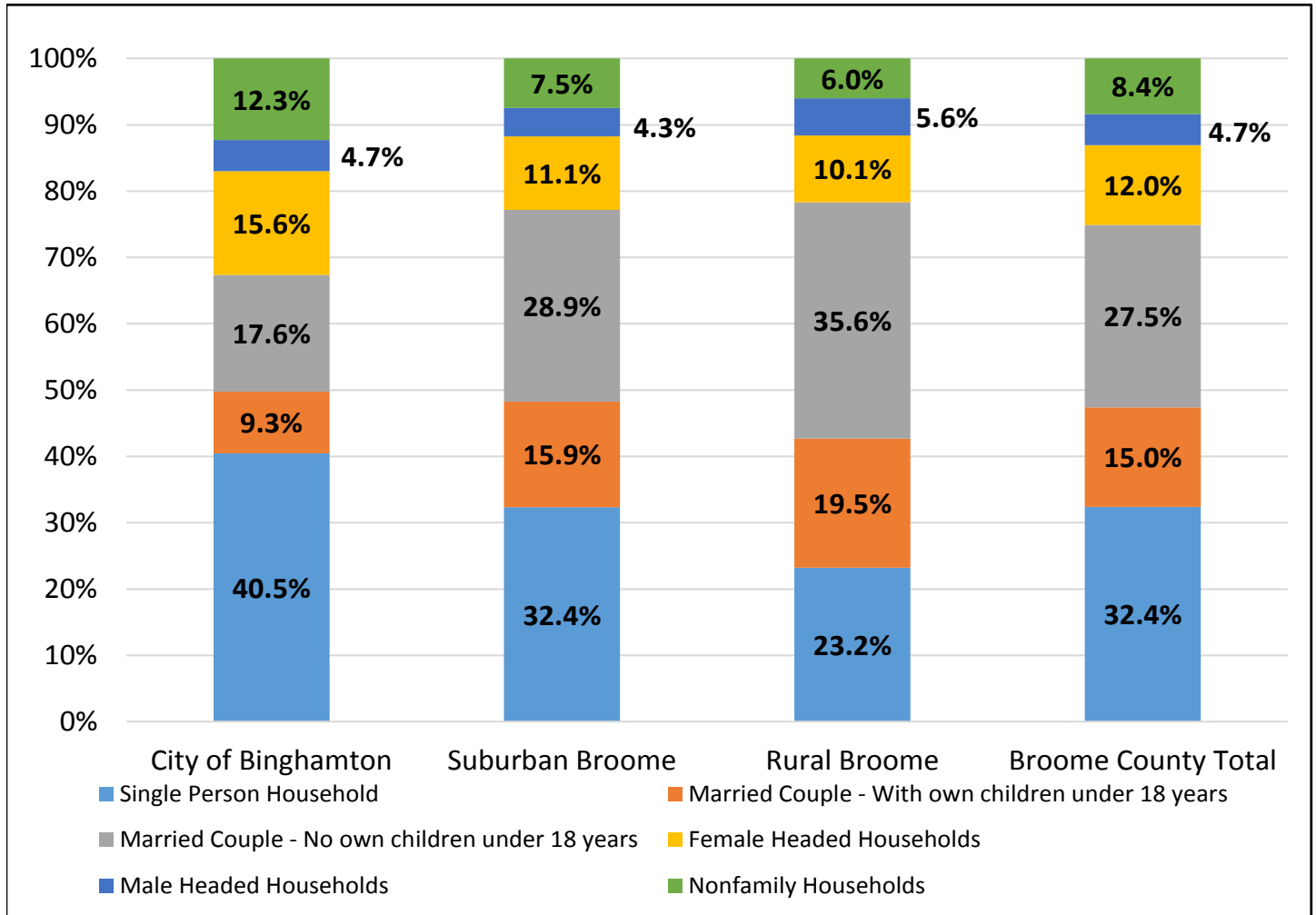
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

Within Broome County, the most common type of housing is single-family housing, which makes up 63% of the county’s 135,046-unit housing stock (Figure 1-1). Multi-family units constitute nearly one-third of the total housing stock within Broome County, while mobile homes trail behind at 5%. More than half of the county’s housing stock is found within the suburban municipalities of Broome County, which contain mostly single-family units. Although the City of Binghamton is largely made up of multi-family units, at 57%, suburban Broome slightly trumps the City of Binghamton in the number of multi-family units.

With a notable lack of multi-family housing, rural Broome County is comprised mostly of single-family units (Figure 1-2). Each of the surrounding rural counties also has a high percentage of single-family housing and a low percentage of multi-family housing. The City of Cortland, as well as the student population of SUNY Cortland, may account for Cortland County’s larger percentage of multi-family housing. Rural Broome County is the portion of Broome County with the most mobile home units. Throughout the rural region, only Chenango County has a larger percentage of mobile homes than rural Broome.

2.) A ‘Nonfamily Household’ is defined as a householder living alone or with nonrelatives only. (Note: Family households and husband-wife-couple families do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex-couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex-couple households with no relatives of the householder present are tabulated in nonfamily households.)

Figure 1-3: Percentage of Households by Type in Broome County (2010)^{3,4,5}



Source: U.S. Census Bureau, 2010 Census (Table DP-1)

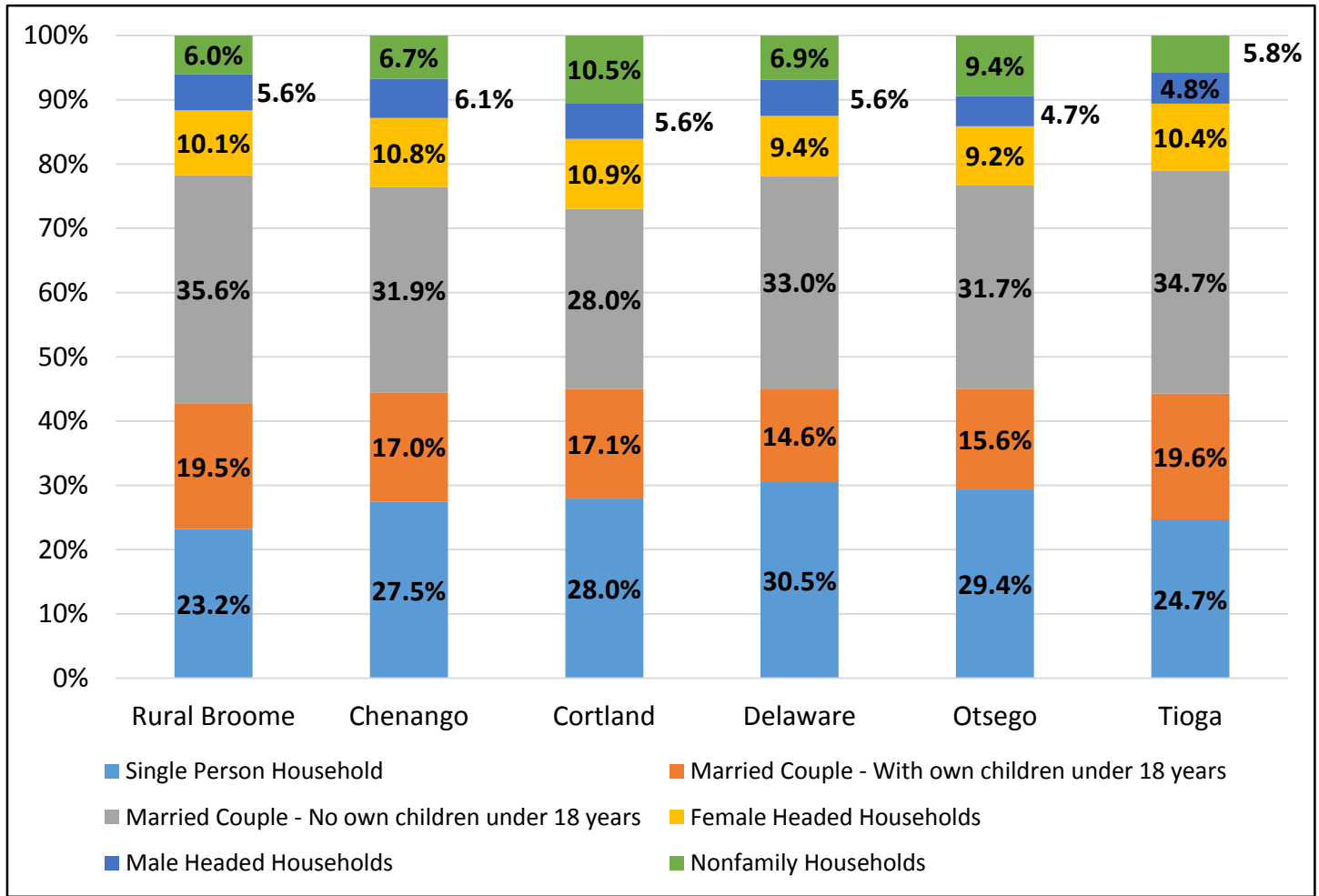
Figure 1-3 and Figure 1-4 break out households within Broome County and the surrounding rural counties by type. The data shows that households comprised of a single person are the most common type of household within Broome County, at 32%. Households that consist of married couples without children under the age of 18 follow closely behind, making up 28% of all Broome County households. The percentage of male headed households, the least common type of household throughout the region, is similar in Broome County and each of its surrounding rural counties (Figure 1-4). The data also indicates that female headed households are found at significantly higher rates than male headed households.

3.) A 'Nonfamily Household' is defined as a householder living alone or with nonrelatives only. (Note: Family households and husband-wife-couple families do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex-couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex-couple households with no relatives of the householder present are tabulated in nonfamily households.)

4.) A 'Male Headed Household' is defined a male maintaining a household with no wife of the householder present.

5.) A 'Female Headed Household' is defined a female maintaining a household with no husband of the householder present.

Figure 1-4: Percentage of Households by Type by Rural County (2010)⁶

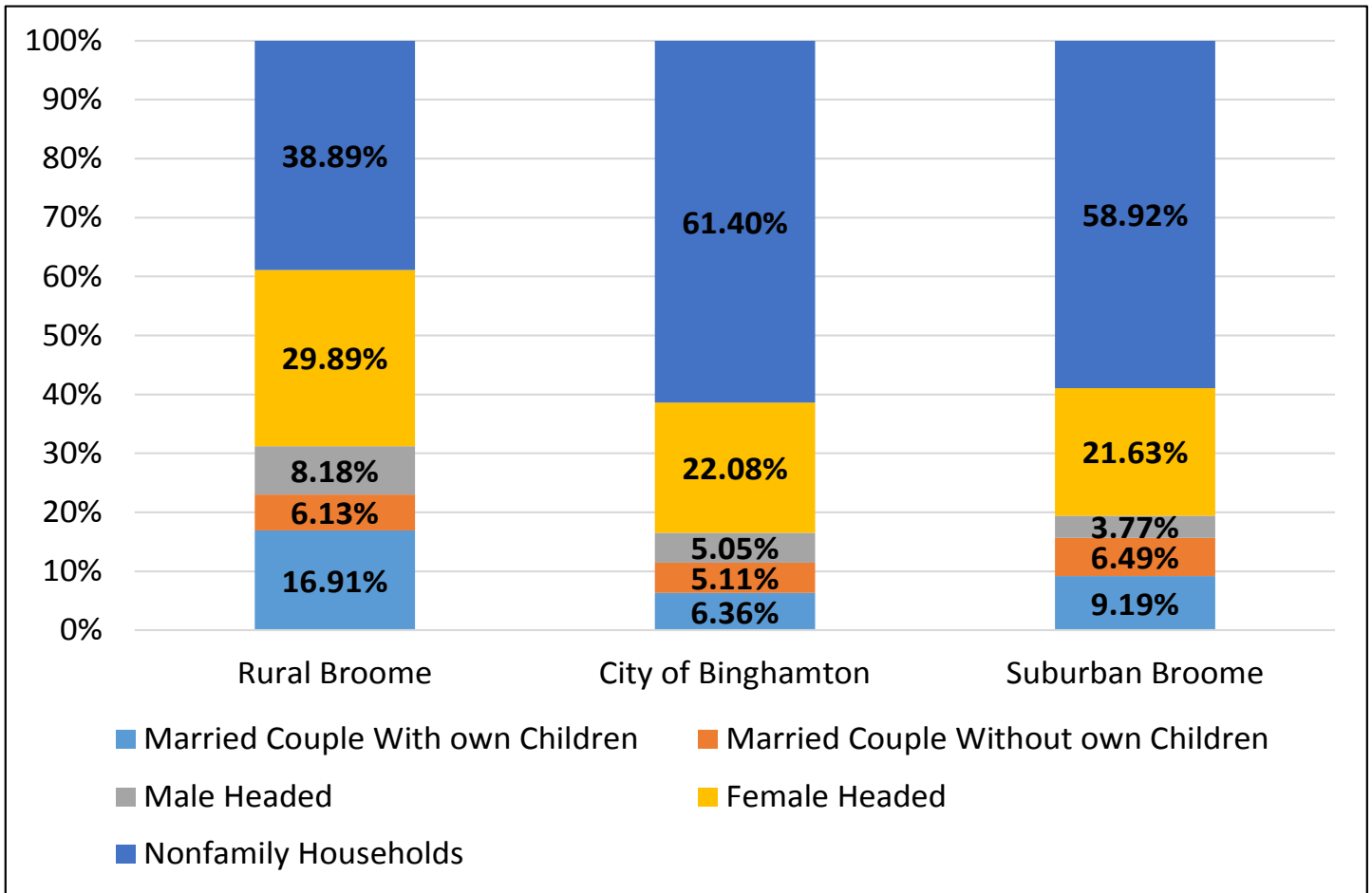


Source: U.S. Census Bureau, 2010 Census (Table DP-1)

Household types in rural Broome County are segmented in a way that closely resembles each of the surrounding rural counties. But rural Broome contains the highest percentage of married couples—both with and without children—and the lowest percentage of single person households and nonfamily households. The opposite is true of the City of Binghamton: it contains the lowest percentage of married couples—both with and without children—and the highest percentage of single person households and nonfamily households (Figure 1-3).

6.) A 'Nonfamily Household' is defined as a householder living alone or with nonrelatives only. (Note: Family households and husband-wife-couple families do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex-couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex-couple households with no relatives of the householder present are tabulated in nonfamily households.)

Figure 1-5: Percentage of Households Living Below the Poverty Level by Type in Broome County



Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey (Table B17010)

Rural Broome, suburban Broome, and the City of Binghamton all demonstrate similar trends in regard to the types of households living below the poverty level. Across the board, the largest percentage of people living below the poverty level live in nonfamily households. Female headed households represent the second highest percentage of individuals living below the poverty level in each region. The only significant difference among the regions is that a slightly higher percentage of male headed households live below the poverty level in rural Broome than in the remaining regions. In suburban Broome and the City of Binghamton, married couples with children hold a slightly higher percentage than male headed households.

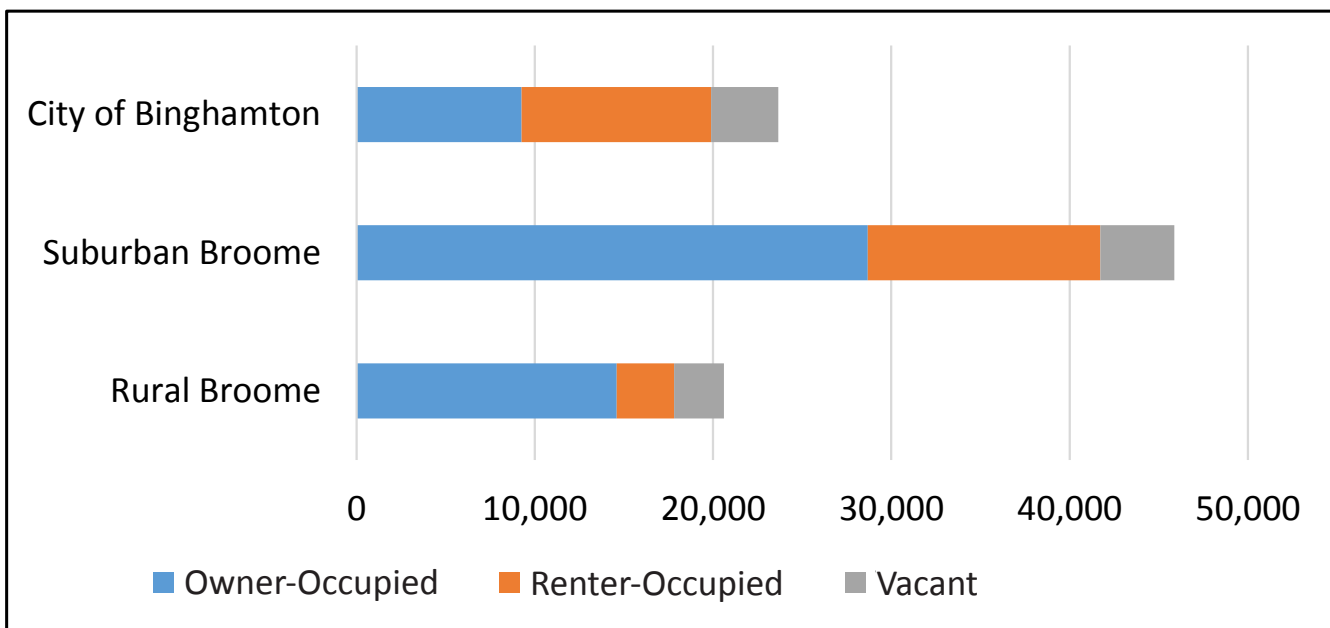
Home Ownership

Figure 1-6: Broome County Home Ownership Table

Area	Occupied Housing Units		Vacant Housing Units	Total
	Owner-Occupied	Renter-Occupied		
Rural Broome	14,590	3,219	2,795	20,604
Suburban Broome	28,671	13,056	4,139	45,866
City of Binghamton	9,266	10,636	3,767	23,669
TOTAL	52,527	26,911	10,701	90,139

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

Figure 1-7: Broome County Home Ownership Graph



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

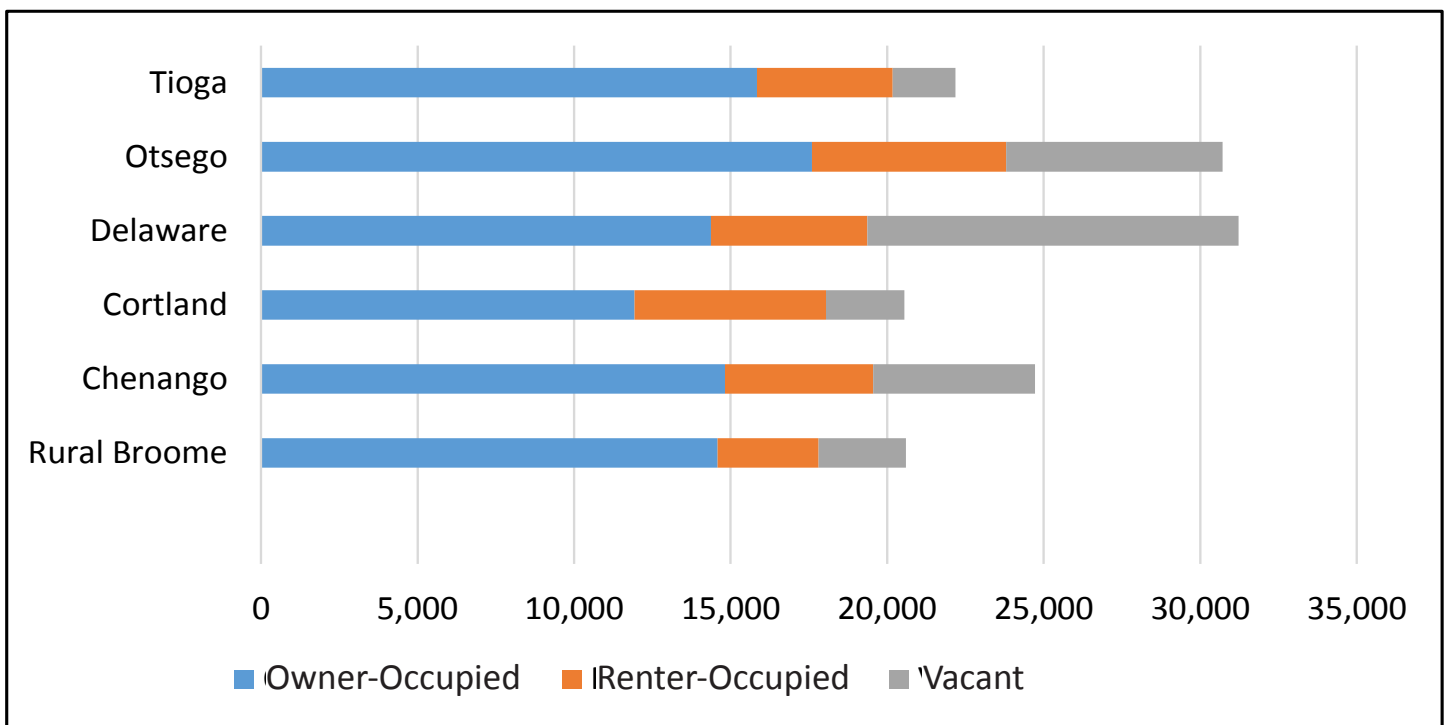
The City of Binghamton's housing is closely divided between homeowners and renters (Figures 1-6 and 1-7). However, suburban Broome has more than twice as many owner-occupied housing units than renter-occupied units. An overwhelming majority of the housing units in rural Broome are owner-occupied, while the number of renter-occupied units in rural Broome is the notably the lowest among the surrounding rural counties (Figures 1-8 and 1-9).

Figure 1-8: Home Ownership Table by Rural County

Area	Occupied Housing Units		Vacant Housing Units	Total
	Owner-Occupied	Renter-Occupied		
Rural Broome	14,590	3,219	2,795	20,604
Chenango	14,818	4,742	5,166	24,726
Cortland	11,936	6,109	2,509	20,554
Delaware	14,372	4,998	11,852	31,222
Otsego	17,601	6,197	6,913	30,711
Tioga	15,840	4,338	2,008	22,186

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

Figure 1-9: Home Ownership Graph by Rural County



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

Each of the rural counties has roughly 15,000 owner-occupied units, except for Cortland County and Otsego County, which contain the largest numbers of renter-occupied units, possibly because those counties include the City of Cortland and the City of Oneonta (Figures 1-8 and 1-9). The student populations of SUNY Cortland, SUNY Oneonta, and Hartwick College may also boost the renter-occupied housing in Cortland County. Delaware County leads the rural counties in the number of total housing units, narrowly beating out Otsego County. Delaware County contains by far the largest portion of vacant units, with 38% of its housing stock vacant, possibly due to high numbers of housing for seasonal, recreational, or occasional use.

Figure 1-10: Vacant Housing Units by Status in Broome County⁷

Status	Rural Broome		Suburban Broome		City of Binghamton	
	Number	Percent	Number	Percent	Number	Percent
For rent	97	3.47%	984	23.77%	1,035	27.48%
Rented, not occupied	57	2.04%	490	11.84%	145	3.85%
For sale only	217	7.76%	433	10.46%	487	12.93%
Sold, not occupied	78	2.79%	66	1.59%	105	2.79%
For seasonal, recreational, or occasional use	1,161	41.54%	274	6.62%	202	5.36%
Other Vacant	1,185	42.40%	1,892	45.71%	1,793	47.60%
TOTAL	2,795		4,139		3,767	

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25004)

Figure 1-10 provides a closer look at the vacant housing stock within Broome County. The data show that throughout Broome County, the “Other Vacant” category represents a large plurality of vacant units. In rural Broome, seasonal, recreational, and occasional use units follow the “Other Vacant” category very closely in number. Combined, both categories make up 84% of all vacant housing units in rural Broome.

7.) If a vacant unit does not fall into any of the categories specified above, it is classified as “Other vacant.” For example, this category can include homes that are in the process of being repaired, foreclosed homes, homes being used exclusively for storage, and abandoned or condemned homes.

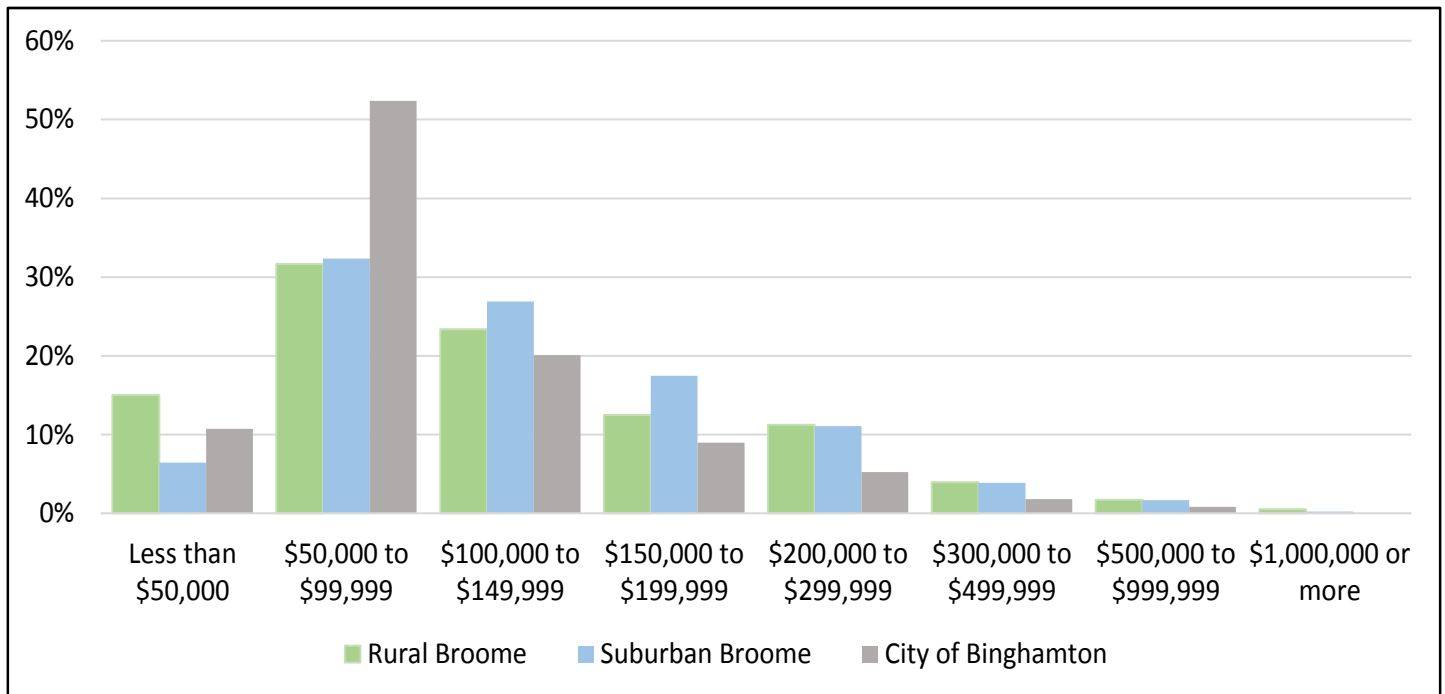
Housing Value

Figure 1-11: Value of Owner-Occupied Homes in Broome County

Home Value	Rural Broome		Suburban Broome		City of Binghamton	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	2,189	15.00%	1,842	6.42%	993	10.72%
\$50,000 to \$99,999	4,622	31.68%	9,277	32.36%	4,851	52.35%
\$100,000 to \$149,999	3,411	23.38%	7,707	26.88%	1,859	20.06%
\$150,000 to \$199,999	1,825	12.51%	5,006	17.46%	832	8.98%
\$200,000 to \$299,999	1,642	11.25%	3,177	11.08%	486	5.24%
\$300,000 to \$499,999	577	3.95%	1,112	3.88%	167	1.80%
\$500,000 to \$999,999	249	1.71%	484	1.69%	78	0.84%
\$1,000,000 or more	75	0.51%	66	0.23%	0	0.00%
Median	\$105,400		\$121,240		\$85,700	

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

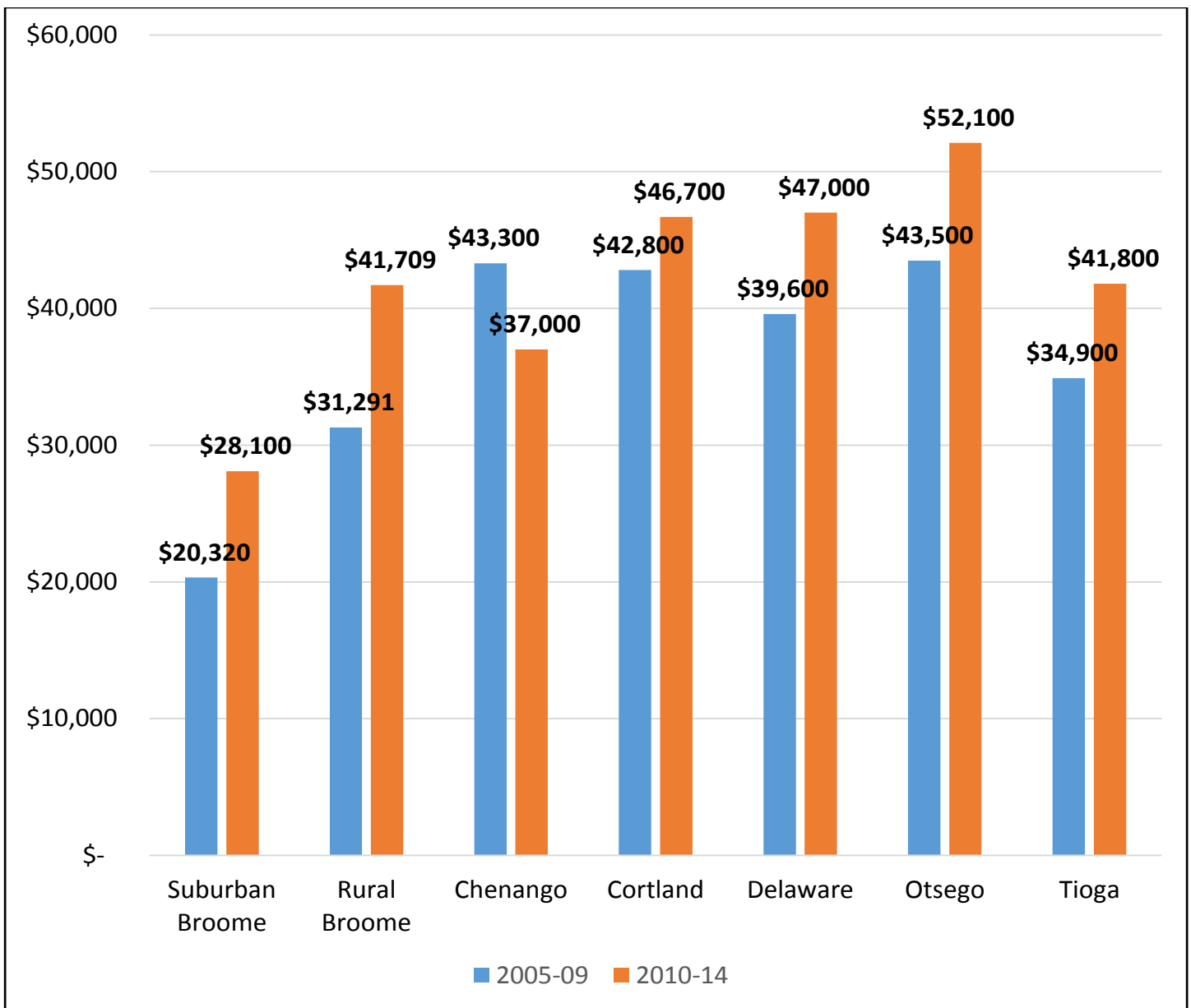
Figure 1-12: Percentage of Owner-Occupied Home Values in Broome County



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year estimates (Table DP04)

While the City of Binghamton has the lowest median home value, the number of homes valued at less than \$50,000 in rural Broome far exceeds that in the City of Binghamton (Figure 1-11). This is because there are many more homes in rural Broome that are valued at more than \$1 million, skewing that region's median upwards. The City of Binghamton has no homes valued at more than \$1 million, leaving its median home value \$20,000 lower than that of rural Broome.

Figure 1-13: Median Mobile Home Value by Rural County⁸



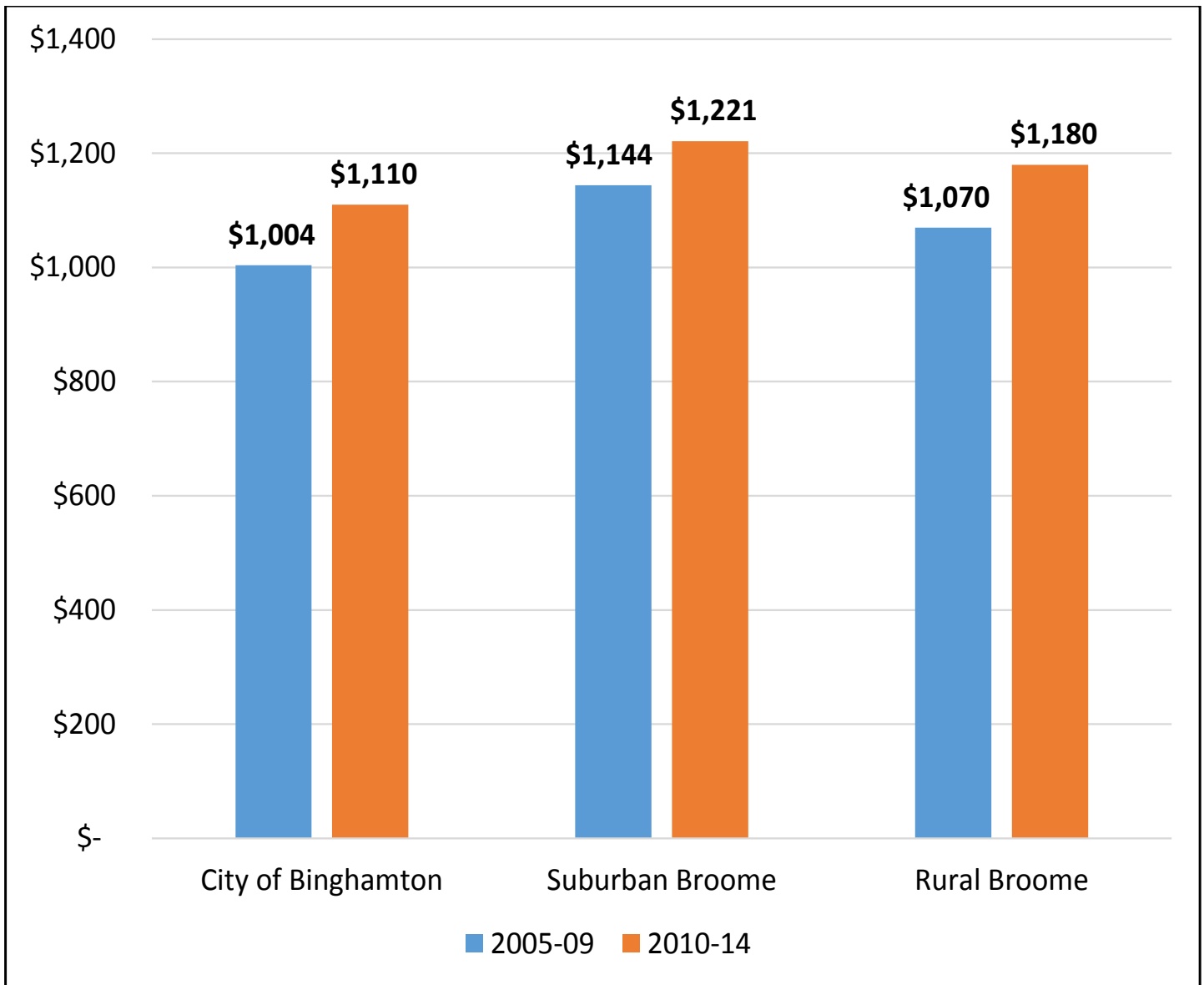
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25083)

U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table B25083)

The median value of mobile homes throughout the region generally increased from 2005 to 2014 (Figure 1-13). In suburban Broome, the median value of mobile homes is much lower than in the surrounding region. From 2005 to 2014, the median value of mobile homes in rural Broome grew more than in the surrounding rural region. Despite this surge in value, in 2014 rural Broome held the second lowest median mobile home value in the rural region. The only county with a lower figure was Chenango; it was also the only county to see a decline in the median value of a mobile home.

8.) A manufactured home (formerly known as mobile home) is defined as a movable dwelling, 8 feet or more wide and 40 feet or more long, designed to be towed on its own chassis, with transportation gear integral to the unit when it leaves the factory, and without need of a permanent foundation. These homes are built in accordance with the U.S. Department of Housing and Urban Development (HUD) building code.

Figure 1-14: Median Homeowner Cost with Mortgage in Broome County

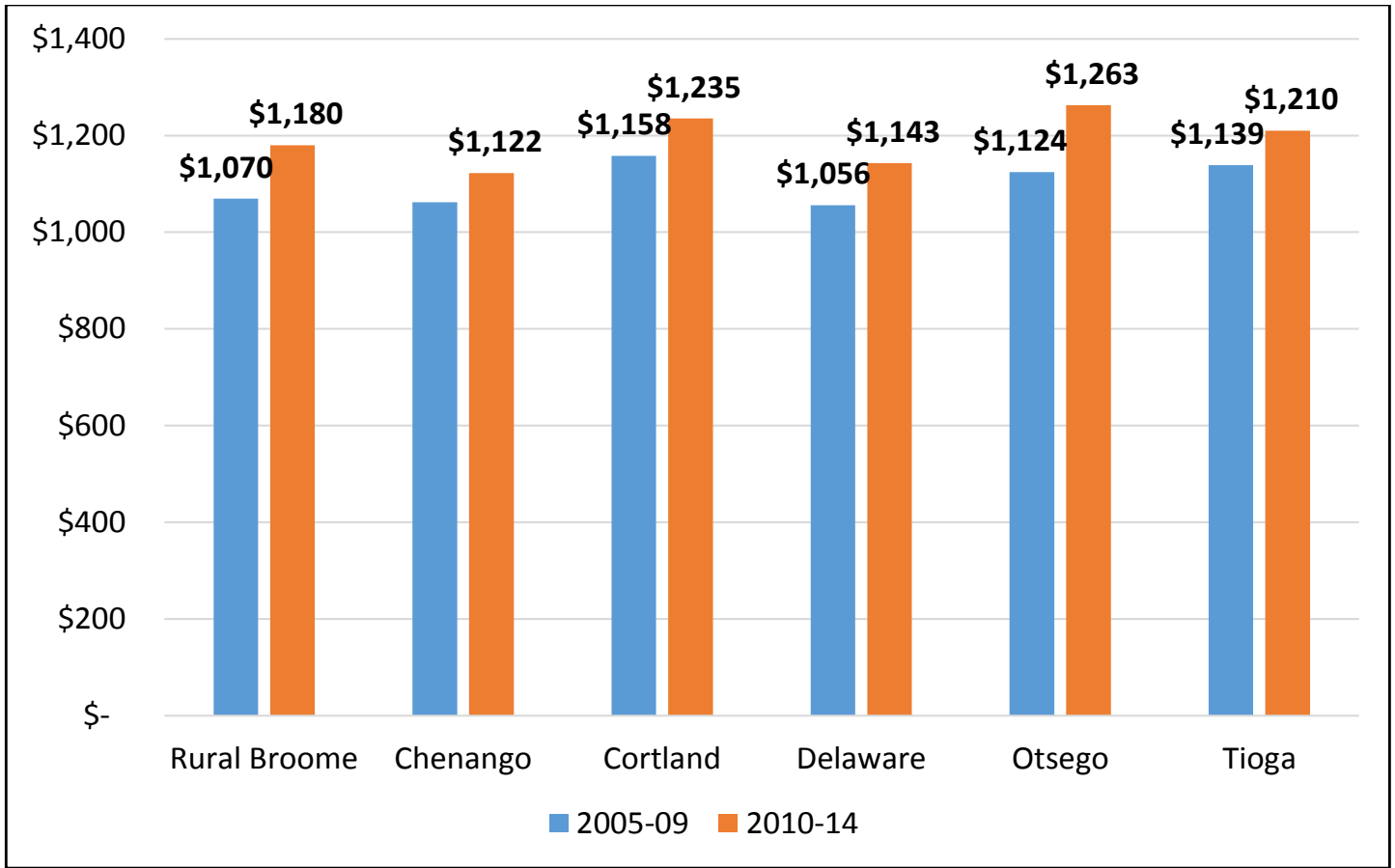


Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25083)

U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table B25083)

The median monthly homeowner cost for households with a mortgage increased slightly between 2005 and 2014 within Broome County, as depicted in Figure 1-14. Although the median homeowner cost is highest within suburban Broome, followed closely by Rural Broome, the data shows that homeowner costs are generally comparable across Broome County. This trend also extends into the surrounding rural counties, as shown in Figure 1-15.

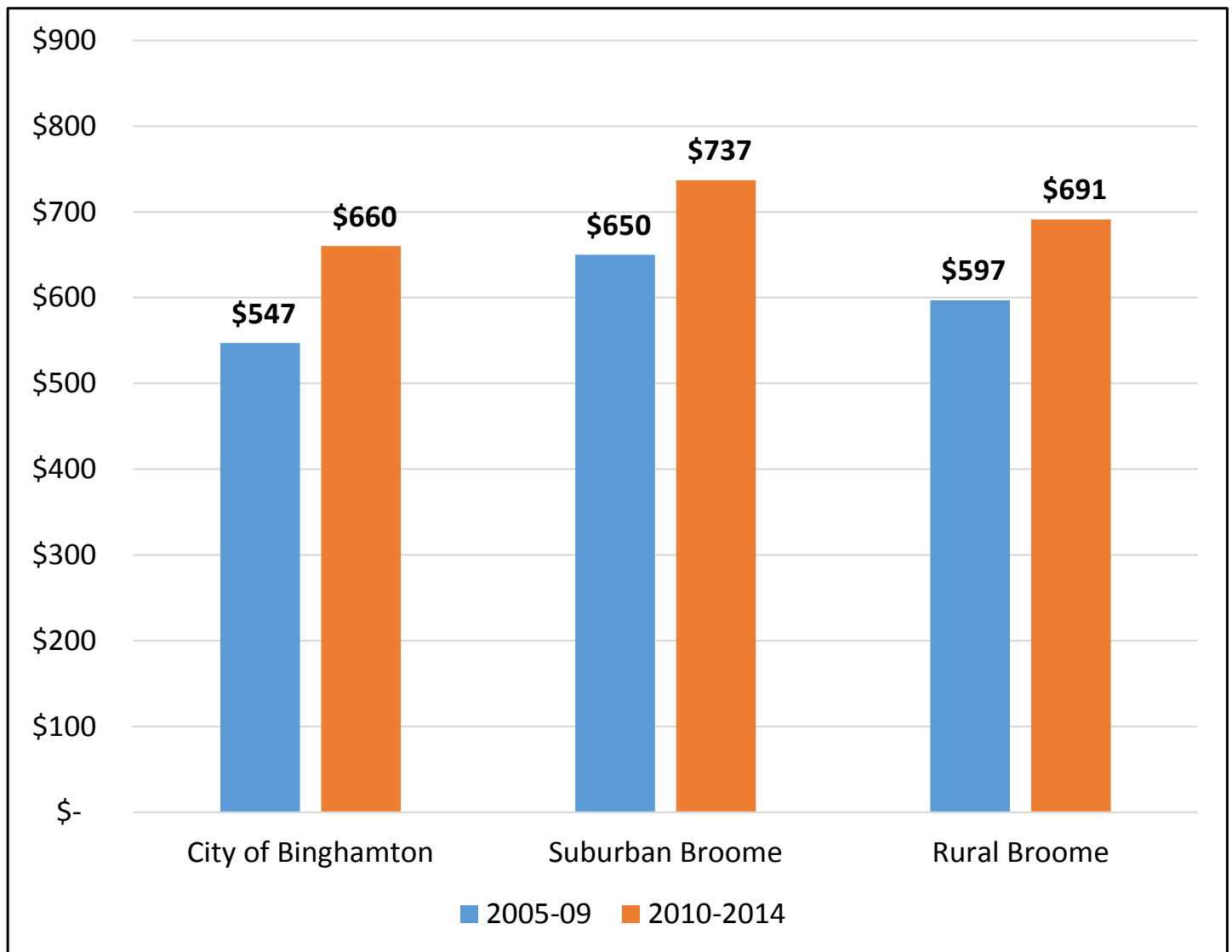
Figure 1-15: Median Homeowner Cost with Mortgage by Rural County



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table S2506)

U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table S2506)

Figure 1-16: Median Gross Rent in Broome County



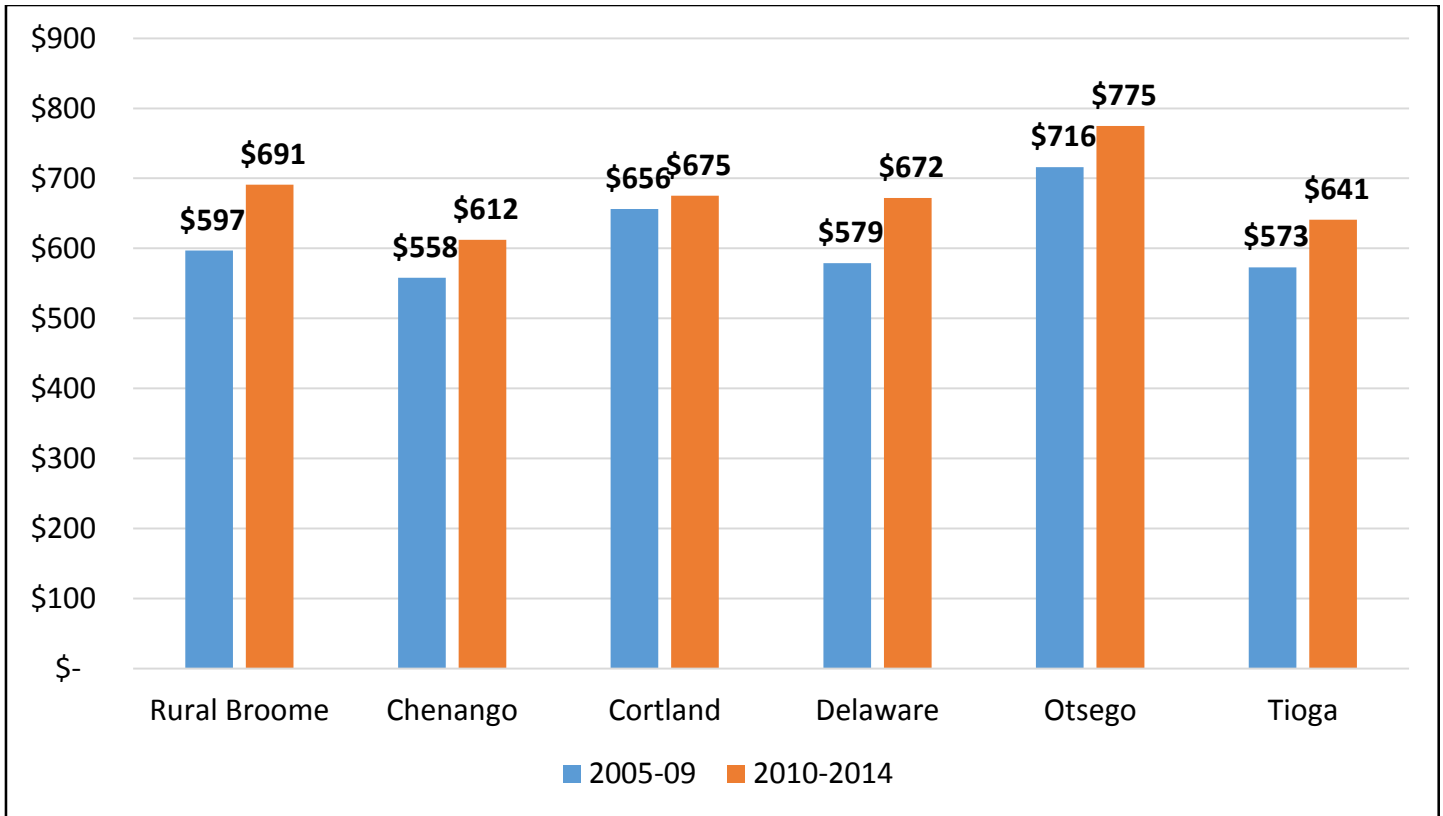
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25064)

U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table B25064)

The trend in median gross rent within Broome County is similar to the trend in median homeowner cost for households with a mortgage. The median gross rent also increased marginally from 2005 to 2014 in Broome County. Furthermore, the median gross rent in each region is close to the Fair Market Rent for Broome County, which stood at \$692 for a two-bedroom apartment in 2014.⁹ The data available from the American Community Survey does not allow further analysis of the size of the available units, or the number of bedrooms, which could impact the variability in rent prices.

9.) U.S. Department of Housing and Urban Development. (2014). The final FY2014 Broome County FMRs for all bedroom sizes. FINAL FY 2014 Fair Market Rent Documentation System. Retrieved from https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2014_code/2014summary.odn

Figure 1-17: Median Gross Rent by Rural County

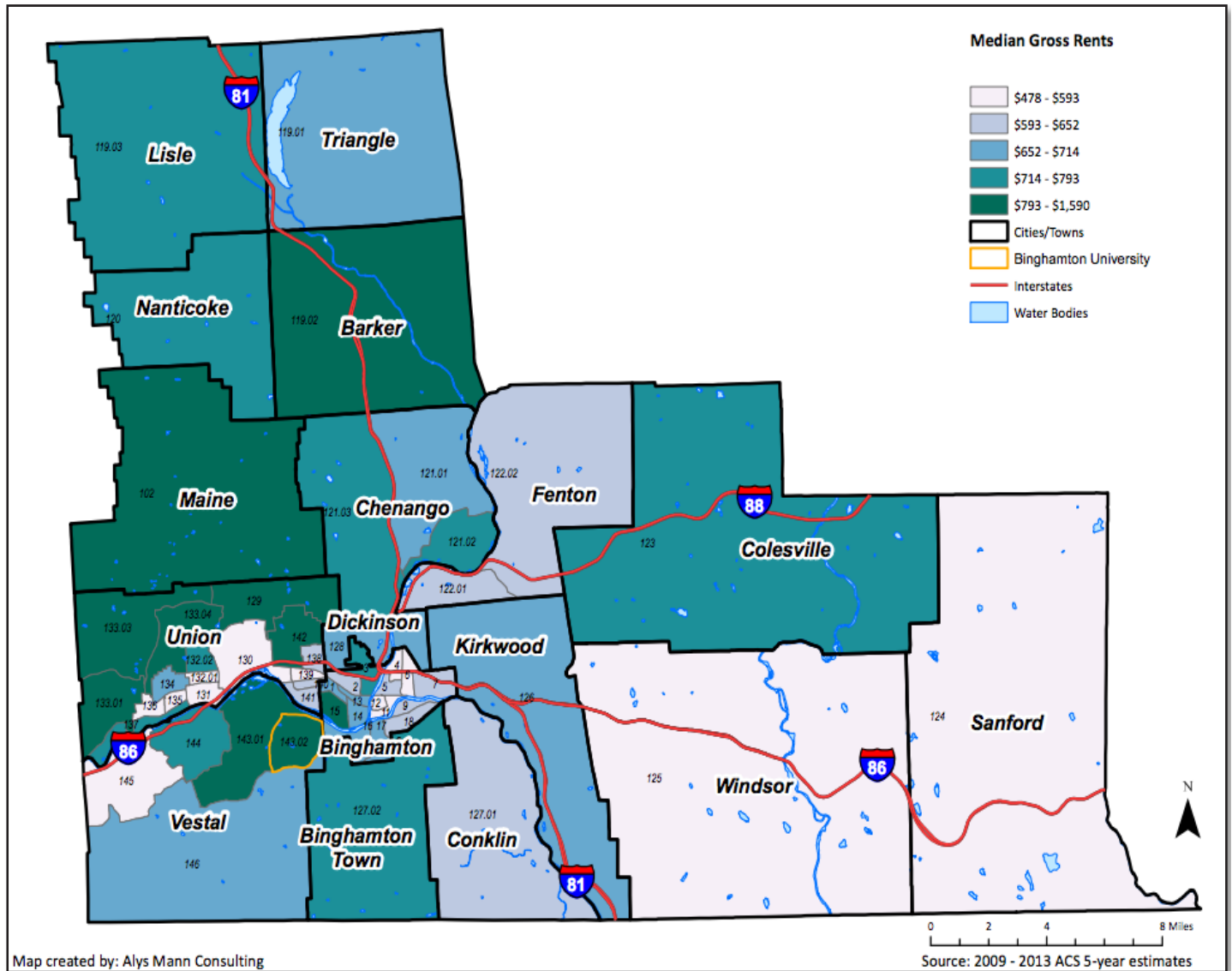


Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25064)

U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table B25064)

Every rural county within the region saw at least a moderate rise in median gross rent from 2005 to 2014 (Figure 1-17). Among these rural counties, rural Broome had the largest increase in median gross rent, from \$597 in 2009 to \$691 in 2014. In 2014, rural Broome had the second highest median gross rent, trailing only Otsego County.

Figure 1-18: Map of Median Gross Rents in Broome County (2013)

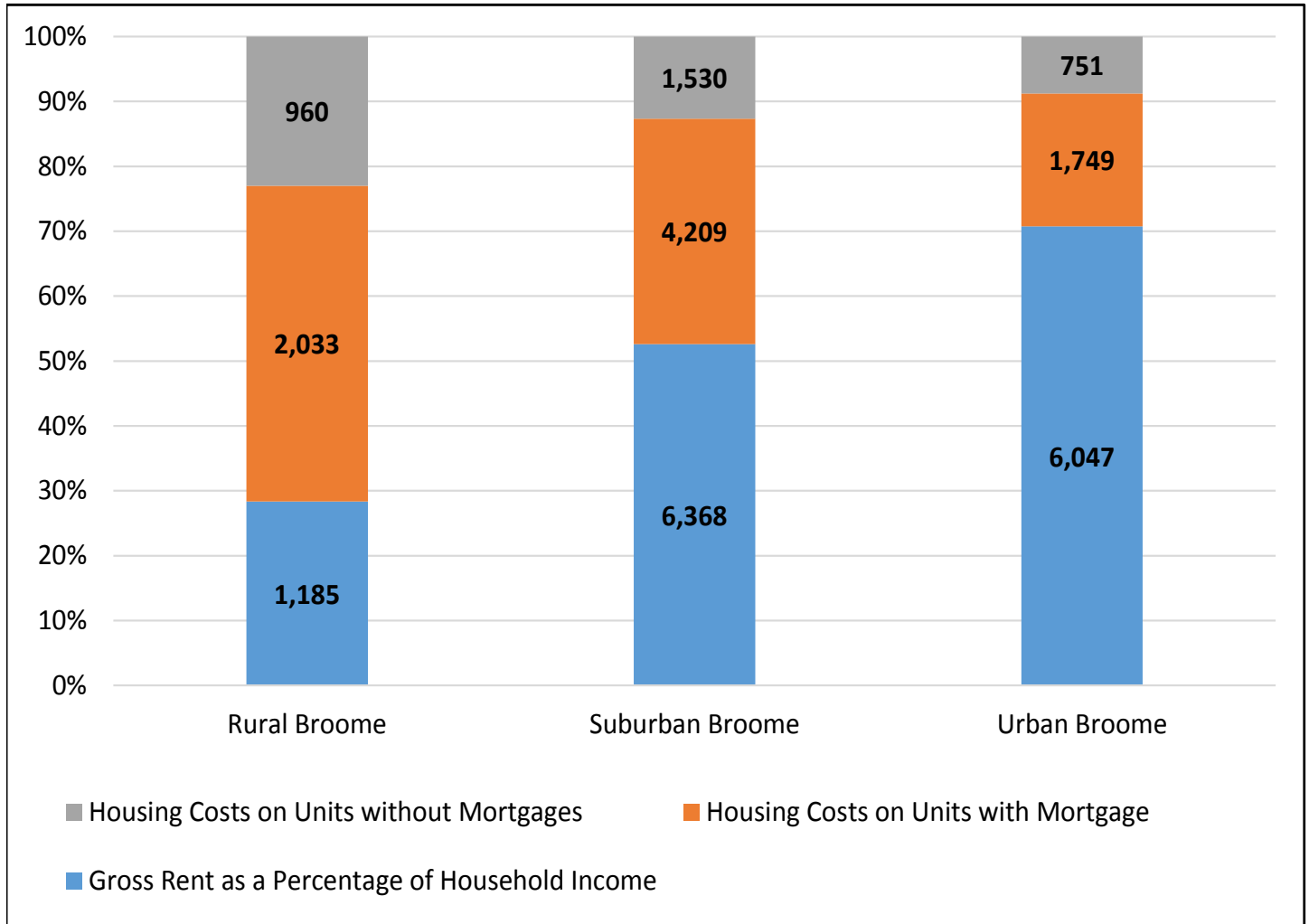


Source: CNY Fair Housing, Alys Mann Consulting (2015)

Figure 1-18 depicts the distribution of median gross rent within Broome County. In rural Broome, the Towns of Barker and Maine have the highest median rent, whereas the Towns of Sanford and Windsor have the lowest. Availability of rental units, size, and quality likely impact the variation in median gross rent.

Cost-Burdened¹⁰ Households

Figure 1-19: Number and Percentage of Cost-Burdened Households in Broome County^{11,12}



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table DP04)

In each region of the county, households that do not pay mortgages are least likely to be cost-burdened. But if a non-mortgage paying households is cost-burdened, it is more likely to be located in suburban Broome than in rural Broome. Suburban Broome County residents who are cost-burdened are usually renters who cannot keep up with their rents. In rural Broome, most cost-burdened residents are homeowners struggling to afford housing costs on units with mortgages.

10.) The term “cost-burdened” refers to those spending over 30 percent of their household income on housing costs.

11.) Gross rent as a percentage of household income is a computed ratio of monthly gross rent to monthly household income (total household income divided by 12).

12.) Housing costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes personal property taxes, site rent, registration fees, and license fees for mobile homes.

Figure 1-20: Map of Cost-Burdened Homeowners in Broome County

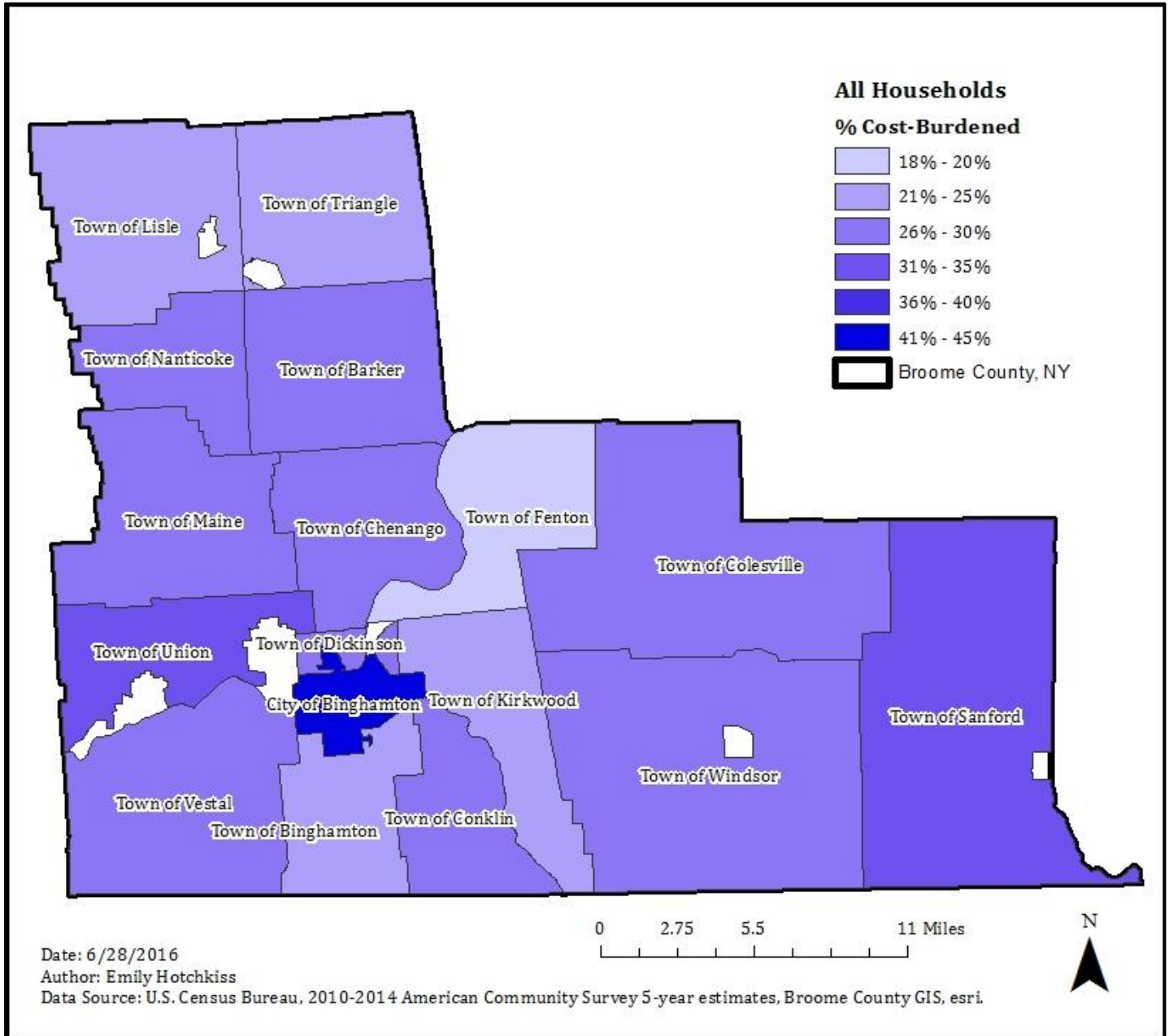


Figure 1-20 is a geographic representation of the percentage of cost-burdened households within each Broome County municipality. The data reveals that the City of Binghamton holds the highest percentage of cost-burdened households, at 45%. The rural Town of Sanford and the suburban Town of Union are tied for the second highest percentage of cost-burdened households, at 31%.

Figure 1-21: Map of Cost-Burdened Homeowners with Household Income Lower than \$50,000

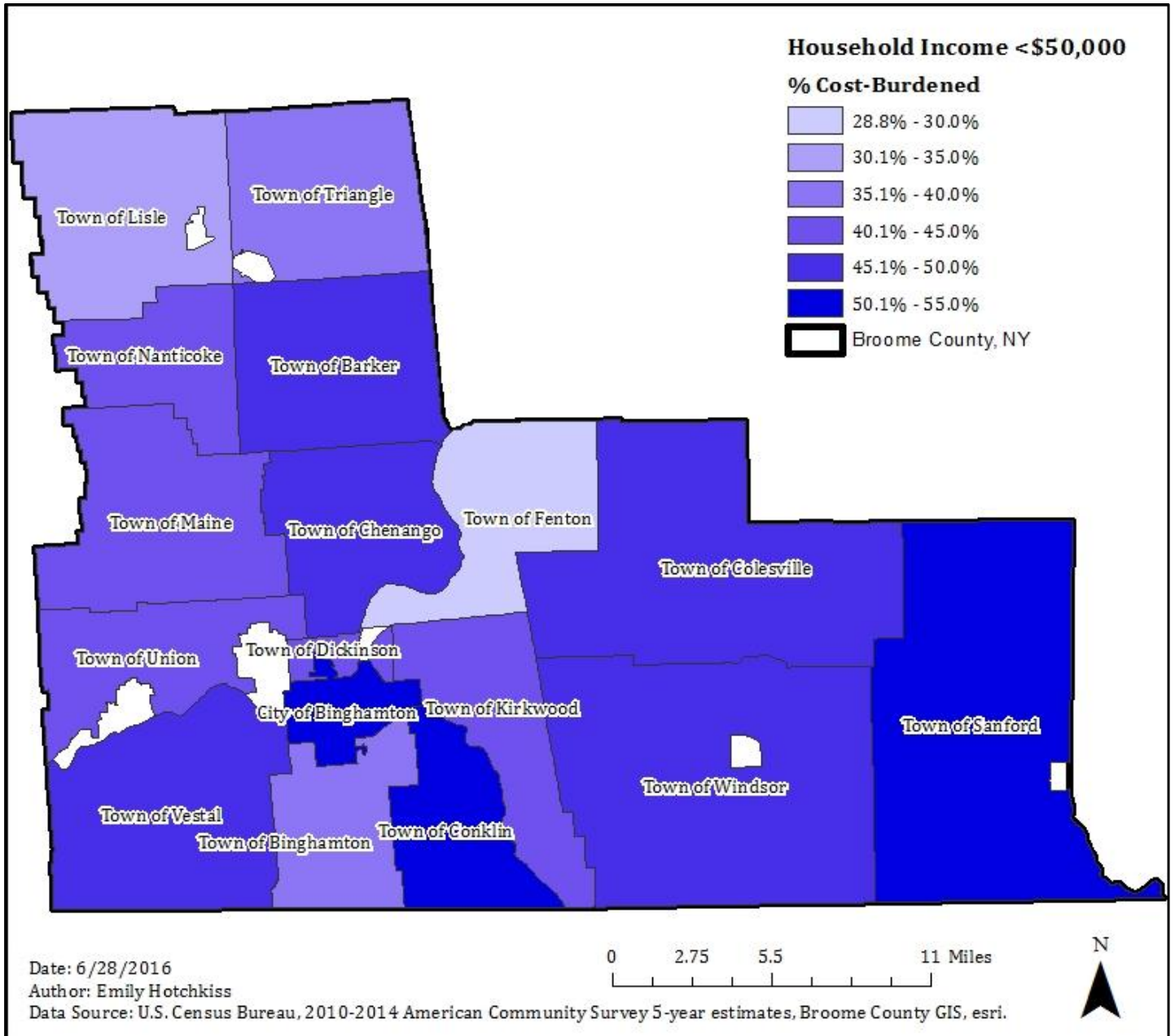
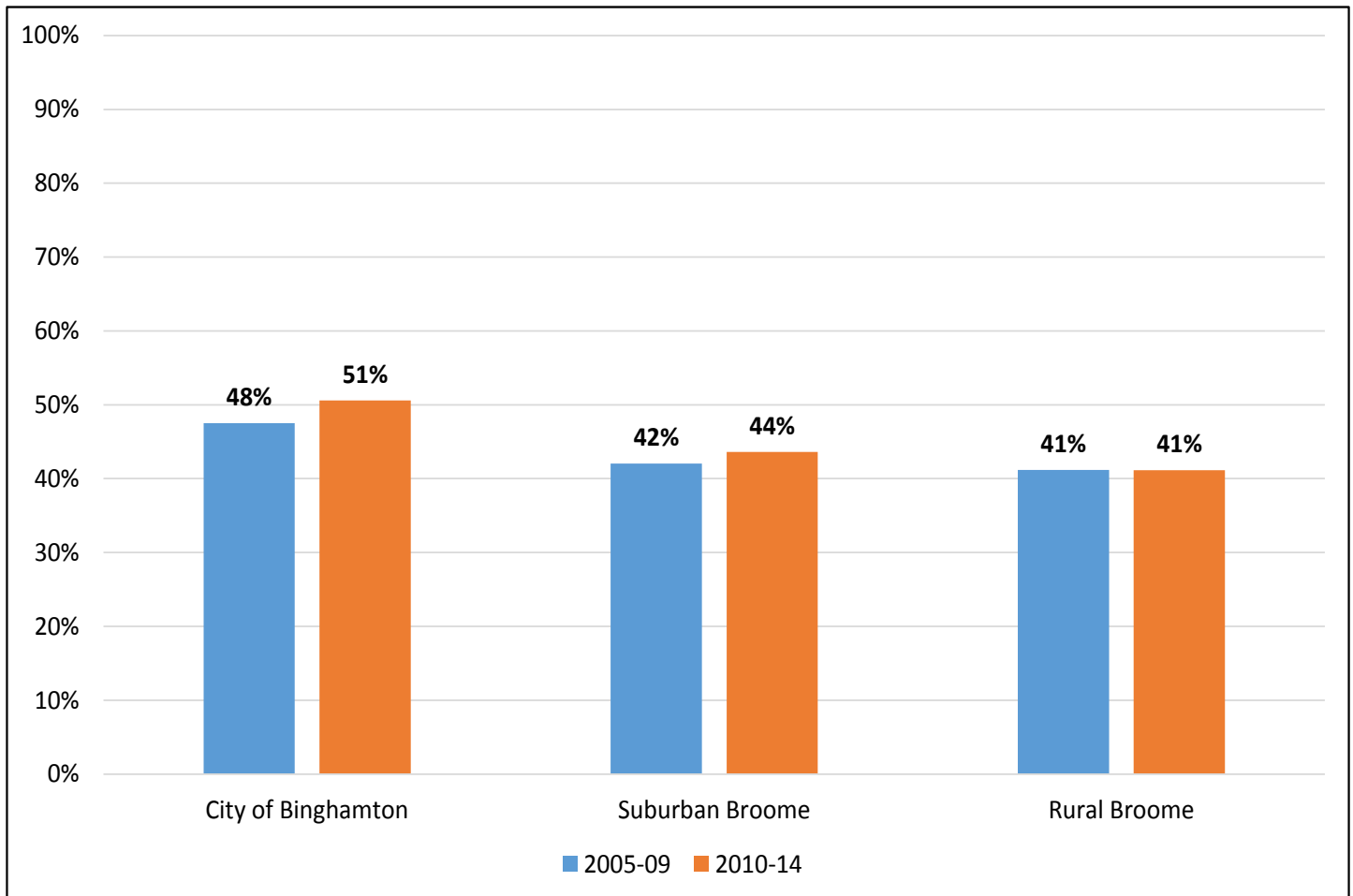


Figure 1-21 digs a little deeper into the data to explore the layout of cost-burdened homeowners with household incomes lower than \$50,000 a year. The Town of Conklin holds the highest percentage of cost-burdened low-income households, at 53%. The Town of Sanford comes in a close second with 52% of its low-income households burdened by housing costs, surpassing even the City of Binghamton.

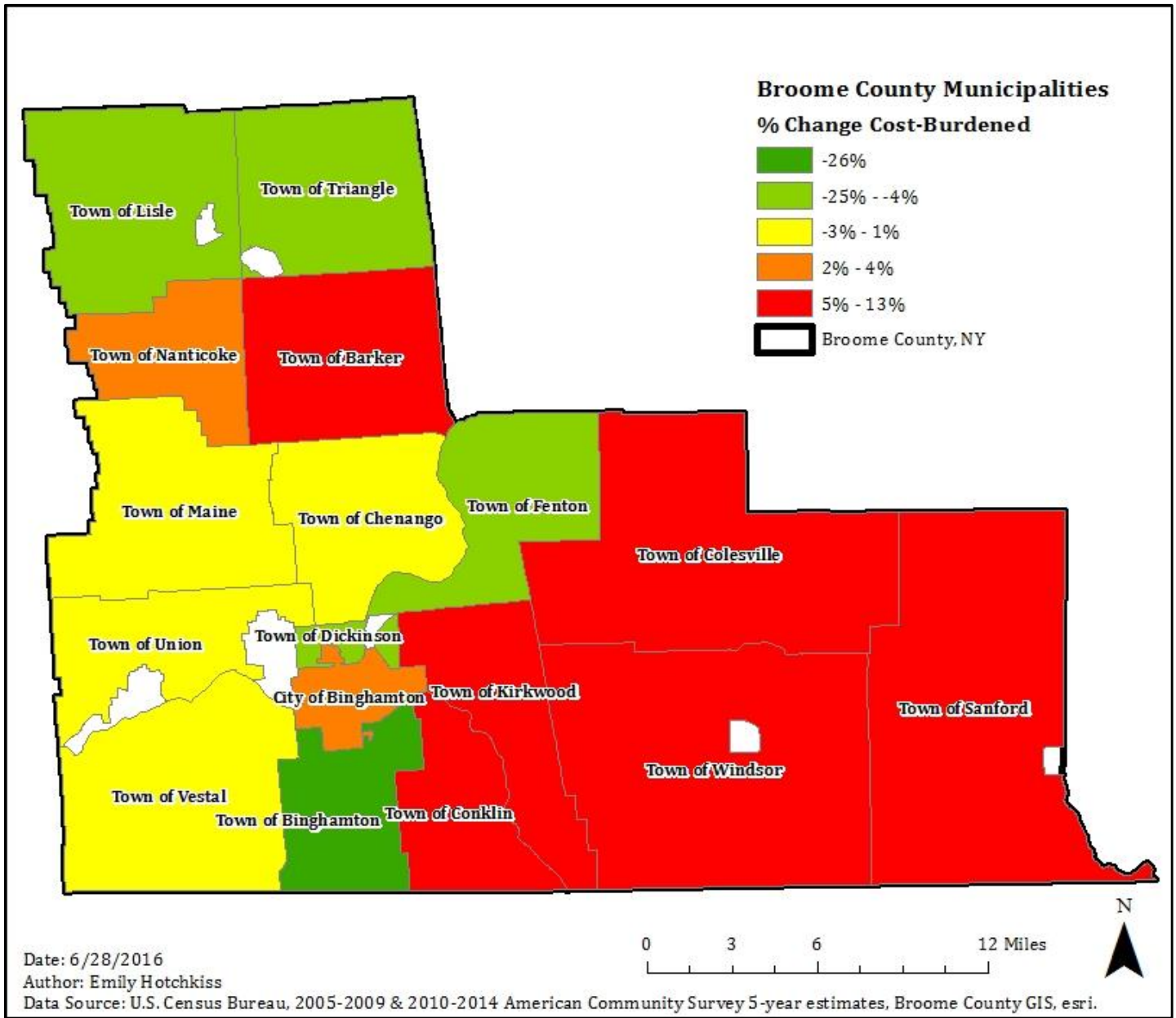
Figure 1-22: Cost-Burdened Homeowners with Household Income Lower than \$50,000 in Broome County



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25095)

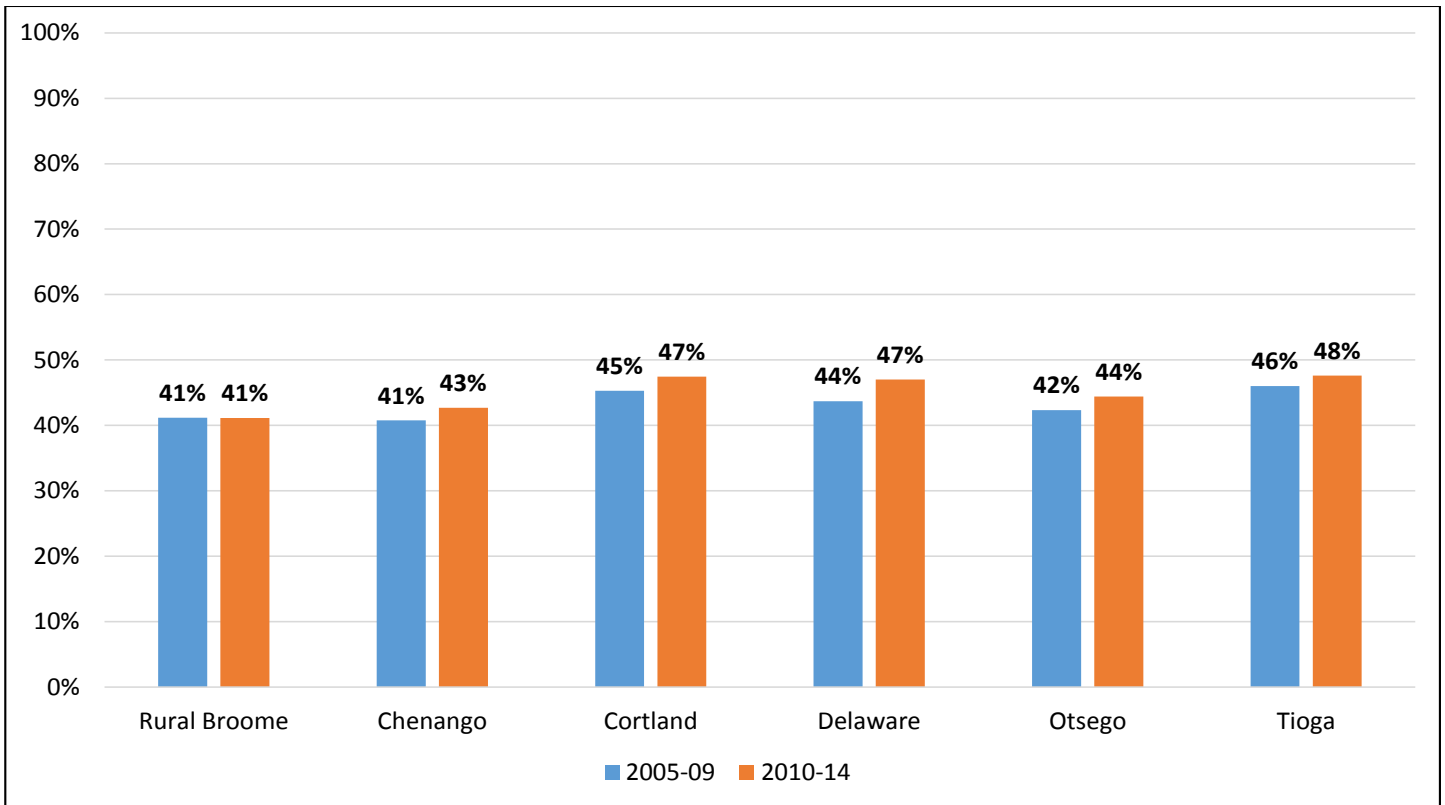
U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table B25095)

Figure 1-23: Percent Change in Cost-Burdened Homeowners, 2005-2014



On an aggregated level (Figure 1-22), it appears as though the change in the number of low-income cost-burdened households has changed little between 2005 and 2014. However, when the data is broken down by municipality, a different picture emerges. The map above (Figure 1-23) illustrates that the eastern part of Broome County and the Town of Barker, have seen the largest increase in low-income households that spend more than 30% of household income on housing costs. This comes in stark contrast to other sections of the county, which saw these numbers remain steady or (as in the Town of Binghamton) decrease by as much as 26%. The data suggests a need to dedicate a greater percentage of housing assistance resources to the eastern parts of Broome County.

Figure 1-24: Cost-Burdened Homeowners with Household Income Less than \$50,000 by County

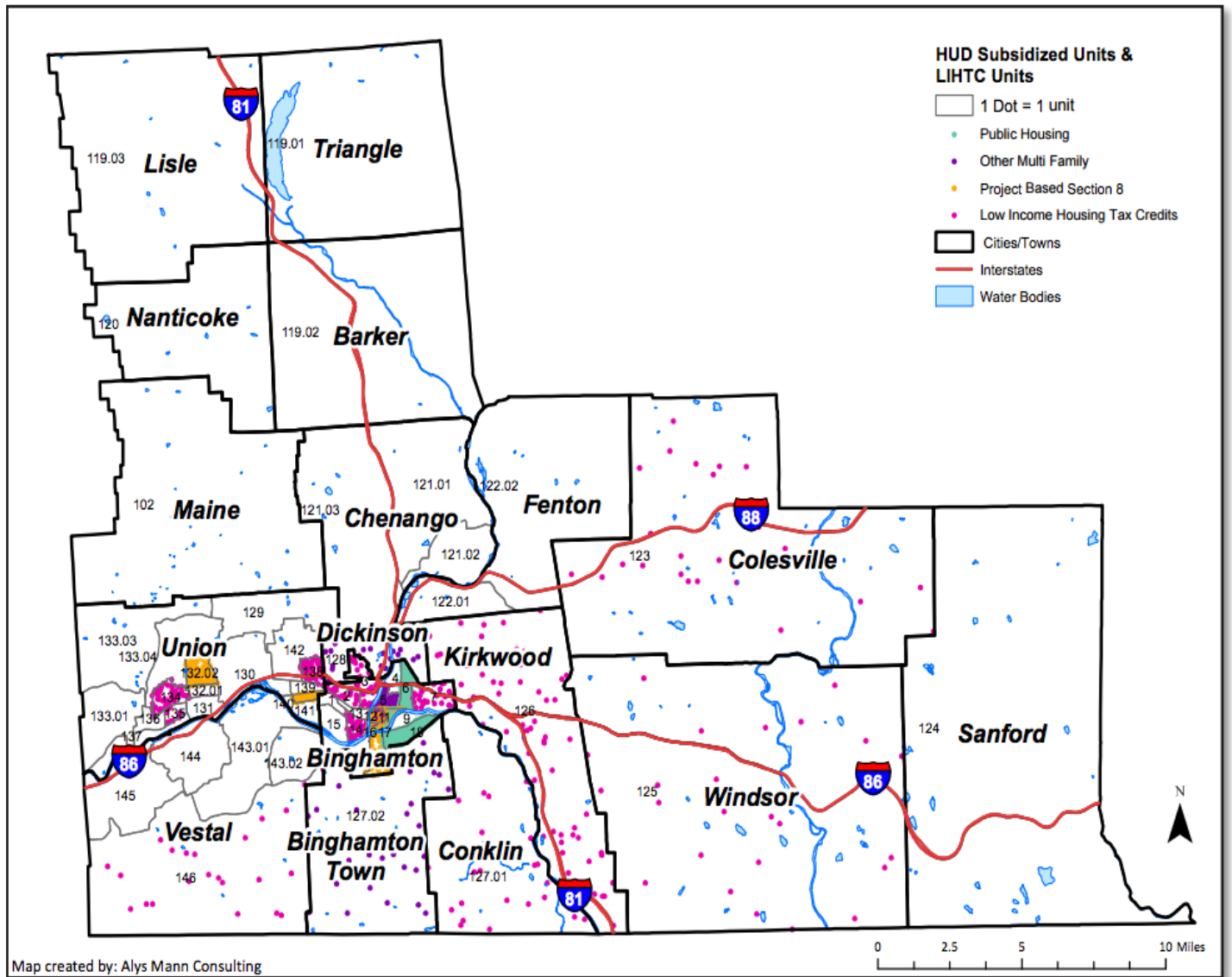


Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table B25095)

U.S. Census Bureau, 2005-2009 American Community Survey 5-Year Estimates (Table B25095)

At an aggregate level, rural Broome appears to have fared much better than surrounding rural counties in its percentage of low-income cost-burdened households. Not only does rural Broome hold the lowest percentage of cost-burdened households earning less than \$50,000 at 41%, but this percentage has remained consistent from 2005 and 2014. The remaining rural counties have all seen a 2% to 3% increase in low-income cost-burdened households. Tioga County remains at the top of the pack with the highest percentage of low-income cost-burdened households at 48%.

Figure 1-25: HUD-Subsidized Units and Units Receiving Low-Income Housing Tax Credit in Broome County

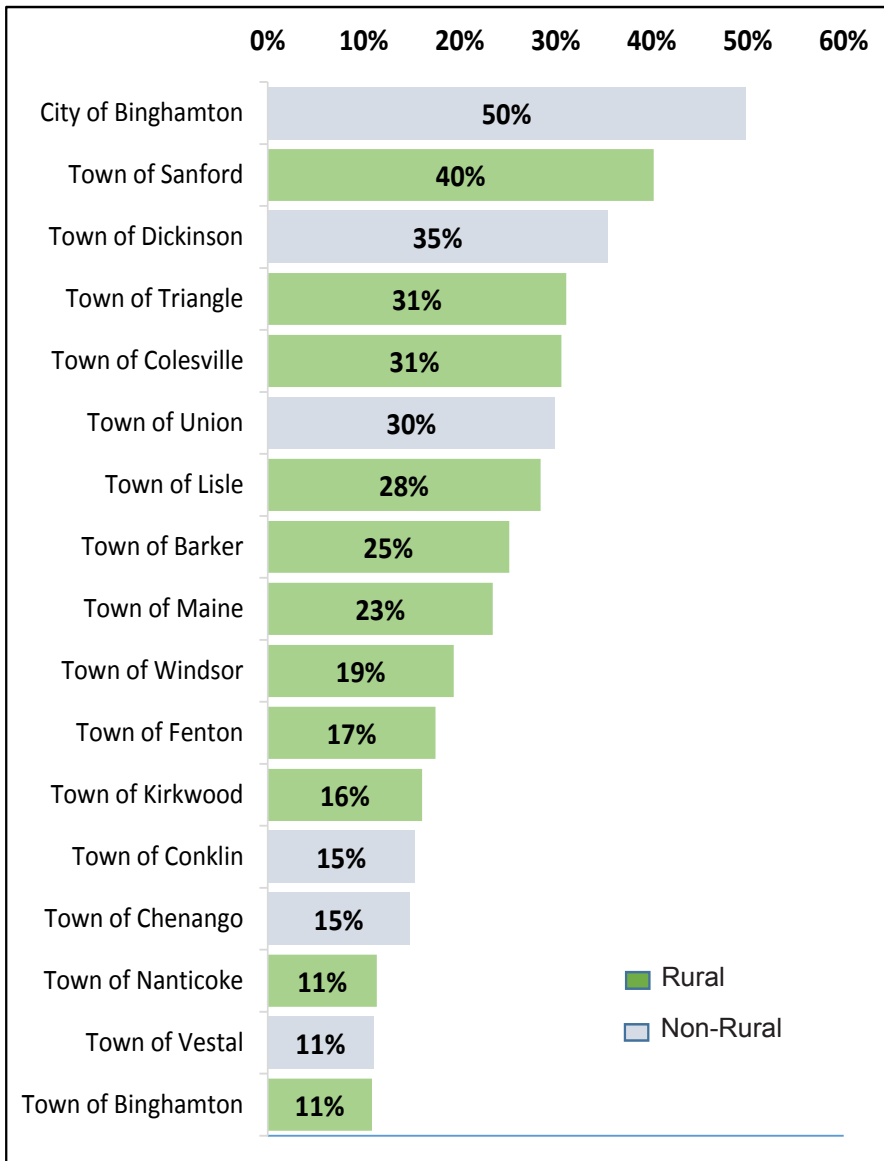


Source: CNY Fair Housing, Alys Mann Consulting (2015)

The U.S. Department of Housing and Urban Development (HUD) subsidizes housing costs for low-income households by providing public housing projects, Low Income Housing Tax Credits (LIHTC), and Section 8 housing vouchers. Figure 1-25 shows that this assistance is either unavailable or underutilized within all of northern Broome County and the Town of Sanford—an area that includes seven of Broome’s 11 rural Broome municipalities. The data suggests a need to dedicate more housing resources to these areas of the county.

Housing Quality

Figure 1-26: Residential Structures Built Before 1940



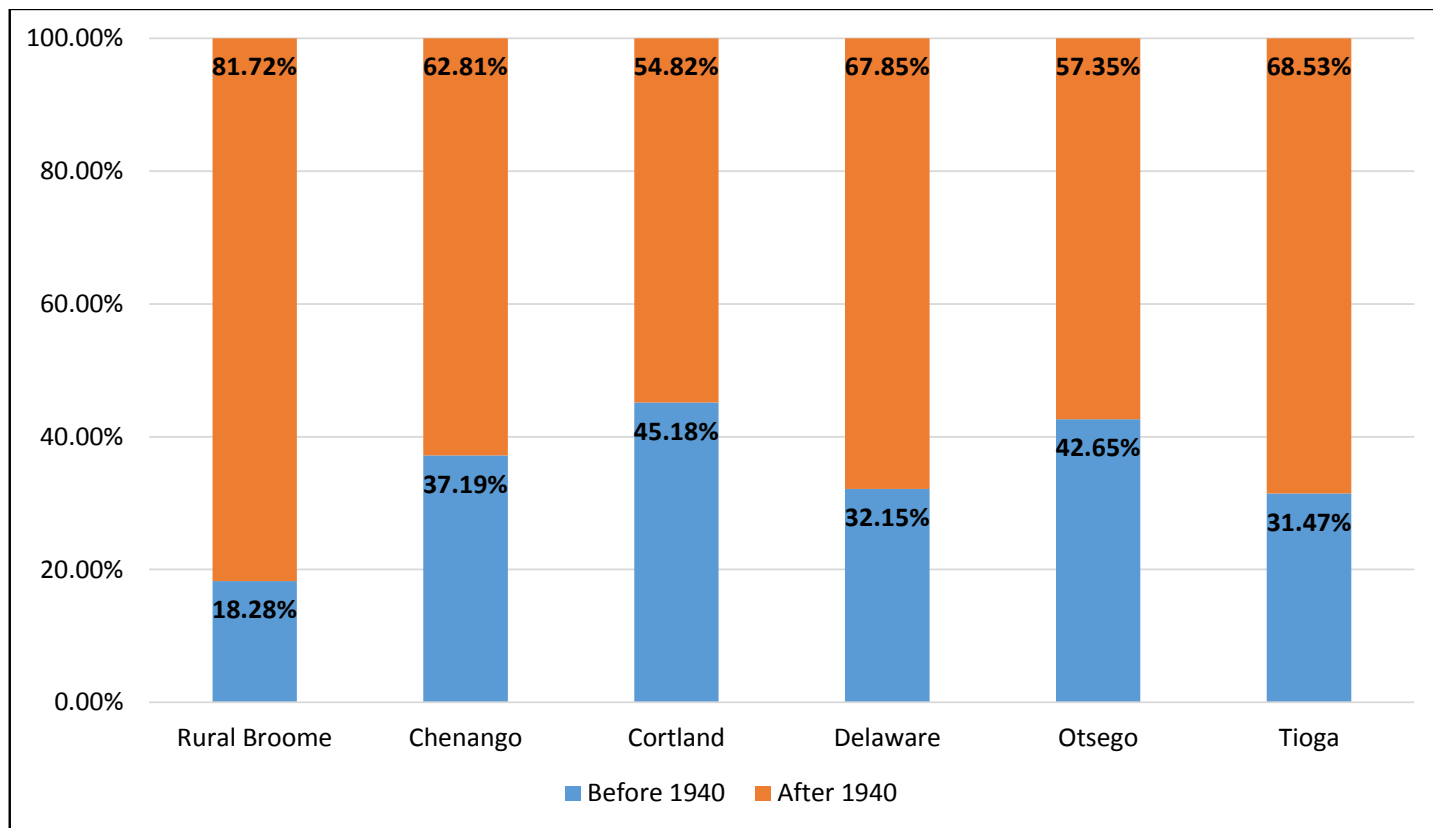
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table DP04)

According to the Broome County 2013 Comprehensive Plan, “One means to measure housing quality is the age of the buildings... The percentage of homes built before 1939 is a generally accepted measure for housing quality, the more pre-war homes a community has, the more likely there are quality issues.”¹³

Figure 1-26 shows the percentage of residential structures built before 1940 in each municipality. The City of Binghamton has the largest percentage of pre-1940 homes, at 50%, a figure nearly five times the numbers in the Towns of Binghamton, Vestal, and Nanticoke. With 40% of its housing stock built before 1940, the rural Town of Sanford ranks second in its percentage of aging homes, followed by the suburban Town of Dickinson at 35%. Except for the Town of Union, every one of the next nine descending municipalities is rural. Three of the five townships with the lowest percentage of aging homes are suburban municipalities.

13.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan – Building Our Future. Retrieved from <http://www.gobroomecounty.com/comprehensiveplan>.

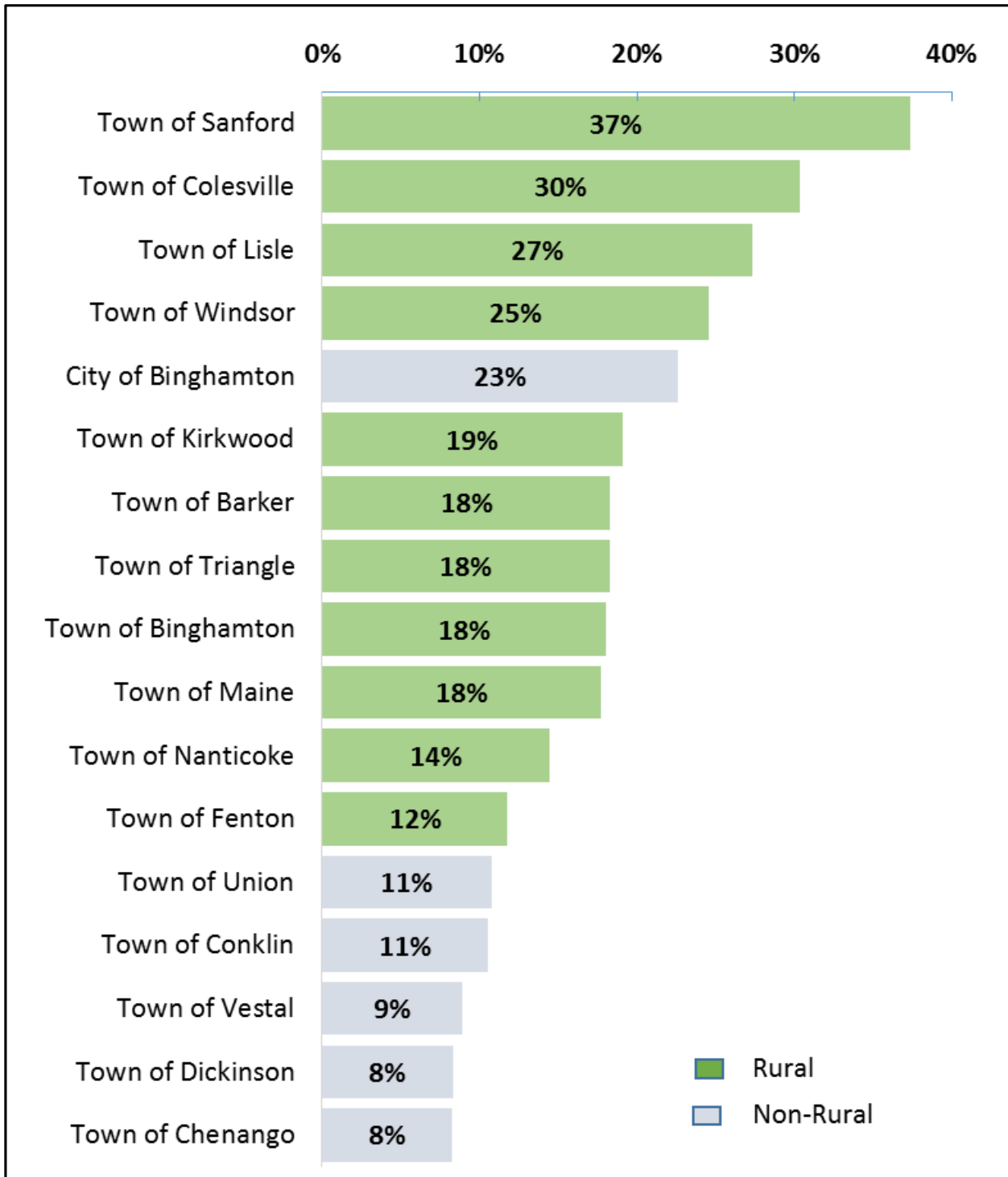
Figure 1-27: Residential Structures by Year Built by Rural Counties (%)



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table DP04)

Despite the high percentages of pre-1940 homes in some rural Broome municipalities, the surrounding rural counties appear to be faring much worse (Figure 1-27). Compared with those counties, rural Broome has the smallest percentage of homes built before 1940. In Cortland and Otsego Counties, more than 40% of the housing stock was built before 1940. As discussed previously, however, the presence of the City of Cortland in Cortland County and the City of Oneonta in Otsego County may account for the high rates of older homes in those counties, as cities tend to have high concentrations of such homes. The data would likely differ drastically if homes within any city limit were omitted.

Figure 1-28: Residential Structures in Fair or Poor Condition



Source: 2015 Broome County Parcel Data

Figure 1-28 shows a clear contrast between the quality of housing in rural Broome County and suburban Broome County. The five municipalities with the lowest percentage of homes in fair or poor condition are all suburban communities. The percentage of poor quality housing in the rural Town of Colesville is about triple that found in any of those suburban communities. The percentage in the Town of Sanford is higher still, with 37% of its housing stock in substandard condition.

Affordable Rural Housing



Barriers to Affordable Housing

Mobile homes represent nearly 20% of rural Broome's housing stock. According to American Community Survey (ACS) data, median mobile home values in rural Broome are \$13,000 less than the value of mobile homes within the remainder of the county. The median monthly homeowner cost for households with mortgages is similar in rural and suburban Broome and the City of Binghamton. The same can be said of the median gross rent throughout Broome County.

Although median homeowner costs and median gross rent rates are fairly similar throughout the county, these figures do not provide a comprehensive picture of housing within Broome County. Rural communities have separate costs associated with housing, which may include building and maintaining a well and septic system or securing fuel to heat their homes in the winter months. In order to capture these expenses, one must consider the number of cost-burdened households, defined as households that spend more than 30% of the household income on housing-related costs.

According to ACS data (Figure 1-20), the rural Towns of Sanford and Colesville are among the highest in their percentage of cost-burdened households in Broome County, at 31% and 30% respectively. The City of Binghamton is the only region that exceeds that of Sanford with a rate of 45%. With nearly one in three households cost-burdened in some municipalities, the opportunity has arrived to consider ways to make housing more affordable.

The situation is even more dire when you consider the percentage of cost-burdened households that earn less than \$50,000 a year (Figure 1-21). The Towns of Colesville and Sanford rank among the highest in this category as well, with rates of 46.7% and 52% respectively. The Town of Sanford has a larger percentage of low-income cost-burdened households than the City of Binghamton. The Town of Sanford is only topped by the Town of Conklin at 52.9%.

According to many local housing experts, most of the existing housing available to low-income individuals in rural Broome County is of poor quality, or is owned by non-local landlords who do not maintain the property. Besides having one of the highest percentages of cost-burdened households earning less than \$50,000 a year, the Town of San-

ford also leads the county in the percentage of residential structures in fair or poor condition. In fact, rural Broome County as a whole tops the board in its percentage of homes in fair or poor condition.

The high level of cost-burdened households in rural Broome County, in conjunction with the deteriorating quality of housing, calls into question the availability of safe, affordable housing for low-income individuals. The following pages will analyze a variety of factors that may contribute to the lack of affordable housing within rural Broome County. Potential barriers to affordable housing range from a decrease in government funding, to the high prevalence of flooding, to the rise of foreclosures and "zombie properties."¹ Whatever the case, lack of affordable housing for low-income rural residents is an issue which needs to be more closely examined.

Access

The most fundamental problem underlying all barriers to affordable housing is the lack of access to services in rural areas. For example, low-income individuals who live in rural areas and seek assistance from the Broome County Department of Social Services (BCDSS) must travel to the City of Binghamton. That means low-income, rural individuals require reliable transportation to access services such as energy efficiency programs, Supplemental Nutrition Assistance Program (SNAP) benefits, Temporary Assistance for Needy Families (TANF), or utility assistance. Since the BCDSS does not provide clients with transportation to its facility, a rural individual who does not have a private vehicle must rely on a friend or relative or use BC Country paratransit service (assuming that BC Country services the area in which the person lives). Those who choose to take BC Country can expect to be picked up between 6:00 a.m. and 8:00 a.m. and return home between 2:00 p.m. and 3:00 p.m., likely costing them a day of work. Some programs, such as TANF, require a series of personal face-to-face interviews to establish eligibility.

Rural individuals living on low incomes dedicate a great deal of their resources to accessing a myriad of essential services. For those without private vehicles, access becomes a greater challenge. Lack of transportation also means that rural individuals

1.) Zombie properties are defined as properties that have been abandoned by their owners.

face fewer job opportunities and must settle for lower wages. Rural access is discussed in greater detail in the Rural Broome Counts report published in 2015.

Decreased Federal Funding

Over the years, several federal and state programs have been established to facilitate the creation and maintenance of high-quality, safe, and affordable housing. At the heart of these efforts is the U.S. Department of Housing and Urban Development (HUD), which provides a wide variety of supportive programs, ranging from emergency housing for the homeless to community development grants to mortgage assistance. Overall, HUD's mission is to "to create strong, sustainable, inclusive communities and quality affordable homes for all."² However, according to David Tanenhaus, former Executive Director of the Binghamton Housing Authority, of all the agencies funded by Congress, HUD is the agency that has endured the largest and most frequent cuts. These funding cuts make it very difficult to maintain the quality of housing developments, Tanenhaus adds.³

The HOME Investment Partnership Program (HOME) is currently the largest federal program designed exclusively to create affordable housing. HOME's block grants to state and local governments fund projects such as the construction, purchase, or restoration of affordable housing. State and local governments depend on HOME funding to support many home rehabilitation and home ownership programs.⁴ HOME has seen its budget plummet from \$1.8 billion in 2010 to \$66 million 2016.⁵ This represents a 96% cut in just seven years. Such steep funding cuts reduces the availability of affordable housing, further straining low-income individuals and families.⁶

2.) U.S. Department of Housing and Urban Development, (n.d.). Mission. Retrieved from <http://portal.hud.gov/hudportal/HUD?src=/about/mission>.

3.) D. Tanenhaus, personal communication, March 4, 2016.

4.) U.S. Department of Housing and Urban Development, (n.d.). HOME Investment Partnership Program. Retrieved from http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home.

5.) Rice, D., (2015, June 29). Tight spending caps for cuts in low-income housing assistance. Off the Charts: Policy Insight Beyond the Numbers. Retrieved from <http://www.cbpp.org/blog/tight-spending-caps-force-cuts-in-low-income-housing-assistance>.

6.) Record Staff, (2015, August 22). HUD cuts a threat to those in need: Proposed bill slashes funding by 90 percent. Sara-

HUD programs that have seen their budgets increase are having trouble keeping up with the demand. HUD's 2016 budget raised the Housing Choice Voucher (Section 8) allocation by \$496 million. However, that figure is about \$352 million less than HUD says it needs just to prevent a drop in the number of families receiving assistance.⁷ As a result, Section 8 applicants can expect to be placed on lengthy wait lists. Tanenhaus confirms that there are not enough vouchers to meet the demand. He explains that the Binghamton Housing Authority has been forced to restrict open application periods to one month at a time.⁸ Rita Meattey, Head Social Services Examiner at the Broome County Department of Social Services (BCDSS), says that she cannot usually utilize Section 8 vouchers for her clients. Waiting lists can span as long as a one year, and her clients' needs are often urgent.⁹

Flooding

Frequent flooding in Broome County also poses a barrier to affordable housing. Located within the Delaware and Susquehanna River Basins, Broome County has received two FEMA disaster declarations in response to major flood events in the past decade. The flooding damaged personal property, reduced the quality of many homes in the region, and reduced the number of affordable housing units on the market.¹⁰

Frank Evangelisti, director of the Broome County Planning Division, suggests that recent floods may have been the catalyst for some of the largest shifts in the population and housing stock within the region.¹¹ Flooding may structurally weaken formerly sturdy homes and/or leave walls and floors damp, togian. Retrieved from <http://www.saratogian.com/article/ST/20150822/NEWS/150829845>.

7.) Rice, D., (2015, June 29). Tight spending caps for cuts in low-income housing assistance. Off the Charts: Policy Insight Beyond the Numbers. Retrieved from <http://www.cbpp.org/blog/tight-spending-caps-force-cuts-in-low-income-housing-assistance>.

8.) D. Tanenhaus, personal communication, March 4, 2016.

9.) R. Meattey, personal communication, February 4, 2016.

10.) Broome County Dept. of Planning and Economic Development. (2013). Hazard Mitigation Plan. Retrieved from http://www.gobroomecounty.com/files/planning/_pdf/Hazard%20Mitigation/Final%20Draft%20For%20Approval/Section%205_4_1%20b%20Flood%20February%202013%20low%20res.pdf.

11.) F. Evangelisti, personal communication, December 22, 2015.

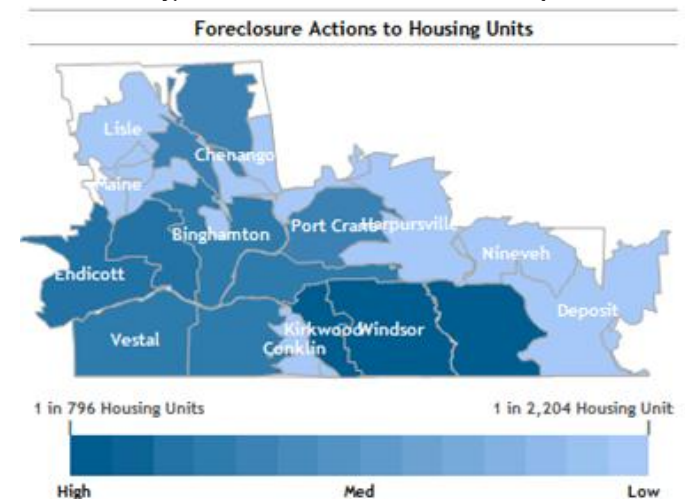
creating prime conditions for colonies of mold.¹² Repeated flooding may render homes uninhabitable, forcing owners to abandon their homes, leaving their homes to rot.

Elaine Jardine of the Tioga County Planning Department confirms the negative impact of flooding on housing stock.¹³ As floods continuously damage homes and residents abandon houses, the region's overall housing supply decreases, further straining the demand for affordable housing. Jardine disclosed that the Tioga County Planning Committee (TCPC) must constantly struggle with whether to approve development projects within the flood plain. Although the proposed housing would be inexpensive, TCPC would be placing yet another household at risk in the event of extreme flooding.¹⁴ Evangelisti notes that development projects within the flood plain often do not work well in Broome County. Regulations dictate that all new construction within the flood plain must be elevated to two feet above the base flood elevation, and with residences getting flooded up to four feet, there simply is not enough room to elevate.¹⁵

Zombie Properties

Nearly a decade after the major housing crisis that began in 2008, the United States is still feeling its effects. According to a report from the New York State Comptroller, home foreclosures continue at high levels statewide. Within the Southern Tier, Broome County holds the largest number of pending foreclosure cases by significant margins.¹⁶ Within Broome County (Figure 2-1), the rural Town of Windsor is currently experiencing the highest foreclosure rate, with foreclosure actions pending on 1 in every 796 housing units. The rural Town of Kirkwood comes in a close second, with a rate of 1 in 798. Beyond that, the foreclosure rate drops significantly: the third-highest rate, in Johnson City, is 1 in every 12.) Federal Emergency Management Agency, (2014, May 28). For communities plagued by repeated flooding, property acquisition may be the answer. Retrieved from <http://www.fema.gov/news-release/2014/05/28/communities-plagued-repeated-flooding-property-acquisition-may-be-answer>.
 13.) E. Jardine, personal communication, January 22, 2016.
 14.) Ibid.
 15.) F. Evangelisti, personal communication, December 22, 2015.
 16.) New York State Office of the State Comptroller. (2015). Foreclosure Predicament Persists. Local Government Snapshot. Retrieved from <http://www.osc.state.ny.us/localgov/pubs/research/snapshot/foreclosure0815.pdf>.

Figure 2-1: Number of Foreclosure Actions to Housing Units in Broome County



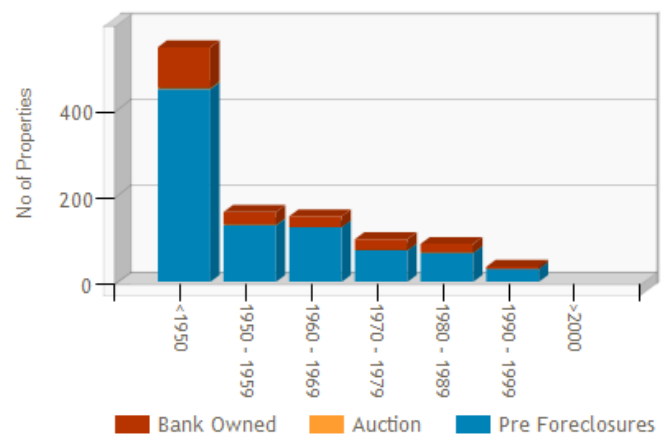
RealtyTrac, April 2016

1,144. (Note: With the exception of Deposit, no data was available for the localities shaded in light blue.)

According to RealtyTrac data, there is a clear correlation between foreclosure actions and the ages of properties, as depicted in Figure 2-2. Homes built before 1950 are much more likely to be foreclosed upon than homes in any other age range. If this trend continues, municipalities with the oldest housing stock can expect to see high levels of foreclosure. As Figure 1-26 shows, six of the 11 rural municipalities in Broome County have over 20% of their housing stock built before 1940. Among these municipalities, the Town of Sanford is likely to see the greatest increase in foreclosure cases within the coming years, since 40% of its housing stock was built before 1940.

The flurry of foreclosures and the number of abandoned homes currently plaguing Broome

Figure 2-2: Number of Foreclosure Actions in Broome County per Year Built



RealtyTrac, April 2016

County only fuels the growth of another major housing concern, known as “zombie properties.” These are properties that have been abandoned by their owners, perhaps after receiving a foreclosure notice, but have not yet completed the foreclosure process. Homeowners are often unaware of their right to remain on their property until the foreclosure has been completed.¹⁷ While the bank is obligated to pay taxes on the property, it is not required to maintain the residence during the months or even years required to take back possession of the property. With no one attending to maintenance, the property begins to deteriorate.

Abandoned and/or deteriorating, and vulnerable to crime and vandalism, the defaulted property becomes a burden upon the entire community. The declining state of the property also affects neighboring properties, forcing home values to drop and hurting the tax rolls. Eventually, municipalities are compelled to expend tax dollars to prevent these derelict homes from becoming public health and safety hazards.¹⁸ Although it is difficult to pinpoint the exact number of zombie properties within the region, Broome County Real Property Commissioner Dave Hamlin estimates that the number could exceed 300 in Broome County alone.¹⁹

In an effort to alleviate the growing number of zombie properties, the Broome County Land Bank (BCLB) was established in 2013. BCLB’s mission is “to foster economic and community development by acquiring, holding, managing, developing, and marketing distressed, vacant, abandoned, and under-utilized properties.”²⁰ In general, land banks are designed to secure problem properties and either develop and restore them for resale or tear them down. Most land banks are granted special capabilities that allow them to overcome even the toughest barriers to converting problem properties. This often makes land banks more effective and efficient than other

public or nonprofit organizations in that capacity.²¹

Also helping turn to turn the tide is the passage of New York State Attorney General Schneiderman’s Abandoned Property Neighborhood Relief Act (APNRA). The bill intends to decrease the number of vacant and abandoned properties collapsing into disrepair across the state. Under APNRA, mortgagees and their loan servicers and agents are required to identify, secure, and maintain vacant and abandoned properties shortly after they have been abandoned. Subsequently, all of these properties will be catalogued in a registry designed to help municipalities enforce property maintenance laws. Banks or other lenders failing to maintain the properties will be fined. All of the revenue is to be deposited to a fund that allows local governments to hire additional code enforcement officers.²²

Multi-Unit Housing Zoning

When asked about housing needs in rural Broome County, many local experts agree that the need is not for more single family homes, but for multifamily units. Basic economics dictate that a larger housing supply will yield more affordable prices. But many obstacles keep developers from building multifamily units, particularly in rural areas.

For one thing, most land in rural Broome County is zoned for small residences or agricultural use. In many of the rural municipalities, local rules prohibit the construction of multifamily housing or, in some cases, even accessory apartments in owner-occupied homes. Developers who might want to build multifamily housing in rural Broome County are restricted to a distinct, and very limited, set of locations.

Moreover, developers who want to pursue such projects are few and far between. In Tioga County, for example, Elaine Jardine says she has

17.) Office of New York State Attorney General. (2015). A.G. Schneiderman to submit expanded legislation to address growing problem of “zombie properties” [Press Release]. Retrieved from <http://www.ag.ny.gov/press-release/ag-schneiderman-submit-expanded-legislation-address-growing-problem-%E2%80%9Czombie-properties>.

18.) Ibid.

19.) Porter, M. (2014, June 5). New York State goes after ‘zombies’. WBNB. Retrieved from <http://www.wbng.com/news/local/New-York-State-goes-after-zombies-262039011.html>

20.) Broome County Land Bank. (n.d.) Mission. Retrieved from <http://broomelandbank.org/>.

21.) CenterState CEO, The New York Land Bank Association, & Center for Community Progress. (2014). New York State land banks: combating blight and vacancy in New York communities. Retrieved from http://broomelandbank.org/resources/2014_NYS_Land_Banks_Web.pdf.

22.) Office of New York State Attorney General. (2015). A.G. Schneiderman to submit expanded legislation to address growing problem of “zombie properties” [Press Release]. Retrieved from <http://www.ag.ny.gov/press-release/ag-schneiderman-submit-expanded-legislation-address-growing-problem-%E2%80%9Czombie-properties>.

found it difficult to find developers willing to construct multistory residential projects in rural areas.²³ Dave Hamlin points out that developers take on a huge risk in rural areas, because those areas are less populated and geographically isolated. Developers prefer to work in urban and suburban areas, where convenient location to services guarantees that units will fill up.²⁴

The development of multifamily units in rural Broome County is also impeded by the absence of large scale septic and water systems in rural areas. While most urban and suburban sections of Broome County have the luxury of running on municipal systems, most rural residents operate on private systems installed at their own expense. Few businesses or developers are willing to invest the time or money necessary to establish water and sewage infrastructure from scratch.

Should all of the logistical challenges described above be resolved, rural communities themselves would likely resist the development of multifamily units. Jardine comments that many rural communities hold a negative opinion of multifamily housing, especially those which are mixed-income, equating it with crime, violence, and blight.²⁵ Jacqueline Gerchman, Interim Director of The SEPP Group, Inc., Broome County's Rural Preservation Company, recalls a time in the past when her company faced resistance to a multifamily development. Getting the community involved in the project and keeping local residents informed was helpful in shifting the community's mentality, she says.²⁶

Contrary to the opinion of others, Evangelisti discourages the notion of multifamily development in rural areas. He argues that this additional housing would come at the expense of agricultural and forested land and that, in the end, the effort would not pay off for the community. Agricultural land demands much less in services and tax support than would a residential development, he explains. Evangelisti prefers to encourage new housing construction in the urban core and established suburban areas, while focusing on rehabilitating the existing rural housing stock.²⁷

Rural Capacity

While several opportunities exist to alleviate many of the barriers that limit affordable housing, rural municipalities often lack the capacity to pursue them. Rural town boards do not have the money or support to secure the necessary resources. While applying for grants may be an option for some, few rural communities have the funds to hire a grant writer, and no one volunteers for the job because it is incredibly time-consuming. Any focus on grants would strain the community's existing resources.

Occasionally, local governments are fortunate enough to be approached with an opportunity, such as the Owego Gardens development in Tioga County. While the Tioga County Planning Board agreed that every municipality in Tioga County could use a senior complex, Jardine explains that rural governments often lack the human resources or finances to make that a reality.

23.) E. Jardine, personal communication, January 22, 2016.

24.) D. Hamlin, personal communication, February 12, 2016.

25.) E. Jardine, personal communication, January 22, 2016.

26.) J. Gerchman, personal communication, April 4, 2016.

27.) F. Evangelisti, personal communication, December 22, 2015.

Rural Home Maintenance



Rural Home Maintenance

Public water and public sewer systems are not available in most rural areas, which means that homeowners must have private wells and septic systems to support the needs of their homes. After installing these systems, the rural homeowner is responsible for the costs of maintenance. Installation and maintenance can be very expensive, placing particular burdens on people with low incomes. Within Broome County alone, there are over 17,000 private sewage systems and nearly 19,000 private water supply wells. Figure 3-1 breaks out the number of private sewage systems within Broome County by municipality.

Rural homeowners face additional challenges and burdens in keeping their homes safe and healthy, because their homes are more likely to be old, poorly built or in poor condition. Homes built before 1940 tend to pose a host of safety, environmental and health risks, due to factors such as lead paint, asbestos, poor air quality, inadequate wiring, and poor insulation. These hazards, which threaten the health and well-being of many rural Broome residents, are easy to prevent, albeit at a cost. Better code enforcement has been suggested as a means to improve the condition and safety of housing within rural Broome County. But relying on rural Code Enforcement officers presents additional challenges, such as understaffing, fewer reported complaints, and the relative invisibility of rural blight.

Wastewater in Rural Broome

According to the 2013 Broome County Comprehensive Plan,¹ the county has a total of ten wastewater treatment plants. A fair number of plants are located in rural parts of the region; however, these plants have much less capacity than does the Binghamton-Johnson City Joint Sewage Treatment Plant. The Village of Deposit, Town of Sanford, Town of Windsor, Town of Fenton, Town of Binghamton, and Village of Whitney Point all are served to some degree by public wastewater treatment and/or public water systems.²

1.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan – Building Our Future. Retrieved from <http://www.gbroome-county.com/comprehensiveplan>.

2.) Ibid.

Figure 3-1: Number of Private Sewage Systems and Private Water Supply Wells in Broome County

Private Sewage Systems	
Barker	728
Binghamton (C)	5
Binghamton (T)	1,001
Chenango	2,112
Colesville	1,428
Conklin	1,385
Dickinson	151
Fenton	1,459
Kirkwood	1,252
Lisle	522
Maine	1,660
Nanticoke	336
Sanford	745
Triangle	540
Union	638
Vestal	1,410
Windsor	1,668
TOTAL	17,040

Broome County Health Department (2015)

For homeowners living beyond the reach of these public sewer and water systems, costs associated with septic systems and wells can vary greatly. If a family has not budgeted appropriately for repairs and maintenance, those costs may have catastrophic consequences.

The costs associated with installing a new septic system is comparable to the cost of upgrading an old system, as much of the original system would need to be replaced might need to be moved to a new area. Figure 3-2 shows approximate costs for installing a new septic system in an average three-bedroom home. The type of septic system needed depends on the soil, the size of the lot, and the regulations of the

Figure 3-2: Approximate Costs for Installing New Septic Systems in the Southern Tier Region

Type of Septic System	Cost for Average Home: Supplies and Installation	Additional Cost if Pump is needed.*
Conventional System	\$6,000-\$9,000	\$1,500-\$2,000
Gravel Fill System	\$8,000-\$11,000	\$1,500-\$2,000
Sand Filter System	\$15,000+	\$1,500-\$2,000
Infiltrator Chamber System	\$8,000+	\$1,500-\$2,000
Mechanized Aeration System	\$9,000+	\$1,500-\$2,000

T. Buhl, PE, J. Burke, PE, R. Bassler, PE, and C. Coddington personal correspondence, June 8-10 & July 26, 2016.

*Pumps are used when significant grade exists or the septic system requires large distances to be covered.

county or municipality.³ A rural homeowner can expect similar costs for replacing an old system.

In addition to the cost of installation, homeowners must consider the repair and maintenance needs of their septic systems. An average system that has not been overburdened requires the septic tank to be pumped approximately every three to five years.⁴ Local entities charge around \$250 to \$275, including tax, to pump a standard 1,000 gallon tank.⁵

Septic systems can last 20 to 40 years depending on the use and abuse of the system.⁶ Problems may arise earlier if the system is misused, or if water from a running sink or toilet, a nearby spring, or a poorly drained roof infiltrates the system. Physical damage—perhaps caused by a car driving over the system and breaking the pipes—may cause serious problems as well. Some of these issues can be solved by repair, rather than replacement. But a homeowner must be well informed about the operation and location of the septic systems, to avoid overburdening the system and creating additional costs.

Figure 3-3: Cost of Installation and Life Span of Water Wells

	Cost	Life Span
Drill Well	\$5,000-\$5,200	40+ years
Pump System	\$2,600-\$2,700	12-15 years
Water Softener*	\$1,800-\$3,200	10-15 years

M. Sergi, personal correspondence, June 8, 2016.

*Approximately 60-70% of systems in the area need a water softener for hard water.

3.) R. Bassler, PE, personal correspondence, June 8, 2016.

4.) T. Buhl, PE, personal correspondence, June 10, 2016.

5.) R.J. Zigmont Excavation & Septic Service, personal correspondence, June 8, 2016.

6.) T. Buhl, PE, personal correspondence, June 10, 2016.

Wells in Rural Broome County

Rural homeowners who neither own a natural spring nor live on a public water system rely on wells to supply water to their homes. Most homes in rural areas already have wells in place, but changes to the water table, water supply, or other factors can sometimes force a homeowner to replace a well.

The cost of drilling a well depends on the characteristics of the homeowner's property. The depth of the water table, as well as the type of land on which the home is located, affect the cost of drilling a new well.

In Broome County, wells can average anywhere from 150 feet to 225 feet in depth.⁷ Figure 3-3, shows the costs connected with installing a well and the associated pump system. The price can vary beyond these ranges, depending on the characteristics of the property and the distance the service provider needs to travel, among other variables. Many homeowners are advised to consider adding a water softener system, which can help prevent water contamination, unpleasant smells, and potential harm to the plumbing from hard water deposits.

Fortunately, if the well is drilled properly, it can have a long lifespan. However, natural disasters such as floods can impact the quality of well water and require the homeowner to redrill the well.⁸

Because a disaster may destroy the primary water supply, rural homeowners need to plan accordingly and stock reserves of water.

7.) M. Sergi, personal correspondence, June 8, 2016.

8.) R. Bassler, PE, personal correspondence, June 8, 2016.

Rural Housing Stock

As depicted in Figure 1-26, many rural municipalities contain a relatively high percentage of housing built before 1940. In the Town of Sanford, 40% of houses fall into that category. Due to inadequate initial construction and deferred maintenance, these pre-war homes are more likely to suffer from problems such as the use of lead paint and asbestos, inadequate wiring, and poor insulation.⁹ Thus, in addition to maintaining a septic and well system, many rural residents also shoulder the burden of maintaining deteriorating homes.

Unfortunately, low-income households often lack the funds to support essential home maintenance. Contractors are expensive to hire, and the price of building materials has skyrocketed in recent years.¹⁰ Costly repairs create serious challenges for low and middle-income families, who struggle to keep their homes in good repair.

While there may be little harm in delaying a few small-scale projects, continued negligence can quickly push a home into a serious state of disrepair. Michele Clark, housing counselor for the Binghamton First-Time Home Ownership Academy, says that the poor quality of housing is the biggest problem she experiences with home buyers. Especially in rural areas, she says, the local housing stock is in rough shape.¹¹ Clark recalls one client living for months without a functioning hot water heater. The client resorted to boiling water for bathing and washing clothes. Leaky roofs and broken furnaces are also common problems in rural areas.¹² When low-income residents cannot afford to repair certain issues right away, they must endure substandard conditions for long stretches of time.

Archie Resue, Director of Energy Services at Tioga Opportunities, also points to the generally poor quality of the housing stock in local rural communities.¹³ Resue facilitates the Weatherization Assistance Program, which is designed to reduce energy costs for low-income families in Broome and Tioga Counties. The U.S. Congress created this program in 1976 with

9.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan – Building Our Future. Retrieved from <http://www.gbroome-county.com/comprehensiveplan>.

10.) M. Clark, personal communication, February 11, 2016.

11.) Ibid.

12.) Ibid.

13.) A. Resue, personal communication, February 3, 2016.

the goal of implementing simple improvements, such as installing insulation, to make American homes more energy efficient and, thus, more affordable.¹⁴ Over years of completing weatherization projects for low-income households across Broome and Tioga County, Resue has seen a great many rural homes in the region. They include homes without plumbing or water, or with animals living in the basement due to the collapse of the family barn. Resue explains that it is not uncommon to see big, beautiful family homes falling apart, because the owners cannot afford to maintain them.¹⁵

These accounts are further supported by recent Broome County Parcel data (Figure 1-28), which depicts the percentage of residential structures in fair or poor condition. In preparing the property tax roll, local assessors categorize each residence as either “Poor,” “Fair,” “Normal,” “Good,” or “Excellent.” When judging the quality of a residence, assessors utilize the New York State Property Assessor’s Manual, which defines a residence as “Poor” if it is “severely dilapidated, in extreme need of repair and barely inhabitable.” Similarly, a residence is considered “Fair” if “the structure shows extant deferred maintenance. The functionality of the house is diminished but usable and in dire need of work.”

The most recent data confirms that rural municipalities have the highest percentage of households in fair or poor condition within Broome County. In contrast, the aging housing stock in the City of Binghamton is proportionally better than in the rural towns of Sanford, Colesville, Lisle, and Windsor.

Environmental Health

Substandard housing can harbor a variety of problems that have direct impacts on the residents’ health and well-being. Homes may contain environmental hazards such as lead-based paint, asbestos, radon, dust and mold, insect infestations, etc. These factors can lead to a variety of health problems, such as asthma, lead poisoning, or cancer. Low-income families often lack the resources to prevent such hazards from causing health issues.

14.) Cutchin, K, & Scott, B. (2013, May 8). Introduction to WAP [Webinar]. Retrieved from <https://www.youtube.com/watch?v=9WC4ROQq60w>.

15.) A. Resue, personal communication, February 3, 2016.

ASTHMA

Many studies show that asthma can develop as a result of environmental factors that degrade air quality. Heating sources often produce poor air quality.¹⁶ Additionally, the presence of mold, cockroaches, dust mites, and rodents can all degrade the quality of air within the home. Poorly maintained homes often contain many triggers leading to higher rates of asthma in children, especially among children living in poverty.

The map below, Figure 3-4, depicts the number of children aged 0 to 4 making visits to hospital emergency department because of asthma, over a three year period. The darker the section on the map, the higher the rate of emergency department visits. Among rural ZIP code areas, the towns of Windsor and Kirkwood have the highest rates. However, Broome County's rural areas generally send young asthma sufferers to emergency departments at lower rates than urban and suburban areas. The lower asthma rates in rural Broome County align with national trends in recent years.¹⁷

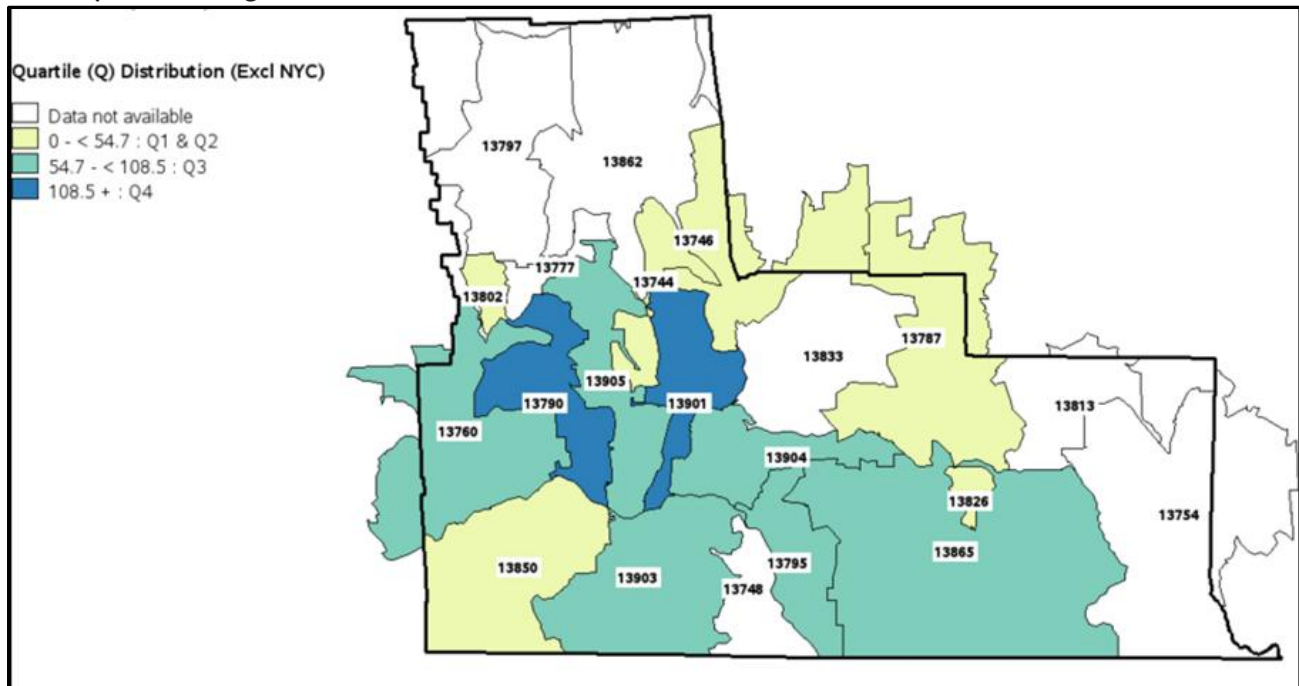
LEAD POISONING

Lead-based paint was commonly used as an interior paint until it was banned for residential use in 1978.¹⁸ Older homes, plentiful in Broome County (Figure 1-26), are more likely to contain lead-based paint. When a young child ingests or inhales deteriorated paint chips or paint dust, the level of lead in the child's bloodstream rises. Lead in the bloodstream can harm almost every system in the body.

The Broome County Health Department's Lead Primary Prevention Program started in 2009. The program assists households that need lead remediation and include children under the age of six. Referrals come from community partners, including code enforcement officers, and from lead level screenings in primary care offices. Since its inception, the program has served a total of 818 homes (Figure 3-5).

The property units that have received these services are located primarily in urban and suburban areas of Broome County—the City of Binghamton, the Village of Endicott, and the Village of Johnson City. Only a small portion of the homes served, 2.6%,

Figure 3-4: Asthma Emergency Department visit rate per 10,000 – Aged 0-4 years, three year average, 2011-2013.



New York State Department of Health Prevention Agenda Dashboard, 2011-2013.

16.) V. Rauh, P.J. Landrigan, and L. Claudio. (2008). Housing and Health: Intersection of Poverty and Environmental Exposures. *Annals of the New York Academy of Sciences*. 1136:276-288. Bonnefoy, Xavier.

17.) R. Valet, T. Perry, and T. Hartert. (2009). Rural health dis-

parities in asthma care and outcomes. *Journal of Allergy and Clinical Immunology*. 123(6): 1220-1225.

18.) Broome County Department of Health. (2016). Lead Primary Prevention Program. Retrieved from <http://www.gobroomecounty.com/eh/lead>.

Figure 3-5: Broome County Health Department Lead Remediation Project Properties, 2009 through May 2016.

Zip Code	Zip Code Name	Primary Prevention Property Units		Lead Poisoning Prevention Property Units		Total
13760	Endicott	44	7%	16	10%	60
13790	Johnson City	56	9%	22	13%	78
13901	City of Binghamton	90	14%	32	19%	122
13903	City of Binghamton	80	12%	25	15%	105
13904	City of Binghamton	25	4%	14	8%	39
13905	City of Binghamton	344	53%	48	29%	392
Other		12	2%	10	6%	22
Total		651	100%	167	100%	818

Broome County Health Department, 2016.

are located in other ZIP codes. The low percentage of rural homes served may be a reflection of referral processes rather than true need. For example, the rural Town of Sanford has the highest percentage of homes constructed prior to 1940 of any community in the Broome County, making it a likely site for lead contamination.

CANCER

Various carcinogens present in the home can lead to several types of cancer. At the county and sub-county level, it is challenging to distinguish among the causes of cancer. However, research clearly shows that radon exposure is the second leading cause of lung cancer in the United States, behind cigarette smoke.¹⁹ Radon is an odorless, colorless gas that seeps through the ground and foundation of a building. The only way to prevent radon from causing illness is to test for the presence of radon in the home and then, if it is present, install a radon mitigation system. For some homeowners, however, such systems are cost prohibitive.

Additionally, exposure to large quantities of asbestos can cause mesothelioma, lung cancer, and other illnesses.²⁰ Asbestos is the name of a group of minerals that were once used in a wide array of housing materials to strengthen walls, floors, and ceilings.

19.) National Cancer Institute. (2016). Radon and Cancer. Retrieved from <http://www.cancer.gov/about-cancer/causes-prevention/risk/substances/radon/radon-fact-sheet#q4>.

20.) National Cancer Institute. (2016) Asbestos and Cancer. Retrieved from <http://www.cancer.gov/about-cancer/causes-prevention/risk/substances/asbestos/asbestos-fact-sheet>.

When removing asbestos from a home, one must take care not to create dust. Inhaling asbestos particles can ultimately lead to disease.

New York State has strict regulations surrounding asbestos abatement. Contractors must be certified in removal and utilize personal protective equipment throughout the process. These regulations translate into higher costs for homeowners. Therefore, many homeowners choose to remove asbestos materials themselves, increasing individual risk of exposure.

While mitigation strategies exist for many harmful environmental factors, they can be cost prohibitive for low-income residents. Unfortunately, the illnesses that spring from environmental hazards create even greater costs. Eliminating environmental hazards is a more cost-effective option in the long run. But for many people with inflexible budgets, mitigation is impossible.

Some local housing experts believe code enforcement is critical to improving the poor condition of housing in rural Broome County. Strong code enforcement has been recommended in particular for addressing the quality of rural rental units.²¹ Many jurisdictions in the United States even require a landlord to obtain a rental certificate (indicating compliance with the applicable housing code) and submit to periodic inspections to have the right to collect rent on the premises. This is the “gold standard” for maintaining the quality of the local housing stock.

Though code enforcement may have the potential to improve housing conditions, it is not a silver bullet. ^{21.)} F. Evangelisti, personal communication, December 22, 2015.

tential to alleviate rural blight, rural code enforcement is faced with several barriers that complicate these efforts. Most rural municipalities do not have the funds to sustain a full-time code enforcement officer. Figure 3-6 shows the size of the staff in code enforcement offices across Broome County, presented on a full-time equivalent basis. (Note: Data is presented only for jurisdictions that submitted data on staffing numbers and structure.) As pictured in Figure 3-6, the rural municipalities have notably smaller staffs. The Town of Sanford and the Village of Windsor are the smallest by a considerable amount.

Not only do rural code enforcement departments maintain small staffs, but rural code officers are often responsible for duties beyond the field of code enforcement. Brad McAvoy, code enforcement officer for the Town of Colesville, reports that he also acts as the municipal bingo inspector, court officer, and bailiff.²² A code enforcement officer's responsibilities may include animal control, parking tickets, storm water management, assessment, zoning, planning, flood plain administration, maintenance of FEMA records, or lending assistance to other municipal departments when needed.²³

Figure 3-6: Staffing Levels of Code Enforcement Offices in Broome County, 2011

	CEO/ Inspector	Admin/ Support	Total
C. of Binghamton	9.75	1.75	11.50
C. of Binghamton (Fire)	2.00	0.00	2.00
T. of Binghamton	1.00	0.00	1.00
T. of Chenango	1.75	1.75	3.50
T. of Colesville	0.75	0.00	0.75
T. of Conklin	0.88	0.23	1.10
T. of Dickinson	1.00	0.00	1.00
T. of Fenton	0.50	0.00	0.50
T. of Kirkwood	1.49	0.94	2.43
T. of Sanford	0.25	0.00	0.25
T. of Union	3.50	0.88	4.38
T. of Vestal	5.00	0.48	5.48
V. of Endicott	2.63	0.00	2.63
V. of Johnson City	1.91	0.94	2.85
V. of Windsor	0.13	0.00	0.13
Totals	32.54	6.97	39.51

Center for Governmental Research Analysis of Municipal Code Enforcement Department Data

22.) B. McAvoy, personal communication, March 24, 2016.

23.) Stefko, J. (2011). Review of code enforcement operations

Figure 3-7: Three-year Average of Selected Code Enforcement Workload Indicators, 2007-2009

	Complaints Acted Upon
C. of Binghamton	5,651
T. of Barker	1
T. of Colesville	0
T. of Conklin	0
T. of Dickinson	124
T. of Fenton	2
T. of Kirkwood	26
T. of Maine	17
T. of Union	398
T. of Vestal	176
T. of Windsor	3
V. of Deposit	12
V. of Endicott	2,346
V. of Johnson City	1,294
V. of Port Dickinson	0
V. of Whitney Point	5
V. of Windsor	47

NYS Division of Code Enforcement and Administration

Even when rural code enforcers are able to focus on their core mission, the obscurity of some rural housing acts as another barrier to effective code enforcement. Frank Evangelisti, Director of the Broome County Department of Planning and Economic Development, explains that deteriorating or dilapidated housing is very visible in urban areas.²⁴ But blighted housing may be difficult to spot in rural areas. Structures may look decent from afar while actually rotting from the inside.²⁵ Because rural code enforcement departments are small, rural building inspectors often do not have enough time allotted (if any) to patrol the municipality for violations. As a result, many learn about rural blight only when they receive complaints.

in Broome County, NY: Options for regional consolidation and shared services. Retrieved from <http://gobroomecounty.com/files/planning/Code%20Enforcement%20Study%20Final%20Draft.pdf>.

24.) F. Evangelisti, personal communication, December 22, 2015.

25.) Ibid.

However, rural residents do not typically report their neighbors, tenants, landlords, etc., as indicated in Figure 3-7. Neighbors in rural communities often live far apart, or a household may have no neighbors at all. The greater the distance between houses, the less likely one resident is to call in a complaint against a neighbor. A landlord or homeowner would not likely file code violations against him- or herself. Many tenants may be wary of filing complaints against the landlord, for fear of retaliation and eviction.

For many tenants, filing a complaint to code enforcement is a double-edged sword. If code enforcement comes to a tenant's residence and identifies code violations, the landlord must remedy the violation. However, the landlord may decide that the residence is not worth fixing. Code enforcement could declare the residence unfit for habitation, leaving the tenants without housing. Many tenants choose to live in substandard housing rather than run the risk of losing their housing altogether.

If rural residents do not report complaints, officers remain unaware of many violations. This is a problem for agencies such as the Broome County Department of Social Services (BCDSS), which often does not have the capacity to determine which housing is substandard and which is not. BCDSS relies on code enforcement to make this distinction.²⁶ When code enforcement officers lack this crucial information, organizations designed to help low-income families may inadvertently allow clients to move from one substandard housing unit to another.

Conclusion

From water wells and septic systems to aging, substandard housing, rural residents face many additional considerations and expenses as they try to keep their homes healthy and safe. Many rural residents are exposed to preventable environmental risks, which may take their toll in the form of asthma or cancer. Although observers often suggest code enforcement as a solution, rural code enforcement offices often find themselves overwhelmed and understaffed. Instead of patrolling for violations, they rely on complaints from the community, which are not common in rural areas.

Organizations in Broome County offer a number of programs committed to assisting individuals with home repair and rehabilitation. A full list of these resources can be found in Rural Housing Resources section on page 78. Because many of these resources are located within the City of Binghamton, word about their services often fails to reach rural residents. As a result, when hardship strikes, many rural households are unsure of where to turn. One key element in the fight against rural blight is simply to get out the word about the plethora of opportunities available to all Broome County residents.

26.) R. Meattay, personal communication, February 4, 2016.

Rural Senior Housing



According to the Housing Assistance Council, the United States is on the verge of a major demographic overhaul.¹ Over the next 40 years, the population of seniors aged 65 and over is expected to more than double. With the baby boomer population reaching retirement age at unprecedented levels, it is imperative that the nation consider the implications of a rapidly growing senior population. This section of the report focuses primarily on the challenges and barriers to safe, affordable senior housing within rural Broome County.

Growing Senior Population

According to the most recent U.S. Census data, Broome County has mirrored the national trend toward an older population.² As pictured below in Figure 4-1, Broome County has seen a slight trend upward in median age over the last decade. Whereas the County's median age was 38.2 in 2000, the number jumped up to 40.2 in 2010. This represents a 5% increase in just ten years.

Figure 4-1: Change in Median Age by Broome County Municipality, 2000 and 2010

Median Age in 2000 and 2010: Broome County Municipalities				
Area	2000	2010	Change	
			No. of Years	Percent
Broome County	38.2	40.2	2.0	5.2%
Binghamton-C	36.7	35.8	-0.9	-2.5%
Barker-T	37.5	42.4	4.9	13.1%
Binghamton-T	39.7	44.1	4.4	11.1%
Chenango-T	40.4	44.9	4.5	11.1%
Colesville-T	37.1	42.4	5.3	14.3%
Conklin-T	38.4	44.3	5.9	15.4%
Dickinson-T	41.3	43.0	1.7	4.1%
Fenton-T	41.0	45.4	4.4	10.7%
Kirkwood-T	39.2	42.5	3.3	8.4%
Lisle-T	34.7	39.9	5.2	15.0%
Maine-T	38.8	43.3	4.5	11.6%
Nanticoke-T	34.6	39.8	5.2	15.0%
Sanford-T	40.5	45.2	4.7	11.6%
Triangle-T	36.3	40.2	3.9	10.7%
Union-T	39.5	41.8	2.3	5.8%
Vestal-T	34.2	30.7	-3.5	-10.2%
Windsor-T	37.2	42.5	5.3	14.3%
Deposit-V	36.4	39.7	3.3	9.1%
Endicott-V	37.4	38.2	0.8	2.1%
Johnson City-V	39.3	38.4	-0.9	-2.3%
Lisle-V	36.5	32.8	-3.7	-10.1%
Port Dickinson-V	37.7	39.8	2.1	5.6%
Whitney Point-V	37.1	35.7	-1.4	-3.8%
Windsor-V	38.6	39.1	0.5	1.3%

Broome County Comprehensive Plan, 2013

1.) Housing Assistance Council. (2014). Housing an Aging Rural America: Rural Seniors and Their Homes. Retrieved from <http://www.ruralhome.org/storage/documents/publications/rrreports/ruralseniors2014.pdf>.

At the municipal level, these numbers become more striking, painting a more drastic picture of population change throughout Broome County. Between the years 2000 and 2010, every town, with the exception of the Town of Vestal, has seen an increase in median age. The greatest jump can be found in the Town of Conklin, which experienced a 15.4% change in median age, rising from 38.4 in 2000 to 44.3 in 2010. Following closely behind are the Towns of Nanticoke and Lisle, whose median ages both increased by 15%. The next five municipalities with the greatest increase in median age are all rural.

The 2013 Broome County Comprehensive Plan identified the flight of younger people from the area to be a common, consistent concern.³ According to U.S. Census Bureau data, the number of households within Broome County with minors under the age of 18 fell by 10% from 2000 to 2010.⁴ When broken down even further, the data reveals that almost every town saw a decrease in its population of minors. This exodus of young people also contributes to the overall increase in the median age throughout the county.

2.) Decennial Census 2000 (P13) & Decennial Census 2010 (P13).

3.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan – Building Our Future. Retrieved from <http://www.gbroome-county.com/comprehensiveplan>.

4.) Decennial Census 2000 (P13) & Decennial Census 2010 (P13).

Barriers to Rural Senior Housing

When asked who struggles most with housing in the local area, Barbara Lamphere, Vice President of the New York State Rural Advocates, promptly responded that rural seniors experience the greatest hardship.⁵ The biggest housing challenges that rural seniors face include accessibility, upkeep, and affordability. With a rapidly growing senior population, especially in the rural areas of Broome County, it is critical to consider some of the most common housing barriers faced by rural seniors so that efforts can be made to mitigate them.

Amy Winans, Director of the Broome County Habitat for Humanity, says that Broome County suffers from a lack of housing designed to meet senior-specific needs.⁶ As seniors age, simple daily activities, such as standing up or climbing the stairs, become increasingly difficult and threaten accessibility within the home. Many modern homes are not equipped to accommodate people with physical ailments or mobility issues. This is even more true of the aging housing stock characteristic of many Broome County municipalities, as shown in Figure 1-26 on page 31. County-wide, more than 28% of existing homes were built before 1940. The figure skyrockets to 40% in the Town of Sanford, which—coincidentally—has the second highest median age in the county.

According to the 2013 Broome County Comprehensive Plan, “Older homes, for all their character, were not built with a senior population in mind.”⁷ Older homes are typically equipped with narrow stairways. Residents must use them to access the bedrooms and bathrooms, which are generally placed on the second floor, as well as the laundry, which can be found in the basement. These features, typical of older homes, makes accessibility a fundamental challenge for seniors, especially those with mobility issues.⁸

In addition to accessibility issues, many seniors also struggle with regular home maintenance. Winans comments that many people in rural communities are aging in old farm houses that do not have modifications for seniors and that are difficult

5.) B. Lamphere, personal communication, March 23, 2016.

6.) A. Winans, personal communication, February 18, 2016.

7.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan – Building Our Future. Retrieved from <http://www.gobroome-county.com/comprehensiveplan>.

8.) Ibid.

to maintain.⁹ Over the years, building codes and standards change, leaving older homes with out-of-date systems, including plumbing, insulation, and electrical wiring, among others. And new home systems undergo normal wear and tear as time passes. Eventually, one way or another, all home systems and appliances need to be repaired or replaced. But physically impaired seniors may be unable to manage even the most routine maintenance measures. Opportunities for Broome, Inc. reports that most of its rural clients are seniors who can no longer maintain their own homes.¹⁰ If certain issues go unaddressed, they may jeopardize the functionality and safety of the home.

Frank Evangelisti, Director of the Broome County Department of Planning and Economic Development, remarks, “I think that’s the real issue... that aging population that’s not frail. They’re not ready for a nursing home, but they could have a much better quality of life if there was just investment in their home.”¹¹ But not all seniors can afford to make the necessary investments. For the many seniors operating on a fixed income, the cost of making accessibility modifications, let alone maintaining the home, is unaffordable.

The migration of young people from the area further exacerbates the problems that seniors face. Michele Clark of Opportunities for Chenango, Inc. explains that in the past, it was standard for individuals to stay in the area to take care of aging family members. Today, as younger residents leave the area, fewer people remain to assist the aging population.¹²

One informant recounts a personal example that illustrates some of the problems that many seniors face at home. He explains,

“My mom, no problem with resources. There were no issues. She could have moved wherever she wanted to move and absolutely, adamantly did not want to. [She] liked where she was living, could walk to the grocery store... but her house was not appropriate. And I did what I could at a personal level... and then when you add in the affordability issue, I think it’s even more dramatic. And then you add to that deferred maintenance and things that they’re not

9.) A. Winans, personal communication, February 18, 2016.

10.) J. Roberts, personal communication, January 28, 2016.

11.) F. Evangelisti, personal communication, December 22, 2015

12.) M. Clark, personal communication, February 11, 2016.

keeping up from an economic perspective or just not keeping up because their husband died and they just don't know what to do.”

Despite these challenges in accessibility, upkeep, and affordability, many rural seniors prefer to “age in place,” or stay in their current homes for as long as possible. Considering the social, economic, and psychological attachments we feel towards our homes, it is not difficult to understand why many seniors feel this way. Perhaps most importantly, aging in place lets seniors maintain their independence. Evangelisti shows that he understands the preference for aging in place when he describes the local senior housing environment:

“It seems to me as though the actual senior housing is doing okay. People are seeing it as a need, and they're responding... They're building both from the far extreme with the actual nursing homes through these developments that are senior-friendly and senior-centered. Where the real demand for action is, folks that either don't want to live in a facility or don't want to sell their home, or can't, and just want to live where they're living for five more years. They know that's coming, that they're going to have to maybe move to a care facility, but they just need grab bars and handicap accessible bathrooms and those kinds of things where they are now.”¹³

For seniors who do not have family close by to assist them in the home, aging in place is only possible with home modification, repair, and rehabilitation. Although many programs exist to assist seniors with home rehabilitation and modification, waiting lists are often months, even years, long. Clark indicates that these wait lists will most likely grow longer as the baby boomer population continues to age.¹⁴ A full list of resources can be found in the Rural Housing Resources section on page 78.

Rural Senior Housing Options

Many seniors eventually come to a point where aging in place is no longer feasible. When this occurs, seniors face a variety of housing options, in-

13.) F. Evangelisti, personal communication, December 22, 2015

14.) M. Clark, personal communication, February 11, 2016.

cluding rental housing, assisted living facilities, nursing homes, or other alternatives. Rural areas, however, offer very limited housing options for seniors. In many cases, rural seniors must leave family, friends, and neighbors in order to pursue secure, accessible, affordable housing.

When choosing where to relocate, aging seniors often find rental units the most manageable alternative. With considerably less space to uphold, rental units often require less maintenance and less responsibility than full-sized houses. Rental units designed for seniors also often include features to accommodate individuals with mobility issues, offering a better quality of life for seniors with physical impairments. Rental units may also be more affordable for seniors on fixed incomes.

But seniors in rural areas have very few rental units to choose from. Of the 30 senior apartment complexes in Broome County (Rural Housing Resources section on page 85), only five are located within the rural municipalities. Furthermore, each of these rural senior complexes has its own wait list. For example, the SEPP Group, Inc., which manages two of these rural senior complexes, reports that the wait list at its Whitney Point Apartments is 32 individuals long.¹⁵ With that many individuals vying for only 24 units, applicants can expect to wait two to three years before they can move in. As a result, rental units are often not a viable option for rural seniors. The recent surge in Broome County's senior population only reinforces the need for adequate, affordable rental housing, especially in the rural areas.

Assisted living facilities are an alternative option for seniors who cannot independently maintain their own homes. Assisted living facilities offer the benefit of supportive services, while requiring even less maintenance than rental units. However, this option can prove very expensive, especially because Medicare does not typically cover the cost of these facilities. An added barrier to rural seniors is that very few assisted living facilities are located in rural regions. Currently, rural Broome County has no assisted living facilities or nursing homes.

Winans suggests the need to think more creatively about rural senior housing.¹⁶ Similarly, Elaine Jardine, Tioga County Planning Director, indicates that instead of traditional senior housing, the real need may be for alternative senior living options.

15.) B. Jackson, personal communication, April 6, 2016.

16.) A. Winans, personal communication, February 18, 2016.

Jardine points to a program called the Green House Project, a long-term care facility that is “designed in every way to look and feel like a real home.”^{17,18} Each structure houses 10 to 12 seniors along with live-in staff who are trained to be more attentive than staff in a standard care facility. Each resident is given a private room and bathroom and the freedom to create his or her own daily schedule. Jardine explains that Tioga County was meant to host several Green House Project homes, although it was ultimately unable to pursue the project.¹⁹

Another, often overlooked, option for rural seniors unable to maintain a full-sized house involves mobile, or manufactured, homes. Mobile homes offer some of the same benefits as senior rental housing, such as affordability for seniors living on a fixed income. Manufactured homes are also smaller than traditional houses, and thus easier to maintain. While rental units are not typically abundant in rural areas, manufactured homes make up 18% of the housing stock in rural Broome County, as depicted in Figure 1-1 on page 9. Moving into mobile homes gives rural seniors the opportunity to live close to neighbors, friends, and family.

Over the past few decades, the United States government has instituted strict standards for manufactured housing, which have vastly improved their quality. As a result, manufactured housing is a more practical option for present-day seniors than for past generations. The Housing Assistance Council predicts that as baby boomers retire, seniors will live in manufactured housing at unprecedented levels.²⁰

Unfortunately, manufactured homes do very little to address issues of accessibility within the home. While the quality and safety of manufactured housing has significantly increased, these structures still have narrow hallways, poorly designed bathrooms, and hard-to-use kitchens.²¹ Further drawbacks of living in mobile homes are discussed in the following section.

17.) The Green House Project. (2016). Questions & Answers. Retrieved from <http://www.thegreenhouseproject.org/about/FAQs>.

18.) E. Jardine, personal communication, January 22, 2016.

19.) Ibid.

20.) Housing Assistance Council. (2014). Housing an Aging Rural America: Rural Seniors and Their Homes. Retrieved from <http://www.ruralhome.org/storage/documents/publications/rrreports/ruralseniors2014.pdf>.

21.) Ibid.

Mobile Homes

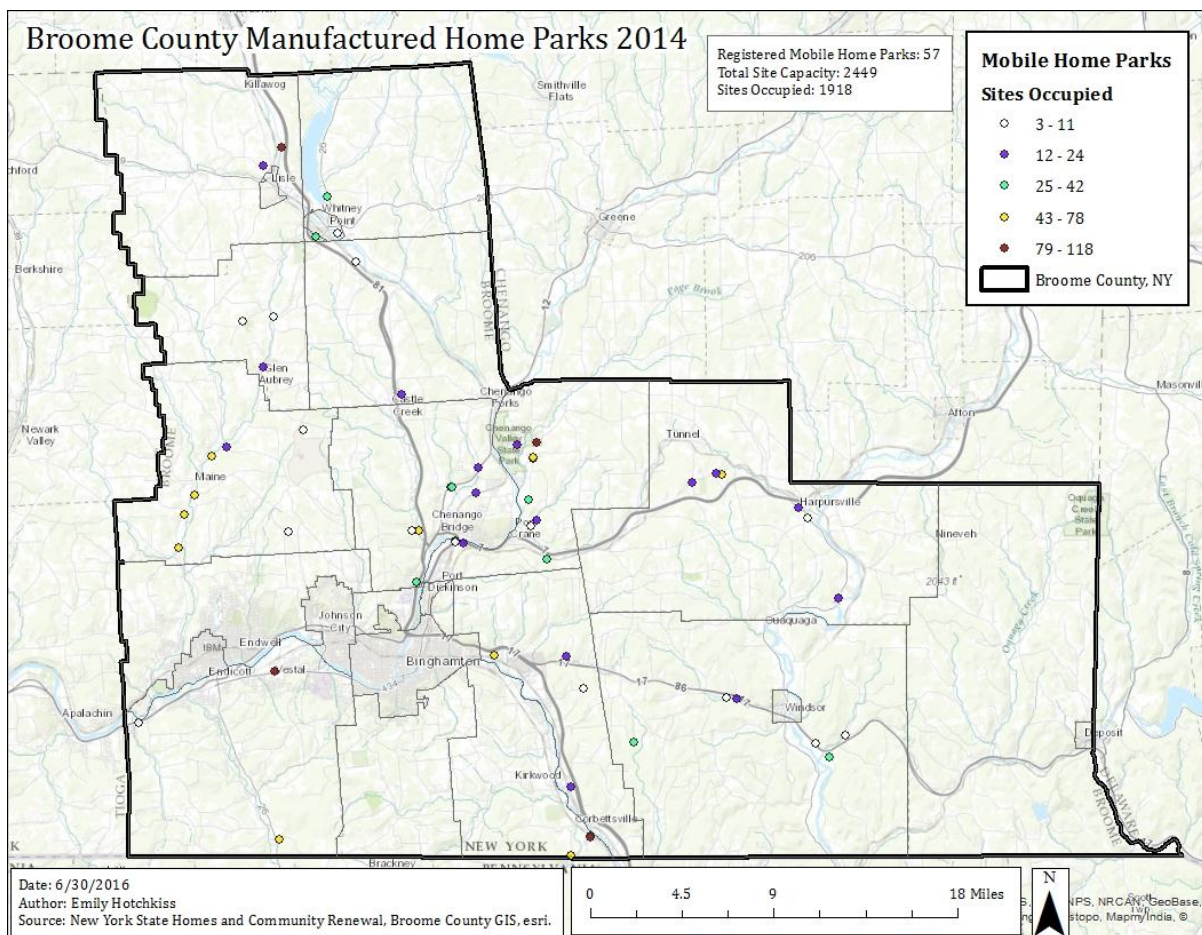


Although they are often overlooked as an element of the nation's housing stock, mobile homes represent a significant source of housing for many rural Broome County residents, as well as millions nationally.¹ Since World War II, construction of mobile homes has steadily been on the rise throughout the nation.² In Broome County alone, the number of mobile homes has more than doubled in the past 50 years.³ Today, mobile homes make up 18% of the rural housing stock in Broome County (Figure 1-1). Figure 5-1 depicts the size and location of each registered manufactured home park in Broome County. Notably, the rural Towns of Binghamton and Sanford do not have any manufactured home park.

Some observers attribute the growing popularity of mobile homes to their relative affordability compared with traditional site-built housing.⁴ For instance, the median value of mobile homes in rural Broome County (Figure 1-13) sits just below \$42,000. The median value of owner-occupied, site-built homes in rural Broome County (Figure 1-11) is more than double that amount, at \$105,400. Mobile homes make home ownership available to many low-income rural residents who are unable to afford traditional site-built housing.

In some cases, mobile homes also allow rural families to continue living on their own property. Maintaining traditional site-built housing is some-

Figure 5-1: Map of Registered Manufactured Home Parks in Broome County, 2014



- 1.) George, L. (2015, January 26). The hidden high costs of mobile homes. The Daily Yonder. Retrieved from <http://www.dailyyonder.com/manufactured-housing-sales-bounce-back/2015/01/26/7695/#>.
- 2.) Aman, D. & Yarnal, B. (2009). An examination of mobile homes in rural Pennsylvania. Retrieved from http://www.rural.palegisature.us/Mobile_Homes09.pdf.
- 3.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan: Building our future. Retrieved from <http://www.gobroome-county.com/comprehensiveplan>.

times too expensive for low-income rural households. Homes that have belonged to the same family for several generations fall into disrepair, leaving the current generation without adequate shelter. Archie Resue, Director of the Weatherization Assistance Program at Tioga Opportunities, has seen local rural

- 4.) Aman, D. & Yarnal, B. (2009). An examination of mobile homes in rural Pennsylvania. Retrieved from http://www.rural.palegisature.us/Mobile_Homes09.pdf.

families living in mobile homes that sit next door to rundown farmhouses.⁵

Given the lack of safe, affordable housing in rural Broome County, the importance of mobile homes in the affordable housing market is expected to grow.⁶ Although mobile homes may be an affordable alternative to site-built housing, mobile home residents, in Broome County and nationally, often face unique challenges, which include the cost of repairs to aging homes, a general lack of funding and support, and issues of land tenure.

Mobile Home Drawbacks

The climates found in different regions of the United States affect residential structures in different ways. Mobile homes are designed to withstand specific climates found in specific target markets. Working on home weatherization in Broome County, Resue has come across many mobile homes that were not actually designed for northern temperatures. These units were probably moved from more southern regions, he says.⁷ This could explain why so many mobile home owners in this region find themselves contending with frozen pipes. But even among those units designed to be sold in the north, Resue adds, most mobile homes served by the weatherization program were built prior to the 1980s, when energy codes were not nearly as advanced as they are now.⁸ Built according to outdated standards, those units rack up high energy bills, quickly depleting the budgets of low-income households.

Similarly, mobile homes built before the enforcement of the Manufactured Home Construction and Safety law in 1976 do not meet HUD standards designed to assure “quality, durability, safety, and affordability.”⁹ As a result, older mobile homes, including many in rural Broome County, often require expensive structural repairs. Resue confirms that most of the mobile homes he works on in this area are in very bad condition. At times, the damage is so ex-

tensive that his team can focus on only one area of the home, such as the foundation or the insulation due to budget restrictions.¹⁰ For many rural residents in mobile homes, the cost of needed repairs may exceed the value of the home.¹¹ Brandi Jackson, Director of Housing Management at the SEPP Group, says that many of the residents at SEPP’s Windsor Woods Apartments were formerly in mobile homes but left because of the cost of repairs.¹²

Although mobile homeowners may think they are building wealth through home ownership, most mobile homes, especially older ones, tend to depreciate in value.¹³ Because mobile homes rarely gain value, very few lenders will fund repairs to mobile homes.¹⁴ In fact, owners of mobile homes find few sources of assistance with repairs. The options that are available for mobile home rehabilitation, such as the USDA Rural Development’s Section 504 Home Repair Grant, are limited only to residents who own the land beneath the home. This excludes owners who reside in mobile home parks.

Current funding tends to favor mobile home replacement over rehabilitation. But some observers argue that mobile home replacement programs do not make effective use of funds, since they benefit only a few households at a time. For example, Michele Clark of Opportunities for Chenango recalls a recent state-funded mobile home replacement program offered through her agency. Clark explains that given the cost of buying the homes, setting them up, and hooking them to utilities, Opportunities for Chenango had enough funding to replace only ten homes.¹⁵ Had those funds been directed towards mobile home rehabilitation, they could have made a wider impact on the community.

One might also argue, however, that because modern mobile homes are built to satisfy improved construction regulations, they will not need repairs, at least for a few more decades. According to this reasoning, a program to replace one mobile home at a

5.) A. Resue, personal communication, February 3, 2016.

6.) Aman, D. & Yarnal, B. (2009). An examination of mobile homes in rural Pennsylvania. Retrieved from http://www.rural.palegislature.us/Mobile_Homes09.pdf.

7.) A. Resue, personal communication, February 3, 2016.

8.) Ibid.

9.) U.S. Department of Housing and Urban Development. (n.d.). General Program Information. Manufactured Housing Standards. Retrieved from http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/ramh/mhs/faq.

10.) A. Resue, personal communication, February 3, 2016.

11.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan: Building our future. Retrieved from <http://www.gobroome-county.com/comprehensiveplan>.

12.) B. Jackson, personal communication, April 6, 2016.

13.) Aman, D. & Yarnal, B. (2009). An examination of mobile homes in rural Pennsylvania. Retrieved from http://www.rural.palegislature.us/Mobile_Homes09.pdf.

14.) M. Clark, personal communication, April 6, 2016.

15.) Ibid.

time does more good for the community than a series of smaller rehabilitation projects.

Aside from a lack of funding and support for mobile homes, the need to rent the lot where the home is situated presents yet another drawback for mobile home residents. This is a primary factor that distinguishes mobile homes from any other type of owner-occupied housing.¹⁶ Mobile homes were originally designed to be movable, so land was not included in their purchase. Traditionally, owners placed mobile homes in parks or campgrounds for relatively short periods. Over time, however, mobile homes have become increasingly less “mobile.” As a result, mobile home owners often face unique challenges with respect to the land on which their homes sit.

For example, issues can arise if a mobile home owner renting a lot has a disagreement with the landlord over rent, or regarding a provision of the lease or the park’s rules and regulations. If the landlord uses the court eviction process correctly and in accordance with the lease, the mobile homeowner must leave the lot. Because mobile homes are not as mobile as they once were, the cost of moving one can range from \$1,500 to \$5,000, a lofty expense even for a household earning a moderate income. If the mobile home owner cannot afford to relocate the home, or the mobile home is old and no longer portable—as is often the case—the owner must try to sell the home, usually at great financial loss, or else leave it behind. In time, the landlord may obtain possession of the vacant mobile home and rent it to other tenants.¹⁷

In some instances, even if an older mobile home is still portable, the owner may have trouble finding a park that will accept it, due to regulations that many parks maintain, restricting units by age and condition.¹⁸ Although mobile homes offer an affordable alternative to traditional housing, many of the current policies in place hinder efforts to support affordable housing for low-income families. This puts vulnerable populations at even more of a disadvantage.

16.) Aman, D. & Yarnal, B. (2009). An examination of mobile homes in rural Pennsylvania. Retrieved from http://www.rural.palegislature.us/Mobile_Homes09.pdf.

17.) C. Faber-Mosley, personal communication, April 6, 2016.

18.) Aman, D. & Yarnal, B. (2009). An examination of mobile homes in rural Pennsylvania. Retrieved from http://www.rural.palegislature.us/Mobile_Homes09.pdf.

Rural Housing Insecurity



Rising housing costs create precarious conditions for working families who are trying to keep up with the mortgage or rent. In Broome County, nearly 40% of adults report that they always, usually, or sometimes feel worried or stressed about having enough money to pay their rent or mortgage (Figure 6-1). Similarly, 32% of the households in Broome County are cost-burdened by housing expenses; that is, they spend more than 30% of the household income on housing costs.¹

Housing insecurity can have profound effects on one's mental and physical health and well being. One study found that people who considered themselves housing-insecure were more likely to delay doctors' visits and experience poor or fair health. The study also found that people faced with housing insecurity were more likely to report having 14 days or more of poor physical or mental health within the past 30 days that limited their daily activity.² These effects may be even more detrimental in rural communities, where residents often must travel greater distances to access employment, doctors' offices, and other critical resources.

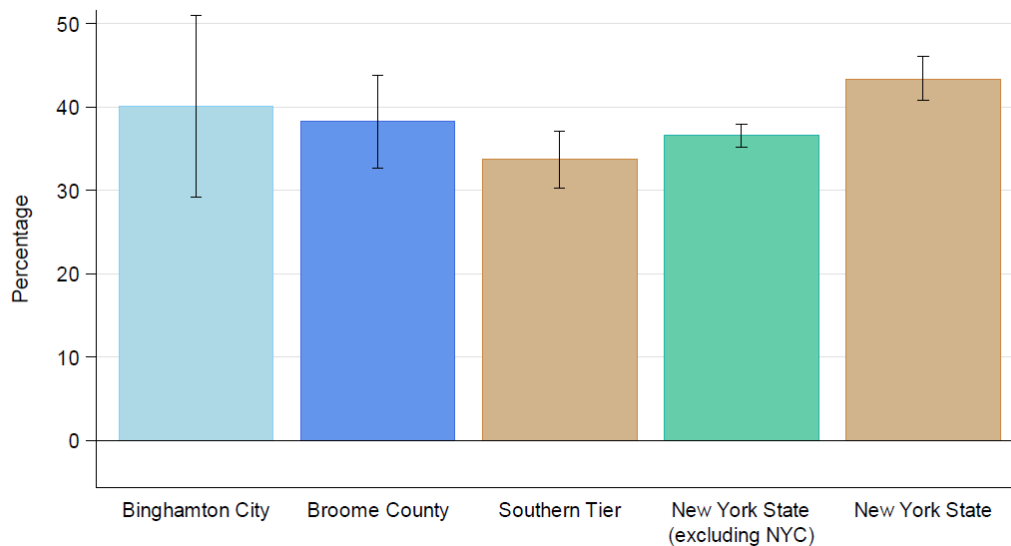
Definitions of Homelessness

The National Advisory Committee on Rural Health and Human Services notes that because urban housing insecurity is typically more discernable, the traditional view of homelessness is that it is primarily an urban issue. As a result, discussions of homelessness often frame it in an urban context.³ This is evident in the way homelessness is defined at the federal level.

Different federal agencies use different criteria to define homelessness (Figure 6-2). The United States Department of Education (DOE) adopts the broadest understanding. It uses the term to include children residing in unsheltered locations, emergency shelters, transitional housing, motels and hotels, as well as children sharing living space with other families. The DOE uses these guidelines when allocating funds to public school districts, to help them better serve homeless students.⁴

The United States Department of Health and Human Services (HHS) takes a similar view of homelessness. Its definition also includes people residing in unsheltered locations, emergency shelters,

Figure 6-1: Percentage of Housing Insecure



New York State 2013-2014 Expanded Behavioral Risk Factor Surveillance Survey

1.) U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates (Table DP04).

2.) Njal, R., Stahre, M., & VanFenwyk, P. (2011, July 9). Housing insecurity and the association with health outcomes and unhealthy behaviors. Brief, 12. <http://dx.doi.org/10.5888/pcd12.140511>.

3.) National Advisory Committee on Rural Health and Human Services. (2014). Homelessness in Rural America. Retrieved from <http://www.hrsa.gov/advisorycommittees/rural/publications/homelessnessruralamerica.pdf>.

4.) Armstrong, Barbara & Chamard, Sharon. (2014). Definitions of Homelessness. Alaska Justice Forum, 31(1-2), 4. Retrieved from http://justice.uaa.alaska.edu/forum/31/1-2spring-summer2014/bs1_homeless_definitions.html.

Figure 6-2: Comparison of Federal Definitions of Homelessness

	US Department of Education ⁵	US Department of Health and Human Services ⁶	US Department of Housing and Urban Development (HUD) ⁷
Unsheltered Locations (i.e. car, park, camp ground, bus station, etc.)	Yes	Yes	Yes
Emergency Shelters	Yes	Yes	Yes
Transitional Housing	Yes	Yes	Yes (If paid for by charitable organizations or government programs for low income individuals)
Motels and Hotels	Yes	Yes	Yes (If paid for by charitable organizations or government programs for low income individuals)
Staying With Others	Yes (If due to loss of housing or economic hardship)	Yes	No (Exception in select circumstances)

transitional housing, motels, and hotels, and those doubling up with friends or family. HHS uses these criteria to create targeted homeless assistance programs, which are specifically designed to address the health care needs of individuals and families faced

with housing insecurity.⁸

The most restrictive definition of homelessness comes from the United States Department of Housing and Urban Development (HUD). Unlike HHS or the DOE, HUD does not recognize those doubling up with others as homeless, although this is a prevalent practice among people facing housing insecurity in rural areas.⁹ HUD is the primary feder-

5.) Armstrong, Barbara & Chamard, Sharon. (2014). Definitions of Homelessness. Alaska Justice Forum, 31(1-2), 4. Retrieved from http://justice.uaa.alaska.edu/forum/31/1-2spring-summer2014/bs1_homeless_definitions.html

6.) Ibid.

7.) Homeless Emergency Assistance and Rapid Transition to Housing: Defining “Homeless”, Final Rule, 76 Fed. Reg. §233 (December 5, 2011) (to be codified at 24 C.F.R. pts. 91, 582, and 583).

8.) Armstrong, Barbara & Chamard, Sharon. (2014). Definitions of Homelessness. Alaska Justice Forum, 31(1-2), 4. Retrieved from http://justice.uaa.alaska.edu/forum/31/1-2spring-summer2014/bs1_homeless_definitions.html

9.) Homeless Emergency Assistance and Rapid Transition to Housing: Defining “Homeless”, Final Rule, 76 Fed. Reg. §233 (December 5, 2011) (to be codified at 24 C.F.R. pts. 91, 582, and 583).

al agency that supports housing and community development. Because homelessness looks significantly different in rural areas than in urban areas, HUD's definition of homelessness has serious implications for the efficacy of efforts to address homelessness in rural areas.

Rural Homelessness

Homelessness is widely perceived to be an urban-specific problem. Because urban locales are more densely populated than rural regions, if people are sleeping under bridges, on park benches, or behind laundromats, other people are more likely to spot them. Although urban homelessness is easy to see and identify, this does not mean that housing insecurity is confined solely to cities. The National Alliance to End Homelessness says that there are about 14 homeless individuals for every 10,000 people in rural areas, compared with 29 in 10,000 in urban areas.¹⁰

Although homelessness does exist in rural Broome County, it often takes a different form than urban homelessness. For example, studies indicate that homeless people in rural areas are more likely to be employed (often part-time, or underemployed) than their counterparts in cities, yet they are less likely to receive government assistance.^{11,12} Homeless people in rural areas are also more likely to be experiencing homelessness for the first time, and they generally stay in that condition for a shorter time than people in cities.¹³ Research indicates that families, single mothers, and children tend to make up the largest portion of the rural homeless.¹⁴

Broome County has a strong continuum of care system, designed to guide the housing-insecure through every step from homelessness to permanent housing. Support facilities cover the spectrum from emergency shelters to supportive housing, transi-

tional housing, and permanent housing. A full list of homeless resources available in Broome County can be found in Rural Housing Resources section, on page 66.

Unfortunately, there is often little infrastructure to support people faced with housing insecurity in rural areas. Among all of the homeless resources in Broome County, none has a presence in a rural community. Because rural areas are, by definition, less populated, they receive limited funding for programs to address homelessness. Also, as one study notes, low population density in rural areas can make it challenging to validate a need for comprehensive, supportive services to the homeless in every community.¹⁵

The long distances that people must travel to access services, complicated by limited public transportation in rural areas, makes it challenging, and often impossible, for many rural Broome County residents to access services related to homelessness.

Due to their limited access to formal resources, people faced with homelessness in rural areas must use whatever means they can to find shelter. Many endure extremely substandard, overcrowded, and/or cost-burdened housing situations.¹⁶ Some resort to doubling or tripling up with friends or relatives. Others reside in trailers, hunting cabins, or abandoned barns with no heat or running water. Eric Oberdorfer of the Housing Assistance Councils argues, "Although not homeless in the literal sense, these are individuals that do not have access to safe, secure homes of their own. Just like homeless populations in our cities, these are people who need access to services that will help them find housing and stay housed."¹⁷

Obtaining funding to help homeless individuals depends largely on the ability to calculate and demonstrate need within a region. Typically, this is accomplished through an annual "Point-in-Time" (PiT) count, which sends individuals out to manually tally the number of homeless people they can locate on a single night in January. HUD breaks the country up into regional service areas known as Continuums of Care, each responsible for conducting its own PiT count. Broome County is part of the NY-511 Con-

10.) National Alliance to End Homelessness. (n.d.). Rural Homelessness. Retrieved from <http://www.endhomelessness.org/pages/rural>.

11.) National Advisory Committee on Rural Health and Human Services. (2014). Homelessness in Rural America. Retrieved from <http://www.hrsa.gov/advisorycommittees/rural/publications/homelessnessruralamerica.pdf>.

12.) National Coalition for the Homeless. (2007). Rural Homelessness. Retrieved from <http://www.nationalhomeless.org/factsheets/Rural.pdf>.

13) Ibid.

14.) Ibid.

15.) Feldhaus, H.S. Ph.D., & Slone, A. (2015). Homelessness in Rural PA. Retrieved from <http://www.rural.palegislature.us/documents/reports/homelessness-2015.pdf>.

16.) Oberdorfer, E. (2013). Understanding Rural Homelessness. Rooflines. Retrieved from http://www.rooflines.org/3378/understanding_rural_homelessness/.

17.) Ibid.

Figure 6-3: Point-in-Time Count NY-511 Binghamton, Union/Broome, Otsego, Chenango, Delaware, Cortland, Tioga Counties CoC, January 25, 2016.

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	76	127	0	24	227
Total Number of Persons	100	148	0	28	276
Number of Children (under age 18)	18	22		4	44
Number of Persons (18 to 24)	6	20	0	2	28
Number of Persons (over age 24)	76	106	0	22	204

Coalition for the Homeless of the Southern Tier, NY Inc.

tinuum of Care along with Otsego, Chenango, Delaware, Cortland, and Tioga counties.

Figure 6-3 depicts the results of this region’s most recent PiT Count, conducted on January 25, 2016. The NY-511 Continuum of Care reports these numbers to HUD to indicate the amount of HUD-defined homelessness across the six-county region. Because only a small fraction of the NY-511 Continuum of Care region is urban, most likely these numbers drastically underestimate the reality of homelessness in the region.

Because urban areas have homeless shelters, and homelessness is relatively visible there, this method of physically counting homeless individuals is usually sufficient for use in cities. However, as Oberdorfer notes, “Fewer services aimed at homeless individuals, less shelters, and fewer resources to conduct point-in-time counts make it significantly harder to obtain accurate counts in rural areas.”¹⁸ As noted above, instead of residing on the streets or in shelters, the rural homeless often live in a variety of remote locations, making them nearly impossible to find. Others may choose to stay with friends or family, making them not homeless under HUD’s current definition. Also, while the rural homeless are much more difficult to find, rural areas lack the capacity and manpower even to go look for them.

Because HUD’s current definition of homelessness leaves out rural realities, rural regions are

often denied the crucial funding needed to alleviate the problem. The National Coalition for the Homeless suggests that understanding rural homelessness requires a more flexible definition, which would include staying in temporary or dilapidated buildings, living in substandard housing units, and doubling up with others.¹⁹ The National Coalition for the Homeless also emphasizes the need for flexible funding opportunities to support homeless populations in rural communities, advocating that the rural homeless be considered a special population.²⁰

18.) Oberdorfer, E. (2013). Understanding Rural Homelessness. Rooflines. Retrieved from <http://www.rooflines.org/3378/understanding-rural-homelessness/>.

19.) National Coalition for the Homeless. (2007). Rural Homelessness. Retrieved from <http://www.nationalhomeless.org/factsheets/Rural.pdf>.

20.) National Coalition for the Homeless. (2007). Rural Homelessness. Retrieved from <http://www.nationalhomeless.org/factsheets/Rural.pdf>.

Recommendations for Improving Rural Housing



Take advantage of the recent surge in funding for housing assistance.

Housing advocate Barbara Lamphere, Vice President of the New York State Rural Advocates, asserts that there is currently a swell of funding available for housing assistance. This money comes from settlements paid by banks that helped to trigger the recent housing crisis by issuing bad mortgages.

At a more local level, Governor Cuomo recently launched the Empire State Supportive Housing Initiative, aimed at combatting homelessness. The initiative proposes \$2.6 billion for 6,000 new beds in supportive facilities. This comes in addition to the \$7.5 billion the state expects to spend over the next five years on 44,000 supportive housing units, shelter services, and other forms of aid. Together, these programs will devote more than \$10 billion to addressing homelessness in the next five years.¹

Even more recently, Governor Cuomo proposed a new, five-year affordable housing plan known as House NY 2020. The plan intends to increase state spending on housing programs by about \$5 billion. It will use the money to “build and preserve affordable units and individual homes; make homeownership affordable for first-time buyers; increase investments in the revitalization of our communities; promote housing choice opportunities for all New Yorkers; revamp services in ways that better serve clients including New Yorkers seeking affordable housing; and directly support permanent housing programs.”²

Increase the availability of housing counseling services.

Although some resources exist to assist residents with navigating the housing market, they are tailored to specific groups - homeless, first time home buyers, homeowners in risk of foreclosure, etc. A comprehensive housing counseling service would be useful to help individuals in need navigate the rich array of soft and hard housing services.

1.) New York (State). (2016). Built to lead. State of the State. Retrieved from https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/2016_State_of_the_State_Book.pdf
2.) Ibid.

Educate residents of their rights as tenants or homeowners.

Many of the problems that threaten safe, affordable housing in the region could be prevented by educating Broome County residents about their rights as either tenants or landlords. Limited familiarity with one’s rights leaves individuals susceptible to exploitation by landlords and lenders alike. People who understand local housing laws and procedures are less likely to fall victim to substandard housing, illegal evictions, and even foreclosures.

Create partnerships.

Due to limited resources and funding, rural municipalities often lack the capacity to properly address pressing issues such as housing. In those instances, they may find it beneficial to turn to other organizations for support. In the past, some rural town boards have partnered successfully with consulting agencies, non-profit organizations, and county government. It is also important to consider partnerships with other rural municipalities, which have likely experienced many of the same challenges. Collaborate with partners to discover what has and has not been successful in the past.

Increase resources for the rural homelessness.

Although homelessness is a problem in rural Broome County, there is a notable lack of official data about the homeless population in rural areas. Governments and agencies need to do additional outreach to engage this population and better understand its needs. In addition, the homeless population in rural Broome County has little to no access to supportive resources. If existing homeless support agencies added rural satellite locations or provided transportation services that could greatly increase access to essential services.

3.) Inter-university Consortium for Political and Social Research, University of Michigan. (1999). National Survey of America’s Families.
4.) Ibid.

Enhance communication among local housing advocacy groups.

Broome County possesses quite a few housing advocacy groups, but they tend to operate in silos. While each group may seek to accomplish different goals, they could exert a greater collective impact on the local housing environment through collaboration than they do now by working individually.

Invest in public water and sewage systems in and around the rural villages.

Public water and sewage systems are essential components in any effort to promote accessible, affordable housing in rural areas. Land beyond the public water and sewer service areas contains mainly single family homes on larger lots.⁵ Lack of public water and sewer hinders the development of much-needed apartment complexes and congregate care facilities. While three of the four rural villages within Broome have some of this infrastructure, there is room for expansion.

Adopt more inclusionary zoning policies.

Multi-family housing and manufactured housing are both important sources of affordable housing. Unfortunately, local zoning ordinances often restrict their construction. Multi-family housing may also provide an affordable option near rural village centers.

Integrate housing insecurity screening tools into the work flow of primary care practices.

Housing insecurity can have dramatic impacts on the health and well-being of rural residents. Primary care practices can integrate simple screening tools into their intake process to identify individuals who could benefit from additional support in this area. Paraprofessionals co-located in primary care offices could then refer patients to appropriate supports. These screening tools would also generate much-needed information about the prevalence of homelessness and housing insecurity in rural areas. In turn, this data could be leveraged for additional funding to support rural residents who struggle with housing.

Questions to Assess Housing Insecurity	Responses
During the last 12 months, was there a time when (you/you and your family) were not able to pay your mortgage, rent, or utility bills? ⁴	<ul style="list-style-type: none"> - Yes - No - Don't Know
During the last 12 months, did you or your children move in with other people even for a little while because you could not afford to pay your mortgage, rent, or utility bills? ⁵	<ul style="list-style-type: none"> - Yes - No - Don't know
Do you (ever) have difficulty making ends meet at the end of the month? ⁶	<ul style="list-style-type: none"> - Always - Most of the time - Sometimes - Rarely
Do you ever worry about losing your place to live? ⁷	<ul style="list-style-type: none"> - Always - Most of the time - Sometimes - Rarely

5.) Broome County Department of Planning and Economic Development. (2013). Broome County Comprehensive Plan – Building Our Future. Retrieved from <http://www.gobroome-county.com/comprehensiveplan>.

6.) Brcic, V., Eberdt, C., and J. Kaczorowski. (2011). Development of a Tool to Identify Poverty in a Family Practice Setting: A Pilot Study. Int J Family Med.

7.) Ibid.

Rural Housing Resources



Advocacy

Southern Tier Homeless Coalition

The Southern Tier Homeless Coalition is a collaborative nonprofit dedicated to providing solutions to homelessness throughout the Southern Tier. The coalition is made up of several local emergency and supportive housing organizations who make up the local Continuum of Care. A Continuum of Care is a regional planning body structured by the U.S. Department of Housing and Urban Development to coordinate federal housing funds at a local level. Together, the Southern Tier Homeless Coalition supports vulnerable individuals and families, advocates for the housing insecure, and works to prevent and eliminate homelessness throughout the Southern Tier.

Mayor David's Blue Ribbon Commission to End Veteran Homelessness

Established in September of 2014 in response to First Lady Michelle Obama's launch of the Mayors Challenge to End Veteran Homelessness nationwide, Mayor David's Blue Ribbon Commission is comprised of regional homeless service providers, Veterans, and local officials working toward three primary goals: Identify Veterans at-risk of or experiencing homelessness and seek to rapidly connect them to stable housing and supportive services; Lower barriers to safe affordable housing for Veterans; and coordinate continuous collaboration locally to obtain and maintain Functional Zero.

Healthy and Safe Homes Workgroup

Established in 2016, the Health and Safe Homes Workgroup is committed to promoting the health and safety of housing within Broome County. The workgroup consists of a small group of stakeholders, including the Broome County Departments of Social Services, Planning and Economic Development, Health, etc. The workgroup seeks to evaluate the health and safety of Broome County housing, then identify opportunities for improvement.

No Place Like Home Integrated Housing Coalition

Sponsored by the Southern Tier Independence Center, No Place Like Home primarily focuses on addressing the needs of people with disabilities. The Coalition advocates a need for affordable, accessible housing that is integrated within the community. No Place Like Home aims to explore innovative resources for those living with disabilities, then develop action plans to implement these alternatives into the region.

New York State Housing Coalition

The New York State Housing Coalition is a network of rural housing professionals dedicated to strengthening and revitalizing rural New York by means of assisting housing and community development providers. The coalition supports these organizations with organizational development, capacity building, education and training, resource development, raising public awareness, and public policy research and analysis. The overarching goal of the coalition is to design, finance, build, and manage affordable housing to meet the diverse needs of rural New Yorkers.

New York State Rural Advocates (NYSRA)

NYSRA is a nonprofit organization dedicated to the advocacy of decent, affordable housing for lower income individuals residing in the rural areas of New York State. NYSRA acts as the lobbying organization for the New York State Rural Housing Coalition.

Emergency and Supportive Housing

American Red Cross

EMERGENCY SHELTER

The Southern Tier Red Cross grants emergency shelter to those whose homes have been burned down by fire or affected by other natural disasters. In addition to shelter, the Red Cross provides victims with food, clothing, first aid, as well as emotional support.

Berkshire Farm Center and Services for Youth

LIFE HOUSE RUNAWAY/ HOMELESS YOUTH PROGRAM

Located in Broome County, the Berkshire Farm Center and Services for Youth runs a LIFE House Runaway/ Homeless Youth Program. The ultimate goal of the program is crisis prevention and intervention for youth under the age of 20 who are at risk of running away or becoming homeless. LIFE House assists youth in obtaining alternative short-term housing, such as placement in an interim family home or a temporary shelter. The program offers a variety of supportive services, including a 24-hour crisis hotline, family mediation work, and non-residential crisis counseling, as well as case management. The LIFE House Program also provides outreach and education to the public, and it recruits and trains interim foster families.

Broome County YMCA

MEN'S SUPPORTIVE HOUSING PROGRAM

The Broome County YMCA's Supportive Housing Program provides emergency and transitional housing for men age 18 and older. To be eligible, a resident must:

- Be drug and alcohol free
- Have no violent felonies
- Have a valid photo ID
- Obtain police clearance
- Pay cash for rent OR be able to obtain DSS coverage

Broome County YWCA

EMERGENCY HOUSING

The Broome County YWCA's Emergency Housing program provides short-term shelter for homeless women of at least 18 years of age and their children. Throughout the 21-day maximum stay, residents are offered case management as well as other supportive services.

INTENSIVE INDEPENDENT LIVING PROGRAM (IILP)

The Intensive Independent Living Program is a permanent supportive housing program which provides intensive case management and counseling services to women ages 20-29, with or without children. Permanent supportive housing merges shelter with supportive services that are meant to facilitate housing stability.

OUTREACH AND RETENTION PROGRAM

The Outreach and Retention Program features permanent supportive housing for single women 18 and older. Extended case management is offered to all residents as well as supportive counseling from certified social workers.

SHELTER PLUS CARE

The Broome County YWCA's Shelter plus Care program provides permanent supportive housing to women ages 18 and older. The program administers rental assistance for up to five years of residence, while offering case management and referral services to all residents.

THE BRIDGE

The most recent program introduced by the Broome County YWCA, The Bridge, serves mothers in recovery with opiate-addicted babies. The program provides wraparound services, which include housing, addicted case management, budget management, crisis intervention, coordination of services, and even child care.

Catholic Charities of Broome County

BOYS OF COURAGE

Boys of Courage is a residential program certified by the New York State Office of Mental Health for boys ages 12 to 18 who have serious mental illnesses. The program provides a variety of supportive services to help residents assimilate into the community and live independently. Supportive services include independent living skills, daily living skills, socialization, family support services, medication management, and behavioral management training.

ADULT COMMUNITY RESIDENCE

The Adult Community Residence provides a supervised group housing environment to individuals 18 and older who have serious mental illnesses. The facility provides supports that promote independent living skills among residents, including daily living skills, socialization, parenting skills, community integration, self-advocacy, medication management, rehabilitation counseling, symptom management, and substance abuse services.

CERTIFIED APARTMENTS

The Catholic Charities of Broome County's Certified Apartments are located throughout the community and offer a more independent living option for adults 18 and older who have serious mental illnesses. Although residents do not require constant supervision, staff are on duty 24 hours a day to answer calls for assistance. Residents of Certified Apartments also have access to many of the same supportive services offered at other residential programs offered by Catholic Charities of Broome County.

SUPPORTED HOUSING

The Supported Housing program assists adults with serious mental illnesses in selecting, obtaining, and maintaining permanent and stable housing. Support may include rental assistance, help in furnishing an apartment, guidance with applying to HUD services, or advocacy services.

INDIVIDUALIZED RESIDENTIAL ALTERNATIVE

The Individual Residential Alternative operates several three-to-five person homes, scattered throughout the community, designated for individuals who have diagnosed developmental disabilities. Eligible

residents should have been diagnosed prior to the age of 22 and be able to evacuate a residence unassisted. Each residence is staff-supported, with services aimed at promoting community integration, skill development, and independence.

INTERMEDIATE CARE FACILITY

Catholic Charities' Intermediate Care Facility is a residential facility designed to accommodate adults with moderate to profound disabilities. Staffed 24/7, the facility administers consistent, engaged treatment and training activities designed to enhance individual, daily living skills.

TEEN TRANSITIONAL LIVING

The Teen Transitional Living Program delivers safe, supportive housing for runaway and homeless youth ages 16 to 20 along with their dependent children. This long-term transitional housing program offers supportive services such as counseling, parenting services, and help with vocational, academic, and independent living skills. For up to a year, the Teen Transitional Living Program helps runaway and homeless youth build the capacity to live independently and self-sufficiently.

Children's Home of Wyoming Conference

ADOPTION/HOMEFINDING PROGRAM

The Broome County Department of Social Services has contracted with the Children's Home to manage its Homefinding Program and a portion of its Adoption Services. As a result, The Children's Home is responsible for foster parent recruitment, training, certification, and retention, as well as conducting home studies and fire and safety inspections. The Children's Home also manages case planning for youth who are available for adoption. This includes recruiting adoptive homes, placing children into adoptive homes, and preparing children for adoption.

ARDSLEY ROAD GROUP HOME

The Ardsley Road Group Home is a congregate, co-ed living facility for children ages 7 to 13 who are in need of placement. The community-based home works as a transitional living and discharge resource for youth in Residential Treatment Centers.

BOYS' GROUP HOME

The Boys' Group Home is a community-based living facility for male youth ages 13 to 21. The home offers a supervised setting where youth can cultivate educational, behavioral, and independent living and socialization skills. The Group Home acts as a transitional living placement for boys who are being discharged from structured institutions, but are not yet prepared to go back to a less structured living situation. Residents are taught life skills and receive the educational/ vocational training they need to return home.

DIAGNOSTIC CENTER

The Diagnostic Center is a multi-service facility licensed by the New York State Department of Social Services to evaluate youth who struggle with coping skills. Through a collaboration of social workers, psychologists, psychiatrists, and special education specialists, the Diagnostic Center provides up to 90 days of comprehensive inpatient assessments, with the goal of understanding how to best meet the needs of each youth.

EMERGENCY SHELTER

The Children's Home Emergency Shelter provides emergency housing for youth between the ages of 4 and 15 who are in crisis situations. The shelter is staffed by a team of professionals, who provide a structured environment, helping to build a sense of predictability and security among residents.

RESIDENTIAL TREATMENT CENTER

The Residential Treatment Center is a residential program devoted to meeting the social, emotional, physical, educational, and spiritual needs of youth who exhibit severe social or emotional disturbances. Throughout the 12 to 18 month stay, a multi-disciplinary team empowers residents to become productive, contributing members of society, while preparing them to reunite with their families and return to the community.

SUPERVISED INDEPENDENT LIVING PROGRAM

The Supervised Independent Living Program serves as a final step before residents are declared independent from the Children's Home. Residents, including adolescent parents and their children, are given subsidized community-based apartments, where they receive the support and assistance required to transition from an institutional setting to independent living.

Fairview Recovery Services

ADDICTIONS CRISIS CENTER

The Addictions Crisis Center is a medically monitored withdrawal service for adults over the age of 18 who face alcohol or chemical dependency. Residents are given room and board for a period of up to 14 days where they remain in a structured, secure setting.

COMMUNITY RESIDENCES

Fairview has two community residences (Fairview and Merrick) that target adults in early stages of recovery from alcohol or substance abuse use disorders. Residents reside in a secure, semi-independent environment for a period of three to six months. During the stay, residents have access to various support groups, counseling, case management, Alcoholics Anonymous (AA) and Narcotics Anonymous (NA) meetings, relapse prevention and intervention programs, Mentally Ill Chemical Abusers (MICA) enhanced services, as well as referrals to vocation/ educational community services.

SUPPORTIVE LIVING

Fairview's Supportive Living program provides independent, apartment-based living arrangements to formerly homeless individuals who have completed the Community Residence level of care. Supportive Living is broken up into a program specifically for women and children and a separate program for men. Residents have access to support groups, parental training, case management, and MICA enhanced services.

SHELTER PLUS CARE

Fairview's Shelter plus Care program offers long-term, rent-subsidized apartments for employed/ employable adults who were formerly homeless and have a history of substance use disorder. Shelter plus Care residents have typically completed all other programs of care offered by Fairview Recovery Services. The program provides residents with access to case management as well as continued association with the recovered community. This program serves as a final stage before residents live independently from Fairview.

HOUSING PLUS CARE

Fairview's Housing plus Care program offers long-term, rent-subsidized apartments for chronically homeless adults with a history of substance use disorder. Residents are provided with case management, and have continued association with the recovery community.

Opportunities for Broome

SHELTER PLUS CARE PROGRAM

Opportunities for Broome's Shelter plus Care is a Department of Housing and Urban Development (HUD)-funded rental assistance program that provides safe, affordable housing to the chronically homeless. Opportunities for Broome targets individuals with underlying impairments, including those with history of substance abuse disorder or mental/physical disabilities. In maintaining frequent lines of communication, the Shelter plus Care program seeks to help participants reclaim their independence and regain control of their lives.

Rescue Mission Alliance

The Binghamton Rescue Mission is a supportive housing facility that provides shelter for men who have experienced homelessness. Residents are given three meals a day and are offered employment resources, spiritual care, transportation to employment, and other supportive services. Case managers work with residents to develop a specialized plan to address life-controlling issues such as drugs, alcohol, or mental health and ultimately help each man become an independent, productive member of the community.

Rise-NY

RESIDENTIAL SERVICES

Rise-NY manages emergency housing for female victims of domestic violence over the age of 15 along with any dependent children for a maximum of 30 days. Victims, who must be alcohol- and drug-free, are equipped with food, toiletries, and clothing during their stay. Counseling services and advocacy

is available to both male and female victims of domestic violence.

Salvation Army

ADULT REHABILITATION CENTER

The Salvation Army of Binghamton operates an Adult Rehabilitation Center for men over the age of 21 with a substance abuse problem. The center houses participants from a period of six months to a year and provides them with clothing, counseling, and detox services. Through a combination of physical and spiritual care, the program aims to prepare participants to successfully reunite with their families and lead a fulfilling, healthy life.

Volunteers of America

EMERGENCY HOUSING HOMELESS SHELTER

Volunteers of America manages three emergency housing programs which are broken up into a men's shelter, a women's shelter, and a family shelter. Client services at each shelter include case management, referrals to address mental or physical health conditions, referrals to address substance abuse disorders, educational development assistance, assistance in obtaining employment, and guidance in locating safe, clean, affordable permanent housing.

TRANSITIONAL VETERAN HOUSING

Volunteers of America operates several transitional housing units specific to veterans. Homeless veterans are referred to the program by the Binghamton Veterans Center and may remain in the program for up to two years. Services available to residents mirror those offered in the Emergency Housing Homeless Shelter.

SUPPORTIVE HOUSING

Volunteers of America maintains supportive housing facilities for chronically homeless men and families. Residents are offered the same client services available to those residing in the Emergency Housing Homeless Center.

Low-Income Apartments ^{1,2,3,4}

Agency	Low-Income Housing	Municipality
Binghamton Housing Authority	Carlisle Apartments	Binghamton (C)
Binghamton Housing Authority	Saratoga Apartments	Binghamton (C)
Chenango Housing Improvement Program, Inc.	Norma Gardens	Colesville
Conifer Real Estate Development, Construction, and Management	Woodburn Court II Apartments	Binghamton (C)
Coolidge Properties of Broome County	Town and Country Apartments	Binghamton (C)
First Ward Action Council	Antique Center Apartments	Binghamton (C)
First Ward Action Council	Historic Dwightville Gateway Apartments	Binghamton (C)
Metro Interfaith Housing Management Corp.	14 Multi-Family, HUD-Subsidized Apartments	Locations throughout Binghamton (C), Johnson City, and Endicott
Metro Interfaith Housing Management Corp.	67 Bevier Street	Binghamton (C)
Metro Interfaith Housing Management Corp.	94 Henry Street	Binghamton (C)
Metro Interfaith Housing Management Corp.	4 Munsell Street	Binghamton (C)
Metro Interfaith Housing Management Corp.	6 Munsell Street	Binghamton (C)
Metro Interfaith Housing Management Corp.	19 New Street	Binghamton (C)
Metro Interfaith Housing Management Corp.	26 New Street	Binghamton (C)
Metro Interfaith Housing Management Corp.	104 Prospect Avenue	Binghamton (C)
Metro Interfaith Housing Management Corp.	10 Way Street	Binghamton (C)
Housing Vision Consultants Inc.	New Dwightville	Binghamton (C)
SEPP Group Inc.	Cardinal Cove	Union

*Compiled by the RBC team

- 1.) Complexes located within rural Broome County are highlighted in green.
- 2.) Income guidelines vary by program.
- 3.) The chart above is a general guide and not a comprehensive list of low-income housing options in Broome County.
- 4.) The chart above does not include senior-specific housing.

Counseling and Education Resources

Clearpoint Credit Counseling Solutions

ClearPoint is a national non-profit financial counseling organization that provides assistance with budget, credit, and housing issues. Although they no longer have a site located in Broome County, residents can still obtain free counseling sessions with ClearPoint over the phone or online to discuss financial concerns.

Housing services offered by ClearPoint include:

- Budget and Credit Counseling
- Pre-Purchase Counseling (\$)
- Post-Purchase Counseling
- Foreclosure Prevention Counseling
- Reverse Mortgage Counseling (\$)
- Rental Counseling
- Homebuyer Workshop (\$)

\$ - Indicates there is a fee involved with the program.

New York State Attorney General's Homeowner Protection Program

With funding from the National Mortgage Settlement, Attorney General Schneiderman has dedicated \$60 million to fund a network of over 85 housing counselors and legal services across the state. Housing counselors offer consumers free advice and assistance on issues such as foreclosure avoidance, loan modification and refinance application assistance, and credit issues. Legal Services organizations provide direct assistance to homeowners facing foreclosure, including legal advice, advocacy, and litigation services. To find an affiliate organization near you, call 855-HOME-456 OR visit <https://agscamhelp.com>.

Legal Services of Central New York

TENANT RIGHTS EDUCATION

Legal Services of Central New York administers tenant rights education to individuals and groups upon request. For more information, call Legal Services of Central New York.

CENTRAL NEW YORK LEGAL HELPLINE

Legal Services of Central New York, in conjunction with the Legal Aid Society of Mid-New York, offers a free helpline where clients can get free legal advice about civil legal problems. The Legal HelpLine has the capacity to assist clients with legal problems concerning divorce, family matters, discrimination, public benefits, debt problems, identity theft, and so on. The Legal HelpLine is also able to assist clients with housing problems such as eviction, lockouts, foreclosures, repair problems, etc.

Metro Interfaith Housing Management Corp.

BUDGET & CREDIT COUNSELING

Budget and credit counseling is designed to improve financial health. Counselors coach clients on personal spending habits, personal savings potential, use of credit, and the development of long-term financial goals. This counseling is recommended as a precursor to Metro Interfaith's pre-purchase counseling.

PRE-PURCHASE COUNSELING

Pre-purchase counseling guides prospective borrowers through the process of homeownership, preparing them for life as a homeowner. Topics discussed throughout these sessions include the advantages and disadvantages of owning a home, budget counseling, housing needs, costs associated with home buying, negotiating the purchase price, and how mortgage payments are structured.

FIRST-TIME HOMEBUYER EDUCATION COURSE

The first-time homebuyer education course equips clients with the knowledge and tools to successfully navigate the process of purchasing their first home. Throughout the course, counselors review all current contracts, documents, and forms related to a home purchase, while also sharing effective ways to finance the purchase. Counselors also discuss the responsibilities associated with home ownership. Metro Interfaith recommends that clients complete one-on-one counseling or the Pre-Purchase sessions before enrolling in the first-time homebuyer education course.

POST PURCHASE COUNSELING

Post purchase counseling aims to identify potential challenges to homeownership such as maintaining good credit, home improvements, or neighbor relations. Counselors then help clients problem-solve solutions to ensure successful long-term homeownership.

FORECLOSURE PREVENTION/ MORTGAGE DEFAULT COUNSELING

Mortgage default counseling is targeted towards homeowners in financial hardship that have either fallen behind on their mortgages or are facing foreclosure. Counselors work with clients to assess the cause of default, determine whether foreclosure is imminent, and discuss opportunities for homeowner relief. In certain cases, clients may be eligible for other foreclosure avoidance “tools”.

RENTAL SEARCH ASSISTANCE

Rental counseling is available to individuals who are having trouble finding or keeping safe, decent, and affordable housing. Counseling covers topics such as tenant’s rights and responsibilities, lease agreements, landlord disputes, rental delinquency, and eviction prevention.

Opportunities for Chenango

FIRST-TIME HOMEBUYER EDUCATION

Opportunities for Chenango’s First-Time Homebuyer Class is a nationally accredited course taught by NeighborWorks® America certified instructors. The course coaches potential borrowers on how to successfully navigate every step of the home buying process. Topics covered throughout the class include credit, budgeting, affordability, working with a real estate agent, finding the right lender and lending process, choosing the right house, and what to expect at closing.

HOMEBUYER COUNSELING

The Homebuyer Counseling guides potential homebuyers through the development of their own homeowner plan. Counselors look at client finances, determine an appropriate price range, and focus on any credit issues. Clients also learn best practices in maintaining creditworthiness to ensure mortgage qualification.

FINANCIAL CAPABILITY AND COACHING

Financial capability and coaching provides free financial education to individuals who are not ready to purchase a home for various reasons, such as bankruptcy, credit issues, or high debts. The program helps clients identify obstacles that prevent them from buying, then develop a plan and budget to mitigate those obstacles.

CREDIT REPAIR COUNSELING

Counselors work with clients to get their spending under control, reduce debt, and repair credit ratings.

Residential Financing

There are an abundance of mortgage products available for those thinking about purchasing a new home. Though this report does not detail every mortgage product available to prospective homebuyers, it does provide a comparison of the most common. The list-

ed products can be set up through most local lenders, though it is important to note that product availability varies among lenders. For more information on particular mortgage products, contact local banks and credit unions.

Mortgage Products Comparison Chart

MORTGAGE PROGRAMS	INTEREST RATES	PMI/MIP REQUIREMENTS	DOWN PAYMENT REQUIREMENTS	OTHER INFORMATION
SONYMA	3.00-5.00%	No upfront MIP, but monthly PMI until 20% down.	3%	Offers its own down payment assistance. Pairs well with grants.
FHA	3.25-4.5%	Upfront MIP and monthly MIP for the life of the loan.	3.5% minimum	
USDA DIRECT	3.5-4.5%	No upfront MIP, but monthly PMI until 20% down.	100% financing; no down payment required.	For very low-low income buyers, 50-80% of area median income.
USDA GUARANTEED	3.5-4.5%	No upfront MIP, but monthly PMI until 20% down.	100% financing; no down payment required.	For low to moderate income buyers, up to 110% of the area median income.
VA (VETERAN AFFAIRS)	Depends on lender.	No upfront MIP or monthly PMI.	100% financing; no down payment required.	No income or loan limit. Certificate of eligibility needed from VA.
CONVENTIONAL	Depends on lender.	PMI usually required with less than 20% down.	5-20% down depending on the lender.	Conventional loan terms will vary from lender to lender.

PMI – Private Mortgage Insurance: risk-management product which protects the lender against loss if borrower defaults.
MIP – Mortgage Insurance Premium: risk-management product which protects the lender against loss if borrower defaults. Required for some federally backed loan products.

Federal Housing Administration

The Federal Housing Administration (FHA) is a federal agency that sets standards for construction and underwriting, while providing mortgage insurance on loans made by FHA-approved lenders. The agency insures mortgages on single family and multi-family homes, including mobile homes and residential care facilities.

The FHA offers a number of mortgage products, which include, but are not limited to the following:

- Adjustable Rate Mortgages
- Energy Efficient Mortgage Program
- Home Equity Conversion Mortgages
- Section 203(b) Basic Home Mortgage Loan
- Section 203(k) Renovation Mortgage
- Title I Insured Loans for Property Improvements and Manufactured Housing

State of New York Mortgage Agency

The State of New York Mortgage Agency (SONYMA) is a public organization created by the State of New York to provide low- and moderate-income New Yorkers with the opportunity of affordable homeownership. The agency offers several first-time homebuyer mortgage programs, all of which feature competitive interest rates, low down payment requirements, down payment assistance, flexible underwriting guidelines, and no prepayment penalties.

These programs include:

- Homes for Veterans Program
- RemodelNY
- Achieving the Dream
- Construction Incentive Program
- Low Interest Rate Program
- Mortgage Insurance Fund

First Home Club

The First Home Club savings program, sponsored by the Federal Home Loan Bank of New York, is a matched savings program designed to assist income eligible first-time homebuyers purchase a new home, including mobile homes. The program contributes a 4:1 match of up to \$7,500 to be used towards the down payment and/or closing costs. Savings plans

vary in length, ranging from 10 to 24 months long. In most cases, homeowners are given grant forgiveness after residing in the home for five years. Many local lending institutions offer this program to their clients. Once an individual participates in the First Home Club, they are required to set up a mortgage with the respective lender.

USDA Office of Rural Development

The Office of Rural Development is an agency within the United States Department of Agriculture (USDA) which administers programs intended to increase economic opportunities for rural residents as well as improve their quality of life. To this end, the Office of Rural Development funds projects that promote housing, utilities, and other services in rural areas. The agency also offers loans, grants and loan guarantees to support essential services like housing, economic development, and water, electric, and communications infrastructure. In addition, the agency provides technical assistance to encourage community empowerment programs within rural communities. The Office of Rural Development offers a variety of programs that help rural residents buy or rent safe, affordable housing, or make health and safety repairs to their homes.

The programs include:

- Single-Family Housing Direct Loan
- Single-Family Housing Guaranteed Loan Program
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Rural Community Development Initiative Grants

Opportunities for Chenango

AFFORDABLE HOUSING CORPORATION PURCHASE-REPAIR PROGRAM

The Affordable Housing Corporation Purchase-Repair Program provides first-time homebuyers with down payment and closing cost assistance. The program also covers the cost to repair minor health and safety issues. The program files a secondary, subordinate lien on the property, which diminishes over the course of ten years.

DOWN PAYMENT AND CLOSING COST ASSISTANCE

Depending on the availability of funding, Opportunities for Chenango may sponsor a variety of grants to assist with down payment and closing costs associated with the purchase of a home. Eligibility guidelines may vary between grants.

REVOLVING LOAN FUNDS & LOAN PACKAGING

Opportunities for Chenango has the capacity to assist clients in securing USDA loans for purchases and repairs as well as provide low-interest loans for down payments, closing costs, repairs.

Rural Development

USDA Office of Rural Development

The Office of Rural Development is an agency within the United States Department of Agriculture (USDA) which administers programs intended to increase economic opportunities for rural residents as well as improve their quality of life. To this end, the Office of Rural Development funds projects that promote housing, utilities, and other services in rural areas. The agency also offers loans, grants and loan guarantees to support essential services like housing, economic development, and water, electric, and communications infrastructure. In addition, the agency provides technical assistance to encourage community empowerment programs within rural communities. The Office of Rural Development offers a variety of programs that assist rural residents in buying or renting safe, affordable housing, or make health and safety repairs to their homes.

These programs include:

- Single-Family Housing Direct Loan
- Multi-Family Housing Direct Loan
- Mutual Self-Help Housing Technical Assistance Grants
- Rural Rental Housing Direct Loan
- Rural Rental Housing Loan Guarantees
- Farm Labor Housing Direct Loans and Grants
- Rural Community Development Initiative Grants

Neighborhood Stabilization Program

The Neighborhood Stabilization Program is a federal HUD-sponsored program dedicated to restoring communities that have suffered from high numbers of foreclosures and property abandonment. The pro-

gram provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. Funds may be used to purchase and rehabilitate abandoned or foreclosed properties, redevelop demolished or vacant properties, establish a land bank, or create financing mechanisms for the purchase and redevelopment of foreclosed homes.

Rural Housing and Economic Development Program

The Rural Housing and Economic Development (RHED) program provides state and local support for innovative housing and economic development activities in rural areas. The HUD-sponsored funds may be used to support the preparation of plans, acquisition of land and buildings, demolition, provision of infrastructure, purchase of material and construction costs, and more.

Broome County Land Bank

The Broome County Land Bank is committed to combatting blight throughout the county. Its mission is “to foster economic and community development by acquiring, holding, managing, developing, and marketing distressed, vacant, abandoned, and under-utilized lots.” The organization is designed to secure blighted properties and prepare them to be resold. At times, the properties are developed and restored, while other times they are torn down and cleared for new construction

First Ward Action Council

The First Ward Action Council is a community-based developer with the mission to improve housing by means of advocacy, housing rehabilitation, housing development, and preservation activities. Though the organization has been primarily active in creating more quality and affordable housing in the urban core, they have started to expand their work into the rural part of the county.

SEPP Development Corporation

In addition to purchasing and developing properties, the SEPP Development Corporation also provides technical assistance in creating new housing and business opportunities in the Broome County area. For now, the SEPP Development Corporation (a separate entity from The SEPP Group, Inc.) is focusing its efforts in the urban core, where they work with local multi-dwelling property owners and commercial companies to redevelop urban properties. However, they may expand their efforts to support affordable housing in the rural areas.

Home Modifications, Repair, and Rehabilitation Programs

USDA Office of Rural Development

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The programs include:

- Single-Family Housing Direct Loan
- Single Family Housing Repair Loans and Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Rural Rental Housing Direct Loan
- Rural Rental Housing Loan Guarantees
- Housing Preservation Grants

Neighborhood Stabilization Program (NSP)

The Neighborhood Stabilization Program is a federal HUD-sponsored program dedicated to restoring communities that have suffered from high numbers of foreclosures and abandonment. The program provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. Funds may be used to purchase and rehabilitate abandoned or foreclosed properties, redevelop demolished or vacant properties, establish a land bank, or establish financing mechanisms for the purchase and redevelopment of foreclosed homes.

Small Cities Community Development Block Grant

The Small Cities Community Development Block Grant is a federal HUD-sponsored program that provides funding for housing and community development in cities with a population of less than 50,000 or counties with populations of less than 200,000. The program is designed specifically to benefit low- and moderate-income individuals, prevent or eliminate

blight, and address critical community development needs. Funding is given to states to distribute to local governments and may be used for the acquisition of real property, demolition, the rehabilitation of residential and non-residential structures, the construction of public facilities and improvements like water and sewer facilities, activities relating to energy conservation and renewable energy resources, and more.

Access to Independence of Cortland County, Inc.

INDEPENDENT LIVING COORDINATOR

Access to Independence's Independent Living Coordinator provides a variety of group and individual trainings to teach independent living skills to people living with disabilities. Training sessions may address topics such as meal preparation, personal assistance services, and household chores.

ACCESSIBILITY CONSTRUCTION SERVICES

Access to Independence's Accessibility Construction Services completes home modification projects to meet the needs of people living with disabilities. The program offers "a comprehensive source of consultation, design, planning, construction, and project management services" for individuals and businesses alike. Modifications may include wheelchair ramps and lifts, accessible porches or decks, handrails, expanded doorways, modifications for the visually and hearing impaired, and kitchen modifications.

Broome County Land Bank

The Broome County Land Bank is committed to combatting blight throughout the county. Its mission is "to foster economic and community development by acquiring, holding, managing, developing, and marketing distressed, vacant, abandoned, and under-utilized lots." The organization is designed to secure blighted properties and prepare them to be resold. At times, the properties are developed and restored, while other times they are torn down and cleared for new construction.

Broome County Council of Churches

RAMP IT UP

The Broome County Council of Churches' Ramp It Up Youth Mentoring Initiative is a volunteer mission that promotes service, civil engagement, and teamwork among local youth. Youth are paired with adult mentors from local congregations and community organizations to construct wheelchair ramps at little to no cost for homebound residents.

Broome County Health Department

LEAD PRIMARY PREVENTION PROGRAM

The Lead Primary Prevention Program assists local property owners in identifying potential lead hazards within their properties, then mitigating the hazards in a lead-safe way. The program offers free educational materials, lead-safe work supplies, advice from an EPA certified Risk Assessor, and a property clearance test after all lead hazard control work has been completed.

HEALTHY NEIGHBORHOODS PROGRAM

The Healthy Neighborhoods Program is a free program dedicated to reducing environmental health and safety issues within homes to create healthy communities. The program provides in-home safety surveys which look for health and environmental hazards such as indoor air quality, fire safety prevention, mold and pest control, and lead poisoning prevention. The program also provides residents with educational materials and free safety supplies like fall safety products, cleaning supplies, smoke detectors, fire extinguishers, and more.

The Impact Project

The Impact Project is a faith-based, non-profit organizations that provides major home repairs and modifications for elderly, low-income, and handicapped homeowners. The project aims to help households maintain and increase equity on their homes. Past projects include the replacement of water lines, roof installation, bathroom renovation, ramp repair and construction, and the installation of new heating systems, fuel tanks, and water tanks.

First Ward Action Council

HOME REPAIR SERVICE

The Home Repair Service administers minor home repairs to very low income households aged 55 and over. Repairs may include stair and ramp construction, window and door replacement, and minor electrical and plumbing repairs. Although all materials are at the owner's expense, eligible households receive free labor.

ACCESS TO HOME

The Access to Home program provides assistance with the cost of home modification to people with disabilities. Eligible applicants include those with a permanent disability or frail, elderly individuals who struggle with daily activities. The loan may be utilized to remove hazards or to make the residence handicap accessible. Alterations may include wheelchair ramp construction, kitchen modifications that increase accessibility, non-skid flooring, bedroom and bathroom relocation to the first floor, and smoke and carbon dioxide alarms for the hearing impaired.

RESIDENTIAL EMERGENCY SERVICES TO OFFER (HOME) REPAIRS TO THE ELDERLY (RESTORE)

As its name implies, RESTORE provides emergency home repairs to seniors in need. For example, program funds may be used to pay for the cost of emergency repairs to eliminate hazardous conditions at an instance when the homeowners cannot afford to make the repairs. Eligible applicants must be homeowners ages 60 and over. The program is reserved for those in greatest need.

Habitat for Humanity

Habitat for Humanity is faith-based, non-profit organization that offers homeownership opportunities to families who are unable to obtain conventional house financing. Through the use of volunteer labor and "sweat equity," Habitat for Humanity is able to build and renovate homes to provide decent, affordable housing to low-income households.¹ Because the program utilizes volunteer labor and receives

1.) Habitat for Humanity homeowners are required to contribute 300 to 500 hours of "sweat equity" on the construction of their own home or someone else's home.

land and material donations, mortgage payments are kept affordable. Habitat for Humanity homeowners are chosen based on their level of need, their willingness to be partners in the program, as well as their ability to repay the loan through an affordable payment plan. The Broome County Habitat for Humanity is also working on including critical home repair for existing structures, in which it would be brought up to code through the completion of basic repairs to safety and sanitation.

Group Mission Trips

WORK CAMPS

Group Mission Trip's Work Camps is a faith-based program that provides labor-free home repairs within a community. The program recruits hundreds of students from youth groups across the country who come together for four to six days to complete home rehabilitation projects for seniors, the disabled, and low-income households. Throughout the week, students perform home repairs to over 50 homes within the community. Repairs may include the construction of wheelchair ramps, paint jobs, porch repairs, window caulking, and other light weatherization.

Opportunities for Chenango

AFFORDABLE HOUSING GRANT

Opportunities for Chenango's Affordable Housing Grant provides home repair funds to help rebuild septic systems and foundations or repair electrical, plumbing, and heating systems. The grant requires a matching contribution from either the homeowner or from another agency. The grant is designed to complement other programs like the Weatherization Assistance Program, as money spent by other agencies counts toward the required matching contribution. Eligible applicants must own the property and must meet specific income guidelines.

Southern Tier Independence Center (STIC)

ACCESSIBILITY ADVICE

STIC's Accessibility Advice service provides free consultation to individuals to help make homes barrier free for people living with disabilities. The service is able to recommend the most affordable means to accessibility for ramps, bathrooms, etc. The service also refers eligible people with disabilities to home modification funding options.

INDEPENDENT LIVING SKILLS

This program assists people with disabilities to identify the best strategies and techniques for completing everyday tasks, such as household chores or meal preparation, in a way that best meets their individual situation. The Independent Living Skills program may also assist individuals with disabilities with housing issues such as finding furniture, organizing a move, or understanding their rights as renters or homeowners.

MONEY FOLLOWS THE PERSON (MFP) PROJECT

The purpose of the MFP project is to identify and reach out to people in nursing homes, hospitals, and other long term care settings who wish to transition back into the community. The project explains various programs and services available to these individuals. Once equipped with the knowledge and information, residents and legal representatives can work with discharge planners and the MFP project to organize a smooth transition back into the community with the proper services and supports.

CONSUMER DIRECTED PERSONAL ASSISTANCE (CDPA) PROGRAM

CDPA program allows eligible consumers who receive personal assistance services to advertise, hire, train, supervise and dismiss (if necessary) their own personal assistant(s). STIC acts as the fiscal intermediary and coordinates the pay and benefits of personal assistance workers as well as the bills for reimbursement for the hours that they work. Eligible individuals must be approved for the program through either the Department of Social Services or a managed care company.

SOUTHERN TIER NURSING HOME TRANSITION AND DIVERSION (NHTD)

The NHTD program assists Medicaid-eligible people with disabilities and seniors transition from nursing homes into the community. The program also assists eligible individuals in obtaining the services to avoid nursing home placement.

HOUSING EDUCATION ADVOCACY

The Housing Education Advocacy program assists seniors and individuals living with a disability with information on locating suitable, affordable, and accessible housing. The program is able to make referrals to various programs and services including home repairs for little to no cost, accessibility modifications, weatherization programs, as well as home buying assistance. The program has a Housing Educator/Advocate who provides information, training and technical assistance regarding housing for seniors and individuals with disabilities. Information may include housing resources and subsidies, housing laws affecting seniors and people with disabilities, or statewide housing opportunities and initiatives. The Housing Educator/Advocate also actively works to increase the amount of accessible and integrated housing opportunities for seniors and individuals with disabilities.



Broome County Council of Church's Ramp It Up program constructs a wheelchair ramp outside of a Broome County residence.

Energy Assistance Programs

USDA Office of Rural Development

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These programs include:

- Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Improvement Loans and Grants
- Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants
- Water and Waste Disposal Loan and Grant Program
- Water and Waste Disposal Loan Guarantees
- Solid Waste Management Grant
- Water and Waste Disposal Technical Assistance and Training Grants
- Electric Infrastructure Loan and Loan Guarantee Program
- Circuit Rider Program
- Household Water Well System Grants
- Special Evaluation Assistance for Rural Communities and Households
- Water and Waste Disposal Predevelopment Planning Grants
- Water and Waste Disposal Revolving Loan Funds
- High Energy Cost Grants

New York State Energy Research and Development Authority (NYSERDA)

NYSERDA is a public benefit organization that provides energy efficiency and the use of renewable resources, creating a more reliable and affordable system for all of New York. The organization works with stakeholders throughout the state to develop, invest, and foster conditions that advance energy innovation and empower people to choose clean and efficient energy as a part of their daily lives. NYSERDA's efforts aim to reduce greenhouse gas emissions, advance economic growth, and reduce energy bills.

Programs offered by NYSERDA include:

- Assisted Home Performance with ENERGY STAR
- Community Energy Resource
- Clean Energy Workforce Development
- EDGE – Economic Development Growth Extension Program
- Energy Codes Training and Support Initiative
- Home Energy Efficiency Programs
- Home Performance with ENERGY STAR
- Assisted Home Performance with ENERGY STAR
- Empower NY
- Low-Income Forum on Energy (LIFE)
- Multi-family Performance Program: New Construction
- Multi-family Performance Program: Existing Buildings
- NY-Sun Incentive Program
- Affordable Solar program
- Shared Solar Program
- Solarize Program
- Renewable Heat NY
- Residential Financing Options
- On-Bill Recovery Loan
- Smart Energy Loan
- Residential New Construction (Low-rise)
- Net Zero Energy Homes
- New York ENERGY STAR Certified Homes
- Gut Rehabilitation
- Low-rise Multi-family Buildings
- Small Wind Turbine Program
- Solar Hot Water (Thermal Program)

New York State Energy & Gas (NYSEG)

NYSEG is the regional subsidiary of AVANGRID, a national energy and utility company, serving upstate New York. NYSEG offers a variety of energy efficiency incentives and energy assistance programs to its customers.

These programs include:

- Consumer Advocate
- Energy Assistance Program (EAP)
- Home Energy Assistance Program (HEAP)
- Multi-Family Energy Efficiency Program
- Project SHARE Heating Fund
- Residential Agricultural Discount
- Residential Natural Gas Rebate

Broome County Office for the Aging

HOME ENERGY ASSISTANCE PROGRAM (HEAP)

HEAP is a federal grant program that assists low-income households in paying for energy costs, repairs, and weatherization. Those who meet the income guidelines as well as individuals who receive Supplemental Nutritional Assistance Program (SNAP) benefits, Temporary Assistance for Needy Families (TANF), or Code A Supplemental Security Income (SSI Living Alone) may be eligible for HEAP.

EMPOWER NY

EmPower NY is an energy grant program offered through the New York State Energy Research and Development Authority (NYSERDA). The program provides electric reduction services such as replacing old refrigerators or freezers with new ones. Other measures may include the installation of high efficiency lighting, heating system repair, or insulation installation. Applicants are chosen based on energy usage as well as the potential for energy-saving measures. Those who meet the eligibility guidelines for either HEAP, SNAP, or other public assistance programs may be eligible for EmPower NY.

Broome County Department of Social Services

HOME ENERGY ASSISTANCE PROGRAM (HEAP)

HEAP is a federal grant program that assists low-income households in paying for energy costs, repairs, and weatherization. Those who meet the income guidelines as well as individuals who receive Supplemental Nutritional Assistance Program (SNAP) benefits, Temporary Assistance for Needy Families (TANF), or Code A Supplemental Security Income (SSI Living Alone) may be eligible for HEAP.

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

TANF is a federal assistance program which provides families in emergent need with financial assistance as well as work opportunities. Eligible applicants can use the monthly financial assistance to pay for necessities like utilities, housing, food, clothing, transportation, etc.

Citizens Action of New York

CITIZEN'S ACTION FUEL GROUP

Citizen Action Fuel Group is a non-profit fuel buying group that assists with fuel delivery costs throughout the winter. This service targets the consumers of heating oil and kerosene. Group membership is open to the public at \$25 per household. Discounts are available for seniors aged 55 and older as well as those active in the military, members of certain unions, and individuals receiving HEAP or disability benefits.

Deposit Foundation

LEND-A-HAND PROGRAM

Lend-a-Hand is a monetary fund sponsored by the Press & Sun Bulletin to provide low-income families and individuals with last-resort assistance. This fund is utilized when those in need are unable to secure help elsewhere. The money can be used to cover the cost of rent, utilities, heating fuel, home repairs, medical prescriptions, appliances, and more. Families and individuals are only eligible for assistance once per year.

Opportunities for Broome

LEND-A-HAND PROGRAM

Lend-a-Hand is a monetary fund sponsored by the Press & Sun Bulletin to provide low-income families and individuals with last-resort assistance. This fund is utilized when those in need are unable to secure help elsewhere. The money can be used to cover the cost of rent, utilities, heating fuel, home repairs, medical prescriptions, appliances, and more. Families and individuals are only eligible for assistance once per year.

Southern Tier Solar Works

COMMUNITY SHARED SOLAR

Community Shared Solar promotes the transition to solar power by enabling individuals to invest in or subscribe to solar arrays built somewhere other than their own property. Utilizing solar energy provides the benefit of saving money on electric bills.

EDUCATIONAL WORKSHOP SERIES

Southern Tier Solar Works sponsors a series of educational workshops throughout the Southern Tier to inform the local community about the benefits of solar energy. Topics include energy efficiency, the process of going solar, financial incentives available to the community, land leasing for community shared solar, and much more.



Tioga Opportunities

WEATHERIZATION ASSISTANCE PROGRAM (WAP)

WAP is a home rehabilitation program designed to reduce energy costs for low-income families. WAP addresses a broad scope of issues that impact energy consumption including attic insulation, heating and cooling system repairs and replacements, duct sealing, advanced mobile home insulation, as well as structural issues, problems with wiring or plumbing, and neglected heating systems. Eligible applicants must own the residence, must have lived on the property for at least one year, and must be eligible for HEAP.

EMPOWER NY

EmPower NY is an energy grant program offered through the New York State Energy Research and Development Authority (NYSERDA). The program provides electric reduction services such as replacing old refrigerators or freezers with new ones. Other measures may include the installation of high efficiency lighting, heating system repair, or insulation installation. Applicants are chosen based on energy usage as well as the potential for energy-saving measures. Those who meet the eligibility guidelines for either HEAP, SNAP, or other public assistance programs may be eligible for EmPower NY.



Pictured above is the before and after images of a furnace replacement project completed by the Weatherization Assistance Program. The original furnace (left) was over 50 years old and had been converted to natural gas probably from coal. A new high efficiency model (right) was installed in conjunction with insulation throughout the home.

Senior Apartment Units ^{1,2,3}

Agency	Senior Apartment	Restrictions	Municipality
Belmont Management Co, Inc.	Conklin Senior Housing Apartments	Handicapped or 62+	Conklin
Belmont Management Co, Inc.	Stratmill Brook Apartments	55+ with Low Income	Kirkwood
Belmont Management Co, Inc.	Valley View Apartments	Handicapped or 62+	Kirkwood
Binghamton Housing Authority	North Shore Towers and Village	Handicapped or 62+	Binghamton (C)
Binghamton Housing Authority	Carlisle Apartments	Mixed housing with beds reserved for seniors	Binghamton (C)
Binghamton Housing Authority	Saratoga Apartments	Mixed housing with beds reserved for seniors	Binghamton (C)
Chenango Housing Improvement Program Inc.	Norma Gardens	Mixed housing with beds reserved for seniors	Colesville
Chenango Housing Improvement Program Inc.	Crandall Hall Apartments	Handicapped or 55+	Binghamton (C)
Clover Group, Inc.	Reynolds Pointe Senior Apartments	55+	Union
Coolidge Properties	Town and Country Apartments	Mixed housing with beds reserved for seniors	Binghamton (C)
CRM Rental Management, Inc.	100 Chenango Place	62+	Binghamton (C)
CRM Rental Management, Inc.	Meadow Park Apartments	Handicapped or 62+	Sanford
First Ward Action Council	Schoolhouse Apartments	55+ with Low Income	Binghamton (C)
First Ward Action Council	Vestal Pines Apartments	55+ with Low Income	Vestal
Good Shepherd	Good Shepherd Fairview Home & Apartments	62+	Union

*Compiled by the RBC team

- 1.) Complexes located within rural Broome County are highlighted in green.
- 2.) The chart above is a general guide and not a comprehensive list of senior housing options in Broome County.

Agency	Senior Apartment	Restrictions	Municipality
Good Shepherd	Good Shepherd Village at Endwell	62+	Union
Metro Interfaith Housing Management Corp.	Henry Apartments	Handicapped or Low-Income Elderly	Binghamton (C)
Metro Interfaith Housing Management Corp.	Lincoln Court Apartments	Handicapped or 62+	Binghamton (C)
Metro Interfaith Housing Management Corp.	Metro Plaza Apartments	Handicapped or 62+	Binghamton (C)
Opportunities for Broome, Inc.	East Hills Senior Living Center	Handicapped or 55+	Binghamton (C)
Preservation Management Inc.	Woodburn Court I Apartments	62+	Binghamton (C)
SEPP Group, Inc.	Marian Apartments	Handicapped or 62+	Union
SEPP Group, Inc.	Hamilton House Apartments	55+	Binghamton (C)
SEPP Group, Inc.	Harry L. Apartments	55+	Union
SEPP Group, Inc.	Nichols Notch Apartments	55+	Union
SEPP Group, Inc.	Wells Apartments	62+	Union
SEPP Group, Inc.	Whitney Point Apartments	Handicapped or 62+	Triangle
SEPP Group, Inc.	Windsor Woods	Handicapped or 62+	Windsor
Susquehanna Nursing and Rehabilitation Center	Riverview Apartments for Seniors	55+	Union
The Hearth	Castle Gardens Keepsake Village	55+	Vestal
United Health Services (UHS)	Senior Living at Ideal	65+	Union
United Methodist Homes	Hilltop Campus	65+	Union
United Methodist Homes	Manor House	65+	Binghamton (C)
United Methodist Homes	St. Louise Manor	65+	Binghamton (C)

Nursing Homes and Assisted Living Facilities^{1,2}

Nursing Homes / Assisted Living Facilities	Municipality
Absolut Care of Endicott	Union
Bridgewater Center for Rehabilitation and Nursing	Binghamton (C)
Brookdale Vestal East	Vestal
Brookdale Vestal West	Vestal
Castle Gardens Keepsake Village and Senior Living Community	Vestal
Elizabeth Church Manor – United Methodist Homes	Binghamton (C)
Garden House for Adults	Binghamton (C)
Good Shepherd Fairview Home & Apartments	Binghamton (C)
Good Shepherd Village Endwell	Union
Hilltop Campus – United Methodist Homes	Union
James G Johnston Memorial Assisted Living and Nursing Home	Union
Lincoln Court	Binghamton (C)
Metro Plaza	Binghamton (C)
St. Louise Manor – United Methodist Homes	Binghamton (C)
Susquehanna Nursing and Rehabilitation Center	Union
UHS Senior Living at Ideal	Union
Vestal Park Rehabilitation and Nursing Center	Vestal
Willow Point Nursing Facility	Vestal

*Compiled by the RBC team

1.) Complexes located within rural Broome County are highlighted in green.

2.) The chart above is a general guide and not a comprehensive list of nursing homes and assisted living facilities in Broome County.

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