



*Affordable homeownership*: affordable homeownership opportunities which match the economic realities of the existing populace.

*Economic development*: employment opportunities with living wages.

*Senior housing*: rental housing for seniors.

*Diverse housing stock*: increased housing stock and options, including condominiums and townhomes, which meet current and future housing needs.

*Mixed use and mixed income development*: flexible funding to allow for mixed use and mixed income development.

Additional needs expressed in the City of Binghamton are as follows:

*Vacant property rehabilitation and demolition*: rehabilitate, preserve or demolish vacant and blighted properties.

*Utility cost assistance*: funding to assist homeowners and renters with utility costs.

*Foreclosure prevention*: funding for foreclosure prevention including intensive counseling.

**TABLE 1 - HOUSING REPORT CARD (2006-2010)**

	<b>Rental Preservation Units</b>	<b>Rental New Construction Units</b>	<b>Homeowner Improvement Units</b>	<b>Homebuyer Assistance Units</b>
Broome	530	96	738	318
Chemung	233	32	796	278
Chenango	151	0	665	55
Delaware	303	0	1,135	46
Otsego	127	48	671	110
Schuyler	19	24	148	23
Steuben	91	49	871	159
Tioga	106	24	320	50
Tompkins	874	130	746	352
<b>Total</b>	<b>2,434</b>	<b>403</b>	<b>6,090</b>	<b>1,391</b>

Note: The HRC records the affordable housing units assisted by programs administered by HCR, the New York State Office of Temporary Disability Assistance and the New York State Office of Mental Health.

**TABLE 2 - HCR AFFORDABLE HOUSING COVERAGE RATE**

	<b># of Renters at 50% or Below of AMI<sup>1</sup></b>	<b>Renter Coverage Rate</b>	<b># of Owners at 50% or Below of AMI<sup>1</sup></b>	<b>Homeowner Coverage Rate</b>
Broome	12,720	10.5%	8,570	12.3%
Chemung	5,935	4.5%	3,335	32.2%
Chenango	1,675	9.0%	2,495	28.9%
Delaware	2,090	14.5%	2,440	48.4%
Otsego	3,295	5.3%	2,335	33.4%
Schuyler	N/A	N/A	N/A	N/A
Steuben	5,190	2.7%	4,090	25.2%
Tioga	1,865	7.0%	2,255	16.4%
Tompkins	8,605	11.7%	3,055	35.9%
<b>Total</b>	<b>41,375</b>	<b>6.8%</b>	<b>28,575</b>	<b>25.6%</b>

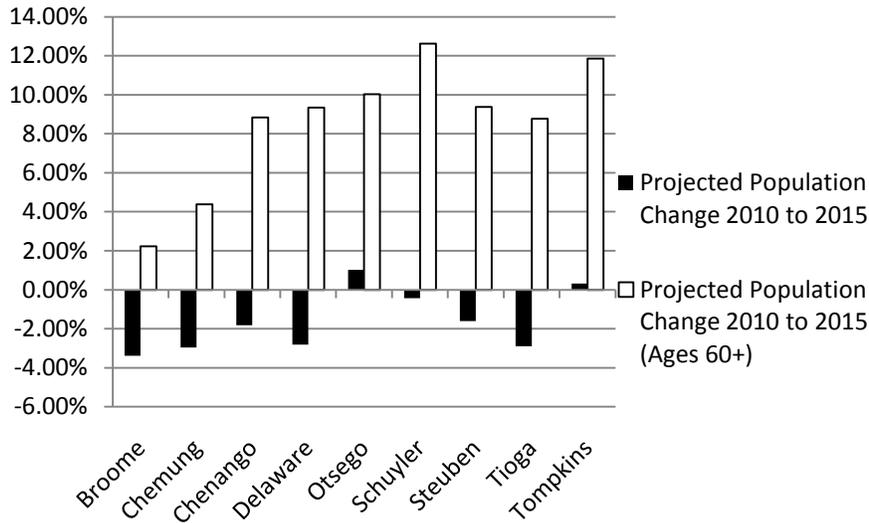
Note: The HCR Affordable Housing Renter and Homeowner Coverage Rate is a way of measuring the proportion of low- income residents in a county impacted by HCR programs funded 2006-2010.

**TABLE 3 - AMERICAN COMMUNITY SURVEY (2005-2009)**

	Median Household Income	% of Individuals Below Poverty Level	% of Population 62 Years and Over	% of Units that are Renter Occupied	% of Housing Units Built Before 1940	% of Renters Severe Cost Burdened <sup>2</sup>	% of Owners Severe Cost Burdened <sup>2</sup>	% of Vacant Residential Addresses <sup>3</sup>
Broome	\$43,500	15.0%	19.5%	33.1%	31.9%	21.6%	8.1%	5.4%
Chemung	\$42,400	15.8%	18.5%	31.9%	38.0%	26.3%	8.1%	4.2%
Chenango	\$44,000	12.5%	19.0%	21.9%	41.2%	14.1%	8.3%	3.9%
Delaware	\$41,700	15.1%	23.0%	24.7%	35.8%	19.1%	10.8%	3.8%
Otsego	\$44,000	15.2%	18.7%	28.7%	43.8%	28.6%	7.1%	5.2%
Schuyler	\$44,600	9.9%	19.9%	21.4%	33.7%	N/A	N/A	1.1%
Steuben	\$42,800	13.8%	18.6%	26.9%	39.3%	18.0%	8.0%	2.2%
Tioga	\$51,000	10.0%	17.5%	20.6%	30.7%	19.3%	8.0%	3.3%
Tompkins	\$46,500	20.2%	12.3%	45.5%	29.9%	28.5%	8.6%	1.8%

Note: American Community Survey (ACS) data is survey-based and subject to sampling error. Since ACS variables change over time, some areas or subjects must be compared with caution, or not at all.

**CHART 1  
PROJECTED POPULATION CHANGE<sup>4</sup>**



<sup>1</sup>2009 HUD Comprehensive Housing Affordability Strategy (CHAS) Data Book.

<sup>2</sup>Severe cost burdened represents households spending more than 50 percent of their gross income on housing costs - 2009 HUD CHAS Data Book.

<sup>3</sup>Quarter 3 2010 HUD Aggregated United States Postal Service Data on Address Vacancies. Percent of Vacant Residential Addresses for the Region's largest city is as follows: **Binghamton – 9.6%**.

<sup>4</sup>Cornell University Program on Applied Demographics: Population Projections.

The full regional report(s) can be viewed at:

<http://nysdher.gov/Publications/HousingNeedsStudy/SouthernTier.pdf>