

To all interested citizens

# Notice of Public Hearing

Sponsored by:  
City of Binghamton

A draft version of the 5-Year Consolidated Plan (FY 2025-2029) & Fiscal Year 51 (CY 2025-2026) Annual Action Plan is now available from the City of Binghamton. This plan addresses activities that will be funded with Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funds that the City of Binghamton annually receives from the United States Department of Housing and Urban Development. Physical copies may be reviewed at the City of Binghamton Planning office at 38 Hawley Street, Binghamton. Digital copies are available by emailing [stcarson@cityofbinghamton.gov](mailto:stcarson@cityofbinghamton.gov). A summary budget is provided below.

## City of Binghamton FY51 HUD Entitlement Budget

CDBG Projects	Amount
Action for Older Persons Senior Health Insurance Program	\$25,000.00
Administration	\$163,325.00
Astor D Rice Foundation: FACE Program	\$25,000.00
Binghamton Local Development Corporation	\$40,000.00
Boys & Girls Club Summer Program Fees	\$25,000.00
Boys & Girls Club Teen Center	\$25,000.00
Broome County Council of Churches: Ramp It Up	\$25,000.00
Broome County Urban League After School Program	\$25,000.00
Broome County Urban League ATTAIn Tech Center	\$8,760.00
CARES Backpack Program	\$25,000.00
City of Binghamton Park Ranger Program	\$9,500.00
Code Enforcement	\$220,000.00
Demolition and Blight Removal	\$357,330.00
Fairview Recovery Services Opioid Addiction Program	\$25,000.00
First Ward Action Council Senior Housing Repair Program	\$85,000.00
Homebuyer Assistance and Repairs	\$150,000.00
Housing Admin	\$67,359.00
Lead & Asbestos Risk Assessment	\$10,000.00
Metro Interfaith Binghamton Homeownership Academy	\$20,000.00
Mill and Pave: Colfax, Dickinson, and May	\$153,000.00
Mothers and Babies Perinatal Network PAL Center	\$25,000.00
NoMa Community Center	\$25,000.00
Phelps Mansion: Roof Replacement	\$57,866.00
Planning	\$47,000.00
Recreation Park Upgrades	\$45,000.00
VINES Youth Employment Program	\$25,000.00

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Webster St Park Upgrades	\$75,000.00
YMCA Roof Replacement	\$41,467.00
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	\$1,825,607.00
HOME Projects	Amount
	<hr/>
Housing Admin	\$44,278.04
Homeowner Rehab Projects	\$396,362.56
Community Housing Development Project	\$82,139.77
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	\$522,780.37
ESG Projects	Amount
	<hr/>
Family Enrichment Network Homeless Prevention Program	\$62,886.40
Outreach Ministries Salaries	\$25,000.00
Volunteers of America Men's Shelter Salaries	\$10,920.00
YWCA of Binghamton Women's Shelter Salaries	\$39,599.60
YWCA Street Outreach Salaries	\$18,810.00
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	\$157,216.00

A public hearing sponsored by City Council will be held to obtain comments on this draft plan. This meeting will be held on:

**Wednesday, July 2, 2025  
6:00 p.m.**

This meeting will be held during the regular City Council Business Meeting.

Due to potential recent updates in public meeting laws, THIS MEETING IS EXPECTED TO BE HELD IN PERSON. PLEASE REVIEW CALENDAR ENTRY FOR THIS MEETING on the City of Binghamton website on or before the day of the meeting.

Otherwise, this meeting will be ACCESSIBLE THROUGH A CONFERENCE CALL-IN NUMBER AND ACCESS CODE TO BE POSTED ON THE CITY OF BINGHAMTON WEBSITE CALENDAR ENTRY FOR THIS MEETING on or before the day of the meeting. If anyone does not have internet access, please call the Housing Office at (607) 772-7028 on the day of the meeting to obtain further assistance.

Written comments regarding the usage of these funds may also be emailed to [stcarson@cityofbinghamton.gov](mailto:stcarson@cityofbinghamton.gov). Written comments must be received no later than July 14<sup>th</sup>, 2023, 4:30 p.m.

For further information, please call (607) 772-7028.

Draft version Date 6/17/2025



## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

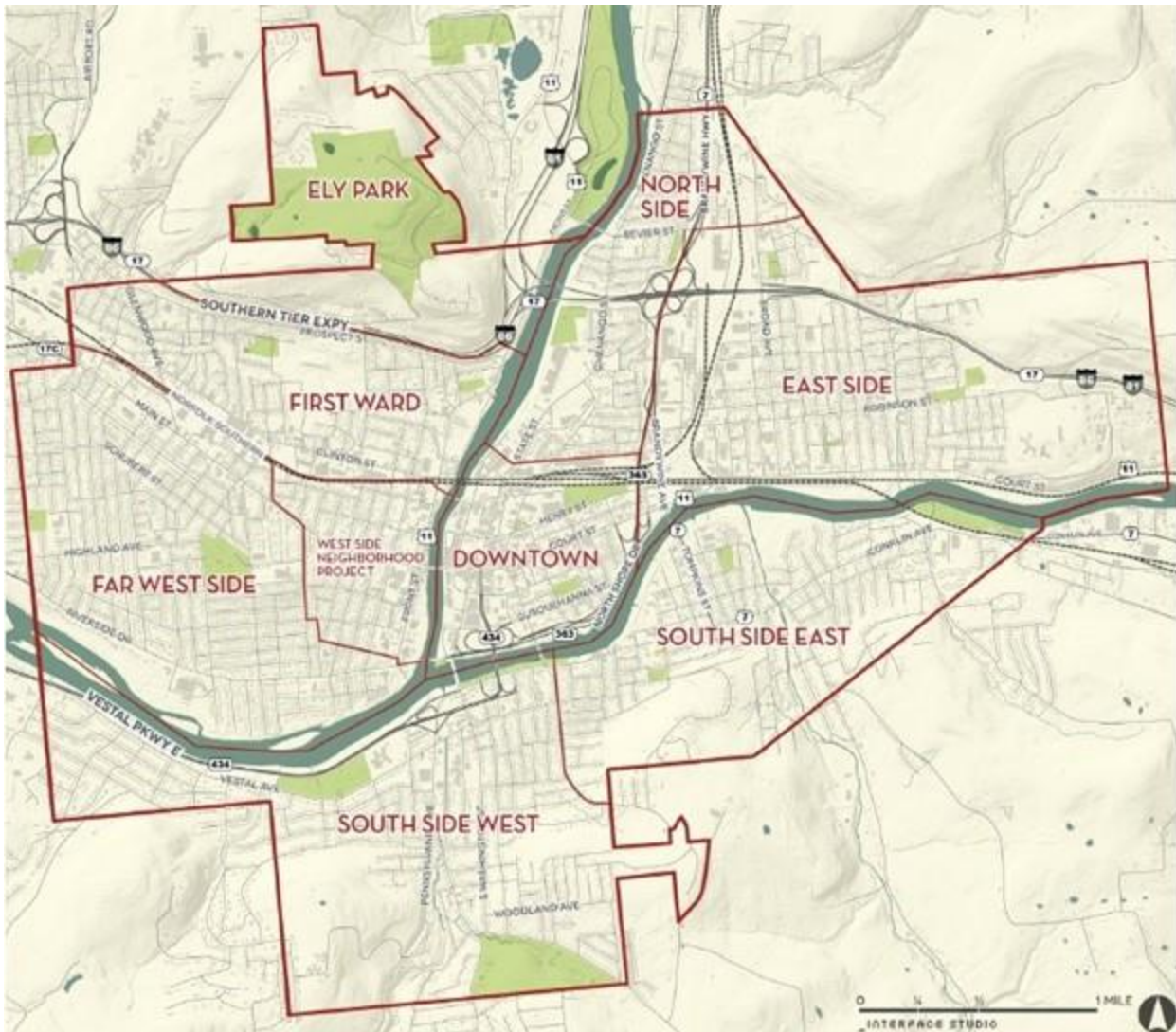
Over the past two centuries, Binghamton grew from a quiet settlement around the confluence of the Chenango and Susquehanna Rivers, to a major manufacturing center. The surrounding region was called the Valley of Opportunity by immigrants from across the country and world. Since then, many industries have left the valley and the city has shrunk in population. Although still the main city for the Binghamton Metropolitan Statistical Area, which includes a quarter of a million people in Broome and Tioga Counties, the population of the city has spread to surrounding towns and villages, such as the Towns of Vestal or Union, or the villages of Johnson City or Port Dickinson. Over the last few years, the population has stabilized, and the city now is a diverse mixture of people and cultures. The local manufacturing sector still remains, but it is a shadow of its former self. Such companies as Lockheed Martin or BAE still remain in the area, but the largest employers now are Binghamton University in Vestal and the two hospital systems: Lourdes and United Health Services.

Some older, long term-residents remember the impact of Endicott Johnson and the philanthropy that successful industry could provide. The area is replete with donated parks and green spaces. The region is known for its carousels, all of which are still free to ride. The antique architecture of its residential and commercial buildings are still wonders to behold.

The purpose of this document is to provide an established plan for utilizing HUD funds over the next half decade to address the consequences, both good and bad, of the area's historical legacy. This plan shall work in tandem with the Comprehensive Plan adopted in 2014 and available at <http://www.binghamton-ny.gov/blueprint-binghamton-comprehensive-plan> and draws from surveys done for that project as well as a the 2024 Broome County Housing Needs Assessment. This plan will reference the neighborhoods described in the Blueprint Binghamton Plan and as shown on the following map to maintain consistency. In addition, an Analysis of Impediments to Fair Housing Plan shall be submitted to HUD once complete that will also provide guidance for ensuring that all residents are treated equally.

Despite multiple flooding disasters, economic downturns, and the opioid crisis the City strives onwards, to meet the challenges of the 21st Century, and the people and businesses of the City will move forward together.

The recent coronavirus pandemic has created economic and social impact ripples that have reverberated through the area.



Neighborhood Map

## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

This plan has eight goals that will be discussed in more detail and addressed through even more projects and are similar to previous goals. The goals for improving and increasing positive traits and decreasing perceived negative situations are based on matching needs identified through summations of feedback from the public and stakeholders. These goals are to 1) increase accessibility to quality housing, 2) reduce or end homelessness, 3) reduce blight, 4) reduce/reverse negative socio-economic trends, 5) support local business, 6) improve living quality, 7) provide opportunities & employment for youth, and 8) increase public and private accessibility. Although these goals are not necessarily in order of priority, the three biggest concerns are the first three goals.

## 3. Evaluation of past performance

The City has managed to meet many of its past objectives, but severe funding cuts have decreased the ability for the City and its grant sub-recipients to maintain previous levels of service quality. Owner occupancy rates over the last several years have increased slightly despite the population shrinking. Dozens of blighted buildings in the community have been removed.

#### **4. Summary of citizen participation process and consultation process**

The City has a Community Development Advisory Council made up of eleven appointees selected by the Mayor and City Council members to act as the voice of the residents per the Citizen Participation Plan. This committee typically meets once to twice a month in City Council Chambers and meetings are open to the public. CDAC members are also encouraged to do local outreach in their neighborhoods to seek additional comments or suggestions. The CDAC provides recommendations on the City's Consolidated and Annual Action Plans.

#### **5. Summary of public comments**

March 19th Public Comments

- Support programs that teach skills
- Support local community centers
- Support elderly programs
- Support homeless agencies

July 2nd Public Comments

- Not done yet

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

See 5. All comments were taken. All issues are addressed in the plan as best as possible.

#### **7. Summary**

The goals listed herein represent a comprehensive city-wide effort to reshape the City for the better.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Binghamton	Department of HUD Admin and Housing
HOME Administrator	Binghamton	Department of HUD Admin and Housing
ESG Administrator	Binghamton	Department of HUD Admin and Housing

**Table 1 – Responsible Agencies**

### Narrative

The Binghamton Department of Housing and Community Development is the agency responsible for preparing the HUD entitlement Consolidated Plan and individual Annual Action Plans. This department administers CDBG, ESG, and HOME grants.

### Consolidated Plan Public Contact Information

Stephen Carson, HUD Manager

(607) 772-7028

stcarson@cityofbinghamton.gov

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

Members of the public may and often make comments at any time of year to CDAC members, the Mayor, City Council, and City Staff. Comments that can be incorporated into the Consolidated /AAP process will be addressed.

Consultation began in 2023 with the CDAC discussing the Consolidated Plan as part of the Annual Action Plan process for that year. On October 25, 2023, CDAC held a roundtable conversation to discuss with each other and any members of the public attending ideas and interests regarding the five-year plan.

On March 19, 2025, a public hearing was held to collect community members and stakeholder opinions. Support was mainly for projects that had applied for FY51 funding.

A final public hearing was held on July 2nd to collect final thoughts and recommendations to the Consolidated Plan and the Annual Action Plan budget for the year.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The city works directly with several housing providers: First Ward Action Council, amongst other activities, provides senior housing rehab services which is reimbursed through the CDBG program. Metro Interfaith runs the Home Ownership Academy that provides free financial and home purchase counseling for prospective homeowners and as a new process with this agency, shall be providing free fair housing training to residents, landlords, and students. Both agencies also run their own housing services for lower income households in various locations throughout the region. The Binghamton Housing Authority is a separate entity that administers the Section 8 Program and Public Housing in Binghamton. Other agencies include Family Enrichment Network, Opportunities for Broome, and the YWCA, all of which, in addition to other services provide permanent supportive housing.

The City seeks to maintain maximum outreach to current and future potential stakeholders. Agencies are encouraged to communicate with each other,

Each Fall, the City releases RFPs seeking applications for the expenditures of the human service activity funds as well as ESG funds. Potential stakeholders are notified along with public advertising to maximize agencies that wish to become sub-recipients. The Community Development Advisory Council (CDAC) helps oversee and award the remaining service and ESG funds prior to the Council's and Mayor's final decision on sub-recipients funding allocations.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The HUD Manager works closely with the local Continuum of Care and the Administrator. The HUD Manager acts as the de facto representative of the City of Binghamton and is on the NOFA and HMIS sub committees.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The HUD Manager works closely with the Continuum of Care as any homeless issues are brought to the CoC when it is determined that their expertise is necessary in order to fulfill HUD requirements. ESG funds are split into Emergency Shelter/Street Outreach and Rapid Rehousing/Homeless Prevention pool in order to ensure that cap limitations are not exceeded. The CoC provides a recommendation for this for the annual action plan for each year. ESG funds are allocated through an RFP system that seeks applications from agencies that provide homeless specific services. The CoC provides guidance on homeless grant spending (including both ESG and CDBG funds). Any agency seeking HUD funds to target homelessness must get letters of support from the CoC. Please note, that due to record keeping issues, the City does not plan to now or in the future utilize ESG funds for City Administration.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Binghamton Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Areas or improvement include City reps attending BHA residential meetings
2	<b>Agency/Group/Organization</b>	YWCA
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Is an active partner in the local CoC. Supported their program for Street Outreach at the first public hearing
3	<b>Agency/Group/Organization</b>	Triple Cities Makerspace
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency promoted educational training at the public hearing on 3/19/2025
4	<b>Agency/Group/Organization</b>	Safe Streets/NOMA Community Center
	<b>Agency/Group/Organization Type</b>	Community Center
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

Demo

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Support for their community center and also general support for programs that are needed such as: teaching, food, and the arts.
5	<b>Agency/Group/Organization</b>	ACTION FOR OLDER PERSONS
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Support for elder programs
6	<b>Agency/Group/Organization</b>	BINGHAMTON LOCAL DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency spoke about current and future economic trends
7	<b>Agency/Group/Organization</b>	Department of Planning
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Planning Department, and through it the Planning Board, act as the city's Flood Plain Manager. The Planning Department is also in charge of coordination with regional emergency services and emergency planning to ensure that a disaster plan is updated and ready.
8	<b>Agency/Group/Organization</b>	Binghamton Code Enforcement
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Blight and code issues
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency presented at 2/10/25 meeting to discuss local code enforcement
10	<b>Agency/Group/Organization</b>	Roberson Museum & Science Center
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Unmet needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency provided written documentation supporting their own program and thus indicating a need to support education, infrastructure, housing, and cultural institutions in the area.
11	<b>Agency/Group/Organization</b>	Broome County Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency provided written comments on the need for housing, emergency housing, and rental assistance in area.
12	<b>Agency/Group/Organization</b>	Broome County Dept. of Social Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Other government - County

<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency provided written comment: "one of the biggest unmet needs of our recipients is housing, particularly emergency and permanent housing suitable for low income families. Best,

**Identify any Agency Types not consulted and provide rationale for not consulting**

Public hearings are open to anyone. Any agency may contact the City Community Development Department at any time for help or to submit ideas or even ask questions regarding the HUD Entitlement programs. Agencies representing veterans groups, the disabled, and victims of DV were contacted but did not respond.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Coalition for the Homeless of the Southern Tier, NY Inc.	The City receives ESG funds it then distributes to agencies that provide homeless services. All belong to the Homeless Coalition. The Homeless Coalition also provides client tracking information that the City can then utilize for its own plan and strategies. In many ways, the Homeless Coalition and the City are partners in implementing homeless prevention and reduction policies.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

Communication exists between local agencies through informal and formal discussion including with: Broome County Department of Social Services, Binghamton School District, Broome County Public Transportation, the Town of Union Section 8/Planning Office, and the Broome County Department of Health. The Broome County GIS division of the Planning Department also provides mapping services and provides the free online GIS mapping tool to show the most up-to-date Low-Mod block groups for the entire county, thus allowing any stakeholders, including rural towns, to determine if areas in their communities may qualify for CDBG funding through their local CDBG entitlement (such as Binghamton or Union), or from state CDBG programs.

## Demo

Other agencies will be contacted as needed for various services and programs such as street improvements with the State Department of Transportation or crime prevention outreach programs enacted through local schools.

The City looks forward to working with other public entities and values their opinions

### **Narrative (optional):**

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The City has a Community Development Advisory Council made up of appointees selected by the mayor and council members to act as the voice of the residents per the Citizen Participation Plan. This committee meets throughout the year to provide recommendations on the City's Consolidated and Annual Action Plans.

In addition, public meetings are held prior to adoption of the Consolidated Plan/Annual Action Plan. One is held prior the release of the draft plan and once during the 30 day comment period to take in resident feedback.

In addition, the press release submitted during the 30 day comment period encouraged citizens to reply via email in order to provide a better record of public feedback.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	3/19/2025: 11 speakers spoke on behalf of various agencies and programs.	Continue funding programs for education, seniors, youth, and ones that provide food or community space.		

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	<p>The Community Development Advisory Council is made up of eleven appointed members that represent city residents. Meetings are typically held once to twice a month, usually on the first and/or third Wednesday. Meetings are open to the public. CDAC members are also encouraged to do local outreach in their neighborhoods to seek additional comments or suggestions.</p>	<p>All meetings are recorded and available to anyone who asks for a copy. When resources permit, meeting minutes are transcribed from the recordings. CDAC comments are taken into account by the Council and Mayor and the Grants Administrator acts as a liaison between the City and the members.</p>	<p>Generally, all legitimate comments are reacted upon. In cases where official decisions must be made, a quorum vote is required in order to give the CDAC a centralized voice on a course of action.</p>	<p><a href="https://www.binghamton.gov/government/boards-and-commissions/community-development-advisory-committee-cdac">https://www.binghamton.gov/government/boards-and-commissions/community-development-advisory-committee-cdac</a></p>

Table 4 – Citizen Participation Outreach

Demo

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

One of the most commonly cited needs overall was the need for affordable quality housing. The City has a plethora of vacant units, but due to the age of the structures, the environmental and weathering that has occurred has reduced the average quality of those units. Most other needs revolve around income issues due to the local economic situation. In addition, the aging of the population puts stress on needed senior services.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Drawing upon meetings with residents and stakeholders, discussions with non profit and for profit agencies, and comments submitted to various city departments via various media, the city has identified several general unmet needs in the city.

The population and manufacturing decline over the last few decades has had a direct impact on the economic base that the City required in order to provide for it’s residents. Non-profits that have stepped in to address gaps in service also seek additional funding from the City, state, and federal government as well as the public at large.

Although many residents feel strong pride for their city (topophilia) many have expressed a concern that the city is in decline.

Issues of concern include the economy, appearance, and perception of safety in the community. In addition to the overall needs identified by the community, additional demographic and stakeholder needs have been determined that target specific population groups.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	46,495	44,820	-4%
Households	19,930	20,050	1%
Median Income	\$29,824.00	\$35,730.00	20%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,810	3,235	3,540	1,540	6,930
Small Family Households	1,245	750	1,090	530	2,710
Large Family Households	295	125	270	65	300
Household contains at least one person 62-74 years of age	765	640	800	350	1,655
Household contains at least one person age 75 or older	560	395	665	155	565
Households with one or more children 6 years old or younger	865	430	370	150	485

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS



**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	15	10	10	85	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	65	4	95	219	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	10	135	0	220	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	2,485	535	30	0	3,050	330	75	115	0	520
Housing cost burden greater than 30% of income (and none of the above problems)	705	1,210	635	0	2,550	90	225	475	60	850

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	345	0	0	0	345	65	0	0	0	65

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,665	625	180	105	3,575	340	75	115	10	540
Having none of four housing problems	1,580	1,890	1,615	540	5,625	220	640	1,630	880	3,370
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	960	510	145	1,615	60	65	220	345
Large Related	235	40	70	345	25	4	20	49
Elderly	600	279	170	1,049	330	180	265	775
Other	1,550	980	285	2,815	15	55	95	165

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,345	1,809	670	5,824	430	304	600	1,334

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	175	175	45	15	0	60
Large Related	0	0	25	25	25	0	0	25
Elderly	335	49	25	409	255	55	60	370
Other	0	1,310	325	1,635	15	0	0	15
Total need by income	335	1,359	550	2,244	340	70	60	470

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	95	25	139	0	259	0	0	0	10	10
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	30	50	0	95	175	0	0	0	0	0
Total need by income	125	75	139	95	434	0	0	0	10	10

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	6,515	15,555	3,803	25,873	1,805	1,359	5,913	9,077

**Table 12 – Crowding Information – 2/2**

Dataset not in recent ACS. Calculation is based on overall tenancy by income category. However, only 18.8% of owner occupied households have while children, whereas 22% of renters have children present. As the vast majority of renters are at the lowest income, it is likely more very low income households have children present.

**Data Source**  
**Comments:**

**Describe the number and type of single person households in need of housing assistance.**

According to the 2020 CHAS Data, 42% of the households in the city are made up of single person households of which 16% is an elderly individual aged 65 or older. The remainder are likely made up of mixtures of students living alone or other individuals living alone for any reason.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to the 5-Year American Community Survey, 19% of the population experiences some kind of disability. The two most common disabilities are either cognitive or ambulatory in nature. Both types may require special needs assistance for housing, either through access to services or accessibility of their housing units. Even in larger family units, the needs of disabled household members can impact the type and availability of residential units that the household needs.

According to the FBI 2019 Crime Statistics, the rate of sexual assault per 1,000 in the city was 0.87. However, sexual assault and domestic/dating violence may be underreported. Anecdotal information indicates seems to indicate a rise in domestic violence leading to housing needs for those victims.

**What are the most common housing problems?**

Affordability for a minimum quality unit stands out as the most common housing problem, despite the affordable cost of housing following HUD standards on affordability. This indicates a pressing need for programs to assist with housing services directly, or programs to provide empowerment to families through job training and placement to maintain themselves independently. For those with housing problems, 98% of renters and 95% of homeowners are below median income. The vast majority of those with housing problems are due to cost burdens of greater than 30%.

**Are any populations/household types more affected than others by these problems?**

Generally, lower income households have housing affordability issues. Several factors can influence income levels including the local economy, education, single parent households and family size, age, and disability status.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

For emergency assistance, making a past due rent payment or finding money to cover the utility bills can be problematic for staying in housing. For those with children this can be doubly troublesome, especially in the winter months. For those transitioning from shelter to residences, being able to pay for security deposits and the first and last month's rent, as well as utility connection fees can make a huge difference in acquiring housing. Of particular note are those who have gone through other social programs and have failed to meet required regulations, oftentimes due to mental health issues or through misunderstanding of the requirements. Some programs, such as Section 8 or Social Services, can actually be denied to those residents for a long period of time, even permanently.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

It is unknown how many at-risk individuals and households are in the city, but anecdotes and poverty data indicate it could be rather high. No operational definition exists, but the best description would be households that are insecure about having next month's rent for more than three consecutive months.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

According to local stakeholders, the highest causing factors for homelessness are mental and physical disabilities, including, but not limited to, addiction to drugs and alcohol. For youth, however, although many have mental health issues, the reasons for homelessness are not mental health issues themselves but rather home life problems. Many become homeless to escape abuse, poverty, etc. and youth shelter needs have doubled in the previous year. Sheltered youth can have additional complexities such as being pregnant which presents more issues to address. Youth shelter agencies have waiting lists indicating a need for additional capacity.

## **Discussion**

In this and the following housing needs sections, the following definitions will suffice for conditions:

## Demo

Standard Condition: Housing is adequate to pass local code requirements for habitation

Substandard Condition But Suitable for Rehabilitation: Housing is inadequate to pads local code requirements for habitation but could be rehabbed for a cost less than 50% of the final improved reassessed value of the house.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to the CHAS data, there is a higher disproportion of housing problems for almost every racial/ethnic minority group with households below 80% LMI compared to the average for the population as a whole. In general, households who are black or Hispanic of any race have a much higher chance of having housing problems than the area as a whole.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,805	1,005	0
White	2,440	650	0
Black / African American	660	100	0
Asian	145	115	0
American Indian, Alaska Native	14	4	0
Pacific Islander	0	0	0
Hispanic	400	90	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,135	1,100	0
White	1,510	870	0
Black / African American	280	135	0
Asian	70	90	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	100	10	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,410	2,135	0
White	845	1,790	0
Black / African American	330	164	0
Asian	55	65	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	160	75	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	175	1,365	0
White	165	1,175	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	85	0
Asian	10	19	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	55	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,005	1,800	0
White	1,940	1,145	0
Black / African American	475	285	0
Asian	135	125	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	320	170	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	700	2,530	0
White	590	1,795	0
Black / African American	14	400	0
Asian	20	140	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	40	70	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	295	3,245	0
White	140	2,500	0
Black / African American	140	350	0
Asian	0	120	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	230	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	1,420	0
White	105	1,230	0
Black / African American	0	85	0
Asian	10	19	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	55	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

## Demo

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### **Discussion**

The lowest income bracket for 0-30 AMI disproportionate needs is the American Indian and Hispanic population (any race) for the area. The American Indian population continues to have greater issues as a percentage of the whole up to 50%. Beyond that, the black population of the city has a higher percentage of problems than average in the 50-80% range. Overall it appears the strongest disparity is at the lowest end of the economic situation and applies to almost every minority in that category.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,305	3,560	3,760	435
White	10,210	2,325	2,600	210
Black / African American	920	645	490	30
Asian	495	115	135	115
American Indian, Alaska Native	25	4	25	0
Pacific Islander	0	0	0	0
Hispanic	425	300	355	65

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

Using the numbers from CHAS directly for the Housing Cost Burden of the jurisdiction as a whole, it is clear that of all the housing problems in the area, it is the cost burden that directly affects individuals the most. In general, these numbers do not show any one minority group being severely affected compared to the group as a whole.

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

In general, minority populations overall have somewhat higher housing problems. In general, lower income equals more problems, regardless of race or ethnicity.

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The vast majority of Asian households are located north of the Susquehanna River, predominantly concentrated on the far west end of the city along Main Street next to a similar concentration in Johnson City. Hispanic households are more concentrated in the Downtown and North Side neighborhoods, as well as along the Main Street spine stretching west from Downtown. The highest concentration of Black households is in the Southside East neighborhood south of Conklin Avenue and east of Mill Street.

**NA-35 Public Housing – 91.205(b)**

**Introduction**

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	620	301	0	296	0	5	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	13,833	14,068	0	14,077	0	13,558	
Average length of stay	0	0	6	0	0	0	0	6	
Average Household size	0	0	2	2	0	2	0	3	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	13	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	175	69	0	69	0	0
# of Disabled Families	0	0	209	91	0	89	0	2
# of Families requesting accessibility features	0	0	620	301	0	296	0	5
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	375	199	0	195	0	4	0
Black/African American	0	0	226	98	0	97	0	1	0
Asian	0	0	14	4	0	4	0	0	0

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	5	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	69	22	0	22	0	0	0
Not Hispanic	0	0	551	279	0	274	0	5	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

There are units that are handicap accessible and available if potential clients inform their caseworkers. However, there are a limited number of such units. It is common to have people on the waiting list just for these units.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The waiting list was recently opened but will soon close if not already. There is a backlog of the waiting list, which is several years both for Section 8 and public housing. Currently, 641 units are provided by the Housing Authority for families, the elderly, and handicapped individuals.

**How do these needs compare to the housing needs of the population at large**

These needs match the population at large and as identified by residents through previous surveys. Top needs include food security and connection to community resources (such as financial or employment assistance).

**Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City of Binghamton addresses its homeless needs by allocating ESG funds to sub-recipients that provide homeless services. The City also works with the local Continuum of Care, the Coalition for the Homeless of the Southern Tier, to understand the current state of the homeless in the city. Most, if not all, of the agencies that receive ESG funds are members of the Coalition.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Through the Action Plan process, which includes public feedback and communication with community representatives through the Community Development Advisory Committee, and through the service program application process, the City is informed of needs present in the community. Consistently, those needs for many years now, have been the need for senior, youth, homeless, and anti-poverty services.

### **Describe the characteristics of special needs populations in your community:**

The five year ACS shows that 17% of the population of the city is aged 65 or older. The same dataset indicates that 14 % of the non-elderly population has a disability. Of the entire population, almost 10.1% have a cognitive disability.

Amongst all adults, 10% have difficulty living by themselves.

All of these populations are in situations where additional housing or supportive assistance may be required, either because of lack of resources on their own to cope with independent living, or simply the inability to do simple things for themselves, such as make a healthy meal.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

In recent years, many agencies have claimed that recent budget cuts across all levels of government and even private donations have reduced their capabilities to maintain much needed services. This included services targeting the elderly, the mentally and physically disabled, and victims of domestic violence.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the 2023 NYS epidemiological survey, less than 520 people live in the region with HIV or AIDS. The age of diagnosis is highest in the 25 to 39 age ranges. The local HOPWA grantee, Southern Tier Aids Program, provides housing and financial assistance for those with the disease and their families.

### **If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their**

**unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

No preference with TBRA currently

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

There is one senior center run by the City in the First Ward. With the aging of the population, additional resources will need to be diverted to these centers to maintain their current level of service.

Although the City does maintain a large amount of greenspace and parks, additional resources are required to make these parks fully accessible to all residents.

All of the homeless shelters in the city are near or at capacity. Cuts in funding in recent years have decreased the ability to maintain services at these facilities at current levels.

### **How were these needs determined?**

These needs were determined through meetings and conversations with community stakeholders over the last several years. Input was received from the CoC and its agencies, Action for Older Persons, the City Parks Department, and the Community Development Advisory Council. Several other agencies also provided additional and similar opinions.

### **Describe the jurisdiction’s need for Public Improvements:**

Binghamton was incorporated almost two centuries ago. The population boom of the twentieth century required massive infrastructure such as water, sewer, roads, and bridges. The decrease in the manufacturing sector has led to a decrease in the population and tax base to maintain all of these structures. The constant need for repairs and replacements of the City’s aging infrastructure is endemic. Recent flooding has not only wrought additional damage to the infrastructure, but also pointed out drainage and sewer issues that must be resolved in order to reduce future flood damage.

### **How were these needs determined?**

These needs were determined through discussions with the City Public Works Departments.

### **Describe the jurisdiction’s need for Public Services:**

As indicated in the improvements section and as shown in the Census data, the population of the area is aging. As this is occurring, the needs for additional services to assist seniors will increase in kind. Such services can include accessibility services, transportation, meal programs, and social programs. Stakeholders have also indicated a need for mental health services where possible as well as

services targeting youth and the homeless. The opioid crisis, and the more recent COVID-19 pandemic have indicated a need for health-related services.

**How were these needs determined?**

Public hearings, stakeholder meetings, and conversations.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Binghamton area is typical, in many ways, of other rust belt areas in the northeast. The history of local industry created a swell of local housing to accommodate the factories, and the then lack of population led to a groundswell in immigration to fill vacancies. However, in many ways, the area is different from other cities in similar positions. The legacy of Endicott-Johnson led to a shift in the employer-employee relationship leading to great acts of philanthropy from local business leaders. To that end, the Binghamton area was blessed with large amounts of high-quality housing, some even built by companies to house their employees.

Times change, factories close, but housing stock remains. The current population now lives in homes decades old, some even a century or more. As the population shrinks, many of these older homes stand empty, vacant eyesores as legacies of the region's past. The aging of the population and the loss of economic opportunities in past years have also taken a toll on the quality of the housing stock as households on fixed budgets must choose between basic necessities or home repairs, including much needed renovations to account for lack of mobility and accessibility. Adding in the aged housing stock's environmental problems such as remnants of asbestos and lead paint, and the issue becomes not on how much housing is available, but what kind of housing remains. Even rental units suffer as speculation leads to tax auction acquisition of properties that are subdivided into multi-unit structures at the maximum of code allowance, or even beyond. Little incentive other than citations exist to encourage local landlords to improve their buildings, and, unfortunately, due to the nature of the housing, such costs may themselves be untenable.

However, there is a bright side. There is a buyer's market for existing housing as homes which may go for millions downstate, can be acquired for quite affordable rates. Rental costs are also quite low, due to the overabundance of supply. Potential future growth will lead to increased demand of quality housing, particularly as Binghamton University expands its presence in the Downtown area.

Overall the housing market has little issues with the amount of housing. What is of major consequence is the quality of the aged housing stock, both for owners and renters, the remnants of lead and asbestos in many older homes, and accessibility options for elderly households. In addition, the locally depressed economy further exacerbates the affordability for households to purchase new homes, rehab their current homes, or afford even relatively reasonable rental rates.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The demand for affordable, quality units is higher than the availability. Most homes in the city are single or two family homes, originally built for larger families. This legacy of the industrial boons that built Binghamton still stands, even as the population has dwindled.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,805	38%
1-unit, attached structure	890	4%
2-4 units	8,270	35%
5-19 units	3,535	15%
20 or more units	1,735	7%
Mobile Home, boat, RV, van, etc	155	1%
<b>Total</b>	<b>23,390</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	625	5%
1 bedroom	245	3%	3,215	27%
2 bedrooms	1,445	17%	4,185	36%
3 or more bedrooms	6,550	79%	3,765	32%
<b>Total</b>	<b>8,265</b>	<b>99%</b>	<b>11,790</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Various programs are available that fall under "housing". The Binghamton Housing Authority and the Town of Union Planning Department both run Section 8 programs that supplement rent for very low income households within the City. The PHA along with several other non-profits provide public housing that also targets lower income families. Some agencies, like SEPP, provide housing for seniors or the disabled that may include income limits on eligibility. It is difficult to gauge exactly how many people are assisted with housing for government programs, but, according the 5-Year American Community Survey, 1 in 4 households receive some form of public assistance amounting to \$4.476 million in overall

assistance to qualified residents of the City. Additional housing assistance, such as emergency assistance through Social Services or through various homeless prevention activities would target lower income populations as well

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The expansion of BU will increase the demand for student housing. Students typically rent lower cost single- to multi- household member units which would decrease the availability of those types of homes for small to medium families. Also, the increase aging of the population will lead to increased demand for lower cost smaller units as well. As demand increases, developers may seek to purchase older large family homes and subdivide these into rental units where zoning permits.

If Section 8 is cut from the federal budget, then the demand for lower cost units will skyrocket, as will likely the number of low quality units as well as an increase in homelessness.

**Does the availability of housing units meet the needs of the population?**

Currently, the sheer number of homes and rental units meets the needs of the population overall: the City's vacancy rate on housing units is over 13% (ACS5). However, the quality of units in the city may not meet the needs of the population and this will be addressed in the Housing Quality section. This does not take into account that there is demand for certain types of housing in some neighborhoods versus others, such as a demand for higher income small family units in downtown.

**Describe the need for specific types of housing:**

According to the 2024 Broome County Housing Needs Assessment & Strategy, the projected population change for the overall City of Binghamton is positive, especially in areas north of the Susquehanna. This is also true for the increase in the senior population. Unfortunately, the overall household income in the city is less than outlying regions of Broome County, indicating and outward migration of wealthier households to areas outside of the City. Previous studies have found that specific areas of the City will have specific types of housing demand, for example, Downtown is seeing an increase in wealthier households and student housing.

**Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

2023 ACS data shows that the majority of rents for 2 bedroom units are below \$1,000 per month. However, lower income households may not be able to afford low cost rent. The City seeks to encourage home ownership where possible but does understand the value of quality rental housing stock. As shown in the tables below, costs have increased in recent years, to which families on fixed incomes may be less suited to dealing with.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	85,300	92,800	9%
Median Contract Rent	567	635	12%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,285	27.9%
\$500-999	7,000	59.4%
\$1,000-1,499	830	7.0%
\$1,500-1,999	400	3.4%
\$2,000 or more	270	2.3%
<b>Total</b>	<b>11,785</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,425	No Data
50% HAMFI	5,020	1,155
80% HAMFI	8,545	3,019
100% HAMFI	No Data	3,943
<b>Total</b>	<b>14,990</b>	<b>8,117</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	725	758	964	1,261	1,366
High HOME Rent	609	640	830	1,086	1,236
Low HOME Rent	609	640	793	916	1,022

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

Excepting for those less than 30% HAMFI, there is sufficient availability of units, but quality of housing is another matter. Additional service activities or non-profits would need to make up the difference, from rental assistance to public housing

### How is affordability of housing likely to change considering changes to home values and/or rents?

As rents or home values increase over time, affordability could escape more and more households. However, for those who have paid off their homes already (i.e. as many seniors have) increases in home values may provide them with additional equity should they choose to move to smaller and more accessible units. However, upkeep may deter them from maintaining the quality of the house at a level that would provide an adequate return.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rent amounts are usually lower than the same as fair market rent amounts. This indicates that rental costs are insufficiently affordable in general. Those in the lowest income categories would need assistance in affording their homes. The main impact on future development strategy would be to carefully balance any increased development that would lead to gentrification and rent spikes so as minimize the impact to lower income households.

## Discussion

New York is rated as one of the highest tax burdened states in the US. Property taxes, even in the Southern Tier, are very high. Such tax burdens make it difficult to build new homes or even remain in current homes, especially for those of lower income levels. Rental affordability for the lowest income population remains difficult.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

As covered elsewhere, the quantity of housing in the City is quite sufficient. However, the age of the housing stock and the regional economic downturns in the past few decades have left the overall quality of the housing stock in poor shape. Comments on the quality of rental housing stock in particular, reveal a deep seated issue. The term "slumlord" is not uncommon and the fact that many property owners live elsewhere, feeds this narrative that may only be true for a handful of landlords. Owner occupied housing, particularly for the elderly, has also decreased in quality due to lack of funds for necessary rehabilitations and accessibility modifications.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard condition would need to meet normal code requirements. A substandard unit would be a unit that does not meet code requirements. A substandard unit suitable for rehabilitation would be one for which acquisition and rehabilitation costs would not exceed final home value.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,520	18%	5,915	50%
With two selected Conditions	10	0%	275	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,725	81%	5,600	48%
<b>Total</b>	<b>8,255</b>	<b>99%</b>	<b>11,790</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	90	1%	445	4%
1980-1999	685	8%	1,590	13%
1950-1979	2,015	24%	4,290	36%
Before 1950	5,470	66%	5,470	46%
<b>Total</b>	<b>8,260</b>	<b>99%</b>	<b>11,795</b>	<b>99%</b>

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,485	91%	9,760	83%
Housing Units build before 1980 with children present	490	6%	50	0%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

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### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Since approximately 9% of all occupied housing units in the city were built after 1980, it is likely that unless abatement was done previously, lead hazards are present in most low to moderate income households.

### Discussion

The quality of the housing stock has been brought up at meetings and in discussions with officials. Although Code Enforcement strives to be vigilant, not every code problem can be fixed overnight. The lack of a return on profit for redeveloping buildings may prevent landlords from doing more than the bare minimum. Of those who own their homes, lack of resources to do necessary repairs puts a further burden on the housing quality.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Binghamton Housing Authority is the local Public Housing Authority but is a separate entity from the City. Other agencies, such as SEPP, First Ward Action Council, Greater Opportunities, the YWCA, and Metro Interfaith provide additional units, many targeting those needing accessibility features.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			641	347			0	6	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Binghamton Housing Authority maintains approximately 641 units across several facilities. Most are geared towards general families. The exceptions are North Shore Towers and Village geared towards the elderly and disabled and Saratoga Apartments at Felters Road which caters to the elderly as well as other families. All must meet HUD standards but have been reported as being in excellent condition. Additional assisted

rental units exists in the city, most targeting the elderly or disabled and utilizing and meeting the requirements for Section 8, Section 202, or LIHTC requirements.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The Homeless Coalition of the Southern Tier is the local homeless Continuum of Care agency. Through ESG funds, the City provides agencies with the necessary funds to operate homeless shelters and to provide rapid re-housing and homeless prevention funds to those in need. In addition, the CoC is the point of contact for the local HMIS administrator. The City supports the CoC efforts to bring additional agencies into the Continuum not only for HMIS purposes, but also to open a dialogue as many of these agencies share similar clients, if not the same ones.

The homeless population in the city, although small, is diverse, made up of families and individuals, women and men, children and adults. Some have drug/alcohol problems or mental health issues. Some may be veterans, or victims of domestic abuse. Over the past few years there has been an increase in homeless youth which presents its own unique set of problems. The ultimate goal of the City is to reduce homelessness to zero by encouraging and empowering individuals and families to maintain a permanent residence and/or employment while also undertaking any additional necessary care that they may need.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Organizations such as the Mental Health Association, Addiction Center of Broome County, Catholic Charities, Broome County CHOW Program, American Red Cross, and Fairview Recovery Services provide additional supportive services including but not limited to life skills training, mental health services, chemical dependency counseling, transportation services, housing assistance, food pantries, and clothing that assist homeless persons transitioning towards self-sufficiency. Municipal services such as the Broome County Department of Social Services, Broome-Tioga Workforce, NYS Department of Labor, Broome County Health Department, City/County/State government complex, and health facilities including Lourdes Hospital, United Health Services and Binghamton Psychiatric Center are located within the City of Binghamton and are readily accessible via Broome County's public transportation route.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

According to the American Community Survey, 19.4% of the residents in the city have some kind of disability. In addition, 16% of the city's population is aged 65 or older with 35% of them possessing some kind of disability. Several agencies exist to provide support services to either, or both, of the senior and disabled populations.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The City has a duty to leverage additional resources to target housing for elderly and disabled populations, especially maintaining owner-occupied housing units. The physical/financial limitations of seniors and persons with disability compromise their ability to keep up with maintenance issues. Housing modifications such as the installation of handrails, ramps, grab bars, etc., are essential to independent living amongst elderly, frail elderly, and disabled populations. Specific to these populations, the City will utilize its CDBG and HOME resources as well as leverage funds from the NYS Affordable Housing Corporation and NYS Division of Housing and Community Renewal to fund home repair programs and to incorporate universal design principles (allowing residents to age in place) in new construction projects.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

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### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The city provides funding for senior housing rehabilitation projects through First Ward Action Council. These repairs are minor to moderate repairs, often centered on increasing accessibility of their units such as installing wheelchair ramps. The Parks Department upgrades restrooms at parks throughout the city to make them wheelchair accessible. City street improvements include bringing sidewalks up to meet ADA standards. Finally, the city submits an annual RFP seeking sub-recipients for general human service activities as well as homeless activities through ESG funds. It is hoped that

agencies will submit creative and eligible suggestions for using CDBG funds that will address special needs groups.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

HOME funds will be utilized according to HUD requirements for owner occupied rehabilitation activities and for the required CHDO set asides to address rental rehabilitation activities.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Asbestos and Lead Regulations - Homeowners/contractors who require a permit to conduct repairs on residential units will have to certify compliance with state asbestos regulations and the EPA lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs. The EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Floodplain Development- The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. Unfortunately, the flooding of 2011 proved that these maps were not just a theory. The City bought out dozens of flood damaged homes and removed them. Restrictions around the use of federal funds in 100- year floodplains will impact investment levels in areas with many distressed properties, such as Binghamton's First Ward, Eastside, and Downtown neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. This new annual expense will add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses. Both NYSEG and NYSERDA offer programs to property owners to improve the efficiency of their housing units, but many require matching funds that owners may not be able to afford.

Finally, the high tax burden for the City (and the area in general) acts as a deterrent to new homeowners, especially those at the lower end of the economic scale, who, although able to potentially purchase a home with assistance, may not be able to keep up with the taxes.



## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The Binghamton area was founded on industry. Many local families owe their livelihoods to creating goods, from cigars and shoes a century ago, to (then) high tech computer systems decades ago, to even higher tech defense systems of today. As these industries have left or changed, newer employers have emerged, especially Binghamton University and the two main hospital systems, United Health Systems and Lourdes Hospital. However, lack of overall jobs and a depressed economy have led to high unemployment rates. As families have moved away seeking fortunes elsewhere, the tax base has left with them, leading to less money to deal with older expanded public infrastructure.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	35	0	0	0	0
Arts, Entertainment, Accommodations	2,307	3,070	17	15	-2
Construction	454	611	3	3	0
Education and Health Care Services	3,381	7,158	25	36	11
Finance, Insurance, and Real Estate	677	1,292	5	6	1
Information	276	159	2	1	-1
Manufacturing	1,476	1,198	11	6	-5
Other Services	908	1,904	7	10	3
Professional, Scientific, Management Services	964	1,816	7	9	2
Public Administration	0	0	0	0	0
Retail Trade	1,844	1,721	14	9	-5
Transportation and Warehousing	371	355	3	2	-1
Wholesale Trade	644	744	5	4	-1
Total	13,337	20,028	--	--	--

Table 40 - Business Activity

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	21,875
Civilian Employed Population 16 years and over	19,330
Unemployment Rate	11.61
Unemployment Rate for Ages 16-24	50.59
Unemployment Rate for Ages 25-65	6.52

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,300
Farming, fisheries and forestry occupations	645
Service	3,045
Sales and office	4,295
Construction, extraction, maintenance and repair	920
Production, transportation and material moving	825

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,293	87%
30-59 Minutes	1,337	8%
60 or More Minutes	866	5%
<b>Total</b>	<b>17,496</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	990	175	1,900
High school graduate (includes equivalency)	3,060	600	2,270
Some college or Associate's degree	4,330	415	1,675

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,300	225	740

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	55	155	145	445	510
9th to 12th grade, no diploma	560	400	460	1,455	520
High school graduate, GED, or alternative	2,045	1,285	1,330	3,325	2,555
Some college, no degree	3,100	1,305	885	2,100	1,080
Associate's degree	635	420	525	1,195	655
Bachelor's degree	1,395	1,340	725	1,305	865
Graduate or professional degree	215	1,065	620	1,210	885

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,695
High school graduate (includes equivalency)	24,865
Some college or Associate's degree	27,941
Bachelor's degree	36,639
Graduate or professional degree	61,264

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest number of jobs within the area are in the education and health sectors. With Binghamton University and SUNY Broome along with the local school districts, it is easy to see that education has a major impact on the workforce. The aging of the population has gone hand in hand with the development of the local hospitals, with UHS and Lourdes being the largest with multiple satellite clinics and campuses throughout the area. Although not reflected in these charts, the governmental sector is a large employer with New York State, Broome County, and the City of Binghamton having downtown

offices. Finally, the next largest group of local employers would be the those in the arts and entertainment. Manufacturing jobs have dropped off. Such industries as Lockheed Martin in Owego, Amphenol Aerospace in Sidney, and BAE systems, now located in Endicott, were major employers.

**Describe the workforce and infrastructure needs of the business community:**

Of the four major sectors: education, health, government, and arts, the major workforce need would be an educated workforce. This workforce must not just have a high-school diploma, and the demand for college or even graduate level degrees will increase as these sectors expand.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Recent flooding displaced many local businesses and impacted even more. The need for a well-developed flood plain management process must be considered, especially should new businesses seek to develop locally. In addition, the high tax rates for corporations in New York State have discouraged economic investment state-wide with a larger impact in the Southern Tier.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The unmet demand for education and health jobs indicates the need for a more educated workforce. Roughly forty-one percent of the population ages 25 and up has a high school diploma or GED or less education, with many new jobs now requiring at least some level of college, even a specialized technical degree.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Both the Binghamton Economic Development Corporation as well as the local Continuum of Care provide job fairs. Binghamton University also provides internships with local businesses. The Southern Tier incubator further allows prospective entrepreneurs the ability to test the waters of smaller businesses before moving to new facilities, which allows them to train individuals as well.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

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**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Most lower income areas have issues with multiple housing problems, the first and foremost being affordability problems. Although rents may be relatively low, they are still not low enough to allow rent affordability based on low household income. Substandard housing due to lack of funds for repair in owner occupied instances can be problematic city-wide, especially as the median population age increases. For renter occupied units, the quality of the housing is based on the owners perceived return of investment. Without additional subsidy requirements, the affordability of a unit may be directly connected to quality issues. Although Code Enforcement can force owners of rental units to meet minimum standards, they would still be the minimum required.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The Downtown area, North Side, South Side East, and the corridor paralleling Main Street west on the West Side and First Ward areas have the highest concentrations of poverty. Many of the block groups in these areas have in excess of seventy percent low-moderate income households, some even as high as ninety percent. Unfortunately, these also tend to be areas with the highest percentage of minority residents when compared to the City as a whole, although there are exceptions such as Ely Park and the East Side areas.

Area of Minority Concentration is defined as any area with a minority percentage higher than the city as a whole. Area of Low-Income Concentration is defined as any area with a low-income percentage higher than the city as a whole.

### **What are the characteristics of the market in these areas/neighborhoods?**

The areas with high poverty rates tend to also have low median home costs, medium level rental rates, and high vacancy rates.

### **Are there any community assets in these areas/neighborhoods?**

Binghamton as a whole is flush with green space locations and parks. Of the over thirty-five parks owned and operated by the City, twenty-eight have a service area that contains over fifty-one percent LMI households. Seven parks have service areas made up of over seventy percent low-moderate households. Many of these are neighborhood or micro park in scale, but the larger ones may have pools and additional recreational facilities. Many of these parks are neighborhood investments that were built with local sweat equity, giving those areas a local gathering and recreation place to proudly call their own. Senior centers, both municipally owned and not, tend to be located in lower income

areas. Excepting for senior centers, there are no publicly owned community centers; however there are some churches and non-profit centers that provide public spaces throughout the city.

**Are there other strategic opportunities in any of these areas?**

The main strategic opportunities available to these areas revolve around local non-profits, with support from not only the city but also other grant funding sources, that provide necessary development and services in line with their own agency goals. For example, First Ward Action Council has developed several properties not only in the First Ward area of Binghamton but throughout the region. Neighborhood groups such as Safe Streets are working with the City on a long term development of the historical North Street area of the West Side. The completion of Blueprint Binghamton has given the City a comprehensive vision for City wide development of specific community supported goals.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Within the city, 85% of the population has access to the Internet. Poorer households tend to have less access through lessened ability to pay for or retain services as it is not as critical as rent or food. Of households making less than \$20,000 a year, 27% do not have any kind of internet subscription, although they may have access through a smart phone. Ironically, the COVID-19 epidemic allowed the school system to provide students from LMI households Internet access.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Time Warner/Spectrum is the current main Internet provider. Little competition exists, although some smaller companies do provide service in limited areas. There is oversight of telecom companies by the state.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The City of Binghamton has been hit by major flooding over the past few decades. What were once considered 100 year or even 500 year floods are looking more likely to be 50 year or 100 year respectively. Recent FEMA maps were not implemented due to political pressure at the regional and national level, however those maps fairly accurately traced the high flooding of 2011. Climate change will likely exacerbate this situation by increasing heavy rainfall events. However, spring floods may decrease due to reduction in watershed snow cover and frozen ground that retains moisture that is released in March/April. This situation would decline due to winter warming allowing the ground to potentially absorb more water.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Flooding in Binghamton covers both the increase of coverage of the Susquehanna and Chenango Rivers, but also the backup to two major creeks that discharge into those rivers. The first runs through the middle of the First Ward, the second runs through the area east of downtown. Most of the areas hit were residential in nature, although commercial and industrial area were hit hard as well. Most of the residential areas hit are also lower income, especially in the First Ward and the north shore of the Susquehanna east of the conjunction

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan for the next five is to address the eight goals identified by the CDAC for addressing unmet needs. These were needs identified by public feedback, stakeholders, elected officials, and municipal departments as being necessary for the development of the city.

Many of the needs and goals have overlapping features and relations that should not be discounted such that projects may be able to address multiple issues at once. For example, a senior household living in the city will benefit through improvements to their quality of life and potential costs saving for themselves by utilizing the senior home repair program, having the water main and roads replaced near their home, funding for transportation programs such as BC transit, improvements to one of the senior centers in the area, and elderly specific services through one of many potential sub-recipients such as Meals on Wheels or Action for Older Persons. In addition, some needs that are not be addressed directly by the City, such as mental health treatment, can be tangentially addressed via providing services and activities that would likely be used by those people suffering from mental health issues such as ESG homeless assistance, crime prevention activities, or additional assistance to non-profits that provide additional programs.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	City of Binghamton
	<b>Area Type:</b>	Comprehensive City Wide Projects and Service Area
	<b>Other Target Area Description:</b>	Comprehensive City Wide Projects and Service Area
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The 2013 Comprehensive Plan identified nine distinct neighborhoods of the city. These areas include Downtown, the North Side, the East Side, Southside East, Southside West, the West Side Neighborhood Project, the Far West Side, First Ward, and Ely Park.

The city, as a whole, has a low-moderate population percentage of 60.8%, however, some areas need assistance more than others. There are a few areas of the city with a LMI percentage less than 51%: the Fairview Park area on the East Side, Southside East south of Vestal Ave and east of Mary St, Southside West south of Vestal Ave and west of Pennsylvania Ave, and the Far West Side southwest of Schubert and Leroy Streets. With the most recent Census, there are some additional carve outs scattered around the city. The rest of the city falls within HUD’s guidelines of a LMI target area. The identified

neighborhoods with the largest extent of LMI areas include Downtown, the North Side, the West Side Neighborhood Project, First Ward, and Ely Park.

However, there are some exceptions to this data and some additional caveats. First, the Ely Park neighborhood has changed somewhat recently since the last Census was taken: a large development of rental assisted housing has been converted into market rate rental units. Much of the more poverty determined areas are actually concentrations of student housing which may construe a different picture from the raw numbers than actually exists. In addition, the Downtown area contains most of the public housing and homeless facilities for the city. That being said, certain areas are exceptionally high in percentage of LMI households, indicating potential “semi” target areas where the LMI percentage exceed 90%. This includes the Thompkins Street area on Southside East, Downtown between Hawley Street and the rail line, the corner of North Street and Chapin Street, and the Haendel Street area north of Recreation Park.

In general, the City does not plan on pursuing specific neighborhood target areas through entitlement funds. The City wishes to pursue community development comprehensively at a city wide scale. However, where an impact can occur that is determined to be economically viable (e.g. community centers, parks improvements, crime prevention and youth outreach) projects will be steered towards those areas where such impacts could provide quality of life improvements and/or blight reduction.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Increase accesibility to quality housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing
	<b>Description</b>	The highest demand has been for an increase to higher quality affordable housing for both renters and homeowners.
	<b>Basis for Relative Priority</b>	This demand has been at the top of almost every discussion with stakeholders and residents. This need also impacts homelessness rates.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homelessness
	<b>Description</b>	Homeless rates have increased in recent years due to a variety of factors. Addressing this need will hopefully reduce this trend.
	<b>Basis for Relative Priority</b>	Homelessness is tied to housing access and supportive services. Even with unlimited housing, there are those individuals that would still need homeless specific services to address their needs and place them into permanent housing.
<b>3</b>	<b>Priority Need Name</b>	Reduce blight
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Chronic Substance Abuse Unaccompanied Youth Persons with Alcohol or Other Addictions

	<b>Geographic Areas Affected</b>	Comprehensive City Wide Projects and Service Area
	<b>Associated Goals</b>	Blight
	<b>Description</b>	Removal of blight, either of abandoned/deteriorated buildings or from code violations.
	<b>Basis for Relative Priority</b>	Citizen complaints to Code as well as concentrations of illegal and unsafe activity in blighted properties creates a health and safety issue for the City.
4	<b>Priority Need Name</b>	Reduce/reverse negative socio-economic trends
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Comprehensive City Wide Projects and Service Area
	<b>Associated Goals</b>	Socio-economics
	<b>Description</b>	Programs and projects that seek to seek to reverse negative trends such as with poverty, education, etc.
	<b>Basis for Relative Priority</b>	Certain projects and programs will seek to address needs related to negative socio-economic trends.

5	<b>Priority Need Name</b>	Support local business
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Individuals Families with Children Non-housing Community Development
	<b>Geographic Areas Affected</b>	Comprehensive City Wide Projects and Service Area
	<b>Associated Goals</b>	Business
	<b>Description</b>	These programs will directly address existing or new businesses to deal with the most basic poverty factor: employment
	<b>Basis for Relative Priority</b>	The impacts of COVID-19 are still felt by businesses and the unemployed in the area. This need will help address this.
6	<b>Priority Need Name</b>	Improve living quality
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	Comprehensive City Wide Projects and Service Area
	<b>Associated Goals</b>	Quality of Life

	<b>Description</b>	Increase access to variety of services and programs to increase life quality for residents.
	<b>Basis for Relative Priority</b>	This need is a catch all for meeting unmet needs in the area as well as to improve the quality of public facilities.
7	<b>Priority Need Name</b>	Provide opportunities & employment for youth
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Families with Children Non-housing Community Development
	<b>Geographic Areas Affected</b>	Comprehensive City Wide Projects and Service Area
	<b>Associated Goals</b>	Youth
	<b>Description</b>	Programs and projects to put local youth on the right path forward
	<b>Basis for Relative Priority</b>	Local programs are provided to a variety of clients, but youth were specifically identified by CDAC as needing focus.
8	<b>Priority Need Name</b>	Increase public and private accessibility
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development

<b>Geographic Areas Affected</b>	Comprehensive City Wide Projects and Service Area
<b>Associated Goals</b>	Accessibility
<b>Description</b>	Projects that improve accessibility to public facilities and programs that would be otherwise be unaccessbile due to disabilities.
<b>Basis for Relative Priority</b>	Recent years have seen a demand for better ADA access

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	City TBRA funds are limited to security deposits and connection fees. If rental rates go up, or utility fees increase, demand could increase for TBRA.
TBRA for Non-Homeless Special Needs	City TBRA funds are limited to security deposits and connection fees. If rental rates go up, or utility fees increase, demand could increase for TBRA.
New Unit Production	The City has a vacancy status (the number of vacant residential units out of the total number of available units) of over 15.6% according to the American Community Survey, above the national average of approximately 9.6%. According to Planning Department requests for new housing, few new homes have been built in the City in the last several years.
Rehabilitation	The current housing stock is very old. The need for rehab is almost universal, and environmental regulations with lead and asbestos tack on additional costly overhead. For multi-unit renters, stakeholders indicated that many units are in dire need of repair, or, more specifically, stricter enforcement of City Building Codes, but, as the rent rates are as low as they are, there is a market disincentive to do more than the required minimum. The age of the population also points to an increase in elderly owner occupied units. Households that are on fixed incomes may not be able to cover the necessary costs to perform repairs as they become available. In line with this, many units may need to be refitted to increase accessibility, not only for frail elderly, but also individuals of any age with physical disabilities, both groups by which HUD has identified as likely to have financial limitations.
Acquisition, including preservation	Along with the vacancy rates, the Binghamton area is a buyer's market. The 2023 5-Year American Community Survey showed that most monthly home ownership costs are less than \$1,500 range, low to down-state markets. Days on market can vary methodologically so much as to not be comparable, but anecdotal incidents of houses staying on the market for months and years are not uncommon.

**Table 49 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

Entitlement funding from HUD has varied somewhat but remained relatively steadily over the past few years. Currently, the city receives approximately \$2.4 million in overall entitlement amongst the three programs: CDBG, HOME, and ESG. Decreases to funds also decreases capability of delivering improvements and programs to the city. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,790,607	35,000	0	1,825,607	9,100,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	442,780	80,000	0	522,780	2,600,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	157,216	0	0	157,216	790,000	

Table 50 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The city has been exempted for several years from the HOME match. The City works with the Homeless Coalition to ensure its member's capacity to meet the matching 50% for ESG funds. In addition, the AHC grant from NY State helps stretch HOME dollars on home rehabs.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The only City owned property that would be influenced by the needs within this plan would be park improvements and the potential demolition of properties acquired by the City for removal of blight.

**Discussion**



## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Binghamton	Government	Homelessness Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Coalition for the Homeless of the Southern Tier, NY Inc.	Continuum of care	Homelessness	Region
Binghamton Housing Authority	PHA	Public Housing Rental public services	Jurisdiction
BINGHAMTON LOCAL DEVELOPMENT CORPORATION	Non-profit organizations	Economic Development neighborhood improvements	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Binghamton handles most of the direct expenditures of fund through its various departments which allows for better oversight. Specialized organizations, CHDOs (unlisted), are able to utilize funds to assist in their own region-wide activities. The Homeless Coalition is the umbrella non-profit Continuum of Care for the area's homeless. The only potential gaps would be the sub-recipients (unlisted) that will be assigned public service and ESG activities according to RFP's released in the Fall. Funding through outside agencies may fail to meet tighter HUD restrictions and listed goals through lack of oversight.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The best centralized source of information for anyone experiencing any number of social issues is the First Call for Help web page and phone number maintained by the United Way of Broome County. This provides anyone with Internet or phone access a useful database of service providers. Other than that, funding limits most agencies from the necessary outreach that may be required to connect with those who need services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Most of the non-profit agencies that serve special needs are in communication with each other, or at least know of additional service providers. Many may refer a household to another agency in cases where that household's needs cannot be met by that agency. Unfortunately, communication is not

always perfect and one agency may not understand the roles of other agencies so a person may not be directed correctly.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Agencies must communicate. Fortunately, groups such as United Way through its First Call for Help, or the Coalition for the Homeless of the Southern Tier, do provide an interactive framework for assistance. The best plan would include annual meetings with as many related stakeholders as possible to get feedback on the current nature of services and to allow them to communicate to each other as well.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing	City of Binghamton	Increase accesibility to quality housing	CDBG: \$1,700,000 HOME: \$2,600,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted  Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 300 Household Housing Unit  Direct Financial Assistance to Homebuyers: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2025	2029	Homeless	City of Binghamton	Reduce or end homelessness	CDBG: \$210,000 ESG: \$790,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted  Homeless Person Overnight Shelter: 2500 Persons Assisted  Homelessness Prevention: 100 Persons Assisted
3	Blight	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce blight	CDBG: \$2,900,000	Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted  Buildings Demolished: 35 Buildings  Housing Code Enforcement/Foreclosed Property Care: 10000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Socio-economics	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce/reverse negative socio- economic trends	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
5	Business	2025	2029	Non-Housing Community Development	City of Binghamton	Support local business	CDBG: \$200,000	Facade treatment/business building rehabilitation: 5 Business  Businesses assisted: 500 Businesses Assisted
6	Quality of Life	2025	2029	Non-Housing Community Development	City of Binghamton	Improve living quality	CDBG: \$2,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
7	Youth	2025	2029	Non-Housing Community Development	City of Binghamton	Provide opportunities & employment for youth	CDBG: \$620,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Accessibility	2025	2029	Non-Housing Community Development		Increase public and private accessibility	CDBG: \$120,000	Rental units rehabilitated: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 25 Household Housing Unit

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	<p>One major goal of the city is to encourage residential owner occupancy. This includes both assisting new home buyers through down payment or closing cost assistance as well as those already in their home but facing problems they cannot cope with on their own. Through local partners, the city will provide education and counseling services to assist homeowner and potential homeowners with the necessary skills to improve credit, manage finances, and either keep homes they own from going into foreclosure or, if they do not own a home currently, providing realistic perspectives so that potential homeowners can determine if owning a home is right for them or to help them create a long term sustainable plan on acquiring and owning a new home. For those in a home, the city will provide assistance to single and two-family households (of which one must be the owner-occupant) to modernize and/or repair the unit(s). This includes a lead risk assessment and stabilization/control program to enable rehabilitation work while meeting safe lead requirements.</p> <p>The city will also partner with local agencies to perform minor housing repair program for seniors to enable them to stay in their current homes by modernizing their homes and increasing accessibility.</p> <p>On the rental side, HOME funds will be used to rehabilitate rental units for LMI households. In addition annual allocations for funding for fair housing education are planned.</p>

2	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	The city will utilize ESG funds for the operation or capital improvement of homeless or transitional shelters. In addition, there exists a potential future demand for additional beds targeting teen emergency, victims of sexual crime and/or trafficking, as well as "gap" children too young to be in adult housing and too old to be with family housing or child services. Finally, the city will provide funds for the assistance of households on the verge of homeless in order to prevent homelessness as well as provide funds for rapid re-housing expenses to enable individuals and families to transition from a homeless situation into a residential environment.
3	<b>Goal Name</b>	Blight
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Socio-economics
	<b>Goal Description</b>	Projects that will address negative downward trends such as lack of education, poverty or chemical dependency.
5	<b>Goal Name</b>	Business
	<b>Goal Description</b>	The Binghamton Local Development Corp is a partner with the City through which HUD, as well as other source, funds are provided for the development of the local economy. This is done through low interest loans to local business to expand or develop through the City's revolving loan program. Assisted companies will be required to hire or retain mostly low/moderate income individuals or persons from areas of very high poverty. In addition, the BLDC will provide marketing and strategy assistance, including loan counseling, for local businesses that utilize the CDBG revolving loan funds.
6	<b>Goal Name</b>	Quality of Life
	<b>Goal Description</b>	A catch-all goal for meeting unmet needs to improve the life quality of residents
7	<b>Goal Name</b>	Youth
	<b>Goal Description</b>	Projects that will improve opportunities for City youth

8	<b>Goal Name</b>	Accessibility
	<b>Goal Description</b>	Assisted transportation activities may be carried under this goal where not carried under others for eligible target populations. This includes ramps and ADA upgrades in both municipal and non profit locations. It also includes outreach and planning activities to help increase access to municipal and non profit services where communication and physical barriers exist.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

**Activities to Increase Resident Involvements**

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Asbestos and Lead Regulations - Homeowners/contractors who require a permit to conduct repairs on residential units will have to certify compliance with state asbestos regulations and the EPA lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs. The EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Floodplain Development- The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. Unfortunately, the flooding of 2011 proved that these maps were not just a theory. The City bought out dozens of flood damaged homes and removed them. Restrictions around the use of federal funds in 100- year floodplains will impact investment levels in areas with many distressed properties, such as Binghamton's First Ward, Eastside, and Downtown neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. This new annual expense will add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses. Both NYSEG and NYSERDA offer programs to property owners to improve the efficiency of their housing units, but many require matching funds that owners may not be able to afford.

Finally, the high tax burden for the City (and the area in general) acts as a deterrent to new homeowners, especially those at the lower end of the economic scale, who, although able to potentially purchase a home with assistance, may not be able to keep up with the taxes.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City provides a Lead Assessment, Radon testing, and Asbestos testing program as part of its home rehab program. Discussions regarding implementation of a Community Rating System (CRS) program have begun in order to potentially save property owners on Flood Insurance. The home rehab program can be used to improve energy efficiency and thus reduce utility bills. Finally, not mentioned above but still relevant, high property taxes act as a deterrent to affordability. The City has reduced budgets of all departments in recent years, but cuts from State and Federal sources make this more difficult to maintain needed services. Residents are also burdened by high school taxes which the municipality has no control over.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Only a few agencies in the area provide outreach services to are homeless. ESG funds will be allocated to an Emergency Shelter and/or Street Outreach line to provide any agency that wishes to submit an application for outreach to receive funding for said outreach.

### **Addressing the emergency and transitional housing needs of homeless persons**

Transitional housing is ineligible under ESG regulations. The need for transitional housing was brought up at meetings, and the City may provide capital improvements or service funding through the RFP process to agencies providing this service.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Once again, all ESG funding goes through the Continuum of care for recommendations on homeless spending and through an RFP process. This includes any CDBG funding targeting homelessness. Funding every year is portioned into a pool that allows for homeless prevention and/or rapid rehousing to place individuals and families into housing and keep them there. Limits on funding limit the numbers of households that can be assisted.

### **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Again, the Continuum of Care is a voice regarding needs of this group. Outreach to discharging institution happens at the CoC level. Individuals being discharged may qualify for either homeless prevention or rapid rehousing funds depending on the situation of the institutionalization (pre/post-institutional situation and time). The major groups in the area this would pertain to would be those in judicial system or those in treatment centers (or in both).

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City sets aside CDBG funds to identify and abate lead safety hazards in homes that will be rehabilitated through the Owner Occupied Home Rehab Program. In addition, the City supports the County Department of Health in its lead abatement program for qualified rental units.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Since the vast majority of homes in the city were built prior to 1980, all lead reduction service are necessary and need to be utilized.

### **How are the actions listed above integrated into housing policies and procedures?**

For the City's program, Lead Abatement is done prior to start of work on each home and at the end to ensure lead exposure is minimized. The County's program has been done in tandem with the City's rehab program to leverage additional funds for safety rehabs for older units with children.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Per HUD regulations, the majority of funds will be spent on programs and activities targeting low to moderate income households. Specific poverty reduction strategies are interwoven amongst related overlapping activities that seek to reduce the causes of poverty.

First, by providing funds to ensure people have a stable housing situation, either by assisting homeowners in living within their homes, enhancing the ability for people to purchase new homes, or by providing homeless assistance to enable people to get into a tenable stable housing situation, that provides stability and a sense of home.

The City will also provide counseling and loans to local business that hire low income people in order to provide wages and economic growth for the community at large.

By improving infrastructure and public facilities, the City encourages business to move into or develop in the community by providing the necessary framework for business to operate as well as by providing an urban setting attractable to employees.

Finally, the various service activities will provide additional help, assistance, guidance, and recreation to help those who could not afford those services on their own, as well as the various youth and crime prevention activities whose purpose is to empower individuals to better themselves and contribute to the community.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City of Binghamton works with partners such as the Continuum of Care and its service agencies (the YWCA, Volunteers of America, Family Enrichment Network, and Catholic Charities) to address homeless needs. The City also works with other agencies whose goals are to empower youth and families to rise out of poverty such as the Boys and Girls Club of Binghamton, Mother and Babies Perinatal Network, and the Urban League. The city does not have an anti-strategy per se in place, but it does support those agencies which do. The City ensures all its service funding under CDBG, ESG, and HOME programs serve predominantly LMI individuals or areas. The City through the Local Development Corp, is also able to help on the economic side by offering grants and low interest loans to business that hire LMI individuals. By providing funds for youth programs to help kids rise up out of or not fall into poverty, by providing service to assist those in poverty from slipping further, and by providing economic opportunities for LMI individuals, the city's goals are an overall reduction in poverty in the area.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

Entitlement funding from HUD has varied somewhat but remained relatively steadily over the past few years. Currently, the city receives approximately \$2.4 million in overall entitlement amongst the three programs: CDBG, HOME, and ESG. Decreases to funds also decreases capability of delivering improvements and programs to the city. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,790,607.00	35,000.00	0.00	1,825,607.00	9,100,000.00	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	442,780.37	80,000.00	0.00	522,780.37	2,600,000.00	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	157,216.00	0.00	0.00	157,216.00	790,000.00	

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The city has been exempted for several years from the HOME match. The City works with the Homeless Coalition to ensure its member's capacity to meet the matching 50% for ESG funds. In addition, the AHC grant from NY State helps stretch HOME dollars on home rehabs.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The only City owned property that would be influenced by the needs within this plan would be park improvements and the potential demolition of properties acquired by the City for removal of blight.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing	City of Binghamton	Increase accessibility to quality housing	CDBG: \$332,359.00 HOME: \$522,780.00	Public service activities for Low/Moderate Income Housing Benefit: 59 Households Assisted Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 53 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Homelessness	2025	2029	Homeless	City of Binghamton	Reduce or end homelessness	CDBG: \$41,467.00 ESG: \$157,216.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 450 Households Assisted Homeless Person Overnight Shelter: 600 Persons Assisted Homelessness Prevention: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Blight	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce blight	CDBG: \$586,830.00	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted Buildings Demolished: 8 Buildings Housing Code Enforcement/Foreclosed Property Care: 1700 Household Housing Unit
4	Socio- economics	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce/reverse negative socio- economic trends	CDBG: \$58,760.00	Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted
5	Business	2025	2029	Non-Housing Community Development			CDBG: \$40,000.00	Businesses assisted: 100 Businesses Assisted
6	Quality of Life	2025	2029	Non-Housing Community Development		Improve living quality	CDBG: \$380,866.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 31217 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 2244 Persons Assisted
7	Youth	2025	2029	Non-Housing Community Development	City of Binghamton	Provide opportunities & employment for youth	CDBG: \$125,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1560 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Accessibility	2025	2029	Non-Housing Community Development	City of Binghamton	Increase public and private accessibility	CDBG: \$25,000.00	Rental units rehabilitated: 4 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	This goal will be met by rehabbing homes (owner and renter occupied), helping households afford to purchase homes, providing CHDO funding, and providing homebuyer financial education.
2	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	This goal will be met by providing funding for capital and service programs that target the homeless.
3	<b>Goal Name</b>	Blight
	<b>Goal Description</b>	This goal will be met by providing crime prevention, code enforcement, and demolition funding.
4	<b>Goal Name</b>	Socio-economics
	<b>Goal Description</b>	This goal will be met by funding various service programs that provide education, addiction, and economic literacy services.
5	<b>Goal Name</b>	Business
	<b>Goal Description</b>	This goal will be met by providing salaries for the Economic Development Department to engage and help businesses including providing loans.

<b>6</b>	<b>Goal Name</b>	Quality of Life
	<b>Goal Description</b>	This goal will be met by milling and paving City streets, upgrading park facilities, rehabbing historical structures, and providing funding for a variety of service programs.
<b>7</b>	<b>Goal Name</b>	Youth
	<b>Goal Description</b>	This goal will be met by providing funding to youth service programs.
<b>8</b>	<b>Goal Name</b>	Accessibility
	<b>Goal Description</b>	This goal will be met by adding ramp accessibility for owner and renter occupied homes.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City will release RFPs in the fall for both the public services goals and the homeless goals for the upcoming city fiscal year (January 1st to December 31st). This will allow agencies in the community to submit their plans on utilizing entitlement money. For ESG funds, the Homeless Coalition is utilized as a source for creation of the homeless specific RFP and the selection of awarded agencies. Although many of the agencies who submit ESG activities are part of the Homeless Coalition, the overall group's input is utilized to ensure that there are no conflicts of interest. All submitted activities are evaluated by the Community Development Advisory Council, along with public feedback, and then recommendations are submitted to the Mayor's Office and the City Council prior to final approval.

Certain activities, due to unique capabilities and/or past working relationships such as with Metro Interfaith and First Ward Action Council, are directly assigned to agencies.

#### Projects

#	Project Name
1	FY51/CDBG/Admin & Planning
2	FY51/CDBG/Economic Development
3	FY51/HOME&CDBG/Housing
4	FY51/CDBG/Code Enforcement
5	FY51/CDBG/CapitalProjects
6	FY51/CDBG/Demolition
7	FY51/CDBG/Services
8	FY51/HOME.CHDO
9	FY51/ESG/Homeless

Table 56 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

No priorities, although Housing, Homeless, and Public Services are key types of activities that continually get funded with annual needs requested of them.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	FY51/CDBG/Admin & Planning
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$210,325.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/a
	<b>Location Description</b>	n/a
	<b>Planned Activities</b>	Salary, benefit, and contractual services for City HUD and Planning departments.
<b>2</b>	<b>Project Name</b>	FY51/CDBG/Economic Development
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Business
	<b>Needs Addressed</b>	Support local business
	<b>Funding</b>	CDBG: \$40,000.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Lower income employees throughout the area
	<b>Location Description</b>	Target areas for businesses will include, but are not limited to, the Main Street corridor, especially on the West Side of the City. That area borders on and serves several lower income neighborhoods.
	<b>Planned Activities</b>	The BLDC administers a revolving loan program that provides low interest loans to businesses that promise to hire or retain employees from lower income households. In addition, the BLDC provides outreach and technical assistance to commercial activities located in lower income areas

<b>3</b>	<b>Project Name</b>	FY51/HOME&CDBG/Housing
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Housing Accessibility
	<b>Needs Addressed</b>	Increase accesibility to quality housing Increase public and private accessibility
	<b>Funding</b>	CDBG: \$357,359.00 HOME: \$440,640.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately forty lower income seniors will be assisted with minor home repairs and nine ADA ramps installed. Service programs will be predominately lower income, whereas direct loans, such as through First Time Homebuyer, will be limited to lower income households. Approximately thirteen lower income homes will be rehabbed and five lower income households will purchase new homes. Approximately sixty households will receive the HUD certification for homebuyer financial education.
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Senior Housing Repair Program, Homeownership Academy, Lead Risk Assessment Program, First Time Homebuyer Program, Home Rehab Program, and ADA Ramp installation.
<b>4</b>	<b>Project Name</b>	FY51/CDBG/Code Enforcement
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Blight
	<b>Needs Addressed</b>	Reduce blight
	<b>Funding</b>	CDBG: \$220,000.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1,700 lower income households will be assisted.
	<b>Location Description</b>	City wide

	<b>Planned Activities</b>	Responding to Code Violation calls from renters and/or neighbors. Assisting individuals with bringing properties into compliance with local and State building requirements.
5	<b>Project Name</b>	FY51/CDBG/CapitalProjects
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Homelessness Quality of Life
	<b>Needs Addressed</b>	Reduce or end homelessness Improve living quality
	<b>Funding</b>	CDBG: \$372,333.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will improve resident's lives across the City, potentially affecting 30,000 residents, mostly in LMI areas. Approximately 450 homeless men will also be provided with improvements to their residents.
	<b>Location Description</b>	Colfax Ave, Dickinson St, May St, Phelps Mansion, Recreation Park, Webster St Park. and the YMCA
<b>Planned Activities</b>	Expected activities to include several street milling and paving projects in predominantly LMI residential areas. Street improvements may also include sidewalk replacements and/or utility replacements. Additional activities will include capital improvements to Recreation and Webster St Parks. Will also include funding for roof rehab for the YMCA.	
6	<b>Project Name</b>	FY51/CDBG/Demolition
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Blight
	<b>Needs Addressed</b>	Reduce blight
	<b>Funding</b>	CDBG: \$357,330.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	n/a
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Identified properties must be determined by Code Enforcement to be dangerous. Currently inhabited properties will not be demolished until residents are relocated. Properties will be tested for asbestos and cleared per NY State requirements. Demolitions and post demolition cleanups will follow and include air monitoring to meet all Federal and State requirements
7	<b>Project Name</b>	FY51/CDBG/Services
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Blight Socio-economics Quality of Life Youth
	<b>Needs Addressed</b>	Reduce blight Reduce/reverse negative socio-economic trends Improve living quality Provide opportunities & employment for youth
	<b>Funding</b>	CDBG: \$268,260.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A broad swath of the community will be served impacting approximately 1,560 youth, 400 seniors, 2,200 low-income households, and 125 disabled.
	<b>Location Description</b>	City wide

	<b>Planned Activities</b>	Activities will be broad in scope but will include activities to reduce crime in lower income areas and parks and direct financial assistance to local non-profit agencies to expand or improve their programs that serve the community. These included a senior health insurance program, an economic literacy program, youth summer programs, a teen program, a technology center's training program, a school children backpack and supplies program, an opioid addiction program, a parent education program, a community enter, and a summer workforce training program.
8	<b>Project Name</b>	FY51/HOME.CHDO
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Increase accesibility to quality housing
	<b>Funding</b>	HOME: \$82,139.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2031
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately one lower income tenant will be assisted.
	<b>Location Description</b>	Location not detrermined yet
	<b>Planned Activities</b>	Creation or rehabilitation of rental housing.
9	<b>Project Name</b>	FY51/ESG/Homeless
	<b>Target Area</b>	City of Binghamton
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Reduce or end homelessness
	<b>Funding</b>	ESG: \$157,216.00
	<b>Description</b>	
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 600 overnight shelter stays for homeless and 725 homeless outreached for other services. This will also include extremely low income 30 households at risk of homelessness.

	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Funding will cover a homeless prevention program, two street outreach programs, and two homeless shelter programs.

**AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City wishes to maintain a comprehensive, city-wide plan instead of targeting specific locations. All activities must meet LMI eligibility requirements where required by HUD

The City wishes to maintain a comprehensive, city-wide plan instead of targeting specific locations. All activities must meet LMI eligibility requirements where required by HUD

**Geographic Distribution**

Target Area	Percentage of Funds
City of Binghamton	100

**Table 57 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

The City wishes to maintain a comprehensive, city-wide plan instead of targeting specific locations. All activities must meet LMI eligibility requirements where required by HUD

**Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City does not run a public housing or Section 8 program. Those are done through the Binghamton Housing Authority, an independent agency, although TBRA funding is provided from the City to assist in security deposits. HOME funds can provide assistance to agencies such as CHDOs to provide affordable decent rental units. The ESG program provides services to prevent those in danger of homelessness to remain in their units via rental assistance and to also provide funds for those who are homeless to lease a new rental unit.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	450
Non-Homeless	49
Special-Needs	49
Total	548

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	30
The Production of New Units	0
Rehab of Existing Units	513
Acquisition of Existing Units	5
Total	548

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

**Actions planned during the next year to address the needs to public housing**

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City will release an RFP in the fall seeking applications from homeless service providers. These funds will be split along Emergency Shelter/Street Outreach and Rapid Re-housing/Homeless Prevention services in order to meet HUD cap requirements. The local Continuum of Care will be notified when the RFPs are released and will be involved with the selection and award of ESG funds.

The City currently has no specific goals on homelessness other than full reduction to 0%. I have been in communication with the CoC to bring the City's ESG written standards closer to the CoC's regarding goals and objectives. This should be able to be updated this year.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City provides funding to the YWCA to provide street outreach services for literally homeless people to connect with service providers. Goals are up to the providers, with an overall goal of fully reducing homelessness to zero with no recidivism.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City provides funding to the YWCA and VOA to provide emergency shelter assistance. Goals are up to the providers, with an overall goal of fully reducing homelessness to zero with no recidivism.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Although the City does provide a pool of funds for rapid rehousing the previous year, no provider came forward to seek funding. An RFP for ESG sunseting funds brought the VOA to the table with its own rapid rehousing program and they are encouraged to reapply next year as well.

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving**

**assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Family Enrichment Network (FEN) is provided funds to run its homeless prevention (HP) program. This includes case management to reduce the chance that households assisted will need further assistance for services in the future. Goals are up to the providers, with an overall goal of full reducing homelessness to zero with no recidivism.

Currently, HP funds are not specifically targeted towards any population. FEN does have a target population of families, but have been instructed to handle cases funded with ESG on a first come first serve for eligibility. Discussion with Street Outreach agencies like the YWCA have brought to attention concerns over discharging from prisons but these talks were in the initial phase before COVID hit. No specific plans are in place for dealing with those exiting other facilities other than through the CoC wide directive of sending everyone to the Coordinated Entry System to be sorted to the best available provider for their needs. In a similar manner, no specific plans are in place for preventing homelessness with other agencies, other than that many of the agencies targeting groups such as youth that are at risk of homelessness and DSS are partners in the CoC and thus utilize the CES system.

**Discussion**

The City is not a recipient of HOPWA funds.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Most public policies that have an effect on the affordability of housing have little to do with City policies. CDBG, HOME, and ESG funds are used and do directly affect people's affordability of housing by providing assistance for housing rehabilitation or through providing assistance to those at risk of homelessness by providing temporary rental assistance. Beyond essentially providing funds that residents would not be able to afford on their own that may affect affordability, much of the rest is in the hands of state and federal limitations and regulations that add extra overhead costs to private and public projects.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Tax policies that make it difficult to afford homes are somewhat reduced by using HUD and other grant funds to offset the required taxes to run the city where possible. For example, school taxes are outside the purview of the City as a municipality, and little can be done for those other than to funnel funds into youth programs that may offset school taxes.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Most of the Action Plan discusses housing needs, including homeless needs. However, the City does provide funding for improvements in low income areas and services that provide unmet needs to low income people and areas.

### **Actions planned to address obstacles to meeting underserved needs**

The City will provide funds to "human service" programs run through local non-profits. The City will encourage non-profits to apply for funding and will judge applicants based on the program's impacts for the underserved.

### **Actions planned to foster and maintain affordable housing**

The City will continue to fund the administration of the First Time Homebuyer program and fully fund the owner occupied rehabilitation programs. The HOME CHDO set aside will address rental unit rehabilitation. The City will also continue to fund programs through area non-profits to provide the homeownership academy and senior housing rehabilitation programs. All of these will help to maintain and improve affordable housing in the area.

### **Actions planned to reduce lead-based paint hazards**

The City will work with Broome County Health Department to help address lead issues through other HUD grants.

### **Actions planned to reduce the number of poverty-level families**

The City will continue to fund economic development activities to decrease the unemployment rate.

### **Actions planned to develop institutional structure**

City representatives will monitor all agencies receiving CDBG, ESG, and HOME funding during the year to ensure that all activities meet HUD requirements on reporting and financial responsibility.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

. Understanding that there is a close connection between fair housing issues and communication issues, the City is encouraging agencies that can bridge the gap between cultural and economic groups and provide outreach and education programs that are identified through the LAP and Fair Housing Study as needed to submit applications for CDBG funding. Programs such as fair housing education courses for

tenant and landlords, English classes, and translation and communication services, may all be potentially viable under the human service program funding as identified in the plan

**Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	22,264
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>22,264</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
<code>&lt;TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]&gt;</code>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	65.73%

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City receives New York State Affordable Housing Corporation funds to help shore up its home

rehab program.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME funds used for home purchase will follow standard HUD guidelines. Units must be kept within HQS standards for five years and the initial homebuyer must be LMI at the time of closing. If units are sold within the 5 year affordability period, the City must approve the new purchaser who must also be LMI at the time of closing.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HOME funds used for home purchase will follow standard HUD guidelines. Units must be kept within HQS standards for five years and the initial homebuyer must be LMI at the time of closing. If units are sold within the 5 year affordability period, the City must approve the new purchaser who must also be LMI at the time of closing.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not refinance existing debt secured by multifamily housing with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The City has no preference for TBRA activities. individual agencies receiving TBRA funds may have their own priorities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City has no preference for TBRA activities. individual agencies receiving TBRA funds may have their own priorities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City has no preference other than requiring standard HOME requirements.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please see attached Emergency Solutions Grants Program Written Standards.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Entry System has been implemented and is in use. Individuals with questions about homelessness are directed to the 211 system which directs individuals to dedicated Coordinated Entry agents. These agents ask pertinent questions and begin the individual entrance into the HMIS system. The CES group coordinates with the local agencies to determine the best fit for individuals experiencing or potentially experiencing homeless.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

RFPs will be released in the Fall. Eligible homeless agencies will be required to submit applications indicating the need for funding and their ability to meet the matching requirement. Awards will be based on project utilization, performance, and monitoring data as represented by recommendations received from the local Continuum of Care.

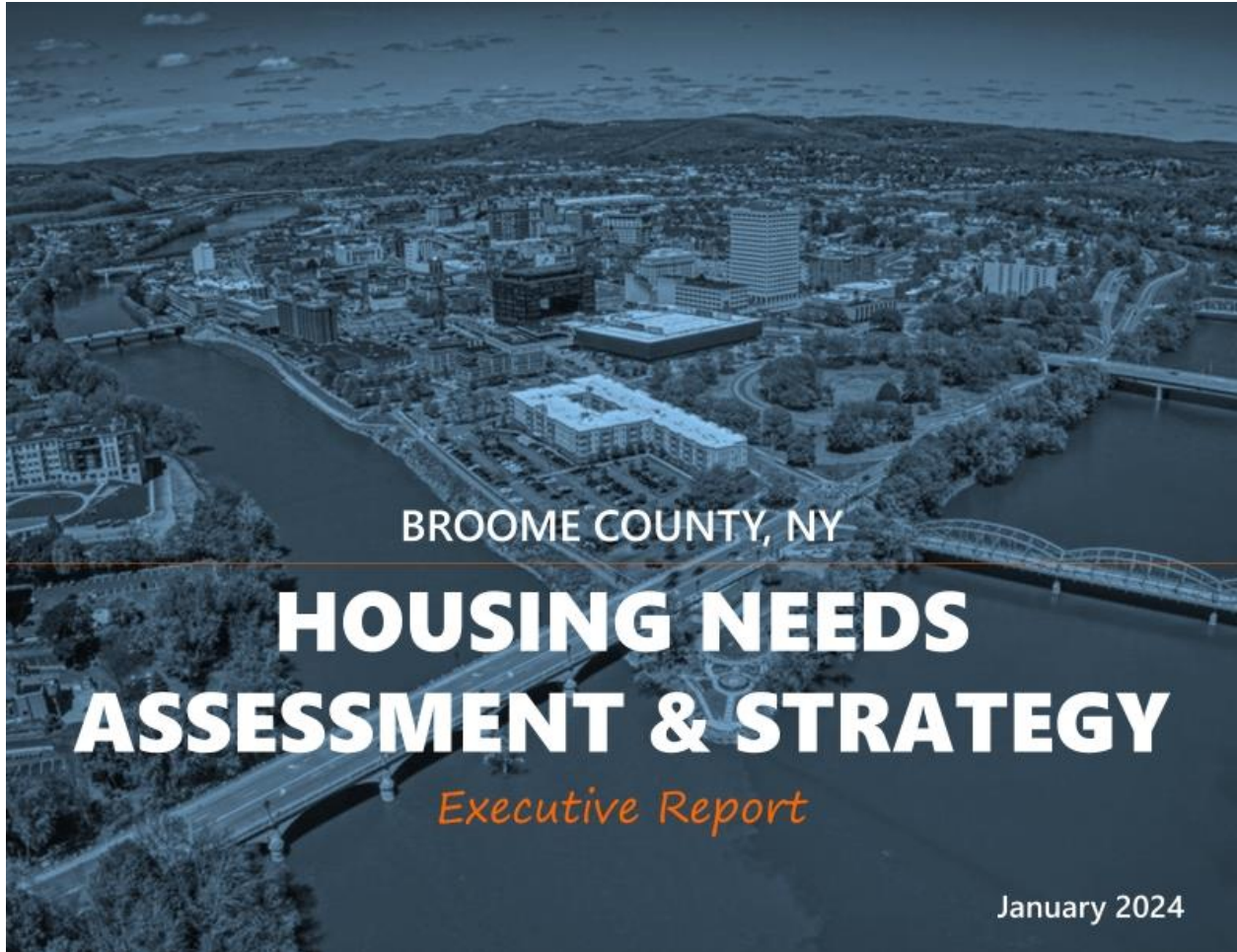
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

There is a City representative that attends monthly Continuum of Care meetings and sits on the CoC financial and information subcommittees.

5. Describe performance standards for evaluating ESG.

The City strives for a 100% reduction in homelessness and was one of the first to respond to the national call for the elimination of homeless veterans.

## Attachments



# Acknowledgements

## Steering Committee

**Candace Gregory**, *United Way of Broome County*

**Chris Kylor**, *Town of Union*

**Colleen Wagner**, *Broome County Deputy County Executive*

**Conor Johns**, *Town of Union*

**Jessica Haas**, *Broome County Land Bank*

**Jessie Sullivan**, *Broome County Department of Social Services*

**Juliet Berling**, *City of Binghamton*

**Lilly Rice**, *Southern Tier 8*

**Michael Decker**, *Broome County Real Property*

**Mina Hoblitz**, *Greater Binghamton Chamber of Commerce*

**Nancy Williams**, *Broome County Social Services*

**Paula Perna**, *United Way of Broome County*

**Stacey Duncan**, *The Agency*

**Stephen Carson**, *City of Binghamton*

**Wendy Hughes**, *Broome County Real Property*

## Project Team

**Stephanie Brewer**, *Broome County Planning & Economic Development*

**Beth Lucas**, *Broome County Planning & Economic Development*

**Daniel Stevens, AICP**, *Camoin Associates*

**Robert O'Brien**, *Camoin Associates*

**Connor Allen**, *Camoin Associates*

**Tanya Mooza Zwahlen, AICP**, *Highland Planning*



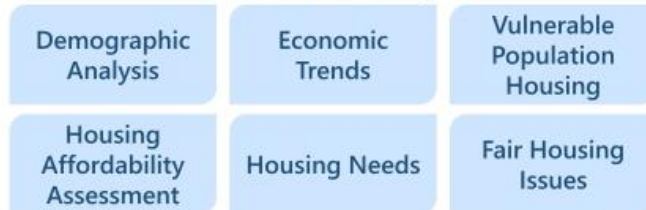
# Introduction

**Broome County**, situated in the Southern Tier Region of New York State, is home to nearly 200,000 residents across a mix of urban, suburban, and rural communities. The County is facing a wide array of housing challenges and needs including affordability, housing in flood prone areas, underdevelopment of new housing, issues of fair housing, balancing housing for permanent residents and student residents, and a substandard and aging housing stock, among others.

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

What is the Housing Needs Assessment and Strategy?

## Research & Data Analysis



## Community and Stakeholder Input



## Actionable Strategic Plan



# Community Input

## What did the community say about housing needs?

### COMMUNITY SURVEY

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

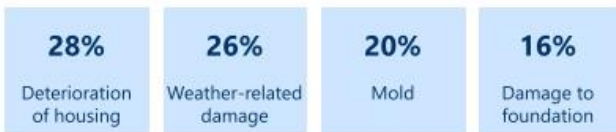
#### Most Important Housing Issues in Broome County?

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

#### What types of housing are not widely available?



#### What issues have residents been impacted by?



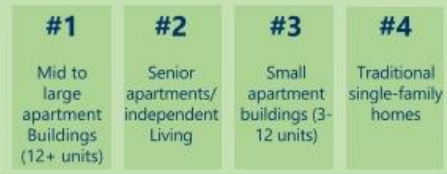
### OPEN HOUSE

The public open house event included a presentation and interactive exercises

#### Who did participants say need housing?



#### What types of housing did participants say Broome needs?



# Demographics

What demographic trends are driving housing needs?



**Declining Population**

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



**Older and Aging**

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



**Relatively Lower Incomes**

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



**Loss of Families and Children**

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



**Declining Household Size**

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



**High Poverty Rates**

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

# Economy

## What economic trends are driving housing needs?



### Recent Job Declines

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



### Displaced Workers

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



### Projected Future Job Growth

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



### Concentration of Low Wage jobs

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

### Job Growth on the Horizon

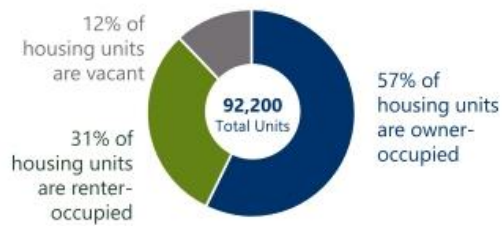
After experiencing years of a struggling economy, Broome County is facing an inflection point towards new economic growth and jobs in Broome. The nearly 10,000 new jobs projected over the next decade will drive a need for new housing to accommodate a growing workforce across the income spectrum. Major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

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

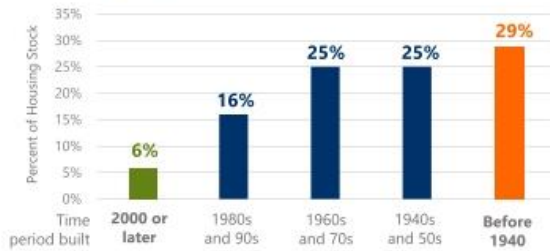
# Housing Inventory

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

## Greater Share of Owner-Occupied Housing

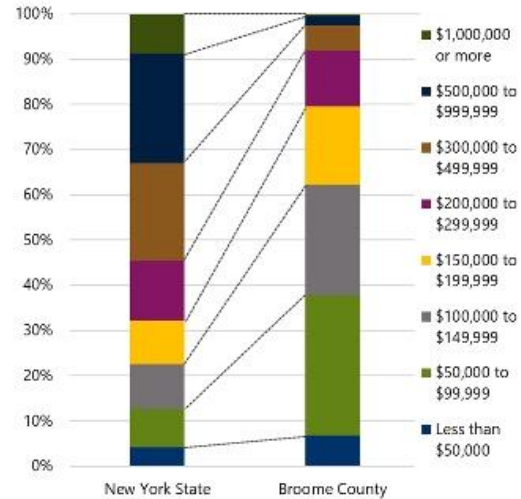


## Old and Aging Stock



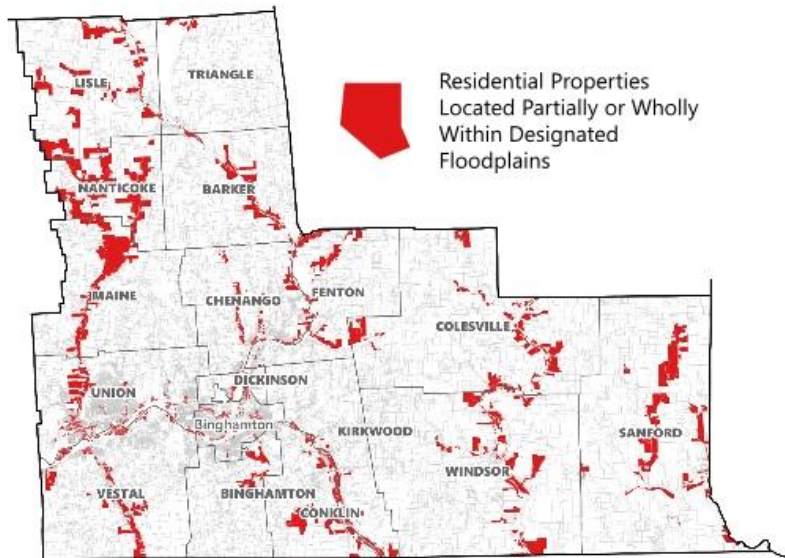
## Lagging Home Values

While over 60% of Broome County owner-occupied homes have values of less than \$150,000, fewer than 23% of New York houses statewide do, with quality being a primary driver of lower housing values.



# Flood Vulnerability

What housing is at risk from floods?



## Housing Properties Vulnerable to Flooding

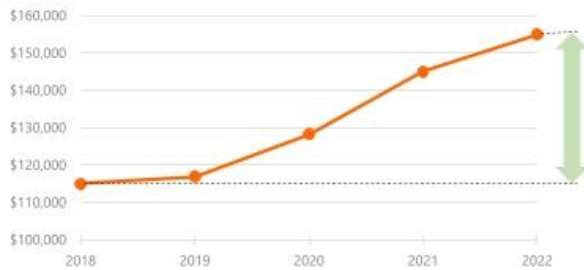
Broome County has experienced devastating flooding, with recent flood events in 2006 and 2011 causing extensive damage to homes. A mapping analysis found the following:

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

# Housing Market

How are market trends impacting housing needs?

## Escalating Housing Prices



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

## Municipalities With Greatest Housing Price Increases (2018-2022)

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

## Reduced Inventory and Availability of Homes

**-67%**

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

**3.3**

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

## Tightening Rental Market

**\$926**

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

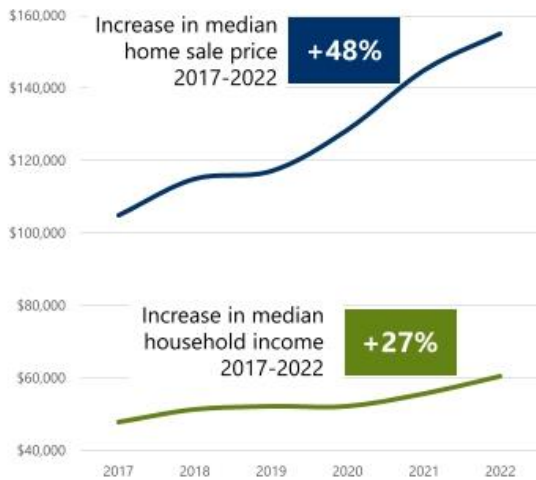
**3.2%**

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

# Housing Affordability

What affordability challenges is Broome County facing?

## Home Prices Increasing at a Faster Rate than Incomes



## A substantial number of households are burdened by housing expenses.

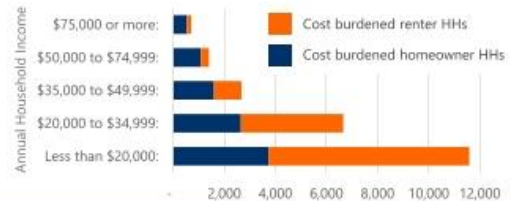
**23,000**

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

**47%**

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

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



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

# Fair Housing

## Do residents have fair access to housing?

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



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

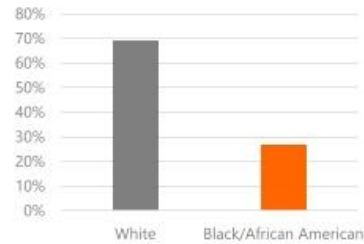


**More than 1-in-3 (36%)** of renters that responded to the community survey indicated they were treated unfairly when looking for rental housing.



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

### Non-White households have significantly lower rates of homeownership



### Working Single-Parent Households Disproportionately Facing Difficulties

**72%** of single, female-headed households with children are considered "Asset Limited, Income Constrained Employed" (ALICE) compared to only **17%** of married-with-children households

# Housing Needs

How many households have unmet needs today?



Broome County Housing Needs Assessment and Strategy

# Housing Development

What new housing needs to be built in Broome County?

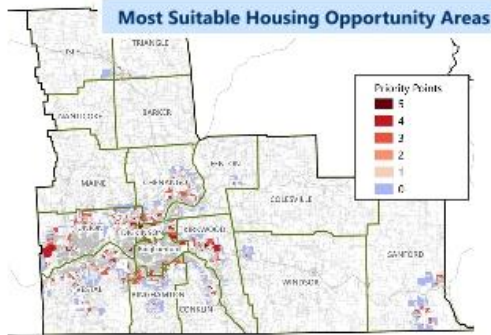


Note that numbers are rounded

**6,200** Approximate minimum number of overall new housing units needed in Broome County over the next **10 years** to meet housing needs including current and future workforce needs and replacement of obsolete housing. This represents a 6.7% increase in housing units in Broome County.

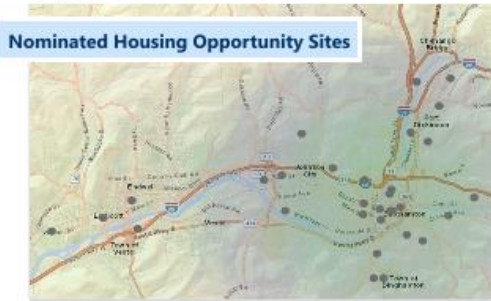
# Housing Opportunity Sites

Where are the best opportunities to create housing?



## Opportunity Areas

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



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

## What Obstacles Exist to Creating Housing?

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

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

# Housing Goals

What do we need to accomplish?



## 1. Enhance Capacity to Implement Housing Solutions

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



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

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



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

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



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

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



## 5. Support & Implement New Housing Development Projects

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



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

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

Broome County Housing Needs Assessment and Strategy

# Housing Strategies

How do we achieve the county's housing goals?



# Where do we go from here?

## How can this study and housing plan be used?

### Broome County Administrators and Staff

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

### Housing Developers

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

### Local Municipal Leaders

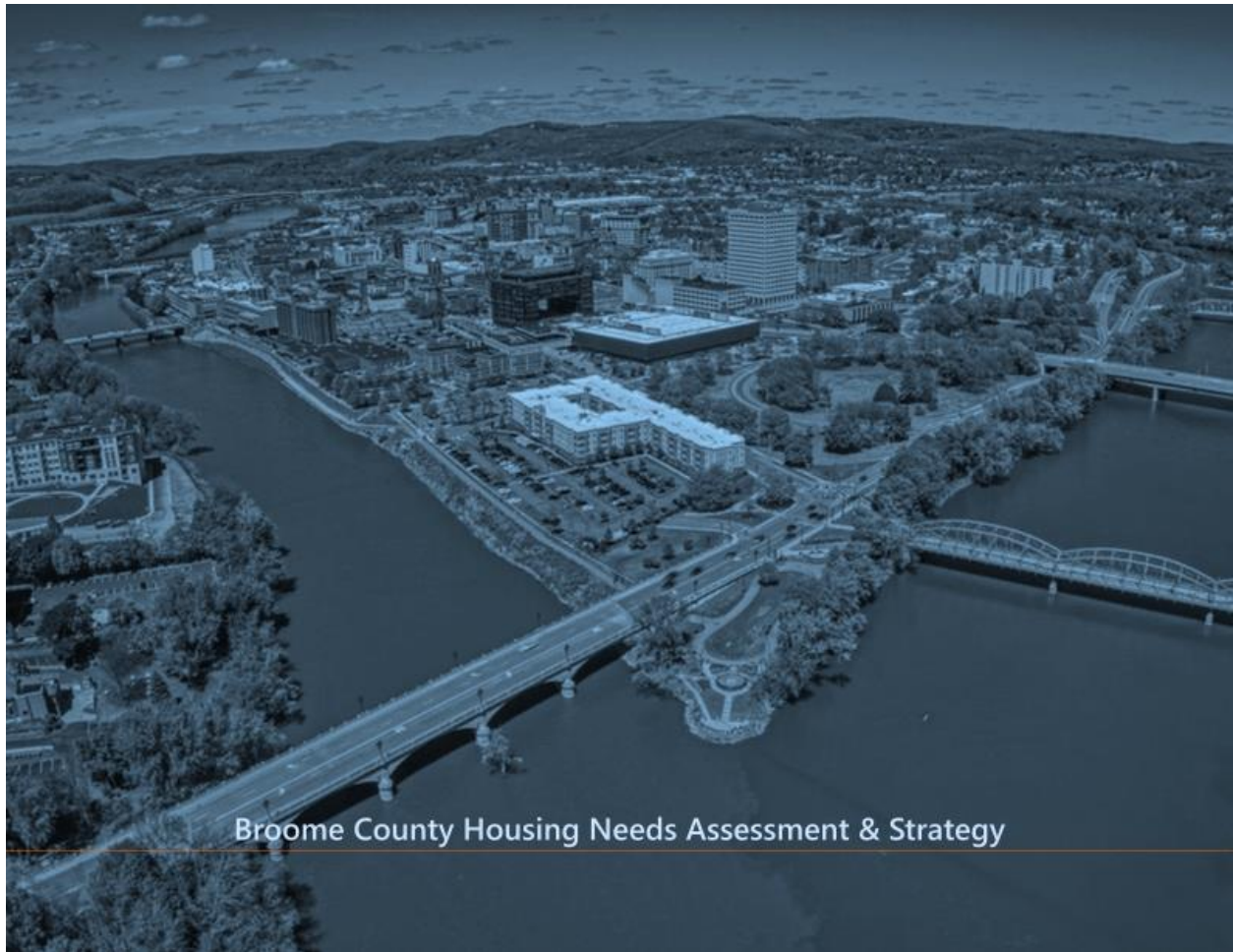
Local municipal leaders may use the data in this study to identify which housing issues are present in their jurisdiction, coordinate with the County on interventions and resources, and develop a response plan with the local council to prioritize approaches provided in the housing strategy.

### Housing/Community Organizations

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

### Community Members

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



Broome County Housing Needs Assessment & Strategy

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>Binghamton Neighborhood Project Citywide Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The Binghamton Neighborhood Project, under the tutelage of Binghamton University administered the survey.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The responses varied by neighborhood, but in general, people's homes and local amenities such as parks were praised, but economic conditions (other than affordability) and blight of the city were top concerns with most people.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To better understand how neighborhoods work and come up with ways to improve the city</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2013</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The survey was available both online and was taken door-to-door.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The total population of the city is approximately 47,000.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>454 residents responded to the survey representing nearly 1% of the total city population across the city. People aged 26 to 39 made up a third of respondents with those aged 40-59 the next highest at 27%. The lowest responding age group were those aged 80+ who only made up 2% of the responses.</p>
	<b>2</b>
<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Broome County</p>	
<p><b>Provide a brief summary of the data set.</b></p> <p>Analysis of recent demographic and economic trends and the impact on housing.</p>	
<p><b>What was the purpose for developing this data set?</b></p> <p>To understand unmet needs in the area.</p>	

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The entire population of Broome County</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The data runs from 2010 to 2024.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>