



# Genesee County HOUSING NEEDS & MARKET ANALYSIS

February 2018



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**SECTION 1**  
**EXECUTIVE SUMMARY**

An updated Housing Needs and Market Analysis is essential for Genesee County. The last comprehensive Housing Needs Analysis was completed in 2005 and the Genesee County Market has changed dramatically. While population has stabilized and the supply of housing has not changed dramatically since then, the demographic profile of the County has changed along with preferences for different types of housing. In addition the County needs to plan for new housing in response to anticipated employment growth at the Western New York Science, Technology and Advanced Manufacturing Park (STAMP) as well as new opportunities in Downtown Batavia for more mixed use housing.

#### KEY FINDINGS – DEMOGRAPHIC AND HOUSING CHARACTERISTICS

The Housing Needs and Market Analysis assessed existing demographic and housing characteristics within Genesee County and its municipalities. Based on the analysis several key findings and trends were documented that will impact future housing opportunities in the County:

- **Single Family, Owner Occupied Units Dominate the Market:** As can be anticipated in a rural County, roughly three out of every four housing units in the County are single family, owner-occupied units. While this is a somewhat obvious finding, it is very relevant for housing policies in the County, associated programs to assist homeowners, and for developers to understand market preferences.
- **Very low Income Households Predominately live in Multi-family Rental Units:** More than 50 percent of households that earn less than \$35,000 annually live in multi-family rental units. Some of the families live in multi-family complexes but many also live in older, multi-family units throughout the County. While many complexes have built in maintenance programs because of funding, multi-family rental units outside of complexes do not have similar funding assistance for maintenance.
- **Almost 50 percent of Renter Households have Housing Problems and Cannot Afford Market Rents:** 49 percent of renters are living in units that are not affordable. Some of the affordability issues are addressed with the more than 800 Housing Choice vouchers available in the County but that only addresses a fraction of the need. 46 percent of renters also have housing problems including incomplete kitchens or bathrooms and more than one person/bedroom.
- **More than 50% of the Housing Stock is 50 Years or Older:** Housing maintenance is therefore a major priority in the County.
- **Renters and Homeowners Both Have Housing Problems:** While a significant percentage of renters have housing problems, the *number* of owners that have housing problems (3,885) exceeds the *number* of renters that have housing problems (2,975).

- **The Return on Investment for both Owners and Rental Developers is Low.** Rental rates, in inflation adjusted dollars, have not changed in 15 years. Home values have slightly decreased. The lack of growth in values discourages upgrades and maintenance of homes as well as the attraction of new development.

While there has been some development and proposals for new rental units in the County recently the majority of them have been for projects subsidized by grants or low cost financing. For example, Big Tree Glen in the Town of Batavia, with 56 units, was constructed for \$12.2 million or \$217,857 per apartment. It was subsidized with more than \$2 million in NYS Housing Trust Fund Corporation grants and low interest financing. Similarly, 10 units in Downtown Batavia were assisted by NY Main Street grants.

- **Population and Employment Levels are Stable:** Genesee County's population and employment levels have remained stable over the last 15 years. While stability is good for the County, increases in both would increase the demand for housing.
- **The Population is Getting Older:** The average age of residents in the County increased from 37.4 to 42.7 years of age from 2000 to 2015.
- **Household Sizes Continue to Shrink:** The average household size of owner occupied homes dropped from 2.74 to 2.54 from 2000 to 2015.

KEY FINDINGS – MARKET ANALYSIS

The Housing Market Analysis evaluated the market for various types of housing and price points in the current Genesee County Housing Market and also provided projections for the future housing market. Utilizing U.S. Bureau of the Census data as well as Envision Tomorrow software, the market analysis compared existing rental and owner housing unit supply with the demand of householders in 2015 and 2040 by income. It also provided the current and future demand for types of housing needed in Genesee County using low, medium and high population scenarios.

The findings from the Market Analysis include:

- An Oversupply of Owner-occupied Units Affordable to Very Low Income Households.**  
 There is an oversupply of owner occupied units for homeowners that earn less than 50% of the HUD (U.S. Department Housing and Urban Development Department) Area Median Family Income (HAMFI). However it should be noted some of the supply is of low quality.
- There is Demand for Owner-Occupied Units Affordable to Low Income and Above Moderate Income:** There are not enough owner occupied homes for those households above 50 percent of the HAMFI with an especially significant shortage for those earning more than 80 percent of HAMFI.

**WHAT IS HAMFI?**

**HUD Area Median Family Income.** This is the median family income calculated by the U.S. Department of Housing and Urban Development (HUD) for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs including the Housing Choice (formerly Section 8) program.

| INCOME RANGES<br>HAMFI = \$67,700<br>(HUD AREA MEDIAN FAMILY INCOME) |                     | INCOME LIMITS BY HOUSEHOLD SIZE |          |          |          |          |          |          |          |
|--|---------------------|---------------------------------|----------|----------|----------|----------|----------|----------|----------|
|  |                     | 1 PERSON                        | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| <b>EXTREMELY LOW INCOME</b>  | <b>0-30% HAMFI</b>  | \$14,250                        | \$16,250 | 20,090   | \$24,250 | \$28,410 | \$32,570 | \$36,730 | \$40,890 |
| <b>VERY LOW INCOME</b>   | <b>31-50% HAMFI</b> | 23,700                          | 27,100   | 30,500   | 33,850   | 36,600   | 39,300   | 42,000   | 44,700   |
| <b>LOW-INCOME</b>  | <b>51-80% HAMFI</b> | 37,950                          | 43,350   | 48,750   | 54,150   | 58,500   | 62,850   | 67,150   | 71,500   |

- **Rental Housing Units are Needed for Extremely Low Income Households:** Rental households earning 30% or less of the HAMFI do not have enough housing units available that are affordable to them. This is especially true for households with incomes below \$15,000. However, much of the need is addressed with Housing Choice rent vouchers.
- **There is an Excess Supply of Rental Units Affordable for Very Low to Moderate Income Households:** There are too many rental units in the County that cater to those earning between 31-80% of HAMFI.
- **There is Demand for Higher Priced Apartments:** For households earning more than \$50,000 there are not enough units in the market that they can afford.
- **More New Rental Units will be needed than Owner Units in the Future:** Because of changes in age, income, family sizes and consumer preferences there will be a greater need for rental units regardless of population scenarios.

#### OTHER KEY TERMS IN THE DOCUMENT

While there is a glossary of key terms and acronyms in Appendix A here are some key terms used in the document:

**Affordable units** – Housing Units available where homeowners are paying less than 30% of their monthly income on housing costs including utilities.

- **Unaffordable units** – Housing Units available where homeowners are paying between 31-49% of their monthly income on housing costs including utilities.
- **Severely Unaffordable units** – Housing Units available where homeowners are paying 50% or more of their monthly income on housing costs including utilities.

**Market Rate Housing Units**– housing units that are built without a government subsidy.

The term workforce housing is not used in this document because it is housing affordable to those earning between 60%-120% of the HAMFI.

Similarly the term low income housing is not used in this document because its definition varies widely among different agencies. Sometimes its below 80% of HAMFI and at other times it below 50% of HAMFI.



DEMAND FOR HOUSING IN GENESEE COUNTY OVER THE NEXT 20 YEARS

A summary of the market findings based on different population and household projections to year 2040:

**Low Growth Scenario** – The low range estimates of future housing demand are based on Cornell Community and Regional Development Institute (CARDI) population projections utilized by the New York State Department of Labor. CARDI projects a decline in Genesee County’s population from 59,458 in 2015 to 54,153 in 2040:

| Type                         | All Units    | Owner Units |          |              | Renter Units |              |              |
|------------------------------|--------------|-------------|----------|--------------|--------------|--------------|--------------|
|                              |              | Total       | New      | Rehab Vacant | Total        | New          | Rehab Vacant |
| Single Family                | 934          | -           | -        | -            | 934          | 869          | 65           |
| Standard Large Lot SF        | 467          | -           | -        | -            | 467          | 434          | 33           |
| Small Lot SF                 | 467          | -           | -        | -            | 467          | 434          | 33           |
| Townhome                     | 187          | -           | -        | -            | 187          | 174          | 13           |
| Multifamily                  | 672          | -           | -        | -            | 672          | 625          | 47           |
| Mobile Home/Other            | 75           | -           | -        | -            | 75           | 69           | 5            |
| <b>TOTAL - NEXT 20 YEARS</b> | <b>1,868</b> | <b>-</b>    | <b>-</b> | <b>-</b>     | <b>1,868</b> | <b>1,737</b> | <b>131</b>   |
| 5 year                       | 467          | -           | -        | -            | 467          | 434          | 33           |
| 10 Year                      | 934          | -           | -        | -            | 934          | 869          | 65           |

**Mid-Range Growth Scenario** – The mid-range estimates of future housing demand are based on population projections prepared by the Genesee Finger Lakes Regional Planning Council (GFLRPC). GFLRPC projects a steady but minimal increase in Genesee County’s population from 59,458 in 2015 to 61,449 in 2040.

| Type                         | All Units    | Owner Units  |              |              | Renter Units |              |              |
|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                              |              | Total        | New          | Rehab Vacant | Total        | New          | Rehab Vacant |
| Single Family                | 2,858        | 1,277        | 1,188        | 89           | 1,581        | 1,470        | 111          |
| Standard Large Lot SF        | 1,699        | 909          | 845          | 64           | 791          | 735          | 55           |
| Small Lot SF                 | 1,159        | 368          | 343          | 26           | 791          | 735          | 55           |
| Townhome                     | 502          | 186          | 173          | 13           | 316          | 294          | 22           |
| Multifamily                  | 1,269        | 130          | 121          | 9            | 1,138        | 1,059        | 80           |
| Mobile Home/Other            | 176          | 49           | 46           | 3            | 126          | 118          | 9            |
| <b>TOTAL - NEXT 20 YEARS</b> | <b>4,804</b> | <b>1,642</b> | <b>1,527</b> | <b>115</b>   | <b>3,162</b> | <b>2,941</b> | <b>221</b>   |
| 5 year                       | 1,201        | 411          | 382          | 29           | 791          | 735          | 55           |
| 10 Year                      | 2,402        | 821          | 764          | 57           | 1,581        | 1,470        | 111          |



**High End Growth Scenario** – The high range estimates of future housing demand are based on population projections assuming STAMP will be at full buildout in 20 years with an estimated 10,000 jobs. This is a conservative approach that estimates population will increase from 59,458 in 2015 to 69,182 in 2040 based on Genesee County benefitting from a third of the population growth created by STAMP:

| Type                         | All Units    | Owner Units  |              |              | Renter Units |              |              |
|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                              |              | Total        | New          | Rehab Vacant | Total        | New          | Rehab Vacant |
| Single Family                | 6,148        | 3,148        | 2,928        | 220          | 2,188        | 2,035        | 153          |
| Standard Large Lot SF        | 3,334        | 2,240        | 2,083        | 157          | 1,094        | 1,017        | 77           |
| Small Lot SF                 | 2,002        | 908          | 845          | 64           | 1,094        | 1,017        | 77           |
| Townhome                     | 895          | 457          | 425          | 32           | 438          | 407          | 31           |
| Multifamily                  | 1,897        | 321          | 299          | 22           | 1,575        | 1,465        | 110          |
| Mobile Home/Other            | 296          | 121          | 113          | 8            | 175          | 163          | 12           |
| <b>TOTAL - NEXT 20 YEARS</b> | <b>8,424</b> | <b>4,048</b> | <b>3,765</b> | <b>283</b>   | <b>4,376</b> | <b>4,070</b> | <b>306</b>   |
| 5 year                       | 2,106        | 1,012        | 941          | 71           | 1,094        | 1,017        | 77           |
| 10 Year                      | 4,212        | 2,024        | 1,882        | 142          | 2,188        | 2,035        | 153          |

## SOLUTIONS AND RECOMMENDATIONS

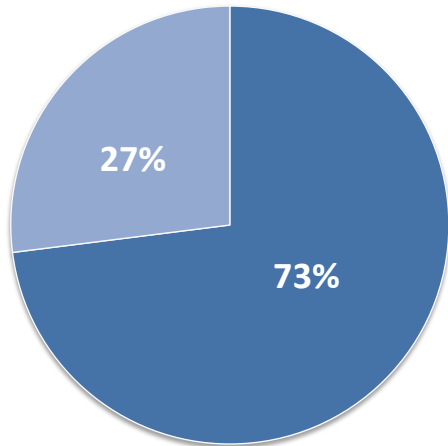
Based on the assessment of existing conditions and the market analysis, the following recommendations are provided:

- 1. Establish a single family, moderate income, owner occupied Countywide Housing Rehabilitation Program:** While some communities have applied independently for housing rehabilitation grant programs, and some agencies provide funding for extremely low income individuals, there is a significant demand for individuals to upgrade their homes as there is a limited supply of homes for those earning between 51-80% of HAMFI. The program should be county-wide to have the greatest impact and also realize efficiencies with administration.
- 2. Establish a Rental Unit Rehabilitation Program County-Wide:** There are an estimated 2,975 renter units with housing problems. While a rental rehabilitation program is administratively difficult because it involves tracking incomes of renters who often move, it may be easier to start with larger landlords that have the capacity to help in obtaining income information or tie it in with other government programs where income is already available and certified.
- 3. Require Aging in Place or Accessibility Improvements with Rehabilitation Programs:** A minimum requirement of all rehabilitation programs should require an assessment and implementation of improvements that will make units accessible for the population as it ages. This may be simple improvements like adding grab bars to more involved improvements like installing ramps. There should also be a focus on making those improvements in first floor apartments that limit the number of steps.
- 4. Construct or Rehabilitate Accessible Apartments for Extremely Low Income Households, Elderly, and Veterans:** The demand exceeds the supply of extremely low income housing and there are multiple grant, funding and tax incentive programs that support very low income projects.
- 5. Construct Market Rate Apartments:** There is a significant demand for market rate (non-subsidized) apartments for those households earning 80% or more of HAMFI. Moreover, all growth scenarios predict a change in consumer preferences for apartments.
- 6. Construct New Moderate Income to Market Rate Owner Occupied Housing or Rehabilitate Older Units to Meet the Need:** There is significant demand for owner occupied units above \$100,000 (2015 dollars), with the exception of those in the \$200,000 - \$250,000 range.

7. **Prepare for and Support the Development of Smaller Owner Occupied Lots:** Both national trends and the study’s community survey suggest that more residents are looking for smaller lots to reduce costs and maintenance.
8. **Construct/Rehabilitate Transitional Housing for Veterans –** With the exception of a handful of units available at the Veteran’s Administration campus, there is no transitional housing available in the County for Veterans.
9. **Build New Housing in Downtowns and Main Streets with sidewalks, trails, internet and amenities –** Almost 500 residents participated in County wide survey and a large majority indicated they would look for Downtown/Main Street locations if they were to move. Amenities such as trails, sidewalks and public transit were among the highest amenities requested. While not all housing options are appropriate or scalable to downtown, multi-family, townhome, small lot and rehabbed or re-repurposed housing options are suitable for downtown.
10. **Update Zoning Procedures and Prepare for Future Housing –** While a comprehensive review of municipal zoning ordinances and Comprehensive Plans suggested most communities promote most housing types, the reality is that some housing types, including multi-family housing, often get rejected at the Planning, Zoning or Municipal board levels for various reasons. If the market demand for specific housing recommended in this report is not met, it could potentially stunt economic development efforts and promote out migration of current residents.
11. **Provide Incentives for Market Rate Housing –** Grants or tax incentives should be provided to promote new construction and rehabilitation. The Return on Investment (ROI) to build new and rehabilitate existing housing units is low or negative.

**SECTION 2**  
**HOUSING CHARACTERISTICS**

TENURE AND TYPE OF OCCUPIED UNITS

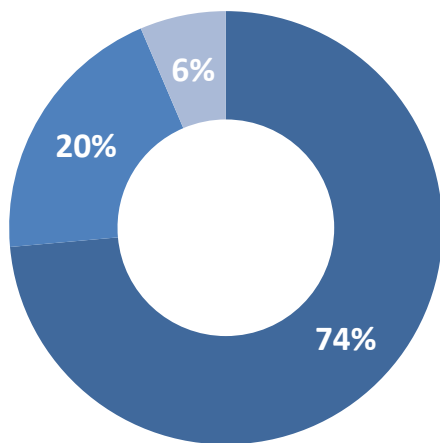


■ Owner Occupied ■ Renter Occupied

Source: U.S. Bureau of Census, American Community Survey

**GENESEE COUNTY HOUSING TENURE: 2015**

The large majority of housing units in Genesee County are owner occupied.

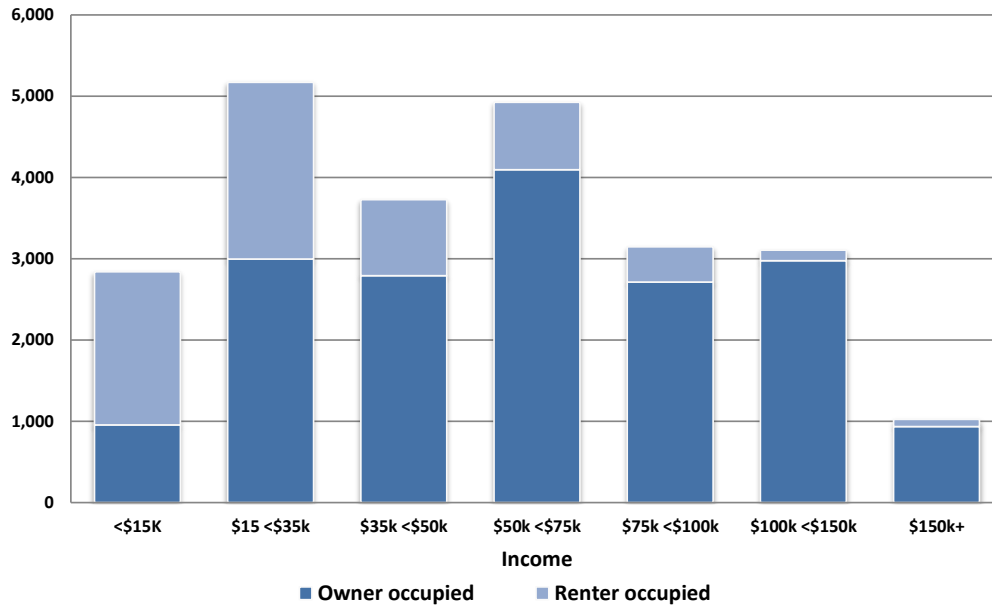


■ Single Family ■ Multi-Family ■ Mobile Home

Source: U.S. Bureau of Census, American Community Survey

**GENESEE HOUSING TYPES: 2015**

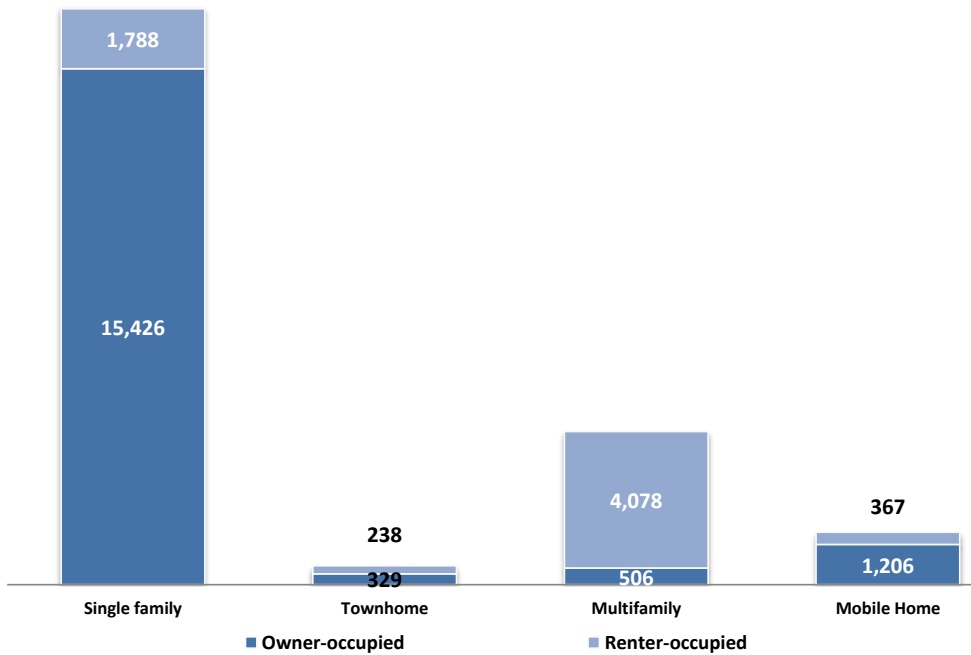
Almost three out of every four occupied housing units in the County are single family homes.



**TENURE BY INCOME: 2015**

Ownership increases with income.

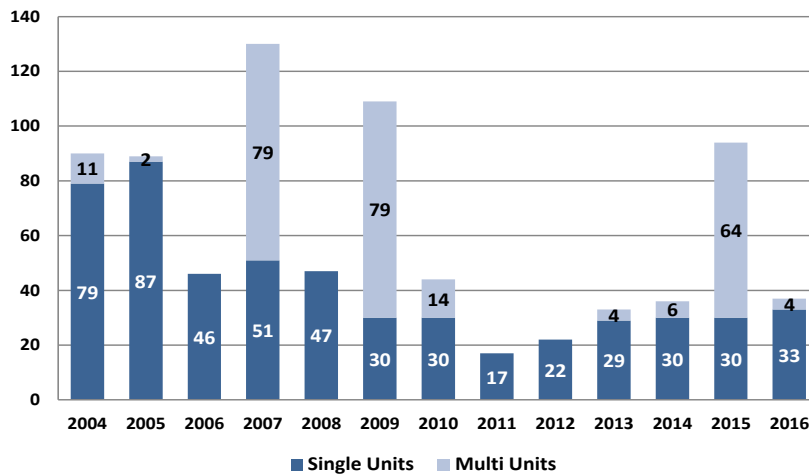
Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow



**TENURE BY HOUSING TYPE: 2015**

As expected in a rural County, the majority of single family homes are owned and the majority of multi-family units are rentals.

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow



**GENESEE COUNTY BUILDING PERMITS: 2004-2016**

Single family permits declined between 2004 and 2016 and spikes in total permits are attributed to multi-family units.

Source: Genesee Finger Lakes Regional Planning Council

**FINDINGS**

As can be expected for a rural area the large majority of existing occupied housing units in the County are owner occupied. This is partly due to the type of housing available, most of which are mostly single family housing units. It is also likely the result of the affordability of owner occupied housing in Genesee County where a mortgage can often be lower than rental costs.

The share of renter and owner occupied housing available in the County has not changed since 2000. In both 2000 and 2015, 73 percent of the households were owner occupied and 27 percent were renter occupied.

While ownership increases with income, there are still many middle income households (\$35,000 - \$75,000) that continue to rent.

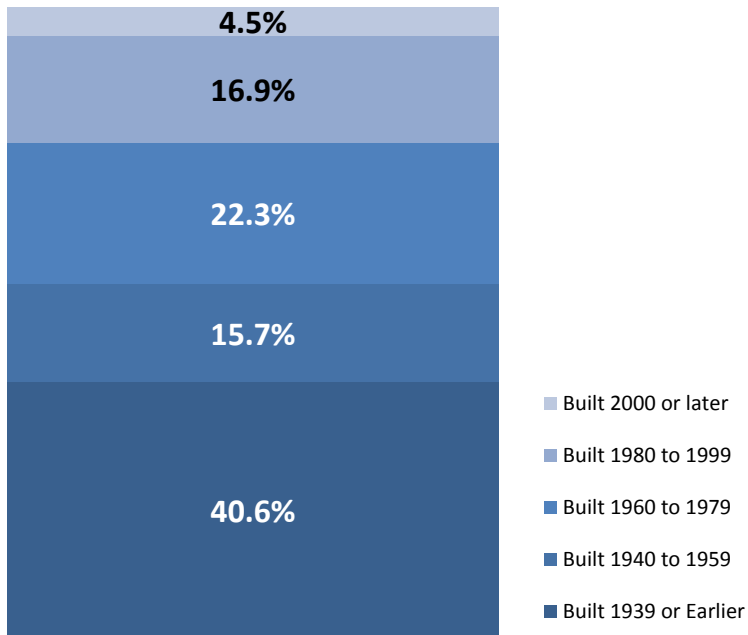
**TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET**

There are several potential housing market and policy issues that could result from the findings:

- Since the large majority of homes in the County are single family homes that are owner occupied, programs to address rehabilitation must include single family home owner occupied units.
- The current preference for single family homes in the County does not encourage density and pedestrian oriented developments if they are developed on large lots. The survey results, at the end of the document, suggest more households want higher density, pedestrian oriented developments which suggest small lots would be more marketable to a segment of the population.
- However, the need and demand for single family on large lots will persist because Genesee County is primarily rural with the opportunities for large lots.



AGE OF HOUSING STOCK



**AGE OF HOUSING STOCK IN GENESEE COUNTY: 2015**

56.3% of the housing units in Genesee County were built before 1960; 77.6% were built before 1980.

Source: U.S. Bureau of Census, American Community Survey

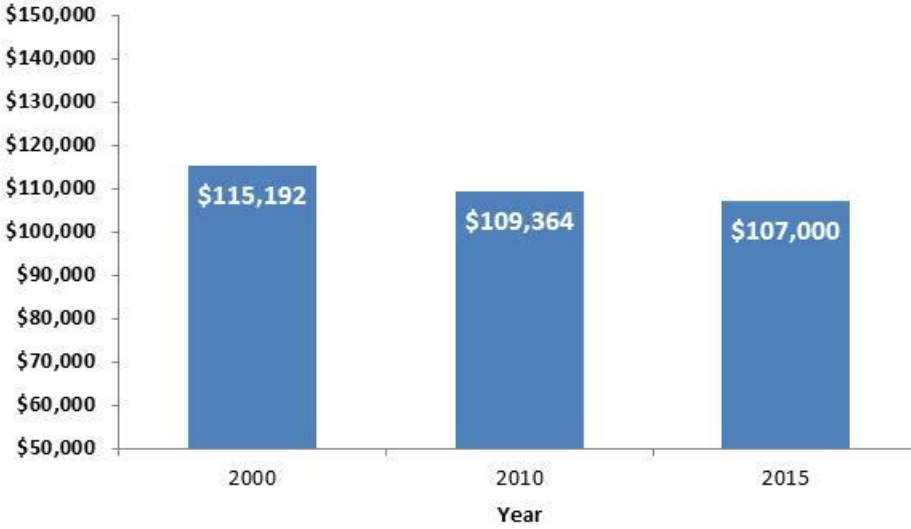
FINDINGS

More than half the housing stock in Genesee County is more than 50 years old. As housing units age they need additional maintenance and upgrades. At the same time, older housing stock often adds character to a community and, in the City and Villages, most have been built at a higher density within pedestrian oriented neighborhoods.

TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

Any housing policy or program to improve housing in Genesee County must include a component to rehabilitate older homes. While building new units may be an opportunity to meet an increased demand for housing, and some older units may need to be demolished, the existing older housing stock is the base housing supply for the County.

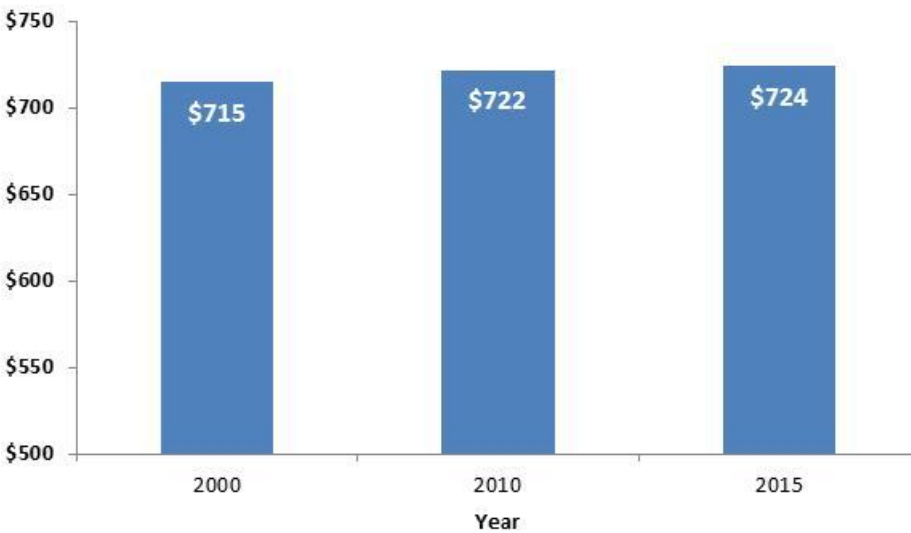
HOUSING AND RENTAL VALUES



**MEDIAN HOUSING VALUE: IN 2015 DOLLARS**

Using inflation adjusted values, the median housing value of Genesee County homes slightly decreased between 2000 and 2015.

Source: U.S. Bureau of Census (2000), Census American Community Survey (2010, 2015), LaBella Associates (2015 values calculated using US Bureau of Labor Statistics CPI inflation calculator).



**MEDIAN GROSS RENT: IN 2015 DOLLARS**

Using inflation adjusted values, the gross rent of Genesee County rentals remained essentially unchanged between 2000 & 2015.

Source: U.S. Bureau of Census (2000), Census American Community Survey (2010 & 2015), LaBella Associates (2015 values calculated using US Bureau of the Census CPI inflation calculator).

AFFORDABILITY AND COST BURDENS

**Genesee County:**

**1999-2015**

1999

**1.95**

2009

**2.00**

2015

**2.10**

**Regional & State:**

**2015**

**Genesee County**

**2.10**

**Buffalo Metro**

**2.40**

**Rochester Metro**

**2.54**

**New York State**

**4.70**

**RATIO OF HOUSING VALUES TO MEDIAN HOUSEHOLD INCOME**

The value of housing in Genesee County has increased faster than income. However, Genesee County's ratio is much smaller than the adjacent metro areas and New York State.

Source: U.S. Bureau of Census, American Community Survey, LaBella Associates

FINDINGS

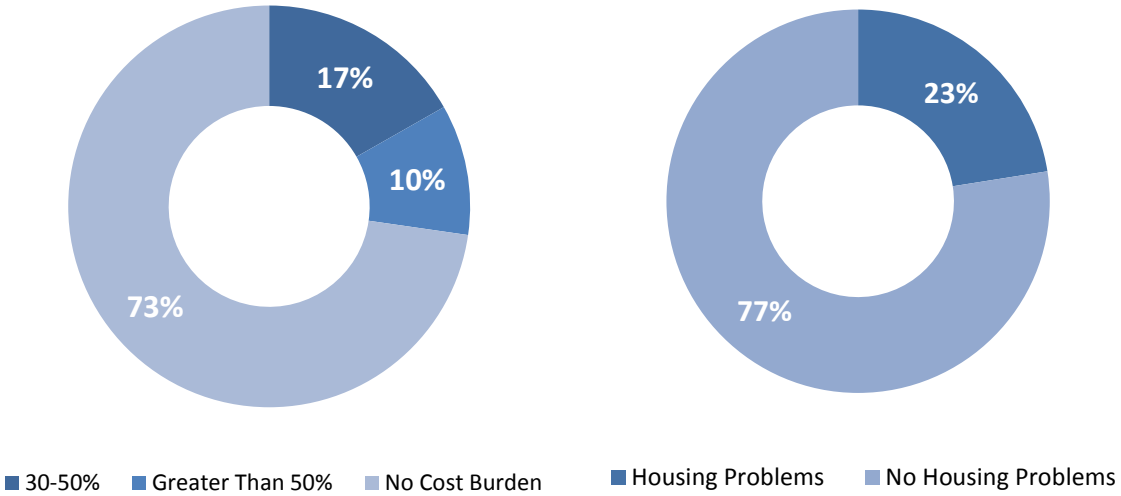
Overall the owner and rental housing market has been stable for the last 20 years. On the plus side, owners have not had significant increase in taxes due to higher housing costs. On the negative side, the investments owners have made in their homes have not increased in real, inflation adjusted dollars.

TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

If home values and rents are not increasing, the rate of return for owners to make improvements in their homes is not favorable. Similarly, developers that are not subsidized for rental projects may also not invest if their investments cannot provide a reasonable rate of return.

**COST BURDENS AND HOUSING PROBLEMS FOR OWNERS: 2013**

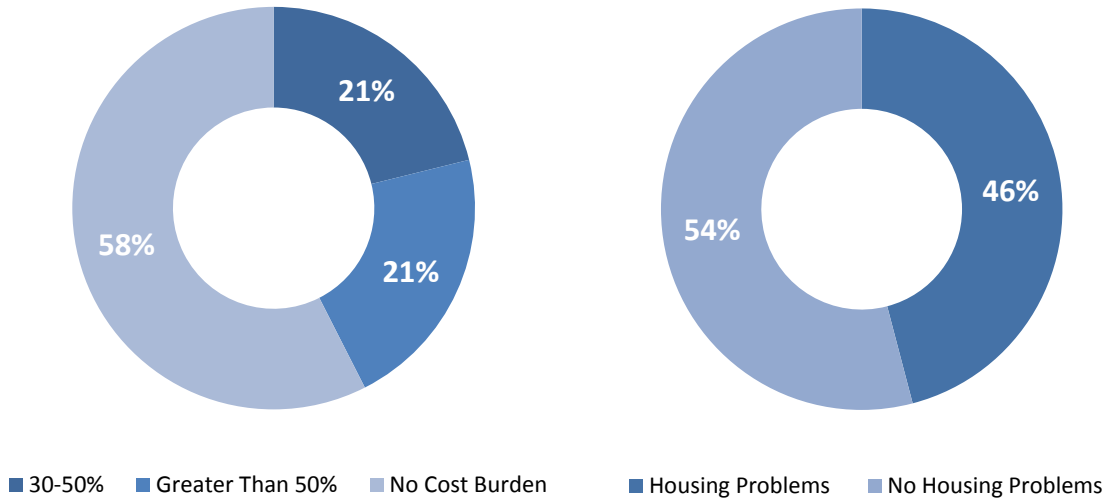
The majority of owners in Genesee County are not cost burdened (73%) or have housing problems (77%). However, 23% or 3,885 homeowners have housing problems.



Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data

**COST BURDENS AND HOUSING PROBLEMS FOR RENTERS: 2013**

While the majority of renters do not have cost burdens or housing problems, more than 40% have both a cost burden and a housing problem. 2,975 renters or 46% of renters have housing problems.



Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data

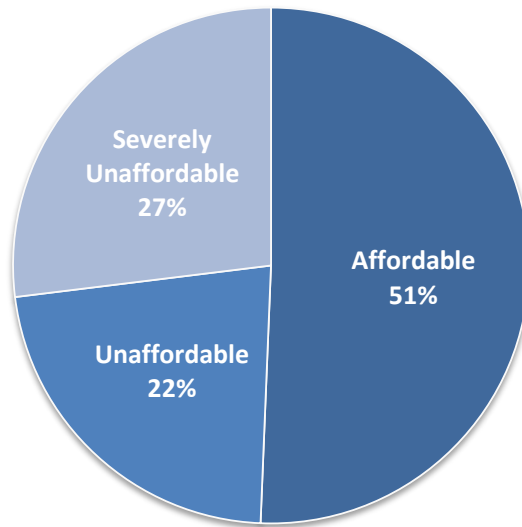
Housing Problems: Incomplete kitchen & plumbing facilities, more than 1 person/room, and cost burden greater than 30%.

Cost Burden: Ratio of Housing Costs to Household Income. Households are considered “cost burdened” if they are paying 30% or more of their income on housing costs (mortgage/rent + utilities, insurance, taxes)

**AFFORDABILITY: 2015**

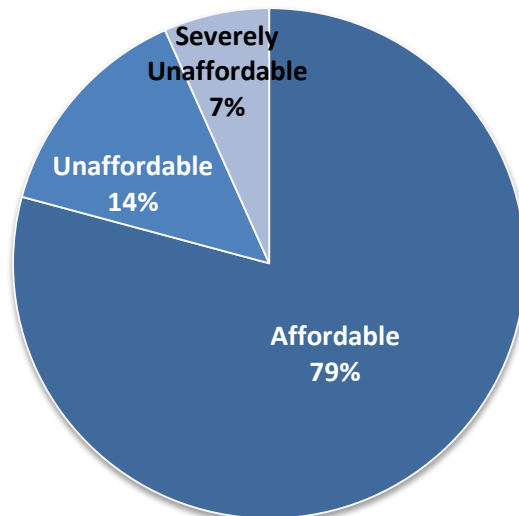
Lower income households in Genesee County spend more of their income on housing. Households earning below \$35,000 spend more than half their income on housing costs. Almost half of those renting (49%) are living in housing that are not affordable. The large majority of homeowners (79%) are living in housing that is affordable.

**RENTER HOUSING AFFORDABILITY: 2015**



Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data

**HOMEOWNER HOUSING AFFORDABILITY: 2015**



Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data

## FINDINGS

Many renters in Genesee County have both housing problems and cost burdens. While only a small percentage of homeowners have housing issues or are cost burdened, owner occupied units dominate the housing market in Genesee County and the *number* of owners that have housing problems (3,885) exceeds the *number* of renters that have housing problems (2,975).

## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

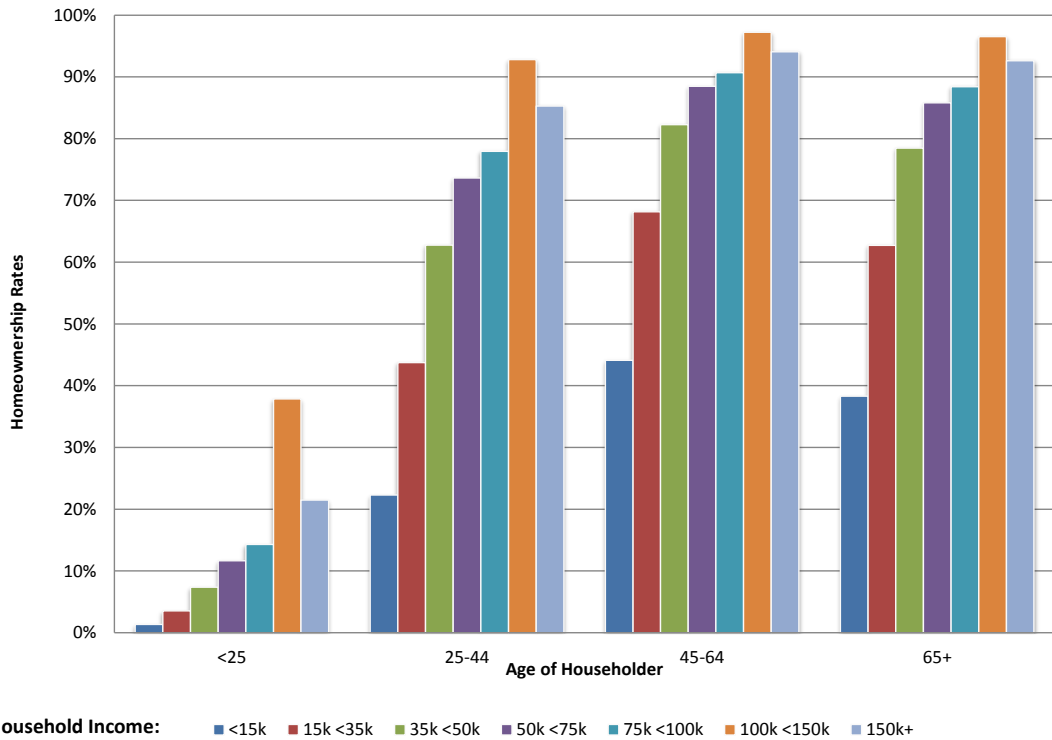
Overall, 30 percent of all households in Genesee County have housing problems. Housing problems include basic needs like complete kitchen and bathroom facilities. Programs for housing rehabilitation will be needed. But with 6,860 homes with housing problems, rehabilitation alone cannot satisfy the need. Therefore some homes that are unsafe or dilapidated, or do not make financial sense to rehabilitate will need to be demolished. Similarly, some new units will need to be built to replace the dilapidated units.

At the same time, with almost 50% of renters cost burdened, there will need to be subsidies to support lower rents at existing units and construction of new rental units.

HOMEOWNERSHIP RATES

HOME OWNERSHIP RATES BY AGE AND INCOME: 2015

Less than 50 percent of households headed by individuals less than 25 years of age have low home ownership rates at all income levels. Households headed by those older than 25 years of age are mostly owner occupied. As expected, home ownership increases with age and income.



source: U.S. Bureau of Census, American Community Survey

TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

If Genesee County wants to retain and attract younger households there will need to be a supply of rental units available for them. Similarly there needs to be a continuum of ownership opportunities as the population ages and their incomes increase.



SUMMARY OF RENTAL RATES AND FOR SALE PRICES

| Development                                       | Municipality        | Rooms      |            |             |            |            | Monthly Rent  | Utilities                      | Occupancy     |
|---|---------------------|------------|------------|-------------|------------|------------|---------------|--------------------------------|---------------|
|   |                     | Efficiency | One        | Two         | Three      | Four       |               |                                |               |
| <b>SUBSIDIZED SENIOR UNITS</b>                    |                     |            |            |             |            |            |               |                                |               |
| 400 Towers  | City of Batavia     | 85         | 58         | 5           |            |            | 30% Income    | Included                       | 100%          |
| Bergen Meadows                                    | Bergen              |            | 24         |             |            |            | 30% Income    | Included                       | 100%          |
| Corfu Meadows                                     | Corfu               |            | 24         |             |            |            | 30% Income    | Included                       | 100%          |
| Genesee Park Place                                | City of Batavia     |            | 32         |             |            |            | 30% Income    | Included                       | 100%          |
| Havenwood Apartments                              | City of Batavia     |            | 32         |             |            |            | 30% Income    | Included                       | 100%          |
| Jerome Senior Apartments                          | City of Batavia     |            | 34         | 3           |            |            | 30% Income    | Included                       | 100%          |
| Leisure Time Apartments                           | Alabama             |            | 18         | 4           |            |            | 30% Income    | Included                       | 100%          |
| LeRoy Meadows                                     | Village of LeRoy    |            | 80         |             |            |            | 30% Income    | Included                       | 100%          |
| Meadows at South Main                             | City of Batavia     |            | 24         |             |            |            | 30% Income    | Included                       | 100%          |
| Monsignor Kirby Apartments                        | City of Batavia     |            | 39         |             |            |            | 30% Income    | Included                       | 100%          |
| School House Manor                                | Village of Oakfield |            | 36         |             |            |            | 30% Income    | Included                       | 100%          |
| Village Square                                    | Village of LeRoy    |            | 36         |             |            |            | 30% Income    | Included                       | 100%          |
| Washington Towers                                 | City of Batavia     |            | 126        | 4           |            |            | 30% Income    | Included                       | 100%          |
| <b>TOTAL UNITS</b>                                |                     | <b>664</b> | <b>85</b>  | <b>563</b>  | <b>16</b>  |            |               |                                |               |
| <b>FAMILY SUBSIDIZED UNITS</b>                    |                     |            |            |             |            |            |               |                                |               |
| BHA Family Units                                  | City of Batavia     |            |            |             | 31         | 18         | 30% Income    | Included                       | 100%          |
| Batavia Meadows                                   | Batavia             |            | 16         | 16          |            |            | 30% Income    | Included                       | 100%          |
| Nichols Hillcrest Apartments                      | Bethany             |            | 2          | 6           |            |            | 30% Income    | Included                       | Not available |
| Northside Meadows                                 | City of Batavia     |            | 14         | 6           |            |            | 30% Income    | Included                       | 100%          |
| Tonawanda Terrace                                 | City of Batavia     |            |            | 1           | 2          | 2          | 30% Income    | Included                       | 100%          |
| <b>TOTAL UNITS</b>                                |                     | <b>114</b> | <b>32</b>  | <b>29</b>   | <b>33</b>  | <b>20</b>  |               |                                |               |
| <b>MARKET RATE APARTMENT COMPLEXES</b>            |                     |            |            |             |            |            |               |                                |               |
| Batavia Gardens                                   | City of Batavia     |            | 12         | 32          |            |            | \$570-\$595   | Water/Sewer                    | 100%          |
| Big Tree Glen                                     | Town of Batavia     |            | 16         | 24          | 16         |            | \$570-\$915   | Water/Sewer, Heat              | 100%          |
| Birchwood Village                                 | City of Batavia     |            | 16         | 42          | 130        | 36         | \$330-\$700   | Water/Sewer, Garbage           | 100%          |
| Brigman Apartments                                | Stafford Road       | 9          | 2          |             | 1          |            | \$520-\$700   | Water/Sewer, Electric, Garbage | 100%          |
| College Village                                   | Batavia             |            |            | 74          |            | 21         | \$500 - \$600 | Included                       | 85%           |
| Colony Run Town Homes                             | Attica              |            |            | 4           | 12         | 8          | \$455-\$540   | Water/Sewer, Garbage           | 100%          |
| Creekside Manor                                   | LeRoy               |            | 12         | 20          |            |            | \$660-\$790   | Heat/Hot Water                 | 90%           |
| DePaul Apartments                                 | City of Batavia     |            | 9          | 2           |            |            | \$500         | Included                       | 100%          |
| North Spruce Apartments                           | City of Batavia     |            | 45         | 30          |            |            | \$635-\$755   | Water/Sewer, Gas               | 100%          |
| Park Site Manor                                   | City of Batavia     | 33         |            | 24          |            |            | \$550-\$750   | Heat/Hot Water, Garbage        | 100%          |
| Rolling Hills                                     | Alexander           | 2          |            | 2           | 1          |            | \$500-\$1000  | Water/Sewer, Heat              | Not available |
| Royal Apartments                                  | Village of LeRoy    | 16         | 48         | 64          | 8          |            | \$515-\$815   | Heat/Hot Water, Garbage        | 92%           |
| Walden Estates                                    | City of Batavia     |            | 16         | 48          | 16         |            | \$760-\$915   | Water/Sewer, Garbage           | 97%           |
| Woodstock Gardens                                 | City of Batavia     |            | 40         | 88          |            |            | \$660-\$770   | Water/Sewer, Gas               | 99%           |
| <b>TOTAL UNITS</b>                                |                     | <b>979</b> | <b>60</b>  | <b>216</b>  | <b>454</b> | <b>184</b> | <b>65</b>     |                                |               |
| <b>SENIOR/SPECIAL NEEDS FACILITY LIVING UNITS</b> |                     |            |            |             |            |            |               |                                |               |
| DePaul Apartments                                 | City of Batavia     |            | 31         |             |            |            | \$300         | Included                       | 100%          |
| Greens of Leroy                                   | LeRoy               | 52         |            |             |            |            |               |                                | 100%          |
| The Manor House                                   | City of Batavia     | 90         |            |             |            |            |               |                                | Not available |
| <b>TOTAL UNITS</b>                                |                     | <b>121</b> | <b>90</b>  | <b>31</b>   |            |            |               |                                |               |
| <b>TOTAL UNITS BY ROOMS</b>                       |                     | <b>235</b> | <b>842</b> | <b>499</b>  | <b>217</b> | <b>85</b>  |               |                                |               |
| <b>TOTAL UNITS OVERALL</b>                        |                     |            |            | <b>1878</b> |            |            |               |                                |               |

**GENESEE COUNTY APARTMENT COMPLEXES**

There are 1,878 rental units in large multi-family apartment complexes in Genesee County. Roughly half of the units are subsidized (rent based on income and subsidized with government grants), while the other half are market rate (unsubsidized units).

Most of the apartment complexes in the County are fully occupied and many have waiting lists. While there is an array of rents asked at the market rate complexes, most single bedroom units are available for \$550-\$600/month and two bedroom units are available from \$700-\$750/month.

**GENESEE COUNTY ONE TO TWO BEDROOM RENTAL RATES**

Based on a review of current ads in the Batavia Daily News, Batavian, Trulia and Zillow, market rental rates for one to two bedroom apartments in housing structures that are not part of a larger multi-family complex vary considerably. One bedroom units range from \$475 to \$685 monthly. Two bedroom units, although limited, are rented for \$725 to 1,000 per month. Variations in rent can generally be attributed to location and size of units – those apartments in better locations near services, and larger units, can generate higher rental rates.

| Location          | Rent/Month | Bedrooms | Notes                        |
|-------------------|------------|----------|------------------------------|
| Batavia, City     | \$475      | One      | Utilities partially included |
| Oakfield, Village | \$475      | One      | Utilities included           |
| Batavia, City     | \$510      | One      | Utilities not included       |
| Pavilion, Town    | \$525      | One      | Utilities partially included |
| Le Roy, Village   | \$595      | One      | Utilities not included       |
| Batavia, City     | \$600      | One      | Utilities included           |
| Batavia, City     | \$635      | One      | Utilities not included       |
| LeRoy, Village    | \$645      | One      | Utilities Included           |
| Batavia, City     | \$650      | One      | Utilities partially included |
| Batavia, City     | \$685      | One      | Utilities included           |
| Batavia, City     | \$725      | Two      | Utilities not included       |
| Batavia, City     | \$900      | Two      | Utilities included           |
| Batavia, City     | \$1,000    | Two      | Utilities not included       |

| Municipality   | Zip   | Yr Built | Bed | Bath | Sq. Ft. (SF) | Price            | Price/SF    |
|----------------|-------|----------|-----|------|--------------|------------------|-------------|
| Darien         | 14040 | 1995     | 3   | 2    | 2,290        | \$161,000        | \$70        |
| Alabama        | 14013 | 1951     | 4   | 2.5  | 2,280        | \$71,756         | \$31        |
| Corfu          | 14036 | 1964     | 3   | 2    | 1,196        | \$145,000        | \$121       |
| Alabama        | 14013 | 1880     | 3   | 1    | 1,622        | \$155,000        | \$95        |
| Le Roy         | 14482 | 1965     | 4   | 1.5  | 1,768        | \$120,000        | \$67        |
| Elba           | 14058 | 1972     | 3   | 1.5  | 1,386        | \$175,000        | \$126       |
| Batavia        | 14020 | 1910     | 4   | 1    | 1,632        | \$62,109         | \$38        |
| East Bethany   | 14054 | 1818     | 4   | 3    | 2,840        | \$279,900        | \$98        |
| Bergen         | 14416 | 1870     | 3   | 3    | 2,644        | \$310,000        | \$117       |
| Darien         | 14040 | 1830     | 3   | 1    | 1,232        | \$114,000        | \$92        |
| Oakfield       | 14125 | 1956     | 3   | 2    | 1,440        | \$140,000        | \$97        |
| Bergen         | 14416 | 1963     | 3   | 1    | 1,000        | \$114,900        | \$114       |
| Oakfield       | 14125 | 1926     | 3   | 1.5  | 1,616        | \$86,814         | \$53        |
| Batavia        | 14020 | 1950     | 3   | 1    | 1,068        | \$90,000         | \$84        |
| East Bethany   | 14054 | 1870     | 2   | 1    | 1,540        | \$281,999        | \$183       |
| East Bethany   | 14054 | 1966     | 2   | 1.5  | 1,302        | \$149,999        | \$115       |
| Batavia        | 14020 | 1946     | 3   | 1    | 1,279        | \$82,500         | \$64        |
| Batavia        | 14020 | 1989     | 3   | 2    | 1,196        | \$122,000        | \$102       |
| Bergen         | 14416 | 1972     | 3   | 2    | 1,780        | \$175,000        | \$98        |
| Alden          | 14004 | 2001     | 3   | 4    | 3,085        | \$368,000        | \$119       |
| Le Roy         | 14482 | 1910     | 3   | 2    | 1,352        | \$125,000        | \$92        |
| Le Roy         | 14482 | 1967     | 3   | 1    | 1,683        | \$187,000        | \$111       |
| Pavilion       | 14525 | 1930     | 2   | 1    | 1,154        | \$28,000         | \$24        |
| Byron          | 14422 | 1916     | 4   | 2    | 2,000        | \$127,000        | \$63        |
| Batavia        | 14020 | 1980     | 3   | 2    | 1,746        | \$157,999        | \$90        |
| Stafford       | 14143 | 1966     | 4   | 1    | 1,566        | \$100,000        | \$63        |
| Batavia        | 14020 | 1954     | 4   | 1    | 1,152        | \$100,000        | \$86        |
| Batavia        | 14020 | 1966     | 3   | 1.5  | 1,792        | \$102,000        | \$56        |
| Elba           | 14058 | 1920     | 3   | 1    | 1,272        | \$85,000         | \$66        |
| Elba           | 14482 | 1967     | 3   | 2    | 988          | \$111,900        | \$113       |
| Elba           | 14058 | 1963     | 2   | 1    | 968          | \$95,000         | \$98        |
| Byron          | 14422 | 1978     | 3   | 1    | 2,200        | \$190,000        | \$86        |
| Batavia        | 14020 | 1930     | 5   | 1.5  | 2,208        | \$59,900         | \$27        |
| Batavia        | 14020 | 1926     | 3   | 1.5  | 1,870        | \$154,600        | \$82        |
| Stafford       | 14143 | 1870     | 3   | 1    | 1,385        | \$80,000         | \$57        |
| Stafford       | 14143 | 1966     | 4   | 2    | 1,732        | \$170,000        | \$98        |
| Batavia        | 14020 | 1895     | 4   | 2    | 1,651        | \$58,000         | \$35        |
| Le Roy         | 14482 | 1952     | 3   | 1.5  | 1,689        | \$57,750         | \$34        |
| Batavia        | 14020 | 1946     | 3   | 1.1  | 1,365        | \$113,800        | \$83        |
| Batavia        | 14020 | 1954     | 3   | 1.5  | 1,348        | \$145,000        | \$107       |
| Batavia        | 14020 | 1876     | 5   | 2    | 2,360        | \$125,000        | \$52        |
| Corfu          | 14036 | 1945     | 4   | 2    | 2,428        | \$194,900        | \$80        |
| Stafford       | 14143 | 1925     | 1   | 1    | 792          | \$78,000         | \$98        |
| <b>AVERAGE</b> |       |          |     |      | <b>1,649</b> | <b>\$136,066</b> | <b>\$83</b> |
| <b>MEDIAN</b>  |       |          |     |      | <b>1,616</b> | <b>\$122,000</b> | <b>\$86</b> |

**GENESEE COUNTY HOMES FOR SALE MARKET DATA: AUGUST 2017**

Based on data from Zillow, there were approximately 50 homes for sale in Genesee County in August of 2017. There is a significant variation of home prices throughout the County. However, both the average and median sales price/sq. ft. is essentially the same at \$83/sq. ft. and \$86/sq. ft..

According to several contractor and realtor websites, the cost to build a new home, of decent quality, is approximately \$150/sq. ft. to \$175/sq. ft., or approximately double the average sales price of an existing home, which includes a lot, in Genesee County. Therefore, to build the average home of approximately 1,650 sq. ft. in Genesee County would be \$247,550 to \$288,750 before adding in the cost of a lot, site work, soft costs and profit for a contractor.

MUNICIPAL ZONING AND PLANNING POLICIES

Zoning ordinances and Comprehensive Planning documents of every municipality in Genesee County were reviewed to determine any regulatory or policy impediments toward the construction or renovation of housing. Based on the review, as evidenced by the table below, none of the communities discouraged any types of housing in their zoning codes. The only minor restriction was that the City of Batavia was the only community that permitted high rise housing complexes, and the City of Batavia and Town of Batavia were the only communities that permitted townhome development specifically (other communities may allow townhome development as a multi-family development proposal). Similarly, all of the communities that had Comprehensive Plans encouraged a greater diversity in housing types within their municipalities.

| Municipality  | Mobile            | Single-family             | Two-family             | Multi-family         | Townhouse           | High-Rise  |
|---------------|-------------------|---------------------------|------------------------|----------------------|---------------------|------------|
| Batavia (C)   | Prohibited        | R-1, R-2, R-3, R-1A       | R-2, R-1A              | R-3*                 | R-3*                | R-3*, P-3* |
| Alexander (V) | R-2*              | R-1, R-2                  | R-2                    | R-2, C               |                     |            |
| Attica (V)    |                   | LDR, MDR, MFR, NC         | MFR, MDR*              | MFR, VC, NC, GC      |                     |            |
| Bergen (V)    | R-3*              | R-1, R-2, R-3             | R-2, R-3               | R-2*, R-3*           |                     |            |
| Corfu (V)     | R-2*, NB*, PUD*   | R-1, R-2                  | R-1, R-2               | R-2*, NB*            |                     |            |
| Elba (V)      | A-R, MHO          | A-R, R                    | A-R, R*                | A-R*, R*             |                     |            |
| LeRoy (V)     | PUD*              | R-1, R-2, R-3             | R-2, R-3               | R-2*, R-3*           |                     |            |
| Oakfield (V)  | PUD*              | R-1, R-2                  | R-1*, R-2              | R-1*, R-2*           |                     |            |
| Alabama (T)   | A-R, R*           | A-R, R                    | A-R, R*                | A-R*, R*             |                     |            |
| Alexander (T) | A-R*, R*          | A-R, R, C-1*              | A-R, R, C-1*           | A-R*, R*, C-1*       |                     |            |
| Batavia (T)   | AG-R              | AG-R, R, HR, HC           | AG-R, R, HR, HC        | AG-R*, R*, HR*, HC*  | AG-R*, R*, HR*, HC* |            |
| Bergen (T)    | MHO               | R-20, R-30, RA-40         | R-20*, R-30*, RA-40*   | R-20*, R-30*         |                     |            |
| Bethany (T)   | A-R, R*           | A-R, R                    | A-R, R                 | A-R*, R*             |                     |            |
| Byron (T)     |                   | A-R, R-1                  | A-R*, R-1              | A-R*, R-1*           |                     |            |
| Darien (T)    | LDR*, MDR*        | LDR, MDR                  | LDR, MDR               | LDR*, MDR*, C*       |                     |            |
| Elba (T)      | A-R, MHO          | A-R, R                    | A-R, R*                | A-R*, R*             |                     |            |
| LeRoy (T)     | R+A*, R-1*, R-2*  | R+A, R-1, R-2             | R+A, R-1, R-2          |                      |                     |            |
| Oakfield (T)  | R&A, R*           | R&A, R                    | R&A, R                 |                      |                     |            |
| Pavillion (T) | A&R-1             | A&R-1, A&R-2, R           | A&R-1, A&R-2, R*       | A&R-1*, A&R-2*, R*   |                     |            |
| Pembroke (T)  | AG, AG-R, MDR     | AG, AG-R, MDR, R, LC*, C* | AG-R, MDR, R*, LC*, C* | AG-R*, MDR*, LC*, C* |                     |            |
| Stafford (T)  | Applicable to SUP | A-R, R, H                 | A-R, R, H              | A-R*, R*, H*, IP*    |                     |            |

\* Requires special use permit (SUP)

Zones where residential permitted in table

AG: Agricultural  
 AG-R (A-R, A&R): Agricultural – Residential  
 C: Commercial  
 GC: General Commercial  
 H: Hamlet  
 HC: Hamlet Commercial  
 HR: Hamlet Residential  
 IP: Industrial Park  
 LC: Limited Commercial

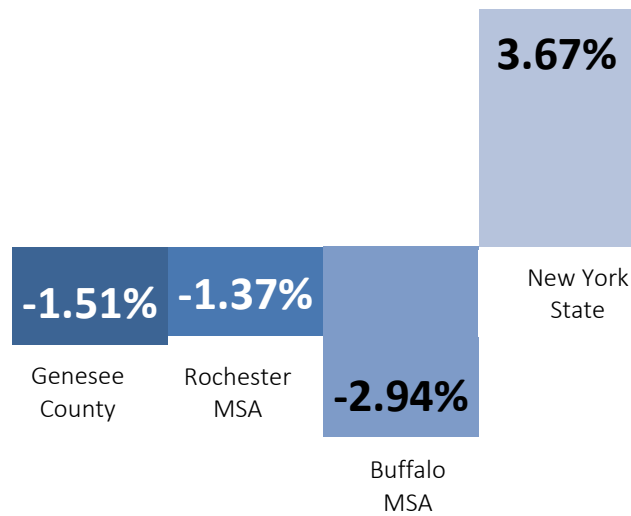
LDR: Low Density Residential  
 MDR: Medium Density Residential  
 MHO: Mobile Home Overlay  
 MFR: Multi-Family Residential  
 NB: Neighborhood Business  
 NC: Neighborhood Commercial  
 P-3: Planned Development  
 PUD: Planned Unit Development  
 RA (R+A, R&A): Residential-Agricultural  
 VC: Village Center

**SECTION 3**  
**DEMOGRAPHIC CHARACTERISTICS**

POPULATION CHANGES: 2000 TO 2015

**GENESEE COUNTY, METROPOLITAN AREAS, & NEW YORK STATE POPULATION CHANGES: 2000 TO 2015**

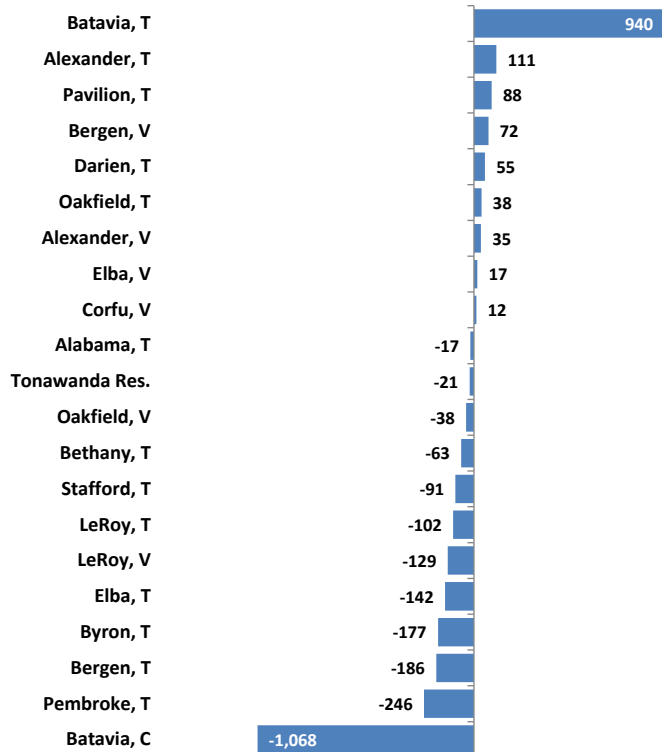
Genesee County’s change in population of -1.51 percent mirrors population losses in the adjacent metro areas while New York State overall has grown in population.



Source: U.S Bureau of the Census, American Community Survey

**GENESEE COUNTY MUNICIPAL POPULATION CHANGES: 2000 TO 2015**

With the exception of the City and Town of Batavia having roughly equal losses and gains in populations respectively, there is no pattern geographically or by type of municipality in population growth between 2000 and 2015.



Source: U.S Bureau of the Census, American Community Survey

## FINDINGS

Since 2000 Genesee County's population has essentially been stable with a minor loss in population of less than two percent over the time period. While the population change certainly lagged New York State's overall population growth rate of 3.67 percent during the same time period, the loss was roughly equivalent to the Rochester metro area's rate of population loss and actually better than the Buffalo metro area population decline.

It should be noted that these figures are for a 15 year period that included the 2008 "Great Recession", which would depress population figures especially in Upstate New York. At the same time, during the last five years, the Buffalo area has started to experience significant and real improvements in its economy while Rochester is just starting.

In the 14020 zip code the City and Town of Batavia experienced almost equivalent, but opposite, population changes of roughly 1,000 people. City of Batavia population declines are likely attributable to some households moving out of the City but also because the average household size of 2.29 person per household is significantly below Genesee County's average household size of 2.45 percent. Nor is there any vacant land on which to build new housing.

Population growth in the Town, although it to has a very low average household size even below the City's at 2.24 persons per household, can be attributed to new housing units being built there. Unlike many suburban areas in Buffalo and Rochester, the new housing growth is not typically in subdivisions but in single lot developments on large lots.

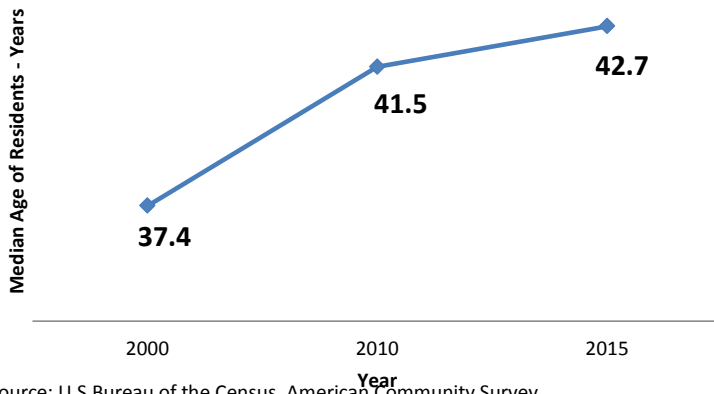
## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

Despite the trend in Upstate New York of significant population declines in urban and rural areas, Genesee County's population has been stable. Consequently, significant impacts on the housing market, which are directly tied to population changes, have been minimal. Decreases in average household sizes, however, could have a significant impact on the demand for larger homes in the future.

The shift in population between the City and Town indicates a geographic spreading of population away from the City. This trend obviously could have negative impacts on the City in increasing vacancies, lower housing values and an increased tax burden on less people in the City. In the Town it could mean additional services provided to new residents and infrastructure costs.



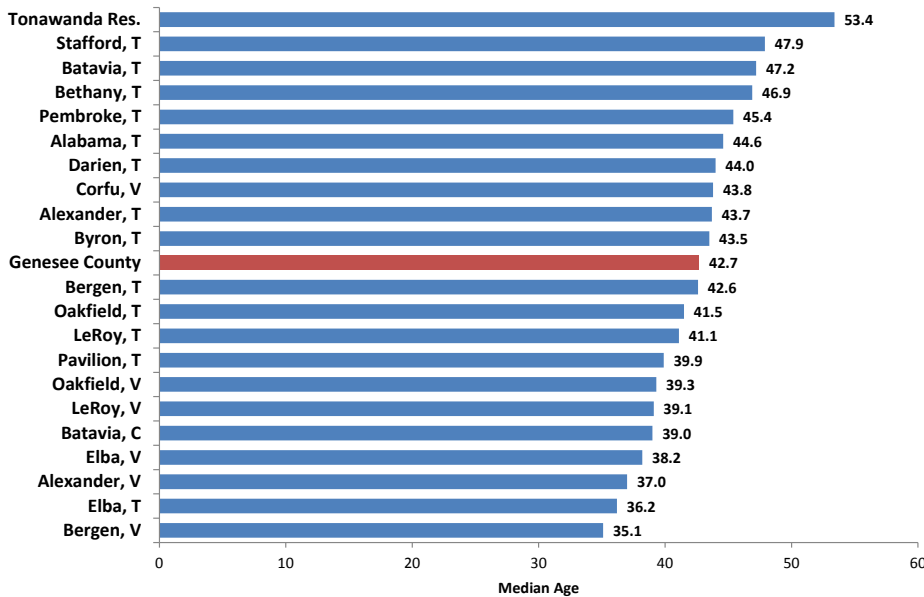
POPULATION FACTORS: AGE



**GENESEE COUNTY MEDIAN AGE: 2000 TO 2015**

Overall the median age in Genesee County has jumped significantly from 37.4 years of age in 2000 to 42.7 years of age in 2015.

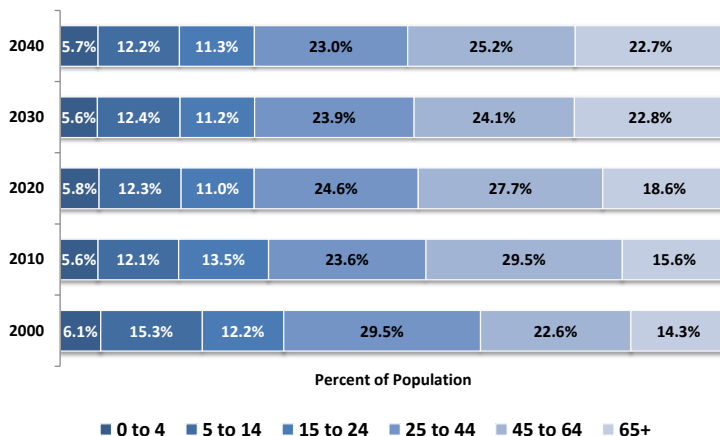
Source: U.S Bureau of the Census, American Community Survey



**GENESEE COUNTY MUNICIPAL MEDIAN AGE: 2015**

Generally, cities and villages in Genesee County had a lower median age than the Towns in Genesee County.

Source: U.S Bureau of the Census, American Community Survey



**GENESEE COUNTY AGE COHORTS: 2000 TO 2040**

For the next 15-20 years, if the population does not increase overall, almost half the population in Genesee County will be more than 45 years old by 2040.

Source: U.S Bureau of the Census, Cornell Community and Regional Development Institute

## FINDINGS

While the increase in median age seems to be slowing within Genesee County, the increase of more than 5 years in a fifteen year period is significant. In the same time period the median age across New York State only went from 36 years of age to 38 years of age. Similarly the average age in the United States overall only increased from 35.3 to 36.7.

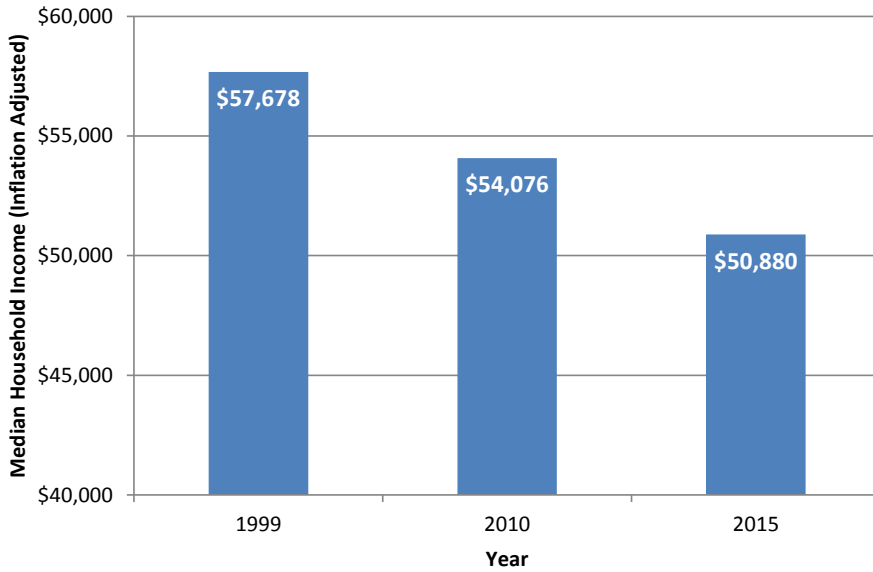
So not only is the median age increasing at a faster rate in Genesee County than New York State and the United States, but there is a five year difference between Genesee County's median age and New York State's median age. This can be attributed to the stagnant population growth and lack of young families and individuals moving into the County. It is also reflective of the aging of the baby boomers in the County.

## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

The aging of the population has a significant impact on housing including:

- Household sizes decrease as people age. Kids become adults and leave home. Seniors often live in one or two person households. Consequently the need for space decreases and the desire to maintain a large lot also diminishes.
- More services are needed. Handicapped accessible units or first floor units will be in higher demand. People may need to move to units that have better accessibility or modify their existing units to be accessible.
- Mortgages get paid off. This is a positive result of aging and some households will have more disposable income to spend on home improvements, shopping, restaurants and recreation. For lower income households not having a mortgage payment can help individuals stay in their home instead of having to sell and rent housing.
- Access to, and availability of, healthcare will become more important.
- New housing construction and rehabilitation of existing units should take into consideration developing capacity for residents to age in place to adapt to future mobility needs.

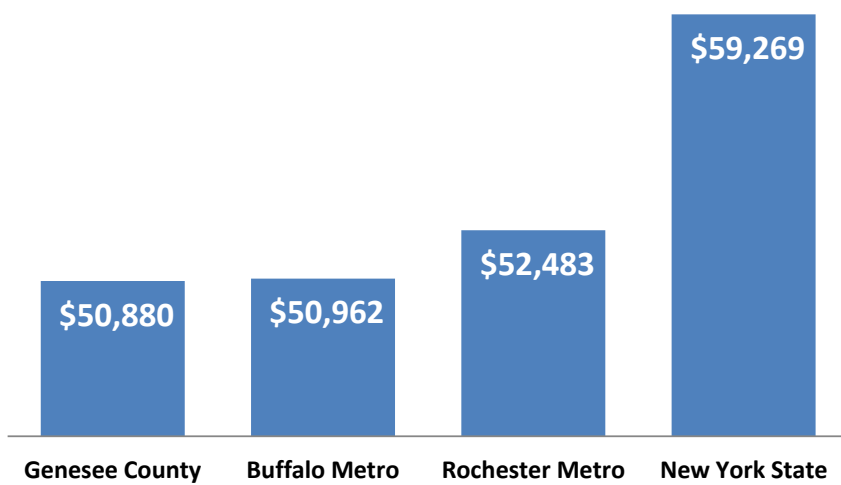
POPULATION FACTORS: MEDIAN HOUSEHOLD INCOME



**GENESEE COUNTY  
MEDIAN HOUSEHOLD  
INCOME, INFLATION  
ADJUSTED: 1999-2015**

Genesee County's inflation adjusted Median Household Income has decreased by more than 11 percent between 1999 and 2015.

Source: U.S Bureau of the Census, American Community Survey; LaBella Associates

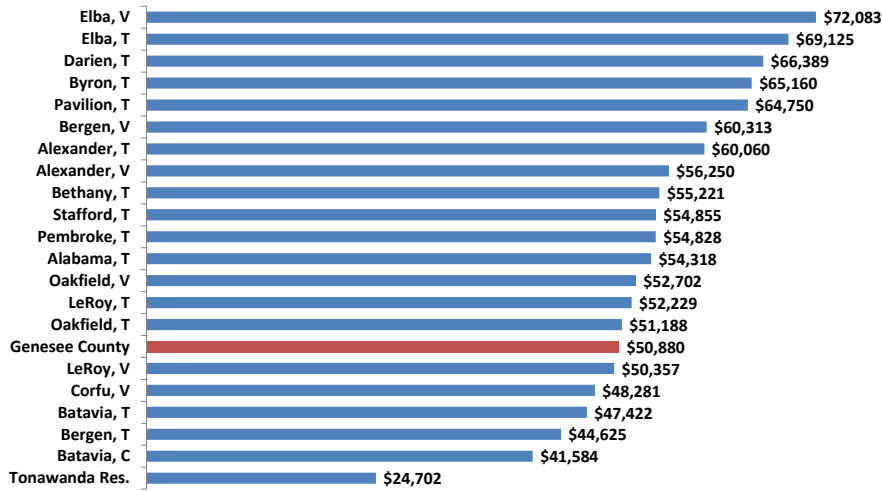


**MEDIAN HOUSEHOLD  
INCOME: 2015**

Genesee County's Median Household Income is in line with the Buffalo and Rochester metro areas but considerably below New York State's Median Household Income.

Source: U.S Bureau of the Census, American Community Survey

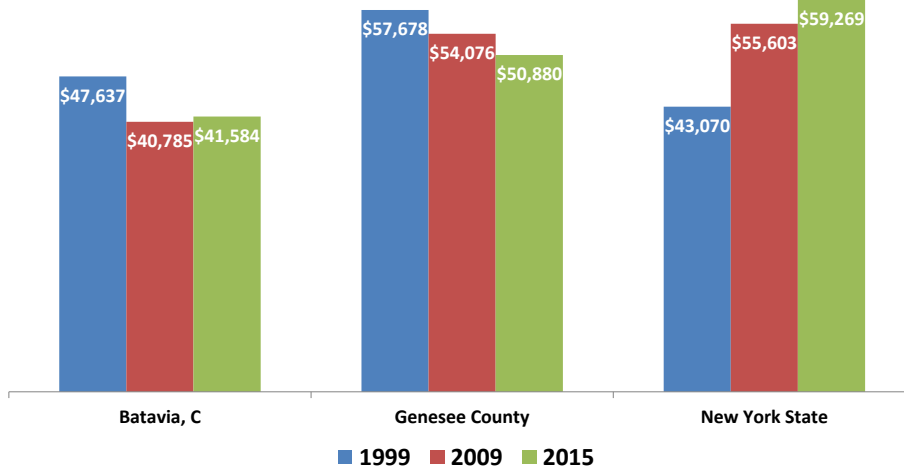
GENESEE COUNTY HOUSING NEEDS AND MARKET ANALYSIS



**MEDIAN HOUSEHOLD INCOME BY MUNICIPALITY: 2015**

There is no pattern within the county related to Median Household Income other than those communities with higher populations and home to affordable housing developments have lower household incomes.

Source: U.S Bureau of the Census, American Community Survey



**MEDIAN HOUSEHOLD INCOME CHANGES: 2000 TO 2015**

While the inflation adjusted Median Household Income (MHI) in New York State increased between 1999 and 2015, Genesee County's MHI decreased. The City of Batavia's MHI fell between 1999 and 2009 but slightly increased between 2009 and 2015.

Source: U.S Bureau of the Census, American Community Survey

## FINDINGS

Inflation adjusted median household income in Genesee County decreased by more than 11 percent between 2000 and 2015. While there are many factors that can contribute to lower household incomes, some of the factors may include:

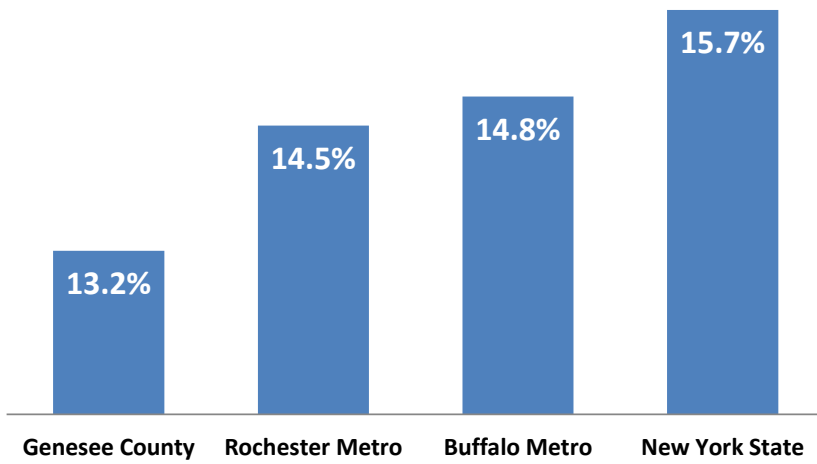
- Retirements. Genesee County is getting older and many of the baby boomers are retiring. In retirement, income is significantly reduced for many households.
- Loss of higher paying jobs. Genesee County, like the rest of Upstate New York, has experienced reductions in the manufacturing workforce. Manufacturing jobs, on average, have higher wage rates than other jobs that do not require a college education. (See pages 26 & 27 for employment data)
- Increase in lower paying jobs. As with the rest of Upstate New York, higher paying manufacturing jobs have been replaced by lower paying service jobs (accommodation, food services, health care) in Genesee County. (See pages 26 & 27 for employment data)

## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

There is a direct relationship between household incomes and both the types and value of housing units. As a rule of thumb, a household can afford house values between 2.5 to 3 times their median household incomes. Similarly renters can afford a rental rate that is equal to 25-30 percent of their income.

Declines in household income can have multiple impacts on the housing market:

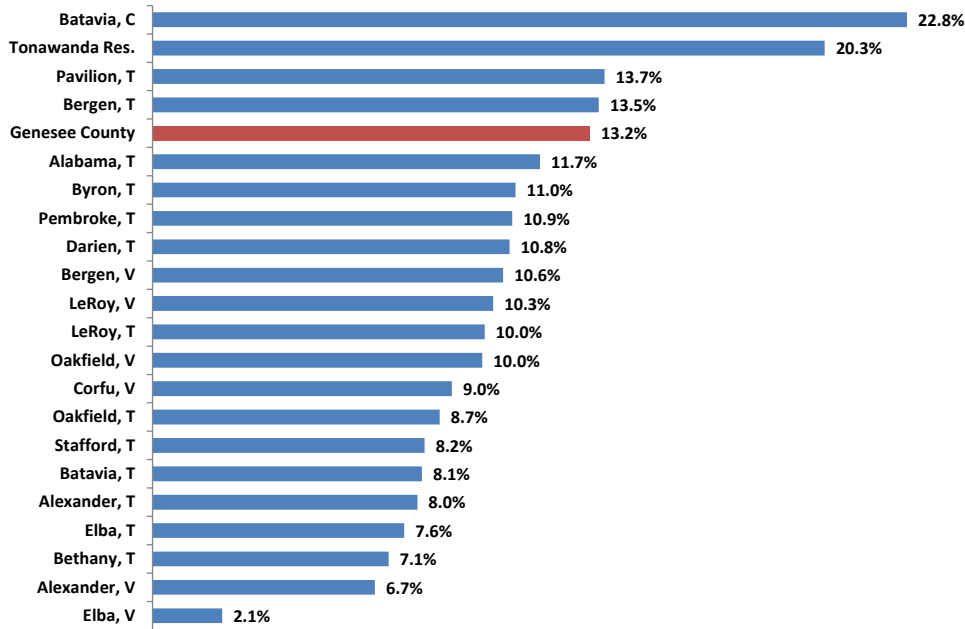
- Households may seek out smaller housing units to reduce mortgages and rents. Accordingly, the demand for smaller units will increase and the demand for larger units will decrease.
- Household maintenance may be deferred which can be an issue across the County, but more apparent in Cities and villages in the County which have a high density building pattern.
- Homeholders may need to sell their homes and move into rental units.



**POVERTY RATES: 2015**

While 13.2 percent of individuals in Genesee County live in households that have incomes below the poverty level, the County’s poverty rate is below the Rochester & Buffalo metro area rates.

Source: U.S Bureau of the Census, American Community Survey



**POVERTY RATES BY MUNICIPALITY: 2015**

More than 1 out of every five people in the City of Batavia and the Tonawanda Reservation live in poverty.

Source: U.S Bureau of the Census, American Community Survey

## FINDINGS

Poverty all across Upstate New York is becoming an issue. While Genesee County's 2015 poverty rate is lower than compared to the Buffalo and Rochester metro areas, it has almost doubled since 2000 when it was 7.6 percent. The reasons for the increased poverty rate can be attributed to many of the factors already outlined in the report:

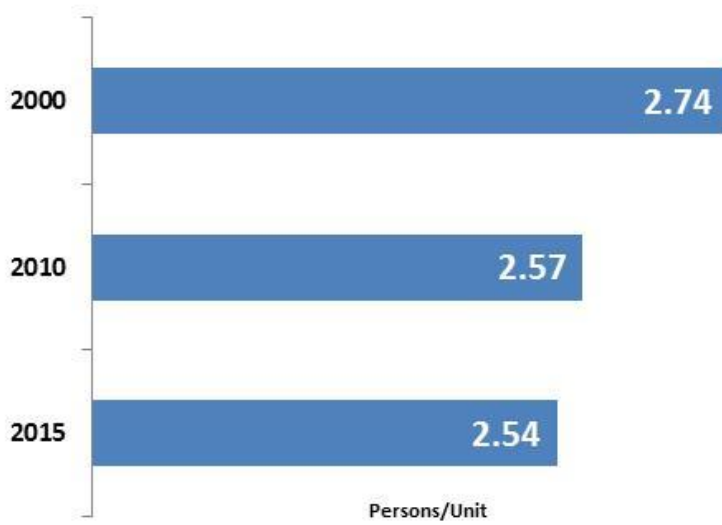
- Increased Median ages and increases in the senior population which typically have lower incomes.
- Retirements and the loss of income.
- Decreases in family size, some due to increases in single parent homes which typically have lower income.
- Loss of higher paying jobs.
- Increase in lower paying jobs.

## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

As with Median Household Income there is a direct relationship between poverty levels and housing. The majority of individuals living in poverty cannot afford market rate rents and certainly cannot afford or qualify for market rate home ownership. Most of those in poverty therefore will need public housing or subsidies to ensure they live in decent, safe and affordable housing.

Increases in poverty also have similar housing impacts that the decline in household incomes have including the need for smaller housing units, more rental units and assistance for the maintenance of homes.

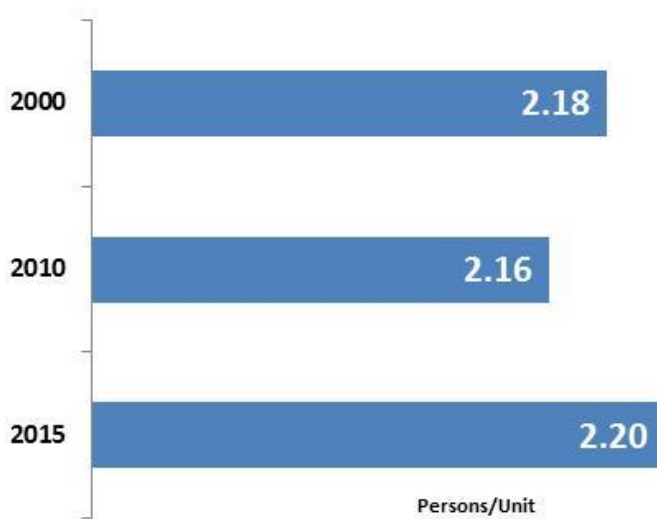
Clearly, one of the solutions to reducing poverty and creating wealth is creating good paying jobs and increasing the number of families supported by those jobs. However, more good paying jobs will not resolve all poverty issues as some senior households and disabled individuals are living below the poverty and are not expected to enter the job market.



**AVERAGE OWNER OCCUPIED HOUSEHOLD SIZE: 2000 - 2015**

The average household size of owner occupied units has declined between 2000 and 2015.

Source: U.S Bureau of the Census, American Community Survey



**AVERAGE RENTER OCCUPIED HOUSEHOLD SIZE: 2000 - 2015**

The average household size of renter occupied units was stable in Genesee County between 2000 and 2015.

Source: U.S Bureau of the Census, American Community Survey



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## FINDINGS

The average household size of owner occupied homes in Genesee County dropped dramatically by almost 10 percent between 2000 and 2015 from 2.74 to 2.54. This is a significant shift and is definitely a contributor to loss in population. In simple terms, families in Genesee County have “aged” and in aging households children have grown up and left the nest.

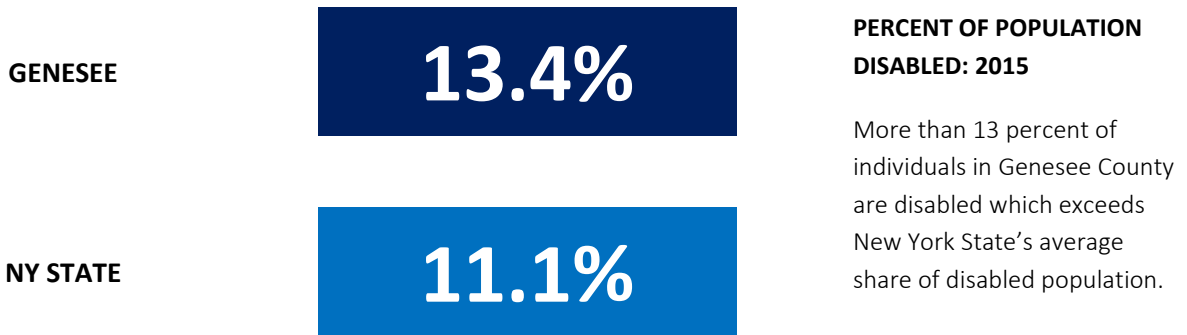
The drop in the size of owner occupied household sizes is even more pronounced when compared to renter households. Since 2000 the average household size of renter occupied has been very stable at around 2.2 persons per household. This is likely a reflection of the size of the available rental units available in the County. It is also a reflection of the affordability of owner occupied homes for many families as they likely move out of rental units when their family grows.

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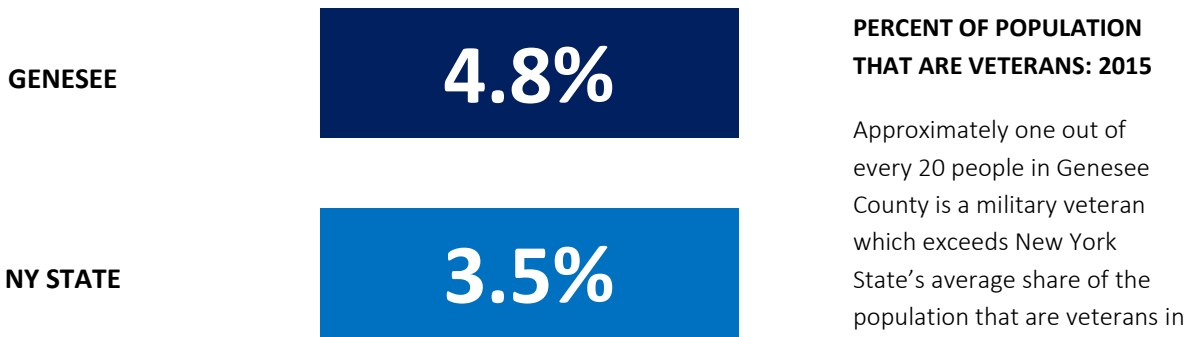
## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

Of all the data presented, this trend is one of the most significant because it impacts the types of housing individuals will need in the future, regardless of shifts in population. While there will still be a demand for larger occupied homes, the need for smaller owner occupied homes will increase in the future. Certainly there is a large stock of smaller owner occupied homes in the City of Batavia and the Villages but those generally cater to the low to middle income markets with very little for upper income homeowners.

Therefore, like many other Upstate New York communities, there will be a demand in the future for smaller homes on smaller lot sizes. That could be in the form of new homes, including patio homes, or by renovating existing owner occupied housing to satisfy an aging population with higher incomes.



Source: U.S Bureau of the Census, American Community Survey



Source: U.S Bureau of the Census, American Community Survey

## FINDINGS

An important segment of the population that often gets overlooked for housing opportunities are disabled and veterans' populations. However, they are an important population that also needs housing.

In Genesee County, more than 13% of the population is disabled. Senior citizens make up roughly half of the disabled population.

About a third of US housing is potentially modifiable for individuals with mobility disabilities, but less than four percent of units are actually livable for these individuals and less than two percent are fully accessible by wheelchairs (US Department of HUD, *Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey*). Nationally, rental units are more likely to be accessible than owner-occupied but less likely to be modifiable. In Genesee County, according to the *Housing Assistance & Information Directory*, two-thirds of the 211 units in senior congregate living facilities are accessible. Among 868 market-rate apartment complex units listed, two are accessible. Most accessible units are in and around the City of Batavia.

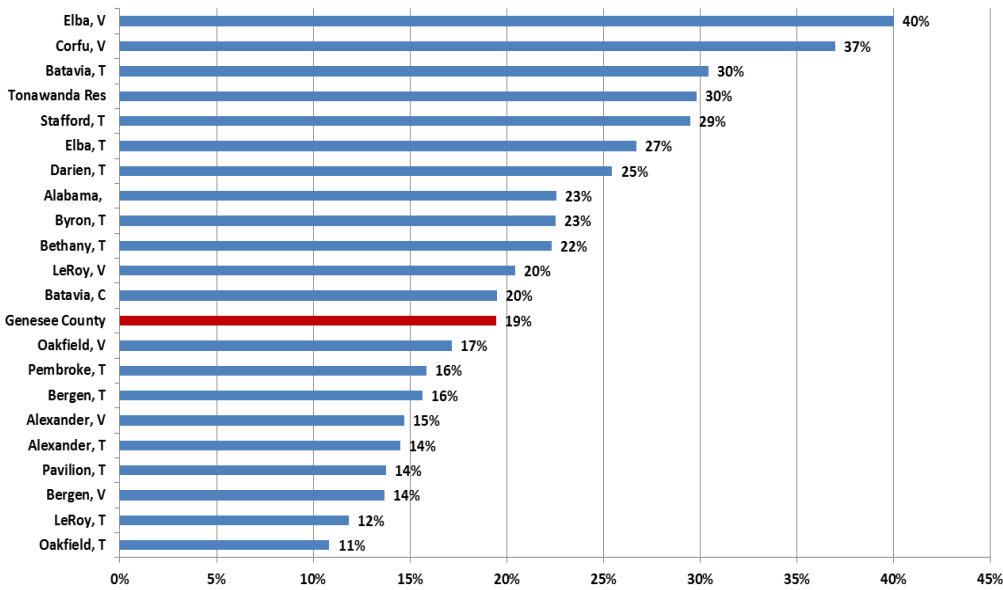
The County's 2,263 veterans present unique housing challenges. Some veterans find they are unprepared for the transition to civilian life due to injuries and battlefield trauma that leave them troubled and disabled. Among results of diagnosed or undiagnosed mental or substance abuse problems and physical limitations are unemployment and high risk for homelessness. A 2016 report for the Homeless Alliance of New York found that 65 percent of Genesee County's 165 homeless are veterans.

## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

Basic modifications to adapt housing units to the accessibility needs of disabled tenants or owners, or their disabled visitors, are often inexpensive and straightforward. The Americans with Disabilities Act may also require them. Fully equipped apartments with no interior level changes, accessible bathrooms and kitchens that fully accommodate wheelchairs and people with walkers can be expensive to build and even more so to retrofit, raising the cost of tenancy or ownership.

With a better understanding of potential modifications that meet renters' needs the County can guide property owners and apartment complex owners and managers to accommodate renters' range of mobility difficulties without necessitating burdensome rental rates. Economically modifying existing units to accommodate mobility needs can also make more accessible rental units available throughout the county.

Veterans also have special needs that the housing market often cannot supply. The VA provides 18 units of transitional housing at the Batavia VA campus. Proposals for new apartments in Batavia would provide 27 units earmarked for veterans and they need more units. Housing is just one challenge facing modern veterans and in addition to the VA, a number of agencies provide including housing and transitional services to Genesee County's veterans. They include Eagle Star, Volunteers of America, WNY Continuum of Care, DePaul Mental Health Services and others.



**DISABLED LIVING BELOW THE POVERTY LINE: 2015**

Almost a fifth of the population living below the poverty line is disabled. In the Town of Batavia, where 8.1% of residents live in poverty, 30% are disabled.

Source: U.S Bureau of the Census, American Community Survey

**CONCENTRATIONS OF DISABLED LIVING BELOW THE POVERTY LINE: 2015**

More than half of the County’s low-income disabled live in the City of Batavia (653) and Town of Batavia (168). Significant numbers also live in LeRoy, Pembroke and Darien.

Low-income populations experiences disability at a disproportionate rate compared to the overall population. In 2015, 13.2 percent of the County’s population lived below the poverty line; 1,507 or 19 percent of these low-income individuals were disabled. Among the very poor, those living below 50 percent of the poverty level, 19 percent are disabled.

With special needs for accessibility, the disabled poor present unique housing needs for accessibility and affordability.

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## FINDINGS

Poverty exacerbates housing issues faced by the disabled population. The elderly are more likely to be disabled and in Genesee County, subsidized senior living complexes answer this need with almost half their 656 units handicapped accessible. The subsidized senior complexes are required to accept disabled applicants for apartments regardless of their age if they can accommodate them. The competition for units in the senior complexes is made higher because among 118 units in the County's subsidized multi-family developments; six are accessible, according to the 2015 *Housing Assistance and Information Directory*.

Most subsidized accessible rental units cluster in and around the City of Batavia. Additional accessible units could be located in units available to holders of Housing Choice vouchers countywide and that is a priority for the Housing Choice program.

Low-income home owners may not be able to afford the modifications they need to make to their homes to accommodate a disabled family member.

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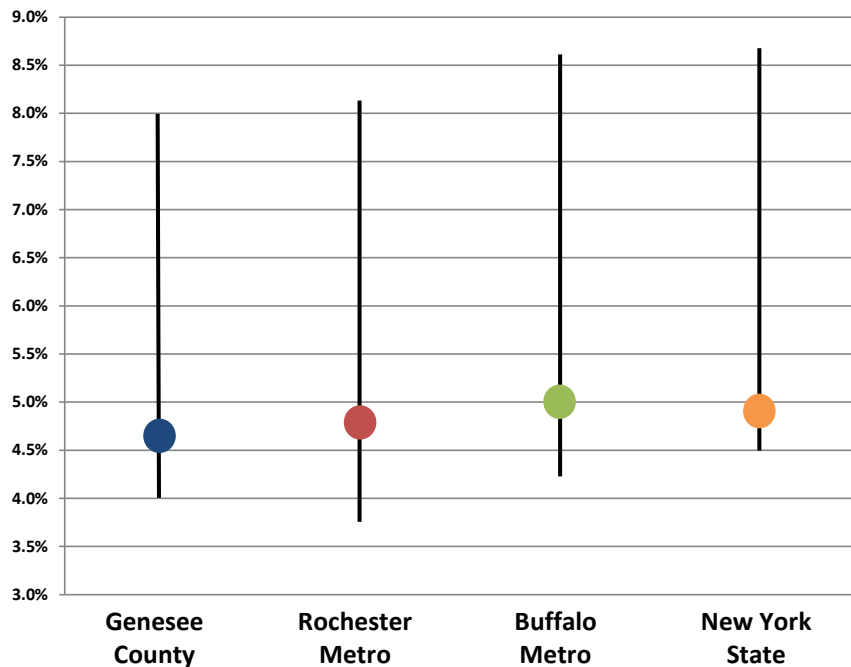
## TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET

This report addresses availability of housing for households by HUD income ranges elsewhere. There are not enough units for the poor, and therefore, not enough for the poor who happen to be disabled. Little subsidized housing exists outside of the urbanized area of Batavia Town and City; this condition likely extends to scattered sites that accept Housing Choice vouchers as well as that can accommodate the needs of the disabled.

Rents in some market rate complexes may be low enough to accommodate low-income renters, but these have few units categorized as accessible.

**SECTION 4**  
**ECONOMIC CHARACTERISTICS**

UNEMPLOYMENT AND EMPLOYMENT



Source: NYS Department of Labor

**GENESEE COUNTY ANNUAL UNEMPLOYMENT: 2000-2016**

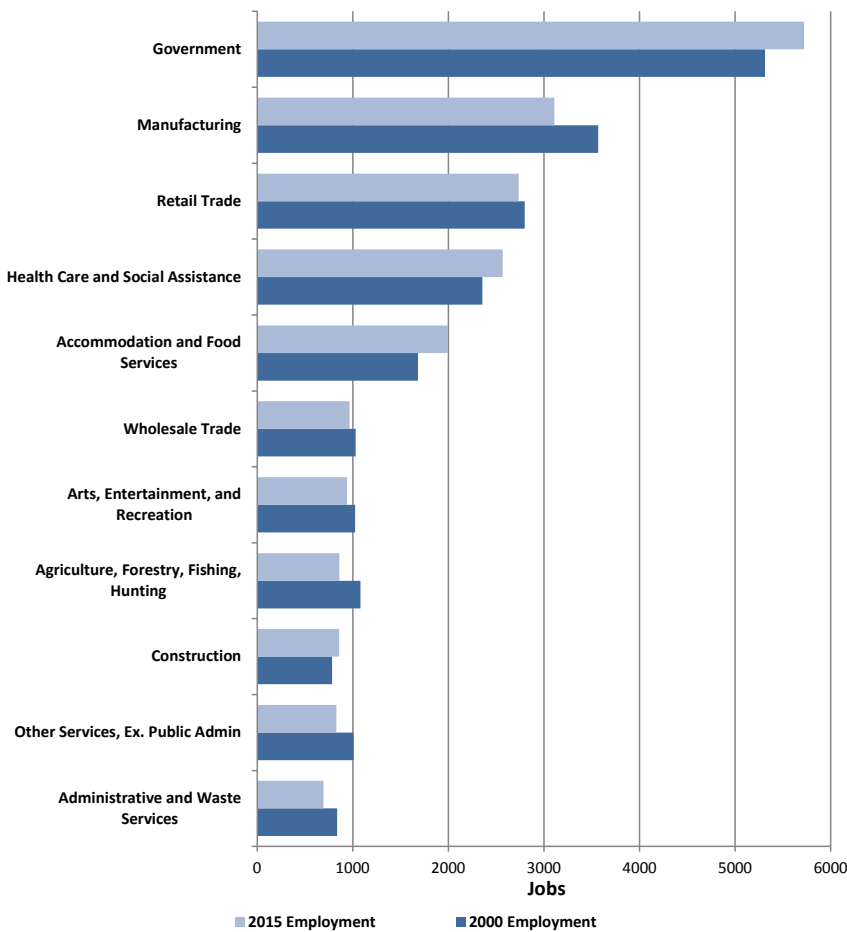
The dots on the graph represent the 2016 annual unemployment while the black bars represent the range of unemployment between 2000 & 2016. In 2016 Genesee County had one its lowest rates in 16 years and fared better than the region and New York State.

| Industry                                      | Employment   | Total Wages           | Average Wage     |
|---|--------------|-----------------------|------------------|
| Local Government                              | 4467         | \$ 161,616,578        | \$ 36,180        |
| Food Services and Drinking Places             | 1582         | \$ 21,180,232         | \$ 13,338        |
| Amusement, Gambling and Recreation Industries | 861          | \$ 12,481,154         | \$ 14,496        |
| Ambulatory and Health Care Services           | 779          | \$ 29,908,501         | \$ 38,393        |
| Hospitals*                                    | 770          | \$ 41,018,000         | \$ 53,270        |
| Machinery Manufacturing                       | 649          | \$ 38,014,929         | \$ 58,575        |
| Federal Government                            | 602          | \$ 35,019,948         | \$ 58,173        |
| State Government                              | 591          | \$ 32,008,395         | \$ 54,160        |
| Nursing and Residential Care Facilities       | 578          | \$ 13,125,583         | \$ 22,709        |
| Food Manufacturing                            | 570          | \$ 26,517,253         | \$ 46,521        |
| Administrative & Support Services             | 533          | \$ 21,187,913         | \$ 39,752        |
| Merchant Wholesalers, Durable Goods           | 505          | \$ 23,915,731         | \$ 47,358        |
| Specialty Trade Contractors                   | 494          | \$ 22,800,100         | \$ 46,154        |
| Fabricated Metal Product Manufacturing        | 488          | \$ 25,736,784         | \$ 52,739        |
| Professional and Technical Services           | 480          | \$ 21,772,371         | \$ 45,359        |
| Social Assistance                             | 479          | \$ 9,114,709          | \$ 19,029        |
| Membership Organizations                      | 476          | \$ 5,244,425          | \$ 11,018        |
| Food and Beverage Stores                      | 427          | \$ 8,819,567          | \$ 20,655        |
| Non-Metallic Mineral Product Manufacturing    | 425          | \$ 20,655,720         | \$ 48,602        |
| Merchant Wholesalers, Non-durable Goods       | 377          | \$ 15,732,606         | \$ 41,731        |
| Building Materials and Garden Supply Stores   | 374          | \$ 11,000,415         | \$ 29,413        |
| Gasoline Stations                             | 370          | \$ 8,269,015          | \$ 22,349        |
| Truck Transportation                          | 359          | \$ 14,798,229         | \$ 41,221        |
| Motor Vehicle Parts and Dealers               | 320          | \$ 10,876,966         | \$ 33,991        |
| Construction of Buildings                     | 303          | \$ 12,837,355         | \$ 42,368        |
| <b>TOTAL</b>                                  | <b>17859</b> | <b>\$ 643,652,479</b> | <b>\$ 36,041</b> |

Source: NYS Department of Labor

**EMPLOYMENT & WAGES: 2011**

Local Government (municipal and school jobs) and Food Services/Drinking Places (Restaurants & Bars) dominate Genesee County employment for industries with more than 300 jobs. The dominance of local government (average wage \$36,180) also influences the area's average wage of \$36,041.



**GENESEE COUNTY AT PLACE  
EMPLOYMENT: 2000 & 2015**

Government, health care and accommodation/food jobs have grown since 2000. Manufacturing jobs have declined.

Source: NYS Department of Labor

**FINDINGS**

The economy in Genesee County is good, as evidenced by the low unemployment rate. However, the current wage rates are low primarily based on the types of jobs available (government). Genesee County’s \$36,824 average wage is below the average wages in the Finger Lakes region (\$42,540) and Western New York region (\$40,136). The average wage is well below the New York State average wage of \$61,768.

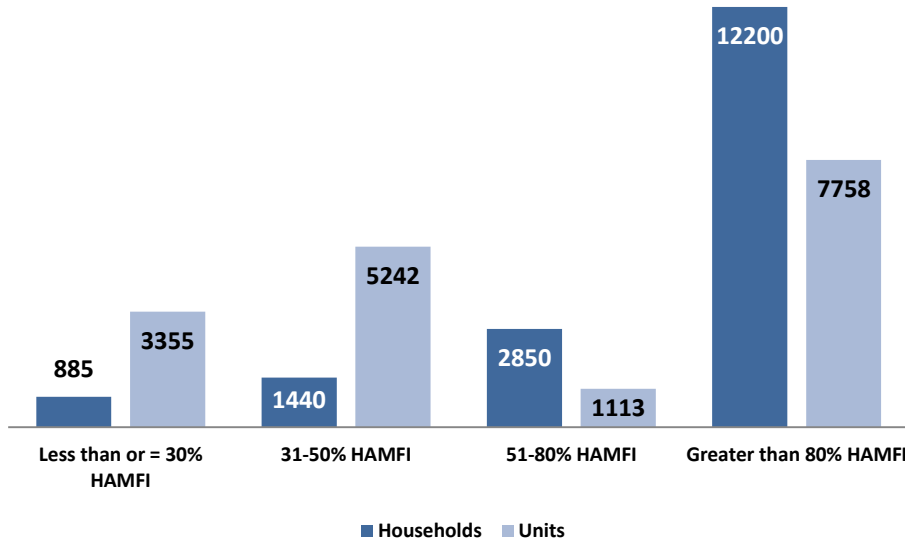
**TAKEAWAY FOR HOUSING NEEDS AND HOUSING MARKET**

Economic development efforts are important in Genesee County because the housing sector is dependent on the income derived from individuals being employed. More jobs and increased incomes in the County will increase demand for housing, decrease household cost burdens, and provide funding for home improvements.



**SECTION 5**  
**MARKET POTENTIAL**

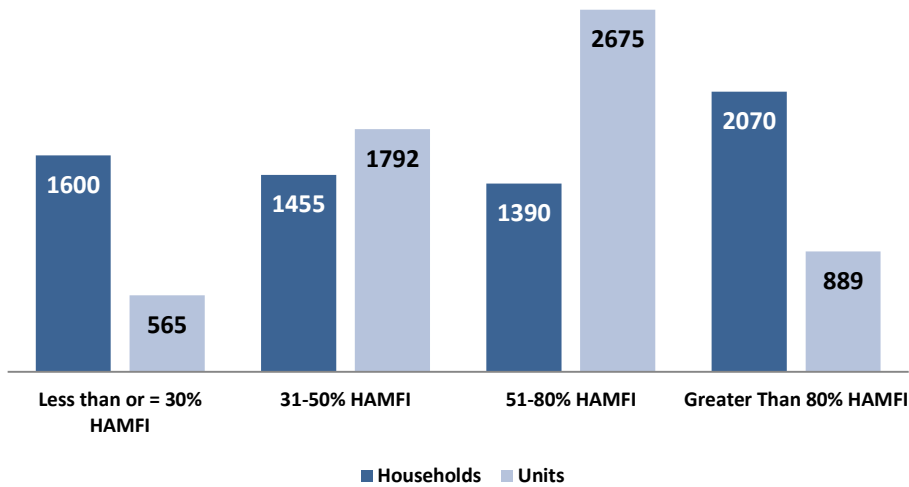
NEED FOR AFFORDABLE AND MARKET RATE HOUSING



**OWNER HOUSEHOLDS VS. OWNER HOUSING UNITS AVAILABLE BY HUD INCOME RANGES: 2015**

There is too much low to middle income housing (below 50% HAMFI) and not enough mid to market level housing units available (above 50% HAMFI)

Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data; U.S. Bureau of the Census



**RENTER HOUSEHOLDS VS. RENTAL HOUSING UNITS AVAILABLE BY HUD INCOME RANGES: 2015**

There are not enough very low income housing units\* (below 30% HAMFI) or market rate units (above 80% HAMFI) available. There are too many low to moderate income rental units (31-80% HAMFI).

Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data; U.S. Bureau of the Census

\* There are more than 800 Housing Choice vouchers which would partly address the lack of very low income housing units.

HAMFI – HUD Area Median Family Income. Please Refer to Appendices for additional information.

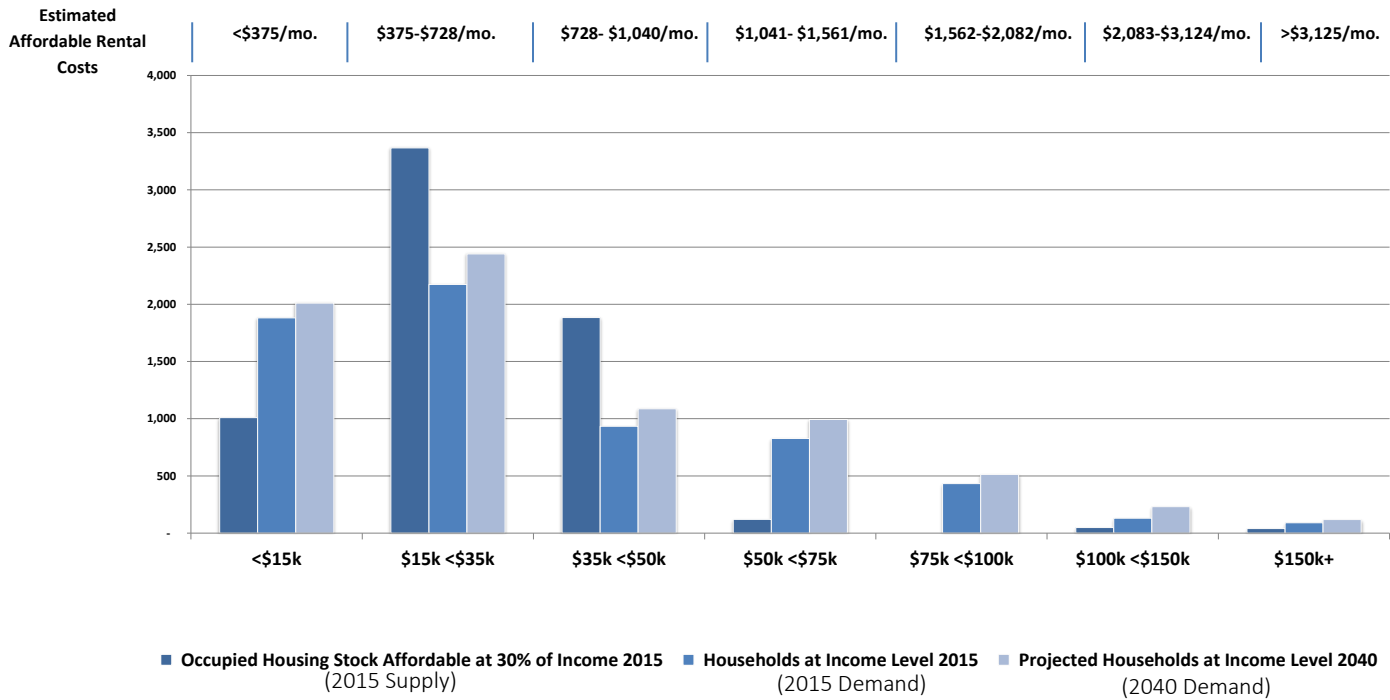
NEED AND PROJECTIONS – LOW RANGE ESTIMATES (BASED ON CORNELL POPULATION PROJECTIONS)

The low range estimates of future housing demand are based on Cornell Community and Regional Development Institute (CARDI) population projections utilized by the New York State Department of Labor. CARDI projects a decline in Genesee County’s population from 59,458 in 2015 to 54,153 in 2040.

**GENESEE COUNTY RENTER OCCUPIED HOUSING MARKET NEED BY INCOME RANGE: 2015 & 2040**

The graph below shows the existing affordable rental housing stock and number of households at various income levels in 2015 and in 2040 based on household and income projections, tailored by Census income data. Similar to the HUD data shown previously, there is not enough affordable rental housing at the very low income ranges (below \$15K) and mid to higher income ranges (above \$50K). There is a significant excess supply of housing at the low to middle income ranges (\$15K - \$50K)

*The row above the graph also provides the estimated affordable rents for the different income ranges. This is only an estimate and other costs like utility fees may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for developers.*

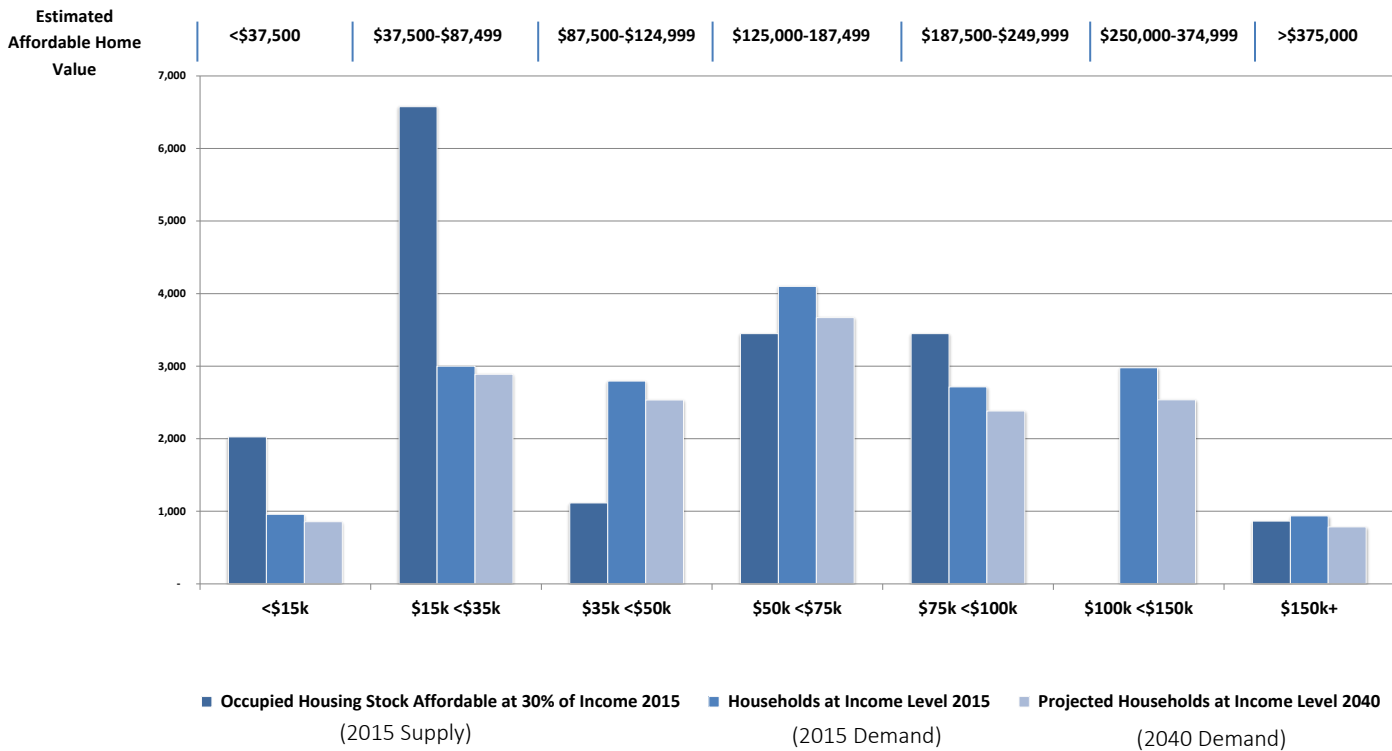


Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

**GENESEE COUNTY OWNER OCCUPIED HOUSING MARKET NEED BY INCOME RANGE: 2015 & 2040**

The graph below shows the existing affordable owner housing stock and number of households at various income levels in 2015 and in 2040 based on household and income projections, tailored by Census income data. Similar to the HUD data shown previously, there is too much very low and low income owner housing units available (0-\$35K). However, this slightly refines the HUD estimates showing a need for affordable units between \$35K to \$75K, an excess supply for the homes affordable to households at \$75K-\$100K income and NO units available for incomes between \$100K and 150K.

*The row above the graph provides the estimated affordable home value for the different income ranges. This is only an estimate and property taxes may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for developers.*



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

The balanced housing model projects that even if the Cornell projections of a declining population are accurate there will still be an increase in housing units in the County. This is partly attributed to smaller housing sizes which are resulting in more *households* being formed. It is also based on the change in the market based on the ESRI Tapestry segments (see explanation of Tapestry segments below as well as Appendix D) of types of households at the end of the document (i.e., owners becoming renters, moving to smaller lots from larger lots, replacement of units lost, etc.). Based on the analysis there will be a need for 1,868 new housing units in the next 20 years of which all will be rental occupied units. No owner units are projected in the slow growth scenario.

| Type                         | All Units    | Owner Units |          |              | Renter Units |              |              |
|------------------------------|--------------|-------------|----------|--------------|--------------|--------------|--------------|
|                              |              | Total       | New      | Rehab Vacant | Total        | New          | Rehab Vacant |
| Single Family                | 934          | -           | -        | -            | 934          | 869          | 65           |
| Standard Large Lot SF        | 467          | -           | -        | -            | 467          | 434          | 33           |
| Small Lot SF                 | 467          | -           | -        | -            | 467          | 434          | 33           |
| Townhome                     | 187          | -           | -        | -            | 187          | 174          | 13           |
| Multifamily                  | 672          | -           | -        | -            | 672          | 625          | 47           |
| Mobile Home/Other            | 75           | -           | -        | -            | 75           | 69           | 5            |
| <b>TOTAL - NEXT 20 YEARS</b> | <b>1,868</b> | <b>-</b>    | <b>-</b> | <b>-</b>     | <b>1,868</b> | <b>1,737</b> | <b>131</b>   |
| 5 year                       | 467          | -           | -        | -            | 467          | 434          | 33           |
| 10 Year                      | 934          | -           | -        | -            | 934          | 869          | 65           |

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

### WHAT IS TAPESTRY SEGMENTATION?

The latest generation of Tapestry™ Segmentation, a market segmentation system designed to identify consumer markets from ESRI Corporation (a Geographic Information System software company) in the United States, incorporates the effects of growth and decline in the last decade on established consumer markets plus the emergence of new markets populated by the Millennials and immigrants. Reflecting the increasing diversity among American consumers, Tapestry includes 67 distinct market segments and 14 summary groups.

Tapestry is a geodemographic segmentation system that integrates consumer traits with residential characteristics to identify markets and classify US neighborhoods. Neighborhoods with the most similar characteristics are grouped together, while neighborhoods with divergent characteristics are separated. Internally homogenous, externally heterogeneous market segments depict consumers' lifestyles and life stages. Tapestry Segmentation combines the "who" of lifestyle demography with the "where" of local geography to create a classification model with 67 distinct, behavioral market segments. See Appendix D for more information of Tapestry segments in Genesee County.

GENESEE COUNTY HOUSING NEEDS AND MARKET ANALYSIS

Based on the County projections, municipal projections were also developed based on the estimated share of future population and household changes in the County:

| LOW END PROJECTION - TOTAL NEW AND REHABBED UNITS - NEXT 20 YEARS |       |       |      |      |    |    |    |        |      |      |     |     |    |
|---|-------|-------|------|------|----|----|----|--------|------|------|-----|-----|----|
| Municipality  | TOTAL | Owner | STSF | SMSF | TH | MF | MB | Renter | STSF | SMSF | TH  | MF  | MB |
| Genesee County  | 1,868 | 0     | 0    | 0    | 0  | 0  | 0  | 1868   | 467  | 467  | 187 | 672 | 75 |
| Alabama, T  | 59    | 0     | 0    | 0    | 0  | 0  | 0  | 59     | 15   | 15   | 6   | 21  | 2  |
| Alexander, T  | 71    | 0     | 0    | 0    | 0  | 0  | 0  | 71     | 18   | 18   | 7   | 26  | 3  |
| Alexander, V  | 18    | 0     | 0    | 0    | 0  | 0  | 0  | 18     | 5    | 5    | 2   | 6   | 1  |
| Batavia, C  | 441   | 0     | 0    | 0    | 0  | 0  | 0  | 441    | 110  | 110  | 44  | 159 | 18 |
| Batavia, T  | 265   | 0     | 0    | 0    | 0  | 0  | 0  | 265    | 66   | 66   | 26  | 95  | 11 |
| Bergen, T   | 49    | 0     | 0    | 0    | 0  | 0  | 0  | 49     | 12   | 12   | 5   | 18  | 2  |
| Bergen, V   | 45    | 0     | 0    | 0    | 0  | 0  | 0  | 45     | 11   | 11   | 5   | 16  | 2  |
| Bethany, T  | 51    | 0     | 0    | 0    | 0  | 0  | 0  | 51     | 13   | 13   | 5   | 19  | 2  |
| Byron, T  | 67    | 0     | 0    | 0    | 0  | 0  | 0  | 67     | 17   | 17   | 7   | 24  | 3  |
| Corfu, V  | 26    | 0     | 0    | 0    | 0  | 0  | 0  | 26     | 7    | 7    | 3   | 9   | 1  |
| Darien, T   | 102   | 0     | 0    | 0    | 0  | 0  | 0  | 102    | 25   | 25   | 10  | 37  | 4  |
| Elba, T   | 45    | 0     | 0    | 0    | 0  | 0  | 0  | 45     | 11   | 11   | 5   | 16  | 2  |
| Elba, V   | 23    | 0     | 0    | 0    | 0  | 0  | 0  | 23     | 6    | 6    | 2   | 8   | 1  |
| LeRoy, T  | 99    | 0     | 0    | 0    | 0  | 0  | 0  | 99     | 25   | 25   | 10  | 35  | 4  |
| LeRoy, V  | 133   | 0     | 0    | 0    | 0  | 0  | 0  | 133    | 33   | 33   | 13  | 48  | 5  |
| Oakfield, T   | 47    | 0     | 0    | 0    | 0  | 0  | 0  | 47     | 12   | 12   | 5   | 17  | 2  |
| Oakfield, V   | 55    | 0     | 0    | 0    | 0  | 0  | 0  | 55     | 14   | 14   | 5   | 20  | 2  |
| Pavilion, T   | 85    | 0     | 0    | 0    | 0  | 0  | 0  | 85     | 21   | 21   | 9   | 31  | 3  |
| Pembroke, T   | 101   | 0     | 0    | 0    | 0  | 0  | 0  | 101    | 25   | 25   | 10  | 36  | 4  |
| Stafford, T   | 70    | 0     | 0    | 0    | 0  | 0  | 0  | 70     | 18   | 18   | 7   | 25  | 3  |
| Tonawanda Res.  | 15    | 0     | 0    | 0    | 0  | 0  | 0  | 15     | 4    | 4    | 2   | 6   | 1  |

STSF – Standard Single Family, Large Lot

SMSF – Small Lot Single Family

TH – Townhome

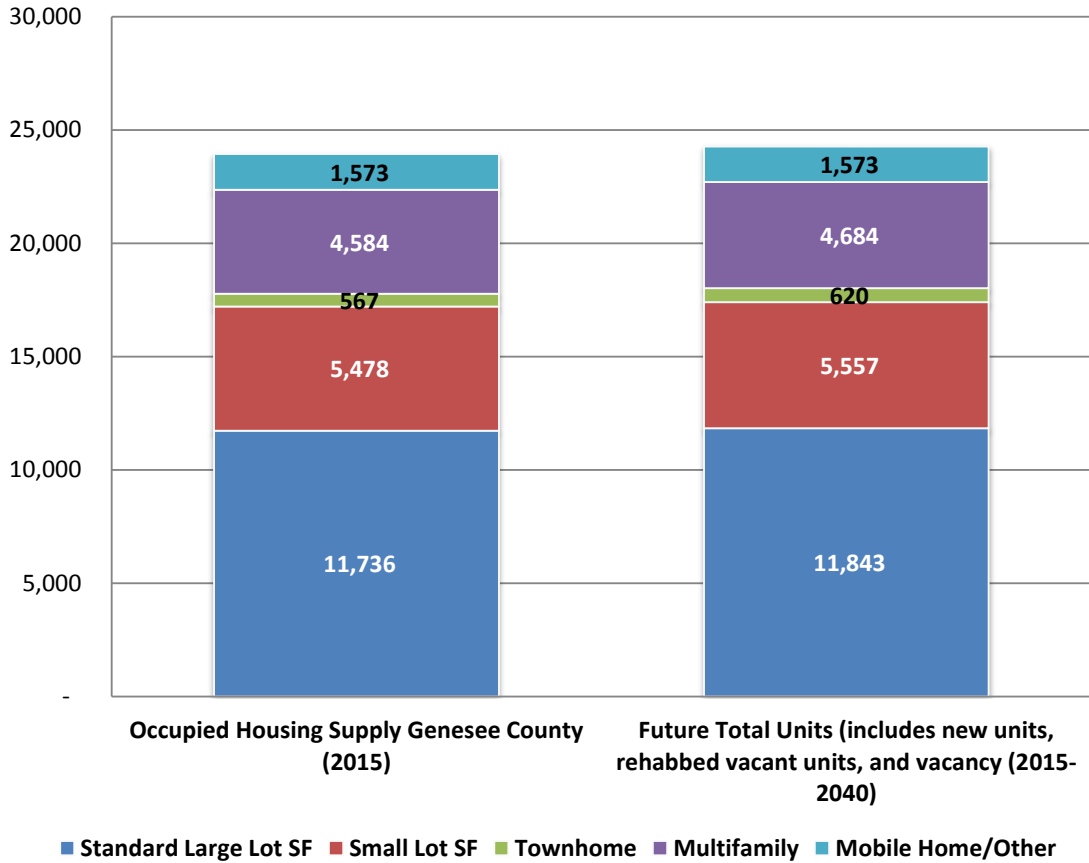
MF – Multi-Family

MB – Mobile Home

Note: Mobile homes generally are not permitted in Villages or the City. Mobile homes projected for Villages and the City will likely be built in adjacent Towns. Manufactured homes, which are technically different than mobile homes, are permitted in most municipalities.

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

The mix of housing types will not change dramatically under the Cornell projections between 2015 and 2040.



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

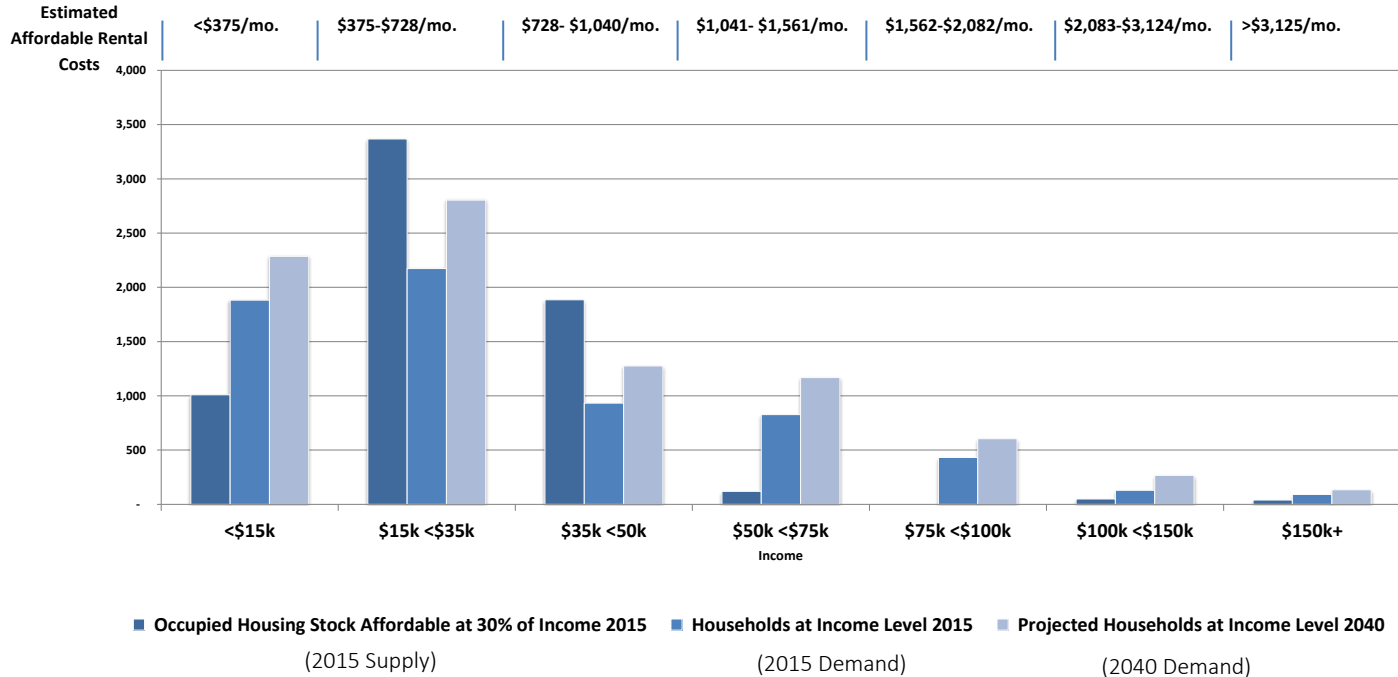
NEED AND PROJECTIONS – MID RANGE ESTIMATES (BASED ON CENSUS POPULATION PROJECTIONS)

The mid-range estimates of future housing demand are based on population projections prepared by the Genesee Finger Lakes Regional Planning Council (GFLRPC). GFLRPC projects a steady but minimal increase in Genesee County’s population from 59,458 in 2015 to 61,449 in 2040.

**GENESEE COUNTY RENTER OCCUPIED HOUSING MARKET NEED BY INCOME RANGE: 2015 & 2040**

The graph below shows the existing affordable rental housing stock and number of households at various income levels in 2015 and in 2040 based on household and income projections, tailored by Census income data. The findings are identical to the low range estimates - there is not enough affordable rental housing at the very low income ranges (below \$15K) and mid to higher income ranges (above \$50K). There is a significant excess supply of housing at the low to middle income ranges (\$15K - \$50K). However, with the mid-range model the gaps are larger in both excess supply and demand.

*The row above the graph provides the estimated affordable rents for the different income ranges. This is only an estimate and other costs like utility fees may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for developers.*



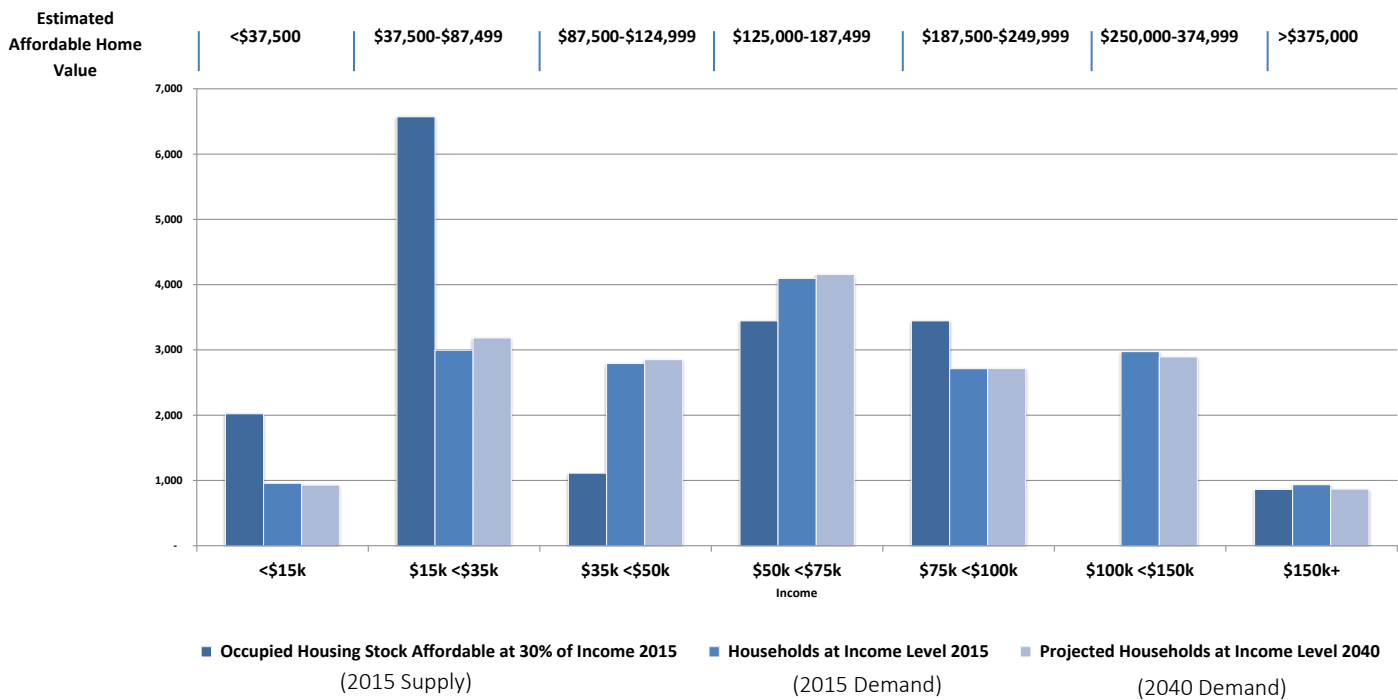
Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow



**GENESEE COUNTY OWNER OCCUPIED HOUSING MARKET NEED BY INCOME RANGE: 2015 & 2040**

The graph below shows the existing affordable owner housing stock and number of households at various income levels in 2015 and in 2040 based on household and income projections, tailored by Census income data. The findings are identical to the low range estimates - there is too much very low and low income owner housing units available (0-\$35K) and a need for affordable units between \$35K to \$75K, an excess supply for the homes affordable to households at \$75K-\$100K income and NO units available for incomes between \$100K and 150K. However the gaps in excess supply or excess demand are larger in the mid-range model.

*The row above the graph provides the estimated affordable home value for the different income ranges. This is only an estimate and property taxes may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for developers.*



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

The balanced housing model projects an increase in housing units in the County under the GFLRPC Census projections. This is partly attributed to smaller housing sizes which are resulting in more *households* being formed. It is also based on the change in the market based on the ESRI Tapestry segments of types of households at the end of the document (i.e., owners becoming renters, moving to smaller lots from larger lots, replacement of units lost, etc.). Based on the analysis there will be a need for 4,804 new housing units in the next 20 years of which 1,642 will be owner occupied units and 3,162 will be rental occupied units:

| Type                         | All Units    | Owner Units  |              |              | Renter Units |              |              |
|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                              |              | Total        | New          | Rehab Vacant | Total        | New          | Rehab Vacant |
| Single Family                | 2,858        | 1,277        | 1,188        | 89           | 1,581        | 1,470        | 111          |
| Standard Large Lot SF        | 1,699        | 909          | 845          | 64           | 791          | 735          | 55           |
| Small Lot SF                 | 1,159        | 368          | 343          | 26           | 791          | 735          | 55           |
| Townhome                     | 502          | 186          | 173          | 13           | 316          | 294          | 22           |
| Multifamily                  | 1,269        | 130          | 121          | 9            | 1,138        | 1,059        | 80           |
| Mobile Home/Other            | 176          | 49           | 46           | 3            | 126          | 118          | 9            |
| <b>TOTAL - NEXT 20 YEARS</b> | <b>4,804</b> | <b>1,642</b> | <b>1,527</b> | <b>115</b>   | <b>3,162</b> | <b>2,941</b> | <b>221</b>   |
|                              |              |              |              |              |              |              |              |
| 5 year                       | 1,201        | 411          | 382          | 29           | 791          | 735          | 55           |
| 10 Year                      | 2,402        | 821          | 764          | 57           | 1,581        | 1,470        | 111          |

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

GENESEE COUNTY HOUSING NEEDS AND MARKET ANALYSIS

Based on the County projections, municipal projections were also developed based on the estimated share of future population and household changes in the County:

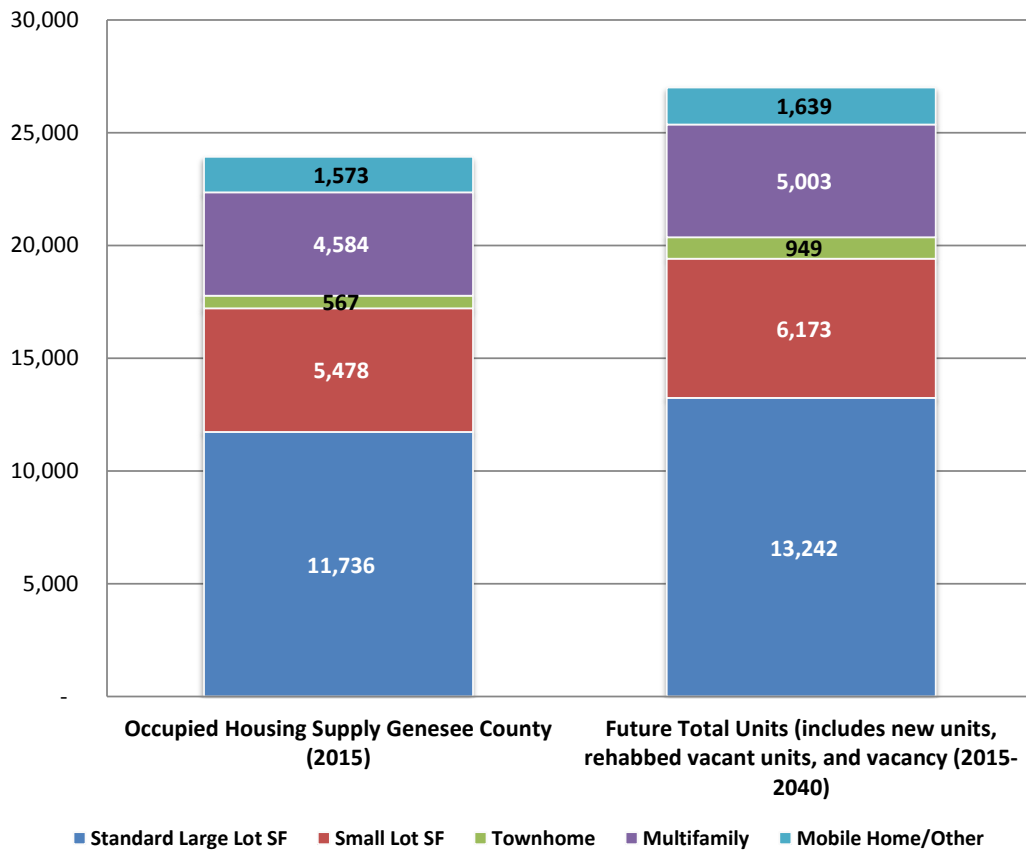
| MID RANGE PROJECTION - TOTAL NEW AND REHABBED UNITS - NEXT 20 YEARS |       |       |      |      |     |     |    |        |      |      |     |      |     |
|---|-------|-------|------|------|-----|-----|----|--------|------|------|-----|------|-----|
| Municipality  | TOTAL | Owner | STSF | SMSF | TH  | MF  | MB | Renter | STSF | SMSF | TH  | MF   | MB  |
| Genesee County  | 4,804 | 1,642 | 909  | 368  | 186 | 130 | 49 | 3162   | 791  | 791  | 316 | 1138 | 126 |
| Alabama, T  | 151   | 52    | 29   | 12   | 6   | 4   | 2  | 99     | 25   | 25   | 10  | 36   | 4   |
| Alexander, T  | 183   | 63    | 35   | 14   | 7   | 5   | 2  | 121    | 30   | 30   | 12  | 43   | 5   |
| Alexander, V  | 46    | 16    | 9    | 4    | 2   | 1   | 0  | 31     | 8    | 8    | 3   | 11   | 1   |
| Batavia, C  | 1,135 | 388   | 215  | 87   | 44  | 31  | 12 | 747    | 187  | 187  | 75  | 269  | 30  |
| Batavia, T  | 680   | 233   | 129  | 52   | 26  | 18  | 7  | 448    | 112  | 112  | 45  | 161  | 18  |
| Bergen, T   | 125   | 43    | 24   | 10   | 5   | 3   | 1  | 83     | 21   | 21   | 8   | 30   | 3   |
| Bergen, V   | 116   | 40    | 22   | 9    | 4   | 3   | 1  | 76     | 19   | 19   | 8   | 27   | 3   |
| Bethany, T  | 132   | 45    | 25   | 10   | 5   | 4   | 1  | 87     | 22   | 22   | 9   | 31   | 3   |
| Byron, T  | 172   | 59    | 32   | 13   | 7   | 5   | 2  | 113    | 28   | 28   | 11  | 41   | 5   |
| Corfu, V  | 67    | 23    | 13   | 5    | 3   | 2   | 1  | 44     | 11   | 11   | 4   | 16   | 2   |
| Darien, T   | 261   | 89    | 49   | 20   | 10  | 7   | 3  | 172    | 43   | 43   | 17  | 62   | 7   |
| Elba, T   | 117   | 40    | 22   | 9    | 5   | 3   | 1  | 77     | 19   | 19   | 8   | 28   | 3   |
| Elba, V   | 60    | 21    | 11   | 5    | 2   | 2   | 1  | 40     | 10   | 10   | 4   | 14   | 2   |
| LeRoy, T  | 253   | 87    | 48   | 19   | 10  | 7   | 3  | 167    | 42   | 42   | 17  | 60   | 7   |
| LeRoy, V  | 341   | 117   | 65   | 26   | 13  | 9   | 3  | 225    | 56   | 56   | 22  | 81   | 9   |
| Oakfield, T   | 122   | 42    | 23   | 9    | 5   | 3   | 1  | 80     | 20   | 20   | 8   | 29   | 3   |
| Oakfield, V   | 141   | 48    | 27   | 11   | 5   | 4   | 1  | 93     | 23   | 23   | 9   | 33   | 4   |
| Pavilion, T   | 219   | 75    | 41   | 17   | 8   | 6   | 2  | 144    | 36   | 36   | 14  | 52   | 6   |
| Pembroke, T   | 261   | 89    | 49   | 20   | 10  | 7   | 3  | 172    | 43   | 43   | 17  | 62   | 7   |
| Stafford, T   | 180   | 62    | 34   | 14   | 7   | 5   | 2  | 119    | 30   | 30   | 12  | 43   | 5   |
| Tonawanda Res.  | 40    | 14    | 8    | 3    | 2   | 1   | 0  | 26     | 7    | 7    | 3   | 9    | 1   |

STSF – Standard Single Family, Large Lot  
 SMSF – Small Lot Single Family  
 TH – Townhome  
 MF – Multi-Family  
 MB – Mobile Home

Note: Mobile homes generally are not permitted in Villages or the City. Mobile homes projected for Villages and the City will likely be built in adjacent Towns. Manufactured homes, which are technically different than mobile homes ,are permitted in most municipalities.

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

The *mix* of housing types will not change dramatically under the GFLRPC projections between 2015 and 2040. However, the number of new units in all housing types will increase in the time period.



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

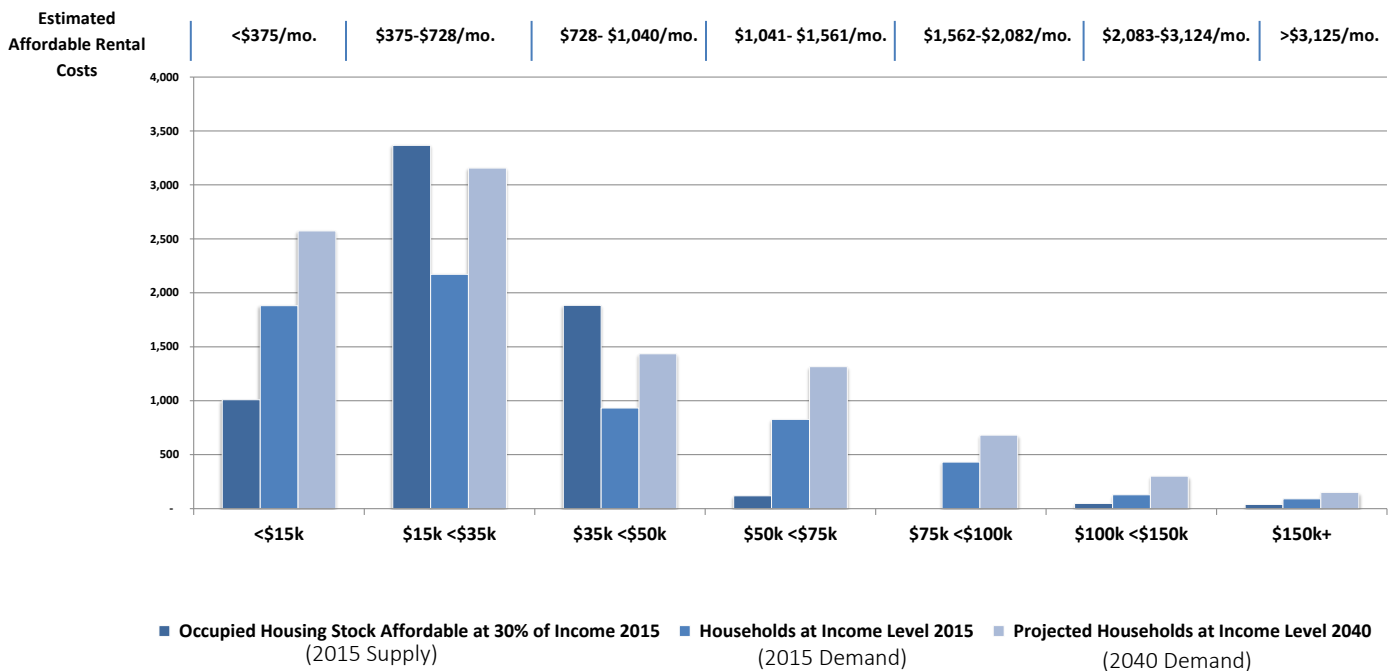
NEED AND PROJECTIONS – HIGH END ESTIMATES (BASED ON STAMP IMPACT)

The high range estimates of future housing demand are based on population projections assuming STAMP will be at full buildout in 20 years with an estimated 10,000 jobs. This is a conservative approach that estimates population will increase from 59,458 in 2015 to 69,182 in 2040 based on Genesee County benefitting from a third of the population growth created by STAMP.

**GENESEE COUNTY RENTER OCCUPIED HOUSING MARKET NEED BY INCOME RANGE: 2015 & 2040**

The graph below shows the existing affordable rental housing stock and number of households at various income levels in 2015 and in 2040 based on household and income projections, tailored by Census income data. The findings are identical to the low range estimates - there is not enough affordable rental housing at the very low income ranges (below \$15K) and mid to higher income ranges (above \$50K). There is a significant excess supply of housing at the low to middle income ranges (\$15K - \$50K). However, with the high range model the gaps are larger in both excess supply and demand. In this model some of the mid to higher income ranges begin to get closer to equilibrium (i.e., the \$15k to \$35k income range shows the 2040 demand almost reaching the 2015 supply).

*The row above the graph provides the estimated affordable rents for the different income ranges. This is only an estimate and other costs like utility fees may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for developers.*



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

**GENESEE COUNTY OWNER OCCUPIED HOUSING MARKET NEED BY INCOME RANGE: 2015 & 2040**

The graph below shows the existing affordable owner housing stock and number of households at various income levels in 2015 and in 2040 based on household and income projections, tailored by Census income data. The findings are identical to the low range estimates - there is too much very low and low income owner housing units available (0-\$35K) and a need for affordable units between \$35K to \$75K, an excess supply for the homes affordable to households at \$75K-\$100K income and NO units available for incomes between \$100K and 150K. However the gaps in excess supply or excess demand are larger in the high range model. In this instance not only are there no units available for households in the \$100-\$150K income range, but there is a small demand for units available to households with incomes in excess of \$150K.

*The row above the estimated affordable home value for the different income ranges. This is only an estimate and property taxes may impact how much a household can actually afford. However, with the graph, it demonstrates by price point, where there may be a market for developers.*



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

The balanced housing model projects a significant increase in housing units in the County under the STAMP population projection model. This is partly attributed to smaller housing sizes which are resulting in more *households* being formed. It is also based on the change in the market based on the ESRI Tapestry segments of types of households at the end of the document (i.e., owners becoming renters, moving to smaller lots from larger lots, replacement of units lost, etc.). Based on the analysis there will be a need for 8,424 new housing units in the next 20 years of which 4,048 will be owner occupied units and 4,376 will be rental occupied units:

| Type                         | All Units    | Owner Units  |              |              | Renter Units |              |              |
|------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                              |              | Total        | New          | Rehab Vacant | Total        | New          | Rehab Vacant |
| Single Family                | 6,148        | 3,148        | 2,928        | 220          | 2,188        | 2,035        | 153          |
| Standard Large Lot SF        | 3,334        | 2,240        | 2,083        | 157          | 1,094        | 1,017        | 77           |
| Small Lot SF                 | 2,002        | 908          | 845          | 64           | 1,094        | 1,017        | 77           |
| Townhome                     | 895          | 457          | 425          | 32           | 438          | 407          | 31           |
| Multifamily                  | 1,897        | 321          | 299          | 22           | 1,575        | 1,465        | 110          |
| Mobile Home/Other            | 296          | 121          | 113          | 8            | 175          | 163          | 12           |
| <b>TOTAL - NEXT 20 YEARS</b> | <b>8,424</b> | <b>4,048</b> | <b>3,765</b> | <b>283</b>   | <b>4,376</b> | <b>4,070</b> | <b>306</b>   |
| 5 year                       | 2,106        | 1,012        | 941          | 71           | 1,094        | 1,017        | 77           |
| 10 Year                      | 4,212        | 2,024        | 1,882        | 142          | 2,188        | 2,035        | 153          |

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates

## GENESEE COUNTY HOUSING NEEDS AND MARKET ANALYSIS

Based on the County projections, municipal projections were also developed based on the estimated share of future population and household changes in the County:

| HIGH END PROJECTION - TOTAL NEW AND REHABBED UNITS - NEXT 20 YEARS |       |       |      |      |     |     |     |        |      |      |     |     |    |
|--|-------|-------|------|------|-----|-----|-----|--------|------|------|-----|-----|----|
| Municipality   | TOTAL | Owner | STSF | SMSF | TH  | MF  | MB  | Renter | STSF | SMSF | TH  | MF  | MB |
| Genesee County   | 8,424 | 4,048 | 2240 | 908  | 457 | 321 | 121 | 1868   | 467  | 467  | 187 | 672 | 75 |
| Alabama, T   | 264   | 127   | 70   | 29   | 14  | 10  | 4   | 59     | 15   | 15   | 6   | 21  | 2  |
| Alexander, T   | 321   | 154   | 85   | 35   | 17  | 12  | 5   | 71     | 18   | 18   | 7   | 26  | 3  |
| Alexander, V   | 81    | 39    | 22   | 9    | 4   | 3   | 1   | 18     | 5    | 5    | 2   | 6   | 1  |
| Batavia, C   | 1,990 | 956   | 529  | 215  | 108 | 76  | 29  | 441    | 110  | 110  | 44  | 159 | 18 |
| Batavia, T   | 1,193 | 573   | 317  | 129  | 65  | 46  | 17  | 265    | 66   | 66   | 26  | 95  | 11 |
| Bergen, T  | 220   | 106   | 58   | 24   | 12  | 8   | 3   | 49     | 12   | 12   | 5   | 18  | 2  |
| Bergen, V  | 203   | 98    | 54   | 22   | 11  | 8   | 3   | 45     | 11   | 11   | 5   | 16  | 2  |
| Bethany, T   | 232   | 112   | 62   | 25   | 13  | 9   | 3   | 51     | 13   | 13   | 5   | 19  | 2  |
| Byron, T   | 301   | 145   | 80   | 32   | 16  | 11  | 4   | 67     | 17   | 17   | 7   | 24  | 3  |
| Corfu, V   | 118   | 57    | 31   | 13   | 6   | 5   | 2   | 26     | 7    | 7    | 3   | 9   | 1  |
| Darien, T  | 458   | 220   | 122  | 49   | 25  | 17  | 7   | 102    | 25   | 25   | 10  | 37  | 4  |
| Elba, T  | 205   | 98    | 54   | 22   | 11  | 8   | 3   | 45     | 11   | 11   | 5   | 16  | 2  |
| Elba, V  | 106   | 51    | 28   | 11   | 6   | 4   | 2   | 23     | 6    | 6    | 2   | 8   | 1  |
| LeRoy, T   | 444   | 214   | 118  | 48   | 24  | 17  | 6   | 99     | 25   | 25   | 10  | 35  | 4  |
| LeRoy, V   | 598   | 288   | 159  | 65   | 32  | 23  | 9   | 133    | 33   | 33   | 13  | 48  | 5  |
| Oakfield, T  | 214   | 103   | 57   | 23   | 12  | 8   | 3   | 47     | 12   | 12   | 5   | 17  | 2  |
| Oakfield, V  | 247   | 119   | 66   | 27   | 13  | 9   | 4   | 55     | 14   | 14   | 5   | 20  | 2  |
| Pavilion, T  | 384   | 185   | 102  | 41   | 21  | 15  | 6   | 85     | 21   | 21   | 9   | 31  | 3  |
| Pembroke, T  | 457   | 220   | 122  | 49   | 25  | 17  | 7   | 101    | 25   | 25   | 10  | 36  | 4  |
| Stafford, T  | 316   | 152   | 84   | 34   | 17  | 12  | 5   | 70     | 18   | 18   | 7   | 25  | 3  |
| Tonawanda Res.   | 70    | 33    | 19   | 8    | 4   | 3   | 1   | 15     | 4    | 4    | 2   | 6   | 1  |

STSF – Standard Single Family, Large Lot

SMSF – Small Lot Single Family

TH – Townhome

MF – Multi-Family

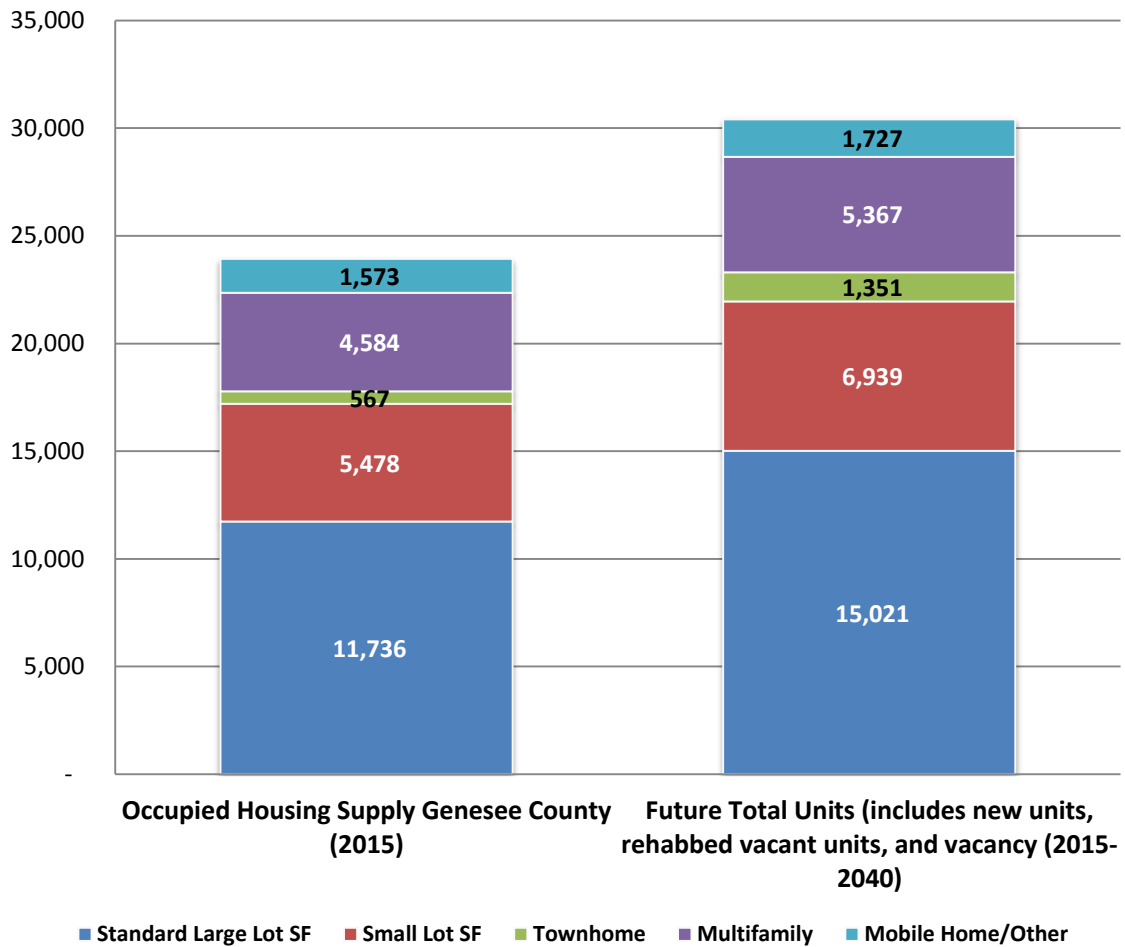
MB – Mobile Home

Note: Mobile homes generally are not permitted in Villages or the City. Mobile homes projected for Villages and the City will likely be built in adjacent Towns. Manufactured homes, which are technically different than mobile homes, are permitted in most municipalities.

Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow; LaBella Associates



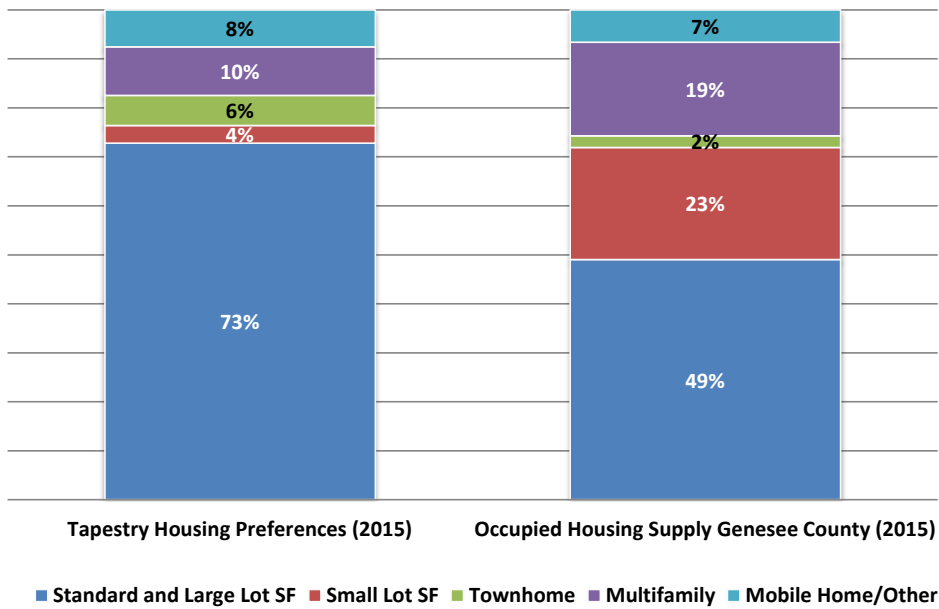
The *mix* of housing types will not change dramatically under the STAMP between 2015 and 2040. However, the number of new units in all housing types will increase significantly in the time period



Source: U.S. Bureau of Census, American Community Survey; Envision Tomorrow

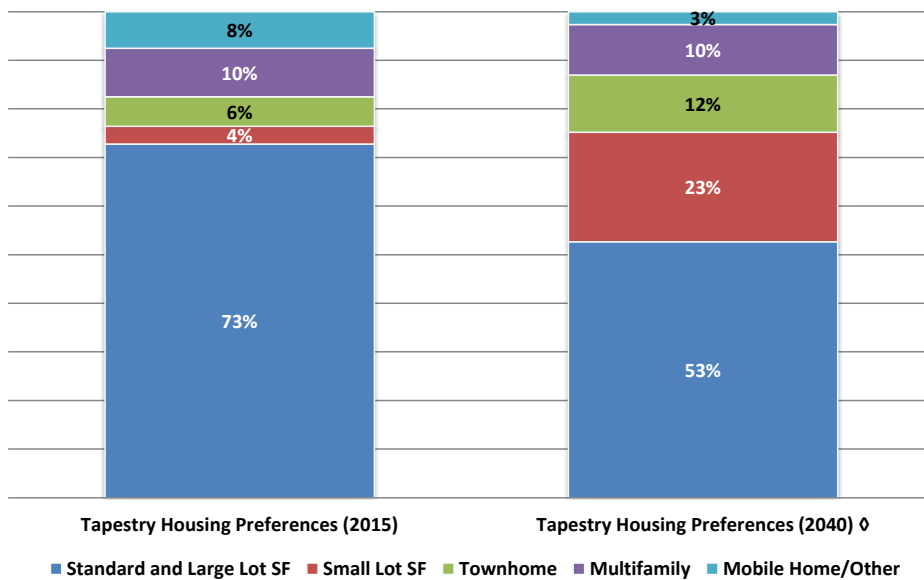
EXISTING AND FUTURE HOUSING MARKET PREFERENCES

ESRI Tapestry data on the type of households in the Genesee County reveals what the current housing market housing type distribution should be today based on household and demographic characteristics:



Source: ESRI & Envision Tomorrow

And what the future housing mix should look like:



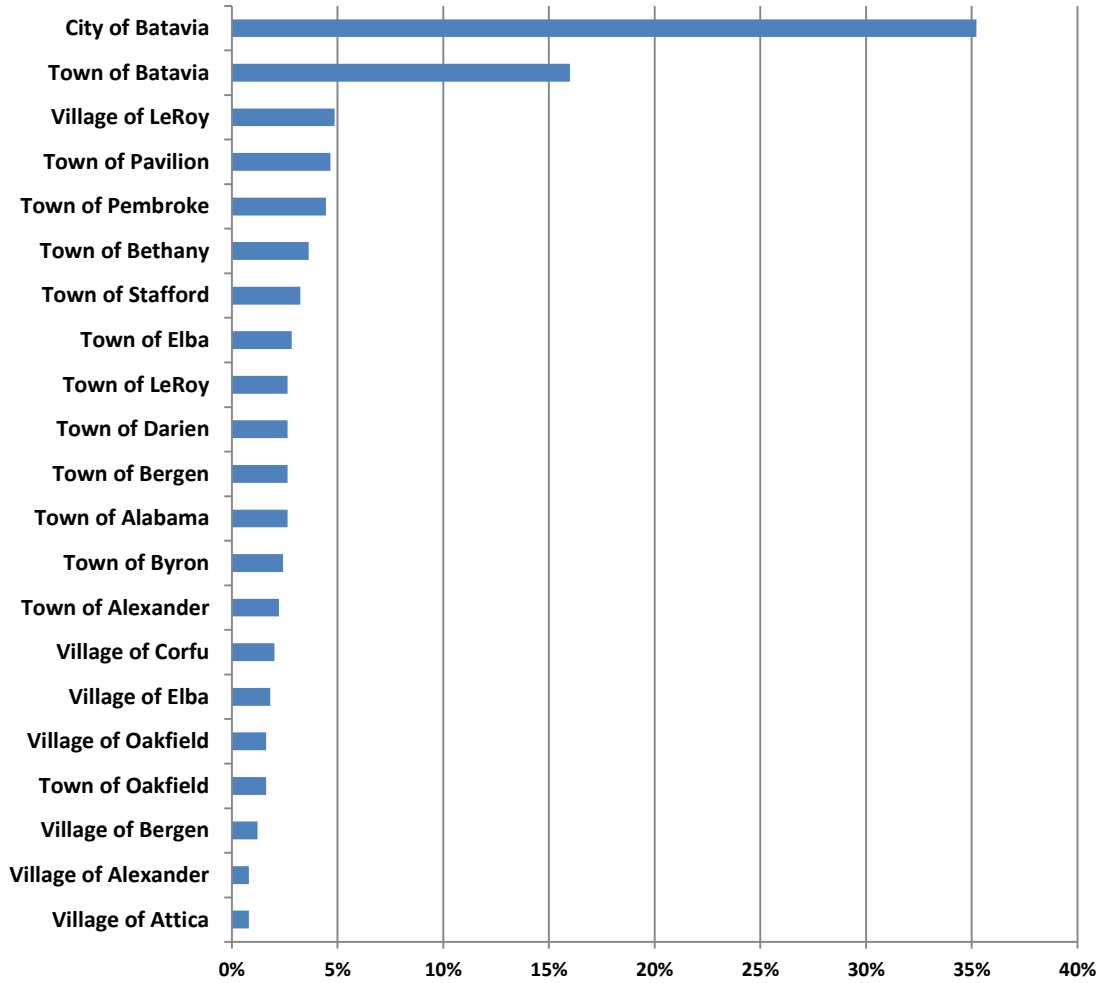
Source: ESRI & Envision Tomorrow

# **SECTION 6**

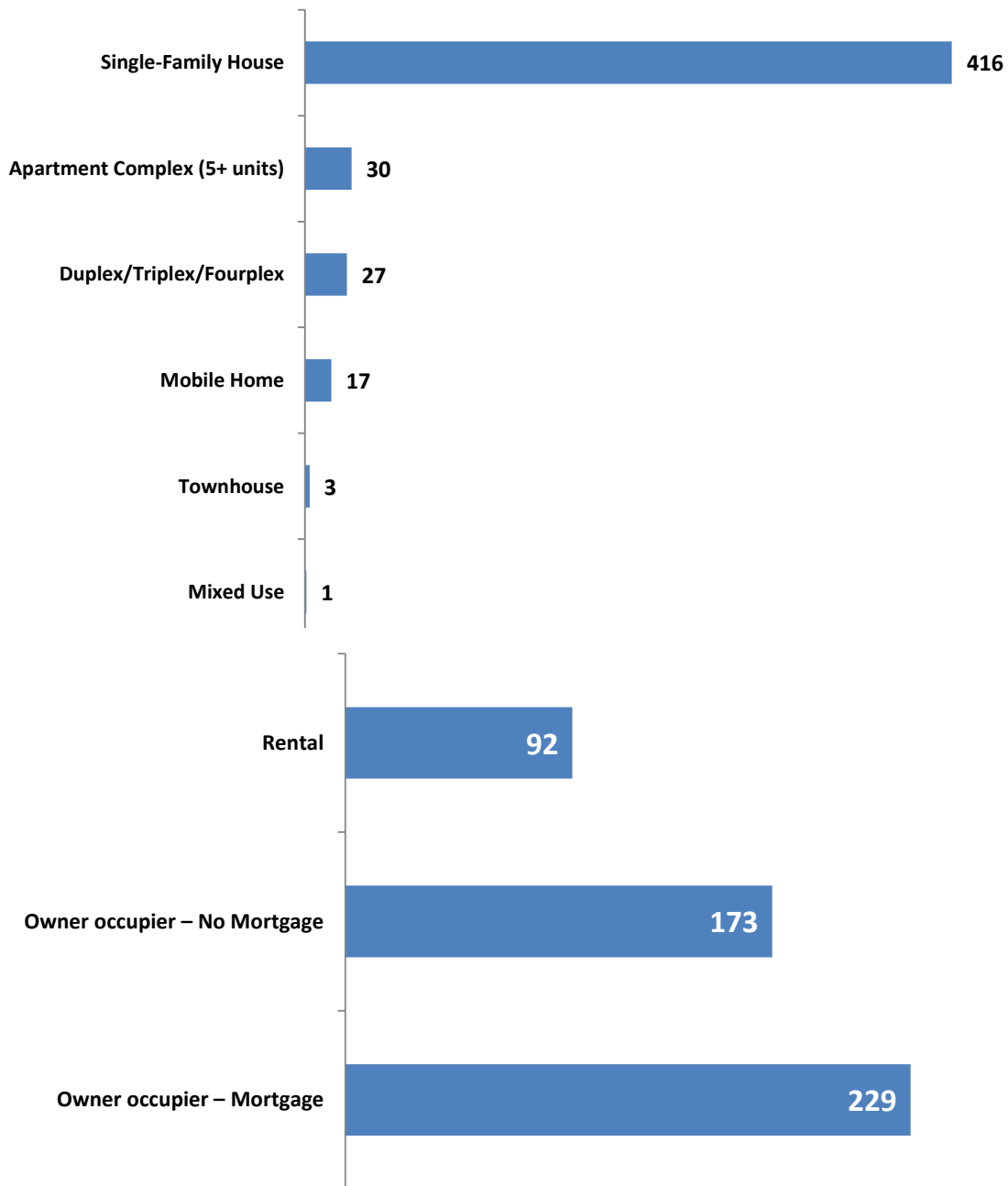
# **SURVEY RESULTS**

A survey was conducted as part of the Genesee County Housing Study and the results of the survey follow.

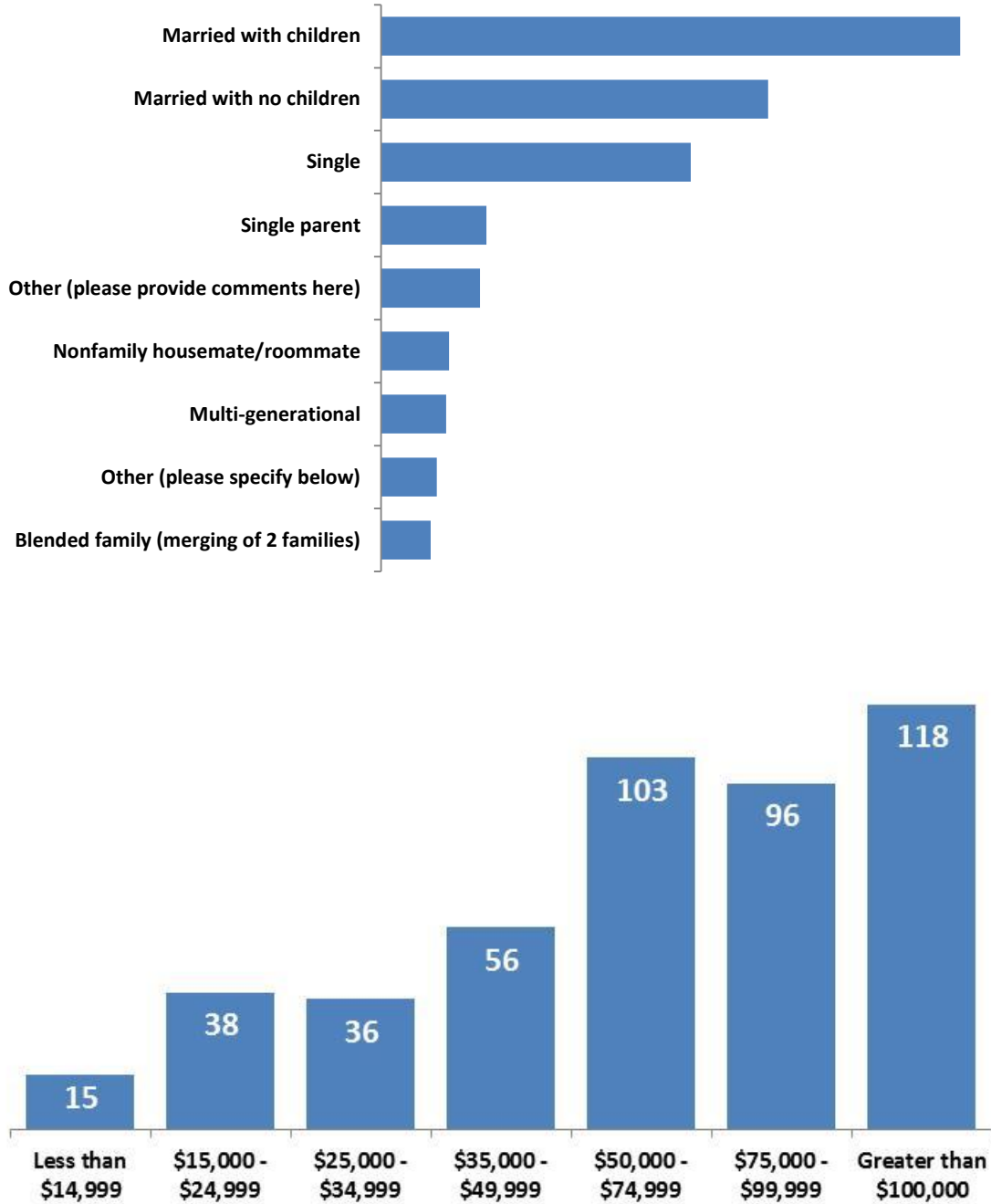
**WHO TOOK THE SURVEY:** Mostly households in the City and Town of Batavia which have the highest populations:



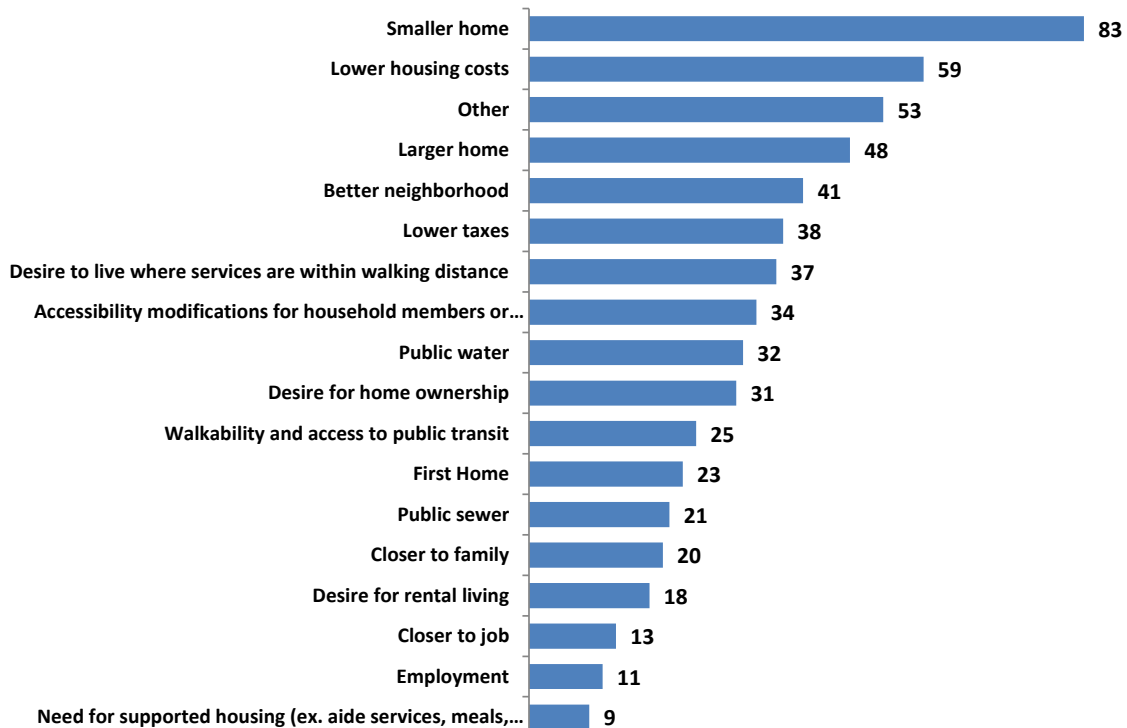
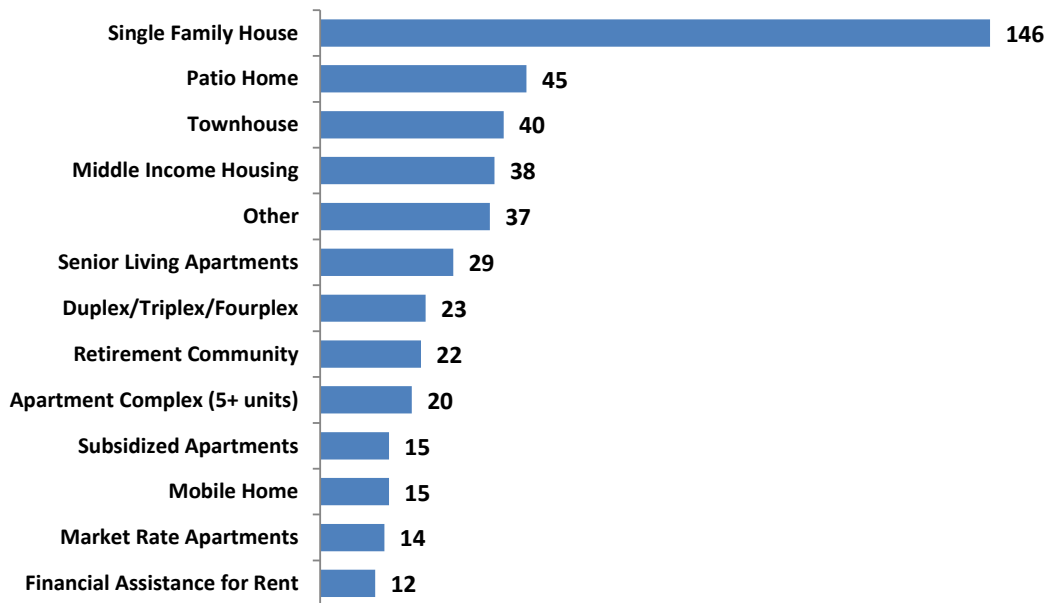
**WHO TOOK THE SURVEY:** Mostly single family, owner occupied households which are the majority of the households in the County.



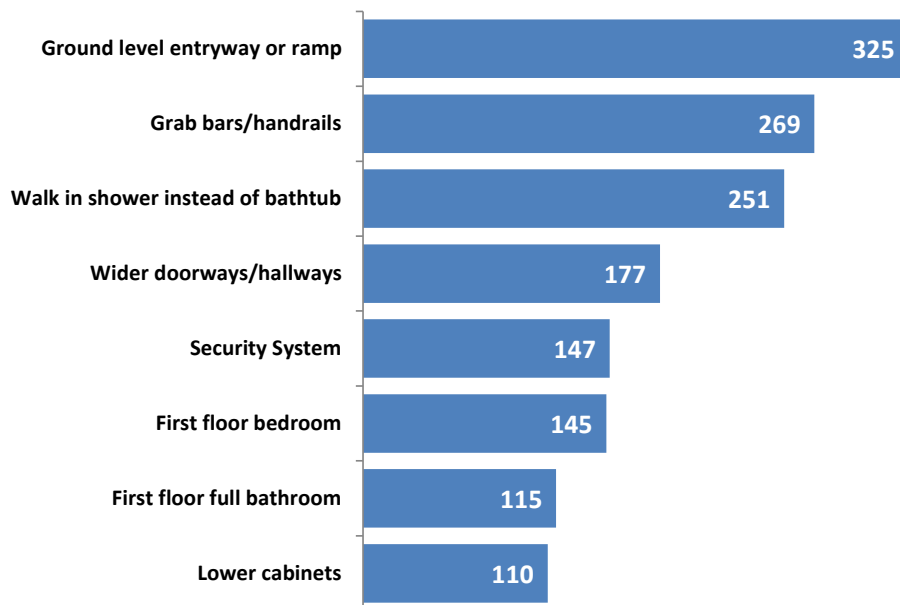
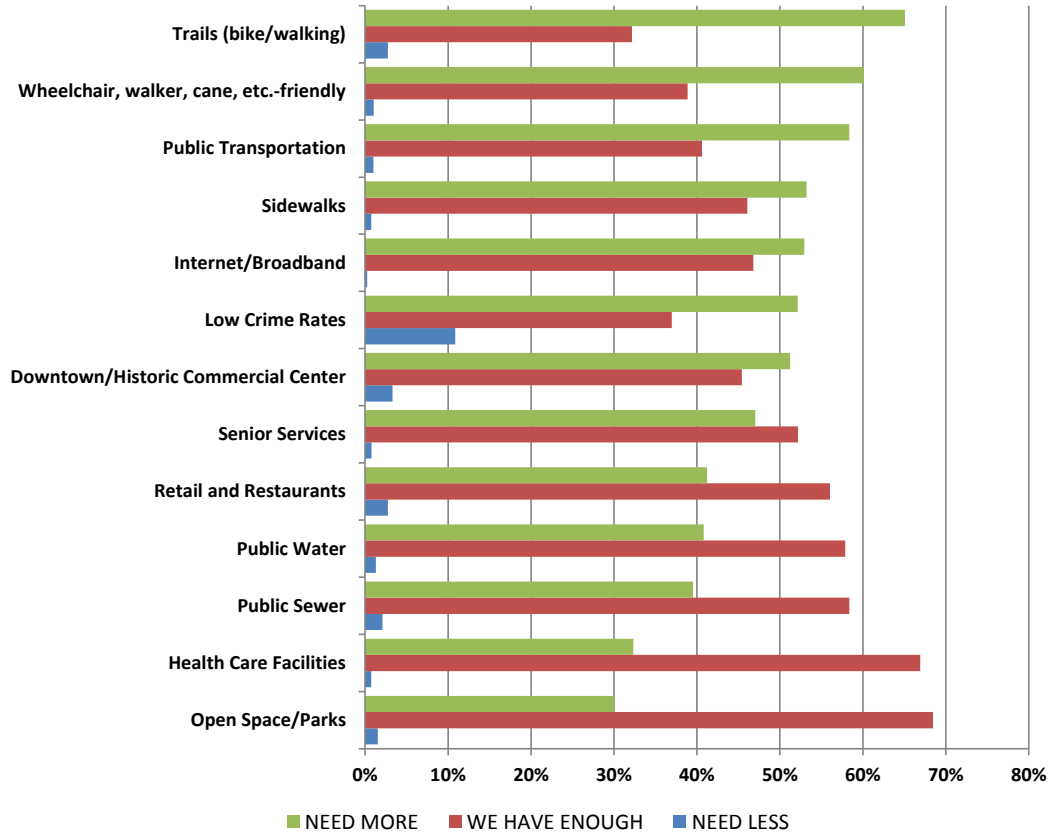
**WHO TOOK THE SURVEY:** The majority included married couple households but many non-traditional families also participated. Participants from all income groups also participated.



**WHERE DO THEY WANT TO LIVE IN THE FUTURE AND WHY DO THEY WANT TO MOVE?:** The graph on top shows where people want to live in the future – which shows a shift toward townhouse and multi-family units. The graph on the bottom outlines why they would move which also suggests that people want to live in smaller units with lower costs.

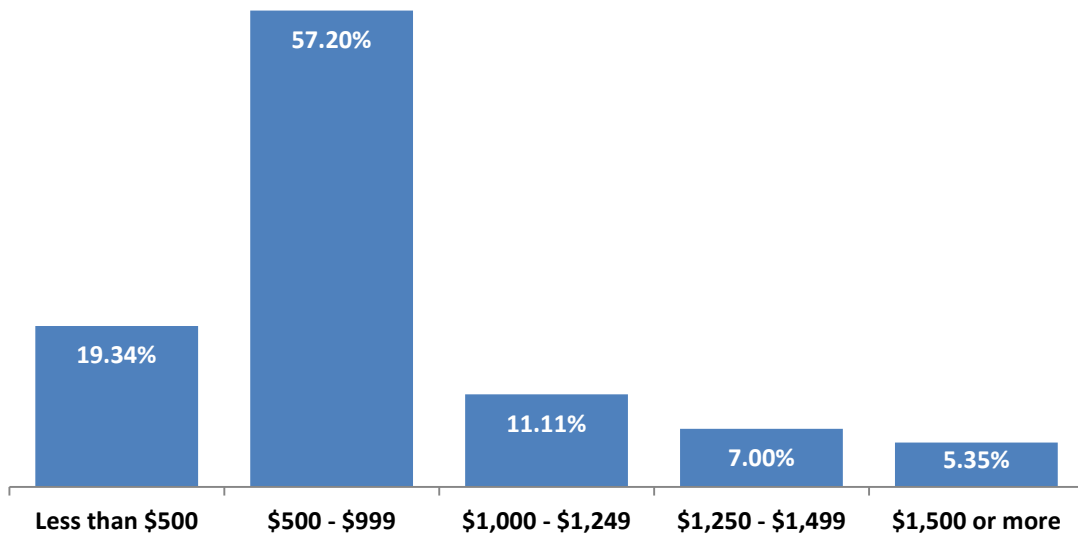
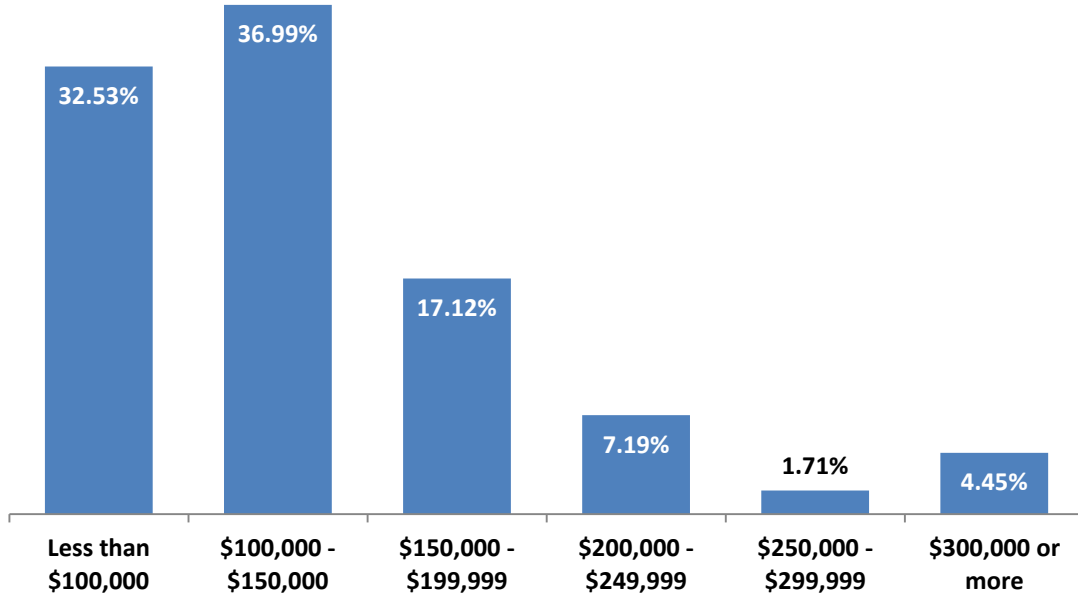


**WHAT AMENITIES DO THEY WANT IN THE FUTURE?:** The graph on top indicates people want alternative and accessible forms of travel. The second graph lists needs for those with physical challenges.





**WHAT CAN THEY AFFORD?:** The graph on top shows what people perceive they can afford for purchasing an owner occupied house while the graph on the bottom provide the same information for those renting units. Please note that based on incomes reported for Genesee County these are generally conservative perceptions of how much residents in Genesee County can actually afford.



**SECTION 7**  
**POTENTIAL FUNDING OPPORTUNITIES**

| Agency   | Program  | Funding                               | Purpose   | Eligibility   |
|--|--|---------------------------------------|---|---|
| NYS Homes & Community Renewal                                      | Community Development Block Grant                  | Approximately \$8-10 million annually | Housing Rehab, Homeownership, manufactured housing for low-mod income households  | Counties and municipalities   |
| NYS Homes & Community Renewal                                      | Access to Home for Veterans                        | Approximately \$6 million annually    | Accessibility Improvements to homes occupied by low income veterans.  | Counties, municipalities & not for profits  |
| NYS Homes & Community Renewal                                      | Access to Home Program                             | Approximately \$1 million annually    | Accessibility Improvements to homes occupied by low income veterans.  | Counties, municipalities & not for profits  |
| NYS Homes & Community Renewal                                      | Access to Home for Medicaid Recipients Program     | Approximately \$1 million annually    | Accessibility Improvements to homes occupied by low income Medicaid recipients  | Counties, municipalities & not for profits  |
| NYS Homes & Community Renewal                                      | RESTORE Program                                    | Approximately \$4 million annually    | Emergency repairs for homes owned by low income elderly persons.  | Counties, municipalities & not for profits  |
| NYS Homes & Community Renewal                                      | New Multi-family                                   | \$600 Million annually                | Construction, adaptive reuse and preservation of multi-family affordable housing for a variety of populations                                 | Non for profit corporations or charitable organizations; Housing Authorities eligible some programs   |
| NYS Homes & Community Renewal                                      | NYS HOME Local Small Rental Development Initiative | \$15 Million Annually                 | Rehabilitation; or acquisition and rehabilitation; or new construction of up to 25 rental units for low income households                     | Non for profit corporations, Community Housing Development Organizations, Public Housing Authorities. |
| NYS Affordable Housing Corporation (NYS Homes & Community Renewal) | Affordable Home Ownership Development Program      | \$25 Million Annually                 | Home ownership for low to moderate income households  | Municipalities, non for profit corporations and municipal Housing Authorities.                        |
| USDA Rural Housing Service   | Single Family and Multi-Family Loan Program        | Varies                                | Direct loans or loan guarantees to buy, build or rehab single family homes and multi-family properties for low and moderate income households |   |

# **SECTION 8 RECOMMENDATIONS**

Based on an analysis of existing conditions, community and stakeholder input, as well as market data, the following recommendations provide short, medium and long term solutions to address Genesee County's housing and community development needs.

1. **Establish a single family, moderate income, owner occupied Countywide Housing Rehabilitation Program:** While some communities have applied independently for these programs, and some agencies provide funding for extremely low income individuals, there is a significant demand for individuals to upgrade their homes as there is limited supply of homes for those earning between 51-80% of HAMFI. The program should be county-wide to have the greatest impact and also realize efficiencies with administration.
2. **Establish a Rental Unit Rehabilitation Program County-Wide:** There are an estimated 2,975 renter units with housing problems. While a rental rehabilitation program is administratively difficult because it involves tracking incomes of renters who often move, it may be easier to start with larger landlords that have the capacity to help in obtaining income information.
3. **Require Aging in Place or Accessibility Improvements with Rehabilitation Programs:** As a minimum requirement of all rehabilitation programs require an assessment and implementation of improvements that will make units accessible for the population as it ages. This may be simple improvements like adding grab bars to more involved improvements like installing ramps. There should also be a focus on making those improvements in first floor apartments that limit the number of steps.
4. **Construct or Rehabilitate Accessible Apartments for Extremely Low Income Households, Elderly, and Veterans.** The demand exceeds the supply of extremely low income housing and there are multiple grant, funding and tax incentive programs that support very low income projects.
5. **Construct Market Rate Apartments:** There is a significant demand for market rate (non-subsidized) apartments for those households earning 80% or more of HAMFI. Moreover, all growth scenarios predict a change in consumer preferences for apartments.
6. **Construct New Moderate Income to Market Rate Owner Occupied Housing or Rehabilitate Older Units to Meet the Need:** There is significant demand for owner occupied units above \$100,000 (2015 dollars), with the exception of those in the \$200,000 - \$250,000 range.
7. **Prepare for and Support the Development of Smaller Owner Occupied Lots:** Both national trends and the study's community survey suggest that more residents are looking for smaller lots to reduce costs and maintenance.

8. **Construct/Rehabilitate Transitional Housing for Veterans** – With the exception of a handful of units available at the Veteran’s Administration campus, there is no transitional housing available in the County for Veterans.
  
9. **Build New Housing in Downtowns and Main Streets with sidewalks, trails, internet and amenities** – Almost 500 residents participated in County wide survey and a large majority indicated they would look for Downtown/Main Street locations if they were to move. Amenities such as trails, sidewalks and public transit were among the highest amenities requested. While not all housing options are appropriate or scalable to downtown, multi-family, townhome, small lot and rehabbed or re-repurposes housing options are suitable for downtown.
  
10. **Update Zoning Procedures and Prepare for Future Housing** – While a comprehensive review of municipal zoning ordinances and Comprehensive Plans suggested most communities promote most housing types, the reality is that some housing types, including multi-family housing, often gets rejected at the Planning, Zoning or Municipal board levels for various reasons. If the market demand for specific housing recommended in this report is not met, it could potentially stunt economic development efforts and promote out migration of current residents.
  
11. **Provide Incentives for Market Rate Housing** – Grants or tax incentives should be provided to promote new construction and rehabilitation. The Return on Investment to build new and rehabilitate existing housing units is low or negative.

# APPENDICES