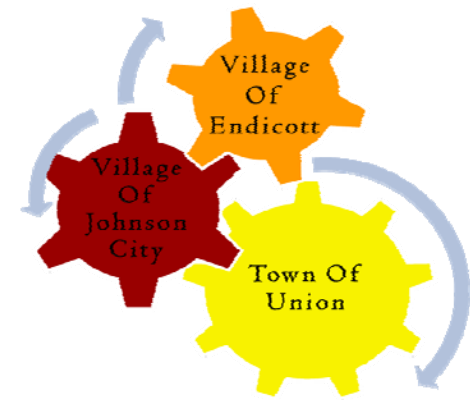


Technical Background Report



Housing

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HOUSING

1. INTRODUCTION

Comprehensive planning often falls short in concept, plan development, and eventual implementation due to a lack of attention paid to housing as a major and specific element of land use. It is essential that specific methodologies and techniques be utilized in the comprehensive analysis and plan formulation of the Town of Union's existing and projected housing needs. Traditionally, communities have been content with specifying densities and delineating residential zones, while allowing the private market to meet housing needs within the zoning guidelines. The planning process has evolved into something much more complex. The interrelationships between land use, the economy, transportation, and other services are now better understood as social and economic considerations are incorporated into the community's analysis, broadening the scope of planning beyond purely land use decisions. It is natural that a more detailed consideration of housing be part of this trend. These issues have indicated to communities that the traditional approach to housing may not adequately address the housing needs of the population. Therefore, a more integrated approach to planning for housing is needed. This report is a preliminary effort toward better housing planning in the Town of Union. To plan for and satisfy housing needs in the Town of Union, certain factors which affect present and future housing supply and demand must be addressed including:

- Location;
- Type;
- Cost;
- Condition;
- Tenure;
- Vacancies.



2. SPACIAL DISTRIBUTION OF HOUSING UNITS

Introduction

The purpose of this section is to trace the development patterns of residential use over time, giving special emphasis to the time period from 1990 to 2000. A basic indicator of change is a comparison of the total number of housing units within the town, including the villages, between two or more points in time. The number of housing units changes constantly; some being removed while others are constructed. Deterioration and removals have not accounted for a significant portion of the change that occurred in the town. Change is caused primarily by additions to the housing stock made in response to in-migration to the town and the formation of new households.

Town-wide Distribution

As seen in Table 1, there was an increase in the number of housing units in the Part-Town area from 11,141 units in 1990 to 12,175 units in 2000. This increase of 1,035 units represents an increase of 9.3 percent over the ten-year period, reflecting the continuing trend of people continuing to move to and build new housing in the Part-Town area of the Town of Union. During the same time period, Endicott and Johnson City both experienced a loss in housing units overall. Endicott lost 321 housing units, a decline of 4.6 percent, while Johnson City lost 551 housing units, a decrease of 6.7 percent. Overall, the Town of Union saw an increase of 162 units, because of the continued development of the Part-Town area.

 Table 1 ~ Housing Unit Change By Municipality

	Part Town	Endicott	Johnson City	Total
1990	11,141	7,007	8,197	26,345
2000	12,175	6,686	7,646	26,507
Change	9.3%	-4.6%	-6.7%	0.6%

Source: Census 2000



Table 2 ~ Distribution of Housing Units, By Neighborhood

Neighborhood	1990	2000	Change
North Endwell / Union Center	2,406	2,484	3.2%
West Corners	765	705	-7.8%
Airport Heights	813	799	-1.7%
Roundtop	1,055	1,101	4.4%
Union District	620	637	2.7%
West Endicott	1,204	1,291	7.2%
North Endicott	391	412	5.4%
Northside West Endicott	1,884	1,923	2.1%
Northside East Endicott	842	822	-2.4%
Central Endicott West	1,094	1,072	-2.0%
Central Endicott East	680	657	-3.4%
Southside / Riverside	832	863	3.7%
Riverhurst	826	838	1.4%
South Endwell	591	581	-1.7%
Central Endwell	808	815	0.9%
North Endwell West	1,531	1,562	2.0%
North Endwell East	1,326	1,361	2.7%
Fairmont Park	119	136	13.9%
Oakdale / Reynolds	1,395	1,550	11.1%
Westover	431	400	-7.2%
Southside Johnson City	1,633	1,596	-2.3%
Floral Park	1,585	1,497	-5.6%
Central Johnson City	1,453	1,339	-7.8%
Northside Johnson City	1,700	1,664	-2.1%
Choconut Center	361	402	11.4%
Totals	26,345	26,507	0.6%

Source: Census 2000

Neighborhood Distribution

Table 2 illustrates the change in the number of housing units by neighborhood.

The neighborhoods of Fairmont Park and Oakdale/Reynolds saw the largest percentage increases in the number of housing units between 1990 and 2000. Even though there was an increase of 17 new units in the Fairmont Park neighborhood, this reflected an increase of 13.9 percent because of the small size of this neighborhood. Oakdale/Reynolds saw a much larger increase in housing units as 155 new units were added to the housing stock in the neighborhood between 1990 and 2000. Most of these units are multi-family structures, however, and not single-family homes.

Those areas that lost the largest number of housing units were typically from the neighborhoods in the Village of Johnson City. Westover, Southside Johnson City, Floral Park, and Central Johnson City all experienced large losses of housing units between 1990 and 2000. Because much of the housing in these neighborhoods is older and has a lower value than that of the surrounding areas, owners often allow housing in these areas to fall into disrepair and disuse.



3. TYPES OF HOUSING

Introduction

The physical distribution of housing units by structural type, namely single-family, two-family, and multi-family, is an important aspect of the development pattern of a community. The purpose of this section is to study the town's development pattern and the changes that have occurred over the past decade. The type of housing built depends upon several factors. These factors include:

- Community Demographics;
- Zoning;
- Land availability;
- Land costs;
- Development costs and their relation to the market;
- Market conditions;
- Housing demand;
- Taxes.



The effect of all the variables is beyond the scope of this report, although they are recognized.

Town-wide Distribution

As noted in Table 3, during the period between 1990 through 2000, there was an overall increase in the percentage of non-family homes, while the percentage of family homes decreased. The Part-Town area saw the greatest increase in the percentage of non-family homes, and the smallest decrease in percentage of family homes. Johnson City shows an increase of 11.6 percent of non-family homes and a decrease of 14.6 percent of family units. Endicott also had an increase of 9.8 percent of non-family homes and a decrease of 11.7 percent of family homes. A non-family household includes persons living alone or with nonrelatives only.



Table 3 ~ Composition of Housing Units, By Municipality

The number of family and non-family households influence each other since not all of these losses and gains are due to new construction or demolition. Many of these shifts could be due to the changing of older homes from single-family residences to multi-family homes, which may account for a loss in one

Year	Part-Town		Endicott		Johnson City	
	Non-Family	Family	Non-Family	Family	Non-Family	Family
1990	2,755	7,824	2,788	3,749	3,131	4,519
2000	3,425	7,384	3,062	3,312	3,495	3,860
Change	24.3%	-5.6%	9.8%	-11.7%	11.6%	-14.6%

Source: Census 2000

category and an increase of another. However, this does reflect a trend that housing is less affordable than it could be and that people in the area have made the decision to live in non-family residences

Neighborhood Household Composition Comparison

Table 4 shows the change in family composition within housing units by neighborhood between 1990 and 2000. Only one neighborhood, Central Endicott West, increased in the percentage of family units in the neighborhood. This increase was due, however, to having a greater loss of non-family units than family units and not due to new development.

Only one neighborhood, Fairmont Park, increased in the number of total family units overall. This table shows that the neighborhoods in Johnson City suffered the largest reduction in the number of family homes by neighborhood, with four neighborhoods, Southside Johnson City, Floral Park, Central Johnson City, and Northside Johnson City, all losing over 100 family units between 1990 and 2000. Even though Oakdale/Reynolds saw very little loss of family housing units, a decrease of only 44 units between 1990 and 2000, the number of non-family units increased by 176.

North Endwell West and Northside West Endicott also saw a large change in non-family units between 1990 and 2000 as well. North Endwell West lost 108 family units and increased by 125 non-family units. Northside West Endicott lost 114 family units and increased by 133 non-family units. These changes are most likely to the conversion of older housing from single to multiple family housing.



Table 4 ~ Composition of Housing Units, By Neighborhood

Neighborhood	1990				2000				Change in Family Units
	#	Non-Family%	#	Family%	#	Non-Family%	#	Family%	
North Endwell / Union Center	296	12.8%	2,012	87.2%	443	18.2%	1,996	81.8%	-16
West Corners	176	26.1%	499	73.9%	206	30.8%	462	69.2%	-37
Airport Heights	284	43.6%	367	56.4%	349	51.1%	334	48.9%	-33
Roundtop	365	37.1%	619	62.9%	500	48.3%	536	51.7%	-83
Union District	295	51.0%	283	49.0%	318	55.5%	255	44.5%	-28
West Endicott	405	33.8%	793	66.2%	430	36.1%	761	63.9%	-32
North Endicott	67	17.4%	317	82.6%	105	26.5%	291	73.5%	-26
Northside West Endicott	562	32.4%	1,170	67.6%	695	39.7%	1,056	60.3%	-114
Northside East Endicott	281	34.0%	545	66.0%	326	40.5%	478	59.5%	-67
Central Endicott West	570	56.3%	442	43.7%	506	55.2%	410	44.8%	-32
Central Endicott East	335	56.7%	256	43.3%	313	60.9%	201	39.1%	-55
Southside / Riverside	380	46.7%	434	53.3%	404	51.8%	376	48.2%	-58
Riverhurst	336	42.2%	461	57.8%	392	49.7%	397	50.3%	-63
South Endwell	236	44.4%	295	55.6%	262	49.2%	270	50.8%	-26
Central Endwell	191	24.2%	597	75.8%	238	29.9%	557	70.1%	-40
North Endwell West	430	29.0%	1,051	71.0%	555	37.0%	943	63.0%	-108
North Endwell East	257	20.1%	1,021	79.9%	324	24.9%	976	75.1%	-45
Fairmont Park	15	11.7%	110	88.3%	18	13.8%	114	86.2%	4
Oakdale / Reynolds	476	36.7%	820	63.3%	650	45.2%	788	54.8%	-32
Westover	154	37.9%	252	62.1%	170	45.0%	208	55.0%	-44
Southside Johnson City	539	34.4%	1,028	65.6%	615	40.8%	891	59.2%	-137
Floral Park	695	46.8%	790	53.2%	699	52.8%	624	47.2%	-166
Central Johnson City	679	52.8%	606	47.2%	671	57.8%	490	42.2%	-116
Northside Johnson City	588	36.5%	1,023	63.5%	690	44.5%	859	55.5%	-164
Choconut Center	62	17.1%	301	82.9%	103	26.7%	283	73.3%	-18
Totals	8,674	35.0%	16,092	65.0%	9,982	40.7%	14,556	59.3%	-1,536

Source: Census 2000



Housing Affordability

Income levels dictate the price an individual or family can afford for housing. The accepted standard for calculating the price a family may spend on housing is two times that family's median income. Table 5 demonstrates the Median Household Incomes and the Median Housing Costs for the municipalities in the Town of Union. This table shows that on average, housing prices between 1990 through 2000 fell throughout the Town of Union, while at the same time Median Household Income rose. Even though income increased between 13.0 percent and 18.9 percent and housing prices fell between 3.9 percent and 9.8 percent, housing actually became no more affordable to most of the residents in the Town of Union. Even by doubling the Median Household Income for Endicott to \$56,661, it is still below the Median Housing Cost amount of \$65,582. Using the same method for Johnson City, the housing affordability value of \$58,172 is also still below the Median Housing Cost of \$62,415. In the Part-Town area, twice the Median Household Income yields a figure of \$87,996, which illustrates that, on average, housing is just barely within reach of many of the residents in the Town of Union.

 Table 5 ~ Median Housing Cost and Median Household Income, By Municipality

Municipality	Median Housing Cost			Median Household Income		
	1990	2000	% Change	1990	2000	% Change
Part-Town	\$87,600	\$84,204	-3.9%	\$38,920	\$43,998	13.0%
Endicott	\$72,747	\$65,582	-9.8%	\$23,808	\$28,311	18.9%
Johnson City	\$67,070	\$62,415	-6.9%	\$25,057	\$29,086	16.1%

Source: Census 2000

For many families, homeownership in recent years has become virtually impossible due to current income and housing ownership cost levels that are being driven primarily by increasing property tax burdens. If present trends continue, new and used homes will be available to an extremely small percentage of individuals. Single-family housing will however continue to be the dominant housing type while two-family and multi-family housing will continue to increase in number unless escalating housing costs decrease.



4. TENURE PATTERN

Introduction

Tenure is studied as a part of the task of analyzing the occupancy characteristics of the Town of Union's housing inventory. Housing tenure is defined as the act, right, manner, or term of holding landed property. For the purposes of the discussion, tenure is divided into two categories: owner-occupied and renter-occupied.

Housing tenure and structural type are closely related. Single-family units are usually owner-occupied and multifamily units are generally renter-occupied.

Housing tenure is also related to market conditions and life style preferences. Tenure is a matter of choice, but the current market conditions often deter households from satisfying their desire to own a home. High unit costs, fluctuating interest rates, and large down payments for homeownership units force many people to rent rather than purchase a unit. On the other hand, the increasing mobility of many families and the decreasing household size make rental units more desirable as a tenure selection for a growing number of people.

Town-wide Comparisons

Table 6 shows how varied tenure patterns can be throughout the Town of Union. In the Part-Town area, 75.5 percent of the housing stock is owner-occupied, while only 24.5 percent of the housing is renter occupied. Owner-occupied housing tends to hold its value better because the owners of the house are its primary residents and tend to live there year round and maintain the houses in good repair. Endicott has a considerably lower level of owner-occupied housing at only 40.9 percent with the remaining 59.1 percent being renter-occupied. Johnson City has a higher percentage of owner-occupied housing at 51.2 percent,





probably due to the concentrations of single-family homes between Reynolds Road and Watson Blvd. as well as the homes along and near Oakdale Road. The Part-Town area is above the Broome County average of 65.1 percent of homes being owner-occupied, while both Endicott and Johnson City are below the county average.

The proportion of renter-occupied units increases because of the construction of apartment buildings and the conversion of single-family houses. The villages of Johnson City and Endicott will continue to have a decreasing proportion of their units owner-occupied. The age of most of the units in the villages often precludes their continuance as single-family dwellings because they are old, need repairs, and lack modern amenities. The Village of Endicott has little land for new residential construction, especially single-family development. Most new development in Endicott has been apartment development on previously developed lands, thereby decreasing the number of single-family units and owner-occupied units, while increasing the number of apartment units and rental units.

The Village of Johnson City, and the Part-Town area to a greater degree, have larger amounts of developable land and therefore can retain home ownership patterns as the predominant form of housing tenure.

A high degree of homeownership is the more desired pattern since ownership usually implies a more stable, and therefore less mobile, community. Neighborhoods that are able to retain population are far more likely to develop a sense of community. A large number of rental units can cause increased blight because they are often owned by land speculators and absentee landlords who care much about collecting rents, and little about maintaining the properties well and keeping their tenants. It is very difficult to develop a sense of community in neighborhoods where there is a high proportion of rental units. The lack of neighborhood identity weakens the positive social forces leading to the continued maintenance of property and often results in blight.



 Table 6 ~ Housing Tenure, By Neighborhood

Neighborhood Comparison

The neighborhoods of North Endwell/Union Center, North Endicott, Central Endwell, North Endwell West, North Endwell East, Southside Johnson City, Fairmont Park, and Choconut Center had the highest percentage of owner-occupied housing in the Town of Union between 1990 and 2000.

The neighborhoods of Union District, Central West Endicott, Central Endicott, Southside/Riverview and Central Johnson City had the lowest percentage of owner-occupied housing between 1990 and 2000.

The neighborhoods that have the newest housing North Endwell/ Union Center, North Endicott, North Endwell West, North Endwell East, Fairmont and Choconut Center also tend to have the highest percentage of owner-occupied housing.

Effective Vacancy Rate

Vacant rental units and houses for sale are necessary to keep rents and mortgages affordable and allow people a choice of

Neighborhood	Total Housing Units	Owner Occupied	% Owner Occupied	Renter Occupied	% Total
North Endwell - Union Center	2,439	2,199	90.2%	240	9.8%
West Corners	668	519	77.7%	149	22.3%
Airport Heights	683	276	40.4%	407	59.6%
Roundtop	1,036	597	57.6%	439	42.4%
Union District	573	183	31.9%	390	68.1%
West Endicott	1,191	794	66.7%	397	33.3%
North Endicott	396	284	71.7%	112	28.3%
Northside - West Endicott	1,751	986	56.3%	765	43.7%
Northside - East Endicott	804	532	66.2%	272	33.8%
Central West Endicott	916	205	22.4%	711	77.6%
Central Endicott	514	118	23.0%	396	77.0%
Southside Riverview Endicott	780	248	31.8%	532	68.2%
Riverhurst	790	394	49.9%	396	50.1%
South Endwell	531	233	43.9%	298	56.1%
Central Endwell	795	677	85.2%	118	14.8%
North Endwell West	1,498	1,059	70.7%	439	29.3%
North Endwell East	1,300	1,193	91.7%	107	8.3%
Fairmont Park	132	125	94.9%	7	5.1%
Oakdale-Reynolds	1,438	745	51.8%	693	48.2%
Westover	378	210	55.6%	168	44.4%
Southside Johnson City	1,506	1,075	71.4%	431	28.6%
Floral Park	1,323	455	34.4%	868	65.6%
Central Johnson City	1,161	289	24.9%	872	75.1%
Northside Johnson City	1,549	1,005	64.9%	544	35.1%
Choconut Center	386	346	89.6%	40	10.4%
TOTALS	24,538	14,747	60.10%	9,791	39.90%

Source: Census 2000



where to live. A vacancy rate of between 4 percent and 7 percent is needed to keep the market working at its peak. A higher vacancy rate suggests that there is too much housing available in an area and will drive the cost of rents and housing down, while low vacancy rates will result in people paying more to live in a certain neighborhood because their choices are more limited.

As shown in Table 7, the effective vacancy rates for rental properties in the Town of Union were right in the desired range of effective vacancy rates. The right percentage of vacant units allows for competitive rental fees and the ability to find housing where people desire to live. The effective vacancy rate for people looking to buy a house was far below the desired vacancy rate. Overall, the Town of Union had an effective vacancy rate on properties that are for sale of 1.3 percent.

Table 3 previously illustrated how a good number of properties have switched from family units, typically single-family, owner occupied dwellings to, non-family, renter occupied housing, between 1990 and 2000, showing a decline in the number of available houses to buy, but leaving an ample supply to rent.

The Part-Town area had the lowest effective vacancy rate for people looking to either rent or buy a house, showing that housing may be overpriced in the area considering the low number of rental and single-family houses available.

Choices for rental properties are much greater in the Villages of Endicott and Johnson City, although both are also on the low side considering the percentage of vacant houses for sale, due once again to the large increase in multi-family units in these areas, which takes houses for sale out of

 **Table 7 ~ Effective Vacancy Rates For The Year 2000, By Municipality**

the market and puts units for rent into it. One of the largest problems facing the Village of Endicott is the lack of new space to build housing that would increase the effective vacancy rate of housing for sale in the area.

Status	Broome County	Town of Union	Part Town	Endicott	Johnson City	Binghamton	Vestal
Total Units	88,817	25,598	12,247	6,374	6,977	23,971	8,898
For Rent	3,246	1,129	302	361	466	1,512	121
For Rent %	3.7%	4.4%	2.5%	5.7%	6.7%	6.3%	1.4%
For Sale	1,252	340	129	76	135	418	111
For Sale %	1.4%	1.3%	1.1%	1.2%	1.9%	1.7%	1.2%

Source: Census 2000



Neighborhood Comparison

Table 8 shows which neighborhoods need more housing and which ones have more than can be supported by the existing population. The neighborhoods of Airport heights, Central Endicott East, Floral Park, and Central Johnson City all have very high effective vacancy rates of places for rent.

These areas tend to have lower Median Housing Values as well as some of the oldest housing stock. The areas that have the lowest effective vacancy rates for renters, North Endwell/Union Center, West Endicott, Central Endwell, North Endwell West, North Endwell East, and Fairmont Park have some of the newer housing stock as well as some of the highest Median Housing Values in the Town of Union, indicating more newer single-family housing that is harder to convert into multi-family dwellings. Very few large-scale rental properties exist in these neighborhoods, which also further reduces the effective vacancy rate for rentals.

The effective vacancy rate of units for sale for all the neighborhoods except one, Central Johnson City, were below the desired vacancy rates for housing for sale. Very little new construction has been taking place in the Town of Union due to the fact that many areas still lack public water and sewer while much of the land in Endicott and Johnson City has already been developed. A loss of employment opportunities in the area over the past decade also keeps people from building new houses if there are no new jobs in the area.

These factors have increased the price of housing for people that are currently living in these areas to levels that are just beyond their reach, with more and more property being purchased by investors and then converted into multiple-family residences. This practice further shrinks the market of houses available for people looking to buy a home.



Table 8 ~ Effective Vacancy Rates For The Year 2000, By Neighborhood

Neighborhood	Total	For Rent	For Sale	Total Housing	% For Rent	% For Sale
North Endwell / Union Center	59	5	28	2,439	0.2%	1.1%
West Corners	54	11	7	668	1.6%	1.0%
Airport Heights	129	107	12	683	15.7%	1.8%
Roundtop	73	33	24	1,036	3.2%	2.3%
Union District	67	48	3	573	8.4%	0.5%
West Endicott	67	48	3	1,191	4.0%	0.3%
North Endicott	10	0	0	396	0.0%	0.0%
Northside West Endicott	166	53	32	1,751	3.0%	1.8%
Northside East Endicott	28	21	7	804	2.6%	0.9%
Central Endicott West	139	83	6	916	9.1%	0.7%
Central Endicott East	130	83	0	514	16.1%	0.0%
Southside / Riverside	73	40	4	780	5.1%	0.5%
Riverhurst	54	18	8	790	2.3%	1.0%
South Endwell	44	12	13	531	2.3%	2.5%
Central Endwell	25	4	5	795	0.5%	0.6%
North Endwell West	57	11	25	1,498	0.7%	1.7%
North Endwell East	45	5	22	1,300	0.4%	1.7%
Fairmont Park	3	0	1	132	0.0%	1.1%
Oakdale / Reynolds	112	75	0	1,438	5.2%	0.0%
Westover	36	16	9	378	4.2%	2.4%
Southside Johnson City	90	32	24	1,506	2.1%	1.6%
Floral Park	181	137	25	1,323	10.4%	1.9%
Central Johnson City	342	171	62	1,161	14.7%	5.3%
Northside Johnson City	115	51	24	1,549	3.3%	1.5%
Choconut Center	19	6	5	386	1.6%	1.3%

Source: Census 2000

7. Housing Age

Introduction

The purpose of this section is to analyze the quality of the housing units in the Town of Union. The Part-Town area, on the whole, is known for the quality of its housing. Most units are structurally sound and provide more than adequate shelter. However, there are a number of units in the Part-Town area that are deteriorating and/or dilapidated. These houses are generally located in the southern portion of the Town, near the

Susquehanna River and/or in areas that are subject to periodic flooding. These areas are in the older sections of the part-town.



Poor housing conditions pose a threat not only to the health and welfare of the residents who live in them, but also to the surrounding community.

Age

The focus of this section is age, as it typically affects the condition of housing units. Of course, age does not necessarily bring with it poorer housing quality. Because of the possibilities of structural maintenance and restoration, physical deterioration of housing units is avoidable. The degree of maintenance, through repair and modernization, as well as varying qualities of durability in the components of structures contributes to widely differing rates of physical deterioration. Some of the structures built in the early 1900s by Endicott-Johnson lack garages and are situated on substandard lots. These types of structures seem more susceptible to the deterioration process.

Changes or improvements in design or construction may make former architectural styles and types of units obsolete and thus assist in accelerating deterioration. EJ bungalows, which make up a significant portion of the housing stock of the Part-Town, are a case in point. The arrangement of rooms, density of living, and lack of yards are not as acceptable today as they once were. In the Endwell and West Corners neighborhoods, the cape cods and small ranch homes that dominated 1950s construction are becoming less acceptable and may also be susceptible to deterioration. It is difficult to ascertain which units will be in or out of fashion, but it is important to realize that some styles will go out of fashion and the houses left to disrepair.

The average Median Year Built for housing for the entire Town of Union is 1952. Table 9 illustrates how the central parts of the Town, the Village of Endicott, and central

 Table 9 ~ Age of Housing, By Neighborhood

Neighborhood	Median Year Built
North Endwell / Union Center	1973
West Corners	1956
Airport Heights	1970
Roundtop	1947
Union District	1940
West Endicott	1941
North Endicott	1974
Northside West Endicott	1954
Northside East Endicott	1947
Central Endicott West	1950
Central Endicott East	1940
Southside / Riverview	1944
Riverhurst	1949
South Endwell	1948
Central Endwell	1953
North Endwell West	1966
North Endwell East	1960
Fairmont	1972
Oakdale / Reynolds	1967
Westover	1940
Southside Johnson City	1943
Floral Park	1940
Central Johnson City	1943
Northside Johnson City	1948
Choconut	1963

Source: Census 2000



Johnson City were developed very early and how the Part-Town area has grown up around those two focal points.

The neighborhoods of Floral Park, Westover, and Southside Johnson City in the Village of Johnson City, as well as the neighborhoods of Central Endicott East, Union District, and West Endicott in the Village of Endicott are all the starting points around which each of the villages and then the part-town area have grown.

The table highlights where new development has sprung up in each of the areas. North Endicott for example, is a neighborhood where a large number of new homes were built in the late 1970s and early 1980s.

Housing age tends to decrease the further you move away from the central portions of the villages.



Age of Housing by Neighborhood

Table 10 ~ Age of Housing For Neighborhoods, By Decade

Neighborhood	1939 or earlier		1940-1949		1950-1959		1960-1969		1970-1979		1980-1989		1990-1999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
North Endwell / Union Center	187	7.5%	101	4.1%	319	12.8%	634	25.5%	502	20.2%	441	17.8%	300	12.1%
West Corners	71	10.1%	122	17.3%	282	40.0%	137	19.4%	58	8.2%	35	5.0%	0	0.0%
Airport Heights	67	8.4%	77	9.6%	85	10.6%	171	21.4%	153	19.1%	181	22.7%	65	8.1%
Roundtop	345	31.3%	282	25.6%	211	19.2%	123	11.2%	66	6.0%	47	4.3%	27	2.5%
Union District	328	51.5%	88	13.8%	86	13.5%	66	10.4%	50	7.8%	19	3.0%	0	0.0%
West Endicott	662	51.3%	205	15.9%	234	18.1%	113	8.8%	32	2.5%	33	2.6%	12	0.9%
North Endicott	7	1.7%	16	3.9%	21	5.1%	65	15.8%	244	59.2%	49	11.9%	10	2.4%
Northside West Endicott	747	38.8%	238	12.4%	244	12.7%	197	10.2%	221	11.5%	162	8.4%	114	5.9%
Northside East Endicott	312	38.0%	163	25.2%	148	54.8%	115	17.5%	22	5.9%	41	9.2%	21	2.5%
Central Endicott West	453	42.3%	113	10.5%	153	14.3%	67	6.3%	122	11.4%	127	11.8%	37	3.5%
Central Endicott East	420	63.9%	68	10.4%	138	21.0%	16	2.4%	10	1.5%	0	0.0%	5	0.8%
Southside / Riverview	466	54.0%	147	17.0%	93	10.8%	37	4.3%	86	10.0%	27	3.1%	7	0.8%
Riverhurst	252	30.0%	202	24.1%	229	27.3%	93	11.1%	17	2.1%	33	3.9%	12	1.5%
South Endwell	203	35.0%	123	21.2%	143	24.6%	84	14.5%	17	2.9%	6	1.0%	5	0.8%
Central Endwell	76	9.3%	153	18.8%	469	57.5%	70	8.6%	21	2.6%	21	2.6%	5	0.6%
North Endwell West	28	1.8%	54	3.5%	478	30.6%	366	23.4%	309	19.8%	272	17.4%	55	3.5%
North Endwell East	139	10.2%	183	13.4%	480	35.3%	333	24.5%	120	8.8%	67	4.9%	40	2.9%
Fairmont Park	9	6.8%	4	3.3%	11	7.9%	34	25.0%	44	32.4%	22	16.3%	11	8.3%
Oakdale / Reynolds	108	7.0%	124	8.0%	227	14.6%	160	10.3%	376	24.3%	302	19.5%	253	16.3%
Westover	227	56.8%	53	13.3%	74	18.5%	25	6.3%	21	5.3%	0	0.0%	0	0.0%
Southside Johnson City	690	43.2%	534	33.5%	262	16.4%	60	3.8%	16	1.0%	34	2.1%	0	0.0%
Floral Park	916	61.2%	277	18.5%	82	5.5%	77	5.1%	55	3.7%	76	5.1%	14	0.9%
Central Johnson City	905	67.6%	188	14.0%	63	4.7%	56	4.2%	71	5.3%	56	4.2%	0	0.0%
Northside Johnson City	593	35.6%	298	17.9%	493	29.6%	148	8.9%	65	3.9%	46	2.8%	21	1.3%
Choconut Center	63	15.7%	41	10.2%	77	19.2%	75	18.7%	28	7.0%	75	18.7%	43	10.7%

Source: Census 2000

In some neighborhoods, the concentration of housing units that are more than sixty-five years old is cause for concern. These neighborhoods are deteriorating and the viability of these areas depends upon the maintenance of these older homes.



Older neighborhoods sometimes serve as magnets for young families attracted by the lower cost of older homes. If the neighborhoods are allowed to deteriorate to the point that the low cost of the housing is offset by the deterioration of the neighborhoods, the neighborhoods will experience rapid divestment with existing homeowners offering their houses for sale, but attracting few potential buyers.

The fact that 33 percent of the Part-Town area's units were built during the 1950s, while reflecting the rapid suburban growth experienced nationwide, it is also important in terms of the potential for future blight. These homes, concentrated in Endwell and West Corners, are now approaching sixty years of age. Regular and routine maintenance becomes more necessary and more costly as roofs, siding, furnaces, and the like need to be replaced. Kitchens and bathrooms, modern in 1950 are now outdated and need remodeling. It is also apparent that infrastructure needs will arise, due to the changes in the social and economic characteristics of the population and the need to replace the original utilities.

6. HOUSING COSTS

Introduction

The housing value and rent structure of the Town of Union's housing inventory are determined by the size, quality, amenities, and style of the units and the needs, preferences, and finances of the people looking for a place to live at the time. The level of values in the sales market for new units is determined by current land and construction costs and the prevailing level of builders' profits. The level of rents is determined by the investment opportunities and by variations in quality, location, size, age, and management. The shifting of rent levels upwards or downwards is in response to demand pressures created by income increases and household formation.



Housing Value

Part-Town-Village Comparison

Table 11 demonstrates that the value of housing in the Part-Town area is higher than that in both Endicott and Johnson City. This is due mainly to the age of the housing in those areas, with newer housing mainly in the Part-Town area, and older housing stock in the villages of Endicott and Johnson City. This is not to say that these two areas have no new housing construction, just that older houses dominate.

The actual value of housing not only reflects the age of housing in an area but also the style of housing. Newer houses tend to have more yard space and amenities such as garages.

 **Table 11 ~ Median Housing Value, By Municipality**

Municipality	Median Housing Value
Part-Town	\$84,204
Endicott	\$65,582
Johnson City	\$62,415

Source: Census 2000



Table 12 ~ Median Housing Values, By Neighborhood

Median Housing Value by Neighborhood

Table 12 shows how the individual housing value for the neighborhoods determines the overall average housing values for each of the municipalities. Neighborhoods such as North Endwell/Union Center, Airport Heights, North Endicott, North Endwell West, North Endwell East, Fairmont Park, and Choconut Center all contribute to the higher than average Part-Town housing values.

Neighborhoods such as Westover, Southside Johnson City, Floral Park, Central Johnson City, and Northside Johnson City set the standard for overall housing values for the Village of Johnson City.

Neighborhoods such as Union District, Northside East Endicott, Central Endicott East, Central Endicott West, and Southside/Riverside drive the housing values in the Village of Endicott.

As noted, the older center-city neighborhoods tend to have lower Median Housing Values than do the neighborhoods built away from the downtown areas after much of the industrialization had already occurred.

Neighborhood	2000 Median Housing Value
North Endwell / Union Center	\$97,580
West Corners	\$70,650
Airport Heights	\$80,700
Roundtop	\$77,100
Union District	\$69,100
West Endicott	\$62,267
North Endicott	\$99,500
Northside West Endicott	\$69,980
Northside East Endicott	\$69,000
Central Endicott West	\$59,850
Central Endicott East	\$60,900
Southside / Riverside	\$68,800
Riverhurst	\$70,300
South Endwell	\$62,900
Central Endwell	\$75,550
North Endwell West	\$95,400
North Endwell East	\$101,767
Fairmont Park	\$137,700
Oakdale / Reynolds	\$82,725
Westover	\$50,300
Southside Johnson City	\$62,020
Floral Park	\$53,375
Central Johnson City	\$53,300
Northside Johnson City	\$58,475
Choconut Center	\$85,700

Source: Census 2000



Gross Rent

Gross rent is defined as the sum of the monthly rent paid plus the estimated costs of utilities, which must be paid in addition to the rent paid. This seeks to balance those units in which utilities are included as part of the rent and those units for which the tenant is fully or partially responsible for the utilities.

Part-Town - Village Comparisons

Table 13 illustrates the typical gross rent amounts throughout the municipalities. Between 1990 and 2000, the Median Gross Rent paid in the Part-Town area increased by \$77 or 16.0 percent. Table 5 previously highlighted that Median Household Income increased by only 13.0 percent over the same time period, indicating that income is not increasing as fast as the amount paid for rent and utilities. The Endicott area also experienced an increase in Gross Rent between 1990 and 2000, a change of \$65, which amount to a 15.9 percent increase. In Endicott however, the Median Household Income rose by 18.9 percent, demonstrating that income has increased quicker than rent. In Johnson City, although Median Gross Rent increased by \$89 or 21.5 percent between 1990 and 2000, income rose by only 16.1 percent, highlighting that residents of the Part-Town area and Johnson City are less able to deal with the increases in housing costs.

 **Table 13 ~ Gross Rents, By Municipality**

Municipality	1990 Median Gross Rent	2000 Median Gross Rent	Absolute Change	Percent Change
Part-Town	\$483	\$561	\$77	16.0%
Endicott	\$412	\$477	\$65	15.9%
Johnson City	\$416	\$506	\$89	21.5%

Source: Census 2000



Neighborhood Comparisons

Fairmont Park saw the largest increase in Median Gross Rent paid between 1990 and 2000. This is probably due to some of the newer houses in the area being rented out as opposed to only having the older converted houses in the neighborhood being rented out.

There seems to be little rhyme or reason for most of the changes that took place in Median Gross Rent between the years of 1990 and 2000. Some neighborhoods saw reductions in rental prices and other places saw steep increases.

The neighborhoods of North Endwell/Union Center, West Endicott, North Endwell West, and Central Johnson City were the only neighborhoods that saw decreases in the amount of Gross Rent Paid, which ranged from 4.0 percent to 16.6 percent.

More noticeable were the number of neighborhoods where rent increased between 1990 and 2000, even though for the most part housing prices dropped over the same period of time. Fifteen neighborhoods saw an increase of between 10.0 percent and 109.6 percent in the amount of money spent on rent and utilities.

The largest increase occurred in the neighborhoods of Fairmont Park, which increased by 109.6 percent, Oakdale/Reynolds, which increased by 64.9 percent, Choconut Center, which increased by 48.6 percent, and North Endwell East, which increased by 40.8 percent.



 Table 14 ~ Gross Rents, By Neighborhood

Neighborhood	1990 Median Gross Rent	2000 Median Gross Rent	Absolute Change	Percent Change
North Endwell / Union Center	\$728	\$607	-\$121	-16.6%
West Corners	\$508	\$539	\$31	6.0%
Airport Heights	\$476	\$548	\$72	15.1%
Roundtop	\$520	\$548	\$28	5.4%
Union District	\$369	\$401	\$32	8.7%
West Endicott	\$595	\$498	-\$96	-16.2%
North Endicott	\$563	\$597	\$34	6.0%
Northside West Endicott	\$415	\$514	\$99	23.8%
Northside East Endicott	\$462	\$533	\$71	15.3%
Central Endicott West	\$354	\$436	\$82	23.2%
Central Endicott East	\$345	\$405	\$60	17.2%
Southside / Riverside	\$416	\$502	\$87	20.8%
Riverhurst	\$417	\$491	\$73	17.6%
South Endwell	\$416	\$426	\$10	2.5%
Central Endwell	\$477	\$646	\$169	35.3%
North Endwell West	\$409	\$392	-\$16	-4.0%
North Endwell East	\$422	\$594	\$172	40.8%
Fairmont Park	\$353	\$740	\$387	109.6%
Oakdale / Reynolds	\$462	\$761	\$300	64.9%
Westover	\$405	\$449	\$44	10.9%
Southside Johnson City	\$385	\$484	\$98	25.5%
Floral Park	\$346	\$450	\$105	30.2%
Central Johnson City	\$437	\$411	-\$26	-5.9%
Northside Johnson City	\$462	\$479	\$16	3.5%
Choconut Center	\$438	\$650	\$212	48.4%

Source: Census 2000



Gross Rent As A Housing Need Indicator

Table 15 indicates Median Gross Rent for the neighborhoods of the Town of Union. It explains the cost of rental units in terms of percentage of an individual's income. Affordability of rental units is based upon this gross rent. Generally accepted standards indicate that no more than 30 percent of an individual's income should go toward the cost of gross rent.

Table 15 shows that residents in every single neighborhood spent less than thirty percent of their income on gross rent in the year 2000, and the renters in most neighborhoods spent less on gross rent in 2000 than they did in 1990 showing that even though the prices of rent had for the most part increased, the residents' incomes rose more than their rent.

There are now more people living in rented properties who can afford to buy a house. However, because there is such a small number of houses for sale, residents may have no choice but to rent while they continue to look for acceptable housing.

Another factor in this trend is that people will typically choose a neighborhood where they can afford to live while maintaining affordability by not spending more than 30 percent of their income towards principal, interest, and taxes. This is, of course, not to say that just because people can afford to live in housing anywhere in the Town of Union that all housing is of equal desirability and quality. Being able to afford the rent does not necessarily mean that all people have the same access to transportation and other services such as health care.



Table 15 ~ Gross Rent As A Percentage Of Income, By Neighborhood

Neighborhood	1990			2000			Percentage Change from 1990 to 2000
	Median Gross Rent	Median Household Income	Percentage of Income paid for Rent	Median Gross Rent	Median Household Income	Percentage of Income paid for Rent	
North Endwell / Union Center	\$728	\$55,975	15.6%	\$607	\$58,759	12.4%	-3.2%
West Corners	\$508	\$21,950	27.8%	\$539	\$31,939	20.2%	-7.5%
Airport Heights	\$476	\$31,364	18.2%	\$548	\$32,361	20.3%	2.1%
Roundtop	\$520	\$30,148	20.7%	\$548	\$29,961	21.9%	1.3%
Union District	\$369	\$19,469	22.7%	\$401	\$24,127	19.9%	-2.8%
West Endicott	\$595	\$30,973	23.0%	\$498	\$31,832	18.8%	-4.3%
North Endicott	\$563	\$34,344	19.7%	\$597	\$47,917	15.0%	-4.7%
Northside West Endicott	\$415	\$31,695	15.7%	\$514	\$37,209	16.6%	0.9%
Northside East Endicott	\$462	\$25,417	21.8%	\$533	\$37,454	17.1%	-4.7%
Central Endicott West	\$354	\$19,349	22.0%	\$436	\$21,788	24.0%	2.1%
Central Endicott East	\$345	\$18,352	22.6%	\$405	\$19,014	25.5%	3.0%
Southside / Riverside	\$416	\$24,542	20.3%	\$502	\$27,438	22.0%	1.6%
Riverhurst	\$417	\$28,611	17.5%	\$491	\$30,125	19.5%	2.0%
South Endwell	\$416	\$25,134	19.9%	\$426	\$27,158	18.8%	-1.0%
Central Endwell	\$477	\$35,779	16.0%	\$646	\$42,138	18.4%	2.4%
North Endwell West	\$409	\$48,266	10.2%	\$392	\$46,969	10.0%	-0.1%
North Endwell East	\$422	\$37,566	13.5%	\$594	\$52,805	13.5%	0.0%
Fairmont Park	\$353	\$27,500	15.4%	\$740	\$68,472	13.0%	-2.4%
Oakdale / Reynolds	\$462	\$35,050	15.8%	\$761	\$39,503	23.1%	7.3%
Westover	\$405	\$26,143	18.6%	\$449	\$31,125	17.3%	-1.3%
Southside Johnson City	\$385	\$28,495	16.2%	\$484	\$31,807	18.3%	2.0%
Floral Park	\$346	\$19,761	21.0%	\$450	\$20,584	26.2%	5.3%
Central Johnson City	\$437	\$16,791	31.3%	\$411	\$22,765	21.7%	-9.6%
Northside Johnson City	\$462	\$22,264	24.9%	\$479	\$28,510	20.1%	-4.8%
Choconut Center	\$438	\$34,286	15.3%	\$650	\$47,071	16.6%	1.2%

Source: Census 2000



Housing Needs Assistance

In viewing the previously mentioned inequities in the housing market, it would be beneficial to seek various types of assistance in order to address some these inequities. Various methods for providing assistance for housing are being utilized in all governmental programs. Listed below are some of the affordability programs which address the housing problems:

- 1. Loan Programs.** Various banks and other lending institutions make mortgage financing available at terms and rates significantly easier than traditional banking methods. Under certain qualifications, households may be eligible for a 100 percent (no down payment or closing cost) loan for purchasing housing.

- 2. Rent Subsidies.** Various programs offer low and moderate-income households assistance in obtaining housing by assuming part or all of the costs for rental units. Such subsidies may be direct (i.e. paid directly to the household as an income supplement to cover rental housing costs) or indirect (i.e. payments made to the owner of the rental property so that rents may be kept at certain lower levels). The Town of Union operates a rental subsidy program through the United States Department of Housing and Urban Development that currently helps approximately 350 individuals/families with monthly rent payments.

- 3. Construction Assistance.** Governmental programs are available in both grant and partial incentive forms for the construction of new housing (particularly Multi-unit) for low and moderate income and other underprivileged households.

- 4. Rehabilitation Assistance.** Various programs utilize the present housing stock by offering loans, grants, and technical assistance for rehabilitating substandard units. The Town of Union has helped to rehabilitate hundreds of owner-occupied housing units through a Home Improvement Program funded through the Community Development Block Grant (CDBG) program.