

SENECA COUNTY, NEW YORK

2010 COMPREHENSIVE PLAN

DRAFT

HOUSING PLAN

OCTOBER 11, 2010

(Version 0.02 Revised 9-NOV 2010)

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Data Collection

This chapter has been developed through analysis of three sources: available public records such as the US Census 2000 and the Seneca County Office of Real Property Tax Services; from 2009 interviews and surveys with the human service and economic development agencies that serve Seneca County; and from the 2010 Seneca County Comprehensive Plan Survey that generated 267 responses from the residents of the County.

The data available to Seneca County agencies and non-profit organizations is fairly limited. US Census information is now eleven years old, and the 2006-2008 Census estimates are generally regarded as inaccurate. Real Property data is useful, is updated annually, and housing condition criteria mirrors that of the State and Federal program housing condition criteria. However, it tells of very little of the actual use of the property, and without a GIS system to help create spatial maps of the data, we are unable to easily tease out the rental properties, seasonal properties, and what – if any – housing burden exists on those living in the housing unit.

Agency Surveys. In 2009, the Seneca County Department of Planning and Community Development sent out surveys to the over thirty human services and economic development agencies serving Seneca County that had an interest in housing issues, encouraging them to describe what they perceived as the strengths, weaknesses, opportunities and threats to housing in Seneca County. Eighteen agencies responded, clearly saying that all Seneca County residents needed access to safe, decent, and affordable housing, and that more financial assistance from State and Federal agencies was necessary to meet the needs of the most vulnerable populations.

Most Important Housing Issues

Agencies	Issue
14	Opportunity To Live In Safe Decent Affordable Housing
12	Sufficient Emergency/Transitional/Permanent Housing

Source: 2009 Seneca County Housing Coalition Agency Survey

Top Weaknesses in Seneca County's Housing Situation

Agencies	Issue
5	Affordability
5	Lack of public understanding of Special Needs & LMI household housing problems
5	Lack of safe, affordable, decent housing
4	Lack of Emergency & Transitional Housing - Single/Single Family
4	Lack of multi-family Low-Moderate Income rental properties
3	Housing Maintenance/Repair needs
3	Lack of recognition that housing issues are integral to community/economic development
3	Lack of broad public support for housing plan and housing agenda

Source: 2009 Seneca County Housing Coalition Agency Survey

These responses reflect the most important issues by the responding agencies. The full list of survey responses is shown in the Appendix, Tables 13 and 14. The list of responding agencies is included as Table 15.

Resident Surveys. During the Spring of 2010, the Seneca County Department of Planning and Community Development conducted a survey of residents to understand what they thought was important for the future of the County. The Department received 267 responses from a wide range of residents from across the entire county and across the income levels. Among the questions asked in the survey, respondents were asked to rate what they felt were the key priority issues related to housing. Results were collated and analyzed to produce a priority ranking of the answers for the County as a whole, but also subdivided by region: North County (Fayette and north to Junius and Tyre), South County (Varick south to Lodi and Covert), Villages (Interlaken, Lodi, Ovid, Waterloo and Seneca Falls Villages) and Rural (all towns, excluding village responses).

2010 Comp Plan Survey Question: What is most important to our Neighborhoods

Top Four Results (of 9 Choices)	Countywide	North County	South County	Rural County	Villagers
Protecting Property Investment	1	1	1	1	3
High Neighborhood Quality Of Life	2	2	3	2	1
Properties Well Maintained	3	3	2	3	2
Opportunity To Live In Safe, Decent, Affordable Housing	4	5	5	5	4
Reducing Property Taxes	5	6	4	4	7
<i>Total Number of Responses</i>	267	203	55	210	57

Notes: Number is the ranking of that issue, based upon the respondent's selection, and the number of responses for that selection. 1,2,3... means that the #1 issue had more "most importants" than any other issue.
Source: Appendix, Table 4.

Top Five Housing Issues that Government Should Concentrate On in Your Community

(18 Choices)	Countywide	North County	South County	Rural County	Villagers
Main Street Incentive Programs	1	1	2	2	1
Reducing Property Taxes	2	2	1	1	5
Ensuring Safe Decent Affordable Housing	3	3	7	3	4
Energy Efficiency Programs	4	4	3	4	2
Expand Utility Access	5	6	5	5	10
Home Repairs For Low-Moderate Income	6	8	4	6	6
Home Repair Programs for All	7	5	11	8	3
<i>Total Number of Responses</i>	267	203	55	210	57

Notes: Number is the ranking of that issue, based upon the respondent's selection, and the number of responses for that selection. 1,2,3... means that the #1 issue had more "most importants" than any other issue.
Source: Appendix, Table 5.

Top Four Housing Development Strategies

	Countywide	North County	South County	Rural County	Villagers
Energy Efficiency Programs	1	1	1	1	1
Increasing Code Enforcement	2	2	2	2	3
Improve Quality and Attract Middle Income Families	3	3	4	3	2
Targeting Eyesores	4	4	3	4	4
<i>Total Number of Responses</i>	<i>267</i>	<i>203</i>	<i>55</i>	<i>210</i>	<i>57</i>
<i>Notes: Number is the ranking of that issue, based upon the respondent's selection, and the number of responses for that selection. 1,2,3... means that the #1 issue had more "most important" than any other issue.</i>					
<i>Source: Appendix, Table 6.</i>					

Again, the number represents the ranking of importance of each issue, based upon the survey responses collected.

Existing Housing Stock

According to data from the Seneca County Real Property Tax Office and the 2000 U.S. Census, Seneca County has 14,262 housing units; 9,322 (65.4%) owner-occupied homes, 2,956 rental units (20.7%), and 1,984 manufactured homes (13.9%). 27.3% of Mobile Homes are located in the County's eight Manufactured Home parks, the remaining 1,443 are on their own land. Roughly 17.3% of all Seneca County housing stock is either vacant or seasonal.

Like many communities throughout Upstate New York, a large portion of Seneca County's housing stock is aging. 57% of the County's housing is over 50 years old, and 41% is over 70 years old, with the 1953 as the median year built (Table 1). Older homes require more maintenance and upkeep, usually requiring complete replacements of vital systems (roof, electrical, and furnace) every twenty-five years to keep up with Building Codes and remain safe. Villages tend to have even older median age homes, particularly with rental properties.

Community	Number of Housing Units	Median Age (2010)	Median Year Built
Interlaken Village	184	108	1902
Lodi Village	112	122	1888
Ovid Village	165	99	1911
Seneca Falls Village	1884	89	1921
Waterloo Village	1440	92	1918

The degree of deferred maintenance by homeowners and landlords is difficult to measure accurately, but there is some indirect evidence that homeowners are having difficulty keeping up with repairs.

One method to "ball-park" the condition of housing stock within the County is through the visual inspections conducted by Town Assessors. Town Assessors rate homes as "Poor", "Fair", "Good", "Very Good", and "Excellent," with Poor and Fair classifications indicating definite signs of deferred maintenance. As of Spring 2010, Town Assessors

classified 15.7% of occupied homes of any type as in "Poor" or "Fair" condition. Table 3 shows the breakdown by each community.

Building Condition by Property Class

BUILDING CONDITION BY PROPERTY CLASS	Poor	Fair	Good	Very Good	Excellent	Total	Poor/Fair	Good +
Single Family	91	1,099	6,945	455	9	8,599	14%	86%
Two-Family	6	101	274	12	-	393	27%	73%
Three-Family	-	16	47	2	-	65	25%	75%
Farmstead w/ 10+ Acres	18	94	421	26	1	560	20%	80%
Seasonal	12	162	579	9	-	762	23%	77%
Multiple residences	8	61	212	4	-	285	24%	76%

Source: Seneca County Real Property Tax Office, 2010

Median Age of Property Class, by Building Condition

MEDIAN AGE BY PROPERTY CLASS	Poor	Fair	Good	VG	Excl	Average
Single Family	109.0	109.0	58.0	38.0	21.0	67.0
Two-Family	109.0	113.0	109.0	89.0	0.0	105.0
Three-Family	0.0	131.5	129.0	149.0	0.0	136.5
Farmstead w/ 10+ Acres	149.0	129.0	87.0	29.5	17.0	82.3
Seasonal	63.5	69.0	59.0	48.0	0.0	59.9
Multiple residences	109.0	89.0	62.0	19.5	0.0	69.9

Source: Seneca County Real Property Tax Office, 2010

Data on the full extent of the need for home repair programs is almost non-existent. Many counties have one or more housing authorities and/or home rehabilitation/repair programs with home rehabilitation assistance waiting lists documenting the repair needs of very low and low income households. In Seneca County, the Bishop Sheen Ecumenical Housing Foundation periodically runs New York State Division of Housing and Community Renewal repair programs, and Seneca County Weatherization performs minor home repairs for senior citizens. Overall, however, the County lacks local resources to assist homeowners with home rehabilitation.

The problems associated with deferred maintenance extend beyond the homeowner. As homes decline, both the cost of repair and the likelihood of further deferral increases sharply. When housing becomes visibly dilapidated, the desirability of neighborhoods and local character is negatively impacted, and property values suffer. Severely dilapidated properties encourage further blight, perhaps ultimately ending in demolition and fragmentation of neighborhood appearance. In many communities, this exacerbates housing shortage conditions, but in Seneca County the deterioration of housing leads to unsafe conditions for their occupants as well as negatively affecting the neighborhood and character.

These issues have been clearly articulated by both the agencies of the Seneca County Housing Coalition, and by the residents who participated in the Seneca County Comprehensive Plan Survey.

Housing Affordability

In addition to the cost of deferred maintenance, housing affordability in Seneca County has two other principal dimensions – Homes Sales and Property Value, and the housing cost of living. These factors are further complicated by the three general types of housing consumer – manufactured homes, stick-built homes, rental properties, and high-end lakeshore homes.

In general, the sale prices of manufactured and stick built homes, whether existing or new is comparable to surrounding counties.

Comparative Home Values (Median Home Values).

	Seneca	Cayuga	Ontario	Wayne	Tompkins	Schuyler	Yates
2000	72,400	75,300	94,100	85,700	101,000	68,400	75,600
2008	88,800	97,300	129,300	105,300	158,500		112,900

Monthly Housing Costs for Homeowners (Incl. utilities).

	Seneca	Cayuga	Ontario	Wayne	Tompkins	Schuyler	Yates
2000 w/ Mortgage	892	921	1,076	1,020	1,094	850	831
w/ No mortgage	367	375	393	378	434	316	344
2008 w/ Mortgage	1,179	1,146	1,345	1,275	1,466	no data	1,155
w/ No mortgage	481	495	533	513	579	no data	476

Monthly Housing Costs for Renters.

	Seneca	Cayuga	Ontario	Wayne	Tompkins	Schuyler	Yates
2000	521	482	564	527	611	466	467
2008	659	623	6878	652	844		578

Comparative Housing Unit Vacancy rates (2008)

	Seneca	Cayuga	Ontario	Wayne	Tompkins	Schuyler	Yates
Home-owner vacancy	3.9%	1.9%	1.5%	1.9%	0.3%		2.7%
Rental unit vacancy	8.4%	7.2%	3.8%	4.7%	2.5%		6.3%

Home-ownership has been traditionally regarded as an effective way for Americans to build wealth. Despite the recent collapse of the national housing market, Seneca County still has one of the higher home-ownership rates in the region. While the increase in home values acts as investment for families, it inadvertently encourages property tax inflation, which places an increased burden on households with lower or fixed incomes.

Affordable Housing. Affordable housing is commonly defined as the situation where the cost of living in a home or apartment (rent, mortgage, taxes, and utilities) does not exceed 30% of the household's gross annual income. In Seneca County in 2010, roughly one-quarter of households that own their house fail to meet this condition, and roughly half of renters fail to meet this condition. The number of home-owners no longer for which home-ownership is no longer "affordable" has nearly doubled to 35% since 2000. This appears to be primarily because of the sharp increase value of homes above the median home value.

Number of Homes within Home Value Ranges 2000-2008

Home Values	2000	2008	% Change
Less than \$50,000	1,226 (18.8%)	1,375 (14.8%)	- 4.0 %
\$50,000 - \$ 99,999	3,897 (59.8%)	3,996 (42.9%)	- 16.9%
\$ 100,000 - \$ 149,999	962 (14.8%)	1,885 (20.2%)	+5.4 %
\$ 150,000	428 (6.6%)	2,066 (22.1%)	-15.5 %
<i>Median Home Value</i>	<i>\$ 72,400</i>	<i>\$ 88,880</i>	<i>+ 18.5 %</i>

Source: U.S. Census

Median Household Income (inflation-adjusted dollars)

County	2000	2008	% Change
Cayuga	\$ 37,487	\$ 48,991	+ 30.7 %
Ontario	\$ 44,579	\$ 55,692	+ 24.9 %
Seneca	\$ 37,140	\$ 45,018	+ 21.2 %
Wayne	\$ 44,157	\$ 53,517	+ 21.2 %

Source: U.S. Census

Monthly Housing Cost for Homeowners with a Mortgage

Housing Cost Range	2000	2008	% Change
Less than \$ 700	879 (21.0%)	553 (10.2%)	- 10.8 %
\$ 700 - \$ 999	1,788 (42.9%)	1,335 (24.5%)	- 16.9 %
\$ 1,000 - \$ 1,499	1,189 (25.5%)	2,049 (37.5%)	+ 12.0 %
\$ 1,500	315 (7.6%)	1,520 (28.8%)	+ 21.2 %
<i>Median Monthly Housing Cost</i>	<i>\$ 892</i>	<i>\$ 1,179</i>	<i>+ 32.2 %</i>

Source: U.S. Census

Number of Household spending more than 35% of Income on Housing

Housing Cost Range	2000	2008	% Change
Household w/ mortgage	846 (13%)	1,442 (26.4%)	+13.4%
Household, no mortgage	no data	529 (13.7%)	
Rental Household	1,045 (32.8%)	942 (35.5%)	+ 2.7%

Source: U.S. Census

In general the impact on the renters, traditionally filling the low-moderate income population, has been unchanged. Roughly one-third experience significant housing burden. The important trend is the homeowners are shouldering a larger and larger housing burden, as home values – and thus property taxes – increase at a higher rate than income.

While these trends may force some homeowners to reassess their situations and make decisions about their housing choices, one thing that is likely to continue is deferred maintenance by the homeowner as income that would have traditionally been saved for upkeep is shifted toward housing costs.

Special Needs Populations

Special Needs is a catch-all for various subgroups within Seneca County that have special housing needs. In general, these can be grouped into individuals and families needing assisted living aid (seniors, for example), emergency housing (homeless victims of domestic violence, catastrophic events such as fires or natural disasters, and other events), transitional and supportive housing for individuals returning to independent living arrangements, and permanent supportive housing for individuals who are capable of semi-dependent living but still need supportive services (assisted senior living, or single-room occupancy (SRO) community residence for mental illness clients).

Seniors. A large portion of the County's Low-to-Moderate Income population is comprised of Seniors living on fixed incomes. Many of them no longer have a mortgage and want to stay in their homes as long as they can. While their housing costs are generally lower, health care costs consume a substantial portion of their incomes, and they are generally less mobile and less capable of maintaining their homes, either physically or financially. As a result, this deferred maintenance adds to the declining housing stock condition problem. In 2009, Seneca Housing, Inc. assisted 17 seniors with home repairs funded by a New York State Housing and Community Renewal (NYS HCR) RESTORE grant, and the Seneca County Weatherization assisted XX seniors with energy efficiency repairs. Bishop Sheen Ecumenical Housing Foundation also provides senior-targeted home repair programs in Seneca County, also funded by NYS HCR.

Homeless. Since 2005, Seneca County Housing Coalition has been conducting annual "point in time" homeless surveys to quantify the degree of homelessness. These surveys are conducted during the month of January, from a dozen agencies that place low income families in emergency shelter, and are done for the purpose of informing grant applications to the United States Department of Housing and Urban Development. These surveys show that on average, 18 individuals and 14 families are homeless each year, most of them families. Anecdotal evidence suggests that the number is much higher, particularly in the rural South County area where services are not accessible, and it is easier to not be counted. In many cases, Seneca County's homeless tend to move around from location to location, sometimes at a friend's home, other times at a relative's home, and often at campgrounds during the summer.

Homeless in Seneca County are overwhelmingly younger people, in the 20-44 age range with children, and some are unaccompanied youth in the late teens. Most are not continuously homeless, and a third are on some sort of public assistance, or have part-time employment. The most common causes of homelessness in Seneca County are from evictions from rental properties or from their friends and families, often accompanied by job loss. Since many rental locations require an upfront cost equivalent to two months rent (median ~ \$1,300) it is very difficult for families with children surviving only on public assistance or part-time employment to find an apartment they can afford. Most Seneca County homeless need emergency housing assistance, or assistance with the damage deposits to lease an apartment permanently.

Other Groups. Hard data on needs and uses of housing units by these groups is non-existent at this time, but anecdotal evidence from the regional and local non-profit service organizations indicate that safe, decent, and affordable housing options in emergency, transitional, and permanent supportive housing categories are lacking within Seneca County. Lakeview Mental Health is finishing construction of a 26-unit supportive and community apartment building on Balsley Road in Seneca Falls to replace the units they lease on Kingdom Road, and at the Mews in Seneca Falls.

In addition, anecdotal information from Seneca County Division of Human Services, Cayuga-Seneca Community Action Agency, and Catholic Charities stress the lack of safe and decent large family and moderate family apartments for very low income households.

Policies

It is the policy of Seneca County to:

- *Promote and encourage involvement in State, Federal, and local programs aimed at improving housing quality for all Seneca County residents;*
- *Promote and encourage opportunities for Seneca County residents to participate in energy efficiency improvement programs;*
- *Promote and encourage safe, decent, and affordable housing options for all Seneca County residents;*
- *Promote and encourage a wide variety of housing options and quality living experiences for all Seneca County residents.*

Action Items

Short-term activities that Seneca County government, local governments, and community partnerships can take to implement the long-term policies:

- Produce local and/or countywide affordable housing rehabilitation needs assessments that will enable local municipal and community non-profit organizations to compete successfully for State and Federal housing rehabilitation and homeownership programs.
- Produce local and/or countywide energy efficiency needs assessments that will enable local municipal and community non-profit organizations to compete successfully for State and Federal assistance.
- Ensure that when Seneca County agencies provide housing subsidy assistance or place families into emergency housing, only housing units that pass the Seneca County Building Code Enforcement safety inspection are eligible for use.
- Develop plans to meet the housing needs of segments of the population that require supportive services, including seniors, independent (or at-risk) youth, and those at risk of homelessness, or who are homeless.

- Provide education and training programs for elected officials, board members, community leaders, developers and builders, and the general public on the need for and benefits of affordable housing programs.
- Participate in county and regional housing coalitions to promote municipal, private business, and private non-profit collaboration on housing issues.
- Gather additional parcel-level data to fill gaps, particularly those relevant to State and Federal housing funding agencies.

Additional Action Items...

Resources...(Grant and/or Loan Programs)

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Revision History

0.02	9-NOV 2010	Corrected minor grammar and typographical errors.
0.01	11-OCT 2010	First Draft

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HOUSING CHAPTER APPENDIX: DATA**Table 1: Region Housing Unit Ages by County**

County	Total Number of Housing Units	Median Year Built	Percentage of Housing units at least		
			30 Years old	50 Years old	70 Years old
Genesee	24,190	1951	83%	59%	43%
Ontario	42,647	1964	73%	46%	34%
Orleans	17,347	1947	81%	60%	46%
Livingston	24,023	1960	74%	50%	37%
Monroe	304,388	1960	82%	50%	27%
Seneca	14,794	1953	80%	57%	41%
Wayne	38,767	1960	74%	50%	37%
Wyoming	16,940	1945	81%	62%	47%
Yates	12,064	1956	76%	54%	39%

Table 2: Housing Unit Age by Community

Community	Number of Housing Units	Median Age (2010)	Median Year Built
Interlaken Village	184	108	1902
Lodi Village	112	122	1888
Ovid Village	165	99	1911
Seneca Falls Village	1884	89	1921
Waterloo	1440	92	1918
Covert	430	72	1938
Fayette	876	60	1950
Junius	239	71	1939
Lodi	263	69	1941
Ovid	459	65	1945
Romulus	535	69	1941
Seneca Falls	654	54	1956
Tyre	195	81	1929
Varick	510	62	1948
Waterloo	654	59	1951

Source: Seneca County Real Property Tax Office, 2010

Table 3

Housing Conditions	Poor	Fair	Good	VG	Excl	Total	% Poor/ Fair	Good/ Very Good/ Excellent
VILLAGE OF LODI	3	33	83		1	120	30%	70%
TOWN OF TYRE	10	51	186	8	1	256	24%	76%
VILLAGE OF WATERLOO	13	253	963	82		1311	20%	80%
TOWN OF WATERLOO	13	143	565	68	2	791	20%	80%
TOWN OF JUNIUS	7	45	256	1		309	17%	83%
VILLAGE OF OVID	2	28	149			179	17%	83%
TOWN OF VARICK	10	90	543	7		650	15%	85%
TOWN OF FAYETTE	23	154	877	97	4	1155	15%	85%

VILLAGE OF INTERLAKEN	2	28	175	4		209	14%	86%
TOWN OF COVERT	6	99	617	30	1	753	14%	86%
VILLAGE OF SENECA FALLS	19	268	1733	89	2	2111	14%	86%
TOWN OF SENECA FALLS	13	92	619	65		789	13%	87%
TOWN OF ROMULUS	4	89	576	34		703	13%	87%
TOWN OF LODI	3	62	426	2		493	13%	87%
TOWN OF OVID	6	72	513	23		614	13%	87%
	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
SENECA COUNTY	134	1507	8281	510	11	10443	13%	87%

Table 4: What is most important to our Neighborhoods

Top Four Results (of 9 Choices)	Countywide	North County	South County	Rural County	Villagers
Protecting Property Investment	1	1	1	1	3
High Neighborhood Quality Of Life	2	2	3	2	1
Properties Well Maintained	3	3	2	3	2
Opportunity To Live In Safe Decent Affordable Housing	4	5	5	5	4
Reducing Property Taxes	5	6	4	4	7
<i>Total Number of Responses</i>	267	203	55	210	57

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

Table 5: Top Five Housing Issues that Government should concentrate on in your community

(18 Choices)	Countywide	North County	South County	Rural County	Villagers
Main Street Incentive Programs	1	1	2	2	1
Reducing Property Taxes	2	2	1	1	5
Ensuring Safe Decent Affordable Housing	3	3	7	3	4
Energy Efficiency Programs	4	4	3	4	2
Expand Utility Access	5	6	5	5	10
Home Repairs For Low-Moderate Income	6	8	4	6	6
Home Repair Programs for all	7	5	11	8	3
<i>Total Number of Responses</i>	267	203	55	210	57

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

Table 6: Top Four Housing Development Strategies

	Countywide	North County	South County	Rural County	Villagers
Energy Efficiency Programs	1	1	1	1	1
Improve Quality Attract Middle Income Families	3	3	4	3	2
Increasing Code Enforcement	2	2	2	2	3
Targeting Eyesores	4	4	3	4	4
<i>Total Number of Responses</i>	267	203	55	210	57

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

**Table 7: Comp Plan Survey Responses:
Ranking of Future Development Strategies**

Top Four Results	Countywide	North County	South County	Rural County	Villagers
New Single Family Residential	1	1	2	1	2
New Agriculture	2	2	1	2	3
New Office Research And Development	3	3	4	3	1
New Commercial Development	4	4	3	4	4
Total Number of Responses	267	203	55	210	57

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

**Table 8: Comp Plan Survey Responses:
Ranking of Top Four Improvements for Village Downtown Improvement**

Top Four Results	Countywide	North County	South County	Rural County	Villagers
More Retail	1	1	1	1	1
Downtown Incentive Programs	2	2	2	2	3
Property Maintenance	3	3	1	3	2
More Municipal Investment	4	4	3	4	4
Total Number of Responses	267	203	55	210	57

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

**Table 9: Comp Plan Survey Responses:
Do you think that there is adequate affordable housing in Seneca County**

	Countywide	North County	South County	Rural County	Villagers
No	76	56	17	59	17
Yes	135	107	26	110	25
Do Not Know/Not Applicable	56	40	12	41	15
% No	28%	28%	31%	28%	30%
Total Number of Responses	267	203	55	210	57

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

**Table 10: Comp Plan Survey Responses:
Ranking of perceived greatest needs for Seneca County's low to moderate income residents**

	Countywide	North County	South County	Rural County	Villagers
Economic Development	1	1	1	1	2
Housing Rehabilitation Services	2	2	2	3	1
Energy Efficiency/Conservation	3	3	3	2	4
Community Development	4	4	4	4	3
Inadequate Supply of Affordable Housing	5	5	5	5	6
Services For Underserved	6	6	6	6	5
Fair Housing/Anti-Discrimination	7	7	7	7	7

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

**Table 11: Comp Plan Survey Responses:
Number of Respondents within categories of Gross Annual Income**

	Countywide	North County	South County	Rural County	Villagers
Under \$11,000 (HUD Very Low Income)	1	1	0	1	0
\$ 11,001 To \$ 19,000 (HUD Very Low Income)	7	6	1	7	0
\$ 19,001 To \$ 30,000 (HUD Very Low to Low Income)	21	12	9	17	4
\$ 30,001 To \$ 57,000 (HUD Low through Moderate Income)	55	39	15	44	11
\$ 57,001 To \$ 77,000 (Moderate to High Income)	41	35	5	34	7
Over \$ 77,000 (High Income)	73	57	12	53	20
Responses / Total Surveys	74%	74%	76%	74%	74%

Source: 2010 Seneca County Comprehensive Plan Survey of Residents

**Table 12: Comp Plan Survey Responses:
Average respondent satisfaction with services within Seneca County**

	Countywide	North County	South County	Rural County	Villagers
Educational/Services	2.8	2.9	2.6	2.8	2.6
Fire/EMT	3.4	3.4	3.3	3.4	3.4
Housing	2.4	2.5	2.3	2.4	2.3
Law Enforcement	3.1	3.2	2.7	3.1	3.2
Medical Services	2.8	2.8	2.6	2.8	2.8
Public Health Services	2.8	2.8	2.4	2.8	2.7
Senior Services	2.7	2.8	2.3	2.7	2.8
Town/Village Services	2.6	2.6	2.4	2.6	2.5
Youth/Teenage Services	2.3	2.3	2.1	2.3	2.2

Key:

3.6 - 4.0	Excellent
2.6 - 3.5	Good
1.6 - 2.5	Fair
1.0 - 1.5	Poor

**Table 13: 2009 Seneca County Agency Survey:
Ranking of the most important housing issues to Seneca County Agencies**

Agencies were asked to list what their agency perceived as the top three housing issue within Seneca County. Those answers were summarized, and listed in order of agreement. Number is the number of agencies (of 18) that listed the issue as a top weakness.

Number	Issue
14	Opportunity To Live In Safe Decent Affordable Housing
12	Sufficient Emergency/Transitional/Permanent Housing
2	Financial Education Opportunities
1	Reducing Property Taxes
1	Property/Codes Standards Enforced
1	Affordable Housing Near Public Transportation
1	Assisted Living
1	Increasing Public Assistance Rate
1	Short Term Housing for transient/incoming Professional Workers
1	Housing Homeless Youth

Source: 2009 Seneca County Housing Coalition Agency Survey

**Table 14: 2009 Seneca County Agency Survey:
Ranking of Top Weaknesses within Seneca County's housing situation**

Agencies were asked to list what their agency perceived as the top three weaknesses (open-ended responses) in the Seneca County's housing situation. Those answers were summarized, and listed in order of agreement. Number is the number of agencies (of 18) that listed the issue as a top weakness.

Number	ISSUE
5	Affordability
5	Lack of public understanding of Special Needs & LMI household housing problems
5	Lack of safe, affordable, decent housing
4	Lack of Emergency & Transitional Housing - Single/Single Family
4	Lack of LMI Multi-family rental properties
3	Housing Maintenance/Repair needs
3	Lack of recognition that housing issues are integral to community/economic development
3	Lack of broad public support for housing plan and housing agenda
2	Code Enforcement of rentals
2	Lack of 7day-18hr public transportation
1	Assumption that SC homes are quality & safe
1	Poor Economic conditions
1	Are we reaching everyone in need?
1	Lack of senior housing
1	Flat real estate market
1	South County - distance from housing to employment
1	Lack of short term/temporary housing for professionals
1	Waiting list for subsidized housing
1	Infrastructure (water, sewer, fiber)
1	High energy costs
1	Lack of Federal/State/Local funding to meet needs
1	Local workforce is lower income - lack of good paying jobs

Source: 2009 Seneca County Housing Coalition Agency Survey

**Table 15: 2009 Seneca County Agency Survey:
Agencies responding to Survey:**

American Red Cross

American Red Cross, Seneca County Chapter	Seneca County Domestic Violence Program
Bishop Sheen Ecumenical Housing Foundation	Seneca County Industrial Development Agency
Cayuga-Seneca Community Action Program	Seneca County Weatherization Department
Family Counseling Services of the Finger Lakes	Seneca County Youth Bureau
Finger Lakes Addictions Counseling and Referral Agency (FLACRA)	Seneca Falls Development Corporation
Lakeview Mental Health Services	Seneca Housing, Inc.
Legal Assistance of Western New York	Town of Ovid, NY
Seneca County Chamber of Commerce	United Way of Seneca County
Seneca County Division of Human Services	Wayne-Finger Lakes BOCES

Table 16: Seneca County Homelessness Point-in-Time Survey Data 2007-2010

Organized by the Seneca County Housing Coalition, surveys are conducted by the agencies that serve individuals who are at risk of homelessness, or who are in fact homeless. Each January, the surveys are conducted, and the data collated and filtered to ensure that individuals are not counted more than once.

	2007	2008	2009	2010	Average
Unique Clients	28	39	41	34	36
Gender: Male	16	9	12	23	15
Gender: Female	11	26	29	11	19
Homeless?	19	24	14	18	19
At Risk of Homelessness?	10	12	29	no data	17
Client is :	2007	2008	2009	2010	Average
Individual	15	19	25	13	18
Family	11	20	20	6	14
Number of Adults	22	44	52	22	35
Number of Children	23	41	35	4	26
Ethnicity	2007	2008	2009	2010	Average
African-American	2	7	5	1	4
Asian	0	0	1	0	0
Hispanic	0	4	2	0	2
Native Amer.	0	0	1	2	1
White	27	34	41	17	30
Other	0	0	0	0	0
Homeless Subpopulations	2007	2008	2009	2010	Average
Mental Illness	7	4	8	4	6
Veteran	0	1	0	1	1
Migrant Farm Worker	0	0	0	1	0
Victim of Dom. Viol.	3	2	0	2	2
Unaccompanied Youth	4	8	1	1	4
Person w/ HIV/AIDs	0	0	0	0	0
Physically Disabled	6	5	5	3	5
Develop. Disabled	4	1	2	1	2
Substance Abuse	4	0	2	3	2
Other	0	0	0	5	1
Continuously Homeless?	7	4	1	5	4
Number of Homeless Episodes		11	26	5	14
Client Placed in Housing?	2007	2008	2009	2010	Average
Yes: Hotel	3	18	12	5	10
Yes: Safe Dwelling	1	2	0	7	3
Yes: Other	15	0	2	3	5
No: Refused	0	0	1	0	0
No: Inappropriate.	0	1	7	0	2
No: Sanctioned	0	0	1	0	0
No: Found Shelter:	0	0	2	3	1

Family Member Age Groups	2007	2008	2009	2010	Average
Ages 0-4	5	16	14	2	9
Ages 5-9	4	10	8	1	6
Ages 10-14	6	5	3	0	4
Ages 15-19	9	11	5	3	7
Ages 20-24	2	5	8	2	4
Ages 25-34	11	19	15	6	13
Ages 35-44	7	9	18	3	9
Ages 45-54	3	3	8	6	5
Ages 55-59	0	4	1	0	1
Ages 60+	1	1	2	2	2
Income Sources	2007	2008	2009	2010	Average
Employed Full Time	4	2	5	1	3
Employed Part Time	5	7	5	1	5
Pension	0	1	1	0	1
TANF/Safety Net	2	3	7	2	4
SSI/SSD	7	9	4	5	6
Unemployment	1	0	3	0	1
Child Support	2	4	2	0	2
VA Benefits	0	1	0	1	1
Worker's Comp	0	2	4	0	2
None	5	14	13	10	11
Other	1	0	0	0	0
Last Residence	2007	2008	2009	2010	Average
Own Home	0	3	6	1	3
Rental Housing	11	19	19	7	14
With Families	6	7	6	4	6
With Friends	7	8	9	3	7
Jail/Prison	0	3	2	4	2
Substance Abuse Rehab	0	0	0	0	0
Psychiatric Facility	0	0	0	0	0
VA Facility	0	0	0	0	0
Other	0	0	0	0	0
Cause of Current Homelessness	2007	2008	2009	2010	Average
Foreclosure	0	0	3	1	1
Eviction	13	6	15	2	9
Utility Shutoff	0	0	2	0	1
Code Violations	2	2	2	0	2
Loss of Job	6	3	9	5	6
Discrimination	0	0	0	0	0
Domestic Violence	1	1	1	3	2
Domestic Separation	1	4	5	1	3
Incarceration Release	0	3	2	4	2
Medical Expenses	1	0	0	0	0
Lost/Denied Govt benefits	0	1	0	0	0

Other	0	0	0	3	1
Most Appropriate Housing for Client	2007	2008	2009	2010	Average
Emergency Housing	1	17	17	5	10
Transitional Housing	1	2	1	1	1
Permanent Supportive Housing	1	5	9	10	6
Independent Living	18	10	14	2	11

Table 17: Map Showing Locations of Homes and Manufactured Homes in Poor/Fair Condition

Source: 2010 Seneca County Real Property Tax Office, Town Assessors.

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[Replace this Page with Housing Map]

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Table 18: Counts of Housing Structures by Property Class and Overall Condition, by Community

Source: 2010 Seneca County Real Property Tax Office, Town Assessors.

TOWN OF COVERT	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	2	43	363	21	1	430	10%	90%
Two-Family			3			3	0%	100%
Three-Family			1			1	0%	100%
Farmstead w/ 10+ Acres	3	14	68	5		90	19%	81%
Seasonal		36	153	3		192	19%	81%
Mobile Home			1			1	0%	100%
Multiple Residences	1	6	27	1		35	20%	80%
Mobile Home Parks			1			1	0%	100%
TOTALS	6	99	617	30	1	753	14%	86%

VILLAGE OF INTERLAKEN	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	2	21	158	3		184	13%	88%
Two-Family		5	12	1		18	28%	72%
Three-Family		2	1			3	67%	33%
Multiple Residences			4			4	0%	100%
TOTALS	2	28	175	4		209	14%	86%

TOWN OF FAYETTE	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	16	92	676	88	4	876	12%	88%
Two-Family		4	9			13	31%	69%
Three-Family			1			1	0%	100%
Farmstead w/ 10+ Acres	4	10	50	8		72	19%	81%
Farmstead w/ 10+ Acres (Primary)		1				1	100%	0%
Seasonal	3	43	129	1		176	26%	74%
Multiple Residences		3	8			11	27%	73%
Residence w/ Incidental Commercial Use		1	4			5	20%	80%
TOTALS	23	154	877	97	4	1155	15%	85%

TOWN OF JUNIUS	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	5	36	197	1		239	17%	83%
Two-Family			3			3	0%	100%
Three-Family			1			1	0%	100%
Farmstead w/ 10+ Acres	1	7	34			42	19%	81%
Multiple Residences	1	2	18			21	14%	86%
Residence w/ Incidental Commercial Use			3			3	0%	100%
TOTALS	7	45	256	1		309	17%	83%

TOWN OF LODI	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	1	33	228	1		263
Two-Family			1			1
Farmstead w/ 10+ Acres	2	12	72	1		87
Seasonal		12	104			116
Multiple Residences		3	20			23
Mobile Home Parks		2	1			3
TOTALS	3	62	426	2		493

P/F	G/VG/Ex
13%	87%
0%	100%
16%	84%
10%	90%
13%	87%
67%	33%
13%	87%

VILLAGE OF LODI	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	3	32	77			112
Two-Family			1			1
Farmstead w/ 10+ Acres		1	3		1	5
Multiple Residences			2			2
TOTALS	3	33	83		1	120

P/F	G/VG/Ex
31%	69%
0%	100%
20%	80%
0%	100%
30%	70%

TOWN OF OVID	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	3	50	389	17		459
Two-Family			5	1		6
Three-Family		1	2			3
Farmstead w/ 10+ Acres	1	7	40	1		49
Estate (Luxury w/ 5 acres)			3			3
Seasonal		9	44	2		55
Mobile Home			1			1
Multiple Residences	2	5	29	2		38
TOTALS	6	72	513	23		614

P/F	G/VG/Ex
12%	88%
0%	100%
33%	67%
16%	84%
0%	100%
16%	84%
0%	100%
18%	82%
13%	87%

VILLAGE OF OVID	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	1	22	142			165
Two-Family	1	4	9			14
Three-Family			4			4
Multiple Residences		2	3			5
TOTALS	2	28	149			179

P/F	G/VG/Ex
14%	86%
36%	64%
0%	100%
40%	60%
17%	83%

TOWN OF ROMULUS	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	2	57	448	28		535
Two-Family		5	5	1		11
Three-Family		1	1			2
Farmstead w/ 10+ Acres		7	33	2		42
Estate (Luxury w/ 5 acres)			1	1		2
Seasonal	2	14	67	2		85
Mobile Home			1			1
Multiple Residences		5	20			25
TOTALS	4	89	576	34		703

P/F	G/VG/Ex
11%	89%
45%	55%
50%	50%
17%	83%
0%	100%
19%	81%
0%	100%
20%	80%
13%	87%

TOWN OF SENECA FALLS	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	9	54	528	63		654	10%	90%
Two-Family		3	13			16	19%	81%
Farmstead w/ 10+ Acres	1	10	25	1		37	30%	70%
Estate (Luxury w/ 5 acres)				1		1	0%	100%
Seasonal	2	17	35			54	35%	65%
Mobile Home			1			1	0%	100%
Multiple Residences		8	10			18	44%	56%
Residence w/ Incidental Commercial Use			3			3	0%	100%
Apartments			1			1	0%	100%
Mobile Home Parks			3			3	0%	100%
Camps/Cottages	1					1	100%	0%
TOTALS	13	92	619	65		789	13%	87%

VILLAGE OF SENECA FALLS	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	15	225	1561	82	1	1884	13%	87%
Two-Family	3	30	133	5		171	19%	81%
Three-Family		6	27	1		34	18%	82%
Farmstead w/ 10+ Acres			1			1	0%	100%
Multiple Residences	1	7	11			19	42%	58%
Residence w/ Incidental Commercial Use				1	1	2	0%	100%
TOTALS	19	268	1733	89	2	2111	14%	86%

TOWN OF TYRE	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	8	33	147	6	1	195	21%	79%
Two-Family			1			1	0%	100%
Farmstead w/ 10+ Acres	1	7	29	2		39	21%	79%
Seasonal		6	6			12	50%	50%
Mobile Home			1			1	0%	100%
Multiple Residences		3	2			5	60%	40%
Camps/Cottages	1	2				3	100%	0%
TOTALS	10	51	186	8	1	256	24%	76%

TOWN OF VARICK	Poor	Fair	Good	VG	Excl	Total	P/F	G/VG/Ex
Single Family Year Round	3	59	443	5		510	12%	88%
Two-Family		2	7			9	22%	78%
Farmstead w/ 10+ Acres	2	4	33	1		40	15%	85%
Seasonal	5	25	41	1		72	42%	58%
Multiple Residences			17			17	0%	100%
Multiple Residential Structures			1			1	0%	100%
Mobile Home Parks			1			1	0%	100%
TOTALS	10	90	543	7		650	15%	85%

TOWN OF WATERLOO	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	7	105	482	58	2	654
Single Family Year Round w. Apartment			1			1
Two-Family		4	4	3		11
Three-Family			3			3
Farmstead w/ 10+ Acres	3	15	33	5		56
Mobile Home			2			2
Multiple, non-commercial, mobile homes		1				1
Multiple Residences	3	14	31	1		49
Residence w/ Incidental Commercial Use		1	8	1		10
Apartments		1				1
Mobile Home Parks		2	1			3
TOTALS	13	143	565	68	2	791

P/F	G/VG/Ex
17%	83%
0%	100%
36%	64%
0%	100%
32%	68%
0%	100%
100%	0%
35%	65%
10%	90%
100%	0%
67%	33%
20%	80%

VILLAGE OF WATERLOO	Poor	Fair	Good	VG	Excl	Total
Single Family Year Round	14	237	1106	83		1440
Two-Family	2	44	68	1		115
Three-Family		6	6	1		13
Multiple Residences		3	10			13
Residence w/ Incidental Commercial Use			2			2
Apartments	1					1
TOTALS	13	253	963	82		1311

P/F	G/VG/Ex
17%	83%
40%	60%
46%	54%
23%	77%
0%	100%
100%	0%
20%	80%