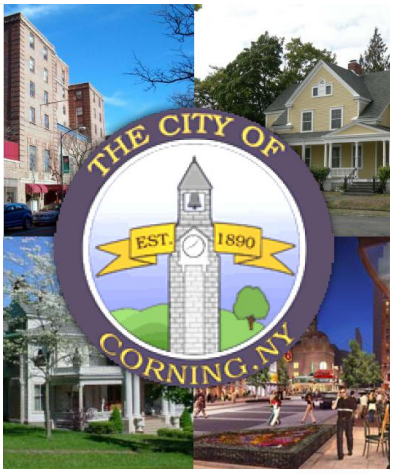


A Residential Housing Improvement

& Expansion Study

for

The City of Corning, NY

Final Report

December, 2014

EXECUTIVE SUMMARY

Introduction to the Executive Summary

Corning's Residential Housing Improvement and Expansion Strategy is guided by the overarching principle that the ultimate solution for any housing problems facing Corning is best solved through the work of market forces. As this report has documented, there are ways in which the housing market is not functioning as efficiently as it should (see the discussion of market externalities on page 19 in the full report). The opportunities identified in this report are intended to provide short-term but decisive interventions in the market that will stimulate the market to function more efficiently in the long term. Put in its simplest terms: the City needs to build market momentum. The interventions envisioned herein would build that momentum, and begin a process of remaking Corning's historically strong and attractive neighborhoods.

This in turn will lead to a long-term improvement in the quantity and quality of housing choices for those interested in living in Corning. In addition to helping current and prospective homeowners, it will also provide real benefits for employers in the City, as it becomes easier for their workers to find attractive and affordable housing in desirable neighborhoods. Lending institutions will benefit as the local market for mortgages will expand. And over the long term, the benefits to local developers and contractors will be substantial as renovation and construction activity builds across the City.

Gap Analysis

Overall, growth is slow at best and the continuing economic problems and slow population growth dampen overall opportunities in the market. In the foreseeable future, there will not be a population or housing boom in the City or Sothern Tier that dramatically improves the market for houses in the City. Clearly, if the City of Corning is to grow its own housing market, it must do this by being able to compete more effectively in the larger regional market. It must draw in new housing sales from there.

Corning's housing market is a highly segmented market. This segmentation is a constraint: no single approach can by itself completely address housing issues in Corning. At the same time, the segmentation represents an opportunity for Corning. Resources can be targeted at key segments in ways that can build momentum in neighborhoods or among housing types in a way that would not be possible in a less differentiated market. This ability to focus on segments strategically means the strategy can have a bigger return for the investment of limited resources. It will be easier to build momentum in a housing type or neighborhood and thereby to build confidence among buyers and investors. This confidence will then spill over into other neighborhoods or housing types.

Table ES-1 provides a summary of the opportunities identified by the gap analysis, a comparison of current and projected housing demand with the current housing supply in the City. The difference between the supply and current and expected demand represents the gap of unmet demand in Corning's housing market. Note: the price points provided for each market segment are not meant to be definitive. They are approximate, intending to summarize each segment's relative position in the market and to provide general guidance concerning the type of housing sought by each segment.

EXECUTIVE SUMMARY

Table ES-1. Gap Analysis Summary: Underserved/Unmet Sources of Housing Demand in the Corning Region (Market Segments Listed in No Particular Order)		
Market Segment	**Nature of Housing Sought & Approximate Price Point**	**Source**
Segment 1: Knowledge Workers with Families: Well-paid professionals with families	Family home. They are interested in locations where they can walk to stores and services. But the houses must be in "move-in" condition since they have no time or interest in taking on renovations. Approximate Price Point: $150,000 +	This segment has shown steady growth due to employment activity as documented in Department of Labor trends & projections. Conversations with realtors, developers and employers have confirmed the nature of this demand.
Segment 2: Young Service Workers: Young couples and families with modest incomes	Affordable starter homes. Those who have the interest and skills to participate in any needed renovations. Approximate Price Point: $50,000-$70,000	This segment comprises the largest segment of the regional job market and shows modest job growth in lower-wage occupations. Conversations with realtors, developers and employers have confirmed the nature of this demand.
Segment 3: Middle-income Retirees: These are retirees who have "aged in place" in Corning and may find their present housing situation too difficult to manage or too expensive to maintain.	Smaller, lower maintenance units with easy access to stores and services as identified in national analyses of the aging population. Approximate Price Point: $70,000-$100,000	This segment is driven by the overall aging of the population. Discussions with realtors & an analysis of population and housing trends suggests that much of this segment may be moving out of town to find appropriate accommodations.
Segment 4: Young Single Professionals: Knowledge workers with no families (many in the area on temporary assignment)	Apartments with on-site and/or nearby amenities for an active lifestyle (health club, pool, etc.) Approximate Price Point: Rents of $1,000-$1,500/month	This segment is driven by younger professionals on temporary assignment. Conversations with employers and realtors have confirmed this demand.
Segment 5: Affluent Urban Dwellers: Corporate executives and affluent retirees and spouses	High-end accommodations within walking distance of "in-town" amenities (e.g., restaurants, shops, etc.) Approximate Price Point: $150,000 +	This segment has driven the demand for second-floor housing in the Gaffer District. Similar projects in nearby communities such as Hammondsport have waiting lists.

EXECUTIVE SUMMARY

The Strategic Approach

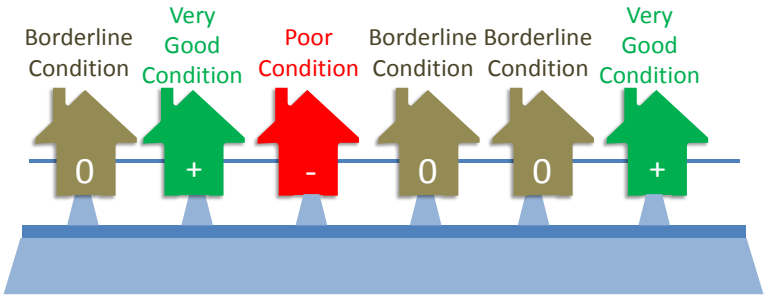
Corning's housing strategy must manage the potential issues in the City's residential neighborhoods so they do not drag down the market, but become a positive force that creates confidence among potential buyers. As in the case of the Gaffer District, this can result in a "virtuous" circle of increasing sales, rising values and continued improvements in the quality of the neighborhood housing stock. This does not have to involve the immediate large-scale transformation of an entire neighborhood. As in the Gaffer District, so too in the residential neighborhoods: a focused block-by-block effort can create the market momentum that makes larger changes possible over a longer time period.

This is illustrated in Figure ES-1. The two green houses are in very good condition and provide a positive force ("+"). The one red house is in poor condition and provides a negative effect ("-"). The three beige houses are in "borderline" condition. They are generally good structural shape and reasonably maintained but may have a few issues with maintenance/condition (e.g., need paint or a new roof). If one of the borderline houses is improved to very good condition, positive externalities result. There is increased incentive for the other borderline houses to be improved.

Figure ES-1.

The Importance of a neighborhood-focused approach:

If any one of the "Borderline" houses improves, it creates positive momentum.
If any of the "Borderline" houses deteriorates, it creates negative momentum.



This is why the housing strategy must be able to address all income ranges/market segments, but to do it in a prioritized, focused manner.

If one of those borderline houses is allowed to lapse into poor condition, it creates a negative externality and an impetus for the other houses (even the two already in very good condition) to deteriorate. That is the reason the strategy needs to focus on neighborhoods with their blocks and streets. It is also why the strategy needs to be able to address housing at a variety of income levels/price points.

The overall approach needs to improve market conditions through careful, focused interventions in Corning's housing market in the same way that, in downtowns across the United States (including Corning itself) business improvement districts (BIDs) have adjusted market conditions to make it more attractive for individual shoppers to buy from downtown stores and for retail developers to invest in downtowns. A successful strategy requires a sustained effort to make it more attractive for the targeted market segments to purchase or rent housing in Corning's neighborhoods and (also like a BID), to encourage housing developers to invest in the area. The strategic approach is summarized in Table ES-2.

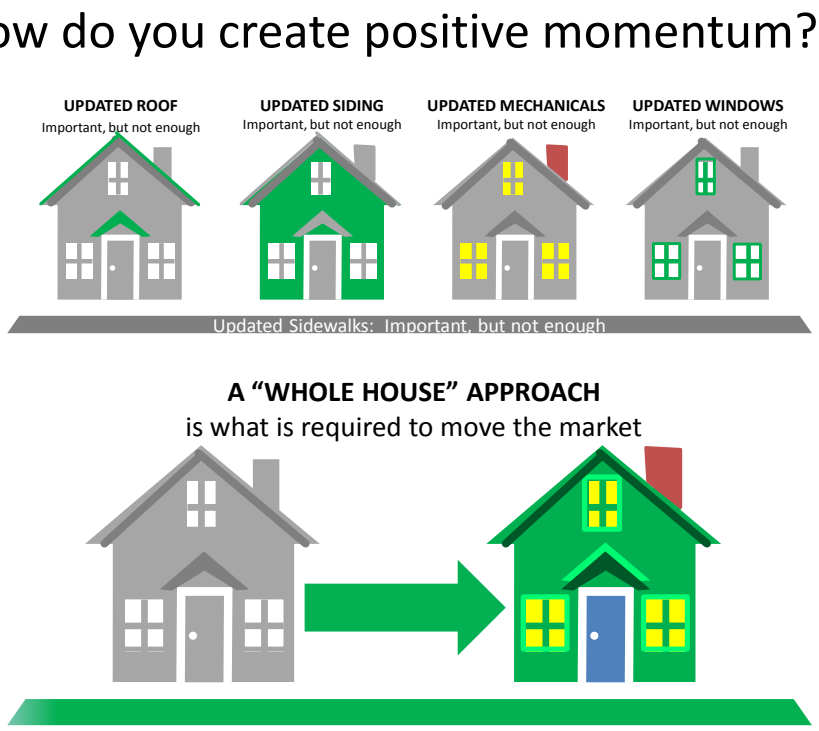
EXECUTIVE SUMMARY

Table ES-2 A Summary of the Target Segments & Programmatic Responses of the Residential Housing Improvement & Expansion Strategy			
Target Market Segment	Housing Type	Approximate Price Range	Programmatic Response
Segment 1: Knowledge Workers with Families looking for well-appointed housing in "move in" condition to accommodate the needs of a busy family that has neither the time nor the interest in taking on household projects:	Restored housing in move in condition.	$150,000+	**Market Ready Housing**: Creates incentives for developers to rehab housing Incentives may include grants, low interest loans and tax incentives.
Segment 2: Young Service Workers who are less affluent but are willing to initiate their own work as equity to acquire and renovate a starter home at an affordable price	Smaller, starter homes they may require some work	$50,000 to $70,000	**Owner Equity Housing**: Enables prospective buyer to participate in renovations through: loan programs that combine construction loan and permanent mortgage; training seminars on construction, financing, contracting,, and other incentives.
Segment 3: Middle-Income Retirees who are looking to make the transition from a single-family house to smaller accommodations that require less maintenance	Small footprint condominiums	$70,000 to $100,000	**In-town Density Adaptive Re-Use**: Potential sites for mid-range senior housing will emerge as institutional buildings like schools and hospitals become available for adaptive reuse.
Segment 4: Single Young Professionals who do not wish to own a home but wish to find rental units with added amenities (health club, etc.)	Small footprint rental units with onsite amenities	$1,000 to $1,500 per month rent	**In-town Density Adaptive Re-Use**: Promote higher density mixed-use development with multifamily along with office, service and commercial uses in particularly concentrated on the Hospital Site that has room to include the amenities sought by this market segment.
Segment 5: Affluent Urban Dwellers who have the means to afford luxury housing and are interested in living in close proximity to urban activity areas such as the Gaffer District	Gaffer District style urban living in upper story apartments/condominiums	$150,000+	**In-town Density Adaptive Re-Use**: Promote higher density mixed-use development with multifamily along with office, service and commercial uses in areas proximate to Denison Parkway and the Gaffer District.

EXECUTIVE SUMMARY

A Prioritized & Holistic Approach: As a market intervention, this strategy must be highly prioritized. With limited resources, the community should focus on techniques that will have the most impact to

Figure ES-2.



improve market conditions. As part of this process, the community may also wish to consider targeting certain geographic areas, particularly those with "borderline" areas that could easily slip into blighted condition as illustrated in Figure ES-1. (NOTE: The thrust of this report has been to identify ways to focus limited resources on tightly defined targets of opportunity that can act as catalysts for maintaining and improving the City's overall housing stock. At the same time, it recognizes the importance of the ongoing efforts to serve those with special needs and lower incomes and expects that the housing partnership recommended here will coordinate with these ongoing efforts to the fullest extent possible and to the benefit of the entire community.)

The approach needs to focus on rehabilitating whole houses, or significant, impactful repairs rather than making piecemeal repairs. For example, repairing just a sidewalk or a roof will do little in terms of market impact. Instead, making more comprehensive improvements that contain multiple repairs will have the necessary impact on the housing stock and market, especially on a block-by-block basis. (See Figure ES-2.)

EXECUTIVE SUMMARY

Creating a public-private housing partnership to lead the effort to build neighborhood value

To continue the BID analogy, improving the local housing market conditions requires both public and private sector participation to provide the resources to initiate and sustain the programs required to bring about the required changes in market conditions. **A public-private partnership for housing should be created to develop and employ these resources.** This housing organization may be a new organization or may be located within an existing outside organization. Within the context of the ongoing relationship the City has with the private sector, this public-private partnership may be in place for decades and evolve over time much as the experience of the City's Business Improvement District and Market Street Restoration Agency.

Achieving Critical Mass

The analysis in the full report suggests that 15 to 20 additional sales per year could produce sales that would otherwise not take place in the City. To take it a step further, if these new renovations could be concentrated in older houses renovated to "move in" condition, over time this would begin to make a significant dent in the City's housing problem. This is consistent with the time it takes to build a "positive externality" such as led to the transformation of the Gaffer District. Increasing Corning's share of the regional housing market by 15 to 20 units per year could be enough to create this momentum.

Implementing the Strategy

As was the case with the Gaffer District, Corning's housing market will not be transformed overnight. It too is a "generational" project that may require ten to fifteen years to achieve full success. But, as the adage has it, the longest journey begins with a single step. Figure ES-3 provides a summary of implementation steps.

- **Establish a Public-Private Partnership for Housing (with housing trust)**: The City and the private sector need to collaborate to establish a partnership focused on housing as they have done with the Gaffer District for downtown development. Part of this effort will involve determining if the initiative should be housed within one of the existing local not-for-profit agencies or if a new organization needs to be formed. The board of directors (or the steering committee, depending upon the organization's form) should be composed of public officials, private sector interests and residents.

- **Secure Funding Commitments**: As the housing partnership is being established, it is important to secure the funding commitments for the partnership as outlined in this strategy. The lead responsibility for this will initially be City government. However, once the board of directors of the partnership has been formed, they would assume leadership for this task.

EXECUTIVE SUMMARY

- **Hire Staff**: Once funding commitments are in place and the organizational structure established, staff will be needed. Initially this may be one executive director with clerical support, but over time, other functions may be necessary such as grant administration, etc.

- **Create Program Consortium**: When the executive director has been hired, one of his or her first tasks will be to establish close working relationships with the existing housing organizations in Corning, Steuben County and beyond such as Arbor Development, Community Progress and others. Strong relationships will also be needed with local lending institutions and private sector partners. These relationships will enable the partnership to leverage existing programs and funding as part of implementing the strategy to ensure all population segments' needs are met, including people "aging in place," low-income households and those with disabilities. It will also better enable the partnership to serve as a "one-stop" shop for housing issues in Corning. The executive director will have lead responsibility for this.

- **Compile Inventory of Housing Resources**: Again, in order to serve as a one-stop shop, the housing partnership must be well-versed in all housing related resources available or potentially available to Corning residents, developers, contractors, etc.

- **Agreement with the City:** As mentioned above, it is very important that, as part of establishing the housing partnership, the City contract with it for such housing-related activities as grants writing, training, and technical assistance.

- **Establish Training/Technical Assistance Offerings:** As part of serving as a comprehensive housing resource in Corning, the partnership will establish a regular series of training and technical assistance offerings. NOTE: Some of these can be simple co-sponsorship of existing programs offered in the City by other organizations such as Community Progress.

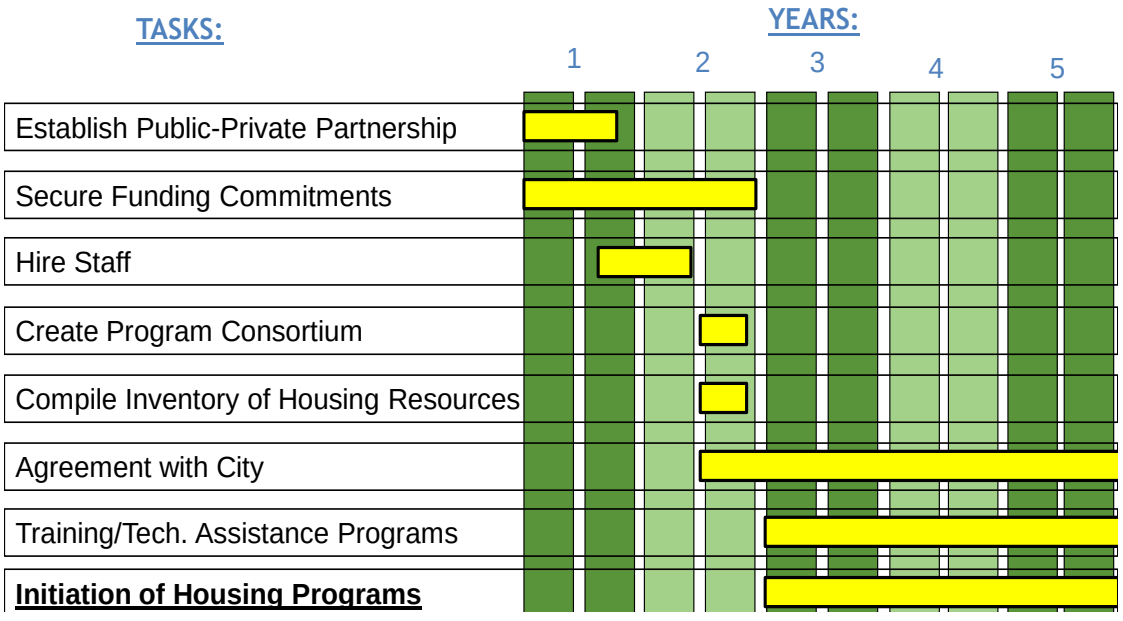
- **Initiation of Housing Programs:** At this stage, the partnership will begin its targeted housing programs. They are listed below. The precise sequencing of the programs will be determined based upon market conditions at the time of implementation.

    1. *The Market Ready Program*: The problem of how to return older homes in the City to single-family use is one of the most difficult housing problems to solve. Developer experience suggests this is possible if the units are put into "move in" or "market ready" condition. If this program can succeed, it expands the City's ability to serve the regional housing market, an important step in building positive momentum.
    2. *Establish the "Owner's Equity" Program*. This program will enable Corning to better serve the needs of young families in the service sectors and trades who may not be eligible for traditional income-based housing programs, but could make a substantial contribution to improving housing in these neighborhoods.

3. *Establish a "High Density Housing" Program in the vicinity of Denison Parkway*. This may involve creative use of housing related tax incentives in the City. It will extend the type of urban living that has proved successful in the Gaffer District to nearby areas that are intended to complement that district and create more foot traffic for the shops and restaurants there through the creation of 3-4 story buildings with mixed use. The housing opportunities include new structures as well as the renovation and adaptive re-use of older large facilities (such as Day Spring, Knoxville, Meadowbrook, Stewart Park, Northside Blodgett and others). These facilities can be for both market-rate units, as well as meeting the needs of low-income households, seniors and those with disabilities.

NOTE: While these special programs are being phased in, the housing partnership may also be working with existing programs and organizations to meet other housing needs throughout the City. These three programs are highlighted because they are designed to be catalytic actions that will mitigate problems in the City's housing market and, through the creation of positive momentum, begin to create a new market dynamic in the City.

Figure ES-3.
Suggested Implementation Steps for the Residential Housing Improvement & Expansion Strategy



Contents

Introduction 1
Gap Analysis 2
Population Trends 2
Employment Trends 5
Housing Trends 9
Gap Analysis 15
The Special Case of "Externalities" in the Corning Housing Market 19
Strategic Approach & Recommendations 22
The Issue: 22
Strategic Approach: Adopting Best Practices to Build Value by Improving Market Conditions 24
Opportunities for Housing Programs: 28
Implementing the Residential Housing Improvement and Expansion Strategy 35
Structuring the Residential Housing Improvement and Expansion Strategy 35
Identifying critical mass and metrics for measuring success 37
Critical Mass: 15 to 20 Units Per Year 39
Program Metrics 39
Defining Corning's Housing Organization and budget 39
Governance 40
Operating Budget and Overall Funding 40
The City of Corning's Commitment 42
Implementation Schedule 44
APPENDICES 47

Introduction

Like any innovative and creative place, Corning has known its share of hard times and disappointment. But this is also a City used to success. Its first reputation was built on the excellence of the glass works that bears its name. Out of the difficulties of the post-War economic transformations, Corning emerged again as a national leader, this time in Main Street revitalization—a success that was years if not decades in the making and is still ongoing. The community has a history of forming successful public-private partnerships, which can serve as a foundation for a city wide housing initiative.

This City is now turning its attention to its housing stock. And—as a place that knows success—it is doing it at a good time. The national, regional and local markets are slowly recovering and, by and large, the City's neighborhoods are still strong, but at risk.

This report outlines residential housing opportunities for the City of Corning, NY. The approach is guided by the overarching principle that the ultimate solution for any housing problems facing Corning is best solved through the work of market forces. As this report has documented, there are some ways in which the housing market is not functioning as efficiently as it should (see the discussion of market externalities on page 19). The recommendations in this report are intended to provide short-term interventions in the market that will then enable the market itself to function more efficiently in the long term. Put in its simplest terms: this strategy is intended to build market momentum so that housing in the City of Corning can better serve the needs of residents and new comers.

This in turn will lead to a long-term improvement in the quantity and quality of housing choices for those interested in living in Corning. This will be to the advantage of those residents. But will also provide real benefits for employers in the City, as it becomes easier for their workers to find attractive and affordable housing in desirable neighborhoods. Lending institutions will benefit, as the local market for mortgages will gradually expand. And over the long term, the benefits to local developers and contractors will be substantial as renovation and construction activity builds across the City.

This approach was the result of extensive analysis of the local and regional housing markets. In addition to the extensive statistical analysis found in this report, the planning process involved outreach to a wide range of stakeholders in Corning's housing market: residents, developers, agencies, employers, lending institutions and others.

The report begins with an analysis of current market conditions in Corning and provides a "gap analysis" of the local housing market to identify current or emerging areas of unmet need. Following the gap analysis, the report details the strategic approach required to respond to the gap analysis and presents a series of recommendations to implement this approach. Again, the fundamental approach has been to

identify ways in which the public and private sectors can build positive momentum in Corning's housing market.

Gap Analysis

This Gap Analysis seeks to identify segments of the housing market that are not currently being served, which could be the focus for the City's residential housing strategy. This involved an examination of population trends, housing trends and employment trends in the area to identify gaps between the types of housing currently available in the area and segments of unmet demand found there.

For purposes of this analysis, the primary region being assessed consists of Chemung, Schuyler and Steuben counties. The analysis of employment trends is derived from data from the New York State Department of Labor that includes Broome, Chemung, Chenango, Delaware, Schuyler, Steuben, Tioga and Tompkins counties (which is the regional configuration for which employment data is made available from the New York State Department of Labor).

Population Trends

Table 1 includes population projections for the three county-area of Chemung, Schuyler an Steuben as prepared by the Cornell University Program for Applied Demographics. The projections are created using a "cohort survival" method—aging the population and applying historically derived death rates and birth rates to the age cohorts. These projections are also adjusted based upon historical patterns of in-migration and out-migration. Note that the projections show a declining population for all three counties throughout the projection period. By 2020, the total 3-county population is forecasted to decrease by 3.5 percent and is projected to shrink 8 percent from 2010 to 2030. The only cohort that is projected to increase over this forecast is over-65, which is projected to increase by 17.4 percent by 2020 and 31.8 percent by 2030, before declining beginning in 2030. These trends are uniform across all three counties. NOTE: this is a long-range projection and changes in population fertility and/or mortality or changes in migration patterns could substantially change the actual population in the area. Nonetheless, as things stand, with the exception of the over-65 cohort, the 3-county region can expect little if any population growth in the foreseeable future.

Table 2 tracks changes in household composition in the 3-county region and the City of Corning between the censuses of 2000 and 2010. These actual data reflect the trends expressed in the Cornell projections. Between 2000 and 2010, all three counties lost population. The City of Corning bucked that trend with a population gain of 3.1 percent over that ten-year period. Corning was also distinguished by a decline in households with householders over 65 and households with any individual over 65 years of age.

Table 1. Population Projections for Chemung, Schuyler and Steuben Counties Compiled from the Population Projections from the Cornell University Program on Applied Demographics (projection date: 2011)											
Cohort:	**1990**	**2000**	**2010**	**2015**	**2020**	**2025**	**2030**	**2035**	**2040**	**% Change, 2010-2020**	**% Change, 2010-2030**
Total	212,945	209,020	206,163	202,719	199,036	194,602	189,167	182,867	176,140	-3.5%	-8.2%
0-4	15,459	12,637	11,949	11,674	11,461	11,008	10,550	10,178	9,871	-4.1%	-11.7%
5-14	31,756	30,591	26,183	25,105	24,174	23,640	22,897	21,990	21,197	-7.7%	-12.6%
15-24	28,837	26,419	25,864	24,475	23,022	22,209	21,475	20,858	20,053	-11.0%	-17.0%
25-44	63,470	57,681	48,826	47,474	47,339	46,163	44,188	42,147	40,354	-3.0%	-9.5%
45-64	41,998	49,684	60,564	58,976	54,562	49,943	46,849	45,449	44,831	-9.9%	-22.6%
65plus	31,425	32,008	32,777	35,015	38,478	41,639	43,208	42,245	39,834	17.4%	31.8%
85plus	3,337	3,873	4,822	4,769	4,455	4,271	4,468	5,120	5,735	-7.6%	-7.3%
Males	104,175	102,999	102,419	100,788	98,930	96,604	93,719	90,416	86,946	-3.4%	-8.5%
Females	108,770	106,021	103,744	101,931	100,106	97,998	95,448	92,451	89,194	-3.5%	-8.0%
Source: compiled by Fairweather Consulting from the Cornell Program for Applied Demographics.											

Table 2.
Selected Household Characteristics for Chemung, Schuyler and Steuben Counties & the City of Corning, 2000-2010.

Subject	Chemung County, New York		% Change, 2000-10	Schuyler County, New York		% Change, 2000-10	Steuben County, New York		% Change, 2000-10	Corning city, Steuben County, New York		% Change, 2000-10
	2000	2010		2000	2010		2000	2010		2000	2010	
Total population	91,070	88,830	-2.5%	19,224	18,343	-4.6%	98,726	98,990	0.3%	10,842	11,183	3.1%
HOUSEHOLDS BY TYPE												
Total households	35,049	35,462	1.2%	7,374	7,530	2.1%	39,071	40,344	3.3%	4,996	5,080	1.7%
Family households (families)	23,280	22,551	-3.1%	5,189	4,926	-5.1%	26,212	25,958	-1.0%	2,669	2,619	-1.9%
With own children under 18 years	10,876	9,606	-11.7%	2,380	1,865	-21.6%	12,430	11,066	-11.0%	1,308	1,328	1.5%
Married-couple family	17,466	16,089	-7.9%	4,110	3,781	-8.0%	20,182	19,293	-4.4%	1,878	1,697	-9.6%
With own children under 18 years	7,201	5,684	-21.1%	1,681	1,240	-26.2%	8,564	7,080	-17.3%	788	727	-7.7%
Female householder, no husband present	4,360	4,626	6.1%	716	765	6.8%	4,132	4,388	6.2%	616	675	9.6%
With own children under 18 years	2,827	2,875	1.7%	465	407	-12.5%	2,639	2,628	-0.4%	408	450	10.3%
Nonfamily households	11,769	12,911	9.7%	2,185	2,604	19.2%	12,859	14,386	11.9%	2,327	2,461	5.8%
Householder living alone	9,776	10,730	9.8%	1,743	2,047	17.4%	10,646	11,663	9.6%	2,004	1,991	-0.6%
Householder 65 +	4,277	4,341	1.5%	790	891	12.8%	4,639	4,638	0.0%	772	624	-19.2%
Households with individuals under 18	11,880	10,726	-9.7%	2,605	2,119	-18.7%	13,468	12,225	-9.2%	1,404	1,432	2.0%
Households with individuals 65 +	9,788	9,926	1.4%	1,946	2,235	14.9%	10,459	11,076	5.9%	1,415	1,181	-16.5%
Average household size	2.44	2.37	-2.9%	2.52	2.39	-5.2%	2.49	2.41	-3.2%	2.14	2.17	1.4%
Average family size	2.97	2.92	-1.7%	2.96	2.87	-3.0%	3.01	2.95	-2.0%	2.89	2.93	1.4%

Source: Compiled by Fairweather Consulting from the US Census Bureau, Decennial Censuses, 2000 and 2010.

Employment Trends

Growth in Service Workers & A Select Group of "Knowledge Workers"

In addition to demographic trends, the housing market is also affected by changes in employment patterns in a region. This section analyses projected changes in the occupational structure of the Southern Tier economy to identify ways in which this may affect the housing market. (As noted earlier, this analysis uses NYS Department of Labor data and projections for a region that encompasses Broome, Chemung, Chenango, Delaware, Schuyler, Steuben, Tioga and Tompkins counties. Table 3 provides a summary of the types of occupations that the Labor Department sees as "highly favorable" for growth in the Southern Tier, along with those that are "highly unfavorable" for growth. The table includes those sectors with favorable prospects and which are projected to have average annual openings of at least 100 positions to 2020.

Note that most of these "favorable" occupations with at least 100 annual job openings are projected to be in lower-wage retail, food service and other service occupations. At the same time, many of the occupations identified by the Labor Department to have a "highly unfavorable" outlook are in manufacturing production-related occupations. Thus, to a certain extent as in the rest of the US economy, high-wage production occupations are being replaced by lower wage service occupations. However there are a few exceptions to this in the Southern Tier.

In a separate study of significant employment sectors in the region, the Labor Department projects growth in occupations often described as "knowledge workers." This includes research and engineer occupations in such industries as "professional, scientific services," "computer and electronic manufacturing," "nonmetallic mineral product manufacturing" and "financial services." Within these sectors, engineering occupations are projected to grow at rates between 10 and 30 percent as the economy recovers. (See Table 4.)

While the total number of jobs in these occupational categories are smaller than those related to workers in retail, services or manufacturing production positions, the occupations the Department projects growing in these manufacturing industries and financial services are high-skilled, technology-related occupations. This is consistent with recent projections for growth in Corning, Inc. Thus, despite the downward trend in many high-wage occupations in the region, those related to the City of Corning show some real growth opportunities. This trend is an important factor in identifying the target market segments for this strategy.

Standard Occupational Code	Table 3. Projected Openings by Job Title	Annual Average Openings to 2020
	OCCPATIONS WITH A "HIGHLY FAVORABLE" OUTLOOK AND MORE THAN 100 ANNUAL OPENINGS	
41-2011	Cashiers	380
41-2031	Retail Salespersons	320
35-3031	Waiters and Waitresses	260
35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	220
39-9011	Childcare Workers	180
43-9061	Office Clerks, General	170
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	170
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	150
43-4051	Customer Service Representatives	140
31-1011	Home Health Aides	130
25-9041	Teacher Assistants	120
35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	110
39-9021	Personal Care Aides	110
43-4171	Receptionists and Information Clerks	110
25-2021	Elementary School Teachers, Except Special Education	100
43-1011	First-Line Supervisors of Office and Administrative Support Workers	100
	SELECTED OCCUPATONS WITH A "HIGHLY UNFAVORABLE" OUTLOOK	
51-2031	Engine and Other Machine Assemblers	Less than 10
51-4021	Extruding and Drawing Machine Setters, Operators, and Tenders, Metal and Plastic	Less than 10
51-4031	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic	Less than 10
51-4032	Drilling and Boring Machine Tool Setters, Operators, and Tenders, Metal and Plastic	Less than 10
51-4111	Tool and Die Makers	Less than 10
51-5111	Prepress Technicians and Workers	Less than 10
51-5113	Print Binding and Finishing Workers	Less than 10
51-6021	Pressers, Textile, Garment, and Related Materials	Less than 10
51-6031	Sewing Machine Operators	Less than 10
51-6052	Tailors, Dressmakers, and Custom Sewers	Less than 10
51-7011	Cabinetmakers and Bench Carpenters	Less than 10
51-8092	Gas Plant Operators	Less than 10
51-9021	Crushing, Grinding, and Polishing Machine Setters, Operators, and Tenders	Less than 10
51-9051	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders	Less than 10

Standard Occupational Code	Table 3. Projected Openings by Job Title	Annual Average Openings to 2020
51-9081	Dental Laboratory Technicians	Less than 10
51-9123	Painting, Coating, and Decorating Workers	Less than 10
51-9195	Molders, Shapers, and Casters, Except Metal and Plastic	Less than 10
51-9196	Paper Goods Machine Setters, Operators, and Tenders	Less than 10
53-6021	Parking Lot Attendants	Less than 10
53-7063	Machine Feeders and Offbearers	Less than 10
Source: Compiled by Fairweather Consulting from NYS Department of Labor Occupational Projections for the Southern Tier Region.		

Table 4. Projected Occupational Openings in Significant Industries in the Southern Tier			
Standard Occupational Code	**Occupational Title**	**Occupation's Median Wage in the Industry Analyzed**	**Projected Employment Change (%) 2006-2016**
17-2071	Electrical Engineers	$77,430	19.5%
17-2112	Industrial Engineers	$61,040	19.2%
17-2199	Engineers, all Other	$95,820*	10.0%
15-1031	Computer Software Engineers, Applications	$79,930*	28.4%
15-1032	Computer Software Engineers, System Software	$62,660	NA
Source: Compiled by Fairweather Consulting from NYS DOL, *Significant Industries: A Report to the Workforce Development System, Southern Tier*, 2011. *Industry wage was not releasable; the all-industry wage for this region is shown instead. NA= Not available.			

Table 5.
Selected Occupancy/Vacancy Household Characteristics for Chemung, Schuyler and Steuben Counties & the City of Corning, 200-2010.

Subject	Chemung County, New York		% Change, 2000-10	Schuyler County, New York		% Change, 2000-10	Steuben County, New York		% Change, 2000-10	Corning city, Steuben County, New York		% Change, 2000-10
	2000	2010		2000	2010		2000	2010		2000	2010	
Total population	91,070	88,830	-2.5%	19,224	18,343	-4.6%	98,726	98,990	0.3%	10,842	11,183	3.1%
Total households	35,049	35,462	1.2%	7,374	7,530	2.1%	39,071	40,344	3.3%	4,996	5,080	1.7%
Total housing units	37,745	38,369	1.7%	9,181	9,455	3.0%	46,132	48,875	5.9%	5,509	5,519	0.2%
Occupied housing units	35,049	35,462	1.2%	7,374	7,530	2.1%	39,071	40,344	3.3%	4,996	5,080	1.7%
Vacant housing units	2,696	2,907	7.8%	1,807	1,925	6.5%	7,061	8,531	20.8%	513	439	-14.4%
Homeowner vacancy rate (percent)	1.8	1.5	-16.7%	2.3	1.3	-43.5%	2.5	1.7	-32.0%	2.6	1.6	-38.5%
Rental vacancy rate (percent)	9.2	7.4	-19.6%	8.5	6.4	-24.7%	9.3	7.1	-23.7%	9.9	6	-39.4%
Occupied housing units	35,049	35,462	1.2%	7,374	7,530	2.1%	39,071	40,344	3.3%	4,996	5,080	1.7%
Owner-occupied housing units	24,149	24,011	-0.6%	5,685	5,731	0.8%	28,590	29,088	1.7%	2,615	2,609	-0.2%
Renter-occupied housing units	10,900	11,451	5.1%	1,689	1,799	6.5%	10,481	11,256	7.4%	2,381	2,471	3.8%
Average household size of owner-occupied unit	2.54	2.46	-3.1%	2.59	2.46	-5.0%	2.59	2.51	-3.1%	2.35	2.36	0.4%
Average household size of renter-occupied unit	2.22	2.17	-2.3%	2.31	2.17	-6.1%	2.2	2.16	-1.8%	1.91	1.97	3.1%

Source: Compiled by Fairweather Consulting from the US Census Bureau, Decennial Censuses, 2000 and 2010.

Housing Trends

Table 5 outlines changes in housing occupancy for the City of Corning and the three-county region from 2000 to 2010. The City of Corning is distinctly different from the surrounding region in terms of housing vacancies. Vacancies for owner occupied and rental units dropped in the City from 2000 to 2010, while increasing in all three counties. In fact, the City was able to accommodate an increase of 84 households with an increase of only 10 housing units by reducing vacancies among both owner-occupied and rental units. The City's slight shift of the housing mix from owner-occupied units (which declined by less than 1 percent) to rental units (which grew by 3.8 percent) mirrored regional trends.

Throughout the 3-county region, there was very little growth in housing units. Table 6 shows the change in building permit activity from 2009 to 2013. In every year in that period, the City of Corning had only a handful of new building permits, consistent with the trends in the larger 3-county region. As the last column in Table 5 shows, housing activity in the City was slightly lower than in the region, with the amount of new permits comprising less than one-half of one percent of the number of housing units as counted in the 2010 Census. Again, given the poor condition of the national housing market, the slow regional economic recovery and the overall slow growth in population, this trend should not be surprising.

Table 6.
Building Permits by Geography, 2009-2013.

Geography:	Year:	2009	2010	2011	2012	2013	5-Year Total	% of Total Housing Units,2010 Census
City of Corning								
	Total	2	2	6	0	2	12	0.22%
	Single Family	2	2	6	0	2	12	
	Multi-Family	0	0	0	0	0	0	
Steuben County								
	Total	113	104	310	74	80	681	1.39%
	Single Family	113	99	96	74	80	462	
	Multi-Family	0	5	214	0	0	219	
Chemung County								
	Total	72	76	138	139	81	506	1.32%
	Single Family	40	68	34	53	52	247	
	Multi-Family	32	8	104	86	29	259	
Schuyler County								
	Total	72	76	138	139	81	506	5.35%
	Single Family	40	68	34	53	52	247	
	Multi-Family	32	8	104	86	29	259	

Source: Compiled by Fairweather Consulting from the US Census Bureau. C-40 Series.

Summary of Housing Demand and Supply:
Housing Demand

As the demographic and economic analysis would suggest, the overall demand for housing in the Corning area is modest at this time. As shown in Table 7, in a typical year, somewhat over 100 single family units sell each year. That table shows the total sales along with median, high and low prices for one-and two-family houses by neighborhood for the period 2009-2013. The data in the figure shows that prices vary by neighborhood, reflecting type of housing stock available. See the appendices for a detailed breakdown of the housing characteristics of each neighborhood.

In such a low-growth situation, much of the housing activity in a market is just turnover due to relocations within the City, deaths, etc. rather than growth opportunities. This analysis has attempted to identify trends that have the potential to bring new housing demand into the City from the larger region and beyond. The work has drawn upon labor market data that shows modest job growth in some sectors of the Southern Tier region (cf., page 6) that was then compared with and verified by interviews with employers and previous studies of the region's housing market. Interviews with realtors and employers helped identify the particular housing products these segments seeking that are not being met by the City's current housing stock. The analysis begins by looking at the current sales trends.

According to data from the New York State Office of Real Property Services SalesWeb database, Corning is about 6 percent of 3-county region's occupied housing units and typically accounts for between 7 and 9 percent of annual sales. Virtually all but a few sales of single family houses in Corning are to Corning residents, suggesting some churning in the market rather than new outside sales. Some of these sales probably do represent purchases by Corning, Inc. employees who have been renting in the City and now wish to buy there. It is also worth noting that the same pattern holds for Painted Post and Erwin, with virtually all purchases of single-family homes coming from buyers who already reside in the community. Based upon interviews with realtors and developers, the market described above has five primary sources of demand:

- Knowledge workers with families looking for neighborhood-based housing. These couples are looking for houses in the from $150,000 and up, but they need to be in "move-in" condition to be considered since these buyers have neither the time nor the interest to take on household renovations.
- Young service workers: $50,000-$70,000 range. While these young couples cannot afford houses in the high end of the market, they are willing to take on renovations and repairs for the right opportunity.
- Middle-income Retirees: The national trends indicate that, as residents age, they seek smaller-footprint, low-maintenance housing in proximity to services. As the analysis of Census data revealed, in the past, seniors seeking to "downsize" to smaller houses or apartment living found little to offer in Corning and tended to move out of the City. The adaptive reuse of institutional

space such as former schools, hospital buildings and buildings for civic organizations could provide this segment of the market with an attractive alternative.

- Young single professionals seeking apartment living in close proximity to such amenities as a pool, fitness club, etc.
- Affluent executives and affluent retirees looking for the type of high-end urban lifestyle associated with the Market Street/Gaffer District apartments.

Table 7. Sales by Municipality for 2009, 2011 and 2013.												
Municipality:												
City of Corning	2009				2011				2013			
Type of Property	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price
1-Family Year-Round Residence	92	$85,800	$325,000	$11,000	112	$101,011	$305,000	$19,000	116	$111,500	$379,500	$27,000
2-Family Year-Round Residence	16	$70,000	$146,300	$24,000	21	$73,000	$152,000	$41,000	22	$75,000	$100,000	$28,000
3-Family Year-Round Residence	0	$0	$0	$0	7	$82,000	$93,280	$44,500	3	$67,000	$90,000	$620,000
Residential - Multipurpose Structure	0	0	0	0	1	$132,500	$132,500	$132,500	0	$0	$0	$0
Total # of Sales	108				141				141			

Town of Erwin	2009				2011				2013			
Type of Property	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price
1-Family Year-Round Residence	57	$187,500	$495,000	$458,000	77	$185,000	$719,000	$57,500	62	$128,700	$274,000	$85,000
3-Family Year-Round Residence	1	$160,000	$160,000	$160,000	1	$99,750	$99,750	$99,750	1	$67,000	$67,000	$67,000
Rural Residence with Acreage					2	$177,500	$185,000	$170,000				
Mobile Home									1	$86,000	$86,000	$86,000
Total # of Sales	58				80				64			

Table 7. Sales by Municipality for 2009, 2011 and 2013.

Municipality:

Painted Post Village	2009				2011				2013			
Type of Property	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price
1-Family Year-Round Residence	19	$120,000	$240,000	$50,000	18	$119,000	$248,000	$69,999	25	$129,000	$242,500	$75,200
2-Family Year-Round Residence		0	0	0	2	$89,750	$97,500	$82,000	7	$87,000	$154,500	$37,000
3-Family Year-Round Residence		0	0	0	0	0	0	0	1	$108,000	$108,000	$108,000
Multiple Residences		0	0	0	1	$111,000	$111,000	$111,000	0	$0	$0	$0
Total # of Sales	19				18				33			

Riverside Village	2009				2011				2013			
Type of Property	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price	Total # of Sales	Median	High Price	Low Price
1-Family Year-Round Residence	3	$80,000	$82,000	$77,000	6	$58,000	$79,000	$40,000	4	$70,000	$89,000	$39,000
3-Family Year-Round Residence	0	0	0	0	0	0	0	0	1	$45,000	$45,000	$45,000
Total # of Sales	3				6				5			

Source: Compiled by Fairweather Consulting from the NYS Office of Real Property Services SalesWeb Database (Sales from 1/1 to 12/31 each year).

Supply

In the face of little to no growth in demand, the supply of housing in the Corning area is also growing very slowly if at all. As reflected in the building permit data, there is only modest building of single family houses, with little to no "spec" building. The recent study of regional housing issued by the Three Rivers Development Corporation indicated that builders have been reluctant to build spec houses priced below $400,000. These relatively high prices further limit the demand for such housing, dampening any expansion in spec building. On the other hand, as previously mentioned, the City may see an expansion of multi-family housing and apartments coming on line as former schools and other older institutional buildings become available for adaptive reuse.

Two types of housing products are serving the high end of the market at this point:

- The Market Street/Gaffer District apartments provide high-end urban living opportunities for Corning, Inc. executives and retirees.
- Exurban large lot single family housing: Many middle income and affluent families prefer large-lot single family housing such as those found in the Town of Erwin.

The mid-range professionals market, consisting of young knowledge workers working for Corning, Inc. and other employers has three basic options:

- Large-lot suburban housing in the $175,000 to $250,000 range in such locations as Painted Post
- Garden apartments renting in the $1,000-$1,500/month range, including such complexes as Apple Creek, Colonial Manor, Hickory Grove, Woods Edge and Quail Bay.
- Neighborhood housing in Corning, consisting almost exclusively of restored older homes in the $125,000 to $150,000 range. Very few of these are readily available in the "move in" condition desired by these buyers.

The lower end of the market has several options:

- Existing neighborhood housing in Corning, ranging from "fixer uppers" in the $50,000 to $70,000 range,
- Apartments in houses in neighborhoods renting in the range of $400 to $700 per month.

All segments are relatively static markets, with limited demand and equally limited supply. While there is a certain amount of normal "churn" in the market as people relocate or change housing situations due to changing circumstances (i.e., aging, job changes, etc.), there are few signs of growth, limiting the amount of new products being brought to market at any particular time. This indicates that any change in Corning's market will come slowly. It further suggests that any efforts to infuse additional demand in the market must concentrate on the few narrow niches identified as those with some growth potential as described below.

Gap Analysis

Overall, growth is slow at best and the continuing economic problems and slow population growth dampen overall opportunities in the market. In the foreseeable future, there will not be a population or housing boom in the City or Southern Tier that dramatically improve the market for houses in the City. (Even the activity related to hydraulic fracturing has turned out to be short lived in areas where it has occurred.) Clearly, if the City of Corning is to grow its own housing market, it must do this by being able to compete more effectively in the larger regional market.

Corning's housing market is a highly segmented market. The analysis indicates that there are some segments where there appear to be unmet demand that the City could tap into.

1. High end urban living
2. Neighborhood-based family housing for young professionals
3. Lower-income starter housing for service workers
4. Single young professionals
5. Senior housing

This segmentation is a constraint: no single approach can by itself completely address housing issues in Corning. At the same time, the segmentation represents an opportunity for Corning. Resources can be targeted a key segments in ways that can build momentum in neighborhoods or among housing types in a way that would not be possible in a less differentiated market. This ability to focus on segments sequentially means the strategy can have a bigger return for the investment of limited resources. It will be easier to build momentum in a housing type or neighborhood and thereby to build confidence among buyers and investors. This confidence will then spill over into other neighborhoods or housing types. (See the discussion of "externalities" later in this section.) There is an analogy to the commercial market. In many downtowns, the emergence of a strong restaurant sector has then led to the revival of retail as the appearance of the downtown improved, foot traffic increased and overall confidence in its viability rose.

Table 8 provides a summary of the opportunities identified by the gap analysis. The analysis of these opportunities suggests that the scale of demand each represents will be modest. While the numbers will fluctuate depending upon underlying economic conditions and other factors, it appears likely that each of the five market segments described in Table 8 will generate somewhere between 5 and 20 potential sales per year per segment. In absolute terms this is modest indeed. But in a City that routinely has approximately 100 total sales per year, the cumulative impact of better serving these segments could be substantial for Corning. A final note on Table 8: the price points provided for each market segment are not meant to be definitive. They are approximate, intending to summarize each segment's relative position in the market and to provide general guidance concerning the type of housing sought by each segment.

Table 8. Gap Analysis Summary: Underserved/Unmet Sources of Housing Demand in the Corning Region (Market Segments Listed in No Particular Order)		
Market Segment	**Nature of Housing Sought & Approximate Price Point**	**Source**
Segment 1: Knowledge Workers with Families: Well-paid professionals with families	Family home. They are interested in locations where they can walk to stores and services. But the houses must be in "move-in" condition since they have no time or interest in taking on renovations. Approximate Price Point: $150,000 +	This segment has shown steady growth due to employment activity as documented in Department of Labor trends & projections. Conversations with realtors, developers and employers have confirmed the nature of this demand.
Segment 2: Young Service Workers: Young couples and families with modest incomes	Affordable starter homes. Those who have the interest and skills to participate in any needed renovations. Approximate Price Point: $50,000-$70,000	This segment comprises the largest segment of the regional job market and shows modest job growth in lower-wage occupations. Conversations with realtors, developers and employers have confirmed the nature of this demand.
Segment 3: Middle-income Retirees: These are retirees who have "aged in place" in Corning and may find their present housing situation too difficult to manage or too expensive to maintain.	Smaller, lower maintenance units with easy access to stores and services as identified in national analyses of the aging population. Approximate Price Point: $70,000-$100,000	This segment is driven by the overall aging of the population. Discussions with realtors & an analysis of population and housing trends suggests that much of this segment may be moving out of town to find appropriate accommodations.
Segment 4: Young Single Professionals: Knowledge workers with no families (many in the area on temporary assignment)	Apartments with on-site and/or nearby amenities for an active lifestyle (health club, pool, etc.) Approximate Price Point: Rents of $1,000-$1,500/month	This segment is driven by younger professionals on temporary assignment. Conversations with employers and realtors have confirmed this demand.
Segment 5: Affluent Urban Dwellers: Corporate executives and affluent retirees and spouses	High-end accommodations within walking distance of "in-town" amenities (e.g., restaurants, shops, etc.) Approximate Price Point: $150,000 +	This segment has driven the demand for second-floor housing in the Gaffer District. Similar projects in nearby communities such as Hammondsport have waiting lists.

The Challenges: Clearly, the gap analysis has identified that there are opportunities for reviving the housing market in the City of Corning. In order for this to work, each of these products described above needs to be produced at right price point. The table below provides an illustration. Earlier in the analysis, Table 3 showed that there is likely to be growth in such occupations as retail sales, cashiers, laborers and frontline supervisors, among others. Table 9 shows typical salaries for experienced workers in these occupations in the Southern Tier region, according to New York State Department of Labor data. These levels of income are consistent with Census data that show the median household income for the City to be about $35,000. According to the "mortgage calculator" on the FHA website (www.fha.gov), such a household that has $5,000 for a down payment and existing debts of $500 per month could afford a house worth approximately $70,000. This is consistent with industry standards regarding housing affordability.

Table 9.
Annual Median Wage by Occupation, 2013
Selected Occupations, Southern Tier Region

Occupational Title	Median Annual Wage
Total, All Occupations	$34,650
Elementary School Teachers, Except Special Education	$57,990
Teacher Assistants	$21,270
Home Health Aides	$22,800
Combined Food Preparation and Serving Workers, Including Fast Food	$18,080
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	$22,890
Maids and Housekeeping Cleaners	$18,940
Childcare Workers	$19,340
Personal Care Aides	$22,980
Cashiers	$18,640
Retail Salespersons	$21,050
First-Line Supervisors of Office and Administrative Support Workers	$46,800
Switchboard Operators, Including Answering Service	$23,010
Billing and Posting Clerks	$28,790
Bookkeeping, Accounting, and Auditing Clerks	$33,220
Payroll and Timekeeping Clerks	$33,300
Procurement Clerks	$34,290
Tellers	$25,130
Financial Clerks, All Other	$35,400
Court, Municipal, and License Clerks	$34,290
Credit Authorizers, Checkers, and Clerks	$34,160
Customer Service Representatives	$29,780
File Clerks	$19,250
Office Clerks, General	$24,250
Laborers and Freight, Stock, and Material Movers, Hand	$23,930
Source: NYS Department of Labor.	

The projections shown in Table 3 suggest that much of the employment growth projected for the Southern Tier Region have associated wages in the $20,000 to $40,000 range. Therefore, meeting housing prices at approximately $70,000 will be important.

While keeping housing affordable for this segment is very important, it is equally important that the City be able to compete for higher end housing in its effort to tap into more of the regional market.

Anecdotal evidence indicates that, particularly in the mid-market neighborhood-based housing product suitable for the "Knowledge Workers with Families" segment, appropriately rehabbed housing at the right price sells (and even sells

quickly). But developers have had difficulty getting a price beyond breaking even for their efforts. If developers can only break even on these units (even if they sell quickly and relatively easily), there is no long-term financial incentive for developers to meet the demand for this type of housing. Table 10 provides an illustration of this dilemma based upon a sampling of five renovated houses that have sold in the City in recent years.

Table 10.
Examples of the Return on Renovated Neighborhood Based Houses in Corning, 2011-2014.

Sample House Renovations	House A	House B	House C	House D	House E
Bedrooms	3	6	2-Family	4	4
Bathrooms	3	3		2.5	2.5
Square Footage	1,604	3,720	3,072	2,279	1,969
Lot	5,967	10,454	4,356	10,454	NA
Year Built	1880	1864	1890	1853	1861
Initial Purchase Price	$35,000	$170,000	$48,000	$50,000	$30,000
Approximate Cost of Improvements:	$ 130,000	$ 145,000	$ 125,000	$ 160,000	$ 160,000
Years Held	2	2	13	4	2
Sale Pending Price	$189,900	$399,000		$259,900	
Potential Annual ROI (net 6% realtor's commission)	0.04	0.09		0.08	
Final Sale Price	$ 177,500	$ 340,000	$ 185,000	$ 225,600	$ 205,000
Actual Annual ROI (net 6% realtor's commission)	0.01	0.01	0.00	0.00	0.01
Dollar Subsidy Required to Reach 5% ROI	$ 7,000	$ 10,000	$ 8,000	$ 7,500	$ 7,500
% Subsidy on Final Sale Price	4%	3%	4%	3%	4%

Source: conversation with housing developer supplemented with sales data from Zillow.com.
NOTE: These figures are provided for illustration purposes only. They are not discounted for inflation. It is also assumed there is a 6% realtor's commission on sales.

For example, House A is a 3-bedroom, 3-bathroom house built in 1880 that was purchased by the developer for $35,000 and in need of massive restoration involving everything from the roof, mechanical systems, foundation, etc. The developer put approximately $130,000 worth of improvements in the house over two years. When the house went on the market, a buyer readily agreed to a sale price of $189,900 which would have given the developer a 4 percent annual return on the investment.

However, when the buyer went to secure financing, the lender informed them that the lender's appraisers could not find comparable recent sales of similar houses to support the pending price. Based upon the appraisal results, the developer had to reduce the price to $177,500, virtually eliminating any return that would have been possible through the sale.

According to the developer, the appraiser used recent sales of other Victorian-era houses to establish a "comparable" price. While the "comparables" were houses of the same vintage, they did not have the extensive renovations and amenities associated with this house. This lack of truly comparable sales forced the developer to sell at a price considerably below what the buyer was willing to pay. Each of the other four houses listed in Table 10 reflect that same experience.

As mentioned above, if Corning is going to see a sustained renovation and resale of the older homes , the people doing the renovations and resale must get a reasonable return on their work. The last two rows in Table 10 provide some simplified illustrations of the type of subsidy it would have required for these sales to provide the sellers with at least a 5 percent return in their investment. For House A, the seller would have required an additional $7,000 above the final sale price of $177,500 to achieve such a return. As shown in the final row of the table, this would amount to a 4 percent subsidy on the sale price. Indeed, in each of the five examples given in the table, the subsidy required to produce a 5 percent return on the investment ranges from seven to nine percent of the sale price, or roughly between $7,000 to $10,000, depending upon the final sale price.

Clearly, the housing strategy needs to ensure that efforts to renovate older homes in the City to serve the needs of the segment of professionals with families is adequately addressed if the City is to effectively employ these houses in competing in the regional housing market.

The final challenge facing Corning is that it is a low-growth/no-growth market. Unless the underlying demography and economics change, this will be a shrinking and/or slow-growing market for the foreseeable future, with five modestly attractive market segments as identified in the gap analysis. In such a situation, timing/phasing in bringing new products to the market is important so that new activity doesn't simply cannibalize the existing market, but slowly taps into sources of demand that previously looked elsewhere to meet their housing needs.

The Special Case of "Externalities" in the Corning Housing Market

In economics terminology, an externality is an action someone takes that affects an economic transaction between two other people. If I own property next to a high end resort and turn my property into a junkyard, which will decrease the attractiveness and value of the high-end resort, such that the owner may have to charge less to attract clientele. My action caused my neighbor to have to lower his prices. Recent economic research has highlighted the importance of externalities in housing markets:

> As most people know , investments in and maintenance of one neighbor's properties affect the beauty, cleanliness and overall amenities of other neighbors' street and neighborhood and , as a result , affect the value of their house and the housing services they derive from it. These effects of other residents' investments on the value and services derived from an owner's property are an externality because neighbors, in general, do not compensate each other for painting their houses or mowing their lawns. Therefore, the investment in a house (the economic transaction)

> has an indirect effect on a party not directly involved in the transaction (the neighbor), and that party cannot demand payment or be demanded compensation.
>
> E. Rossi Hansberg, & P. D. Sarte, "Economics of Housing Externalities. Federal Reserve Bank of Richmond, 2012.

Economic research has established that housing in compact neighborhoods is more greatly affected by "externalities" than standard suburban housing. For example, the value of a home in a compact neighborhood is more greatly affected by the condition of adjacent houses than in a lower-density suburban neighborhood. A decline in the condition of nearby houses will have a greater affect in a compact neighborhood than in a suburban one. (Conversely, an increase in the condition of a house in a compact neighborhood has greater positive impact on its neighbors than in a lower density area.)
These externalities have even greater consequence in stagnant markets with little possibility for houses to appreciate in value. In stagnant markets with slow appreciation, buyers will be more sensitive to potential threats to appreciation. This matters more in compact neighborhoods than in suburbia. If the compact neighborhoods in question don't provide clear evidence of continued vitality and prosperity, buyers will opt for the suburban housing that may lack the locational amenities they desire, but whose lower-density setting provides a better safeguard against a loss of value in the property should the market continue to stagnate.

This stagnation in a housing market in compact neighborhoods can thereby create a vicious circle: the fear of negative externalities drive qualified buyers away from those neighborhoods into suburbia. This reduces the demand for those houses and thereby creates greater downward price pressure in the compact neighborhood which in turn creates greater pressure to let any house in those neighborhoods depreciate and/or to convert such a house to multi-family or rooming house to maximize the return on the declining asset. But externalities can work in the opposite direction, with improvements in properties spurring increases in value in nearby units. There is no better example of this "virtuous" circle, than in Corning's own Gaffer District, where long-term improvements in the properties in the district have helped support the creation of high-end apartments on the second floor of these buildings.

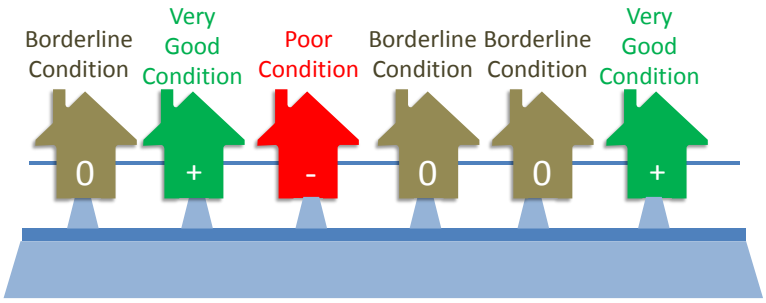
In order to avoid the vicious cycle associated with externalities in housing markets, Corning's housing strategy must manage the externalities in the City's residential neighborhoods so that they do not drag down the market, but become a positive force that creates confidence among potential buyers. As in the case of the Gaffer District, this can result in a "virtuous" circle of increasing sales, rising values and continued improvements in the quality of the neighborhood housing stock. This does not have to involve the immediate large-scale transformation of an entire neighborhood. As in the Gaffer District, so to in the residential neighborhoods: a focused block-by-block effort can create the market momentum that makes larger changes possible over a longer time period.

This is illustrated in Figure 1. The two green houses are in very good condition and provide a positive externality ("+"). The one red house is in poor condition and provides a negative externality ("-"). The three beige houses are in "borderline" condition. They are generally good structural shape and reasonably maintained but may have a few issues with maintenance/condition (e.g., need paint or a new roof). If one of the borderline houses is improved to very good condition, positive externalities result. There is increased incentive for the other borderline houses to be improved. If one of those borderline houses is allowed to lapse into poor condition, it creates a negative externality and an impetus for the other houses (even the two already in very good condition) to deteriorate. That is the reason the strategy needs to focus on neighborhoods and even blocks to be effective. It is also why the strategy needs to be able to address housing at a variety of income levels/price points. This is also how the segmented nature of Corning's housing market can add strength to efforts to improve the market. Initially, resources can be focused on one or two market segments in specific neighborhoods to build the positive externalities described above. Once the positive cycle is established and becomes self-perpetuating, resources can then be targeted elsewhere.

Figure 1.

The Importance of a neighborhood-focused approach:

If any one of the "Borderline" houses improves, it creates positive externalities.
If any of the "Borderline" houses deteriorates, it creates negative externalities.

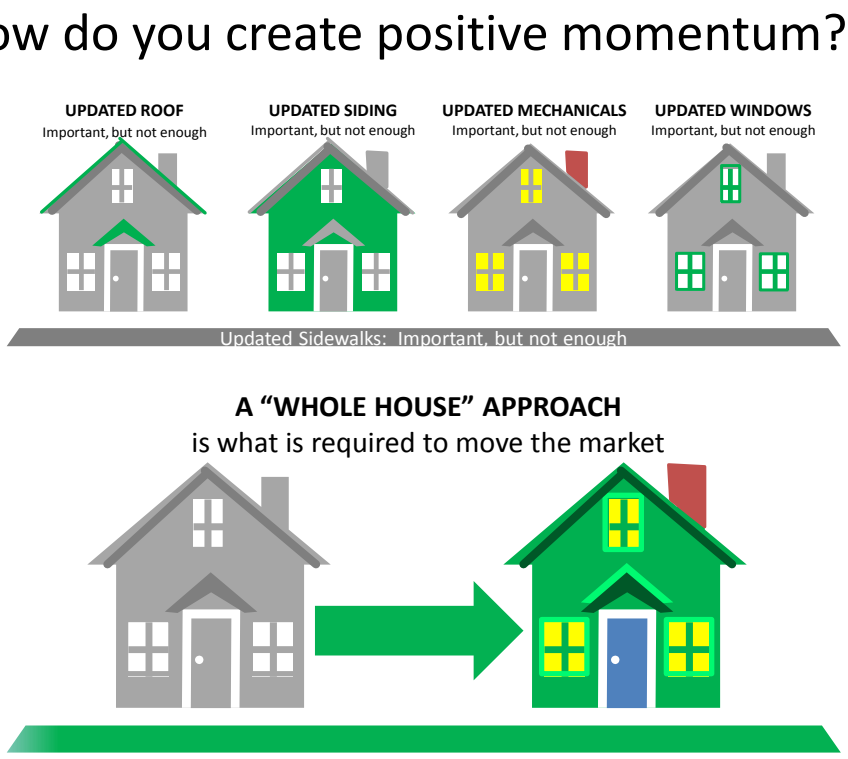


This is why the housing strategy must be able to address all income ranges/market segments, but to do it in a prioritized, focused manner.

A Prioritized & Holistic Approach: As a market intervention, this strategy must be highly prioritized. With limited resources, the community should focus on techniques that will have the most impact to improve market conditions. As part of this process, the community may also wish to consider targeting certain geographic areas, particularly those with "borderline" areas that could easily slip into blighted condition as illustrated in Figure 1. (NOTE: The thrust of this report has been to identify ways to focus limited resources on tightly defined targets of opportunity that can act as catalysts for maintaining and improving the City's overall housing stock. At the same time, it recognizes the importance of the ongoing efforts to serve those with special needs and lower incomes and expects that the housing partnership recommended here will coordinate with these ongoing efforts to the fullest extent possible and to the benefit of the entire community.)

The approach needs to focus on rehabilitating whole houses rather than making piecemeal repairs. For example, repairing just a sidewalk or a roof will do little in terms of market impact. Instead, making comprehensive improvements that contain multiple repairs will have the necessary impact on the housing stock and market, especially on a block-by-block basis. (See Figure 2.)

Figure 2.



Strategic Approach & Recommendations

The Issue:

The residential housing strategy for the City of Corning is intended to arrest and reverse beginnings of blight in City's neighborhoods to ensure that the City remains livable for all of its residents and that it remains an attractive place for new arrivals. This will ensure that the quality of life in the City remains high. It will also enable Corning to remain a competitive location for such world-class employers as Corning, Inc., World Kitchen and Corning Community College.

Creating a residential housing improvement strategy for the City comes with its challenges. The externalities described in the market "gap" analysis makes it difficult for the market to effectively respond to even current demand. The primary issue is that when housing becomes available through the normal turn-over process it is often in need of substantial renovation and updating to meet the expectations of first time home buyers. Because of time constraints and due to the potential negative externalities at work, potential Corning homebuyers are leery of undertaking the renovation projects and/or contractors involved in the updating of homes. These buyers then choose more suburban

locations. Should this trend continue, eventually every neighborhood in the City could see a decline in housing values and a concomitant deterioration in its housing stock.

These challenges are offset by the real opportunities in the City's housing market. Despite the potential negative externalities in a flat housing market, our analysis has identified five limited niches of opportunity to serve as the focus of the strategy. They are summarized in Table 8.

As indicated earlier, in order to overcome the potential negative externalities, the strategy needs to foster sufficient housing sales to build confidence in and momentum in the City's housing market so that positive externalities eventually overwhelm negative externalities. This means:

1. Creating products that respond to the niche opportunities, and concentrating those products geographically so that even modest activity has the potential to change the long-term market dynamics on an almost block-by-block basis.

2. Introducing new housing products into the City so that it can tap into market segments/niches it is currently not serving. Single young professionals have difficulty finding appropriate housing in Corning. According to interviews with realtors and information from Corning, Inc. sources, they want a living situation that includes such amenities as a pool, health club, etc. The one place where this type of housing product could be developed is in the former hospital site and its environs. This is discussed later in this report.

3. Getting the price points right in the short-term. The stagnant nature of Corning's housing market combined with the powerful externalities that can affect housing in compact neighborhoods make most buyers very price sensitive. In the short term, in order to convince these buyers to choose Corning, the price must be competitive with other locations—in most cases it should be even lower than those locations. At the same time, in order for there to be the right kinds of housing products in the City, local developers must be able to get a reasonable return on housing they renovate in the City. Consequently, ensuring that housing is properly priced for both the buyer and the developer who renovated it is crucial to the success of this strategy. (See Table 10 and the related discussion.)

4. Timing development carefully so that it builds momentum, rather than cannibalizing existing market segments. Under the current demographic and economic conditions, demand is modest. If too much new housing comes on the market too quickly, it can create downward price pressures that could make existing and planning housing projects economically unsustainable. It is therefore critical that this strategy have a means for gauging the timing of the creation of new housing units so that when they come onto market, they are readily absorbed without causing other projects to lose their market viability.

5. Long term: Creating a value proposition for developers and home buyers (e.g., neighborhood amenities count). Getting the price points right in the first phase of this strategy is critical to create the "deal flow" that supports positive externalities that lead to continued improvements in the housing that comes on the market. It works for the buyers and for the developers of the housing. Getting this process started requires that housing be priced so that they are competitive with other locations, particularly given concerns that housing in City neighborhoods may not hold their value if the neighborhood deteriorates. But the long term thrust of this strategy is to use the first phase of improvements in the housing stock to reposition the City as a choice location in the housing markets it serves. Thus, as the City's housing market develops, efforts should also be made to provide additional amenities in the neighborhoods to support a slow but steady increase in the value of the City's housing stock. This means investments in such public goods as parking, streetscape and other amenities. These will be discussed in greater detail later in this report.

Strategic Approach: Adopting Best Practices to Build Value by Improving Market Conditions

The overall approach of this strategy is to improve market conditions through careful, focused interventions in Corning's housing market in the same way that, in downtowns across the United States (including Corning itself) business improvement districts (BIDs) have adjusted market conditions to make it more attractive for individual shoppers to buy from downtown stores and for retail developers to invest in downtowns. This strategy requires a sustained effort to make it more attractive for the targeted market segments to purchase or rent housing in Corning's neighborhoods and (also like a BID), to encourage housing developers to invest in the area. The strategic approach is summarized in Table 11.

The reference to Business Improvement Districts (BIDs) made above is a reminder of how the City of Corning has drawn upon best practices in downtown revitalization from across the United States (and in the process helped establish new best practices of its own) in establishing the nationally recognized success in the Gaffer District. The recommendations that follow in this housing strategy draw upon "best practice" in housing markets from across the United States to guide the response Corning should make to its unique situation. Throughout this discussion we will be highlighting best practices as a way of illustrating important aspects of this strategy. While these practices provide a foundation for the recommendations, each recommended action is shaped to respond to the unique challenges and opportunities facing Corning.

A Prioritized Approach: As a market intervention, this strategy must be highly prioritized. With limited resources, the community should focus on techniques that will have the most impact to improve market conditions. As part of this process, the community may also wish to consider targeting certain geographic areas, particularly those with "borderline" houses that could easily slip into blighted condition.

Creating a public-private housing partnership to lead the effort to build neighborhood value:

To continue the BID analogy, improving the local housing market conditions requires private-sector participation to provide the resources to initiate and sustain the programs required to bring about the required changes in market conditions. This housing organization envisioned may be a new organization or may be located within an existing outside organization. Within the context of the ongoing relationship the City has with the private sector, this public-private partnership may be in place for decades and evolve over time much as the experience of the City's Business Improvement District and Market Street Restoration Agency.

A public-private partnership is recommended for two reasons. First, in the current budgetary climate, the possibility of a small City government to be able to staff and fund a housing authority/agency is very small. Second, this entity has to be focused on the market and work in close partnership with lenders, developers and realtors as well as residents. This is much easier done by a public-private partnership rather than a government agency.

Creating and initially funding this housing partnership will take commitment from local stakeholders who—over the long term—will benefit from its activities. This includes local lenders and corporate sponsors.

BEST PRACTICE: HOUSING Organizations

There are many examples of communities with entities dedicated to housing. Here are a few examples:

The **Champlain Housing Trust** (CHT) is the largest community land trust in the country and services Chittenden, Franklin and Grand Isle counties in Vermont with home buying and home repair assistance and education.
http://www.getahome.org

Neighborhood Housing Services of New Haven (NHSNH) operates as a private, non-profit organization offering housing rehabilitation assistance for homebuyers and owners in order to revitalize blighted houses and neighborhoods in New Haven, CT. NHSNH acquires blighted houses in clusters to improve the overall neighborhood beauty, functionality and affordability after identifying specific areas in need. The organization offers financial assistance in the form of low-interest loans to homebuyers and owners through their revolving lines of credit at 3 different banks.
http://www.nhsofnewhaven.org/NHS/

Providence Preservation Society Revolving Fund (PPSRF) is a non-profit development and lending corporation that works to stimulate community revitalization while preserving architectural heritage in Providence, RI. The PPSRF offers advocacy, low-interest loans, technical assistance, development and consulting expertise while maintaining partnerships with neighborhoods and community-based organizations.
http://www.revolvingfund.org/about.php

Table 11. A Summary of the Target Segments & Programmatic Responses of the Residential Housing Improvement & Expansion Strategy			
Target Market Segment	Housing Type	Approximate Price Range	Programmatic Response
Segment 1: Knowledge Workers with Families looking for well-appointed housing in "move in" condition to accommodate the needs of a busy family that has neither the time nor the interest in taking on household projects:	Restored "executive housing" in move in condition.	$150,000+	**Market Ready Housing**: Creates incentives for developers to rehab housing through: -Financial/tax incentives to assist the developer in containing costs. -Properties included in the program become priorities in facilities and street maintenance/repair schedules.
Segment 2: Young Service Workers who are less affluent but are willing to invest their own work as equity to acquire and renovate a starter home at an affordable price	Smaller, starter homes they may require some work	$50,000 to $70,000	**Owner Equity Housing**: Enables prospective buyer to perform or finance renovations through: loan programs that combine construction loan and permanent mortgage; training seminars on construction, financing, contracting, etc.
Segment 3: Middle-Income Retirees who are looking to make the transition from a single-family house to smaller accommodations that require less maintenance	Small footprint condominiums	$70,000 to $100,000	**In-town Density Adaptive Re-Use**: Potential sites for mid-range senior housing will emerge as institutional buildings like schools and hospitals become available for adaptive reuse.
Segment 4: Single Young Professionals who do not wish to own a home but wish to find rental units with added amenities (health club, etc.)	Small footprint rental units with onsite amenities	$1,000 to $1,500 per month rent	**In-town Density Adaptive Re-Use**: Promote higher density mixed-use development with multifamily along with office, service and commercial uses in particularly concentrated on the Hospital Site that has room to include the amenities sought by this market segment.
Segment 5: Affluent Urban Dwellers who have the means to afford luxury housing and are interested in living in close proximity to urban activity areas such as the Gaffer District	Gaffer District style urban living in upper story apartments/condominiums	$150,000+	**In-town Density Adaptive Re-Use**: Promote higher density mixed-use development with multifamily along with office, service and commercial uses in areas proximate to Denison Parkway and the Gaffer District.

Under this approach, this housing partnership would be responsible for the following actions:

- Administer the local loan funds in cooperation with local lenders
- Assemble information on federal state and philanthropic housing programs for use by property owners, developers, etc.
- Serve as clearinghouse for residents, developers, employers on funding sources, regulations and other resources to assist in housing redevelopment
- Create and maintain a list of contractors who have participated in training to prepare them to participate in the strategy's programs
- Work with local stakeholders and lenders to create a capital pool that will be used to implement the strategy;
- Advocate for appropriate local policies (e.g., zoning changes, tax incentives, etc.) required to implement the programs of the strategy
- Partner with regional housing groups on projects related to the strategy
- For ongoing projects in the strategy's programs, monitor program metrics to ensure the strategy is meeting the needs of the community

Once the housing partnership is fully operational and has programs ongoing in the target neighborhoods, it is quite possible that private sector investors/builders will respond with their own projects outside of the partnership's programs. The organization could work with them on construction loan funding, permits, marketing and other issues. As housing turns over in the market as use of the organization's loan funds and other offerings expands, it is possible that this organization might become mostly self-sustaining

The Importance of Small Scale Contractors/Developers:

This approach seeks to reinvigorate a market that is likely to remain fairly stagnant for the foreseeable future. While there will be a few opportunities for larger scale projects resulting from the adaptive reuse of institutional buildings (which—as noted above—need to be carefully phased), much of the opportunities to rehab and sell housing will come in deals of one to only a handful of units each. Thus, much of the work required to implement this strategy will come from small business entrepreneurs that typically are building trade contractors working at a residential scale. These smaller scale developers need to be encouraged and supported. There are several roles they need to play in the Corning

BEST PRACTICE: SUPPORTING QUALITY DEVELOPERS

The ***National Neighborhood Works*** program's Affordable Housing Professional Certificate Program provides education in areas fundamentally associated with the affordable housing industry: Funding and Finance; Project Management. When participants complete their program, they will have a comprehensive understanding of the importance of affordable housing, and be capable of applying current theory and best practices.

A similar approach could be taken to provide training and technical assistance to contractors/developers in Corning.

Housing Strategy development, as follows:

- Qualified contractors will be needed to team with potential homesteaders to provide services at reasonable prices with warranted work.
- These contractors can become entrepreneurs in partnering with the housing agency to acquire houses that become available for renovation/modernization and then resell them to meet market demand. This same relationship can be expanded to include rental/income housing renovations for those developers with the wherewithal to secure the financing required.
- A pool of qualified contractors will be sought and developed by the housing partnership.

In order to ensure there are sufficient skilled developers for these programs, the organization will create a "small developers academy" to provide training on building code, zoning/site plan procedures, business plans, tax considerations, real estate sales, and lending practices. This will be done with partners from banks, real estate agents, accounting firms, the City Planning/Building Department, etc.

Opportunities for Housing Programs:

The neighborhood descriptions in the appendix to this report illustrate the extent to which the prices of houses vary considerably from neighborhood to neighborhood, reflecting the types and condition of the housing each has to offer. As would be expected different neighborhoods of the City are therefore likely to require different strategies for redevelopment. Depending upon the targeted market niche, some of the strategies focus on the walking distance/time from the Market Street Gaffer District, other focus on blight removal/prevention and code enforcement, still others seek to deliver housing configured to meet demand at a competitive price that still enables developers to earn a reasonable return on their efforts.

The study identifies particular areas for the recommended programs based upon the ability of those areas to meet the needs of the targeted market segments. It should be remembered that these solutions can be applied in various parts of the City on an as-needed basis.

The following section suggests programs for Corning's Residential Housing Improvement Strategy.

Single Family/Multifamily Market Ready Housing

Primary Target Market Segment: Segment 1—Knowledge Workers with Families

In Corning there's a shortage of quality houses that this market segment demands. But Corning has the houses with which to make the products this segment needs and values. These people have neither the time nor inclination to oversee renovation projects and overwhelmingly prefer houses in "move in" condition (i.e., new mechanical systems, restored interiors, new roofing, fresh paint inside and out, etc.) During the interviews, anecdotal evidence was provided that, when the older homes were upgraded in this way, they sold quickly and easily. The challenge was that, given the costs involved in such

renovations, it was difficult for the developer to get any return on these projects. The proposed Single Family/Multifamily Market Ready Program is designed to address this issue. It would consist of the following components:

- A block-by-block analysis to identify areas where the infusion of market-ready units would preserve the overall attractiveness of the street, so that the creation of market-ready housing in the block would provide a support for other houses in the area to retain and/or increase their value, building greater momentum to maintain and/or renovate the other houses in the vicinity.

- Committed financing to support the creation of market ready housing in areas defined in the initial block-by-block analysis. Through a mix of low-interest loans and grants, developers who acquired these units would be able to conduct the necessary work at the lowest possible cost.

- Financial/tax incentives to assist the developer in containing costs.

- Establish priorities in the City's facilities and street maintenance/repair schedules so that, as feasible, already-budgeted improvements in streets, sidewalks, sewer and water lines are targeted in these areas as the housing renovations are being made.

BEST PRACTICE: OWNER'S EQUITY PROGRAMS

The City of Baltimore, MD has a longstanding sweat equity initiative through its Healthy Neighborhoods Purchase & Rehabilitation Loan Program.

Homebuyers can use this loan to purchase and rehab a home or refinance a home on a target block in a designated healthy neighborhood. The loan carries a fixed interest rate that's always 1% to 4% below the 60-day Fannie Mae rate.

Homebuyers must contribute 3% of the purchase price from their own funds and may borrow the balance of funds needed to buy and renovate the home, up to 110% of the after-rehabilitation appraisal.
No private mortgage insurance is required.
Design assistance from an architectural firm is available at no cost to help buyers plan improvement and review contractor proposals.

"Owner's Equity" Renovations

Primary Target Market Segment: Segment 2—Young Service Workers

Much of Corning's single-family housing stock was constructed as modest blue-collar worker housing. There are also a considerable number of multifamily housing projects on the north side that are an important supply of affordable housing. In general, the housing in many areas of the City has relatively small footprints, is aging and is often being broken up into apartments.

The need for service/support worker housing is equal to or greater than the demand for professional housing and, this cohort of workers is more likely to use "sweat equity" to advance their housing opportunities and economic well being. Consequently, one way to address the issues described above would be to establish an "owner's equity" effort. The owner's equity approach has been used successfully for years in Cities like Baltimore that have provided thousands of units of starter

housing. As units turn over, an attempt to limit the amount of single family becoming multifamily is critical to the longer term viability of the area to attract new investment. However, owner occupied housing with a rental unit developed by the new buyer would be a much more attractive proposition, and likely to produce better maintained homes. (See the discussion of the City's rental market below.)

The proposed housing organization would use the same tools available in the Market Ready program, such as:

- Creating loan programs that would allow buyers to get a combination construction loan and permanent mortgage;
- Making available lists contractors who have attended trainings sponsored by the partnership to help with renovations;
- Conducting training seminars for urban homesteaders on construction, financing, contracting, etc.;
- Serving as a clearinghouse for realtors/renters bringing the market to the supply.
- Buying un-restored housing units and holding as inventory to match demand;

The program could also match participants with small grants programs that may help with energy efficiency, façade upgrades and other aspects of the renovation. Additionally the housing partnership would assist the homesteader with such things as mortgages/construction loans, and subcontracting with the building trades. Another technique that could be employed here is the creation of an incentive zoning structure that would allow a developer to increase density or lot coverage in exchange for the dedication of a portion of any apartments being created as affordable housing units, or enhanced parking or streetscape improvements or other amenities that enhance the marketability of the neighborhood.

Similarly home owners in a "owner's equity" program would benefit from a tax abatement program to delay any increases in real estate taxes on the improved value of the renovations to their homes for a fixed term as described in the Single Family/Multifamily Market Ready Housing Program and as is currently available for mixed use properties under State law.

In addition, if sufficient funding is available to the housing partnership, it could buy select, low-value housing units as they come on the market to create a "pipeline" of available houses for applicants to the "owner's equity" program.

"In-town" Density Adaptive Reuse/Redevelopment

Primary Target Market Segments: Segment 3—Middle-Income Retirees; Segment 4—Young Single Professionals

There currently are areas that have potential to provide market rate housing that can not only compete with the suburbs, but provide alternative ownership/rental housing that is currently lacking in the City. As the current Corning Hospital relocates the site will be available for redevelopment and existing structure is likely to be demolished making way for a variety of housing types that should appeal to "empty nester"/retirement housing, and younger professionals moving to the area. Similarly, as school buildings become vacant and available for adaptive reuse, they may provide significant opportunities to redevelop the existing structures into multifamily housing, including housing for retirees. This would allow residents in existing City single family housing to relocate into maintenance free housing with amenities and support systems more consistent with their needs.

Should such redevelopment projects materialize, they would represent opportunities to provide badly needed new forms of housing in the City. However, care must be exercised to phase development carefully so that the new units coming on line do not overwhelm the market place with too much product to absorb. New units competing with existing multifamily housing by price point should be carefully brought into the market to not overload the supply of rental housing so that rents become so low they reduce incentives for landlords to offer high-quality housing at reasonable rents. This will take periodic monitoring of housing absorption rates for such units. The analysis of the market conditions provided elsewhere in this report reveal the risk of undertaking large-scale projects for new housing in the City in the face of modest demand.

Because of the nature of rehabilitation of large structures like a school or hospital building, it is difficult to phase these projects since entire systems (HVAC, exterior envelope, electrical and plumbing systems, etc.) must be upgraded as single systems throughout the structure. While individual units can be brought on line in these systems as they are occupied, this still leaves the unoccupied portion with renovation costs that have to be carried until enough units are occupied to cover operating costs. Consequently, as specific proposals come forward for these large-scale projects, discussions with local developers indicated they may find it helpful if there were vehicles to provide construction lending assistance to cover the costs involved as units are completed and remain on the market before being purchased and/or occupied.

"In-town" Density Housing

Primary Target Market Segments: Segment 5—Affluent Urban Dwellers

Corning has already experienced some initial success in the housing market in the case of the second floor units in the Gaffer District on Market Street. Executives and retirees have been attracted to these units by the quality of the housing offered and its proximity to Corning's urban amenities. This effort should be drawn upon to develop multi-unit housing of three or four stories in proximity to the Denison

Parkway corridor heading south to 1st Street and possibly beyond to create a walkable urban experience to complement the Gaffer District. Mixed use development, yielding slightly higher downtown density multifamily along with office, service and commercial uses in this area should be encouraged, focusing rental activity to this area, and preserving single family densities going further south up the hill. The benefits of this approach go beyond housing. The long-term economic viability of Market Street depends on more pedestrian traffic to support the retail/hospitality businesses in the Gaffer District. This program would accomplish this while also improving the City's ability to capture the demand by executives and retirees for walkable urban housing.

The Need to Improve Corning's Rental Market

Corning has roughly 2500 apartment units, which is nearly half of its housing units. It has good, fair and poor units.

As with much in Corning, there is opportunity. Some new rentals will likely be developed in the old hospital site, complementing the major rental project ongoing at CFA. As previously discussed in this paper, middle-income seniors and single young professionals will likely fill those units.

The growth of the population segment of young service workers (with or without families) will also bring people into the rental market. Corning has rental stock that if improved marginally could supply this market segment nicely.

Corning also has poor rental. In this case a starting point is Code compliance, to ensure the health of the rental hosuing, but most importantly, the quality of life of the people who live in these rentals. The importance of Code compliance is addressed elsewhere in this study and is a core component of setting the basic standard, and keeping to it.

At every level of the rental market the mantra should be to do it better. Better rental. The housing partnership should brand that direction and seek that vision. In 'Better Rental' the least common denominator approach to rental is rejected, as just not up to the standards and direction the community wants.

With the excitement being produced by the old hospital site and CFA, it's a good time for the rental market to take stock, and organize to meet the new opportunities. The housing partnership would be a good place to develop that conversation.

Corning can be a stronger rental market. It has the ability to produce a diverse and 'better' rental stock. For the city's seniors Corning can produce the convenience of living near urban amenities, free of the challenges of home care, and still in neighborhoods. The demand is there. Senior population will grow by 20% in 2020, to 30% in 2030. For Corning's service worker w/families, a growing population segment,

Corning can offer them a better product, a better place to live, while they wait for when home ownership is possible. This study anticipates that this cohort wants, and would respond to, a better rental product.

Landlords should be incented to improve properties. The responsibility of the housing partnership is to create and fund the incentives that will generate action. Those incentives may mirror what this study recommends for the Market Ready and Owner Equity programs..

The Importance of the Guthrie Corning Hospital Site

The Corning Hospital property is an important part of this overall strategy. It may have potential to open the City to a new market segment: young single professionals. At the same time, too much new development will drain the market demand away from areas that need infusion of investment to halt further blight. Thus, redevelopment of the existing hospital site should be very carefully configured so that it will not compete with either the retail of the Gaffer District or the primary housing targets outlined in this strategy. Any housing proposed for the hospital site, should be encouraged to include types of housing not already found in the City. Given the extensive size of the property, it has the potential be designed to compete with suburban locations for higher end housing that has amenities only found in suburban environments (e.g., garden apartments with club houses, health facilities, etc.). This could strengthen the overall housing market for the City while providing new customers to support the Gaffer District and other retail locations in the City.

Building Value Through Neighborhood Amenities

The programs described above are all directly focused upon preserving and/or improving the housing stock in Corning's neighborhoods by making the housing more marketable. In order for this effort to provide maximum benefit to the City, there should be a complementary effort by the City government and others to enhance the amenities in the neighborhoods in which this housing is located. This will help to improve the overall appearance and attractiveness of the neighborhoods, while contributing to the "virtuous" circle of continued revitalization and the generation of positive externalities in the housing market. These amenities should concentrate on the three issues identified below.

Parking Areas: Lack of adequate off street parking, particularly in areas where multifamily housing is being renovated could be a major stumbling block in increasing the renovation of housing structures. The market still may respond by developers creating their own off street parking to allow greater density, but the economics of doing this entirely in the private sector are likely to be prohibitive. The City or the housing partnership may need to play a role in assisting with the development of strategically located off-street parking sites. In addition, off-street parking requirements in the City's Zoning Ordinance should be reviewed to ensure developers are providing adequate parking for their tenants in the site plans for the proposed projects.

If off-street parking is a necessity, parking lots should be carefully selected to be as unobtrusive as possible, and will likely require the demolition of a blight structure to create the lot. Parking lots should not be bigger than one building lot and carefully laid out to have connecting walks to surrounding multifamily housing. Fencing the lots from adjoining properties is desirable, avoiding head lights into windows. However fencing on the street front may not be in the best interest in security and should be evaluated very carefully.

Denison Parkway Redevelopment: Denison Parkway is an important through way for Corning and Steuben County. It currently is home to a number of important, highway-oriented businesses that play important roles in the City. However, the current condition of the Denison Parkway corridor is a major deterrent to the safe and attractive movement of residents from the Southside neighborhoods to central business district. The recent and successful revitalization of the Gaffer District created urban amenities that are driving some of the current demand for housing in the City. Living in a compact and vibrant urban setting is key to the current market place of 1st time buyers and the rental community as well as affluent retirees.

That being said, the redevelopment of the Denison Parkway corridor need not be as an intensive activity as the Market Street revitalization project. The land uses along the Denison Parkway corridor can be upgraded with landscape with signage and other primarily site improvements that safeguard the existing businesses, yet create the potential for mixed use development and residential development that can complement and build upon the success of the Gaffer District. A NYSDOT project for traffic calming, pedestrian crossings, lighting and landscape could be pursued to make this "edge and pedestrian crossing" street a complement to Market Street and positive transition to the Southside neighborhoods.

In addition, the Denison Parkway corridor is of special interest. As discussed in the "In-town Density Housing" option, because of its accessibility to the services and entertainment of Market Street, the Denison Parkway corridor is well positioned for the redevelopment of denser housing, attractive to a younger market. Developing a complex of 3-to-4-story multi-unit structures appealing to young professional employees close to the Gaffer district could expand the central business district into a more urban and walkable environment that will be difficult to do further up the hill on the South Side housing area.

Pedestrian Streetscapes: Several streets could provide pedestrian connections to the Market Street central business district. Chestnut Street can link from the Southside West neighborhood, Bridge Street from Northside neighborhoods and Pine Street from the Southside Hill neighborhood. Other streets could also be examined to expand the ability to connect the neighborhoods to Gaffer District.

The pedestrian links need not be complicated undertakings; there is already a good canopy of street trees and sidewalks. The improvements focus on creating a "pedestrian street identity" with new

sidewalks, pedestrian crossings, street furniture like benches and lights that are consistent along the route. Banners, flags, consistent use of color and uniform fixtures add to festive atmosphere and create identity linking downtown to the neighborhoods. In the future, there may be potential for transit stops with kiosks and other street furniture. The City must play a role in this type of capital improvement program.

Implementing the Residential Housing Improvement and Expansion Strategy

The previous section outlined the suggested actions to address the housing situation in Corning and insure that the potential "negative externalities" associated with high-density housing are avoided and that the City benefit from the "positive externalities" of neighborhoods with constantly improving housing stock. **The next issue to be addressed is assembling these recommendations into a single program to implement them in an effective manner that responds to the realities of Corning's housing market and the overall resource limitations facing the City at this time.**

This section addresses the questions of implementation. It includes the following topics:

1. Structuring the Residential Housing Improvement and Expansion Strategy
2. Identifying critical mass and metrics for measuring success
3. Defining the recommended Housing Partnership and its budget
4. Defining the structure and size of revolving loan funds
5. Identifying the necessary commitments the City and private sector must make
6. Defining the Schedule for Strategy Implementation

Each of these items is addressed in detail below.

Structuring the Residential Housing Improvement and Expansion Strategy

Many communities have housing plans and organizations involved in housing issues such as housing authorities. While these are important community resources, Corning's strategy goes beyond traditional housing programs, which focus on affordability for lower-income, middle-lower income households and seniors. The Corning Residential Housing Improvement & Expansion Strategy addresses a variety of housing at a range of price ranges and income levels.

Given the complexity of the housing situation in Corning and the importance of maintaining a focused approach, it is vitally important that there be one organization that can serve as the overall coordinator for all of the tools, programs and techniques that are involved in producing the full range of housing opportunities that Corning requires. Putting all of these pieces together to serve the full spectrum of the City's residents requires a "one-stop" shop. Among the functions to be performed by this single entity are:

- *A Small Developer's Academy:* As mentioned in the recommendations (and reinforced by best practice), housing development agencies often provide training for contractors on financing or other tools that may apply to projects in which the partnership is participating (either as an financial partner or advisor). Thus, the partnership will be responsible for offering a regular program of training opportunities. Contractors that complete the requisite training would then be included on a list to be provided to residents or homebuyers for renovation projects.

- *Technical Assistance and training*: In addition to contractor education, the partnership would also be responsible for organizing/coordinating technical assistance and training for homeowners, prospective buyers and tenants on a variety of issues related to construction, financing, program rules, etc.

- *Maintaining a complete inventory of housing assistance programs*: To be effective, the organization must maintain a complete and current inventory of the housing programs in effect for housing activity in the City of Corning. This includes income eligible programs offered through the New York State Office of Housing and Community Renewal, including the State of New York Mortgage Assistance (SONYMA) programs.

- *In cooperation with City government, apply for federal and State housing programs for which the City and its residents may be eligible*: At the present time, the City does not have the staff capacity to apply for and administer such grants as Small Cities. The organization could be retained by the City to act as grants writer to ensure that Corning has access to all of the financial resources for which it is eligible or to which it is entitled.

- *Referral to appropriate programs and agencies, including income-eligible programs operated by such organizations as Arbor Housing and the Community Progress*: As a one-stop shop, the organization should have the capacity to act as a referral source or facilitator between residents, contractors and owners requiring assistance and the agencies that operate programs that could be of value to them.

- *Assist the City in implementation of housing programs such as tax abatement programs for which it may be eligible*: In addition to acting as a referral source and grants writer on behalf of the City, the organization would work closely with the City of Corning to implement housing programs.

- *Advocate for Corning's Housing Needs*: As a private organization separate from City government, the housing organization can also serve as an independent advocate for housing in the City. This could range from urging the creation of a new tax abatement program focusing exclusively on improvements on residential properties as is done in a number of states to

making community groups and other stakeholders aware of the full range of housing assistance available through various federal, state and local programs in the City. NOTE:

While Corning has some housing addressing the needs of special needs and low-income residents (e.g., Day Spring, Meadowbrook, etc.). Meeting the needs of this population is and will continue to be important work for the City and its not-for-profit sector. The thrust of this report has been to identify ways to focus limited resources on tightly defined targets of opportunity that can act as catalysts for maintaining and improving the City's overall housing stock.

At the same time, it recognizes the importance of the ongoing efforts to serve those with special needs and expects that the housing partnership recommended here will coordinate with these efforts to the fullest extent possible and to the benefit of the entire community.

Table 12.
Sales of 1- and 2-Family Homes by Neighborhood, 2009-13.

City-wide				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
1-Family	529	106	2,881	128
2-Family	107	21	1,111	
Total Sales	**636**	127		
Central Northside				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
One Family	75	15	431	6
Two Family	30	6	158	
Total Sales	**105**	21		
West Northside				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	# of Units in 2013	# of Housing Units Worth <$50,000
One Family	140	28	869	35
Two Family	20	4	333	
Total Sales	**160**	32		
Intown North				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
One Family	2	0	52	1
Two Family	1	0	11	
Total Sales	**3**	0		
Intown South				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
One Family	10	2	52	9
Two Family	6	1	25	
Total Sales	**16**	3		

Identifying critical mass and metrics for measuring success

To be successful, any community development effort must operate at a critical mass. From a downtown revitalization perspective, Corning's Gaffer District became successful once a critical mass of storefronts were restored and occupied. The same is true with housing

development. Interviews with developers conducted during this study pointed out that, while they could be successful renovating and selling individual properties, it would always be an uphill struggle until there enough properties were renovated and restored so that the next buyer would have confidence that the neighborhood would continue to improve. (This is the "positive externality" described earlier in this report.)

Table 12 provides a starting point to think about critical mass. Over the last five years for which there is data, there have been 127 sales per year of one- and two- family units. As shown in the table, these tend to be concentrated in the West Northside, Southside West and Southside Hill neighborhoods, each of which has averaged 25-30 sales per year.

Table 12. (continued)
Sales of 1- and 2-Family Homes by Neighborhood, 2009-13.

Southside West				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
One Family	125	25	637	43
Two Family	19	4	211	
Total Sales	**144**	29		

Southside Hill				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	# of Units in 2013	# of Housing Units Worth <$50,000
One Family	106	21	521	24
Two Family	22	4	254	
Total Sales	**128**	25		

Southside East				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
One Family	20	4	149	4
Two Family	6	1	86	
Total Sales	**26**	5		

Houghton Plot				
Property Type	Total # of Sales, 2009-13	Average # of Sales/Year	Total # of Existing Units in 2013	# of Housing Units Worth <$50,000
One Family	51	10	170	6
Two Family	3	1	33	
Total Sales	**54**	11		

Source: NYS Office of Real Property Services SalesWeb data base and ESRI Business Analyst Online.

The other indicator in this table is the number of housing units worth less than $50,000. This has been selected to serve *as a proxy* for the number of units that are most in need of restoration. It ranges from 24 in the Southside Hill to 35 in Northside West to 43 in Southside West. Clearly the number of renovations leading to sales to be generated by this program should be enough to start to make a dent in the market dynamics. To assess how much activity might be required, houses valued at under $50,000 are used here as a proxy to provide a sense of the scale required. Not every housing unit under that value is in poor condition and needs to be directly addressed by this strategy in order for the strategy to succeed. Neither does every house under $50,000 need to be improved through the housing program to meet the needs of Segment 2—Knowledge Workers with Families. But the data in Table 12 start to suggest a scale required to sustain a successful housing strategy based upon a rough approximation of 120 to 130 housing units that may require significant improvement.

That is on the "supply" side of the housing equation. The other factor to be included in defining critical mass for this effort is demand: the percentage of potential sales that are lost to the rest of the region due to lack of a satisfactory product in the City itself. While there is no definitive data on this, we do know from interviews with representatives of Corning Incorporated that, in a typical year, approximately 100 employees move into the area. Of these about one-third (approximately 30 employees) opt to live in the City. Those moving elsewhere do so for a variety of reasons. If the City's share of these new arrivals could be increased from about 30 to about 45 units, to close to half of new arrivals, it would begin to make a significant difference in these neighborhoods.

Critical Mass: 15 to 20 Units Per Year

In fact, just bringing in 15 to 20 rehabilitated units per year above what would otherwise occur in the City could make an impact in a city with a little over 100 sales annually. To take it a step further, if these rehabilitations led to sales concentrated in older houses renovated to "move in" condition, over time this would begin to make a significant dent in the low-value housing units represented by the proxy of units worth less than $50,000. If eight to ten of those were converted per year, all 128 units could be renovated within fifteen years. This is consistent with the time it takes to build a "positive externality" such as led to the transformation of the Gaffer District. Increasing Corning's share of the regional housing market by 15 to 20 units per year could be enough to create this momentum, particularly if the effort in undertaken in concentrated clusters.

Program Metrics

The bottom line for this effort is the number of housing units that are renovated and sold through participating in the incentives and assistance programs created by this residential housing improvement and expansion strategy. It will take one to two years for developers and owners to enroll their properties in the programs created and coordinated through the strategy. However, by its third year of operation, the residential housing improvement and expansion strategy should be seeing the participation of at least 15 units of single- and two-family housing units in the renovation and re-sale effort described in the recommendations section of this report.

The impact of this effort could be intensified if it could address rental units as well as owner-occupied housing. Mount Morris, NY has a rental improvement tax incentive program created by special State legislation. If such a program could be created for Corning, it may be possible for an additional 10 to 15 units of rental housing to be improved through the incentives thereby created. Thus, the strategy should result in the annual sale of 15 one- and two-family houses that have participated in the programs along with an additional 10 to 15 rental units.

Defining Corning's Housing Organization and budget

As indicated above, we believe the organization responsible for implementing this strategy should be a public-private partnership. The partnership could be located in an existing agency or established as a

newly created organization. **This status enables the organization to benefit the community without adding significantly to the cost of city government.** In addition as a private organization, it can gain private sector support to ensure the Corning residential housing improvement and expansion strategy has access to funds to support housing initiatives serving all segments of the housing market, not just those covered by existing government programs. Indeed, it is reasonable to assume that, once created, the organization will improve the ability of the City to secure a wide variety of public and private housing support.

As mentioned earlier in this report, this approach has been used throughout the United States and beyond to foster a sustained program for community revitalization, whether it is focused on downtown issues, housing or others. This report recommends the establishment of the housing organization as a public-private partnership, with the understanding that at a later date, it may be desirable for the organization to create a partner entity (such as a local development corporation) to expand its abilities to receive and/or administer other types of funding.

Governance

Corning's housing partnership should be governed by a board of directors or steering committee that represents various stakeholders in Corning and its housing market. Board members should be drawn from:

- Major employers in the greater Corning area whose employees would benefit from improvements in the area housing stock
- City officials
- Local and regional organizations involved in housing issues
- Local lending institutions
- Housing developers/contractors
- City residents

Operating Budget and Overall Funding

Operating and Program Budgets

It is recommended that the operating and program budgets of the housing partnership dovetail into a 3-part plan for rolling out the housing partnership and its activities as follows:

Year 1: Formation

During this period, the organization is formed. Many decisions are required. For example, the question of whether the partnership should be a stand-alone organization or be created within an existing entity must be addressed. The partnership board needs to be constituted and a governance structure put in place. During this first year, the partnership will prepare to hire the staff required to undertake the activities for Year 2 as outlined below, including an executive director. Minimal funding would be

required to accomplish this preparatory work. The City could set the lead for the effort by considering establishing and funding the "Developers Academy," described elsewhere in this report, as a first step in expanding the overall capacity to improve housing units in the City.

Year 2: Demonstration

In this year, the Market Ready and Owner's Equity programs are launched at a demonstration scale in Northside and Southside locations to provide "proof of concept" that they can begin to change dynamics in the housing market. Both an operating budget for staff and initial, but limited, program funds will be required.

Year 3: Implementation

Year 3 will see the expansion of program participation to approach the target numbers contained in this report. Significantly increased funding levels will correspond with the growing administrative and programming capacity of the organization. Additional staff is likely to be required as programs take on more and more participants.

This three-year plan is just the beginning. It is anticipated that the work of rejuvenating Corning's neighborhoods will be a 10-year effort requiring creativity, cooperation, innovation and determination. The center of all of that is the housing partnership. Ongoing funding is envisioned and anticipated based upon meeting the program's metrics and proving its impact on and benefit to the community.

These budgets reflect the resources required to affect those households and housing units that will not be eligible for existing programs serving middle- and low-income households. As mentioned above, part of the work of the housing partnership will be to leverage existing programs with other local agencies, to complement their efforts on behalf of those households.

Revolving Loan Fund

A revolving loan fund (RLF) for low cost loans should be established as incentives to program participants. The fund should be capitalized to coincide with the growth of the housing partnership's programs. It is recommended that the commitment to the fund be for a three-year period, re-examined each period thereafter, factoring in the number of loans made in that timeframe, the effectiveness of meeting the program metrics and the income available from loans made in that time frame. There are two potential sources of lending: a consortium of major employers and a consortium of local housing lenders.

Grants Program

As one approach, the initial grants program could focus on establishing grants programs for developers and home buyers that would have the net effect of providing buyers a house at a reasonable market price that banks are willing to finance, while also providing developers with a reasonable return on their efforts in those situations where the final market price is not yet high enough provide adequate return. Such grant programs could help "prime the pump" to entice developers into the market. As the number

of "Market Ready" projects done each year contributes to the overall goal of 15 to 20 renovated units, funding for such grants could be supported by a consortium of employers and lenders.

The City of Corning's Commitment

In order for this strategy to be successful, it will require an ongoing commitment from all parties, including City government. The following three commitments are identified as a minimum threshold for the City's participation in the residential housing improvement and expansion strategy:

1. **Enhanced Code Enforcement in Target Areas**: This strategy is all about creating positive externalities and market momentum to improve Corning's housing situation. Therefore the City must be willing to target is resources in code enforcement to align with the work of the strategy. This could mean ensuring that a neighborhood that is the current focus of one of the programs recommended here is also the beneficiary of an increased presence of code enforcement officials so that the work accomplished through the program is not mitigated or undone by rampant unaddressed code violations in nearby properties.

2. **Ensure that the City's Zoning Regulations Actively Promote Improvements in Housing:** The zoning code for the City of Corning was last updated in 1994. Subsequently, the City updated its comprehensive plan in 2002, but its zoning has not been updated to reflect this plan. Zoning that is not driven by the goals of a recent comprehensive plan can lose its effectiveness as a tool for encouraging appropriate growth and development. Zoning districts created in the absence of a plan tend to ratify the existing patterns of development whether or not those patterns are in the long-term interest of the community as a whole. For example, in the City's current zoning ordinance, the purpose of the current Residential Low Density (R1) zoning district is:

   > The intent of this district is to delineate those areas where predominantly single-family, detached moderate density residential development and some two-family residential development has or is likely to occur. . .

   Such language does not direct development toward a higher and better form in accord with the goals of a plan. It merely documents the type of development that is already happening, for better or worse. Consequently, the language of the City's zoning should be revised to reflect the goal of the comprehensive plan to (among others) "improve housing conditions and opportunities for Corning residents, meeting the needs of low and moderate income residents while providing attractive options to upper and middle income professionals, to create high-quality residential neighborhoods throughout the City."

   As the programs of this Housing Improvement and Expansion Strategy are implemented, some of them are likely to work better in some neighborhoods than others due to site constraints, the nature and condition of existing structures, etc. Based upon this experience the City's zoning can be revised so that it explicitly recognizes and encourages the type of housing renovation and revitalization that works best in each zoning district. In this way, the zoning code can become a

powerful tool in improving housing conditions throughout the City, rather than a passive document allowing current trends to continue.

Zoning changes that would foster high-density housing near the Gaffer District is another example of how the City's zoning can be used to actively improve the City's housing stock. One of the areas best suited for such higher density development is largely within the City's RT (Residential Transition) zoning district. Located between the "highway business" development on Denison Parkway and the residential neighborhoods on the Southside, the RT zone is intended to provide a buffer between the commercial activity on Denison Parkway and the Southside neighborhood.

Given that historical purpose, the RT zone features suburban density, and relatively low building heights (36'). In order to foster high density development at this location, the area could be re-zoned. It may be possible to replace the existing RT zone with a modification of the current Multiple Residence (MR) zone (found immediately East of the area under discussion) or the floating Planned Multiple Residence District (PMRD) to add some commercial uses to the mix of uses. Part of this zoning change could involve the creation of an incentive zoning structure that would allow a developer increased building height above the current 36 feet limit or expanded lot coverage in exchange for the provision of streetscape improvements or other amenities that would create stronger pedestrian connections to the Gaffer District. Again, this illustrates how zoning regulations could be revised to strengthen their capacity to support improved housing throughout the City.

3. **Continue the Effort to Convert Multi-family Units back to Single-family Homes:** Over the years, the City has allowed single family homes to be converted into multi-family units. One of the thrusts indicated within the Market Ready Housing program recommended in this strategy is to create incentives for older houses to be renovated as single family homes. In order to maximize the effect of this program, the City should undertake a series of initiatives. As indicated above, one of the first steps is to revise the existing zoning to actively focus the R-1 zone as a truly single-family residential zone and require nonconforming uses that are vacant for more than one year to revert to the as-of-right use for that zone.

   In addition to these efforts, the City should revive the effort to create a special tax incentive program to provide financial incentives for multi-family houses to be converted back to single-family use. Several years ago, the City Manager cooperated with the cities of Hornell and Elmira to seek special State legislation to address this issue. The legislation would have provided the three cities with the option to adopt a tax incentive program to encourage the conversion of multi-family structures to single family homes.

   The proposed housing partnership should also create an incentive for property owners to convert multi-family units to single family housing. For example, such a program would assess the difference between the return to the property owner of owning the multi-family rental unit versus the return for selling it for single-family use. The partnership could make up a loss (if any existed) between the return on the multi-family use versus the conversion to a single-family use.

4. **Timing public investments**: The City has ongoing commitment to capital improvements and maintenance projects for sidewalks, streets, drainage and other infrastructure. To the extent possible, the City should coordinate its existing commitments to these projects so that the work takes place in concert with the implementation of the housing programs in the target neighborhoods. This will add to the positive momentum in those areas.

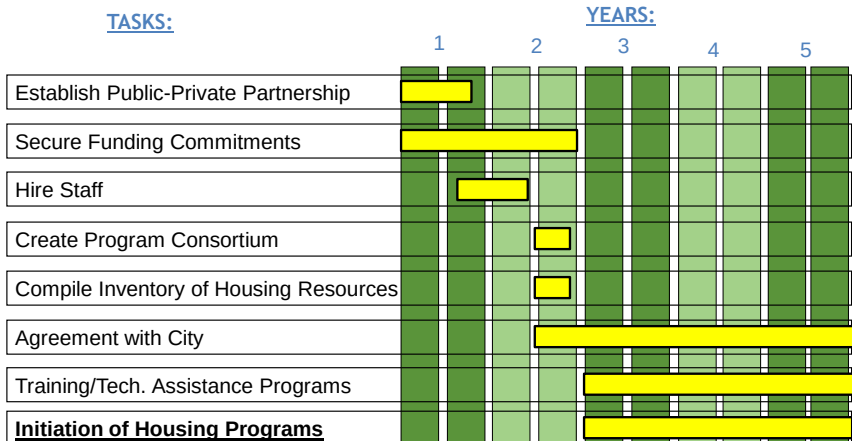
5. **Contracting with the housing organization for grants writing and training/technical assistance:** Some of the housing organization's operating budget is expected to come from a contract with the City to serve as a grants writer for housing related funding and to provide training/technical assistance to home owners, developers and contractors. **It is critical that some kind contractual relationship exist so that the organization has adequate resources to operate and so that the City can maximize the return on its share of public funding to support housing initiatives in the City.**

6. **Adopting a Vacant Properties Registration system:** Many communities in New York State and elsewhere have found it beneficial to create a system for registering vacant properties. Under such a system, once a property is considered vacant, it must be registered with the municipality so that the local government is aware of its vacant status. Typically, the system requires a registration fee. The fee has the double advantage of covering some of the additional costs the municipality may incur in dealing with the vacant property. It also provides the owner with a financial incentive to place the property back into active use as soon as possible.

Implementation Schedule

As was the case with the Gaffer District, Corning's housing market will not be transformed overnight. It too is a "generational" project that will require approximately ten to fifteen years to achieve substantial success. But, as the adage has it, the longest journey begins with a single step. Implementing the residential housing improvement and expansion strategy will involve the following nine steps. Figure 3 provides a summary of the implementation schedule.

Figure 3.
Implementation Schedule for the Residential Housing Improvement & Expansion Strategy



- **Establish a Public-Private Partnership for Housing (i.e., a housing trust)**: The City and the private sector need to collaborate to establish a partnership focused on housing as they have done with the Gaffer District for downtown development. Part of this effort will involve determining if the initiative should be housed within one of the existing local not-for-profit agencies or if a new organization needs to be formed. The board of directors (or the steering committee, depending upon the organization's form) should be composed of public officials, private sector interests and residents.

- **Secure Funding Commitments**: As the housing partnership is being established, it is important to secure the funding commitments for the partnership as outlined in this strategy. The lead responsibility for this will initially be City government. However, once the board of directors of the partnership has been formed, they should assume leadership for this task.

- **Hire Staff**: Once funding commitments are in place and the organizational structure established, staff will be needed. Initially this may be one executive director with clerical support, but over time, other functions may be necessary such as grant administration, etc.

- **Create Program Consortium**: When the executive director has been hired, one of his or her first tasks will be to establish close working relationships with the existing housing organizations in Corning, Steuben County and beyond such as Arbor Development, Community Progress and others. Strong relationships will also be needed with local lending institutions and private sector partners. These relationships will enable the partnership to leverage existing programs and funding as part of implementing the strategy to ensure all population segments' needs are met, including people "aging in place," low-income households and those with disabilities. It will also better enable the partnership to serve as a "one-stop" shop for housing issues in Corning. The executive director will have lead responsibility for this.

- **Compile Inventory of Housing Resources**: Again, in order to serve as a one-stop shop, the housing partnership must be well-versed in all housing related resources available or potentially available to Corning residents, developers, contractors, etc.

- **Agreement with the City:** As mentioned above, it is very important that, as part of establishing the housing partnership, the City contract with it for such housing-related activities as grants writing, training, and technical assistance.

- **Establish Training/Technical Assistance Offerings:** As part of serving as a comprehensive housing resource in Corning, the partnership will establish a regular series of training and technical assistance offerings. NOTE: Some of these can be simple co-sponsorship of existing programs offered in the City by other organizations such as Community Progress.

- **Initiation of Housing Programs:** At this stage, the partnership will begin its targeted housing programs. They are listed below. The precise sequencing of the programs will be determined based upon market conditions at the time of implementation.

    1. *The Market Ready Program*: The problem of how to return older homes in the City to single-family use is one of the most difficult housing problems to solve. Developer experience suggests this is possible if the units are put into "move in" or "market ready" condition. If this program can succeed, it expands the City's ability to serve the regional housing market, an important step in building positive momentum.
    2. *Establish the "Owner's Equity" Program*. This program will enable Corning to better serve the needs of young families in the service sectors and trades who may not be eligible for traditional income-based housing programs, but could make a substantial contribution to improving housing in these neighborhoods.
    3. *Establish an "In-town Density Housing" Program in the vicinity of Denison Parkway*. This may involve creative use of housing related tax incentives in the City. It will extend the type of urban living that has proved successful in the Gaffer District to nearby areas that are intended to complement that district and create more foot traffic for the shops and restaurants there through the creation of 3-4 story buildings with mixed use. The housing opportunities include new structures as well as the renovation and adaptive re-use of older large facilities (such as Day Spring, Knoxville, Meadowbrook, Stewart Park, Northside Blodgett and others). These facilities can be for both market-rate units, as well as meeting the needs of low-income households, seniors and those with disabilities.

NOTE: While these special programs are being phased in, the housing partnership may also be working with existing programs and organizations to meet other housing needs throughout the City. These three programs are highlighted because they are designed to be catalytic actions that will mitigate problems in the City's housing market and, through the creation of positive momentum begin to create a new market dynamic in the City.

APPENDICES

- Neighborhood by Neighborhood Detailed Housing Data

- Bibliography

Detailed Housing Data by Neighborhood

The following tables contain detailed data on housing for the City of Corning as a whole and for each of its eight neighborhoods:

- West Northside
- Southside West
- Southside Hill
- Southside East
- Intown South
- Intown North
- Houghton Plot
- Central Northside

The data are supplied by ESRI Business Analyst On-line from the 2005-2009 five-year estimates of the American Community Survey. As such, the datapoint are all survey estimates and should be treated as such. In compiling the data, ESRI has also supplied a margin of error (MOE) for each data point and provided an indicator of reliability for each data point. ESRI provided the following description of the margin of error and reliability measure that accompanies each data point:

> Margin of error (MOE): The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.
>
> Reliability: These symbols represent threshold values that ESRI has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.
>
> Source: ESRI Business Analyst Online.

Understanding the Margin of Error: The margin of error provides a guide to how precise and reliable the number you are looking at actually is. For example, the first line in the table that follows on the next page shows the estimate for the population of the City of Corning using the 2005-2009 samples from the American Community Survey of the US Census Bureau. The 10,263 estimate for the population comes with a Margin of Error (MOE) of 22. This means you can be 90 percent certain that the actual number is somewhere between 10,241 (10,263 minus 22) and 10,285 (10,263 plus 22). This suggests is it a reasonably accurate estimate. Below on the same table is an estimate of the number of housing units worth less than $10,000. The estimate is small: 9 units. Note that the Margin of Error is *13*. This means that you can be 90 percent certain that the actual number is somewhere between -4 (9 minus 13) and 22 (9 plus 13). Clearly this is not a precise or reliable estimate.

The Margin of Error can be used in that way to provide a sense of the reliability and/or precision of each of the estimates in the tables that follow. Given the small sample size for the City (and how that is used to generate estimates for each neighborhood), the margins of error are high for many of these variables. Therefore it may be best to use them as general indications of conditions and/or trends rather than as precise counts or measures.

City of Corning

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	10,263		22	
Total Households	4,597		204	
Total Housing Units	5,156		231	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	2,368	100.0%	207	
Less than $10,000	9	0.4%	13	
$10,000 to $14,999	0	0.0%	123	
$15,000 to $19,999	0	0.0%	123	
$20,000 to $24,999	15	0.6%	23	
$25,000 to $29,999	31	1.3%	28	
$30,000 to $34,999	0	0.0%	123	
$35,000 to $39,999	29	1.2%	27	
$40,000 to $49,999	126	5.3%	74	
$50,000 to $59,999	226	9.5%	81	
$60,000 to $69,999	387	16.3%	96	
$70,000 to $79,999	351	14.8%	103	
$80,000 to $89,999	292	12.3%	81	
$90,000 to $99,999	167	7.1%	72	
$100,000 to $124,999	208	8.8%	71	
$125,000 to $149,999	159	6.7%	68	
$150,000 to $174,999	114	4.8%	50	
$175,000 to $199,999	81	3.4%	57	
$200,000 to $249,999	109	4.6%	55	
$250,000 to $299,999	22	0.9%	19	
$300,000 to $399,999	29	1.2%	28	
$400,000 to $499,999	13	0.5%	21	
$500,000 to $749,999	0	0.0%	123	
$750,000 to $999,999	0	0.0%	123	
$1,000,000 or more	0	0.0%	123	
Median Home Value	$80,300		$3,418	
Average Home Value	$100,565		$13,562	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	2,368	100.0%	207	
Housing units with a mortgage/contract to	1,493	63.0%	170	
Second mortgage only	25	1.1%	25	
Home equity loan only	196	8.3%	67	
Both second mortgage and home equity	4	0.2%	9	
No second mortgage and no home equity	1,268	53.5%	165	
Housing units without a mortgage	875	37.0%	138	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$99,377		$17,732	
Housing units without a mortgage	$102,591		$23,266	

City of Corning

	2005-2009 ACS Estimate	Perc	y
RENTER-OCCUPIED HOUSING UNITS BY			
Total	2,229	100.0%	224
With cash rent	2,156	96.7%	210
Less than $100	21	0.9%	28
$100 to $149	10	0.4%	16
$150 to $199	73	3.3%	43
$200 to $249	93	4.2%	53
$250 to $299	74	3.3%	46
$300 to $349	132	5.9%	85
$350 to $399	204	9.2%	94
$400 to $449	274	12.3%	98
$450 to $499	243	10.9%	118
$500 to $549	276	12.4%	131
$550 to $599	262	11.8%	106
$600 to $649	264	11.8%	130
$650 to $699	81	3.6%	65
$700 to $749	37	1.7%	42
$750 to $799	19	0.9%	22
$800 to $899	48	2.2%	45
$900 to $999	10	0.4%	16
$1,000 to $1,249	15	0.7%	17
$1,250 to $1,499	0	0.0%	123
$1,500 to $1,999	0	0.0%	123
$2,000 or more	20	0.9%	31
No cash rent	73	3.3%	60
Median Contract Rent	$491		$33
Average Contract Rent	$507		$85
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT			
Total	2,229	100.0%	224
Pay extra for one or more utilities	1,900	85.2%	221
No extra payment for any utilities	329	14.8%	99
HOUSING UNITS BY UNITS IN STRUCTURE			
Total	5,156	100.0%	231
1, detached	2,720	52.8%	231
1, attached	120	2.3%	77
2	1,103	21.4%	192
3 or 4	365	7.1%	126
5 to 9	381	7.4%	118
10 to 19	216	4.2%	98
20 to 49	40	0.8%	35
50 or more	211	4.1%	73
Mobile home	0	0.0%	123
Boat, RV, van, etc.	0	0.0%	123

City of Corning

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	5,156	100.0%	231	
Built 2005 or later	0	0.0%	123	
Built 2000 to 2004	62	1.2%	72	
Built 1990 to 1999	37	0.7%	33	
Built 1980 to 1989	255	4.9%	85	
Built 1970 to 1979	593	11.5%	154	
Built 1960 to 1969	402	7.8%	124	
Built 1950 to 1959	637	12.4%	143	
Built 1940 to 1949	449	8.7%	108	
Built 1939 or earlier	2,721	52.8%	246	
Median Year Structure Built	1,939		0	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	4,597	100.0%	204	
Owner occupied				
Moved in 2005 or later	316	6.9%	112	
Moved in 2000 to 2004	607	13.2%	139	
Moved in 1990 to 1999	398	8.7%	93	
Moved in 1980 to 1989	377	8.2%	94	
Moved in 1970 to 1979	228	5.0%	75	
Moved in 1969 or earlier	442	9.6%	97	
Renter occupied				
Moved in 2005 or later	1,215	26.4%	208	
Moved in 2000 to 2004	589	12.8%	166	
Moved in 1990 to 1999	210	4.6%	90	
Moved in 1980 to 1989	175	3.8%	100	
Moved in 1970 to 1979	18	0.4%	21	
Moved in 1969 or earlier	22	0.5%	24	
Median Year Householder Moved Into Unit	2,002		1	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	4,597	100.0%	204	
Utility gas	4,159	90.5%	253	
Bottled, tank, or LP gas	30	0.7%	29	
Electricity	245	5.3%	83	
Fuel oil, kerosene, etc.	77	1.7%	61	
Coal or coke	33	0.7%	32	
Wood	33	0.7%	45	
Solar energy	0	0.0%	123	
Other fuel	20	0.4%	25	
No fuel used	0	0.0%	123	

City of Corning

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	4,597	100.0%	204	
Owner occupied				
No vehicle available	102	2.2%	65	
1 vehicle available	794	17.3%	150	
2 vehicles available	983	21.4%	170	
3 vehicles available	354	7.7%	89	
4 vehicles available	71	1.5%	42	
5 or more vehicles available	64	1.4%	56	
Renter occupied				
No vehicle available	512	11.1%	133	
1 vehicle available	1,206	26.2%	205	
2 vehicles available	452	9.8%	135	
3 vehicles available	38	0.8%	33	
4 vehicles available	0	0.0%	123	
5 or more vehicles available	21	0.5%	25	
Average Number of Vehicles Available	1.5		0.1	

West Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	2,796		323	
Total Households	1,380		153	
Total Housing Units	1,450		150	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	740	100.0%	111	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	23	3.1%	25	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	12	1.6%	19	
$40,000 to $49,999	13	1.8%	17	
$50,000 to $59,999	101	13.6%	41	
$60,000 to $69,999	142	19.2%	81	
$70,000 to $79,999	119	16.1%	56	
$80,000 to $89,999	121	16.4%	50	
$90,000 to $99,999	93	12.6%	51	
$100,000 to $124,999	57	7.7%	34	
$125,000 to $149,999	30	4.1%	31	
$150,000 to $174,999	25	3.4%	27	
$175,000 to $199,999	0	0.0%	0	
$200,000 to $249,999	2	0.3%	24	
$250,000 to $299,999	0	0.0%	0	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$76,555		N/A	
Average Home Value	$80,630		$17,821	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	740	100.0%	111	
Housing units with a mortgage/contract to	483	65.3%	111	
Second mortgage only	12	1.6%	17	
Home equity loan only	93	12.6%	50	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	378	51.1%	101	
Housing units without a mortgage	256	34.6%	70	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$86,663		$28,489	
Housing units without a mortgage	$69,259		$27,194	

West Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	640	100.0%	143	
With cash rent	621	97.0%	142	
Less than $100	0	0.0%	0	
$100 to $149	1	0.2%	15	
$150 to $199	1	0.2%	12	
$200 to $249	0	0.0%	0	
$250 to $299	17	2.7%	23	
$300 to $349	13	2.0%	21	
$350 to $399	12	1.9%	21	
$400 to $449	110	17.2%	69	
$450 to $499	73	11.4%	56	
$500 to $549	125	19.5%	91	
$550 to $599	70	10.9%	47	
$600 to $649	97	15.2%	88	
$650 to $699	59	9.2%	58	
$700 to $749	37	5.8%	42	
$750 to $799	0	0.0%	0	
$800 to $899	6	0.9%	9	
$900 to $999	0	0.0%	0	
$1,000 to $1,249	0	0.0%	0	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	0	0.0%	0	
No cash rent	19	3.0%	21	
Median Contract Rent	$533		N/A	
Average Contract Rent	$532		$177	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	640	100.0%	143	
Pay extra for one or more utilities	593	92.7%	140	
No extra payment for any utilities	48	7.5%	38	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	1,450	100.0%	150	
1, detached	850	58.6%	108	
1, attached	19	1.3%	29	
2	333	23.0%	138	
3 or 4	25	1.7%	26	
5 to 9	70	4.8%	65	
10 to 19	140	9.7%	81	
20 to 49	1	0.1%	14	
50 or more	12	0.8%	19	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

West Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	1,450	100.0%	150	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	54	3.7%	71	
Built 1990 to 1999	21	1.4%	26	
Built 1980 to 1989	4	0.3%	41	
Built 1970 to 1979	253	17.4%	107	
Built 1960 to 1969	72	5.0%	60	
Built 1950 to 1959	255	17.6%	90	
Built 1940 to 1949	246	17.0%	80	
Built 1939 or earlier	545	37.6%	125	
Median Year Structure Built	1,947		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	1,380	100.0%	153	
Owner occupied				
Moved in 2005 or later	115	8.3%	78	
Moved in 2000 to 2004	220	15.9%	69	
Moved in 1990 to 1999	107	7.8%	47	
Moved in 1980 to 1989	126	9.1%	56	
Moved in 1970 to 1979	30	2.2%	24	
Moved in 1969 or earlier	142	10.3%	55	
Renter occupied				
Moved in 2005 or later	268	19.4%	101	
Moved in 2000 to 2004	222	16.1%	102	
Moved in 1990 to 1999	41	3.0%	32	
Moved in 1980 to 1989	90	6.5%	88	
Moved in 1970 to 1979	9	0.7%	16	
Moved in 1969 or earlier	11	0.8%	16	
Median Year Householder Moved Into Unit	2,002		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	1,380	100.0%	153	
Utility gas	1,304	94.5%	159	
Bottled, tank, or LP gas	23	1.7%	26	
Electricity	35	2.5%	31	
Fuel oil, kerosene, etc.	9	0.7%	14	
Coal or coke	8	0.6%	14	
Wood	0	0.0%	0	
Solar energy	0	0.0%	0	
Other fuel	0	0.0%	0	
No fuel used	0	0.0%	0	

West Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	1,380	100.0%	153	
Owner occupied				
No vehicle available	21	1.5%	24	
1 vehicle available	330	23.9%	105	
2 vehicles available	279	20.2%	76	
3 vehicles available	108	7.8%	53	
4 vehicles available	2	0.1%	19	
5 or more vehicles available	0	0.0%	0	
Renter occupied				
No vehicle available	185	13.4%	104	
1 vehicle available	294	21.3%	118	
2 vehicles available	134	9.7%	80	
3 vehicles available	17	1.2%	25	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	10	0.7%	16	
Average Number of Vehicles Available	1.4		0.2	

Southside West

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	2,315		295	
Total Households	888		81	
Total Housing Units	1,028		79	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	550	100.0%	73	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	0	0.0%	0	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	7	1.3%	10	
$40,000 to $49,999	56	10.2%	42	
$50,000 to $59,999	16	2.9%	13	
$60,000 to $69,999	61	11.1%	36	
$70,000 to $79,999	92	16.7%	48	
$80,000 to $89,999	71	12.9%	40	
$90,000 to $99,999	51	9.3%	33	
$100,000 to $124,999	68	12.4%	29	
$125,000 to $149,999	41	7.5%	31	
$150,000 to $174,999	19	3.5%	24	
$175,000 to $199,999	34	6.2%	41	
$200,000 to $249,999	9	1.6%	16	
$250,000 to $299,999	13	2.4%	10	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	13	2.4%	21	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$86,127		N/A	
Average Home Value	$108,016		$23,206	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	550	100.0%	73	
Housing units with a mortgage/contract to	362	65.8%	73	
Second mortgage only	0	0.0%	0	
Home equity loan only	28	5.1%	32	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	334	60.7%	75	
Housing units without a mortgage	188	34.2%	45	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$110,206		$34,205	
Housing units without a mortgage	$103,795		$38,499	

Southside West

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	338	100.0%	81	
With cash rent	338	100.0%	81	
Less than $100	0	0.0%	0	
$100 to $149	0	0.0%	0	
$150 to $199	0	0.0%	0	
$200 to $249	0	0.0%	0	
$250 to $299	10	3.0%	16	
$300 to $349	29	8.6%	39	
$350 to $399	40	11.8%	39	
$400 to $449	64	18.9%	53	
$450 to $499	33	9.8%	32	
$500 to $549	18	5.3%	23	
$550 to $599	47	13.9%	51	
$600 to $649	56	16.6%	55	
$650 to $699	16	4.7%	22	
$700 to $749	0	0.0%	0	
$750 to $799	9	2.7%	16	
$800 to $899	0	0.0%	0	
$900 to $999	10	3.0%	16	
$1,000 to $1,249	7	2.1%	12	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	0	0.0%	0	
No cash rent	0	0.0%	0	
Median Contract Rent	$490		N/A	
Average Contract Rent	$522		$181	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	338	100.0%	81	
Pay extra for one or more utilities	338	100.0%	81	
No extra payment for any utilities	0	0.0%	0	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	1,028	100.0%	79	
1, detached	577	56.1%	85	
1, attached	60	5.8%	41	
2	211	20.5%	73	
3 or 4	129	12.5%	70	
5 to 9	16	1.6%	21	
10 to 19	26	2.5%	32	
20 to 49	9	0.9%	15	
50 or more	0	0.0%	0	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

Southside West

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	1,028	100.0%	79	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	0	0.0%	0	
Built 1990 to 1999	9	0.9%	15	
Built 1980 to 1989	5	0.5%	10	
Built 1970 to 1979	15	1.5%	15	
Built 1960 to 1969	199	19.4%	80	
Built 1950 to 1959	137	13.3%	53	
Built 1940 to 1949	53	5.2%	37	
Built 1939 or earlier	611	59.4%	78	
Median Year Structure Built	1,940		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	888	100.0%	81	
Owner occupied				
Moved in 2005 or later	40	4.5%	41	
Moved in 2000 to 2004	174	19.6%	57	
Moved in 1990 to 1999	66	7.4%	49	
Moved in 1980 to 1989	85	9.6%	46	
Moved in 1970 to 1979	51	5.7%	26	
Moved in 1969 or earlier	134	15.1%	40	
Renter occupied				
Moved in 2005 or later	265	29.8%	79	
Moved in 2000 to 2004	35	3.9%	27	
Moved in 1990 to 1999	0	0.0%	0	
Moved in 1980 to 1989	38	4.3%	39	
Moved in 1970 to 1979	0	0.0%	0	
Moved in 1969 or earlier	0	0.0%	0	
Median Year Householder Moved Into Unit	2,002		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	888	100.0%	81	
Utility gas	849	95.6%	82	
Bottled, tank, or LP gas	0	0.0%	0	
Electricity	10	1.1%	16	
Fuel oil, kerosene, etc.	5	0.6%	10	
Coal or coke	25	2.8%	27	
Wood	0	0.0%	0	
Solar energy	0	0.0%	0	
Other fuel	0	0.0%	0	
No fuel used	0	0.0%	0	

Southside West

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	888	100.0%	81	
Owner occupied				
No vehicle available	36	4.1%	25	
1 vehicle available	119	13.4%	41	
2 vehicles available	245	27.6%	68	
3 vehicles available	113	12.7%	62	
4 vehicles available	7	0.8%	10	
5 or more vehicles available	30	3.4%	31	
Renter occupied				
No vehicle available	19	2.1%	20	
1 vehicle available	187	21.1%	76	
2 vehicles available	123	13.9%	64	
3 vehicles available	10	1.1%	16	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	0	0.0%	0	
Average Number of Vehicles Available	1.8		0.3	

Southside Hill

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	2,026		325	
Total Households	869		109	
Total Housing Units	1,002		121	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	473	100.0%	99	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	15	3.2%	23	
$25,000 to $29,999	0	0.0%	0	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	2	0.4%	21	
$40,000 to $49,999	2	0.4%	13	
$50,000 to $59,999	21	4.4%	22	
$60,000 to $69,999	46	9.7%	39	
$70,000 to $79,999	59	12.5%	44	
$80,000 to $89,999	27	5.7%	26	
$90,000 to $99,999	0	0.0%	0	
$100,000 to $124,999	55	11.6%	55	
$125,000 to $149,999	73	15.4%	34	
$150,000 to $174,999	50	10.6%	30	
$175,000 to $199,999	27	5.7%	22	
$200,000 to $249,999	59	12.5%	30	
$250,000 to $299,999	9	1.9%	14	
$300,000 to $399,999	29	6.1%	27	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$128,425		N/A	
Average Home Value	$140,632		$41,372	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	473	100.0%	99	
Housing units with a mortgage/contract to	285	60.3%	88	
Second mortgage only	3	0.6%	19	
Home equity loan only	46	9.7%	30	
Both second mortgage and home equity	4	0.8%	9	
No second mortgage and no home equity	231	48.8%	81	
Housing units without a mortgage	188	39.7%	51	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$130,328		$59,723	
Housing units without a mortgage	$156,257		$62,555	

Southside Hill

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	396	100.0%	106	
With cash rent	388	98.0%	106	
Less than $100	0	0.0%	0	
$100 to $149	0	0.0%	0	
$150 to $199	0	0.0%	0	
$200 to $249	0	0.0%	0	
$250 to $299	0	0.0%	0	
$300 to $349	53	13.4%	46	
$350 to $399	58	14.6%	45	
$400 to $449	51	12.9%	33	
$450 to $499	34	8.6%	44	
$500 to $549	52	13.1%	47	
$550 to $599	31	7.8%	37	
$600 to $649	69	17.4%	56	
$650 to $699	0	0.0%	0	
$700 to $749	0	0.0%	0	
$750 to $799	0	0.0%	0	
$800 to $899	32	8.1%	39	
$900 to $999	0	0.0%	0	
$1,000 to $1,249	8	2.0%	12	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	0	0.0%	0	
No cash rent	8	2.0%	14	
Median Contract Rent	$497		N/A	
Average Contract Rent	$519		$209	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	396	100.0%	106	
Pay extra for one or more utilities	370	93.4%	108	
No extra payment for any utilities	26	6.6%	19	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	1,002	100.0%	121	
1, detached	502	50.1%	106	
1, attached	19	1.9%	23	
2	254	25.3%	100	
3 or 4	121	12.1%	63	
5 to 9	107	10.7%	59	
10 to 19	0	0.0%	0	
20 to 49	0	0.0%	0	
50 or more	0	0.0%	0	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

Southside Hill

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	1,002	100.0%	121	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	8	0.8%	13	
Built 1990 to 1999	2	0.2%	9	
Built 1980 to 1989	64	6.4%	55	
Built 1970 to 1979	21	2.1%	22	
Built 1960 to 1969	41	4.1%	42	
Built 1950 to 1959	58	5.8%	52	
Built 1940 to 1949	60	6.0%	44	
Built 1939 or earlier	748	74.7%	118	
Median Year Structure Built	1,939		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	869	100.0%	109	
Owner occupied				
Moved in 2005 or later	74	8.5%	57	
Moved in 2000 to 2004	113	13.0%	53	
Moved in 1990 to 1999	113	13.0%	45	
Moved in 1980 to 1989	64	7.4%	28	
Moved in 1970 to 1979	68	7.8%	42	
Moved in 1969 or earlier	41	4.7%	23	
Renter occupied				
Moved in 2005 or later	207	23.8%	78	
Moved in 2000 to 2004	134	15.4%	66	
Moved in 1990 to 1999	46	5.3%	42	
Moved in 1980 to 1989	0	0.0%	0	
Moved in 1970 to 1979	9	1.0%	14	
Moved in 1969 or earlier	0	0.0%	0	
Median Year Householder Moved Into Unit	2,002		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	869	100.0%	109	
Utility gas	803	92.4%	112	
Bottled, tank, or LP gas	7	0.8%	10	
Electricity	33	3.8%	42	
Fuel oil, kerosene, etc.	26	3.0%	37	
Coal or coke	0	0.0%	0	
Wood	0	0.0%	0	
Solar energy	0	0.0%	0	
Other fuel	0	0.0%	0	
No fuel used	0	0.0%	0	

Southside Hill

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	869	100.0%	109	
Owner occupied				
No vehicle available	33	3.8%	35	
1 vehicle available	154	17.7%	52	
2 vehicles available	201	23.1%	81	
3 vehicles available	63	7.2%	30	
4 vehicles available	22	2.5%	19	
5 or more vehicles available	0	0.0%	0	
Renter occupied				
No vehicle available	107	12.3%	66	
1 vehicle available	218	25.1%	73	
2 vehicles available	70	8.1%	58	
3 vehicles available	0	0.0%	0	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	0	0.0%	0	
Average Number of Vehicles Available	1.4		0.3	

Southside East

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	624		208	
Total Households	234		71	
Total Housing Units	236		71	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	168	100.0%	56	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	0	0.0%	0	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	8	4.8%	16	
$40,000 to $49,999	6	3.6%	13	
$50,000 to $59,999	32	19.0%	30	
$60,000 to $69,999	57	33.9%	41	
$70,000 to $79,999	11	6.5%	19	
$80,000 to $89,999	0	0.0%	0	
$90,000 to $99,999	0	0.0%	0	
$100,000 to $124,999	0	0.0%	0	
$125,000 to $149,999	0	0.0%	0	
$150,000 to $174,999	10	6.0%	15	
$175,000 to $199,999	20	11.9%	26	
$200,000 to $249,999	23	13.7%	29	
$250,000 to $299,999	0	0.0%	0	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$66,579		N/A	
Average Home Value	$104,552		$54,789	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	168	100.0%	56	
Housing units with a mortgage/contract to	107	63.7%	53	
Second mortgage only	10	6.0%	18	
Home equity loan only	8	4.8%	16	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	90	53.6%	57	
Housing units without a mortgage	61	36.3%	31	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$93,028		$76,661	
Housing units without a mortgage	$124,753		$93,484	

Intown South

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	403		132	
Total Households	296		79	
Total Housing Units	365		96	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	28	100.0%	24	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	0	0.0%	0	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	0	0.0%	0	
$40,000 to $49,999	0	0.0%	0	
$50,000 to $59,999	0	0.0%	0	
$60,000 to $69,999	12	42.9%	17	
$70,000 to $79,999	0	0.0%	0	
$80,000 to $89,999	13	46.4%	15	
$90,000 to $99,999	0	0.0%	0	
$100,000 to $124,999	1	3.6%	26	
$125,000 to $149,999	1	3.6%	21	
$150,000 to $174,999	0	0.0%	0	
$175,000 to $199,999	0	0.0%	0	
$200,000 to $249,999	0	0.0%	0	
$250,000 to $299,999	0	0.0%	0	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$81,154		N/A	
Average Home Value	N/A		N/A	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	28	100.0%	24	
Housing units with a mortgage/contract to	26	92.9%	22	
Second mortgage only	0	0.0%	0	
Home equity loan only	0	0.0%	0	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	26	92.9%	22	
Housing units without a mortgage	2	7.1%	60	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	N/A		N/A	
Housing units without a mortgage	N/A		N/A	

Intown South

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	268	100.0%	77	
With cash rent	268	100.0%	77	
Less than $100	0	0.0%	0	
$100 to $149	0	0.0%	0	
$150 to $199	51	19.0%	34	
$200 to $249	93	34.7%	53	
$250 to $299	17	6.3%	19	
$300 to $349	1	0.4%	21	
$350 to $399	60	22.4%	57	
$400 to $449	16	6.0%	16	
$450 to $499	0	0.0%	0	
$500 to $549	0	0.0%	0	
$550 to $599	9	3.4%	14	
$600 to $649	0	0.0%	0	
$650 to $699	0	0.0%	0	
$700 to $749	0	0.0%	0	
$750 to $799	0	0.0%	0	
$800 to $899	0	0.0%	0	
$900 to $999	0	0.0%	0	
$1,000 to $1,249	0	0.0%	0	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	20	7.5%	31	
No cash rent	0	0.0%	0	
Median Contract Rent	$244		N/A	
Average Contract Rent	$501		$398	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	268	100.0%	77	
Pay extra for one or more utilities	168	62.7%	64	
No extra payment for any utilities	100	37.3%	51	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	365	100.0%	96	
1, detached	51	14.0%	37	
1, attached	1	0.3%	44	
2	25	6.8%	21	
3 or 4	4	1.1%	68	
5 to 9	62	17.0%	68	
10 to 19	1	0.3%	26	
20 to 49	22	6.0%	23	
50 or more	199	54.5%	66	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

Intown South

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	365	100.0%	96	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	0	0.0%	0	
Built 1990 to 1999	0	0.0%	0	
Built 1980 to 1989	151	41.4%	64	
Built 1970 to 1979	124	34.0%	71	
Built 1960 to 1969	5	1.4%	84	
Built 1950 to 1959	3	0.8%	57	
Built 1940 to 1949	48	13.2%	48	
Built 1939 or earlier	33	9.0%	27	
Median Year Structure Built	1,978		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	296	100.0%	79	
Owner occupied				
Moved in 2005 or later	11	3.7%	17	
Moved in 2000 to 2004	2	0.7%	63	
Moved in 1990 to 1999	12	4.1%	15	
Moved in 1980 to 1989	0	0.0%	0	
Moved in 1970 to 1979	1	0.3%	17	
Moved in 1969 or earlier	2	0.7%	41	
Renter occupied				
Moved in 2005 or later	133	44.9%	69	
Moved in 2000 to 2004	41	13.9%	31	
Moved in 1990 to 1999	65	22.0%	49	
Moved in 1980 to 1989	29	9.8%	29	
Moved in 1970 to 1979	0	0.0%	0	
Moved in 1969 or earlier	0	0.0%	0	
Median Year Householder Moved Into Unit	2,005		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	296	100.0%	79	
Utility gas	189	63.9%	82	
Bottled, tank, or LP gas	0	0.0%	0	
Electricity	86	29.1%	37	
Fuel oil, kerosene, etc.	0	0.0%	0	
Coal or coke	0	0.0%	0	
Wood	0	0.0%	0	
Solar energy	0	0.0%	0	
Other fuel	20	6.8%	25	
No fuel used	0	0.0%	0	

Intown South

	ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	296	100.0%	79	
Owner occupied				
No vehicle available	0	0.0%	0	
1 vehicle available	1	0.3%	33	
2 vehicles available	15	5.1%	19	
3 vehicles available	11	3.7%	17	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	1	0.3%	18	
Renter occupied				
No vehicle available	91	30.7%	52	
1 vehicle available	142	48.0%	69	
2 vehicles available	34	11.5%	39	
3 vehicles available	0	0.0%	0	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	0	0.0%	0	
Average Number of Vehicles Available	N/A		N/A	

Intown North

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	91		155	
Total Households	69		83	
Total Housing Units	91		78	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	31	100.0%	48	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	0	0.0%	0	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	0	0.0%	0	
$40,000 to $49,999	1	3.2%	32	
$50,000 to $59,999	1	3.2%	36	
$60,000 to $69,999	3	9.7%	16	
$70,000 to $79,999	8	25.8%	38	
$80,000 to $89,999	5	16.1%	22	
$90,000 to $99,999	3	9.7%	20	
$100,000 to $124,999	4	12.9%	26	
$125,000 to $149,999	2	6.5%	16	
$150,000 to $174,999	2	6.5%	14	
$175,000 to $199,999	0	0.0%	0	
$200,000 to $249,999	2	6.5%	30	
$250,000 to $299,999	0	0.0%	0	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$85,000		N/A	
Average Home Value	$105,065		$287,149	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	31	100.0%	48	
Housing units with a mortgage/contract to	16	51.6%	39	
Second mortgage only	0	0.0%	0	
Home equity loan only	2	6.5%	9	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	15	48.4%	36	
Housing units without a mortgage	15	48.4%	42	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$98,947		$426,857	
Housing units without a mortgage	$111,959		$557,727	

Intown North

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	38	100.0%	92	
With cash rent	34	89.5%	81	
Less than $100	0	0.0%	0	
$100 to $149	1	2.6%	18	
$150 to $199	1	2.6%	15	
$200 to $249	0	0.0%	0	
$250 to $299	2	5.3%	34	
$300 to $349	0	0.0%	0	
$350 to $399	4	10.5%	47	
$400 to $449	2	5.3%	31	
$450 to $499	3	7.9%	22	
$500 to $549	7	18.4%	61	
$550 to $599	9	23.7%	41	
$600 to $649	1	2.6%	25	
$650 to $699	1	2.6%	9	
$700 to $749	0	0.0%	0	
$750 to $799	0	0.0%	0	
$800 to $899	0	0.0%	0	
$900 to $999	0	0.0%	0	
$1,000 to $1,249	0	0.0%	0	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	0	0.0%	0	
No cash rent	4	10.5%	47	
Median Contract Rent	$518		N/A	
Average Contract Rent	N/A		N/A	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	38	100.0%	92	
Pay extra for one or more utilities	29	76.3%	88	
No extra payment for any utilities	9	23.7%	40	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	91	100.0%	78	
1, detached	52	57.1%	60	
1, attached	0	0.0%	0	
2	11	12.1%	42	
3 or 4	8	8.8%	34	
5 to 9	15	16.5%	54	
10 to 19	4	4.4%	29	
20 to 49	1	1.1%	17	
50 or more	0	0.0%	0	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

Intown North

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	91	100.0%	78	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	0	0.0%	0	
Built 1990 to 1999	0	0.0%	0	
Built 1980 to 1989	5	5.5%	41	
Built 1970 to 1979	15	16.5%	39	
Built 1960 to 1969	7	7.7%	41	
Built 1950 to 1959	21	23.1%	59	
Built 1940 to 1949	7	7.7%	30	
Built 1939 or earlier	36	39.6%	65	
Median Year Structure Built	1,951		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	69	100.0%	83	
Owner occupied				
Moved in 2005 or later	4	5.8%	28	
Moved in 2000 to 2004	4	5.8%	22	
Moved in 1990 to 1999	4	5.8%	18	
Moved in 1980 to 1989	8	11.6%	35	
Moved in 1970 to 1979	6	8.7%	29	
Moved in 1969 or earlier	5	7.2%	22	
Renter occupied				
Moved in 2005 or later	20	29.0%	85	
Moved in 2000 to 2004	10	14.5%	39	
Moved in 1990 to 1999	5	7.2%	42	
Moved in 1980 to 1989	1	1.4%	9	
Moved in 1970 to 1979	0	0.0%	0	
Moved in 1969 or earlier	1	1.4%	25	
Median Year Householder Moved Into Unit	2,001		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	69	100.0%	83	
Utility gas	60	87.0%	81	
Bottled, tank, or LP gas	0	0.0%	0	
Electricity	7	10.1%	34	
Fuel oil, kerosene, etc.	1	1.4%	19	
Coal or coke	0	0.0%	0	
Wood	1	1.4%	21	
Solar energy	0	0.0%	0	
Other fuel	0	0.0%	0	
No fuel used	0	0.0%	0	

Intown North

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	69	100.0%	83	
Owner occupied				
No vehicle available	0	0.0%	0	
1 vehicle available	13	18.8%	46	
2 vehicles available	12	17.4%	31	
3 vehicles available	3	4.3%	20	
4 vehicles available	2	2.9%	24	
5 or more vehicles available	0	0.0%	0	
Renter occupied				
No vehicle available	6	8.7%	40	
1 vehicle available	24	34.8%	72	
2 vehicles available	6	8.7%	39	
3 vehicles available	1	1.4%	11	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	1	1.4%	25	

Houghton Plot

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	604		193	
Total Households	293		95	
Total Housing Units	304		88	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	123	100.0%	57	
Less than $10,000	0	0.0%	0	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	0	0.0%	0	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	0	0.0%	0	
$40,000 to $49,999	0	0.0%	0	
$50,000 to $59,999	0	0.0%	0	
$60,000 to $69,999	9	7.3%	19	
$70,000 to $79,999	36	29.3%	42	
$80,000 to $89,999	23	18.7%	23	
$90,000 to $99,999	14	11.4%	21	
$100,000 to $124,999	17	13.8%	27	
$125,000 to $149,999	8	6.5%	20	
$150,000 to $174,999	6	4.9%	17	
$175,000 to $199,999	0	0.0%	0	
$200,000 to $249,999	10	8.1%	29	
$250,000 to $299,999	0	0.0%	0	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$87,174		N/A	
Average Home Value	$104,344		$78,768	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	123	100.0%	57	
Housing units with a mortgage/contract to	63	51.2%	47	
Second mortgage only	0	0.0%	0	
Home equity loan only	6	4.9%	14	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	57	46.3%	45	
Housing units without a mortgage	60	48.8%	51	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$94,779		$104,905	
Housing units without a mortgage	$114,352		$156,569	

Houghton Plot

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	170	100.0%	100	
With cash rent	150	88.2%	89	
Less than $100	0	0.0%	0	
$100 to $149	6	3.5%	15	
$150 to $199	5	2.9%	14	
$200 to $249	0	0.0%	0	
$250 to $299	11	6.5%	30	
$300 to $349	0	0.0%	0	
$350 to $399	21	12.4%	44	
$400 to $449	12	7.1%	25	
$450 to $499	10	5.9%	19	
$500 to $549	35	20.6%	60	
$550 to $599	40	23.5%	45	
$600 to $649	7	4.1%	17	
$650 to $699	4	2.4%	11	
$700 to $749	0	0.0%	0	
$750 to $799	0	0.0%	0	
$800 to $899	0	0.0%	0	
$900 to $999	0	0.0%	0	
$1,000 to $1,249	0	0.0%	0	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	0	0.0%	0	
No cash rent	20	11.8%	46	
Median Contract Rent	$515		N/A	
Average Contract Rent	$471		$401	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	170	100.0%	100	
Pay extra for one or more utilities	132	77.6%	95	
No extra payment for any utilities	38	22.4%	46	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	304	100.0%	88	
1, detached	170	55.9%	69	
1, attached	0	0.0%	0	
2	33	10.9%	50	
3 or 4	30	9.9%	34	
5 to 9	55	18.1%	57	
10 to 19	12	3.9%	37	
20 to 49	5	1.6%	13	
50 or more	0	0.0%	0	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

Houghton Plot

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	304	100.0%	88	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	0	0.0%	0	
Built 1990 to 1999	0	0.0%	0	
Built 1980 to 1989	18	5.9%	43	
Built 1970 to 1979	47	15.5%	47	
Built 1960 to 1969	25	8.2%	44	
Built 1950 to 1959	77	25.3%	62	
Built 1940 to 1949	25	8.2%	32	
Built 1939 or earlier	111	36.5%	78	
Median Year Structure Built	1,952		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	293	100.0%	95	
Owner occupied				
Moved in 2005 or later	16	5.5%	33	
Moved in 2000 to 2004	16	5.5%	24	
Moved in 1990 to 1999	11	3.8%	21	
Moved in 1980 to 1989	33	11.3%	41	
Moved in 1970 to 1979	27	9.2%	32	
Moved in 1969 or earlier	20	6.8%	25	
Renter occupied				
Moved in 2005 or later	91	31.1%	91	
Moved in 2000 to 2004	44	15.0%	42	
Moved in 1990 to 1999	24	8.2%	43	
Moved in 1980 to 1989	4	1.4%	11	
Moved in 1970 to 1979	0	0.0%	0	
Moved in 1969 or earlier	7	2.4%	17	
Median Year Householder Moved Into Unit	2,002		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	293	100.0%	95	
Utility gas	262	89.4%	90	
Bottled, tank, or LP gas	0	0.0%	0	
Electricity	31	10.6%	37	
Fuel oil, kerosene, etc.	0	0.0%	0	
Coal or coke	0	0.0%	0	
Wood	0	0.0%	0	
Solar energy	0	0.0%	0	
Other fuel	0	0.0%	0	
No fuel used	0	0.0%	0	

Houghton Plot

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	293	100.0%	95	
Owner occupied				
No vehicle available	0	0.0%	0	
1 vehicle available	57	19.5%	51	
2 vehicles available	43	14.7%	37	
3 vehicles available	13	4.4%	23	
4 vehicles available	10	3.4%	23	
5 or more vehicles available	0	0.0%	0	
Renter occupied				
No vehicle available	30	10.2%	39	
1 vehicle available	105	35.8%	80	
2 vehicles available	24	8.2%	47	
3 vehicles available	4	1.4%	13	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	7	2.4%	17	
Average Number of Vehicles Available	1.4		0.8	

Central Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	1,467		264	
Total Households	624		70	
Total Housing Units	751		76	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	282	100.0%	60	
Less than $10,000	9	3.2%	13	
$10,000 to $14,999	0	0.0%	0	
$15,000 to $19,999	0	0.0%	0	
$20,000 to $24,999	0	0.0%	0	
$25,000 to $29,999	8	2.8%	14	
$30,000 to $34,999	0	0.0%	0	
$35,000 to $39,999	0	0.0%	0	
$40,000 to $49,999	48	17.0%	50	
$50,000 to $59,999	55	19.5%	55	
$60,000 to $69,999	60	21.3%	47	
$70,000 to $79,999	33	11.7%	28	
$80,000 to $89,999	36	12.8%	15	
$90,000 to $99,999	8	2.8%	22	
$100,000 to $124,999	10	3.5%	28	
$125,000 to $149,999	5	1.8%	19	
$150,000 to $174,999	4	1.4%	15	
$175,000 to $199,999	0	0.0%	0	
$200,000 to $249,999	6	2.1%	29	
$250,000 to $299,999	0	0.0%	0	
$300,000 to $399,999	0	0.0%	0	
$400,000 to $499,999	0	0.0%	0	
$500,000 to $749,999	0	0.0%	0	
$750,000 to $999,999	0	0.0%	0	
$1,000,000 or more	0	0.0%	0	
Median Home Value	$63,500		N/A	
Average Home Value	$68,818		$20,621	
OWNER-OCCUPIED HOUSING UNITS BY				
Total	282	100.0%	60	
Housing units with a mortgage/contract to	164	58.2%	45	
Second mortgage only	0	0.0%	0	
Home equity loan only	15	5.3%	16	
Both second mortgage and home equity	0	0.0%	0	
No second mortgage and no home equity	149	52.8%	43	
Housing units without a mortgage	118	41.8%	43	
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	$68,048		$25,862	
Housing units without a mortgage	$69,890		$42,138	

Central Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY				
Total	342	100.0%	77	
With cash rent	318	93.0%	73	
Less than $100	21	6.1%	28	
$100 to $149	3	0.9%	18	
$150 to $199	16	4.7%	13	
$200 to $249	0	0.0%	0	
$250 to $299	18	5.3%	17	
$300 to $349	36	10.5%	48	
$350 to $399	12	3.5%	46	
$400 to $449	7	2.0%	26	
$450 to $499	74	21.6%	61	
$500 to $549	30	8.8%	42	
$550 to $599	63	18.4%	37	
$600 to $649	15	4.4%	14	
$650 to $699	2	0.6%	13	
$700 to $749	0	0.0%	0	
$750 to $799	10	2.9%	14	
$800 to $899	10	2.9%	17	
$900 to $999	0	0.0%	0	
$1,000 to $1,249	0	0.0%	0	
$1,250 to $1,499	0	0.0%	0	
$1,500 to $1,999	0	0.0%	0	
$2,000 or more	0	0.0%	0	
No cash rent	25	7.3%	24	
Median Contract Rent	$481		N/A	
Average Contract Rent	$449		$151	
RENTER-OCCUPIED HOUSING UNITS BY UTILITIES IN RENT				
Total	342	100.0%	77	
Pay extra for one or more utilities	228	66.7%	67	
No extra payment for any utilities	115	33.6%	33	
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	751	100.0%	76	
1, detached	410	54.6%	66	
1, attached	21	2.8%	28	
2	158	21.0%	75	
3 or 4	55	7.3%	36	
5 to 9	68	9.1%	33	
10 to 19	36	4.8%	22	
20 to 49	3	0.4%	14	
50 or more	0	0.0%	0	
Mobile home	0	0.0%	0	
Boat, RV, van, etc.	0	0.0%	0	

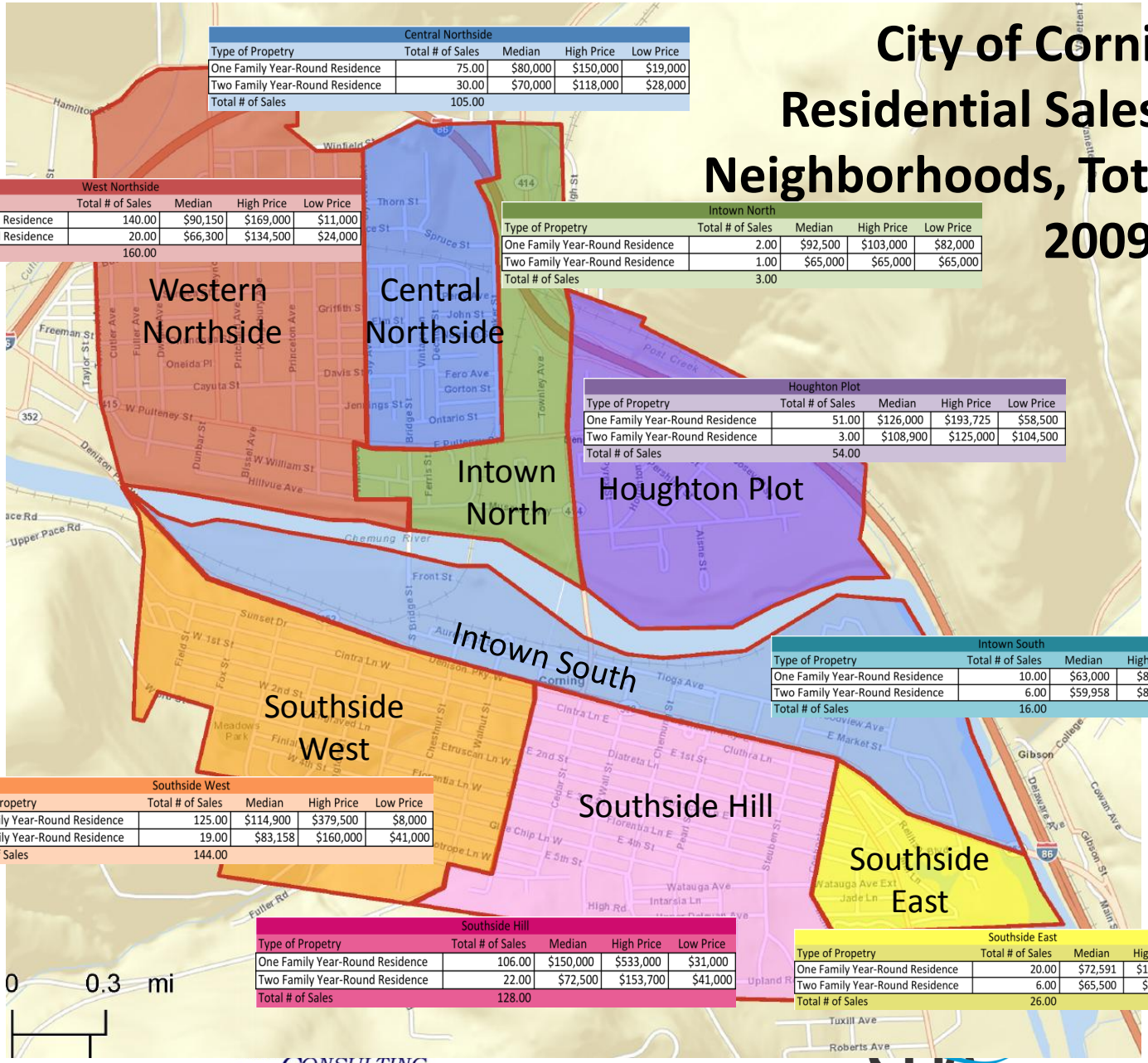
Central Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	751	100.0%	76	
Built 2005 or later	0	0.0%	0	
Built 2000 to 2004	0	0.0%	0	
Built 1990 to 1999	0	0.0%	0	
Built 1980 to 1989	12	1.6%	41	
Built 1970 to 1979	122	16.2%	32	
Built 1960 to 1969	45	6.0%	32	
Built 1950 to 1959	67	8.9%	46	
Built 1940 to 1949	16	2.1%	32	
Built 1939 or earlier	490	65.2%	81	
Median Year Structure Built	1,940		N/A	
OCCUPIED HOUSING UNITS BY YEAR INTO UNIT				
Total	624	100.0%	70	
Owner occupied				
Moved in 2005 or later	27	4.3%	18	
Moved in 2000 to 2004	54	8.7%	41	
Moved in 1990 to 1999	73	11.7%	48	
Moved in 1980 to 1989	28	4.5%	29	
Moved in 1970 to 1979	30	4.8%	18	
Moved in 1969 or earlier	69	11.1%	47	
Renter occupied				
Moved in 2005 or later	186	29.8%	69	
Moved in 2000 to 2004	106	17.0%	47	
Moved in 1990 to 1999	33	5.3%	22	
Moved in 1980 to 1989	14	2.2%	11	
Moved in 1970 to 1979	0	0.0%	0	
Moved in 1969 or earlier	4	0.6%	18	
Median Year Householder Moved Into Unit	2,002		N/A	
OCCUPIED HOUSING UNITS BY HOUSE				
Total	624	100.0%	70	
Utility gas	529	84.8%	71	
Bottled, tank, or LP gas	0	0.0%	0	
Electricity	30	4.8%	24	
Fuel oil, kerosene, etc.	32	5.1%	48	
Coal or coke	0	0.0%	0	
Wood	33	5.3%	44	
Solar energy	0	0.0%	0	
Other fuel	0	0.0%	0	
No fuel used	0	0.0%	0	

Central Northside

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY VEHICLES				
Total	624	100.0%	70	
Owner occupied				
No vehicle available	0	0.0%	0	
1 vehicle available	76	12.2%	28	
2 vehicles available	145	23.2%	65	
3 vehicles available	16	2.6%	13	
4 vehicles available	12	1.9%	12	
5 or more vehicles available	33	5.3%	44	
Renter occupied				
No vehicle available	35	5.6%	22	
1 vehicle available	232	37.2%	69	
2 vehicles available	65	10.4%	45	
3 vehicles available	7	1.1%	6	
4 vehicles available	0	0.0%	0	
5 or more vehicles available	4	0.6%	18	
Average Number of Vehicles Available	1.7		0.4	

City of Corning: Residential Sales by Neighborhoods, Totals, 2009-13



Central Northside

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	75.00	$80,000	$150,000	$19,000
Two Family Year-Round Residence	30.00	$70,000	$118,000	$28,000
Total # of Sales	105.00			

West Northside

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	140.00	$90,150	$169,000	$11,000
Two Family Year-Round Residence	20.00	$66,300	$134,500	$24,000
Total # of Sales	160.00			

Intown North

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	2.00	$92,500	$103,000	$82,000
Two Family Year-Round Residence	1.00	$65,000	$65,000	$65,000
Total # of Sales	3.00			

Houghton Plot

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	51.00	$126,000	$193,725	$58,500
Two Family Year-Round Residence	3.00	$108,900	$125,000	$104,500
Total # of Sales	54.00			

Intown South

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	10.00	$63,000	$80,000	$25,000
Two Family Year-Round Residence	6.00	$59,958	$80,995	$35,000
Total # of Sales	16.00			

Southside West

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	125.00	$114,900	$379,500	$8,000
Two Family Year-Round Residence	19.00	$83,158	$160,000	$41,000
Total # of Sales	144.00			

Southside Hill

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	106.00	$150,000	$533,000	$31,000
Two Family Year-Round Residence	22.00	$72,500	$153,700	$41,000
Total # of Sales	128.00			

Southside East

Type of Propetry	Total # of Sales	Median	High Price	Low Price
One Family Year-Round Residence	20.00	$72,591	$120,000	$20,000
Two Family Year-Round Residence	6.00	$65,500	$81,600	$56,000
Total # of Sales	26.00			

Bibliography

2007 List of Affordable Places to Live. (2007).*CNN Money Site* . Retrieved June 26, 2014, from http://money.cnn.com/galleries/2007/moneymag/0707/gallery.BPTL_most_affordable.moneymag/13.html

Affordable Housing Development. (2014.). *NHS of New Haven*. Retrieved June 26, 2014, from http://www.nhsofnewhaven.org/NHS/ahd

Brown, B. (2014, April 5). Bryan offering incentives to builders of middle-class homes. *The Eagle*.

Business & Professional People in the Public Interest. (2011) *How Can Municipalities Confront the Vacant Property Challenge?*

cbzLLC. (2008). T*he Neighborhoods of Geneva, NY: A Report on Strategic Investments in Community Health and Strong Markets.* Geneva,NY

Cecadero, C., Carrese, L., DeVuyst, M., & England, C. (2012) *A Study of Substandard Housing in Geneva.* Catholic Charities.

City of Corning. *City of Corning Revolving Loan Fund: Summary*. Corning NY: Steve Dennis.

City of Corning.(2013). Real Property Reassessment Project 2014.[Press Release]. Retrieved from http://www.cityofcorning.com/

City of DesMoines Community Development. (2009). Residential Tax Abatement FAQ. Retrieved from https://www.dmgov.org/Departments/CommunityDevelopment/PDF/TaxAbatementFAQsheet.pdf

City of Holyoke Planning Department. (2013).Center City Housing Incentive Program (CCHIP). Retrieved, from http://www.holyoke.org/cchip/

City of San Antonio. (2012). Center City Housing Incentive Policy. San Antonio, TX.

Commonwealth of Massachusetts Executive Office of Housing and Economic Development.(2014). Housing Development Incentive Program (HDIP). (M.G.L., Chapter 40V). Boston, MA.

Cornell University Program on Applied Demographics. (2011). *Population Projections.* Ithaca, NY.

Dean, W.C. (2013). *Master Planning: Bath, NY : Engaging students to help create sustainable communities.* Bath, NY: Urban Design Studio.

Denton, N., Friedman, S., & D'Anna, N. (2010). Metropolitan and Micropolitan New York State: Population Change and Race-Ethnic Diversity 2000-2010. *How the Other Third Lives: A Focus on Upstate New York*. Retrieved June 26, 2014, from http://mumford.albany.edu/mumford/UpstateProject/ geography.html

ESRI Business Analyst. (2014). *ACS Housing Summary (Central Northside, Western Northside, Intown North, Houghton Plot, Intown South, Southside Hill, Southside West, Southside East).* Redlands, CA: Environmental Systems Research Institute.

Home Ownership Center Programs. (2014). *Champlain Housing Trust: Home Ownership Center*. Retrieved June 26, 2014, from http://www.getahome.org/programs

Lane, M. (2014, May 24). Kingsport BMA Approves First High-End Housing Incentive. *Times News*.

The Market Street Restoration Project. (2014). *Cornings Gaffer District Site*. Retrieved June 26, 2014, from http://www.gafferdistrict.com/market-street-restoration.html

Neighborhood Loans. (n.d.).*Providence Revolving Fund* . Retrieved , from http://www.revolvingfund.org/neighborhoodloans.php

New York State Department of Labor. (2011).*Significant Industries: Southern Tier 2011.* Albany, NY. Bureau of Labor Market Information: Division of Research and Statistics.

New York State Department of Labor. (2014). *Employment Prospects to 2020.* Albany, NY. Division of Research and Statistics.

New York State Department of Labor. (2014). *Occupational Employment Statistics: Southern Tier Region*. Albany, NY. Division of Research and Statistics.

New York State Department of State. (2011). Guide to Planning and Zoning Laws of New York State.

Albany, NY. James A. Coon Local Government Technical Series.

New York State Department of Taxation and Finance. (2013). City of Corning Municipal Summary. Retrieved from http://orpts.tax.ny.gov/cfapps/MuniPro/muni_theme /muni/ExecSum.cfm?swis=460300

New York State Division of Housing and Community Renewal. (2009). *Statewide Affordable Housing Needs Study:Southern Tier Regional Report.* Albany, NY: Office of Policy Research and Development.

New York State Office of Real Property Services. (2014). *Real Estate Sales Data.* Albany, NY.

Payne, S. (2013). *2013-2015 Housing Study: Economic Factors Impacting the Supply and Demand of Housing within a 25-mile Radius of Corning, New York.* Corning, NY. Three Rivers Development Corporation.

Payne, S. (2013). *Glenn H. Curtiss Memorial Development Project: Market Study.* Corning, NY.

Pelone, M. (2002). *Analysis of the Elimira-Corning, New York Housing Market.* U.S. Department of Housing and Urban Development.

Perham, M. (2012, July 15). Arbor plans move to Corning. *The Steuben Courier Advocate*.

Perham, M. (2012, August 23). Law could aid Hornell, Corning development. *The Leader*, pp. A1,A8.

Perham, M. (2013, January 6). Wilkins: Federal Funds Used for Housing.*The Steuben Courier Advocate*.

Post, J. (2013, October 1). Previous budget cuts hurt housing program.*The Steuben Courier Advocate*.

Programs: Steuben County. (2014).*Community Progress Inc. Site* . Retrieved , from http://www.communityprogressinc.com/index.php?page=steuben-county

Programs and Services. (n.d.).*NeighborWorks Rochester* . Retrieved , from http://www.nwrochester.org/programs-services/

Program Guidelines. (2012). *New York State Homes & Community Renewal*.Retrieved June 26, 2014, from http://www.nyshcr.org/Programs/NYS-CDBG/ProgramGuidelines.htm

Remodel New York Program. (2010, January 1). *New York State Homes & Community Renewal*. Retrieved June 26, 2014, from http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/RemodelNewYorkProgram.htm.

Renovated Homes for Sale. (2011). *Arbor Housing and Development Site.* Retrieved June 26, 2014, from http://arbordevelopment.org/

River Street Planning and Development. (2002). *Corning Master Plan.* Corning, NY.

Rossi-Hansberg E, Sarte P, and Owens R (2010) Housing externalities Journal of Political Economy 118(3): 829–858.

Southern Tier -Regional Economic Development Councils. (2014). *NY Works Regional Economic Development Councils*. Retrieved June 26, 2014, from http://regionalcouncils.ny.gov/content/southern-tier

Southern Tier Central Regional Planning and Development Board. (2012). *Human Services Needs Asssessment: Schuyler, Steuben, and Chemung Counties, NY.* Corning, NY.

Southern Tier Central Regional Planning and Development Board. (2012). *Central Economic Development Study.*

Southern Tier Economic Development Corporation. (2014). *Guidelines: Southern Tier Community Revitalization Program.*

Southern Tier Economic Growth. (2012). *2012 Annual Report.* Elmira, NY.

Toolbase Resources. (2001). *Toolbase*. Retrieved , from http://toolbase.org/about.aspx

U.S. Census Bureau. (2000). *Corning city, Steuben County, New York Profile of General Population and Housing Characteristics*. Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2010). *Average Household Size of Occupied Housing Units by Tenure – Universe: Occupied HousingUnits- Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2010).*Geography – Corning city, Steuben County, New York Profile of General Population and Housing Characteristics*. Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2011).*Physical Housing Characteristics for Occupied Housing Units:Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012). *Industry by Occupation for the Civilian Employed Population: Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012). *Occupation by Sex and Median Earnings in the Past 12 Months (in 2012 inflation-adjusted dollars) for the Civilian Employed Population: Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012). *Race of Householder: Occupied Housing Units- Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012). *Selected Social Characteristics in the United States: Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012). *Tenure – Universe: Occupied Housing Units- Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012). *Vacancy Status – Universe: Vacant Housing Units- Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012).*Demographic and Housing Estimates: Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012).*Selected Housing Characteristics: Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2012).*Tenure by Age of Householder – Universe : Occupied HousingUnits- Five Year Data (Batavia, Canandaigua, Corning, Geneva, Painted Post, Horseheads).* Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau. (2013).*Building Permits*. Retrieved from http://www.census.gov/acs/www/

U.S. Census Bureau.(2000). *Demographic Info: Corning, NY.* Retrieved from http://www.census.gov/acs/www/

U.S Department of Housing and Urban Development, Center for Urban Policy Research.(2006). Best Practices for Effecting the Rehabilitation of Affordable Housing: Strategy Guide. Retrieved from http://www.huduser.org/portal/publications/pdf/BarriersVol1_part2.pdf

U.S Department of Housing and Urban Development, Policy Development and Research. (2002). Analysis of the Elmira-Corning, NY Housing Market as of October 1, 2002.

Varady, D., & Raffel, J. (1995). The Important of Attracting Middle Class Homeowners to Cities. *Selling Cities: Attracting Homebuyers Through Schools and Housing Programs* . Albany, NY: SUNY Press.