

STEUBEN COUNTY HOUSING PROFILE

A. Introduction

Steuben County is located in the southern tier region of New York. The county has a total land area of approximately 1,390 square miles. It is bordered by Schuyler and Chemung Counties to the east, Allegany County to the West, Livingston, Ontario, and Yates Counties to the north and Pennsylvania to the south.

The following housing profile is organized so that the county can prioritize housing needs and have a well-founded basis on which to develop and implement comprehensive housing policies that benefit the safety, health, and wellbeing of the people that call Steuben County home. The following areas are addressed in this document:

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate income households.
2. A projection of the County's housing stock, including the probable future construction of housing for the next ten years.
3. An analysis of the County's demographic characteristics, including but not limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the County;

B. Inventory of Housing Stock

Age of Housing Stock

The age of a community's housing stock is considered a means of determining its overall condition and identifying housing units in need of rehabilitation, especially those units constructed 50 or more years ago. Steuben County's housing stock was mostly constructed prior to 1960 and construction rates have mostly declined afterwards. This decline is most likely due to a leveling off in the total population of the county. The time period prior to 1939 saw the largest amount of units built at 17,943 or over 36% of the total housing units. Over 70% of the County's housing stock was built before 1970. This only leaves approximately 30% of Steuben County's housing stock that is less than 45 years old. Given the age of its housing stock, many homes may not be in favorable condition, and in need of repairs and upgrades.

Table 1		
Age of Housing Stock		
Time of Construction	Number of Units	Percent of Units
Built 2014 or later	20	0.00%
Built 2010 to 2013	302	0.60%
Built 2000 to 2009	3,560	7.30%
Built 1990 to 1999	4,725	9.70%
Built 1980 to 1989	5,407	11.10%
Built 1970 to 1979	6,540	13.40%
Built 1960 to 1969	3,808	7.80%
Built 1950 to 1959	4,049	8.30%
Built 1940 to 1949	2,981	6.10%
Built 1939 or earlier	17,457	35.70%
Total	48,849	100.00%

Condition of Housing Stock

In addition to age, other factors are taken into consideration to determine the quality and condition of a municipality's housing stock and whether units are substandard. 2014 ACS data is used to estimate the number of substandard housing units in Steuben County using the following factors.

- Persons per room as an index of overcrowding. If 1.01 or more persons occupy one room than the unit is considered substandard.
- The adequacy of plumbing facilities is used to determine if a unit is substandard. Inadequate plumbing facilities are indicated by either a lack of exclusive use of plumbing facilities or incomplete plumbing facilities.
- The adequacy of kitchen facilities is also used to determine the quality of a unit and determine if it is substandard. Inadequate kitchen facilities are marked by shared use of a kitchen or the lack of a sink with piped water, a stove, or a refrigerator.

Using the above indicators, the table below shows the number of substandard occupied housing units in Steuben County.

Table 2		
Housing Characteristics		
	Total	Percentage
Number of Persons per Room		
1.01 or more	641	1.0%
Plumbing Facilities		
Occupied Units with Complete Plumbing Facilities	40,702	99.1%
Units Lacking Complete Plumbing Facilities	356	0.90%
Kitchen Equipment		
Occupied Units with Complete Kitchen Facilities	40,623	99.0%

Lacking Complete Kitchen Facilities	435	1.0%
TOTAL	41,058	100%

As indicated in the table above, Steuben County has a total of 641 deficient units by overcrowding. 356 occupied housing units lack complete plumbing facilities and 435 units lack an adequate kitchen. In order to estimate the number of deficient units that are occupied by low or moderate income households, a ratio of 0.727 as determined by the American Community Survey Public Use Microdata Sample (PUMS), is applied to the total number of deficient units. This ratio, when applied to the number of deficient homes lacking complete plumbing and kitchen facilities throughout Steuben County yields a total of 258 and 316 units respectively.

Purchase or Rental Value of Housing Stock

According to 2015 ACS 5-year estimates, the median value of housing sales in Steuben County was \$91,000 dropping by an average of around \$7,000 from 2014 values. A majority of the owner-occupied housing stock was valued between \$50,000 and \$99,999. A total of 11,178 occupied units were paying rent with 1,124 not paying any rent. A majority of units paid \$500 and \$999 for rent each month. There is a clear deficiency of housing stock valued over \$200,000 throughout Steuben County as nearly 87% of all occupied units were valued at or below \$199,999. The following tables describe value of owner-occupied and renter-occupied units in the County according to 2015 ACS data.

Table 3		
Value of Owner-Occupied Units		
Value (\$)	Units	Percentage
Less than 50,000	4,961	17.30%
50,000-99,999	11,294	39.30%
100,000-149,999	5,524	19.20%
150,000-199,999	3,102	10.80%
200,000-299,999	2,200	7.70%
300,000-499,999	1,137	4.00%
500,000-999,999	369	1.30%
1,000,000 or more	169	0.60%
Total	28,756	100.0%

Table 4	
Cost of Rent in Steuben County	
Contract Rent Specified	Units
Less than \$499	2,645
\$500-\$999	6,900
\$1,000-\$1,499	1,438
\$1,500 or more	195
Total	11,178

Occupancy Characteristics and Types of Housing Units

According to the 2015 ACS 5-year estimates, Steuben County had 41,058 occupied housing units, with 70.1% being owner-occupied and 29.9% being renter-occupied. There were 7,791 vacant units of the total 48,849 housing units in Steuben County.

As depicted in Table 5, 66.4 percent of the housing stock consists of single-family detached housing and another 15.0% is made up of mobile homes. The balance of housing within the County is displayed in the table below.

Table 5 Housing Units		
Units in Structure	Number	Percent of Total Units
1-Unit Detached	32,415	66.40%
1-Unit Attached	638	1.30%
2 Units	3,417	7.00%
3 or 4 Units	1,777	3.60%
5 to 9 Units	1,499	3.10%
10 to 19 Units	627	1.30%
20 Units or more	1,157	2.40%
Mobile Home	7,307	15.00%
Other	12	0.00%
Total	48,849	100.0%

Units Affordable to Low and Moderate Income Households

Very Low-income households are defined as those households earning less than or equal to 50 percent of a regional median income. Low-income households earn more than 50 percent of regional median income, but less than 80 percent of regional median income.

In addition, NYSHCR (New York State Housing and Community Renewal) has developed a sliding scale for income limits, which defines low- and moderate-income limits based on household size. HCR has determined separate incomes for one to eight person households.

Similarly, housing units are to be priced to be affordable to households who could reasonably be expected to live within the housing units. For example, the current HCR regulations require that an efficiency unit be affordable to a household of one, as shown below within Table 6, 2015 NYSHCR Income Limits for Steuben County.

Table 6: 2015 Income Eligibility for Steuben County					
	1 Person	2 Person	3 Person	4 Person	5 Person
Extremely Low Income	\$12,600	\$15,930	\$20,090	\$24,250	28,410
Very Low Income	\$21,000	\$24,000	\$27,000	\$29,950	\$32,350
Low Income	\$33,550	\$38,350	\$43,150	\$47,900	\$51,750

To be affordable, a household should not be paying more than 28 percent of its gross income on principal, interest, taxes and insurance, subsequent to a minimum down payment of 5 percent. A rental unit is affordable if the household is paying no more than 30 percent of its income on rent and utilities. The following tables display how many owners and renters are paying more than 30% of gross income on mortgages or rent.

Table 7		
Monthly Owner Cost as a Percentage of Household Income in 2015		
Percentage of Income	Number	Percent of Total
Less than 20.0%	7,176	48.70%
20% to 24.9%	2,326	15.80%
25% to 29.9%	1,533	10.40%
30% to 34.9%	944	6.40%
35% or more	2,747	18.70%
TOTAL	14,726	100.00%

*35 units not computed

Table 8		
Gross Rent as a Percentage of Household Income in 2015		
Percentage of Income	Number	Percent of Total
Less than 15%	2,082	18.80%
15% to 19.9%	1,661	15.00%
20% to 24.9%	1,362	12.30%
25% to 29.9%	1,404	12.70%
30% to 34.9%	789	7.10%
35% or more	3,777	34.10%
TOTAL	11,075	100.00%

*1,227 units not computed

D. Municipality's Demographic Characteristics

As depicted in Table 9 below, the population of Steuben County grew slightly from 1940 to 1970, with its greatest percent change of 7.7 percent occurring during the time period between 1950 and 1960. The U.S. Census data demonstrates that the County's population for the year 2010 was 98,990 which is a 0.3% increase from 2000 population levels. Population density is a measure of the number of people residing within a given land area. As the table shows, Steuben County is very low density given the amount of land area the County occupies.

Table 9			
Steuben County Population Characteristics 1930-2014 (Estimated)			
Year	Population	Percent Change	<i>Population Density*</i>
1930	82,671	-	58.9
1940	84,927	2.70%	60.5
1950	91,439	7.70%	65.1
1960	97,691	6.80%	69.6
1970	99,546	1.90%	70.9
1980	99,217	-0.3%	70.7
1990	99,088	-0.1%	70.6
2000	98,726	-0.4%	70.3
2010	98,990	0.30%	70.5
Est. 2014	98,394	-0.6%	70.1
*Population Density displayed as residents per square mile Source: U.S. Census Bureau			

Table 10 illustrates the age cohort breakdown of the County. The residents of the County have an older median age (41.8) than that of the State (38.1). A breakdown of population by age for the County is provided below:

Table 10		
Population Comparison by Age		
Age	Steuben County	Percent
Under 5	5,664	5.70%
5 to 19	19,322	19.50%
20 to 34	16,652	16.90%
35 to 54	26,747	27.10%
55 to 64	14,087	14.20%
Over 65	16,445	16.60%
Total	100.00%	100.00%
Median Age	41.8	-

As illustrated in Table 11 below, according to the 2014 ACS the median household income in Steuben County was \$47,280. This is significantly less than median income for New York State, which was \$58,687. A distribution of households by income for Steuben County is presented in Table 10, below.

Table 11		
Households by Income in 2015		
Income (\$)	Total	Percent
Less than \$10,000	3,016	7.30%
\$10,000-\$14,999	2,659	6.50%
\$15,000-\$24,999	4,707	11.50%

\$25,000-\$34,999	4,924	12.00%
\$35,000-\$49,999	6,222	15.20%
\$50,000-\$74,999	8,094	19.70%
\$75,000-\$99,999	4,992	12.20%
\$100,000-\$149,999	4,439	10.80%
\$150,000-\$199,999	1,123	2.70%
\$200,000 or more	882	2.10%
Median Household Income	\$47,280	-

E. Employment Characteristics

The 2014 ACS reports on the work activity of all residents age 16 years and older. A total of 43,199 residents were 16 years or older and employed. As indicated in Table 12, only 6.7 percent of workers are self-employed and the majority of workers (76.4%) work within the private sector.

Table 12		
Classification of Workers		
Class	Steuben County	Percentage of Workers
Private Wage and Salary	33,005	76.40%
Government Workers	7,198	16.70%
Self Employed	2,883	6.70%
Unpaid Family Workers	113	0.30%
TOTAL	43,199	100.00%

An analysis of the employees (over the age of 16) by economic sector indicates that Steuben County workers were involved in a broad array of economic sectors. As depicted in Table 13 below, the highest concentration of workers at 25.7 percent of the total workforce was in educational, health, and social services, which was followed by manufacturing at 18.1 percent and retail trade at 11.6 percent of the work force as well.

Table 13		
Workforce by Sector		
Sector	Employees	Percentage of Workforce
Agriculture, Forestry, Fisheries & Mining	1,612	3.70%
Construction	2,982	6.90%
Manufacturing	7,839	18.10%
Wholesale Trade	615	1.40%
Retail Trade	4,994	11.60%
Transportation, Warehousing and Utilities	1,696	3.90%
Information	577	1.30%

Finance, Insurance & Real Estate	1,349	3.10%
Professional, Scientific, Management, Administrative, and Waste Management Services	3,117	7.20%
Educational, Health and Social Services	11,089	25.70%
Arts, Entertainment, Recreation, Accommodation and Food Services	3,627	8.40%
Other Services	1,875	4.30%
Public Administration	1,827	4.20%

Table 14 illustrates the workforce occupation characteristics in Steuben County compared with that of New York State. The occupation characteristics of the County's residents compare closely with that of workers throughout the state with some exceptions. The County maintained a much higher percentage in manufacturing and agriculture, forestry, fisheries and mining than that at the State. Steuben County, however, had a lower percentage of jobs in several industries including Finance, Insurance, and Real Estate as well as Professional, Scientific, Management, Administrative, and Waste Management Services. Both the County and State Occupation Characteristics are summarized in table 14 below.

Table 14 Occupation Characteristics		
Sector	Steuben County (Percentage)	New York State (Percentage)
Agriculture, Forestry, Fisheries & Mining	3.70%	0.60%
Construction	6.90%	5.60%
Manufacturing	18.10%	6.50%
Wholesale Trade	1.40%	2.50%
Retail Trade	11.60%	10.80%
Transportation, Warehousing and Utilities	3.90%	5.10%
Information	1.30%	2.90%
Finance, Insurance & Real Estate	3.10%	8.00%
Professional, Scientific, Management, Administrative, and Waste Management Services	7.20%	11.40%
Educational, Health and Social Services	25.70%	27.50%

Arts, Entertainment, Recreation, Accommodation and Food Services	8.40%	9.50%
Other Services	4.30%	5.00%
Public Administration	4.20%	4.60%

In order to understand what implications this employment data has for the County and regional as well as understand what the employment trends are for Steuben County, the New York State Department of Labor (NYSDOL) has prepared regional projections, which analyze the expected increase or decrease in a particular employment sector by the year 2022. This data has been summarized in Table 15, below.

Table 15 Southern Tier Projected Employment				
Industry	2012 Estimated Employment	2022 Projected Employment	Numeric Change	Outlook
Total Self Employed and Unpaid Family Workers, All Jobs	17,690	18,050	360	Growing
Agriculture, Forestry, Fishing and Hunting	1,920	2,070	150	Growing
Mining	1,180	1,120	-60	Declining
Utilities	1,260	1,180	-80	Declining
Construction	8,570	9,740	1,170	Growing
Manufacturing	35,630	35,030	-600	Declining
Wholesale Trade	7,580	7,800	220	Growing
Retail Trade	31,350	31,730	380	Growing
Transportation and Warehousing	5,750	6,230	480	Growing
Information	3,800	3,480	-320	Declining
Finance and Insurance	10,130	9,920	-210	Declining
Professional and Business Services	21,160	24,110	2,950	Growing
Educational Services	55,770	59,100	3,330	Growing
Health Care and Social Assistance	39,390	44,970	5,580	Growing
Arts, Entertainment, and Recreation	2,810	3,080	270	Growing
Accommodation and Food Services	20,340	22,770	2,430	Growing
Other Services (except Government)	12,260	14,120	1,860	Growing
Government	28,790	27,760	-1,030	Declining
Total (All Industries)	305,380	323,280	16,760	Growing

Source: New York State Department of Labor, Division of Research and Statistics - Long-Term Industry Employment Projections, 2012-2022

As indicated above in Table 15, it is projected that in 2022 employment will increase in the majority of occupations and overall the economy will grow by 16,760 jobs. Health care and social assistance along with educational services are expected to realize the largest growth during the 2012-2022 time period.

F. Conclusion

Steuben County is and will remain a county with a rural, agricultural nature. Nearly three times more persons over the age of 16 in Steuben County reported working in the agricultural or manufacturing industry than the New York State average. The median household income however, is nearly \$10,000 less than the state average, most likely due to the largely blue collar work force. Home value is also reflective of this fact. 87 percent of occupied housing units in Steuben County are valued below \$200,000. This creates a gap for higher wage earners in the county looking for higher end housing; however home values and household income more or less mirror one another throughout the County.

Housing condition is lacking due to the age of housing stock throughout the County. One in three occupied units were built before 1939 and according to ACS 2014 data nearly 1,000 units have substandard kitchen or plumbing facilities. Furthermore, 3,849 homes owners and 4,574 renters contribute 30 percent or more of their gross monthly income to housing costs, which according to New York State Housing and Community Renewal standards is deemed unaffordable.

Steuben County is a region that caters to the middle class. However, with a steady population and fairly diverse workforce, there appears to be a lack of housing options for very low and extremely low income households as well as high income households. It would be in the best interest of the county and local governments to invest in the development of affordable housing options for these low income families while also planning for increased growth within the county from outside industries creating a larger population of higher wage earners that expect higher quality housing options. This report merely looked at data provided by the US Census Bureau through the 2014 American Community Survey as well as selected data from various State Government Agencies. More research should be done on the current housing situation in Steuben County and how it affects households on either end of the income spectrum.

G. Sources

US Census Bureau American Community Survey, 2015 -
<http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>

New York State Department of Labor, Division of Research and Statistics - Long-Term Industry Employment Projections, 2012-2022
<https://www.labor.ny.gov/stats/lproj.shtm>