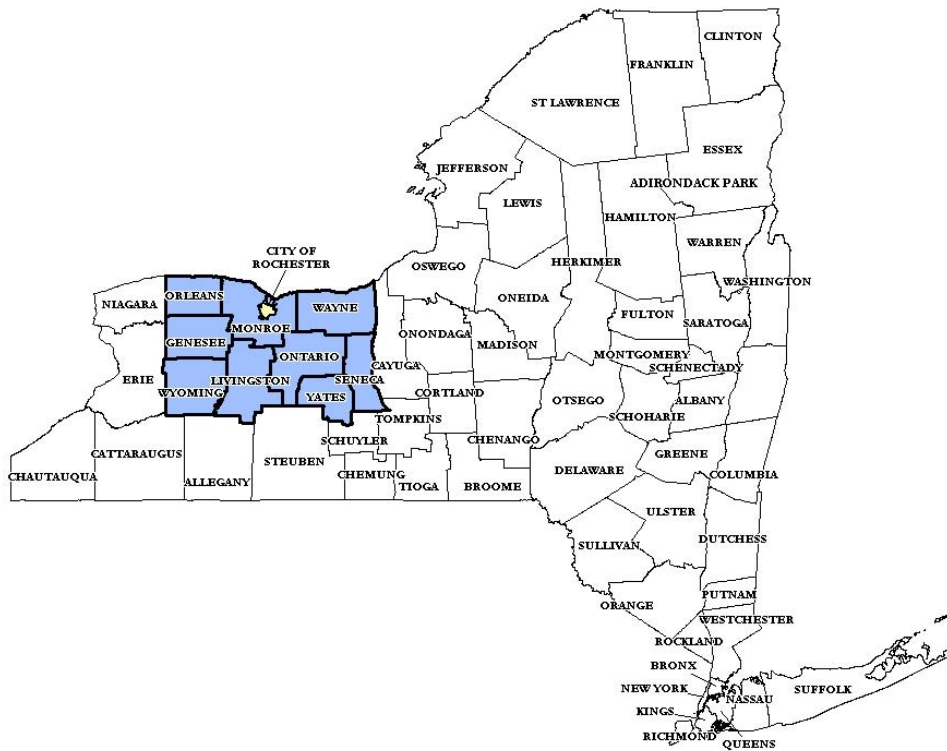


**New York State Division of Housing and Community Renewal
Statewide Affordable Housing Needs Study**

FINGER LAKES REGIONAL REPORT

**Prepared by the Office of Policy Research and Development
May 2008**



Introduction

This report describes the affordable housing issues and needs of the nine counties that comprise the Finger Lakes Region: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, and Yates (the Region).

During the months of February and March 2008, information about the affordable housing needs of the Region was obtained through a series of focus group meetings held by the Division with local officials and housing experts. The information contained in this report is a distillation of the comments, observations and opinions of the participants that attended these focus group meetings. In addition, a number of site visits were conducted throughout the Region.

This report contains U. S. Census and American Community Survey data intended to identify demographic and housing related changes within and between the nine counties from 1990 to 2006 (see accompanying tables). However, six of the nine counties in the Region lack the population density necessary to obtain 2006 American Community Survey results. Data for these six counties was confined to the 1990 and 2000 U. S. Census.

Regional Overview

The Region is located in the west-central portion of the State. It is bordered by Lake Ontario to the north, the Southern Tier Region to the south, the Central New York Region to the east and the Western New York Region to the west.

The Finger Lakes are made up of eleven lakes, including Otisco, Owasco, Skaneateles, Canadice, Canandaigua, Cayuga, Conesus, Hemlock, Honeoye, Keuka and Seneca. The Region is a major tourist destination and home to over 100 wineries, most of which are located around Canandaigua, Keuka and Seneca Lakes. The area is the State's largest wine producing region and second in the nation to California's Napa Valley.

A portion of the western section of the Region is referred to as the Genesee Valley and rests along the Genesee River. Livingston County is home to Letchworth State Park, often considered the "Grand Canyon of the East." The Park is nearly 20 miles long, covers over 14,000 acres and contains three large waterfalls. Adjacent to Letchworth State Park is the Mount Morris Dam. Built between 1948 and 1952, it is the largest dam east of the Mississippi River.

The Region's primary population center is the City of Rochester located in Monroe County. The City is the subject of this Report's Regional Highlight. The Region's population grew by less than five percent between 1990 and 2000 to reach 1,199,600. During that decade, the median household income increased from \$33,600 to \$43,600 and the median home value grew from \$81,000 to \$93,000. In 2000, over ten percent of individuals in the Region lived below the poverty level; in 1990 that figure was slightly over nine percent.

According to meeting participants, the eastern counties of Ontario, Seneca, Wayne and Yates do not have emergency shelters to meet the housing need of their growing homeless population. Attendees in the western counties, including Genesee, Livingston, Orleans and Wyoming, noted the lack of housing options that will accommodate families that require three or more bedrooms. Wayne County has the largest population of migrant farm workers in the State and struggles to provide housing and related services for the workers and their families. Monroe County must balance addressing the housing needs of the suburban and urban populations.

Participants agree that the Region needs more affordable housing options for existing residents with low to moderate incomes. They believe that opportunities for developers are often limited as they must deal with NIMBY issues from local municipalities and community members.

Participants expressed a desire for a statewide housing policy to set a tone and educate the public about the need for affordable housing. According to meeting participants, opposition to rental housing projects is strong even in very low- income communities and single family housing is preferred. It was noted by several participants in the western counties that certain communities have created exclusionary zoning ordinances through various planning and zoning initiatives.

Some attendees shared a perception that an inordinately small segment of the Region's population makes decisions about the location and type of housing that is developed, while others stated that there is resistance on the part of some local governments to the development of affordable housing.

Participants spoke of the distinctions and differences found between the counties of the Region stating "each county has its own personality". Within the counties themselves there are significant differences in demographic characteristics, land use patterns, and economic opportunities. Despite this claim, there was an acceptance by the participants of the interdependence of the counties and they expressed a need for both county-wide and regional plans that combine housing with economic development. With the exception of Monroe County and the City of Rochester, the Region does not offer incentives for inclusionary zoning, local comprehensive plans or regional plans.

Regional Affordable Housing and Community Development Issues

Housing Quality and Stock

Good quality housing is needed across the Region, as a sizable portion of the Region's housing stock is aged and plagued with asbestos, lead, and mold. A proportion of the housing stock is functionally obsolete as well, lacking energy efficient systems or materials, appropriate design, or even basic livability or visitability features for a diverse population. Participants stated that many homes are in disrepair and have seen significant disinvestment. In Orleans County, single family homes built in the 19th Century that have been converted to multifamily residences have seen more deterioration than those

that were not. The increased density and transiency of tenants has led to the worsening conditions of these older structures.

A number of participants believe that preserving and rehabilitating the existing housing stock is more appropriate than building new, considering the large amount of housing that is currently available. Barriers to new development, such as lack of developable land and in place infrastructure also make preservation a preferred option in certain cases. Some participants expressed concern that preservation may not meet the housing needs of senior and family populations. However, other participants believe that the older housing stock could provide first-time homeownership opportunities for individuals and families of varied income levels.

Attendees addressed the need to preserve the aging USDA Rural Housing Services 515 projects (515s) in Livingston County. Participants opined that many 515s exhibit minimum quality standards which when in an aged state could have a dissuasive effect upon future affordable housing development. They urged government action to preserve 515 projects fearing these tenants could become homeless and/or placed in shelters.

Participants stated many mobile homes (manufactured homes) are located in manufactured home parks in towns and villages while manufactured homes in rural areas tend to be located on scattered sites. Scattered mobile units are of particular concern in several of the counties where residents own the land and the dilapidated unit but cannot afford a replacement unit. These units are often served by substandard on-site wells and septic systems. One participant cited that municipalities are concerned about the existence of manufactured homes because they believe that residents require substantial public services yet make less than proportionate contribution to tax revenues. It was noted that, with the exception of those parks along the Thruway and Keuka Lake, most homes are in bad condition. These homes do not appreciate in value and deteriorate at a rapid rate if not properly maintained.

In addition, participants questioned the practice of allowing park owners to offer rent-to-own agreements for manufactured homes that are in poor condition. In this situation, park owners are not responsible for the maintenance and upkeep of the home and when tenants are not financially capable of making needed repairs, the home deteriorates further. Often tenants are evicted, losing all financial resources associated with the agreement.

Participants in the western counties of the Region cited a need for affordable rental housing with three or more bedrooms to accommodate larger families, however, it was expressed that municipalities tend to be resistant to the development of complexes with large-family units. According to a participant, the 2000 U.S. Census showed only 20 percent of Orleans County's housing stock was comprised of dwelling units with more than three bedrooms. Another participant stated there is a single 24 unit affordable rental housing project with three bedrooms in all of Wyoming County.

Affordability

Housing affordability in the Region is impacted by factors such as the lack of living wage jobs, high home heating costs, increasing property taxes, rising median sales prices around lakes and concentrated poverty in the Region's metropolitan area.

Participants felt that relatively low wages are affecting the affordability of housing for a segment of the Region's population, impacting rental affordability as well as homeownership opportunities. Compared to eastern regions of the State, the median value of single family homes is quite modest, at \$92,700, yet homeownership is not attainable for individuals and families with low incomes.

High utility costs are adversely affecting affordability for renters and owners alike in the Region. Despite the existence of financial assistance through the federally funded Weatherization and Home Energy Assistance Programs, high heating costs are synonymous with the Region's harsh winters and long heating seasons. The Region's wait list for the Division's Weatherization Assistance Program is more than 2,200 with a corresponding average wait time of more than two years.

Participants stated that affordable rental units in good quality and in safe neighborhoods are in high demand in the Region. A tight rental market in Monroe County (outside the City of Rochester), with an approximate 95 percent occupancy rate, has led to a rise in rents. Participants stated that Section 8 wait lists are long, between one to five years, and the County is in need of more vouchers to accommodate the high demand. Other counties within the Region also have long wait lists. Excluding Monroe County, which administers its own Section 8 Program, the Region's Section 8 Housing Choice Voucher wait list has over 2,200 names on it. Almost half of the names on the wait list are applicants in Ontario and Wayne Counties. Additional rental subsidy is widely regarded as being a need in the Region, particularly among the lower income households.

While most participants agreed on the need for affordable rental units, others stressed the importance of services in low- income rental housing. The agreements covering affordable housing forged with service providers are "soft" and do not fully address the needs of the populations being housed. A well conceived project which can deteriorate in the absence of adequate services can have a negative effect upon communities' willingness to engage in and support affordable housing development.

The availability of affordable rental housing for very low- to moderate- income households is compromised by a household's credit and criminal histories. Landlords will remove existing tenants or refuse to rent to new tenants who have bad credit histories. Public housing authorities cannot permit individuals with certain criminal records into their properties, which often leaves the most economically challenged homeless.

The presence of the Finger Lakes is a major attraction for the Region and exerts upward pressure on the median sales prices of homes in some areas. Home price escalation is occurring along Canandaigua and Seneca Lakes. Participants reported that home values

approaching and in excess of \$750,000 are not unusual near the eastern side of Seneca Lake. Once the lake amenity is removed from the equation, home values of \$30,000 are not uncommon.

Participants stated that foreclosures in the Region have historically been the result of illness, loss of employment, subsequent loan activity, tax increases and/or change in family structure. However, most meeting participants believe the current foreclosure situation is attributable to sub-prime lending, interest only and adjustable rate mortgages. Meeting participants believe the foreclosure problem has led to high vacancy rates for single family homes in some areas and has put a strain on social service and housing organizations which provide services to those affected by the crisis.

Attendees reported that numerous programs have been created at the local level to address the foreclosure issue. However, they believe more funding is needed, particularly at the state level, to aid in foreclosure prevention with pre- and post-purchase counseling.

Special Needs/Supportive Housing

Participants from a number of counties cited the lack of housing for the homeless population as the primary housing need in their County. It was reported there are no homeless assistance spaces or homeless services in Yates County where half of the homeless families are working but still homeless. Some attendees felt this problem has existed for years, yet it is hard to determine the exact number of homeless, because organizations only account for those that seek assistance. The “invisible” homeless, which include those who are doubling up in homes with family and friends, are overlooked by standard estimates of homelessness. Wayne County is the only county in the Region (outside of Monroe) which has an emergency shelter. However, Livingston County has two emergency shelter units and one six-unit transitional homeless building for families.

Municipalities are very concerned about creating incentives through facilities and/or programs which might draw homeless populations to their communities. An attendee asserted there must be a coordinated effort in the Region to define the need for housing that assists the homeless. Another participant stated there has been no substantial investment in shelter beds or transitional housing in the Region for years.

Attendees stated the downsizing at major Regional employers, such as Kodak and Xerox, has changed the face of homelessness. Even those with a higher educational background can sometimes find themselves homeless. Area residents who face homelessness often move to large urban centers such as Rochester, Syracuse or Buffalo, or Ontario County in the eastern section of the Region to secure services.

The number of single room occupancy (SRO) units in Livingston County is shrinking. A participant stated such housing should be developed. It was also stated there is a lack of transitional housing for ex-offenders upon their release from incarceration.

There is a perception that much of the low- income housing in the Region is burdened by tenants with alcohol and drug abuse problems, which severely impacts dependant children. Attendees cited a lack of supportive services for such populations.

Serving the disabled community was also discussed. An opinion was given that housing which serves those with disabilities should be located close to towns and villages where public transportation is available. Participants from Monroe County stated that those with disabilities in need of affordable housing are difficult to serve since the incomes of these tenants tend to be very low and the financing and rent-up of projects for this population is complex.

Senior housing is also an issue across the Region. It was stated that a majority of elderly renters are very low income throughout the Region and would require rental subsidy to live in most newly created housing. Monroe County, like much of the Region, has an aging population. Between 1990 and 2000 the number of residents age 80 and over increased by 25 percent. Meeting participants noted that although the senior population has declined in the City of Rochester, it has risen in the balance of the County. Senior projects in the City have vacancy issues, while those in the surrounding towns and villages have wait lists of three and four years.

An attendee observed the tendency of rural senior residents to remain in aged homes that are in poor physical condition but are near the support systems they rely upon. Seniors often resist moving closer to towns and villages and turn down “government help.” The attendee said it is a challenge to disseminate information to rural seniors about available services.

A participant stressed the need for projects which are styled as “quasi-assisted living” while others expressed a need for rehabilitation and funding for accessibility improvements for seniors who would like to remain in their home and “age-in place.”

Participants from social service agencies stressed the cost effectiveness they bring to the table in the management and provision of services to affordable housing. When these organizations are given the opportunity to function they save local and county governments much needed resources. The importance of timely and effective partnerships between those who develop and those who serve and provide services to affordable housing was repeatedly mentioned by participants.

Downtown Revitalization & Main Streets

The need for downtown revitalization and participation in the Division’s Main Street Program varied from county to county and within counties. A number of communities across the Region have underutilized second and third floor space along their main streets. Participants stated that much of this space could be used to increase affordable housing opportunities, however, second floor space may not be suitable for aging householders or families with young children. It was noted that second floor space may be suitable in larger downtowns or areas housing students and young professionals.

Positive developments were cited in the Batavia and Le Roy downtown areas in Genesee County where business owners are willing to participate in revitalization and lease apartments on second floors of storefronts. But financial feasibility remains an issue for many. In recent years, some villages in Orleans County have discussed the use of upper floors in mixed-use buildings as residential opportunities. Business owners can use the additional income to help finance the needed repairs and maintenance for their buildings. One village altered its land use regulations in order to permit apartments above commercial storefronts. While these communities have been quite receptive to providing housing opportunities, others have not.

In Seneca County, participants stated owners of main street properties are often averse to low-income housing. Elderly housing sited in such buildings needs elevators which can be cost prohibitive.

The Main Street Program match requirement was also cited as a problem by those interested in applying for program funding.

Temporary/Work Based Housing

It was stated that Wayne County has the largest population of migrant farm workers in the State. Those workers and their families often live in substandard housing and need services. It was noted Catholic Charities has one six-family project in Sodus serving migrant workers. Cornell Cooperative Extension and ComeUnity assist with farm worker housing in Newark and Wolcott, respectively.

In Orleans County in recent years it was reported farmer-neighbor conflicts have arisen over the location of farm worker housing in rural areas. Farm worker housing can include single family homes, multifamily apartments and manufactured housing. NIMBYism is prevalent as participants stated residents question the effect that farm worker housing has on property values of homes and public safety.

Regional Affordable Housing and Community Development Needs

- *Housing plan*: County-wide housing plans and need assessments including funding for such a study or studies.
- *Emergency Shelters*: emergency shelters and services for the homeless population, including homeless youth.
- *Rehabilitation and modernization funds for existing housing stock*: capital improvements and repairs of both homeowner and rental properties.
- *Very low-income housing*: rental opportunities for those that are being priced out of the rental market or living in substandard housing.
- *Low-income housing with services*: rental opportunities for families with support services, including after school care, job training and social services activities.
- *USDA Rural Housing Services 515 Program preservation funds*: capital improvements and repairs for 515 projects.
- *Larger units*: three or more bedrooms rental opportunities for families.
- *Foreclosure prevention*: funding for foreclosure prevention programs.

Regional Affordable Housing and Community Development Assets

- Strong housing organizations with very experienced staff, including 17 Neighborhood and Rural Preservation Companies.
- Non-profit and for-profit affordable housing developers committed to creating housing opportunities.
- Finger Lakes Housing Consortium (Ontario, Seneca, Wayne and Yates) created to address affordable housing needs, namely homeless housing, for the eastern counties of the Region.

Regional Highlight – City of Rochester

The City of Rochester is located in Monroe County. Bordered on the north by Lake Ontario, the City has several unique characteristics and accomplishments. First known as “The Young Lion of the West” by the early part of the 19th Century the City was referred to as the “Flour City,” because it was the nation’s largest flour producing city. Decades later Rochester became *The World’s Image Centre*, primarily due to the major presence of photography and printing icon Eastman Kodak Company. Notable historical figures who called the City home were African-American abolitionist, Frederick Douglass, and women’s rights activist, Susan B. Anthony.

The City, also the County seat, is home to more than 28 percent of the County’s residents, with a population of 205,000 in 2006. It is also the third largest city in New York. The median household income for the City is \$27,400 and 30 percent of residents live below the poverty level. Contrary to the higher homeownership rate in Monroe County of 69 percent, the rate for the City is only 44 percent. Compared to the City’s homeowners, renters are more financially burdened by housing expenses. Approximately 62 percent of renters spend 30 percent or more of their income on rent, while 29 percent of homeowners spend 30 percent or more of their income on housing costs.

According to meeting participants the City has lost close to 100,000 residents since 1960. The decline was attributed to residents desiring to live in warmer climates, suburban development and the loss of manufacturing jobs.

The smaller population base has been seen as an opportunity for the City to reinvent itself. Participants believe that Rochester is in need of a vibrant and healthy downtown setting to attract residents back to the City and is looking to draw middle income individuals, families, young singles without children and empty nesters.

The City’s primary housing issues are housing quality and stock, affordability and neighborhood revitalization.

Housing Quality and Stock

A participant noted that the City has the second oldest housing stock in the country and other attendees believed that housing stock does not offer sufficiently diverse housing options for existing residents. The population decline has led to an increase in the number

of vacant structures across the City and for the past 15 years, the City has tried to overcome its vacant property issue through acquisition and rehabilitation programs and demolition. In spite of the efforts that have been made, attendees reported there are approximately 2,000 vacant residential properties. The residential vacancy rate in the City is over 12 percent; certain neighborhoods and blocks have much higher rates. It was noted the City demolishes approximately 200 homes each year.

More funding for rehabilitating and preserving the existing housing stock was also cited by participants as a key housing issue. Attendees stated that in select neighborhoods the required subsidies for acquisition and rehabilitation average \$30,000 and higher subsidy requirements up to \$100,000 in high poverty areas often make home ownership acquisition/rehabilitation programs infeasible.

The condition of the aging housing stock raises numerous concerns, especially for low- to moderate- income residents living in homes with asbestos and lead based paint. The need for emergency home repair is overwhelming. One participant stated that her neighborhood housing organization alone has a wait list of 100 people.

Affordability

Attendees expressed the need for a healthy rental market. Although residents have many housing choices, many properties are in poor condition and rents are high. Participants stated that there are more low- income households in the City than in any other place in Monroe County. A single person receiving a monthly public assistance award of \$250 - \$300 cannot afford a one bedroom apartment renting for \$450 - \$500.

High rents and low incomes have led to high transiency rates among City renters. Participants stated that residents are displaced from homes that are condemned or are forced out of properties when they fail to pay their monthly rents. Overcrowding becomes an issue as multiple families begin to live together. Some suggested that the solution to this issue is providing job training and development for low- income residents and encouraging landlords to reduce their rental rates and improve the conditions of their properties.

Affordability is also an issue for homeowners. Aside from additional funding needed to renovate and repair homes, utility costs and property taxes are making homeownership unaffordable.

Providing assistance for families facing foreclosure is increasingly becoming a priority for local officials and housing organizations. Meeting participants reported that there are 800 to 1,000 foreclosures in the City each year. The City takes 250 to 300 properties per year for tax foreclosures. Funding for both pre- and post- purchase homeownership counseling needs to be increased or incentivized. Attendees believe that counseling reduces the number of homeowners threatened by foreclosure.

Neighborhood Revitalization

Rochester has over 30 neighborhoods recognized by the City's Bureau of Planning. Each neighborhood has its own distinct style and character. According to meeting participants, some neighborhoods are experiencing growth and revitalization while others are distressed and facing many challenges, including crime, high vacancy rates, concentrated areas of poverty and a large percentage of single parent families. Local officials and community groups are working to address these issues.

The Rochester City-Wide Housing Market Study brought public, private and non-profit housing partners together to assess the City's neighborhoods. Through this effort a new housing policy was adopted. Together, the neighborhoods and the City will use this process to guide how future investments are made in Rochester.

Affordable Housing and Community Development Needs

- *Vacant property rehabilitation and demolition*: rehabilitate, preserve or demolish vacant and blighted properties.
- *Foreclosure prevention*: foreclosure prevention funding including intensive counseling.
- *Rehabilitation and modernization funds for existing housing stock*: capital improvements and repairs of both homeowner and rental properties.
- *Very low- income housing*: rental opportunities for those who are being priced out of the rental market or living in substandard housing.
- *Low- income housing with services*: rental opportunities for families with support services, including after school care, job training and social services activities.
- *Mixed use and mixed income development*: flexible funding to allow for mixed use and mixed income development.

Affordable Housing and Community Development Assets

- Adopted 2008 housing policy that focuses on promoting rehabilitation, redevelopment and new construction of housing, promoting homeownership, promoting housing choice, supporting the implementation of neighborhood and asset-based planning and supporting efforts to strengthen the rental market.
- Local Municipal Housing Bureau committed to working with the community to create affordable housing opportunities across the City.
- Strong housing organizations with very experienced staff, including 12 Neighborhood and Rural Preservation Companies.
- Non-profit and for-profit affordable housing developers committed to creating housing opportunities.
- High rates of locally owned minority businesses that assist in job creation.
- Successful with RESTORE NY awards.
- Festivals, museums and theatre productions that draw people to Center City.
- Strong and vibrant neighborhoods.

Finger Lakes U.S. Census Data

Social, Demographic & Income Indicators	1990	2000	2006*
Population	1,161,470	1,199,588	NA
Median Age	30.0	36.5	38.0
Median Household Income	\$33,628	\$43,643	\$47,806
% of Individuals Below Poverty Level	9.3	10.3	12.6
% of HHs w/ Publicly Assisted Income	6.9	4.3	3.5
Housing Costs & Affordability			
Median Value of Owner Occupied Units	\$80,974	\$92,728	\$117,372
Median Contract Rent	388	504	602
% of Owners w/ Monthly Housing Costs >=30%	14.8	20.8	25.5
% of Renters w/ Monthly Rent >=30%	41.4	42.8	51.5
Housing Quality & Stock			
Median Year Built	1955	1959	1962
% of Occupied Units -- Owner Occupied	68.5	68.8	69.1
% of Occupied Units -- Renter Occupied	31.5	31.2	30.9
Other			
Affordability Index**	2.4	2.1	2.5

Finger Lakes Housing Awards 2000 to 2007

State Agency	Total
DHCR	\$121,224,044
Neighborhood/Rural Preservation Companies	\$9,465,191
Access to Home	\$800,000
New York Main Street	\$3,757,986
Rural Area Revitalization Program	\$258,968
Rural Rental Assistance Program	\$9,764,745
Low- income Housing Credit	\$15,913,371
NY State Low- income Housing Tax Credit^	\$602,455
Low- income Housing Credit (4% as-of-right)^	\$5,355,526
Housing Trust Fund	\$27,632,836
HOME	\$43,231,728
RESTORE	\$641,250
Homes for Working Families^	\$3,650,000
Urban Initiative^	\$149,988
HFA & AHC	\$128,929,937
Office for Small Cities	\$8,674,100

***Data for Monroe, Ontario and Wayne Counties only.**

****Affordability Index (Median Value of Owner Occupied Units/Median Household Income).**

^Data for Monroe County only.

Finger Lakes U.S. Census Data Multi-County Comparison Table (Select Indicators)

<i>Social, Demographic & Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Finger Lakes Region	1,161,470	1,199,588	NA	\$33,628	\$43,643	\$47,806	9.3	10.3	12.6
Genesee County	60,060	60,370	NA	\$30,955	\$40,542	NA	7.2	7.6	NA
Livingston County	62,372	64,328	NA	\$30,981	\$42,066	NA	7.7	10.4	NA
Monroe County	713,968	735,343	730,807	\$35,337	\$44,891	\$47,339	10.0	11.2	13.3
Ontario County	95,101	100,224	104,353	\$33,133	\$44,579	\$51,237	7.1	7.3	8.0
Orleans County	41,846	44,171	NA	\$28,359	\$37,972	NA	9.1	10.8	NA
Seneca County	33,683	33,342	NA	\$28,604	\$37,140	NA	10.0	11.5	NA
Wayne County	89,123	93,765	92,889	\$32,469	\$44,157	\$47,607	8.2	8.6	12.5
Wyoming County	42,507	43,424	NA	\$27,515	\$39,895	NA	7.8	8.4	NA
Yates County	22,810	24,621	NA	\$24,874	\$34,640	NA	13.0	13.1	NA
<i>Housing Costs & Affordability</i>	Median Value of Owner Occupied Units			% of Renters w/ Monthly Rent >= 30%			% of Owners w/ Monthly Housing Costs >= 30%		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Finger Lakes Region	\$80,974	\$92,728	\$117,372	41.4	42.8	51.5	14.8	20.8	25.5
Genesee County	\$65,600	\$82,700	NA	31.1	37.1	NA	11.1	20.2	NA
Livingston County	\$72,400	\$86,300	NA	35.8	42.0	NA	10.6	19.8	NA
Monroe County	\$90,100	\$98,200	\$120,400	44.1	44.4	53.5	17.1	21.1	25.5
Ontario County	\$78,600	\$91,100	\$114,000	35.9	38.3	41.9	12.5	20.9	24.4
Orleans County	\$56,600	\$71,000	NA	35.6	42.6	NA	10.4	20.6	NA
Seneca County	\$57,900	\$70,400	NA	33.8	39.6	NA	11.3	19.3	NA
Wayne County	\$70,900	\$84,100	\$99,200	38.3	37.9	43.2	12.2	20.2	26.9
Wyoming County	\$52,300	\$75,300	NA	31.6	35.2	NA	6.2	19.6	NA
Yates County	\$56,100	\$76,000	NA	36.7	40.0	NA	10.7	21.5	NA
<i>Housing Quality & Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006*	1990	2000	2006*			
Finger Lakes Region	68.5	68.8	69.1	31.5	31.2	30.9			
Genesee County	72.8	72.9	NA	27.2	27.1	NA			
Livingston County	73.3	74.5	NA	26.7	25.5	NA			
Monroe County	65.1	65.1	67.8	34.9	34.9	32.2			
Ontario County	73.3	73.6	74.6	26.7	26.4	25.4			
Orleans County	74.4	75.6	NA	25.6	24.4	NA			
Seneca County	74.3	73.7	NA	25.7	26.3	NA			
Wayne County	76.7	77.6	73.2	23.3	22.4	26.9			
Wyoming County	75.1	76.9	NA	24.9	23.1	NA			
Yates County	76.5	77.0	NA	23.5	23.0	NA			

*Data for Monroe, Ontario and Wayne Counties only.

**Affordability Index (Median Value of Owner Occupied Units / Median Household Income).

<i>Other</i>	Affordability Index**									
	1990	2000	2006*							
Finger Lakes Region	2.4	2.1	2.5							
Genesee County	2.1	2.0	NA							
Livingston County	2.3	2.1	NA							
Monroe County	2.5	2.2	2.5							
Ontario County	2.4	2.0	2.2							
Orleans County	2.0	1.9	NA							
Seneca County	2.0	1.9	NA							
Wayne County	2.2	1.9	2.1							
Wyoming County	1.9	1.9	NA							
Yates County	2.3	2.2	NA							

***Data for Monroe, Ontario and Wayne Counties only.**

****Affordability Index (Median Value of Owner Occupied Units / Median Household Income).**

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2007, *2007 Annual Action Plan*, 47 pgs.
Prepared by: Monroe County Office of Community Development

2005, *3-5 Year Strategic Plan*, 188 pgs.
Prepared by: Monroe County Office of Community Development

Ontario County:

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Seneca County:

2007, *Seneca County Community Profile*, 141 pgs.
Prepared by: Center for Governmental Research, Inc. (CGR)

Wayne County:

No Documents Available

Wyoming County:

No Documents Available

Yates County:

No Documents Available

Finger Lakes Meeting and Site Visit Participants

Geneva – Ontario, Seneca, Yates and Wayne Counties (February 19, 2008)

Andy Tyman, Geneva Housing Authority*
Eric Ameigh, City of Geneva Planning and Economic Development Department
Collette Barnard, City of Geneva Planning and Economic Development Department
Peter Brown, Seneca County
Robin Canne, Victim Resource Center
Jennifer Carlson, Lakeview Mental Health Services
Kathy Disbrow, Keuka Housing Council
Kris Hughes, Ontario County Planning Department
Debora Johns, Community Action in Self Help, Inc.
Eileen Lutz, Community Action in Self Help, Inc.
Keith McCafferty, Legal Assistance of the Finger Lakes
Mary McDonald, Seneca County Housing Coalition (conference call)
Luanne Palme, Community Action Partnership in Ontario County
Keith Scholes, Rural Opportunities, Inc.
Marty Teller, Finger Lakes Addictive Counseling Referral Agency, Inc. (conference call)

Rochester – Monroe County and the City of Rochester (February 20, 2008)

Bret Garwood, City of Rochester Bureau of Housing and Project Development*
Carol Wheeler, City of Rochester Bureau of Housing and Project Development*
Theodora Finn, Enterprise
Joe Ganley, Bishop Sheen Ecumenical Housing Foundation
Jean Lowe, Greater Rochester Housing Partnership
Sandra Mindel, Monroe County Planning and Development
Susan Ottenweller, Rural Opportunities, Inc.
Joan Roby-Davison, Group 14621 Community Association
Patricia Stevens, Monroe County Planning and Development

Mt. Morris – Genesee, Livingston, Orleans and Wyoming Counties (February 21, 2008)

Jill Alcorn, Genesee Valley Rural Preservation Company*
Steven Beardsley, The Bank of Castile
Alan Bliss, Wyoming County Community Action, Inc.
Cathy Braniecki, Key Bank of New York
Heather Ferrero, Livingston County
Drew Shapiro, Wyoming County Development and Planning
Pat Whitmore, Genesee County Office for the Aging
Sandra Wright, Livingston County DSS
Chad Zambito, Genesee County IDA and Economic Development Center
Sheila Allport, Orleans County Department of Housing Assistance (e-mail)
Jim Bensley, Orleans County Department of Planning and Development (e-mail)
Tim Brunduse, Livingston County Planning Board
Louise Wadsworth, Genesee Main Street Program
Robert Martin, GVRPC, Inc.

* Meeting and Site Visit Hosts