Photo Credit: Bill Badzo

ONEIDA COUNTY, NY

HOUSING MARKET INVENTORY, ASSESSMENT, AND STRATEGY

Final Report

Submitted to:

Oneida County

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1. Study Background

Oneida County, located in the Mohawk Valley of New York State, is home to approximately 230,000 residents. Spanning over 1,200 square miles, it is situated between the scenic Adirondack Park to the northeast and Oneida Lake to the northwest. The cities of Utica and Rome are the urban hubs, providing the majority of the county's employment, commercial, and residential activity. The remaining municipalities include the City of Sherrill, 26 Towns, and 16 Villages. Otherwise largely rural and agricultural, the county is characterized by its farms, rolling hills, and natural areas. As a result, Oneida County is a diverse geography of widely differing economic, demographic, and physical characteristics.

Established in 1798, the county has a rich history as a transportation hub, with early routes including the Erie Canal and extensive railways. The county was home to early enterprises like American Express and the New York Telegraph Company. The establishment of Griffiss Air Force Base in 1950 spurred economic growth, but its decommissioning in 1995 led to economic downturns, particularly in Rome and Utica, starting in the late 20th century. Since then, ongoing issues such as economic dislocation, aging housing stock, disproportionate home-to-value ratios, and inequitable strain on low-and moderate-income households for affordable housing has continued to impact the quality of life in Oneida County.

Figure 1: View of Downtown Utica with its Surrounding Landscape

Photo Credit: Freddie Alsante via Pixels

To address its housing challenges, the Oneida County Department of Planning commissioned a Housing Market Inventory, Assessment, and Strategy. This study will allow Oneida County partner agencies, housing providers, nonprofit organizations, and municipalities to develop a better understanding of the existing housing market. With updated data and analysis, the study aims to define and quantify the magnitude of the housing concerns facing Oneida County, providing a quantitative estimate of the housing needs throughout the county. Examining homeownership and rentals as well as vulnerable populations in both the rural and urban areas, the study recommends strategies and initiatives to help meet those needs. It will ultimately be used to inform planning programs and develop housing projects that meet both market demand and community priorities.

Glossary of Housing Terms

The following are housing terms used throughout this document.

- **Affordable**: housing is generally considered affordable if the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.
- **American Community Survey (ACS)**: a national survey by the U.S. Census Bureau that collects information such as age, race, income, commute time to work, home value, veteran status and other important household data. It is collected more regularly than the Decennial Census but has a larger margin of error because it's derived from a smaller sample.
- **Cost burden:** policymakers and advocates consider a household "cost burdened" if more than 30% of their income goes towards housing costs. Being housing cost burdened is an indicator that a household may be unable to afford other critical and nondiscretionary costs such as health and childcare, education, food, and transportation.
- **Decennial Census:** undertaken by the U.S. Census Bureau every ten years ending in zero. It provides a count of the population and housing units for the entire United States. Its primary purpose is to provide the population counts that determine how seats in the U.S. House of Representatives are apportioned between the states.
- **Group Quarters**: places where people live or stay in a group living arrangement. Examples include group homes, nursing homes, university student housing (e.g., residence halls, fraternity/sorority houses), and correctional facilities.
- **Household:** all the people who occupy a housing unit. A household includes the related family members and all the unrelated people. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.
- **HUD**: the Department of Housing and Urban Development (HUD) is a cabinet department in the executive branch of the U.S. federal government that supports community development and homeownership. HUD enforces the Fair Housing Act and offers housing assistance through the Community Development Block Grant, Housing Choice Voucher program, and other programs.
- **Housing Subsidy:** policy tool designed to make the cost of housing affordable to low-income households. The most common housing subsidies include the Low-Income Housing Tax Credit, Housing Choice Vouchers (also known as Section 8 Vouchers), and HUD Section 202 Supportive Housing for the Elderly. Developments that utilize these subsidies are required to rent to low-income households (usually below 50% or 60% of the AMI).
- **New York State Housing Finance Agency:** HFA is the state housing agency that administers and allocates various state and federal housing assistance programs, such as the Low Income Housing Tax Credits.
- **Market-Rate Housing:** homes offered at the prevailing cost (rent or sale price) for the local market. It is set by the landlord/seller without restrictions.

- **Workforce Housing:** the Urban Land Institute defines it as housing affordable to households earning between 60 and 120 percent of area median income (AMI). Workforce housing targets middle-income workers which include professions such as police officers, firefighters, teachers, health care workers, retail clerks, and the like (Matthew J. Parlow, 2015).
- **Zoning:** a planning control tool for regulating the built environment and creating functional real estate markets. It does so by dividing land that comprises the statutory area of a local authority into sections, permitting particular land uses on specific sites to shape the layout of towns and cities and enable various types of development. The purpose of zoning is to allow local and national authorities to regulate and control land and property markets to ensure complementary uses (The World Bank).

Area Median Income (AMI)

The AMI is the estimated median income, adjusted for family size, by metropolitan area (or county, in nonmetropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs. For income-restricted rental communities that are subsidized by Low Income Housing Tax Credits and other government subsidies, the income cut-off is generally 50% or 60% of the AMI. The following table shows the AMI for Oneida County:

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Median Income 100% of AMI	$61,600	$70,400	$79,200	$87,900	$95,000	$102,000	$109,000	$116,100
Low Income 80% of AMI	**$49,250**	**$56,250**	**$63,300**	**$70,300**	**$75,950**	**$81,550**	**$87,200**	**$92,800**
60% of AMI	$36,960	$42,240	$47,520	$52,740	$57,000	$61,200	$65,400	$69,660
Very Low Income 50% of AMI	$30,800	$35,200	$39,600	$43,950	$47,500	$51,000	$54,500	$58,050
30% of AMI	$18,450	$21,100	$23,750	$26,350	$28,500	$30,600	$32,700	$34,800
Max Housing Costs for 80% AMI								
Maximum Annual Housing Cost	$14,775	$16,875	$18,990	$21,090	$22,785	$24,465	$26,160	$27,840
Maximum Monthly Rent/Mortgage	$1,231	$1,406	$1,583	$1,758	$1,899	$2,039	$2,180	$2,320
Maximum Mortgage Amount	$174,486	$199,286	$224,264	$249,064	$269,081	$288,921	$308,938	$328,778

*** at current 30-year mortgage interest rates (6.9%), $4,500 in property tax annually and $600 in hazard insurance. Downpayment not factored.*

Residential Housing Types

The following residential housing types are discussed throughout the report. Each of the housing types can be offered to the public as for-sale and/or for-rent products.


Single Family Detached


Duplex


Triplex - Stacked


Patio Homes


Cottage Home


Townhouse


Live-Work


Mid-Rise


High-Rise

2. Demographic Trends

A demographic analysis is a fundamental element of a housing needs assessment and determines how a local community is changing compared to regional trends. Specific elements of these trends include population and household characteristics, and income and poverty characteristics. Detailed analyses of the housing stock and housing market conditions will be discussed in subsequent sections of this study.

The primary data sources for this demographic analysis are the U.S. Census Bureau's American Community Survey (ACS)—providing data based on calculated estimates for 2012 and 2022, the latest year for which detailed data is available for most demographic trends.

Figure 2: Oneida County Location

Source: PolicyMap

Population and Household Characteristics

The 2022 ACS reported a total population of 231,055 for Oneida County, a decrease of 3,281 residents or about 1.4% from 2012. Similarly, the Utica-Rome Metro Area—which includes Oneida and Herkimer Counties—lost 2.5% of its population, or 7,463 residents in the decade. In comparison, the adjacent Syracuse Metro Area—including Onondaga, Oswego, and Madison Counties—lost 2,517 residents from 2012 to 2022, declining at a lower rate of 0.4% (see Table 1 on the following page).

Table 1: Population Trends, 2012-2022

	2012 Census	2022 Census	Change (2012-2022)	% Change (2012-2022)
Oneida County	234,336	231,055	-3,281	-1.4%
Utica-Rome Metro Area	298,811	291,348	-7,463	-2.5%
Syracuse Metro Area	661,211	658,694	-2,517	-0.4%

Source: U.S. Census Bureau, Urban Partners

As shown in Table 2 below, Oneida County's household growth rate from 2012 to 2022 increased slightly despite its population loss, adding 1,444 net new households, an increase of 1.6%. The Utica-Rome Metro Area, however, experienced a household decrease of 0.6%. As with Oneida County, the Syracuse Metro Area gained households—a 3.0% increase—even with its population loss.

Table 2: Household Trends, 2012-2022

	2012 Census	2022 Census	Change (2012-2022)	% Change (2012-2022)
Oneida County	91,500	92,944	1,444	1.6%
Utica-Rome Metro Area	118,275	117,608	-667	-0.6%
Syracuse Metro Area	257,402	265,206	7,804	3.0%

Source: U.S. Census Bureau, Urban Partners

According to the ACS, Oneida County had 5.1% of its residents living in non-household group quarters in 2022, slightly higher than the Utica-Rome Metro Area's average of 4.6% and the Syracuse Metro Area's average of 4.5%. 81.0% of all households in the county are family households, compared to 80.8% for the Utica-Rome Metro Area and 79.2% for the Syracuse Metro Area (see Table 3)[1].

Table 3: Household Type by Relationship, 2022

	Oneida County	Utica-Rome Metro Area	Syracuse Metro Area
Total Population	231,055	291,348	658,694
In Households	219,241	278,269	628,161
In Households (% of Total Population)	94.9%	95.4%	95.5%
In Family Households (% of Households)	81.0%	80.8%	79.2%
In Non-Family Households (% of Households)	19.0%	19.2%	20.8%
In Group Quarters (% of Total Population)	5.1%	4.6%	4.5%

Source: U.S. Census Bureau, Urban Partners

[1] *The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in Group Quarters, of which there are two types: 1) Institutional, such as correctional facilities, nursing homes, or mental hospitals; and 2) Non-Institutional, such as college dormitories, military barracks, group homes, missions, or shelters.*

In line with national trends, Oneida County reported an overall decrease in average household size from 2012 to 2022, declining from 2.40 to 2.36, or 4.5%. Owner households decreased in size by 3.1% while renter households decreased by 10.5%. The Utica-Rome Metro Area also experienced a reduction in household size, declining from 2.39 persons per household in 2012 to 2.37 in 2022. In the Syracuse Metro Area, the household size decreased from 2.46 in 2012 to 2.37 in 2022. Both owner and renter households decreased in each metro area (see Table 4).

Table 4: Average Household Size, 2012-2022

	2012 ACS	2022 ACS	% Change (2012-2022)
Oneida County			
All Households	2.40	2.36	-4.5%
Owner Households	2.51	2.47	-3.1%
Renter Households	2.18	2.13	-10.5%
Utica-Rome Metro Area			
All Households	2.39	2.37	-3.0%
Owner Households	2.49	2.48	-3.6%
Renter Households	2.18	2.12	-2.5%
Syracuse Metro Area			
All Households	2.46	2.37	-4.1%
Owner Households	2.59	2.50	-3.9%
Renter Households	2.18	2.08	-4.7%

Source: U.S. Census Bureau, Urban Partners

According to the ACS, the ethnic/racial composition of Oneida County is majority White, though the county is growing increasingly more diverse. In 2022, 80.3% of Oneida County residents were White, followed by 6.5% Hispanic, 5.6% Black or African American, and 4.2% Asian American. From 2012 to 2022, the percentage of non-White residents increased from 15.2% to 19.7%. Oneida County has maintained a more racially/ethnically diverse population than the Utica-Rome Metro Area, but less than the Syracuse Metro Area (see Table 5).

Table 5: Ethnic/Racial Composition, 2012-2022

	Oneida County		Utica-Rome Metro Area		Syracuse Metro Area	
	2012 ACS	2022 ACS	2012 ACS	2022 ACS	2012 ACS	2022 ACS
White Alone	84.8%	80.3%	87.2%	82.8%	83.8%	79.8%
Black or African American Alone	5.3%	5.6%	4.4%	4.7%	7.7%	7.8%
American Indian and Alaska Native Alone	0.2%	0.2%	0.2%	0.1%	0.6%	0.3%
Asian American Alone	3.0%	4.2%	2.5%	3.5%	2.4%	3.1%
Native Hawaiian & other Pacific Islander Alone	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Some other Race Alone	0.1%	0.2%	0.1%	0.2%	0.1%	0.3%
Two or More Races	1.8%	3.0%	1.7%	3.0%	1.9%	3.9%
Hispanic (All Races)	4.6%	6.5%	4.0%	5.6%	3.4%	4.7%

Source: U.S. Census Bureau, Urban Partners

Oneida County has a slightly higher educational attainment level of residents over the age of 25 than the Utica-Rome Metro Area but less than the Syracuse Metro Area (see Table 6).

Table 6: Educational Attainment for Population 25 Years and Over, 2012-2022

	Oneida County		Utica-Rome Metro Area		Syracuse Metro Area	
	2012 ACS	2022 ACS	2012 ACS	2022 ACS	2012 ACS	2022 ACS
Less Than 9th Grade	5.2%	4.7%	4.8%	4.4%	3.2%	2.7%
9th to 12th Grade, No Diploma	8.3%	6.4%	8.3%	6.2%	7.8%	6.1%
High School Graduate (Includes Equivalency)	32.5%	30.4%	33.3%	31.2%	30.4%	28.2%
Some College, No Degree	19.9%	18.3%	19.7%	18.4%	18.3%	17.2%
Associate's Degree	11.6%	12.9%	12.0%	13.6%	11.4%	12.8%
Bachelor's Degree	13.6%	15.5%	13.3%	15.0%	16.5%	18.3%
Graduate or Professional Degree	8.8%	11.8%	8.7%	11.2%	12.4%	14.9%

Source: U.S. Census Bureau, Urban Partners

Of the residents aged 25 and above in the county, 27.3% have bachelor's degrees or higher as the highest educational attainment, compared to 25.3% for the Utica-R0me Metro Area and 33.1% for the Syracuse Metro Area. The percentage of residents with graduate/professional degrees increased by 4.9% in the county from 2012 to 2022, while it increased by 4.3% in both the Utica-Rome and Syracuse Metro Areas.

According to the ACS and illustrated in Table 7 below, the largest age cohort in 2022 in Oneida County is school-aged children (5 to 17 years old) at 15.8%, followed by adults aged 55 to 64 at 14.0%. At the same time, the largest cohort in both the Utica-Rome and Syracuse Metro Areas is also children aged 5 to 17 years old at 15.8% and 15.3%, respectively.

Table 7: Distribution of Age, 2012-2022

	Oneida County		Utica-Rome Metro Area		Syracuse Metro Area	
	2012 ACS	2022 ACS	2012 ACS	2022 ACS	2012 ACS	2022 ACS
Under 5 Years-of-Age	5.6%	5.5%	5.6%	5.4%	5.8%	5.4%
5 To 17 Years-of-Age	16.1%	15.8%	16.3%	15.8%	17.0%	15.3%
18 To 24 Years-of-Age	10.0%	9.5%	9.8%	9.2%	11.6%	10.8%
25 To 34 Years-of-Age	11.4%	12.2%	11.3%	12.0%	11.6%	12.6%
35 To 44 Years-of-Age	12.4%	11.5%	12.4%	11.4%	12.3%	11.5%
45 To 54 Years-of-Age	15.2%	12.2%	15.2%	12.3%	15.4%	12.1%
55 To 64 Years-of-Age	12.8%	14.0%	13.1%	14.3%	12.3%	14.4%
65 To 74 Years-of-Age	7.9%	10.8%	8.1%	11.1%	7.1%	10.4%
75 To 84 Years-of-Age	5.4%	5.7%	5.5%	5.7%	4.6%	5.0%
85 Years-of-Age & Over	3.0%	2.7%	2.9%	2.7%	2.2%	2.4%

Source: U.S. Census Bureau, Urban Partners

Seniors increased significantly in each of the geographies. In 2022, the 65+ population in Oneida County constituted 19.2% of the total population, up from 16.3% in 2012. The Utica-Rome Metro Area's 65+ population saw a similar increase to 19.6%, up from 16.5% in 2012. While the population in the Syracuse Metro Area is younger, with 17.8% of its population over age 65, the percent increase since 2012 was larger at 3.9%.

Migration

To illustrate the patterns of households moving into (and out of) Oneida County, migration data published by the Internal Revenue Service (IRS) are examined in this section. This dataset is based on year-to-year changes reported on tax returns filed with the IRS, showing migration patterns by state or by county for the entire United States.[2] According to the IRS, the number of households moving into Oneida County decreased from 4,132 in 2017 to 3,466 in 2021. More than 1/4 of households moving into Oneida County are from adjacent Herkimer, Madison, and Oswego Counties, however, this proportion has decreased since 2017. New York City remains a significant origin with almost 7% of households moving into Oneida County from Queens, Kings, Bronx, and New York Counties, a net increase from 2017 to 2021 of 15.3%.

Table 8: Annual Household In-Migration, 2017-2021

County of Origin	2017	%	2018	%	2019	%	2020	%	2021	%
Herkimer County	629	15.2%	470	14.5%	434	14.2%	461	14.1%	447	12.9%
Madison County	554	13.4%	392	12.1%	403	13.2%	362	11.1%	369	10.6%
Onondaga County	253	6.1%	250	7.7%	209	6.8%	248	7.6%	277	8.0%
Oswego County	125	3.0%	83	2.6%	90	2.9%	85	2.6%	72	2.1%
Kings County	65	1.6%	48	1.5%	39	1.3%	71	2.2%	69	2.0%
Albany County	57	1.4%	43	1.3%	38	1.2%	47	1.4%	62	1.8%
Monroe County	50	1.2%	34	1.1%	42	1.4%	54	1.7%	62	1.8%
Queens County	50	1.2%	49	1.5%	62	2.0%	49	1.5%	61	1.8%
Bronx County	51	1.2%	47	1.5%	37	1.2%	42	1.3%	60	1.7%
Lewis County	106	2.6%	81	2.5%	71	2.3%	61	1.9%	55	1.6%
Erie County	28	0.7%	38	1.2%	23	0.8%	36	1.1%	53	1.5%
Otsego County	72	1.7%	51	1.6%	46	1.5%	48	1.5%	52	1.5%
New York County	36	0.9%	30	0.9%	30	1.0%	71	2.2%	43	1.2%
Saratoga County	24	0.6%	32	1.0%	27	0.9%	31	1.0%	42	1.2%
Schenectady County	26	0.6%	-	-	-	-	23	0.7%	37	1.1%
Chenango County	44	1.1%	29	0.9%	31	1.0%	37	1.1%	35	1.0%
Jefferson County	56	1.4%	44	1.4%	31	1.0%	32	1.0%	35	1.0%
Westchester County	-	-	-	-	-	-	29	0.9%	30	0.9%
Broome County	22	0.5%	-	-	25	0.8%	25	0.8%	29	0.8%
Suffolk County	31	0.8%	32	1.0%	21	0.7%	20	0.6%	28	0.8%
All Other Counties	1,853	44.8%	1,484	45.8%	1,399	45.7%	1,426	43.8%	1,548	44.7%
Total In-Migration	**4,132**		**3,237**		**3,058**		**3,258**		**3,466**	

Source: Internal Revenue Service, Urban Partners

[2] *In this analysis, the number of returns is used as a proxy for the number of households.*

Similar to the patterns of in-migration, Herkimer County is the most frequent destination for those moving out of Oneida County, followed by Madison County and Onondaga County. This pattern has remained consistent since 2017, though fewer households are leaving. Most out-migrants relocate within New York State, but some are moving to other states such as Florida and North Carolina (see Table 9).

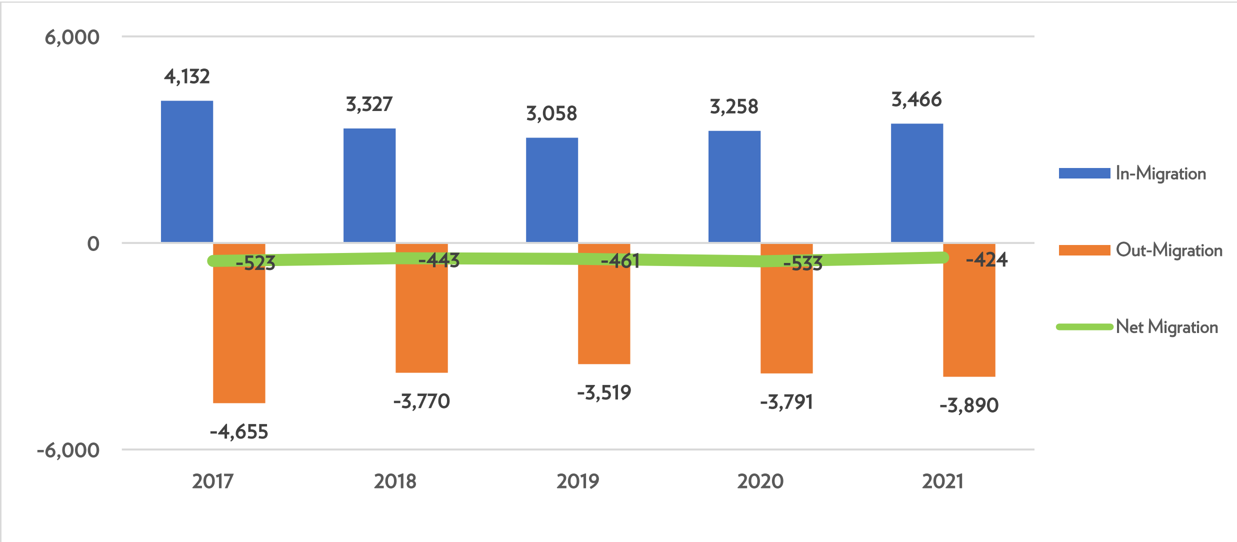
Table 9: Annual Household Out-Migration, 2017-2021

Destination County	2017	%	2018	%	2019	%	2020	%	2021	%
Herkimer County	543	11.7%	471	12.5%	419	11.9%	480	12.7%	488	12.5%
Madison County	518	11.1%	391	10.4%	324	9.2%	416	11.0%	394	10.1%
Onondaga County	401	8.6%	294	7.8%	276	7.8%	314	8.3%	318	8.2%
Oswego County	109	2.3%	100	2.7%	78	2.2%	80	2.1%	109	2.8%
Lewis County	98	2.1%	64	1.7%	88	2.5%	72	1.9%	90	2.3%
Monroe County	74	1.6%	65	1.7%	87	2.5%	55	1.5%	71	1.8%
Albany County	81	1.7%	62	1.6%	63	1.8%	51	1.3%	66	1.7%
Erie County	46	1.0%	45	1.2%	41	1.2%	43	1.1%	59	1.5%
Otsego County	34	0.7%	42	1.1%	42	1.2%	41	1.1%	47	1.2%
Saratoga County	48	1.0%	37	1.0%	50	1.4%	37	1.0%	39	1.0%
Kings County	25	0.5%	29	0.8%	27	0.8%	29	0.8%	38	1.0%
Jefferson County	39	0.8%	33	0.9%	30	0.9%	31	0.8%	37	1.0%
Mecklenburg County	25	0.5%	24	0.6%	24	0.7%	25	0.7%	35	0.9%
New York County	40	0.9%	50	1.3%	40	1.1%	0	0.0%	34	0.9%
Broome County	39	0.8%	21	0.6%	22	0.6%	0	0.0%	31	0.8%
Pinellas County	32	0.7%	25	0.7%	22	0.6%	0	0.0%	28	0.7%
Queens County	28	0.6%	23	0.6%	25	0.7%	28	0.7%	28	0.7%
Rensselaer County	35	0.8%	29	0.8%	23	0.7%	23	0.6%	26	0.7%
Hillsborough County	27	0.6%	28	0.7%	26	0.7%	23	0.6%	25	0.6%
Lee County	35	0.8%	24	0.6%	27	0.8%	0	0.0%	23	0.6%
All Other Migrations	2,378	51.1%	1,913	50.7%	1,785	50.7%	2,043	53.9%	1,904	48.9%
Total Out-Migration	**4,655**		**3,770**		**3,519**		**3,791**		**3,890**	

Source: Internal Revenue Service, Urban Partners

Figure 3 illustrates the net migration pattern for Oneida County, considering the number of households moving into and out of the county. The resulting net migration is illustrated in a bar graph, which shows Oneida County's net migration decreasing from –523 in 2017 to -424 in 2021.

Figure 3: Household Net Migration for Oneida County, 2017-2021



Source: Internal Revenue Service, Urban Partners

Table 10 summarizes the difference in average household income[3] between households moving into Oneida County and those moving out. In 2021, the average household income for incoming households was $50,454, which is 5.8% (or $3,088) lower than the income of households leaving the county. This trend of relatively wealthier households departing Oneida County, replaced by relatively poorer households, has been consistent from 2017 to 2021, but the gap has been closing since 2019.

Table 10: Income Differences Between In-Migrants and Out-Migrants, 2017-2021

	2017	2018	2019	2020	2021
Net Household Migration	-523	-443	-461	-533	-424
Average Household Income – Newcomers	$43,210	$44,478	$46,068	$48,401	$50,454
Average Household Income – Leavers	$47,824	$48,142	$54,622	$52,611	$53,541
Difference	-$4,614	-$3,664	-$8,554	-$4,210	-$3,088
Difference (%)	-9.6%	-7.6%	-15.7%	-8.0%	-5.8%

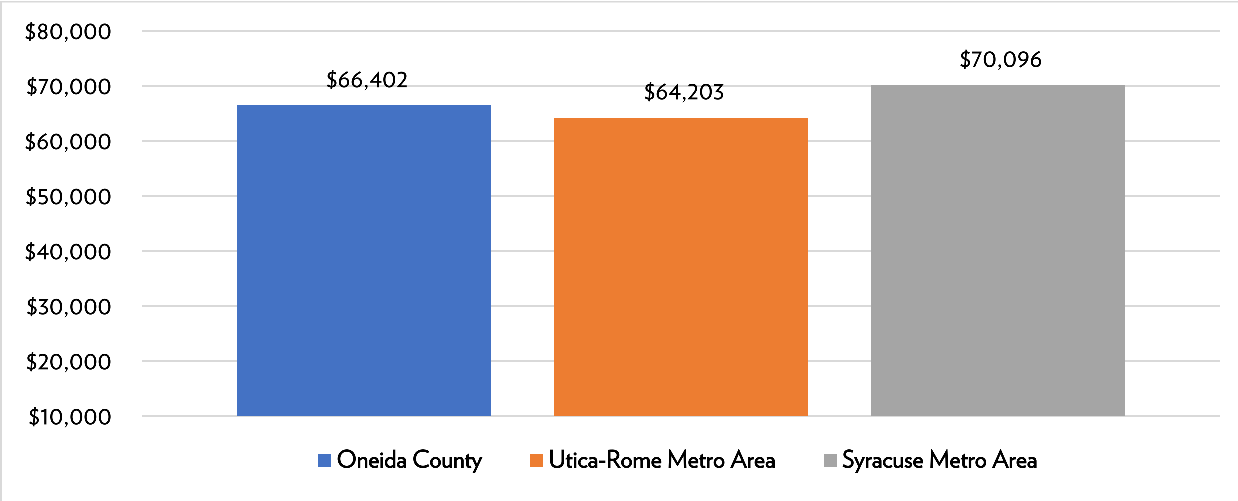
Source: Internal Revenue Service, Urban Partners

Household Income & Poverty Characteristics

As shown in Figure 4, Oneida County's 2022 median household income of $66,402 is slightly higher than the reported $64,203 reported for the Utica-Rome Metro Area and slightly lower than the $70,096 reported for the Syracuse Metro Area. Year over year, the county experienced a slight increase in median household income since 2012, while the metro areas experienced a similarly modest increase.

[3] *Adjusted Gross Income reported on the filed tax return.*

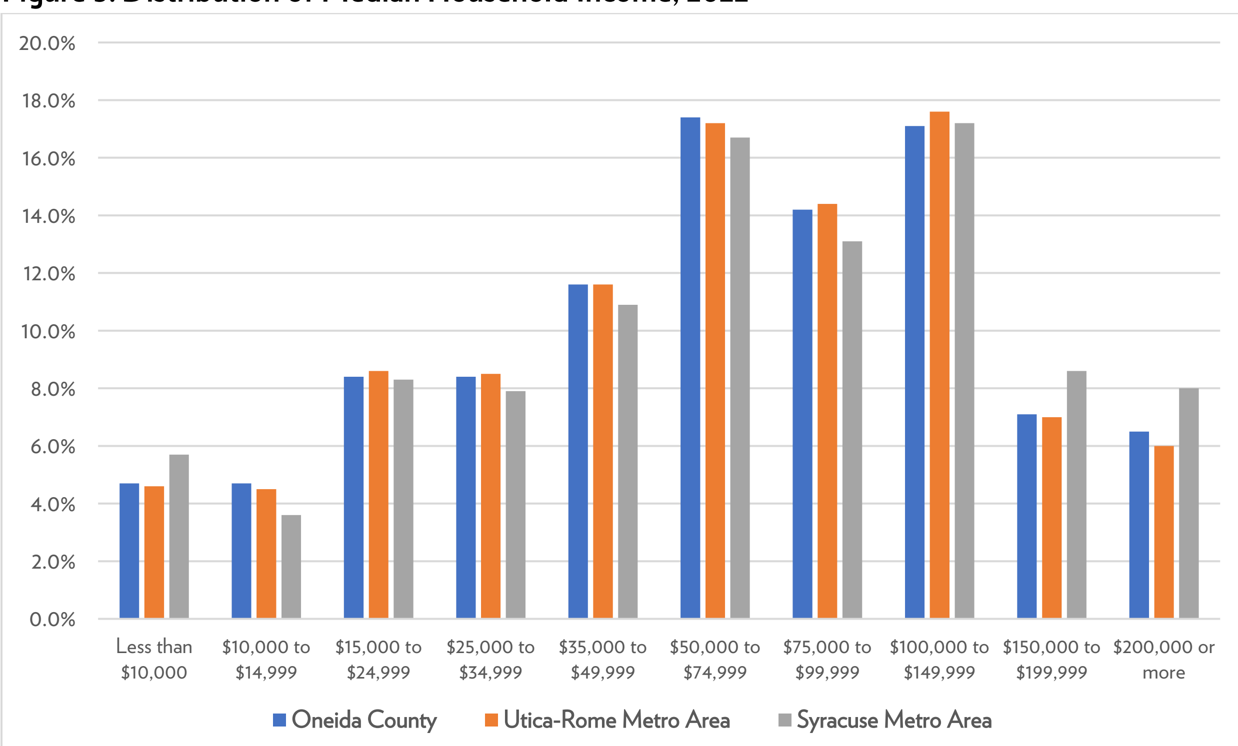
Figure 4: Median Household Income, 2022



Source: U.S. Census Bureau, Urban Partners

In Oneida County, 17.8% of households earn less than $25,000 annually, just slightly more than the 17.7% in the Utica-Rome Metro Area and 17.6% in the Syracuse Metro Area. Over one third (30.7%) of all county households earn more than $100,000 annually, similar to 30.6% for the Utica-Rome Metro area but less than the wealthier Syracuse Metro Area where 33.8% earn more than $100,000 (see Figure 5).

Figure 5: Distribution of Median Household Income, 2022



Source: U.S. Census Bureau, Urban Partners

According to the 2022 ACS, 31,854 Oneida County residents (or 14.4%) are living below the poverty level[4], compared to the Utica-Rome and Syracuse Metro Area's slightly lower poverty rates of 13.9% and 14.0% respectively (see Table 11).

Table 11: Population Living Below Poverty Level, 2022

	Oneida County	Utica-Rome Metro Area	Syracuse Metro Area
Population Living Below Poverty Level	31,854	38,994	88,347
Population Living Below Poverty Level (%)	14.4%	13.9%	14.0%

Source: U.S. Census Bureau, Urban Partners

Asset Limited, Income Constrained, Employed (ALICE) Population

The ALICE (Asset Limited, Income Constrained, Employed) Project was developed by the United Way to bring focus to families and individuals who are employed but whose salaries do not provide sufficient resources to meet basic needs. Through a standardized methodology using publicly available census, employment, wage, cost of living, and other data, the ALICE project sheds light on the financial hardships of working households in Oneida County.

The United Way's Household Survival Budget illustrates the bare minimum a household must earn to live and work in the modern economy. These costs include housing, childcare, food, transportation, health care, technology (a smartphone plan), and taxes. It does not include savings for emergencies or future goals like college or retirement. Table 12 shows the Household Survival Budget for Onieda County by household types.

Table 12: Household Survival Budget for Oneida County, 2021

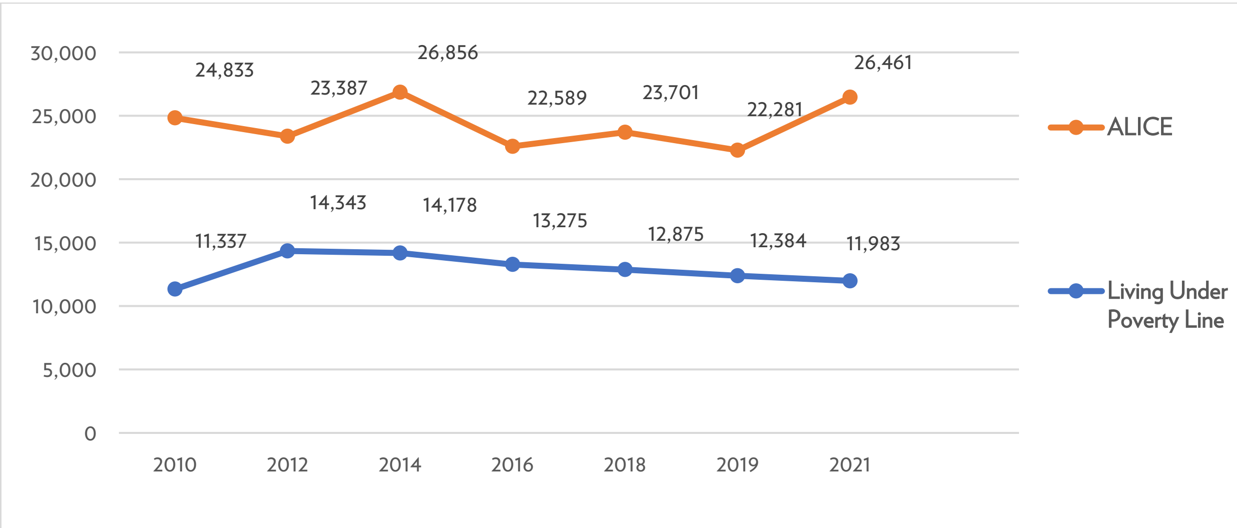
	Single Adult	Two Adults	Two Adults Two School-Aged Children	Two Adults Two Children in Childcare	Single Senior	Two Seniors
Housing	$694	$690	$892	$892	$648	$690
Child Care	$0	$0	$703	$1,979	$0	$0
Food	$430	$789	$1,287	$1,174	$397	$728
Transportation	$358	$535	$835	$835	$311	$441
Health Care	$226	$522	$784	$784	$502	$1,003
Technology	$75	$110	$110	$110	$75	$110
Miscellaneous	$174	$265	$460	$576	$193	$297
Taxes (Payments)	$290	$371	$896	$1,225	$345	$640
Taxes (Credits)	$0	$0	($1,393)	($1,865)	$0	$0
Monthly Total	$2,201	$3,282	$4,561	$5,697	$2,471	$3,909
Annual Total	$26,412	$39,384	$54,732	$68,364	$29,652	$46,908
Hourly Wage	$13.21	$19.69	$27.37	$34.18	$14.83	$23.45

Source: United Way ALICE Project

[4] *The federal poverty level is defined by the U.S. Department of Health and Human Services as $27,750 for a 4-person household in 2022.*

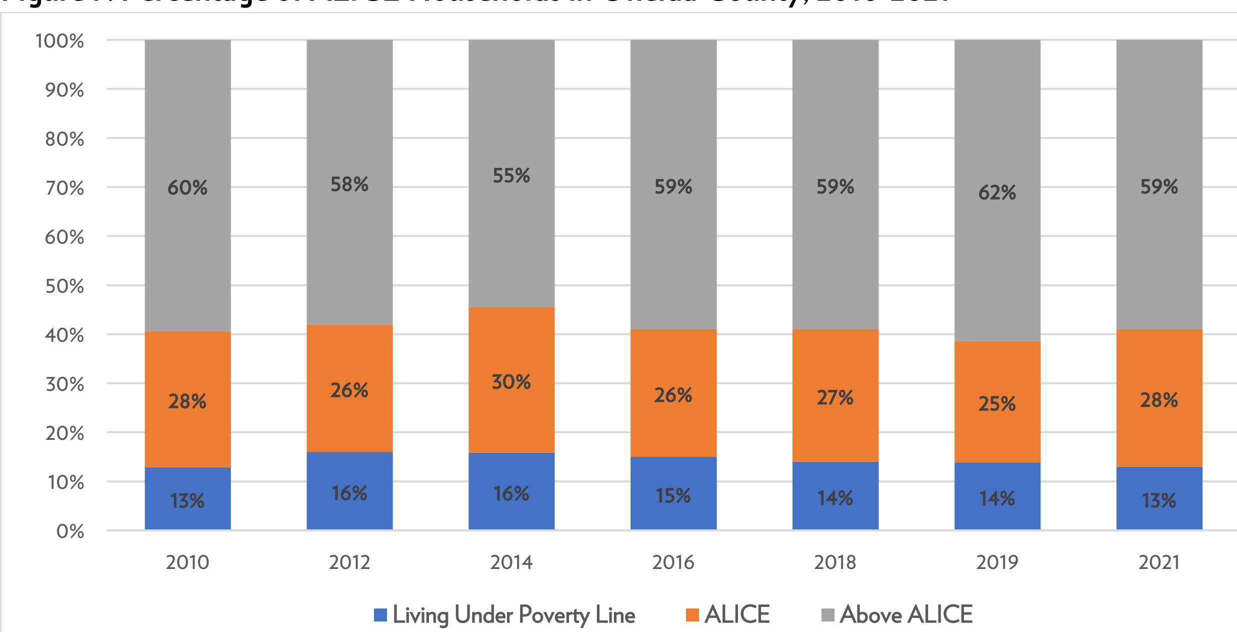
Households that earn above the federal poverty level but cannot afford the bare-bones survival budget are identified as ALICE. In 2021, 26,461 Oneida County households (28%) were identified as ALICE, up from 24,833 (also 28%) reported in 2010 (see Figures 6 and 7).

Figure 6: ALICE Households in Oneida County, 2010-2021



Source: United Way ALICE Project

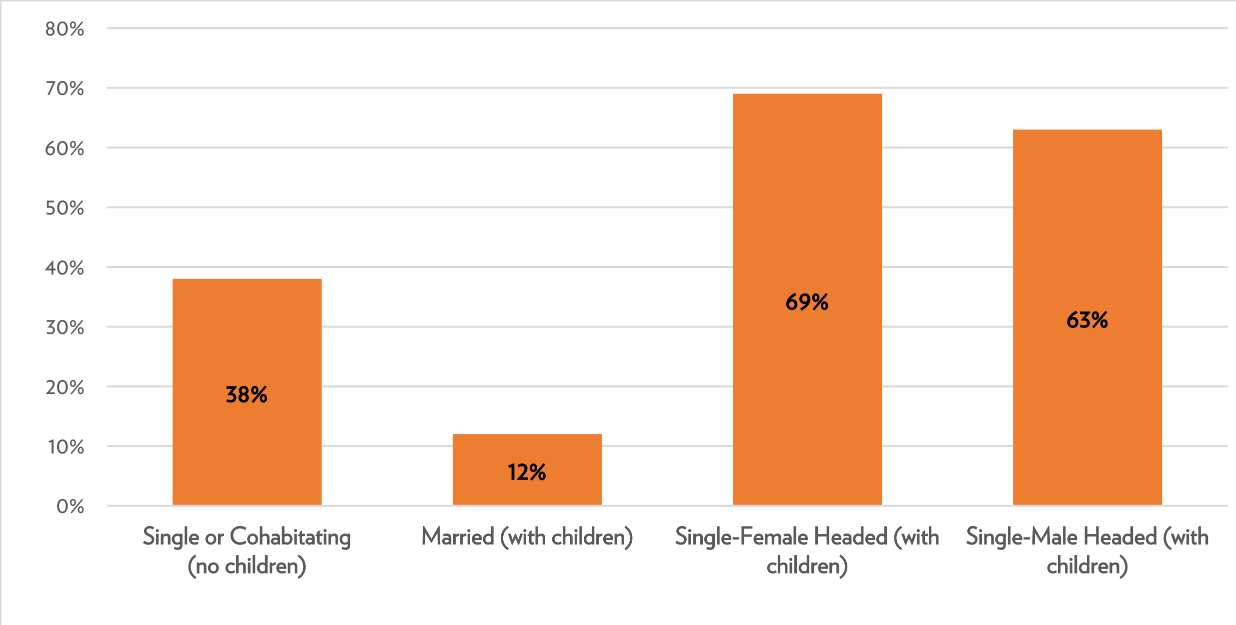
Figure 7: Percentage of ALICE Households in Oneida County, 2010-2021



Source: United Way ALICE Project

Figure 8 illustrates the ALICE levels for different types of Oneida County households. According to the United Way, approximately two-thirds of Oneida County's single-adult households (both male- and female-headed) live under the ALICE threshold.

Figure 8: ALICE and Poverty Households in Oneida County by Household Type, 2021



Source: United Way ALICE Project

Table 13 is a summary of households living under the ALICE threshold for the 18 census defined county subdivisions within Oneida County (the column detailing the percentage of households in poverty or ALICE is color coded to show the highest percentages in deeper red and the lowest percentages in deeper green).

Table 13: ALICE Households by County Subdivision, 2021

	Total Households	ALICE Households	% Below ALICE
Annsville Town	1,001	380	38%
Augusta Town	813	358	44%
Ava Town	267	83	31%
Boonville Town	2,117	868	41%
Bridgewater Town	518	254	49%
Camden Town	2,268	1,202	53%
Deerfield Town	1,591	302	19%
Florence Town	394	122	31%
Floyd Town	1,510	393	26%
Forestport Town	672	309	46%
Kirkland Town	3,728	1,118	30%
Lee Town	2,590	699	27%
Marcy Town	2,444	440	18%
Marshall Town	848	254	30%
New Hartford Town	9,699	3,104	32%
Paris Town	1,620	373	23%
Remsen Town	708	248	35%
Rome City	13,726	6,451	47%

Sangerfield Town	1,014	324	32%
Steuben Town	358	107	30%
Trenton Town	1,670	501	30%
Utica City	24,617	13,047	53%
Vernon Town	3,500	1,155	33%
Verona Town	2,364	686	29%
Vienna Town	2,262	792	35%
Western Town	757	242	32%
Westmoreland Town	2,201	462	21%
Whitestown Town	7,687	2,537	33%

Source: United Way ALICE Project

Key Takeaways of Demographic Trends

Oneida County experienced a 1.4% population decline from 2012 to 2022, while households increased by 1.6%, driven by smaller household sizes. The county is becoming more diverse, with non-White residents rising from 15.2% to 19.7%. The aging population (seniors 65+) now makes up 19.2% of residents. Economic challenges persist, with 28% of households classified as ALICE (Asset Limited, Income Constrained, Employed) and 14.4% living below the poverty line. Housing affordability is a pressing issue, particularly for renters facing significant cost burdens. Migration patterns show negative net migration, with wealthier households leaving and lower-income households arriving. Urban areas like Utica City face higher concentrations of poverty, while younger populations are declining, indicating retention challenges. Strategic policies are needed to address housing, aging, and economic vulnerabilities while preparing for demographic shifts.

3. Housing Affordability by Income Segments

Using data available from the U.S. Department of Housing and Urban Development (HUD), this section examines the magnitude of Oneida County's affordable housing challenge. Onondaga County (the City of Syracuse and the surrounding area) was selected for comparison.

Household Income Categories

Oneida County is a census-defined region in the state of New York. Within this geographic area, HUD publishes the Area Median Income (AMI) annually. There are three categories of household income that are most relevant in terms of affordable housing:

- **Low-Income:** households earning less than 80% of AMI (this is the typical target group for affordable homeownership projects).
- **Very Low-Income**: households earning less than 50% of AMI (this is the typical target group for affordable rental projects, including affordable senior rental).
- **Extremely Low-Income**: households earning less than 30% of AMI (this is the most vulnerable segment consisting of households with little or no earned income).

Shown below in Table 14 are Oneida County's income limits and income categories for 2020. It shows that a four-person household, for instance, is considered low-income if the annual household income is less than $57,350 and very low-income if the household income is less than $35,850 a year.

Table 14: Area Median Income by Category, Oneida County, 2020

	Household Size							
Income Category	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Median Income (100%)	$50,187	$57,375	$64,562	$71,687	$77,437	$83,187	$88,937	$94,687
Low-Income (80%)	$40,150	$45,900	$51,650	$57,350	$61,950	$66,550	$71,150	$75,750
Very Low-Income (50%)	$25,100	$28,700	$32,300	$35,850	$38,750	$41,600	$44,500	$47,350
Extremely Low Income (30%)	$15,050	$17,240	$21,720	$26,200	$30,680	$35,160	$39,640	$44,120

Source: HUD

The data source for the analysis in this section is the Comprehensive Housing Affordability Strategy (CHAS) data published by HUD, the most recent of which was released in 2023[5]. The CHAS data combine the U.S. Census Bureau's ACS with the Area Median Income to create estimates of the number of households that would qualify for HUD assistance. The CHAS data also incorporate household characteristics and housing unit characteristics (such as number of bedrooms and rent/owner costs).

[5] *The 2023 CHAS report utilized the American Community 5-Year Survey from 2016-2020.*

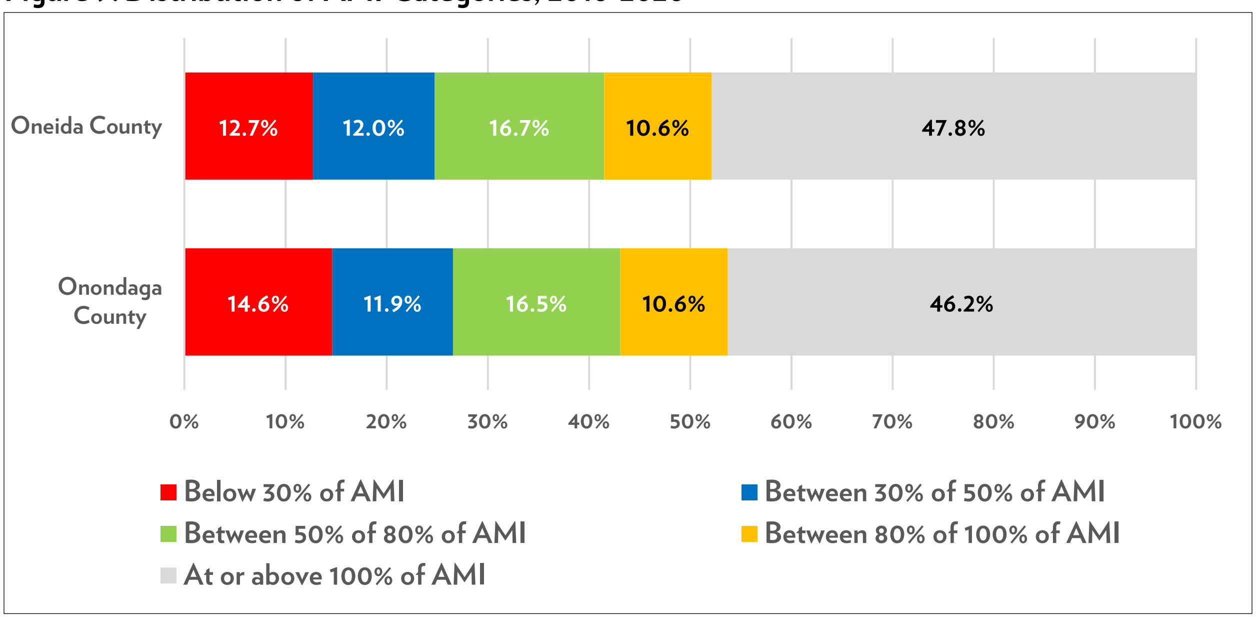
According to CHAS, 41.5% of Oneida County households earn less than 80% of AMI, compared to 43% of all households in Onondaga County. Furthermore, compared to Onondaga County, Oneida County also has lower percentages of very low- and extremely low-income households (24.8% to 26.5% below 50% AMI; and 12.7% to 14.6% below 30% AMI, respectively. See Table 15, Figure 9).

Table 15: Household Income by AMI Category, 2016-2020

	Oneida County	%	Onondaga County	%
Low-Income (Below 80% of AMI)	37,700	41.5%	80,760	43.0%
Very Low-Income (Below 50% of AMI)	22,500	24.8%	49,800	26.5%
Extremely Low-Income (Below 30% of AMI)	11,580	12.7%	27,440	14.6%
At or above 100% of AMI	43,345	47.8%	86,705	46.2%
Between 80% - 100% of AMI	9,625	10.6%	19,880	10.6%
Between 50% - 80% of AMI	15,200	16.7%	30,960	16.5%
Between 30% - 50% of AMI	10,920	12.0%	22,360	11.9%
Below 30% of AMI	11,580	12.7%	27,440	14.6%

Source: HUD, Urban Partners

Figure 9: Distribution of AMI Categories, 2016-2020



Source: HUD, Urban Partners

Housing Cost Burden - Owner Households in Oneida County

As previously discussed, the Census Bureau's definition of "cost-burdened" households are those who pay more than 30% of their income on housing costs. For households paying more than 50% of their income toward housing costs, the term "extremely burdened" is applied.

Table 16 is a cost burden analysis for owner households in Oneida County and Onondaga County. The CHAS data reports that 15.6% of Oneida County owner households are cost burdened, while Onondaga County reports 15.3%. Furthermore, 5.9% of Oneida County owner households are extremely burdened, compared to 6.6% for Onondaga County.

Table 16: Cost Burdened Owner Households, 2016-2020

	All Homeowners	Cost-Burdened Homeowners	%	Extremely Burdened Homeowners	%
Oneida County	62,320	9,775	15.6%	3,725	5.9%
Onondaga County	121,900	18,655	15.3%	8,095	6.6%

Source: HUD, Urban Partners

Table 17 further details the cost burden of Oneida County's owner-occupants by household incomes. The CHAS data estimates that of the 18,825 Oneida County homeowners earning less than 80% of AMI, 40.9% (7,710) are cost-burdened while 18.5% (3,495) are extremely burdened.

Table 17: Cost Burdened Owner Households by Income, Oneida County, 2016-2020

	All Homeowners	Cost-Burdened Homeowners	%	Extremely Burdened Homeowners	%
All Incomes	62,320	9,775	15.6%	3,725	5.3%
At or above 100% of Median	36,875	1,255	3.4%	55	0.1%
Between 80% - 100% of Median	6,615	810	12.2%	175	2.6%
Between 50% - 80% of Median	9,400	2,075	22.0%	440	4.7%
Between 30% - 50% of Median	5,715	2,835	49.6%	935	16.3%
Below 30% of Median	3,710	2,800	75.4%	2,120	57.1%
Low Income Categories					
Below 80% of Median	18,825	7,710	40.9%	3,495	18.5%
Below 50% of Median	9,425	5,635	59.7%	3,055	32.1%
Below 30% of Median	3,710	2,800	75.4%	2,120	57.1%

Source: HUD, Urban Partners

Housing Cost Burden - Renter Households in Oneida County

Table 18 is a cost burden analysis for renter households in Oneida County and Onondaga County. The CHAS data reports that 39.1% of Oneida County renter households are cost burdened, while Onondaga County reports 43.2%. Furthermore, 21.6% of Oneida County renter households are extremely burdened, compared to 24.6% for Onondaga County.

Table 18: Cost Burdened Renter Households, 2016-2020

	All Renters	Cost-Burdened Renters	%	Extremely Burdened Renters	%
Oneida County	28,355	11,100	39.1%	6,150	21.6%
Onondaga County	65,445	28,290	43.2%	16,105	24.6%

Source: HUD, Urban Partners

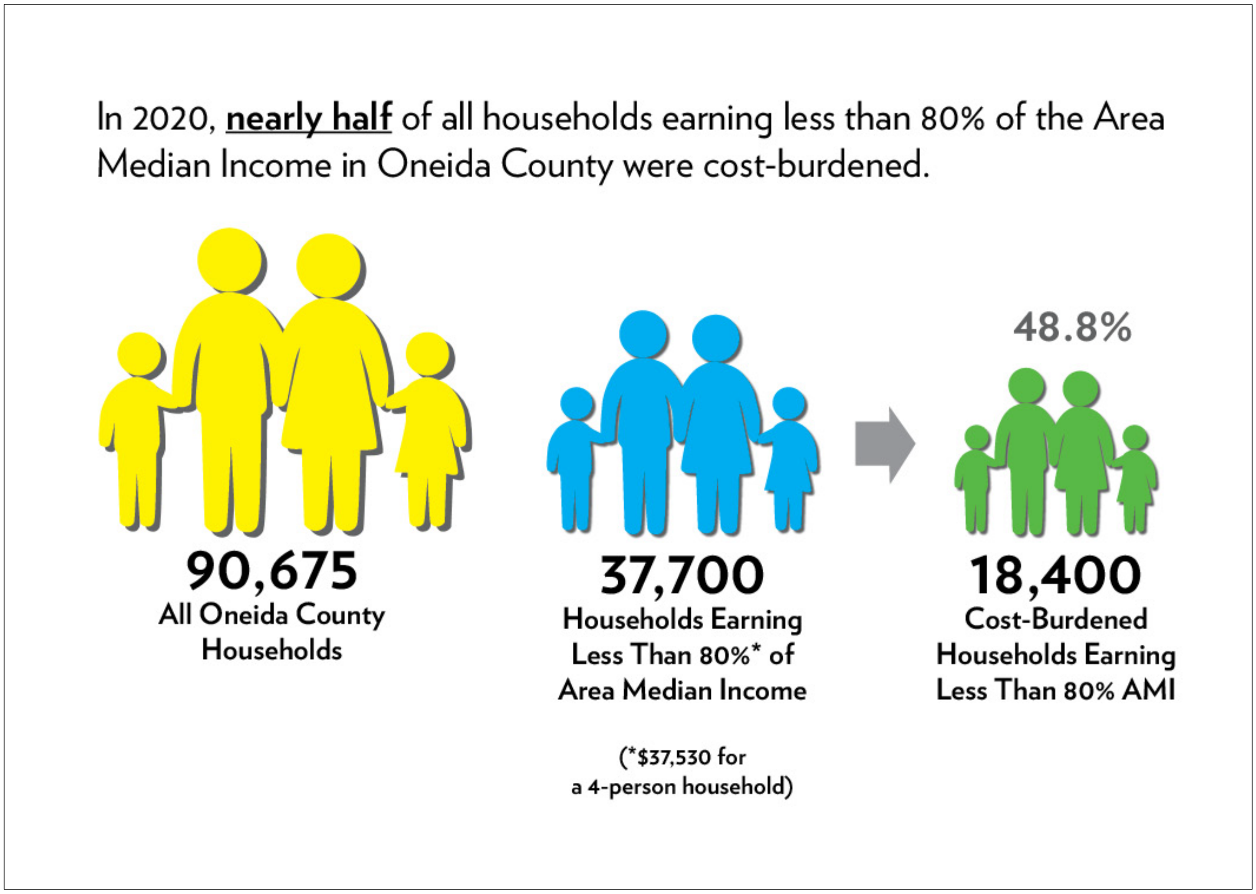
Table 19 further details the cost burden of Oneida County's renters by household incomes. The CHAS data estimates that of the 13,075 Oneida County renters earning less than 50% of AMI, 73.9% (9,665) are cost-burdened while 45.0% (5,890) are extremely burdened.

Table 19: Cost Burdened Renter Households by Income, Oneida County, 2016-2020

	All Renters	Cost-Burdened Renters	%	Extremely Burdened Renters	%
All Incomes	28,355	11,100	39.1%	6,150	21.6%
At or above 100% of Median	6,470	260	4.0%	40	0.6%
Between 80% - 100% of Median	3,010	155	5.1%	15	0.5%
Between 50% - 80% of Median	5,800	1,020	17.5%	205	3.5%
Between 30% - 50% of Median	5,205	3,520	67.6%	935	17.9%
Below 30% of Median	7,870	6,145	78.0%	4,955	62.9%
Low Income Categories					
Below 80% of Median	18,875	10,685	56.6%	6,095	32.2%
Below 50% of Median	13,075	9,665	73.9%	5,890	45.0%
Below 30% of Median	7,870	6,145	78.0%	4,955	62.9%

Source: HUD, Urban Partners

Figure 10: Snapshot of the Cost Burden for Low-Income Households in Oneida County



Key Takeaways of Housing Affordability

Oneida County faces significant housing affordability challenges, with 41.5% of households earning less than 80% of the Area Median Income (AMI) and 12.7% earning below 30% of AMI. Cost burdens are widespread, as 15.6% of owner households and 39.1% of renter households spend more than 30% of their income on housing, with low-income groups disproportionately affected. Among renters earning less than 30% of AMI, 78.0% are cost-burdened, and 62.9% are extremely burdened, highlighting severe vulnerabilities. Addressing these issues requires targeted strategies, including affordable housing development, rent subsidies, and support for special populations like seniors, veterans, and disabled individuals. Long-term efforts must balance housing availability and income growth to reduce cost burdens and improve housing stability.

4. Special Needs Population

Persons with Disabilities

People with disabilities often encounter many barriers to securing safe and stable housing. The Census Bureau identifies the following six categories of disabilities:

- Hearing: deaf or had serious difficulty hearing.
- Vision: blind or had serious difficulty seeing even when wearing glasses.
- Cognitive: serious difficulty concentrating, remembering, or making decisions.
- Ambulatory: having serious difficulty walking or climbing stairs.
- Self-Care: difficulty dressing or bathing.
- Independent Living: have difficulty doing errands alone such as visiting a doctor's office or shopping due to a physical, mental, or emotional condition.

From 2012 to 2022, the percentage of Oneida County residents reporting at least one of the above disabilities has decreased. In 2022, 14.6% of the county's civilian noninstitutionalized population had at least one type of disability, down from 15.0% in 2012. By comparison, New York State's disabled population increased from 10.9% in 2012 to 11.9% in 2022 (see Table 20).

Table 20: Disability Status, 2012-2022

	Oneida County			State of New York		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
2012	225,102	33,845	15.0%	19,138,275	2,084,684	10.9%
2022	224,645	32,735	14.6%	19,789,790	2,355,119	11.9%

Source: U.S. Census Bureau, Urban Partners

Table 21 summarizes the disability status for Oneida County by age. According to the 2022 ACS, 41.7% of all Oneida County seniors 75 years and over are living with at least one disability.

Table 21: Disability Status by Age, 2022

	Total Civilian Population	Population With a Disability	% of Total Population With a Disability
Under 5 years	12,453	0	0.0%
5 to 17 years	35,816	3,161	8.8%
18 to 34 years	46,247	4,436	9.6%
35 to 64 years	83,061	13,096	15.8%
65 to 74 years	24,506	5,867	23.9%
75 years and over	19,049	7,949	41.7%

Source: U.S. Census Bureau, Urban Partners

Table 22 summarizes the six census-defined disabilities by age groups. According to the Census Bureau, 6.7% of Oneida County residents have ambulatory disabilities, followed by 6.4% with cognitive disabilities and 5.1% with independent living disabilities.

Table 22: Disability Characteristics by Age Groups, 2022

	Under 18		18-64	65 and Older	Total Population with Disabilities	% of County Population with Disabilities
	Under 5	5-17				
Hearing	0	239	2,750	5,608	8,594	3.8%
Vision	0	181	3,376	2,018	5,575	2.4%
Cognitive	2,927		8,634	2,830	14,391	6.4%
Ambulatory	132		7,511	7,435	15,078	6.7%
Self-Care	530		3,238	3,148	6,916	3.0%
Independent Living	-		6,632	4,876	11,508	5.1%

Source: U.S. Census Bureau, Urban Partners

Table 23 shows disability status for residents of the 28 county subdivisions in Oneida County (the column detailing the percentage of residents with a disability is color coded to show the highest percentages in deeper red and the lowest percentages in deeper green). As a percentage of their civilian noninstitutionalized population, the Town of Vienna has the highest rate of disability at 19.9%, followed by the Town of Camden (18.3%) and City of Rome (17.8%). In terms of the highest numerical concentration of residents with disabilities, the following three report the most: City of Utica (9,808 residents), City of Rome (5,400 residents), and the Town of New Hartford (3,367 residents).

Table 23: Disability Status by Jurisdiction, 2022

	Total Civilian Population	With a Disability	Percent with a Disability
Annsville Town	2,642	443	16.8%
Augusta Town	1,940	249	12.8%
Ava Town	678	73	10.8%
Boonville Town	4,388	523	11.9%
Bridgewater Town	1,402	207	14.8%
Camden Town	4,769	871	18.3%
Deerfield Town	3,964	379	9.6%
Florence Town	1,207	198	16.4%
Floyd Town	3,730	332	8.9%
Forestport Town	1,513	222	14.7%
Kirkland Town	9,701	1085	11.2%
Lee Town	6,134	944	15.4%
Marcy Town	6,921	687	9.9%
Marshall Town	2,193	251	11.4%
New Hartford Town	21,213	3,367	15.9%
Paris Town	4,297	406	9.4%

Remsen Town	1,637	286	17.5%
Rome City	30,316	5,400	17.8%
Sangerfield Town	2,372	305	12.9%
Steuben Town	830	118	14.2%
Trenton Town	4,263	731	17.1%
Utica City	63,928	9,808	15.3%
Vernon Town	8,254	869	10.5%
Verona Town	5,865	839	14.3%
Vienna Town	5,236	1,042	19.9%
Western Town	1,944	328	16.9%
Westmoreland Town	5,692	663	11.6%
Whitestown Town	17,616	2,109	12.0%

Source: U.S. Census Bureau, Urban Partners

Homelessness

The Point-in-Time (PIT) count is a tally of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care[6] conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens[7] on a single night. According to the PIT count conducted in January of 2023 for the two-county area covered by the Mohawk Valley Housing & Homeless Coalition (MVHHC, including Oneida and Madison Counties), there were a total of 282 homeless persons, up significantly from 191 in 2020 (see Table 24).

Table 24: Summary of Homeless Persons in the MVHHC Area, 2020-2023

	2020	%	2021	%	2022	%	2023	%
Total Persons (Adults & Children)	191		143		244		282	
Unsheltered	14	7.4%	-	-	25	10.2%	29	10.3%
Sheltered	177	92.6%	143	100%	219	89.8%	253	89.7%
Emergency Shelter/Hotel	123		106		184		225	
Transitional Housing	54		37		35		28	

Source: Point-in-Time Report 2020-2023, MVHHC

Table 25 shown below are demographic descriptions of homeless persons in the MVHHC geographic area. The PIT reports that in 2020 (prior to the COVID-19 pandemic severely impacting the PIT counting procedures), the MVHHC area had 40 homeless children and 18 households with children. These numbers dropped in 2021, the height of the pandemic. As of 2023, the number of households with children spiked to 32. Since 2020, other categories of homeless persons remailed relatively consistent (veterans at 19 from 14) or declined

[6] *For Oneida County, the Mohawk Valley Housing & Homeless Coalition (MVHHC) is the Homeless Continuum of Care (CoC) for the geographic area composed of Oneida and Madison counties.*

[7] *Safe Haven is a form of supportive housing that serves hard-to-reach homeless persons with severe mental illness who come primarily from the streets and have been unable or unwilling to participate in housing or supportive services.*

significantly (severely mentally ill dropping from 94 to 34 and chronic substance abuse dropping from 52 to 20).

Table 25: Demographic Profiles of Homeless Persons in MVHHC Area, 2020-2023

	2020	%	2021	%	2022	%	2023	%
Total in Households w/o Children	129	67.5%	96	67.1%	159	65.2%	164	58.2%
Total in Households w/ Children	62	32.5%	47	32.9%	85	34.8%	118	41.8%
Adults	22		18		40		45	
Children	40		29		45		73	
Households with Children	18		15		27		32	
Veterans	14		13		16		19	
Victims of Domestic Violence	28		13		22		22	
Severely Mentally Ill	94		20		36		34	
Chronic Substance Abuse	52		16		31		20	

Source: Point-in-Time Report 2020-2023, MVHHC

Veterans

The Clearinghouse for Military Family Readiness—which is based in the Social Science Research Institute (SSRI) at the Pennsylvania State University—is an interdisciplinary team of research faculty and staff, and creative services professionals committed to providing outstanding support to professionals who offer programs and services to military families. In 2017, the Clearinghouse published a research document called *Supporting United States Veterans: a Review of Veteran-Focused Needs Assessments from 2008-2017*. The report outlines the challenges that veterans typically experience, including "finding affordable housing, obtaining a mortgage, and needing but not having access to rent or mortgage assistance." Furthermore, the study found that "homelessness affects approximately one-third of veterans even though veterans comprise only about 2% of the U.S. population."

The following statement regarding the high incidence of homelessness among veterans is from the National Coalition of Homeless Veterans—a non-profit organization that provides technical assistance for a national network of service providers that assist homeless veterans:

> *"In addition to the complex set of factors influencing all homelessness—extreme shortage of affordable housing, livable income, and access to health care—a large number of displaced and at-risk veterans live with lingering effects of post-traumatic stress disorder (PTSD) and substance abuse, which are compounded by a lack of family and social support networks. Additionally, military occupations and training are not always transferable to the civilian workforce, placing some veterans at a disadvantage when competing for employment. A top priority for homeless veterans is secure, safe, clean housing that offers a supportive environment free of drugs and alcohol."*

To illustrate the magnitude of potential need in Oneida County's veteran population, the following tables in this section summarize the number of veterans and their income and disability status. According to the 2022 ACS, 13,522 veterans reside in Oneida County, representing 7.5% of the county's total civilian population over 18 years-of-age. The ratio is significantly higher than the state which reports 4.0% veterans (Table 26).

Table 26: Veteran Status, Population 18 Years and Over, 2022

	Total Civilian Population	Veterans	% Veterans
Oneida County	181,304	13,522	7.5%
Utica-Rome Metro Area	229,245	17,231	7.5%
Syracuse Metro Area	521,381	35,424	6.8%

Source: U.S. Census Bureau, Urban Partners

Veterans are much more likely to be living with disabilities than non-veterans. According to the 2022 ACS, 4,103 veterans in Oneida County have disabilities, representing 30.9% of all veterans in the county – slightly higher than the Utica-Rome Metro Area. In comparison, non-veterans residing in Oneida County report disabilities at a rate of 16.5% - the same as the metro area and higher than the Syracuse Metro Area (Table 27).

Table 27: Veteran/Disability Status, Population 18 Years and Over, 2022[8]

	Veterans			Non-Veterans		
	Total	With Disabilities	% With Disabilities	Total	With Disabilities	% With Disabilities
Oneida County	13,275	4,103	30.9%	158,318	26,075	16.5%
Utica-Rome Metro Area	16,964	5,129	30.2%	201,836	33,392	16.5%
Syracuse Metro Area	35,016	9,682	27.7%	459,469	73,139	15.9%

Source: U.S. Census Bureau, Urban Partners

However, veterans have a much lower poverty rate than non-veterans. Shown in Table 28, 6.3% of Oneida County veterans live below the federal poverty rate, compared to 13.3% for non-veterans. Trends are similar for the Utica-Rome Metro Area, while the poverty rate is almost a percentage higher for veterans in the Syracuse Metro Area.

Table 28: Veteran/Poverty Status, Population 18 Years and Over, 2022[8]

	Veterans			Non-Veterans		
	Total	Below Poverty Level	% Below Poverty Level	Total	Below Poverty Level	% Below Poverty Level
Oneida County	13,275	830	6.3%	158,318	21,126	13.3%
Utica-Rome Metro Area	16,964	1,051	6.2%	201,836	26,059	12.9%
Syracuse Metro Area	35,016	2,528	7.2%	459,469	56,924	12.4%

Source: U.S. Census Bureau, Urban Partners

[8] *For whom poverty is determined.*

Table 29 summarizes the most vulnerable segment of Oneida County's veteran population—those who are disabled and living under the poverty line. According to the 2022 ACS, 2.3% of Oneida County veterans (307) are disabled and live below the poverty line, the same rate as the Utica-Rome Metro Area while a percentage point below the Syracuse Metro Area.

Table 29: Veteran/Poverty/Disability Status, Population 18 Years and Over, 2022[9]

	All Veterans	Veterans Below Poverty Level with Disabilities	% Veterans Below Poverty Level with Disabilities
Oneida County	13,275	307	2.3%
Utica-Rome Metro Area	16,964	388	2.3%
Syracuse Metro Area	35,016	1,170	3.3%

Source: U.S. Census Bureau, Urban Partners

Finally, Table 30 shown on the following page summarizes the number and percentage of veterans in each of the 28 county subdivisions within Oneida County. County subdivisions with the most veterans are: the City of Utica (2,466, 5.1% of the civilian population) and the City of Rome (2,383, 9.4%)—these two cities also report the highest number of veterans living under the poverty line, with 228 and 172 veterans, respectively.

Table 30: Veteran Disability Status by Co. Subdivision, Population 18 Years and Over, 2022[9]

	Civilian Population 18 Years and Over	Veterans	% Veterans	Veterans with Any Disability	Veterans Below Poverty Level
Annsville Town	1,925	147	7.6%	27	23
Augusta Town	1,545	115	7.4%	51	17
Ava Town	518	72	13.9%	34	3
Boonville Town	3,694	369	10.0%	42	26
Bridgewater Town	1,083	54	5.0%	10	4
Camden Town	3,828	244	6.4%	42	14
Deerfield Town	3,122	194	6.2%	67	3
Florence Town	959	60	6.3%	13	2
Floyd Town	2,926	328	11.2%	64	17
Forestport Town	1,203	137	11.4%	16	0
Kirkland Town	8,551	805	9.5%	154	31
Lee Town	4,921	582	11.9%	196	32
Marcy Town	7,201	426	5.9%	127	0
Marshall Town	1,706	68	4.1%	23	0
New Hartford Town	18,114	1,036	5.7%	364	48
Paris Town	3,195	201	6.3%	34	23
Remsen Town	1,325	119	9.0%	37	16
Rome City	25,341	2,383	9.4%	730	172

[9] *For whom poverty is determined.*

Sangerfield Town	1,990	136	6.8%	48	11
Steuben Town	665	69	10.5%	26	6
Trenton Town	3,157	352	11.2%	123	1
Utica City	48,453	2,466	5.1%	850	228
Vernon Town	6,770	543	8.1%	131	18
Verona Town	4,705	554	12.0%	188	36
Vienna Town	4,245	544	12.8%	321	33
Western Town	1,489	86	5.8%	26	7
Westmoreland Town	4,736	388	8.2%	57	18
Whitestown Town	14,460	1,044	7.2%	302	41

Source: U.S. Census Bureau, Urban Partners

Key Takeaways of Special Needs Population

Oneida County has a significant special needs population, with 14.6% of residents reporting at least one disability, primarily among seniors, as 41.7% of those 75 and older are affected. The county's homeless population increased from 191 in 2020 to 282 in 2023, with a growing number of families with children experiencing homelessness. Veterans, making up 7.5% of the adult population, face higher disability rates (30.9%) but lower poverty rates (6.3%) than non-veterans. The cities of Utica and Rome have the highest concentrations of both disabled and veteran residents, indicating localized needs for housing and support services. Addressing these challenges requires expanding affordable and accessible housing, targeted assistance programs, and increased support for veterans, the homeless, and disabled individuals.

5. Employment Trends

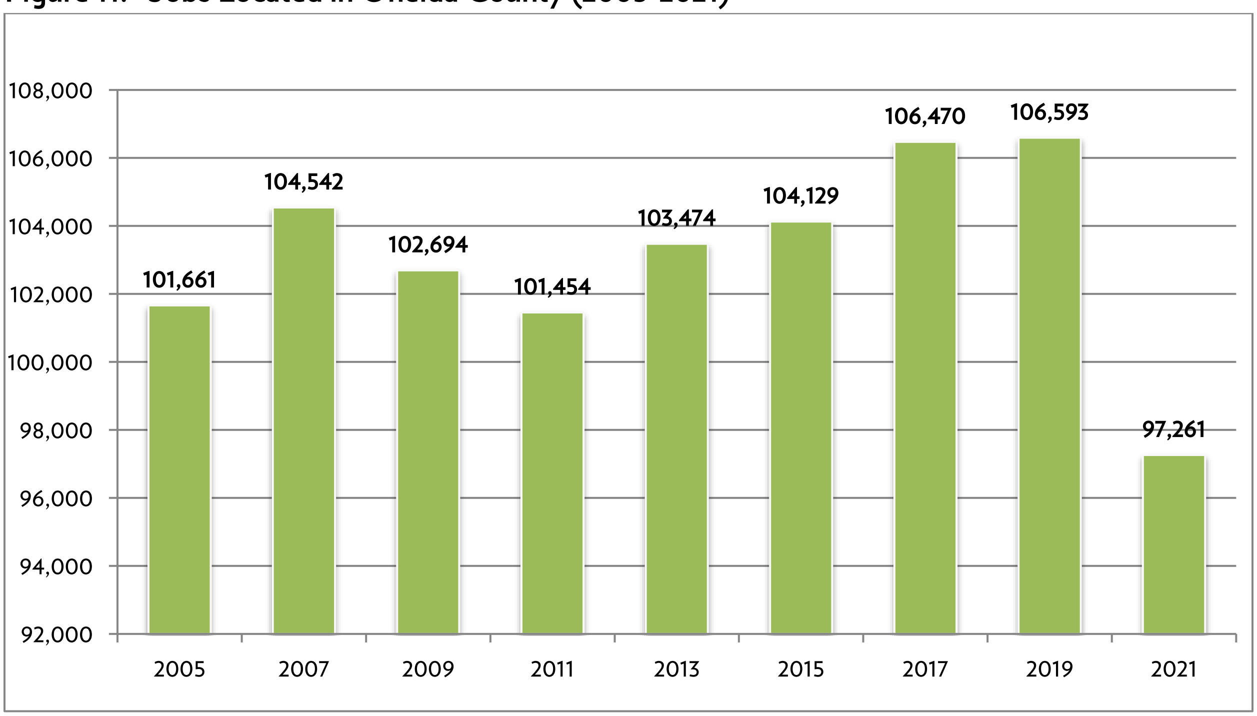
The correlation between job growth (or decline) and the local housing market is complex and beyond the scope of this housing study, but simply stated—as a region or municipality adds new jobs, it attracts new workers and their households that will need housing. The increase in new residents will increase demand for homes and will result in a more competitive marketplace for housing. Conversely, the opposite will occur when a region or municipality loses jobs.

The following is an examination of employment patterns for Oneida County and its residents from 2005 to 2021. The data source for this analysis is the *OnTheMap* application from the U.S. Census Bureau's Longitudinal Employer-Household Dynamics Program, which uses employer payroll tax information to geo-locate jobs within a defined area.

Jobs Located in Oneida County

According to the *OnTheMap* application, Oneida County reported a total of 97,261 jobs in 2021, shedding 4,400 jobs from 2005, a decline of 4.3% (see Figure 11). There were two economic dips during that period—first during the Great Recession 2007 to 2011 when the county shed 3,088 jobs; the second during the coronavirus pandemic from 2019 to 2021 with a loss of 9,332 jobs – a pattern witnessed in many locations and dependent upon a region's key industries. It remains to be seen how the county will recover economically from Covid-19.

Figure 11: Jobs Located in Oneida County (2005-2021)



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

As detailed in Table 31 below, *Health Care & Social Assistance* has consistently been the largest employment sector in Oneida County. The 21,179 jobs in this sector account for 22.3% of all jobs located in Oneida County. The *Educational Services* sector, which gained 1,002 jobs from 2005 to 2021, is the second largest sector with 11,749 jobs in the county, followed by *Professional, Scientific, and Technical Services*, which gained 390 jobs.

While *Administrative Support* lost the most jobs (shedding 1,983 jobs, equivalent to a 41.6% decrease), one other industry sector within the county's top 5 sectors experienced robust job growth from 2005 to 2021— *Accommodation and Food Services*, which added 4,168 net new jobs (a growth rate of 68.7%). Other than *Administrative Support*, the *Retail Trade* sector lost the most jobs from 2005 to 2021 (a total of 1,798 jobs were lost, equivalent to a 15.3% decline), though it remains a top-five employer rounded out by *Manufacturing*, which lost 1,286 jobs but still employs 9,201.

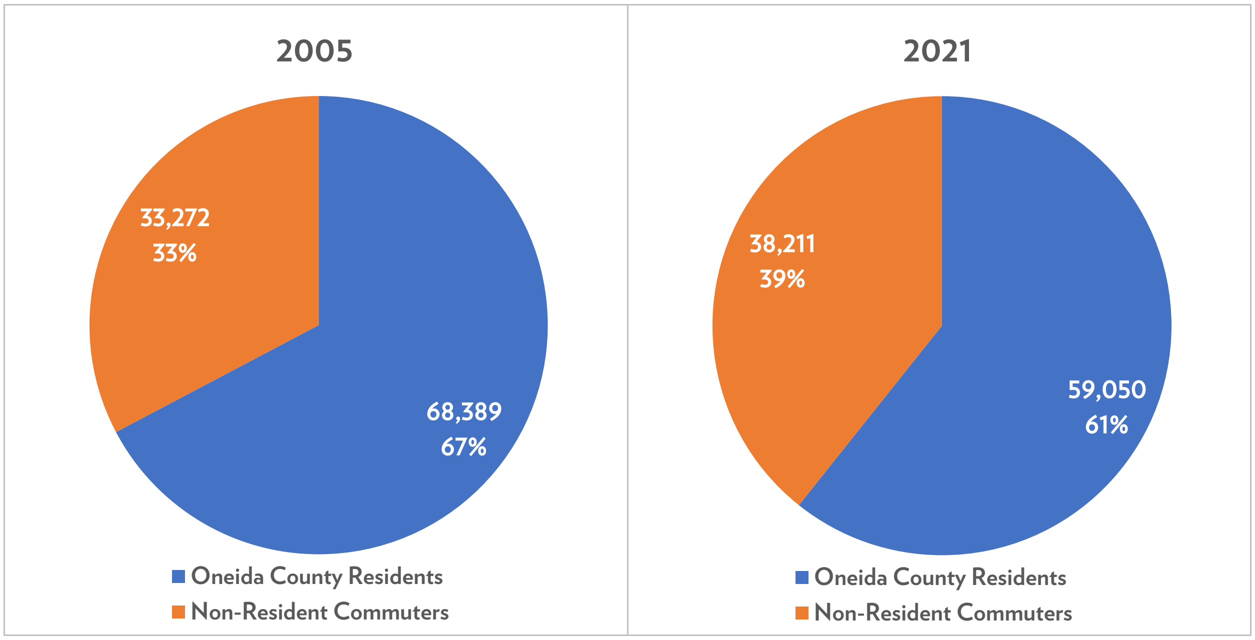
Table 31: Jobs Located in Oneida County by Industry Sectors, 2005-2021

	Jobs in 2005	%	Jobs in 2021	%	Change 2005-2021
All Sectors	**101,661**	**100%**	**97,261**	**100%**	**-4,400**
Health Care and Social Assistance	21,861	21.5%	21,179	22.3%	-682
Educational Services	10,747	10.6%	11,749	12.1%	1,002
Accommodation and Food Services	6,060	6.0%	10,228	10.5%	4,168
Retail Trade	11,735	11.5%	9,937	10.2%	-1,798
Manufacturing	10,487	10.3%	9,201	9.5%	-1,286
Public Administration	8,129	8.0%	7,835	8.1%	-294
Finance and Insurance	6,770	6.7%	6,616	6.8%	-154
Professional, Scientific, and Technical Services	3,349	3.3%	3,739	3.8%	390
Transportation and Warehousing	3,701	3.6%	3,277	3.4%	-424
Admin. & Support, Waste Mgmt. and Remediation	4,756	4.7%	2,773	2.9%	-1,983
Other Services (excluding Public Administration)	3,047	3.0%	2,583	2.7%	-464
Construction	2,302	2.3%	2,352	2.4%	50
Wholesale Trade	3,625	3.6%	2,230	2.3%	-1,395
Arts, Entertainment, and Recreation	813	0.8%	633	0.7%	-180
Information	1,665	1.6%	604	0.6%	-1,061
Real Estate and Rental and Leasing	912	0.9%	508	0.5%	-404
Management of Companies and Enterprises	724	0.7%	492	0.5%	-232
Utilities	581	0.6%	413	0.4%	-168
Agriculture, Forestry, Fishing and Hunting	239	0.2%	338	0.3%	99
Mining, Quarrying, and Oil and Gas Extraction	158	0.2%	34	0.0%	-124

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

In terms of commuting, the *OnTheMap* application reports that the percentage of workers commuting from outside of the county has increased, from 33,272 workers (32.7% of county workforce) in 2005 to 38,211 (39.3% of county workforce) in 2021. At the same time, the number of workers living and working in Oneida County has dipped from 68,389 in 2005 to 59,050 in 2021 (see Figure 12 shown on the following page).

Figure 12: Percentage of Oneida County Workers Residing in the County, 2005-2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

As a percentage of the Oneida County labor force, county residents still comprise the largest segment in 2021 (60.7%) despite its loss of 13.7%, followed by those commuting from adjacent Herkimer County (which decreased from 8,586 workers in 2005 to 8,500 in 2021). Commuters from Madison County and Otsego County saw significant increases (81.4% and 56.8% from 2005 to 2021, respectively). The largest decrease was a 44.5% reduction in workers coming from Albany County, NY (see Table 32).

Table 32: Top Commuting Origins for Oneida County Workers, 2005-2021

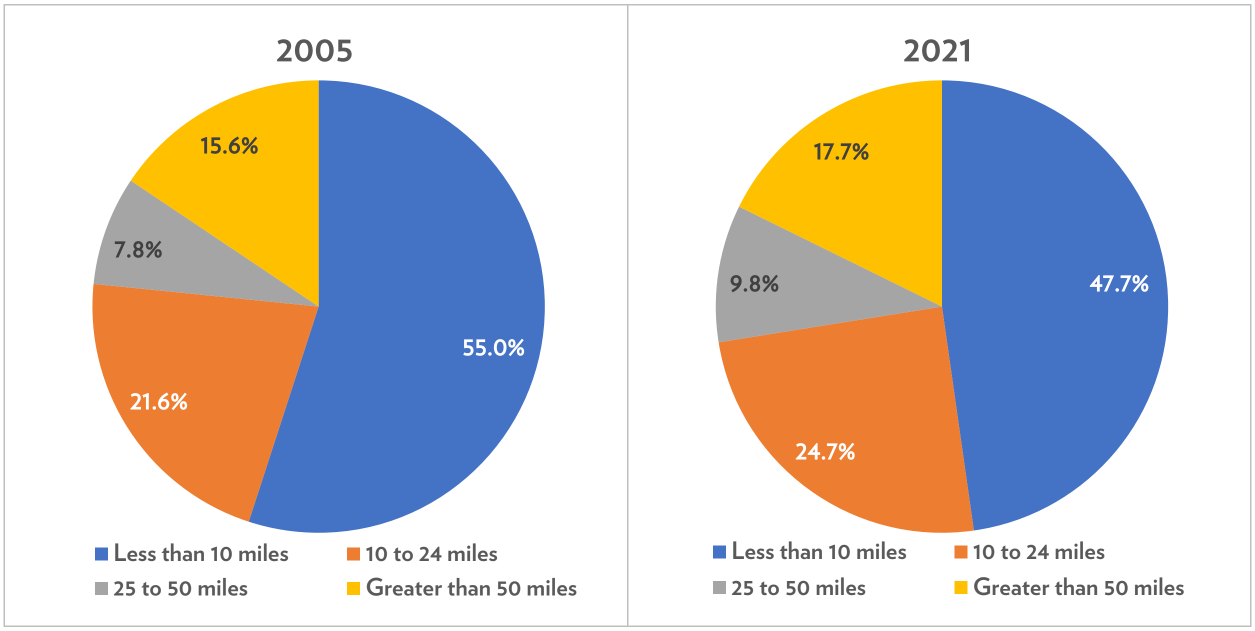
	Jobs in 2005	%	Jobs in 2021	%	% Change 2005-2021
Oneida County, NY	68,389	67.3%	59,050	60.7%	-13.7%
Herkimer County, NY	8,586	8.4%	8,500	8.7%	-1.0%
Madison County, NY	2,689	2.6%	4,879	5.0%	81.4%
Onondaga County, NY	4,147	4.1%	4,680	4.8%	12.9%
Jefferson County, NY	917	0.9%	1,293	1.3%	41.0%
Oswego County, NY	1,256	1.2%	1,278	1.3%	1.8%
Otsego County, NY	801	0.8%	1,256	1.3%	56.8%
Monroe County, NY	719	0.7%	831	0.9%	15.6%
Saratoga County, NY	964	0.9%	737	0.8%	-23.5%
Albany County, NY	1,314	1.3%	729	0.7%	-44.5%
All Other Locations	11,879	11.7%	14,028	14.4%	18.1%

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Commuting distances have also evolved among workers in Oneida County. In 2005, 55.0% of workers employed in the county traveled less than 10 miles for work and 15.6% lived more than

50 miles from their work locations. In 2021, 47.7% of workers employed in Oneida County reported commutes of less than 10 miles, while the percentage of workers commuting more than 50 miles increased to 17.7% (see Figure 13).

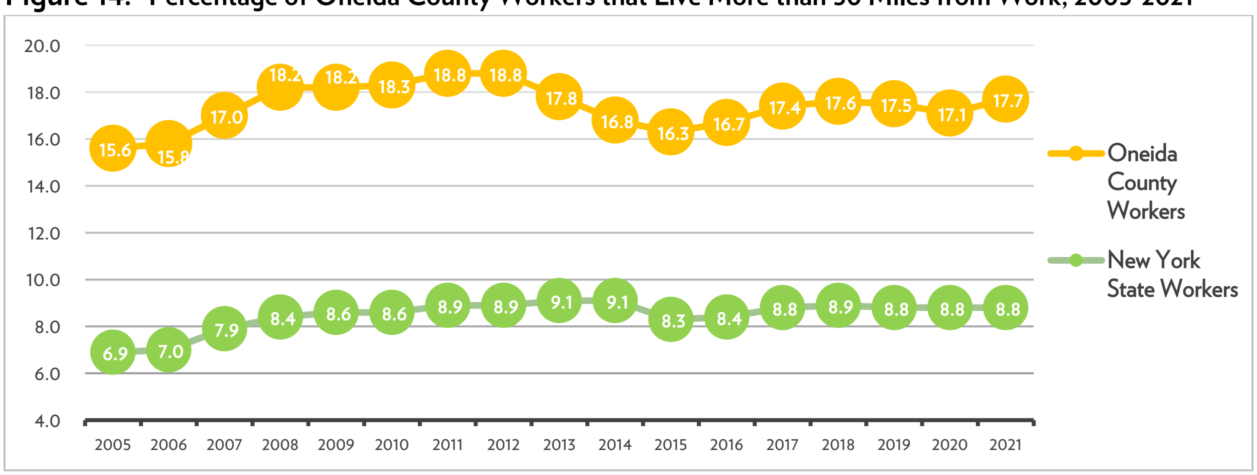
Figure 13: Commuting Distances of Workers in Oneida County, 2005-2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Figure 14 shows the percentage of workers in Oneida County who live more than 50 miles from their place of employment from 2005 to 2021. Compared to the state average, a significantly larger percentage of employed Oneida County workers commute more than 50 miles (17.7% compared to 8.8% in 2021).

Figure 14: Percentage of Oneida County Workers that Live More than 50 Miles from Work, 2005-2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Employed Oneida County Residents

According to the *OnTheMap* application, there were a total of 92,606 employed residents of Oneida County in 2021, a decrease of 3,130 persons (3.3%) from 2005 (see Table 33). The following are the top five sectors in which county residents were employed in 2021: *Health Care & Social Assistance; Educational Services; Retail Trade; Manufacturing,* and *Accommodation and Food Services.*

There are several notable observations for this period: i) 13 out of the 20 sectors experienced a decrease in the number of jobs; ii) the percentage of Oneida County residents employed in the top *Health Care & Social Assistance* sector increased from 18.7% to 20.0%, accounting for 560 additional workers, or a 3.1% increase; iii) the number of Oneida County residents employed in the *Accommodation and Food Services* sector grew 2,300 jobs, or 37.2% increase; and iv) the *Retail* sector, while a top five employer of county residents, experienced the largest decline, with a loss of 1,968 jobs between 2005 and 2021.

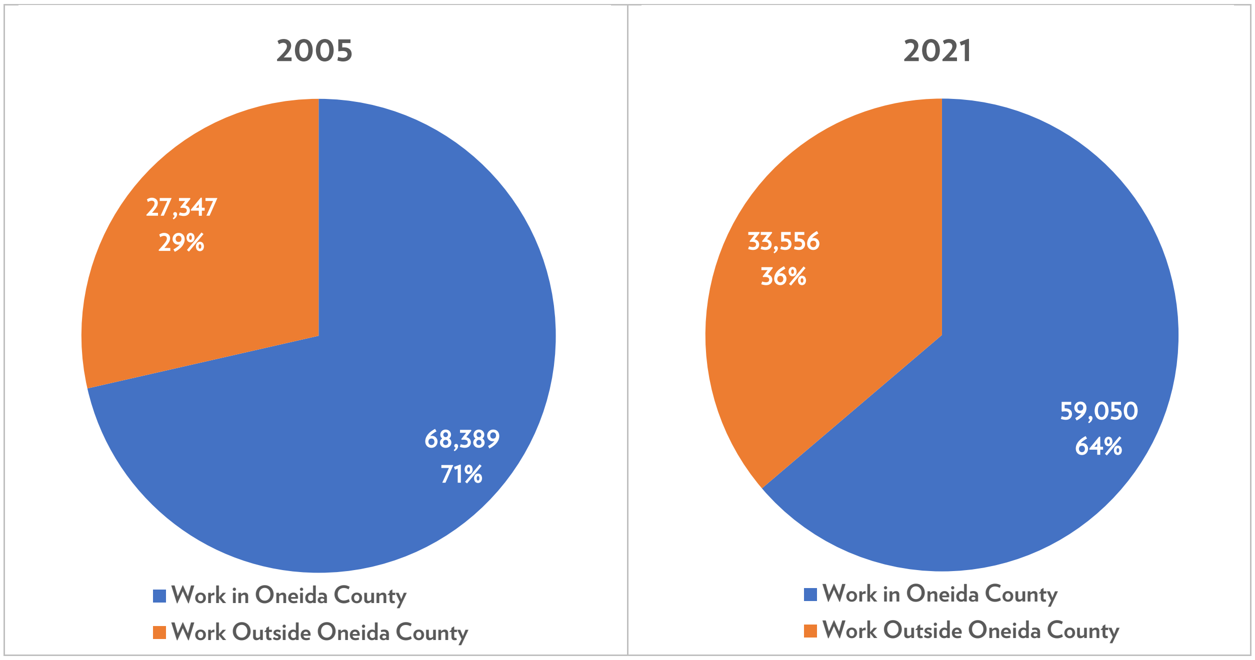
Table 33: Jobs of Oneida County Residents by Industry Sectors, 2005-2021

	Jobs in 2005	%	Jobs in 2021	%	Change 2005-2021
All Sectors	**95,736**	**100%**	**92,606**	**100%**	**-3,130**
Health Care and Social Assistance	17,916	18.7%	18,476	20.0%	560
Educational Services	11,352	11.9%	11,452	12.4%	100
Retail Trade	12,360	12.9%	10,392	11.2%	-1,968
Manufacturing	10,357	10.8%	8,862	9.6%	-1,495
Accommodation and Food Services	6,187	6.5%	8,487	9.2%	2,300
Public Administration	6,357	6.6%	6,990	7.5%	633
Finance and Insurance	5,766	6.0%	5,305	5.7%	-461
Professional, Scientific, and Technical Services	3,357	3.5%	4,016	4.3%	659
Admin. & Support, Waste Mgmt. and Remediation	4,480	4.7%	3,387	3.7%	-1,093
Transportation and Warehousing	3,142	3.3%	2,978	3.2%	-164
Construction	2,567	2.7%	2,782	3.0%	215
Wholesale Trade	3,640	3.8%	2,689	2.9%	-951
Other Services (excluding Public Administration)	3,012	3.1%	2,650	2.9%	-362
Information	1,654	1.7%	902	1.0%	-752
Real Estate and Rental and Leasing	969	1.0%	780	0.8%	-189
Management of Companies and Enterprises	812	0.8%	752	0.8%	-60
Arts, Entertainment, and Recreation	876	0.9%	715	0.8%	-161
Utilities	562	0.6%	474	0.5%	-88
Agriculture, Forestry, Fishing and Hunting	280	0.3%	466	0.5%	186
Mining, Quarrying, and Oil and Gas Extraction	90	0.1%	51	0.1%	-39

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

The *OnTheMap* application reports that as of 2021, 59,050 out of the 92,606 employed Oneida County residents, or 63.8%, work inside the county—meaning that 36.2% of employed county residents commute elsewhere for work. As a comparison, 28.6% of employed Oneida County residents (27,347) worked outside the county in 2005 (see Figure 15).

Figure 15: Percentage of Oneida County Residents Working in the County, 2005-2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

The top commuting destination among employed county residents outside Oneida County in 2021 was Onondaga County, where more than 7,000 workers (7.7%) traveled for employment. This was followed by Madison County (3,541 or 3.8%) and Herkimer County (2,904 or 3.1%). Suffolk County had the highest percentage increase in commuting residents (136.8%), and the second-largest net increase was among those traveling to New York County, or Manhattan (98.0%). Chenango County was close behind with a 97.5% increase (see Table 34).

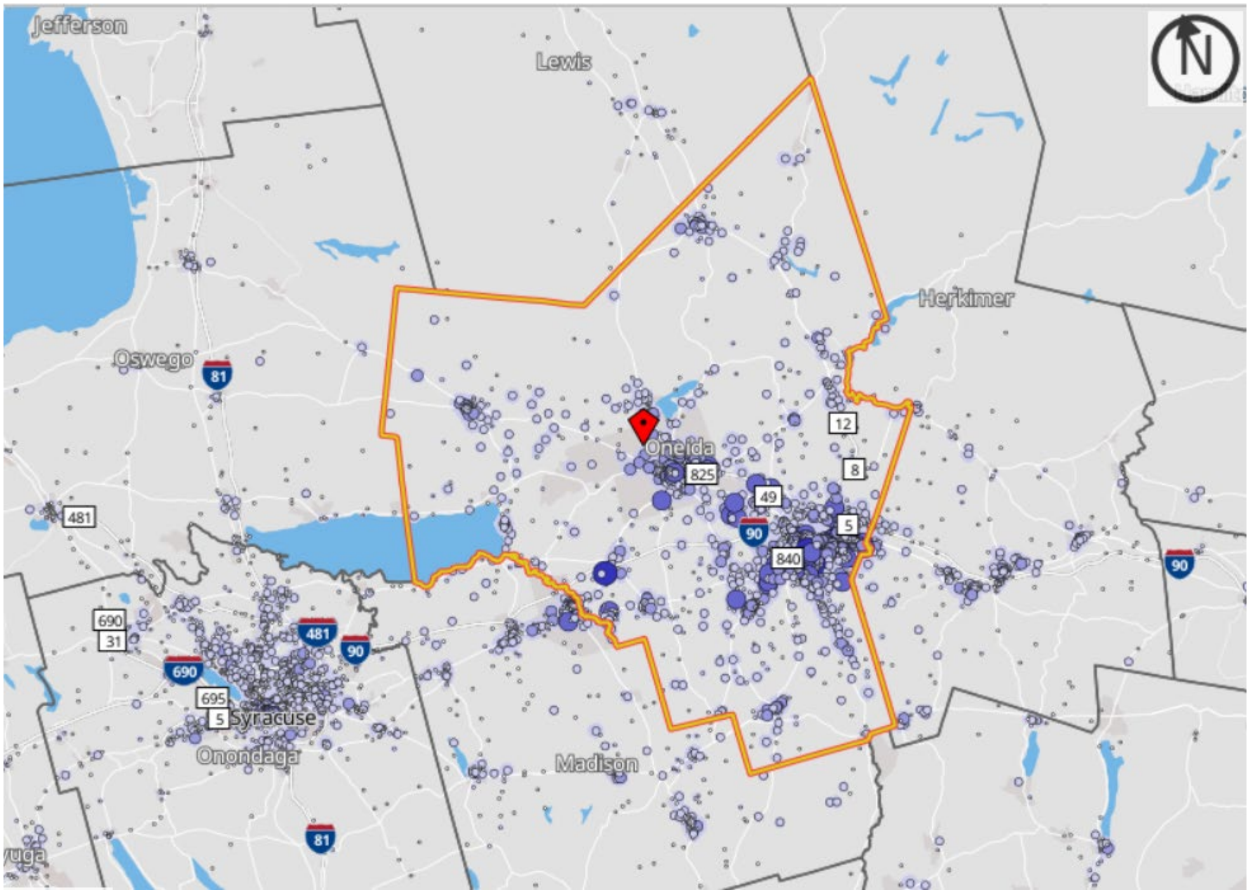
Table 34: Top Commuting Destinations for Employed Oneida County Residents, 2005-2021

	Jobs in 2005	%	Jobs in 2021	%	% Change 2005-2021
Oneida County, NY	68,389	71.4%	59,050	63.8%	-13.7%
Onondaga County, NY	6,309	6.6%	7,088	7.7%	12.3%
Madison County, NY	3,993	4.2%	3,541	3.8%	-11.3%
Herkimer County, NY	2,207	2.3%	2,904	3.1%	31.6%
Albany County, NY	1,429	1.5%	2,426	2.6%	69.8%
New York County, NY	831	0.9%	1,645	1.8%	98.0%
Monroe County, NY	801	0.8%	994	1.1%	24.1%
Chenango County, NY	434	0.5%	857	0.9%	97.5%
Otsego County, NY	687	0.7%	726	0.8%	5.7%
Suffolk County, NY	291	0.3%	689	0.7%	136.8%
All Other Locations	10,365	10.8%	12,686	13.7%	22.4%

Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Figure 16 is a graphic illustration of commuting patterns for employed Oneida County residents. There are three significant employment concentrations for residents: Utica, Rome, and Syracuse. Other smaller nodes include Oneida and Sherrill, while the Turning Stone Resort Casino stands out on its own as a major employer.

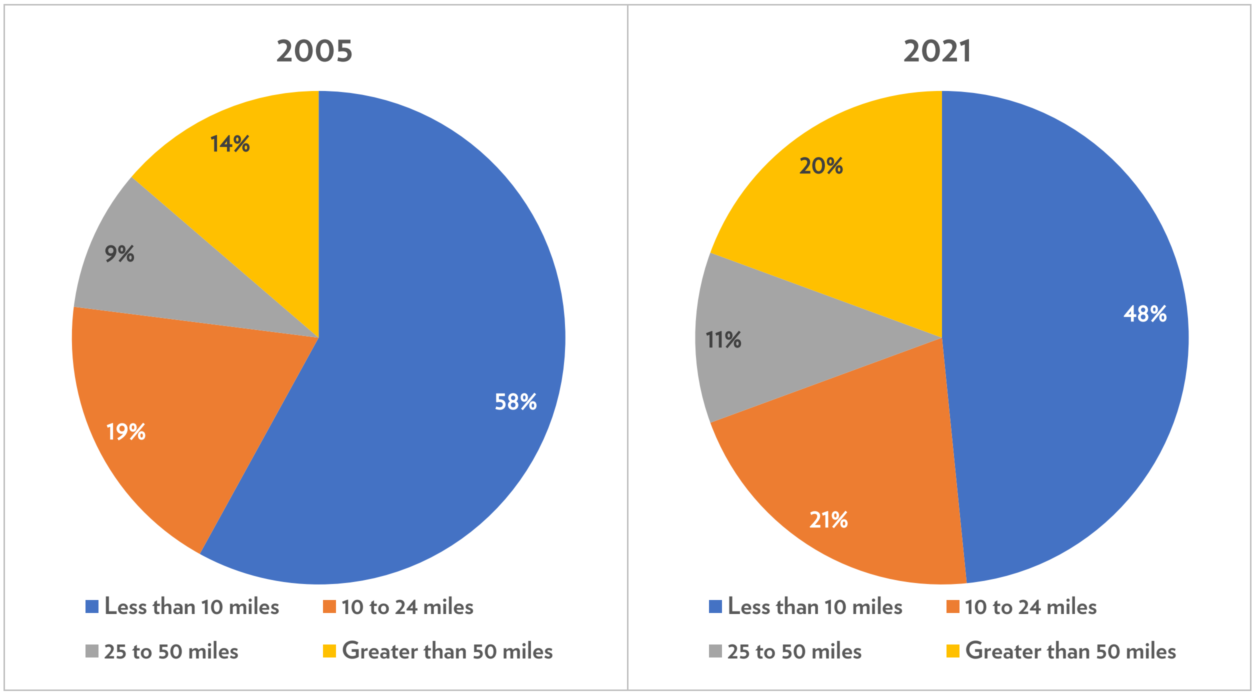
Figure 16: Employment Concentrations for Employed Oneida County Residents, 2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Commuting distances have also evolved among employed Oneida County residents. In 2005, 58.0% of employed county residents traveled less than 10 miles for work and 13.7% lived more than 50 miles from their work locations. In 2021, 48.4% of employed Oneida County residents reported commutes of less than 10 miles, while the percentage of county residents commuting more than 50 miles increased to 19.4% (see Figure 17).

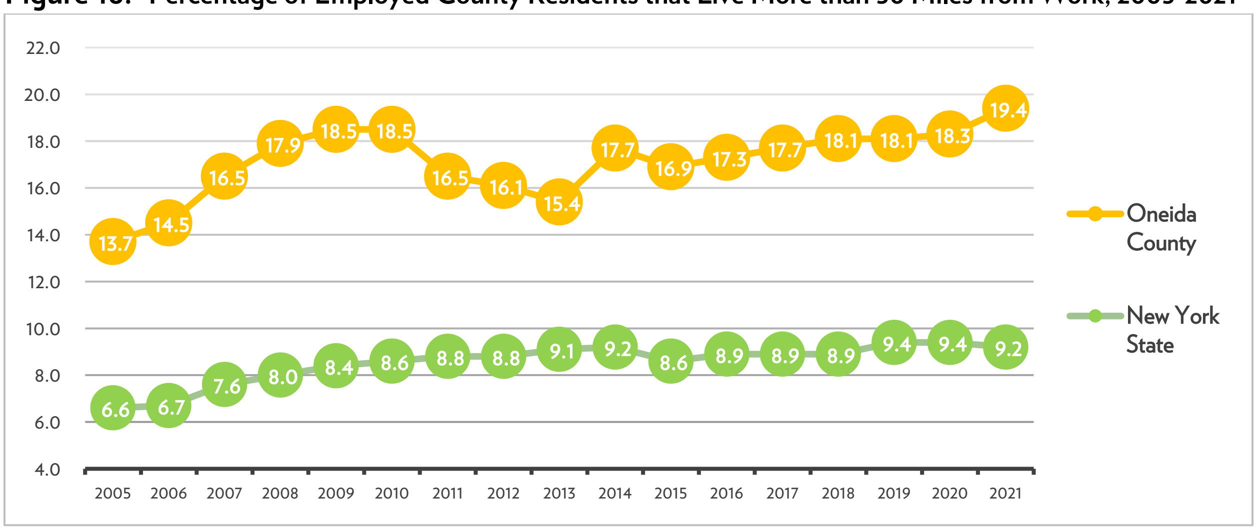
Figure 17: Commuting Distances of Employed Oneida County Residents, 2005-2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Figure 18 shows the percentage of employed residents who live more than 50 miles from their place of employment from 2005 to 2021. As with Oneida County workers, compared to the state average, a much larger percentage of employed Oneida County residents commute more than 50 miles (19.4% compared to 9.2% in 2021).

Figure 18: Percentage of Employed County Residents that Live More than 50 Miles from Work, 2005-2021



Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

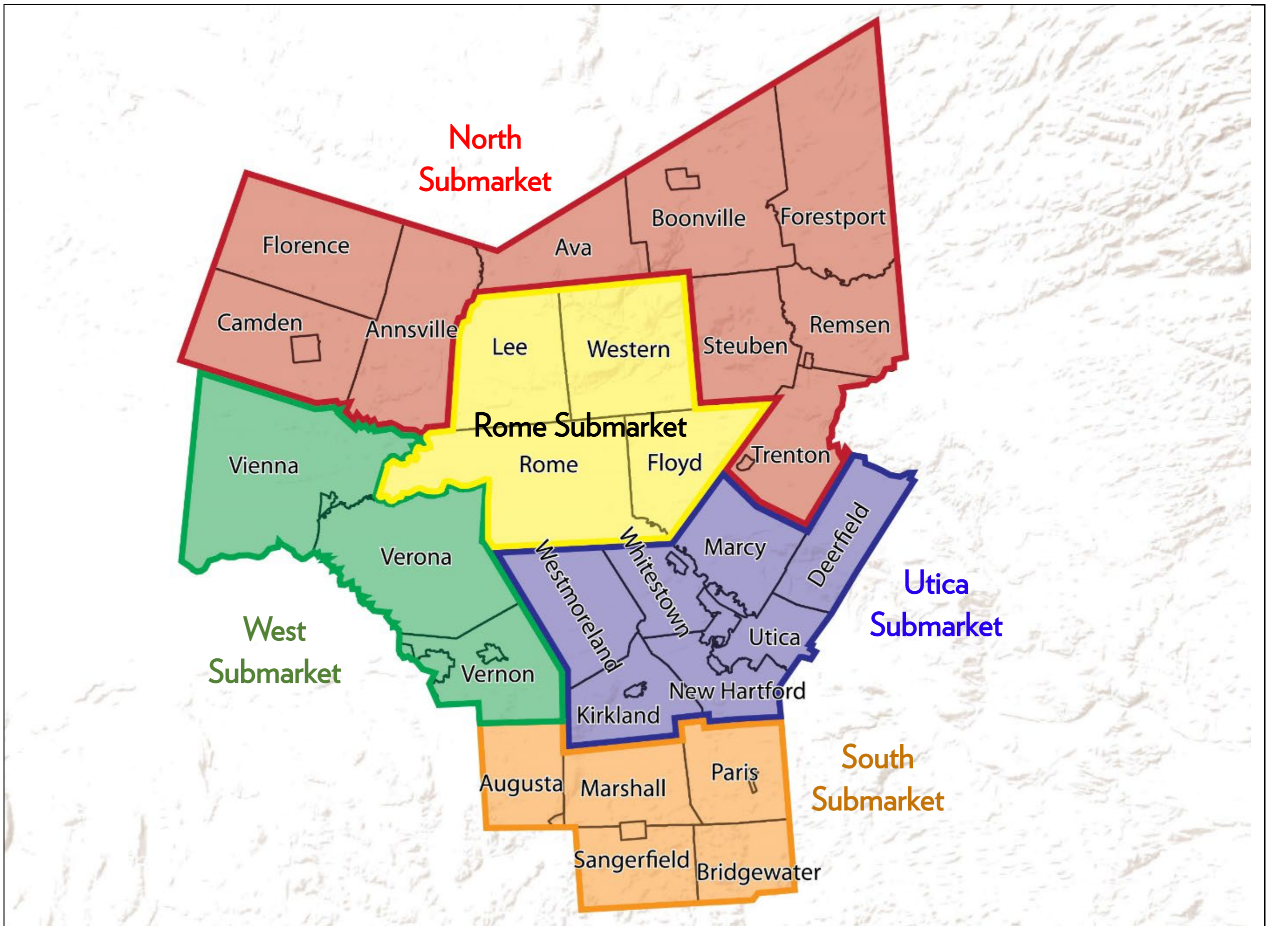
Key Takeaways of Employment Trends

Oneida County's employment landscape has shifted significantly, with a 4.3% job decline from 2005 to 2021, largely due to economic downturns from the Great Recession and COVID-19 pandemic. The healthcare and social assistance sector remains the largest employer, accounting for 22.3% of all jobs, while the accommodation and food services sector saw the highest growth (68.7%). However, retail trade and manufacturing experienced substantial job losses. Commuting patterns have also shifted, with an increasing number of workers commuting into the county, rising from 33,272 in 2005 to 38,211 in 2021, while the percentage of county residents working locally declined. Additionally, more Oneida County residents now commute outside the county for work, with notable increases in those traveling to Onondaga and Albany Counties. The share of workers traveling over 50 miles for work grew to 17.7%, indicating a rise in long-distance commuting. Addressing these employment trends requires economic development initiatives, job retention efforts, and improvements in local workforce opportunities to align with housing needs.

6. Housing Supply/Inventory Analysis

To account for unique attributes within different sections of the county, the following housing supply/inventory and housing market analyses were organized into five Submarkets: Utica, Rome, West, North, and South (see Figure 19). For the purposes of this analysis, the Submarkets consist of County Subdivisions as identified by the U.S. Census Bureau, which include Cities and Towns. Villages are contained within the Towns. ACS is the main data source used to capture the housing supply trends, along with county GIS where applicable.

Figure 19: Map of Oneida County Submarkets



Utica Submarket County Subdivisions	Rome Submarket County Subdivisions	North Submarket County Subdivisions	West Submarket County Subdivisions	South Submarket County Subdivisions
Towns: Westmoreland, Whitestown, Marcy, Deerfield, New Hartford, Kirkland Cities: Utica	Towns: Floyd, Lee, Western Cities: Rome	Towns: Camden, Florence, Annsville, Ava, Boonville, Forestport, Remsen, Steuben, Trenton	Towns: Vienna, Verona, Vernon Cities: Sherrill	Towns: Augusta, Marshall, Paris, Sangerfield, Bridgewater

Source: PolicyMap, U.S. Census Bureau, Urban Partners

Table 35 below summarizes the ACS population and household trends for the five submarkets. The Utica Submarket is the most populated of the five with 133,211 residents and 51,967 households as of 2022, while the South Submarket reports the fewest residents at 12,355. Every submarket has lost population since 2012 except the Utica Submarket, which gained 813 residents, or 0.6%.

Table 35: Submarket Population Trends, 2012-2022

	2012 Census	2022 Census	Change (2012-2022)	% Change (2012-2022)
Population				
Oneida County Total	**234,336**	**231,055**	**-3,281**	**-1.4%**
Utica Submarket	132,398	133,211	813	0.6%
Rome Submarket	45,672	43,871	-1,801	-3.9%
North Submarket	23,192	22,136	-1,056	-4.6%
West Submarket	20,245	19,482	-763	-3.8%
South Submarket	12,829	12,355	-474	-3.7%
Households				
Oneida County Total	**91,500**	**92,944**	**1,444**	**1.6%**
Utica Submarket	50,898	51,967	1,060	2.1%
Rome Submarket	18,077	18,583	506	2.8%
North Submarket	9,159	9,455	296	3.2%
West Submarket	8,229	8,126	-103	-1.3%
South Submarket	5,137	4,813	-324	-6.3%

Source: U.S. Census Bureau, Urban Partners

Table 36 shows the ACS population trends for the 26 Towns, 16 Villages, and three Cities within Oneida County. Among the Towns, the Town of Florence added the most residents (205) and also grew the most as a percentage of its 2012 population (19.3%). The City of Rome witnessed the largest decrease in population among county jurisdictions with a loss of 1,517 residents. Of the Towns, Vernon and Kirkland saw the biggest decreases in number of residents at −514 and −422, respectively, and Steuben had the biggest population loss as a percentage of its 2012 population (-15.9%). Among Villages, Vernon Village grew the most, both as a percentage of its 2012 population (33.7%), and increase in residents (328). Remsen Village experienced the largest population decline among villages at -83.3%, but just 30 residents.

Table 36: Population Trends by Jurisdiction, 2012-2022

	2012 Census	2022 Census	Change (2012-2022)	% Change (2012-2022)
County Total	**234,336**	**231,055**	**-3,281**	**-3.2%**
Annsville Town	3,001	2652	-349	-11.6%
Augusta Town	1,348	1,285	-63	-4.7%
Oriskany Falls Village	799	655	-144	-18.0%

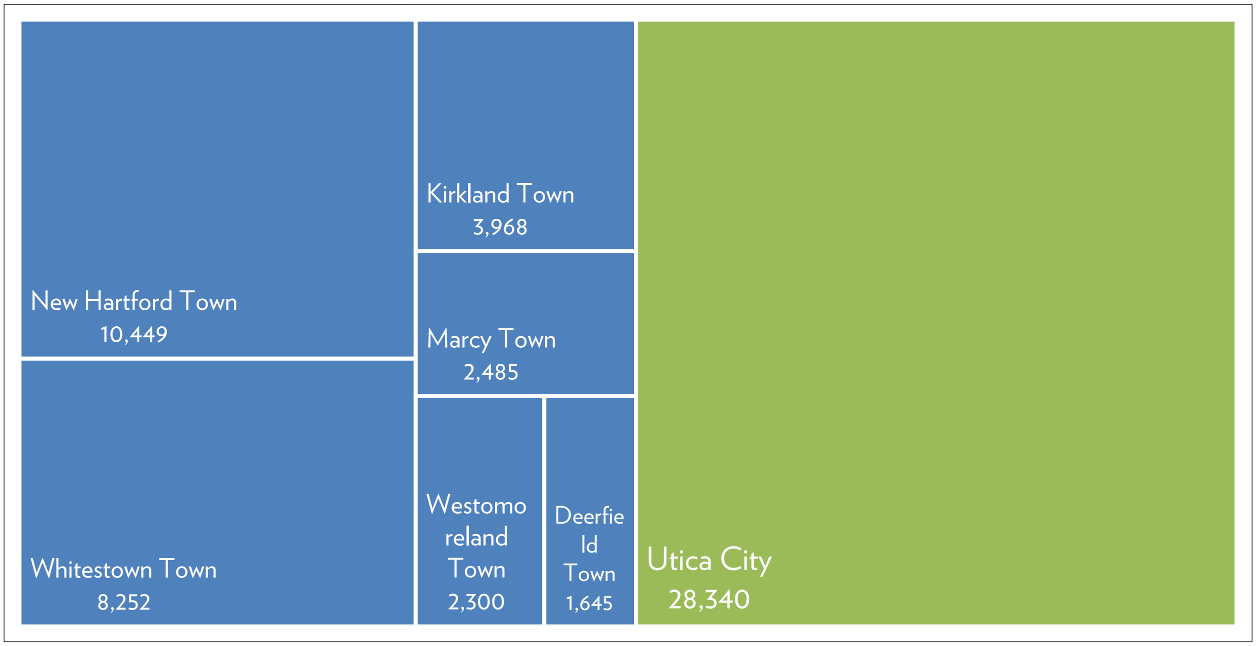
Ava Town	685	678	-7	-1.0%
Boonville Town	2,473	2,577	104	4.2%
Boonville Village	2,072	1,912	-160	-7.7%
Bridgewater Town	1,474	1,402	-72	-12.0%
Camden Town	2,559	2,201	-358	-14.0%
Camden Village	2,361	2,578	217	9.2%
Deerfield Town	4,268	3,967	-301	-7.1%
Florence Town	1,062	1,267	205	19.3%
Floyd Town	3,811	3,730	-81	-2.1%
Forestport Town	1,479	1,513	34	2.3%
Kirkland Town	8,394	7,972	-422	-5.0%
Clinton Village	1,901	1,928	27	1.4%
Lee Town	6,492	6,157	-335	-5.2%
Marcy Town	9,046	8,697	-349	-3.9%
Marshall Town	2,025	2,040	15	0.7%
New Hartford Town	18,668	18,493	-175	-0.9%
New Hartford Village	1,793	1,891	98	5.5%
New York Mills Village	3,169	3,084	-85	-2.7%
Paris Town	4,021	4,039	18	0.4%
Clayville Village	378	276	-102	-27.0%
Remsen Town	1,410	1,233	-177	-12.6%
Remsen Village	631	410	-221	-35.0%
Rome City	33,548	32,031	-1,517	-4.5%
Sangerfield Town	1,162	910	-252	-21.7%
Waterville Village	1,622	1,748	126	7.8%
Steuben Town	994	836	-158	-15.9%
Trenton Town	3,989	4,001	12	0.3%
Holland Patent Village	476	278	-198	-41.6%
Utica City	61,962	64,728	2,766	4.5%
Vernon Town	3,750	3,236	-514	-13.7%
Oneida Castle Village	698	699	1	0.1%
Sherrill City	3,071	3,057	-14	0.0%
Vernon Village	972	1,300	328	33.7%
Verona Town	6,286	5,954	-332	-5.3%
Vienna Town	4,506	4,380	-126	-2.8%
Sylvan Beach Village	962	856	-106	-11.0%
Western Town	1,821	1,953	132	7.2%
Westmoreland Town	6,130	5,935	-195	-3.2%
Whitestown Town	9,121	9,007	-114	-1.2%
Oriskany Village	1,499	1,201	-298	-19.9%
Whitesboro Village	3,762	3,673	-89	-2.4%
Yorkville Village	2,685	2,635	-50	-1.9%

Source: U.S. Census Bureau, Urban Partners

Housing Supply Analysis – Utica Submarket

The Utica Submarket and its seven County Subdivisions represent 54.6% of the total County's housing supply with a total of 57,439 units, according to the Census. Figure 20 illustrates the distribution of the Utica Submarket's housing supply by county subdivision. The City of Utica reports the largest supply among the seven jurisdictions, with 24,617 housing units.

Figure 20: Number of Housing Units by County Subdivision, Utica Submarket, 2022



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2012 to 2022, the total number of housing units in the Utica Submarket decreased by 239 units (4.18%). The vacancy rate decreased to 9.5% with 5,472 vacant units in 2022, compared to 5,711 vacant units in 2012 (at 10.1%. See Table 37).

Table 37: Total Housing Units and Occupancy Status, Utica Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Housing Units	56,609	-	57,439	-	830	1.5%
Occupied Units	50,898	89.9%	51,967	90.5%	1,069	2.1%
Vacant Units	5,711	10.1%	5,472	9.5%	-239	-4.2%

Source: U.S. Census Bureau, Urban Partners

The 2022 ACS specifies that in the Utica Submarket, 9.2% of the vacant units (506) were for seasonal use—increasing by 137 of such units in the previous decade. Additionally, the number of "other vacant" units decreased by 637, which comprised 54.4% of all vacant units in

2022 [10]. Aside from vacant seasonal homes and other vacant units, there are 1,987 "conventionally" vacant homes (see Table 38).

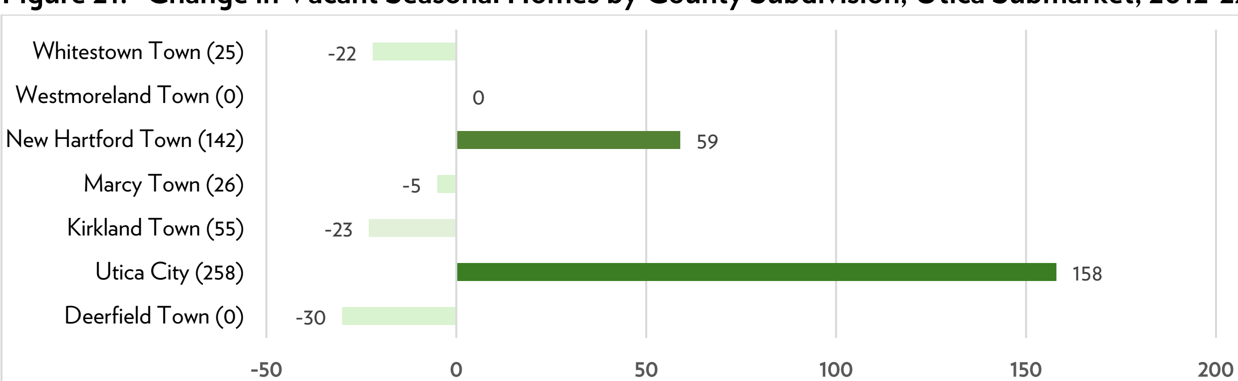
Table 38: Vacancy Status, Utica Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Vacant Units	5,711		5,472		-239	-4.2%
For rent	1,043	18.3%	1,240	22.7%	197	18.9%
Rented, not occupied	129	2.3%	154	2.8%	25	19.4%
For sale only	342	6.0%	405	7.4%	63	18.4%
Sold, not occupied	212	3.7%	188	3.4%	-24	-11.3%
For seasonal use	369	6.5%	506	9.2%	137	37.1%
For migrant workers	0	0.0%	0	0.0%	0	-
Other vacant	3,616	63.3%	2,970	54.4%	-637	-17.6%

Source: U.S. Census Bureau, Urban Partners

Of the seven subdivisions that constitute the Utica Submarket, the City of Utica reports the most vacant seasonal homes in 2022 with 258 units, followed by the Town of New Hartford with 142 units—while the Towns of Deerfield and Westmoreland had none. From 2012 to 2022, the City of Utica experienced the largest increase in seasonal homes of 158 while the number of vacant seasonal homes decreased for four county subdivisions (Town of Deerfield, Kirkland, Marcy, and Whitestown. See Figure 21). While not all vacant seasonal homes are short-term rentals, such as Airbnb or VRBO, they do constitute a portion of this category of vacant homes.

Figure 21: Change in Vacant Seasonal Homes by County Subdivision, Utica Submarket, 2012-22



Source: U.S. Census Bureau, Urban Partners

Table 39 describes changes in tenure, or owner/renter characteristics for the Utica Submarket. The total number of occupied housing units saw a net increase of 1,069 units from 2012 to 2022—composed of 681 more owner-occupied homes and an increase of 3.1% in renter-

[10] *"Other Vacant" units includes: foreclosed properties; units vacant due to the owners' preferences and/or personal situation (owner does not want to rent/sell, owner is staying with family, owner is in assisted living, etc.); units vacant due to legal issues or disputes; unoccupiable properties (abandoned/condemned); units needing repairs before they can be sold or rented and units being repaired; and units used for storage of household furniture.*

occupied homes. The homeownership rate decreased just slightly from 63.6% in 2012 to 63.2% in 2022.

Table 39: Housing Tenure, Utica Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Occupied Units	50,898	-	51,967	-	1,069	2.1%
Owner-Occupied Units	32,346	63.6%	32,847	63.2%	681	2.1%
Renter-Occupied Units	18,552	36.5%	19,120	36.8%	568	3.1%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the Utica Submarket is shown in Table 40. It reveals that 78.9% of all housing units in the Utica Submarket were built before 1980. The ACS also reports that there are slightly more owner-occupied homes built in 2000 or later (1,884, or 3.6%) than renter-occupied homes (1,752, 3.5%). Of the 51,967 occupied housing units in the Utica Submarket, only 1,534 units were built in 2010 or later (3.0%), while 2,153 (4.1%) were built in the 2000s.

Table 40: Age of Housing Stock by Tenure, Utica Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	51	0.1%	5	0.0%	46	0.1%
Built 2010 to 2019	1,483	2.9%	462	0.9%	1,021	2.0%
Built 2000 to 2009	2,153	4.1%	1,422	2.7%	731	1.4%
Built 1990 to 1999	2,818	5.4%	1,826	3.5%	992	1.9%
Built 1980 to 1989	4,494	8.6%	2,682	5.2%	1,812	3.5%
Built 1970 to 1979	4,033	7.8%	2,143	4.1%	1,890	3.6%
Built 1960 to 1969	7,058	13.6%	5,300	10.2%	1,758	3.4%
Built 1950 to 1959	9,322	17.9%	7,170	13.8%	2,152	4.1%
Built 1940 to 1949	3,510	6.8%	1,909	3.7%	1,601	3.1%
Built 1939 or earlier	17,045	32.8%	9,928	19.1%	7,117	13.7%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the Utica Submarket (61.9%) are one-unit structures—both attached and detached types (see Table 41). According to the 2022 ACS, 85.0% of homeowners live in residential structures with just one unit detached. The largest segment of renter households resides in buildings with two units (27.2%) but compared to homeowners, they are more distributed in terms of units in structure. Mobile homes make up 3.3% of the overall occupied housing stock in the Utica Submarket and the third-largest category of homeowners at 3.9%.

Table 41: Units in Occupied Structure by Tenure, Utica Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	**30,742**	59.2%	27,926	85.0%	2,816	14.7%
1 Unit, attached	1,393	2.7%	601	1.8%	792	4.1%
2 Units	7,667	14.8%	2,462	7.5%	5,205	27.2%
3 or 4 Units	3,805	7.3%	339	1.0%	3,466	18.1%
5 to 9 Units	2,032	3.9%	79	0.2%	1,953	10.2%
10 to 19 Units	1,103	2.1%	0	0.0%	1,103	5.8%
20 to 49 Units	1,261	2.4%	92	0.3%	1,169	6.1%
50 or more Units	2,229	4.3%	67	0.2%	2,162	11.3%
Mobile home	1,735	3.3%	1,281	3.9%	454	2.4%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the Utica Submarket

Table 42 is a detailed list of the 44 income-restricted communities in the Utica Submarket that total 3,508 units. Seventeen communities are HUD Multifamily, five are HUD Public Housing, and 22 are supported by Low-Income Housing Tax Credits (LIHTC).

Table 42: List of Income-Restricted Communities, Utica Submarket

	Name	Municipality	Type	Subsidized Units	Earliest Expiration Date
1	Academy Square Project	Utica	LIHTC	44	2007
2	Mayfield Project I	Utica	LIHTC	23	2013
3	Mayfield Project II	Utica	LIHTC	17	2014
4	Mayfield Project III	Utica	LIHTC	16	2016
5	Mayfield Project IV	Utica	LIHTC	15	2018
6	Kembleton	Utica	LIHTC	27	2019
7	Steuben Village	Utica	LIHTC	49	2020
8	Willow Commons	Utica	LIHTC	15	2021
9	Rutger Manor	Utica	LIHTC	33	2022
10	Kemble Square	Utica	LIHTC	37	2025
11	Link at Sunset	Utica	LIHTC	51	2036
12	Kennedy Plaza Low-Rise Apartments	Utica	LIHTC	88	2026
13	Genesee Crossing	Utica	LIHTC	0	2029
14	Kennedy Plaza Apartments	Utica	LIHTC	200	2026
15	Asteri Utica	Utica	LIHTC	49	2034
16	Roosevelt Residences	Utica	LIHTC	60	2035
17	Parkedge Townhomes	Utica	LIHTC	156	2037
18	West Street Apartments	Utica	LIHTC	42	2033
19	Clinton Mohawk Apartments	Clinton	LIHTC	137	2026
20	New York Mills Senior Center	Utica	LIHTC	33	2022
21	Starting Line Apartments	Utica	LIHTC	60	2035
22	Meadows at Middle Settlement II	New Hartford	LIHTC	93	2034
23	The Brook Apartments	Utica	HUD Multifamily	97	2031

24	Chancellor Apts.	Utica	HUD Multifamily	93	2038
25	Clinton Manor Apts.	Clinton	HUD Multifamily	100	2030
26	Country Club Court Apts.	New York Mills	HUD Multifamily	100	2031
27	Genesee Towers	Utica	HUD Multifamily	66	2024
28	Historical Park Apts.	Utica	HUD Multifamily	110	2039
29	Lillian Y. Cooper Memorial Apartments	Utica	HUD Multifamily	48	2024
30	Macartovin Apts.	Utica	HUD Multifamily	65	2039
31	Brandegee Gardens	Utica	HUD Multifamily	56	2024
32	Margaret Knamm Apartments	Utica	HUD Multifamily	84	2024
33	Mary D Buck Memorial Apartments	Whitesboro	HUD Multifamily	119	2036
34	Michael Walsh	Utica	HUD Multifamily	61	2035
35	Mohawk Valley Apts.	Clinton	HUD Multifamily	39	2029
36	Mt. Carmel Apartments	Utica	HUD Multifamily	53	2028
37	Six Nations Apts.	Utica	HUD Multifamily	133	2024
38	Steinhorst Apts.	Utica	HUD Multifamily	99	2031
39	Village Points Apts.	New Hartford	HUD Multifamily	44	2024
40	Ardean Terr., Nd Peters, & Fx Matts	Utica	HUD Public Housing	361	N/A
41	Steuben Village	Utica	HUD Public Housing	25	N/A
42	Gillmore Village & Duplexes	Utica	HUD Public Housing	331	N/A
43	Perretta Twin Towers & Marino-Ruggiero	Utica	HUD Public Housing	158	N/A
44	Rutger Manor	Utica	HUD Public Housing	21	N/A

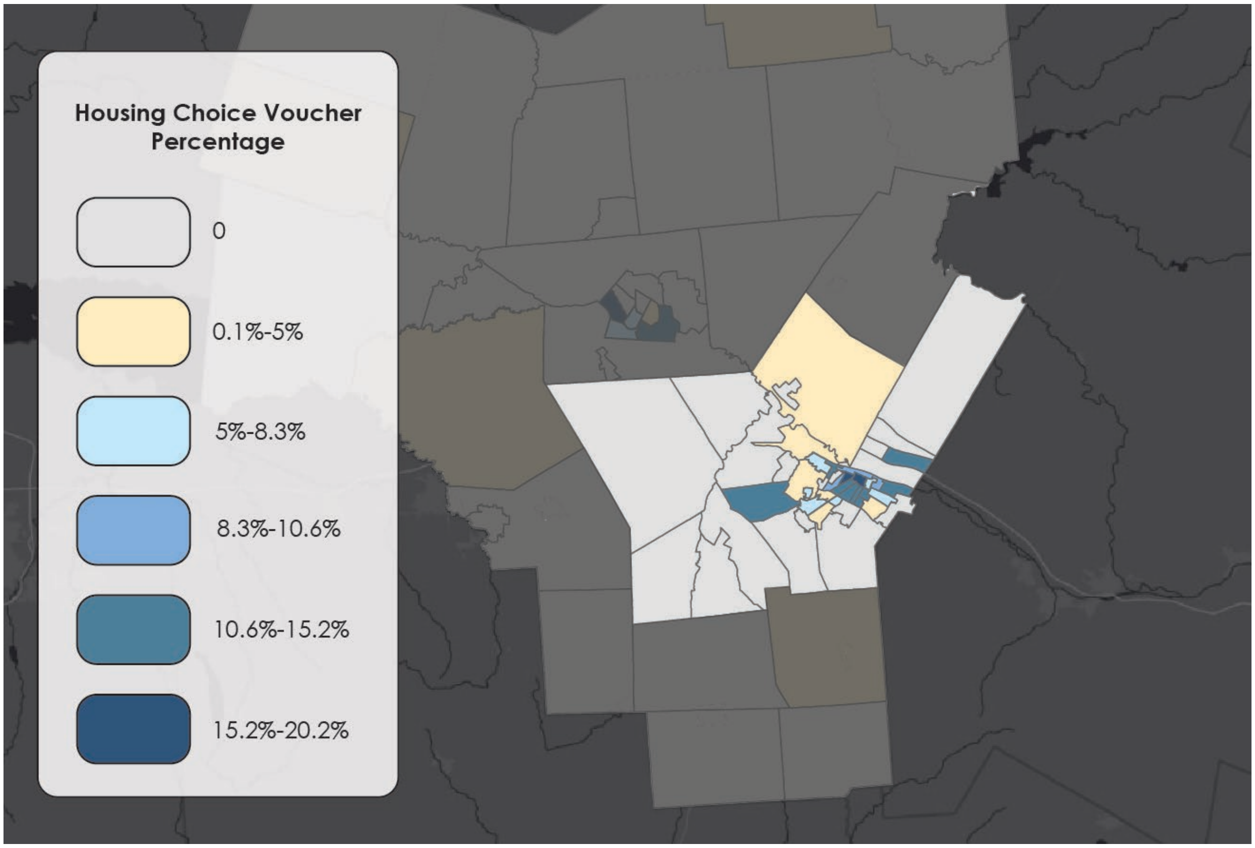
Source: HUD, PolicyMap, Urban Partners

Housing Choice Vouchers in the Utica Submarket

As of March 2024, HUD reports that a total of 1,199 households are using Housing Choice Vouchers (HCV), formerly known as Section 8 vouchers, within the Utica Submarket. Figure 22 shows the percentage of HCV holders as a percentage of renter-occupied units by Census Tracts within the Submarket.

As the map shows, several Census Tracts in the Submarket contain no households using HCVs, including those encompassing the Towns of Westmoreland, Whitestown, Kirkland, and Deerfield, and Villages of Clinton, New Hartford, and Oriskany. In the Town of Marcy and Villages of Whitesboro, Yorkville, and New York Mills, HCVs constitute between 0.1% and 5.0% of their renter occupied units. Census Tracts with 10.6% to 15.2% of rental units as HCVs are located in the City of Utica as well as a portion of the Town of New Hartford. Downtown Utica contains the Census Tract with the highest percentage of HCVs —15.2% to 20.2% of rental units.

Figure 22: HCV Concentrations within the Utica Submarket by Census Tract, 2024



Source: HUD, Hardesty & Hanover

Housing Supply Analysis – Rome Submarket

The Rome Submarket and its four County Subdivisions represent 41.7% of the total County's housing supply with a total of 20,612 units, according to the Census. Figure 23 illustrates the distribution of the Rome Submarket's housing supply by county subdivision. Rome City reports the largest supply with 15,380 housing units, followed by the Town of Lee with 2,726 units. The jurisdiction with the fewest housing units is the Town of Western, which reported 863 units in 2022.

Figure 23: Number of Housing Units by County Subdivision, Rome Submarket, 2022

Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2012 to 2022, the total number of housing units in the Rome Submarket increased by 0.8%. The vacancy rate decreased to 9.8% with 2,029 vacant units in 2022, compared to 2,373 vacant units in 2012 (11.6% vacancy rate. See Table 43).

Table 43: Total Housing Units and Occupancy Status, Rome Submarket, 2012-2022

	2012 ACS	%	2020 ACS	%	Change 2012-2022	% Change 2012-2022
Total Housing Units	20,450	-	20,612	-	162	0.8%
Occupied Units	18,077	88.4%	18,583	90.2%	506	2.8%
Vacant Units	2,373	11.6%	2,029	9.8%	-344	-14.5%

Source: U.S. Census Bureau, Urban Partners

The 2022 ACS specifies that in the Rome Submarket, 12.6% of the vacant units (255) were for seasonal use—increasing by 20 of such units from 2012 to 2022. Additionally, the number of "other vacant" units decreased by 390, which comprised 51.1% of all vacant units in 2022. Aside from vacant seasonal homes and other vacant units, there are 737 "conventionally" vacant homes (see Table 44 shown on the following page).

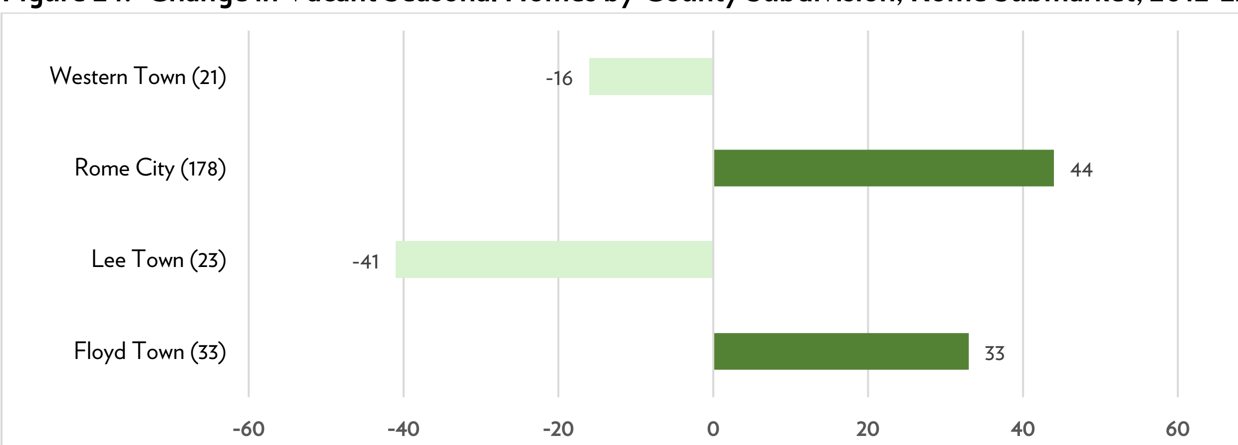
Table 44: Vacancy Status, Rome Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Vacant Units	2,373		2,029		-344	-14.5%
For rent	405	17.1%	377	18.6%	-28	-6.9%
Rented, not occupied	61	2.6%	12	0.6%	-49	-80.3%
For sale only	175	7.4%	241	11.9%	66	37.7%
Sold, not occupied	70	2.9%	107	5.3%	37	52.9%
For seasonal use	235	9.9%	255	12.6%	20	8.5%
For migrant workers	0	0.0%	0	0.0%	0	-
Other vacant	1,427	60.1%	1,037	51.1%	-390	-27.3%

Source: U.S. Census Bureau, Urban Partners

Of the four County Subdivisions that constitute the Rome Submarket, the City of Rome reports the most vacant seasonal homes in 2022 with 178 units, followed by the Town of Floyd with 33 units. From 2012 to 2022, the number of vacant seasonal homes in the City of Rome and the Town of Floyd increased, while the number decreased in the Towns of Western and Lee (see Figure 24). While not all vacant seasonal homes are short-term rentals, such as Airbnb or VRBO, they do constitute a portion of this category of vacant homes.

Figure 24: Change in Vacant Seasonal Homes by County Subdivision, Rome Submarket, 2012-22



Source: U.S. Census Bureau, Urban Partners

Table 45 describes changes in tenure, or owner/renter characteristics for the Rome Submarket. The total number of occupied housing units saw a net increase of 506 units in the previous decade—composed of an increase of 118 owner-occupied homes and 388 new renter-occupied homes. As a result, the homeownership rate decreased slightly from 66.2% in 2012 to 65.0% in 2022.

Table 45: Housing Tenure, Rome Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Occupied Units	18,077	-	18,583	-	506	2.8%
Owner-Occupied Units	11,966	66.2%	12,084	65.0%	118	1.0%
Renter-Occupied Units	6,111	33.8%	3,437	35.0%	388	6.3%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the Rome Submarket is shown in Table 46. It reveals that nearly 80% of all housing units in the Rome Submarket were built before 1980. The ACS also reports that owner-occupied homes are newer than renter-occupied homes (4.3% of the owner-occupied housing were built in 2000 or later, compared to 2.5% of renter-occupied homes). Of the 18,583 occupied housing units in the Rome Submarket, only 711 units were built in 2010 or later (3.8%).

Table 46: Age of Housing Stock by Tenure, Rome Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	6	0.0%	0	0.0%	6	0.0%
Built 2010 to 2019	705	3.8%	402	2.2%	303	1.6%
Built 2000 to 2009	557	3.0%	391	2.1%	166	0.9%
Built 1990 to 1999	929	5.0%	700	3.8%	229	1.2%
Built 1980 to 1989	1,637	8.8%	999	5.4%	638	3.4%
Built 1970 to 1979	2,315	12.5%	1,306	7.0%	1,009	5.4%
Built 1960 to 1969	2,200	11.8%	1,634	8.8%	566	3.0%
Built 1950 to 1959	4,015	21.6%	2,856	15.4%	1,159	6.2%
Built 1940 to 1949	1,587	8.5%	1,087	5.8%	500	2.7%
Built 1939 or earlier	4,632	24.9%	2,709	14.6%	1,923	10.3%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the Rome Submarket (68.2%) are one-unit structures—both attached and detached types (see Table 47). According to the 2022 ACS, 90.3% of homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (25.1%) but compared to homeowners, they are more evenly distributed in terms of units in structure. Mobile homes make up 4.6% of the overall occupied housing stock in the Rome Submarket and the second-largest category of homeowners at 4.7%.

Table 47: Units in Occupied Structure by Tenure, Rome Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	12,448	67.0%	10,817	89.5%	1,631	25.1%
1 Unit, attached	225	1.2%	93	0.8%	132	2.0%
2 Units	1,526	8.2%	454	3.8%	1,072	16.5%
3 or 4 Units	943	5.1%	88	0.7%	855	13.2%
5 to 9 Units	573	3.1%	13	0.1%	560	8.6%
10 to 19 Units	530	2.9%	8	0.1%	522	8.0%
20 to 49 Units	349	1.9%	13	0.1%	336	5.2%
50 or more Units	1,138	6.1%	26	0.2%	1,112	17.1%
Mobile home	851	4.6%	572	4.7%	279	4.3%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the Rome Submarket

There are twelve income-restricted communities in the Rome Submarket that total 826 units. These units currently represent approximately 50.6% of the rental market in the Rome Submarket. Seven communities, containing 431 units, are supported by Low-Income Housing Tax Credits (LIHTC) and are all located in the City of Rome. Four communities are HUD Multifamily developments and comprise 296 units. The Valentine Apartments development is HUD public housing which provides 99 units (see Table 48).

Table 48: List of Income-Restricted Communities, Rome Submarket

	Name	Jurisdiction	Type	Subsidized Units	Earliest Expiration Date
1	Canal Village	Rome	LIHTC	33	2025
2	Liberty Gardens Revitalization I	Rome	LIHTC	78	2027
3	Dewitt Clinton Apartments	Rome	LIHTC	65	2035
4	Liberty Gardens Revitalization II	Rome	LIHTC	0	2028
5	Liberty Gardens III Revitalization	Rome	LIHTC	52	2029
6	Colonial Apartments I Revitalization	Rome	LIHTC	83	2034
7	Madison Plaza	Rome	LIHTC	120	2024
8	Copper City Lofts	Rome	LIHTC	63	N/A
9	Georgian Arms Apartments	Rome	HUD Multifamily	80	2032
10	Park Drive Manor II	Rome	HUD Multifamily	167	2027
11	Rome Mall Apartments	Rome	HUD Multifamily	44	2041
12	Shelto Inc.	Rome	HUD Multifamily	5	2024
13	Valentine Apartments	Rome	HUD Public Housing	99	2022

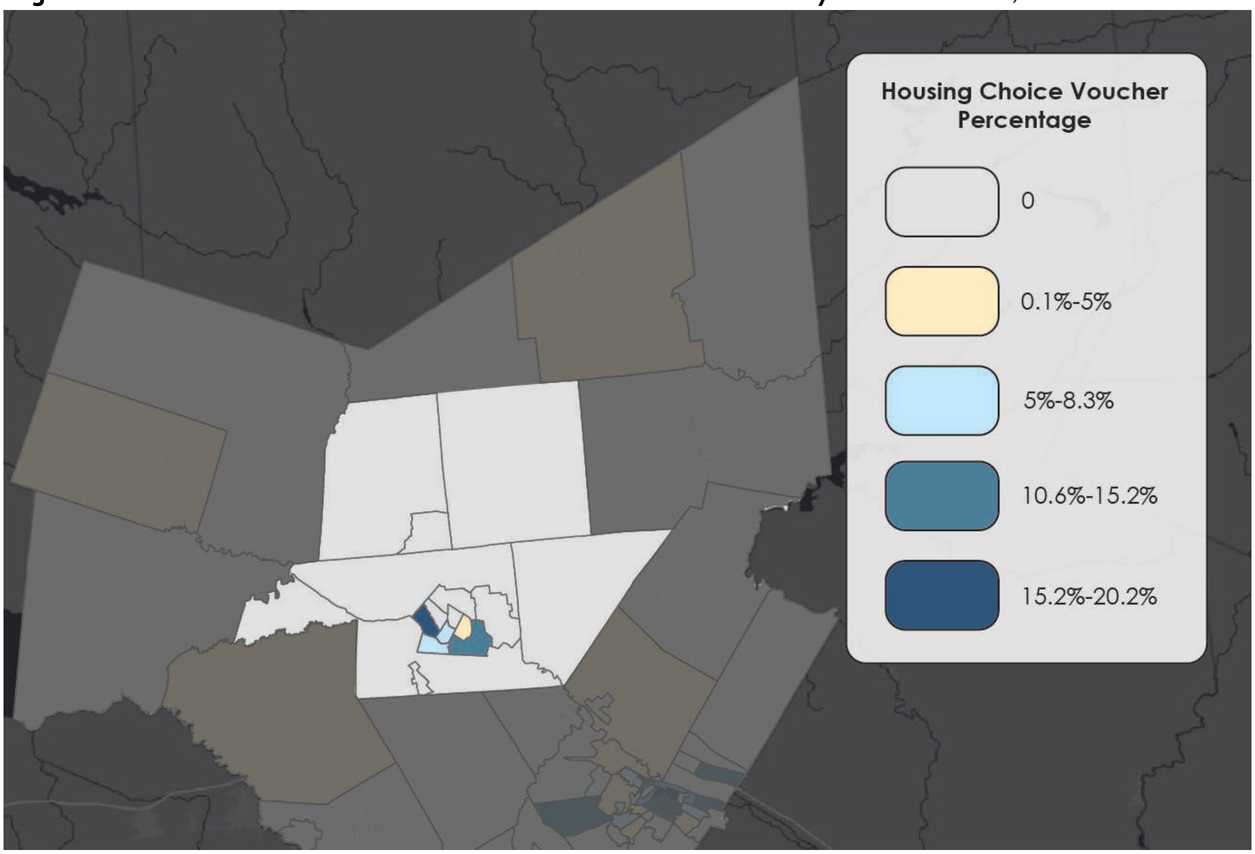
Source: HUD, PolicyMap, Urban Partners

Housing Choice Vouchers in the Rome Submarket

As of March 2024, HUD reports that a total of 443 households are using HCVs, within the Rome Submarket. Figure 25 shows the percentage of HCV holders as a percentage of renter-occupied units by Census Tracts within the Submarket.

As the map shows, most Census Tracts in the Submarket contain no households using HCVs, including those encompassing the Towns of Lee, Western, and Floyd. In the Town of Marcy and Villages of Whitesboro, Yorkville, and New York Mills, HCVs constitute between 0.1% and 5.0% of their renter occupied units. Census Tracts with 0.1% to 5%, 5% to 8.3%, and 10.6% to 15.2% of rental units as HCVs are located in the City of Rome. Downtown Rome contains the Census Tract with the highest percentage of HCVs —15.2% to 20.2% of rental units.

Figure 25: HCV Concentrations within the Rome Submarket by Census Tract, 2024

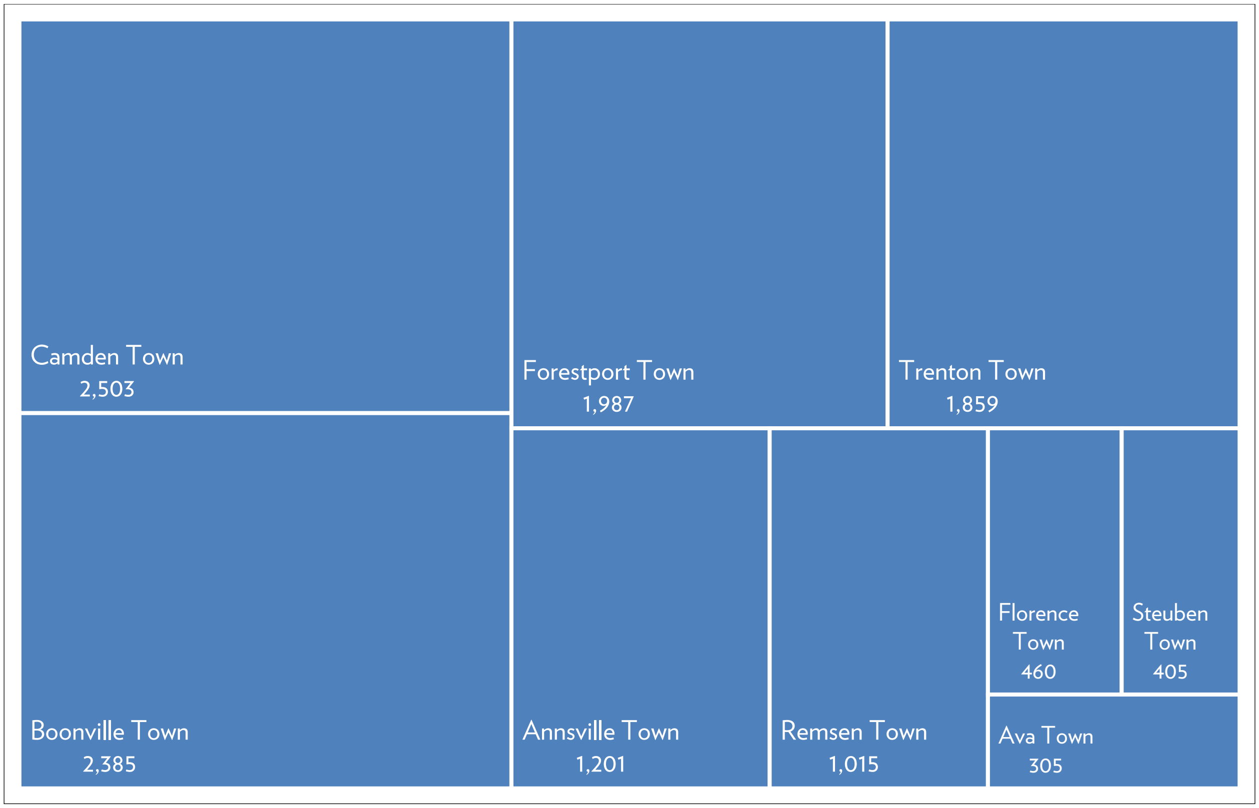


Source: HUD, Hardesty & Hanover

Housing Supply Analysis – North Submarket

The North Submarket and its County Subdivisions represent 11.5% of the county's total housing supply with a total of 12,120 units, according to the Census. Figure 26 illustrates the distribution of the North Submarket's housing supply by jurisdiction. The Town of Camden reports the largest supply among the nine jurisdictions with 2,503 housing units, while the Town of Ava reports the fewest, at 305 units.

Figure 26: Number of Housing Units by County Subdivisions, North Submarket, 2022



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2012 to 2022, the total number of housing units in the North Submarket grew by 3.3%. The vacancy rate rose to 22.0% with 2,665 vacant units in 2022, compared to 2,573 vacant units (21.9%) in 2012 (See Table 49).

Table 49: Total Housing Units and Occupancy Status, North Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Housing Units	11,732	-	12,120	-	388	3.3%
Occupied Units	9,159	78.1%	9,455	78.0%	296	3.2%
Vacant Units	2,573	21.9%	2,665	22.0%	92	3.6%

Source: U.S. Census Bureau, Urban Partners

The 2022 ACS specifies that in the North Submarket, 73.4% of the vacant units (1,956) were for seasonal use—increasing by 132 of such units from 2012 to 2022. Additionally, the number of "other vacant" units increased by 123, which comprised 18.3% of all vacant units in 2022. Aside from vacant seasonal homes and other vacant units, there are 222 "conventionally" vacant homes (see Table 50).

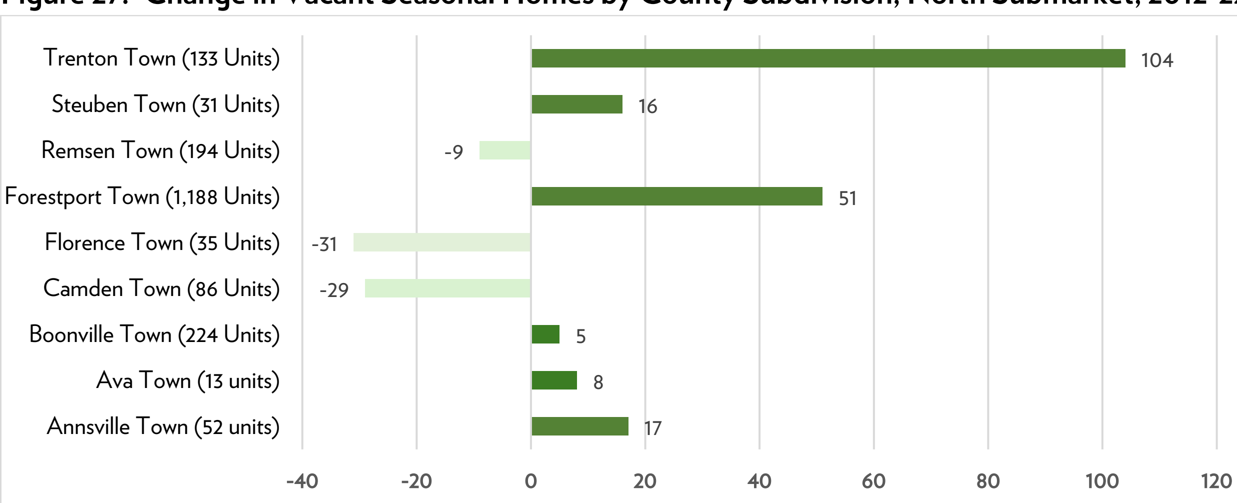
Table 50: Vacancy Status, North Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total	2,573		2,665		92	3.6%
For rent	74	2.9%	87	3.3%	13	17.6%
Rented, not occupied	27	1.0%	20	0.8%	-7	-25.9%
For sale only	215	8.4%	68	2.6%	-147	-68.4%
Sold, not occupied	69	2.7%	47	1.8%	-22	-31.9%
For seasonal use	1,824	70.9%	1,956	73.4%	132	7.2%
For migrant workers	0	0.0%	0	0.0%	0	-
Other vacant	364	14.1%	487	18.3%	123	33.8%

Source: U.S. Census Bureau, Urban Partners

Of the nine county subdivisions that comprise the North Submarket, the Town of Forestport reports the most vacant seasonal homes in 2022 with 1,188 units, followed by the Town of Remsen with 194 units. From 2012 to 2022, the number of vacant seasonal homes decreased for the Towns of Camden, Florence, and Remsen but in all other county subdivisions, this number increased—most notably, Trenton added 104 vacant seasonal homes. Most of these appear to be second/vacation homes (see Figure 27). While not all vacant seasonal homes are short-term rentals, such as Airbnb or VRBO, they do constitute a portion of this category of vacant homes.

Figure 27: Change in Vacant Seasonal Homes by County Subdivision, North Submarket, 2012-22



Source: U.S. Census Bureau, Urban Partners

Table 51 describes changes in tenure, or owner/renter characteristics for the North Submarket. The total number of occupied housing units saw a net increase of 296 units from 2012 to 2022—consisting of an increase of 450 owner-occupied homes and a decrease of 154 new renter-occupied homes. As a result, the homeownership rate increased from 79.2% in 2012 to 81.5% in 2022.

Table 51: Housing Tenure, North Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Occupied Units	9,159	-	9,455	-	296	3.2%
Owner-Occupied Units	7,256	79.2%	7,706	81.5%	450	6.2%
Renter-Occupied Units	1,903	20.8%	1,749	18.5%	-154	-8.1%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the North Submarket is shown in Table 52. It reveals that over half (59.2%) of all housing units in the North Submarket were built before 1980. The ACS also reports that owner-occupied homes are newer than renter-occupied homes (11.3% of the owner-occupied housing were built in 2000 or later, compared to 0.6% of renter-occupied homes). Of the 9,445 occupied housing units in the North Submarket, only 414 units were built in 2010 or later (4.4%).

Table 52: Age of Housing Stock by Tenure, North Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	27	0.3%	23	0.2%	4	0.0%
Built 2010 to 2019	387	4.1%	350	3.7%	37	0.4%
Built 2000 to 2009	718	7.6%	700	7.4%	18	0.2%
Built 1990 to 1999	1,267	13.4%	1,237	13.1%	30	0.3%
Built 1980 to 1989	1,468	15.6%	1,183	12.5%	285	3.0%
Built 1970 to 1979	1,040	11.0%	753	8.0%	287	3.0%
Built 1960 to 1969	754	8.0%	661	7.0%	93	1.0%
Built 1950 to 1959	743	7.9%	568	6.0%	175	1.9%
Built 1940 to 1949	287	3.1%	212	2.2%	75	0.8%
Built 1939 or earlier	2,764	29.2%	2,019	21.4%	745	7.9%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the North Submarket (76.1%) are one-unit detached structures (see Table 53 on the following page). According to the 2022 ACS, 84.7% of homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (39.7%) but compared to homeowners, they are more distributed in terms of units in structure. Mobile homes make up 14.1% of the overall occupied housing stock and 14.9% of the owner-occupied homes in the North Submarket.

Table 53: Units in Occupied Structure by Tenure, North Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	7,198	76.1%	6,504	84.4%	694	39.7%
1 Unit, attached	53	0.6%	23	0.3%	30	1.7%
2 Units	374	4.0%	96	1.2%	278	15.9%
3 or 4 Units	197	2.1%	11	0.1%	186	10.6%
5 to 9 Units	138	1.5%	0	0.0%	138	7.9%
10 to 19 Units	47	0.5%	4	0.1%	43	2.5%
20 to 49 Units	56	0.6%	0	0.0%	56	3.2%
50 or more Units	159	1.7%	18	0.2%	141	8.1%
Mobile home	1,333	14.1%	1,150	14.9%	183	10.5%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the North Submarket

Table 54 details the one income-restricted community in the North Submarket that totals 16 units. These units currently represent approximately 0.2% of the total rental market in the submarket. All income-restricted units are supported by Low-Income Housing Tax Credits (LIHTC) and are in the Village of Remsen.

Table 54: List of Income-Restricted Communities, North Submarket

	Name	Jurisdiction	Type	Subsidized Units	Earliest Expiration Date
1	Village Apartments	Remsen	LIHTC	16	2022

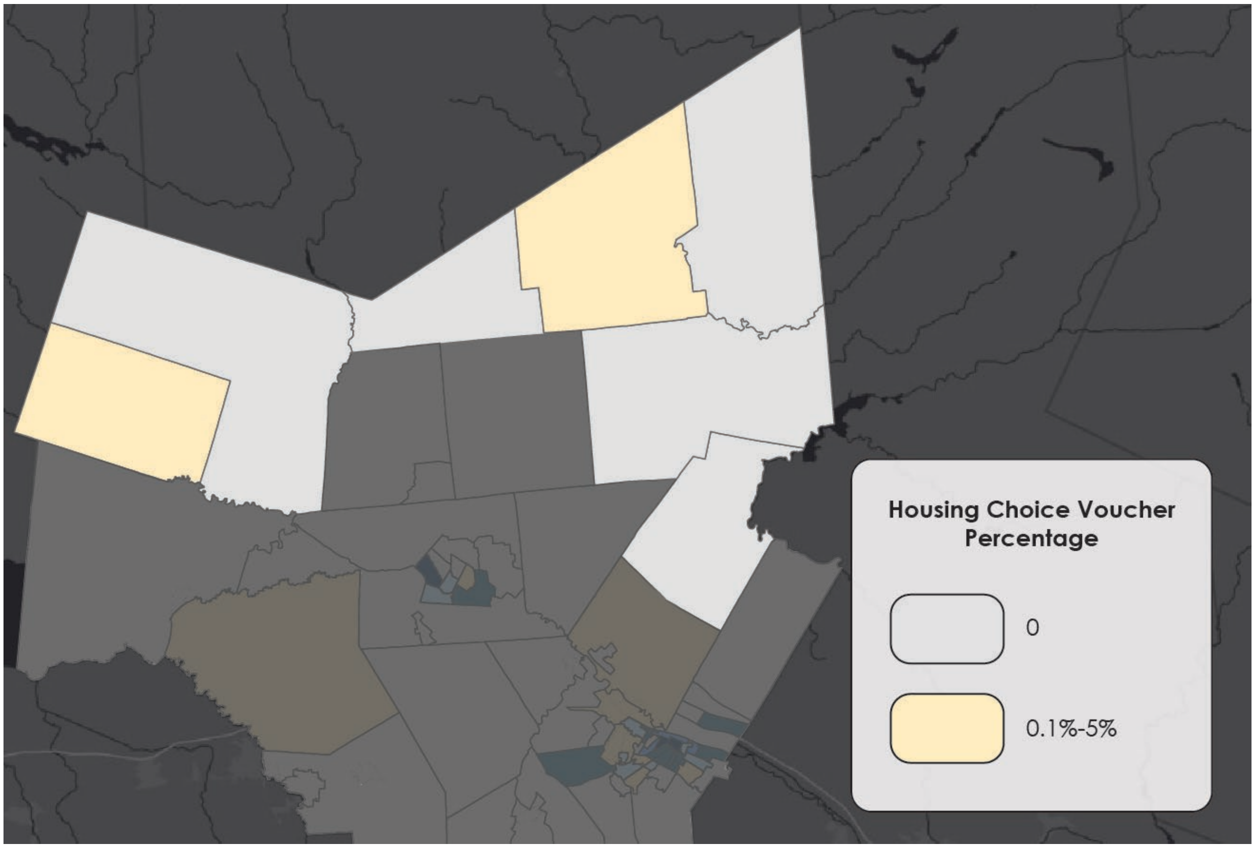
Source: HUD, PolicyMap, Urban Partners

Housing Choice Vouchers in the North Submarket

As of March 2024, HUD reports that a total of just 29 households are using HCVs, within the North Submarket. Figure 28 shows the percentage of HCV holders as a percentage of renter-occupied units by Census Tracts within the Submarket.

As the map shows, most Census Tracts in the Submarket contain no households using HCVs, including those encompassing the Towns of Florence, Annsville, Ava, Forestport, Steuben, Remsen, and Trenton, as well as the Villages of Camden, Remsen, and Holland Patent. Census Tracts with 0.1% to 5% of rental units as HCVs are located in the Towns of Camden and Boonville.

Figure 28: HCV Concentrations within the North Submarket by Census Tract, 2024



Source: HUD, Hardesty & Hanover

Housing Supply Analysis – West Submarket

The West Submarket and its three county subdivisions represent 8.0% of the total County's housing supply with a total of 9,667 units, according to the Census. Figure 29 illustrates the distribution of the West Submarket's housing supply by county subdivision. The Town of Vernon, containing the City of Sherrill and Village of Vernon, reports the largest supply with 3,809 housing units.

Figure 29: Number of Housing Units by County Subdivision, West Submarket, 2022

Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2012 to 2022, the total number of housing units in the West Submarket decreased by 41 units. The vacancy rate increased to 15.9% with 1,541 vacant units in 2022, compared to 1,479 vacant units in 2012 (15.2% vacancy rate. See Table 55).

Table 55: Total Housing Units and Occupancy Status, West Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Housing Units	9,708	-	9,667	-	-41	-0.4%
Occupied Units	8,229	84.8%	8,126	84.1%	-103	-1.3%
Vacant Units	1,479	15.2%	1,541	15.9%	62	4.2%

Source: U.S. Census Bureau, Urban Partners

The 2022 ACS specifies that in the West Submarket, 65.8% of the vacant units (1,014) were for seasonal use—increasing by 117 of such units from 2012 to 2022. Additionally, the number of "other vacant" units increased by 92, which comprised 28.4% of all vacant units in 2022, up from 346 (23.4%) in 2012. Aside from vacant seasonal homes and other vacant units, there are only 89 "conventionally" vacant homes (see Table 56).

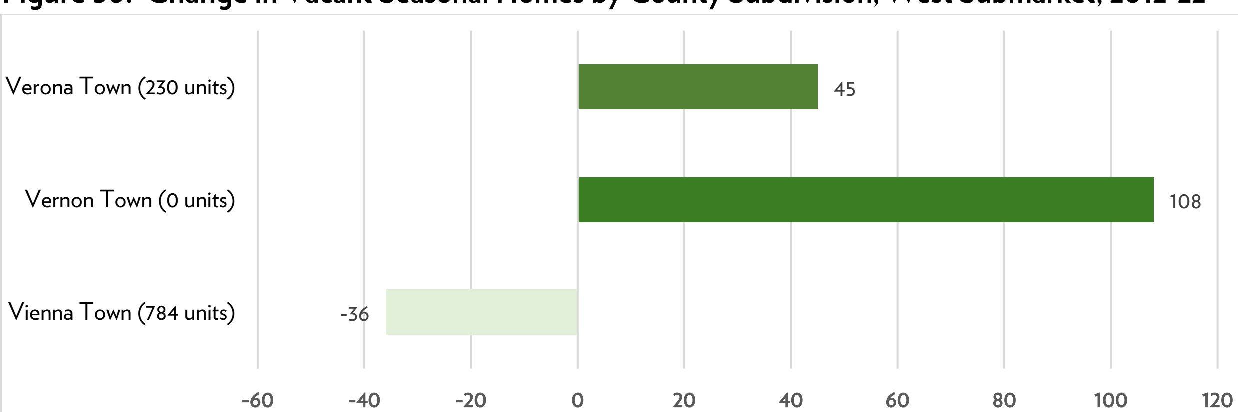
Table 56: Vacancy Status, West Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Vacant Units	1,479		1,541		62	4.2%
For rent	75	5.1%	10	0.6%	-65	-91.8%
Rented, not occupied	58	3.9%	0	0.0%	-58	-100.0%
For sale only	50	3.4%	53	3.4%	3	0.0%
Sold, not occupied	53	3.6%	26	1.7%	-27	-73.5%
For seasonal use	897	60.6%	1,014	65.8%	117	8.7%
For migrant workers	0	0.0%	0	0.0%	0	0.0%
Other vacant	346	23.4%	438	28.4%	92	6.6%

Source: U.S. Census Bureau, Urban Partners

Of the three county subdivisions that constitute the West Submarket, the Town of Vienna, including the lakeside Village of Sylvan Beach, reports the most vacant seasonal homes in 2022 with 784 units, followed by the Town of Verona with 230 units. From 2012 to 2022, the number of vacant seasonal homes increased for the Towns of Vernon and Verona while the number of seasonal vacant homes in the Town of Vienna decreased by 36 despite it having the most in the Submarket (see Figure 30). While not all vacant seasonal homes are short-term rentals, such as Airbnb or VRBO, they do constitute a portion of this category of vacant homes.

Figure 30: Change in Vacant Seasonal Homes by County Subdivision, West Submarket, 2012-22



Source: U.S. Census Bureau, Urban Partners

Table 57 describes changes in tenure, or owner/renter characteristics for the West Submarket. The total number of occupied housing units witnessed a net decrease of 103 units in the previous decade—composed of 142 fewer owner-occupied homes and 39 additional renter-occupied homes. With this trend, the homeownership rate decreased from 77.1% in 2012 to 73.1% in 2022, as the share of renter-occupied homes increased.

Table 57: Housing Tenure, West Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Occupied Units	8,229		8,126		-103	-1.3%
Owner-Occupied Units	6,666	77.1%	6,524	73.1%	-142	-2.1%
Renter-Occupied Units	1,563	22.9%	1,602	26.9%	39	2.5%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the West Submarket is shown in Table 58. It reveals that over half (62.8%) of all housing units in the West Submarket were built before 1980. The ACS also reports that owner-occupied homes are newer than owner-occupied homes (10.2% of the owner-occupied housing were built in 2000 or later, compared to 1.8% of renter-occupied homes). Of the 8,126 occupied housing units in the West Submarket, only 384 units were built in 2010 or later (4.5%).

Table 58: Age of Housing Stock by Tenure, West Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	3	0.0%	0	0.0%	3	0.0%
Built 2010 to 2019	381	4.5%	350	4.2%	31	0.4%
Built 2000 to 2009	615	7.3%	501	6.0%	114	1.4%
Built 1990 to 1999	1,324	15.7%	1,198	14.2%	126	1.5%
Built 1980 to 1989	812	9.6%	800	9.59%	12	0.1%
Built 1970 to 1979	1,095	13.0%	855	10.2%	240	2.9%
Built 1960 to 1969	631	7.5%	570	6.8%	61	0.7%
Built 1950 to 1959	1,053	12.5%	838	9.9%	215	2.6%
Built 1940 to 1949	524	6.2%	343	4.1%	181	2.2%
Built 1939 or earlier	1,989	23.6%	1,441	17.1%	548	6.5%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the West Submarket (78.3%) are one-unit structures—both attached and detached types (see Table 59). According to the 2022 ACS, 89.8% of homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (29.6%) but compared to homeowners, they are more distributed in terms of units in structures. Mobile homes make up the second-largest proportion of the overall occupied housing stock (7.1%) in the West Submarket.

Table 59: Units in Occupied Structure by Tenure, West Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	6,306	77.6%	5,832	89.4%	474	29.6%
1 Unit, attached	54	0.7%	29	0.4%	25	1.6%
2 Units	316	3.9%	136	2.1%	180	11.2%
3 or 4 Units	366	4.5%	25	0.4%	341	21.3%
5 to 9 Units	214	2.6%	0	0.0%	214	13.4%
10 to 19 Units	175	2.2%	0	0.0%	175	10.9%
20 to 49 Units	26	0.3%	0	0.0%	26	1.6%
50 or more Units	92	1.1%	0	0.0%	92	5.7%
Mobile home	577	7.1%	502	7.7%	75	4.7%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in the West Submarket

There are three income-restricted communities in the West Submarket that total 106 units. These units currently represent approximately 22% of the rental market in the West Submarket. Two of the communities are supported by Low-Income Housing Tax Credits (LIHTC) and are in the Villagegs of Vernon and Verona; the third is a HUD Multifamily development in Sherrill City (see Table 60).

Table 60: List of Income-Restricted Communities, West Submarket

	Name	Jurisdiction	Type	Subsidized Units	Earliest Expiration Date
1	School Bell Apartments	Vernon	LIHTC	16	2014
2	Jason Gwilt Memorial Senior Apartments	Verona	LIHTC	50	2035
3	Noyes Manor	Sherrill	HUD Multifamily	40	2040

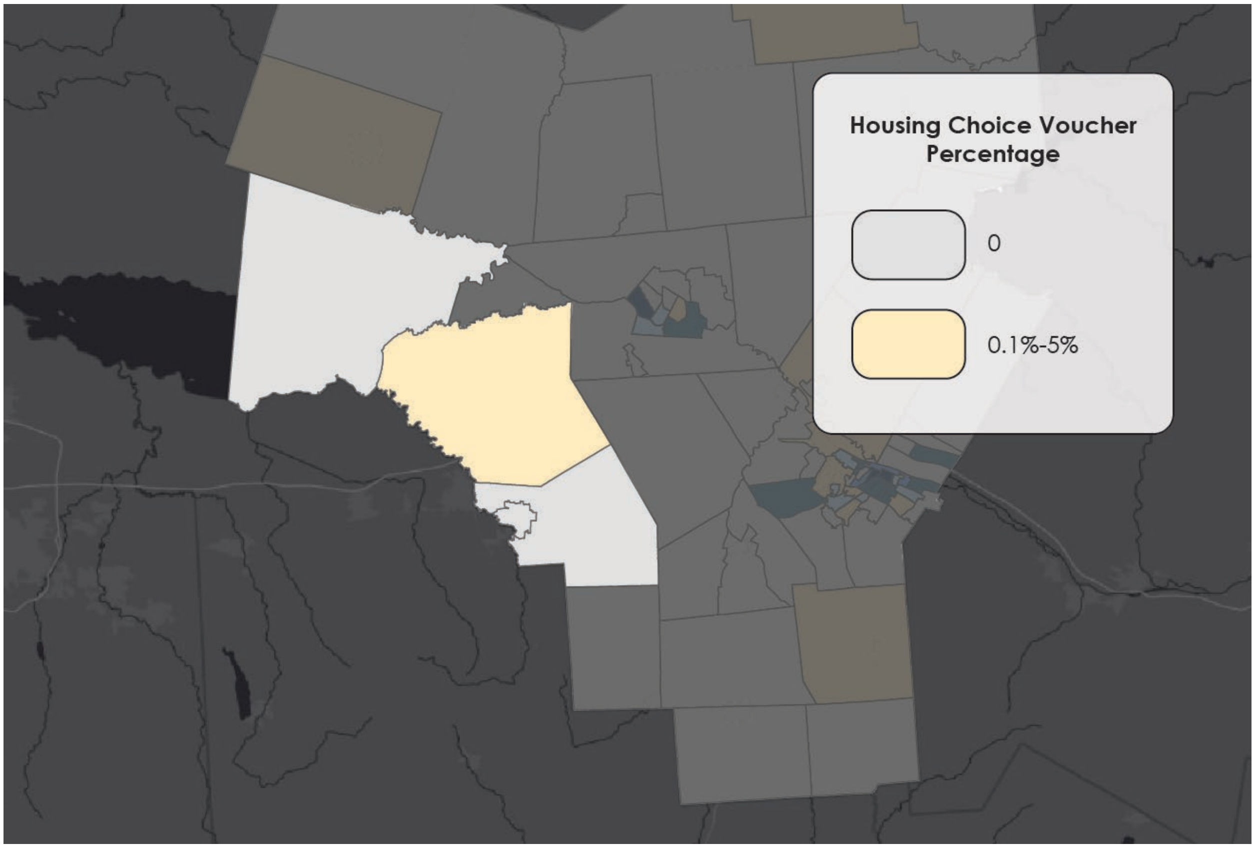
Source: HUD, PolicyMap, Urban Partners

Housing Choice Vouchers in the West Submarket

As of March 2024, HUD reports that a total of just 13 households are using HCVs, within the West Submarket. Figure 31 shows the percentage of HCV holders as a percentage of renter-occupied units by Census Tracts within the Submarket.

As the map shows, most Census Tracts in the Submarket contain no households using HCVs, including those encompassing the Towns of Vienna and Vernon, the Villages of Sylvan Beach and Vernon, and Sherrill City. The Census Tract with 0.1% to 5% of rental units as HCVs is located in the Towns of Verona.

Figure 31: HCV Concentrations within the West Submarket by Census Tract, 2024

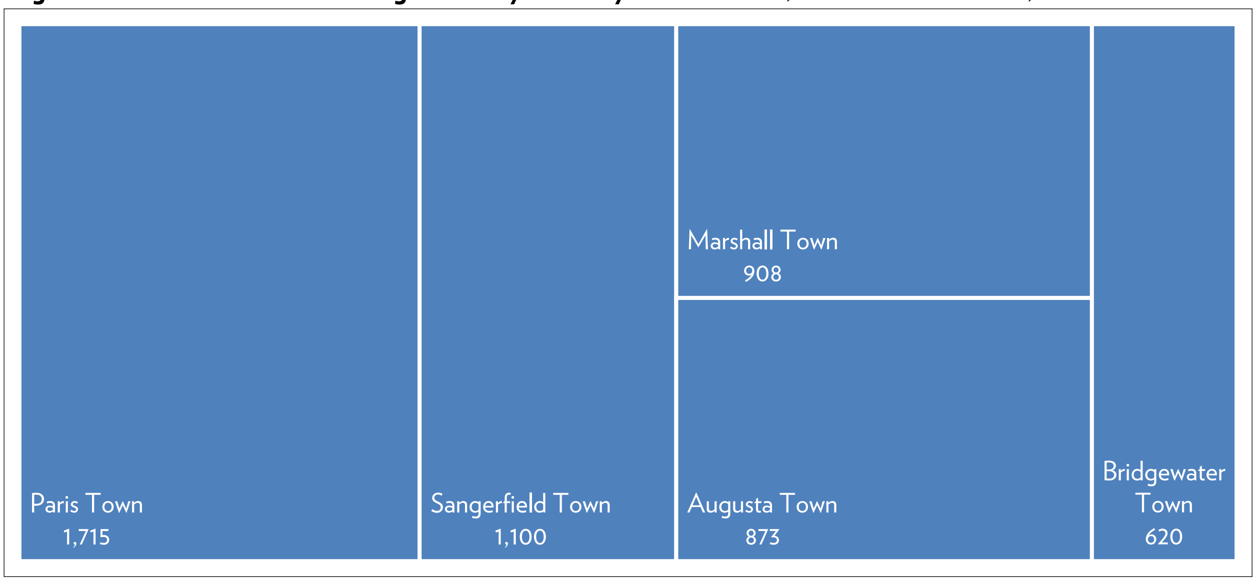


Source: HUD, Hardesty & Hanover

Housing Supply Analysis – South Submarket

The South Submarket and its five county subdivisions represent 5.0% of the total County's housing supply with a total of 5,216 units, according to the Census. Figure 32 illustrates the distribution of the South Submarket's housing supply by jurisdiction. The Town of Paris reports the largest supply with 1,715 housing units, followed by the Town of Sangerfield with 1,100 units. The jurisdiction with the fewest housing units is the Town of Bridgewater, which reported 620 units in 2022.

Figure 32: Number of Housing Units by County Subdivision, South Submarket, 2022



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2012 to 2022, the total number of housing units in the South Submarket decreased by 5.8%. The vacancy rate increased slightly to 7.7% with 403 vacant units in 2022, compared to 401 vacant units in 2012 (7.2% vacancy rate. See Table 61).

Table 61: Total Housing Units and Occupancy Status, South Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Housing Units	5,538	-	5,216	-	-322	-5.8%
Occupied Units	5,137	92.8%	4,813	92.3%	-324	-6.3%
Vacant Units	401	7.2%	403	7.7%	2	0.5%

Source: U.S. Census Bureau, Urban Partners

The 2022 ACS specifies that in the South Submarket, 17.4% of the vacant units (70) were for seasonal use—increasing by 6 of such units from 2012 to 2022. Additionally, the number of "other vacant" units decreased by 13, which comprised 64.0% of all vacant units in 2022. Aside from vacant seasonal homes and other vacant units, there are 75 "conventionally" vacant homes (see Table 62 shown on the following page).

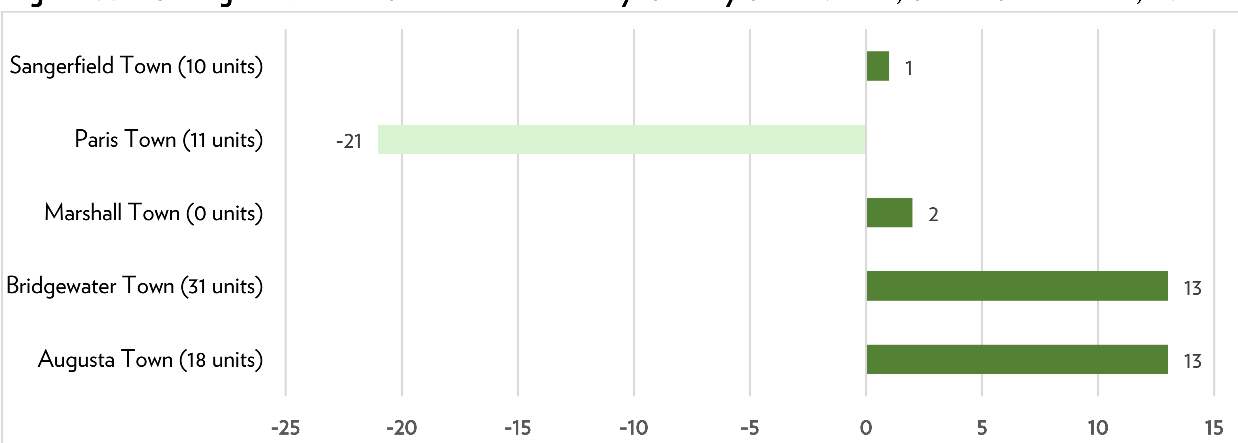
Table 62: Vacancy Status, South Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Vacant Units	401		403		2	0.5%
For rent	11	2.7%	5	1.2%	-6	-54.5%
Rented, not occupied	0	0.0%	14	3.5%	14	-
For sale only	46	11.5%	42	10.4%	-4	-8.7%
Sold, not occupied	9	2.2%	8	2.0%	-1	-11.1%
For seasonal use	64	16.0%	70	17.4%	6	9.4%
For migrant workers	0	0.0%	6	1.5%	6	-
Other vacant	271	67.6%	258	64.0%	-13	-4.8%

Source: U.S. Census Bureau, Urban Partners

Of the five county subdivisions that constitute the South Submarket, the Town of Bridgewater reports the most vacant seasonal homes in 2022 with 31 units, followed by the Town of Augusta with 18 units. From 2012 to 2022, the number of vacant seasonal homes in all county subdivisions increased—except for the Town of Paris where there was a loss of 21 units (see Figure 33). While not all vacant seasonal homes are short-term rentals, such as Airbnb or VRBO, they do constitute a portion of this category of vacant homes.

Figure 33: Change in Vacant Seasonal Homes by County Subdivision, South Submarket, 2012-22



Source: U.S. Census Bureau, Urban Partners

Table 63 describes changes in tenure, or owner/renter characteristics for the South Submarket. The total number of occupied housing units saw a net decrease of 725 units in the previous decade—composed of a decrease of 1,140 owner-occupied homes and decrease of 337 renter-occupied homes. With these changes, the homeownership rate increased significantly from 77.6% in 2012 to 83.0% in 2022.

Table 63: Housing Tenure, South Submarket, 2012-2022

	2012 ACS	%	2022 ACS	%	Change 2012-2022	% Change 2012-2022
Total Occupied Units	5,137		4,813		-725	-6.3%
Owner-Occupied Units	3,984	77.6%	3,997	83.0%	-1,140	-0.3%
Renter-Occupied Units	1,153	22.4%	816	17.0%	-337	-29.2%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the South Submarket is shown in Table 64. It reveals that 69.6% of all housing units in the South Submarket were built before 1980. The ACS also reports that owner-occupied homes are newer than renter-occupied homes (9.3% of the owner-occupied housing were built in 2000 or later, compared to just 10 or 0.2% of renter-occupied homes). Of the 5,216 occupied housing units in the South Submarket, only 148 units were built in 2010 or later (3.1%).

Table 64: Age of Housing Stock by Tenure, South Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	0	0.0%	0	0.0%	0	0.0%
Built 2010 to 2019	148	3.1%	148	3.1%	0	0.0%
Built 2000 to 2009	306	6.4%	296	6.2%	10	0.2%
Built 1990 to 1999	548	11.4%	516	10.7%	32	0.7%
Built 1980 to 1989	458	9.5%	400	8.3%	58	1.2%
Built 1970 to 1979	620	12.9%	487	10.1%	133	2.8%
Built 1960 to 1969	285	5.9%	246	5.1%	39	0.8%
Built 1950 to 1959	434	9.0%	391	8.1%	43	0.9%
Built 1940 to 1949	203	4.2%	140	2.9%	63	1.3%
Built 1939 or earlier	1,811	37.6%	1,373	28.5%	438	9.1%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the South Submarket (75.4%) are one-unit structures—both attached and detached types (see Table 65). According to the 2022 ACS, 85.1% of homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (27.7%) but compared to homeowners, they are more evenly distributed in terms of units in structure. Mobile homes make up 10.6% of the overall occupied housing stock in the South Submarket and the second-largest category of homeowners at 10.7%.

Table 65: Units in Occupied Structure by Tenure, South Submarket, 2022

	Occupied Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	3,602	74.8%	3,376	84.5%	226	27.7%
1 Unit, attached	30	0.6%	23	0.6%	7	0.9%
2 Units	320	6.6%	149	3.7%	171	21.0%
3 or 4 Units	209	4.3%	9	0.2%	200	24.5%
5 to 9 Units	18	0.4%	0	0.0%	18	2.2%
10 to 19 Units	16	0.3%	0	0.0%	16	2.0%
20 to 49 Units	54	1.1%	13	0.3%	41	5.0%
50 or more Units	55	1.1%	0	0.0%	55	6.7%
Mobile home	509	10.6%	427	10.7%	82	10.0%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

Source: U.S. Census Bureau, Urban Partners

Income-Restricted Communities in South Submarket

The Southern Submarket currently houses one HUD Multifamily-supported development, which has 55 units and is located in the Village of Waterville (see Table 66).

Table 66: Income-Restricted Communities, South Submarket

	Name	Jurisdiction	Type	Subsidized Units	Earliest Expiration Date
1	Schoolhouse Apartments	Waterville	HUD Multifamily	55	2033

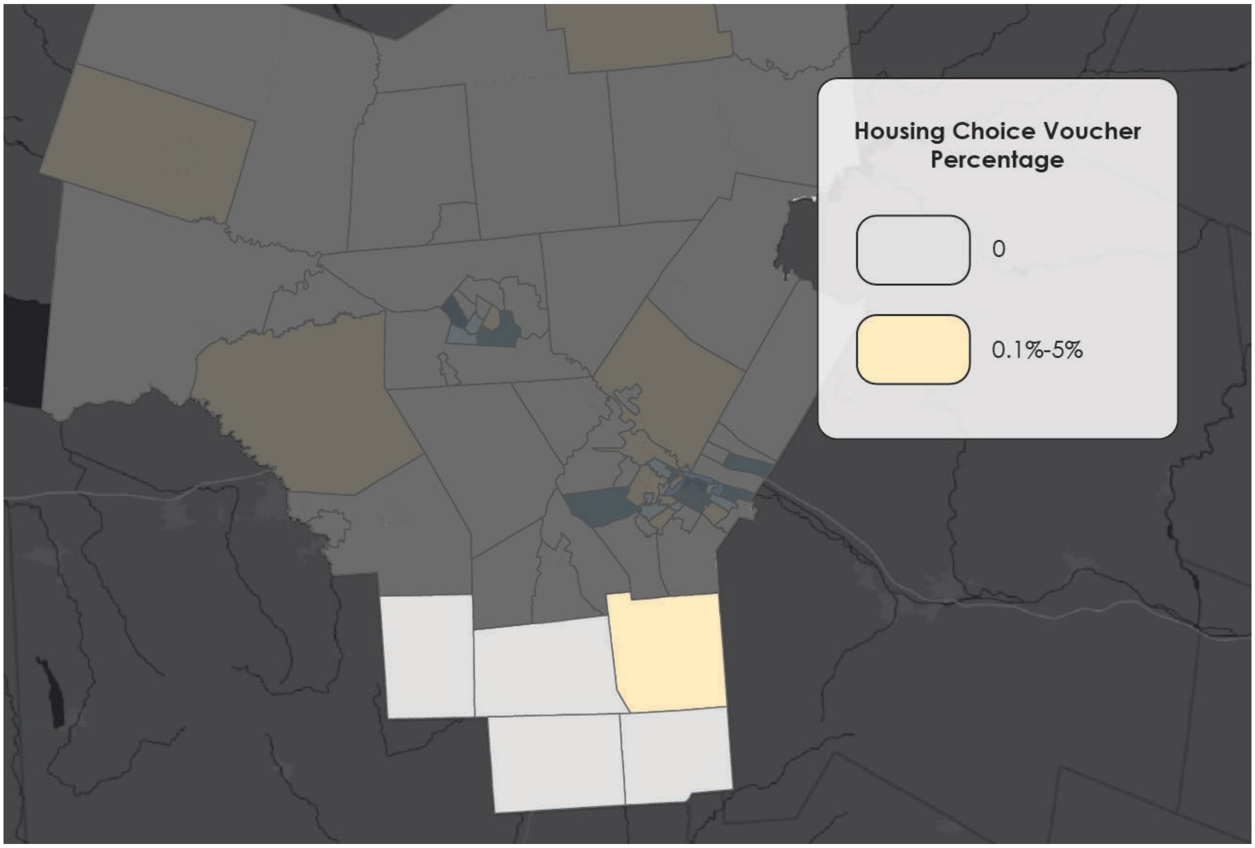
Source: HUD, PolicyMap, Urban Partners

Housing Choice Vouchers in the South Submarket

As of March 2024, HUD reports that a total of just 12 households are using HCVs, within the South Submarket. Figure 34 shows the percentage of HCV holders as a percentage of renter-occupied units by Census Tracts within the Submarket.

As the map shows, most Census Tracts in the Submarket contain no households using HCVs, including those encompassing the Towns of Augusta, Marshall, Sangerfield, and Bridgewater, and the Villages of Waterville and Clayton. The Census Tract with 0.1% to 5% of rental units as HCVs is located in the Town of Paris.

Figure 34: HCV Concentrations within the South Submarket by Census Tract, 2024



Source: HUD, Hardesty & Hanover

Key Takeaways of Housing Supply/Inventory

Population and Demographic Trends: Oneida County experienced an overall population decline of 1.4% from 2012 to 2022, while the Utica Submarket uniquely recorded a modest growth of 0.6%, signaling uneven demographic shifts across the region. In contrast, all other submarkets—including Rome, North, West, and South—witnessed population losses, which suggest changing residential preferences and potential migration patterns. These trends underscore the need to adapt local policies to cater to shifting demographic realities.

Housing Age: A striking feature of the county's housing inventory is its age, with the vast majority of homes built before 1980 and many dating back to before 1950, highlighting an aging infrastructure. The Utica Submarket holds the largest concentration of housing units and households, establishing it as the county's primary residential hub. Conversely, the South Submarket not only has the fewest residents but also shows a declining housing inventory, pointing to potential issues of underinvestment or a shifting market focus. This uneven distribution of older housing stock across the submarkets emphasizes the need for targeted renovation and modernization initiatives.

Vacancy Rates and Seasonal Use: Vacancy rates vary significantly by submarket, reflecting diverse market dynamics. In the North Submarket, a remarkable 73.4% of vacant units are classified as seasonal, suggesting a heavy reliance on second homes or vacation properties. Shifts in vacancy categories over the past decade—such as changes in seasonal versus other vacant units—indicate evolving usage patterns that may affect local housing availability and pricing. These fluctuations in vacancy status, particularly the high incidence of seasonal vacancies in certain areas, call for strategies that address both the preservation of long-term housing options and the management of short-term rental impacts.

Housing Tenure and Structural Composition: Changes in housing tenure reveal nuanced market shifts: while some submarkets, like Rome, have experienced a slight decline in homeownership, the South Submarket has seen a marked decrease in rental units, leading to an increase in homeownership rates. Overall, owner-occupied homes tend to be newer than their renter-occupied counterparts, reflecting differences in investment and maintenance practices. Most homeowners reside in one-unit detached structures, whereas renter households are more dispersed across various multi-unit configurations, highlighting differing needs and market dynamics. These trends in tenure and housing structure reinforce the necessity for tailored housing policies that address the diversification of housing options to meet the evolving demands of Oneida County's residents.

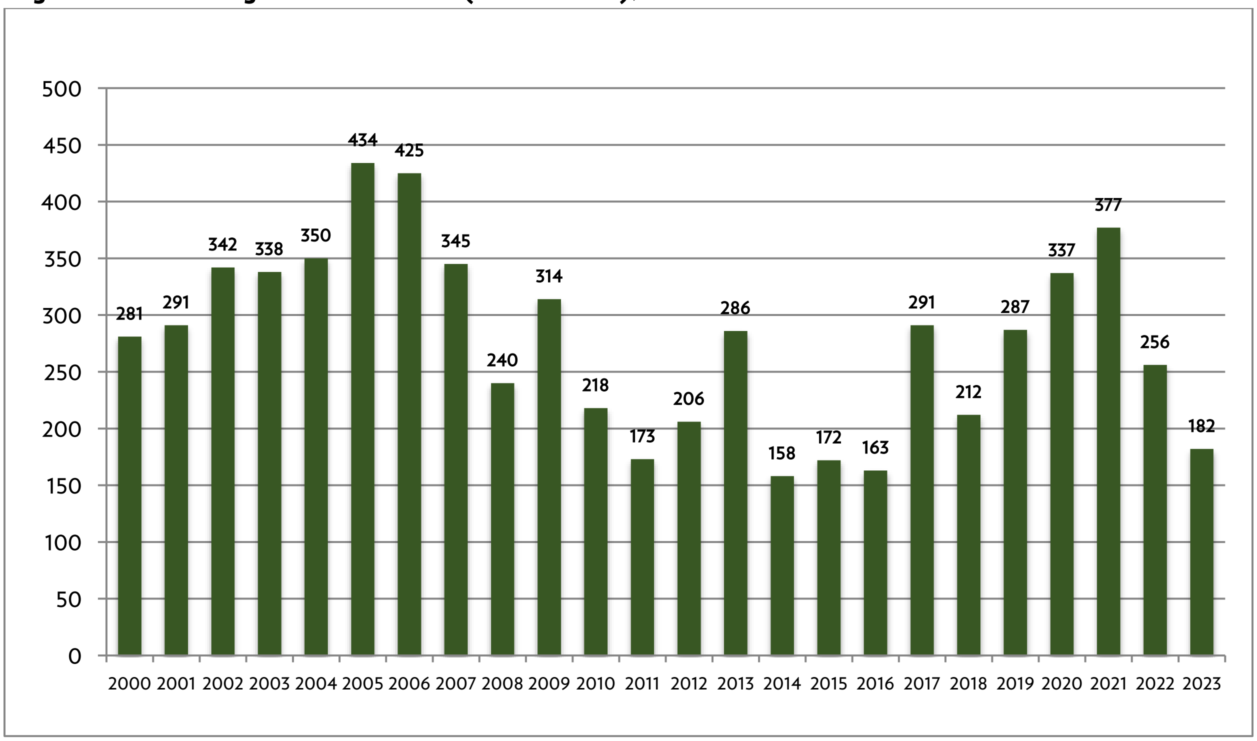
Affordable Housing and Subsidies: The analysis reveals a critical role for affordable housing across the county, with a substantial number of income-restricted units, particularly in the Utica Submarket where 3,508 subsidized units are in place. The Rome Submarket also contributes significantly to affordability, featuring 826 income-restricted units that account for a large share of its rental market. Housing Choice Vouchers (HCVs) are notably concentrated in both Utica and Rome, with some census tracts reporting assistance for up to 20.2% and 15.2% of rental units, respectively. These figures underscore a persistent demand for affordable housing solutions and the importance of maintaining robust subsidy programs to support low-income residents.

7. Home Building Activity

Residential Building Permits Issued in Oneida County

Shown below in Figure 35 are the U.S. Department of Housing and Urban Development's data on the number of authorized residential building permits in Oneida County. From 2000 to 2023, Oneida County issued a total of 6,678 permits, equivalent to 278 units per year. The pace of permitting prior to the Great Recession (2000 to 2007) was approximately 351 units per year. During the Great Recession and the subsequent years of recovery (2008 to 2011), Oneida County authorized as few as 173 building permits (in 2011). The county has been permitting approximately 244 units per year since 2011.

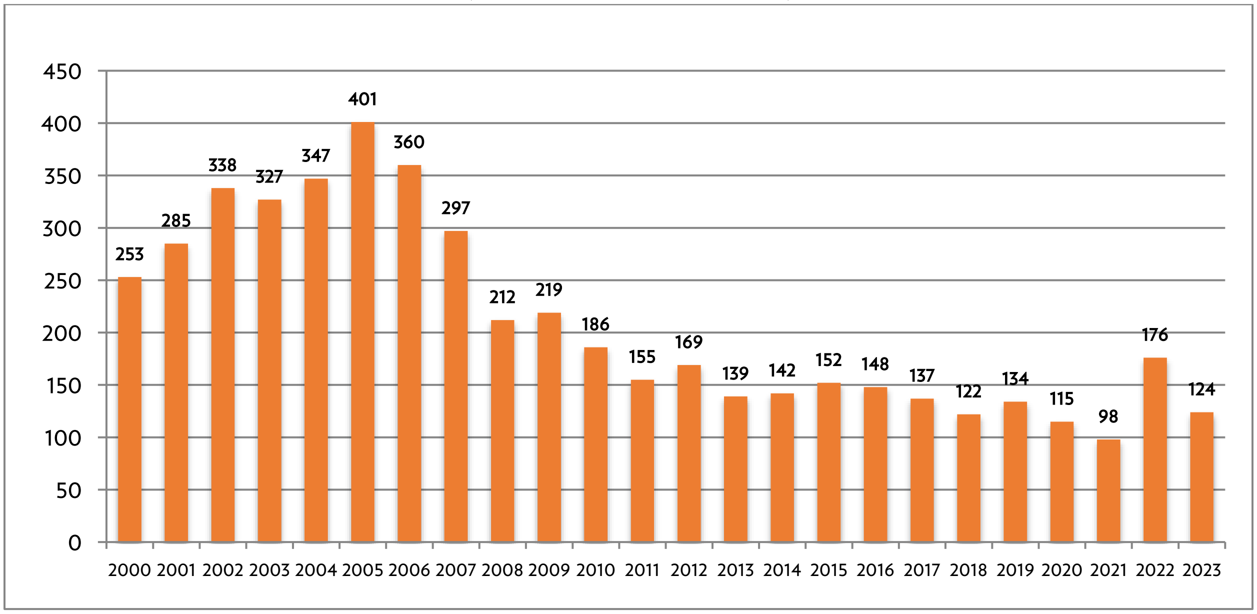
Figure 35: Building Permits Issued (Total Units), 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

The peak year for single-family permitting was 2005 when 401 units were permitted. Starting in 2006, however, the permitting of single-family homes started to drop until hitting an average of 193 units per year during the Great Recession and the recovery period (2008 to 2011). From 2012 to 2023, Oneida County permitted an average of 138 single-family units per year (see Figure 36 on the following page).

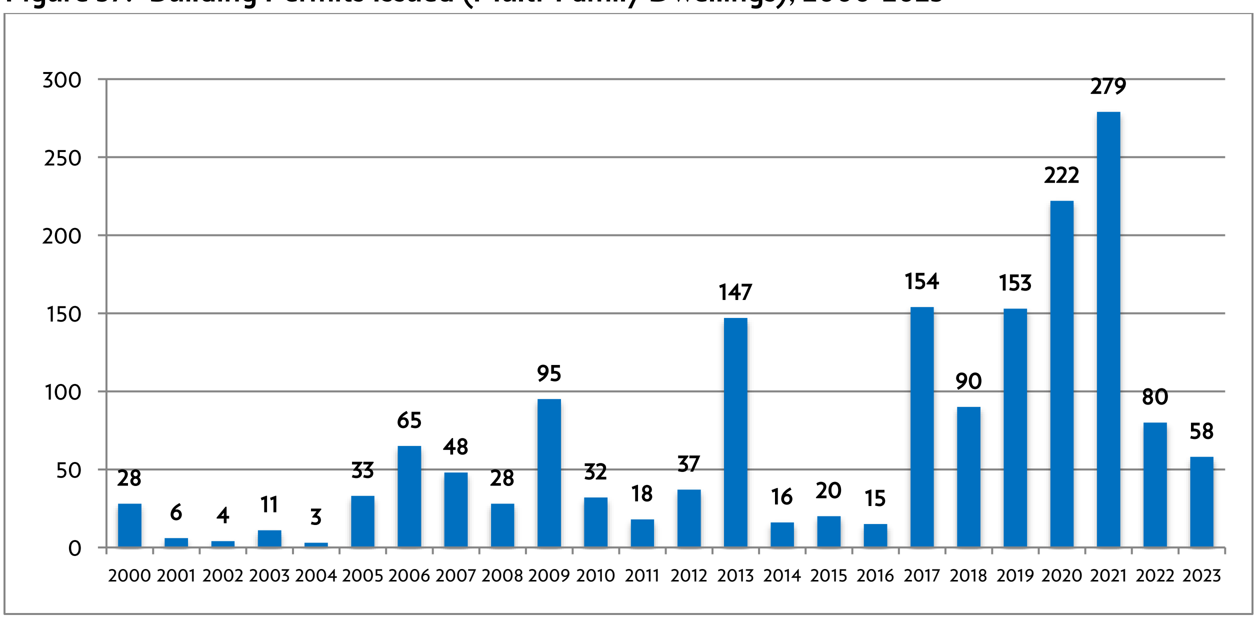
Figure 36: Building Permits Issued (Single-Family Dwellings), 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

As illustrated in Figure 37 below, Oneida County permitted an average of 68 units annually in multi-family dwellings from 2000 to 2023. There were multiple years when very few multi-family permits were issued—especially 2001 through 2004—and there were other years when large numbers of units were permitted (e.g., 222 units in 2020, 279 units in 2021).

Figure 37: Building Permits Issued (Multi-Family Dwellings), 2000-2023

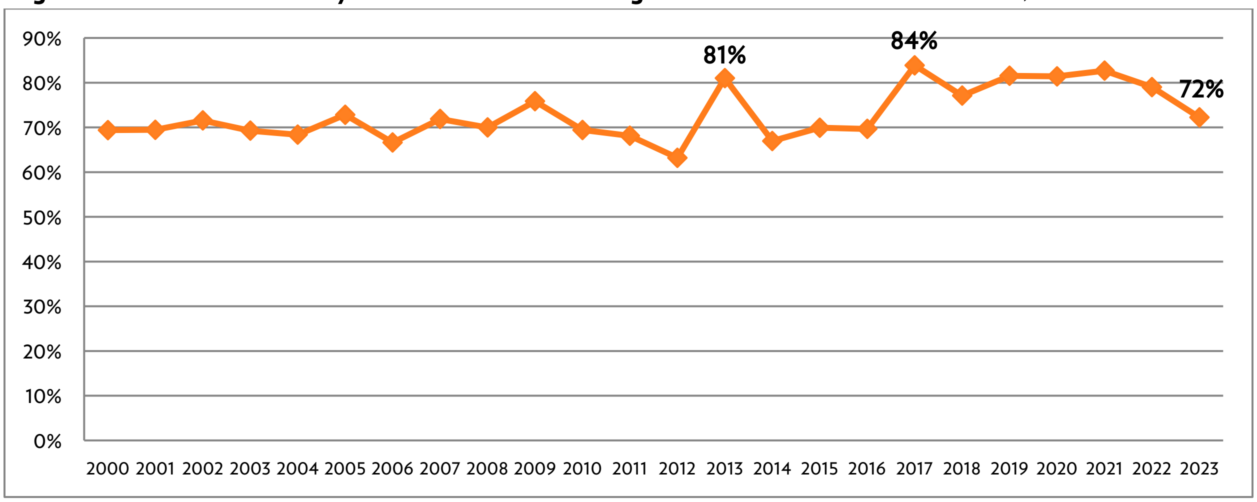


Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Comparison of Oneida County's Permitting Activity to the Utica-Rome Metro Area

Figure 38 shows Oneida County's share of the building permits issued in the Utica-Rome Metro Statistical Area (MSA) which consists of Oneida and Herkimer counties. In 2021, building permits issued in Ontario County represented 72% of all residential permits issued in the Utica-Rome MSA—which is slightly lower than the 73% average for 2000 to 2023. The two high points were in 2013 (81%) and in 2017 (84%).

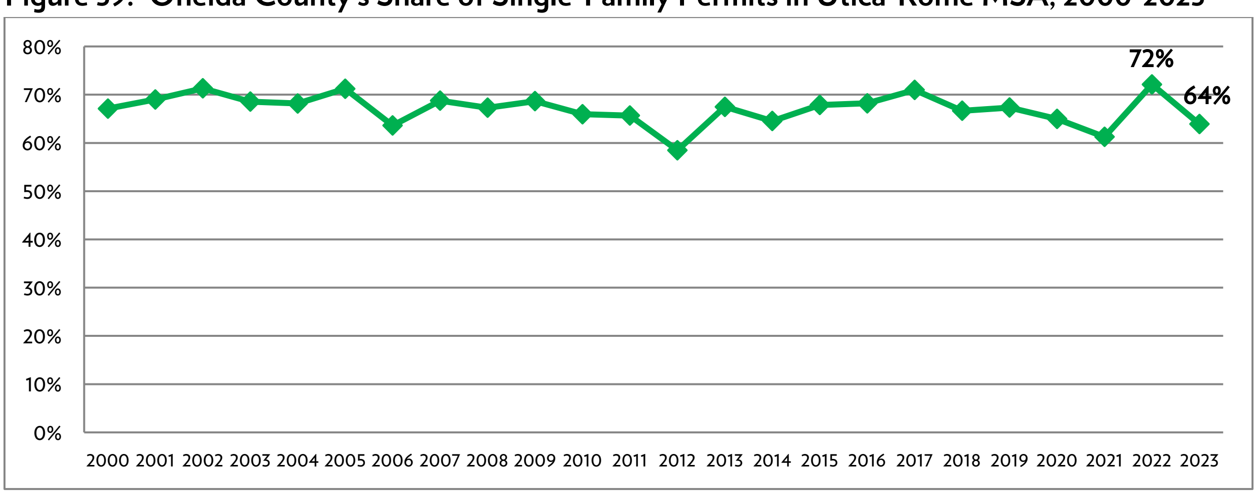
Figure 38: Oneida County's Share of All Building Permits in Utica-Rome MSA, 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Figure 39 shows Oneida County's share of the single-family building permits issued in the Utica-Rome MSA. In 2023, single-family building permits issued in the county (a total of 124) represented 64% of all single-family permits issued—lower than the 67% average for the analysis period (2000 – 2023). The high point was in 2022 when the 176 units issued in Oneida County represented 72% of the MSA's total.

Figure 39: Oneida County's Share of Single-Family Permits in Utica-Rome MSA, 2000-2023



Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Permitting Activity by Jurisdictions

Table 67 shown below summarizes the building permit activity for each of the 45 permit issuing jurisdictions located in Oneida County. The Town of New Hartford issued the most building permits from 2000 to 2023, reporting a total of 1,043 units, or 15.6% of the county's total permits; followed by the City of Rome (818 units, 12.2% of county's total), and the Town of Marcy (375 units, 5.6% of the county's total). Permits issued in Utica totaled just 219 units, or 3.3% of the county's total. Combined with Rome and Sherrill, the county's three cities totaled 1,113 units, representing 16.6% of the county's total permits during this period. Lastly, the 16 villages combined for 298 building permits, 60.1% of which were single-family structures.

Table 67: Building Permits Issued by Jurisdiction, 2000-2023

	Units in Single-Family Structures	Units in Multi-Family Structures	Total Units	% of County Total
Annsville Town	49	0	49	0.7%
Augusta Town	97	0	97	1.5%
Oriskany Falls Village	1	0	1	0.0%
Ava Town	81	0	81	1.2%
Boonville Town	212	0	212	3.2%
Boonville Village	6	4	10	0.1%
Bridgewater Town	41	0	41	0.6%
Camden Town	147	0	147	2.2%
Camden Village	31	2	33	0.5%
Deerfield Town	192	4	196	2.9%
Florence Town	84	0	84	1.3%
Floyd Town	145	3	148	2.2%
Forestport Town	318	0	318	4.8%
Kirkland Town	197	24	221	3.3%
Clinton Village	9	2	11	0.2%
Lee Town	195	16	211	3.2%
Marcy Town	323	52	375	5.6%
Marshall Town	93	0	93	1.4%
New Hartford Town	424	619	1,043	15.6%
New Hartford Village	1	0	1	0.0%
New York Mills Village	37	6	43	0.6%
Paris Town	70	0	70	1.0%
Clayville Village	3	0	3	0.0%
Remsen Town	94	0	94	1.4%
Remsen Village	0	0	0	0.0%
Rome City	249	569	818	12.2%
Sangerfield Town	27	0	27	0.4%
Waterville Village	5	75	80	1.2%

Steuben Town	105	0	105	1.6%
Trenton Town	178	0	178	2.7%
Holland Patent Village	0	0	0	0.0%
Utica City	75	144	219	3.3%
Vernon Town	216	6	222	3.3%
Oneida Castle Village	1	0	1	0.0%
Sherrill City	46	30	76	1.1%
Vernon Village	1	16	17	0.3%
Verona Town	265	54	319	4.8%
Vienna Town	164	2	166	2.5%
Sylvan Beach Village	75	14	89	1.3%
Western Town	110	0	110	1.6%
Westmoreland Town	287	0	287	4.3%
Whitestown Town	373	0	373	5.6%
Oriskany Village	2	0	2	0.0%
Whitesboro Village	1	0	1	0.0%
Yorkville Village	6	0	6	0.1%
Total	**5,036**	**1,642**	**6,678**	**100.0%**

Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Key Takeaways of Home Building Activity

Over the past two decades, residential building activity in Oneida County has fluctuated in response to economic trends. Before the Great Recession, housing development was strong, but permitting slowed significantly during the downturn and its aftermath. In recent years, the pace has rebounded, though it remains below pre-recession levels. Single-family home construction peaked in the mid-2000s but has steadily declined since, while multi-family development has been more variable, with some years seeing significant spikes in new permits. Oneida County has consistently accounted for the majority of residential growth within the Utica-Rome region, though its share has fluctuated over time. Among the county's jurisdictions, New Hartford has been the most active in permitting new housing, followed by Rome and Marcy. Despite being the largest city, Utica has seen relatively slow housing development. Overall, the trends highlight the lasting impact of economic shifts, the increasing role of multi-family housing, and the need for policies that support a balanced and sustainable housing market.

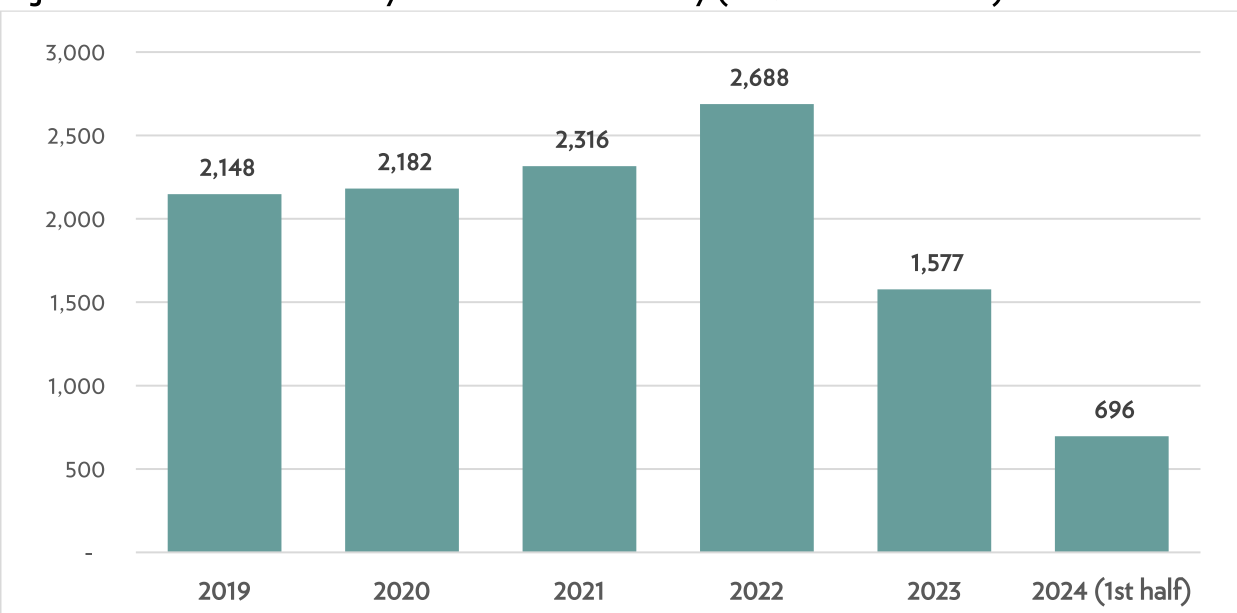
8. For-Sale Housing Market Analysis

Summary of Recently Sold Homes

To understand the for-sale housing market in Oneida County, Urban Partners examined market conditions for single-family detached homes, duplexes/triplexes, townhouses, mobile/manufactured homes, and rural homesites. For this analysis, we obtained records of home sales from *RealQuest*—a comprehensive real estate database service from CoreLogic—for a study period starting in January 2019 and ending in June 2024.

As evidenced by 11,607 home sales examined during the study period, Oneida County's homeownership market is very active. Figure 40 illustrates the number of sales in the county over the study period. Sales volume peaked in 2022 with 2,688 sales before significantly tapering down in 2023. The 1,577 sales in 2023 were 26.6% less than 2019.

Figure 40: Number of Sales by Year in Oneida County (2019-2024 First Half)



Source: RealQuest, Urban Partners

The median sale price during the study period was $143,100, or $89.77 per square foot, "SF" henceforth). Single-family detached is the dominant home type in the county, representing 80.8% of the transactions with a median sale price of $151,775, or $101.39 per SF. The sale of 1,566 duplexes and triplexes represented 13.5% of the sales (with a median sale price of $90,000, or $37.88 per SF), while 312 rural homesites were sold for a median price of $160,000 or $87.00 per SF. Other home sale types include: mobile/manufactured homes (276 sales with a median sale price of $84,900, or $68.91 per SF) and townhouses (39 sales with a median sale price of $155,000, or $115.67 per SF (see Table 68 on the following page).

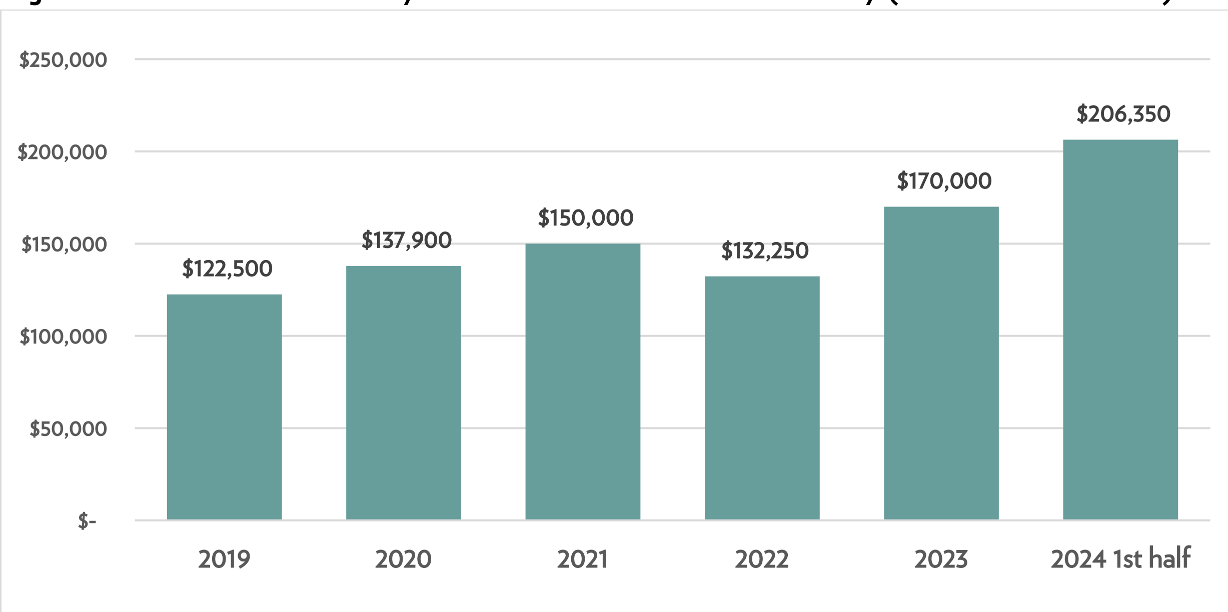
Table 68: Breakdown of Home Sales in Oneida County (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Single-Family Detached	9,382	80.8%	$151,775	1,497	$101.39
Duplex/Triplex	1,566	13.5%	$90,000	2,376	$37.88
Rural Homesite	312	2.7%	$160,000	1,839	$87.00
Mobile/Manufactured Home	276	2.4%	$84,900	1,232	$68.91
Townhouse	39	0.3%	$155,000	1,340	$115.67
Total	**11,607**	**100.0%**	**$143,100**	**1,594**	**$89.77**

Source: RealQuest, Urban Partners

Since 2019, home prices have been rapidly increasing, with the median price in that year at $122,500, or $77.53 per SF. Increasing at an annualized rate of 11.0%, the median price reported in the first half of 2024 was $206,350 or $128.81 per SF (See Figure 41).

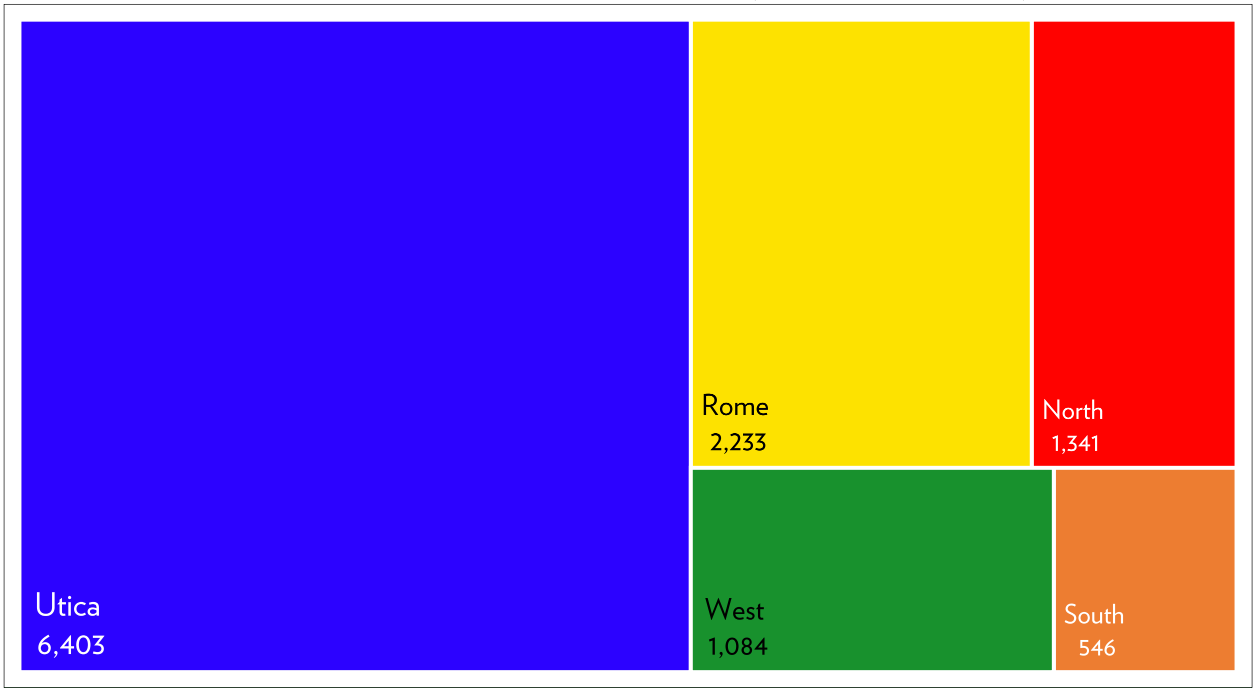
Figure 41: Median Sale Price by Year Home Sold in Oneida County (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 42 shown on the following page is the distribution of the 11,607 sales transactions in Oneida County by submarkets. The 6,403 sales transactions in the Utica Submarket represented 55.2% of all sales in the county, followed by the Rome Submarket with 2,233 sales (19.2%), the North Submarket with 1,341 (11.6%), the West Submarket with 1,084 (9.3%), and the South Submarket with 546 (4.7%).

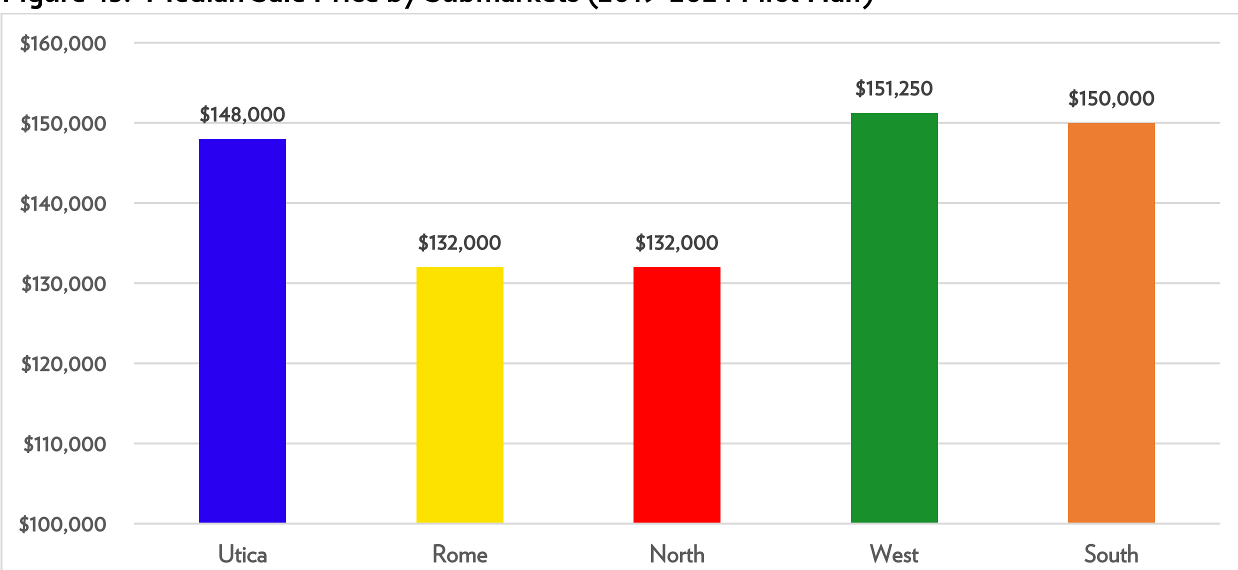
Figure 42: Number of Sales Transactions by Submarkets (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 43 shows the median sale price by submarkets for the study period. The West Submarket reported the highest median sale price of $151,250, followed by the South Submarket ($150,000), the Utica Submarket ($148,000), the Rome Submarket ($132,000), and the North Submarket ($132,000).

Figure 43: Median Sale Price by Submarkets (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 44 shows the median sale price by submarkets by year. The highest price escalation was in the West Submarket, which rose from $133,870 in 2019 to $297,500 in 2024 (equivalent to a 122.2% increase). The submarket experiencing the smallest price escalation was the South Submarket, which rose from $123,000 in 2019 to $180,000 in 2024 (equivalent to a 46.3% increase).

Figure 44: Median Sale Price by Year by Submarkets (2019-2024 First Half)

Source: RealQuest, Urban Partners

Single-Family Detached Homes

Table 69 summarizes the sales transactions for single-family detached homes by the year homes were built. Approximately three-of-five homes sold during the study period were built prior to 1970 (6,946 homes, or 74.0% of all single-family sales). The highest median sale price was for homes built between 1990 and 2010, which sold for a median sale price of $255,000 (or $133.86 per SF). The newest single-family homes built after 2010 sold for a median sale price of $199,000 (or $110.99 per SF).

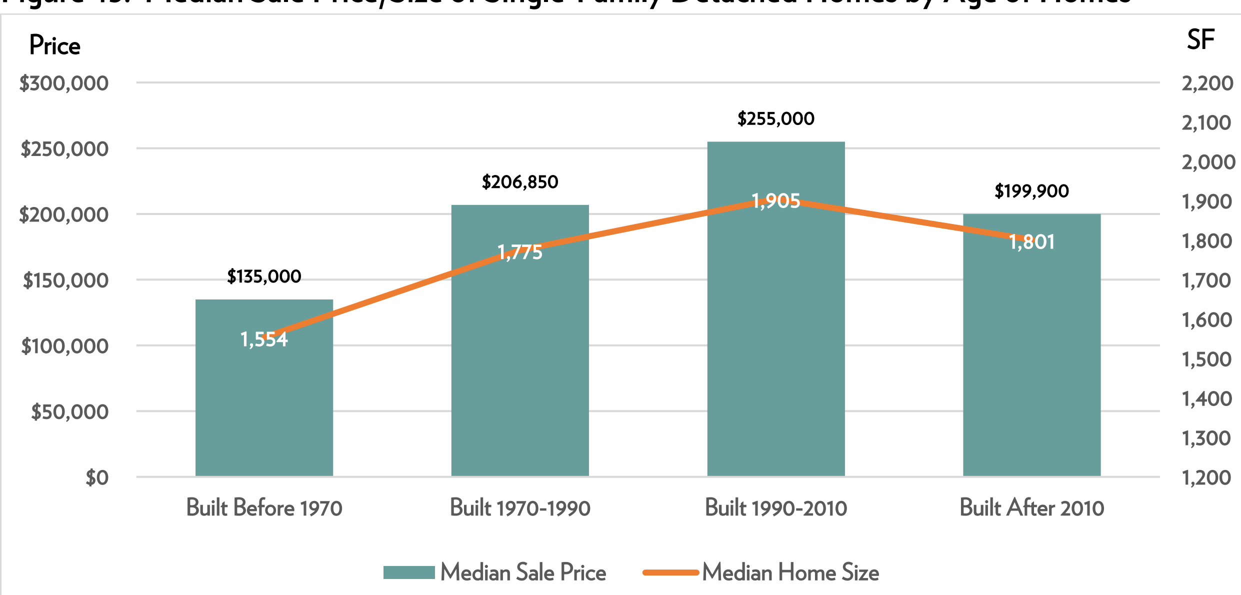
Table 69: Single Family Sales by Age of Home (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	2,894	30.8%	$127,500	1,568	$81.31
Home Built 1940-1970	4,052	43.2%	$153,700	1,308	$117.51
Home Built 1970-1990	1,130	12.0%	$206,850	1,775	$116.54
Home Built 1990-2010	748	8.0%	$255,000	1,905	$133.86
Home Built After 2010	236	2.5%	$199,900	1,801	$110.99
No Date Listed	322	3.4%	$159,000	1,810	$87.85
Total	**9,382**	**100.0%**	**$151,775**	**1,497**	**$101.39**

Source: RealQuest, Urban Partners

It should be noted that older homes built prior to 1970 reported less than 1,600 SF of interior living space. In the following four decades, in line with national trends, home sizes in Oneida County steadily increased. Single-family homes built between 1990 and 2010 had a median living space of 1,905 SF. Since 2010, home sizes have slightly decreased to 1,801 SF, possibly reflecting a market shift toward smaller households (see Figure 45).

Figure 45: Median Sale Price/Size of Single-Family Detached Homes by Age of Homes



Source: RealQuest, Urban Partners

Duplex/Triplex

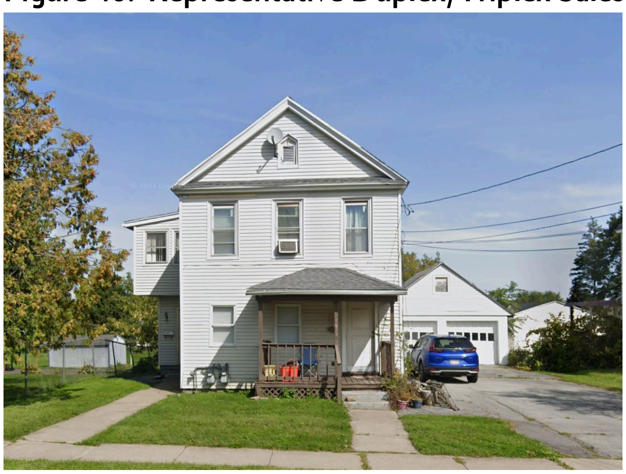
Duplex and triplex sales represented 13.5% of the total number of residential transactions in the county during the aforementioned study period. Overall, the 1,566 duplex and triplex homes were sold for a median sale price of $90,000, or $37.88 per SF. As summarized in Table 3, 89.6% of the duplexes and triplexes sold in the county in the study period were built before 1940 (a total of 1,403 units). Only six units were constructed in 2010 or later which commanded a sale price of $391,000, or $186.72 per SF (see Table 70).

Table 70: Duplex/Triplex Sales by Age of Home (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	1,403	89.6%	$85,000	2,394	$35.51
Home Built 1940-1970	113	7.2%	$134,000	2,273	$58.95
Home Built 1970-1990	24	1.5%	$124,500	1,816	$68.56
Home Built 1990-2010	10	0.6%	$197,000	2,123	$92.79
Home Built After 2010	6	0.4%	$391,000	2,094	$186.72
No Date Listed	10	0.6%	$108,750	5,145	$21.14
Total	**1,566**	**100.0%**	**$90,000**	**2,376**	**$37.88**

Source: RealQuest, Oneida County, Urban Partners

Figure 46: Representative Duplex/Triplex Sales



Duplex located at 16XX South Street, City of Utica (sold in 2020 for $90,000)

Duplex located at 5XX W. Thomas Street, City of Rome (sold in 2023 for $90,000)

Based on ownership characteristics in the sales records, it appears that most duplexes and triplexes are being used as rental properties. In the study period, 67.1% of the duplexes/triplexes (1,051 units) were purchased by non-occupant investors.

Rural Homesites

Rural Homesite sales represented 2.7% of the total number of residential transactions in the county during the aforementioned study period. Overall, the 312 rural homesites were sold for a median sale price of $160,000, or $87.00 per SF. The median lot size for rural homesites was 17.4 acres. As summarized in Table 4, 37.8% of the rural homesites sold in the county in the study period were built before 1940 (a total of 118 units). Newly built rural homesites (constructed in 2010 or later) are commanding relatively low prices—with a median sale price of $140,000, or $73.68 per SF (see Table 71).

Table 71: Rural Homestead Sales by Age of Home (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF	Median Lot Size (Acres)
Home Built Before 1940	118	37.8%	$150,000	1,820	$82.42	24.1
Home Built 1940-1970	29	9.3%	$150,000	1,800	$83.33	21.5
Home Built 1970-1990	59	18.9%	$165,000	1,580	$104.43	14.5
Home Built 1990-2010	64	20.5%	$200,000	2,078	$96.25	13.6
Home Built After 2010	23	7.4%	$140,000	1,900	$73.68	8.9
No Date Listed	19	6.1%	$165,000	Not available	Not available	11.2
Total	**312**	**100.0%**	**$160,000**	**1,839**	**$87.00**	**17.4**

Source: RealQuest, Oneida County, Urban Partners

Figure 47: Representative Rural Homesite

1,401 SF rural homesite in the Town of Florence on 15.8 acres, sold for $160,000 in 2020

Mobile/Manufactured Homes

Homes categorized as mobile or manufactured represented 2.4% of residential transactions in the county during the aforementioned study period. Overall, the 276 mobile/manufactured homes were sold for a median sale price of $84,900, or $68.91 per SF (see Table 72).

Table 72: Mobile/Manufactured Home Sales (2019-2024 First Half)

	No. of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Mobile Home	139	$65,000	980	$66.33
Manufactured Home	137	$115,000	1,434	$80.20
Total	**276**	**$84,900**	**1232**	**$68.91**

Source: RealQuest, Urban Partners

Figure 48: Representative Mobile/Manufactured Home Sale

Manufactured home located at 94XX State Route 46, Town of Western (sold in 2019 for $84,000)

Townhouses

Homes categorized as townhouses represented 0.3% of residential transactions in the county during the aforementioned study period. Overall, the 39 townhouses were sold for a median sale price of $155,000, or $115.67 per SF (see Table 73).

Table 73: Townhouse Sales (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	7	17.9%	$79,500	1,364	$58.28
Home Built 1940-1970	-	-	-	-	-
Home Built 1970-1990	16	41.0%	$152,500	1,272	$119.89
Home Built 1990-2010	15	38.5%	$214,900	1,700	$126.41
Home Built After 2010	1	0.3%	$55,500	864	$64.24
Total	**39**	**100.0%**	**$155,000**	**1,340**	**$115.67**

Source: RealQuest, Urban Partners

Figure 49: Representative Townhouse Sale

Townhouse located at 5XX Meadow Drive, City of Utica (sold in 2019 for $155,000)

Non-Owner-Occupant Buyer Activity

A significant percentage of home sales in Oneida County is attributable to non-owner-occupant buyers. Of the 11,607 sales in the study period, 4,781 (or 41.2%) were sold to non-owner-occupant buyers. As summarized in Table 7, the median sale price for these investor purchases were $135,000, or $83.28 per SF. These prices were 7.5% lower than homes purchased by owner-occupants (see Table 74).

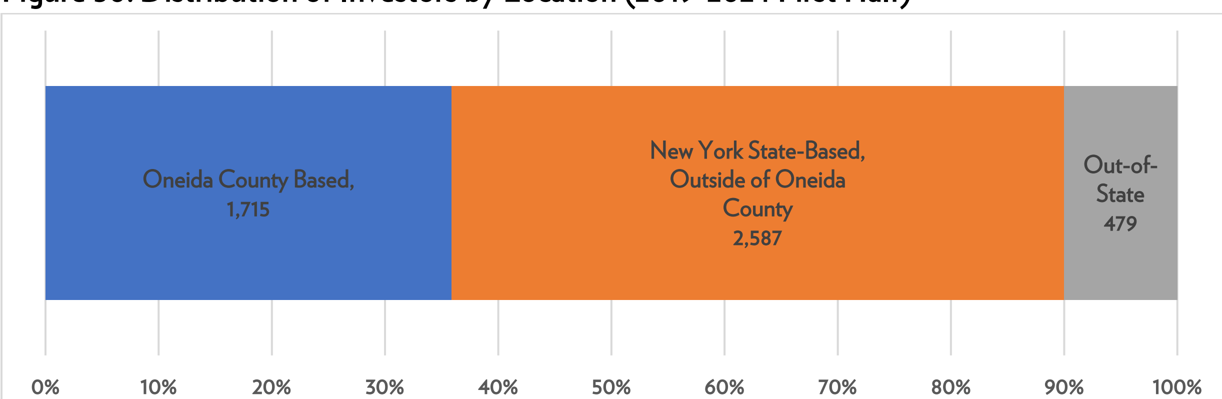
Table 74: Home Sales by Buyer Type (2019-2024 First Half)

	No. of Transactions	% of Sales	Median Sales Price	Median Square Footage	Median Price Per SF
Investors	4,781	41.2%	$135,000	1,621	$83.28
Owner-Occupants	6,826	58.8%	$146,000	1,594	$89.77
Total	**11,607**	**100.0%**	**$143,100**	**1,594**	**$89.77**

Source: RealQuest, Urban Partners

In Figure 11, the distribution of non-owner-occupant investor purchases based on their location is presented. Investors within Oneida County totaled 1,715 transactions, constituting 35.9% of all investor purchases. Meanwhile, those within New York State but outside of Oneida County accounted for 2,587 transactions, comprising 54.1% of the total. Out-of-state investors acquired 479 units during the study period, representing 10.0% of all investor purchases.

Figure 50: Distribution of Investors by Location (2019-2024 First Half)



Source: RealQuest, Urban Partners

Submarket Analysis – Utica Submarket

The Utica Submarket reported a total of 6,403 sales transactions, which account for 55.2% of the county's total in the study period. The median sale price of a single-family home in the Utica Submarket was $159,900, or $105.75 per SF. Duplex and triplex units accounted for 19.2% of all transactions, with a median sale price of $90,000, or $37.50 per SF. Rural homesites numbered 75 units and represented 1.2% of total sales, with a median sale price of $215,000, or $108.56 per SF. Additionally, 217 mobile/manufactured homes and 205 townhouses were sold, with median prices of $113,300 and $110,000 respectively (see Table 75).

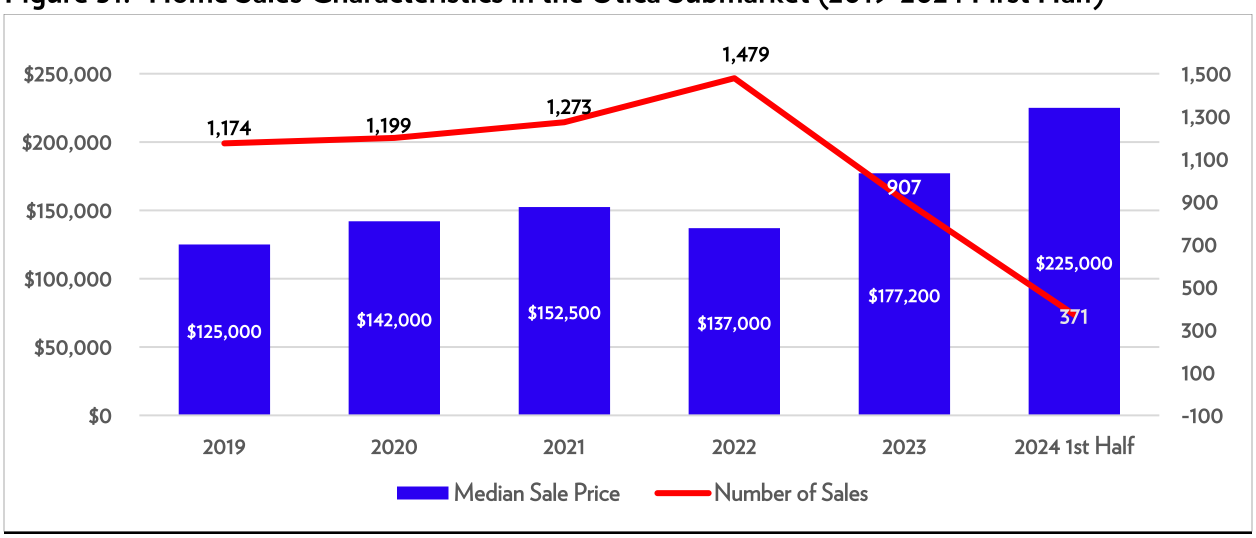
Table 75: Breakdown of Home Sales in the Utica Submarket (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	5,057	79.0%	$159,900	1,512	$105.75
Duplex/Triplex	1,228	19.2%	$90,000	2,400	$37.50
Rural Homesite	75	1.2%	$215,000	1,981	$108.56
Mobile/Manufactured Homes	217	3.4%	$113,300	2533	$44.73
Townhouse	205	3.2%	$110,000	2,557	$43.02
Total	**6,403**	**100.0%**	**$148,000**	**1,666**	**$88.84**

Source: RealQuest, Urban Partners

The Utica Submarket has experienced consistent growth in home prices since 2019, when the median price stood at $125,000, equivalent to $74.40 per SF. By the first half of 2024, the median price had increased to $225,000, or $132.98 per SF, indicating an annualized growth rate of 12.5%. Sales volume peaked at 1,479 transactions in 2022, before declining sharply in 2023 to 907. In 2024, the Utica Submarket is on pace to end the calendar year with 742 sales which is 36.8% lower than the pre-pandemic volume of 1,174 sales in 2019 (see Figure 51).

Figure 51: Home Sales Characteristics in the Utica Submarket (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 52: Representative Home Sale in the Utica Submarket

Single-family home located at 61XX Route 291, Town of Marcy (sold in 2024 for $225,000)

Table 76 shown below summarizes the single-family sales in the Utica Submarket by the year homes were built. Almost a third (31.4%) of the single-family homes sold in the Utica Submarket were built before 1940 (1,589 transactions), and the highest median sale price of $341,000 was reported for single-family homes built between 1990 and 2010.

Table 76: Single Family Sales in the Utica Submarket by Age of Home (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	1,589	31.4%	$131,500	1,555	$84.57
Home Built 1940-1970	2,518	49.8%	$160,000	1,344	$119.05
Home Built 1970-1990	560	11.1%	$233,900	1,890	$123.76
Home Built 1990-2010	314	6.2%	$341,000	2,288	$149.04
Home Built After 2010	65	1.3%	$275,500	2,197	$125.40
No Date Listed	11	0.2%	$260,000	Not available	Not available
Total	**5,057**	**100.0%**	**$159,900**	**1,512**	**$105.75**

Source: RealQuest, Urban Partners

Table 77 below shows the number of transactions by jurisdiction within the Utica Submarket. The City of Utica reported the most sales transactions with 1,833, followed by the Town of New Hartford with 989, and the Town of Whitestown with 531.

Table 77: Single Family Sales in the Utica Submarket by Jurisdictions (2019-2024 First Half)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Clinton Village	21	18	23	17	13	7	99
Deerfield Town	26	35	39	47	28	8	183
Kirkland Town	40	55	75	69	41	15	295
Marcy Town	55	52	45	80	31	17	280
New Hartford Town	211	180	215	209	116	58	989
New Hartford Village	16	23	21	20	8	5	93
New York Mills Village	26	27	16	17	17	3	106
Oriskany Village	10	12	8	17	14	4	65
Utica City	322	337	351	436	286	101	1,833
Westmoreland Town	40	54	54	54	46	21	269
Whitesboro Village	38	37	38	40	20	12	185
Whitestown Town	92	100	117	112	73	37	531
Yorkville Village	26	26	23	24	19	19	129
Submarket Total	**923**	**956**	**1,025**	**1,142**	**712**	**307**	**5,057**

Source: RealQuest, Urban Partners

Table 78 shown below summarizes the median sale prices for the Utica Submarket by municipal jurisdictions. From 2019 to 2024, the median sale price in the Utica Submarket increased by 80.0% or 12.5% annually. In 2024, the highest median sale price of $604,950 was reported in the Town of New Hartford.

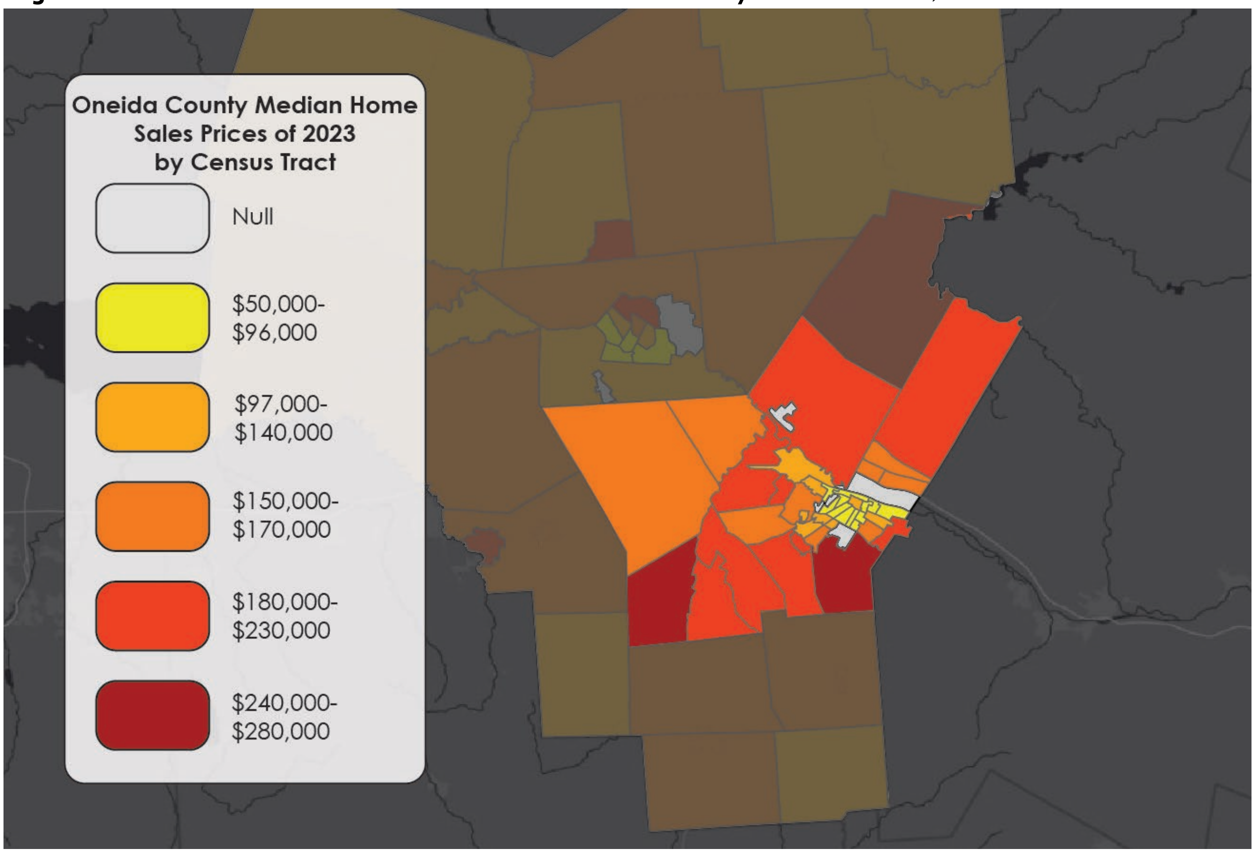
Table 78: Single Family Sale Price in the Utica Submarket by Jurisdictions (2019-2024 First Half)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Clinton Village	$178,500	$225,000	$230,000	$194,000	$340,000	$370,000	$229,000
Deerfield Town	$165,500	$174,900	$166,000	$145,000	$225,800	$191,085	$170,660
Kirkland Town	$177,500	$200,000	$229,900	$201,000	$260,000	$515,000	$219,900
Marcy Town	$167,000	$165,500	$191,838	$155,860	$245,000	$163,600	$184,150
New Hartford Town	$182,000	$200,000	$200,000	$175,000	$264,950	$604,950	$202,100
New Hartford Village	$156,200	$175,000	$196,600	$212,450	$251,132	$260,000	$190,000
New York Mills Village	$128,750	$152,300	$172,500	$144,500	$169,400	$195,000	$159,000
Oriskany Village	$139,950	$138,950	$191,500	$96,000	$162,000	$178,500	$155,000
Utica City	$113,750	$129,000	$140,000	$137,800	$165,500	$173,000	$134,000
Westmoreland Town	$147,450	$180,420	$160,500	$161,100	$205,000	$265,000	$175,000
Whitesboro Village	$107,590	$118,000	$128,750	$142,100	$154,500	$167,300	$127,500
Whitestown Town	$174,450	$200,000	$196,730	$141,250	$245,000	$349,900	$195,000
Yorkville Village	$97,500	$125,040	$130,000	$120,397	$159,999	$137,800	$128,000
Submarket Total	**$125,000**	**$142,000**	**$152,500**	**$137,000**	**$177,200**	**$225,000**	**$148,000**

Source: RealQuest, Urban Partners

Figure 53 further refines the sales data for the Utica Submarket showing the changes in median sales prices by Census Tract for 2023, the last full year of sales transactions examined. That year, the highest in median sales prices occurred in portions of the Towns of New Hartford and Kirkland, where median sale prices ranged from $240,000 to $280,000. The lowest median sales prices (ranging from $50,000 to $96,000) occurred in portions of the City of Utica.

Figure 53: Median Sales Prices in the Utica Submarket by Census Tract, 2023



Source: HUD, Hardesty & Hanover

Submarket Analysis – Rome Submarket

The Rome Submarket reported a total of 2,233 sales transactions, which account for 19.2% of the county's total in the study period. The median sale price of a single-family home in the Rome Submarket was $139,900 or $96.52 per SF. Duplex and triplex units accounted for 9.2% of all transactions, with a median sale price of $68,450 and a median price per SF of $30.77. Rural homesites numbered 27 units and represented 1.2% of total sales, with a median sale price of $180,000, or $98.66 per SF. Additionally, 31 mobile/manufactured homes and 37 townhouses were sold, with median prices of $75,000 and $87,500 respectively (see Table 79).

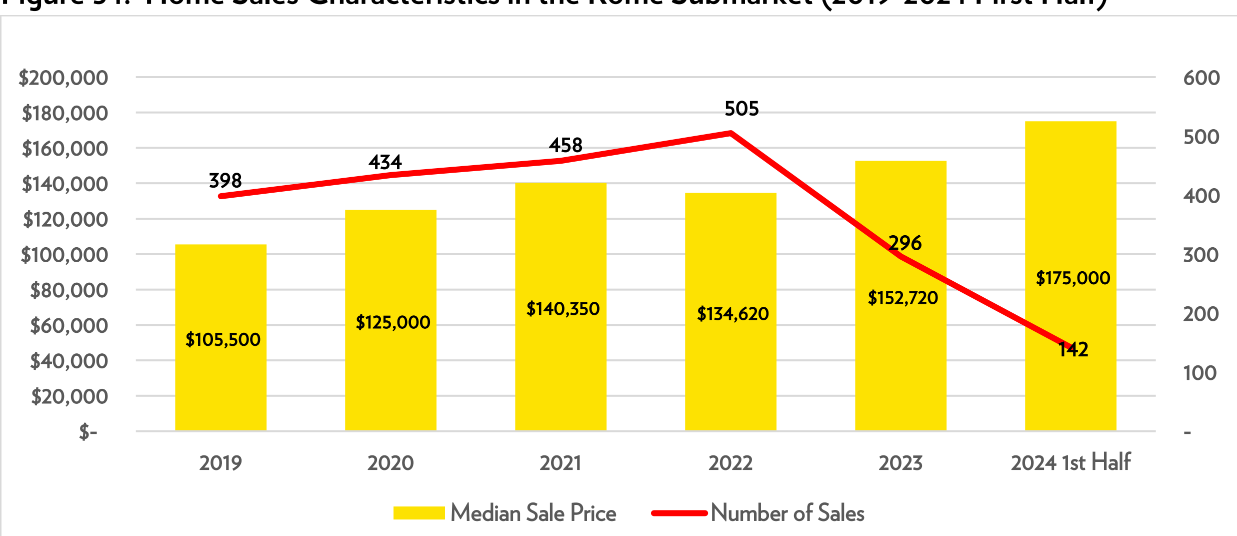
Table 79: Breakdown of Home Sales in the Rome Submarket (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	1,932	86.5%	$139,900	1,450	$96.52
Duplex/Triplex	206	9.2%	$68,450	2,225	$30.77
Rural Homesite	27	1.2%	$180,000	1,825	$98.66
Mobile/Manufactured Home	31	1.4%	$75,000	1352	$55.47
Townhouse	37	1.7%	$87,500	853	$102.58
Total	**2,233**	**100.0%**	**$132,000**	**1,503**	**$87.85**

Source: RealQuest, Urban Partners

The Rome Submarket has experienced consistent growth in home prices since 2019, when the median price stood at $105,500 equivalent to $72.46 per SF. By the first half of 2024, the median price had increased to $175,000, or $112.18 per SF, indicating an annualized growth rate of 10.7%. Sales volume peaked at 505 transactions in 2022, before declining sharply in 2023 to 296. In 2024, the Rome Submarket is on pace to end the calendar year with 284 sales which is 28.6% lower than the pre-pandemic volume of 398 sales in 2019 (see Figure 54).

Figure 54: Home Sales Characteristics in the Rome Submarket (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 55: Representative Home Sale in the Rome Submarket

Single-family home located at 1XX Colonel Drive, City of Rome (sold in 2024 for $175,000)

Table 80 shown below summarizes the single-family sales in the Rome Submarket by the year homes were built. Approximately two-thirds (68.8%) single-family homes sold in the Rome Submarket were built prior to 1970 (1,329 transactions), and the highest median sale price of $275,000 was reported for single-family homes built after 2010.

Table 80: Single Family Sales in the Rome Submarket by Age of Home (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	455	23.6%	$112,000	1,582	$70.80
Home Built 1940-1970	874	45.2%	$135,000	1,260	$107.14
Home Built 1970-1990	197	10.2%	$90,000	1,810	$105.00
Home Built 1990-2010	85	4.4%	$226,000	1,913	$118.17
Home Built After 2010	39	2.0%	$275,000	2,208	$124.55
No Date Listed	282	14.6%	$159,450	Not available	Not available
Total	**1,932**	**100.0%**	**$139,900**	**1,450**	**$96.52**

Source: RealQuest, Urban Partners

Table 81 below shows the number of transactions by jurisdiction within the Rome Submarket. The City of Rome reported the most sales transactions with 1,364, followed by the Town of Lee with 310, and the Town of Floyd with 165.

Table 81: Single Family Sales in the Rome Submarket by Jurisdictions (2019-2024 First Half)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Floyd Town	27	36	39	34	18	11	165
Lee Town	65	58	65	63	33	26	310
Rome City	235	270	280	320	189	70	1,364
Western Town	17	22	15	21	11	7	93
Submarket Total	**344**	**386**	**399**	**438**	**251**	**114**	**1,932**

Source: RealQuest, Urban Partners

Table 82 shown below summarizes the median sale prices for the Rome Submarket by municipal jurisdictions. From 2019 to 2024, the median sale price in the Rome Submarket increased by 65.9% or 10.7% annually. In 2024, the highest median sale price of $247,500 was reported in the Town of Lee.

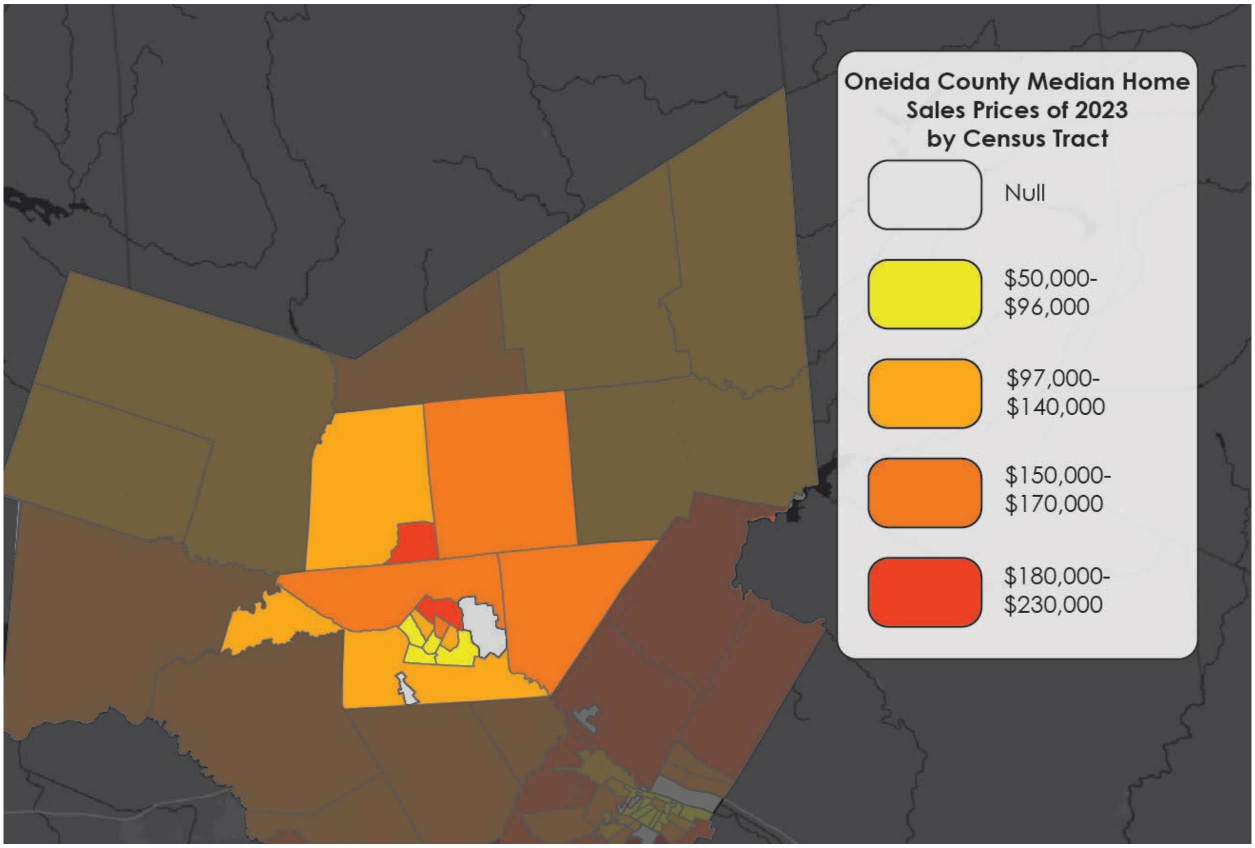
Table 82: Single Family Sale Price in the Rome Submarket by Jurisdictions (2019-2024 First Half)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Floyd Town	$154,600	$142,000	$160,000	$168,000	$207,500	$234,840	$162,250
Lee Town	$146,174	$159,500	$165,000	$154,500	$195,000	$247,500	$166,430
Rome City	$102,500	$124,514	$140,490	$139,950	$159,000	$186,250	$131,750
Western Town	$163,240	$120,860	$210,000	$185,000	$110,000	$158,000	$160,000
Submarket Total	**$105,500**	**$125,000**	**$140,350**	**$134,620**	**$152,720**	**$175,000**	**$132,000**

Source: RealQuest, Urban Partners

Figure 56 shows the changes in median sales prices in the Rome Submarket by Census Tract for 2023, the last full year of sales transactions examined. That year, the highest in median sales prices occurred in portions of the City of Rome and the Lake Delta area in the Town of Lee, where median sale prices ranged from $180,000 to $230,000. The lowest median sales prices (ranging from $50,000 to $96,000) occurred in portions of the City of Rome.

Figure 56: Median Sales Prices in the Rome Submarket by Census Tract, 2023



Source: HUD, Hardesty & Hanover

Submarket Analysis - North Submarket

In the North Submarket, there were a total of 1,341 sales transactions during the study period, constituting 11.6% of the county's total transactions. The median sale price for a single-family home in the North Submarket was $137,694, equivalent to $95.62 per SF. Rural homesites, comprising 6.5% of transactions, had a median sale price of $150,000 ($84.22 per SF), while duplexes/triplexes had a median sale price of $92,000 ($40.00 per SF). Additionally, 109 mobile/manufactured homes and three (3) townhouses were sold, with median prices of $78,000 and $85,000 respectively (see Table 83).

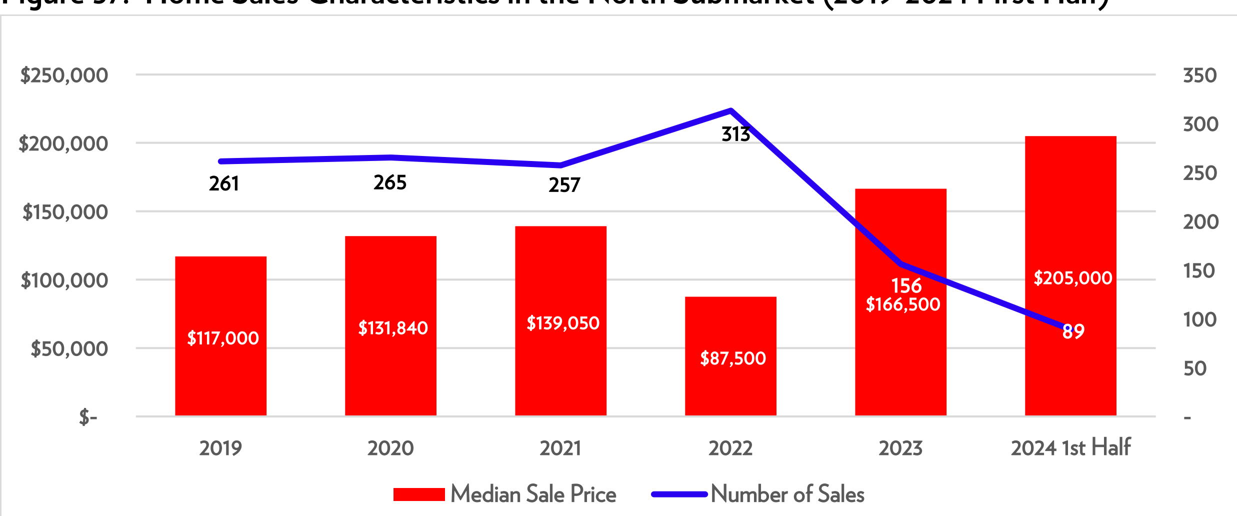
Table 83: Breakdown of Home Sales in the North Submarket (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	1,099	82.0%	$137,694	1,440	$95.62
Rural Homesite	87	6.5%	$150,000	1,781	$84.22
Duplex/Triplex	43	3.2%	$92,000	2,300	$40.00
Mobile/Manufactured Home	109	8.1%	$78,000	1,064	$73.31
Townhouse	3	0.2%	$85,000	1,448	$58.70
Total	**1,341**	**100.0%**	**$132,000**	**1,449**	**$91.10**

Source: RealQuest, Urban Partners

The North Submarket has experienced consistent growth in home prices since 2019, with a notable exception of 2022 when sale prices dipped. In 2019, the median price stood at $117,000, equivalent to $81.93 per SF. By 2023, the median price had increased to $205,000, or $145.39 per SF, indicating an annualized growth rate of 11.9%. Sales volume peaked at 313 transactions in 2022, before declining sharply in 2023 to 156. In 2024, the North Submarket is on pace to end the calendar year with 178 sales which is 31.8% lower than the pre-pandemic volume of 261 sales in 2019 (see Figure 57).

Figure 57: Home Sales Characteristics in the North Submarket (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 58: Representative Home Sale in the North Submarket

Single-family home located at 87XX Woodgate Drive, Town of Boonville (sold in 2024 for $205,000)

Table 84 shown below summarizes the single-family sales in the North Submarket by the year homes were built. Approximately a third (33.5%) of the single-family homes sold in the North Submarket were built prior to 1940 (368 transactions), and the highest median sale price of $173,500 was reported for single-family homes built between 1990 and 2010.

Table 84: Single Family Sales in the North Submarket by Jurisdictions (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	368	33.5%	$112,250	1,614	$69.55
Home Built 1940-1970	239	21.7%	$142,570	1,227	$116.24
Home Built 1970-1990	201	18.3%	$159,000	1,372	$115.93
Home Built 1990-2010	197	17.9%	$173,500	1,456	$119.16
Home Built After 2010	74	6.7%	$102,500	1,349	$76.01
No Date Listed	20	1.8%	$103,290	1,810	$57.07
Total	**1,099**	**100.0%**	**$137,500**	**1,440**	**$95.49**

Source: RealQuest, Urban Partners

Table 85 below shows the number of transactions by jurisdiction within the North Submarket. The Town of Forestport reported the most sales transactions with 243, followed by the Town of Trenton with 172, and the Village of Boonville with 107.

Table 85: Single Family Sales in the North Submarket by Jurisdictions (2019-2024 First Half)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Annsville Town	12	12	16	24	7	5	76
Ava Town	1	2	1	2	1	2	9
Boonville Town	20	16	18	29	9	7	99
Boonville Village	17	20	20	26	16	8	107
Camden Town	22	21	28	18	12	5	106
Camden Village	27	30	20	22	14	5	118
Florence Town	6	11	7	3	5	2	34
Forestport Town	58	53	44	53	21	14	243
Holland Patent Village	3	3	10	4	4	2	26
Remsen Town	8	11	8	14	7	5	53
Remsen Village	3	4	3	7	3	-	20
Steuben Town	3	7	4	14	3	5	36
Trenton Town	40	37	32	30	23	10	172
Submarket Total	**220**	**227**	**211**	**246**	**125**	**70**	**1,099**

Source: RealQuest, Urban Partners

Table 86 shown below summarizes the median sale prices for the North Submarket by municipal jurisdictions. From 2019 to 2024, the median sale price in the North Submarket increased by 75.2% or 11.9% annually. In 2024, the highest median sale price of $280,000 was reported in the Town of Trenton.

Table 86: Single Family Sale Price in the North Submarket by Jurisdictions (2019-2024 First Half)

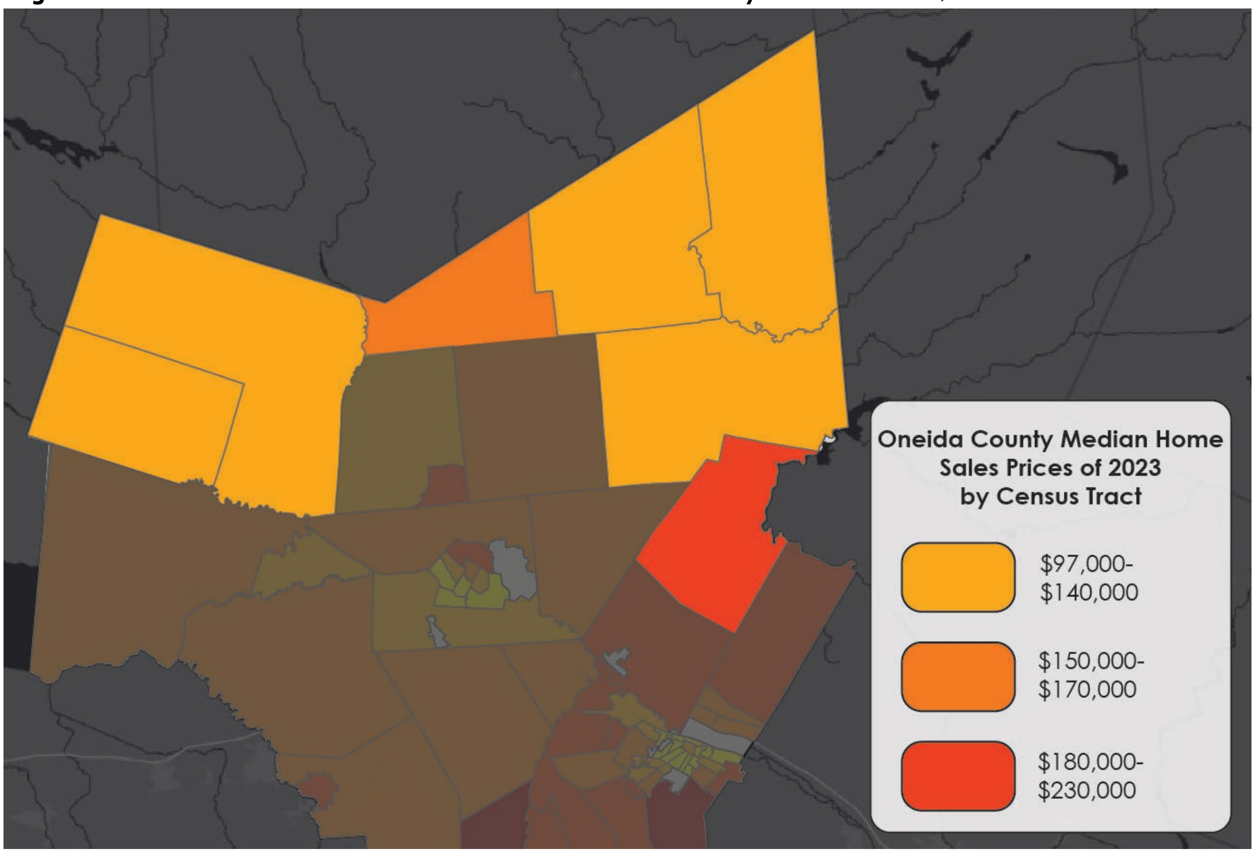
	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Annsville Town	$118,350	$115,300	$112,450	$138,840	$110,000	$140,000	$119,250
Ava Town	$12,500	$103,600	$140,000	$64,375	$239,900	$913,125[11]	$120,000
Boonville Town	$153,250	$154,000	$173,500	$100,000	$125,000	$243,500	$155,000
Boonville Village	$82,000	$98,500	$122,000	$110,000	$157,500	$136,500	$111,000
Camden Town	$138,595	$130,400	$135,600	$114,435	$219,950	$105,000	$138,750
Camden Village	$100,000	$94,050	$112,250	$135,500	$169,000	$88,580	$119,500
Florence Town	$147,800	$60,000	$84,600	$75,000	$160,000	$157,500	$94,300
Forestport Town	$126,100	$150,000	$150,000	$78,750	$307,500	$261,300	$150,000
Holland Patent Village	$140,000	$213,499	$178,250	$53,750	$138,200	$168,500	$163,475
Remsen Town	$107,500	$176,696	$117,437	$49,375	$105,000	$90,000	$105,000
Remsen Village	$45,000	$110,113	$65,000	$78,860	$150,000	-	$104,198
Steuben Town	$173,000	$139,000	$201,500	$53,750	$150,000	$255,000	$135,340
Trenton Town	$166,700	$175,000	$213,650	$122,450	$200,000	$280,000	$180,750
Submarket Total	**$117,000**	**$131,840**	**$139,050**	**$87,500**	**$166,500**	**$205,000**	**$132,000**

Source: RealQuest, Urban Partners

[11] *The two homes sold in the Town of Ava in 2024, though officially designated as single-family residential, appear to be rural homesites with ten acres of land associated with each sale.*

Figure 59 shows the changes in median sales prices in the North Submarket by Census Tract for 2023, the last full year of sales transactions examined. That year, the highest in median sales prices occurred in the Town of Trenton, where median sale prices ranged from $180,000 to $230,000. The lowest median sales prices (ranging from $97,000 to $140,000) occurred in the Towns of Florence, Camden, Boonville, Forestport, Remsen, and Steuben, along with the Villages of Camden, Boonville, and Remsen.

Figure 59: Median Sales Prices in the North Submarket by Census Tract, 2023



Source: HUD, Hardesty & Hanover

Submarket Analysis - West Submarket

In the West Submarket, there were a total of 1,084 sales transactions during the study period, constituting 9.3% of the county's total transactions. The median sale price for a single-family home in the West Submarket was $160,000, equivalent to $106.70 per SF. Rural homesites, comprising 6.8% of transactions, had a median sale price of $150,000 ($86.48 per SF), while duplexes/triplexes had a median sale price of $143,500 ($68.33 per SF). Additionally, 87 mobile/manufactured homes were sold, with a median price of $85,000 (see Table 87).

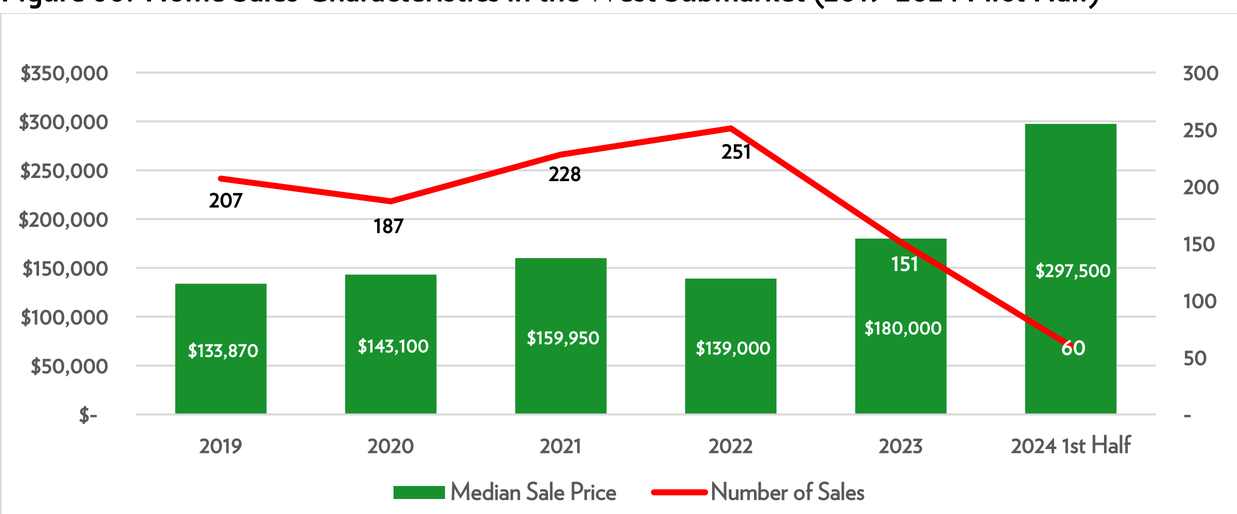
Table 87: Breakdown of Home Sales in the West Submarket (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	878	81.0%	$160,000	1,500	$106.70
Rural Homesite	74	6.8%	$150,000	1,735	$86.48
Duplex/Triplex	45	4.2%	$143,500	2,100	$68.33
Mobile/Manufactured Home	87	8.0%	$85,000	1,284	$66.20
Townhouse	-	-	-	-	-
Total	**1,084**	**100.0%**	**$151,250**	**1,520**	**$99.51**

Source: RealQuest, Urban Partners

The West Submarket has experienced consistent growth in home prices since 2019, when the median price stood at $133,870, equivalent to $89.82 per SF. By the first half of 2024, the median price had increased to $297,500, or $185.82 per SF, indicating an annualized growth rate of 15.9%. Sales volume peaked at 251 transactions in 2022, before declining sharply in 2023 to 151. In 2024, the West Submarket is on pace to end the calendar year with 60 sales which is 71.0% lower than the pre-pandemic volume of 207 sales in 2019 (see Figure 60).

Figure 60: Home Sales Characteristics in the West Submarket (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 61: Representative Home Sale in the West Submarket

Single-family home located at 1XX Life Avenue, City of Sherrill (sold in 2024 for $270,000)

Table 88 shown below summarizes the single-family sales in the West Submarket by the year homes were built. More than two-thirds (69.1%) of the single-family homes sold in the West Submarket were built prior to 1970 (607 transactions), and the highest median sale price of $277,500 was reported for single-family homes built after 2010.

Table 88: Single Family Sales in the West Submarket by Jurisdictions (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	301	34.3%	$140,000	1,508	$92.84
Home Built 1940-1970	306	34.9%	$155,000	1,301	$119.14
Home Built 1970-1990	122	13.9%	$192,450	1,651	$116.57
Home Built 1990-2010	98	11.2%	$230,405	1,870	$123.21
Home Built After 2010	48	5.5%	$277,500	1,738	$159.67
No Date Listed	3	0.3%	$100,000	Not available	Not available
Total	**878**	**100.0%**	**$160,000**	**1,500**	**$106.70**

Source: RealQuest, Urban Partners

Table 89 below shows the number of transactions by jurisdiction within the West Submarket. The Town of Verona reported the most sales transactions with 267, followed by the Village of Verona with 176, and the Town of Vernon with 141.

Table 89: Single Family Sales in the West Submarket by Jurisdictions (2019-2024 First Half)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Oneida Castle Village	8	2	11	8	2	-	31
Sherrill Town	13	3	21	19	13	6	75
Sherrill City	11	9	9	4	4	4	36
Sylvan Beach Village	11	20	26	23	10	4	94
Vernon Town	30	30	32	24	17	8	141
Vernon Village	15	9	10	11	7	6	58
Verona Town	49	45	50	69	38	16	267
Verona Village	35	35	39	39	21	7	176
Submarket Total	**172**	**153**	**198**	**197**	**112**	**51**	**878**

Source: RealQuest, Urban Partners

Table 90 shown below summarizes the median sale prices for the West Submarket by municipal jurisdictions. From 2019 to 2024, the median sale price in the West Submarket increased by 122.2% or 15.9% annually. In 2024, the highest median sale price of $718,250 was reported in the Village of Sylvan Beach.

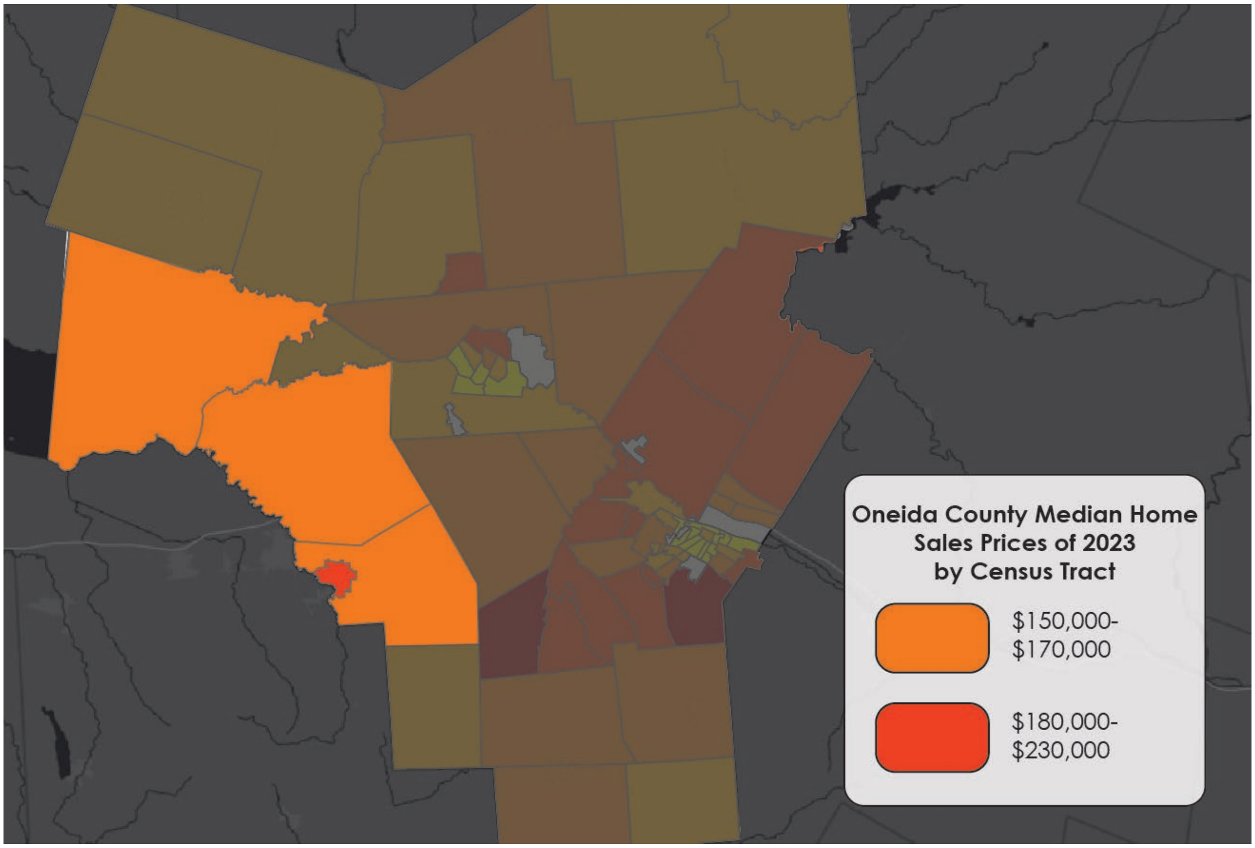
Table 90: Single Family Sale Price in the West Submarket by Jurisdictions (2019-2024 First Half)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Oneida Castle Village	$137,450	$124,450	$194,510	$135,053	$171,950	-	$140,000
Sherrill Town	$182,500	$210,000	$160,000	$225,000	$231,000	$297,500	$190,000
Sherrill City	$209,900	$151,000	$176,500	$82,500	$184,875	$503,900	$181,500
Sylvan Beach Village	$167,900	$150,000	$196,500	$110,000	$266,250	$718,250	$167,950
Vernon Town	$123,300	$164,950	$218,750	$137,000	$215,000	$589,625	$170,000
Vernon Village	$100,000	$136,000	$175,000	$50,000	$160,000	$225,000	$140,073
Verona Town	$118,500	$135,900	$152,500	$150,000	$176,250	$301,250	$150,000
Verona Village	$132,870	$140,000	$135,000	$150,000	$159,999	$400,000	$145,750
Submarket Total	**$133,870**	**$143,100**	**$159,950**	**$139,000**	**$180,000**	**$297,500**	**$151,250**

Source: RealQuest, Urban Partners

Figure 62 shows the changes in median sales prices in the West Submarket by Census Tract for 2023, the last full year of sales transactions examined. That year, the highest in median sales prices occurred in Sherrill City, where median sale prices ranged from $180,000 to $230,000. The lowest median sales prices (ranging from $150,000 to $170,000) occurred in the Towns of Vienna, Verona, and Vernon, along with the Villages of Sylvan Beach, and Vernon.

Figure 62: Median Sales Prices in the West Submarket by Census Tract, 2023



Source: HUD, Hardesty & Hanover

Submarket Analysis - South Submarket

In the South Submarket, there were a total of 546 sales transactions during the study period, constituting just 4.7% of the county's total transactions. The median sale price for a single-family home in the South Submarket was $150,000, equivalent to $91.91 per SF. Rural homesites, comprising 9.3% of transactions, had a median sale price of $170,000 ($88.45 per SF), while duplexes/triplexes had a median sale price of $122,500 ($51.04 per SF). Additionally, 37 mobile/manufactured homes were sold at a median price of $127,500, or $101.19 per SF (see Table 91).

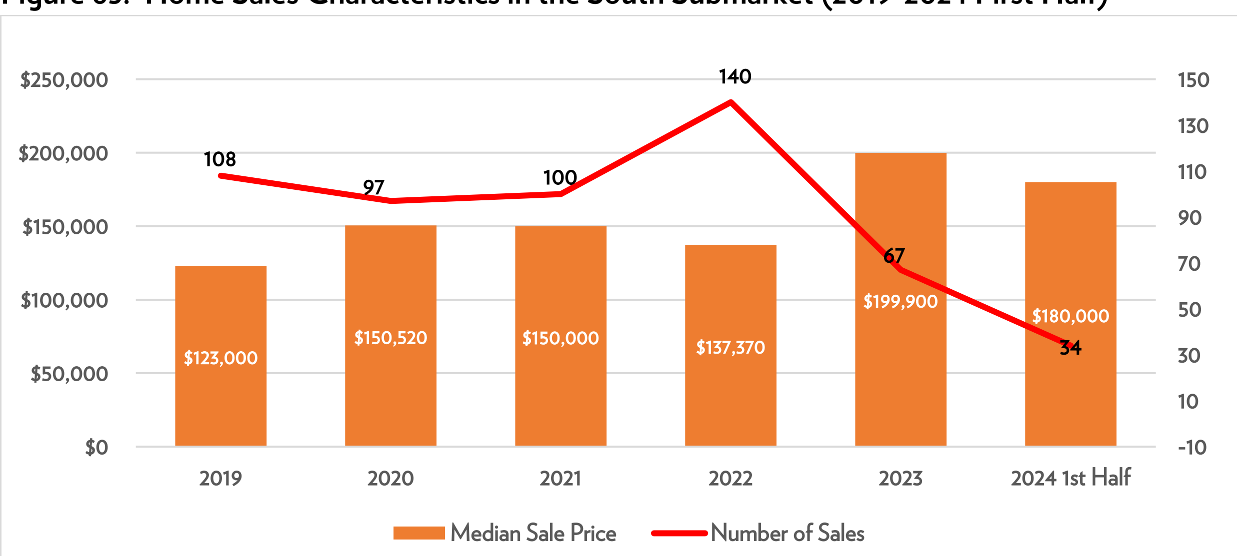
Table 91: Breakdown of Home Sales in the South Submarket (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family Detached	416	79.1%	$150,000	1,632	$91.91
Rural Homestead	49	9.3%	$170,000	1,922	$88.45
Duplex/Triplex	44	8.4%	$122,500	2,400	$51.04
Mobile/Manufactured Home	37	7.0%	$127,500	1,260	$101.19
Townhouse	-	-	-	-	-
Total	**546**	**100.0%**	**$150,000**	**1,694**	**$88.55**

Source: RealQuest, Urban Partners

The South Submarket has experienced consistent growth in home prices since 2019, when the median price stood at $123,000, equivalent to $73.56 per SF. By 2024, the median price had increased to $180,000 (or $115.68 per SF) indicating an annualized growth rate of 7.9%. Although sales volume peaked at 140 transactions in 2022, it sharply declined to 67 sales in 2023. In 2024, the South Submarket is on pace to end the calendar year with 68 sales which is 37.0% lower than the pre-pandemic volume of 108 sales in 2019 (see Figure 63).

Figure 63: Home Sales Characteristics in the South Submarket (2019-2024 First Half)



Source: RealQuest, Urban Partners

Figure 64: Representative Home Sale in the South Submarket

Single-family home located at 27X Mohawk Street, Town of Paris (sold in 2024 for $180,000)

Table 92 shown below summarizes the single-family sales in the South Submarket by the year homes were built. More than two-thirds (71.2%) of the single-family homes sold in the South Submarket were built prior to 1970 (296 transactions), and the highest median sale price of $210,000 was reported for single-family homes built after 2010.

Table 92: Single Family Sales in the South Submarket by Jurisdictions (2019-2024 First Half)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	181	43.5%	$136,170	1,776	$76.67
Home Built 1940-1970	115	27.6%	$150,000	1,340	$111.94
Home Built 1970-1990	50	12.0%	$176,500	1,747	$101.03
Home Built 1990-2010	54	13.0%	$201,000	1,615	$124.46
Home Built After 2010	10	2.4%	$210,000	1,872	$112.21
No Date Listed	6	1.4%	$136,745	Not available	Not available
Total	**416**	**100.0%**	**$150,000**	**1,632**	**$91.91**

Source: RealQuest, Urban Partners

Table 93 below shows the number of transactions by jurisdiction within the South Submarket. The Town of Paris reported the most sales transactions with 175, followed by the Village of Waterville with 57, the Town of Marshall with 54, and the Village of Oriskany Falls with 35.

Table 93: Single Family Sales in the South Submarket by Jurisdictions (2019-2024 First Half)

	2019	2020	2021	2022	2023	2024	Total 2019-24
Augusta Town	6	6	4	11	3	1	31
Bridgewater Town	7	3	4	5	3	3	25
Clayville Village	4	3	-	2	2	1	12
Marshall Town	11	11	10	14	4	4	54
Oriskany Falls Village	7	8	8	5	6	1	35
Paris Town	28	27	40	47	21	12	175
Sangerfield Town	6	4	4	8	5	-	27
Waterville Village	6	16	16	11	6	2	57
Submarket Total	**75**	**78**	**86**	**103**	**50**	**24**	**416**

Source: RealQuest, Urban Partners

Table 94 shown below summarizes the median sale prices for the South Submarket by municipal jurisdictions. From 2019 to 2024, the median sale price in the South Submarket increased by 46.3% or 7.9% annually. In 2024, the highest median sale price of $386,250 was reported in the Village of Clayville.

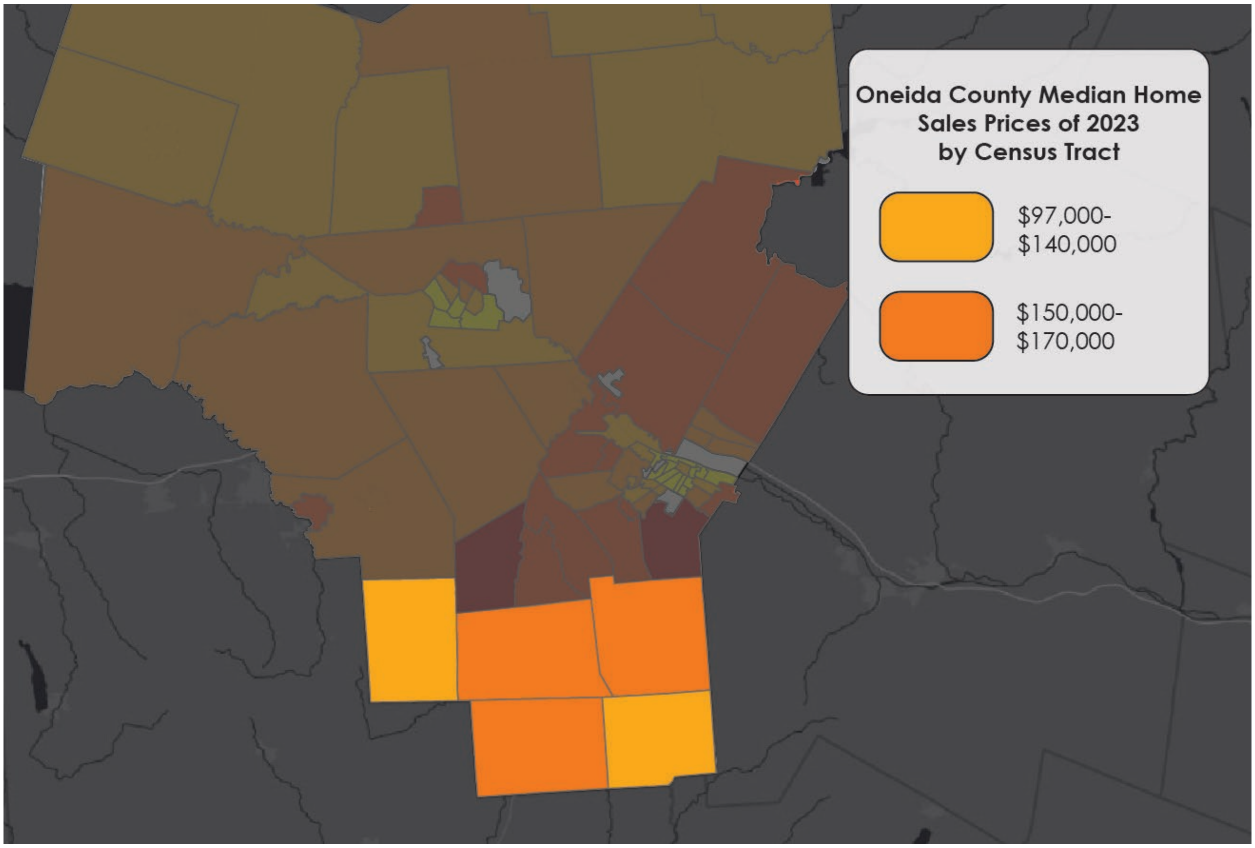
Table 94: Single Family Sale Price in the South Submarket by Jurisdictions (2019-2024 First Half)

	Median 2019	Median 2020	Median 2021	Median 2022	Median 2023	Median 2024	Median 2019-24
Augusta Town	$97,450	$169,850	$163,000	$127,200	$280,000	$155,000	$141,000
Bridgewater Town	$85,490	$79,500	$202,017	$171,720	$259,900	$132,500	$136,170
Clayville Village	$80,000	$39,000	-	$64,250	$122,500	$386,250	$73,000
Marshall Town	$155,000	$169,945	$175,000	$169,010	$192,550	$175,250	$169,010
Oriskany Falls Village	$80,300	$86,250	$96,500	$46,250	$128,350	$150,000	$87,500
Paris Town	$139,500	$175,000	$164,000	$150,000	$216,200	$188,000	$169,000
Sangerfield Town	$101,950	$178,750	$156,745	$150,000	$150,000	-	$150,000
Waterville Village	$125,000	$147,270	$81,620	$145,000	$206,450	$203,750	$150,000
Submarket Total	**$123,000**	**$150,520**	**$150,000**	**$137,370**	**$199,900**	**$180,000**	**$150,000**

Source: RealQuest, Urban Partners

Figure 65 shows the changes in median sales prices in the South Submarket by Census Tract for 2023, the last full year of sales transactions examined. That year, the highest in median sales prices occurred in the Towns of Marshall, Sangerfield, and Paris, including the Villages of Waterville and Clayville, where median sale prices ranged from $150,000 to $170,000. The lowest median sales prices (ranging from $97,000 to $140,000) occurred in the Towns of Augusta and Bridgewater, along with the Village of Oriskany Falls.

Figure 65: Median Sales Prices in the South Submarket by Census Tract, 2023



Source: HUD, Hardesty & Hanover

Key Takeaways of the For-Sale Market

Overall Market Trends

Oneida County's homeownership market has been highly active, with 11,607 home sales recorded from 2019 to mid-2024. Sales volume peaked in 2022 but declined sharply in 2023, reflecting broader economic shifts. The median sale price has steadily increased, rising from $122,500 in 2019 to $206,350 in early 2024, an annual growth rate of 11%. This increase reflects rising demand and limited housing supply, particularly for more affordable housing options.

Housing Types and Pricing

Single-family detached homes dominated the market, accounting for 80.8% of all sales with a median sale price of $151,775. Duplexes and triplexes made up 13.5% of sales, with significantly lower median prices at $90,000. Rural homesites and townhouses had higher median prices, averaging $160,000 and $155,000, respectively, while mobile/manufactured homes remained the most affordable option, with a median sale price of $84,900.

Impact of Home Age on Sales Trends

Older homes made up the majority of sales, with 74% of single-family transactions involving homes built before 1970. The highest-priced homes were those built between 1990 and 2010, with a median sale price of $255,000. Interestingly, newer homes built after 2010 had a lower median sale price of $199,900, indicating potential affordability challenges or a market preference for established homes.

Investor Activity and Market Influence

Non-owner-occupant buyers were highly active in Oneida County, accounting for 41.2% of all transactions. Investor purchases were concentrated in Utica and Rome, where rental properties remain in high demand. Most investor purchases came from within New York State but outside Oneida County, followed by local investors and a smaller portion of out-of-state buyers.

Utica Submarket (55.2% of County Sales)

- Largest and most active market, with 6,403 total sales.
- Median sale price: $148,000 ($88.84 per SF).
- Single-family homes accounted for 79% of sales, with a median price of $159,900.
- Home values have grown 12.5% annually, with the median price increasing from $125,000 in 2019 to $225,000 in 2024.

Rome Submarket (19.2% of County Sales)

- 2,233 total sales, making it the second-largest submarket.
- Median sale price: $132,000 ($87.85 per SF).
- Single-family homes dominated (86.5%), with a median price of $139,900.
- The market saw an annualized growth rate of 10.7%, with prices increasing from $105,500 in 2019 to $175,000 in 2024.

North Submarket (11.6% of County Sales)

- 1,341 total sales, with a median price of $132,000 ($91.10 per SF).
- Single-family homes accounted for 82% of sales, with a median price of $137,694.
- Rural homesites represented 6.5% of transactions, with a median price of $150,000.
- Prices increased 11.9% annually, rising from $117,000 in 2019 to $205,000 in 2024.

West Submarket (9.3% of County Sales)

- 1,084 total sales, with the highest median sale price in the county at $151,250 ($99.51 per SF).
- Single-family homes made up 81% of sales, with a median price of $160,000.
- Prices have grown 15.9% annually, with the median sale price increasing from $133,870 in 2019 to $297,500 in 2024.

South Submarket (4.7% of County Sales)

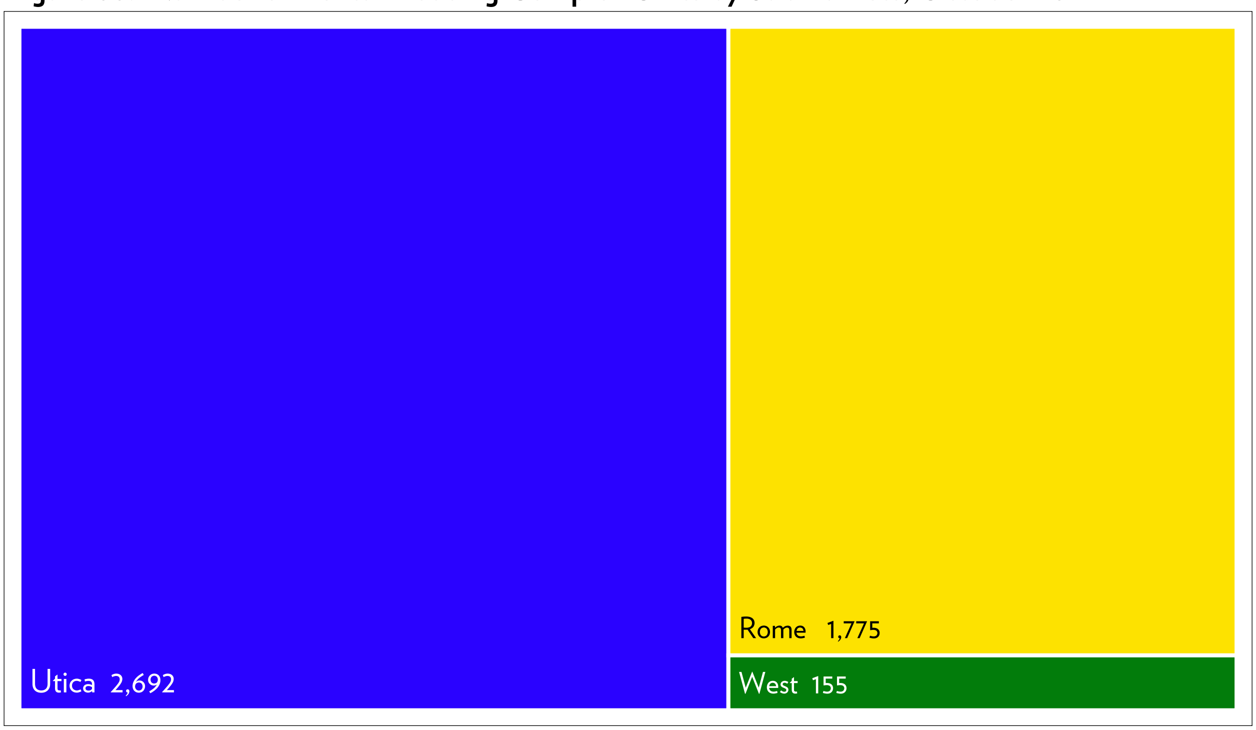
- Smallest submarket, with 546 total sales.
- Median sale price of $150,000 ($88.55 per SF).
- Single-family homes made up 79.1% of sales, with a median price of $150,000.
- Rural homesites accounted for 9.3% of sales, with a median price of $170,000.
- Home values grew at the slowest rate among submarkets (7.9% annually), increasing from $123,000 in 2019 to $180,000 in 2024.

9. Rental Housing Market Analysis

To understand the market-rate rental housing market in Oneida County, Urban Partners conducted a detailed analysis of the rental characteristics in each of the housing Submarkets: Utica, Rome, North, West, and South. The primary focus for the rental housing analysis is multi-family apartment complexes which tend to offer the most available current data on market conditions. Due to differences in population and development density found throughout the county, certain submarkets have very few multi-family apartment complexes. As a result, we collected market information for other types of more common rental units, including single-family detached homes, duplexes, triplexes, and small apartment buildings.

Figure 66 shows the distribution of the 4,622 multi-family apartment complex units we identified and examined in Oneida County by submarkets. The 2,692 multi-family units in the Utica Submarket 58.2% of identified multi-family units in the county, followed by the Rome Submarket Four with 1,775 units (38.4%), and the West Submarket with 155 (3.4%). The North and South Submarkets do not have any significant multi-family apartment complexes.

Figure 66: Number of Rental Housing Complex Units by Submarkets, October 2024



Source: U.S. Census Bureau, Urban Partners

Submarket Analysis - Utica Submarket

The Utica Submarket has 41 market-rate multi-family apartment complexes totaling 2,692 units. Figure 67 details the complexes in terms of key unit/community amenities, total units, and the age of the community to demonstrate the variety that exists in the Submarket.

Figure 67: Select Market-Rate Rental Housing Complexes in the Utica Submarket

	**The M Apartments** 239 Genesee St., Utica **Total Units**: 46 **Built:** (Renovated) 2024 **Type**: 6-Story High-Rise **Key Unit Amenities:** • Stainless appliances • In-unit washer/dryer • Walk-in closets • Hardwood floors • Loft layout **Key Community Amenities:** • Fitness center • Extra storage • Pet-friendly
	**Utica Steam Cotton Building** 600 State St., Utica **Total Units**: 128 **Built**: 1867 (Renovated) 2022 **Type**: 5-Story High-Rise **Key Unit Amenities:** • Granite countertops • Island kitchen • In-unit washer/dryer • Hardwood floors • Loft layout **Key Community Amenities:** • Fitness center • Clubhouse • Extra storage • Grill and picnic area

Heartford Luxury Apartments
167-69 Clinton Rd., New Hartford

Total Units: 87
Built: 2019
Type: 3-Story Mid-Rise

Key Unit Amenities:
- Stainless appliances
- Island kitchen
- In-unit washer/dryer
- Walk-in closets
- Balcony

Key Community Amenities:
- Walking and biking trails
- Extra storage
- Grill and picnic area

The Doyle
330 Main St., Utica

Total Units: 56
Built: 2018
Type: 4-Story Mid-Rise

Key Unit Amenities:
- Granite countertops
- Island kitchen
- In-unit washer/dryer
- Loft layout

Key Community Amenities:
- Fitness center
- Business center
- Multi-use room/media theater
- Pet washing station

Canal View Apartments
9009 Horatio Ave., Marcy

Total Units: 39
Built: 2017
Type: 1-Story Low-Rise

Key Unit Amenities:
- Stainless appliances
- Washer/dryer hookup
- Walk-in closets
- Hardwood and tile floors

Key Community Amenities:
- Walk up entrance
- Individual garage parking
- Open space

Cedar Ridge Townhomes
245 Main St., New York Mills

Total Units: 74
Built: 2015
Type: 1-Story Townhome

Key Unit Amenities:
- Stainless appliances
- In-unit washer/dryer
- Great room
- Hardwood and tile floors

Key Community Amenities:
- Walk up entrance
- Two car garage
- Open space

Lewiston at Seneca
7687 NYS Route 5, Kirkland

Total Units: 24
Built: 1999
Type: 1-Story Townhome

Key Unit Amenities:
- Stainless appliances
- In-unit washer/dryer
- Large closets
- Hardwood-like vinyl flooring

Key Community Amenities:
- Walk up entrance
- Two off-street parking spaces
- Patio off kitchen
- Lawn care and landscaping

Lewiston at Meadow Lane
6 Meadow St., Clinton

Total Units: 24
Built: 1992
Type: 1-Story Townhome

Key Unit Amenities:
- Stainless appliances
- In-unit washer/dryer
- Large closets
- Hardwood-like vinyl flooring

Key Community Amenities:
- Walk up entrance
- Two off-street parking spaces
- Patio off kitchen
- Lawn care and landscaping

Maple Tree Apartments
1 Candlewyck Ln., Deerfield

Total Units: 16
Built: 1986
Type: 2-Story Low-Rise

Key Unit Amenities:
- New updates throughout
- Eat-in kitchen
- Large closets
- Carpet

Key Community Amenities:
- Extra storage
- Laundry room
- Balcony

Wedgewood Apartments
150 Genesee St., New Hartford

Total Units: 94
Built: 1974
Type: 2-Story Low-Rise

Key Unit Amenities:
- Updated kitchen
- Eat-in kitchen
- Large closets
- Carpet

Key Community Amenities:
- Pool
- Extra storage
- Laundry room

Sadaquada Apartments
5001 Clinton St., Whitesboro

Total Units: 101
Built: 1968
Type: 2-Story Low-Rise

Key Unit Amenities:
- Updated kitchen
- Fireplace
- Walk-in closets
- Carpet

Key Community Amenities:
- Lawn
- Extra storage
- Garage parking

Hillcrest Manor Apartments
251 Hillcrest Manor Ct., Utica

Total Units: 180
Built: 1954
Type: 2-Story Low-Rise

Key Unit Amenities:
- New updates throughout
- Fireplace
- Linen closet
- Hardwood floors

Key Community Amenities:
- Laundry facility
- Extra storage
- Pets allowed

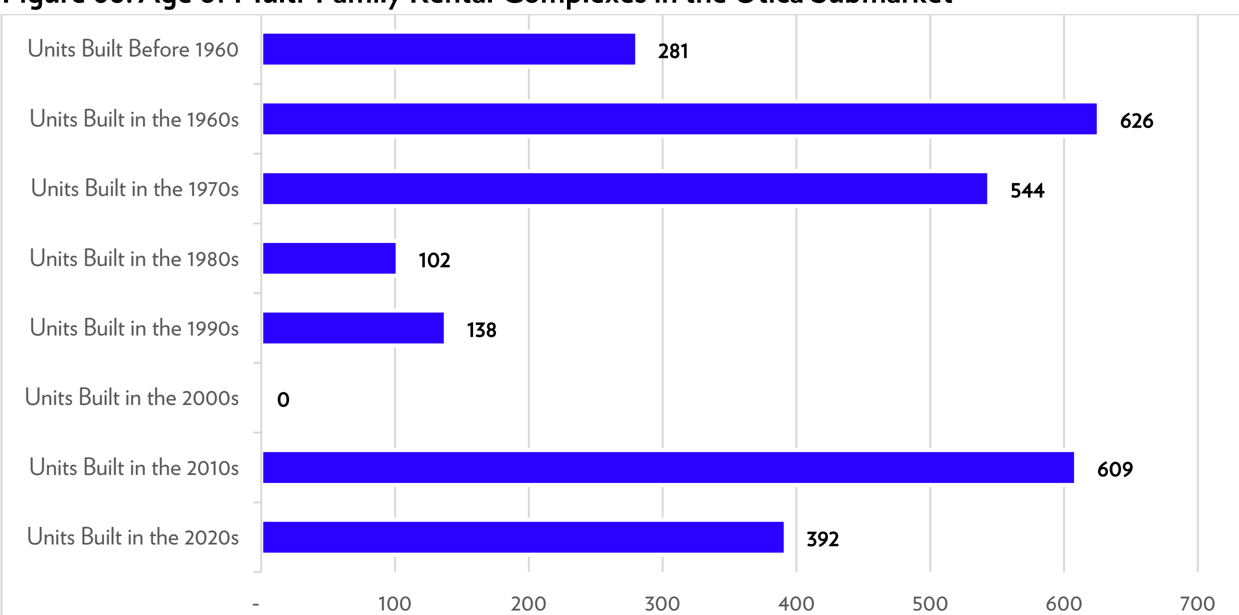
Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

In Table 95 on the next page, various characteristics are summarized for the market-rate apartment complexes found in the Utica Submarket, including size, rental rate, and occupancy information.

Age of Complexes

The Utica Submarket has a relatively new supply of multi-family rental housing, with many complexes built since 2010. The oldest developments are from the first half of the 20th century, which constitute 281, or 10.4% of the total units (see Figure 68).

Figure 68: Age of Multi-Family Rental Complexes in the Utica Submarket



Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

Table 95: Market-Rate Rental Characteristics for Multi-Family Rental Housing Complexes in the Utica Submarket

Name	Address	Jurisdiction	Submarket	Year Built	Total Units	Type	Price	Size (SF)	$/SF	Availability (11/24)
Hotel Street Apartments	119-37 Hotel St.	Utica	Utica	2024	72	1 Bedroom	$1,500-$1,750	492-752 SF	$2.33 to $3.05	64
						2 Bedroom	$2,300-$2,400	893-1,020 SF	$2.35 to $2.58	8
The M Apartments	239 Genesee St.	Utica	Utica	2024	48	1 Bedroom	$1,500-$2,400	532-1,145 SF	$2.10 to $2.82	32
						2 Bedroom	$2,000-$2,500	890-1,074 SF	$2.25 to $2.33	16
Utica Steam Cotton Building	600 State St.	Utica	Utica	2022	64	Studio	$1,250	450-500 SF	$2.50 to $2.78	1
						1 Bedroom	$1,700	750 SF	$2.27	1
						2 Bedroom	$2,200-$2,400	1,200-1,330 SF	$1.80 to $1.83	1
The Sullivan	70 Genesee St.	Utica	Utica	2022	32	1 Bedroom	$1,450-$1,550	500-600 SF	$2.58 to $2.80	1
The Lofts at Globe Mill	811-27 Court St.	Utica	Utica	2020	149	1 Bedroom	$741-$906	617-630 SF	$1.20 to $1.44	3
						2 Bedroom	$769-$769	855 SF	$0.90	5
						3 Bedroom	$1,230	1,125 SF	$1.09	0
Rathbun Lofts	310 Broad St.	Utica	Utica	2020	27	1 Bedroom	N/A	1,485 SF	N/A	0
						2 Bedroom	$2,100	1,690-1,860 SF	$1.13 to $1.24	1
Heartford Luxury Apartments	167-69 Clinton Rd.	New Hartford	Utica	2019	87	2 Bedroom	$1,900	1,355 SF	$1.40	0
Deerfield Place Apartments	1 Patriot Cir.	Deerfield	Utica	2018	156	1 Bedroom	$2,071-$2,155	1,107-1,137 SF	$1.87 to $1.90	1
						2 Bedroom	$2,400-$2,745	1,346-1,765 SF	$1.56 to $1.78	1
						3 Bedroom	$3,075	1,879 SF	$1.64	0
The Doyle	330 Main St.	Utica	Utica	2018	56	Studio	$1,500	801 SF	$1.87	0
						1 Bedroom	$1,600	755-951 SF	$1.68 to $2.12	0
						2 Bedroom	$2,100	1,145 SF	$1.83	0
The Westwood Apartments	167 Genesee St.	Utica	Utica	2018	23	1 Bedroom	$900-$1,450	550-980 SF	$1.48 to $1.64	0
						2 Bedroom	$1,650-$2,000	1,200-1,650 SF	$1.21 to $1.38	0
Canal View Apartments	9009-16 Horatio Ave.	Marcy	Utica	2017	39	2 Bedroom	$1,300-$1,500	1,400 SF	$0.93 to $1.07	0
Winston Building	230 Genesee St.	Utica	Utica	2017	25	1 Bedroom	$1,300-$1,650	850-1,050 SF	$1.53 to $1.57	1
Lewiston at Pheasant Run	100 Pheasants Run	Kirkland	Utica	2015	99	2 Bedroom	$1,850-$1,950	1,100-1,200 SF	$1.63 to $1.68	0
Cedar Ridge Townhomes	245 Main St.	New York Mills	Utica	2015	74	2 Bedroom	$1,900	1,355 SF	$1.40	0
The Lofts at 502	502 Court St.	Utica	Utica	2015	32	2 Bedroom	$1,800	1,500 SF	$1.20	0
						3 Bedroom	$2600-$2600	2400-2400 SF	$1.08 to $1.08	0
Landmarc Apartments	520 Seneca St.	Utica	Utica	2015	18	1 Bedroom	$1,595-$2,495	950-1,100 SF	$1.68 to $2.27	2
						2 Bedroom	$2,395-$2,895	1,400-1,650 SF	$1.71 to $1.75	2
Lewiston at White Street	64 White St.	Clinton	Utica	1999	66	2 Bedroom	$1,490	1,100-1,200 SF	$1.24 to $1.35	0

Lewiston at Seneca	7687 NYS Route 5	Kirkland	Utica	1999	24	2 Bedroom	$1,750	1,200 SF	$1.46	0
Lewiston Townhomes	197 Clinton Rd.	New Hartford	Utica	1995	24	2 Bedroom	$1,490	1,100 SF	$1.35	0
Lewiston at Meadow Lane	6 Meadow St.	Clinton	Utica	1992	24	2 Bedroom	$1,490	1,100-1,200 SF	$1.24 to $1.35	0
Burrstone Lane Apartments	1735 Burrstone Ln.	Utica	Utica	1987	10	1 Bedroom	N/A	500 SF	N/A	0
Cedar Ridge Apartments	245 Main St.	New York Mills	Utica	1986	76	1 Bedroom	$875-$1,075	1,000 SF	$0.88 to $1.08	0
Maple Tree Apartments	1 Candlewyck Ln.	Deerfield	Utica	1986	16	2 Bedroom	$1,050	850 SF	$1.24	0
Old Carriage House Apts.	40 Old Boorne Dr.	Kirkland	Utica	1978	48	1 Bedroom	N/A	750	N/A	0
						2 Bedroom	N/A	950	N/A	1
New Carriage House Apts.	16 Old Boorne Dr.	Kirkland	Utica	1976	48	1 Bedroom	N/A	750	N/A	0
						2 Bedroom	$1,030	1,000 SF	$1.03	1
Wedgewood Apartments	150 Genesee St.	New Hartford	Utica	1974	94	1 Bedroom	$950-$1,000	800 SF	$1.19-$1.25	0
						2 Bedroom	$1,250	1,000 SF	$1.25	0
						3 Bedroom	$1,400-$1,800	1,200-1,400 SF	$1.29-$1.40	0
Oxford Towne Apartments	14 Darby Ct.	New Hartford	Utica	1972	96	1 Bedroom	$900-$1,600	620-900 SF	$1.00 to $1.78	0
						2 Bedroom	$1,400-$2,500	1,000-1,275 SF	$1.40 to $1.96	0
Brookview Apartments	4051-63 Oneida St.	New Hartford	Utica	1972	32	2 Bedroom	$1,350-$1,650	1,000 SF	$1.35 to $1.65	0
Hillside Garden Apartments	245 Oxford Rd.	New Hartford	Utica	1970	193	1 Bedroom	$930	663 SF	$1.40	0
						2 Bedroom	$1,080-$1,165	988-1,224 SF	$0.95 to $1.09	0
						3 Bedroom	$1,255-$1,290	1,247-1,345 SF	$0.96 to $1.01	0
Cambridge Manor Apts.	1 Cambridge Dr.	Kirkland	Utica	1970	33	1 Bedroom	N/A	912 SF	N/A	0
						2 Bedroom	N/A	952-957 SF	N/A	0
Hartford Mills Apartments	77 Clinton St.	New York Mills	Utica	1969	225	Studio	$800	505 SF	$1.58	0
						1 Bedroom	$850-$1,100	575-1,050 SF	$1.05 to $1.48	0
						2 Bedroom	$1,200	750-1,050 SF	$1.14 to $1.60	0
Candlewyck Apartments	31 Candlewyck Ln.	Deerfield	Utica	1968	170	Studio	$725	401 SF	$1.81	0
						1 Bedroom	$875	548 SF	$1.60	0
						3 Bedroom	$990	893 SF	$1.11	0
Sadaquada Apartments	5001 Clinton Rd.	Whitestown	Utica	1968	101	1 Bedroom	$874-$907	771-929 SF	$0.98 to $1.13	0
						2 Bedroom	$1,005-$1,076	909-1,076 SF	$1.00 to $1.11	0
Holland House Apartments	1629 Genesee St.	Utica	Utica	1966	47	1 Bedroom	N/A	600 SF	N/A	0
						2 Bedroom	N/A	750 SF	N/A	0

Clinton House Apartments	6 Kirkland Ave.	Kirkland	Utica	1960	51	1 Bedroom	N/A	650 SF	N/A	0
Sunrise Apartments	1911-25 Sunset Ave.	Utica	Utica	1960	32	1 Bedroom	$640	650 SF	$0.98	0
						2 Bedroom	N/A	900 SF	N/A	0
Hillcrest Manor Apartments	251 Hillcrest Mnr. Ct.	Utica	Utica	1954	180	1 Bedroom	$700	575 SF	$1.22	0
						2 Bedroom	$800-$1,000	780-750 SF	$1.28 to $1.33	0
						3 Bedroom	$1,200	1,050 SF	$1.14	0
The Roosevelt Apartments	1514 Genesee St.	Utica	Utica	1950	65	Studio	N/A	500 SF	N/A	0
						1 Bedroom	N/A	650 SF	N/A	0
						2 Bedroom	N/A	900 SF	N/A	0
Landmark Apartments	540 Main St.	New York Mills	Utica	1916	20	1 Bedroom	N/A	700-750 SF	N/A	0
						2 Bedroom	N/A	820-870 SF	N/A	0
The Empire Apartments	1518 Genesee St.	Utica	Utica	1886	7	1 Bedroom	N/A	686 SF	N/A	0
						2 Bedroom	N/A	945 SF	N/A	0
The Victorian Apartments	1520 Genesee St.	Utica	Utica	1882	9	1 Bedroom	N/A	750 SF	N/A	0
						2 Bedroom	N/A	1,000 SF	N/A	0

Source: Apartments.com, Apartmentfinder.com, Rent.com, Rentable.co, individual complexes, Urban Partners

By the mid-century, an apartment building boom was taking place when 626 units (23.2%) were built in the 1960s and 544 were built in the '70s (20.2%). The pace dropped significantly during the 1980s and '90s when just 240 units were constructed in that 20-year period. The following decade – the 2000s – experienced no notable multifamily apartment construction in the Submarket. However, starting in 2010, a new building boom was underway with 609 units (22.6%) built during that decade and already 392 units completed halfway through the 2020s.

Number of Units

Multi-family rental communities in the Utica Submarket are generally quite modest in size, with an average of just 66 units. The largest complex in the Submarket is Hartford Mills Apartments in the Village of New York Mills, with 225 units. The next largest development—Hillside Garden Apartments in the Village of New Hartford—has 193 units.

Other larger complexes containing 100 units or more include Hillcrest Manor Apartments (180 units) in Utica, Candlewyck Apartments (170 units) and Deerfield Place Apartments (156) in the Town of Deerfield, the Lofts at Glove Mill in Utica (149 units), and Sadaquada Apartments in the Village of Whitesboro (101 units). The remaining complexes have fewer than 100 units.

Rents

Rents at multi-family apartment complexes in the Utica Submarket in Table 1 cover a variety of price-points—ranging from $0.88 to $3.05 per SF. Units at the upper end of this scale are all found in downtown Utica within the recently-renovated loft buildings, including Hotel Street Apartments, the M Apartments, the Utica Steam Cotton Building, the Sullivan, and Rathbun Lofts. Within these buildings, rents range from $1.13 to $3.05 per SF. The building with the highest monthly rents is the M Apartments with the following range:

- One-bedroom units: $1,500 to $2,400 per month ($2.10 to $2.82 per SF)
- Two-bedroom units: $2,000 to $2,500 per month ($2.25 to $2.33 per SF)

Among the newest complexes outside of downtown Utica with listed rents, Deerfield Place Apartments in the Town of Deerfield has the highest monthly rents, though with larger units than the downtown apartments, lower rents per SF:

- One-bedroom units: $2,071 to $2,155 per month ($1.87 to $1.90 per SF)
- Two-bedroom units: $2,400 to $2,745 per month ($1.56 to $1.78 per SF)
- Three-bedroom units: $3,075 per month ($1.64 per SF)

The other newer complexes (with available rents) in the Submarket constructed in the 2010s are commanding the following rent ranges:

- Studio units: $1,500 per month ($1.87 per SF)
- One-bedroom units: $900 to $2,495 per month ($1.48 to $2.27 per SF)

- Two-bedroom units: $1,300 to $2,895 per month ($0.93 to $1.75 per SF)
- Three-bedroom units: $2,600 to $3,075 per month ($1.08 to $1.64 per SF)

By comparison, complexes constructed during the original development boom of the 1960s and 1970s are commanding the following rent ranges:

- Studio units: $725 to $800 per month ($1.58 to $1.81 per SF)
- One-bedroom units: $850 to $1,110 per month ($1.05 to $1.48 per SF)
- Two-bedroom units: $1,005 to $1,650 per month ($1.00 to $1.35 per SF)
- Three-bedroom units: $990 per month ($1.11 per SF)

As the rent ranges described above show, rents generally become lower as complexes get older. However, in many instances, rents per square foot remain largely consistent or even increase for the older buildings. This indicates that the newer units tend to be larger than the older ones but at the same time, older complexes can remain comparable to, and competitive with, the newest complexes in terms of quality.

Availability

The Utica Submarket appears to have a competitive multi-family rental housing market in terms of availability. At the time of this research (October 2024), a total of 142 units were available to rent out of 2,692 total units in the 41 submarket multi-family rental communities, representing an overall vacancy rate of 5.3%[12]. A rental housing market that is considered "healthy" has a vacancy rate of about 4%. However, 120 of those units are in two new complexes completed in 2024 – Hotel Street Apartments and the M Apartments – which are both just beginning to lease up. If not for those units, the Submarket's vacancy rate would be at just 0.8%. Most communities reported no vacancies at all. In terms of unit types available in the Submarket (including those just beginning to lease), there was one studio unit, 107 one-bedroom units, 34 two-bedroom units, and zero three-bedroom units.

Individual Apartment Units

Within the Utica Submarket, there are currently several individual apartment units available for rent aside from those found in multi-family apartment complexes, including single-family detached homes, duplexes, triplexes, and small apartment buildings. Due to its higher population density, these are common forms of rental units in the City of Utica. In the more rural areas, they are often the only rental options since apartment complexes are scarce (see Table 96).

[12] *Includes units available for immediate occupancy or available through November 2024. Additional units are available beyond this date in some apartment complexes.*

Table 96: Summary of Individual Homes Available for Rent in the Utica Submarket

Address	Jurisdiction	Type	Rent	SF	Rent/SF	BR	BA
33 Stebbins Dr., 1	Clinton	Townhouse	$1,600	1,200	$1.33	2	1.0
24 Amy Ave.	Deerfield	Apartment	$900	1,000	$0.90	1	1.0
3748 Dawes Ave.	Kirkland	Detached House	$2,000	1,536	$1.30	3	1.0
20 Willowtree Cir.	Kirkland	Detached House	$1,350	980	$1.38	3	2.0
5480 Woodlawn Pl.	Marcy	Detached House	$2,000	990	$2.02	2	1.0
102 Briarwood Ct.	New Hartford	Detached House	$3,500	2,337	$1.50	4	3.0
23 Deerpath Dr.	New Hartford	Detached House	$2,650	1,969	$1.35	3	3.0
93 Chestnut Hills	New Hartford	Townhouse	$1,800	1,632	$1.10	2	2.0
30 Kris Ann Dr.	New Hartford	Detached House	$1,700	1,140	$1.49	3	2.0
3 Morris Cir.	New Hartford	Detached House	$1,600	1,152	$1.39	3	1.0
6 Northwood Cir.	New Hartford	Mobile Home	$1,325	840	$1.58	2	2.0
59 Oxford Rd., Apt. 1	New Hartford	Apartment	$1,200	800	$1.50	2	1.0
3843 Oneida St.	New Hartford	Mobile Home	$1,125	672	$1.67	2	1.0
8463 Seneca Tpke.	New Hartford	Apartment	$950	645	$1.47	1	1.0
1461 Ney Ave.	Utica	Detached House	$2,500	1,416	$1.77	4	3.0
2002 Caroline St.	Utica	Detached House	$2,300	1,400	$1.64	5	3.0
210 Richardson Ave.	Utica	Detached House	$2,100	1,584	$1.33	3	2.0
931 Brayton Park Pl., Fl. 1	Utica	Apartment	$1,500	1,100	$1.36	5	2.0
1217 Capital Ave., 2	Utica	Apartment	$1,500	1,200	$1.25	3	1.0
120 Barton Ave., 1	Utica	Apartment	$1,500	1,300	$1.15	2	1.0
400 Kussuth Ave., 2W	Utica	Apartment	$1,500	1,100	$1.36	3	1.0
1228 South St.	Utica	Apartment	$1,500	1,100	$1.36	2	1.0
1209 Walnut St., #1	Utica	Apartment	$1,300	1,200	$1.08	2	1.0
1145 Hammond Ave., 2	Utica	Apartment	$1,300	1,200	$1.08	3	1.0
801 Mildred Ave.	Utica	Detached House	$1,295	1,344	$0.96	3	1.0
907 Bacon St., #3	Utica	Apartment	$1,250	1,100	$1.14	3	1.0
720 Mary St., Fl. 2	Utica	Apartment	$1,200	1,100	$1.09	3	2.0
400 Lansing St., #2	Utica	Townhouse	$1,100	1,800	$0.61	2	1.0
1010 Brinckerhoff Ave., 2	Utica	Apartment	$1,100	900	$1.22	2	1.0
930 Reynolds Pl,, #2	Utica	Apartment	$1,050	1,000	$1.05	2	1.0
48 Prospect St., Fl. 2	Utica	Apartment	$1,050	900	$1.17	2	1.0
1020 George Pl., Fl. 2	Utica	Apartment	$900	900	$1.00	2	1.0
1211 South St., Apt. 1	Utica	Apartment	$800	900	$0.89	1	1.0
1602 Howard Ave.	Utica	Apartment	$800	500	$1.60	1	1.0
1010 Stark St., Fl. 2	Utica	Apartment	$790	500	$1.58	2	1.0
46 Seymour Ln.	Westmoreland	Apartment	$1,500	1,000	$1.50	2	1.0
57 Cambridge Rd.	Whitesboro	Detached House	$2,600	2,000	$1.30	4	2.0
7 Powell Ave., 7	Whitesboro	Apartment	$1,800	1,400	$1.29	3	1.0
3 Lennon Pl.	Whitesboro	Apartment	$1,280	900	$1.42	1	1.0
8 Davis Ave., Apt 2	Whitesboro	Apartment	$1,100	1,100	$1.00	2	1.0
149 Campbell Ave.	Yorkville	Detached House	$2,450	2,124	$1.15	4	2.0
2135 Highland Ave.	Yorkville	Detached House	$2,250	1,664	$1.35	3	2.0
14 Bunker Ave.	Yorkville	Detached House	$2,000	1,152	$1.74	3	2.0
137 Whitesboro St., Fl. 1	Yorkville	Apartment	$775	650	$1.19	1	1.0

Source: Apartments.com, Craigslist.com, Zillow.com

Not surprisingly, the greatest number of individual apartment units in the Utica Submarket can be found in the City of Utica. Individual units available there as of November 2024 range from one-bedroom apartments in subdivided dwellings to entire four-bedroom houses. The highest rent commanded among available units in the City of Utica is $2,500 per month ($1.77 – the highest price on a square-footage basis among available units for rent in Utica) for a four-bedroom detached house on Ney Avenue. The lowest rent is $790 for a 500 SF one-bedroom apartment (the smallest among available units) on Stark Street ($1.58 per SF) and the lowest rent per SF is $0.61 for a townhouse on Lansing Street. The largest rental unit available is a 1,584 SF three-bedroom detached home for $2,100 on Richardson Avenue ($1.33 per SF).

Figure 69: Select Individual Units for Rent in the City of Utica

Caroline Street

George Place

Richardson Avenue

Source: Apartments.com, Craigslist.com, Zillow.com

Outside of the city within the Utica Submarket, there are several individual apartment units available for rent as well, most of which are in New Hartford though they can be found in many other communities including Clinton, Kirkland, Whitesboro, and Yorkville. The highest rent outside the city can be found at a 2,337 SF four-bedroom single-detached home in New Hartford for $3,500 per month ($1.50 per SF). The lowest rent is $775 for a one-bedroom 650 SF apartment in Yorkville ($1.19 per SF).

Figure 70: Select Individual Units for Rent in Other Areas of the Utica Submarket

Briarwood Court, New Hartford

Bunker Avenue, Yorkville

Woodlawn Place, Deerfield

Source: Apartments.com, Craigslist.com, Zillow.com

Submarket Analysis - Rome Submarket

The Rome Submarket has 21 market-rate multi-family apartment complexes totaling 1,775 units. Figure 71 details the complexes in terms of key unit/community amenities, total units, and the age of the community to demonstrate the variety that exists in the Submarket.

Figure 71: Select Market-Rate Rental Housing Complexes in the Rome Submarket

Air City Lofts

85-86 Hangar Road, Rome

Total Units: 256
Built: (Renovated) 2020
Type: 4-Story Mid-Rise

Key Unit Amenities:

- Upscale kitchens
- In-unit washer/dryer
- Walk-in closets
- Carpet and tile floors

Key Community Amenities:

- Fitness center
- Lounge
- Roof terrace
- Pet-friendly

Delta Luxury Apartments

7813 Merrick Road, Rome

Total Units: 128
Built: 2015
Type: 2-Story Low-Rise

Key Unit Amenities:

- Granite countertops
- Island kitchen
- In-unit washer/dryer
- Hardwood floors
- Patio/deck

Key Community Amenities:

- Garage parking
- Extra storage
- Walk up entrances

	**Springbrook Apartments** 23 Wood Creek Drive, Rome **Total Units**: 194 **Built**: 1988 **Type**: 3-Story Mid-Rise **Key Unit Amenities:** • Updated kitchen • Tile Floors • Walk-in closets • Balcony **Key Community Amenities:** • Pool • Fitness center • Clubhouse • Basketball court
	**Windsor Mews Apartments** 417 N. Levitt Street, Rome **Total Units**: 168 **Built**: 1970 **Type**: 3-Story Mid-Rise **Key Unit Amenities:** • Updated kitchen • Hardwood Floors • Walk-in closets • Loft layout **Key Community Amenities:** • Pool and sundeck • Fitness center • Laundry facility • Playground and picnic area
	**Rome Towers Apartments** 1625 Black River Boulevard, Rome **Total Units**: 124 **Built**: 1969 **Type**: 8-Story High-Rise **Key Unit Amenities:** • Updated kitchen • Walk-in closets • Carpet • Balcony **Key Community Amenities:** • Community room • Clubhouse • Additional storage • Pet friendly

Thunderbird Apartments
947 Floyd Avenue, Rome

Total Units: 18
Built: 1965
Type: 3-Story Mid-Rise

Key Unit Amenities:

- Updated kitchen
- Walk-in closets
- Carpet
- Balcony

Key Community Amenities:

- Laundry facility
- Open space

Mohawk Garden Apartments
105 Ringdahl Court, Rome

Total Units: 208
Built: 1958
Type: 3-Story Low-Rise

Key Unit Amenities:

- Updated kitchen
- Washer/dryer hookup
- Linen closet
- Carpet

Key Community Amenities:

- Media center/movie room
- Laundry facility
- Extra storage

Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

In Table 97 on the next page, various characteristics are summarized for the market-rate apartment complexes found in the Rome Submarket, including size, rental rate, and occupancy information.

Age of Complexes

The multi-family rental complexes in the Rome Submarket, all of which are in the City of Rome, were built mainly in the 1960s and '70s when nine of the 21 complexes were constructed. However, a new generation of apartments are getting built in Rome. The Delta Luxury Townhomes were just completed in 2024, while some Air City Lofts, one of the more well-known complexes in Rome, opened in 2020.

Table 97: Market-Rate Rental Characteristics for Multi-Family Rental Housing Complexes in the Rome Submarket

Name	Address	Jurisdiction	Submarket	Year Built	Total Units	Type	Price	Size (SF)	$/SF	Availability (11/24)
Delta Luxury Townhomes	253 Liam Ln.	Rome	Rome	2024	36	3 Bedroom	$2,500	1,600 SF	$1.56	0
Air City Lofts Apartments	85-86 Hangar Rd.	Rome	Rome	2020	256	1 Bedroom	N/A	835-885 SF	N/A	0
						2 Bedroom	$1,850-$2,100	1,164-1,262 SF	$1.59 to $1.66	4
						3 Bedroom	N/A	1,458 SF	N/A	0
Delta Luxury Apartments	7813 Merrick Rd.	Rome	Rome	2015	64	2 Bedroom	$1,900	1,200 SF	$1.58	0
Springbrook Apartments	23 Wood Creek Dr.	Rome	Rome	1988	194	1 Bedroom	$900	728 SF	$1.24	0
						2 Bedroom	$1,100	904 SF	$1.22	0
						3 Bedroom	N/A	1,036 SF	N/A	0
Miller Townhomes	1901-9 N. George St.	Rome	Rome	1978	48	1 Bedroom	$850-$900	700 SF	$1.21 to $1.29	0
						2 Bedroom	$1,400-$1,500	1,200 SF	$1.17 to $1.25	0
Foxwood Townhomes	8236 Bielby Rd.	Rome	Rome	1971	36	2 Bedroom	N/A	800 SF	N/A	0
Windsor Mews	417 N. Levitt St.	Rome	Rome	1970	168	1 Bedroom	$745-$765	560-590 SF	$1.30 to $1.33	2
						2 Bedroom	$890-$935	750-800 SF	$1.17 to $1.19	2
Cherrywood Apartments	1 Cherrywood Ln.	Rome	Rome	1970	108	1 Bedroom	$850-$900	600 SF	$1.42 to $1.50	0
						2 Bedroom	$950-$1,000	800 SF	$1.19 to $1.25	0
Mustang Apartments	1000 Mustang Dr.	Rome	Rome	1970	40	1 Bedroom	$650-$700	470 SF	$1.38 to $1.49	0
						2 Bedroom	$950-$1,000	1,200 SF	$0.79 to $0.83	0
Rome Towers	1625 N. Black River Blvd.	Rome	Rome	1969	124	1 Bedroom	$1,178-$1,263	774 SF	$1.52 to $1.63	0
						2 Bedroom	$1,366-$1,423	1,022 SF	$1.34 to $1.39	0
Riverbank Apartments	959 Floyd Ave.	Rome	Rome	1965	32	1 Bedroom	$700-$800	530 SF	$1.32 to $1.51	0
Thunderbird Apartments	947 Floyd Ave.	Rome	Rome	1965	18	1 Bedroom	$750-$800	575 SF	$1.30 to $1.39	0
Lori Lane	955 Floyd Ave.	Rome	Rome	1964	48	2 Bedroom	$700-$800	530-630 SF	$1.32 to $1.51	0
Rose Garden Apartments	113 Rose Ln.	Rome	Rome	1955	102	1 Bedroom	$755	625 SF	$1.21	0
						2 Bedroom	$755-$790	700 SF	$1.08 to $1.13	0
Countryside Apartments	7108 Rome Oriskany Rd.	Rome	Rome	1953	24	Studio	N/A	N/A	N/A	0
						1 Bedroom	N/A	N/A	N/A	0
						2 Bedroom	N/A	N/A	N/A	1
Mohawk Garden	105 Ringdahl Ct.	Rome	Rome	1958	208	1 Bedroom	$700-$730	570 SF	$1.23 to $1.28	0
						2 Bedroom	$800-$830	671 SF	$1.19 to $1.24	0
VIP Apartments		Rome	Rome	1952	36	2 Bedroom	$700-$850	850-850 SF	$0.82 to $1.00	0

Bloomfield Gardens	319 E. Bloomfield St.	Rome	Rome	1950	167	Studio	$575	634 SF	$0.91	0
						1 Bedroom	$675-$750	675-675 SF	$1.00 to $1.11	0
						2 Bedroom	$865-$950	975-975 SF	$0.89 to $0.97	1
Mayflower Apartments	301 N. George St.	Rome	Rome	1929	36	Studio	N/A	410 SF	N/A	1
						1 Bedroom	N/A	594 SF	N/A	0
						2 Bedroom	N/A	832 SF	N/A	0
North George St. Apartments	804 N. George St.	Rome	Rome	1900	8	1 Bedroom	N/A	N/A	N/A	0
						2 Bedroom	N/A	N/A	N/A	0
						3 Bedroom	N/A	N/A	N/A	0
121 3rd St. Apts.	121 3rd St.	Rome	Rome	1877	22	1 Bedroom	$575	600 SF	$0.96	1

Source: Apartments.com, Apartmentfinder.com, Rent.com, Rentable.co, individual complexes, Urban Partners

Number of Units

The multi-family rental communities in the Rome Submarket have a wide range in sizes—from just 8 units to 256. The largest complex in the Submarket is Air City Lofts. The next largest development is Mohawk Gardens with 208 units. Six complexes have between 100 and 200 units while 13 have fewer than 100 units.

Rents

Rents per square foot at the multi-family apartment complexes in the Rome Submarket examined in Table 3 range from $0.79 to $1.66 per SF, depending on the unit size. The upper end of the rent scale can be found at Air City Lofts, the Submarket's second-newest development. This large complex offers one-, two-, and three-bedroom apartments. Rents for two-bedroom units range from $1,850 to $2,100 per month ($1.59 to $1.66 per SF).

The lowest rents (and rents per SF) among multi-family complexes in the Rome Submarket are at Bloomfield Gardens. At this complex, rents are $575 per month for a studio unit ($0.91 per SF), $675 to $750 for a one-bedroom unit ($1.00 to $1.11 per SF), and $865 to $950 per month for a two-bedroom unit ($0.89 to $0.97 per SF).

Availability

As with all of Oneida County, the Rome Submarket appears to have critically low availability of multi-family rental housing. At the time of this research (October 2024), a total of just 12 units were available to rent out of 1,775 total units in the 21 Submarket multi-family rental communities, representing an overall vacancy rate of just 0.7%[13]. Just six the communities reported vacancies. In terms of unit types available in the Submarket, there was 1 studio unit, 3 one-bedroom units, and 8 two-bedroom units.

Individual Apartment Units

Within the Rome Submarket, there are currently several individual apartment units available for rent aside from those found in multi-family apartment complexes, including single-family detached homes, duplexes, triplexes, and small apartment buildings. Due to its higher population density in the Submarket, these are more common forms of rental units in the City of Rome. In the more rural areas, even within the City of Rome, they are often the only rental options since apartment complexes are scarce (see Table 98).

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[13] *Includes units available for immediate occupancy or available through May 2024. Additional units are available beyond this date in some apartment complexes.*

Table 98: Summary of Individual Units Available for Rent in the Rome Submarket

Address	Jurisdiction	Type	Rent	SF	Rent/SF	BR	BA
7824 Rabbitt Rd.	Rome	Detached House	$2,500	1,700	$1.47	3	1.0
9198 Sly Hill Rd.	Ava	Detached House	$2,500	3,300	$0.76	4	3.0
1611 Craig St.	Rome	Detached House	$2,000	1,200	$1.67	3	1.0
903 N. Madison St., #2	Rome	Apartment	$1,500	1,000	$1.50	3	1.0
109 N. Doxtator Ave., Apt. 2	Rome	Apartment	$1,499	870	$1.72	2	1.0
43 Pine Haven Cir.	Rome	Detached House	$1,421	1,120	$1.27	3	2.0
47 Pine Haven Cir.	Rome	Detached House	$1,421	1,120	$1.27	3	2.0
171 Pine Haven Cir.	Rome	Detached House	$1,421	1,216	$1.17	3	2.0
310 S. George St., Unit 1	Rome	Apartment	$1,250	1,500	$0.83	2	1.0
937 Floyd Ave #2	Rome	Apartment	$850	450	$1.89	1	1.0
513 N. Jay St., Apt. 3	Rome	Apartment	$775	500	$1.55	1	1.0

Source: Zillow.com

The greatest number of individual apartment units in the Rome Submarket can be found in the City of Rome. The only other available rental listing is in the Town of Lee. Individual units available as of November 2024 range from one-bedroom apartments in subdivided dwellings to entire four-bedroom houses. The highest rent commanded among available units in the Rome Submarket is $2,500 per month, of which there are two: a 1,700 SF three-bedroom detached house on Rabbitt Road in Rome ($1.47 per SF), and a 3,300 SF four-bedroom detached house (the largest available in the submarket) on Sly Hill Road in Lee ($0.76 per SF – the lowest rent on a square-footage basis). The lowest rent is $775 for a 500 SF one-bedroom apartment on N. Jay Street in Rome ($1.55/SF).

Figure 72: Select Individual Units for Rent in the Rome Submarket

N. Madison Street, Rome

Rabbitt Road, Rome

Sly Hill Road, Lee

Source: Zillow.com

Submarket Analysis - North Submarket

There are no rental units available in the North Submarket as of the completion of this report.

Submarket Analysis - West Submarket

The West Submarket has five market-rate multi-family apartment complexes—one in the City of Sherrill and four in the Village of Vernon. Figure 73 details the complexes in terms of key unit/community amenities, total units, and the age of the community to demonstrate the variety that exists in the Submarket.

Figure 73: Market-Rate Rental Housing Complexes in the West Submarket

	**Meadowview Townhomes** 204 Betsinger Rd., City of Sherrill **Total Units**: 72 **Built:** 1995 **Type**: 2-Story Low-Rise **Key Unit Amenities:** • Eat-in kitchen • Hardwood and tile floors • Mud room • Patio **Key Community Amenities:** • Basketball court • Grill area • Pet-friendly
	**Village East Apartments** 4425 Stuhlman Rd., Village of Vernon **Total Units**: 24 **Built:** 1985 **Type**: 2-Story Low-Rise **Key Unit Amenities:** • Updated kitchen • Carpet and tile floors • Balcony **Key Community Amenities:** • Laundry facilities • Courtyard

Mt. Vernon Apartments
5210 W. Seneca Rd., Village of Vernon

Total Units: 32
Built: 1973
Type: 2-Story Low-Rise

Key Unit Amenities:
- Updated kitchen
- Carpet and tile floors
- Balcony

Key Community Amenities:
- Laundry facilities
- Extra storage
- Landscaped grounds
- Parking

East Seneca Apartments
5322 E. Seneca St., Village of Vernon

Total Units: 21
Built: 1900
Type: 2-Story Low-Rise

Key Unit Amenities:
- New kitchen and baths
- Walk-in closets
- Hardwood floors and carpet

Key Community Amenities:
- New laundry facilities
- Extra storage
- Lawn

Source: Apartments.com, Apartmentfinder.com, Apartmentguide.com, individual complexes, Urban Partners

In Table 99, various characteristics are summarized for the market-rate apartment complexes found in the West Submarket, including size, rental rate, and occupancy information.

Table 99: Characteristics for Multi-Family Rental Housing Complexes in West Submarket

Name	Address	Jurisdiction	Total Units	Type	Price	Size (SF)	$/SF	Availability (11/24)
Meadowview Townhomes	204 Betsinger Rd.	Sherrill City	72	3 Bedroom	$1,595	1,350 SF	$1.18	0
Village East Apartments	4425 Stuhlman Rd.	Vernon Village	24	1 Bedroom	N/A	675 SF	N/A	0
				2 Bedroom	N/A	775 SF	N/A	0
Mt. Vernon Apartments	5210 W. Seneca St.	Vernon Village	32	1 Bedroom	$890	600 SF	$1.48	1
				2 Bedroom	$940-$975	800 SF	$1.18-$1.22	2
				3 Bedroom	N/A	1,000 SF	N/A	0
5237 W. Seneca St.	5237 W. Seneca St.	Vernon Village	6	1 Bedroom	$695	650 SF	$1.07	0
East Seneca Apartments	5322 E. Seneca St.	Vernon Village	21	Studio	N/A	268-270 SF	N/A	0
				2 Bedroom	N/A	550-680 SF	N/A	0

Source: Apartments.com, Apartmentfinder.com, Rent.com, Retable.co, individual complexes, Urban Partners

The five multi-family rental complexes in the East Submarket were built between the 1950s and 1990s. The apartment communities range in size from 6 units to 72 units, with the largest complex being Meadowview Townhomes.

Rents per square foot at the multi-family apartment complexes in the West Submarket examined in Table 5 range from $1.07 to $1.48/SF, depending on the unit size. The highest rent is a three-bedroom townhome for $1,595 per month ($1.88/SF), while the lowest rent is a 650 SF one-bedroom unit for $695 per month ($1.07/SF). Meadowview Townhomes has the largest apartments at 1,350 SF.

The availability of multi-family rental housing in the Wast Submarket is limited. At the time of this research (October 2024), a total of just 3 units (one- and two-bedrooms in the same complex) were available to rent out of 155 total units in the multi-family rental communities, representing an overall vacancy rate of just 1.9%.

Individual Apartment Units

Within the West Submarket, there are currently several individual apartment units available for rent, all as apartments in subdivided dwellings except one detached house (see Table 100).

Table 100: Summary of Individual Units Available for Rent in the West Submarket

Address	Jurisdiction	Type	Rent	SF	Rent/SF	BR	BA
6781 N. Lakeshore Rd. #1	Verona	Apartment	$1,800	1,500	$1.20	2	1.0
2418 3rd Ave.	Verona	Detached House	$1,600	1,100	$1.45	3	1.0
5170 W. Seneca St. #A	Vernon	Apartment	$1,600	900	$1.78	2	1.0
825 Main St., Unit 3	Vienna	Apartment	$1,125	1,000	$1.13	1	1.0
8013 Route 13	Vienna	Apartment	$1,050	900	$1.17	2	1.0
4425 Stuhlman Rd. Apt. B8	Vernon	Apartment	$1,050	800	$1.31	2	1.0
5816 Route 5, Apt. A	Vernon	Apartment	$875	800	$1.09	1	1.5

Source: Zillow.com

The individual apartment units available in the West Submarket are fairly equally distributed between the Towns of Verona, Vienna, and Vernon. Individual units available as of November 2024 range from one-bedroom apartments in subdivided dwellings to a three-bedroom house. The highest rent commanded among available units in the West Submarket is $1,800 per month for a 1,500 SF two-bedroom apartment on N. Lakeshore Road in Verona Beach ($1.20 per SF). This is also the largest available unit listed in the submarket. The lowest rent is $875 for a 800 SF one-bedroom apartment on W. Seneca Street in Vernon ($1.09/SF).

Figure 74: Select Individual Units for Rent in the West Submarket

N. Lakeshore Road, Verona

Route 13, Vienna

W. Seneca Street, Vernon

Source: Apartments.com, Craigslist.com, Zillow.com

Submarket Analysis - South Submarket

Within the South Submarket, there are currently no multi-family apartment complexes. However, there are several individual units available as apartments in subdivided dwellings or single-detached houses (see Table 101).

Table 101: Summary of Individual Units Available for Rent in the South Submarket

Address	Jurisdiction	Type	Rent	SF	Rent/SF	BR	BA
9437 Sulphur Springs Rd.	Paris	Detached House	$2,850	2,568	$1.11	3	3.0
9625 Holman City Rd.	Paris	Detached House	$2,200	1,856	$1.19	4	1.0
2477 Holman City Rd.	Paris	Detached House	$1,900	1,350	$1.41	2	2.0
2035 Kehoe Rd.	Paris	Detached House	$1,800	1,260	$1.43	3	1.0
2888 Oneida St., #1	Paris	Detached House	$1,600	1,100	$1.45	2	1.0
6651 W. Hill Rd. #A	Marshall	Apartment	$1,500	900	$1.67	2	1.0
120 S. Main St., #3	Oriskany Falls	Apartment	$1,000	800	$1.25	1	1.0
930 Beaver Creek Rd.	Sangerfield	Apartment	$875	800	$1.09	2	1.0

Source: Zillow.com

The individual apartment units available in the South Submarket are mostly in rural areas outside of the villages and predominantly in the Town of Paris. Individual units available as of November 2024 range from a one-bedroom apartment in a subdivided dwelling to a four-bedroom single-family house. The highest rent commanded among available units in the South Submarket is $2,850 per month for a 2,560 SF four-bedroom house on Sulphur Springs Road in the Town of Paris ($1.11 per SF). This is also the largest available unit listed in the submarket. The lowest rent is $875 for a 800 SF two-bedroom apartment on Beaver Creek Road in the Town of Sangerfield ($1.09/SF).

Figure 75: Select Individual Units for Rent in the South Submarket

W. Hill Road, Marshall

Beaver Creek Road, Sangerfield

Sulphur Springs Road, Paris

Source: Zillow.com

Key Takeaways of the Rental Market

Overall Rental Market Trends

Oneida County's rental market consists of a mix of multi-family apartment complexes, single-family rental homes, duplexes, triplexes, and small apartment buildings. The largest concentration of multi-family rental units (4,622 identified units) is in Utica (58.2%) and Rome (38.4%), while the West Submarket holds only 3.4%, and the North and South Submarkets have little to no multi-family development.

Utica Submarket Rental Market

The Utica Submarket is the largest rental market in Oneida County, with 41 multi-family complexes totaling 2,692 units. Many new rental developments have emerged, with 609 units built in the 2010s and 392 units added in the early 2020s. Older apartment complexes from the 1960s and 1970s remain competitive, with some commanding rents comparable to newer buildings. Downtown Utica offers the highest rents, particularly in recently renovated loft-style apartments, where rates reach $3.05 per square foot.

Rome Submarket Rental Market

Rome has 21 multi-family rental complexes with 1,775 units, with most properties built between the 1960s and 1970s. However, new developments such as Air City Lofts (2020) and Delta Luxury Townhomes (2024) indicate renewed investment in rental housing. Rents range from $0.79 to $1.66 per square foot, with the highest rates in newer properties. The rental vacancy rate is extremely low, at just 0.7%, making Rome one of the tightest rental markets in the county.

West Submarket Rental Market

The West Submarket has only five multi-family complexes, mainly located in Sherrill and Vernon, totaling 155 units. The largest development, Meadowview Townhomes, offers 72 units. Rental availability is very limited, with only three vacant units at the time of the analysis. Rents range from $1.07 to $1.48 per square foot, with townhomes commanding the highest rates.

North and South Submarkets

The North and South Submarkets have virtually no multi-family rental complexes, with rental housing consisting primarily of single-family homes and small apartments. The South Submarket, particularly Paris and Marshall, has a few detached houses available for rent, with the highest monthly rate at $2,850 for a four-bedroom home. This lack of rental inventory presents a challenge for prospective renters in these areas.

Future Development and Rental Housing Demand

Given low vacancy rates and increasing rental prices, there is a growing need for additional rental housing development across the county. Utica and Rome, as the primary rental markets, could benefit from expanded multi-family development, while West, North, and South Submarkets lack sufficient rental housing inventory. Future housing policies should focus on promoting new rental construction, preserving affordability, and addressing regional disparities in rental supply.

10. Population Projections/Future Housing Needs

Population Growth Assumptions and Housing Demand

In 2018, the Cornell Program on Applied Demographics prepared population forecasts for Oneida County through 2040 (see Table 102). Oneida County's population was expected to shrink very modestly by 2040. This population forecast paralleled local and regional employment forecasts which anticipated a stable employment base at approximately 97,800 jobs from 2023 through 2045.

Table 102: Oneida County Population Growth Forecasts, 2020-2040

Age Group	2015	2020	2025	2030	2035	2040
Total	**232,014**	**230,608**	**229,195**	**227,622**	**225,717**	**223,669**
Ages 0-4	13,403	12,447	12,184	11,775	11,380	11,076
Ages 5-9	13,719	12,954	12,244	12,070	11,763	11,456
Ages 10-14	13,811	13,596	12,928	12,370	12,257	12,004
Ages 15-19	15,221	14,403	14,221	13,623	13,148	13,079
Ages 20-24	16,182	14,814	14,098	13,935	13,391	13,032
Ages 25-29	14,641	14,483	13,254	12,615	12,469	11,995
Ages 30-34	13,864	14,084	13,933	12,743	12,130	11,986
Ages 35-39	12,464	13,816	14,102	14,018	12,929	12,407
Ages 40-44	13,253	12,807	14,068	14,544	14,523	13,633
Ages 45-49	15,311	13,523	13,278	14,508	15,112	15,166
Ages 50-54	17,211	15,379	13,712	13,628	14,828	15,541
Ages 55-59	16,973	16,335	14,699	13,182	13,242	14,361
Ages 60-64	14,975	15,794	15,210	13,753	12,394	12,511
Ages 65-69	12,871	13,646	14,408	13,881	12,606	11,387
Ages 70-74	9,286	11,584	12,300	13,026	12,568	11,450
Ages 76-79	6,725	8,141	10,179	10,834	11,499	11,094
Ages 80-84	5,219	5,418	6,557	8,234	8,793	9,363
Ages 85+	6,885	7,384	7,820	8,883	10,685	12,128

Source: Cornell Program on Applied Demographics (2018)

U.S. Census reports from 2020 to 2023 have been very consistent with Cornell University's overall population forecasts but suggest that Cornell's projections have over-emphasized the aging of the population. While Cornell anticipates more than 51,000 people over the age of 65 by 2025, the Census only found 44,500 in 2023. To adjust for this updated population information, we have modified the age distribution in the Cornell forecast (see Table 103).

Table 103: Adjusted Cornell Forecasts for Oneida County Population, 2020-2040

Age Group	2020	2025	2030	2035	2040
Total	**230,608**	**229,195**	**227,622**	**225,717**	**223,669**
Ages 0-4	13,001	12,533	12,124	11,729	11,425
Ages 5-9	13,495	13,147	12,973	12,666	12,359
Ages 10-14	14,025	15,446	14,888	14,775	14,522
Ages 15-19	14,985	15,100	14,502	14,027	13,958
Ages 20-24	15,312	14,247	14,084	13,540	13,181
Ages 25-29	14,644	13,312	12,673	12,527	12,053
Ages 30-34	14,112	14,104	12,914	12,301	12,157
Ages 35-39	13,383	13,776	13,692	12,603	12,081
Ages 40-44	12,278	14,083	14,559	14,538	13,648
Ages 45-49	14,275	11,820	13,050	13,654	13,708
Ages 50-54	15,546	14,039	13,955	15,155	15,868
Ages 55-59	16,551	15,282	13,765	13,825	14,944
Ages 60-64	15,764	16,876	15,419	14,060	14,177
Ages 65-69	13,214	14,317	13,790	12,515	11,296
Ages 70-74	10,522	12,291	13,017	12,559	11,441
Ages 76-79	7,196	8,452	9,107	9,772	9,367
Ages 80-84	5,589	4,942	6,619	7,178	7,748
Ages 85+	6,716	5,426	6,489	8,291	9,734

Source: Cornell Program on Applied Demographics, U.S. Census Bureau, Urban Partners

In addition, recent Oneida County economic development activity, especially involving the redevelopment of the former Griffiss AFB, has identified 2,910 new industrial, technical, and research & development jobs expected to locate in the County during the 2025 to 2030 period (see Table 3). Based on current commuting patterns, we expect 61% of these new jobs to be filled by Oneida County residents. This will add 1,775 new employed residents to Oneida County by 2030.

Similarly, the on-going Micron development in adjacent Onondaga County can be expected to further impact the number of employed Oneida County residents. At full development, Micron and associated contractors/suppliers are anticipated to add 17,000 new jobs. Based on current commuting patterns, we expect that 3% of these jobs (510 jobs) will be filled by Oneida County residents. For this housing demand analysis, we assume 280 of these new employed residents will be added in the 2025 to 2030 period and 230 in 2035 to 2040. Added to the 1,775 newly employed workers identified above, Oneida County can expect 2,055 additional employed residents in industrial, R & D, and technical industries during the 2025 to 2030 period and 230 more from Micron in 2035 to 2040 (Table 104).

Table 104: Impact of Oneida County Employment Growth

	2030	2035	2040
New Oneida County Industrial/Technical/R&D Employment 2025-30	2,910		
New Employment Held By Oneida Residents (61%)	1,775		
New Oneida Resident Employment from Micron & Suppliers (3% of 17,000)	280		230
Total Incremental Oneida County Industrial/Technical/R&D Resident Workers	2,055	2,055	2,285
Local-Serving Employment Multiplier	1.45	1.45	1.45
Local-Serving Employment from New Jobs Growth	2,980	2,980	3,315
Total New Oneida Resident Employment By 2040	5,035	5,035	5,600
Population per Job Multiplier	2.33	2.31	2.29
Population Impact of New 2025-2038 Job Growth--Additional Residents By 2040	11,716	11,620	12,809

Source: Mohawk Valley NEXT, HR&A Advisors, Urban Partners

These new resident workers will create significant demand for locally-provided goods and services. Based on studies prepared for the Micron development, there are 1.45 jobs in local-supporting industries (retail, construction, health care, etc.) for each job in sectors such as manufacturing and R&D whose location is determined by factors other than meeting the needs of nearby residents. These local support jobs constitute the "economic spillover" from the Griffiss redevelopment, Micron, and other economic development efforts. Using the 1.45 multiplier, the 2,055 new residents employed in 2030 will generate another 2,980 jobs in Oneida County local-serving businesses by 2030 and another 335 in the 2035 to 2040 period.

Employees filing these "spillover" jobs will make housing choices spread throughout the region: many Oneida County workers will live elsewhere, but likewise many workers filing these jobs in adjacent counties will live in Oneida County. ***For this housing demand analysis, we assume the cross-county commuting of workers in local support industries will balance.***

Taken together, we anticipate incremental Oneida County employment of 5,035 new workers by 2030 growing to 5,600 by 2040. Regional socio-economic forecasts identify a ratio of 2.33 population per worker currently dropping to 2.29 by 2040. Based on that ratio, we estimate that 2030 population for Oneida County will be 11,716 persons greater than shown in the 2018 Cornell forecast and 12,809 greater than the original Cornell estimate for 2040.

This incremental population will impact worker and family age groups (those under 70) rather than the age groups of retirees. Therefore, we have allocated this population increment to those younger age groups, but maintained the adjusted Cornell's relative allocations within those under 70 age groups. These projections (see Table 105) will serve as the basis for housing demand forecasts for the County through 2040.

Table 105: Revised Oneida County Population Growth Forecasts, 2020-2040

Age Group	2020	2025	2030	2035	2040
Total	**230,608**	**229,195**	**239,338**	**237,337**	**236,478**
Ages 0-4	13,001	12,533	12,862	12,454	12,214
Ages 5-9	13,495	13,147	13,763	13,450	13,213
Ages 10-14	14,025	15,446	15,795	15,689	15,525
Ages 15-19	14,985	15,100	15,385	14,895	14,923
Ages 20-24	15,312	14,247	14,941	14,377	14,091
Ages 25-29	14,644	13,312	13,445	13,302	12,886
Ages 30-34	14,112	14,104	13,700	13,061	12,997
Ages 35-39	13,383	13,776	14,526	13,382	12,915
Ages 40-44	12,278	14,083	15,446	15,437	14,591
Ages 45-49	14,275	11,820	13,845	14,499	14,656
Ages 50-54	15,546	14,039	14,805	16,092	16,964
Ages 55-59	16,551	15,282	14,604	14,680	15,977
Ages 60-64	15,764	16,876	16,358	14,930	15,157
Ages 65-69	13,214	14,317	14,630	13,289	12,077
Ages 70-74	10,522	12,291	13,017	12,559	11,441
Ages 76-79	7,196	8,452	9,107	9,772	9,367
Ages 80-84	5,589	4,942	6,619	7,178	7,748
Ages 85+	6,716	5,426	6,489	8,291	9,734

Source: Cornell Program on Applied Demographics, U.S. Census Bureau, Urban Partners

On Table 106, we analyze the impact of this population forecast on households and housing demand. This population change is heavily skewed toward people over the age of 65 with that group expected to grow by 15.7% in the 2020 to 2040 period. Almost all this increase is projected to occur by 2030. Some other age groups are projected to grow slightly: children under 15 by 1%; adults 35 to 64 by 3%. The cohort of younger adults will shrink by 7%.

Table 106: Oneida County Population & Household Growth, 2020-2040

	2020	2025	2030	2035	2040	Change (2020-2040)	% Change (2020-2040)
Oneida County Population	230,608	229,195	239,338	237,337	236,478	5,870	2.56%
Persons ages 0-14 years	40,522	41,126	42,420	41,592	40,953	431	1.05%
Persons ages 15-34 years	59,053	56,763	57,472	55,634	54,897	(4,156)	-7.32%
Persons ages 35-64 years	87,797	85,877	89,583	89,020	90,260	2,463	2.87%
Persons ages 65+ years	43,237	45,429	49,863	51,090	50,368	7,131	15.70%
Oneida County Households	92,770	94,158	99,619	99,221	99,300	6,530	6.93%
Group Quarters Population	11,764	11,689	12,206	12,104	12,060	415	
Population in Households	218,844	217,506	227,132	225,233	224,417	5,573	
Average Household Size	2.36	2.31	2.28	2.27	2.26		

Source: Cornell Program on Applied Demographics, U.S. Census Bureau, Urban Partners

This overall population growth should increase the number of households by about 7% from 2020 to 2040; again, all this growth should occur by 2030.

About 11,700 Oneida County residents live in group quarters such as college dorms, correctional institutions, and nursing home and assisted living facilities. We assume this group quarters population will remain relatively constant through the forecast period at 5.1% of the overall population.

The remaining population resides in households with an average household size of 2.359 persons in 2020. For this broad-brush analysis, we assume this average household size will decline through the forecast period to 2.26 persons per household in 2040. The projected number of Oneida County households in 2030 is 99,619; in 2040, the number of households is 99,300 (see Table 5).

The 2022 American Community Survey identified 105,054 housing units in Oneida County, with annual growth of about 100 units. 3,800 units were classified as vacant but reserved for seasonal use. Adjusting for these seasonal homes, we estimate the year-round housing stock at 101,560 units in 2025 (see Table 107). Deducting seasonal units, the overall year-round housing vacancy is measured at 8.2% in 2020. To forecast, we assume year-round vacancy will very slowly decline to 7.4% by 2040. The housing supply will also be impacted by demolitions, which we estimate at 50 annually.

Table 107: New Housing Unit Requirements, Oneida County, 2025-2040

	2020	2025	2030	2035	2040
Household Population	218,844	217,506	227,132	225,233	224,417
Households	92,770	94,158	99,619	99,221	99,300
Population Per Household	2.36	2.31	2.28	2.27	2.26
Housing Units	104,850	105,360			
Seasonal Housing Units	3,800	3,800			
Year-Round Housing Units	101,050	101,560			
Year-Round Vacancy Rate	8.2%	7.8%	7.8%	7.9%	7.8%
Year-Round Occupancy Rate	91.8%	92.2%	92.6%	92.7%	92.8%
Year-Round Housing Units Required		102,124	107,580	107,035	107,004
Units Demolished			250	250	250
Net New Housing Units Needed 2025 to 2030			6,270		
Net New Housing Units Needed 2030 to 2035				(295)	
Net New Housing Units Needed 2035 to 2040					219

Source: Cornell Program on Applied Demographics, U.S. Census Bureau, Urban Partners

Under those aggregate assumptions, the Oneida County market will require the addition of an annual average of 1,250 housing units in the 2025 to 2030 period—a total of 6,270 new units by 2030 (see Table 107). Beyond 2030, aggregate supply and demand will be strongly balanced unless additional industrial or R&D development occurs attracting more worker residents.

Note, however, that this ***aggregate analysis does not account for the impact on housing requirements caused by the substantial aging of Oneida County's population*** during this 2025 to 2040 period. Population aging will likely require different types of housing. ***Below, we assess in more detail both the impact of an aging population on overall housing demand and the need for housing types appropriate for an aging population.***

Components of Housing Demand

Urban Partners analyzed the 2023 U.S. Census' American Community Survey data to understand the demand for housing by age of householder and tenure. As shown on Table 108, the ratio of population in households to "householders" (head of household) varies by age group from .309 householders per capita for those ages 15 to 34 to .655 householders per capita for those ages 65 and older. Depending on the age of the householder, there is also significant variation in tenure, with 54.8% of 15 to 34-year-old households renting, while 76.7% of households over age 65 are homeowners.

Table 108: Oneida County Housing Demand by Age of Householder, 2023

	2023 Population	Householders Per Capita	2023 Households	Owner Share	Renter Share
Persons 15 to 34 Years	53,508	0.309			
Persons 35 to 64 Years	80,844	0.608			
Persons 65+ Years	43,796	0.655			
Householders 15 to 34 Years			16,558	45.2%	54.8%
Householders 35 to 64 Years			49,114	70.2%	29.8%
Householders 65+ Years			28,689	76.7%	23.4%

Source: U.S. Census Bureau, Urban Partners

On Table 109, we apply these factors to the household population growth data on Table 6 to identify the likely composition of households in Oneida County through the forecast period by age of householder and tenure. Note that ***total growth in households is estimated at 5,050 for the twenty-year period. 60% of this growth is in senior households.***

We should also note that 90% of this growth in senior households occurs by 2030 and it peaks in 2035; after 2035, the number of senior households begins to shrink modestly. Similarly, households headed by people 35 to 64 also increases throughout this period, especially before 2030.

Most of this new demand is for homeownership units--we expect 3,880 new homeowner households and 1,170 new rental households.

Table 109: Oneida County Housing Demand by Tenure & Age of Householder, 2020-2040

	2020	2025	2030	2035	2040	Change (2020-2040)
Households						
Householder Age 15 to 34	16,558	16,669	16,877	16,338	16,121	(548)
Householder Age 35 to 64	49,114	49,510	51,647	51,323	52,038	2,527
Householder Age 65 & Older	28,689	28,241	30,997	31,760	31,311	3,070
Total	94,361	94,421	99,522	99,421	99,470	**5,049**
Owner-Occupied Housing						
Householder Age 15 to 34	7,483	7,533	7,627	7,383	7,285	(248)
Householder Age 35 to 64	34,493	34,771	36,272	36,044	36,546	1,775
Householder Age 65 & Older	21,990	21,647	23,759	24,344	24,000	2,353
Total	63,965	63,951	67,658	67,771	67,831	**3,880**
Rental Housing						
Householder Age 15 to 34	9,075	9,136	9,251	8,955	8,836	(300)
Householder Age 35 to 64	14,621	14,739	15,375	15,279	15,492	752
Householder Age 65 & Older	6,699	6,594	7,238	7,416	7,311	717
Total	30,396	30,470	31,864	31,650	31,639	**1,169**

Source: Cornell Program on Applied Demographics, U.S. Census Bureau, Urban Partners

Finally, on Table 110, we disaggregate this information to identify the increments of household demand likely to appear in Oneida County during the 2025 to 2040 period and the expected adjustments to supply to accommodate this demand.

The most significant growth in demand will be for senior homeownership with more than 2,800 additional senior homeownership homes needed by 2035. We expect this demand will be met by the construction of a substantial number of new senior homes. However, we note that not all this senior demand will need to be met by new construction. Some adjustment in supply will occur naturally as middle-aged households age to senior status but remain in their own homes. Nonetheless, there will be increasing pressure through the 2025-2035 decade for lower-maintenance housing adapted to senior living.

Similarly, the new employment projected through 2030 will support new construction for younger homeowners—at current rates of homeownership, another 2,240 homes by 2030.

Table 110: Incremental Housing Need by Tenure & Age of Householder, 2025-2040

	2025-2030	2030-2035	2035-2040	Total
Owner-Occupied Housing				
Householder Age 15 to 34	94	(244)	(98)	(248)
Householder Age 35 to 64	1,501	(228)	502	1,775
Householder Age 65 & Older	2,113	585	(344)	2,353
Total Growth In Owner-Occupancy	3,708	113	60	3,880
Rental Housing				
Householder Age 15 to 34	114	(296)	(119)	(300)
Householder Age 35 to 64	636	(97)	213	752
Householder Age 65 & Older	644	178	(105)	717
Total Growth In Renter-Occupancy	1,394	(214)	(11)	1,169
Total Demand Growth	5,101	(101)	49	**5,049**
Supply Needed To Accommodate Growth (5% Vacancy)	5,370	(101)	52	**5,320**
Loss Of Supply	(250)	(250)	(250)	**(750)**
New Supply Needed	**5,620**	**149**	**302**	**6,070**
Senior Homeownership	2,225	150		2,375
Other Homeownership	1,820		300	2,120
Senior Rental	675			675
Other Rental	900			900

Source: Cornell Program on Applied Demographics, U.S. Census Bureau, Urban Partners

On the rental side, demand by senior households will in part be met by existing rental units shifting to senior renters from younger households. We also assume that loss of housing stock will mostly come from the current rental stock, but that some current owner-occupied units will become rentals. Even with these factors, there is need for construction of about 675 new senior rentals through 2035. The projected employment growth could trigger support for more than 900 new rental units for younger households by 2030.

Total new housing stock needed during the forecast period is 6,070 units—4,500 homeownership units and 1,575 rentals. Much of the new rental construction will replace units lost to demolition. Half this new construction (3,050 units) would be oriented to the senior market.

Key Takeaways of Future Housing Needs

The future housing demand analysis for Oneida County highlights key trends driven by population shifts, economic growth, and evolving housing preferences. Population projections suggest modest overall growth of 2.56% by 2040, with the total population expected to reach 236,478. This growth will primarily occur by 2030, driven by employment gains linked to the Griffiss Air Force Base redevelopment and the Micron development in nearby Onondaga County. These projects are expected to add over 5,600 new jobs by 2040, resulting in an estimated 12,800 additional residents. This influx will predominantly impact working-age populations, with limited growth among retirees.

Age distribution trends reveal that the most substantial population growth will occur among those aged 65 and older, projected to increase by 15.7% by 2040, accounting for 60% of total household growth. The number of children under 15 will rise slightly by 1%, while the population of younger adults (ages 15–34) will decline by 7%. Adults aged 35–64 are expected to grow by 3%. This aging trend will significantly influence housing needs, driving demand for senior-friendly, lower-maintenance housing.

The housing market will need to accommodate 6,070 new housing units by 2040, with the majority (5,620 units) needed by 2030. The demand will include 4,500 homeownership units and 1,575 rental units, with senior households accounting for half (3,050 units) of all new construction. Of these, 2,375 new homeownership units will be required for seniors, while 675 new senior rental units will be needed through 2035. The analysis projects that some demand will be met by natural transitions, as middle-aged households age into senior status, but a significant portion will require new construction, particularly in low-maintenance housing types suitable for older residents.

The employment-driven housing demand will support the creation of 2,240 new homes for younger homeowners by 2030, along with 900 rental units for this demographic. However, rental demand is projected to decline slightly after 2030 as household growth slows and some rental units shift toward senior occupancy. Vacancy rates are expected to gradually decline from 8.2% in 2020 to 7.4% by 2040, reflecting a balanced market provided that annual demolitions—estimated at 50 units per year—do not disrupt supply.

Overall, Oneida County's future housing needs will be shaped by employment growth, an aging population, and evolving preferences for senior-friendly housing. The county will need to focus on diversifying housing options, supporting homeownership for younger workers, and ensuring the availability of rental units that meet the needs of both seniors and working-age populations.

11. Housing Goals, Strategies, and Action Steps

Addressing the housing challenges in Oneida County requires a collaborative approach. No single municipality or submarket has the resources or capacity to resolve these issues alone. Instead, a unified process that brings together the County, local governments, non-profit organizations, and businesses is essential for achieving measurable progress.

Developing effective housing solutions requires a comprehensive strategy that capitalizes on the unique strengths and expertise of each contributing entity. The County can provide overarching guidance and necessary resources to ensure consistency and efficiency, while partnerships with municipalities allow for a localized approach that addresses the specific needs and dynamics of each submarket. Non-profit organizations bring valuable community insight as well as financial and on-the-ground support for housing initiatives. Businesses can also contribute financially, offer expertise in construction and real estate, and explore innovative public-private partnerships. Establishing a structured framework for communication and cooperation is critical to support this collective effort. Regular meetings, dedicated working groups, and a shared platform for data and information exchange will help foster a sense of unity and common purpose among all housing stakeholders.

The housing goals, implementation strategies, and action steps in the following matrix are based on the quantitative analysis presented above, enriched by input from Oneida County staff, municipal representatives, key stakeholders, and the public. They represent the most significant themes for the County and its housing partners to pursue over the coming decade, offering policy options that the County may consider in its efforts to promote a healthy and balanced residential market throughout Oneida County. Where specific resources and programs are available, they are highlighted in the matrix. Additional information for each resource is provided in Appendix 1. Where appropriate, specific examples of programs in other regions are provided as models or case studies for Oneida County to potentially replicate.

Goal 1: Establish a county-wide framework for collaboration that focuses on housing.

Implementation Strategies	Key Action Steps	Potential Partners	Potential Funding and Resources	Proposed Timeframe
1.1. Expand the County's housing-supportive personnel.	A. Explore establishing a dedicated county housing staff position situated within the Department of Planning to coordinate the complete spectrum of housing development and supportive services across the county. This could include managing emergency housing services, homelessness support, weatherization programs, developer recruitment, and other related functions.	- Oneida County Board of Legislators - Department of Planning - Department of Family & Community Services - Builders/Developers	- Staff Time	Mid-Term
	B. Create a countywide Housing Advisory Board consisting of elected officials and/or representatives from each municipality to identify and address specific housing challenges, identify key housing initiatives, and pursue housing opportunities.	- Department of Planning - Municipal Representatives	- Staff Time	Short-Term
	C. Create a Housing Working Group to provide a shared platform for data and information exchange to match housing needs with opportunities toward the goal of producing more housing.	- Department of Planning - MVEDGE - Builders/Developers - Leadership of Large Employers - Housing Advocates	- Staff Time	Short-Term
1.2. Secure community-wide support for a diverse housing stock that offers more attainable options.	A. Convene regular meetings with the Advisory Board and Housing Working Group.	- Department of Planning - MVEDGE - Builders/Developers - Leadership of Large Employers - Housing Advocates	- Staff Time	Short-Term
	B. Share the housing study broadly throughout the county to raise awareness about the county's housing challenges. Emphasize housing needs data with developer stakeholders. Examples/case studies: - Boulder County, CO	- Department of Planning - MVEDGE - Housing Advisory Board - Housing Working Group - Builders/Developers	- Staff Time	Short-Term
	C. Provide evidence-based information to elected officials, municipal leaders, and planning/zoning boards about the fiscal and community benefits of denser residential development patterns. Enlist assistance from outside resources that have experience facilitating the acceleration of housing supply through education. Resources for education and outreach assistance: - National Association of Home Builders - NY State Conference of Mayors - NY State Association of Towns Examples/case studies: - Arlington County, VA - Sugarland, TX	- Department of Planning - Housing Advisory Board	- Staff Time - National Association of Home Builders - NY State Conference of Mayors - NY State Association of Towns	Short-Term

Goal 2: Facilitate new housing development in suitable county areas to both stimulate and prepare for growth.

Implementation Strategies	Key Action Steps	Involved Partners	Potential Funding and Resources	Proposed Timeframe
2.1. Evaluate existing land use and housing policies to ensure that growth can be accommodated.	A. Assess zoning standards within the county's areas deemed appropriate for higher-density housing to ensure developers can build by right.	- Department of Planning - MVEDGE - Housing Working Group - Municipal Representatives - Developers/Builders	- Staff Time	Mid-Term
	B. Encourage municipalities to revise minimum home size requirements in zoning ordinances, allowing smaller home sizes and lots. Create the ability for municipalities to increase units through incentive zoning to allow clustered development. Examples/case studies in Oneida County: - City of Rome (Woodhaven Area form-based code) - City of Rome (Waterfront District form-based code) - Grand Rapids, MI (Zoning Reform Toolkit)	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Short-Term
	C. Assist municipalities with updating comprehensive plans to align with the community's housing goals and zoning.	- Department of Planning - Municipal Representatives	- Staff Time	Short-Term
	D. Explore the suitability of adding inclusionary initiatives to municipal ordinances such as density bonuses, ADUs, and real estate tax abatements to encourage and incentivize more affordable development through varied housing typologies and higher densities. Examples/case studies: - City of Rome (updated subdivision regulations) - Kirkland, WA (pre-approved ADU program) - San Diego, CA (digital handbook)	- Department of Planning - MVEDGE - Housing Working Group - Municipal Representatives - Developers/Builders	- Staff Time	Mid-Term
	E. Work with municipalities to direct redevelopment and infill residential projects to areas where infrastructure exists and away from productive agricultural areas. Example/case study in Oneida County: - Tacoma, WA (Residential Infill Pilot Program) - Boulder, CO (Holiday neighborhood) - Yuma, AZ (Infill Incentive Program)	- Department of Planning - Municipal Representatives - Housing Working Group	- Staff Time	Short-Term
	F. Examine the feasibility of a county-wide infrastructure site development program. Infrastructure assistance supported by NY State: - County Infrastructure Grant Program	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time - County Infrastructure Grant Program	Short-Term

	G. Encourage municipalities to adopt new and innovative residential construction technologies such as manufactured housing, modular housing, 3D printed housing, and mass timber construction. Example/case study: - Jackson, MS (manufactured affordable housing initiative) - Norwood, CO (Rural Homes Initiative)	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Mid-Term
2.2. Streamline housing delivery services.	A. Coordinate with municipalities to identify grants for infrastructure improvements that will assist developers with financing new housing projects.	- Department of Planning - MVEDGE - Housing Working Group - Municipal Representatives - Developers/Builders	- Staff Time	Short-Term
	B. Provide technical assistance to municipalities to expedite the review and approval process for zoning and building permit applications. Examples/case studies: - Portland, OR (annual survey to enhance permitting process) - Rancho Cordova, CA (streamlining permitting process) - Fayetteville, AR (Permit-Ready Design Program)	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Short-Term
	C. Provide a development review standard template which allows developers to outline their project's financial package and reasonably demonstrate that gaps exist which need to be filled to make the project a reality.	- Department of Planning - Housing Working Group - Municipal Representatives - Builders/Developers	- Staff Time	Mid-Term
	D. Create a county "housing hub" - an online, one-stop source for all housing-related information, data, resources, news, and updates. Example/case study: - Lewis County, NY (Housing Hub)	- Department of Planning	- Staff Time	Short-Term

Goal 3: Diversify the county's housing choices to accommodate all household needs and income levels.

Implementation Strategies	Key Action Steps	Involved Partners	Potential Funding and Resources	Proposed Timeframe

3.1. Increase the supply of higher-density residential products.	A. Incentivize developers and home builders to construct more attainable market-rate housing, including homes targeted to the "workforce" sector (80-120% AMI). Incentives could include tax abatements, exemptions, and tax increment financing (TIF), payments in lieu of taxes (PILOTs), grants and subsidies, density bonuses, reduced regulations, fee waivers, land donations, and financial assistance for infrastructure to close funding gaps.
	Development incentives available from OCIDA:
	- PILOTs
	- Tax Exemptions
	Development incentives supported by NY State:
	- Manufactured Home Cooperative Fund
	- New York Housing for the Future Program
	- Mitchell-Lama Middle Income Housing Program
	Examples/case studies:
	- Missoula, MT (tax increment financing for workforce housing)
	- Philadelphia, PA (tax abatement)
	- Multiple Locations (tax abatement)
	- Portland, OR (density bonus)
	- Buffalo, NY (eliminating parking requirements)
	- Temple, AZ (dedicated funding source)
		- Department of Planning
		- OCIDA
		- MVEDGE
		- Housing Working Group
		- Builders/Developers
			- Staff Time
			- OCIDA
			  - PILOTs
			  - Tax Exemptions
			- Manufactured Home Cooperative Fund
			- New York Housing for the Future Program
			- Mitchell-Lama Middle Income Housing Program
			- Private Financing
				Mid/Long-Term

	B. Promote the development of smaller homes and multi-family apartments, townhomes, and condominiums in suitable areas with existing infrastructure near transportation and services with ample amenities for young professionals and empty nesters that are seeking high-quality housing without maintenance responsibilities. Incentives could include tax abatements and exemptions PILOTs, grants and subsidies, density bonuses, reduced regulations, fee waivers, land donations, and financial assistance for infrastructure to close funding gaps.
	Development incentives available from OCIDA:
	- PILOTs
	- Tax Exemptions
	Development incentive supported by NY State:
	- New York Housing for the Future Program
	Examples/case studies:
	- Geneva, NY (Solar Village)
	- James City County, VA (Shipley Park Townhouses)
	- Spokane, WA (small housing)
		- Department of Planning
		- OCIDA
		- MVEDGE
		- Housing Working Group
		- Builders/Developers
			- Staff Time
			- OCIDA
			  - PILOTs
			  - Tax Exemptions
			- New York Housing for the Future Program
			- Private Financing
				Mid-Term

	C. Leverage the resources of OCIDA to acquire underutilized, vacant, or abandoned commercial areas or dedicate publicly owned land for redevelopment into residential and mixed-use communities. Examples/case studies: - Chesterfield County, VA (redeveloping vacant shopping centers) - Missoula, MT (publicly owned land dedication for housing) - Boston, MA (Public Land for Public Good Citywide Land Audit) - Buffalo, NY (Adaptive Reuse Program)	- Department of Planning - OCIDA - MVEDGE - Housing Working Group - Builders/Developers	- Staff Time - OCIDA - Private Financing	Long-Term
	D. Compare all Oneida County municipal jurisdiction tax rates per $1,000 assessed value and determine how those could be improved.	- Department of Planning - Finance Department - Municipal Representatives - Housing Working Group	- Staff Time	Mid-Term
	E. Work with local developers to start a program to support small local residential developers that is dedicated to training, mentoring, networking, and providing financial resources to local aspiring developers. Examples/case studies: - Philadelphia, PA (Jumpstart Germantown) - South Bend, IN (Build South Bend) - Austin, TX (Small Developer Training Program)	- Department of Planning - Housing Working Group - Builders/Developers	- Staff Time	Mid-Term
	F. Support municipalities in joining the New York State Pro-Housing Community Program to facilitate the development of more housing and receipt of discretionary funding.	- Department of Planning - MVEDGE - Municipal Representatives	- Staff Time - Pro-Housing Community Program	Short-Term
3.2. Reduce barriers to entry for first-time home buyers to build wealth through home ownership.	A. Promote programs/incentives to assist potential homebuyers, particularly lower-income households, with down payment assistance, low-interest loans, grant funding, enhanced mortgage products, and other financial assistance. Homebuyer assistance programs available in Oneida County: - Oneida/ Madison County Down Payment Assistance and Rehabilitation Grant - Rome Downpayment Assistance Program - Utica Homeownership Voucher Program - Homebuyer Education Program Homebuyer assistance programs supported by NY State: - SONYMA Program - Homebuyer Dream Program - Affordable Home Ownership Development Program (AHOD)	- Department of Planning, - MVEDGE - Banks and Lending Institutions	- Staff Time - Oneida/ Madison Co. Down Payment Assistance and Rehabilitation Grant - Rome Downpayment Assistance Program - Utica Homeownership Voucher Program - Homebuyer Education Program - SONYMA Program - Homebuyer Dream Program - AHOD	Short-Term
	B. Examine the feasibility of establishing employer assisted housing programs by leveraging public-private partnerships with large employers, healthcare providers, educational institutions, housing providers, and county agencies.	- Department of Planning - MVEDGE - Housing Working Group - Leadership of Large Employers	- Staff Time - Large Employers	Short-Term

	Examples/case studies: - Philadelphia, PA (Home Buy Now Program) - Baltimore, MD (Live Near Your Work Program) - Los Angeles, CA (USC Faculty/Staff Housing Program)			
3.3. Retain and create new affordable and income-restricted rental housing for low-income and vulnerable households.	A. Evaluate the feasibility of establishing a county housing trust fund that's tied to a permanent self-funding mechanism. Example/case study: - Dutchess County, NY - Winooski, VT	- Department of Planning - MVEDGE - Department of Family & Community Services	- Staff Time	Mid-Term
	B. Collaborate with the New York State Housing Finance Agency (HFA), Homes and Community Renewal (HCR) municipal agencies, and private/non-profit housing development organizations to preserve existing income-restricted rental housing stock (i.e., devise a plan for LIHTC projects with expiring compliance periods). Maintain a database of existing income-based units. Programs to preserve affordable rental housing supported by NY State: - Mitchell-Lama Middle Income Housing Program - Public Housing Preservation Program - Small Building Participation Loan Program - Rental Housing Preservation Program - Neighborhood and Rural Preservation Program - Low Income Housing Tax Credit (4%) - Low Income Housing Tax Credit (9%) Examples/case studies: - Redmond, WA (assistance to preserve affordable housing) - Brooklyn Park, MN (NOAH preservation program)	- Department of Planning - Department of Family & Community Services - Housing Working Group - Builders/ Developers - People First - Rome Housing Authority	- Staff Time - Mitchell-Lama Middle Income Housing Program - Public Housing Preservation Program - Small Building Participation Loan Program - Rental Housing Preservation Program - Neighborhood and Rural Preservation Program - Low Income Housing Tax Credits	Short-Term
	C. Work with the HFA, HCR, municipal agencies, and private/non-profit housing development organizations to build or redevelop additional income-restricted rental units targeted to low (below 80% of AMI) and very low-income residents (below 50% of AMI). Determine shovel-ready project locations for new development. Programs to create new affordable rental housing supported by NY State: - NYS Home Program - Manufactured Home Advantage Program - Rural and Urban Community Investment Fund Program - Small Building Participation Loan Program - Affordable Home Ownership Opportunity Program - Hotel and Commercial Conversions Program - New York Housing for the Future Program - Tax-Exempt Bond and Subsidy Financing - Low Income Housing Tax Credit (4%) - Low Income Housing Tax Credit (9%)	- Department of Planning - Department of Family & Community Services - Housing Working Group - Builders/ Developers - People First - Rome Housing Authority	- Staff Time - NYS HOME Program - Manufactured Home Advantage Program - Rural and Urban Community Investment Fund - Small Building Participation Loan Program - Affordable Home Ownership Opportunity Program - Hotel and Commercial Conversions Program - NY Housing for the Future Program - Tax-Exempt Bond and Subsidy Financing	Mid-Term

	Examples/case studies: - Columbus, OH (Regional Impact Fund) - Carrboro, NC (using town owned land for affordable housing) - Omaha, NE (partnership with philanthropic organization) - Multiple Locations (adaptive reuse for affordable housing)		- Low Income Housing Tax Credits - Philanthropic Organizations	
	D. Coordinate with social service providers and housing development organizations to build and/or retain homes for low-to-moderate income residents with special needs (e.g., individuals experiencing homelessness including teens, domestic abuse victims, individuals with physical/mental disabilities, and veterans). Programs to house vulnerable residents in Oneida County: - Solutions to End Homelessness Program (STEHP) - Homeless Services Unit - Homeownership Voucher Program Programs to house vulnerable residents supported by NY State: - Access to Home Program - Access to Home for Medicaid Members - Access to Home for Heroes/Veterans	- Department of Planning - Department of Family & Community Services - Housing Working Group - Builders/ Developers - People First - Rome Housing Authority	- Staff Time - STEHP - Homeless Services Unit - Homeownership Voucher Program - Access to Home Program - Low Income Housing Tax Credits	Long-Term
	E. Work with elected officials, municipal leaders, and non-profit housing partners to identify a fair and sensible distribution of income-restricted/affordable rental housing throughout the county.	- Department of Planning - Department of Family & Community Services - Housing Working Group	- Staff Time	Short-Term
3.4. Create a system for controlling and monitoring short-term rentals.	A. Generate and maintain a comprehensive inventory of short-term rentals in the county by municipality. Consider joining the Housing Smart Communities Initiative for assistance. Example/case study: - Participate Ulster County	- Department of Planning - Housing Smart Communities Initiative	- Staff Time	Short-Term
	B. Assist municipalities with implementing tools to regulate short-term rentals throughout the county, including comprehensive plans, general zoning authority, special use permits, and moratoriums, Resources for assistance with short-term rental regulation: - NY State Conference of Mayors - NY State Association of Towns Example/case study: - Multiple Locations (balancing tourism and housing)	- Department of Planning	- Staff Time - NY State Conference of Mayors - NY State Association of Towns	Mid-Term
	C. Continue monitoring short-term rental trends for regulatory compliance and market influences.	- Department of Planning	- Staff Time	Short-Term

Goal 4: Expand housing options for the county's growing senior population.

Implementation Strategies	Key Action Steps	Involved Partners	Potential Funding and Resources	Proposed Timeframe
4.1. Assist older adults with staying independent in their current homes as long as possible.	A. Initiate a senior home modification program that offers grants, low-interest loans, and/or volunteer labor for a variety of items to help mobility-challenged seniors live safely in their current homes (such as ramps, stair lifts, bathroom grab bars, roll-in showers, and ground floor bedroom conversion). Programs for vulnerable residents supported by NY State: - RESTORE Program - Senior Housing Program - USDA Rural Development Home Repair Loan/Grant Program Example/case study: - Guilford County, NC (Aging Gracefully Program) - Baltimore, MD (Housing Upgrades to Benefit Seniors Program)	- Department of Planning - Office for Aging and Continuing Care - Builders/Developers	- Staff Time - RESTORE Program - Senior Housing Program - USDA Rural Development Home Repair Loan/Grant Program	Short-Term
	B. Create a county-wide 'handyman program' to assist low-income seniors with small, household repairs. Example/case study: - Genesee County, NY (handyman program) - Cook County, IL (handyman program) - Los Angeles, CA (Handyworker Grant Program)	- Department of Planning - Office for Aging and Continuing Care	- Staff Time	Mid-Term
	C. Examine a shared housing program that matches senior homeowners with home seekers who are looking for housing in exchange for rent, help around the house, or a combination of both. Examples/case studies: - PA (Shared Housing and Resource Exchange, or SHARE) - Multiple Locations (Nesterly)	- Department of Planning - Office for Aging and Continuing Care	- Staff Time	Immediate

4.2. Increase the supply of new housing suitable for senior living.	A. Incentivize developers and home builders to construct new, lower-maintenance housing in walkable, amenity-rich neighborhoods with senior-friendly design features.
	Development incentives available from OCIDA:
	- PILOTs
	- Tax Exemptions
	Development incentives supported by NY State:
	- Manufactured Home Cooperative
	- New York Housing for the Future Program
	- Mitchell-Lama Middle Income Housing Program
	Example/case study:
	- Boston, MA (Compact Living Policy)
	- Falls Church, VA (cottage homes)
		- Department of Planning
		- Office for Aging and Continuing Care
		- Housing Working Group
		- Builders/Developers
			- OCIDA
			  - PILOTs,
			  - Tax Exemptions)
			- Manufactured Home Cooperative
			- NY Housing for the Future Program
			- Mitchell-Lama Middle Income Housing Program
			- Private Financing
				Mid/Long-Term

	B. Offer technical assistance to municipalities to encourage/ incentivize accessory dwelling units (ADUs) where appropriate as an affordable housing option for seniors. Example/case study: - Portland, OR - Napa, CA	- Department of Planning - Office of the Aging and Continuing Care - Housing Working Group - Municipal Representatives	- Staff Time	Short-Term
	C. Coordinate with retirement home community operators to encourage building sufficient units/beds in various levels of care (independent living communities, assisted living facilities, and nursing homes).	- Department of Planning - Office for Aging and Continuing Care - Housing Working Group - Builders/Developers	- Staff Time - Private Financing	Long-Term
	D. Incentivize affordable housing providers to build new low-income senior housing and retain the supply of such units. Prioritize areas serviced by transit, social services, and medical facilities. Programs to create new affordable senior housing supported by NY State: - NYS Home Program - Manufactured Home Advantage Program - Rural and Urban Community Investment Fund Program - Small Building Participation Loan Program - Affordable Home Ownership Opportunity Program - Hotel and Commercial Conversions Program - New York Housing for the Future Program - Tax-Exempt Bond and Subsidy Financing - Low Income Housing Tax Credit (4%) - Low Income Housing Tax Credit (9%)	- Department of Planning - Office for Aging and Continuing Care - Housing Working Group - Builders/Developers - People First - Rome Housing Authority	- Staff Time - NYS HOME Program - Manufactured Home Advantage Program - Rural and Urban Community Investment Fund - Small Building Participation Loan Program - Affordable Home Ownership Opportunity Program - Hotel and Commercial Conversions Program - NY Housing for the Future Program - Tax-Exempt Bond and Subsidy Financing - Low Income Housing Tax Credits	Long-Term

Goal 5: Stabilize and rehabilitate the county's aging housing stock to remain a functional component of the existing supply.

Implementation Strategies	Key Action Steps	Involved Partners	Potential Funding and Resources	Proposed Timeframe
5.1. Minimize the negative impacts of vacant and/or dilapidated housing units.	A. Maintain a real-time inventory of vacant or distressed homes along with key property information (such as ownership with mailing address, lien/judgment status, tax payment status, mortgage, etc.).	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Short-Term
	B. Evaluate the feasibility of instituting a vacant property registration program to monitor and ensure a minimum standard of maintenance and enforcement. Example/case study: - Syracuse, NY	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Mid-Term
	C. Evaluate the feasibility of creating a proactive county-level land bank to address any problems of vacant, abandoned, derelict, contaminated, or tax delinquent property in a coordinated manner through the acquisition and disposition of real property and returning that property to productive use. Example/case study: - Albany County, NY - Chesapeake, VA	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Mid-Term
	D. Encourage the repair and rehabilitation of vacant rental units and other vacant spaces to increase the supply of critically needed apartments for low- and moderate-income renters. Programs to create new affordable rental housing supported by NY State: - Vacant Rental Improvement Program	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time - NYS Vacant Rental Improvement Program	Short-Term
	E. Consider a uniform county-wide code enforcement policy. Consider supporting municipalities that lack code enforcement personnel and/or resources.	- Department of Planning - Housing Working Group - Municipal Representatives	- Staff Time	Long-Term
5.2. Support home renovation activities for older housing stock for all income levels.	A. Partner with various service providers to launch a multi-faceted home improvement program in mature urban core city and village neighborhoods where focused intervention efforts will reverse disinvestment and stabilize the housing stock. Support basic systems repairs, weatherization, lead paint removal, energy efficiency, and façade improvements, leveraging any existing programs. Programs for improvement activities available in Oneida County: - Historic Tax Credits (Rome) - Home Energy Assistance Program (HEAP) - Smart Energy Hub	- Department of Planning - Municipal Representatives - Builders/Developers	- Staff Time - Historic Tax Credits - HEAP - Smart Energy Hub - USDA Rural Development Home Repair Loan/Grant Program - NYS Weatherization Assistance Program - T-HIP	Short-Term

	Programs for renovation activities supported by US government and NY State: - USDA Rural Development Home Repair Loan/Grant Program - Weatherization Program - Targeted Home Improvement Program (T-HIP) Example/case study: - Detroit, MI (Duplex Repair Program) - Richmond, CA (social impact bonds) - Burlington, VT (weatherization program) - Joplin, MO (Joplin Homeowner Rehabilitation Program)			
	B. Explore incentives for the demolition and replacement of overly distressed homes through grants based on the appraised value of the newly built replacement home. Consider deed restrictions to keep replacement homes from being converted to short-term rental units.	- Department of Planning - MVEDGE - Municipal Representatives - Developers/Builders	- Staff Time	Long-Term
	C. Explore incentives for owners of older apartments to replace lost rent during renovations to improve energy efficiency. Program for renovation activities supported by US government: - Property Assessed Clean Energy Program	- Department of Planning - MVEDGE - Municipal Representatives - Developers/Builders	- Staff Time - Property Assessed Clean Energy Program	Long-Term

Appendix 1: Housing Programs and Resources

Several programs and resources exist that assist Oneida County homeowners and renters with a variety of housing costs. These programs are offered at the state, county, and municipal level for certain jurisdictions. The following is an inventory of the housing initiatives that should be considered in this Housing Market Inventory, Assessment, and Strategy.

Program: **Homebuyer Education Program (through the Home Ownership Center)**

Municipality: County-wide (and in surrounding counties)

Description: A course for first-time homebuyers, the HBE (Home Buyer Education) course teaches everything residents need to know about successful homeownership. Some of the course topics include budgeting; understanding credit; shopping for a loan; and working with realtors.

Website: https://unhs.org/home-buyer/

Program: **Temporary Assistance Program**

Municipality: County-wide

Description: The Temporary Assistance Unit works closely with individuals to achieve the goal of increasing self-sufficiency. Examiners determine and monitor eligibility for Temporary Assistance (Family Assistance and Safety Net Assistance) and such programs as Food Stamps, Medicaid, Emergency Aid, and Home Energy Assistance Program. Assistance in obtaining such benefits as child support, daycare, and safe affordable housing can make the difference that overcomes barriers to employment and family stability. Emergency Assistance is available to assist those households in a crisis even though they may be ineligible for ongoing assistance. These applicants seek help when their income is not sufficient to pay heating/utility bills, rent, or if there is a need to replace clothing or furniture lost in a fire or other disaster.

Website: https://ocgov.net/departments/department-of-family-and-community-services/department-of-social-services/income-maintenance-ta-snap-and-heap/temporary-assistance/

Program: **HEAP (Home Energy Assistance Program)**

Municipality: County-wide

Description: HEAP is a federally funded program designed to assist low to middle income families and individuals in meeting the costs of home energy. Applications can be submitted in person in Rome or Utica, or online using my Benefits.

Website: https://ocgov.net/departments/department-of-family-and-community-services/department-of-social-services/income-maintenance-ta-snap-and-heap/heap/

Program: **Oneida and Madison County Down Payment Assistance and Rehabilitation Grant**

Municipality: County-wide

Description: Provided through the Homeownership Center (HOC), the Acquisition and Rehabilitation Assistance Program provides 100% forgivable loans to assist with the purchase and rehab of a home. 51% of the grant must be used for rehabilitation of the purchased home, and 49% of the grant can be used for down payment and/or closing costs. A 10 year lien is placed against the home. As long as the owner remains in the property for 10 years, the lien will be removed.

Website:https://unhs.org/wp-content/uploads/2022/02/Oneida-County-Purchase-Rehab-Program-Information-Updated-02.23.22.pdf?x28252

Program: **STEHP (Solutions to End Homelessness Program)**

Municipality: County-wide

Description: The STEHP program helps individuals and families remain in or obtain permanent housing, along with assistance with supportive services during their experience of homelessness, the eviction process and housing stabilization. STEHP supports comprehensive programs that are designed to help maintain and improve the quality of emergency and transitional shelters, and drop-in centers for homeless individuals and families. STEHP is funded by federal funds allocated from the Department of Housing and Urban Development, along with New York State homeless assistance funds.

Website: https://otda.ny.gov/programs/housing/spu.asp#stehp

Program: **Homeless Services Unit**

Municipality: County-wide

Description: The Homeless Services Unit within the Department of Social Services is an integrated unit served by the Services Division and Temporary Assistance staff who work collaboratively to ensure housing needs are met for individuals and families presenting as homeless. Services are provided in accordance with regulations and guidelines set forth by governing agencies, Office of Temporary and Disability Assistance and Office of Children and Family Services.

Website: https://ocgov.net/departments/department-of-family-and-community-services/department-of-social-services/services/homeless-services/

Program: **Oneida County Emergency Rental Assistance Program**

Municipality: County-wide (excluding Utica and Rome)

Description: This program provides up to 3 consecutive months of housing rental relief for qualified tenants in Oneida County (excluding Utica and Rome) who have suffered from financial hardship due to COVID-19. Household annual gross income must be no more than 80% of the area median income for the area in which they reside.

Program: **Homeownership Voucher Program**

Municipality: City of Utica

Description: The Homeownership Program permits eligible families who are in the Section 8 Rental Housing Choice Voucher Program the option of purchasing a home with the Section 8 subsidy rather than renting. Families must be first-time homeowners or cooperative members; one or more family members must be currently employed on a full-time basis; and families must meet a minimum income requirement as described on the program website.

Website: https://cityofutica.com/departments/section-8/homeownership-program/index

Program: **Down Payment Assistance Program**

Municipality: City of Rome

Description: This program is eligible for first-time home buyers who would like to purchase a home within the City of Rome. Qualified applicants will be eligible to receive assistance of up to 50% of their lender-required down payment and up to 4% of their purchase price towards closing cost. The maximum grant award amount is $15,000, and applicants must contribute a minimum of $2,000 to the purchase of the home.

Website: https://unhs.org/wp-content/uploads/2023/01/Rome-DPA-Website-info.pdf?x54255

Program: **Oneida County Industrial Development Agency's (OCIDA) Uniform Tax Exemption and Agency Benefits Policy**

Municipality: Targeted areas include Rome, Sherrill, Utica, and 2010 Census Urbanized Areas with water and sewer services

Description: This project supports the development of market rate rental housing to attract a workforce for the nanotechnology and innovation economy. It aims to promote employment opportunities and prevent economic deterioration. Some eligibility criteria require that projects be market rate rental apartments, townhouses, condos, lofts, or new urbanism housing, a minimum of five units for renovation/conversion projects or 24 units for new construction, and a minimum project investment of $400,000 for renovation/construction or $1.2 million for new construction.

Website: https://www.oneidacountyida.org/download/document.php?docid=4145

Program: Pro-Housing Community Program

Municipality: State of New York

Description: The Pro-Housing Community Program is an innovative policy designed to reward local governments that are working to address New York's housing crisis. Municipalities can apply for certification based on factors assessing their success in promoting housing growth and commitment to identifying impediments to housing growth.

Website: https://hcr.ny.gov/phc

Program: Homebuyer Dream Program

Municipality: State of New York

Description: The Homebuyer Dream (HBD) is a new program through the Federal Home Loan Bank. This program is a replacement for the First Home Club, which was phased out in March 2019. The maximum grant that a household may receive depends on the financial institution with which they are working. Those looking to take advantage of this new program will need to complete Homebuyer Education prior to applying for funding.

Website: https://www.fhlbny.com/community/housing-programs/hdp/

Program: State of New York Mortgage Agency

Municipality: State of New York

Description: The State of New York Mortgage Agency (SONYMA) offers low-interest mortgage loans and programs to help qualified buyers purchase their first home. SONYMA provides access to affordable homeownership by removing many of the hurdles faced by first-time homebuyers, from increasing the understanding of the overall homebuying process, to helping secure funds for a down payment.

Website: https://hcr.ny.gov/SONYMA/

Program: Rural Rental Assistance Program

Municipality: State of New York

Description: The Rural Rental Assistance Program provides New York State rental subsidies for projects financed with mortgages from the United States Department of Agriculture (USDA) Rural Housing Services (RHS) (formerly Federal Farmers Home Administration) 515 Program. The current contract term is 5 years, provided in annual increments.

Website: https://hcr.ny.gov/rural-rental-assistance-program

Program: **Rental Housing Preservation Program**

Municipality: State of New York

Description: The program provides New York State capital financing for the preservation and rehabilitation of rental properties originally developed under the USDA Section 515 Rural Rental Housing Loan program. The USDA 515 Rental Housing Preservation Program (USDA 515) is a vital initiative offered by New York State Homes and Community Renewal, designed to ensure the continued availability of affordable housing for low- and moderate-income families in rural areas.

Website: https://hcr.ny.gov/multifamily-finance-4-program-materials

Program: **Vacant Rental Program**

Municipality: State of New York

Description: The Vacant Rental Improvement Program (VRP) is a grant program funded by the State of New York and administered by the Housing Trust Fund Corporation's (HTFC) Office of Community Renewal (OCR), to support repairs and rehabilitation of vacant rental units and other vacant spaces to increase the supply of critically needed apartments for low- and moderate-income renters outside of New York City. The program aims to help owners of rental properties bring vacant units and spaces in small-scale properties back into productive use to create safe, quality, and affordable long-term rental units.

Website: https://hcr.ny.gov/vrp

Program: **Mitchell-Lama Middle Income Housing Program**

Municipality: State of New York

Description: The Mitchell-Lama Program provides housing across New York State that is affordable to middle income families. As part of the State's commitment to increase and preserve the number of affordable housing opportunities for its residents, HCR makes capital available for the preservation and improvement of these properties.

Website: https://hcr.ny.gov/ml

Program: **Rural and Urban Community Investment Fund Program**

Municipality: State of New York

Description: HCR offers resources to support the inclusion of retail, commercial and community facility components in its affordable housing developments. The Rural and Urban Community Investment Fund Program supports non-residential components of mixed-use affordable housing developments in urban and rural communities statewide that clearly serve the needs of affordable housing residents.

Website: https://hcr.ny.gov/multifamily

Program: Hotel and Commercial Conversions Program

Municipality: State of New York

Description: The Hotel and Commercial Conversions Program will provide low-cost second mortgage financing for the acquisition and creation of permanent affordable and supportive rental housing. This program funding is intended to be combined with conventional financing for acquisition, construction and permanent financing.

Website: https://hcr.ny.gov/hotel-and-commercial-conversions-program

Program: New York Housing for the Future Program

Municipality: State of New York

Description: The New York Housing for the Future Program is a financing program offered by HCR, designed to build affordable rental opportunities for low- and middle-income families. Projects can include new construction or adaptive reuse of non-residential property including site acquisition, hard costs, and related soft costs.

Website: https://hcr.ny.gov/new-york-housing-future-rental-program

Program: NYS HOME Program

Municipality: State of New York

Description: The NYS HOME Program funds a variety of activities to acquire, rehabilitate, or construct affordable housing, or to provide assistance to low-income home-buyers or renters through partnerships with counties, towns, cities, villages, private developers, and community-based non-profit housing organizations.

Website: https://hcr.ny.gov/nys-home-program

Program: Public Housing Preservation Program

Municipality: State of New York

Description: HCR's Public Housing Preservation Program is a partnership among HCR, HUD, Federal Public Housing Authorities (PHAs) outside of New York City, and private for-profit and not-for-profit developers to ensure the long-term affordability and sustainability of existing public housing units. Financing under this program is prioritized for properties approved for participation in HUD's Rental Assistance Program (RAD1), but projects not utilizing RAD1 may also be eligible.

Website: https://hcr.ny.gov/multifamily

Program: **Small Building Participation Loan Program**

Municipality: State of New York

Description: HCR provides gap project financing for the preservation and improvement or new construction of rental properties in buildings of up to 50 units located outside of New York City, through the Small Building Participation Loan Program.

Website: https://hcr.ny.gov/multifamily

Program: **Affordable Homeownership Opportunity Program**

Municipality: State of New York

Description: The Affordable Homeownership Opportunity Program will provide construction subsidies to developers who create affordable homeownership opportunities for low- and moderate-income households who have not traditionally had access to these prospects. This program will fund new construction of highly efficient single family or smaller condo or coop buildings generally between 5 and 40 units.

Website: https://hcr.ny.gov/multifamily

Program: **Affordable Home Ownership Development Program**

Municipality: State of New York

Description: The Affordable Housing Corporation's (AHC) Affordable Home Ownership Development Program (AHOD Program) provides grants to governmental, not-for-profit and charitable groups to promote home ownership among families of low and moderate income for whom there are few affordable home ownership alternatives in the private market and stimulate the development, stabilization and preservation of New York communities.

Website: https://hcr.ny.gov/affordable-housing-corporation-0

Program: **Tax-Exempt Bond and Subsidy Financing**

Municipality: State of New York

Description: The New York State Housing Finance Agency (HFA) Affordable Rental Housing Program provides tax-exempt bond financing that generates 4% Federal Low Income Housing Tax Credits ("LIHTC") for multifamily rental housing projects developed by private for-profit and not-for-profit owners. Bond-financed projects can be combined with subsidy programs as well as New York State Low-Income Housing Tax Credits ("SLIHC"). Additional capital subsidies are available to facilitate the development and preservation of affordable housing.

Website: https://hcr.ny.gov/multifamily-finance-4-program-materials

Program: **Manufactured Home Advantage Program**

Municipality: State of New York

Description: The Manufactured Home Advantage Program (MHAP) offers affordable financing for the acquisition and/or rehabilitation of manufactured home communities. Through this program for-profit companies, nonprofit affordable housing organizations, and resident-led cooperatives, may access below market rate financing to purchase and/or rehabilitate a manufactured home community.

Website: https://hcr.ny.gov/manufactured-home-advantage-program-mhap

Program: **Mobile and Manufactured Home Replacement Program**

Municipality: State of New York

Description: The New York State funded Mobile and Manufactured Home Replacement (MMHR) Program was developed to assist low- and moderate-income homeowners to replace dilapidated mobile or manufactured homes that are sited on land owned by the homeowner with a new manufactured, modular or site-built home.

Website: https://hcr.ny.gov/mobile-manufactured-home-replacement-program-mmhr

Program: **Manufactured Home Cooperative**

Municipality: State of New York

Description: MHCFP assists manufactured home park residents in purchasing the land underlying their homes, making infrastructure improvements, and forming cooperatives. Eligible applicants are manufactured home residents' associations, manufactured home park cooperatives, municipalities, housing development fund companies, and not-for-profit corporations or charitable organizations whose purpose includes the improvement of housing.

Website: https://hcr.ny.gov/manufactured-home-cooperative-fund-mhcfp

Program: **Senior Housing Program**

Municipality: State of New York

Description: HCR finances the development of new multifamily rental housing so that New York State's low-income seniors may age in place and live independently in their own homes and communities. Senior housing is financed through a variety of HCR resources including HCR's Senior Housing Program, which leverages community resources to include healthy programming for those aged 62 and over.

Website: https://hcr.ny.gov/multifamily

Program: **RESTORE Program**

Municipality: State of New York

Description: The Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) program provides financial resources to assist senior citizen homeowners age sixty and over, with the cost of addressing emergencies and code violations that pose a threat to their health and safety or affect the livability of their home. Assistance for the cost of these critical repairs will enable seniors to continue to live independently in their homes.

Website: https://hcr.ny.gov/restore-program

Program: **Access to Home Program**

Municipality: State of New York

Description: The NYS Access to Home Program provides financial assistance to make residential units accessible for low- and moderate-income persons with disabilities. Assistance with the cost of adapting homes will enable individuals to safely and comfortably continue or return to live in their residences instead of residing in an institutional setting.

Website: https://hcr.ny.gov/access-home

Program: **Access to Home for Medicaid Members**

Municipality: State of New York

Description: The Access to Home for Medicaid Members program provides financial assistance to make dwelling units accessible for low- and moderate-income persons receiving Medicaid and living with a disability. Assistance with the cost of adapting homes to meet the needs of those with disabilities will enable individuals to live in their residences safely and comfortably, instead of residing in an institutional setting. The program has a secondary long-term goal of lowering health care costs.

Website: https://hcr.ny.gov/access-home-medicaid-members

Program: **Access to Home for Heroes/Veterans**

Municipality: State of New York

Description: The Access to Home for Heroes/Veterans Program provides financial assistance to make accessibility modifications, emergency home repairs or address code violations to the primary residences of low- and moderate-income veterans with disabilities. Such activities will enable veterans with disabilities to live in their residences safely and comfortably, rather than in an institutional setting. Eligible veterans may be renters or homeowners, with service-related injuries, age, or health related disabilities.

Website: https://hcr.ny.gov/access-home-heroesveterans

Program: **Weatherization Assistance Program**

Municipality: State of New York

Description: The Weatherization Assistance Program helps lower energy costs for income-eligible households. Services include sealing of cracks and holes to reduce heat loss; insulation of attics and walls; heating system repairs or replacement; providing efficient lighting and refrigeration; window and/or outside door repair/replacement; and more. Program services are delivered through NYS Homes and Community Renewal's (HCR's) statewide network of local service providers. All services are provided without cost to the occupant of the home; however, owners of rental buildings must invest funds towards the cost of weatherization services performed on their property.

Website: https://hcr.ny.gov/weatherization

Program: **Climate Friendly Homes Program**

Municipality: State of New York

Description: The Climate Friendly Homes Fund ("CFHF") provides small multifamily properties, between 5-150 units, access to funds to support electrification measures.

Website: https://hcr.ny.gov/climate-friendly-homes-fund

Program: **Targeted Home Improvement Program**

Municipality: State of New York

Description: The NYS Targeted Home Improvement Program (T-HIP) is a pilot grant program to support critical repairs for low- and moderate-income homeowners. The program aims to help homeowners build and retain equity and support community stabilization and renewal efforts in low-income areas throughout NYS. The funding for this pilot program will be focused in areas of persistent and structural discrimination in housing which has resulted in wide racial wealth gaps, unequal access to homeownership, concentrated poverty for individuals of color and otherwise segregated living patterns in disinvested communities.

Website: https://hcr.ny.gov/T-HIP

Appendix 2: Existing Plans Review Summary

Several plans and documents have been prepared for Oneida County to guide its future growth. Many of those plans are related to housing, either directly or indirectly. The following is an inventory of the plans as well as a summary of any initiatives, goals, strategies, and recommendations included therein that should be considered in this Housing Market Inventory, Assessment, and Strategy.

Utica Housing Study (2022)

The Utica Housing Study, conducted between March and June 2022, aimed to analyze housing conditions and trends, identify challenges and opportunities, and propose feasible strategies for a healthier housing market. The study's findings and recommendations are divided into three parts:

1. **Utica's Housing Market: Conditions, Trends, and Key Issues** - This section provides an overview of housing supply and demand trends in Utica, situates the city within the broader regional market, defines "need" and "demand," and identifies key issues influencing housing investments and policies.
2. **Housing Policy and Investment Framework** - Building on Part 1, this section outlines a principles-based framework for decision-making, emphasizing the efficient use of limited resources, impactful interventions, and responsiveness to market conditions.
3. **Strategic Opportunities** - This section identifies strategic opportunities based on the framework from Part 2, demonstrating targeted, multi-faceted interventions aimed at improving housing demand, increasing community capacity to address housing needs, and creating quality housing opportunities for all income levels.

Utica, like many American communities in 2022, is grappling with understanding and addressing its housing market, especially post-COVID-19. The city faces uncertainty about whether the market is thriving or still recovering from long-term stagnation. Questions arise about whether housing supply meets demand and who benefits from recent trends.

Utica presents many contradictory storylines. On one hand, the city's population is growing rapidly, bolstered by successful refugee resettlement efforts and significant downtown improvements, including new apartments, businesses, a hospital campus, and new affordable housing units. Economic development initiatives like Wolfspeed promise a prosperous future. On the other hand, many households struggle with housing costs and poor conditions, poverty remains high and concentrated, and some neighborhoods show signs of disinvestment. The impending closure of a hospital campus raises concerns, and the city's share of economic benefits from developments like Wolfspeed and the new hospital remains uncertain.

Utica is a complex community facing a pivotal moment in its history, with both optimistic and troubling aspects. The city's housing market reflects this complexity, highlighting **high levels of need and low levels of demand as key challenges**. Addressing these challenges requires different approaches, all while managing limited resources.

To tackle high need, housing strategies must focus on affordability, poverty deconcentration, and improving housing quality to benefit families and enhance the city's housing stock. To address low demand, strategies should aim to boost household confidence in Utica's housing market by targeting resources effectively, encouraging reinvestment, and strengthening residential areas.

Housing Policy and Investment Framework

Utica faces significant challenges in its housing market, with needs outweighing available resources, as highlighted in the Utica Housing Study. However, the city also possesses strengths and momentum, such as a vibrant downtown, improved parks, investments in healthcare, and economic development efforts, which can positively influence housing conditions. To maximize these strengths despite financial constraints, Utica must be resourceful, aiming for maximum impact with each dollar and civic effort.

A small set of principles will aid elected and appointed officials, City staff, and a range of other stakeholders in deciding how best to allocate resources and assess opportunities.
These principles, described here in Part 2, are:

- Achieve multiple aims
- Have targeted, coordinated, and sufficient impact
- Be market-responsive

Strategic Opportunities

Four strategic opportunities have been identified that reflect the framework and would involve interventions that serve a variety of objectives while serving a variety of target markets. These serve as a starting point for the City of Utica and its partners to consider as they develop a comprehensive housing strategy for the community.

These opportunities are:

- Sustain downtown housing investments and make them more focused
- Revitalize asset-rich areas near downtown
- Revitalize neighborhoods with mixed-market conditions and key assets
- Seize opportunity for new single-family development

Reimagine St. Luke's Market Analysis (2023)

As part of the St. Luke's Hospital redevelopment effort, HR&A Advisors conducted a real estate market analysis focusing on the residential, retail, and office markets to determine reuse opportunities for the former hospital.

Key takeaways from the analysis include:

- Despite the solid pipeline, we see opportunities in the **growing young population** and in the **older population that might absorb residential development** on site focusing on mid rise smaller units for renters and larger townhome- style and condos for home-buyers (300 – 500 units).
- Housing development creates a customer base for any **neighborhood-serving retail** that could be accommodated on site. Explore retail options that attract neighbors from nearby communities and expand shopping options.
- **Community facilitie**s such as daycares, grocery stores, medical offices, and open spaces could supplement the residential and retail spaces and **support local and surrounding communities**.
- **Unless there is an anchor institution/partner taking office spaces**, the opportunity in the site is limited.

State of the Region: Mohawk Valley 2023 Strategic Plan (2023)

This document outlines a strategic plan for the Mohawk Valley, focusing on enhancing community vibrancy and economic growth. The plan emphasizes three core principles:

1. **Empower People to Work**: Develop a comprehensive workforce model that supports and empowers individuals, fostering independence and community contribution.
2. **Create a Welcoming Community**: Transform communities into attractive lifestyle destinations for families and visitors, creating vibrant and enchanting places that radiate pride.
3. **Cultivate Industry Excellence**: Foster entrepreneurship and innovation across strategic industries, support sustainable agribusiness, promote sports and adventure tourism, and advance in science and technology.

The region boasts significant progress, including leadership in semiconductor innovation, thriving agricultural entrepreneurship, record-breaking tourism, and advancements in cyber technology and autonomous air mobility. The strategy aims to leverage the region's historical success through immigration and hard work, projected employment growth, and the synergy between industry and a skilled workforce.

The document calls for a $10 million investment to unlock potential energy and drive economic success, highlighting the essential role of education, industry, government, and non-profit leaders in scaling initiatives to meet these goals. Despite global challenges, the plan presents a bold vision to strengthen families, neighborhoods, and industries in the Mohawk Valley and New York State.

City of Rome Comprehensive Plan, Sustainability Appendix (2018)

This appendix document to the City of Rome Comprehensive Plan outlines a comprehensive approach to community sustainability, extending beyond environmental concerns to encompass land use, transportation, and development practices. Key points include:

1. **Sustainable Land Use and Development**: Encourages land use patterns that fit economic and lifestyle needs, supports multiple transportation modes, and promotes environmentally sound practices such as solar panels, wind turbines, and community gardens. Aims to reduce urban heat islands and increase transportation choices by accommodating bicycles and encouraging dense development linked to public facilities.
2. **Policy Considerations and Interdependencies**: Emphasizes the importance of recognizing the interdependent nature of policies and regulations, noting that changes in one area can have unintended consequences in another. For example, vehicular parking regulations may lead to excessive paving and heat islands, while accessory structure regulations might restrict renewable energy initiatives.
3. **Neighborhood-Based Master Plans**: Since the 2004 Comprehensive Plan, Rome has developed several neighborhood-specific master plans focused on sustainable redevelopment, such as the Downtown Rome Brownfield Opportunity Area and the Woodhaven Redevelopment Plan. These plans will be incorporated into the Comprehensive Plan to ensure cohesive and equitable sustainable practices across the city.
4. **Regional Sustainability Goals**: Rome's sustainability efforts are aligned with the broader Mohawk Valley Regional Sustainability Plan, which includes goals for economic development, transportation, land use, water management, materials management, energy, and agriculture and forestry.
5. **Key Policy Areas**:
    - **Land Use**: Encourages mixed-use and LEED-ND (Leadership in Energy and Environmental Design for Neighborhood Development) standards with multi-modal connections.
    - **Agriculture**: Protects and preserves agricultural land and promotes connections to local food production.
    - **Renewable Energy**: Permits renewable energy use at both private and commercial scales.
6. **Six Categories Addressed**:
    - Growth
    - Development

- Economic Development
- Agriculture
- Natural Resources
- Transportation

The appendix serves as a guide for updating zoning and sustainability policies, ensuring they support a high quality of life and the sustainable growth of Rome. The topics most applicable to housing are Growth, Development, and Economic Development.

I. GROWTH

The growth policy for Rome, NY emphasizes smart growth principles, such as preserving open spaces, utilizing existing infrastructure, and ensuring a high quality of life for residents. Key strategies and policies include:

1. **Smart Growth and Infill Development**:
    - **Focus on Infill**: Prioritize development in already developed areas to maximize existing infrastructure, reduce pressure on natural resources, and prevent sprawl.
    - **Manage Leapfrog Development**: Discourage leapfrog development to avoid inefficient service delivery and infrastructure expansion.
2. **Residential Density and Efficient Land Use**:
    - **Increase Density in Inside District**: Allow higher residential density to efficiently use land and support new businesses and services.
    - **Reflect Existing Patterns**: Ensure regulations match current development patterns to avoid nonconforming lots and maintain density.
    - **Neighborhood Redevelopment District**: Create a district to facilitate sustainable large-scale development, adhering to LEED and traditional urbanism principles.
3. **Cluster and Conservation Design**:
    - **Cluster Subdivisions**: Encourage cluster design to preserve natural and scenic qualities while allowing increased density and access to common open spaces.
    - **Conservation Design**: Promote conservation design to protect sensitive areas, maintain rural character, and provide common open spaces for residents.
4. **Efficient and Sustainable Development**:
    - **Planned Development**: Use planned development to require public amenities in exchange for zoning flexibility, promoting green roofs, greywater systems, and innovative stormwater management.
5. **Limiting Development in Inadequate Service Areas**:
    - **Conservation Policies**: Limit development in areas lacking infrastructure and services, using conservation design to minimize impacts and preserve open spaces.
6. **Encouraging Mixed-Use Development**:

- **Mixed-Use Neighborhoods**: Promote infill and mixed-use development to create walkable neighborhoods with diverse housing options, reducing vehicle miles traveled and fostering a diverse community.

Growth Policy Strategies:

- **Subdivision Regulations**: Update to allow conservation and cluster designs.
- **Housing Incentives**: Assess and adopt incentives like the First Time Rome Buyers Program.
- **Tax Incentives**: Legislate tax incentives for new construction in the inside district.
- **Project Engagement**: Develop proactive engagement systems for early project dialogue.
- **Resource Identification**: Identify natural resources for use in conservation designs.
- **Development Lands**: Identify large tracts for sustainable development.
- **Property Listings**: Maintain and advertise lists of available city-owned properties.
- **Façade Improvement Program**: Pilot residential façade improvements in targeted neighborhoods.
- **Historic Tax Credits**: Nominate local historic districts for state and federal listings to access tax credits.
- **Density Bonuses**: Provide bonuses to incentivize conservation and cluster designs.
- **Simplified Approval Process**: Create a clear flow chart for subdivision and site plan review and approval.

II. DEVELOPMENT

Sustainable development in Rome, NY, focuses on promoting environmentally friendly techniques and technologies to create a "greener" urban environment. Key policies and strategies include:

1. **Adoption of Sustainable Development Techniques**:
    - Encourage or require new technologies and techniques in development, such as passive solar orientation, alternative energy generation, and permeable paving to reduce stormwater runoff.
    - New and existing structures should meet efficiency standards like LEED, Energy Star, and Green Globes.
2. **Regulatory Framework for Sustainable Practices**:
    - **Impervious Surface Controls**: Use semi-pervious materials and control impervious surfaces.
    - **Accessory Use Standards**: Allow eco-friendly structures like solar panels, wind turbines, and EV charging stations.

- **Lighting Standards**: Implement standards to minimize light pollution and conserve energy.
- **Landscaping Provisions**: Reduce heat islands and manage stormwater with green infrastructure.
- **Community Gardens**: Allow for community gardens to enhance local food production.
- **Historic Building Flexibility**: Encourage adaptive reuse and rain gardens to maintain and invest in historic buildings.

3. **Parking Regulations**:
    - Tailor parking requirements to local demand and institute parking maximums to avoid excessive paving.
    - Require bicycle parking to support a bike path network and promote alternative transportation.
    - Incentivize car-share and bike-share facilities to increase transportation options and reduce environmental impacts.
4. **Public Health Considerations**:
    - Promote mixed-use development to reduce car dependence and encourage walkability.
    - Include green space and open space requirements for recreation and maintaining green networks.
    - Ensure zoning promotes healthy environments by considering public health impacts in approval processes.
    - Encourage community gardens to provide healthy food options and active/passive open spaces for recreation.

Development Policy Strategy:

- Update zoning codes to allow flexible land use and parking to support redevelopment plans like Downtown Brownfield Opportunity Area and Woodhaven Redevelopment Plan.
- Legislate the Woodhaven Redevelopment Plan to promote smart growth and infill development.
- Adopt form-based zoning districts in key redevelopment areas to promote sustainable growth.
- Update subdivision regulations to allow for conservation designs and cluster subdivisions.
- Develop a downtown public parking plan and implement the Wayfinding Plan identified in the Downtown BOA.
- Improve access to health and wellness programs.

III. ECONOMIC DEVELOPMENT

Rome, NY, aims to balance its historical roots with modern economic needs to enhance quality of life. Key strategies focus on promoting diverse and sustainable economic growth:

1. **Smart Growth Strategies**:
    - Diversify the economic base with accessible sites for non-residential development, ensuring proper infrastructure and quality of life enhancements.
    - Utilize historical industrial sites, particularly within the Inside District, by promoting remediation and reuse as outlined in the Downtown Brownfield Opportunity Area (BOA) Master Plan.
2. **Infrastructure Connection for Industrial/Commercial Uses**:
    - Prioritize infrastructure for industrial and commercial areas.
    - Direct new developments to existing urban areas with available infrastructure, especially BOA sites.
3. **Comprehensive Land Use Regulations**:
    - Establish clear design and land use standards for industrial and commercial developments to prevent conflicts and ensure predictability.
    - Implement landscaping, buffering, and screening requirements to improve aesthetics and performance.
4. **Strategic Transportation and Zoning**:
    - Reserve key transportation routes and nodes with existing infrastructure for non-residential uses.
    - Pre-zone areas for industrial and commercial uses to facilitate appropriate development and reduce conflicts.
5. **Waterfront District Creation**:
    - Develop a waterfront district that protects natural resources and maintains physical and visual access to the river.
    - Establish sub-districts with guidelines for site design, access, parking, landscape, and urban design.
6. **Reuse of Existing Industrial Buildings**:
    - Encourage adaptive reuse of older industrial buildings for mixed-use purposes, creating an industrial mixed-use district that supports light industrial, residential, commercial, and institutional uses.

Economic Development Policy Strategy:

- Develop a formal economic development strategy.
- Market BOA strategic sites for redevelopment.
- Create local incentives for redevelopment and infill projects within the Inside District.
- Update local charters and codes to ensure sustainable policies.
- Promote community engagement through a shared calendar and the Commercial Façade Program.
- Revive and rebrand the REAp Program as the Rome Business Assistance Program.
- Incentivize Inside District and infill development across all project types.
- Adopt form-based zoning to enhance desirable development areas and promote mixed-use neighborhoods.
- Implement BOA projects and the Wayfinding Strategy.

- Engage consultants to evaluate and nominate historic sites for state and national registries.
- Develop a historical bicycle tour or walking path connecting local historic resources and landmarks.

Vision 2020 Housing Reboot (2020)

The lack of housing choice is seen as a barrier to economic and population growth in Oneida County. To support local business expansion, new business attraction, and family life, policies and incentives are needed to stimulate new home construction. The region is experiencing nearly $2 billion in new investment, including projects like the Cree|Wolfspeed Mohawk Valley Fab, the MVHS Downtown Campus, Orgill Distribution Center, and Nexus Center. These developments have brought workforce and housing shortages to the forefront, highlighting the need for diverse housing choices to support the modern workforce.

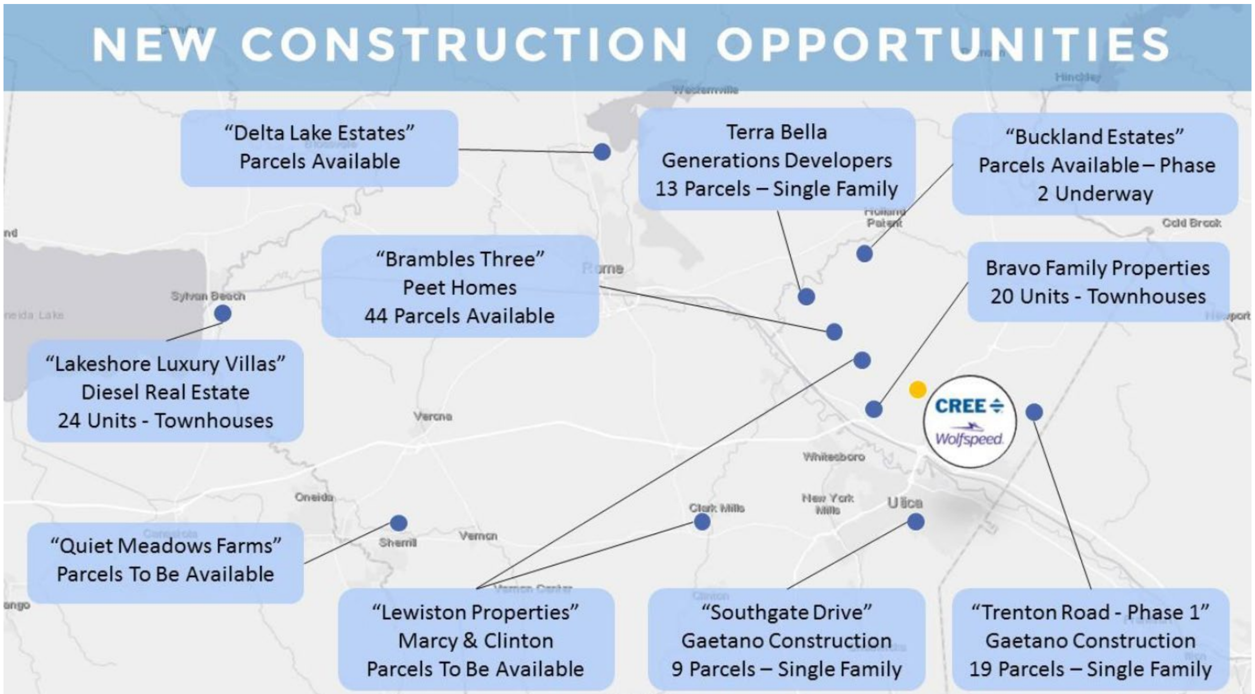
Oneida County is excelling in economic development, attracting world-class companies, leading in manufacturing exports, and sustaining global tourism destinations. However, the lack of diverse housing choices hinders the county's ability to attract and retain talent, grow its population, and stabilize its tax base. The Vision 2020 Housing Committee is working to identify issues and make policy recommendations to address the housing challenge. The goal is to create an environment with quality housing, vibrant neighborhoods, affordable property taxes, and confidence in the future, ultimately supporting economic development.

New Construction

In the region, new housing construction has historically trailed behind larger metro markets. While multi-family and mixed-use projects have thrived in the past five years, the development of new single-family homes, duplexes, condominiums, and townhomes has been unevenly distributed geographically and socioeconomically. An analysis of housing age across the county reveals an aging housing stock that no longer aligns with the needs of young families, retirees, and individuals seeking employment opportunities in the area.

There are numerous opportunities for new construction throughout Oneida County, including individual lots and large subdivisions. There are approximately 400+ single lots available, zoned appropriately, and with access to municipal water and utilities. Additionally, there are 5-10 large tracts of land in population centers across the county that are either existing subdivisions ready for construction, subdivision-ready with significant diligence completed, or in the planning process and nearing construction-ready status.

The Cities of Rome and Sherrill, as well as the Town of Marcy, are actively pursuing new construction solutions to stabilize their tax bases and increase their populations. These communities are offering unique, hyper-local incentives and taking a proactive approach to attract the county's future workforce, growing families, and retirees.



Multi-Family and Mixed-Use Expansion

Since the introduction of a new OCIDA Housing policy in 2015, bolstered by significant NYS incentives for downtown revitalization and strong local leadership, over 600 new apartments and lofts have been constructed in Oneida County, with hundreds more in development. The total investment in these projects exceeds $100 million. For example, in downtown Utica, new market-rate housing averages around $1,775 per month for a 1400 square foot apartment in the urban core.

Furthermore, projects in Kirkland (Pheasant Run), New Hartford (The Heartford), Rome (Air City, The Delta), and other areas offer a broader range of suburban units, including garden apartments and high-density neighborhoods. Rents and square footage ranges are generally consistent across these developments, indicating strong market demand.

Major Recently Completed or Underway Apartment Projects around Utica			
Name	**Location**	**Units**	**Completed**
The Doyle	Utica's Bagg Square	56	**2019**
The Winston	Downtown Utica	21	2017
The Westwood	Downtown Utica	22	**2019**
Lofts at Globe Mill	Utica's Brewery District	149	Underway
Air City Lofts	Rome – Griffiss Tech Park	84	Underway
Rathbun Apartments/Lofts	Utica's Bagg Square	24	**2020**
Lofts at 502	Utica's Brewery District	10	2015
Heartford Luxury Apartments	New Hartford	36	Underway
Heartford Condos	New Hartford	14	**2019**
Deerfield Place	Utica	156	2018
The Landmarc Building	Downtown Utica	28	2015
Canal View Apartments	Marcy	64	2018
Delta Luxury Apartments	Rome	64	2017-2020
Lewiston Properties	New Hartford & Kirkland	305	2016

Rationale for New Construction Incentives

The current housing supply in Oneida County is aging and does not meet the demand for modern housing in terms of style, price, and amenities. New construction of ownership opportunities has been slow, mainly in rural areas and for higher-income earners. The region's job growth spans a wide range of wage rates, but the aging demographic faces challenges in aging in place.

As companies aim to attract out-of-state labor, employees struggle to find homes that meet their preferences. Subdivisions in booming metros offer attractive styles and amenities, such as 1,200 to 2,200 SF ranch homes, vaulted ceilings, garages, sidewalks, streetlights, underground utilities, fiber connectivity, walking trails, street trees, and proximity to retail/services.

The post-pandemic economy highlights the importance of remote work options. Employees seeking smaller urban environments with quality housing, connectivity, diverse job

opportunities, and amenities are a growing market. Oneida County is well-positioned to attract this market with strategic housing incentives.
The cost of constructing new houses in Oneida County, ranging from $250,000 to $300,000, exceeds the "sweet spot" of the housing market, which is around $180,000 to $220,000. This disparity limits the number of new homes built for families. To achieve scale, builders would need to take significant risks or local policies must be developed to reduce construction and ownership costs.

Policies and incentives should aim to align new home prices with incomes without compromising quality, walkability, and livability:

- Mitigate construction costs through sales tax abatement, with savings passed on to buyers.
- Reduce high property taxes through a 12-year PILOT (Payment in Lieu of Taxes) structure tied to the property.
- Encourage neighborhood-level development to ensure the economic viability of infrastructure like roads, sidewalks, and lighting.
- Ensure compatibility with local policies and incentives to maximize county-wide benefits.

Summary of Action Items & Recommendations

Extend the existing OCIDA Housing Policy for next five years

- Minor map adjustments could potentially stimulate further development
- Incorporate best practices, including Tier 1 points for NYSERDA-certified homes.

Re-ignite the construction of new housing through OCIDA housing policy that accepts applications from developers for new construction of single-family subdivisions, townhomes, and duplexes.

- Implement a hybrid PILOT model, capturing the spirit and intent of NYS Real Property Laws 485 and 457 in order to provide tax incentives to both developers and homebuyers.
- Provide Sales Tax and Mortgage Recording Tax Exemptions to developers
- Have the PILOT structure run with the land/home (as opposed to the individual)
- Develop threshold requirements to ensure maximum economic impact and public benefit

Educate municipal, planning board, and school board leaders on the importance of incentivizing new housing construction – particularly as it relates to opportunity cost, tax revenue, and population growth.

- Develop a "Playbook" for municipal workshops; schedule remote work sessions and webinars
- Perform economic impact analysis on the impact of single family home construction
- Acquire testimonials from human resources representatives of strategic industries
- Encourage across-the-board adoption ("opt-in") for NYS RPL 485 & 457

Create a county-wide inventory and prospectus of regionally-significant, strategic housing development sites.

- Work with Town, Village, and City leaders to identify prime housing sites with the potential for scale and broad county-wide impacts
- Expand the bench of home builders and housing/mixed-use developers who have the financial and operational capacity to build a diversity of housing at scale

City of Utica Consolidated Annual Performance and Evaluation Report (2021-2022)

The report identifies and evaluates several housing-related initiatives.

CR-20: Affordable Housing

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	400	44
Number of Non-Homeless households to be provided affordable housing units	99	126
Number of Special-Needs households to be provided affordable housing units	11	12
Total	**510**	**182**

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	116	0
Number of households supported through The Production of New Units	50	60
Number of households supported through Rehab of Existing Units	20	83
Number of households supported through Acquisition of Existing Units	20	0
Total	**206**	**143**

Table 12 – Number of Households Supported

Table 11 highlights the impact of the eviction moratorium during the COVID-19 pandemic on housing outcomes. The main challenge was a lack of available units for people in need of housing. Despite this, two projects funded by HOME funds were completed in Utica.

Additionally, the UNHS Homeownership Center rehabilitated units through various programs, providing sustainable housing for low-income families. Projects mentioned in previous reports are progressing, including the rehabilitation and new construction of a multifamily apartment building.

In Table 12, it is noted that the City of Utica's HOME Program does not provide Tenant-Based Rental Assistance. Instead, HOME is used as a construction loan or leveraging tool to encourage the production of more rental units or as gap-funding. The program's actual numbers closely align with or exceed its goals.

CR-30: Public Housing

Actions taken by the Utica Municipal Housing Authority include:

- Rebranding
- Upgrading the website
- Implementing self-service features
- Initiating Rental Assistance Demonstration Program (RAD)
- Holding resident meetings for input
- Securing HUD funding Section 8 rental assistance program
- Leading efforts with Oneida County DSS
- Upgrading infrastructure
- Receiving state funding for rehabilitation
- Overseeing a partnership for daytime drop-in centers for the homeless
- Obtaining grants for carbon monoxide detectors and security improvements
- Completing construction of various housing projects
- Providing meals for children at public housing sites during school closings
- Conducting COVID-19 emergency food deliveries and wellness calls for seniors and disabled residents
- Completing construction of student housing complex
- Receiving renewal funding for homeless street outreach program
- Engaging public residents as partners in housing management
- Administered homeownership development programs
    - HOPE VI
    - Housing Opportunity Center
    - HomeOwnership Center

City of Utica Consolidated Plan (2020-2024) & 2020-2021 Annual Action Plan

After years of disinvestment and population decline, the City of Utica is experiencing an economic resurgence. Downtown Utica, once avoided by retail and residents, is now poised for revitalization, with properties gaining value for redevelopment. Major projects such as the billion-dollar silicon carbide wafer plant in Marcy, the half-billion-dollar integrated health care campus in downtown Utica, and the $42 million Nexus Center are expected to transform the city's skyline and landscape. The Consolidated Plan aims to prepare Utica for this transformation and to safeguard its low- and moderate-income residents from potential gentrification effects.

The City of Utica developed the FY 2020-2024 Five Year Consolidated Plan in compliance with HUD regulations to strategically implement federal funding programs for housing, community, and economic development. As an entitlement community, Utica receives funding from three HUD programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG). The plan outlines Utica's goals for the next five years, including infrastructure development, housing rehabilitation, creating a suitable living environment, promoting fair housing, improving public services, expanding economic opportunities, and benefiting low and moderate-income individuals. The plan is implemented through annually-developed Action Plans submitted to HUD for review. This Consolidated Plan builds upon recent planning initiatives such as a Master Plan for parks and recreation and a Downtown Vision Plan, which led to the city being awarded a $10 million Downtown Revitalization Initiative grant in 2019.

Summary of Objectives and Outcomes Identified in Plan Needs Assessment

The City of Utica is mandated to utilize HUD's Performance Outcome Measurement System (POMS) for its Consolidated Plan. POMS collects standardized performance data on entitlement-funded activities nationwide to assess HUD's strategic objectives. POMS focuses on three objectives: 1) creating a suitable living environment, 2) providing decent affordable housing, and 3) creating economic opportunities. Each objective includes measures of accessibility, affordability, and suitability. Additionally, HUD requires the use of the Integrated Disbursement and Information System (IDIS) to track accomplishments across eighteen federally-defined Performance Indicator categories related to housing, public services, economic development, and homelessness prevention. Utica's 2020-2024 Consolidated Plan outlines proposed activities aligned with these objectives, with a significant allocation of CDBG funds to community redevelopment programs. Activities cover housing construction and rehabilitation, public services, community development, economic development, and homelessness prevention.

Evaluation of Past Performance

Under the City's 2015-2019 Consolidated Plan, Utica experienced significant growth across its neighborhoods, with new construction and rehabilitation projects including retail, office, high-end loft apartments, and affordable housing. This led to consistent increases in the city's tax base. The City successfully marketed and sold all its commercial properties, primarily in the downtown area, returning them to productive use. The improved economy also resulted in a notable reduction in residential properties taken through tax foreclosure, with the majority of successful bidders intending to occupy the homes, many being first-time homebuyers, immigrants, and refugees.

For nearly twenty years prior to the 2015-2019 plan, the City used CDBG funds to demolish smaller residential structures, citing their prevalence and simplicity of the federal environmental review process. However, in recent years, the focus has shifted to larger blighted buildings, prioritizing properties with fewer redevelopment hurdles. With limited land for expansion, the City aims to use its federal funds to address brownfield properties for continued economic growth, as outlined in the 2020-2024 Consolidated Plan.

The City's Analysis of Impediments to Fair Housing was last conducted regionally with Rome in 2011. The City plans to address this HUD requirement in the first year of the 2020-2024 Consolidated Plan, focusing on incorporating recommendations from the analysis in subsequent years.

Appendix 3: Summary of Stakeholder Feedback

As part of the Housing Market Inventory, Assessment, and Strategy, more than 40 stakeholder interviews were conducted by the consultant team to gather their perspective on the Oneida County housing market, including opportunities, challenges, needs, new development projects underway, and any proposed initiatives or investments that could impact housing demand. We conducted the interviews remotely via telephone and Microsoft Teams, resulting in effective one-on-one conversations. The types of stakeholders contacted include social service providers/community-based organizations, large employers/businesses, financial institutions, builders/developers, realtors, and public officials. The following is a summary of comments received, organized by types of stakeholders.

Builders/Developers

- The new AHOP program provides forgivable construction subsidies for affordable homeownership.
- Lead paint remediation and environmental mandates add significant costs to affordable housing projects.
- Tax strategies, like pass-through PILOTS, are critical to keep homes affordable long-term.
- Infrastructure issues need to be addressed that burden developers and make projects less feasible.
- A successful strategy for engaging the community and overcoming NIMBY sentiments can be framing affordable homeownership as a community benefit.
- State-level policies and local initiatives are needed to support affordable housing development.
- The efforts of the Northeast Workforce Trades Coalition inspire young people to enter the construction trades.
- New construction in Oneida County is very expensive, with custom homes costing $250-$300 per square foot, making them unaffordable for most residents.
- The cost of materials, labor, and other construction-related expenses have been steadily increasing, and these costs are not expected to go down in the foreseeable future.
- Attracting young people to the construction industry is a challenge due to the need to teach new skills and liability concerns around hiring minors.
- The median income in Oneida County is too low for the average family to afford the average home price, which has risen significantly in recent years.
- The upcoming Micron project is expected to further strain the housing market, as new residents may outbid local residents for available housing.
- Developers need financial support and incentives from the county and state to make housing development projects viable and profitable.
- A range of housing options, including apartments, townhouses, and smaller homes, is needed to address the housing shortage in the county.

- Grants for developers are needed to help pay for roads and utilities.
- The construction industry in Oneida County has seen significant changes, with a resurgence in development in Utica after a period of decline.
- Developers and municipalities are working together to find creative ways to make housing projects work despite higher construction costs.
- There are some obstacles and increasing regulations that add to the cost of construction, but local municipalities generally want to support development.
- There is a need for a comprehensive, countywide approach to housing policy that addresses different types of housing needs, including senior housing and redevelopment of neighborhoods with empty rental properties.
- The Utica school system has improved and is now offering more programs like college credit and trades training.
- The housing market in Oneida County is challenging due to low median incomes that cannot support the cost of new construction. This has led to a decline in single-family home building in the area.
- Multifamily for-sale housing is a more viable option, but there is limited zoning for this type of development in the county. Local leadership and policy changes are needed to enable more multifamily housing.
- The Oneida County IDA offers benefits and incentives for housing development, including sales tax exemptions, mortgage tax savings, and property tax pilots. These tools should be leveraged to support more affordable housing projects.
- Renovating and repositioning older apartment buildings can be a cost-effective way to provide quality rental housing in the area.
- Developers need higher rents and sales prices to make new housing construction financially viable in Oneida County, which presents a challenge given the lower median incomes in the region.
- Challenges exist in the housing market and supply chain, including material shortages, labor shortages, and high prices during the COVID-19 pandemic.
- Strategies to address the labor shortage in the construction industry are needed, such as educating school counselors and promoting the financial benefits of skilled trades careers.
- There is optimism about the revitalization of Utica with the opening of the new hospital and other development, but concerns about the lack of housing supply to meet demand.
- There is frustration with the micromanagement of local politics and development regulations, which can hinder new housing construction.

Realtors

- The housing market has shifted from multiple offers significantly over asking price to slightly over asking price post-COVID.
- First-time homebuyers often avoid fixer-uppers due to lack of experience and high costs.

- Home builders can't afford to build homes that people can afford due to high infrastructure costs.
- There is a disconnect between what builders can deliver (higher-priced homes) and what buyers are looking for (more affordable homes).
- Many local builders have shifted from new construction to home remodeling.
- First-time homebuyers are being priced out of the market due to rapidly increasing home values.
- The high cost of downtown loft apartments is making it difficult for renters to save for a down payment on a home.
- There is a need for municipalities to incentivize developers to create more affordable housing options.
- The housing market in the Mohawk Valley is extremely hot, with low inventory, high prices, and fast sales. The average sale price has risen dramatically in the past year.
- The local economy has struggled since the decline of major employers like General Electric and Griffiss Air Force Base in the 1990s, leading to a lack of new home construction.
- Millennials and younger professionals are increasingly moving to the area, attracted by the diverse community, arts and culture scene, and affordable cost of living compared to other regions.
- The county should focus on policies to encourage private development of more affordable housing options, such as modular/manufactured homes and small home communities for seniors, in addition to restoring historic buildings.
- There is a need for more retail and commercial development, especially in the outer suburbs and smaller towns that have lost key services like grocery stores.

Financial Institutions

- Utica has seen a revitalization in recent years, with an influx of immigrants and refugees contributing to population growth and a resurgence of downtown development and amenities.
- The housing market in Utica is experiencing high demand across all income levels, with even older housing stock in high demand and rents increasing.
- While some developers have paused projects due to rising interest rates, construction is still ongoing and the city has a reputation for being business-friendly and supportive of development.
- Utica and the surrounding region have made efforts to improve quality of life and attract new residents, including investments in downtown infrastructure, entertainment options, and supporting the refugee community.
- Maintaining open communication and collaboration between local, city, and county governments is seen as a priority to continue the area's economic growth and development.
- There is a housing shortage in the Mohawk Valley region, with a lack of both rental units and homes for purchase. This is driven by supply and demand imbalances.

- Factors contributing to the housing shortage include the impact of the pandemic on construction, higher construction and rent costs making it difficult for developers to build affordable housing, and baby boomers not moving out of their homes.
- There is a substantial gap between the needed starter homes priced under $300,000 and the homes that builders are able to deliver, which are typically priced higher in the mid-$400,000 range.
- Empty nesters are struggling to find quality, low-maintenance rental options that meet their needs, as there is a lack of 55+ cottage homes or senior apartments in the area.
- Collaboration among stakeholders, as well as potential federal or state assistance, will be crucial to make progress on addressing the housing issues.

Community-Based Organizations

- Utica has seen significant revitalization in recent years, credited to the leadership of Mayor Paul Mary and County Executive Anthony Picente. This includes the development of the Nexus Center and a new hospital, which have spurred additional development and attracted residents.
- There are significant challenges in building affordable housing, including lack of available land and high construction costs.
- The housing authority uses grant funding to support its affordable housing efforts.
- Tiny houses for people with mental health issues are suggested, and a program to transform vacant homes and lots into affordable housing.
- There are challenges in maintaining aging housing stock.
- Affordable housing challenges in the area include a lack of available units and voucher holders unable to find suitable housing.
- Depleting manufactured homes is a major challenge.
- Homeowners struggle to maintain their homes as they age, facing barriers to affordable repairs and resources.
- Affordable housing in rural areas is an issue.
- There is community resistance to affordable housing projects due to misinformation and fear of change.
- Education and perception shift are key to overcoming these challenges and building more affordable housing.
- Oneida County is facing challenges with its aging housing stock, including issues like mold, lead, and other barriers that prevent residents from accessing energy efficiency incentives.
- There is a need for both new housing construction and rehabilitation of the existing older homes in the region, particularly in areas like Cornhill in Utica.
- There are federal grants to address housing challenges in Utica, including plans for a lead ordinance, workforce development, and a gap fund to help overcome barriers.
- Utica has potential for growth, including the possibility of attracting climate refugees, but needs to prepare its housing stock and infrastructure to accommodate this potential influx.

- Innovative local economic development approaches, like a hydroponics industry, are being explored to create new job opportunities in the region.
- There is a lack of nice, affordable housing options, with new developments tending to be high-end and out of reach for many.
- Specific housing needs include larger homes for families and more accessible, senior-friendly housing options that are affordable.
- The tornado damage in Rome has created an opportunity to potentially incorporate more affordable housing in redevelopment plans for affected areas.
- There are concerns about absentee landlords converting single-family homes into multi-unit buildings without proper maintenance, leading to a loss of affordable housing.
- Engaging with developers to educate them on the housing needs and market opportunities in the region could help incentivize the creation of more affordable housing options.
- Lead paint hazards are a major issue in Oneida County, especially in older homes in Utica and Rome. Significant efforts are underway to address lead remediation, but it remains an ongoing challenge.
- Affordability and limited housing stock are major concerns in the county. The housing market has become less affordable post-COVID, pricing out low and moderate-income families.
- Vacant rental properties, often owned by seniors, are an issue as some landlords have struggled with lack of rental income during the pandemic and are hesitant to continue renting.
- There is a need for more diverse housing options, including affordable 3-4 bedroom units to accommodate growing immigrant/refugee populations, as well as more suitable senior housing to allow aging in place.
- The long waitlists for public and subsidized housing, as well as the language barriers in the application process, are major issues.
- Landlords are increasingly hesitant to accept tenants with public assistance or Section 8 vouchers due to the perceived risks and paperwork involved.
- The mismatch between public assistance housing budgets and rising rental costs is exacerbating the affordability crisis.
- The COVID-19 pandemic has further strained the housing situation, leading to increased evictions and people moving to the area from larger cities.
- Workforce housing is a major challenge in the region, with a shortage of inventory and high development costs making it difficult to build new housing.
- There is a need for more local capacity and coordination to support housing development, including technical assistance for smaller towns and a comprehensive housing study at the county level.
- Housing need continues to outpace the supply, especially with rising homelessness and an influx of new populations.
- Resistance from suburban communities to new housing developments, especially multi-family or affordable housing, is a significant barrier that needs to be addressed.

- The loss of single-room occupancy (SRO) housing has reduced affordable housing options, and the criminalization of homelessness is an issue that requires alternative solutions like low-barrier drop-in centers.
- There is a lack of housing supply, both for smaller units and larger units suitable for families, which creates difficulties for people at different stages of life.
- Seniors face unique challenges in affording necessary home repairs to age in place, and there are limited options for them to move to more accessible housing.
- Transportation accessibility is a key consideration for locating new housing, as public transportation is limited in the county.
- Middle-income families are struggling to afford housing, particularly the down payment required to transition from renting to homeownership.
- Exploring programs like down payment assistance and employer-assisted housing could help address some of the affordability challenges.
- Landlords and property owners often do not maintain their properties well, leaving many rental units in poor condition. There is a lack of enforcement and oversight on housing quality.
- Limited bus service and lack of reliable transportation options restrict access to employment, healthcare, and other amenities.
- Funding and support services are complex.
- There is a need for more inclusive and accessible housing design, with a focus on making all new developments visitable and usable by people with disabilities.

Public Officials

- Home prices have increased significantly since the 2022 CZB study, with more homes selling for over $300,000. However, homes are now staying on the market longer compared to the past.
- The city has limited opportunities for new construction and subdivision development due to land constraints. Most new housing activity involves the rehabilitation of existing structures, including former industrial buildings.
- Even market-rate housing developments in Utica require some form of subsidy, such as grants, tax credits, or payment-in-lieu-of-taxes (PILOT) agreements, to make the projects financially viable.
- The immigrant community, particularly the Bosnian population, has had a positive impact on revitalizing and stabilizing certain neighborhoods in Utica through their efforts to improve housing.
- There is an increase in applications for affordable housing projects in Utica, utilizing a mix of 4% and 9% tax credits, with the 9% credits being more readily available.
- Some towns face challenges with infrastructure, such as the need for sewer capacity upgrades and managing narrow county roads, which are beyond the town's resources to address.
- Coordination across municipalities and with the county would be helpful to support appropriate housing development that fits the character of each community.

- State initiatives, such as subsidizing solar farms, can sometimes conflict with municipal goals for residential development and maintaining its tax base.
- Walkable trails and other quality of life amenities are important for attracting and retaining residents.
- Housing impacts health and safety issues like lead poisoning, especially in older housing stock. Addressing these issues through programs and certifications for contractors is important.
- Vacant downtown buildings in Utica could present opportunities for converting to affordable housing, but may require renovations to meet modern standards.
- The recent significant increase in Utica property taxes (around 42%) is a potential challenge that may impact housing affordability and availability.
- Improving housing options is seen as crucial to supporting job growth and quality of life in the region.
- The county uses motels and shelters to provide emergency housing, but transitioning people from temporary to permanent affordable housing is difficult.
- There has been an increase in families needing housing assistance, which poses additional challenges due to space requirements.
- Transportation access is a concern, as many low-income individuals rely on limited or unreliable transportation options.
- The geographic distribution of housing needs varies, with Utica facing more capacity issues compared to other parts of the county.
- Revitalization efforts in some areas have led to increased rents, further exacerbating affordability challenges for the target population.
- Maintaining housing is also a problem for some individuals.
- There is a significant shortage of affordable and accessible housing for seniors and disabled individuals in Oneida County, with long waitlists for subsidized housing options.
- The recent tornado disaster in the county highlighted the vulnerability of senior housing and the need for more resilient and adaptable housing options.
- Municipalities can be resistant to certain types of housing, such as multifamily, which may require education and partnership to overcome.
- There is a need to focus on helping seniors age in place by providing resources for home repairs and modifications to allow them to stay in their homes longer.
- The location of senior housing is important, with a balance needed between urban areas with access to services and rural areas with more space, but transportation access is crucial.
- The real estate market is challenging, with high interest rates making it difficult for people to buy and sell homes.
- There are redevelopment opportunities in the area, such as the former St. Luke's site in New Hartford and a former factory in the village of NY Mills that could be converted into market-rate housing.
- There is potential demand for more dense, townhouse-style housing in the region, which could provide more affordable options.

- Western Oneida County is identified as a prime spot for new growth, particularly due to the potential impact of the Micron semiconductor facility.
- The central location of the new hospital in the county is seen as a positive development.

Large Employers

- Housing affordability and availability are major challenges in Oneida County, especially for young professionals and low-income earners.
- Executives tend to live further away from the company's facilities, while laborers live closer in Utica and surrounding areas due to transportation and cost constraints.
- Affordable housing in good condition is limited, leading to young professionals struggling to find suitable homes they can afford.
- Housing location and access to transportation are crucial factors impacting employee satisfaction and productivity. Lack of affordable housing near workplaces exacerbates transportation issues.
- Childcare is another significant challenge, as employees have to rely on informal networks or make difficult arrangements to balance work and family responsibilities.
- There are cases of employees becoming homeless or trying to live on the company's property due to housing instability.
- Many workers make under $50,000 per year and struggle with housing affordability and transportation challenges.
- There is a need for more affordable middle-income housing options in Oneida County, particularly in areas like New Hartford and Clinton that are close to major employers.
- Developers face challenges in building affordable patio homes due to high construction costs, but incentives like tax benefits may help.