

# Housing Needs Assessment Ontario County, NY

FINAL REPORT

*Submitted to:*  
**Ontario County**

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# Table of Contents

<b>1. STUDY BACKGROUND .....</b>	<b>4</b>
– Glossary of Housing Terms .....	5
<b>2. DEMOGRAPHIC TRENDS .....</b>	<b>8</b>
– Population and Household Characteristics.....	8
– Migration.....	11
– Household Income & Poverty Characteristics .....	13
– Asset Limited, Income Constrained, Employed (ALICE) Population.....	14
<b>3. HOUSING AFFORDABILITY BY INCOME SEGMENTS.....</b>	<b>18</b>
– Household Income Categories .....	18
– Housing Cost Burden - Owner Households in Ontario County .....	20
– Housing Cost Burden - Renter Households in Ontario County.....	21
<b>4. EMPLOYMENT TRENDS.....</b>	<b>23</b>
– Jobs Located in Ontario County.....	23
– Employed Ontario County Residents.....	26
<b>5. HOUSING SUPPLY ANALYSIS BY SUBMARKETS.....</b>	<b>29</b>
– Housing Supply Analysis – Submarket One.....	31
o Short-Term Rentals in Submarket One .....	34
o Income-Restricted Communities in Submarket One .....	34
– Housing Supply Analysis – Submarket Two.....	36
o Short-Term Rentals in Submarket Two.....	39
o Income-Restricted Communities in Submarket Two .....	39
– Housing Supply Analysis – Submarket Three .....	41
o Short-Term Rentals in Submarket Three.....	44
o Income-Restricted Communities in Submarket Three.....	44
– Housing Supply Analysis – Submarket Four .....	45
o Short-Term Rentals in Submarket Four .....	48
o Income-Restricted Communities in Submarket Four.....	48
– Housing Supply Analysis – Housing Choice Vouchers .....	49
<b>6. SPECIAL NEEDS POPULATION .....</b>	<b>50</b>
– Persons with Disabilities .....	50
– Homelessness .....	52
– Veterans .....	53
<b>7. HOME BUILDING ACTIVITY.....</b>	<b>56</b>
– Residential Building Permits Issued in Ontario County .....	56
– Comparison of Ontario County’s Permitting Activity to the Rochester Metro Area.....	58
– Permitting Activity by Jurisdictions .....	59

– Planned Residential Building Projects .....	60
<b>8. FOR-SALE HOUSING MARKET ANALYSIS.....</b>	<b>65</b>
– Summary of Recently Sold Homes.....	65
– Single-Family Detached Homes.....	67
○ Lakeside Premium for Single-Family Homes .....	68
○ Single-Family Sales by Production and Custom Home Builders .....	69
– Townhouse .....	70
– Duplex/Triplex .....	71
– Rural Homestead .....	72
– Home Sales in Submarket One.....	73
– Home Sales in Submarket Two .....	75
– Home Sales in Submarket Three .....	77
– Home Sales in Submarket Four.....	79
<b>9. RENTAL HOUSING MARKET ANALYSIS .....</b>	<b>81</b>
– Rental Housing in Submarket One.....	81
– Rental Housing in Submarket Two .....	84
○ Age of Complexes.....	90
○ Number of Units .....	90
○ Rents .....	91
○ Availability.....	92
– Rental Housing in Submarket Three .....	93
– Rental Housing in Submarket Four.....	94
○ Age of Complexes.....	96
○ Number of Units .....	96
○ Rents .....	96
○ Availability.....	96
– Countywide Apartment Age and Value Comparison.....	97
<b>10. POPULATION PROJECTIONS, FUTURE HOUSING NEEDS.....</b>	<b>102</b>
– Population Growth Assumptions and Housing Demand .....	102
– Components of Housing Demand .....	104
<b>11. HOUSING GOALS, STRATEGIES, AND ACTION STEPS.....</b>	<b>108</b>
<b>APPENDIX 1: RESIDENTIAL TAPESTRY SEGMENTATION.....</b>	<b>115</b>

# 1. Study Background

Ontario County, located in the beautiful Finger Lakes Region of Central New York, is composed of 18 county subdivisions (16 Towns and two Cities). Within the Towns are a series of eight smaller Villages. The county is approximately eight miles in straight line distance from the City of Rochester. That proximity greatly influences housing and employment in the northwest corner of the county, creating a suburban landscape. Canandaigua is the county seat and largest city, while Geneva, the county's other city, is the urban hub of the eastern portion. The remainder of the county is relatively rural and agricultural, defined more by its farms, lakes, and rolling hills. As a result, Ontario County is a diverse geography of widely differing economic, demographic, and physical characteristics.

Recognizing that to succeed and grow in a healthy manner, the County must understand its current and future housing conditions as well as unmet housing opportunities and needs. As part of an on-going effort to promote a balanced housing market, the County commissioned this Housing Needs Assessment and Market Study and retained Urban Partners as a consultant to undertake the study. The purpose of the study is to provide data to stakeholders about the current housing stock and new construction trends, identify existing and anticipated housing challenges to highlight disparities between availability and need, identify the factors contributing to that disparity, and develop strategies to address those factors.

**Figure 1: View of the Ontario County Landscape**



*Photo Credit: Ontario County*

## 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 Ontario County:

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Median Income 100% of AMI	\$62,800	\$71,800	\$80,800	\$89,700	\$96,900	\$104,100	\$111,300	\$118,500
<b>Low Income 80% of AMI</b>	<b>\$50,250</b>	<b>\$57,400</b>	<b>\$64,600</b>	<b>\$71,750</b>	<b>\$77,500</b>	<b>\$83,250</b>	<b>\$89,000</b>	<b>\$94,750</b>
60% of AMI	\$37,680	\$43,080	\$48,480	\$53,820	\$58,140	\$62,460	\$66,780	\$71,100
Very Low Income 50% of AMI	\$31,400	\$35,900	\$40,400	\$44,850	\$48,450	\$52,050	\$55,650	\$59,250
30% of AMI	\$18,850	\$21,550	\$24,250	\$26,900	\$29,100	\$31,250	\$33,400	\$35,550
<b>Max Housing Costs for 80% AMI</b>								
Maximum Annual Housing Cost	\$16,750	\$19,133	\$21,533	\$23,917	\$25,833	\$27,750	\$29,667	\$31,583
Maximum Monthly Rent/Mortgage	\$1,172	\$1,339	\$1,507	\$1,674	\$1,808	\$1,943	\$2,077	\$2,211
Maximum Mortgage Amount	\$174,471	\$199,296	\$224,295	\$249,120	\$269,084	\$289,049	\$309,013	\$328,977

*\*\* at current 30-year mortgage interest rates (7.1%), \$7,200 in property tax annually and 1,000 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**



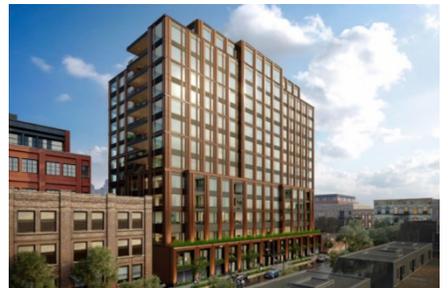
**Townhouse**



**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 growing compared to regional and statewide 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 Decennial Census—providing actual counts for the years 2010 and 2020 when available, and the American Community Survey (ACS)—providing data based on calculated estimates for 2010 and 2020, the latest year for which detailed data is available for most demographic trends.

**Figure 2: Ontario County Location**



Source: PolicyMap

### Population and Household Characteristics

The 2020 Census reported a total population of 112,458 for Ontario County, an increase of 4,527 residents or 4.2% from 2010<sup>1</sup>. In comparison, the Rochester Metro Area—including the counties of Livingston, Monroe, Ontario, Orleans, Wayne, and Yates—added 35,812 residents from 2010 to 2020, growing at a lower rate of 3.4% (see Table 1 below).

<sup>1</sup> Data collection for the U.S. Census Bureau’s 2020 Redistricting Dataset occurred as the COVID-19 pandemic began impacting housing location choices and patterns. Therefore, the Census did not document any such shifts that may have occurred after counts were recorded in spring of 2020, likely resulting in undercounts. It is assumed that population figures for both Ontario County and New York are higher than reflected in Table 1 based on reported migration patterns during COVID-19.

**Table 1: Population Trends, 2010-2020**

	2010 Census	2020 Census	Change (2010-2020)	% Change (2010-2020)
Ontario County	107,931	112,458	4,527	4.2%
Rochester Metro Area	1,054,323	1,090,135	35,812	3.4%

Source: U.S. Census Bureau, Urban Partners

As shown in Table 2 below, Ontario County’s household growth rate from 2010 to 2020 exceeded that of its population, adding 3,674 net new households, an increase of 8.5%. The growth of households for the metro area was slower than that of the county—a 7.2% increase that also exceeded its population growth rate shown in Table 1.

**Table 2: Household Trends, 2010-2020**

	2010 Census	2020 Census	Change (2010-2020)	% Change (2010-2020)
Ontario County	43,019	46,693	3,674	8.5%
Rochester Metro Area	420,554	450,845	30,291	7.2%

Source: U.S. Census Bureau, Urban Partners

According to the ACS, Ontario County had 3.3% of its residents living in non-household group quarters in 2020, slightly lower than the state average of 2.9% (see Table 3)<sup>2</sup>. 26.5% of all households in the county are family households, compared to 25.1% for the metro area.

**Table 3: Household Type by Relationship, 2020**

	Ontario County	Rochester Metro Area
Total Population	109,774	1,071,784
In Households	106,133	1,029,128
In Households (% of Total Population)	96.7%	96.0%
In Family Households (% of Households)	26.5%	25.1%
In Non-Family Households (% of Households)	15.2%	15.8%
In Group Quarters (% of Total Population)	3.3%	4.0%

Source: U.S. Census Bureau, Urban Partners

In line with national trends, Ontario County reported an overall decrease in average household size from 2010 to 2020, shrinking from 2.40 to 2.32. Owner households decreased in size by 3.3% while renter households remained the same size. The Rochester Metro Area similarly experienced a reduction, declining from 2.45 persons per household in 2010 to 2.35 in 2020. Owner and renter households in the state also decreased in size by 4.2% and 1.9% respectively (see Table 4 shown on the following page).

<sup>2</sup> 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.

**Table 4: Average Household Size, 2010-2020**

	2010 ACS	2020 ACS	% Change (2010-20120)
Ontario County			
All Households	2.40	2.32	-3.3%
Owner Households	2.53	2.45	-3.2%
Renter Households	1.99	1.99	0.0%
Rochester Metro Area			
All Households	2.45	2.35	-4.1%
Owner Households	2.59	2.48	-4.2%
Renter Households	2.12	2.08	-1.9%

Source: U.S. Census Bureau, Urban Partners

According to the Census, the ethnic/racial composition of Ontario County is majority White, though the county is growing increasingly more diverse. In 2020, 86.6% of Ontario County residents were White, followed by 5.4% Hispanic, 4.0% Two or More Races, 2.2% Black or African American, and 1.2% Asian American. From 2010 to 2020, the percentage of non-White residents increased from 8.2% to 13.4%. Compared to the Rochester Metro Area, Ontario County continues to maintain a less racially/ethnically diverse population (see Table 5).

**Table 5: Ethnic/Racial Composition, 2010-2020**

	Ontario County		Rochester Metro Area	
	2010 Census	2020 Census	2010 Census	2020 Census
White Alone	91.8%	86.6%	78.2%	72.9%
Black or African American Alone	2.1%	2.2%	11.0%	11.1%
American Indian and Alaska Native Alone	0.2%	0.2%	0.2%	0.2%
Asian American Alone	1.0%	1.2%	2.5%	3.2%
Native Hawaiian & other Pacific Islander Alone	0.0%	0.0%	0.0%	0.0%
Some other Race Alone	0.1%	0.4%	0.1%	0.4%
Two or More Races	1.4%	4.0%	1.7%	4.1%
Hispanic (All Races)	3.4%	5.4%	6.1%	8.2%

Source: U.S. Census Bureau, Urban Partners

Ontario County has a slightly lower educational attainment level of residents over the age of 25 than the Rochester Metro Area (see Table 6).

**Table 6: Educational Attainment for Population 25 Years and Over, 2010-2020**

	Ontario County		Rochester Metro Area	
	2010 ACS	2020 ACS	2010 ACS	2020 ACS
Less Than 9th Grade	2.7%	2.3%	3.8%	3.1%
9th to 12th Grade, No Diploma	5.8%	4.5%	7.8%	6.0%
High School Graduate (Includes Equivalency)	28.6%	26.2%	28.0%	25.7%
Some College, No Degree	18.3%	17.4%	17.6%	17.4%
Associate's Degree	13.6%	13.8%	11.1%	12.1%
Bachelor's Degree	18.3%	19.6%	18.1%	19.7%
Graduate or Professional Degree	12.6%	16.2%	13.5%	15.9%

Source: U.S. Census Bureau, Urban Partners

Of the residents aged 25 and above in the county, 35.8% have bachelor’s degrees or higher as the highest educational attainment, compared to 35.6% for the metro area. The percentage of residents with graduate/professional degrees increased by 3.6% in the county from 2010 to 2020, while it increased by 2.4% in the metro area.

According to the ACS and illustrated in Table 7 below, the largest age cohort in 2020 in Ontario County is middle-aged adults aged 55 to 64 at 15.3%, followed by school-aged children (5 to 17 years old) at 15.2%. At the same time, in the Rochester Metro Area, the largest cohort is school-aged children (5 to 17 years old) at 15.3%. The older adult cohort aged 55 to 64 is the second highest at 14.3%. Seniors increased significantly in the county; in 2020, the 65+ population in Ontario County constituted 20.0% of the population, up from 14.7% in 2010. The metro area’s 65+ population saw a lower increase to 17.9%, up from 13.7% in 2010.

**Table 7: Distribution of Age, 2010-2020**

	Ontario County		Rochester Metro Area	
	2010 ACS	2020 ACS	2010 ACS	2020 ACS
Under 5 Years-of-Age	5.4%	4.9%	5.7%	5.3%
5 To 17 Years-of-Age	17.7%	15.2%	17.5%	15.3%
18 To 24 Years-of-Age	9.0%	9.0%	10.7%	9.9%
25 To 34 Years-of-Age	9.5%	11.1%	11.3%	13.3%
35 To 44 Years-of-Age	13.8%	11.0%	13.6%	11.2%
45 To 54 Years-of-Age	16.5%	13.6%	15.6%	12.9%
55 To 64 Years-of-Age	13.6%	15.3%	12.1%	14.3%
65 To 74 Years-of-Age	7.6%	11.9%	6.8%	10.3%
75 To 84 Years-of-Age	4.9%	5.5%	4.7%	5.0%
85 Years-of-Age & Over	2.2%	2.6%	2.2%	2.5%

Source: U.S. Census Bureau, Urban Partners

## **Migration**

To illustrate the patterns of households moving into (and out of) Ontario 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.<sup>3</sup> According to the IRS, the number of households moving into Ontario County increased from 2,845 in 2016 to 3,139 in 2020, with a slight surge occurring in 2017 when nearly 3,948 households relocated to Ontario County. Over 30% of households moving into Ontario County are from Monroe County—which increased from 905 households in 2016 to 1,027 households in 2020 (see Table 8 shown on the following page).

<sup>3</sup> In this analysis, the number of returns is used as a proxy for the number of households.

**Table 8: Annual Household In-Migration, 2016-2020**

County of Origin	2016	%	2017	%	2018	%	2019	%	2020	%
Monroe County	905	31.8%	1,251	31.7%	888	30.6%	889	30.7%	1,027	32.7%
Wayne County	352	12.4%	445	11.3%	327	11.3%	351	12.1%	362	11.5%
Seneca County	161	5.7%	203	5.1%	185	6.4%	167	5.8%	180	5.7%
Yates County	167	5.9%	203	5.1%	158	5.5%	142	4.9%	137	4.4%
Livingston County	112	3.9%	135	3.4%	93	3.2%	118	4.1%	107	3.4%
Steuben County	58	2.0%	102	2.6%	64	2.2%	59	2.0%	65	2.1%
Erie County	57	2.0%	78	2.0%	49	1.7%	63	2.2%	55	1.8%
Onondaga County	66	2.3%	78	2.0%	57	2.0%	77	2.7%	59	1.9%
Cayuga County	31	1.1%	34	0.9%	-	-	36	1.2%	29	0.9%
Genesee County	-	-	30	0.8%	-	-	25	0.9%	29	0.9%
Tompkins County	-	-	29	0.7%	29	1.0%	25	0.9%	23	0.7%
Chemung County	-	-	24	0.6%	-	-	-	-	-	-
Broome County	23	0.8%	-	-	-	-	-	-	-	-
New York County	-	-	-	-	-	-	-	-	41	1.3%
Kings County	-	-	20	0.5%	-	-	-	-	-	-
All Other Counties	913	32.1%	1,316	33.3%	1,048	36.2%	941	32.5%	1,025	32.7%
<b>Total In-Migration</b>	<b>2,845</b>		<b>3,948</b>		<b>2,898</b>		<b>2,893</b>		<b>3,139</b>	

Source: Internal Revenue Service, Urban Partners

Similar to the patterns of in-migration, Monroe County is the most frequent destination for households moving out of Ontario County (totaling 822 such households in 2020, compared to 1,027 household moving from Monroe County). Most out-migrants relocate within New York, but those moving to other states such as Florida and North Carolina are slightly increasing (see Table 9).

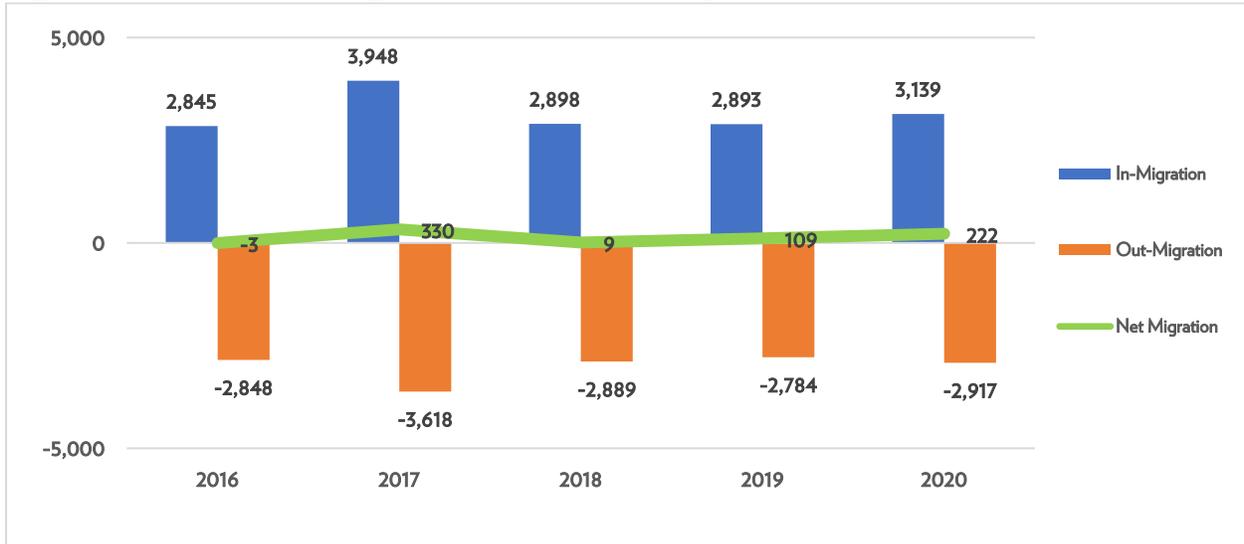
**Table 9: Annual Household Out-Migration, 2016-2020**

Destination County	2016	%	2017	%	2018	%	2019	%	2020	%
Monroe County	751	26.4%	999	27.6%	801	27.7%	811	29.1%	822	28.2%
Wayne County	311	10.9%	451	12.5%	352	12.2%	318	11.4%	371	12.7%
Seneca County	164	5.8%	201	5.6%	176	6.1%	165	5.9%	169	5.8%
Yates County	141	5.0%	180	5.0%	135	4.7%	125	4.5%	145	5.0%
Livingston County	112	3.9%	120	3.3%	93	3.2%	99	3.6%	83	2.8%
Steuben County	49	1.7%	73	2.0%	64	2.2%	36	1.3%	64	2.2%
Onondaga County	40	1.4%	61	1.7%	57	2.0%	58	2.1%	52	1.8%
Erie County	52	1.8%	74	2.0%	61	2.1%	52	1.9%	50	1.7%
Tompkins County	21	0.7%	-	-	26	0.9%	-	-	-	-
Chemung County	-	-	23	0.6%	-	-	-	-	-	-
Genesee County	21	0.7%	23	0.6%	-	-	-	-	-	-
Cayuga County	21	0.7%	26	0.7%	22	0.8%	24	0.9%	25	0.9%
Mecklenburg County, NC	-	-	25	0.7%	-	-	20	0.7%	-	-
Lee County, FL	-	-	-	-	-	-	-	-	24	0.8%
Los Angeles County, CA	-	-	24	0.7%	-	-	-	-	-	-
Wake County, NC	-	-	20	0.6%	-	-	-	-	-	-
Other flows	1,165	40.9%	1,318	36.4%	1,102	38.1%	1,076	38.6%	1,112	38.1%
<b>Total Out-Migration</b>	<b>2,848</b>		<b>3,618</b>		<b>2,889</b>		<b>2,784</b>		<b>2,917</b>	

Source: Internal Revenue Service, Urban Partners

Figure 3 illustrates the net migration pattern for Ontario 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 Ontario County’s net migration increasing from -3 in 2016 to +222 in 2020.

**Figure 3: Household Net Migration for Ontario County, 2016-2020**

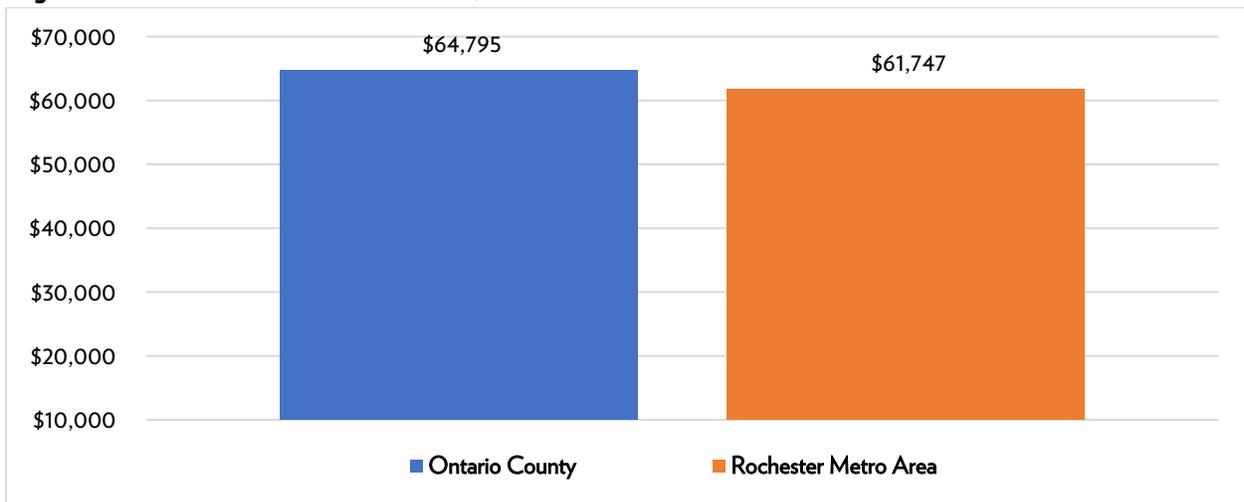


Source: Internal Revenue Service, Urban Partners

### **Household Income & Poverty Characteristics**

As shown in Figure 4, Ontario County’s 2020 median household income of \$64,795 is slightly higher than the \$61,747 reported for Rochester Metro Area. Year over year, the county experienced a slight increase in median household income since 2010, while the state experienced a similarly modest increase.

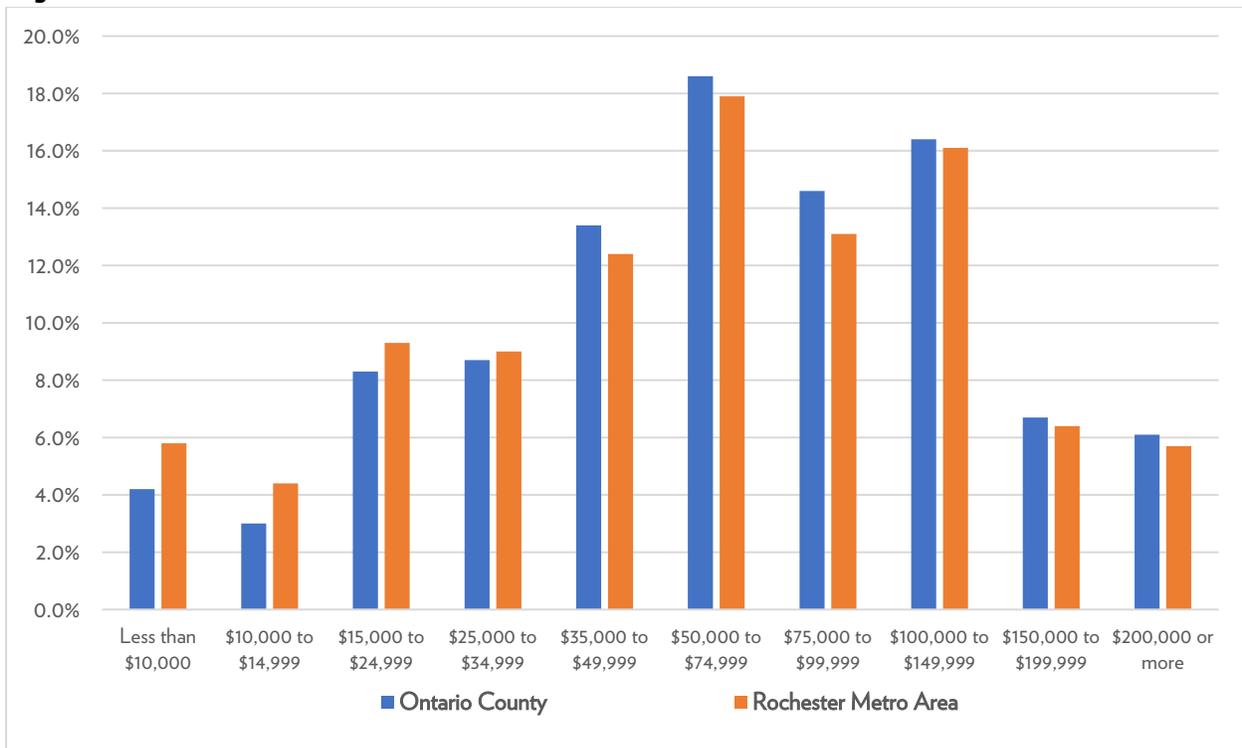
**Figure 4: Median Household Income, 2020**



Source: U.S. Census Bureau, Urban Partners

In Ontario County, 15.5% of the households earn less than \$25,000 annually, compared to 19.5% in the Rochester Metro Area. Over a quarter (29.2%) of all county households earn more than \$100,000 annually, compared to a smaller 28.2% for the metro area (see Figure 5).

**Figure 5: Distribution of Median Household Income, 2020**



Source: U.S. Census Bureau, Urban Partners

According to the 2020 ACS, 9,619 Ontario County residents (or 9.0%) are living below the poverty level, compared to the Rochester Metro Area’s higher poverty rate of 13.2% (see Table 10).

**Table 10: Population Living Below Poverty Level, 2020**

	Ontario County	Rochester Metro Area
Population Below Living Poverty Level	9,619	136,337
Population Below Living Poverty Level (%)	9.0%	13.2%

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 Ontario 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 11 shows the Household Survival Budget for Ontario County by household types.

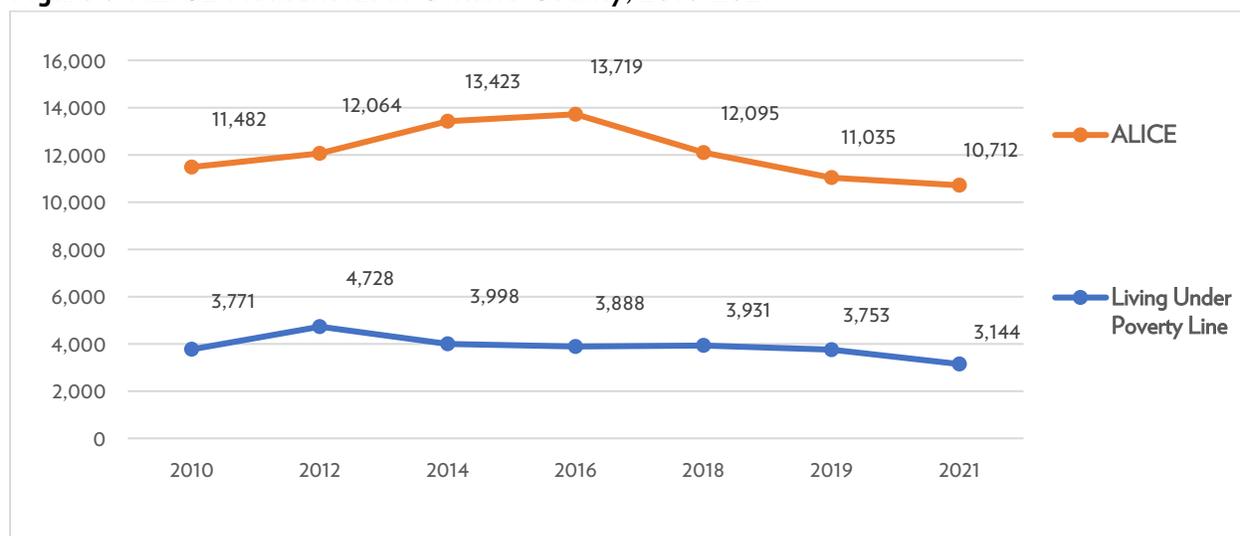
**Table 11: Household Survival Budget for Ontario County, 2021**

	Single Adult	Two Adults	Two Adults Two School-Aged Children	Two Adults Two Children in Childcare	Single Senior	Two Seniors
Housing	\$802	\$925	\$1,157	\$1,157	\$802	\$925
Child Care	\$0	\$0	\$781	\$2,146	\$0	\$0
Food	\$442	\$810	\$1,320	\$1,204	\$408	\$747
Transportation	\$358	\$535	\$835	\$835	\$311	\$441
Health Care	\$226	\$522	\$784	\$784	\$578	\$1,157
Technology	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$190	\$290	\$499	\$624	\$217	\$338
Taxes (Payments)	\$337	\$433	\$1,006	\$1,360	\$413	\$756
Taxes (Credits)	-	-	(\$1,455)	(\$1,865)	-	-
Monthly Total	\$2,430	\$3,625	\$5,037	\$6,355	\$2,804	\$4,474
Annual Total	\$29,160	\$43,500	\$60,444	\$76,260	\$33,648	\$53,688
Hourly Wage	\$14.58	\$21.75	\$30.22	\$38.13	\$16.82	\$26.84

Source: United Way ALICE Project

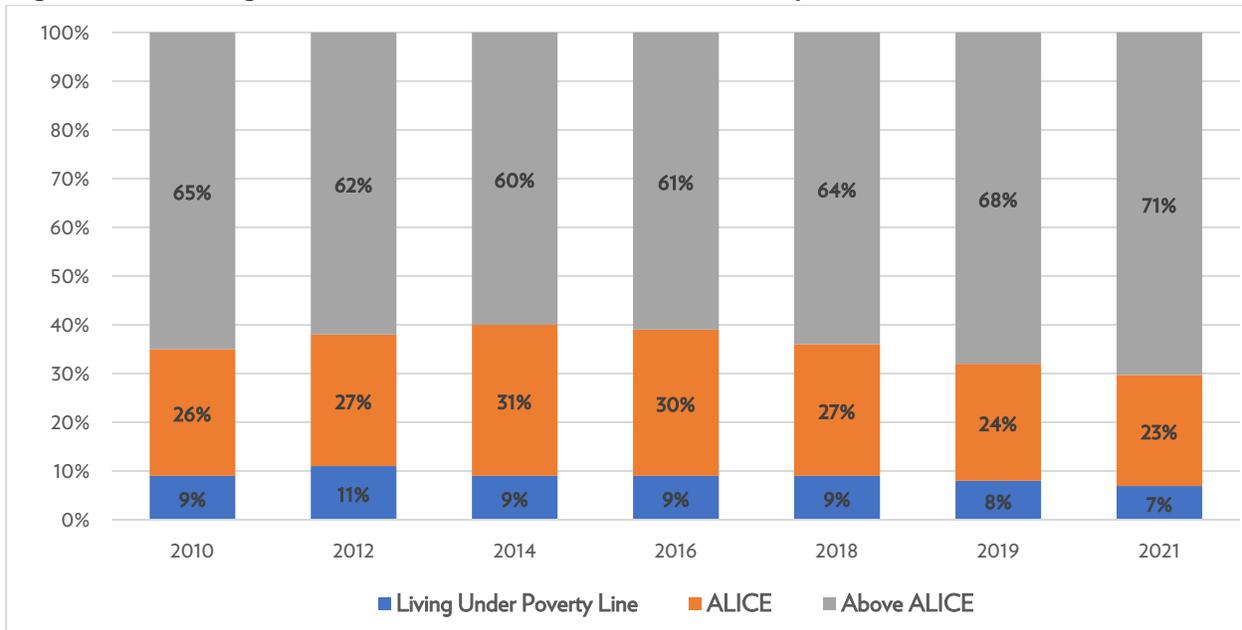
Households that earn above the federal poverty level but cannot afford the bare-bones survival budget are identified as ALICE. In 2021, 10,712 Ontario County households (23%) were identified as ALICE, down from 11,482 (or 26%) reported in 2010 (see Figures 6 and 7).

**Figure 6: ALICE Households in Ontario County, 2010-2021**



Source: United Way ALICE Project

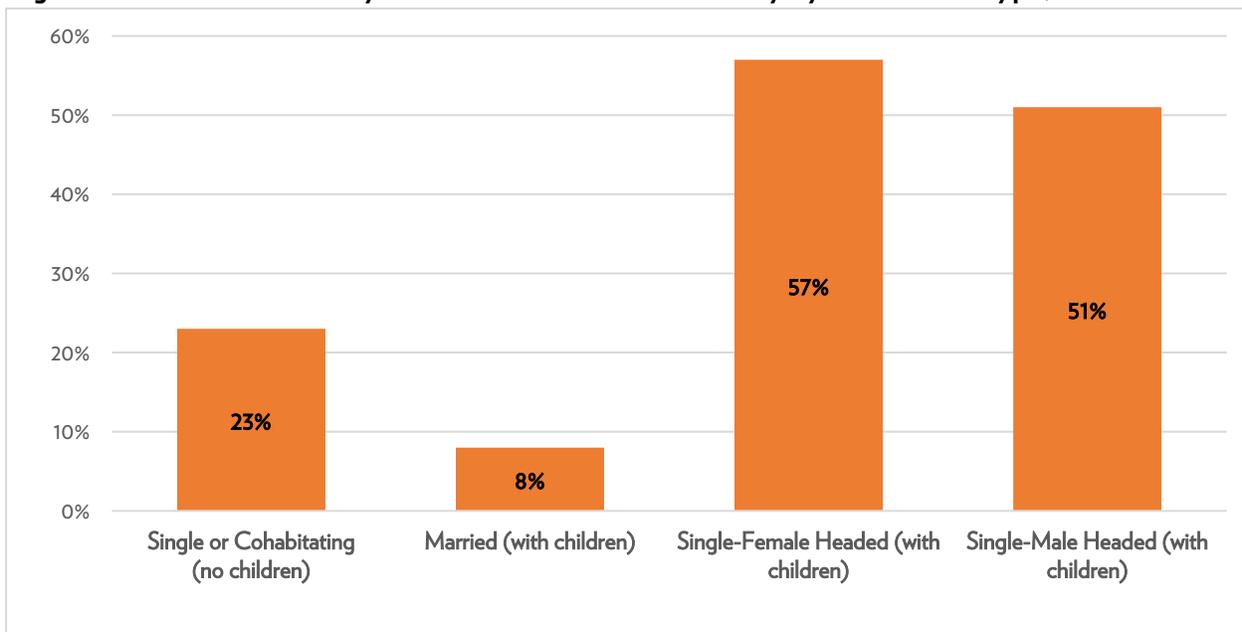
**Figure 7: Percentage of ALICE Households in Ontario County, 2010-2021**



Source: United Way ALICE Project

Figure 8 illustrates the ALICE levels for different types of Ontario County households. According to the United Way, more than half of Ontario County’s single-adult households (both male- and female-headed) live under the ALICE threshold.

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



Source: United Way ALICE Project

Table 12 is a summary of households living under the ALICE threshold for the 18 census defined county subdivisions within Ontario 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 12: ALICE Households by Jurisdiction, 2021**

	Total Households	ALICE Household	Percent Below ALICE
Bristol Town	989	316	32%
Canadice Town	782	219	28%
Canandaigua City	5,132	2,515	49%
Canandaigua Town	4,601	1,196	26%
East Bloomfield Town	1,456	335	23%
Farmington Town	5,576	1,729	31%
Geneva City	4,655	2,188	47%
Geneva Town	1,663	449	27%
Gorham Town	1,690	575	34%
Hopewell Town	1,473	574	39%
Manchester Town	3,766	1,393	37%
Naples Town	994	467	47%
Phelps Town	2,768	886	32%
Richmond Town	1,502	345	23%
Seneca Town	1,052	379	36%
South Bristol Town	781	219	28%
Victor Town	6,461	1,486	23%
West Bloomfield Town	1,206	531	44%

Source: United Way ALICE Project

### 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 Ontario County’s affordable housing challenge and benchmarks it against other counties in the region.

#### Household Income Categories

The Rochester, NY Metropolitan Area is a six-county Census defined region consisting of Livingston, Monroe, Ontario, Orleans, Wayne, and Yates Counties. Within this geographic area, HUD publishes the Area Median Income (AMI) on an annual basis. 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 13 are the Rochester Metro Area’s income limits and income categories for 2019. It shows that a four-person household, for instance, is considered low-income if the annual household income is less than \$60,550 and very low-income if the household income is less than \$37,850 a year.

**Table 13: Area Median Income by Category, Rochester Metro Area, 2019**

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Median Income (100%)	\$53,000	\$60,600	\$68,200	\$75,700	\$81,800	\$87,900	\$93,900	\$100,000
Low-Income (80%)	\$42,400	\$48,450	\$54,500	\$60,550	\$65,400	\$70,250	\$75,100	\$79,950
Very Low-Income (50%)	\$26,500	\$30,300	\$34,100	\$37,850	\$40,900	\$43,950	\$46,950	\$50,000
Extremely Low Income (30%)	\$15,900	\$18,200	\$20,450	\$22,700	\$24,550	\$26,350	\$28,150	\$30,000

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 2019. 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).

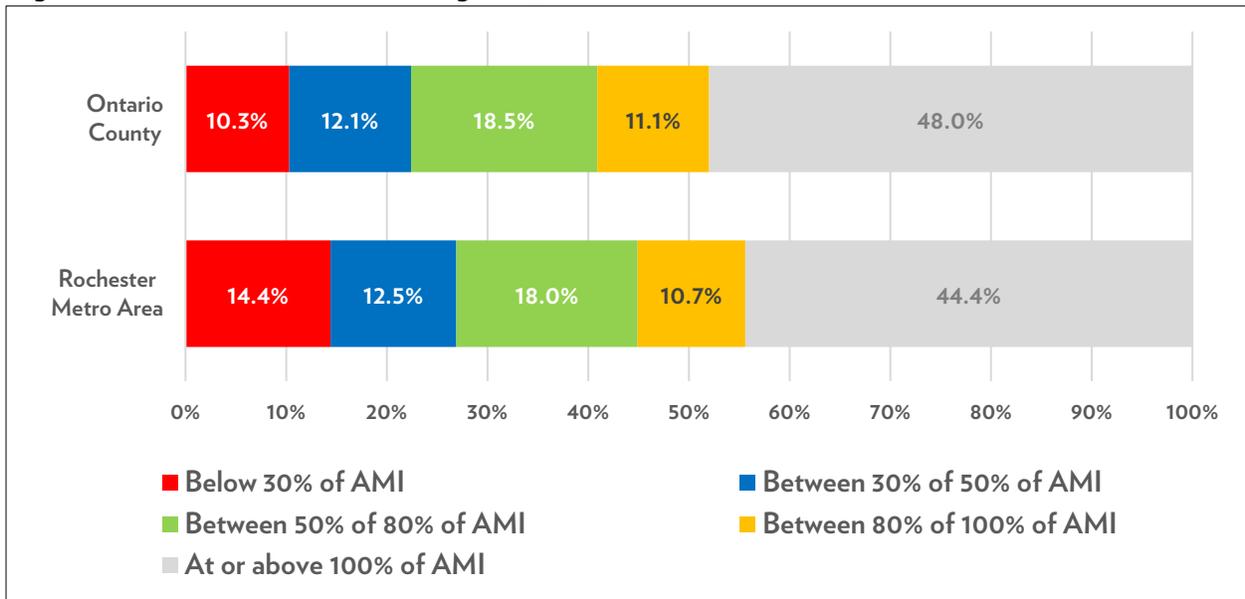
According to CHAS, 40.9% of Ontario County households earn less than 80% of AMI, compared to 45.0% of all households in the Rochester Metro Area. Furthermore, compared to the Rochester Metro Area, Ontario County also has lower percentages of very low- and extremely low-income households (22.4% to 27.0% below 50% AMI; and 10.3% to 14.4% below 30% AMI, respectively. See Table 14, Figure 9).

**Table 14: Household Income by AMI Category, 2019**

	Ontario County	%	Rochester Metro Area	%
Low-Income (Below 80% of AMI)	18,315	40.9%	194,700	45.0%
Very Low-Income (Below 50% of AMI)	10,020	22.4%	116,735	27.0%
Extremely Low-Income (Below 30% of AMI)	4,595	10.3%	62,575	14.4%
At or above 100% of AMI	21,515	48.0%	192,270	44.4%
Between 80% - 100% of AMI	4,955	11.1%	46,135	10.7%
Between 50% - 80% of AMI	8,295	18.5%	77,965	18.0%
Between 30% - 50% of AMI	5,425	12.1%	54,160	12.5%
Below 30% of AMI	4,595	10.3%	62,575	14.4%

Source: HUD, Urban Partners

**Figure 9: Distribution of AMI Categories, 2019**



Source: HUD, Urban Partners

## Housing Cost Burden - Owner Households in Ontario 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 15 is a cost burden analysis for owner households in Ontario County and the Rochester Metro Area. The CHAS data reports that 16.5% of Ontario County owner households are cost burdened, while the Rochester Metro Area reports 18.5%. Furthermore, 6.3% of Ontario County owner households are extremely-burdened, compared to 7.4% for the Rochester Metro Area.

**Table 15: Cost Burdened Owner Households, 2019**

	All Homeowners	Cost-Burdened Homeowners	%	Extremely-Burdened Homeowners	%
Ontario County	33,055	5,465	16.5%	2,070	6.3%
Rochester Metro Area	290,620	53,795	18.5%	21,565	7.4%

Source: HUD, Urban Partners

Table 16 further details the cost burden of Ontario County’s owner-occupants by household incomes. The CHAS data estimate that of the 10,355 Ontario County homeowners earning less than 80% of AMI, 41.2% (4,265) are cost-burdened while 18.6% (1,925) are extremely-burdened.

**Table 16: Cost Burdened Owner Households by Income, Ontario County, 2019**

	All Homeowners	Cost-Burdened Homeowners	%	Extremely-Burdened Homeowners	%
All Incomes	33,055	5,465	16.5%	2,070	6.3%
At or above 100% of Median	19,125	710	3.7%	85	0.4%
Between 80% - 100% of Median	3,575	490	13.7%	60	1.7%
Between 50% - 80% of Median	5,600	1,300	23.2%	290	5.2%
Between 30% - 50% of Median	2,915	1,610	55.2%	635	21.8%
Below 30% of Median	1,840	1,355	73.6%	1,000	54.3%
Low Income Categories					
Below 80% of Median	10,355	4,265	41.2%	1,925	18.6%
Below 50% of Median	4,755	2,965	62.4%	1,635	34.4%
Below 30% of Median	1,840	1,355	73.6%	1,000	54.3%

Source: HUD, Urban Partners

## Housing Cost Burden - Renter Households in Ontario County

Table 17 is a cost burden analysis for renter households in Ontario County and the Rochester Metro Area. The CHAS data reports that 43.2% of Ontario County renter households are cost burdened, while the Rochester Metro Area reports 47.6%. Furthermore, 19.5% of Ontario County renter households are extremely-burdened, compared to 25.8% for the Rochester Metro Area.

**Table 17: Cost Burdened Renter Households, 2019**

	All Renters	Cost-Burdened Renters	%	Extremely-Burdened Renters	%
Ontario County	11,735	5,064	43.2%	2,284	19.5%
Rochester Metro Area	142,495	67,818	47.6%	36,764	25.8%

Source: HUD, Urban Partners

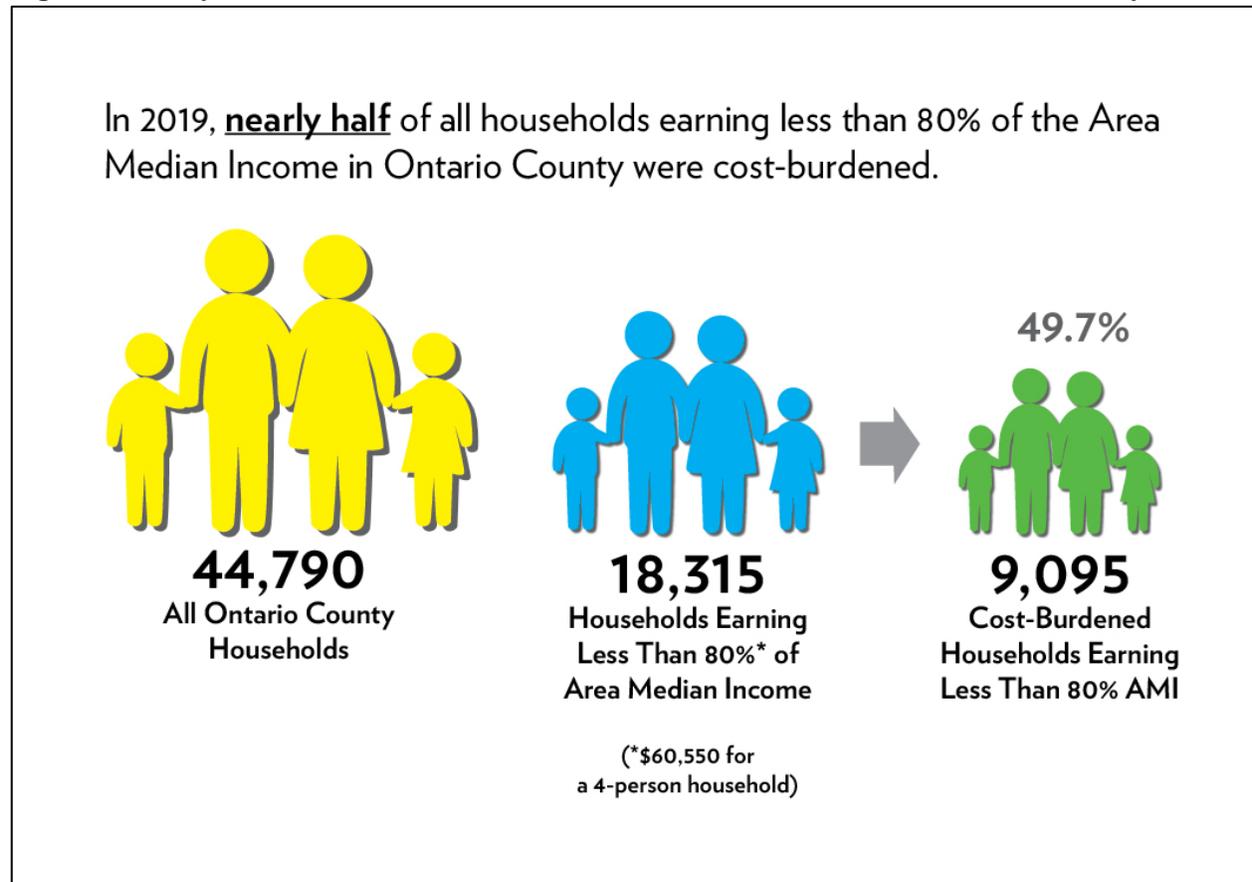
Table 18 further details the cost burden of Ontario County's renters by household incomes. The CHAS data estimate that of the 5,265 Ontario County renters earning less than 50% of AMI, 77.1% (4,060) are cost-burdened while 40.7% (2,145) are extremely-burdened.

**Table 18: Cost Burdened Renter Households by Income, Ontario County, 2019**

	All Renters	Cost-Burdened Renters	%	Extremely Burdened Renters	%
All Incomes	11,735	5,064	43.2%	2,284	19.5%
At or above 100% of Median	2,390	69	2.9%	4	0.2%
Between 80% - 100% of Median	1,380	165	12.0%	25	1.8%
Between 50% - 80% of Median	2,695	770	28.6%	110	4.1%
Between 30% - 50% of Median	2,510	1,820	72.5%	485	19.3%
Below 30% of Median	2,755	2,240	81.3%	1,660	60.3%
Low Income Categories					
Below 80% of Median	7,960	4,830	60.7%	2,255	28.3%
Below 50% of Median	5,265	4,060	77.1%	2,145	40.7%
Below 30% of Median	2,755	2,240	81.3%	1,660	60.3%

Source: HUD, Urban Partners

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



## 4. Employment Trends

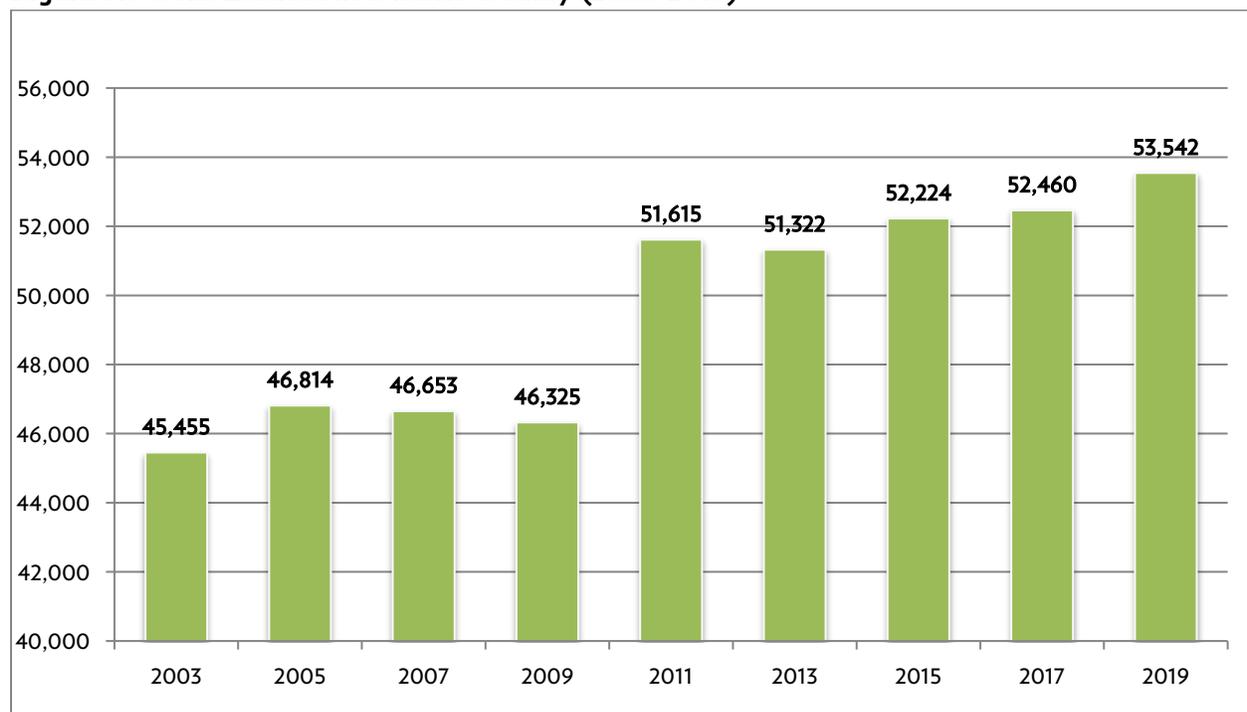
The correlation between job growth (or decline) and the local housing market is complex and beyond the scope of this housing study, but simply stated—as a region or municipality adds new jobs, it attracts new workers and their households that will need housing. The increase in new residents will increase 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 Ontario County and its residents from 2003 to 2019. 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 Ontario County**

According to the *OnTheMap* application, Ontario County reported a total of 53,542 jobs in 2019, adding 8,087 jobs from 2003, a growth of 17.9% (see Figure 11). There were two economic dips during that period—first during the Great Recession 2007 to 2009 when the county shed 328 jobs; the second from 2011 to 2013 with a loss of 293 jobs. However, the county has recovered each time with subsequent job gains, including the most recent in 2019.

**Figure 11: Jobs Located in Ontario County (2003-2019)**



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

As detailed in Table 19 below, *Health Care & Social Assistance* overtook *Retail Trade* as the top Ontario County employment sector in 2019. The 8,765 jobs in the *Health Care & Social Assistance* sector account for 16.4% of all jobs located in Ontario County and approximately over a third of all net employment gains from 2003 to 2019 at 2,836 jobs. The *Retail Trade* sector, which shed 651 jobs from 2003 to 2019, is the second largest sector with 7,443 jobs in the county. While *Retail Trade* lost the most jobs, two other industry sectors within the county's top 6 sectors experienced robust job growth from 2003 to 2019— *Accommodation and Food Services*, which added 1,954 net new jobs (growth rate of 58%); and *Construction* which added 1,277 net new jobs (growth rate of 58%).

Other than *Retail Trade*, the *Manufacturing* sector lost the most jobs from 2003 to 2019 (a total of 348 jobs were lost, equivalent to a 3.1% decline), though it remains a top-six employer.

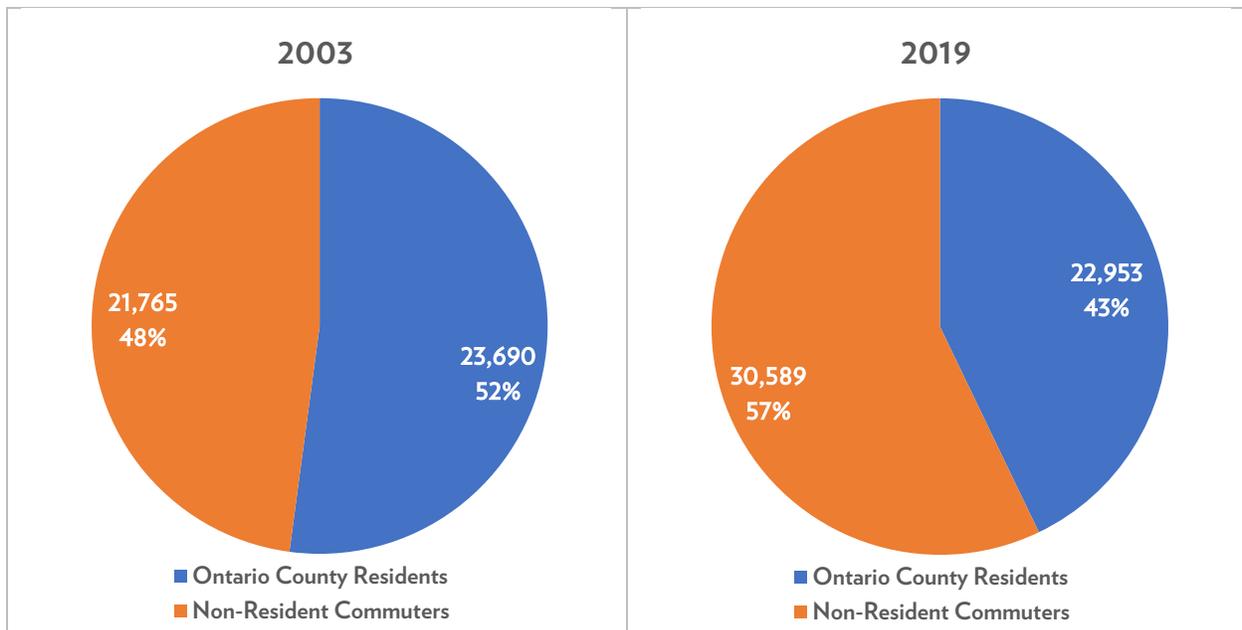
**Table 19: Jobs Located in Ontario County by Industry Sectors, 2003-2019**

	Jobs in 2003	%	Jobs in 2019	%	Change 2003-2019
<b>All Sectors</b>	<b>45,455</b>	<b>100.0%</b>	<b>53,542</b>	<b>100.0%</b>	<b>8,087</b>
Health Care and Social Assistance	5,929	13.0%	8,765	16.4%	2,836
Retail Trade	8,094	17.8%	7,443	13.9%	-651
Manufacturing	7,412	16.3%	7,064	13.2%	-348
Educational Services	5,871	12.9%	6,690	12.5%	819
Accommodation and Food Services	3,338	7.3%	5,292	9.9%	1,954
Construction	2,219	4.9%	3,496	6.5%	1,277
Public Administration	1,950	4.3%	2,311	4.3%	361
Wholesale Trade	1,995	4.4%	2,059	3.8%	64
Other Services (excluding Public Administration)	1,361	3.0%	1,853	3.5%	492
Admin. & Support, Waste Mgmt. and Remediation	1,385	3.0%	1,615	3.0%	230
Professional, Scientific, and Technical Services	1,255	2.8%	1,240	2.3%	-15
Transportation and Warehousing	952	2.1%	1,218	2.3%	266
Finance and Insurance	324	0.7%	832	1.6%	508
Management of Companies and Enterprises	546	1.2%	1,172	2.2%	626
Arts, Entertainment, and Recreation	913	2.0%	884	1.7%	-29
Information	801	1.8%	743	1.4%	-58
Agriculture, Forestry, Fishing and Hunting	520	1.1%	512	1.0%	-8
Real Estate and Rental and Leasing	330	0.7%	283	0.5%	-47
Utilities	75	0.2%	32	0.1%	-43
Mining, Quarrying, and Oil and Gas Extraction	185	0.4%	38	0.1%	-147

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 21,765 workers (48% of county workforce) in 2003 to 30,589 (57% of county workforce) in 2019. Despite the overall increase in employment, the number of workers living and working in Ontario County has dipped from 23,690 in 2003 to 22,953 in 2019 (see Figure 12 shown on the following page).

**Figure 12: Percentage of Ontario County Workers Residing in the County, 2003-2019**



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

As a percentage of the Ontario County labor force, county residents still comprise the largest segment in 2019 (42.9%) despite its slight loss, followed by those commuting from adjacent Monroe County (which increased from 6,568 workers in 2003 to 10,873 in 2019, or 65.5%). Commuters from Cayuga County and Wayne County saw more significant increases (75.3% and 35.1% from 2003 to 2019, respectively. See Table 20). The largest decrease was a 7.3% reduction in workers coming from Yates County, NY.

**Table 20: Top Commuting Origins for Ontario County Workers, 2003-2019**

	Jobs in 2003	%	Jobs in 2019	%	% Change 2003-2019
Ontario County, NY	23,690	52.1%	22,953	42.9%	-3.1%
Monroe County, NY	6,568	14.4%	10,873	20.3%	65.5%
Wayne County, NY	3,221	7.1%	4,352	8.1%	35.1%
Seneca County, NY	1,859	4.1%	2,267	4.2%	21.9%
Yates County, NY	1,967	4.3%	1,824	3.4%	-7.3%
Steuben County, NY	1,003	2.2%	1,213	2.3%	20.9%
Livingston County, NY	971	2.1%	1,202	2.2%	23.8%
Onondaga County, NY	955	2.1%	1,050	2.0%	9.9%
Erie County, NY	980	2.2%	938	1.8%	-4.3%
Cayuga County, NY	369	0.8%	647	1.2%	75.3%
All Other Locations	3,872	8.5%	6,223	11.6%	60.7%

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

## Employed Ontario County Residents

According to the *OnTheMap* application, there were a total of 52,696 employed residents of Ontario County in 2019, an increase of 3,785 persons (7.7%) from 2003 (see Table 21). The following are the top five sectors in which county residents were employed in 2019: *Health Care & Social Assistance*; *Educational Services*; *Manufacturing*; *Retail Trade*; and *Accommodation and Food Services*.

There are several notable observations for this period: i) 14 out of the 20 sectors experienced an increase in the number of jobs; ii) the percentage of Ontario County residents employed in the *Health Care & Social Assistance* sector increased from 13.4% to 16.2%, accounting for 1,987 additional workers, or a 30.3% increase; and iii) the retail sector experienced the largest decline among residents, with a loss of 1,864 jobs between 2003 – 2019.

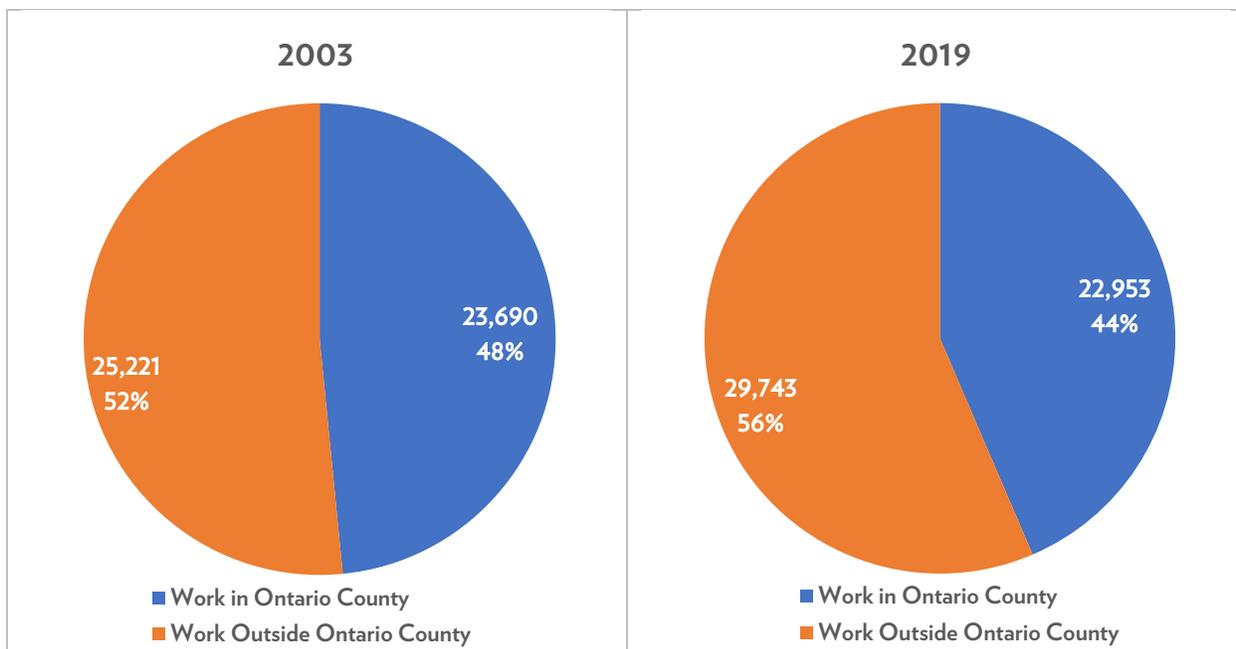
**Table 21: Jobs of Ontario County Residents by Industry Sectors, 2003-2019**

	Jobs in 2003	%	Jobs in 2019	%	Change 2003-2019
<b>All Sectors</b>	<b>48,911</b>	<b>100.0%</b>	<b>52,696</b>	<b>100.0%</b>	<b>3,785</b>
Health Care and Social Assistance	6,569	13.4%	8,556	16.2%	1,987
Educational Services	6,942	14.2%	7,291	13.8%	349
Manufacturing	8,087	16.5%	6,223	11.8%	-1,864
Retail Trade	6,570	13.4%	5,747	10.9%	-823
Accommodation and Food Services	3,071	6.3%	4,526	8.6%	1,455
Public Administration	2,450	5.0%	2,653	5.0%	203
Professional, Scientific, and Technical Services	1,976	4.0%	2,495	4.7%	519
Construction	1,932	4.0%	2,421	4.6%	489
Admin. & Support, Waste Mgmt. and Remediation	1,868	3.8%	2,316	4.4%	448
Wholesale Trade	1,991	4.1%	1,934	3.7%	-57
Other Services (excluding Public Administration)	1,536	3.1%	1,846	3.5%	310
Finance and Insurance	1310	2.7%	1,561	3.0%	251
Transportation and Warehousing	1068	2.2%	1,292	2.5%	224
Management of Companies and Enterprises	664	1.4%	910	1.7%	246
Arts, Entertainment, and Recreation	609	1.2%	874	1.7%	265
Information	1034	2.1%	758	1.4%	-276
Real Estate and Rental and Leasing	505	1.0%	581	1.1%	76
Agriculture, Forestry, Fishing and Hunting	409	0.8%	503	1.0%	94
Utilities	250	0.5%	150	0.3%	-100
Mining, Quarrying, and Oil and Gas Extraction	70	0.1%	59	0.1%	-11

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

The *OnTheMap* application reports that as of 2019, 22,953 out of the 52,696 employed Ontario County residents, or 44%, work inside the county—meaning that 56% of employed county residents commute elsewhere for work. As a comparison, 48% of employed Ontario County residents (23,690) worked outside the county in 2003 (see Figure 13 on the following page).

**Figure 13: Percentage of Ontario County Residents Working in the County, 2003-2019**



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

Almost a third of Ontario County residents (15,801) commuted to Monroe County for work in 2019, followed by those commuting to Wayne County (2,790). New York County had the highest percentage increase in commuting residents (352.1%), and the second-largest net increase was among those traveling to Yates County (see Table 22).

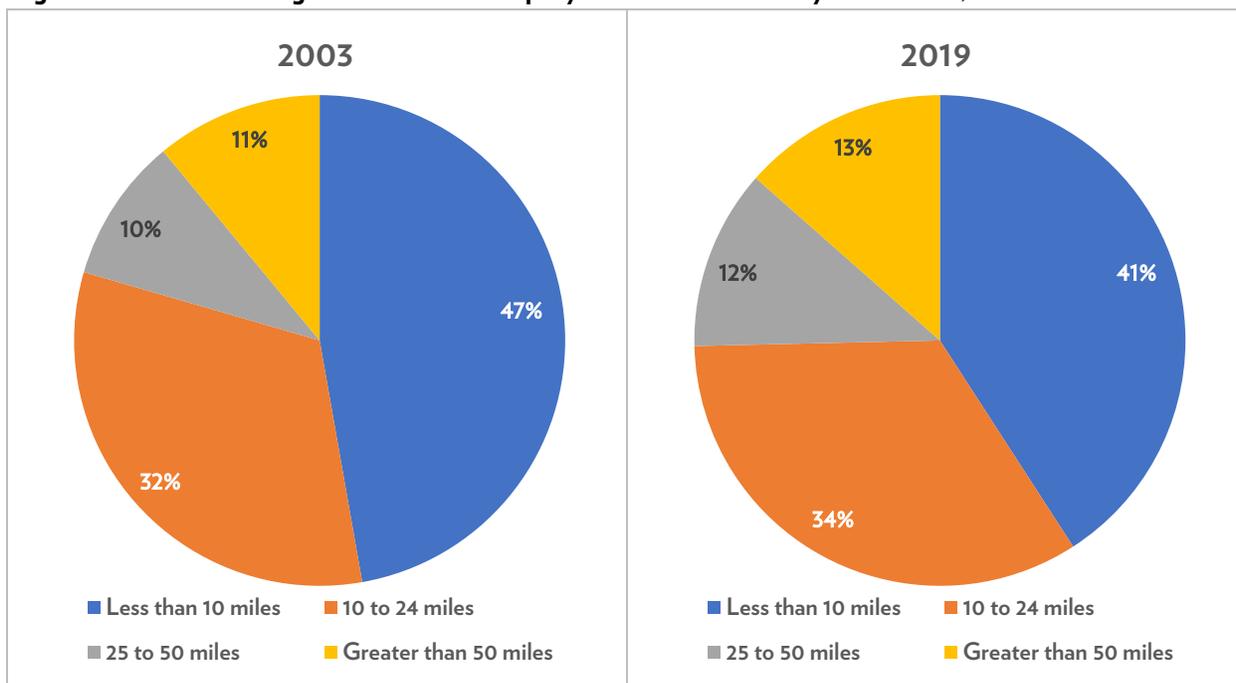
**Table 22: Top Commuting Destinations for Employed Ontario County Residents, 2003-2019**

	Jobs in 2003	%	Jobs in 2019	%	% Change 2003-2019
Ontario County, NY	23,690	48.4%	22,953	43.6%	-3.1%
Monroe County, NY	14,355	29.3%	15,801	30.0%	10.1%
Wayne County, NY	2,386	4.9%	2,790	5.3%	16.9%
Erie County, NY	1,583	3.2%	1,661	3.2%	4.9%
Seneca County, NY	1,062	2.2%	1,467	2.8%	38.1%
Onondaga County, NY	1,279	2.6%	1,253	2.4%	-2.0%
Yates County, NY	519	1.1%	857	1.6%	65.1%
Livingston County, NY	968	2.0%	835	1.6%	-13.7%
Steuben County, NY	312	0.6%	491	0.9%	57.4%
New York County, NY	94	0.2%	425	0.8%	352.1%
All Other Locations	2,663	5.4%	4,163	7.9%	56.5%

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

Commuting distances have also evolved among employed Ontario County residents. In 2003, 47% of employed county residents traveled less than 10 miles for work and 11% lived more than 50 miles from their work locations. In 2019, 41% of employed Ontario County residents reported commutes of less than 10 miles, while the percentage of county residents commuting more than 50 miles increased to 13% (see Figure 14).

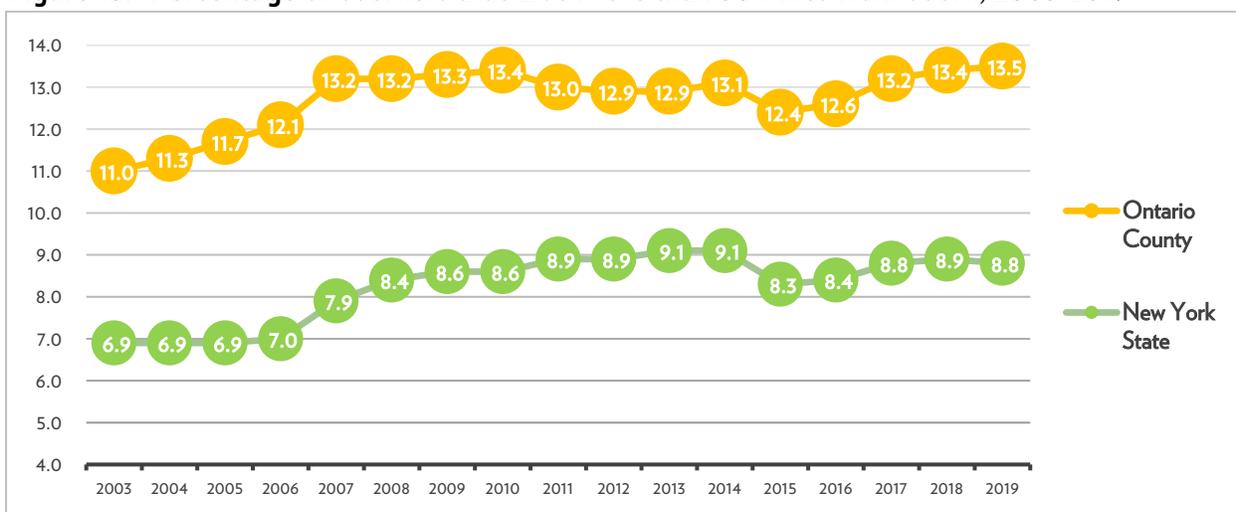
**Figure 14: Commuting Distances of Employed Ontario County Residents, 2003-2019**



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

Figure 15 shows the percentage of employed residents who live more than 50 miles from their place of employment from 2003 to 2019. Compared to the state average, a larger percentage of employed Ontario County residents commute more than 50 miles (13.5% compared to 8.8% in 2019).

**Figure 15: Percentage of Workers that Live More than 50 Miles from Work, 2003-2019**

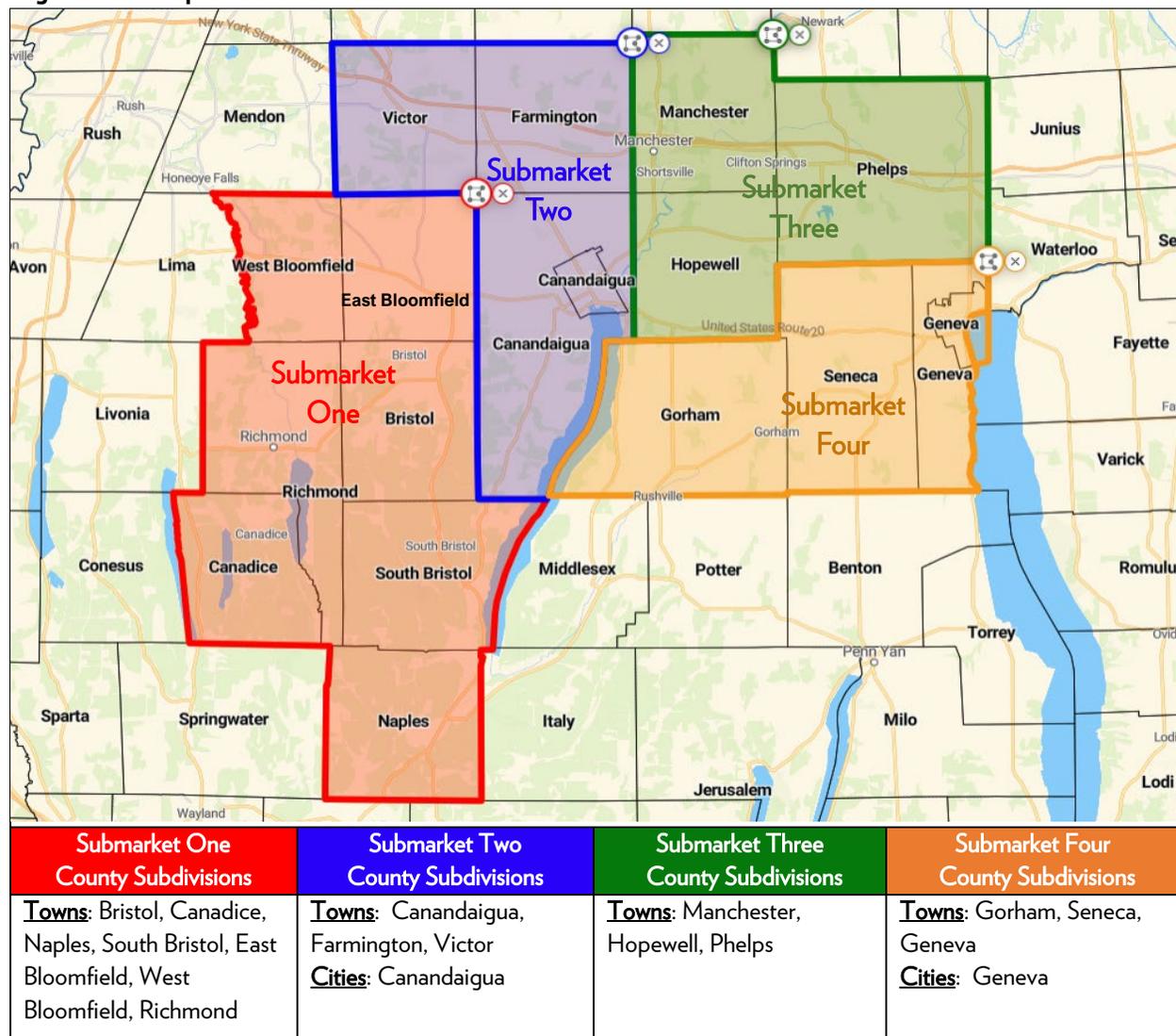


Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

# 5. Housing Supply Analysis by Submarkets

To account for unique attributes within different sections of the county, the following housing supply and housing market analyses were organized into four Submarkets: One, Two, Three, and Four (see Figure 16). For the purposes of this study, 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. The decennial Census was used if available; otherwise, the ACS is the data source to capture the more detailed housing supply trends.

**Figure 16: Map of Submarkets**



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

Table 23 below summarizes the decennial Census population and household trends for the four submarkets. Submarket Two is the most populated of the four with 51,715 residents and 21,629 households as of 2020, while Submarket One reports the fewest residents at 17,736.

**Table 23: Submarket Population Trends, 2010-2020**

	2010 Census	2020 Census	Change (2010-2020)	% Change (2010-2020)
<b>Population</b>				
<b>Ontario County Total</b>	<b>107,931</b>	<b>112,458</b>	<b>4,527</b>	<b>4.2%</b>
Submarket One	17,532	17,736	204	1.2%
Submarket Two	46,665	51,715	5,050	10.8%
Submarket Three	20,214	19,972	-242	-1.2%
Submarket Four	23,520	23,035	-485	-2.0%
<b>Households</b>				
<b>Ontario County Total</b>	<b>43,019</b>	<b>46,693</b>	<b>3,674</b>	<b>8.5%</b>
Submarket One	7,265	7,763	498	6.8%
Submarket Two	18,725	21,629	2,904	15.5%
Submarket Three	7,958	8,097	139	1.7%
Submarket Four	9,071	9,204	133	1.5%

Source: U.S. Census Bureau, Urban Partners

Table 24 shows the decennial Census population trends for the 18 County Subdivisions within Ontario County. The Town of Farmington added the most residents (2,345) and also grew the most as a percentage of its 2010 population (19.8%). While much different in population, the Towns of West Bloomfield and Victor both grew at a rate of 11.1%.

**Table 24: Population Trends by County Subdivision, 2010-2020**

	2010 Census	2020 Census	Change (2010-2020)	% Change (2010-2020)
<b>County Total</b>	<b>107,938</b>	<b>112,458</b>	<b>4,527</b>	<b>4.2%</b>
Bristol Town	2,315	2,284	-31	-1.3%
Canadice Town	1,664	1,668	4	0.2%
Canandaigua City	10,545	10,576	31	0.3%
Canandaigua Town	10,020	11,109	1,089	10.9%
East Bloomfield Town	3,634	3,640	6	0.2%
Farmington Town	11,825	14,170	2,345	19.8%
Geneva City	13,261	12,812	-449	-3.4%
Geneva Town	3,291	3,473	182	5.5%
Gorham Town	4,247	4,106	-141	-3.3%
Hopewell Town	3,747	3,931	184	4.9%
Manchester Town	9,395	9,404	9	0.1%
Naples Town	2,502	2,403	-99	-4.0%
Phelps Town	7,072	6,637	-435	-6.2%
Richmond Town	3,361	3,360	-1	0.0%
Seneca Town	2,721	2,644	-77	-2.8%
South Bristol Town	1,590	1,641	51	3.2%
Victor Town	14,275	15,860	1,585	11.1%
West Bloomfield Town	2,466	2,740	274	11.1%

Source: U.S. Census Bureau, Urban Partners

## Housing Supply Analysis – Submarket One

Submarket One and its County Subdivisions represent 18.3% of the county’s total housing supply with a total of 9,570 units, according to the Census. Figure 17 illustrates the distribution of the Submarket One housing supply by jurisdiction. The Town of Richmond reports the largest supply among the seven townships with 2,033 housing units, while the Town of Bristol reports the fewest, at 1,092 units.

**Figure 17: Number of Housing Units by County Subdivisions, Submarket One, 2020**



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2010 to 2020, the total number of housing units in Submarket One grew by 9.2%. The vacancy rate rose to 22.9% with 2,209 vacant units in 2020, compared to 1,536 vacant units (17.4%) in 2010 (See Table 25).

**Table 25: Total Housing Units and Occupancy Status, Submarket One, 2010-2020**

	2010 ACS	%	2020 ACS	%	Change 2010-2020	% Change 2010-2020
Total Housing Units	8,836	-	9,649	-	813	9.2%
Occupied Units	7,300	82.6%	7,440	77.1%	140	1.9%
Vacant Units	1,536	17.4%	2,209	22.9%	673	43.8%

Source: U.S. Census Bureau, Urban Partners

The 2020 ACS specifies that in Submarket One, 59.2% of the vacant units (1,307) were for seasonal use—increasing by 117 of such units from 2010 to 2020. Additionally, the number of “other vacant” units increased by 403, which comprised 26.3% of all vacant units in 2020<sup>4</sup>. Aside from vacant seasonal homes and other vacant units, there are 320 “conventionally” vacant homes (see Table 26).

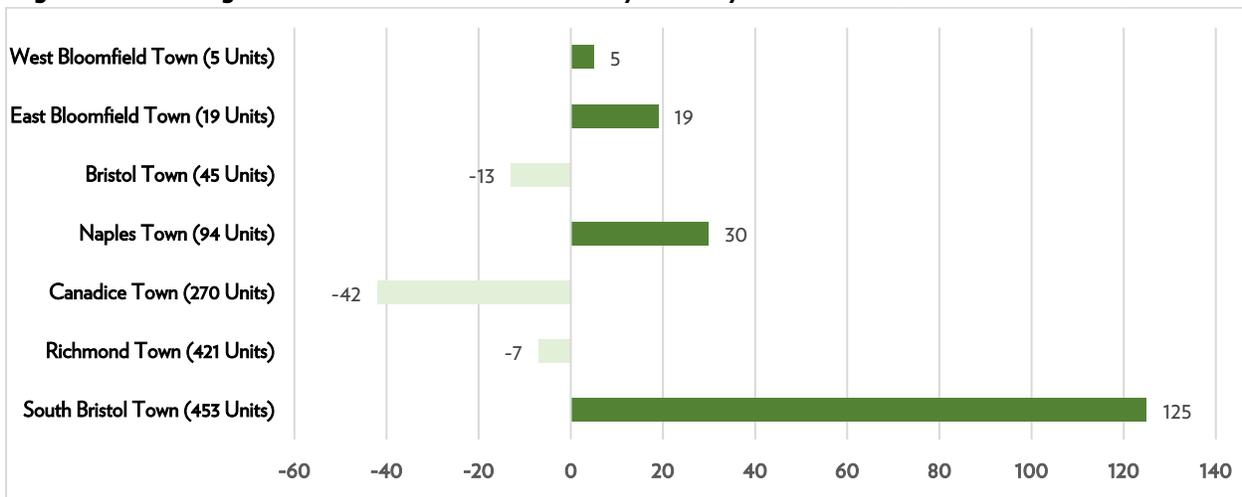
**Table 26: Vacancy Status, Submarket One, 2010-2020**

	2010 ACS	%	2020 ACS	%	Change 2010-2020	% Change 2010-2020
Total	1,536		2,209		673	43.8%
For rent	65	4.2%	177	8.0%	112	172.3%
Rented, not occupied	0	0.0%	17	0.8%	17	-
For sale only	80	5.2%	92	4.2%	12	15.0%
Sold, not occupied	22	1.4%	34	1.5%	12	54.5%
For seasonal use	1,190	77.5%	1,307	59.2%	117	9.8%
For migrant workers	-	-	-	-	-	-
Other vacant	179	11.7%	582	26.3%	403	225.1%

Source: U.S. Census Bureau, Urban Partners

Of the seven County Subdivisions that comprise Submarket One, the Town of South Bristol reports the most vacant seasonal homes in 2020 with 453 units, followed by the Town of Richmond with 421 units. From 2010 to 2020, the number of vacant seasonal homes decreased for the Towns of Canadice, Bristol, and Richmond but in all other county subdivisions, this number increased—most notably, South Bristol added 125 vacant seasonal homes (see Figure 18).

**Figure 18: Change in Vacant Seasonal Homes by County Subdivision, Submarket One, 2010-20**



Source: U.S. Census Bureau, Urban Partners

<sup>4</sup> “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.

Table 27 describes changes in tenure, or owner/renter characteristics for Submarket One. The total number of occupied housing units saw a net increase of 140 units from 2010 to 2020—consisting of a decrease of 24 owner-occupied homes and an increase of 164 new renter-occupied homes. As a result, the homeownership rate decreased from 86.3% in 2010 to 84.4% in 2020.

**Table 27: Housing Tenure, Submarket One, 2010-2020**

	2010 ACS	%	2020 ACS	%	Change 2010-2020	% Change 2010-2020
Total Occupied Units	7,300	-	7,440	-	140	1.9%
Owner-Occupied Units	6,302	86.3%	6,278	84.4%	-24	-0.4%
Renter-Occupied Units	998	13.7%	1,162	15.6%	164	16.4%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for Submarket One is shown in Table 28. It reveals that over half (58.9%) of all housing units in Submarket One were built before 1980. The ACS also reports that owner-occupied homes are newer than renter-occupied homes (14.8% of the owner-occupied housing were built in 2000 or later, compared to 6.2% of renter-occupied homes). Of the 7,440 occupied housing units in Submarket One, only 296 units were built in 2010 or later (4.0%).

**Table 28: Age of Housing Stock by Tenure, Submarket One, 2020**

	All Units	%	Owner- Occupied	%	Renter- Occupied	%
Built 2014 or later	131	1.8%	131	2.1%	0	0.0%
Built 2010 to 2013	165	2.2%	142	2.3%	23	2.0%
Built 2000 to 2009	703	9.4%	654	10.4%	49	4.2%
Built 1990 to 1999	988	13.3%	926	14.7%	62	5.3%
Built 1980 to 1989	1074	14.4%	962	15.3%	112	9.6%
Built 1970 to 1979	1018	13.7%	857	13.7%	161	13.9%
Built 1960 to 1969	636	8.5%	536	8.5%	100	8.6%
Built 1950 to 1959	605	8.1%	417	6.6%	188	16.2%
Built 1940 to 1949	277	3.7%	203	3.2%	74	6.4%
Built 1939 or earlier	1,843	24.8%	1,450	23.1%	393	33.8%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in Submarket One (79.8%) are one-unit detached structures (see Table 29 on the following page). According to the 2020 ACS, 88.5% of homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (33.1%) but compared to homeowners, they are more distributed in terms of units in structure. Mobile homes make up 8.5% of the overall occupied housing stock and 7.9% of the renter-occupied homes in Submarket One.

**Table 29: Units in Occupied Structure by Tenure, Submarket One, 2020**

	All Units		Owner-Occupied		Renter-Occupied	
	Units	%	Units	%	Units	%
1 Unit, detached	5,864	78.8%	5,521	87.9%	343	29.5%
1 Unit, attached	74	1.0%	32	0.5%	42	3.6%
2 Units	215	2.9%	42	0.7%	173	14.9%
3 or 4 Units	382	5.1%	26	0.4%	356	30.6%
5 to 9 Units	65	0.9%	28	0.4%	37	3.2%
10 to 19 Units	84	1.1%	-	-	84	7.2%
20 to 49 Units	45	0.6%	13	0.2%	32	2.8%
50 or more Units	76	1.0%	73	1.2%	3	0.3%
Mobile home	632	8.5%	540	8.6%	92	7.9%
Boat, RV, van, etc.	3	0.0%	3	0.0%	-	-

Source: U.S. Census Bureau, Urban Partners

### Short-Term Rentals in Submarket One

Because of Ontario County’s scenic landscapes and recreational amenities, short-term rentals are growing in popularity, even in the more rural sections of the county like Submarket One. Table 30 lists the locations in the Submarket where short-term rentals exist, as well as their proliferation and occupancy since 2019. Bloomfield and East Bloomfield had just a handful from 2019 through August 2021, which doubled in number to 10 by August 2022. Occupancy peaked at 80.2%, then dipped to 62.6% as more units became available. Honeoye and Naples have many more short-term rentals, likely due to the presence of the lakes. Rentals in both locations witnessed a slight drop in numbers during the height of Covid-19 with a bump in occupancy, approaching 70%. From September 2021 to August 2022, the number of short-term rentals rebounded in both Honeoye and Naples while occupancy decreased to around 55%.

**Table 30: Short-Term Rentals in Submarket One**

Location	9/2019-8/2020		9/2020-8/2021		9/2021-8/2022	
	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy
Bloomfield/East Bloomfield	5	65.6%	5	80.2%	10	62.6%
Honeoye	42	49.6%	37	67.9%	42	55.3%
Naples	53	47.2%	50	69.9%	62	54.3%

Source: Finger Lakes Visitors Connection, Urban Partners

### Income-Restricted Communities in Submarket One

Table 31 is a detailed list of the two income-restricted communities in Submarket One that total 40 units. These units currently represent approximately 3.4% of the total rental market in Submarket One. All income-restricted units are supported by Low-Income Housing Tax Credits (LIHTC) and are in Bloomfield and Naples.

**Table 31: List of Income-Restricted Communities, Submarket One**

	Name	County Subdivision	Type	Subsidized Units	Earliest Expiration Date
1	Bloomfield Meadows	East Bloomfield	LIHTC	24	2030
2	Naples Creek Apartments	Naples	LIHTC	16	2022

*Source: HUD, PolicyMap, Urban Partners*

## Housing Supply Analysis – Submarket Two

Submarket Two and its four County Subdivisions represent 45.1% of the total County’s housing supply with a total of 23,645 units, according to the Census. Figure 19 illustrates the distribution of Submarket Two’s housing supply by jurisdiction. The Town of Victor reports the largest supply among the four subdivisions, with 6,869 housing units.

**Figure 19: Number of Housing Units by County Subdivision, Submarket Two, 2020**



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2010 to 2020, the total number of housing units in Submarket Two increased by 2,945 units (14.9%). The vacancy rate decreased to 6.9% with 1,576 vacant units in 2020, compared to 1,289 vacant units in 2010 (a 22.3% increase. See Table 32).

**Table 32: Total Housing Units and Occupancy Status, Submarket Two, 2010-2020**

	2010 ACS	%	2020 ACS	%	Change 2010-2020	% Change 2010-2020
Total Housing Units	19,750	-	22,695	-	2,945	14.9%
Occupied Units	18,461	93.5%	21,119	93.1%	2,658	14.4%
Vacant Units	1,289	7.4%	1,576	6.9%	287	22.3%

Source: U.S. Census Bureau, Urban Partners

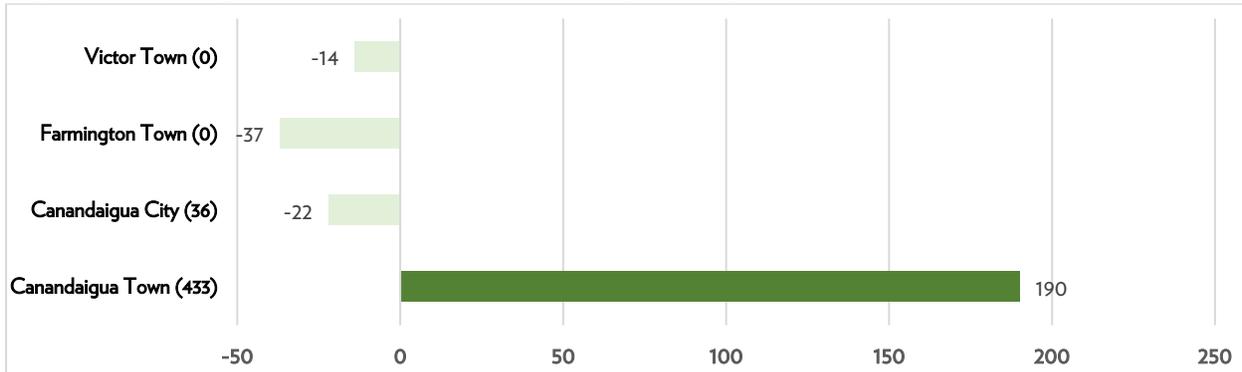
The 2020 ACS specifies that in Submarket Two, 29.8% of the vacant units (469) were for seasonal use—increasing by 117 of such units in the previous decade. Additionally, the number of “other vacant” units increased by 173, which comprised 28.4% of all vacant units in 2020. Aside from vacant seasonal homes and other vacant units, there are 660 “conventionally” vacant homes (see Table 33 shown on the following page).

**Table 33: Vacancy Status, Submarket Two, 2010-2020**

	2010 ACS		2020 ACS		Change 2010-2020	% Change 2010-2020
		%		%		
Total Vacant Units	1,289		1,576		287	22.3%
For rent	431	33.4%	391	24.8%	-40	-9.3%
Rented, not occupied	81	6.3%	130	8.2%	49	60.5%
For sale only	151	11.7%	139	8.8%	-12	-7.9%
Sold, not occupied	-	-	-	-	-	-
For seasonal use	352	27.3%	469	29.8%	117	33.2%
For migrant workers	0	0.0%	0	0.0%	0	0.0%
Other vacant	274	21.3%	447	28.4%	173	63.1%

Source: U.S. Census Bureau, Urban Partners

Of the four subdivisions that constitute Submarket Two, the Town of Canandaigua reports the most vacant seasonal homes in 2020 with 433 units, followed by Canandaigua City with 36 units—while the Towns of Victor and Farmington had none. From 2010 to 2020, the number of vacant seasonal homes decreased for three county subdivisions (Town of Victor and Farmington, and Canandaigua City) but the Town of Canandaigua experienced an increase of 190 additional seasonal homes (see Figure 20).

**Figure 20: Change in Vacant Seasonal Homes by County Subdivision, Submarket Two, 2010-20**

Source: U.S. Census Bureau, Urban Partners

Table 34 describes changes in tenure, or owner/renter characteristics for Submarket Two. The total number of occupied housing units saw a net increase of 2,658 units from 2010 to 2020—composed of 3,260 more owner-occupied homes and an increase of 45.0% in renter-occupied homes. The homeownership rate decreased from 75.6% in 2010 to 69.1% in 2020.

**Table 34: Housing Tenure, Submarket Two, 2010-2020**

	2010 ACS		2020 ACS		Change 2010-2020	% Change 2010-2020
		%		%		
Total Occupied Units	18,461	-	21,119	-	2,658	14.4%
Owner-Occupied Units	13,956	75.6%	14,585	69.1%	3,260	4.5%
Renter-Occupied Units	4,505	24.4%	6,534	30.9%	2,625	45.0%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for Submarket Two is shown in Table 35. It reveals that 44.7% of all housing units in Submarket Two were built before 1980. The ACS also reports that, as a percentage of the total, there are slightly more owner-occupied homes built in 2000 or later (27.9%) than renter-occupied homes (23.6%); but in absolute numbers, there are 1,543 such rental units compared to 4,063 units occupied by homeowners. Of the 21,119 occupied housing units in Submarket Two, only 2,066 units were built in 2010 or later (9.8%), while 3,540 (16.8%) were built in the 2000s alone.

**Table 35: Age of Housing Stock by Tenure, Submarket Two, 2020**

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2014 or later	1,111	5.3%	528	3.6%	583	8.9%
Built 2010 to 2013	955	4.5%	703	4.8%	252	3.9%
Built 2000 to 2009	3,540	16.8%	2,832	19.4%	708	10.8%
Built 1990 to 1999	3,111	14.7%	2,110	14.5%	1,001	15.3%
Built 1980 to 1989	2,964	14.0%	2,020	13.8%	944	14.4%
Built 1970 to 1979	3,291	15.6%	2,487	17.1%	804	12.3%
Built 1960 to 1969	1,388	6.6%	990	6.8%	398	6.1%
Built 1950 to 1959	1,057	5.0%	625	4.3%	432	6.6%
Built 1940 to 1949	282	1.3%	193	1.3%	89	1.4%
Built 1939 or earlier	3,420	16.2%	2,097	14.4%	1,323	20.2%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in Submarket Two (70.4%) are one-unit structures—both attached and detached types (see Table 36). According to the 2020 ACS, 81.6% of homeowners live in residential structures with just one unit detached. The largest segment of renter households resides in buildings with five to nine units (20.6%) but compared to homeowners, they are more distributed in terms of units in structure. Mobile homes make up 4.8% of the overall occupied housing stock in Submarket Two and the second-largest category of homeowners at 6.0%.

**Table 36: Units in Occupied Structure by Tenure, Submarket Two, 2020**

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	12,727	60.3%	11,899	81.6%	828	12.7%
1 Unit, attached	2,134	10.1%	1,542	10.6%	592	9.1%
2 Units	811	3.8%	66	0.5%	745	11.4%
3 or 4 Units	1,013	4.8%	62	0.4%	951	14.6%
5 to 9 Units	1,454	6.9%	107	0.7%	1,347	20.6%
10 to 19 Units	639	3.0%	8	0.1%	631	9.7%
20 to 49 Units	537	2.5%	23	0.2%	514	7.9%
50 or more Units	788	3.7%	-	-	788	12.1%
Mobile home	1,016	4.8%	878	6.0%	138	2.1%
Boat, RV, van, etc.	-	-	-	-	-	-

Source: U.S. Census Bureau, Urban Partners

## Short-Term Rentals in Submarket Two

Table 37 lists the locations in Submarket Two where short-term rentals exist, as well as their proliferation and occupancy since 2019. Canandaigua has the most number of rentals among locations where they exist in the Submarket, increasing from 111 to 153 by August 2022. At 57.1% occupancy, this is the highest over the three-year period. Victor, including the Fishers area, has a much more modest amount of short-term rentals, increasing from 12 to 14 by August 2022 with occupancy increasing to 52.3%. At the same 52.3% occupancy rate during the same period, Farmington has just four short-term rentals—up from two the year before with no occupancy, likely due to Covid-19.

**Table 37: Short-Term Rentals in Submarket Two**

Location	9/2019-8/2020		9/2020-8/2021		9/2021-8/2022	
	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy
Canandaigua	111	47.3%	122	54.7%	153	57.1%
Farmington	2	78.2%	2	0.0%	4	52.3%
Victor/Fishers	12	33.1%	12	50.8%	14	52.3%

Source: Finger Lakes Visitors Connection, Urban Partners

## Income-Restricted Communities in Submarket Two

Table 38 is a detailed list of the 21 income-restricted communities in Submarket Two that total 1,032 units. These units currently represent approximately 39.3% of the total rental market in Submarket Two. Five communities are HUD Multifamily, three are USDA RD Multifamily, and thirteen are supported by Low-Income Housing Tax Credits (LIHTC).

**Table 38: List of Income-Restricted Communities, Submarket Two**

	Name	County Subdivision	Type	Subsidized Units	Earliest Expiration Date
1	Autumn Grove	Victor	HUD Multifamily	49	2033
2	Alloway Manor	Farmington	HUD Multifamily	23	2022
3	Wilcox Lane Senior Citizen Housing	Canandaigua (C)	HUD Multifamily	47	2029
4	Canandaigua Elderly Housing	Canandaigua (C)	HUD Multifamily	130	2033
5	Lakeside Village Apartments	Canandaigua (C)	HUD Multifamily	64	2024
6	Maple Grove Apartments	Farmington	USDA RD - Multifamily / LIHTC	24	2021
7	Shortsville Meadows	Farmington	USDA RD - Multifamily / LIHTC	10	2036
8	Willow Landing Apartments	Canandaigua (T)	USDA RD - Multifamily / LIHTC	110	2036
9	Victor Senior Apartments	Victor	LIHTC	24	2029
10	Farmington Gardens II	Farmington	LIHTC	104	2049
11	Hale Court	Farmington	LIHTC	32	2037
12	Cadence Square	Canandaigua (C)	LIHTC	0	2043
13	Liberty Apartments at Parkside	Canandaigua (T)	LIHTC	48	2047
14	Pintail Crossing	Farmington	LIHTC	64	2049
15	Framark Place Apartments	Victor	LIHTC	49	2034
16	Old Brookside Apartments I	Canandaigua (T)	LIHTC	63	2037

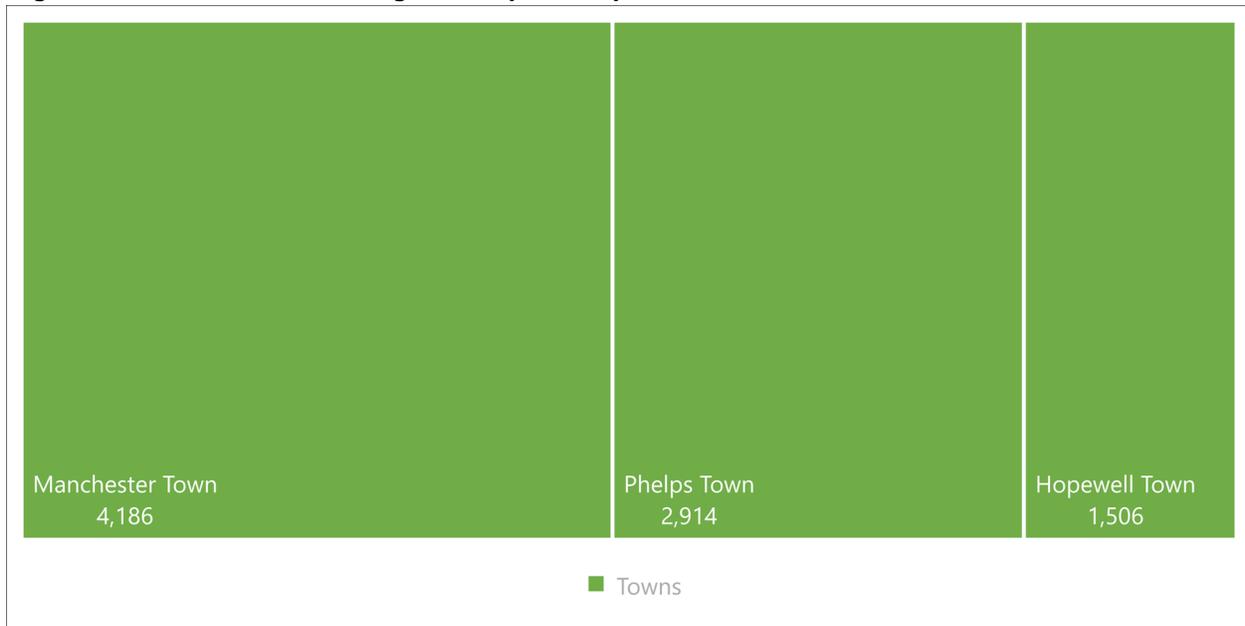
17	Farmington Senior Apartments	Canandaigua (C)	LIHTC	87	2040
18	Farmbrook Subdivision Phase I	Farmington	LIHTC	4	2024
19	Thompson Apartments	Canandaigua (C)	LIHTC	42	2024
20	Canandaigua Junior Academy	Canandaigua (C)	LIHTC	57	2026
21	Farmbrook Phase II	Farmington	LIHTC	1	2026

Source: HUD, PolicyMap, Urban Partners

## Housing Supply Analysis – Submarket Three

Submarket Three and its three county subdivisions represent 16.4% of the total County’s housing supply with a total of 8,606 units, according to the Census. Figure 21 illustrates the distribution of Submarket Three’s housing supply by jurisdiction. The Town of Manchester reports the largest supply with 4,168 housing units.

**Figure 21: Number of Housing Units by County Subdivision, Submarket Three, 2020**



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2010 to 2020, the total number of housing units in Submarket Three increased by two units. The vacancy rate increased to 5.7% with 471 vacant units in 2020, compared to 420 vacant units in 2010 (5.1% vacancy rate. See Table 39).

**Table 39: Total Housing Units and Occupancy Status, Submarket Three, 2010-2020**

	2010 ACS	%	2020 ACS	%	Change 2010-2020	% Change 2010-2020
Total Housing Units	8,286	-	8,288	-	2	0.0%
Occupied Units	7,866	94.9%	7,817	94.3%	3,260	-0.6%
Vacant Units	420	5.1%	471	5.7%	2,625	12.1%

Source: U.S. Census Bureau, Urban Partners

The 2020 ACS specifies that in Submarket Three, 8.7% of the vacant units (41) were for seasonal use—decreasing by 55 of such units from 2010 to 2020. Additionally, the number of “other vacant” units increased by 169, which comprised 62.0% of all vacant units in 2020, up from 123 (29.3%) in 2010. Aside from vacant seasonal homes and other vacant units, there are only 138 “conventionally” vacant homes (see Table 40 shown on the following page).

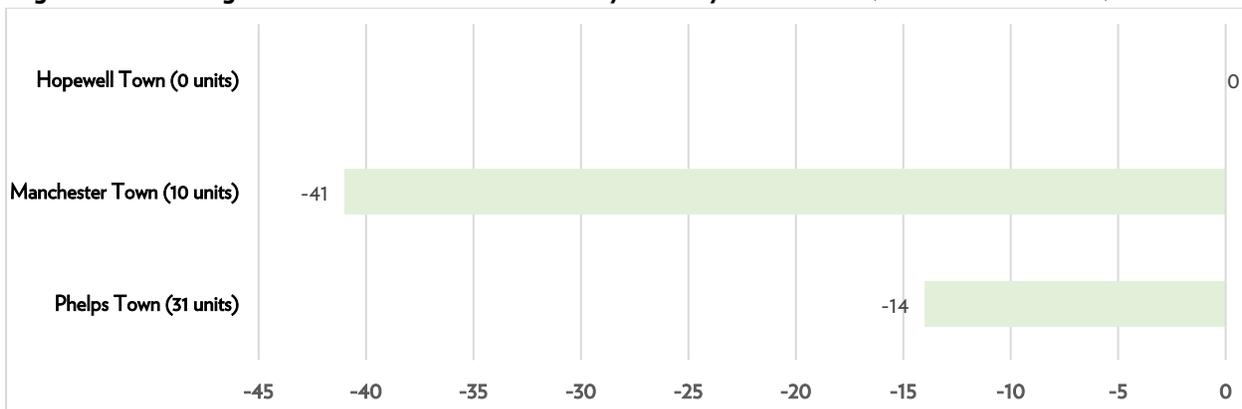
**Table 40: Vacancy Status, Submarket Three, 2010-2020**

	2010 ACS		2020 ACS		Change 2010-2020	% Change 2010-2020
		%		%		
Total Vacant Units	420		471		51	12.1%
For rent	90	21.4%	59	12.5%	-31	-34.4%
Rented, not occupied	7	1.7%	38	8.1%	31	442.9%
For sale only	62	14.8%	41	8.7%	-21	-33.9%
Sold, not occupied	42	10.0%	-	-	-42	-100.0%
For seasonal use	96	22.9%	41	8.7%	-55	-57.3%
For migrant workers	-	-	-	-	-	-
Other vacant	123	29.3%	292	62.0%	169	137.4%

Source: U.S. Census Bureau, Urban Partners

Of the three county subdivisions that constitute Submarket Three, the Town of Phelps reports the most vacant seasonal homes in 2020 with 31 units, followed by the Town of Manchester with 10 units. From 2010 to 2020, the number of vacant seasonal homes decreased for two county subdivisions (Towns of Phelps and Manchester) while there was no net change in the Town of Hopewell (see Figure 22).

**Figure 22: Change in Vacant Seasonal Homes by County Subdivision, Submarket Three, 2010-20**



Source: U.S. Census Bureau, Urban Partners

Table 41 describes changes in tenure, or owner/renter characteristics for Submarket Three. The total number of occupied housing units witnessed a net decrease of 49 units in the previous decade—composed of 291 new owner-occupied homes and a decrease of 340 renter-occupied homes. As a result, the homeownership rate increased from 78.6% in 2010 to 82.9% in 2020.

**Table 41: Housing Tenure, Submarket Three, 2010-2020**

	2010 ACS		2020 ACS		Change 2010-2020	% Change 2010-2020
		%		%		
Total Occupied Units	7,866	-	7,817	-	-49	-0.6%
Owner-Occupied Units	6,186	78.6%	6,477	82.9%	291	4.7%
Renter-Occupied Units	1,680	21.4%	1,340	17.1%	-340	-20.2%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for Submarket Three is shown in Table 42. It reveals that over two-thirds (68.8%) of all housing units in Submarket Three were built before 1980. The ACS also reports that renter-occupied homes are newer than owner-occupied homes (11.9% of the renter-occupied housing were built in 2000 or later, compared to 8.9% of owner-occupied homes). Of the 7,817 occupied housing units in Submarket Three, only 322 units were built in 2010 or later (4.1%).

**Table 42: Age of Housing Stock by Tenure, Submarket Three, 2020**

	All Units		Owner-Occupied		Renter-Occupied	
	Units	%	Units	%	Units	%
Built 2014 or later	199	2.5%	199	3.1%	0	0.0%
Built 2010 to 2013	123	1.6%	111	1.7%	12	0.9%
Built 2000 to 2009	411	5.3%	264	4.1%	147	11.0%
Built 1990 to 1999	824	10.5%	666	10.3%	158	11.8%
Built 1980 to 1989	878	11.2%	778	12.0%	100	7.5%
Built 1970 to 1979	869	11.1%	792	12.2%	77	5.7%
Built 1960 to 1969	481	6.2%	411	6.3%	70	5.2%
Built 1950 to 1959	656	8.4%	508	7.8%	148	11.0%
Built 1940 to 1949	377	4.8%	309	4.8%	68	5.1%
Built 1939 or earlier	2,999	38.4%	2,439	37.7%	560	41.8%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in Submarket Three (72.7%) are one-unit structures—both attached and detached types (see Table 43). According to the 2020 ACS, 82.2% of the homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (25.6%) but compared to homeowners, they are more distributed in terms of units in structures. Mobile homes make up 16.1% of the overall occupied housing stock in Submarket Three.

**Table 43: Units in Occupied Structure by Tenure, Submarket Three, 2020**

	All Units		Owner-Occupied		Renter-Occupied	
	Units	%	Units	%	Units	%
1 Unit, detached	5,637	72.1%	5,294	81.7%	343	25.6%
1 Unit, attached	43	0.6%	29	0.4%	14	1.0%
2 Units	283	3.6%	49	0.8%	234	17.5%
3 or 4 Units	235	3.0%	18	0.3%	217	16.2%
5 to 9 Units	108	1.4%	-	0.0%	108	8.1%
10 to 19 Units	66	0.8%	-	0.0%	66	4.9%
20 to 49 Units	22	0.3%	-	0.0%	22	1.6%
50 or more Units	164	2.1%	-	0.0%	164	12.2%
Mobile home	1,259	16.1%	1,087	16.8%	172	12.8%
Boat, RV, van, etc.	-	-	-	-	-	-

Source: U.S. Census Bureau, Urban Partners

### Short-Term Rentals in Submarket Three

Table 44 lists the locations in Submarket Three where short-term rentals exist, as well as their proliferation and occupancy. Just one exists in both Clifton Springs and Shortsville, which has remained constant from September 2019 through August 2022. In Clifton Springs, occupancy was extremely low at the beginning of the period, growing to 54.9%. Meanwhile, in Shortsville, occupancy dipped to zero during the height of Covid-19 and bounced back to 32.6% during the last year of the measured period.

**Table 44: Short-Term Rentals in Submarket Three**

Location	9/2019-8/2020		9/2020-8/2021		9/2021-8/2022	
	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy
Clifton Springs	1	1.7%	1	46.9%	1	54.9%
Shortsville	1	35.7%	1	0.0%	1	32.6%

Source: Finger Lakes Visitors Connection, Urban Partners

### Income-Restricted Communities in Submarket Three

There are four income-restricted communities in Submarket Three that total 235 units. These units currently represent approximately 17.5% of the rental market in Submarket Three. Three communities are supported by Low-Income Housing Tax Credits (LIHTC) and are in the Towns of Manchester and Hopewell. Clifton Springs Apartments in the historic Foster Block is supported by both the USDA Rural Development, Multifamily Housing, and LIHTC, with a total of 23 subsidized units (see Table 45).

**Table 45: List of Income-Restricted Communities, Submarket Three**

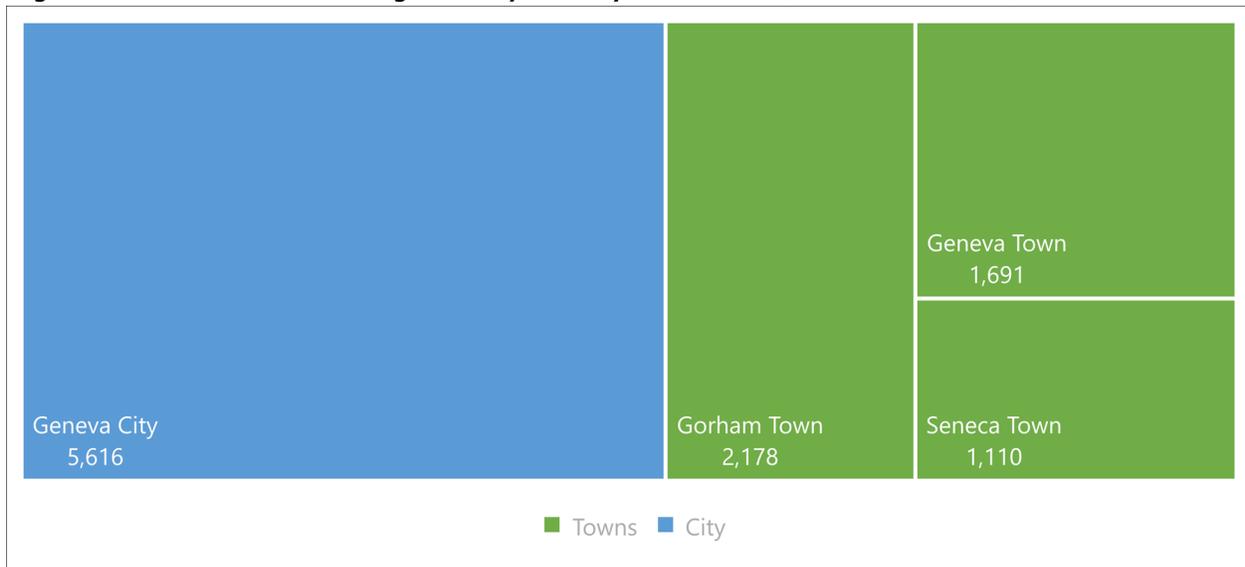
	Name	County Subdivision	Type	Subsidized Units	Earliest Expiration Date
1	Shortsville Meadows	Manchester	LIHTC	20	2036
2	Spa Apartments	Manchester	LIHTC	96	2044
3	Creekview Apartments at Woodland Park	Hopewell	LIHTC	96	2049
4	Clifton Springs Apartments	Manchester	USDA RD - Multifamily / LIHTC	23	2040

Source: HUD, PolicyMap, Urban Partners

## Housing Supply Analysis – Submarket Four

Submarket Four and its four County Subdivisions represent 20.2% of the total County’s housing supply with a total of 10,595 units, according to the Census. Figure 23 illustrates the distribution of Submarket Four’s housing supply by jurisdiction. Geneva City reports the largest supply with 5,616 housing units, followed by the Town of Gorham with 2,178 units. The jurisdiction with the fewest housing units is the Town of Seneca, which reported 1,110 units in 2020.

**Figure 23: Number of Housing Units by County Subdivision, Submarket Four, 2020**



Source: U.S. Census Bureau, Urban Partners

According to the ACS, from 2010 to 2020, the total number of housing units in Submarket Four increased by 1.6%. The vacancy rate increased to 11.8% with 1,246 vacant units in 2020, compared to 1,093 vacant units in 2010 (10.5% vacancy rate. See Table 46).

**Table 46: Total Housing Units and Occupancy Status, Submarket Four, 2010-2020**

	2010 ACS	%	2020 ACS	%	Change 2010-2020	% Change 2010-2020
Total Housing Units	10,418	-	10,581	-	163	1.6%
Occupied Units	9,325	89.5%	9,334	88.2%	9	0.1%
Vacant Units	1,093	10.5%	1,246	11.8%	153	14.0%

Source: U.S. Census Bureau, Urban Partners

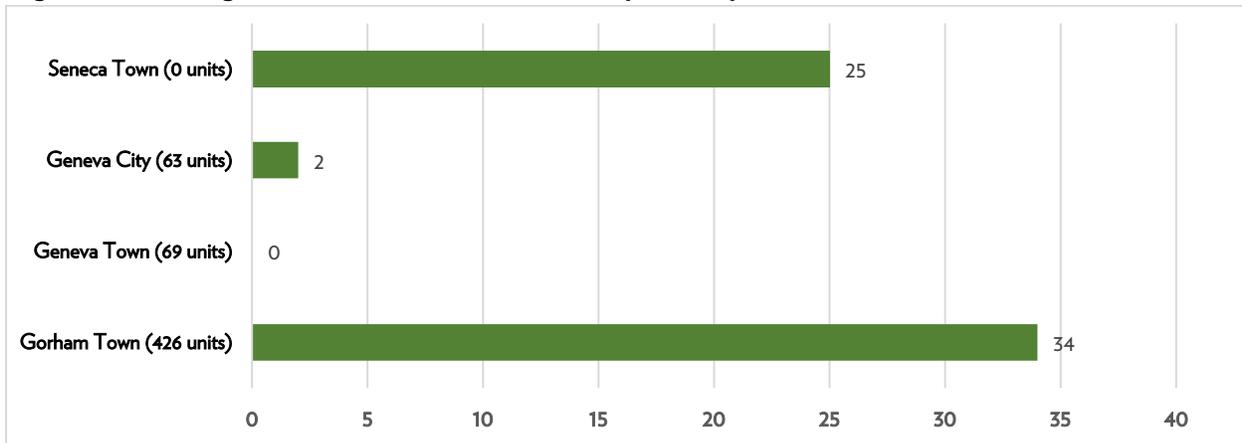
The 2020 ACS specifies that in Submarket Four, 44.8% of the vacant units (558) were for seasonal use—increasing by 61 of such units from 2010 to 2020. Additionally, the number of “other vacant” units increased by 148, which comprised 32.2% of all vacant units in 2020. Aside from vacant seasonal homes and other vacant units, there are 287 “conventionally” vacant homes (see Table 47 shown on the following page).

**Table 47: Vacancy Status, Submarket Four, 2010-2020**

	2010 ACS		2020 ACS		Change 2010-2020	% Change 2010-2020
		%		%		
Total Vacant Units	1,093		1,246		153	14.0%
For rent	104	9.5%	166	13.3%	62	59.6%
Rented, not occupied	52	4.8%	60	4.8%	8	15.4%
For sale only	156	14.3%	37	3.0%	-119	-76.3%
Sold, not occupied	21	1.9%	24	1.9%	3	14.3%
For seasonal use	497	45.5%	558	44.8%	61	12.3%
For migrant workers	10	0.9%	0	0.0%	-10	0.0%
Other vacant	253	23.1%	401	32.2%	148	58.5%

Source: U.S. Census Bureau, Urban Partners

Of the four County Subdivisions that constitute Submarket Four, the Town of Gorham reports the most vacant seasonal homes in 2020 with 426 units, followed by the Town of Geneva with 63 units. From 2010 to 2020, the number of vacant seasonal homes in all county subdivisions increased—except for the Town of Seneca where there was no net change (see Figure 24).

**Figure 24: Change in Vacant Seasonal Homes by County Subdivision, Submarket Four, 2010-20**

Source: U.S. Census Bureau, Urban Partners

Table 48 describes changes in tenure, or owner/renter characteristics for Submarket Four. The total number of occupied housing units saw a net increase of nine units in the previous decade—composed of a decrease of 90 owner-occupied homes and 99 new renter-occupied homes. As a result, the homeownership rate decreased slightly from 64.2% in 2010 to 63.2% in 2020.

**Table 48: Housing Tenure, Submarket Four, 2010-2020**

	2010 ACS		2020 ACS		Change 2010-2020	% Change 2010-2020
		%		%		
Total Occupied Units	9,325	-	9,334	-	9	0.1%
Owner-Occupied Units	5,987	64.2%	5,897	63.2%	-90	-1.5%
Renter-Occupied Units	3,338	35.8%	3,437	36.8%	99	3.0%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for Submarket Four is shown in Table 49. It reveals that 81.6% of all housing units in Submarket Four were built before 1980. The ACS also reports that owner-occupied homes are newer than renter-occupied homes (6.4% of the owner-occupied housing were built in 2000 or later, compared to 2.6% of renter-occupied homes). Of the 9,334 occupied housing units in Submarket Four, only 133 units were built in 2010 or later (1.4%).

**Table 49: Age of Housing Stock by Tenure, Submarket Four, 2020**

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2014 or later	42	0.4%	31	0.5%	11	0.3%
Built 2010 to 2013	91	1.0%	67	1.1%	24	0.7%
Built 2000 to 2009	337	3.6%	282	4.8%	55	1.6%
Built 1990 to 1999	614	6.6%	492	8.3%	122	3.5%
Built 1980 to 1989	630	6.7%	340	5.8%	290	8.4%
Built 1970 to 1979	1,031	11.0%	473	8.0%	558	16.2%
Built 1960 to 1969	619	6.6%	345	5.9%	274	8.0%
Built 1950 to 1959	961	10.3%	672	11.4%	289	8.4%
Built 1940 to 1949	625	6.7%	492	8.3%	133	3.9%
Built 1939 or earlier	4,384	47.0%	2,703	45.8%	1,681	48.9%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in Submarket Four (71.8%) are one-unit structures—both attached and detached types (see Table 50). According to the 2020 ACS, 94.3% of homeowners live in residential structures with just one unit. The largest segment of renter households resides in single-family detached structures (30.5%) but compared to homeowners, they are more evenly distributed in terms of units in structure. Mobile homes make up 1.8% of the overall occupied housing stock in Submarket Four and the second-largest category of homeowners at 2.5%.

**Table 50: Units in Occupied Structure by Tenure, Submarket Four, 2020**

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	6,561	70.3%	5,513	93.5%	1,048	30.5%
1 Unit, attached	140	1.5%	45	0.8%	95	2.8%
2 Units	622	6.7%	136	2.3%	486	14.1%
3 or 4 Units	709	7.6%	20	0.3%	689	20.0%
5 to 9 Units	407	4.4%	18	0.3%	389	11.3%
10 to 19 Units	337	3.6%	-	-	337	9.8%
20 to 49 Units	209	2.2%	15	0.3%	194	5.6%
50 or more Units	182	1.9%	-	-	182	5.3%
Mobile home	167	1.8%	150	2.5%	17	0.5%
Boat, RV, van, etc.	-	-	-	-	-	-

Source: U.S. Census Bureau, Urban Partners

## Short-Term Rentals in Submarket Four

Table 51 lists the locations in Submarket Four where short-term rentals exist, as well as their proliferation and occupancy since 2019. Geneva has the most rentals between the two primary locations where they exist in the Submarket, increasing from 129 to 158 by August 2022. The highest occupancy over the three-year period at 62.8% occurred during the height of Covid-19, dropping to 55.4% the following year. The Stanley/Hall/Seneca Castle area has just six short-term rentals as of August 2022, doubling since the beginning of the measured period. At the same time, occupancy dropped to 36.7% as the number of units increased.

**Table 51: Short-Term Rentals in Submarket Four**

Location	9/2019-8/2020		9/2020-8/2021		9/2021-8/2022	
	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy	Av. # of STRs	Average Occupancy
Geneva	129	45.5%	131	62.8%	158	55.4%
Stanley/Hall/Seneca Castle	3	46.3%	3	40.1%	6	36.7%

Source: Finger Lakes Visitors Connection, Urban Partners

## Income-Restricted Communities in Submarket Four

There are 16 income-restricted communities in Submarket Four that total 755 units. These units currently represent approximately 22.0% of the rental market in Submarket Four. Nine communities, containing 490 units, are supported by Low-Income Housing Tax Credits (LIHTC) and are all located in both the City and Town of Geneva. Three communities are HUD Multifamily developments and comprise 110 units. The Geneva Housing Authority Scattered Sites development is notably HUD public housing which provides 50 units. Finally, two properties are considered USDA RD - Multifamily and make up 27 units (see Table 52).

**Table 52: List of Income-Restricted Communities, Submarket Four**

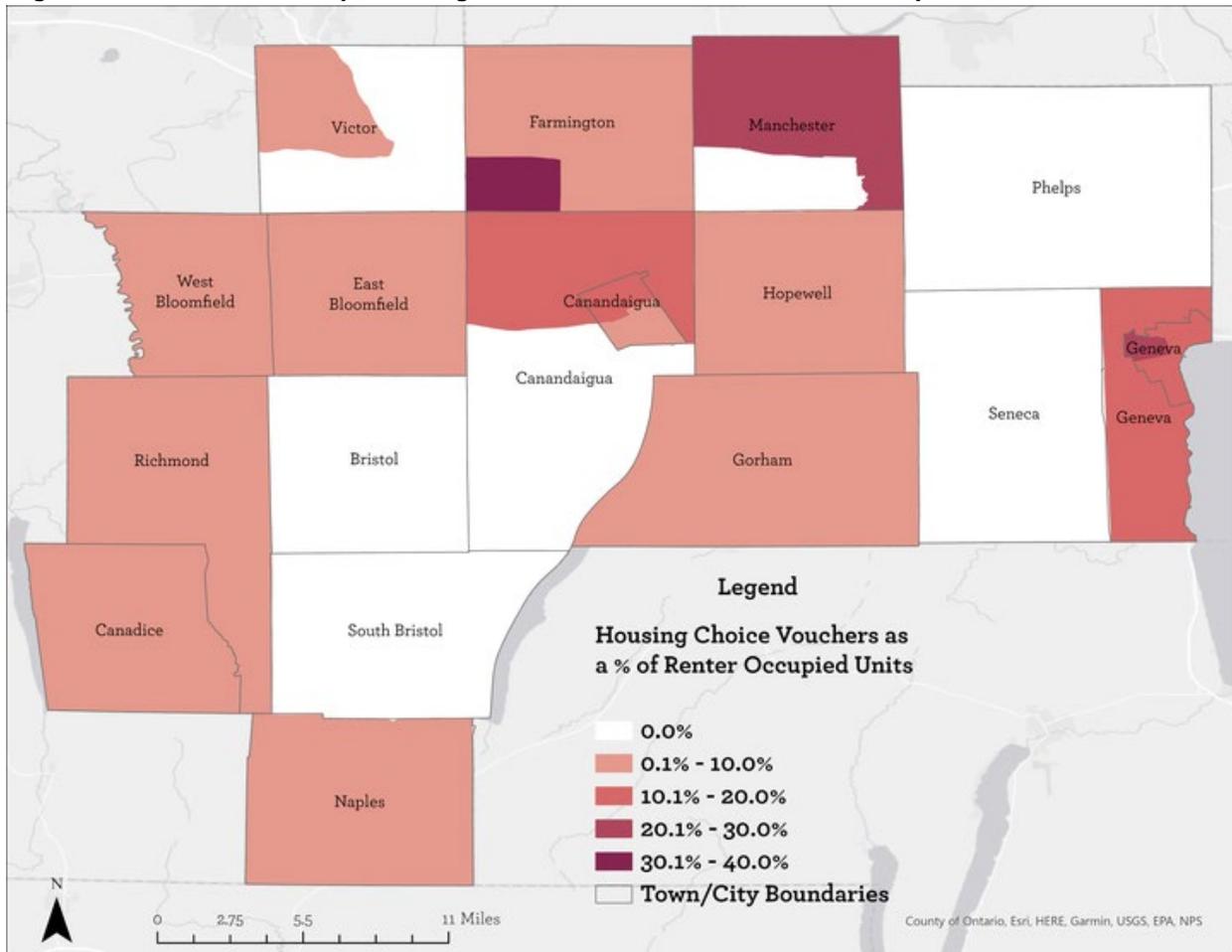
	Name	County Subdivision	Type	Subsidized Units	Earliest Expiration Date
1	Abbey Residences	Geneva (T)	HUD Multifamily	10	2024
2	North Street Apartments	Geneva (C)	HUD Multifamily	50	2034
3	The Seneca Apartments	Geneva (C)	HUD Multifamily	50	2024
4	Elmcrest Apartments	Geneva (C)	HUD Multifamily	90	N/A
4	Geneva Housing Authority Scattered Sites	Geneva (C)	HUD Public Housing	38	N/A
5	Hansen, Edward R	Seneca	USDA RD - Multifamily	3	2023
6	Castle Street Apartments	Gorham	USDA RD - Multifamily/LIHTC	24	2038
7	Geneva YMCA Apartments	Geneva (C)	LIHTC	20	2030
8	Townside At Pre-Emption	Geneva (T)	LIHTC	88	2049
9	Geneva Apartments	Geneva (C)	LIHTC	215	2050
10	Geneva Community Senior Citizens Apts.	Geneva (C)	LIHTC	32	2034
11	Lyceum Heights II	Geneva (C)	LIHTC	32	2038
12	Woodlands At Northside Apartments	Geneva (T)	LIHTC	48	2039
13	Geneva Gardens	Geneva (C)	LIHTC	48	2024
14	112 Genesee St	Geneva (C)	LIHTC	4	2025
15	265 Castle St	Geneva (C)	LIHTC	3	2025

Source: HUD, PolicyMap, Urban Partners

## Housing Supply Analysis – Housing Choice Vouchers

As of June 2023, HUD reports that a total of 1,160 Ontario County households are using Housing Choice Vouchers (HCV), formerly known as Section 8 vouchers, within the county. Figure 25 shows the percentage of HCV holders as a percentage of renter-occupied units by Census Tracts within the county’s Towns and Cities (Geneva and Canandaigua).

**Figure 25: Ontario County Housing Choice Voucher Concentrations by Census Tract, 2023**



Source: HUD, Urban Partners

As the map shows, several towns contain no households using HCVs, including Bristol, South Bristol, Phelps, and Seneca. Other towns, including Victor, Canandaigua, and Manchester, contain a Census Tract that has no HCVs in use. In half of the towns (eight), HCVs constitute up to 10% of their renter occupied units. The Town of Geneva, as well as portions of the City of Geneva, Town of Canandaigua, and City of Canandaigua have HCV households as 10 to 20% of their rental units. Within a portion of the City of Geneva as well as the northern section of the Town of Manchester, 20 to 30% of renter occupied units use HCVs. The highest percentage of HCVs—30 to 40% of rental units—are located in southwestern Farmington.

## 6. 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 2010 to 2020, the percentage of Ontario County residents reporting at least one of the above disabilities has increased. In 2020, 13.1% of the county's civilian noninstitutionalized population had at least one type of disability, up from 12.5% in 2010. New York State's disabled population increased from 10.6% in 2010 to 11.6% in 2020 (see Table 53).

**Table 53: Disability Status, 2010-2020**

	State of New York			Ontario County		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
2010	19,134,281	2,020,411	10.6%	107,121	13,355	12.5%
2020	19,276,809	2,226,768	11.6%	108,839	14,306	13.1%

Source: U.S. Census Bureau, Urban Partners

Table 54 summarizes the disability status for Ontario County by age. According to the 2020 ACS, 47.6% of all Ontario County seniors 75 years and over are living with at least one disability.

**Table 54: Disability Status by Age, 2020**

	Total Civilian Population	Population With a Disability	% of Total Population With a Disability
Under 5 years	5,409	3	0.1%
5 to 17 years	16,647	916	5.5%
18 to 34 years	21,898	1866	8.5%
35 to 64 years	43,365	4,955	11.4%
65 to 74 years	12,906	2,463	19.1%
75 years and over	8,614	4,103	47.6%

Source: U.S. Census Bureau, Urban Partners

Table 55 summarizes the six census-defined disabilities by age groups. According to the Census Bureau, 6.7% of Ontario County residents have ambulatory disabilities, followed by 5.3% with independent living disabilities and 5.0% with cognitive disabilities.

**Table 55: Disability Characteristics by Age Groups, 2020**

	Under 18		18-64	65 and Older	Total Population with Disabilities	% of County Population with Disabilities
	Under 5	5-17				
Hearing	-	137	1,248	3,062	4,447	4.1%
Vision	3	205	1,002	1,119	2,329	2.1%
Cognitive	747		3,154	1,250	5,151	5.0%
Ambulatory	142		3,184	3,576	6,902	6.7%
Self-Care	177		1,113	1,240	2,530	2.4%
Independent Living	-		2,589	1,987	4,576	5.3%

Source: U.S. Census Bureau, Urban Partners

Table 56 shows disability status for residents of the 18 county subdivisions in Ontario County. As a percentage of their civilian noninstitutionalized population, the Town of Hopewell and the Town of West Bloomfield have the highest rates of disabilities—with 20.4% and 17.2%, respectively (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). In terms of the highest numerical concentration of residents with disabilities, the following three report the most: City of Geneva (1,806 residents), City of Canandaigua (1,677 residents), and the Town of Canandaigua (1,500 residents).

**Table 56: Disability Status by Jurisdiction, 2020**

	Total Civilian Population	With a Disability	Percent with a Disability
Bristol Town	2,232	268	12.0%
Canadice Town	1,632	148	9.1%
Canandaigua City	10,141	1,677	16.5%
Canandaigua Town	11,120	1,500	13.5%
East Bloomfield Town	3,559	447	12.6%
Farmington Town	13,443	1,387	10.3%
Geneva City	12,568	1,806	14.4%
Geneva Town	3,307	507	15.3%
Gorham Town	4,201	443	10.5%
Hopewell Town	3,279	669	20.4%
Manchester Town	9,032	1,399	15.5%
Naples Town	2,479	344	13.9%
Phelps Town	6,831	827	12.1%
Richmond Town	3,256	476	14.6%
Seneca Town	2,695	346	12.8%
South Bristol Town	1,705	247	14.5%
Victor Town	14,981	1,406	9.4%
West Bloomfield Town	2,378	409	17.2%

Source: U.S. Census Bureau, Urban Partners

## Homelessness

The Point-in-Time (PIT) count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care<sup>5</sup> conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens<sup>6</sup> on a single night. According to the PIT count conducted in January of 2022 for the four-county area, there were a total of 372 homeless persons (see Table 57)<sup>7</sup>.

**Table 57: Summary of Homeless Persons in the FLHC Area, 2019-2022**

	2019	%	2020	%	2021	%	2022	%
Total Persons (Adults & Children)	205		301		309		372	
Unsheltered	1	0.5%	7	203%	-	0.0%	1	0.3%
Sheltered	204	99.5%	294	97.7%	309	100.0%	371	99.7%
Emergency Shelter/Hotel	148		183		218		264	
Transitional Housing	56		111		91		107	

Source: Point-in-Time Report 2019-2022, FLHC

Table 58 shown below are demographic descriptions of homeless persons in Ontario County. The PIT reports from 2019 to 2020 (prior to the COVID-19 pandemic severely impacting the PIT counting procedures) show that Ontario County has averaged 36.5 homeless children and 20.5 households with children. There was a significant spike from 2019 to 2020 of veterans (from four in 2019 to 28 in 2020)—as well as victims of domestic violence (48), severely mentally ill individuals (113), and individuals suffering from chronic substance abuse (132).

**Table 58: Demographic Profiles of Homeless Persons in FLHC Area, 2019-2022**

	2019	%	2020	%	2021	%	2022	%
Total in Households w/o Children	136	66.3%	234	77.7%	192	62.1%	240	64.5%
Total in Households w/ Children	69	33.7%	67	22.3%	117	37.9%	132	35.5%
Adults	25		38		47		85	
Children	44		29		70		47	
Households with Children	17		24		35		37	
Veterans	4		28		23		20	
Victims of Domestic Violence	7		48		28		24	
Severely Mentally Ill	41		113		29		33	
Chronic Substance Abuse	33		132		23		35	

Source: Point-in-Time Report 2019-2022, FLHC

<sup>5</sup> For Ontario County, the Finger Lakes Housing Consortium (FLHC) is the Homeless Continuum of Care (CoC) for the geographic area composed of Wayne, Ontario, Seneca and Yates counties.

<sup>6</sup> 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.

<sup>7</sup> Due to COVID-19 restrictions, a count of unsheltered individuals was not conducted in 2021. In addition, emergency shelters and transitional housing numbers in 2021 and 2022 may have been impacted by COVID-19 (e.g. changes in capacity).

## **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 Ontario County’s veteran population, the following tables in this section summarize the number of veterans as well as their income and disability status. According to the 2020 ACS, 6,806 veterans reside in Ontario County, representing 7.8% of the county’s total civilian population over 18 years-of-age. The ratio is significantly higher than the state which reports 4.4% veterans (Table 59).

**Table 59: Veteran Status, Population 18 Years and Over, 2020**

	Total Civilian Population	Veterans	% Veterans
New York State	15,420,195	676,295	4.4%
Ontario County	87,627	6,806	7.8%

Source: U.S. Census Bureau, Urban Partners

Veterans are much more likely to be living with disabilities than non-veterans. According to the 2020 ACS, 2,097 veterans in Ontario County have disabilities, representing 31.0% of all

veterans in the county. In comparison, non-veterans residing in Ontario County report disabilities at a rate of 14.3% (Table 60).

**Table 60: Veteran/Disability Status, Population 18 Years and Over, 2020<sup>8</sup>**

	All Veterans	Veterans with Disabilities	% Veterans with Disabilities	All Non-Veterans	Non-Veterans with Disabilities	% Non-Veterans with Disabilities
New York State	663,024	189,835	28.6%	14,333,790	1,863,115	13.0%
Ontario County	6,761	2,097	31.0%	77,948	11,114	14.3%

Source: U.S. Census Bureau, Urban Partners

On the other hand, veterans have a significantly lower rate of poverty than non-veterans. Shown in Table 61, 6.9% of Ontario County veterans live below the federal poverty rate, compared to 8.6% for non-veterans.

**Table 61: Veteran/Poverty Status, Population 18 Years and Over, 2020<sup>8</sup>**

	Veterans			Non-Veterans		
	Total	Below Poverty Level	% Below Poverty Level	Total	Below Poverty Level	% Below Poverty Level
New York State	663,024	46,891	7.1%	14,333,790	1,787,545	12.5%
Ontario County	6,761	468	6.9%	77,948	6,670	8.6%

Source: U.S. Census Bureau, Urban Partners

Finally, Table 62 summarizes the most vulnerable segment of Ontario County’s veteran population—those who are disabled and living under the poverty line. According to the 2020 ACS, 3.6% of Ontario County veterans (244) are disabled and live below the poverty line.

**Table 62: Veteran/Poverty/Disability Status, Population 18 Years and Over, 2020<sup>8</sup>**

	All Veterans	Veterans Below Poverty Level with Disabilities	% Veterans Below Poverty Level with Disabilities
New York State	663,024	18,997	2.9%
Ontario County	6,761	244	3.6%

Source: U.S. Census Bureau, Urban Partners

Table 63 shown on the following page summarizes the number and percentage of veterans in each of the 18 county subdivisions within Ontario County. County subdivisions with the most veterans are: the Town of Manchester (840, 11.1% of the civilian population) and the Town of Farmington (800, 7.5%)—while the City of Canandaigua and the City of Geneva report the highest number of veterans living under the poverty line, with 100 and 48 veterans, respectively.

<sup>8</sup> For whom poverty is determined.

**Table 63: Veteran Disability Status by Co. Subdivision, Population 18 Years and Over, 2020<sup>9</sup>**

	Civilian Population 18 Years and Over	Veterans	% Veterans	Veterans with Any Disability	Veterans Below Poverty Level
Bristol Town	1,850	169	9.1%	83	8
Canadice Town	1,489	102	6.9%	21	3
Canandaigua City	8,726	644	7.4%	228	100
Canandaigua Town	8,819	611	6.9%	205	45
East Bloomfield Town	2,862	244	8.5%	90	-
Farmington Town	10,682	800	7.5%	188	23
Geneva City	10,419	409	3.9%	92	48
Geneva Town	2,884	210	7.3%	71	47
Gorham Town	3,236	223	6.9%	50	16
Hopewell Town	3,098	283	9.1%	151	1
Manchester Town	7,596	840	11.1%	281	27
Naples Town	1,943	154	7.9%	48	14
Phelps Town	5,073	383	7.5%	113	-
Richmond Town	2,794	137	4.9%	47	-
Seneca Town	2,065	134	6.5%	48	8
South Bristol Town	1,530	115	7.5%	42	-
Victor Town	12,232	572	4.7%	135	11
West Bloomfield Town	2,210	179	8.1%	51	13

Source: U.S. Census Bureau, Urban Partners

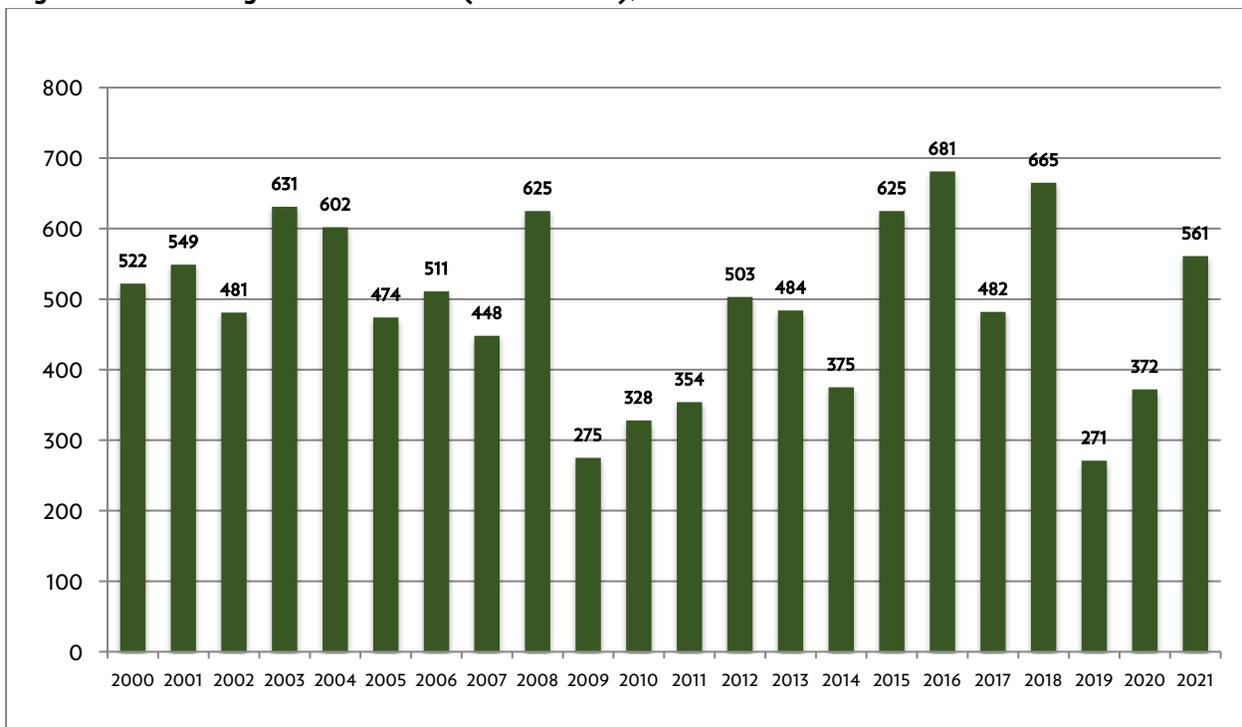
<sup>9</sup> For whom poverty is determined.

# 7. Home Building Activity

## Residential Building Permits Issued in Ontario County

Shown below in Figure 26 are the U.S. Department of Housing and Urban Development’s data on the number of authorized residential building permits in Ontario County. From 2000 to 2021, Ontario issued a total of 10,819 permits, equivalent to 492 units per year. The pace of permitting prior to the Great Recession (2000 to 2007) was approximately 527 units per year. During the Great Recession and the subsequent years of recovery (2008 to 2010), Ontario authorized as few as 275 building permits (in 2009). Ontario County has been permitting approximately 488 units per year since 2011.

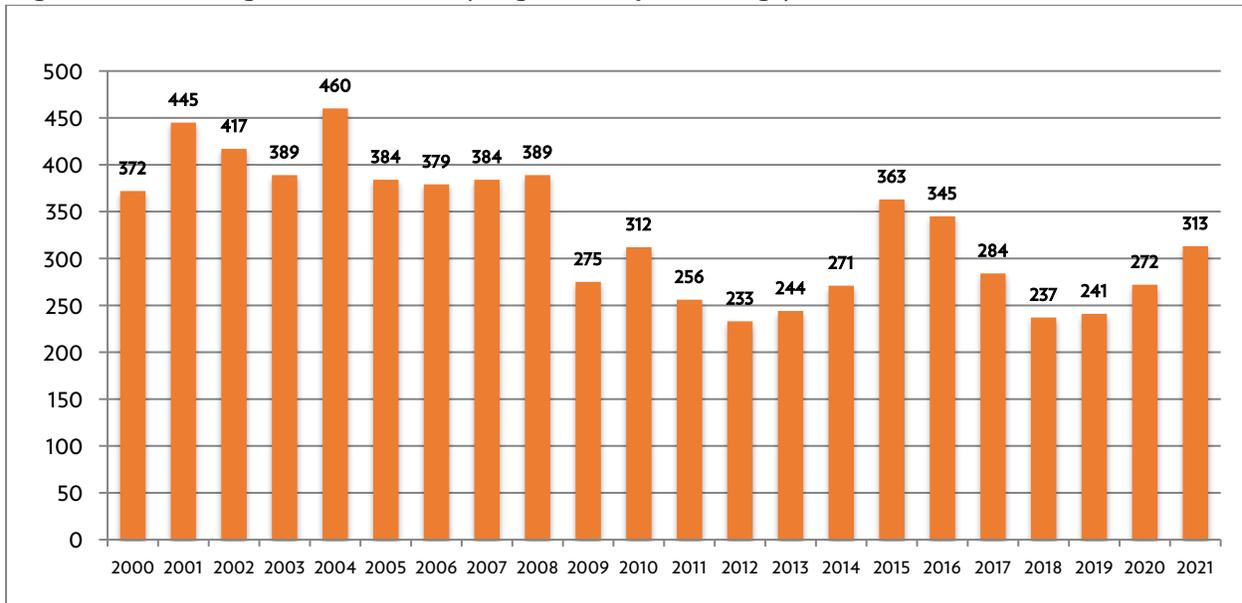
**Figure 26: Building Permits Issued (Total Units), 2000-2021**



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

The peak period for single-family permitting was 2004 when 460 units were permitted. Starting in 2005, however, the permitting of single-family homes started to drop until hitting an average of 308 units per year during the Great Recession and the recovery period (2008 to 2011). From 2012 to 2021, Ontario permitted an average of 280 single-family units per year (see Figure 27 on the following page).

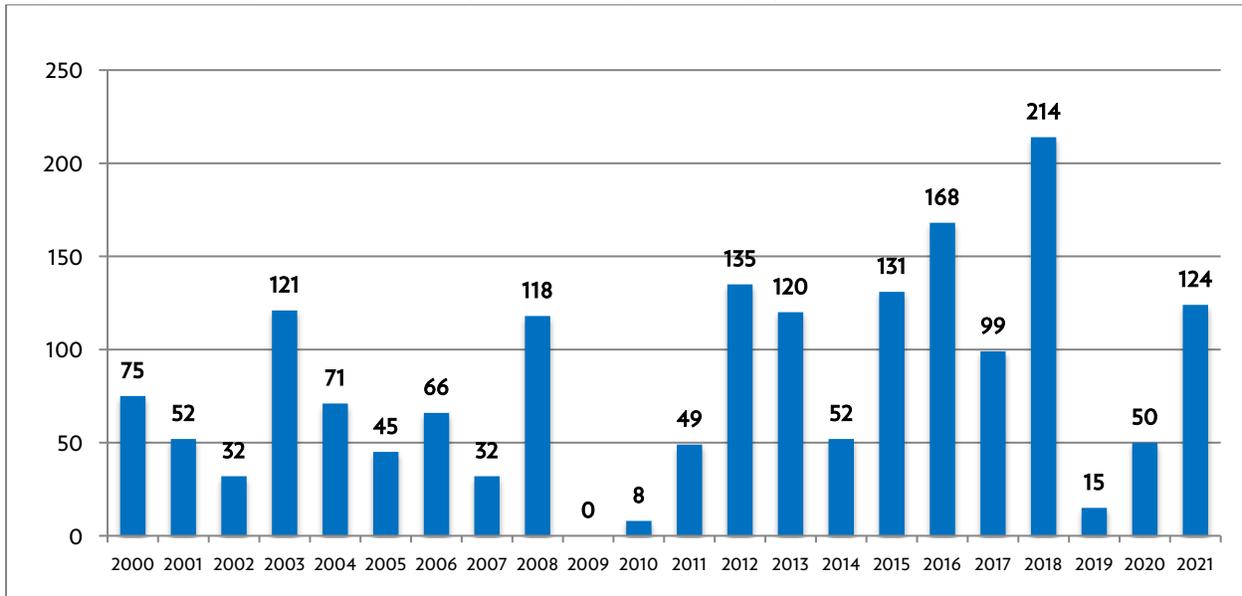
**Figure 27: Building Permits Issued (Single-Family Dwellings), 2000-2021**



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

As illustrated in Figure 28 below, Ontario permitted an average of 81 units annually in multi-family dwellings from 2000 to 2021. There were multiple years when very few or no multi-family permits were issued—including 2009, 2010, 2019—and there were other years when large numbers of units were permitted (i.e., 214 units in 2018, 168 units in 2016).

**Figure 28: Building Permits Issued (Multi-Family Dwellings), 2000-2021**

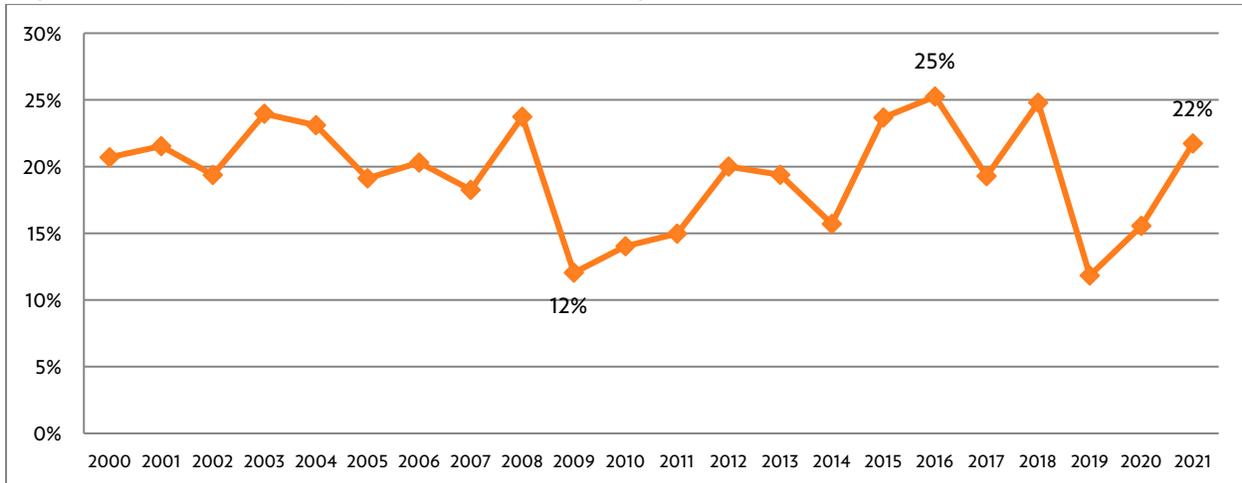


Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

## Comparison of Ontario County’s Permitting Activity to the Rochester Metro Area

Figure 29 shows Ontario’s share of the building permits issued in the Rochester Metro Statistical Area (MSA) which consists of Livingston, Monroe, Orleans, Wayne, Yates, and Ontario counties. In 2021, building permits issued in Ontario County represented 22% of all residential permits issued in the Rochester MSA—which is slightly higher than the 19% average for 2000 to 2021. The two high points were in 2018 (25%) and in 2016 (25%).

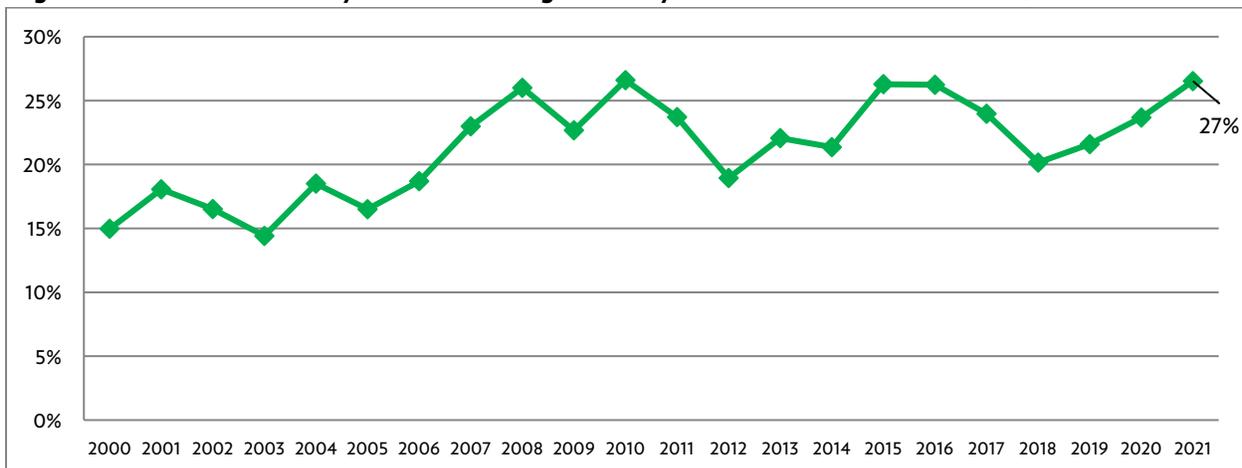
**Figure 29: Ontario County’s Share of All Building Permits in Rochester MSA, 2000-2021**



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

Figure 30 shows Ontario’s share of the single-family building permits issued in the Rochester MSA. In 2021, single-family building permits issued in Ontario County (a total of 313) represented 27% of all single-family permits issued in the county—higher than the 21% average for the analysis period (2000 - 2021). The high point was in 2010 when the 312 units issued in Ontario County represented 27% of the MSA’s total.

**Figure 30: Ontario County’s Share of Single-Family Permits in Rochester MSA, 2000-2021**



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

## Permitting Activity by Jurisdictions

Table 64 shown below summarizes the building permit activity for each of the 28 permit issuing jurisdictions located in Ontario County. The Town of Victor issued the most building permits from 2000 to 2021, reporting a total of 2,061 units; followed by the Town of Farmington (1,988 units), and the Town of Canandaigua (1,983 units). Permits issued in the two cities totaled 478 units, representing just 5.3% of the county’s total permits during this period. Lastly, the ten villages combined for 290 building permits, 88.3% of which were single-family structures.

**Table 64: Building Permits Issued by Jurisdiction, 2000-2021**

	Units in Single-Family Structures	Units in Multi-Family Structures	Total Units	% of County Total
Bloomfield Village	68	-	68	0.8%
Bristol Town	106	-	106	1.2%
Canadice Town	85	-	85	0.9%
Canandaigua City	326	14	340	3.8%
Canandaigua Town	1,370	613	1,983	21.9%
Clifton Springs Village	31	2	33	0.4%
East Bloomfield Town	159	-	159	1.8%
East Bloomfield Village	-	-	-	0.0%
Farmington Town	1,315	673	1,988	22.0%
Geneva City	32	106	138	1.5%
Geneva Town	190	114	304	3.4%
Gorham Town	389	-	389	4.3%
Holcomb Village	-	-	-	0.0%
Hopewell Town	122	-	122	1.3%
Manchester Town	113	2	115	1.3%
Manchester Village	10	-	10	0.1%
Naples Town	133	-	133	1.5%
Naples Village	2	-	2	0.0%
Phelps Town	159	2	161	1.8%
Phelps Village	32	12	44	0.5%
Richmond Town	211	13	224	2.5%
Rushville Village	36	-	36	0.4%
Seneca Town	116	-	116	1.3%
Shortsville Village	14	20	34	0.4%
South Bristol Town	230	-	230	2.5%
Victor Town	1,855	206	2,061	22.8%
Victor Village	63	-	63	0.7%
West Bloomfield Town	98	-	98	1.1%
	<b>7,265</b>	<b>1,777</b>	<b>9,042</b>	

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

## **Planned Residential Building Projects**

As of May 2023, according to the Ontario County Planning Board, there are at least 3,486 units of housing in various stages of development, including site planning and land subdivision. There are nine projects currently under construction (434 units), and 26 proposed projects in predevelopment (3,052 units).

The following projects are under construction as of this report:

1. Name of Development: **Cassidy Court**  
Location: Town of Victor  
Units: 39  
Type: Single-family and townhomes
2. Name of Development: **Creekwood Townhouses**  
Location: Town of Farmington  
Units: Final 5 of 20  
Type: Apartment townhomes
3. Name of Development: **Monarch Manor Section 2**  
Location: Town of Farmington  
Units: 4 of 48  
Type: Duplex units
4. Name of Development: **Hathaway Corners**  
Location: Town of Farmington  
Units: 52 single-family units, 24 of 88 apartment units  
Type: Single-family, apartment
5. Name of Development: **Marrano Homes Villas**  
Location: Town of Farmington  
Units: 88  
Type: Single-family
6. Name of Development: **Auburn Meadows**  
Location: Town of Farmington  
Units: 31  
Type: Single-family

7. Name of Development: **Pierce Brook**  
Location: Town of Canandaigua  
Units: 92  
Type: For-sale townhomes
8. Name of Development: **Bay Heights Phase 3**  
Location: Town of Geneva  
Units: 42 of 92  
Type: Single-family
9. Name of Development: Former **American Legion Site**  
Location: City of Geneva  
Units: 57  
Type: For-sale townhomes

The following projects are in various stages of predevelopment as of this report:

1. Name of Development: **Woods at Valentown**  
Location: Town of Victor  
Units: 84  
Type: Apartments
2. Name of Development: **East Victor Road**  
Location: Town of Victor  
Units: 85  
Type: Single-family
3. Name of Development: **Victor Landing Apartments**  
Location: Village of Victor  
Units: 55  
Type: Apartment townhomes
4. Name of Development: **Christa Development**  
Location: Village of Victor  
Units: 112  
Type: Senior apartments
5. Name of Development: **Farmbrook**  
Location: Town of Farmington  
Units: 107  
Type: Single-family

6. Name of Development: **Collette Road/SR 96**  
Location: Town of Farmington  
Units: 200  
Type: Single-family
  
7. Name of Development: **Mertensia/Collette Roads**  
Location: Town of Farmington  
Units: 220  
Type: For-sale townhomes
  
8. Name of Development: **Rochester Pointe**  
Location: Town of Farmington  
Units: 165 townhome units, 140 apartment units  
Type: For-sale townhomes, apartments
  
9. Name of Development: **Uptown Landing**  
Location: Town of Canandaigua  
Units: 300 apartment units, 150 single-family units  
Type: Apartments, single-family
  
10. Name of Development: **Edgemere**  
Location: Town of Canandaigua  
Units: 48  
Type: Apartments
  
11. Name of Development: **Otetiano Pointe**  
Location: Town of Canandaigua  
Units: 116 townhome units, 2 single-family units  
Type: For-sale townhomes, single-family
  
12. Name of Development: **Uptown Pointe Phase 1**  
Location: Town of Canandaigua  
Units: 24  
Type: Single-family
  
13. Name of Development: **Sunset Ridge**  
Location: Town of Canandaigua  
Units: 31  
Type: Single-family

14. Name of Development: **Pinnacle North – Lakeshore Boulevard Phase II**  
Location: City of Canandaigua  
Units: 158  
Type: Apartments
  
15. Name of Development: **Stewart Place/Kennedy Street**  
Location: City of Canandaigua  
Units: 132  
Type: For-sale townhomes
  
16. Name of Development: **Factory 243 – Phase 2**  
Location: City of Canandaigua  
Units: 40  
Type: Apartments
  
17. Name of Development: **Solar Village**  
Location: Town of Geneva  
Units: 90 apartment units, 6 single-family units  
Type: Apartments, single-family
  
18. Name of Development: **Geneva Crossing**  
Location: Town of Geneva  
Units: 200  
Type: Apartments
  
19. Name of Development: **The Woodlands Phase II**  
Location: Town of Geneva  
Units: 64  
Type: Affordable apartments
  
20. Name of Development: **Geneva Country Club Redevelopment**  
Location: Town of Geneva  
Units: 95  
Type: Condominiums
  
21. Name of Development: **Seneca Springs**  
Location: Town of Geneva  
Units: 220  
Type: For-sale townhomes

22. Name of Development: **Orchard Brook Park Phase 4**  
Location: Town of Geneva  
Units: 40  
Type: Single-family
  
23. Name of Development: **36 Middle Street**  
Location: City of Geneva  
Units: 9  
Type: Apartments
  
24. Name of Development: **DeSales School**  
Location: City of Geneva  
Units: 15  
Type: Affordable apartments
  
25. Name of Development: **Springhill Subdivision**  
Location: Town of Gorham  
Units: 80  
Type: Single-family
  
26. Name of Development: **Various Small Lot Subdivisions**  
Location: Towns of West Bloomfield, Victor, Hopewell, Canadice, Bristol, Canandaigua, and Geneva, and City of Geneva  
Units: 64  
Type: Small lot subdivisions

# 8. For-Sale Housing Market Analysis

## Summary of Recently Sold Homes

To understand the for-sale housing market in Ontario County, Urban Partners examined market conditions for single-family detached homes, duplexes/triplexes, townhouses, and rural homesteads. For this analysis, we obtained records of home sales from *RealQuest* – a comprehensive real estate database service—for a 5-year period starting in September 2017 and ending in August 2022.

As evidenced by nearly 7,500 home sales examined during the 5-year study period, Ontario County’s homeownership market is very active. The median sale price during the 5-year study period was \$200,000, or \$119.03 per square foot, “SF” henceforth). Single-family detached is the dominant home type in the county, representing 81.4% of the transactions with a median sale price of \$200,000, or \$118.82 per SF. The sale of 704 townhouses represented 9.4% of all sales in the county (with a median sale price of \$235,000, or \$152.32 per SF), while 354 homes categorized as duplex or triplex were sold for a median price of \$133,250 or \$59.24 per SF. Lastly, a total of 329 homes categorized as rural homesteads were sold for a median price of \$275,000, or \$128.99 per SF (see Table 65).

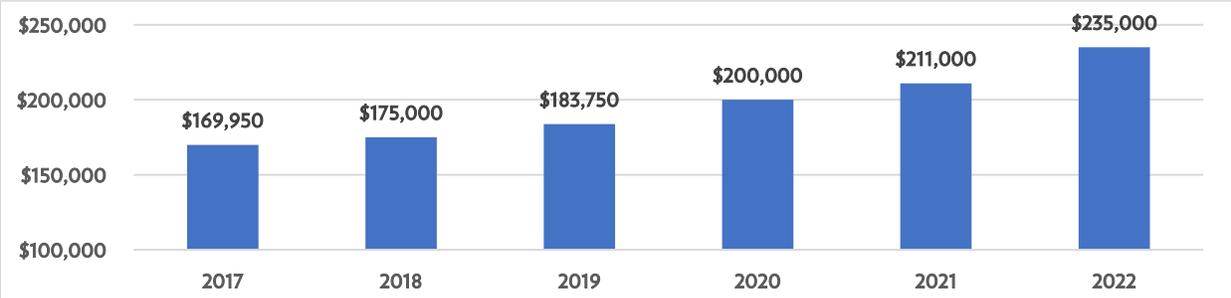
**Table 65: Breakdown of Home Sales in Ontario County (2017-2022)**

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Single-Family Detached	6,085	81.4%	\$200,000	1,760	\$118.82
Townhouse	704	9.4%	\$235,000	1,488	\$152.32
Duplex/Triplex	354	4.7%	\$133,250	2,298	\$59.24
Rural Homestead	329	4.4%	\$275,000	2,044	\$128.99
<b>Total</b>	<b>7,472</b>	<b>100.00%</b>	<b>\$200,000</b>	<b>1,756</b>	<b>\$119.03</b>

Source: RealQuest, Urban Partners

Home prices have been increasing rapidly since 2017. In 2017, the median price was \$169,950, or \$100.36 per SF. Increasing at an annualized rate of 6.7%, the median price reported in 2022 was \$235,000 or \$142.05 per SF (See Figure 30).

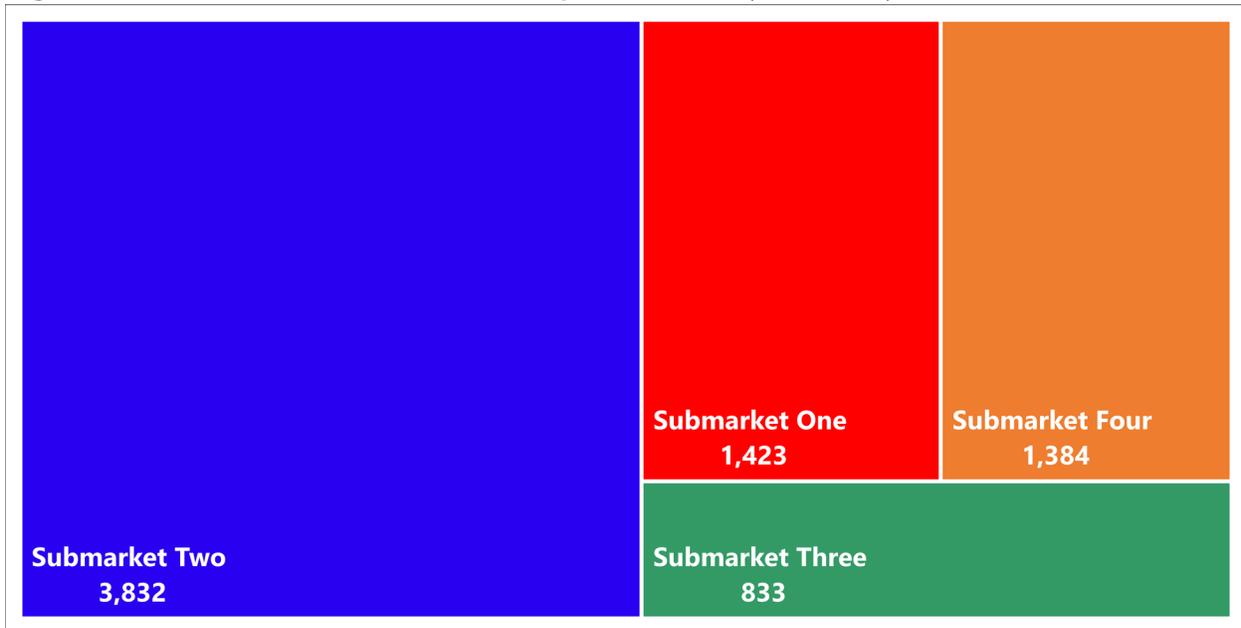
**Figure 31: Median Sale Price by Year Home Sold in Ontario County (2017-2022)**



Source: RealQuest, Urban Partners

Figure 31 shows the distribution of the 7,472 sales transactions in Ontario County by submarkets (see map of the submarkets in Figure 16 on page 29). The 3,832 sales transactions in Submarket Two represented half (51.3%) of all sales in the county, followed by Submarket One with 1,423 sales (19.0%), Submarket Four 1,384 (18.5%), and Submarket Three with just 833 (11.1%).

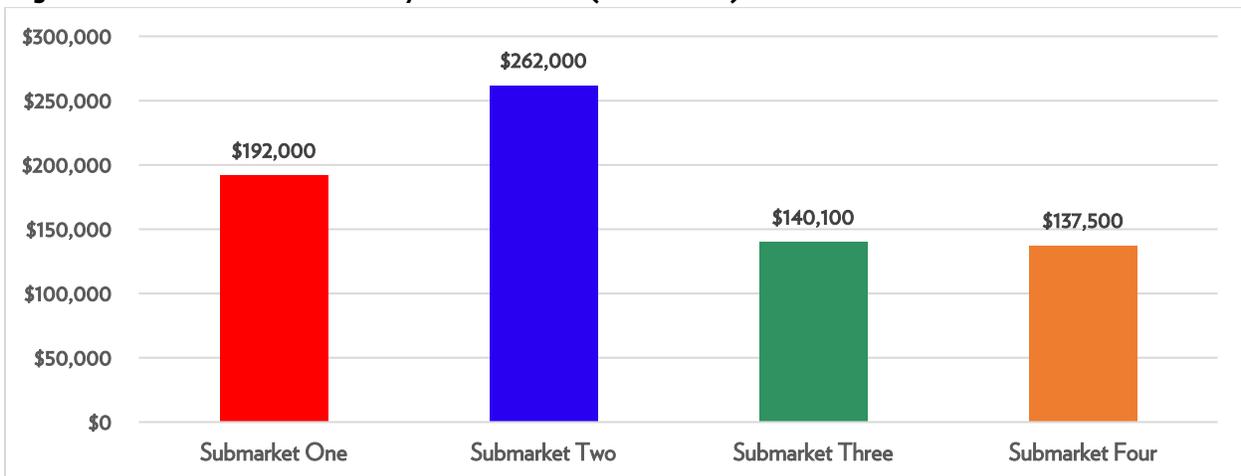
**Figure 32: Number of Sales Transactions by Submarkets (2017-2022)**



Source: RealQuest, Urban Partners

Figure 33 shows the median sale price by submarkets for the 5-year study period. Submarket Two reported the highest median sale price of \$262,000, followed by Submarket One (\$192,000), Submarket Three (\$140,100), and Submarket Four (\$137,500).

**Figure 33: Median Sale Price by Submarkets (2017-2022)**



Source: RealQuest, Urban Partners

## Single-Family Detached Homes

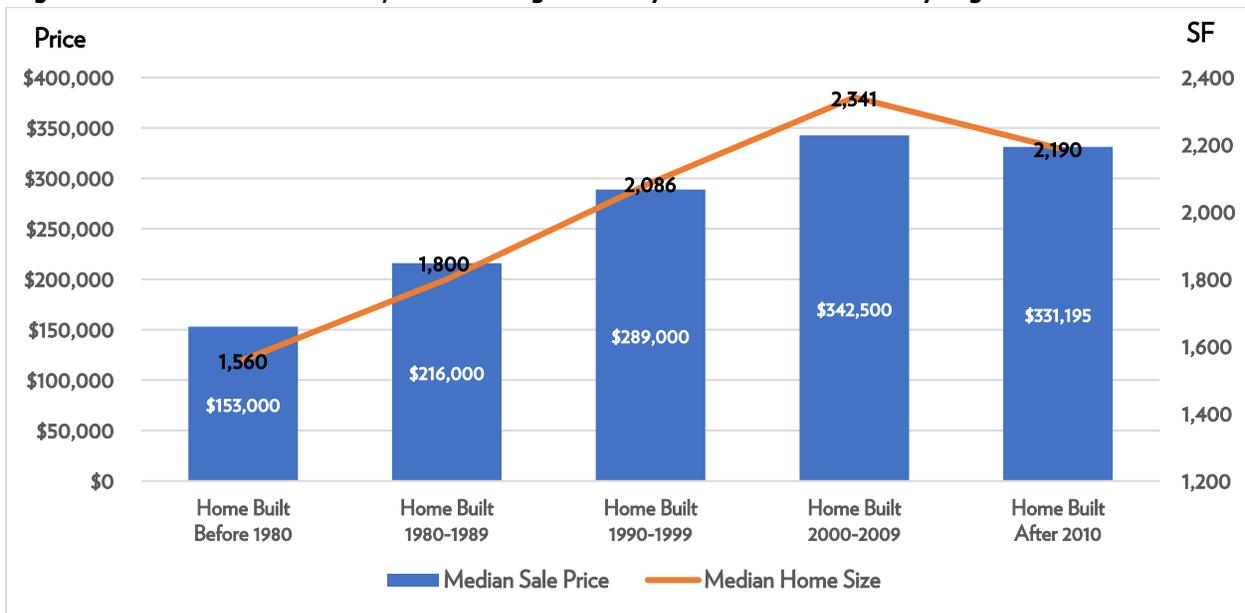
Table 66 summarizes the sales transactions for single-family detached homes by the year homes were built. Overall, there was a huge range of home sale prices in Ontario County, from \$5,000 to \$5 million, with the median sale price of \$200,000 or \$118.82 per SF. The majority of the homes sold during the 5-year study period were built prior to 1980 (3,586 homes, or 58.9% of all single-family sales). The median sale price per SF increased with newer housing stock, with the newest homes built after 2010 selling for a median sale price per SF of \$157.75. It should be noted that the oldest homes built prior to 1980 reported 1,560 SF of interior living space, while the homes built after 1990 were over 2,000 SF. Aligning with national trends, larger home sizes have resulted in higher prices in Ontario County—though the newest homes built after 2010 are slightly smaller than homes built in the previous decade (2,190 SF compared to 2,341 SF).

**Table 66: Single Family Sales by Age of Home (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Square Footage	Median Price Per SF
Home Built Before 1980	3,586	\$153,000	\$5,000-\$2,228,500	1,560	\$99.11
Home Built 1980-1989	491	\$216,000	\$5,000-\$1,540,000	1,800	\$124.84
Home Built 1990-1999	493	\$289,000	\$6,900-\$2,575,000	2,086	\$139.31
Home Built 2000-2009	661	\$342,500	\$10,000-\$4,000,000	2,341	\$145.68
Home Built After 2010	854	\$331,195	\$10,250-\$5,000,000	2,190	\$157.75
<b>Total</b>	<b>6,085</b>	<b>\$200,000</b>	<b>\$5,000-\$5,000,000</b>	<b>1,760</b>	<b>\$118.82</b>

Source: RealQuest, Urban Partners

**Figure 34: Median Sale Price/Size of Single-Family Detached Homes by Age of Homes**



Source: RealQuest, Urban Partners

### Lakeside Premium for Single-Family Homes

There is a considerable premium for homes that are located on or near the lakeshore in Ontario County. For the purposes of this analysis, we’ve sorted single-family home sales by distance to the nearest lake (specifically, Canandaigua Lake, Honeoye Lake, Canadice Lake, Hemlock Lake, and Conesus Lake). Those homes located within 100 feet of a lake are labeled “Lakeside”, while those between 100 feet and 500 feet from a lake are dubbed “Lake Adjacent.” Properties outside of 500 feet from a lake are considered “Not Near a Lake.”

Table 67 is a summary of the housing premium for these lakeside properties. In the 5-year study period, Lakeside properties sold for a median sale price of \$260.56 per SF, which represents a 128.0% pricing premium over properties not near a lake. For those homes that are “Lake Adjacent” the pricing premium was 21.8%.

**Table 67: Single Family Home Prices by Proximity to Lake (2017-2022)**

	No. of Transactions	Median Sale Price	No. Sales over \$1 Million	Median Square Footage	Median Price Per SF
Lakeside	397	\$350,000	53	1,420	\$260.56
Lake Adjacent	253	\$234,900	1	1,645	\$139.23
Not Near a Lake	5435	\$190,000	12	1,776	\$114.29
<b>Total</b>	<b>6,085</b>	<b>\$200,000</b>	<b>66</b>	<b>1,760</b>	<b>\$118.82</b>

Source: RealQuest, Urban Partners

Approximately two-thirds of the Lakeside single-family sales in Ontario County are located near Canandaigua Lake. In the 5-year study period, 250 sales were reported within 100 feet of Canandaigua Lake with a median sale price of \$510,000, or \$295.35 per SF. All 53 Lakeside single-family sales over \$1 million in the county were located near Canandaigua Lake. The balance of the Lakeside single-family home sales (147) were located near Honeoye Lake, with a median sale price of \$258,500, or \$209.82 per SF (Table 68).

**Table 68: Lakeside Single Family Homes by Location (2017-2022)**

	No. of Transactions	Median Sale Price	No. Sales over \$1 Million	Median Square Footage	Median Price Per SF
Canandaigua Lake	250	\$510,000	53	1,638	\$295.35
Honeoye Lake	147	\$258,500	-	1,140	\$209.82
<b>Total</b>	<b>397</b>	<b>\$350,000</b>	<b>53</b>	<b>1,420</b>	<b>\$260.56</b>

Source: RealQuest, Urban Partners

### Single-Family Sales by Production and Custom Home Builders

Table 69 below summarizes single-family home sales from “Production Home Builders”—comprised of national/regional residential developers engaged in large scale production of homes in Ontario County and Custom Home Builders. The 291 homes sold by Production Builders represented 4.8% of all single-family homes sold during the study period. The most active single-family Production Builders in Ontario County during this period were:

- Ryan Homes/NVR (229 sales)
- Riedman Home Builders (35 sales)
- S & J Morrell Builders (27 sales)

The sale prices for the 291 single-family homes sold by Production Builders ranged from \$216,985 to \$686,216, with a median sale price of \$319,211 (or \$157.01 per SF).

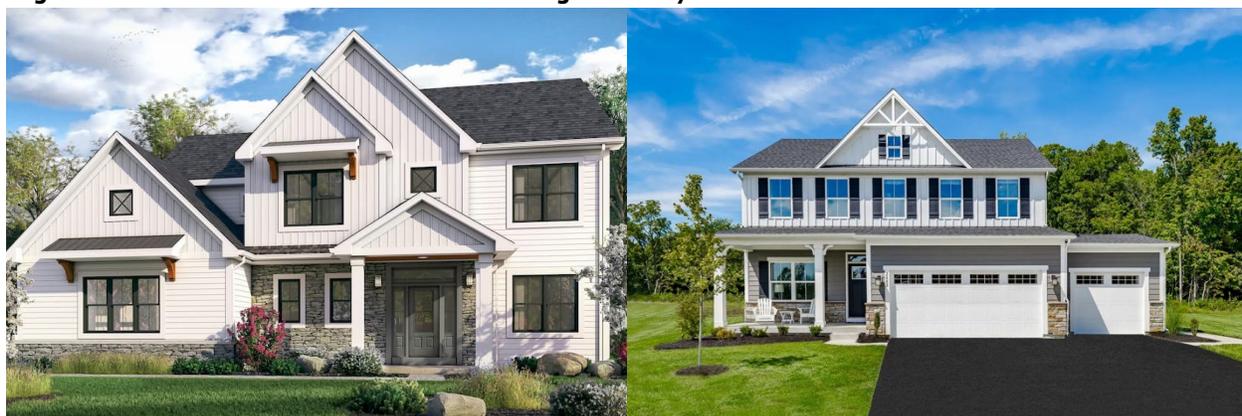
Custom Home Builders are typically engaged in the construction of unique homes for single customers, usually based on customized architectural plans. In the 5-year study period, there were 96 single-family homes sold by Custom Home Builders with a median sale price of \$418,225, or \$204.31 per SF. The median sale price of single-family homes sold by all others was \$189,000 (or \$115.06 per SF).

**Table 69: Single-Family Detached Homes by Seller Type (2017-2022)**

Sold by	No. of Transactions	Median Sale Price	Price Range	Median Square Footage	Median Price Per SF
Production Builders	291	\$319,211	\$216,985-\$686,216	2,134	\$157.01
Custom Builders	96	\$418,225	\$32,500-\$907,069	2,137	\$204.31
All Others	5,698	\$189,000	\$5,000-\$5,000,000	1,736	\$115.06
<b>Total</b>	<b>6,085</b>	<b>\$200,000</b>	<b>\$5,000-\$5,000,000</b>	<b>1,760</b>	<b>\$118.82</b>

Source: RealQuest, Urban Partners

**Figure 35: Notable Production Builder Single-Family Communities**



Piper Meadows by S & J Morrell Builders (Victor)

Auburn Meadows by Ryan Homes (Farmington)

## Townhouse

Townhouse sales represented 9.4% of residential transactions in the county during the aforementioned 5-year period. Overall, the 704 townhouses were sold for a median sale price of \$235,000, or \$152.32 per SF. There were 152 units sold by production builders at a median sale price of \$319,000, or \$193.20 per SF; 21 units were sold by custom builders with a median sale price of \$277,710, or \$175.42 per SF. All other townhouses were sold for a median sale price of \$182,000, or \$128.68 per SF (see Table 70).

**Table 70: Townhouse Sales by Seller Type (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Square Footage	Median Price Per SF
Production Builder	152	\$319,900	\$229,900-\$618,813	1,720	\$193.20
Custom Builders	21	\$277,710	\$244,800-\$335,995	1,669	\$175.42
All Others	531	\$182,000	\$11,500-\$850,000	1,416	\$128.68
<b>Total</b>	<b>704</b>	<b>\$235,000</b>	<b>\$11,500-\$850,000</b>	<b>1,488</b>	<b>\$152.32</b>

Source: RealQuest, Urban Partners

**Figure 36: Ranch-Style Townhouse Community in Victor Built by 7203 Rawson Road LLC**



As summarized in Table 71 on the following page, 33.9% of the townhouses sold in the county in the last five years were built between 1980 and 1989 (a total of 239 units) and command median sale prices of \$150,000. Newly built townhouses (constructed in 2010 or later) are commanding strong prices—with a median sale price of \$316,625, or \$188.97 per SF.

**Table 71: Townhouse Sales by Age of Home (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Square Footage	Median Price Per SF
Home Built Before 1980	27	\$89,500	\$20,000-\$310,000	1,200	\$86.38
Home Built 1980-1989	239	\$150,000	\$21,452-\$449,000	1,340	\$119.45
Home Built 1990-1999	103	\$173,500	\$11,500-\$850,000	1,529	\$115.36
Home Built 2000-2009	69	\$228,000	\$82,500-\$460,000	1,559	\$165.01
Home Built After 2010	266	\$316,625	\$35,000-\$839,000	1,668	\$188.97
<b>Total</b>	<b>704</b>	<b>\$235,000</b>	<b>\$11,500-\$850,000</b>	<b>1,488</b>	<b>\$152.32</b>

Source: RealQuest, Porter County, Urban Partners

### Duplex/Triplex

Duplex and triplex sales represented 4.7% of the total number of residential transactions in the county during the aforementioned 5-year period. Overall, the 354 duplex and triplex units were sold for a median sale price of \$133,250, or \$59.24 per SF. As summarized in Table 72, 94.1% of the duplexes and triplexes sold in the county in the last five years were built before 1980 (a total of 333 units) and command median sale prices of \$130,000. Only one unit was constructed in 2010 or later which commanded a sale price of \$171,500, or \$86.62 per SF.

**Table 72: Duplex/Triplex Sales by Age of Home (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Square Footage	Median Price Per SF
Home Built Before 1980	333	\$130,000	\$5,000-\$850,000	2,308	\$57.69
Home Built 1980-1989	12	\$193,628	\$116,000-\$1,150,000	2,220	\$95.48
Home Built 1990-1999	4	\$166,000	\$31,212-\$179,900	2,116	\$62.89
Home Built 2000-2009	4	\$282,500	\$30,000-\$817,500	2,890	\$106.84
Home Built After 2010	1	\$171,500	\$171,500	1,980	\$86.62
<b>Total</b>	<b>354</b>	<b>\$133,250</b>	<b>\$5,000-\$1,150,000</b>	<b>2,298</b>	<b>\$59.24</b>

Source: RealQuest, Porter County, Urban Partners

**Figure 37: Sample of Duplex/Triplex Sales**



Triplex in Town of Canandaigua (Sold in 7/2022)



Duplex in City of Geneva (Sold in 9/2021)

## Rural Homestead

Rural Homestead sales represented 4.4% of the total number of residential transactions in the county during the aforementioned 5-year period. Overall, the 329 rural homestead units were sold for a median sale price of \$275,000, or \$128.99 per SF. The median lot size for rural homesteads was 19.6 acres. As summarized in Table 73, 52.3% of the rural homesteads sold in the county in the study period were built before 1980 (a total of 172 units) and command median sale prices of \$239,000. Newly built rural homesteads (constructed in 2010 or later) are commanding relatively low prices—with a median sale price of \$119,500, or \$68.69 per SF.

**Table 73: Rural Homestead Sales by Age of Home (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Square Footage	Median Price Per SF	Median Lot Size (acres)
Home Built Before 1980	172	\$239,000	\$6,000-\$850,000	2,014	\$117.63	20.0
Home Built 1980-1989	39	\$264,000	\$20,400-\$730,000	1,804	\$144.23	20.4
Home Built 1990-1999	51	\$324,900	\$72,000-\$1,100,000	2,214	\$163.49	16.20
Home Built 2000-2009	41	\$372,000	\$175,000-\$999,999	2,484	\$160.26	17.5
Home Built After 2010	26	\$119,500	\$15,000-\$875,000	2,055	\$68.69	25.5
<b>Total</b>	<b>329</b>	<b>\$275,000</b>	<b>\$6,000-\$1,100,000</b>	<b>2,044</b>	<b>\$128.99</b>	<b>19.6</b>

Source: RealQuest, Porter County, Urban Partners

**Figure 38: Rural Homestead Sold in the Town of Canandaigua**



**5,500 SF Rural Homestead on 28.8 Acres, Sold for \$1.1 million 10/2020**

## Home Sales in Submarket One

Submarket One and its seven jurisdictions reported a total of 1,423 sales transactions, which account for 19.0% of the county's total in the 5-year study period. The median sale price of a single-family home in Submarket One was \$185,000, or \$120.15 per SF. Rural homesteads, which accounted for 14.2% of transactions, had a median sale price of \$270,000, or \$128.22 per SF. Duplex and triplex units accounted for 2.0% of all transactions, with a median sale price of \$142,494 and a median price per SF of \$71.82. Lastly, townhouses sold for a median sale price of \$160,000, or \$126.37 per SF (see Table 74).

**Table 74: Breakdown of Home Sales in Submarket One (2017-2022)**

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family	1,158	81.4%	\$185,000	1,580	\$120.15
Townhouse	34	2.4%	\$160,000	1,317	\$126.37
Duplex/Triplex	29	2.0%	\$142,494	2,140	\$71.82
Rural Homestead	202	14.2%	\$270,000	2,011	\$128.22
<b>Total</b>	<b>1,423</b>	<b>100.0%</b>	<b>\$192,000</b>	<b>1,648</b>	<b>\$121.03</b>

Source: RealQuest, Urban Partners

Table 75 below shows the number of transactions by jurisdiction within Submarket One. South Bristol reported the most sales transactions with 316, followed by Richmond with 292, Bristol with 188, East Bloomfield with 188, Naples with 184, Canadice with 137, and West Bloomfield with 117.

**Table 75: Home Sales in Submarket One by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug	Total 2017-22
Bristol	18	24	38	40	43	25	188
Canadice	10	23	22	21	42	19	137
East Bloomfield	11	36	35	36	42	28	188
Naples	12	43	34	30	34	31	184
Richmond	21	58	59	51	59	44	292
South Bristol	18	58	51	67	80	42	316
West Bloomfield	5	17	25	26	23	21	117
No Jurisdiction Recorded	-	-	-	-	-	1	1
<b>Total</b>	<b>95</b>	<b>259</b>	<b>264</b>	<b>271</b>	<b>323</b>	<b>211</b>	<b>1,423</b>

Source: RealQuest, Urban Partners

Table 76 shown on the following page summarizes the median sale prices for Submarket One by municipal jurisdictions. From September 2018 to August 2022, the median sale price increased by 45.4% or 7.8% annually. In 2022, the highest median sale price of \$310,000 was reported in West Bloomfield, followed by Richmond at \$257,250.

**Table 76: Median Sale Price in Submarket One by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug
Bristol	\$147,950	\$139,500	\$165,000	\$176,253	\$234,990	\$250,000
Canadice	\$222,450	\$150,000	\$142,700	\$200,000	\$194,500	\$174,500
East Bloomfield	\$140,000	\$164,950	\$180,010	\$214,950	\$182,632	\$193,000
Naples	\$100,000	\$130,851	\$136,200	\$135,000	\$163,900	\$189,000
Richmond	\$140,000	\$161,750	\$180,000	\$192,500	\$190,000	\$257,250
South Bristol	\$225,250	\$251,200	\$285,000	\$260,000	\$305,000	\$229,500
West Bloomfield	\$159,000	\$176,500	\$184,000	\$200,000	\$225,000	\$310,000
No Jurisdiction Recorded	-	-	-	-	-	\$190,000
<b>All Jurisdictions</b>	<b>\$165,000</b>	<b>\$163,500</b>	<b>\$180,005</b>	<b>\$200,000</b>	<b>\$210,000</b>	<b>\$239,900</b>

Source: RealQuest, Urban Partners

Table 77 shown below summarizes the single-family sales in Submarket One by the year homes were built. Two-thirds (66.6%) of the single-family homes sold in Submarket One were built prior to 1980 (771 transactions), and the highest median sale price of \$304,650 was reported for single-family homes built between 2000 to 2009.

**Table 77: Single Family Sales in the Submarket One by Jurisdictions (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Size (SF)	Median Price Per SF
House Built Before 1980	771	\$165,000	\$6,400 to \$2,100,000	1,476	\$109.35
House Built 1980-1989	128	\$190,550	\$7,000 to \$1,500,000	1,667	\$124.17
House Built 1990-1999	109	\$254,900	\$12,690 to \$2,100,000	1,820	\$132.58
House Built 2000-2009	100	\$304,650	\$10,000 to \$4,000,000	2,103	\$137.91
House Built After 2010	50	\$269,500	\$10,750 to \$900,000	1,725	\$161.54
<b>Total</b>	<b>1,158</b>	<b>\$185,000</b>	<b>\$6,400 to \$4,000,000</b>	<b>1,580</b>	<b>\$120.15</b>

Source: RealQuest, Urban Partners

## Home Sales in Submarket Two

Submarket Two and its four jurisdictions reported a total of 3,831 sales transactions, which account for 51.3% of the county's total in the 5-year study period. The median sale price of a single-family home in Submarket Two was \$270,000, or \$135.31 per SF. Townhouses reported a median sale price of \$245,000 (or \$155.98 per SF). Duplex and triplex units accounted for 3.8% of transactions, with a median sale price of \$159,000 (or \$70.11 per SF). Rural homesteads, which accounted for 1.5% of transactions in Submarket Two, had a median sale price of \$352,000 (or \$151.23 per SF. See Table 78).

**Table 78: Breakdown of Home Sales in Submarket Two (2017-2022)**

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family	2,968	77.5%	\$270,000	1,975	\$135.31
Townhouse	661	17.2%	\$245,000	1,498	\$155.98
Duplex/Triplex	145	3.8%	\$159,000	2,394	\$70.11
Rural Homestead	57	1.5%	\$352,000	2,188	\$151.23
<b>Total</b>	<b>3,831</b>	<b>100.0%</b>	<b>\$262,000</b>	<b>1,828</b>	<b>\$135.35</b>

Source: RealQuest, Urban Partners

Table 79 below shows the number of transactions by jurisdiction within Submarket Two. Victor reported the most sales transactions with 1,257, followed by Farmington with 1,002, the Town of Canandaigua with 810, and the City of Canandaigua with 761.

**Table 79: Home Sales in Submarket Two by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug	Total 2017-22
Canandaigua City	61	141	139	145	173	102	761
Canandaigua Town	48	148	190	172	148	104	810
Farmington	63	171	197	223	211	137	1,002
Victor	76	227	252	233	298	171	1,257
No Jurisdiction Recorded	-	-	-	1	-	-	1
<b>Total</b>	<b>248</b>	<b>687</b>	<b>778</b>	<b>774</b>	<b>830</b>	<b>514</b>	<b>3,831</b>

Source: RealQuest, Urban Partners

Table 80 shown on the following page summarizes the median sale prices for Submarket Two by municipal jurisdictions. From September 2017 to August 2022, the median sale price increased by 38.3% or 6.7% annually. In 2022, the highest median sale price of \$432,500 was reported in Victor, followed by the Town of Canandaigua at \$350,880.

**Table 80: Median Sale Price in Submarket Two by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug
Canandaigua City	\$162,000	\$167,000	\$168,000	\$178,400	\$220,000	\$250,000
Canandaigua Town	\$267,550	\$255,244	\$280,275	\$290,500	\$329,585	\$350,880
Farmington	\$192,000	\$203,000	\$212,500	\$245,000	\$242,000	\$299,900
Victor	\$295,875	\$319,900	\$310,000	\$345,000	\$347,450	\$432,500
No Jurisdiction Recorded	-	-	-	\$515,250	-	-
<b>All Jurisdictions</b>	<b>\$235,000</b>	<b>\$235,000</b>	<b>\$248,140</b>	<b>\$265,000</b>	<b>\$275,000</b>	<b>\$325,000</b>

Source: RealQuest, Urban Partners

Table 81 shown below summarizes the single-family sales in Submarket Two by the year homes were built. Two-fifths (40.8%) of the single-family homes sold in Submarket Two were built prior to 1980 (1,211 transactions), and the highest median sale price of \$365,000 was reported for single-family homes built between 2000 to 2009.

**Table 81: Single Family Sales in Submarket Two by Jurisdictions (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Size (SF)	Median Price Per SF
House Built Before 1980	1,211	\$179,900	\$7,500 to \$1,792,577	1,582	\$112.10
House Built 1980-1989	253	\$240,000	\$5,000 to \$1,540,000	1,933	\$129.94
House Built 1990-1999	294	\$337,450	\$6,900 to \$2,575,000	2,309	\$146.82
House Built 2000-2009	479	\$365,000	\$48,000 to \$2,850,000	2,477	\$146.64
House Built After 2010	731	\$342,904	\$15,000 to \$5,000,000	2,225	\$160.30
<b>Total</b>	<b>2,968</b>	<b>\$270,000</b>	<b>\$5,000 to \$5,000,000</b>	<b>1,975</b>	<b>\$135.31</b>

Source: RealQuest, Urban Partners

## Home Sales in Submarket Three

Submarket Three and its three jurisdictions reported a total of 834 sales transactions, which account for 11.1% of the county's total in the 5-year study period. The median sale price of a single-family home in Submarket Three was \$140,000, or \$87.32 per SF. Rural homesteads, which accounted for 6.6% of transactions in Submarket Three, had a median sale price of \$225,000 (or \$112.23 per SF). Duplex and triplex units accounted for 6.5% of transactions, with a median sale price of \$119,530 (or \$47.62 per SF. See Table 82).

**Table 82: Breakdown of Home Sales in Submarket Three (2017-2022)**

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family	725	86.9%	\$140,000	1,626	\$87.32
Duplex/Triplex	54	6.5%	\$119,530	2,217	\$47.62
Rural Homestead	55	6.6%	\$225,000	2,016	\$112.23
<b>Total</b>	<b>834</b>	<b>100.0%</b>	<b>\$140,100</b>	<b>1,680</b>	<b>\$85.53</b>

Source: RealQuest, Urban Partners

Table 83 below shows the number of transactions by jurisdiction within Submarket Three. Phelps reported the most sales transactions with 370, followed by Manchester with 335, and Hopewell with 129.

**Table 83: Home Sales in Submarket Three by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug	Total 2017-22
Hopewell	8	20	29	25	29	18	129
Manchester	18	67	58	75	68	49	335
Phelps	24	57	81	79	76	53	370
<b>Total</b>	<b>50</b>	<b>144</b>	<b>168</b>	<b>179</b>	<b>173</b>	<b>120</b>	<b>834</b>

Source: RealQuest, Urban Partners

Table 84 summarizes the median sale prices for Submarket Three by municipal jurisdiction. From September 2017 to August 2022, the median sale price increased by 55.7% or 9.3% annually. In 2022, the highest median sale price of \$209,176 was reported in Hopewell, followed by Phelps at \$175,000.

**Table 84: Median Sale Price in Submarket Three by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug
Hopewell	\$130,608	\$155,500	\$143,000	\$160,000	\$190,000	\$209,176
Manchester	\$104,750	\$117,000	\$119,500	\$129,000	\$142,000	\$167,500
Phelps	\$115,000	\$110,000	\$130,000	\$155,000	\$160,000	\$175,000
<b>All Jurisdictions</b>	<b>\$112,250</b>	<b>\$120,000</b>	<b>\$129,950</b>	<b>\$145,000</b>	<b>\$155,000</b>	<b>\$174,750</b>

Source: RealQuest, Urban Partners

Table 85 shown below summarizes the single-family sales in Submarket Three by the year homes were built. Nearly four-fifths (78.0%) of the single-family homes sold in Submarket Three were built prior to 1980 (566 transactions), and the highest median sale price of \$235,000 was reported for single-family homes built between 2000 to 2009.

**Table 85: Single Family Sales in the Submarket Three by Jurisdictions (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Size (SF)	Median Price Per SF
House Built Before 1980	566	\$131,500	\$5,000 to \$920,000	1,628	\$81.44
House Built 1980-1989	64	\$179,950	\$40,000 to \$110,000	1,575	\$107.87
House Built 1990-1999	38	\$185,500	\$62,000 to \$400,000	1,642	\$112.96
House Built 2000-2009	26	\$235,000	\$20,000 to \$375,000	1,883	\$116.14
House Built After 2010	31	\$135,000	\$10,250 to \$470,000	1,501	\$107.08
<b>Total</b>	<b>725</b>	<b>\$140,000</b>	<b>\$5,000 to \$920,000</b>	<b>1,626</b>	<b>\$87.32</b>

Source: RealQuest, Urban Partners

## Home Sales in Submarket Four

Submarket Four and its four jurisdictions reported a total of 1,384 sales transactions, which account for just 18.5% of the county’s total in the 5-year study period. The median sale price of a single-family home in Submarket Four was \$137,500, or \$85.12 per SF. Duplex and triplex units accounted for 9.1% of transactions, with a median sale price of \$112,250 (or \$50.88 per SF). Rural homesteads, which accounted for 1.1% of transactions in Submarket Four, had a median sale price of \$300,000 (or \$160.19 per SF). Townhouses had a median sale price of \$220,000 (or \$50.88 per SF. See Table 86).

**Table 86: Breakdown of Home Sales in Submarket Four (2017-2022)**

	No. of Transactions	% of Transactions	Median Sale Price	Median Size (SF)	Median Price Per SF
Single-Family	1,234	89.2%	\$140,000	1,568	\$88.86
Townhouse	9	0.7%	\$220,000	960	\$140.48
Duplex/Triplex	126	9.1%	\$112,250	2,262	\$50.88
Rural Homestead	15	1.1%	\$300,000	2,100	\$160.19
<b>Total</b>	<b>1,384</b>	<b>100.0%</b>	<b>\$137,500</b>	<b>1,642</b>	<b>\$85.12</b>

Source: RealQuest, Urban Partners

Table 87 below shows the number of transactions by jurisdiction within Submarket Four. The City of Geneva reported the most sales transactions with 742, followed by Gorham with 301, the Town of Geneva with 219, and Seneca with 122.

**Table 87: Home Sales in Submarket Four by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug	Total 2017-22
Geneva City	43	122	140	141	159	137	742
Geneva Town	11	35	44	49	53	27	219
Gorham	20	56	57	77	61	30	301
Seneca	9	22	25	21	29	16	122
<b>Total</b>	<b>83</b>	<b>235</b>	<b>266</b>	<b>288</b>	<b>302</b>	<b>210</b>	<b>1,384</b>

Source: RealQuest, Urban Partners

Table 88 shown on the following page summarizes the median sale prices for Submarket Four by municipal jurisdictions. From September 2017 to August 2022, the median sale price increased by 40.7% or 7.1% annually. In 2022, the highest median sale price of \$240,000 was reported in the Town of Geneva, followed by Gorham at \$201,000.

**Table 88: Median Sale Price in Submarket Four by Jurisdictions (2017-2022)**

	2017 Sept-Dec	2018	2019	2020	2021	2022 Jan-Aug
Geneva City	\$90,000	\$96,950	\$103,750	\$115,000	\$130,250	\$142,000
Geneva Town	\$155,000	\$192,000	\$168,500	\$220,000	\$217,000	\$240,000
Gorham	\$149,950	\$177,575	\$165,000	\$190,000	\$227,000	\$201,000
Seneca	\$103,525	\$118,500	\$135,000	\$130,000	\$170,000	\$174,250
<b>All Jurisdictions</b>	<b>\$116,000</b>	<b>\$120,000</b>	<b>\$120,000</b>	<b>\$138,072</b>	<b>\$150,000</b>	<b>\$163,250</b>

Source: RealQuest, Urban Partners

Table 89 shown below summarizes the single-family sales in Submarket Four by the year homes were built. Over four-fifths (84.1%) of the single-family homes sold in Submarket Four were built prior to 1980 (1,038 transactions), and the highest median sale price of \$269,900 was reported for single-family homes built between 2000 to 2009.

**Table 89: Single Family Sales in the Submarket Four by Jurisdictions (2017-2022)**

	No. of Transactions	Median Sale Price	Price Range	Median Size (SF)	Median Price Per SF
House Built Before 1980	1,038	\$134,700	\$5,000 to \$2,285,000	1,552	\$84.37
House Built 1980-1989	46	\$217,250	\$69,000 to \$840,000	1,599	\$122.55
House Built 1990-1999	52	\$192,500	\$31,000 to \$885,000	1,680	\$125.20
House Built 2000-2009	56	\$269,900	\$25,000 to \$1,500,000	1,810	\$161.22
House Built After 2010	42	\$245,000	\$22,000 to \$2,750,000	1,842	\$151.34
<b>Total</b>	<b>1,234</b>	<b>\$140,000</b>	<b>\$5,000 to \$2,750,000</b>	<b>1,568</b>	<b>\$88.86</b>

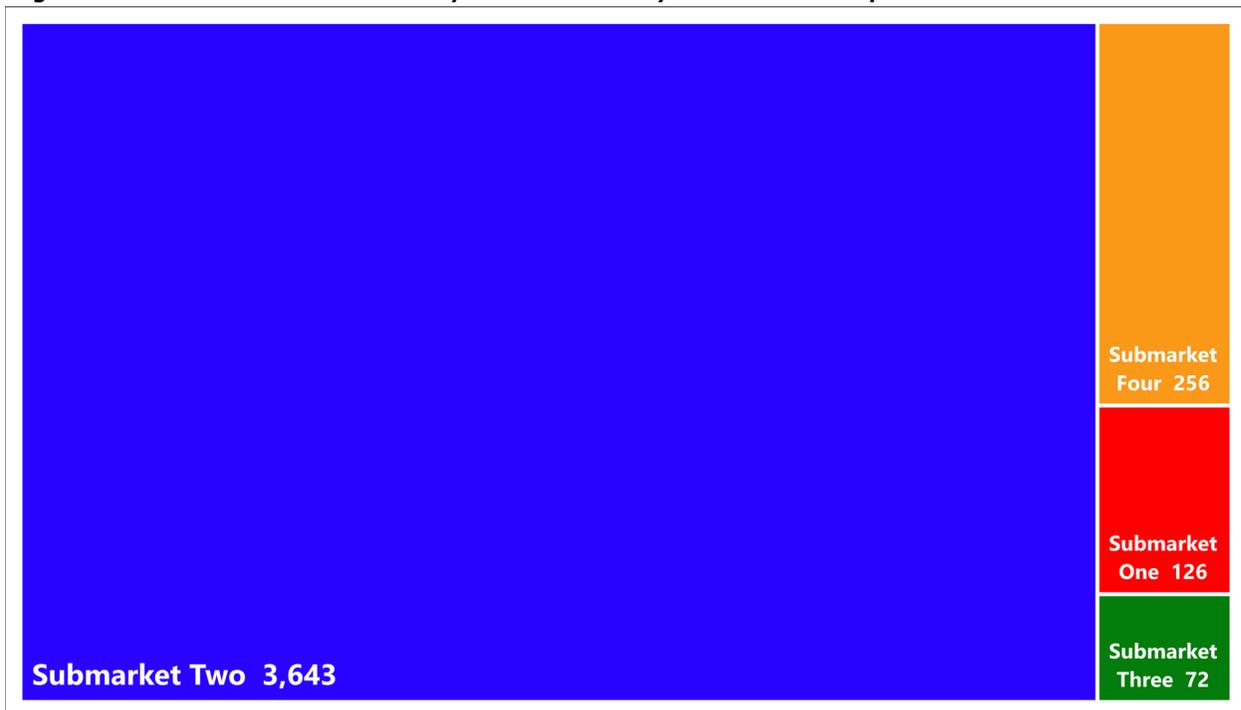
Source: RealQuest, Urban Partners

## 9. Rental Housing Market Analysis

To understand the market-rate rental housing market in Ontario County, Urban Partners examined market conditions for significant multi-family rental housing complexes. As with the for-sale market analysis, we have organized this rental housing analysis by County Submarkets.

Due to differences in population and development density found throughout the county, certain submarkets have very few multi-family complexes. Figure 39 shows the distribution of the 4,097 multi-family complex units we identified and examined in Ontario County by submarkets. The 3,643 multi-family units in Submarket Two represent 88.9% of identified multi-family units in the county, followed by Submarket Four with 256 units (6.2%), Submarket One with 126 units (3.1%), and Submarket Three with 72 (1.8%).

**Figure 39: Number of Multi-Family Rental Units by Submarkets, April 2022**



Source: U.S. Census Bureau, Urban Partners

### Rental Housing in Submarket One

Submarket One has just two market-rate multi-family apartment complexes throughout the relatively rural area—in the Village of Bloomfield and Honeoye. Figure 40 shown on the following page details the complexes in terms of key unit/community amenities, total units, and the age of the communities.

**Figure 40: Rental Housing Complexes in the Submarket One**

		<p><b>Elms of Bloomfield</b> 170 Hartwood Lane, Bloomfield</p> <p><b>Total Units:</b> 61 <b>Built:</b> 2019 <b>Type:</b> 1-Story Townhomes</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Eat-in kitchen with pantry</li> <li>• Ensuite bathrooms and closets</li> <li>• Hardwood floors</li> <li>• Laundry hookup</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Fitness center</li> <li>• Clubhouse</li> <li>• Business center</li> <li>• Pond with picnic area</li> </ul>
		<p><b>Park Lawn Apartment Homes</b> 24 Parklawn Dr., Honeoye</p> <p><b>Total Units:</b> 65 <b>Built:</b> 1970 <b>Type:</b> 2-Story Low-Rise</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Island Kitchen</li> <li>• New appliances</li> <li>• Walk-in closets</li> <li>• Carpeting</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Laundry in building</li> <li>• Off-street parking</li> <li>• Grill area</li> <li>• Close to recreational amenities</li> </ul>
		<p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Island Kitchen</li> <li>• New appliances</li> <li>• Walk-in closets</li> <li>• Carpeting</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Laundry in building</li> <li>• Off-street parking</li> <li>• Grill area</li> <li>• Close to recreational amenities</li> </ul>

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

In Table 90 on the next page, various characteristics are summarized for the market-rate apartment complexes found in Submarket One, including size, rental rate, and occupancy information.

**Table 90: Market-Rate Rental Characteristics for Multi-Family Complexes in Submarket One**

Name	County Subdivision	Total Units	Type	Rent	Size	Rent/SF	Availability (4/2023)
Elms of Bloomfield - 170 Hartwood Ln.	E. Bloomfield	61	2 Bedroom	\$1,595-\$1,795	1,360 SF	\$1.17 to \$1.32	1
Parklawn Apt. Homes - 34 Parklawn Dr.	Richmond	65	2 Bedroom	\$954	800 SF	N/A	1

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

The Elms of Bloomfield, located in the Village of Bloomfield, is a newer for-rent townhouse complex that was built in 2019. The development contains 61 units, with 1,326 SF two-bedroom homes renting for \$1,595 to \$1,795 per month (\$1.17 to \$1.38 per SF). At the time of this research (March 2023), there was one unit available for April 1<sup>st</sup>. The other rental complex in Submarket One is Parklawn Apartment Homes, located in the Village of Honeoye. This traditional multi-family development, built in 1970, contains 65 units. The 800 SF two-bedroom units rent for \$954 per month (\$1.19 per SF—similar in rent/SF as the Elms). There was one unit available for April 1<sup>st</sup>.

## Rental Housing in Submarket Two

The submarket with the greatest number of market-rate multi-family apartment complexes in Ontario County is Submarket Two, containing 32 complexes throughout the Towns of Victor, Farmington, Canandaigua, and City of Canandaigua. Figure 41 details a variety of complexes in terms of key unit/community amenities, total units, and the age of the community to demonstrate the variety that exists throughout the Submarket. Many of the newer developments are townhomes, offering a more private lifestyle than a traditional complex.

**Figure 41: A Sample of Market-Rate Rental Housing Complexes in Submarket Two**

		<p><b>Champion Reserve Townhomes</b> 675 Championship Dr., Victor</p> <p><b>Total Units:</b> 72 <b>Built:</b> 2022 <b>Type:</b> 2-Story Townhouse</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• High-end kitchen with island</li> <li>• In-unit washer/dryer</li> <li>• Fireplace</li> <li>• Private garage and yard</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Pool</li> <li>• Clubhouse</li> <li>• Golf course</li> <li>• Extra storage</li> </ul>
		<p><b>Factory 243</b> 243 Gorham St., Canandaigua City</p> <p><b>Total Units:</b> 83 <b>Built:</b> Rehabbed 2020 <b>Type:</b> 3-Story Mid-Rise</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• High-end kitchen</li> <li>• Vaulted ceilings</li> <li>• Hardwood floors</li> <li>• Large windows</li> <li>• In-unit washer/dryer</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Smart laundry facility</li> <li>• Extra storage</li> <li>• Close to downtown</li> </ul>
		
		



### Pinnacle North

20 Lakeshore Dr., Canandaigua City

**Total Units:** 135

**Built:** 2016

**Type:** 4-Story Mid-Rise

**Key Unit Amenities:**

- Kitchen with island
- Hardwood flooring
- Walk-in closets
- In-unit washer/dryer

**Key Community Amenities:**

- Fitness center
- Roof terrace
- Walking/biking trails
- Lake access



### Links at CenterPointe Townhomes

2355 Brickyard Rd., Town of Canandaigua

**Total Units:** 109

**Built:** 2015

**Type:** 2-Story Townhouse

**Key Unit Amenities:**

- Eat-in kitchen with pantry
- In-unit washer/dryer
- Fireplace
- Private garage and deck

**Key Community Amenities:**

- Walking/biking trails
- Playground
- Putting green
- Dog park



### Collett Woods Townhouses

6245 Silver Birch Dr., Farmington

**Total Units:** 241

**Built:** 2014

**Type:** 2-Story Townhouse

**Key Unit Amenities:**

- High-end kitchen with island
- Walk-in closets
- In-unit washer/dryer
- Porch/patio

**Key Community Amenities:**

- Pool and clubhouse
- Fitness center
- Basketball court
- Sundeck and courtyard
- Playground



### Villas of Victor Regency Townhomes

1002 Pebbleview Dr., Victor

**Total Units:** 156

**Built:** 2007

**Type:** 2-Story Townhouse

- Kitchen with pantry
- Hardwood flooring
- Walk-in closets
- In-unit washer/dryer

**Key Community Amenities:**

- Pool
- Fitness center
- Sundeck
- Grill area
- Playground



### Centerpointe Apts. & Townhomes

5570 Centerpointe Blvd. N, Town of Cndga.

**Total Units:** 295

**Built:** 1999

**Type:** 2-Story Low-Rise

**Key Unit Amenities:**

- Stainless appliances
- Oversized closets
- Vaulted ceilings
- Patio/balcony

**Key Community Amenities:**

- Pool and clubhouse
- Fitness center
- Business center
- Tennis courts



### Farmington Manor

5936 Terrace Ln., Farmington

**Total Units:** 72

**Built:** 1983

**Type:** 2-Story Low-Rise

**Key Unit Amenities:**

- Updated kitchen
- Hardwood Floors
- Large closets

**Key Community Amenities:**

- New laundry facility
- Surface parking
- Park-like setting
- Located on bus line

		<p><b>Olde English Manor</b> 427 N. Main St., Canandaigua City</p> <p><b>Total Units:</b> 36 <b>Built:</b> 1972 <b>Type:</b> 2-Story Low-Rise</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Modern kitchen</li> <li>• Carpet and tile</li> <li>• Walk-in closets</li> <li>• Washer/dryer connection</li> <li>• Patio/balcony</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Off-street parking</li> <li>• Extra storage</li> <li>• Close to downtown</li> </ul>
		<p><b>Camelot Square</b> 125 Camelot Sq., Town of Canandaigua</p> <p><b>Total Units:</b> 310 <b>Built:</b> 1968 <b>Type:</b> 2-Story Low-Rise</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Updated kitchen</li> <li>• Carpet and vinyl floors</li> <li>• Walk-in closets</li> <li>• Washer/dryer connection</li> <li>• Balcony/patio</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Pool</li> <li>• Sundeck</li> <li>• Basketball court</li> </ul>
		
		

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

In Table 91, shown on the following page, age, size, rental rate, and occupancy information is summarized for all 32 market-rate apartment complexes in Submarket Two, ordered by year of construction.

**Table 91: Market-Rate Rental Characteristics for Multi-Family Complexes in Submarket Two**

Name	Address	County Subdivision	Year Built	Total Units	Type	Rent	Size	Rent/SF	Availability (4/2023)	Availability (5/2023+)
Creekwood Tnhms.	1501-1524 Red Fern Dr.	Farmington	2023	20	3 Bedroom	\$2,200	1,688 SF	\$1.30	3	Unknown
Champion Reserve Townhomes	675 Championship Dr.	Victor	2022	72	2 Bedroom	\$2,800-\$3,275	1479-1500 SF	\$1.89 to \$2.18	1	Unknown
					3 Bedroom	\$3,000-\$3,450	1873-1926 SF	\$1.60 to \$1.79	1	Unknown
Hathaway Meadows Apts.	5925 County Rd. 41	Farmington	2021	151	2 Bedroom	\$2,100-\$2,160	1,275 SF	\$1.65 to \$1.69	5	1
					3 Bedroom	\$2,025-\$2,470	1,395 SF	\$1.45 to \$1.77	6	Unknown
Factory 243	243 Gorham St.	Canandaigua (C)	2020	83	1 Bedroom	\$1,300-\$1,900	N/A	N/A	0	Unknown
					2 Bedroom	\$1,680-\$2,150	N/A	N/A	0	Unknown
Pinnacle North	20 Lakeshore Dr.	Canandaigua (C)	2016	135	1 Bedroom	\$1,400-\$2,069	916-1,359 SF	\$1.52 to \$1.53	3	3
					2 Bedroom	\$2,014-\$4,336	1,244-2,222 SF	\$1.62 to \$1.95	0	Unknown
The Links at CenterPointe	2355 Brickyard Rd.	Canandaigua (T)	2015	109	2 Bedroom	\$1,910-\$1,970	1,356 SF	\$1.41 to \$1.45	6	4
					3 Bedroom	N/A	1,431 SF	N/A	0	Unknown
Parkside Tnhms.	2450 County Rd. 2836	Canandaigua (T)	2015	32	3 Bedroom	N/A	1,524 SF	N/A		
Collett Woods Townhouses	6245 Silver Birch Dr.	Farmington	2014	241	2 Bedroom	\$1,475	1,050-1,260 SF	\$1.17	2	Unknown
					3 Bedroom	\$1,480-\$1,745	1,195-1,384 SF	\$1.24 to \$1.26	3	Unknown
The Hammocks Canandaigua	9000 Hammocks Dr.	Canandaigua (T)	2014	200	1 Bedroom	N/A	898-1,208 SF	N/A	0	0
					2 Bedroom	\$1,917	1,280-1,398 SF	\$1.37	0	1
					3 Bedroom	N/A	1,416 SF	N/A	0	0
Auburn Creek Apartment Homes	7420 Shallow Creek Trl.	Victor	2014	184	2 Bedroom	\$1,842-\$1,865	1,238-1,246 SF	\$1.48 to \$1.51	1	1
					3 Bedroom	N/A	1,422 SF	N/A	0	0
Saratoga Crossing Apartments and Townhomes	6141 Cedar Creek Wy.	Farmington	2013	295	1 Bedroom	N/A	1,038 SF	N/A	0	0
					2 Bedroom	\$1,820-\$2,140	1,255-1,273 SF	\$1.45 to \$1.68	3	1
					3 Bedroom	\$1,990-\$2,045	1,491-1,513 SF	\$1.33 to \$1.35	6	3
Villas of Victor Regency Tnhms.	1002 Pebbleview Dr.	Victor	2007	156	2 Bedroom	\$1,850-\$1,775	1,178-1,202 SF	\$1.48 to \$1.57	6	Unknown
					3 Bedroom	\$2,040	1,399 SF	\$1.46	1	Unknown
North Side Apts.	2519 County Rd. 28	Canandaigua (T)	2010	48	2 Bedroom	N/A	800 SF	\$1.21 to \$1.23	0	Unknown
Fairdale Townhomes	1155 Fairdale Gln.	Farmington	2005	104	2 Bedroom	\$1,275	992 SF	\$1.29	0	1
					3 Bedroom	\$1,480-\$1,575	1,240 SF	\$1.19 to \$1.27	0	2
					4 Bedroom	\$1,680-\$1,800	1,420 SF	\$1.18 to \$1.27	0	2
The Village East Apartments	7410 Forest Trl.	Victor	1999	88	1 Bedroom	\$1,243-\$1,500	593-762 SF	\$1.97 to \$2.10	2	Unknown
					2 Bedroom	\$1,725-\$1,800	957-962 SF	\$1.80 to \$1.87	1	Unknown
Centerpointe Apartments and Townhomes	5570 Centerpointe Blvd.	Canandaigua (T)	1995	295	1 Bedroom	\$1,175	788 SF	\$1.49	7	Unknown
					2 Bedroom	\$1,245-\$1,460	962-1,179 SF	\$1.24 to \$1.29	23	Unknown
					3 Bedroom	N/A	1,800 SF	N/A	0	Unknown
Great-Brook Apartments	45 East St.	Victor	1988	74	1 Bedroom	\$850	740 SF	\$1.15	0	0
					2 Bedroom	\$925-\$980	860-970 SF	\$1.01 to \$1.08	0	0

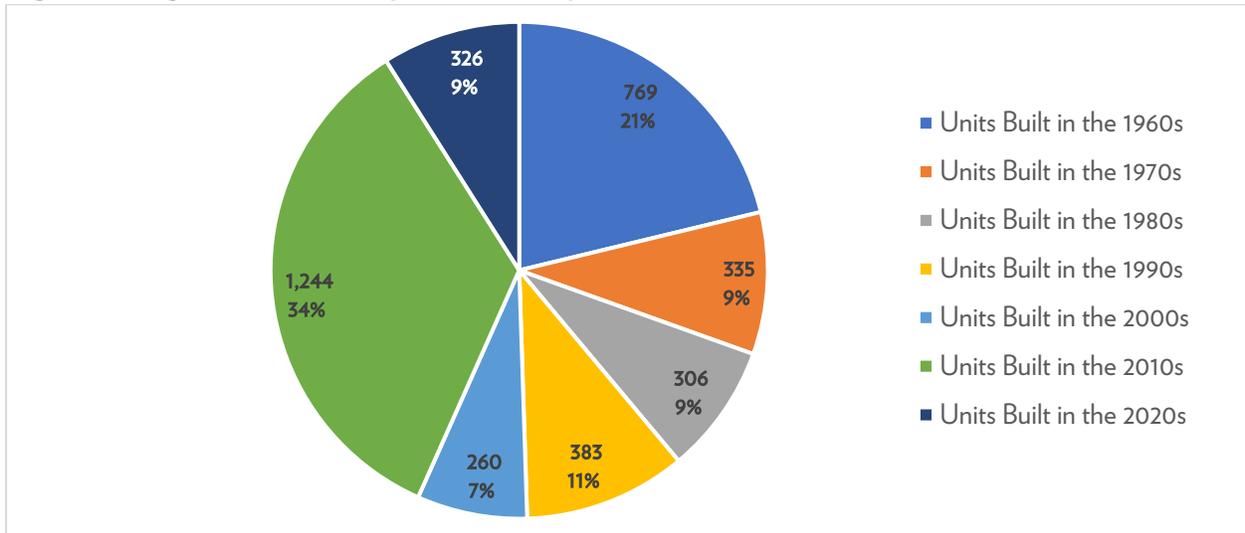
Candlewood Apartment Homes	2450 County Rd. 28	Canandaigua (T)	1986	96	Studio	N/A	600 SF	N/A	0	Unknown
					1 Bedroom	N/A	735 SF	N/A	0	Unknown
					2 Bedroom	\$1,301-\$1,406	825-835 SF	\$1.58 to \$1.68	1	1
The Pines	145 Buffalo St.	Canandaigua (C)	1986	32	1 Bedroom	N/A	N/A	N/A	0	Unknown
					2 Bedroom	N/A	N/A	N/A	0	Unknown
Farmington Manor	5936 Terrace Ln.	Farmington	1983	72	2 Bedroom	\$840	800 SF	\$1.05	0	Unknown
					3 Bedroom	\$1,000	900 SF	\$1.11	0	Unknown
Creekwood Apartments	1450 Wood Dr.	Farmington	1981	32	1 Bedroom	N/A	825 SF	N/A	0	0
					2 Bedroom	N/A	975 SF	N/A	0	0
Woodland Manor Apartments	1004 Hunts Park Rd.	Farmington	1973	92	Studio	\$770-\$810	500-550 SF	\$1.47 to \$1.54	0	0
					1 Bedroom	\$875	610 SF	\$1.43	0	0
					2 Bedroom	\$910	N/A	N/A	0	0
Eastview Manor	7554 Victor Mendon Rd.	Victor	1972	60	Studio	\$825	442 SF	\$1.87	0	0
					1 Bedroom	N/A	N/A	N/A	0	0
					2 Bedroom	N/A	N/A	N/A	0	0
					3 Bedroom	N/A	1000 SF	N/A	0	0
North Road Apts.	5084-5114 North Rd.	Canandaigua (T)	1972	38	2 Bedroom	N/A	700 SF	N/A	0	Unknown
Olde English Mnr.	427 Main St.	Canandaigua (C)	1972	36	2 Bedroom	\$900	900 SF	\$1.00	0	Unknown
Victor Manor	6464 Route 96	Victor	1971	30	2 Bedroom	N/A	880 SF	N/A	0	0
Barrington Tnhms.	348 Jefferson Ave.	Canandaigua (C)	1970	55	2 Bedroom	N/A	N/A	N/A	0	Unknown
Canandaigua Garden Apartments	223 Bristol St.	Canandaigua (C)	1970	44	Studio	N/A	500 SF	N/A	0	Unknown
					1 Bedroom	N/A	630 SF	N/A	0	Unknown
					2 Bedroom	N/A	730 SF	N/A	0	Unknown
Reserve Pointe Apartments	190 Parrish St.	Canandaigua (C)	1969	153	Studio	\$1,100	432 SF	\$2.55	0	1
					1 Bedroom	\$1,475	760 SF	\$1.94	1	Unknown
					2 Bedroom	\$1,450-\$1,600	947-1,035 SF	\$1.53 to \$1.55	2	Unknown
					3 Bedroom	\$1,850	1,196 SF	\$1.55	1	Unknown
Camelot Square Apartments	125 Camelot Sq.	Canandaigua (C)	1968	310	Studio	\$680	458 SF	\$1.48	0	Unknown
					1 Bedroom	\$720	609-764 SF	\$0.94 to \$1.18	0	Unknown
					2 Bedroom	\$820-\$995	765-1,240 SF	\$0.80 to \$1.07	0	Unknown
					3 Bedroom	\$1,020-\$1,040	1,384 SF	\$0.74 to \$0.75	0	Unknown
Terrace Apartments	5904 Terrace Ln.	Farmington	1968	50	1 Bedroom	\$775-\$815	787-801 SF	\$0.98 to \$1.02	1	0
					2 Bedroom	\$900-\$925	914-952 SF	\$0.97 to \$0.98	1	0
Farmington Court Apartments	1220 Mertensia Rd.	Farmington	1966	64	1 Bedroom	N/A	600 SF	N/A	0	0
					2 Bedroom	N/A	765 SF	N/A	0	0
West Lake Apartments	69-75 Parrish St.	Canandaigua (C)	1966	30	1 Bedroom	N/A	N/A	N/A	0	Unknown
					2 Bedroom	N/A	N/A	N/A	0	Unknown
Stone Hedge Village Twnhouses	1773 Stoney Wy.	Farmington	1965	162	2 Bedroom	N/A	960-1,133 SF	N/A	0	Unknown
					3 Bedroom	N/A	1,113-1,287 SF	N/A	0	Unknown

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

## Age of Complexes

Submarket Two has a relatively new supply of multi-family rental housing, with many complexes built since 2000. The oldest developments are from the 1960s, which constitute the second highest number of units in the Submarket at 769, or 21% of the total units (see Figure 42).

**Figure 42: Age of Multi-Family Rental Complexes in the Submarket Two**



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

The pace evened out in the 1970s, when new units constructed through the 1990s hovered around 10% of the total units in the Submarket or about 300 to 400 units per decade. The following decade, that of the Great Recession, witnessed the smallest growth in multi-family construction when just 7% of the units were built. The rebound was substantial in the 2010s, when more than 1,200 units—or 34% of the current multi-family stock—were constructed. Already, in the 2020s, over 326 units have recently been completed.

## Number of Units

Multi-family rental communities in Submarket Two are generally modest in size, with an average of 107 units. The largest complex in the Submarket is Camelot Square Apartments in the City of Canandaigua, with 310 units. The next largest developments—Saratoga Crossing Apartments and Townhomes in Farmington and Centerpointe Apartments and Townhomes in the Town of Canandaigua—each have 295 units.

Other larger complexes containing 200 units or more include Collett Woods Townhouses (241 units) in Farmington and The Hammocks (200 units) in the Town of Canandaigua. Another eight complexes contain 100 or more units, while another 21 have less than 100 units.

## Rents

Rents at multi-family apartment complexes in Submarket Two examined in Table 91 cover a variety of price-points—ranging from \$0.74 to \$2.18/SF. The upper end of the rent scale, among complexes with rents made available, can be found at the newer Champion Reserve Townhomes in Victor. This townhome complex with 72 rental units opened in 2022 offers two- and three-bedroom units. Amenities there include high-end kitchens, fireplaces, private garages and yards, as well as such common amenities as a pool, clubhouse, and golf course. Rents at the Champion Reserve Townhomes currently have the following range:

- Two-bedroom units: \$2,800 to \$3,275 per month (\$1.89 to \$2.18 per SF)
- Three-bedroom units: \$3,000 to \$3,450 per month (\$1.60 to \$1.79 per SF)

The other newest complexes (with available rents) in the Submarket constructed in the 2020s are commanding the following rent ranges:

- One-bedroom units: \$1,300 to \$1,900 per month
- Two-bedroom units: \$1,680 to \$2,160 per month (\$1.24 to \$1.69 per SF)
- Three-bedroom units: \$2,025 to \$2,470 per month (\$1.45 to \$1.77 per SF)

Complexes constructed in the popular 2010s are commanding the following rent ranges:

- One-bedroom units: \$1,400 to \$2,069 per month (\$1.52 to \$1.53 per SF)
- Two-bedroom units: \$1,475 to \$4,336 per month (\$1.17 to \$1.95 per SF)
- Three-bedroom units: \$1,480 to \$2,045 per month (\$1.24 to \$1.35 per SF)

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

- Studio units: \$680 to \$1,100 per month (\$1.48 to \$2.55 per SF)
- One-bedroom units: \$720 to \$1,475 per month (\$0.94 to \$1.94 per SF)
- Two-bedroom units: \$820 to \$1,600 per month (\$0.80 to \$1.55 per SF)
- Three-bedroom units: \$1,020 to \$1,850 per month (\$0.74 to \$1.55 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 remain comparable to, and competitive with, the newest complexes in terms of quality. Figure 40 above demonstrates that most of Submarket Two's multi-family complexes have similar amenities regardless of their age. In some cases, older complexes have more amenities than newer ones.

## Availability

Similar to the other submarkets in Ontario County, Submarket Two appears to have a competitive multi-family rental housing market in terms of availability. At the time of this research (March 2023), a total of 87 units were available to rent out of 3,643 total units in the 32 submarket multi-family rental communities, representing an overall vacancy rate of 2.4%<sup>10</sup>. Centerpointe Apartments and Townhomes in the Town of Canandaigua reported the highest number of units available for rent in March 2023 (30), but it is one of the area's largest complexes with 295 units. Several communities reported no vacancies at all. In terms of unit types available in the Submarket, there were zero studio units, 13 one-bedroom units, 52 two-bedroom units, and 22 three-bedroom units.

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<sup>10</sup> Includes units available for immediate occupancy or available through April 2023. Additional units are available beyond this date in some apartment complexes.

## Rental Housing in Submarket Three

Submarket Three has just one market-rate multi-family apartment complex throughout the relatively rural area, located in the Town of Manchester. Figure 42 details the complex in terms of key unit/community amenities, total units, and age.

**Figure 43: Market-Rate Rental Housing Complex in the Submarket Three**

		<b>Clover Crossings</b> 1-72 Clover Crossings, Manchester
		<b>Total Units:</b> 72 <b>Built:</b> 2008 <b>Type:</b> 2-Story Low-Rise
		<b><u>Key Unit Amenities:</u></b> <ul style="list-style-type: none"><li>• Modern kitchens</li><li>• Central AC</li><li>• Large closets</li><li>• In-unit washer/dryer</li></ul>
		<b><u>Key Community Amenities:</u></b> <ul style="list-style-type: none"><li>• Open space</li><li>• Abundant parking</li><li>• Additional storage</li></ul>

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

Clover Crossings, located in the Town of Manchester, is a traditional apartment complex that was built in 2008. The development contains 72 units, with 900 SF two-bedroom apartments rents not available). At the time of this research (March 2023), there were no units available for April 1<sup>st</sup>.

## Rental Housing in Submarket Four

Submarket Four has four market-rate multi-family apartment complexes, two in the City of Geneva and two in the Town. Figure 44 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 44: Market-Rate Rental Housing Complexes in Submarket Four**

		<p><b>Solstice Lane Apartment Homes</b> 2044 Solstice Ln., Town of Geneva</p> <p><b>Total Units:</b> 12 <b>Built:</b> 2021 <b>Type:</b> 2-Story Low-Rise</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Large kitchens</li> <li>• Walk-in closets</li> <li>• Laminate floors</li> <li>• High ceilings</li> <li>• Patio/balcony</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Solar-powered electricity</li> <li>• Level II chargers</li> <li>• Covered parking</li> <li>• Open space</li> </ul>
		<p><b>Holiday Manor Apartments</b> 295 Hamilton St., City of Geneva</p> <p><b>Total Units:</b> 105 <b>Built:</b> 1970 <b>Type:</b> 3-Story Mid-Rise</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Eat-in kitchen</li> <li>• Walk-in closets</li> <li>• Carpet</li> <li>• Porch/balcony/patio</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Laundry facility</li> <li>• Playground</li> <li>• Picnic area</li> <li>• Extra storage</li> </ul>
		<p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Eat-in kitchen</li> <li>• Walk-in closets</li> <li>• Carpet</li> <li>• Porch/balcony/patio</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Laundry facility</li> <li>• Playground</li> <li>• Picnic area</li> <li>• Extra storage</li> </ul>
		

		<p><b>Northwood Townhouses</b> 540-560 W North St., Town of Geneva</p> <p><b>Total Units:</b> 36 <b>Built:</b> 1970 <b>Type:</b> 2-Story Townhouse</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Updated kitchens</li> <li>• Carpet</li> <li>• Laundry hookup</li> <li>• Basement</li> <li>• Patio/balcony</li> <li>• Yard</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Surface parking</li> <li>• Mature landscaping</li> </ul>
		<p><b>Sheridan Park Apartments</b> 300 Sheridan Park, Town of Geneva</p> <p><b>Total Units:</b> 36 <b>Built:</b> 1968 <b>Type:</b> 2-Story Townhouse</p> <p><b>Key Unit Amenities:</b></p> <ul style="list-style-type: none"> <li>• Updated kitchens</li> <li>• Carpet</li> <li>• Large closets</li> <li>• Patio/balcony</li> </ul> <p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Fitness center</li> <li>• Community room</li> <li>• Laundry facilities</li> <li>• Playground</li> </ul>
		<p><b>Key Community Amenities:</b></p> <ul style="list-style-type: none"> <li>• Fitness center</li> <li>• Community room</li> <li>• Laundry facilities</li> <li>• Playground</li> </ul>

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

In Table 92, various characteristics are summarized for the market-rate apartment complexes found in Submarket Four, including size, rental rate, and occupancy information.

**Table 92: Market-Rate Rental Characteristics for Multi-Family Complexes in Submarket Four**

Name	Address	County Subdivision	Total Units	Type	Rent	Size	Rent/SF	Availability (4/2023)
Solstice Lane Apartment Homes	2044 Solstice Ln.	Geneva (T)	12	1 Bedroom	\$1,300	500 SF	\$2.60	0
				2 Bedroom	N/A	1,000 SF	N/A	0
Holiday Manor Apartments	295 Hamilton St.	Geneva (C)	105	Studio	\$690-\$825	350 SF	\$1.97 to \$2.36	1
				1 Bedroom	\$780-\$950	750 SF	\$1.27 to \$1.95	2
				2 Bedroom	\$945-\$1,050	850 SF	\$1.11 to \$1.24	1
Northwood Twnhs.	540 W. North St.	Geneva (T)	36	2 Bedroom	N/A	1,250-1,500 SF	N/A	0
Sheridan Park Apartments	300 Sheridan Park	Geneva (T)	103	1 Bedroom	\$815-\$1,190	470-870 SF	\$1.37 to \$1.73	4
				2 Bedroom	\$1,020-\$1,250	850-1,100 SF	\$1.14 to \$1.20	0

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

## Age of Complexes

As shown in Figure 44 above, three out of the four multi-family rental complexes in Submarket Four were built around 1970 (two in 1970 and one in 1968), while the fourth—Solstice Lane Apartments—was built in 2021.

## Number of Units

The multi-family rental communities in Submarket Four have a wide range in sizes—from just 12 units to 105. The largest complex in the Submarket is Holiday Manor Apartments in the City of Geneva. The next largest development—Sheridan Park Apartments—is a close second with 103 units. Solstice Lane is the smallest development in the Submarket.

## Rents

Rents at the multi-family apartment complexes in Submarket Four examined in Table 92 range from \$1.11 to \$2.60/SF, a higher range than in Submarket Two. The upper end of the rent scale, among complexes with rents made available, can be found at Solstice Lane Apartments, the Submarket’s newest community. This small complex offers one- and two-bedroom apartments. Amenities there include solar electricity produced by an on-site solar farm, EV chargers, covered parking, and plenty of open space. Rents for a 500 SF one-bedroom unit are \$1,300 per month (\$2.60 per SF).

The lowest rents in Submarket Four are at Holiday Manor Apartments, however, rents per square foot are significant due to the small size of the units. At this complex, consisting of studio, one-, and two-bedroom units, asking rents are as follows:

- Studio units: \$690 to \$825 per month (\$1.97 to \$2.36)
- One-bedroom units: \$780 to \$950 per month (\$1.27 to \$1.95 per SF)
- Two-bedroom units: \$945 to \$1,050 per month (\$1.11 to \$1.24 per SF)

## Availability

As with all of Ontario County, Submarket Four appears to have limited availability of multi-family rental housing. At the time of this research (March 2023), a total of just 8 units were available to rent out of 256 total units in the four Submarket multi-family rental communities, representing an overall vacancy rate of 3.1%<sup>11</sup>. A healthy rental market has a vacancy rate of around 4%. Two of the four communities reported no vacancies at all. In terms of unit types available in the Submarket, there was 1 studio unit, 6 one-bedroom units, and 1 two-bedroom unit.

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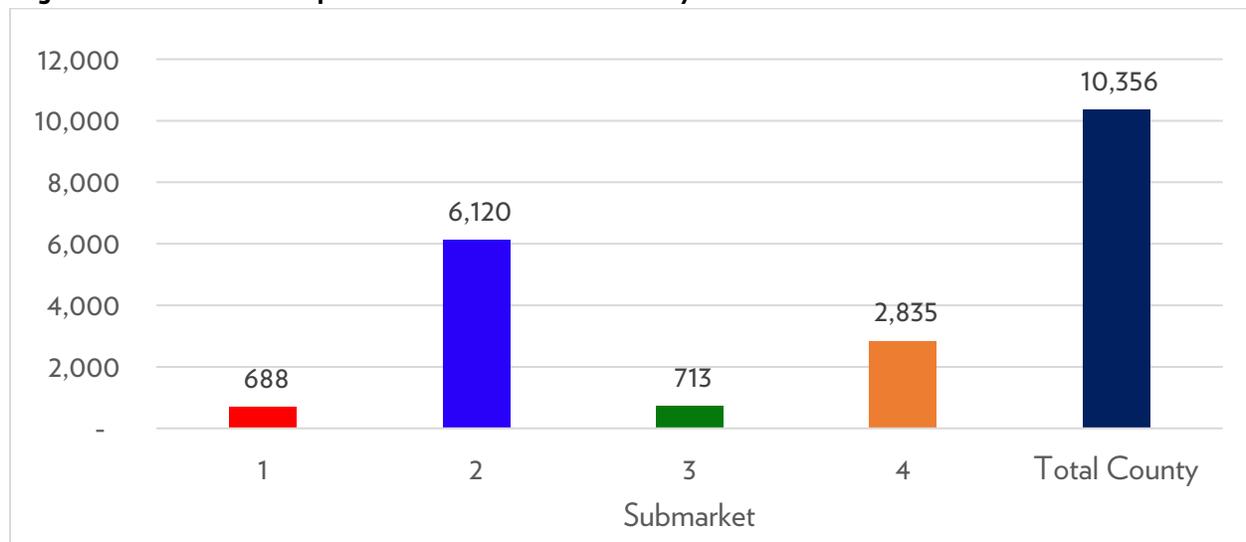
<sup>11</sup> Includes units available for immediate occupancy or available through April 2023. Additional units are available beyond this date in some apartment complexes.

## Countywide Apartment Age and Value Comparison

In addition to the above examination of rent and availability of apartments in housing complexes, an analysis was also conducted by Ontario County staff comparing the value and age of apartments throughout the county. The methodology involved examining the county's tax roll for all rental units, including apartments that are part of duplexes, single-family residences with an apartment, multiple residences on a single property, and apartments that are part of a commercial building.

Figure 45 identifies the number of rental units in the county by Submarket and the county as a whole.

**Figure 45: Number of Apartments in Ontario County**

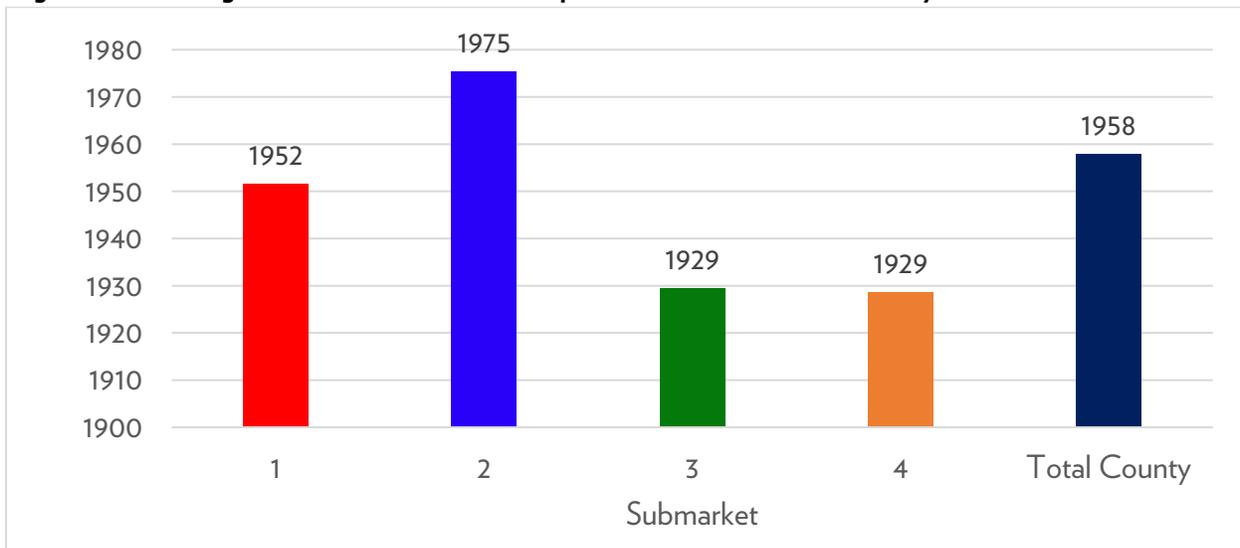


*Source: Ontario County Planning Department*

Consistent with the rental market analysis of multi-family complexes above, Submarket 2 leads the county with the most number of apartments units at 6,120, followed by Submarket 4 with 2,835. Submarket 3 edges out Submarket 1, which contains the lowest number of units at 688. In total, the county has more than 10,000 apartment units.

Figure 46, shown on the following page, identifies the year of construction for all rental units in the county by Submarket and the county as a whole.

**Figure 46: Average Construction Year of Apartments in Ontario County**

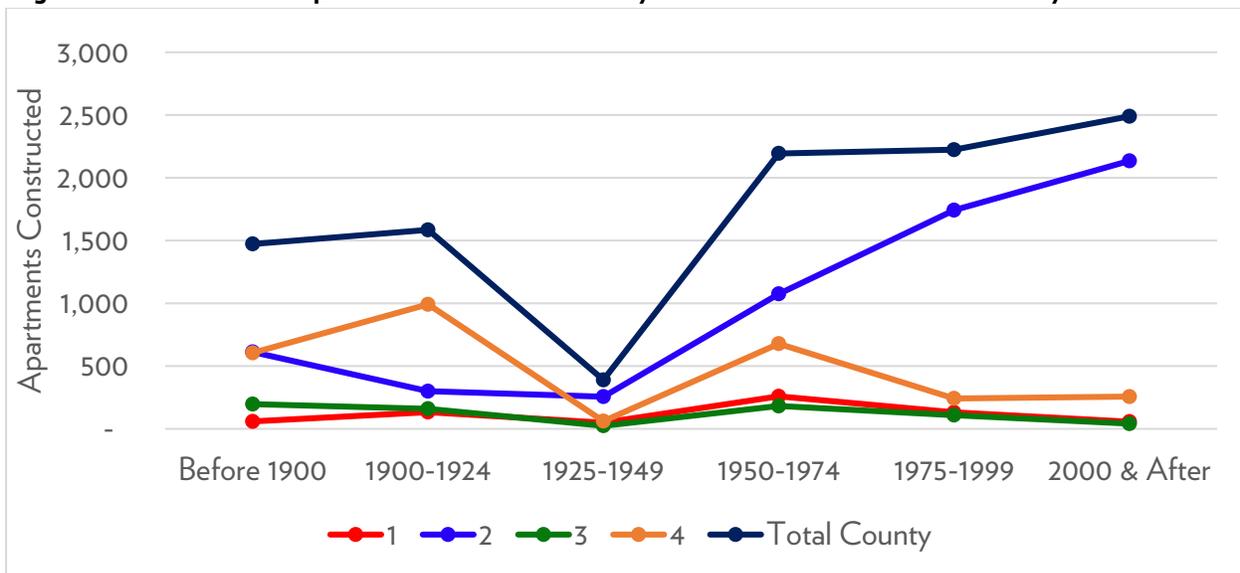


Source: Ontario County Planning Department

Submarket 2 contains the newest rental housing stock in the county, with an average construction year of 1975. Submarket 1 has apartments that are significantly older, with an average age of 71. The average year of apartment construction is 1929 in both Submarkets 3 and 4, indicating the oldest housing stock in the county. Overall, the average apartment age countywide is 65.

Figure 47 identifies the number of apartments constructed by time period for all of the rental units in the county by Submarket and the county as a whole.

**Figure 47: Number of Apartments Constructed by Time Period in Ontario County**

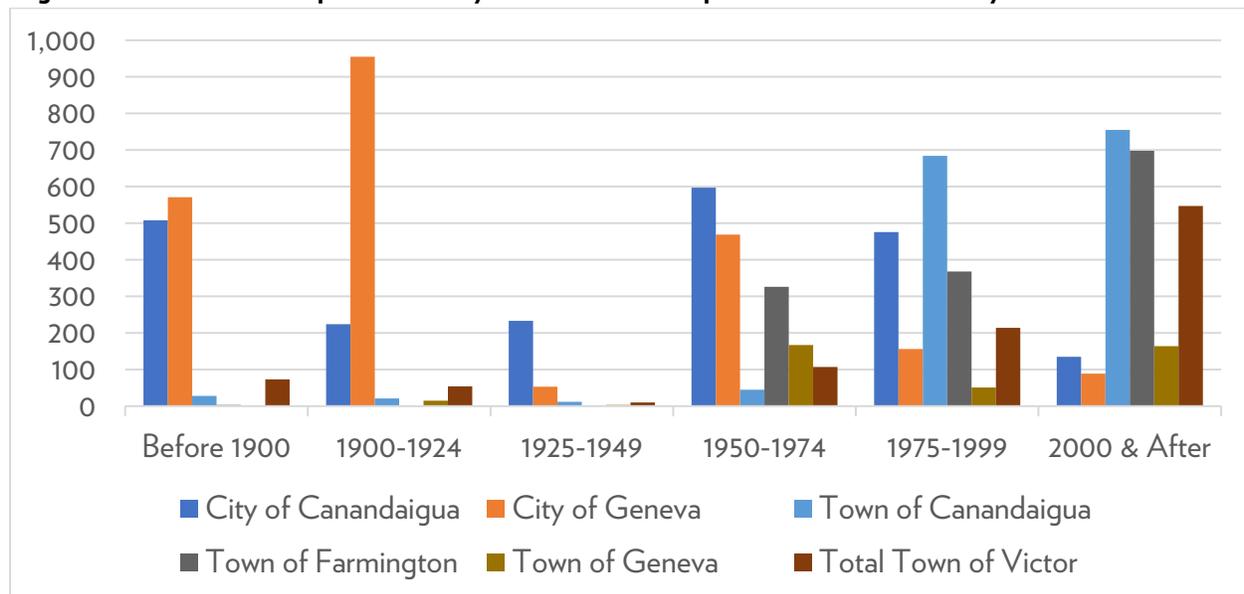


Source: Ontario County Planning Department

Before 1900, apartment construction was practically even in Submarkets 2 and 4, with just over 600 units constructed. The more rural Submarkets 1 and 3 had less than 200 units constructed in each area. These two Submarkets have remained relatively consistent since then, with slight fluctuations in the number of units constructed. Submarkets 2 and 4, however, have exhibited much more activity and variation. During the period from 1925 to 1949, all construction activity experienced a significant decline. Since 1950, apartment growth has continued precipitously in Submarket 2, while construction in Submarket 4 declined and has leveled off since about 1975.

Figure 48 compares the number of apartments constructed by year built in specific communities in Ontario County, including the Town and City of Canandaigua, Town and City of Geneva, Town of Farmington, and Town of Victor.

**Figure 48: Number of Apartments by Period Built in Specific Ontario County Communities**

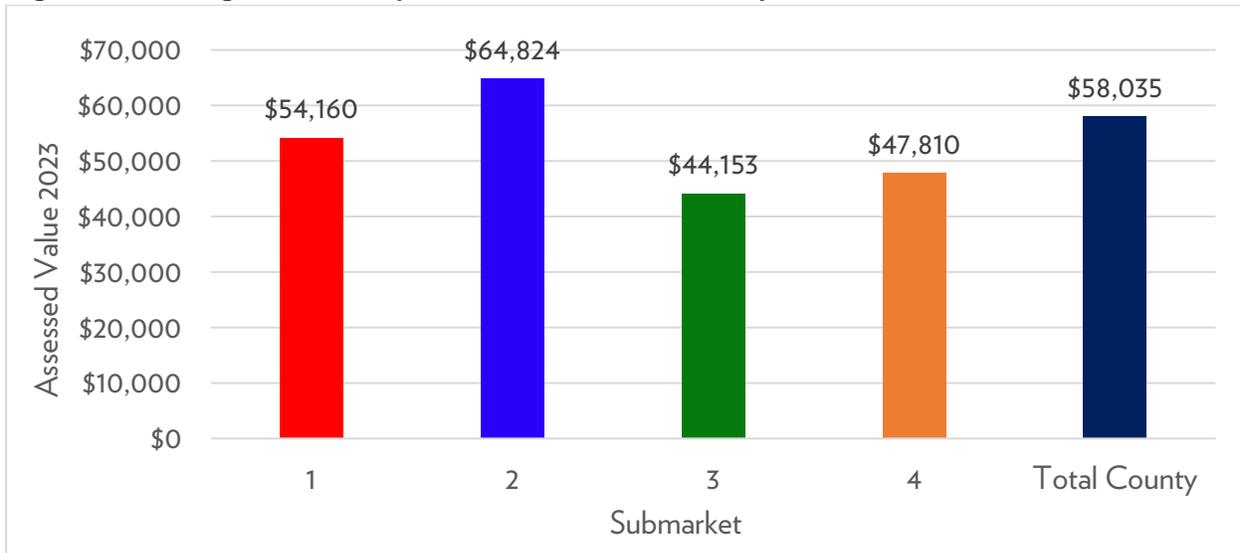


Source: Ontario County Planning Department

Before 1900, most apartment construction activity took place in the Cities of Canandaigua and Geneva, with both gaining more than 500 units. Geneva grew substantially over the next 25 years compared to the other locations. From 1925 to 1949, very little construction activity occurred except for in the City of Canandaigua. By 1950, activity resumed in certain municipalities, particularly Geneva and Canandaigua. Since then, however, apartment construction in both Cities has waned, while it has increased significantly in the Towns of Canandaigua, Farmington, and Victor.

Figure 49 identifies the average value of all of the rental units in the county by Submarket and the county as a whole.

**Figure 49: Average Value of Apartments in Ontario County**

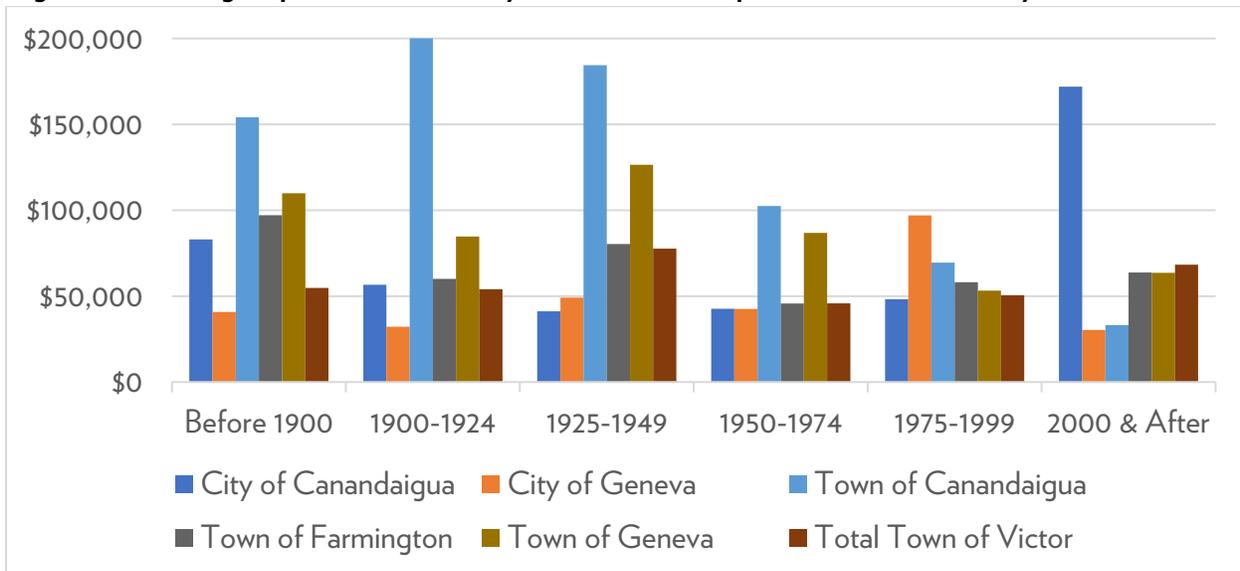


Source: Ontario County Planning Department

Submarket 2 contains the highest value rental housing stock in the county, with an average apartment value of \$64,824 per unit, followed by Submarket 1 with an average value of \$54,160 per unit. Submarket 4 edges out Submarket 3, which contains the lowest value at \$44,153 per unit. The total countywide average apartment value is \$58,035.

Figure 50 compares the average apartment value by year built in the Town and City of Canandaigua, Town and City of Geneva, Town of Farmington, and Town of Victor.

**Figure 50: Average Apartment Value by Period Built in Specific Ontario County Communities**



Source: Ontario County Planning Department

The Town of Canandaigua has the highest valued apartment stock for units built before 1974 during each time period identified, while the City of Geneva has the lowest. However, for apartments constructed from 1975 to 1999, Geneva's units have the highest value. Since 2000, units built in the City of Canandaigua have the highest value while again, those built in the City of Geneva have the lowest.

Based on this analysis, the value of an apartment unit does not appear related to age of construction. The unit value is more related to submarket location. However, there is a relationship between value and recent construction. Municipalities with the higher number of more recent apartment units constructed tend to have higher valued older apartments as well. At the same time, the communities with an older apartment stock generally have lower values.

# 10. Population Projections, Future Housing Needs

## Population Growth Assumptions and Housing Demand

In 2018, the Cornell Program on Applied Demographics (PAD) published the results of a set of county population projections for the State of New York. The projections were produced using a cohort component model and the assumption is that components of demographic change in the future will remain similar to recent components of demographic change.

According to projections produced by PAD, Ontario County’s population is expected to grow by 3.03% from 2020 to 2040 (see Table 93). About 90% of this growth will occur by 2030. The county’s total population in 2040 is projected at 115,918 residents, about 3,460 more than the 2020 population. (Note that the Cornell Program’s published figures estimated 2020 population. We have adjusted those 2020 figures to the U.S. Census Bureau’s reported actual population, which was 1% greater. We have maintained Cornell’s allocations to age groups and have also increased Cornell’s population forecasts by 1% after 2020).

**Table 93: Ontario County Population Growth Forecasts, 2020-2040**

	2020	2025	2030	2035	2040	Change (2020-2040)	% Change (2020-2040)
Ontario County Population	112,458	114,327	115,518	115,988	115,918	3,460	3.03%
Persons ages 0-14 years	18,119	18,089	18,205	17,958	17,468	(651)	-3.60%
Persons ages 15-34 years	26,285	25,747	24,159	23,407	23,164	(3,121)	-12.12%
Persons ages 35-64 years	43,840	42,031	41,905	42,178	43,092	(748)	-1.78%
Persons ages 65+ years	24,214	28,460	31,248	32,446	32,194	7,980	28.04%
Ontario County Households	46,693	47,554	48,067	48,270	48,240	1,547	3.25%
Group Quarters Population	4,002	4,002	4,002	4,002	4,002	-	
Population in Households	108,456	110,325	111,516	111,986	111,916	3,460	
Average Household Size	2.32	2.32	2.32	2.32	2.32		

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

This population growth is heavily skewed toward persons over the age of 65 with that group expected to grow by 28% in the 2020 to 2040 period. Other age groups are projected to shrink: children under 15 by 4%; the cohort of younger adults by 12%; and the group of persons ages 35 to 64 will decline by 2%.

This overall population growth should similarly grow the number of households by about 3.25% from 2020 to 2040.

Approximately 4,000 Ontario County’s residents live in group quarters such as college dorms, correctional institutions, nursing homes, and assisted living facilities. We assume this group quarters population will remain constant through the forecast period.

The remaining population resides in households with an average household size of 2.32 persons. For this broad-brush analysis, we assume this average household size will remain constant through the forecast period. Assuming that ratio continues, the projected number of Ontario County households in 2030 is 48,067; in 2040, the number of households is 48,240 (see Table 94).

**Table 94: New Housing Unit Requirements Ontario County 2020-2040**

	2020	2025	2030	2035	2040
Household Population	108,456	110,325	111,516	111,986	111,916
Households	46,693	47,554	48,067	48,270	48,240
Population Per Household	2.32	2.32	2.32	2.32	2.32
Housing Units	52,585				
Seasonal Housing Units	2,769				
Year-Round Housing Units	49,816				
Year-Round Vacancy Rate	6.7%	6.7%	6.7%	6.7%	6.7%
Year-Round Housing Units Required		50,734	51,282	51,498	51,466
Seasonal Housing Units		2,769	2,769	2,769	2,769
Units Converted to Airbnb		325	200	50	50
Units Demolished		250	250	250	250
Net New Housing Units Needed By 2025		1,493			
Net New Housing Units Needed 2025 to 2030			998		
Net New Housing Units Needed 2030 to 2035				516	
Net New Housing Units Needed 2035 to 2040					267

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

The 2020 census identified 52,585 housing units in Ontario County. Reported housing vacancy in 2020 includes a significant share of seasonal housing units (2,769 homes). Deducting those units, the overall year-round housing supply was measured at 49,816 units (Table 94). Year-round vacant units are 6.7% of year-round supply. We assume year-round vacancy will remain steady at this 6.7% rate through 2040.

Two other factors will also impact housing supply—conversion to short-term rentals (STR) and demolition of older, deteriorated units. STR conversions have been substantial in recent years; we expect that pattern to continue through 2030, then decline after 2030. For this analysis, we assume lodging conversion at 65 units annually for 2020 to 2025; 40 units annually for 2025 to 2030; and 10 units per year after 2030. Excluding unusual events, recent demolitions have been 55 to 60 per year. For this analysis we assume demolition at 50 units per year.

Under those aggregate assumptions, the Ontario County market will require the addition of an annual average of 250 housing units in the 2020 to 2030 period—a total of 2,491 new units during the decade. Beyond 2030, the need for new housing units will decline significantly to about 100 per year from 2030 to 2035 and only 50 to 55 per year from 2035 to 2040.

A modest share of this housing demand can be expected from the announced Micron Technology plans to build the largest semiconductor fabrication facility in the history of the United States—a new megafab in Clay, New York with 9,000 jobs. Indirect multiplier impacts will likely raise total employment growth to 20,000 to 25,000. 0.5% of current Onondaga County workers live in Ontario County; 2.5% of Ontario County workers work in Onondaga. If 0.5% of these new jobs are filled by Ontario residents, this will contribute to demand for 130 to 150 of the additional housing units anticipated for Ontario County.

Note, however, that this *aggregate analysis does not account for the impact on housing requirements caused by the substantial aging of Ontario County’s population* during this 2020 to 2040 period. Population aging will likely require both additional housing units and 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 2020 U.S. Census data to understand the demand for housing by age of householder and tenure. As shown on Table 95, the ratio of population in households to “householders” (head of household) varies by age group from .254 householders per capita for those ages 15 to 34 to .623 householders per capita for those ages 65 and older. Depending on the age of the householder, there is also significant variation in tenure, with 57.8% of 15 to 34-year-old households renting, while 78.7% of households over age 65 are homeowners.

**Table 95: Ontario County Housing Demand by Age of Householder**

	2020 Population	Householders Per Capita	2020 Households	Owner Share	Renter Share
Persons 15 to 34 Years	26,285	0.254			
Persons 35 to 64 Years	43,840	0.569			
Persons 65+ Years	24,214	0.623			
Householders 15 to 34 Years			6,665	42.2%	57.8%
Householders 35 to 64 Years			24,931	74.6%	25.4%
Householders 65+ Years			15,097	78.7%	21.3%

Source: U.S. Census Bureau, Urban Partners

On Table 96, we apply these factors to the household population growth data on Table 94 to identify the likely composition of households in Ontario County through the forecast period

by age of householder and tenure. Note that *total growth in households is estimated at 3,750 for the twenty-year period—significantly greater than the 1,550 anticipated in the aggregate analysis in Table 93 above. All this growth is in senior households; the number of households headed by persons under age 65 is expected to shrink by more than 1,200.*

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 persons 35 to 64 begin to increase after 2030.

Considering this age-specific growth, the demand for new housing will be substantially larger than the estimates derived from aggregate analysis because these older households have smaller average household sizes. *During the 2020 to 2040 period, there can be expected to be approximately 3,250 new homeowner households and 500 new rental households.*

**Table 96: Ontario County Housing Demand by Tenure & Age of Householder (2020-2040)**

	2020	2025	2030	2035	2040	Change (2020-2040)
<b>Households</b>						
Householder Age 15 to 34	6,665	6,529	6,126	5,935	5,874	(791)
Householder Age 35 to 64	24,931	23,902	23,831	23,986	24,505	(426)
Householder Age 65 & Older	15,097	17,744	19,483	20,230	20,072	4,975
Total	46,693	48,175	49,439	50,150	50,451	3,758
<b>Owner-Occupied Housing</b>						
Householder Age 15 to 34	2,813	2,755	2,585	2,505	2,479	(334)
Householder Age 35 to 64	18,599	17,831	17,778	17,893	18,281	(317)
Householder Age 65 & Older	11,881	13,965	15,333	15,921	15,797	3,916
Total	33,292	34,551	35,696	36,319	36,557	3,264
<b>Rental Housing</b>						
Householder Age 15 to 34	3,852	3,774	3,541	3,431	3,395	(457)
Householder Age 35 to 64	6,332	6,071	6,053	6,092	6,224	(108)
Householder Age 65 & Older	3,216	3,780	4,150	4,309	4,275	1,060
Total	13,401	13,624	13,744	13,832	13,895	494

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

Finally, on Table 97, we disaggregate this information to identify the increments of household demand likely to appear in Ontario County during the 2020 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 3,400 additional senior homeownership homes needed by 2030. We expect this demand will

be met by construction of a substantial number of new senior homes (more than 2,500) through 2035. 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-age households age to senior status but remain in their own homes. However, there will be increasing pressure through the 2020-2030 decade for lower-maintenance housing adapted to senior living.

We also assume that, even with overall declines in demand by younger homeowners, there will be modest levels of new construction (40 to 50 units per year) for the segments of this market seeking a newly-constructed home.

**Table 97: Incremental Housing Need by Tenure & Age of Householder**

	2020-2025	2025-2030	2030-2035	2035-2040	Total	%
<b>Owner-Occupied Housing</b>						
Householder Age 15 to 34	(58)	(170)	(81)	(26)	(334)	-10.2%
Householder Age 35 to 64	(767)	(54)	116	388	(317)	-9.7%
Householder Age 65 & Older	2,083	1,368	588	(124)	3,916	120.0%
Total Growth In Owner-Occupancy	1,258	1,145	623	238	3,264	
<b>Rental Housing</b>						
Householder Age 15 to 34	(79)	(233)	(110)	(36)	(457)	-92.5%
Householder Age 35 to 64	(261)	(18)	39	132	(108)	-21.9%
Householder Age 65 & Older	564	370	159	(34)	1,060	214.4%
Total Growth In Renter-Occupancy	224	119	88	63	494	
Total Demand Growth	1,482	1,264	711	301	3,758	
Loss Of Supply	(625)	(450)	(300)	(300)	(1,675)	
<b>New Supply Needed</b>	2,210	1,800	1,050	630	<b>5,690</b>	
Senior Homeownership	1,100	1,020	460		2,580	
Other Homeownership	250	200	200	250	900	
Senior Rental	310	300	200		810	
Other Rental	550	280	190	380	1,400	

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

Similarly, 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 (STR conversions; demolition) will mostly come from the current rental stock. Even with these factors, there is need for construction of about 810 new senior rentals through 2035. Most new rental construction will replace units lost through conversion to STRs or demolition. The growth of demand from the 35 to 64 age group after 2035 could trigger modest support for additional rental construction for that group as well.

*Total new housing stock needed during the forecast period is 5,690 units—3,480 homeownership units and 2,210 rentals. More than half the new rental construction will replace units lost to conversion or demolition. 60% of this new construction would be oriented to the senior market.*

# 11. Housing Goals, Strategies, and Action Steps

A collaborative and coordinated approach is required to effectively address the housing challenges in Ontario County. No single municipality or submarket has the resources or capacity to confront these issues alone. Instead, a joint effort involving the County, municipalities, not-for-profit organizations, and businesses is essential for making substantial progress.

Creating effective housing solutions demands a multi-faceted strategy that leverages the unique strengths and expertise of each participant. The County can provide overarching guidance and resources, ensuring that efforts remain aligned and streamlined. By partnering with municipalities, a localized approach can be implemented that considers the specific needs and dynamics of each submarket. Engaging not-for-profit organizations will be important as they often possess a deep understanding of the communities they serve and can provide valuable on-the-ground support for housing-related programs. Businesses, too, play a vital role. They can contribute financially, offer expertise in construction and real estate, and even explore innovative public-private partnerships.

To facilitate this collaborative effort, a structured framework for communication and cooperation should be established. Regular meetings, working groups, and a shared platform for data and information exchange can foster a sense of unity and shared purpose among all stakeholders. It's important to emphasize that the challenges presented in the report are not insurmountable. With a unified front and combined resources, the county's housing needs can be addressed effectively in every community.

The following housing goals, strategies, and action steps are based on the quantitative analysis performed above, with input and guidance from Ontario County staff, municipal representatives, key stakeholders, and the public at-large. They attempt to address several key conclusions of the Housing Needs Assessment:

- Portions of Ontario County are growing in population while others are stagnant or slightly declining, creating varied housing needs.
- Newly-built homes have been getting larger, exacerbating challenges of housing attainability. However, homes built since 2010 appear to be responding to the demand for more moderate-sized homes.
- Vacancy rates for multi-family rental housing remain critically low.
- Despite the relatively high median household income, 10,500 Ontario County households are struggling with housing cost burden.
- Land use and zoning policies restrict new housing development (particularly larger multi-family and affordable complexes), reducing competition and the incentive to improve/invest in the existing apartment stock.

- A growing aging population has unique housing requirements that are currently not being met.

The goals, strategies, and action steps detailed in the matrices below represent the most significant themes for the County and its housing partners to pursue in the coming decade, but not necessarily an exhaustive list of policies the County may consider in the effort to promote a healthy and balanced residential market in Ontario County. Each goal includes a series of key findings to justify the policy followed by the recommended strategies and actions for implementation.

**Goal 1: Diversify housing choices to accommodate all life stages and household needs in the county.**

Recommended Strategies	Key Action Steps	Participating Entities
1.1. Create a county housing staff position or central office/department that coordinates the full range of the County’s housing development and housing supportive services – including emergency services, homeless support, weatherization, developer recruitment, housing trust fund administration, and other related functions.	A. Advertise the position and hire a staff person(s).	County Administrator’s Office
	B. Create a countywide housing advisory board consisting of representatives from each municipality.	New Housing Staff/Department, County Administrator’s Office, Planning Department, Economic Development, Social Services
	C. Facilitate regular meetings with the advisory board to identify and address specific housing challenges and identify key housing initiatives.	New Housing Staff/Department
1.2. Foster community support for a diversified housing stock that includes non-single-family detached homes and more affordable housing options.	A. Create a countywide Housing Working Group consisting of housing developers, housing advocates, economic development officials, and the leadership of large institutions and employers to match housing needs with opportunities.	New Housing Staff/Department
	B. Share housing study broadly throughout the county. Emphasize forecast data with developer stakeholders.	New Housing Staff/Department, County Administrator’s Office, Planning Department, Economic Development, Social Services, Housing Working Group
	C. Educate elected officials, municipal leaders, and planning/zoning boards about the fiscal and community benefits of denser residential development patterns.	New Housing Staff/Department, Planning Department, Economic Development, Municipalities
	D. Provide housing-related recommendations to municipal officials.	New Housing Staff/Department, County Administrator’s office, Planning Department, Economic Development, Municipalities
	E. Confirm any unmet housing needs among the migrant farming community.	New Housing Staff/Department, Planning Department, Social Services

1.3. Retain and create new 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: Tompkins County Community Development Fund ( <a href="https://tompkinscountyny.gov/planning/housing-choices-housing-fund">https://tompkinscountyny.gov/planning/housing-choices-housing-fund</a> )	New Housing Staff/Department, Planning Department, Economic Development, Social Services
	B. Collaborate with the Industrial Development Authority (IDA), New York State Housing Finance Agency (HFA), municipal agencies, and private/non-profit housing development organizations to preserve existing and build new income-restricted rental housing units.	New Housing Staff/Department, Economic Development, Planning Department, Social Services, Geneva Housing Authority
	C. Evaluate the potential of mixed-income development schemes in the more highly resourced communities.	New Housing Staff/Department, Planning Department, Economic Development, Social Services, Housing Working Group
	D. Coordinate with the IDA, 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).	New Housing Staff/Department, Economic Development, Social Services, Office for the Aging, Veterans Affairs, Geneva Housing Authority
1.4 Reduce barriers to entry for first-time home buyers to build wealth through home ownership.	A. Develop or expand 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. Example: SONYMA program. <a href="https://hcr.ny.gov/sonyma">https://hcr.ny.gov/sonyma</a>	New Housing Staff/Department, Economic Development, Banks and Lending Institutions
	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.	New Housing Staff/Department, Economic Development, Housing Working Group, Employers
	C. Develop a tool share program geared to new homeowners.	New Housing Staff/Department
1.5. Increase the supply of workforce housing and higher-density residential products.	A. Incentivize developers and home builders to construct smaller homes targeted to the "workforce" sector (80-120% AMI).	New Housing Staff/Department, Planning Department, County Administrator's Office, Economic Development, Housing Working Group, Developers/Builders

	<p>B. Standardize rules for condominium ownership models in association with allowing development of projects with ownership of attached "apartments" instead of detached single-family homes on individual lots. Determine if the County Planning Board can adopt standards in the absence of municipal rules based on the NYS Condominium Act of 1980.</p>	<p>New Housing Staff/Department, Planning Department, County Administrator's Office</p>
	<p>C. Promote the development of mixed-use and multi-family apartments, townhomes, and condominiums in underutilized areas with existing infrastructure near shops and services with ample amenities for young professionals and empty nesters that are seeking high-quality housing without maintenance responsibilities.</p>	<p>New Housing Staff/Department, Planning Department, Economic Development, Housing Working Group, Developers/Builders</p>
<p>1.6. Expand housing options for the growing senior population.</p>	<p>A. Initiate a senior home modification program that offer 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).</p>	<p>New Housing Staff/Department, Office for the Aging</p>
	<p>B. Create an "Ontario County Handyman Service" to assist low-income seniors with small, household repairs. Example: Genesee County, NY, Handyman Program.</p>	<p>New Housing Staff/Department, Office for the Aging</p>
	<p>C. Increase the desirable supply of new, lower-maintenance housing in mixed-age, walkable, amenity-rich neighborhoods with design features that are suitable for senior living.</p>	<p>New Housing Staff/Department, Planning Department, Economic Development, Housing Working Group, Developers/Builders)</p>
	<p>D. Offer technical assistance to municipalities to encourage/incentivize accessory dwelling units (ADUs) where appropriate as an affordable housing option for seniors.</p>	<p>New Housing Staff/Department, Planning Department, County Administrator's Office</p>
	<p>E. Coordinate with retirement home communities to build sufficient units/beds in various levels of care (independent living communities, assisted living facilities, and nursing homes) in the next twenty years.</p>	<p>New Housing Staff/Department, Office for the Aging, Housing Working Group, Developers/Builders</p>
	<p>F. Coordinate with affordable housing providers to build new low-income senior housing and retain the supply of such units. Prioritize areas serviced by public transit, social services, and medical facilities.</p>	<p>New Housing Staff/Department, Planning Department, Economic Development, Office for the Aging, Geneva Housing Authority, Housing Working Group, Developers/Builders</p>

**Goal 2: Facilitate the expansion of housing development in suitable county areas to stimulate growth.**

Recommended Strategies	Key Action Steps	Participating Entities
2.1. Evaluate existing land use and housing policies.	A. Assess and develop new zoning standards for areas deemed appropriate for higher-density housing to ensure developers can build by right. Create ability for municipalities to increase units through incentive zoning to allow cluster development.	New Housing Staff/Department, Planning Department, County Administrator’s Office, Economic Development, Housing Working Group
	B. Explore the suitability of inclusionary initiatives and incentives for developers such as density bonuses, ADUs, and real estate tax abatements to encourage and incentivize more affordable development.	New Housing Staff/Department, Planning Department, Economic Development, County Administrator’s Office, Real Property Tax, County Attorney, Housing Working Group
2.2. Streamline the County’s housing delivery and supportive services.	A. Coordinate with municipalities to identify grants for infrastructure improvements that will assist developers with financing new housing projects.	New Housing Staff/Department, Planning Department, Economic Development, Housing Working Group, Municipalities, Developers/Builders
	B. Provide technical assistance to local jurisdictions to draft zoning law provisions allowing more varied housing typologies and higher densities.	New Housing Staff/Department, Planning Department, Municipalities, Housing Working Group
	C. Encourage municipalities to review minimum home size requirements, allow smaller home sizes, lots, and promote adjusting road width requirements based on number of units served, especially on dead end streets/cul-de-sacs.	New Housing Staff/Department, Planning Department, Municipalities, Housing Working Group, Builders/Developers
	D. Monitor infrastructure capacity to absorb desired residential growth. Continue engaging in countywide discussions regarding the need for additional infrastructure investments in suitable locations.	New Housing Staff/Department, Planning Department, County Administrator’s Office, Municipalities, Housing Working Group, Builders/Developers
2.3. Ensure that residential growth occurs sustainably and equitably so that all residents can benefit.	A. Reinvest in the cities and villages with redevelopment and infill residential projects.	New Housing Staff/Department, Planning Department, Economic Development, Municipalities, Builders/Developers
	B. Incentivize new residential development in areas with existing infrastructure and away from productive agricultural areas.	New Housing Staff/Department, Planning Department, Economic Development, Municipalities, Builders/Developers
	C. Promote higher-density development that can support enhanced transit service, particularly for lower-income residents.	New Housing Staff/Department, Planning Department, Economic Development, Municipalities, Builders/Developers

	D. 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.	New Housing Staff/Department, County Administrator's Office, Planning Department, Economic Development, Social Services, Municipalities, Housing Working Group, Builders/Developers
	E. Encourage municipalities to require developers of larger residential projects to include a percentage of affordable units or pay into a Housing Trust Fund to subsidize other developments with affordable units.	New Housing Staff/Department, County Administrator's Office, Planning Department, Economic Development, Social Services, Municipalities, Housing Working Group, Builders/Developers

**Goal 3: Stabilize the county's aging housing stock.**

Recommended Strategies	Key Action Steps	Lead Entity (and Partners)
3.1. 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.).	New Housing Staff/Department, County Treasurer, Planning Department, Municipalities
	B. Evaluate the feasibility of instituting a vacant property registration program to monitor and ensure a minimum standard of maintenance and enforcement. Consult with private companies that offer property registration services on behalf of municipalities.	New Housing Staff/Department, County Treasurer, Planning Department, Municipalities
	C. Evaluate the feasibility of establishing a county land bank (similar to Wayne and Seneca Counties) 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. This would require coordinating with Geneva and Canandaigua with their own tax foreclosure standards.	New Housing Staff/Department, County Treasurer, Planning Department, Municipalities
3.2. Support home renovation activities for older housing stock.	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 and façade improvements, leveraging any existing programs.	New Housing Staff/Department, Economic Development, Municipalities

	<p>B. Incentivize the demolition and replacement of distressed homes by offering grants based on the appraised value of the newly built replacement home. Institute deed restrictions to keep replacement homes from being converted to short-term rental units.</p>	<p>New Housing Staff/Department, Economic Development, Municipalities</p>
	<p>C. Encourage the marketplace to drive improvement on existing substandard housing stock by facilitating new apartment development to foster competition, especially older homes divided up into apartments in Geneva and Canandaigua.</p>	<p>New Housing Staff/Department, Municipalities, Economic Development, Builders/Developers</p>
	<p>D. Provide incentives for owners of older apartments to replace lost rent during renovations to improve energy efficiency using PACE (Property Assessed Clean Energy). This could also include providing transitional housing for tenants dislocated during such renovations.</p>	<p>New Housing Staff/Department, Economic Development, Municipalities</p>

To conclude, by establishing the foundation for the County to work in tandem with the cities, towns, and villages—as well as the non-profit and businesses communities—a comprehensive and sustainable approach for addressing Ontario County’s unique housing needs can be achieved. Collaboration will maximize resources, expertise, and perspectives, leading to more impactful results.

# Appendix 1: Residential Tapestry Segmentation

In addition to the traditional demographic data from the U.S. Census Bureau, a Psychographic Segmentation was analyzed for Ontario County residents. Whereas the census data provide historical resident profiles in a particular geographic location, psychographics broadens the scope by identifying lifestyle habits, values, attitudes, and other defining attributes.

For this study, ESRI Tapestry Segmentation dataset—which classifies resident groups into 67 unique segments in easy-to-visualize terms based not only on demographics but also on socioeconomic characteristics—was analyzed for Ontario County residents.

According to ESRI, the segment called Exurbanites is the most prevalent in the county, followed by the Green Acres, Old and Newcomers, Midlife Constraints, and Salt of the Earth. Nearly forty-three percent (42.9%) of all households fall in one of these five segments (Table 98).

**Table 98: Top ESRI Tapestry Segments**

	Ontario County Households %	All U.S. Households %
1. Exurbanites	9.4%	1.9%
2. Green Acres	9.3%	3.3%
3. Old and Newcomers	8.5%	2.3%
4. Midlife Constraints	7.9%	2.4%
5. Salt of the Earth	7.8%	2.8%

Source: ESRI, Urban Partners

The following pages show detailed profiles for the top segments.



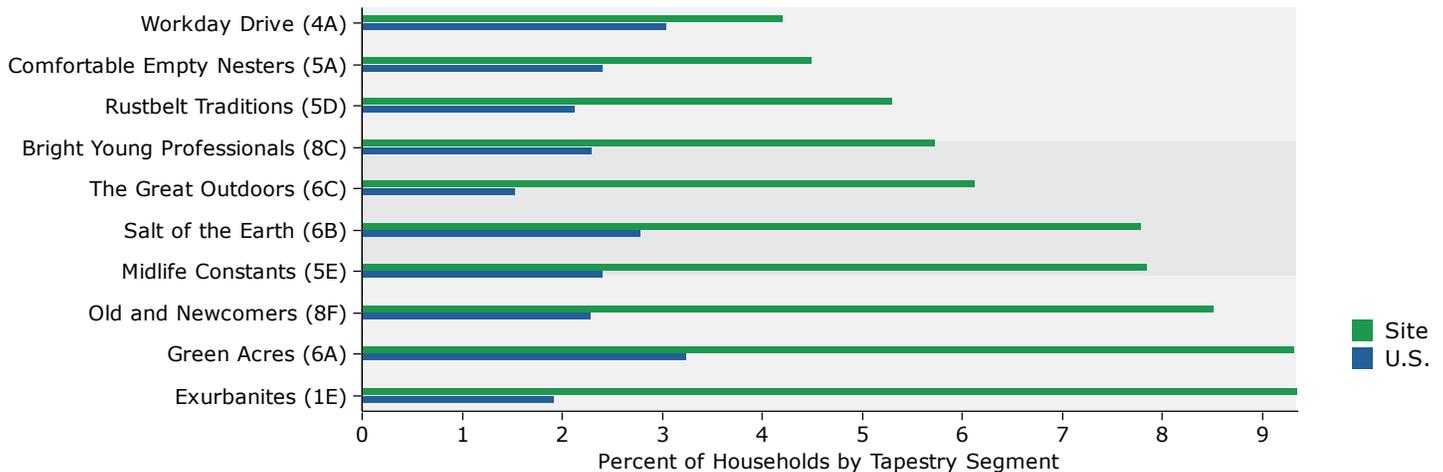
# Tapestry Segmentation Area Profile

Ontario County, NY  
 Ontario County, NY  
 Geography: County

## Top Twenty Tapestry Segments

Rank	Tapestry Segment	2022 Households		2022 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Exurbanites (1E)	9.4%	9.4%	1.9%	1.9%	487
2	Green Acres (6A)	9.3%	18.7%	3.3%	5.2%	287
3	Old and Newcomers (8F)	8.5%	27.2%	2.3%	7.5%	372
4	Midlife Constants (5E)	7.9%	35.1%	2.4%	9.9%	325
5	Salt of the Earth (6B)	7.8%	42.9%	2.8%	12.7%	280
<b>Subtotal</b>		<b>42.9%</b>		<b>12.7%</b>		
6	The Great Outdoors (6C)	6.1%	49.0%	1.5%	14.2%	398
7	Bright Young Professionals (8C)	5.7%	54.8%	2.3%	16.5%	248
8	Rustbelt Traditions (5D)	5.3%	60.1%	2.1%	18.7%	248
9	Comfortable Empty Nesters (5A)	4.5%	64.6%	2.4%	21.1%	187
10	Workday Drive (4A)	4.2%	68.8%	3.1%	24.1%	138
<b>Subtotal</b>		<b>25.8%</b>		<b>11.4%</b>		
11	Home Improvement (4B)	3.8%	72.6%	1.7%	25.8%	222
12	Savvy Suburbanites (1D)	2.6%	75.1%	3.0%	28.8%	87
13	Rural Resort Dwellers (6E)	2.5%	77.6%	1.0%	29.8%	253
14	Hometown Heritage (8G)	2.5%	80.1%	1.2%	31.0%	211
15	Set to Impress (11D)	2.4%	82.5%	1.4%	32.3%	174
<b>Subtotal</b>		<b>13.8%</b>		<b>8.3%</b>		
16	Traditional Living (12B)	2.3%	84.9%	1.9%	34.2%	124
17	Social Security Set (9F)	2.0%	86.9%	0.8%	35.1%	243
18	Southern Satellites (10A)	1.8%	88.7%	3.1%	38.2%	58
19	Retirement Communities (9E)	1.8%	90.5%	1.2%	39.3%	150
20	Heartland Communities (6F)	1.6%	92.1%	2.2%	41.5%	74
<b>Subtotal</b>		<b>9.5%</b>		<b>9.2%</b>		
<b>Total</b>		<b>92.1%</b>		<b>41.5%</b>		<b>222</b>

## Top Ten Tapestry Segments Site vs. U.S.



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

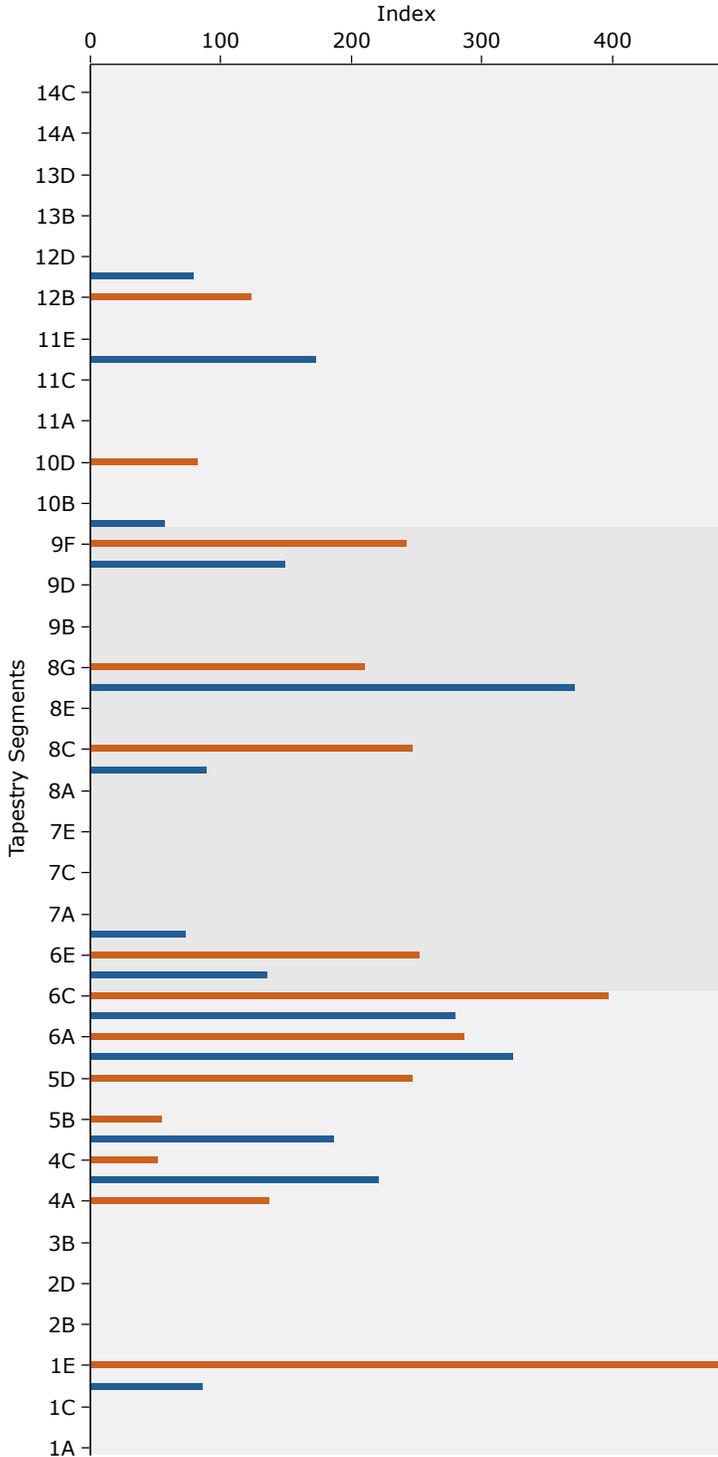
**Source:** Esri



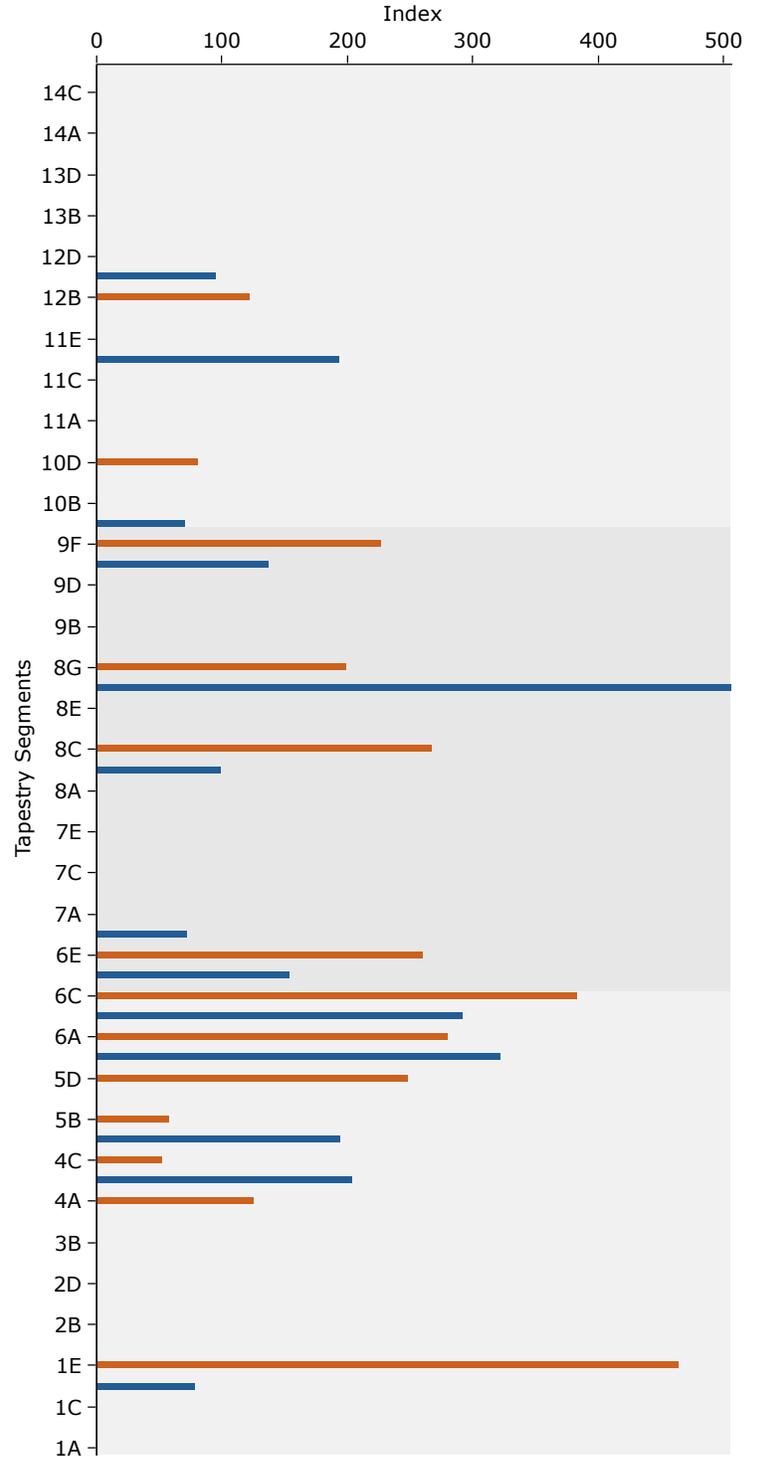
# Tapestry Segmentation Area Profile

Ontario County, NY  
 Ontario County, NY  
 Geography: County

### 2022 Tapestry Indexes by Households



### 2022 Tapestry Indexes by Total Population 18+



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

**Source:** Esri



# Tapestry Segmentation Area Profile

Ontario County, NY  
 Ontario County, NY  
 Geography: County

Tapestry LifeMode Groups	2022 Households			2022 Adult Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	46,899	100.0%		90,794	100.0%	
<b>1. Affluent Estates</b>	<b>5,597</b>	<b>11.9%</b>	<b>122</b>	<b>10,627</b>	<b>11.7%</b>	<b>108</b>
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	0	0.0%	0	0	0.0%	0
Boomburbs (1C)	0	0.0%	0	0	0.0%	0
Savvy Suburbanites (1D)	1,207	2.6%	87	2,309	2.5%	79
Exurbanites (1E)	4,390	9.4%	487	8,318	9.2%	465
<b>2. Upscale Avenues</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
<b>3. Uptown Individuals</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
<b>4. Family Landscapes</b>	<b>4,500</b>	<b>9.6%</b>	<b>123</b>	<b>8,584</b>	<b>9.5%</b>	<b>116</b>
Workday Drive (4A)	1,978	4.2%	138	3,729	4.1%	126
Home Improvement (4B)	1,764	3.8%	222	3,380	3.7%	204
Middleburg (4C)	758	1.6%	53	1,475	1.6%	53
<b>5. GenXurban</b>	<b>8,883</b>	<b>18.9%</b>	<b>169</b>	<b>16,875</b>	<b>18.6%</b>	<b>171</b>
Comfortable Empty Nesters (5A)	2,116	4.5%	187	4,333	4.8%	195
In Style (5B)	588	1.3%	56	1,141	1.3%	59
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	2,491	5.3%	248	4,577	5.0%	249
Midlife Constants (5E)	3,688	7.9%	325	6,824	7.5%	323
<b>6. Cozy Country Living</b>	<b>13,484</b>	<b>28.8%</b>	<b>245</b>	<b>26,216</b>	<b>28.9%</b>	<b>248</b>
Green Acres (6A)	4,379	9.3%	287	8,604	9.5%	280
Salt of the Earth (6B)	3,657	7.8%	280	7,410	8.2%	293
The Great Outdoors (6C)	2,878	6.1%	398	5,307	5.8%	384
Prairie Living (6D)	634	1.4%	137	1,351	1.5%	154
Rural Resort Dwellers (6E)	1,173	2.5%	253	2,179	2.4%	261
Heartland Communities (6F)	763	1.6%	74	1,365	1.5%	73
<b>7. Sprouting Explorers</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
Up and Coming Families (7A)	0	0.0%	0	0	0.0%	0
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

**Source:** Esri



# Tapestry Segmentation Area Profile

Ontario County, NY  
 Ontario County, NY  
 Geography: County

Tapestry LifeMode Groups	2022 Households			2022 Adult Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	46,899	100.0%		90,794	100.0%	
<b>8. Middle Ground</b>	<b>8,458</b>	<b>18.0%</b>	<b>166</b>	<b>17,430</b>	<b>19.2%</b>	<b>189</b>
City Lights (8A)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	604	1.3%	90	1,129	1.2%	100
Bright Young Professionals (8C)	2,693	5.7%	248	5,097	5.6%	268
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	3,995	8.5%	372	9,220	10.2%	507
Hometown Heritage (8G)	1,166	2.5%	211	1,984	2.2%	200
<b>9. Senior Styles</b>	<b>1,787</b>	<b>3.8%</b>	<b>66</b>	<b>2,785</b>	<b>3.1%</b>	<b>59</b>
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	834	1.8%	150	1,326	1.5%	138
Social Security Set (9F)	953	2.0%	243	1,459	1.6%	228
<b>10. Rustic Outposts</b>	<b>1,290</b>	<b>2.8%</b>	<b>35</b>	<b>2,877</b>	<b>3.2%</b>	<b>40</b>
Southern Satellites (10A)	842	1.8%	58	2,024	2.2%	71
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	448	1.0%	83	853	0.9%	81
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
<b>11. Midtown Singles</b>	<b>1,134</b>	<b>2.4%</b>	<b>38</b>	<b>2,053</b>	<b>2.3%</b>	<b>41</b>
City Strivers (11A)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	0	0.0%	0	0	0.0%	0
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	1,134	2.4%	174	2,053	2.3%	194
City Commons (11E)	0	0.0%	0	0	0.0%	0
<b>12. Hometown</b>	<b>1,766</b>	<b>3.8%</b>	<b>63</b>	<b>3,347</b>	<b>3.7%</b>	<b>66</b>
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	1,094	2.3%	124	1,940	2.1%	123
Small Town Sincerity (12C)	672	1.4%	80	1,407	1.5%	95
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
<b>13. Next Wave</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
<b>14. Scholars and Patriots</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

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**Source:** Esri



# Tapestry Segmentation Area Profile

Ontario County, NY  
 Ontario County, NY  
 Geography: County

Tapestry Urbanization Groups	2022 Households			2022 Adult Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	46,899	100.0%		90,794	100.0%	
<b>1. Principal Urban Center</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
City Strivers (11A)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
<b>2. Urban Periphery</b>	<b>5,184</b>	<b>11.1%</b>	<b>45</b>	<b>9,674</b>	<b>10.7%</b>	<b>61</b>
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	2,491	5.3%	248	4,577	5.0%	249
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0
City Lights (8A)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	2,693	5.7%	248	5,097	5.6%	268
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
<b>3. Metro Cities</b>	<b>10,368</b>	<b>22.1%</b>	<b>122</b>	<b>20,252</b>	<b>22.3%</b>	<b>133</b>
In Style (5B)	588	1.3%	56	1,141	1.3%	59
Emerald City (8B)	604	1.3%	90	1,129	1.2%	100
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	3,995	8.5%	372	9,220	10.2%	507
Hometown Heritage (8G)	1,166	2.5%	211	1,984	2.2%	200
Retirement Communities (9E)	834	1.8%	150	1,326	1.5%	138
Social Security Set (9F)	953	2.0%	243	1,459	1.6%	228
Young and Restless (11B)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	1,134	2.4%	174	2,053	2.3%	194
City Commons (11E)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	1,094	2.3%	124	1,940	2.1%	123
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

**Source:** Esri



# Tapestry Segmentation Area Profile

Ontario County, NY  
 Ontario County, NY  
 Geography: County

Tapestry Urbanization Groups	2022 Households			2022 Adult Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	46,899	100.0%		90,794	100.0%	
<b>4. Suburban Periphery</b>	<b>15,143</b>	<b>32.3%</b>	<b>101</b>	<b>28,893</b>	<b>31.8%</b>	<b>95</b>
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	0	0.0%	0	0	0.0%	0
Boomburbs (1C)	0	0.0%	0	0	0.0%	0
Savvy Suburbanites (1D)	1,207	2.6%	87	2,309	2.5%	79
Exurbanites (1E)	4,390	9.4%	487	8,318	9.2%	465
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
Workday Drive (4A)	1,978	4.2%	138	3,729	4.1%	126
Home Improvement (4B)	1,764	3.8%	222	3,380	3.7%	204
Comfortable Empty Nesters (5A)	2,116	4.5%	187	4,333	4.8%	195
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Midlife Constants (5E)	3,688	7.9%	325	6,824	7.5%	323
Up and Coming Families (7A)	0	0.0%	0	0	0.0%	0
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
<b>5. Semirural</b>	<b>2,641</b>	<b>5.6%</b>	<b>60</b>	<b>5,100</b>	<b>5.6%</b>	<b>62</b>
Middleburg (4C)	758	1.6%	53	1,475	1.6%	53
Heartland Communities (6F)	763	1.6%	74	1,365	1.5%	73
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	448	1.0%	83	853	0.9%	81
Small Town Sincerity (12C)	672	1.4%	80	1,407	1.5%	95
<b>6. Rural</b>	<b>13,563</b>	<b>28.9%</b>	<b>177</b>	<b>26,875</b>	<b>29.6%</b>	<b>181</b>
Green Acres (6A)	4,379	9.3%	287	8,604	9.5%	280
Salt of the Earth (6B)	3,657	7.8%	280	7,410	8.2%	293
The Great Outdoors (6C)	2,878	6.1%	398	5,307	5.8%	384
Prairie Living (6D)	634	1.4%	137	1,351	1.5%	154
Rural Resort Dwellers (6E)	1,173	2.5%	253	2,179	2.4%	261
Southern Satellites (10A)	842	1.8%	58	2,024	2.2%	71
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

**Source:** Esri



LifeMode Group: Affluent Estates

# Exurbanites

1E

**Households:** 2,398,200

**Average Household Size:** 2.50

**Median Age:** 51.0

**Median Household Income:** \$103,400

## WHO ARE WE?

*Exurbanites* residents are now approaching retirement but showing few signs of slowing down. They are active in their communities, generous in their donations, and seasoned travelers. They take advantage of their proximity to large metropolitan centers to support the arts but prefer a more expansive home style in less crowded neighborhoods. They have cultivated a lifestyle that is both affluent and urbane.

## OUR NEIGHBORHOOD

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- A larger market of empty nesters, married couples with no children; average household size is 2.50.
- Primarily single-family homes with a high median value of \$423,400 (Index 204), most still carrying mortgages.
- Higher vacancy rate at 9%.

## SOCIOECONOMIC TRAITS

- Residents are college educated; more than half have a bachelor's degree or higher; nearly 81% have some college education.
- This labor force is beginning to retire. One in three households currently receive Social Security or retirement income. Labor force participation has declined to less than 60% (Index 95).
- More of the residents prefer self-employment (Index 178) or working from home (Index 177).
- Consumers are more interested in quality than cost. They take pride in their homes and foster a sense of personal style.
- *Exurbanites* residents are well connected, using the internet for everything from shopping to managing their finances.
- Sociable and hardworking, they still find time to stay physically fit.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



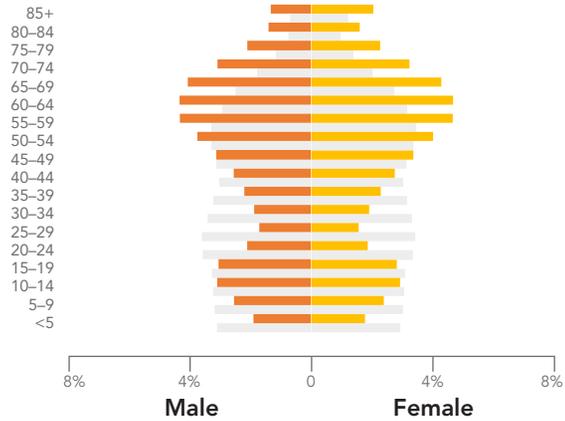
# Exurbanites



## AGE BY SEX (Esri data)

Median Age: **51.0** US: 38.2

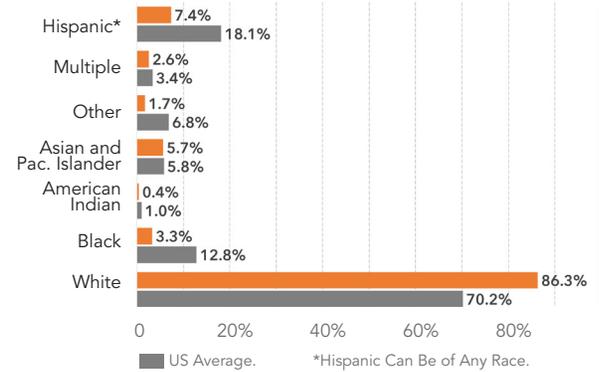
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **35.2** US: 64.0



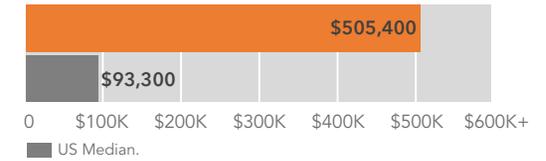
## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

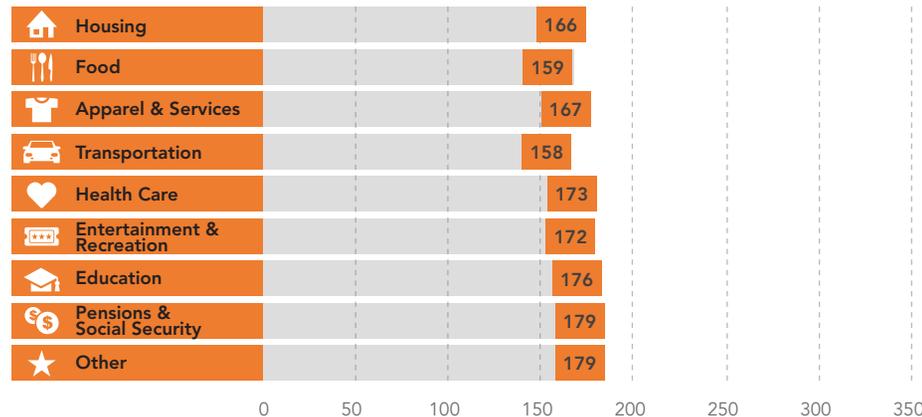


### Median Net Worth



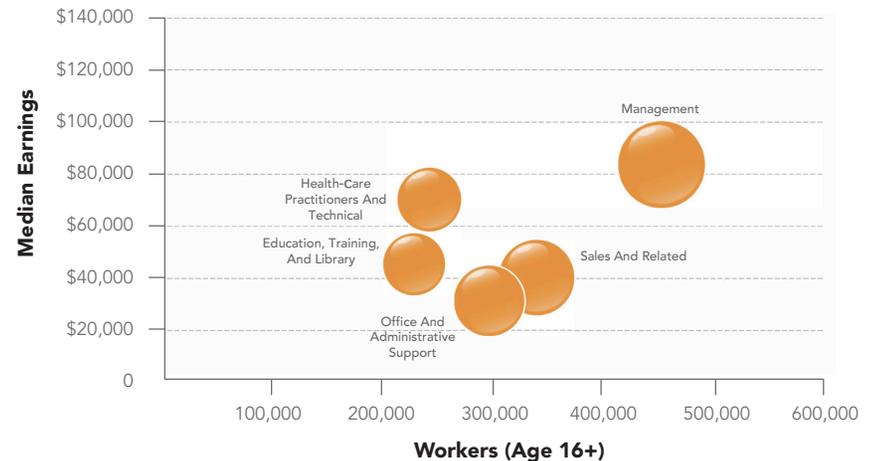
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





## MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Exurbanites residents' preferred vehicles are late model luxury cars or SUVs.
- Active supporters of the arts and public television/radio.
- Attentive to ingredients, they prefer natural or organic products.
- Gardening and home improvement are priorities, but they also use a number of services, from home care and maintenance to personal care.
- Financially active with wide-ranging investments, these investors rely on financial planners, extensive reading, and the internet to handle their money.

## HOUSING

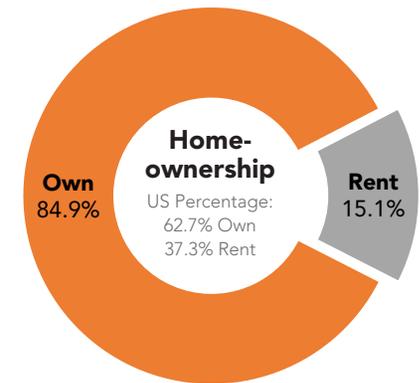
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

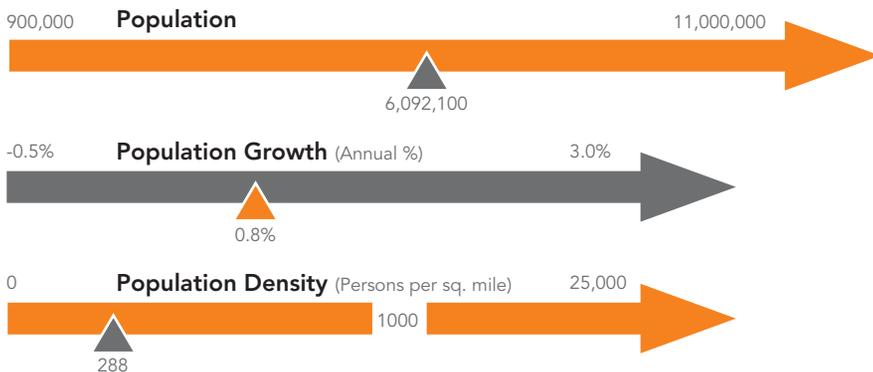
**Median Value:**  
\$423,400

US Median: \$207,300



## POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



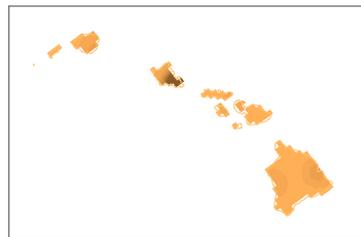
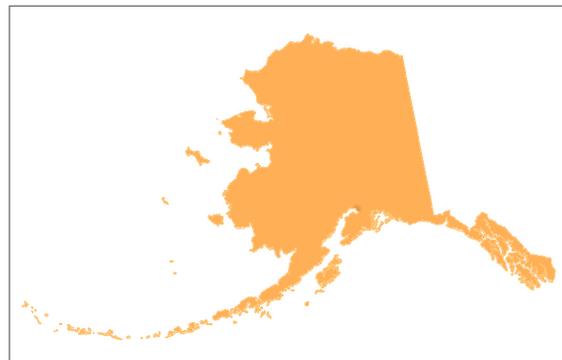
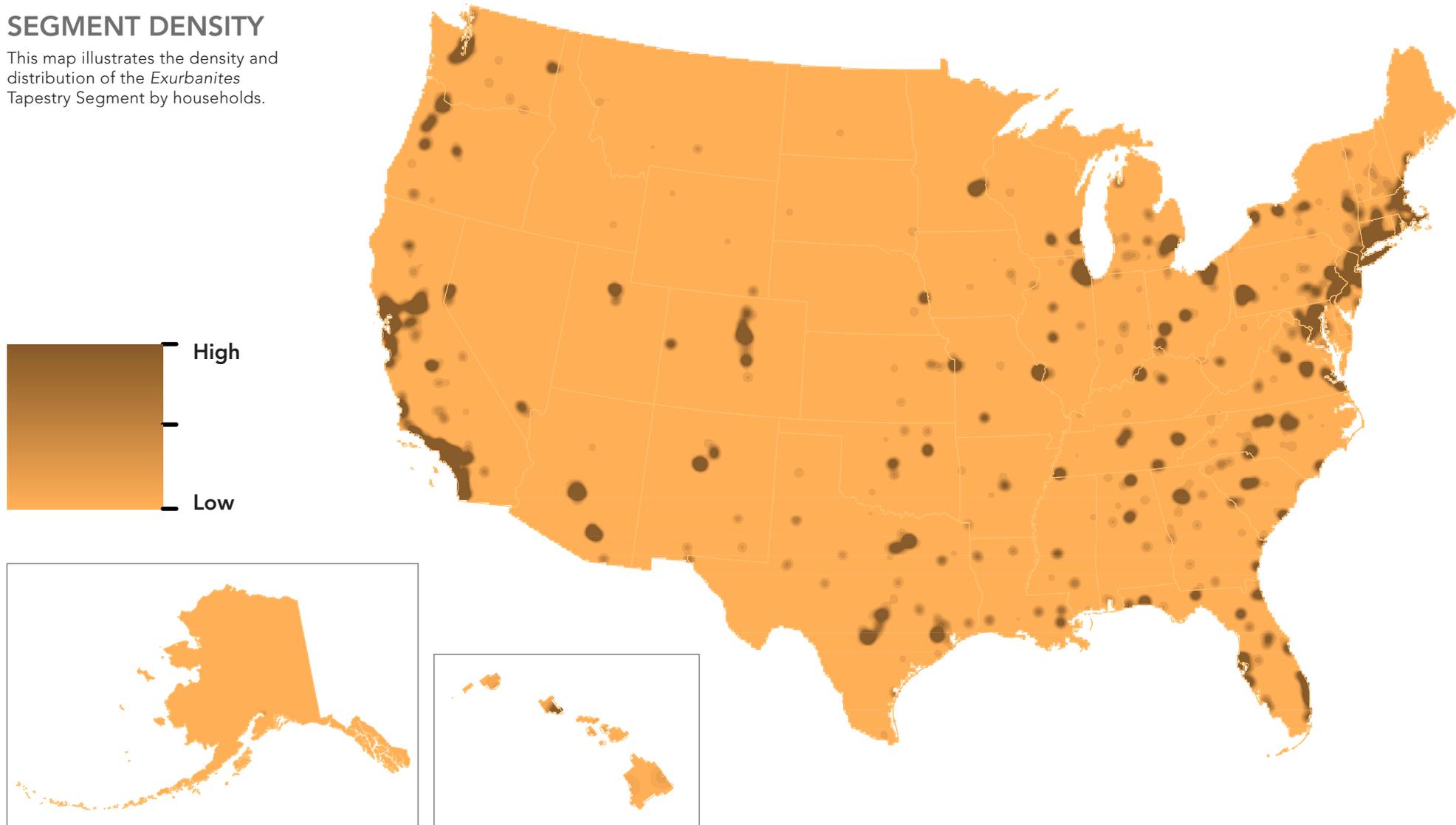


# Exurbanites



## SEGMENT DENSITY

This map illustrates the density and distribution of the *Exurbanites* Tapestry Segment by households.





LifeMode Group: Cozy Country Living

# Green Acres

6A

**Households:** 3,923,400

**Average Household Size:** 2.70

**Median Age:** 43.9

**Median Household Income:** \$76,800

## WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. Avid do-it-yourselfers, they maintain and remodel their homes with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf.

## OUR NEIGHBORHOOD

- This large segment is concentrated in rural enclaves in metropolitan areas.
- Primarily (not exclusively) older homes with acreage; new housing growth in the past 15 years.
- Single-family, owner-occupied housing, with a median value of \$235,500.
- An older market, primarily married couples, most with no children.

## SOCIOECONOMIC TRAITS

- Education: More than 60% are college educated.
- Labor force participation rate is high at 66.8% (Index 107).
- Income is derived not only from wages and salaries but also from self-employment (more than 13% of households), investments (27% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.



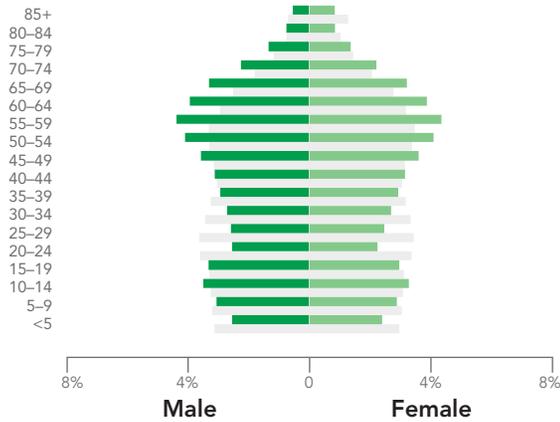
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



## AGE BY SEX (Esri data)

Median Age: **43.9** US: 38.2

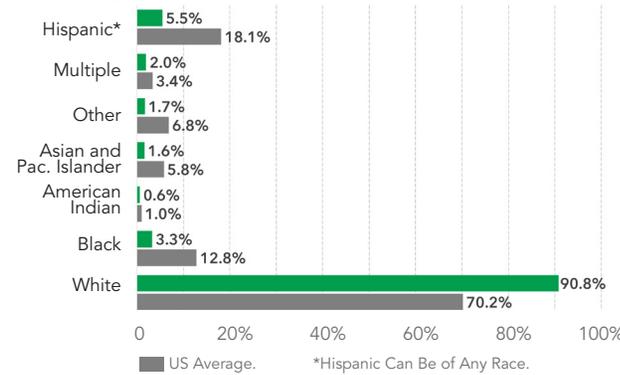
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **26.0** US: 64.0



## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

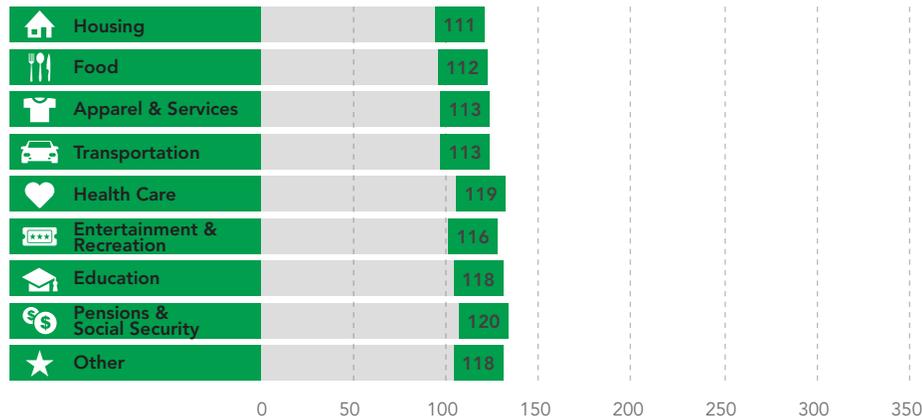


### Median Net Worth



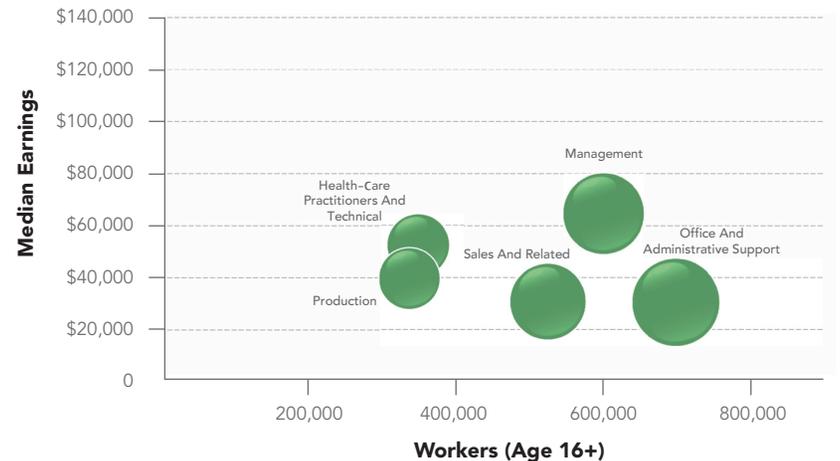
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





## MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Purchasing choices reflect *Green Acres* residents' country life, including a variety of vehicles, from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from charitable to veterans' clubs.

## HOUSING

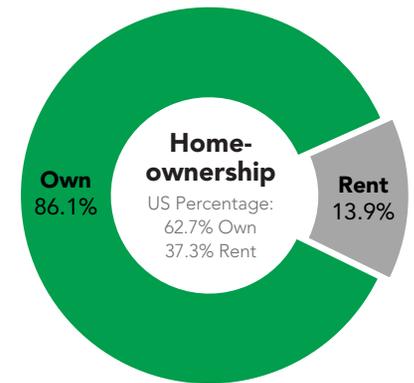
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

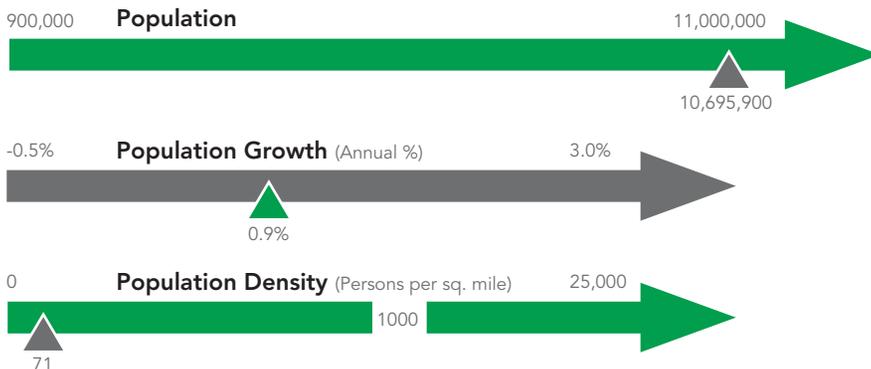
**Median Value:**  
\$235,500

US Median: \$207,300



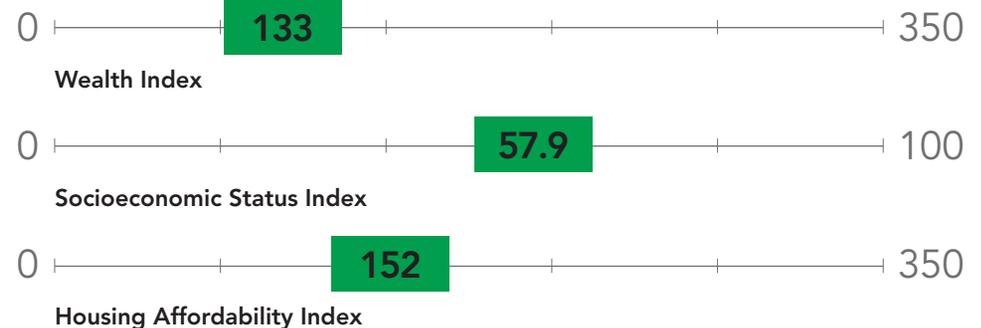
## POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

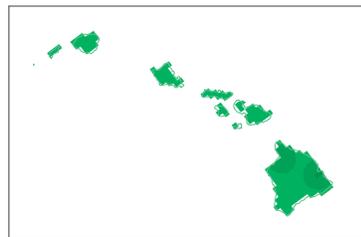
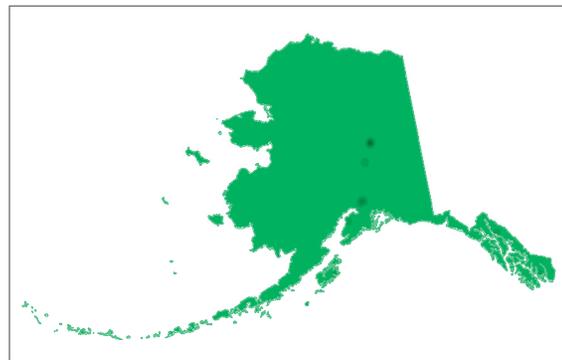
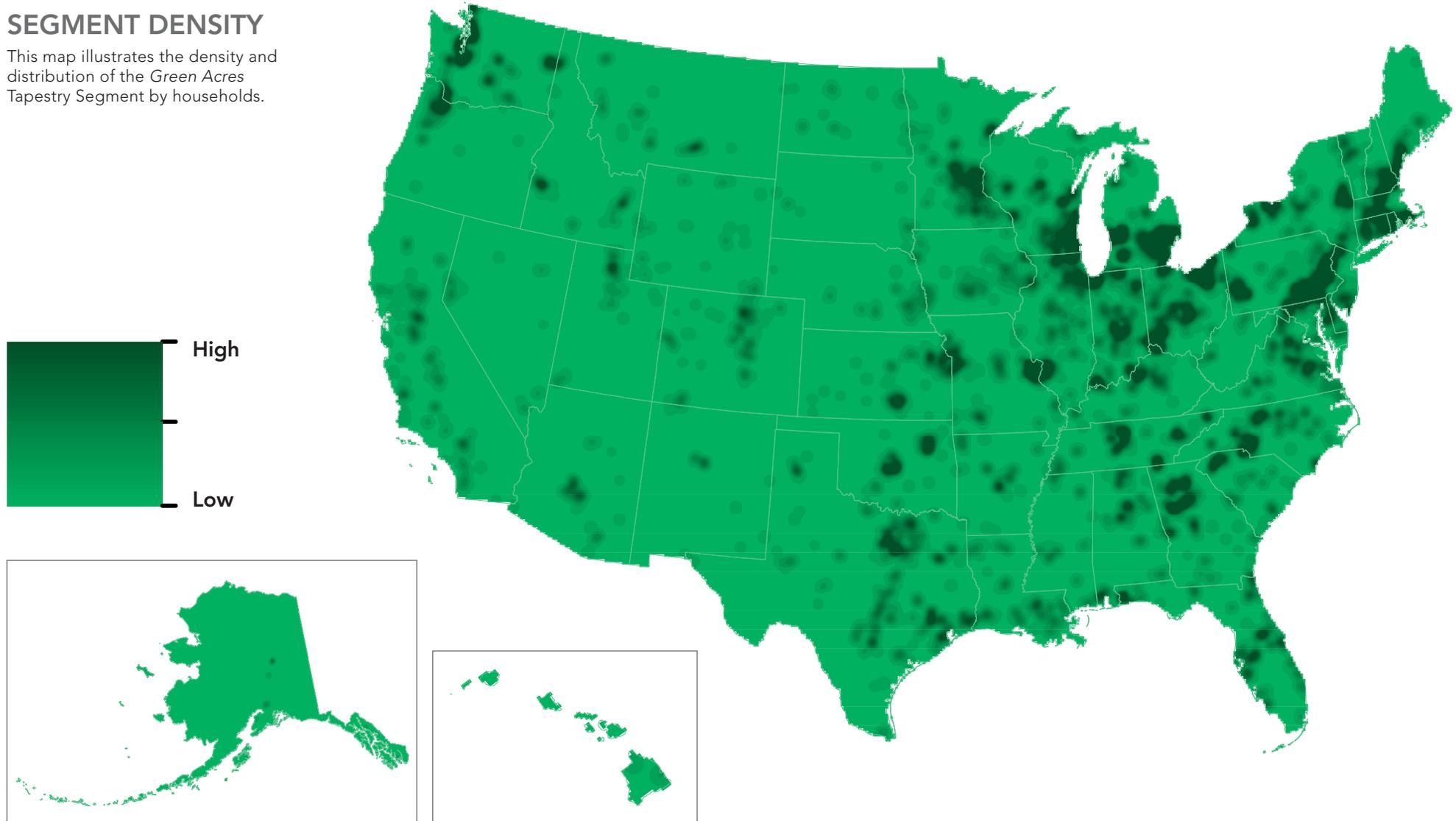
# Green Acres



**TAPESTRY**  
SEGMENTATION  
[esri.com/tapestry](http://esri.com/tapestry)

## SEGMENT DENSITY

This map illustrates the density and distribution of the *Green Acres* Tapestry Segment by households.



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LifeMode Group: Middle Ground

# Old and Newcomers



**Households:** 2,859,200

**Average Household Size:** 2.12

**Median Age:** 39.4

**Median Household Income:** \$44,900

## WHO ARE WE?

This market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. *Old and Newcomers* is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. Some are still in college; some are taking adult education classes. They support charity causes and are environmentally conscious. Age is not always obvious from their choices.

## OUR NEIGHBORHOOD

- Metropolitan city dwellers.
- Predominantly single households (Index 148), with a mix of married couples (no children); average household size lower at 2.12.
- 55% renter occupied; average rent is lower than the US (Index 85).
- 45% of housing units are single-family dwellings; 45% are multiunit buildings in older neighborhoods, built before 1980.
- Average vacancy rate at 11%.

## SOCIOECONOMIC TRAITS

- An average labor force participation rate of 62.6%, despite the increasing number of retired workers.
- 32% of households are currently receiving income from Social Security.
- 31% have a college degree (Index 99), 33% have some college education (Index 114), 9% are still enrolled in college (Index 121).
- Consumers are price aware and coupon clippers but open to impulse buys.
- They are attentive to environmental concerns.
- They are comfortable with the latest technology.

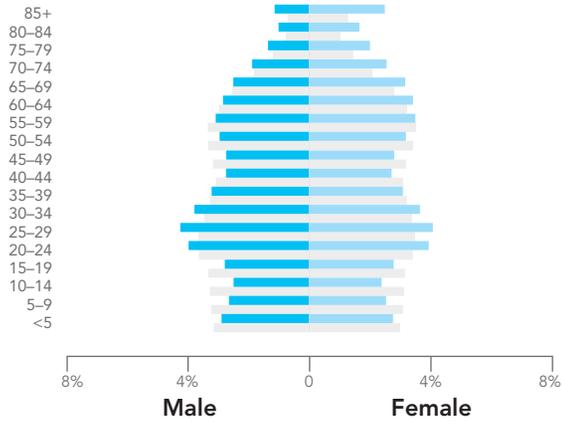


Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.

## AGE BY SEX (Esri data)

Median Age: **39.4** US: 38.2

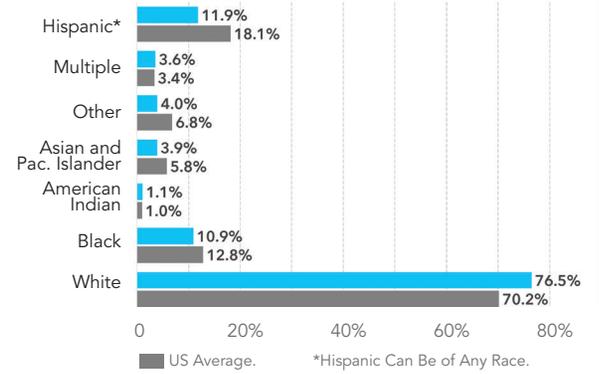
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **52.7** US: 64.0



## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

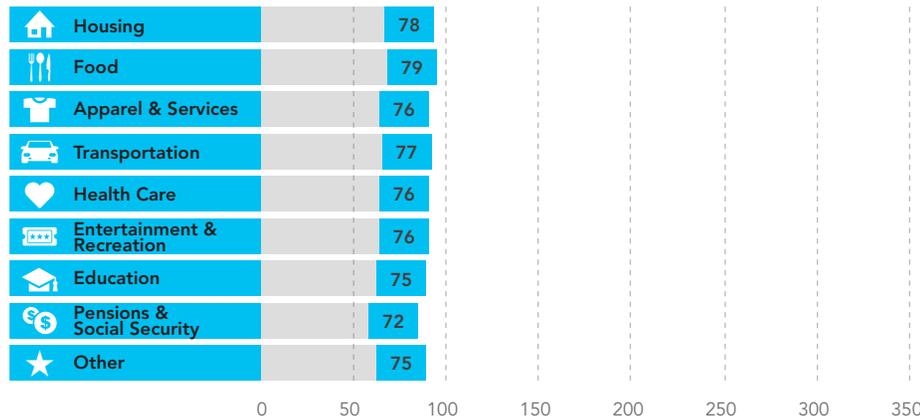


### Median Net Worth



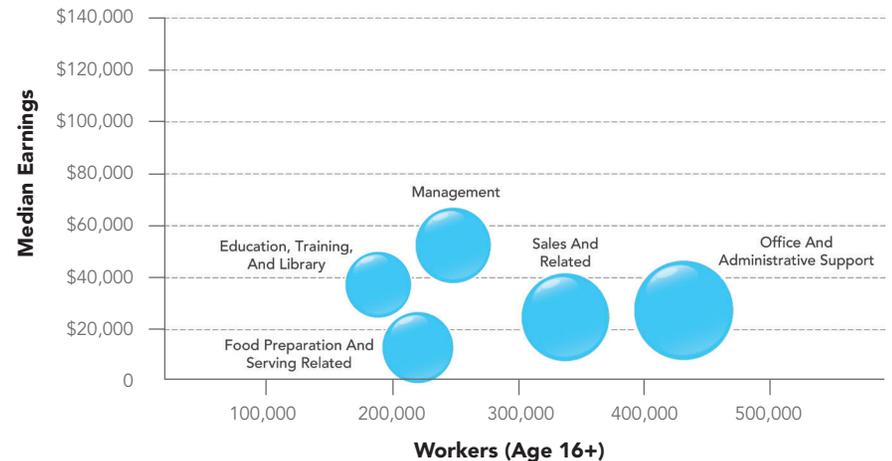
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





## MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Residents have a strong sense of community. They volunteer for charities, help fundraise, and recycle.
- They prefer cell phones to landlines.
- Entertainment features the internet (employment searches, rating products, updating social media profiles), watching movies at home, listening to country music, and reading the paper.
- Vehicles are basically just a means of transportation.
- Food features convenience, frozen, and fast food.
- They do banking as likely in person as online.

## HOUSING

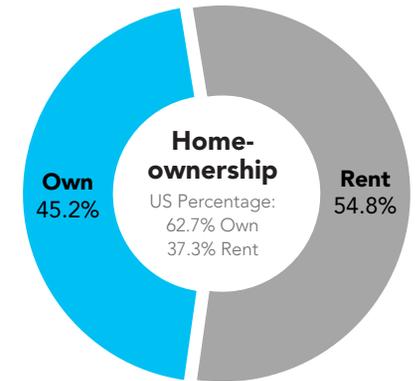
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family;  
Multi-Units

**Average Rent:**  
\$880

US Average: \$1,038



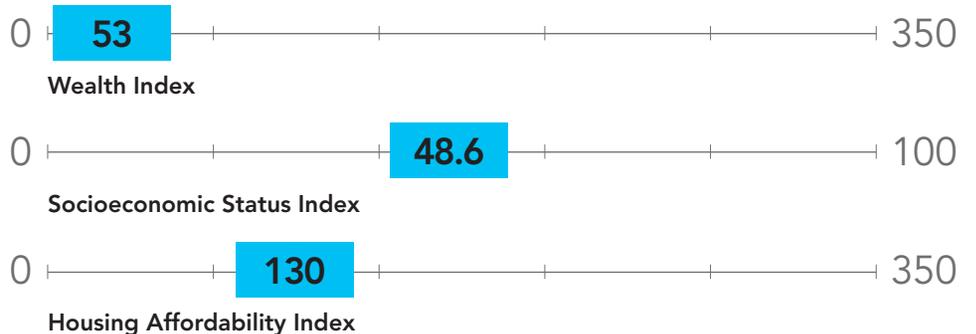
## POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

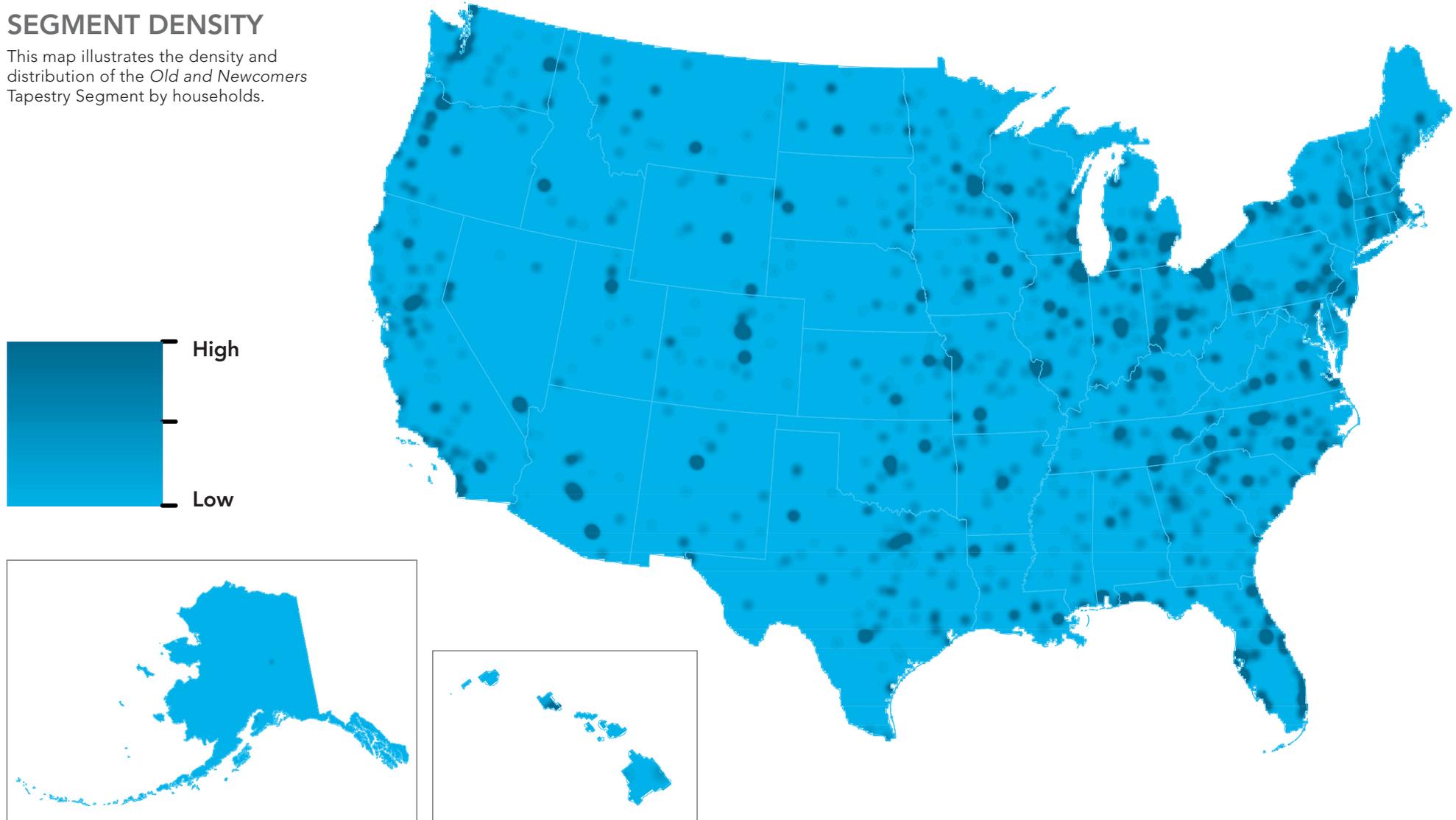
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





## SEGMENT DENSITY

This map illustrates the density and distribution of the *Old and Newcomers* Tapestry Segment by households.



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LifeMode Group: GenXurban

# Midlife Constants



**Households:** 3,068,400

**Average Household Size:** 2.31

**Median Age:** 47.0

**Median Household Income:** \$53,200

## WHO ARE WE?

*Midlife Constants* residents are seniors, at or approaching retirement, with below-average labor force participation and below-average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous but not spendthrifts.

## OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of \$154,100 (Index 74).

## SOCIOECONOMIC TRAITS

- Education: 63% have a high school diploma or some college.
- At 31%, the labor force participation rate is low in this market (Index 91).
- Almost 42% of households are receiving Social Security (Index 141); 27% also receive retirement income (Index 149).
- Traditional, not trendy; opt for convenience and comfort not cutting edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).



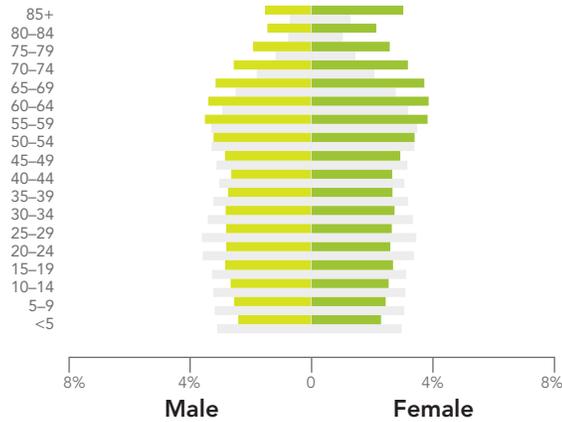
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



## AGE BY SEX (Esri data)

Median Age: **47.0** US: 38.2

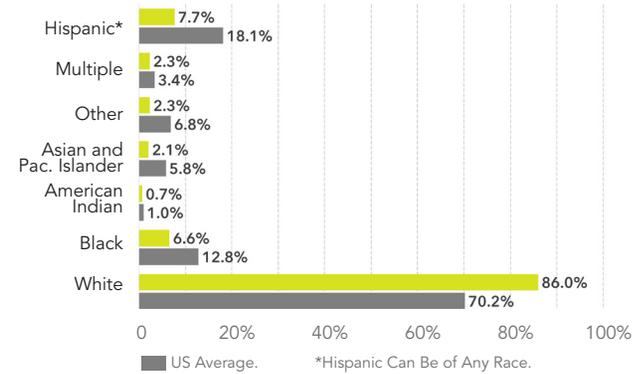
■ Indicates US



## RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **36.2** US: 64.0



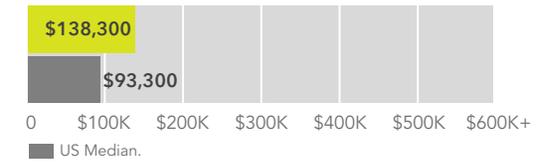
## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

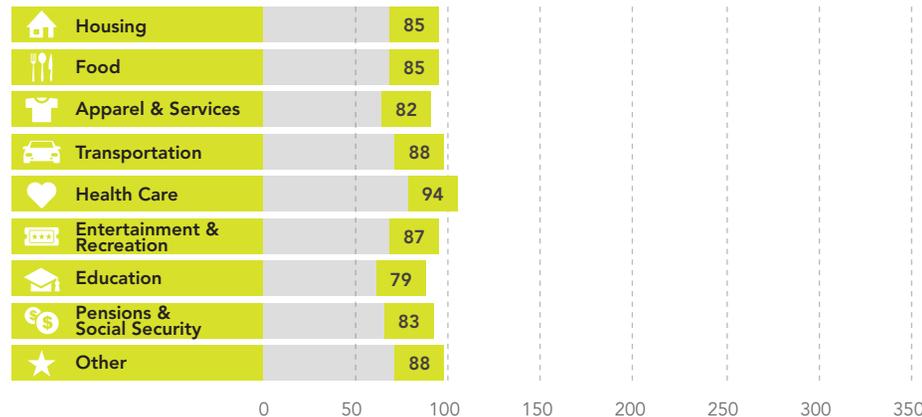


### Median Net Worth



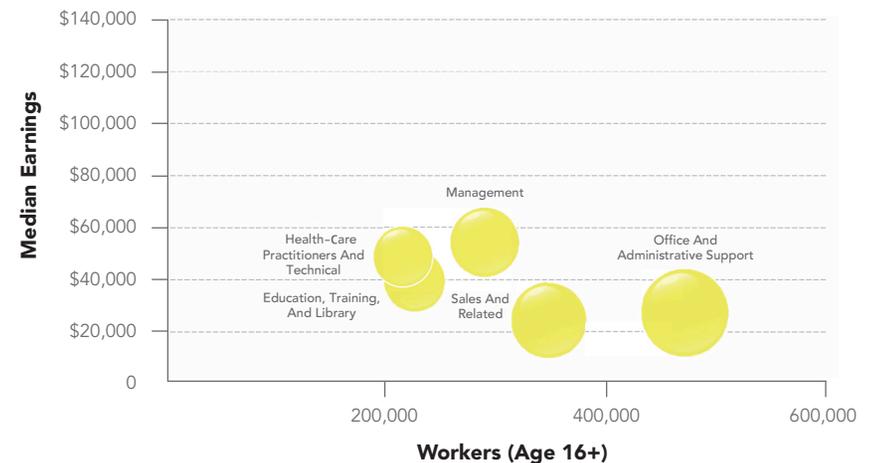
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The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





## MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs, and charitable organizations and do volunteer work and fundraising.
- Contribute to arts/cultural, educational, health, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or movie channels.
- Leisure activities include movies at home, reading, fishing, and golf.

## HOUSING

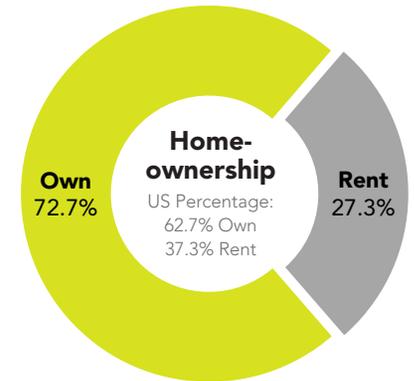
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

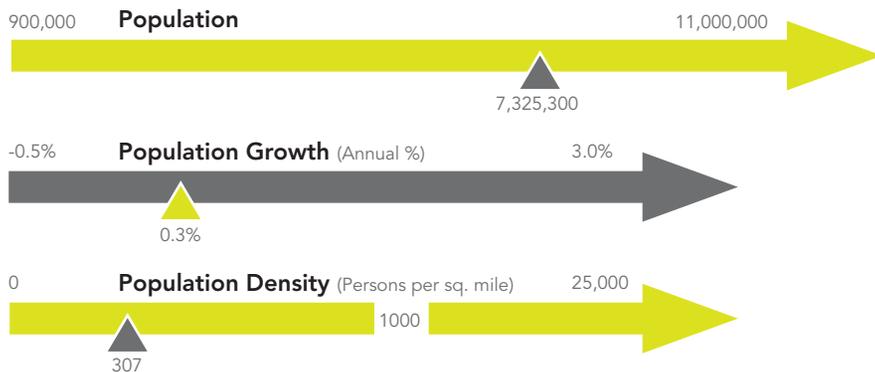
**Median Value:**  
\$154,100

US Median: \$207,300



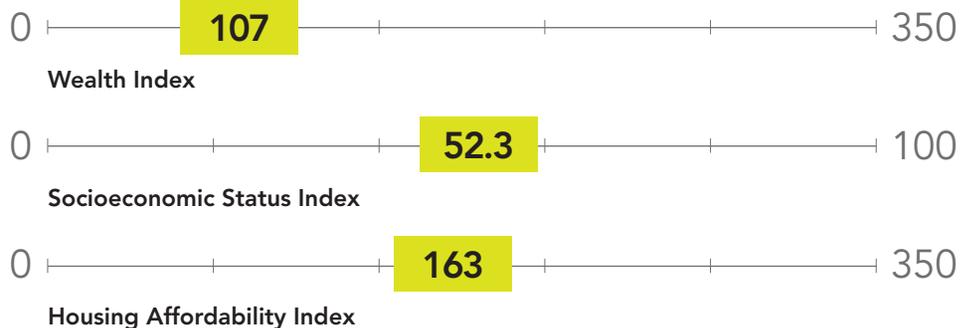
## POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



## ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: GenXurban

# Midlife Constants

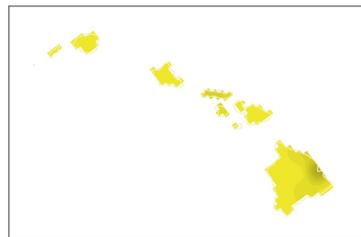
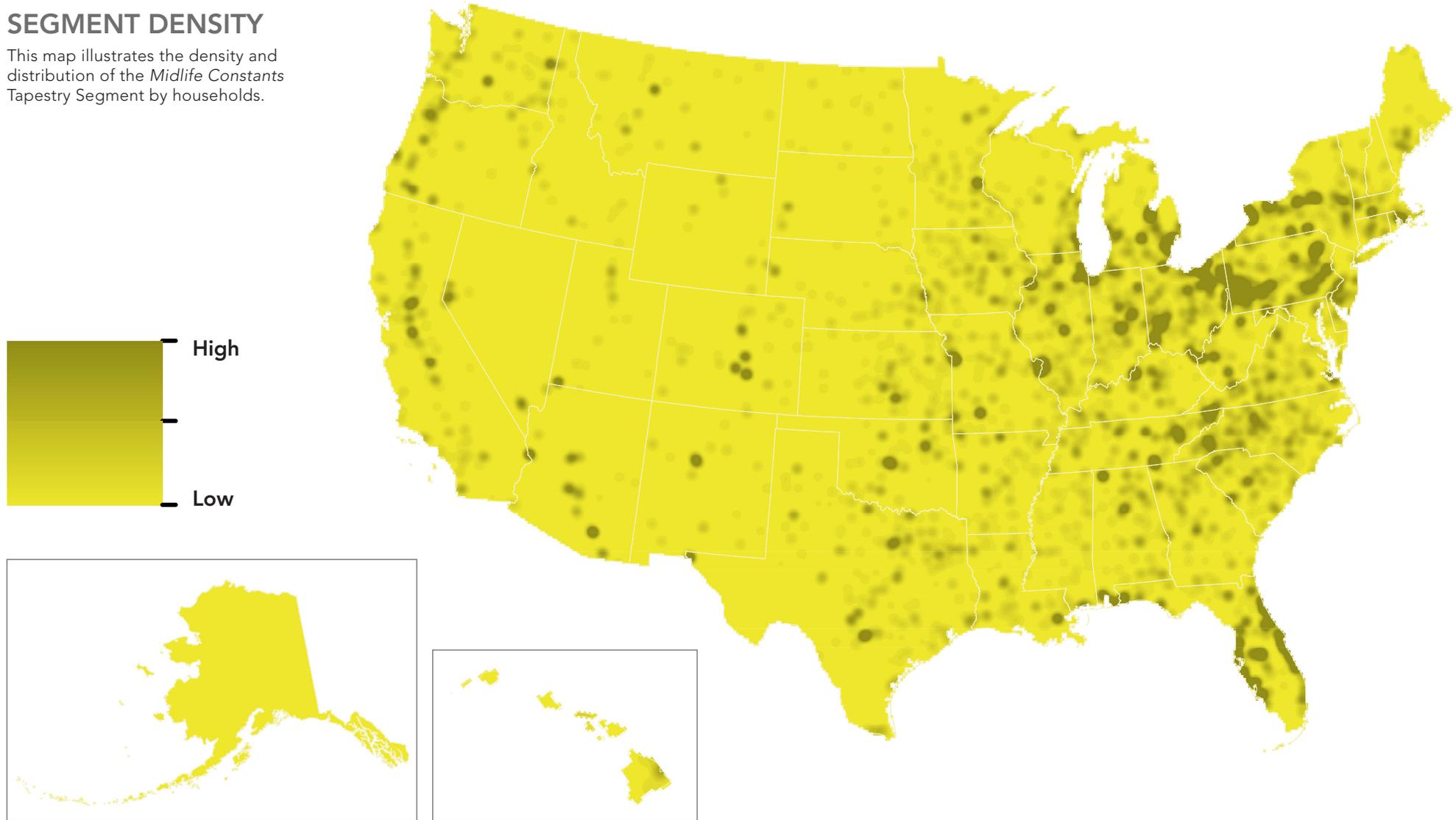


TAPESTRY  
SEGMENTATION

[esri.com/tapestry](http://esri.com/tapestry)

## SEGMENT DENSITY

This map illustrates the density and distribution of the *Midlife Constants* Tapestry Segment by households.



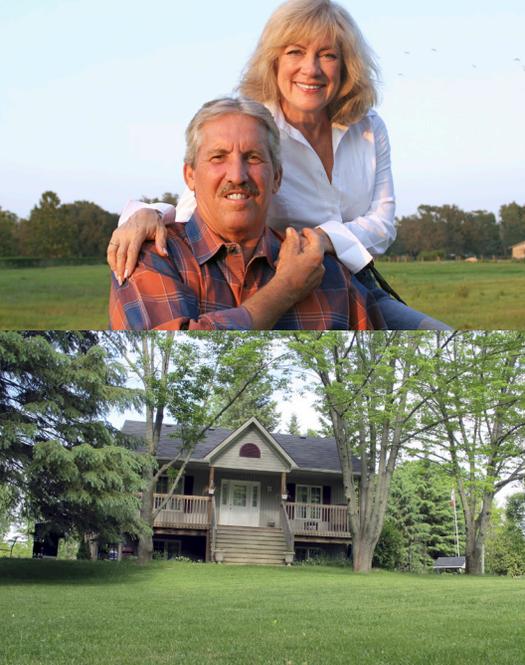
For more information  
1-800-447-9778  
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[esri.com](http://esri.com)



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LifeMode Group: Cozy Country Living

# Salt of the Earth

6B

**Households:** 3,545,800

**Average Household Size:** 2.59

**Median Age:** 44.1

**Median Household Income:** \$56,300

## WHO ARE WE?

*Salt of the Earth* residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

## OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Homeownership rates are very high (Index 133). Single-family homes are affordable, valued at 25% less than the national market.
- Nearly two in three households are composed of married couples; less than half have children at home.

## SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 40% with a high school diploma only.
- Household income just over the national median, while net worth is nearly double the national median.
- Spending time with family is their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.



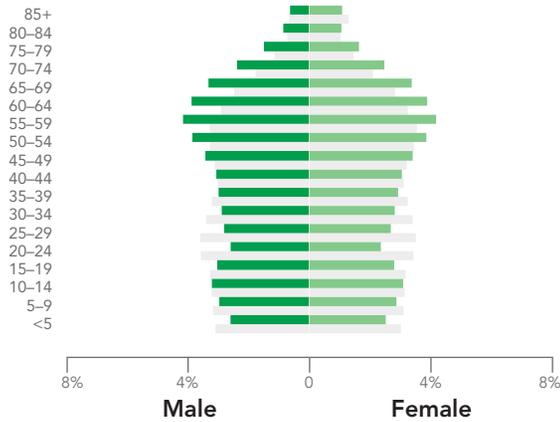
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



## AGE BY SEX (Esri data)

Median Age: **44.1** US: 38.2

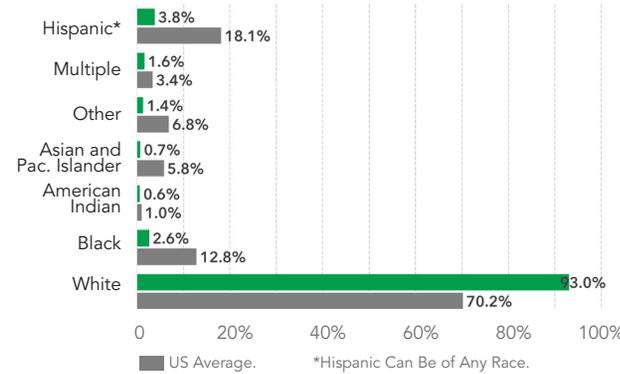
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Diversity Index: **19.8** US: 64.0



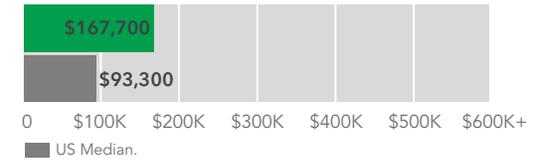
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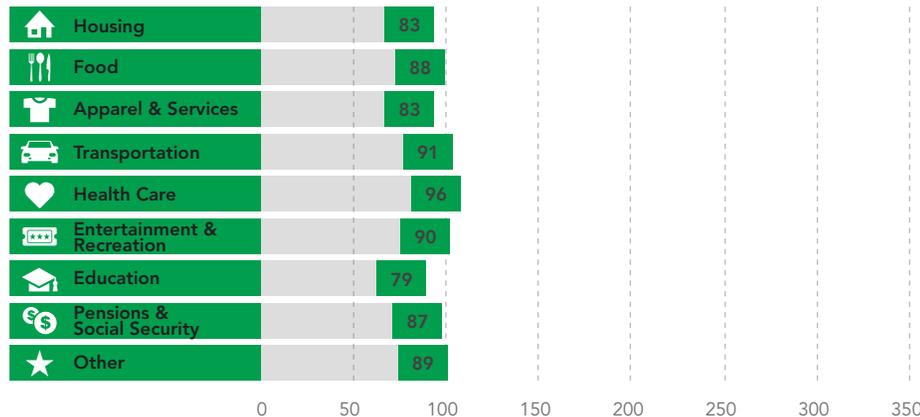


### Median Net Worth



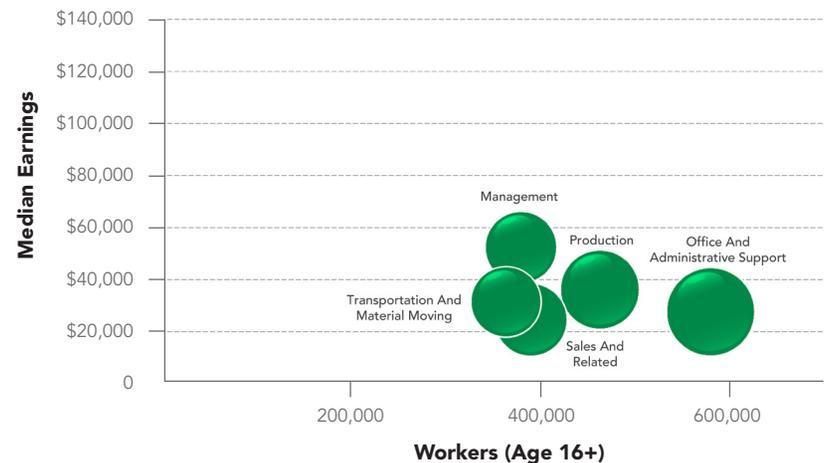
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## OCCUPATION BY EARNINGS

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## MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips, are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes and have access to high-speed internet connections like DSL.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

## HOUSING

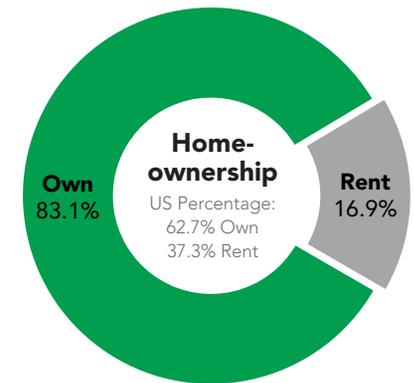
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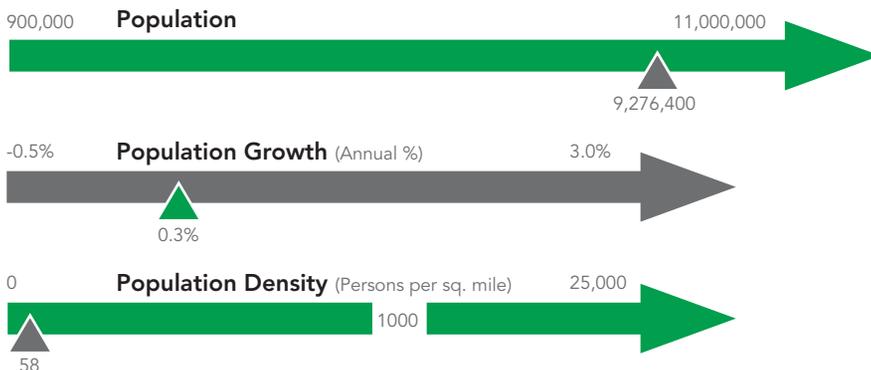
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LifeMode Group: Cozy Country Living

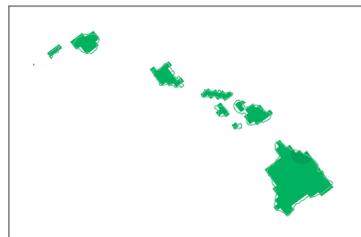
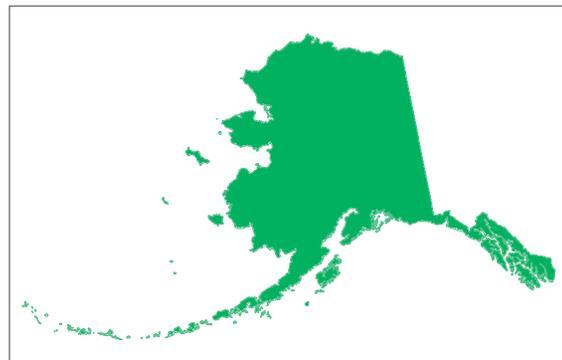
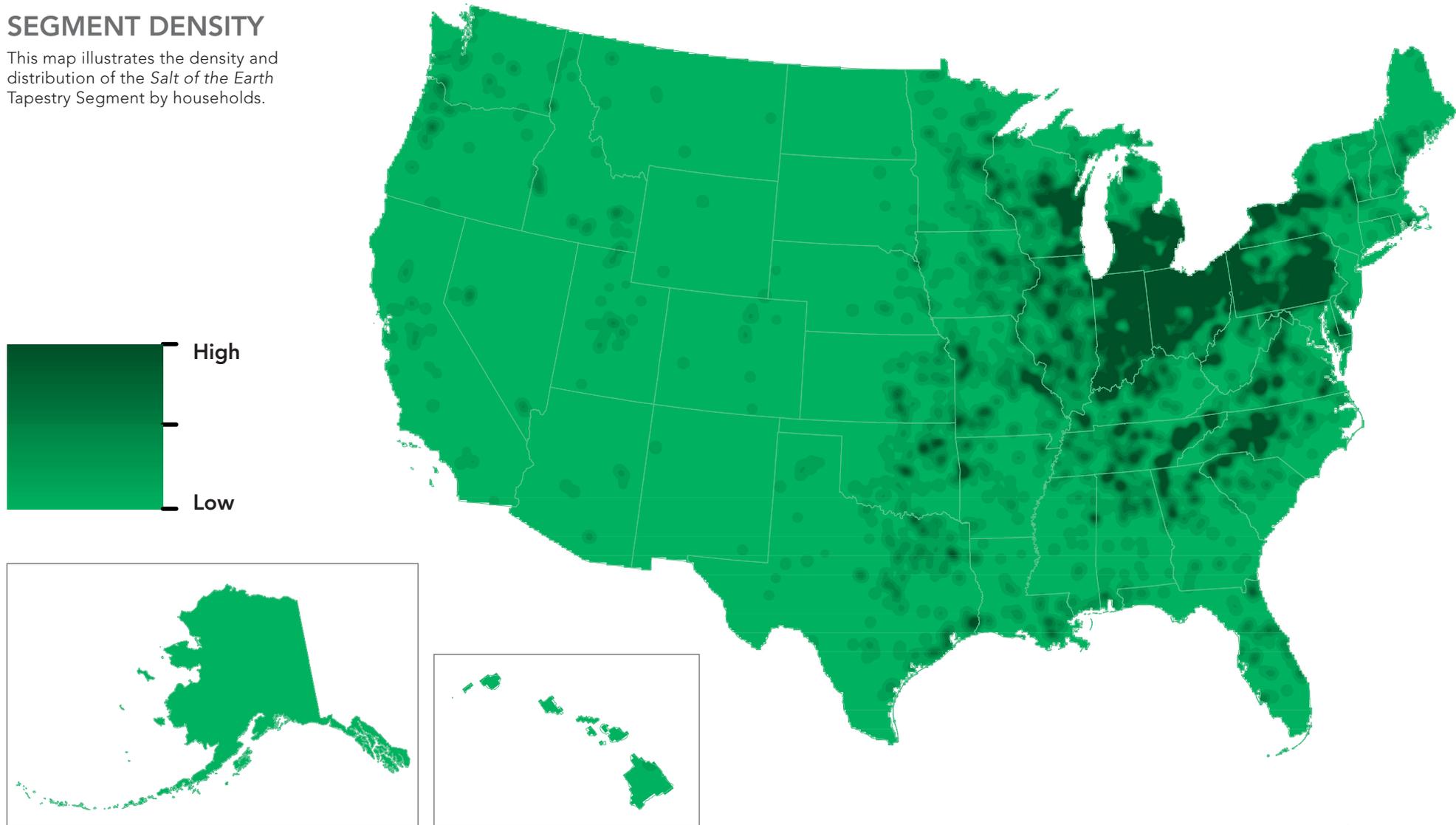
# Salt of the Earth



**TAPESTRY**  
SEGMENTATION  
[esri.com/tapestry](http://esri.com/tapestry)

## SEGMENT DENSITY

This map illustrates the density and distribution of the *Salt of the Earth* Tapestry Segment by households.



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