SCHUYLER COUNTY, NY

COMPREHENSIVE HOUSING STUDY and NEEDS ASSESSMENT

Final Report

Submitted to:

Schuyler County

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1. Study Background

Schuyler County, located in the southern Finger Lakes region of New York State, is known for its scenic beauty and rich history. The county seat is Watkins Glen, which is famous for Watkins Glen International, a premier racing facility. The county was founded in 1854 and named after General Philip Schuyler, a major general in the Continental Army during the American Revolutionary War. Covering 342 square miles, Schuyler County has a population of around 17,749 as of 2023. It features Watkins Glen State Park, a stunning natural attraction, as well as Seneca Lake and the Finger Lakes National Forest, offering outdoor recreation. The county government offices are all located in Watkins Glen and adjacent Montour Falls, which offers another village experience with its own falls. The remainder of the county is largely rural and agricultural, defined by its farms, rolling hills, and lake views.

To address its housing challenges, Schuyler County commissioned a Comprehensive Housing Study and Needs Assessment. The study examined the current housing inventory and characteristics, analyzed demographic and market demands, identified critical gaps and issues in the housing supply, engaged the public to identify housing constraints, and provides strategies to meet the housing needs of the community. To assist with this project, the county retained Urban Partners, a community and economic development consulting firm. The results of the study will enable Schuyler County to implement strategies to meet the existing and future housing needs of the community and support economic development and workforce attraction.

Figure 1: View of the Schuyler County Landscape

Photo Credit: Farm & Ranch

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), 2025

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 2025 AMI for Schuyler County:

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Median Income 100% of AMI	$64,200	$73,400	$82,600	$91,700	$99,100	$106,400	$113,800	$121,100
Low Income 80% of AMI	**$51,350**	**$58,700**	**$66,050**	**$73,350**	**$79,250**	**$85,100**	**$91,000**	**$96,850**
60% of AMI	$38,520	$44,040	$49,560	$55,020	$59,460	$63,840	$68,280	$72,660
Very Low Income 50% of AMI	$32,100	$36,700	$41,300	$45,850	$49,550	$53,200	$56,900	$60,550
30% of AMI	$19,250	$22,000	$24,750	$27,500	$29,700	$31,900	$34,100	$36,300
Max Housing Costs for 80% AMI								
Maximum Annual Housing Cost	$15,405	$17,610	$19,815	$22,005	$23,775	$25,530	$27,300	$29,055
Maximum Monthly Rent/Mortgage	$1,198	$1,370	$1,541	$1,712	$1,849	$1,986	$2,123	$2,260
Maximum Mortgage Amount	$87,484	$113,524	$139,534	$165,427	$186,330	$207,055	$227,958	$248,684

** at current 30-year mortgage interest rates (6.9%), $4,300 in property tax annually and $600 in hazard insurance. Downpayment not factored.

Residential Housing Types

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

Single Family Detached	Duplex	Triplex - Stacked
Patio Homes	Cottage Home	Townhouse
Live-Work	Mid-Rise	High-Rise

2. Demographic Trends

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

The primary data sources for this demographic analysis are the U.S. Census Bureau's American Community Survey (ACS)—providing data based on calculated estimates for 2013 and 2023, the latest year for which detailed data is available for most demographic trends. For the purposes of this demographic analysis, Schuyler County has been compared to the surrounding counties of Seneca, Tompkins, Chemung, Steuben, and Yates (see Figure 1).

Figure 2: Schuyler County Location
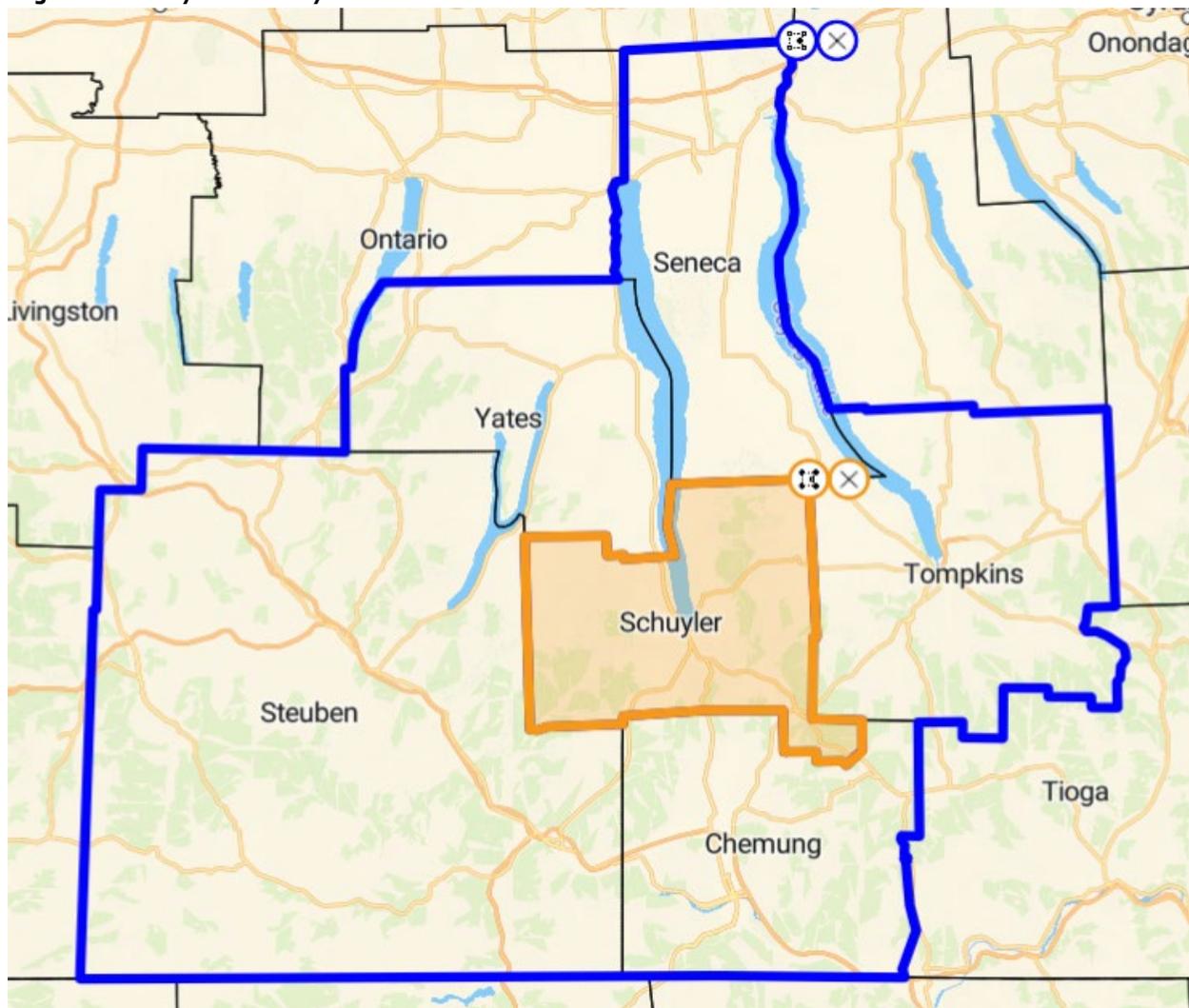
Source: PolicyMap

Population and Household Characteristics

The 2023 ACS reported a total population of 17,749 for Schuyler County, a decrease of 683 residents or about -3.7% from 2013. Only Yates County had a smaller loss of 2.6%, or 656 residents. Chemung County experienced the greatest population reduction at 6.8% (6,071 residents), with Steuben County closely behind. Tompkins County, on the other hand, slightly grew during the 10-year period by just 0.6%, or 609 residents (see Table 1).

Table 1: Population Trends, 2013-2023

	2013 Census	2023 Census	Change (2013-2023)	% Change (2013-2023)
Schuyler County	18,432	17,749	-683	-3.7%
Seneca County	35,359	33,125	-2,234	-6.3%
Tompkins County	102,270	102,879	609	0.6%
Chemung County	88,876	82,805	-6,071	-6.8%
Steuben County	98,951	93,034	-5,917	-6.0%
Yates County	25,293	24,637	-656	-2.6%

Source: U.S. Census Bureau, Urban Partners

As shown in Table 2 below, Schuyler County's household growth rate from 2013 to 2023 declined in parallel with its population loss, losing 279 households, a decrease of 3.6%. Steuben County experienced the largest decline of households at 6.2%. Despite its population decline, the number of Seneca County's households grew by 1.9%. Tompkins County witnessed the largest growth in households, increasing by 4,860, or 12.7%.

Table 2: Household Trends, 2013-2023

	2013 Census	2023 Census	Change (2013-2023)	% Change (2013-2023)
Schuyler County	7,684	7,405	-279	-3.6%
Seneca County	13,429	13,679	250	1.9%
Tompkins County	38,409	43,269	4,860	12.7%
Chemung County	35,622	34,916	-706	-2.0%
Steuben County	41,503	38,916	-2,587	-6.2%
Yates County	9,602	9,095	-507	-5.3%

Source: U.S. Census Bureau, Urban Partners

Contradicting national trends, Schuyler County reported an overall increase in average household size from 2013 to 2023, growing from 2.33 to 2.36 residents per household, or 1.3%. Owner households increased in size by 2.1% while renter households remained the same. Both Steuben and Yates Counties increased average household sizes for total and owner households, while both experienced a decrease in renter household size. Seneca, Chemung, and Tompkins Counties all witnessed reduction in average household sizes across the board. The most significant reduction was among renter households in Tompkins County at 19.6%. This can likely be attributed to the university students in Ithaca (see Table 3).

Table 3: Average Household Size, 2013-2023

	2013 ACS	2023 ACS	% Change (2013-2023)
Schuyler County			
All Households	2.33	2.36	1.3%
Owner Households	2.42	2.47	2.1%
Renter Households	1.99	1.99	0.0%
Seneca County			
All Households	2.40	2.28	-5.0%
Owner Households	2.50	2.44	-2.4%
Renter Households	2.12	1.87	-11.8%
Tompkins County			
All Households	2.31	2.04	-11.7%
Owner Households	2.44	2.32	-4.9%
Renter Households	2.14	1.72	-19.6%
Chemung County			
All Households	2.34	2.27	-3.0%
Owner Households	2.45	2.35	-4.1%
Renter Households	2.10	2.07	-1.4%
Steuben County			
All Households	2.34	2.35	0.4%
Owner Households	2.42	2.47	2.1%
Renter Households	2.14	2.02	-5.6%
Yates County			
All Households	2.50	2.57	2.8%
Owner Households	2.55	2.64	3.5%
Renter Households	2.33	2.32	-0.4%

Source: U.S. Census Bureau, Urban Partners

According to the ACS, Schuyler County had 98.6% of its residents living in households in 2023, the highest percentage among its surrounding counties and slightly higher than Steuben County at 98.2%. More than 25% of all households in the county are family households, exceeded only by Steuben County at 26.3% (see Table 4)[1]. The higher percentage of group quarters in Tompkins County is likely attributable to college dormitories in Ithaca.

Table 4: Household Type by Relationship, 2023

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
Total Population	17,749	33,125	102,879	82,805	93,034	24,637
In Households	17,494	31,149	88,419	79,130	91,380	23,342
In Households (% of Total Population)	98.6%	94.0%	85.9%	95.6%	98.2%	94.7%
In Family Households (% of Households)	25.4%	23.3%	21.1%	24.7%	26.3%	24.4%
In Non-Family Households (% of Hholds)	16.4%	18.0%	21.0%	17.5%	15.5%	12.5%
In Group Quarters (% of Total Population)	1.4%	6.0%	14.1%	4.4%	1.8%	5.3%

Source: U.S. Census Bureau, Urban Partners

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

According to the ACS, the ethnic/racial composition of Schuyler County is majority White, though the county is growing increasingly more diverse. In 2023, 92.8% of Schuyler County residents were White, followed by 3.4% Two or More Races, 2.0% Hispanic, 1.0% Black or African American, and 0.7% Asian American (see Table 5). From 2013 to 2023, the percentage of non-White residents increased from 4.2% to 7.2%. Schuyler County has maintained a more racially/ethnically diverse population than only Yates County, while Tompkins County has the most non-White population at 25.0% followed by Chemung at 15.5%.

Table 5: Ethnic/Racial Composition, 2023

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
White Alone	92.8%	88.1%	75.0%	84.5%	91.8%	94.0%
Black or African American Alone	1.0%	3.6%	3.3%	5.8%	1.5%	0.7%
American Indian and Alaska Native Alone	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Asian American Alone	0.7%	0.7%	9.5%	1.5%	1.6%	0.7%
Native Hawaiian & other Pacific Islander Alone	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some other Race Alone	0.1%	0.6%	0.8%	0.3%	0.3%	0.1%
Two or More Races	3.4%	2.9%	4.7%	4.1%	2.7%	2.0%
Hispanic (All Races)	2.0%	4.1%	6.5%	3.6%	1.9%	2.6%

Source: U.S. Census Bureau, Urban Partners

Schuyler County has a slightly higher educational attainment level of residents than Seneca and Yates Counties but lower than the other surrounding counties. Of the residents aged 25 and above in the county in 2023, 25.4% have bachelor's degrees or higher as the highest educational attainment, compared to 59.2% in Tompkins County and 26.9% in Chemung County, the two highest (see Table 6). The percentage of residents with graduate/professional degrees increased by 8.4% in Schuyler County from 2013 to 2023, the largest increase among surrounding counties except for Tompkins.

Table 6: Educational Attainment for Population 25 Years and Over, 2023

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
Less Than 9th Grade	2.7%	5.5%	1.8%	2.3%	2.7%	11.1%
9th to 12th Grade, No Diploma	6.5%	9.9%	2.3%	6.8%	5.5%	4.4%
High School Graduate (Includes Equivalency)	33.4%	32.2%	16.3%	32.9%	34.9%	35.0%
Some College, No Degree	18.7%	15.7%	12.5%	17.5%	16.6%	14.4%
Associate's Degree	13.3%	12.6%	7.8%	13.6%	14.3%	10.0%
Bachelor's Degree	11.9%	15.0%	25.2%	15.0%	13.1%	14.5%
Graduate or Professional Degree	13.5%	9.1%	34.1%	11.9%	12.9%	10.5%

Source: U.S. Census Bureau, Urban Partners

According to the ACS and illustrated in Table 7 below, the largest age cohort in 2023 in Schuyler County is adults aged 55 to 64 years old at 16.6%, followed by school-aged children (ages 5 to 17) at 14.2%. The surrounding counties all exhibit similar patterns except for

Tompkins, where the largest cohort is young adults aged 18 to 24 years old. Seniors increased significantly in each of the geographies. In 2023, the 65+ population in Schuyler County constituted 22.5% of the total population (the highest among its surrounding counties), up from 17.8% in 2013, or 4.7%. The surrounding counties had a similar growth in senior population, all increasing between 4 and 5%.

Table 7: Distribution of Age, 2023

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
Under 5 Years-of-Age	4.8%	5.5%	3.6%	5.2%	5.5%	6.3%
5 To 17 Years-of-Age	14.2%	15.0%	11.0%	15.9%	16.1%	16.5%
18 To 24 Years-of-Age	6.4%	7.4%	25.6%	8.2%	7.2%	9.4%
25 To 34 Years-of-Age	10.5%	12.8%	12.0%	12.2%	11.8%	11.0%
35 To 44 Years-of-Age	11.4%	11.8%	10.9%	12.0%	11.7%	9.8%
45 To 54 Years-of-Age	13.5%	11.9%	9.9%	12.1%	12.3%	10.1%
55 To 64 Years-of-Age	16.6%	14.9%	11.0%	14.4%	15.0%	15.1%
65 To 74 Years-of-Age	14.0%	12.6%	9.6%	11.7%	12.0%	13.4%
75 To 84 Years-of-Age	5.7%	5.3%	4.8%	5.6%	5.9%	6.5%
85 Years-of-Age & Over	2.8%	2.9%	1.6%	2.6%	2.4%	2.0%

Source: U.S. Census Bureau, Urban Partners

3. Household Income & Housing Cost Burden

Schuyler County's 2023 median household income of $65,626 is slightly higher than the reported $63,469 reported for Chemung County and $64,740 for Steuben County. Conversely, it is slightly lower than median household incomes reported for Seneca and Yates Counties while significantly lower than Tompkins County's $73,012 (see Figure 3).

Figure 3: Median Household Income, 2023
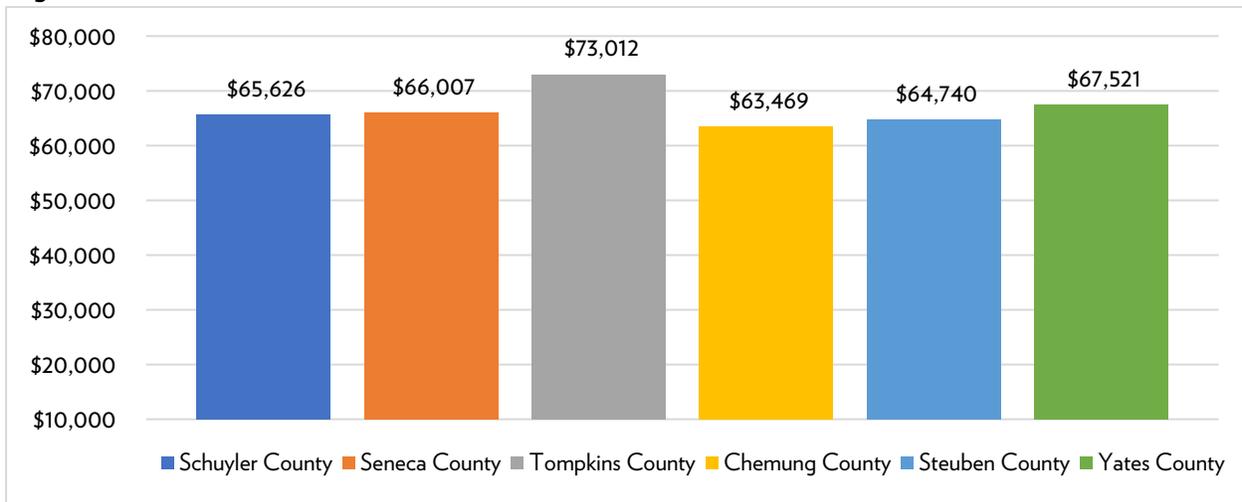
Source: U.S. Census Bureau, Urban Partners

In Schuyler County as of 2023, 19.4% of households earn less than $25,000 annually, more than any of its surrounding counties and just slightly higher than Chemung County at 19.0%. Seneca, Steuben, and Yates Counties are tied with 16.5% of their households earning less than $25,000 annually. Over one third (30.1%) of all county households earn more than $100,000 annually, higher than Seneca and Chemung Counties. Tompkins County has the highest number of such households where 36.5% earn more than $100,000 (see Table 8).

Table 8: Distribution of Median Household Income, 2023

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
Less than $10,000	4.9%	4.2%	8.8%	6.2%	5.4%	4.7%
$10,000 to $14,999	4.9%	4.1%	3.5%	4.6%	3.8%	4.2%
$15,000 to $24,999	9.6%	8.2%	5.6%	8.2%	7.3%	7.6%
$25,000 to $34,999	7.6%	9.1%	7.4%	8.0%	10.0%	7.5%
$35,000 to $49,999	11.3%	13.9%	11.2%	11.9%	12.6%	13.8%
$50,000 to $74,999	16.5%	17.1%	14.5%	18.9%	16.9%	17.3%
$75,000 to $99,999	15.1%	15.1%	12.4%	12.9%	13.1%	13.2%
$100,000 to $149,999	17.1%	15.4%	15.6%	17.6%	16.6%	16.6%
$150,000 to $199,999	7.4%	6.8%	9.0%	6.4%	7.8%	8.2%
$200,000 or more	5.6%	6.2%	11.9%	5.3%	6.3%	7.0%

Source: U.S. Census Bureau, Urban Partners

According to the 2023 ACS, 2,663 Schuyler County residents (or 15.5%) are living below the poverty level[2], compared to Chemung and Tompkins Counties' higher poverty rates of 15.8% and 15.3% respectively. The other surrounding counties have lower poverty rates (see Table 9).

Table 9: Population Living Below Poverty Level, 2023

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
Population Living Below Poverty Level	2,663	4,167	13,547	12,500	12,537	3,318
Population Living Below Poverty Level (%)	15.1%	13.3%	15.3%	15.8%	13.7%	14.1%

Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specifies that 20.2% of owner-occupant households in Schuyler County pay more than 30% of their income toward housing costs (and thus are "cost-burdened"), and 39.9% of renter households are cost burdened (see Table 10).

Table 10: Tenure by Housing Costs – Schuyler County, 2023

	Owner Occupants	%	Renter Occupants	%
All Household Income Levels	5,780	-	1,625	
Less than 20%	3,540	61.2%	439	27.0%
20 to 29%	1,005	17.4%	302	18.6%
30% or more	1,170	20.2%	649	39.9%
Zero or negative income/no cash rent	65	1.1%	235	14.5%

Source: U.S. Census Bureau, Urban Partners

The most cost-burdened households in Schuyler County are homeowners with annual household incomes under $20,000. A total of 457 such owner households reside in the county and 356 (or 77.9%) are cost burdened. Owner-occupied households report higher ratios of housing cost burden than renter households at earnings levels of $20,000 to $34,999 (48.3% versus 47.8%). This is also the case with earning of $75,000 or more (3.3% versus 0.7%) due to very few renters existing that income level (see Table 11 shown below).

Table 11: Tenure by Housing Costs as a Percentage of Household Income, 2023
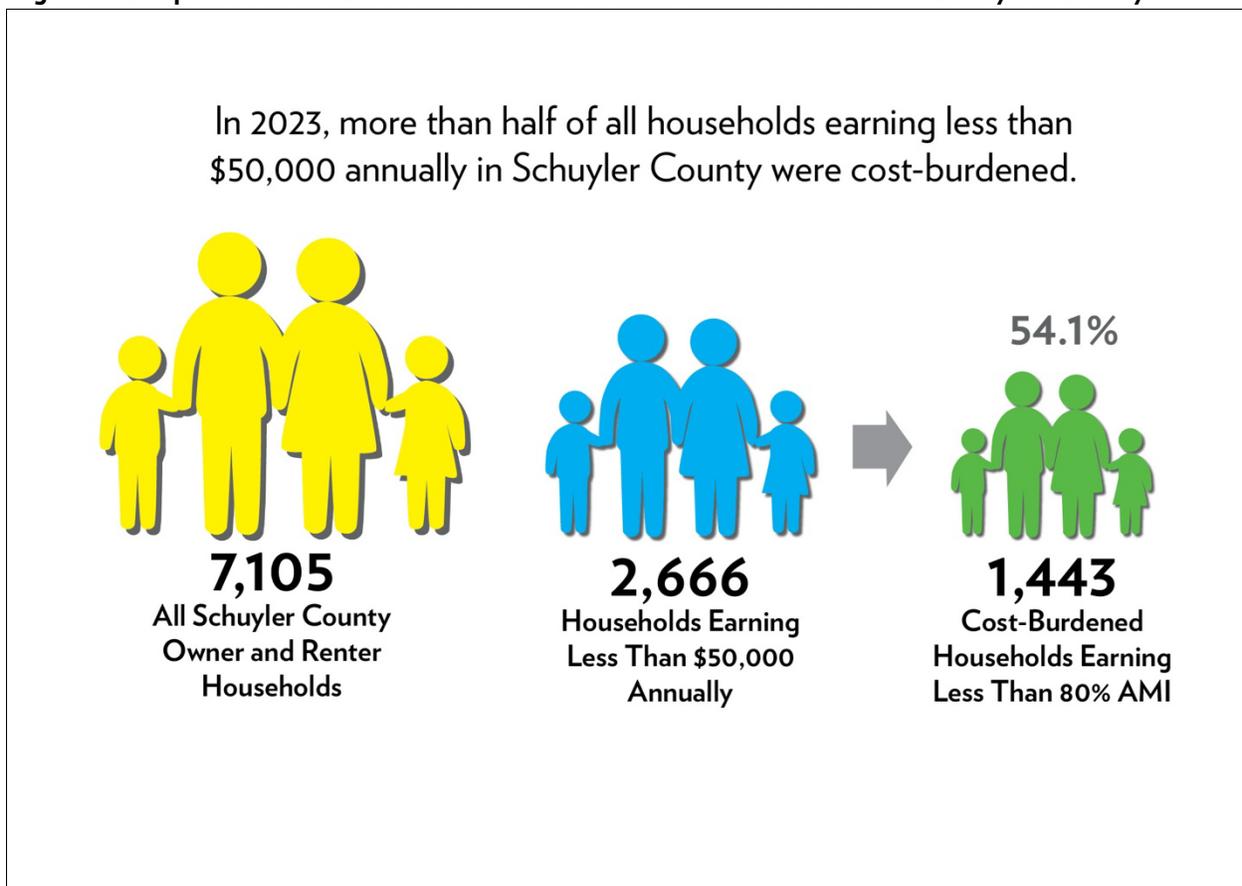
	Owner Occupants	%	Renter Occupants	%
Households earning less than $20,000	457		482	
Less than 30% (not cost burdened)	101	22.1%	118	24.5%
30% or more (cost burdened)	356	77.9%	364	75.5%

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

Households earning $20,000 to $34,999	667		229	
Less than 30% (not cost burdened)	345	51.7%	120	52.4%
30% or more (cost burdened)	322	48.3%	109	47.6%
Households earning $35,000 to $49,999	586		245	
Less than 30% (not cost burdened)	430	73.4%	109	44.5%
30% or more (cost burdened)	156	26.6%	136	55.5%
Households earning $50,000 to $74,999	1,036		151	
Less than 30% (not cost burdened)	799	77.1%	113	74.8%
30% or more (cost burdened)	237	22.9%	38	25.2%
Households earning $75,000 or more	2,969		283	
Less than 30% (not cost burdened)	2,870	96.7%	281	99.3%
30% or more (cost burdened)	99	3.3%	2	0.7%

Source: U.S. Census Bureau, Urban Partners

Figure 4: Snapshot of the Cost Burden for Lower Income Households in Schuyler County

In 2023, more than half of all households earning less than $50,000 annually in Schuyler County were cost-burdened.

7,105
All Schuyler County Owner and Renter Households

2,666
Households Earning Less Than $50,000 Annually

54.1%
1,443
Cost-Burdened Households Earning Less Than 80% AMI

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 Schuyler County.

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

Table 12: Household Survival Budget for Schuyler County, 2022

|	Single Adult	Two Adults	Two Adults Two School-Aged Children	Two Adults Two Children in Childcare	Single Senior	Two Seniors
Housing	$786	$768	$931	$931	$786	$768
Child Care	$163	$258	$310	$310	$163	$258
Food	$949	$1,026	$1,241	$1,241	$949	$1,026
Transportation	$0	$0	$747	$2,104	$0	$0
Health Care	$497	$911	$1,532	$1,354	$459	$841
Technology	$386	$615	$1,011	$965	$331	$504
Miscellaneous	$200	$378	$643	$643	$548	$1,096
Taxes (Payments)	$86	$116	$116	$116	$86	$116
Taxes (Credits)	$212	$305	$529	$642	$237	$358
Monthly Total	$405	$482	$1,106	$1,431	$478	$837
Annual Total	$0	$0	($713)	($603)	$0	$0
Hourly Wage	$2,735	$3,833	$6,212	$7,893	$3,088	$4,778

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 2022, 2,009 Schuyler County households (27.0%) were identified as ALICE, down from 2,096 (28.0%) reported in 2010. ALICE households were as few as 22% of the total in 2014 (see Figures 5 and 6).

Figure 5: ALICE Households in Schuyler County, 2010-2022
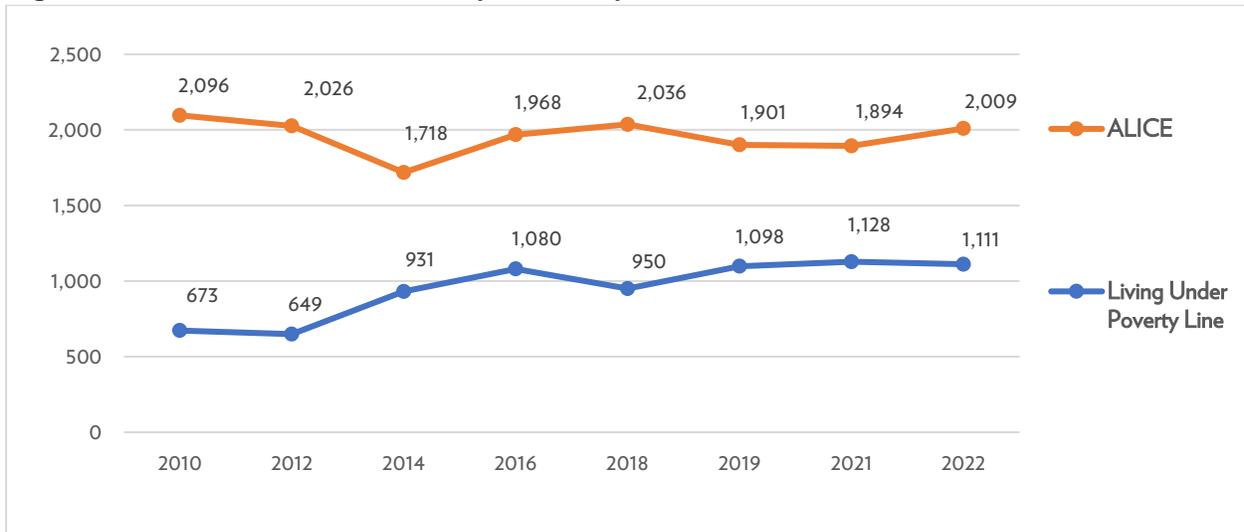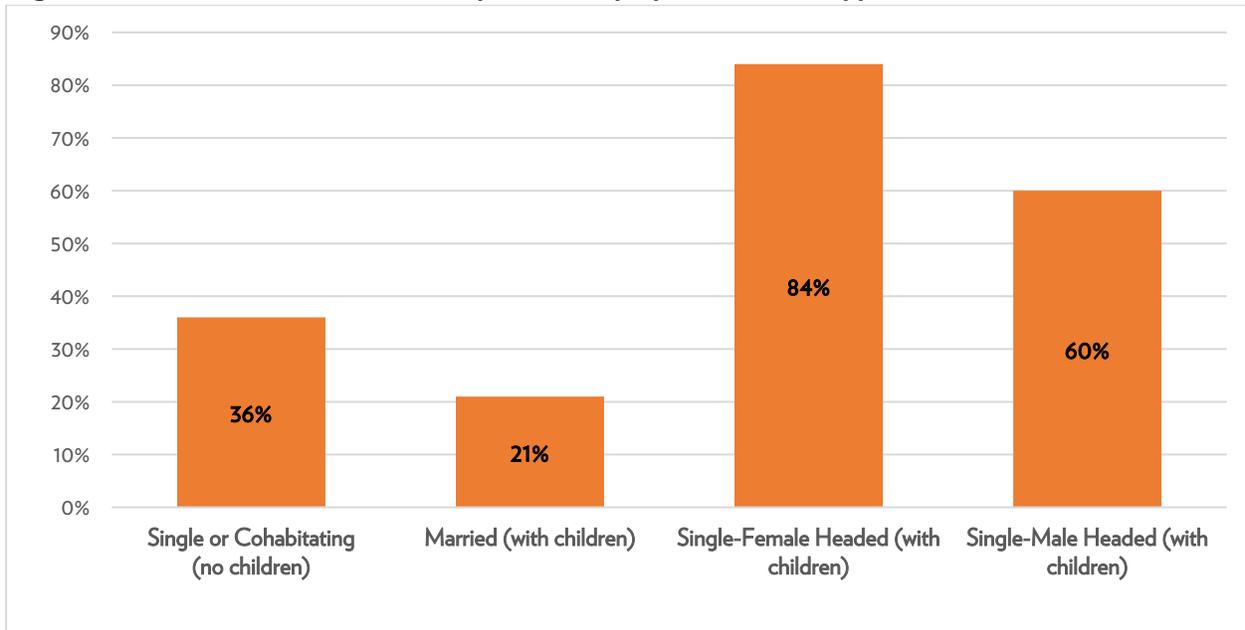

Source: United Way ALICE Project

Figure 6: Percentage of ALICE Households in Schuyler County, 2010-2022
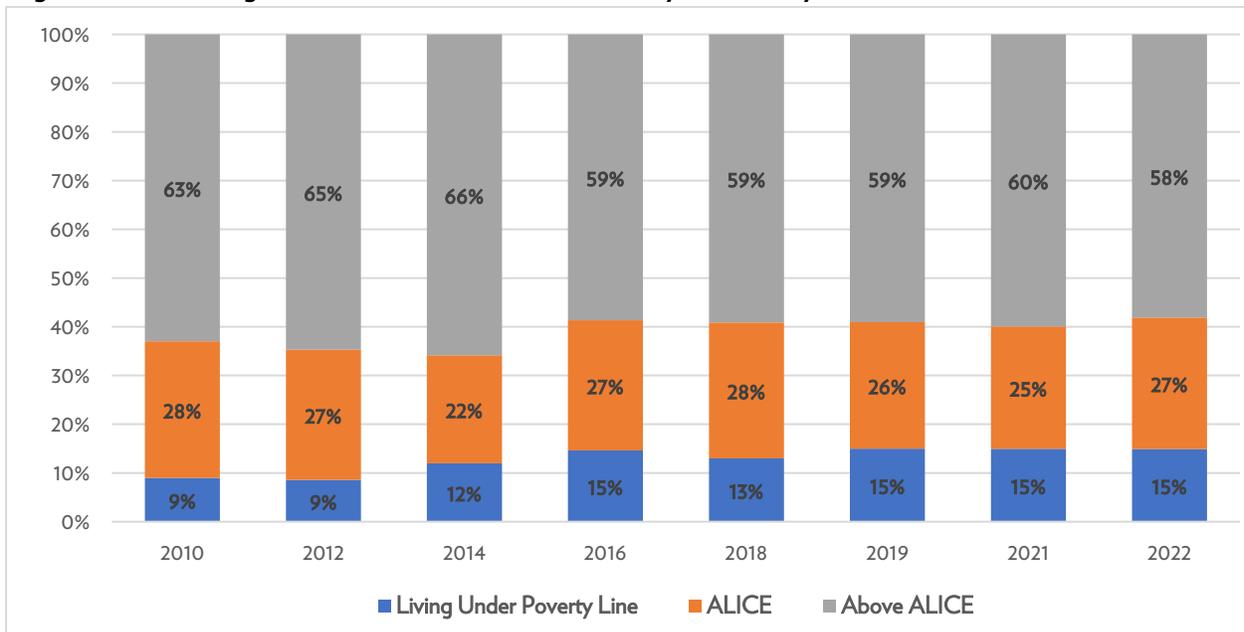
Source: United Way ALICE Project

Figure 7 illustrates the ALICE levels for different types of Schuyler County households. According to the United Way, Schuyler County's single-adult households with children (both male- and female-headed) are particularly impacted by financial hardship, with 84% and 60% under the ALICE threshold, respectively.

Figure 7: ALICE Households in Schuyler County by Household Type, 2022

Source: United Way ALICE Project

Table 13 is a summary of households living under the ALICE threshold for the eight Census-defined county subdivisions within Schuyler County[3]. The column detailing the percentage of households in poverty or ALICE is color coded to show the highest percentages in deeper red and the lowest percentages in deeper green.

Table 13: ALICE Households by County Subdivision, 2022

	Total Households	Households Below ALICE Threshold	% Below ALICE Threshold
Town of Catharine	646	304	47%
Town of Cayuta	209	65	31%
Town of Dix	1,633	898	55%
Town of Hector	2,005	642	32%
Town of Montour	1,001	460	46%
Town of Orange	566	266	47%
Town of Reading	769	254	33%
Town of Tyrone	617	234	38%

Source: United Way ALICE Project

[3] *Census-defined County subdivisions are the Towns, which include the Villages.*

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 Schuyler County's affordable housing challenge. Seneca, Tompkins, Chemung, Steuben, and Yates Counties were selected for comparison.

Household Income Categories

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

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

Shown below in Table 14 are Schuyler County's income limits and income categories for 2021. It shows that a four-person household, for instance, is considered low-income if the annual household income is less than $66,700 and very low-income if the household income is less than $41,700 a year.

Table 14: Area Median Income by Category, Schuyler County, 2021

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Median Income (100%)	$58,375	$66,750	$75,062	$83,375	$90,062	$96,750	$103,437	$110,062
Low-Income (80%)	$46,700	$53,400	$60,050	$66,700	$72,050	$77,400	$82,750	$88,050
Very Low-Income (50%)	$29,200	$33,400	$37,550	$41,700	$45,050	$48,400	$51,750	$55,050
Extremely Low Income (30%)	$17,500	$20,000	$24,860	$30,000	$35,140	$40,280	$45,420	$50,560

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 2021[4]. 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 incorporates household characteristics and housing unit characteristics (such as number of bedrooms and rent/owner costs).

[4] *The CHAS report utilized the American Community 5-Year Survey from 2017-2021.*

According to CHAS, 42.9% of Schuyler County households earn less than 80% of AMI, a higher percentage than households in Seneca, Chemung, and Steuben Counties but lower than Tompkins and Yates. Furthermore, compared to Tompkins County, Schuyler County also has lower percentages of very low- and extremely low-income households (30.3% to 17.1% below 50% AMI; and 25.3% to 12.6% below 30% AMI, respectively. See Table 15 and Figure 8).

Table 15: Household Income by AMI Category, 2021

	Schuyler County	Seneca County	Tompkins County	Chemung County	Steuben County	Yates County
Low-Income (Below 80% of AMI)	42.9%	42.5%	47.6%	40.9%	42.0%	43.2%
Very Low-Income (Below 50% of AMI)	25.3%	22.6%	30.3%	23.5%	23.9%	24.2%
Extremely Low-Income (Below 30% of AMI)	12.6%	11.4%	17.1%	13.0%	11.3%	10.7%

Source: HUD, Urban Partners

Figure 8: Distribution of AMI Categories, 2021
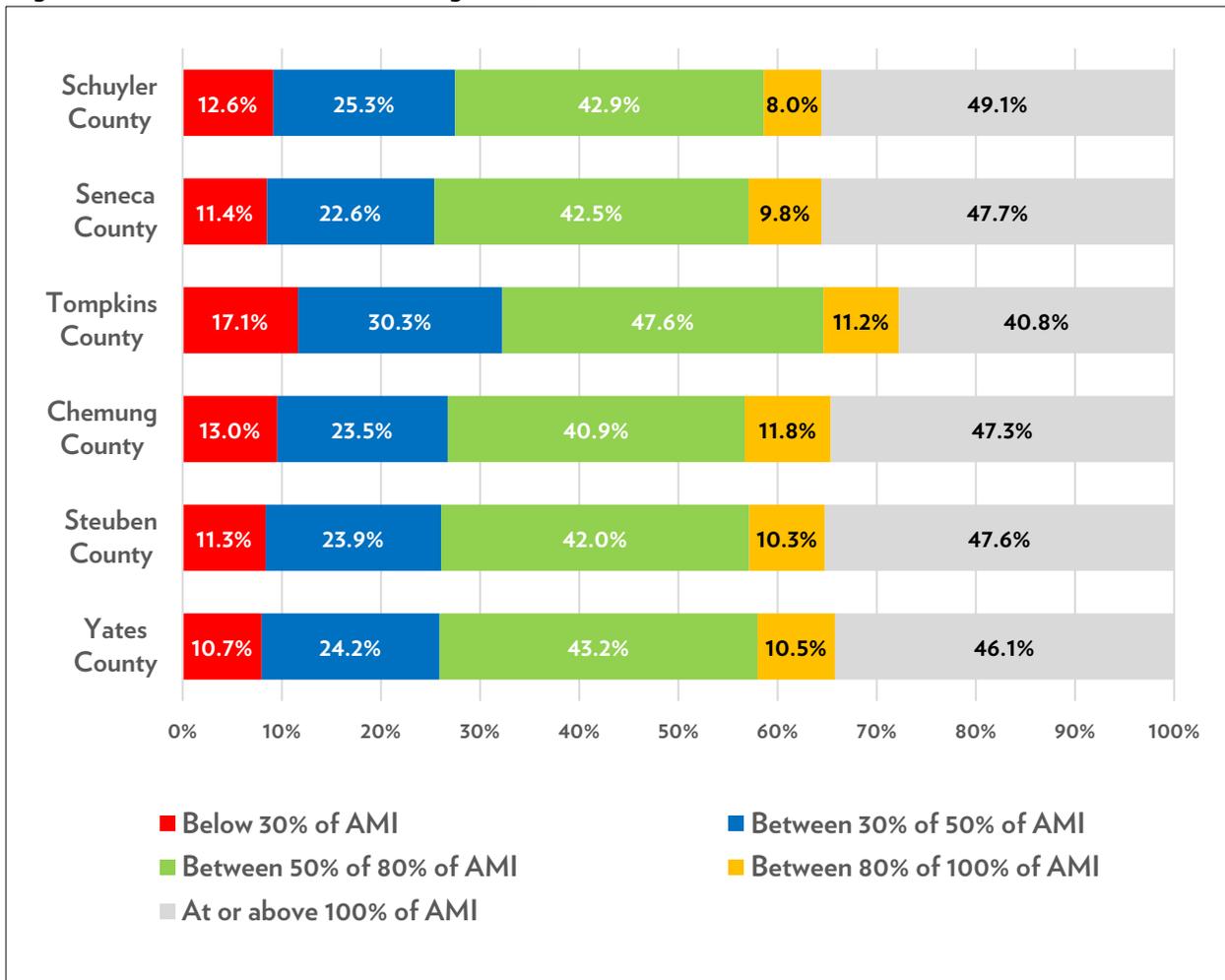
Source: HUD, Urban Partners

Housing Cost Burden - Owner Households in Schuyler County

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

Table 16 is a cost burden analysis for owner households in Schuyler County and surrounding counties. The CHAS data reports Schuyler County has the highest rate of cost-burdened owner households at 16.6%, while Yates County reports 11.3% and Seneca County reports 11.1%. Furthermore, 6.8% of Schuyler County owner households are extremely burdened, a lower proportion than the 9.1% for Yates County but higher than the other surrounding counties.

Table 16: Cost Burdened Owner Households, 2021

	All Homeowners	Cost-Burdened Homeowners	%	Extremely Burdened Homeowners	%
Schuyler County	5,690	944	16.6%	389	6.8%
Seneca County	9,930	1,105	11.1%	644	6.4%
Tompkins County	23,250	2,380	10.2%	1,530	6.6%
Chemung County	23,355	2,110	9.0%	1,400	5.9%
Steuben County	28,365	2,515	8.8%	1,770	6.2%
Yates County	6,545	740	11.3%	600	9.1%

Source: HUD, Urban Partners

Table 17 further details the cost burden of Schuyler County's owner-occupants by household incomes. The CHAS data estimates that of the 2,040 Schuyler County homeowners earning less than 80% of AMI, 40.9% (835) are cost-burdened while 18.4% (375) are extremely burdened.

Table 17: Cost Burdened Owner Households by Income, Schuyler County, 2021

	All Homeowners	Cost-Burdened Homeowners	%	Extremely Burdened Homeowners	%
All Incomes	5,690	944	16.6%	389	6.8%
At or above 100% of Median	3,155	69	2.2%	4	0.1%
Between 80 - 100% of Median	495	40	8.1%	10	2.0%
Between 50 - 80% of Median	965	240	24.9%	60	6.2%
Between 30 - 50% of Median	710	335	47.2%	145	20.4%
Below 30% of Median	365	260	71.2%	170	46.5%
Low Income Categories					
Below 80% of Median	2,040	835	40.9%	375	18.4%
Below 50% of Median	1,075	595	55.3%	315	29.3%
Below 30% of Median	365	260	71.2%	170	46.5%

Source: HUD, Urban Partners

Housing Cost Burden - Renter Households in Schuyler County

Table 18 is a cost burden analysis for renter households in Schuyler County and surrounding counties. The CHAS data reports that 38.2% of Schuyler County renter households are cost burdened, while Yates and Chemung Counties report 23.1% and 22.9%, respectively. Furthermore, 17.4% of Schuyler County renter households are extremely burdened, a lower proportion than Tompkins, Chemung, and Seneca Counties (34.7%, 24.8%, and 20.5%, respectively).

Table 18: Cost Burdened Renter Households, 2021

	All Renters	Cost-Burdened Renters	%	Extremely Burdened Renters	%
Schuyler County	1,855	709	38.2%	324	17.4%
Seneca County	3,675	655	17.8%	755	20.5%
Tompkins County	19,640	3,325	16.9%	6,820	34.7%
Chemung County	10,870	2,490	22.9%	2,695	24.8%
Steuben County	10,285	1,944	18.9%	1,765	17.2%
Yates County	2,050	475	23.1%	290	14.1%

Source: HUD, Urban Partners

Table 19 further details the cost burden of Schuyler County's renters by household incomes. The CHAS data estimates that of the 835 Schuyler County renters earning less than 50% of AMI, 57.2% (684) are cost-burdened while 27.1% (324) are extremely burdened.

Table 19: Cost Burdened Renter Households by Income, Schuyler County, 2021

	All Renters	Cost-Burdened Renters	%	Extremely Burdened Renters	%
All Incomes	1,855	709	38.2%	324	17.4%
At or above 100% of Median	550	15	2.7%	0	0%
Between 80% - 100% of Median	110	10	9.1%	0	0%
Between 50% - 80% of Median	360	149	41.3%	4	1.1%
Between 30% - 50% of Median	245	140	57.1%	35	14.2%
Below 30% of Median	590	395	66.9%	285	48.3%
Low Income Categories					
Below 80% of Median	1,195	684	57.2%	324	27.1%
Below 50% of Median	835	535	64.1%	320	38.3%
Below 30% of Median	590	395	66.9%	285	48.3%

Source: HUD, Urban Partners

4. Special Needs Population

Persons with Disabilities

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

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

From 2013 to 2023, the percentage of Schuyler County residents reporting at least one of the above disabilities has increased. In 2023, 15.1% of the county's civilian noninstitutionalized population had at least one type of disability, up from 12.3% in 2013. By comparison, New York State's disabled population increased from 10.9% in 2013 to 12.2% in 2023 (see Table 20).

Table 20: Disability Status, 2013-2023

	Schuyler County			State of New York		
	Total Civilian Population	With a Disability	% with a Disability	Total Civilian Population	With a Disability	% with a Disability
2013	17,980	2,209	12.3%	19,231,242	2,090,781	10.9%
2023	17,668	2,671	15.1%	19,674,246	2,394,964	12.2%

Source: U.S. Census Bureau, Urban Partners

Table 21 summarizes the disability status for Schuyler County by age. According to the 2023 ACS, 44.4% of all Schuyler County seniors 75 years and over are living with at least one disability.

Table 21: Disability Status by Age, 2023

	Total Civilian Population	Population With a Disability	% of Total Population With a Disability
Under 5 years	845	0	0.0%
5 to 17 years	2,524	182	7.2%
18 to 34 years	2,995	344	11.4%
35 to 64 years	7.313	812	11.1%
65 to 74 years	2.488	665	26.7%
75 years and over	1,503	668	44.4%

Source: U.S. Census Bureau, Urban Partners

Table 22 summarizes the six census-defined disabilities by age groups. According to the Census Bureau, 7.6% of Schuyler County residents have ambulatory disabilities, followed by 6.5% with cognitive disabilities and 6.4% with independent living disabilities.

Table 22: Disability Characteristics by Age Groups, 2023

	Under 18			65 and Older	Total Population with Disabilities	% of County Population with Disabilities
	Under 5	5-17	18-64			
Hearing	0	3	150	577	730	4.1%
Vision	0	3	144	352	499	2.8%
Cognitive	179		618	354	1,151	6.5%
Ambulatory	45		507	789	1,341	7.6%
Self-Care	55		237	425	717	4.1%
Independent Living	-		482	649	1,131	6.4%

Source: U.S. Census Bureau, Urban Partners

Table 23 shows disability status for residents of the 12 municipalities in Schuyler County[5]. As a percentage of their civilian noninstitutionalized population, the Village of Montour Falls has the highest rate of disability at 27.3%, followed by the Town of Catharine (20.8%) and Village of Watkins Glen (20.2%). In terms of the highest numerical concentration of residents with disabilities, the following three report the most: Town of Hector (629), Town of Dix (583 residents), and Town of Montour Falls (454 residents).

Table 23: Disability Status by Municipality, 2023

	Total Civilian Population	With a Disability	Percent with a Disability
Town of Catharine	1.356	282	20.8%
Town of Cayuta	521	88	16.9%
Town of Dix	3,621	583	16.1%
Town of Hector	4,880	629	12.9%
Town of Montour	2,639	450	17.1%
Town of Orange	1.317	186	14.1%
Town of Reading	1,677	254	15.1%
Town of Tyrone	1,657	199	12.0%
Village of Burdett	493	79	16.0%
Village of Montour Falls	1,661	454	27.3%
Village of Odessa	1,688	236	14.0%
Village of Watkins Glen	540	109	20.2%

Source: U.S. Census Bureau, Urban Partners

[5] For this table, the Towns also include the Villages.

Homelessness

The Point-in-Time (PIT) count is a tally of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care[6] conduct an annual count of people experiencing homelessness who are sheltered in emergency shelters, transitional housing, and Safe Havens[7] on a single night. According to the PIT count conducted in January of 2024 for the area covered by the Catholic Charities of Chemung/Schuyler (Chemung, Allegany, Livingston, Schuyler, and Steuben Counties), there were a total of 686 homeless persons, up significantly from 256 in 2021 (see Table 24).

Table 24: Summary of Homeless Persons in the Catholic Charities Area, 2021-2024

	2021	%	2022	%	2023	%	2024	%
Total Persons (Adults & Children)	256		497		594		686	
Unsheltered	11	4.3%	10	2.1%	19	3.2%	38	5.5%
Sheltered	245	95.7%	487	97.9%	575	96.8%	648	94.4%
Emergency Shelter/Hotel	199		445		535		608	
Transitional Housing	46		42		40		40	

Source: Point-in-Time Report 2021-2024, Catholic Charities of Chemung/Schuyler

Table 25 shown below are demographic descriptions of homeless persons in the Catholic Charities geographic area. The PIT reports that in 2021 (following the COVID-19 pandemic severely impacting the PIT counting procedures), the Catholic Charities geographic area had 44 homeless children and 26 households with children. These numbers increased in 2022. As of 2024, the number of households with children spiked to 85. Since 2021, other categories of homeless persons remailed relatively consistent (veterans at 15 from 6) or grew significantly (severely mentally ill increasing from 22 to 159 and chronic substance abuse growing from 20 to 51).

Table 25: Demographic Profiles of Homeless Persons in Catholic Charities Area, 2021-2024

	2021	%	2022	%	2023	%	2024	%
Total in Households w/o Children	181	70.7%	336	67.6%	373	62.8%	416	60.6%
Total in Households w/ Children	75	29.3%	161	32.4%	221	37.2%	270	39.4%
Adults	31		68		87		115	
Children	44		93		134		155	
Households with Children	26		49		70		85	
Veterans	6		9		13		15	
Victims of Domestic Violence	7		6		27		51	
Severely Mentally Ill	22		20		54		159	
Chronic Substance Abuse	20		11		30		51	

Source: Point-in-Time Report 2021-2024, Catholic Charities of Chemung/Schuyler

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[6] For Schuyler County, the Catholic Charities of Chemung/Schuyler is the Homeless Continuum of Care (CoC) for the geographic area composed of Chemung, Allegany, Livingston, Schuyler, and Steuben Counties.

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

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 Schuyler County's veteran population, the following tables in this section summarize the number of veterans and their income and disability status. According to the 2023 ACS, 1,268 veterans reside in Schuyler County, representing 8.9% of the county's total civilian population over 18 years-of-age. The ratio is significantly higher than Tompkins County, which reports 3.8% veterans, and slightly higher than Seneca County (8.7%). Chemung County has the highest veteran rate at 9.0% (Table 26).

Table 26: Veteran Status, Civilian Population 18 Years and Over, 2023

	Total Civilian Population	Veterans	% Veterans
Schuyler County	14,323	1,268	8.9%
Seneca County	26,346	2,289	8.7%
Tompkins County	87,867	3,310	3.8%
Chemung County	65,217	5,860	9.0%
Steuben County	72,919	6,444	8.8%
Yates County	19,009	1,400	7.4%

Source: U.S. Census Bureau, Urban Partners

Veterans are much more likely to be living with disabilities than non-veterans. According to the 2023 ACS, 304 veterans in Schuyler County have disabilities, representing 24.0% of all veterans in the county – significantly lower than surrounding counties, especially Seneca County (38.0%). In comparison, non-veterans residing in Schuyler County report disabilities at a rate of 16.8%, which is a similar rate to several other counties, but higher than Tompkins and Yates Counties (12.0% and 12.2%, respectively. See Table 27).

Table 27: Veteran/Disability Status, Civilian Population 18 Years and Over, 2023[8]

	Veterans			Non-Veterans		
	Total	With Disabilities	% With Disabilities	Total	With Disabilities	% With Disabilities
Schuyler County	1,268	304	24.0%	13,015	2,185	16.8%
Seneca County	2,219	843	38.0%	22,455	4,326	19.3%
Tompkins County	3,286	890	27.1%	70,909	8,533	12.0%
Chemung County	5,846	1,695	29.0%	56,331	10,118	18.0%
Steuben County	6,303	1,728	27.4%	65,678	11,391	17.3%
Yates County	1,373	377	27.5%	16,568	2,019	12.2%

Source: U.S. Census Bureau, Urban Partners

However, veterans have a much lower poverty rate than non-veterans. Shown in Table 28, 6.5% of Schuyler County veterans live below the federal poverty rate, compared to 14.7% for non-veterans. Among surrounding counties, Steuben County has the highest veteran poverty rate at 8.5%, while Tompkins has the highest non-veteran poverty rate of at 16.6%. Yates County has the lowest poverty rate for both veterans and non-veterans.

Table 28: Veteran/Poverty Status, Civilian Population 18 Years and Over, 2023

	Veterans			Non-Veterans		
	Total	Below Poverty Level	% Below Poverty Level	Total	Below Poverty Level	% Below Poverty Level
Schuyler County	1,268	83	6.5%	13,015	1,907	14.7%
Seneca County	2,219	135	6.1%	22,455	2,930	13.0%
Tompkins County	3,286	222	6.8%	70,909	11,781	16.6%
Chemung County	5,846	468	8.0%	56,331	8,370	14.9%
Steuben County	6,303	535	8.5%	65,678	8,385	12.8%
Yates County	1,373	72	5.2%	16,568	1,973	11.9%

Source: U.S. Census Bureau, Urban Partners

Table 29 summarizes the most vulnerable segment of Schuyler and surrounding counties' veteran population—those who are disabled and living under the poverty line. According to the 2023 ACS, 2.8% of Schuyler County veterans (35) are disabled and live below the poverty line, a lower rate than all surrounding counties except for Chemung (2.5%).

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[8] Limited to civilian population 18 years and over for whom poverty is determined.

Table 29: Veteran/Poverty/Disability Status, Population 18 Years and Over, 2023

	All Veterans	Veterans Below Poverty Level with Disabilities	% Veterans Below Poverty Level with Disabilities
Schuyler County	1,268	35	2.8%
Seneca County	2,219	90	4.1%
Tompkins County	3,286	104	3.2%
Chemung County	5,846	149	2.5%
Steuben County	6,303	242	3.8%
Yates County	1,373	40	2.9%

Source: U.S. Census Bureau, Urban Partners

Finally, Table 30 summarizes the number and percentage of veterans in each of the 12 municipalities within Schuyler County[9]. Municipalities with the most veterans are: Town of Dix (369, 11.9% of the civilian population) and Town of Hector (357, 9.1%). The Town of Hector also reports the highest number of veterans with a disability (94) while the Town of Dix reports the highest number of veterans living under the poverty line, with 39.

Table 30: Veteran Disability Status by Municipality, Population 18 Years and Over, 2023

	Civilian Population 18 Years and Over	Veterans	% Veterans	Veterans with Any Disability	Veterans Below Poverty Level
Town of Catharine	1,185	113	9.5%	36	4
Town of Cayuta	408	27	6.6%	6	2
Town of Dix	3,127	369	11.9%	41	39
Town of Hector	3,940	357	9.1%	94	0
Town of Montour	1,969	129	6.5%	35	20
Town of Orange	1,079	70	6.5%	8	3
Town of Reading	1,369	127	9.3%	58	7
Town of Tyrone	1,230	76	6.2%	26	8
Village of Burdett	423	17	4.0%	4	0
Village of Montour Falls	1,365	88	6.4%	22	13
Village of Odessa	460	19	4.1%	10	1
Village of Watkins Glen	1,499	149	9.9%	36	34

Source: U.S. Census Bureau, Urban Partners

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[9] *For this table, the Towns also include the Villages.*

5. Employment Trends

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

The following is an examination of employment patterns for Schuyler County and its residents from 2002 to 2022. 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 Schuyler County

According to the *OnTheMap* application, Schuyler County reported a total of 4,829 jobs in 2022, gaining 1,166 jobs from 2002, an increase of 31.8% (see Figure 9). There were two mild economic dips during that period—first following the Great Recession 2008 to 2012 when the county shed just 179 jobs; the second during the coronavirus pandemic in 2020 with a loss of 455 jobs following a peak in 2018 – a pattern witnessed in many locations and dependent upon a region's key industries. Jobs have been recovering since as evidenced in 2022.

Figure 9:   Jobs Located in Schuyler County (2002-2022)
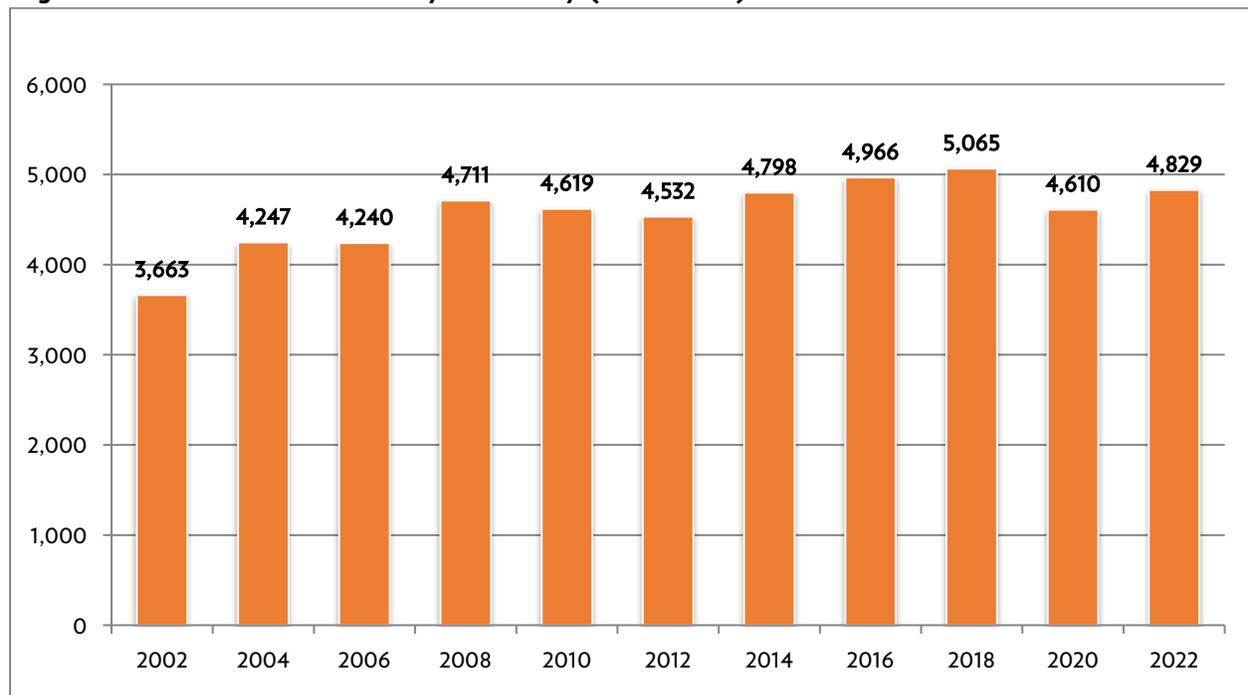
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

As detailed in Table 31 below, *Manufacturing* has gained the position of largest employment sector in Schuyler County, with 795 jobs accounting for 16.5% of all jobs in the county in 2022. This includes the winery and distillery industries. *Health Care & Social Assistance* became the second largest industry with 657 jobs, growing by 296 jobs since 2002—the largest increase among sectors. The *Retail* sector, which gained 86 jobs from 2002 to 2022, is the third largest sector with 620 jobs in the county, followed by *Accommodation and Food Services*, which gained 236 jobs, the second highest growth among industries in the county. Other industries growing by more than 100 jobs include *Educational Services* and *Construction.*

Only five industry sectors experienced job losses in Schuyler County from 2002 to 2022. The largest loss occurred in the *Public Administration* sector (-191 jobs), though it remains a top-5 industry. Other less significant losses occurred in the *Arts, Entertainment, and Recreation, Wholesale Trade, Utilities,* and *Finance and Insurance* sectors.

Table 31: Jobs Located in Schuyler County by Industry Sectors, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	Change 2002-22
All Sectors	3,663	100%	4,829	100%	1,166
Manufacturing	601	16.4%	795	16.5%	194
Health Care and Social Assistance	361	9.9%	657	13.6%	296
Retail Trade	534	14.6%	620	12.8%	86
Accommodation and Food Services	329	9.0%	565	11.7%	236
Public Administration	702	19.2%	511	10.6%	-191
Educational Services	355	9.7%	498	10.3%	143
Construction	144	3.9%	284	5.9%	140
Agriculture, Forestry, Fishing and Hunting	104	2.8%	200	4.1%	96
Other Services (excluding Public Administration)	107	2.9%	183	3.8%	76
Transportation and Warehousing	53	1.4%	101	2.1%	48
Professional, Scientific, and Technical Services	37	1.0%	98	2.0%	61
Admin. & Support, Waste Mgmt. and Remediation	21	0.6%	82	1.7%	61
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%	42	0.9%	42
Information	21	0.6%	35	0.7%	14
Arts, Entertainment, and Recreation	102	2.8%	35	0.7%	-67
Management of Companies and Enterprises	0	0.0%	34	0.7%	34
Finance and Insurance	48	1.3%	32	0.7%	-16
Wholesale Trade	97	2.6%	31	0.6%	-66
Real Estate and Rental and Leasing	14	0.4%	24	0.5%	10
Utilities	33	0.9%	2	0.0%	-31

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 Schuyler County has increased, from 1,518 workers (41.4% of county workforce) in 2002 to 2,083 (43.1% of county workforce) in 2022. At the same time, the number of workers living and working in Schuyler County has dipped from 2,145 in 2002 to 2,083 in 2022 (see Figure 10 shown on the following page).

Figure 10: Percentage of Schuyler County Workers Residing in the County, 2002-2022
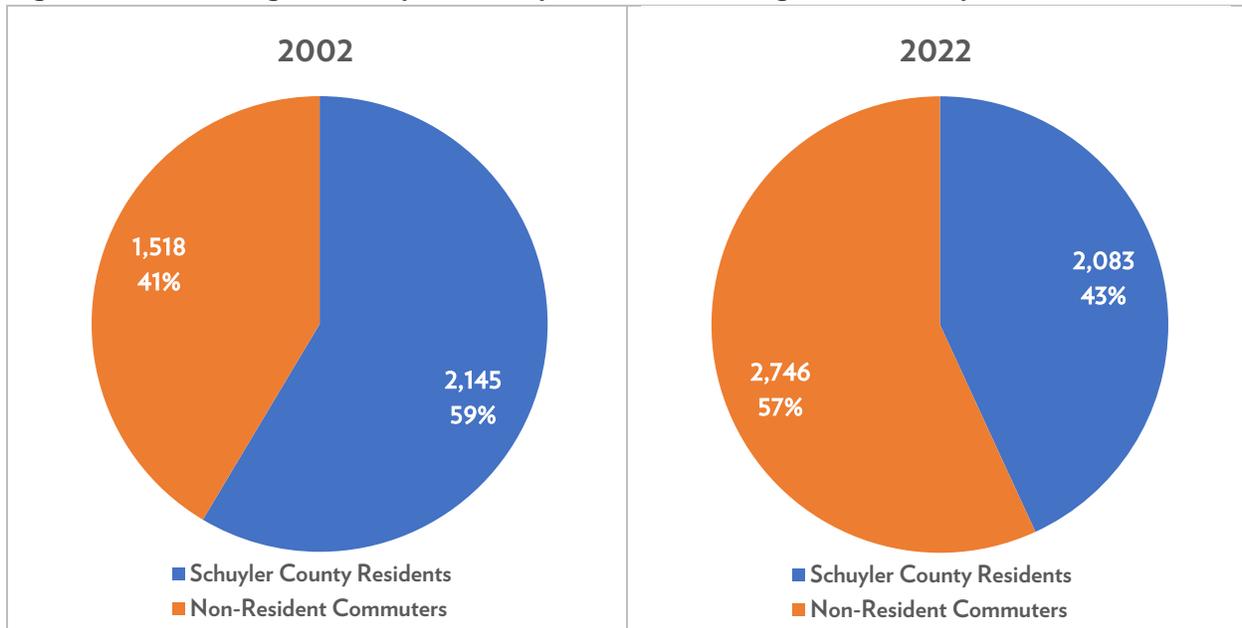
As a percentage of the Schuyler County labor force, county residents still comprise the largest segment in 2022 (43.1%) despite its loss of 2.9%, followed by those commuting from adjacent Chemung County (which increased from 420 workers in 2002 to 716 in 2022). Commuters from Steuben County also saw a significant increase (233 workers, or 90.0% from 2002 to 2022). Several other counties had large percentage increases in commuters to Schuyler County, though less than 50 workers in actual numbers. There were no decreases in workers coming from outside counties (see Table 32).

Table 32: Top Commuting Origins for Schuyler County Workers, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	% Change 2002-2022
Schuyler County, NY	2,145	58.6%	2,083	43.1%	-2.9%
Chemung County, NY	420	11.5%	716	14.8%	70.5%
Steuben County, NY	259	7.1%	492	10.2%	90.0%
Tompkins County, NY	155	4.2%	228	4.7%	47.1%
Yates County, NY	176	4.8%	223	4.6%	26.7%
Seneca County, NY	50	1.4%	146	3.0%	192.0%
Monroe County, NY	22	0.6%	69	1.4%	213.6%
Ontario County, NY	20	0.5%	66	1.4%	230.0%
Cayuga County, NY	12	0.3%	57	1.2%	375.0%
Broome County, NY	30	0.8%	55	1.1%	83.3%
All Other Locations	374	10.2%	694	14.4%	85.6%

Commuting distances have also evolved among workers in Schuyler County. In 2002, 54.8% of workers employed in the county traveled less than 10 miles for work and 8.3% lived more than 50 miles from their work locations. In 2022, 41.4% of workers employed in Schuyler County reported commutes of less than 10 miles, while the percentage of workers commuting more than 50 miles increased to 13.4% (see Figure 11).

Figure 11: Commuting Distances of Workers in Schuyler County, 2002-2022
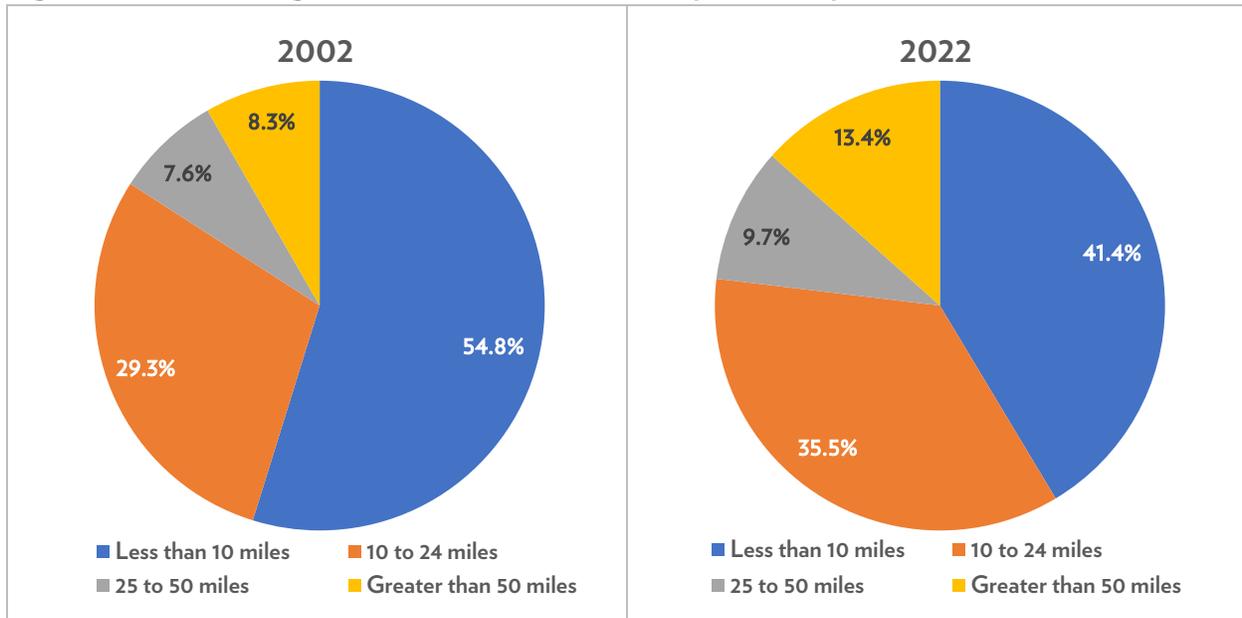
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Figure 12 shows the percentage of workers in Schuyler County who live more than 50 miles from their place of employment from 2002 to 2022. Compared to the state average, a significantly larger percentage of employed Schuyler County workers commute more than 50 miles (13.4% compared to 10.0% in 2022).

Figure 12: Percentage of Schuyler County Workers that Live More than 50 Miles from Work, 2002-2022
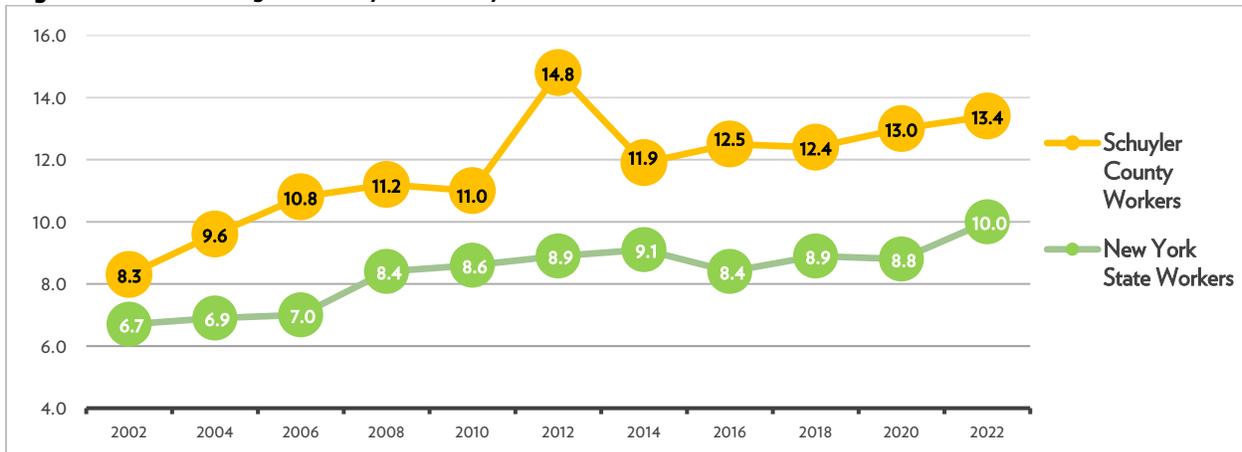
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Employed Schuyler County Residents

According to the *OnTheMap* application, there were a total of 7,087 employed residents of Schuyler County in 2022, an increase of 132 persons (1.9%) from 2002 (see Table 33). *Health Care & Social Assistance* became the largest industry in which county residents were employed with 1,039 jobs, growing by 178 jobs since 2002—the largest increase among sectors, and accounting for 14.7% of employed residents. This just edged out *Educational Services*, the second largest industry of employed county residents at 1,036, which declined by 35 jobs.

Manufacturing went from the first to the third largest employment sector of Schuyler County residents, with 935 jobs accounting for 13.2% of all jobs held by county residents in 2022, compared to 1,239 jobs in 2002. Manufacturing also experienced the largest decline in employment of county residents (-304 jobs). Rounding out the top five sectors in which county residents were employed in 2022 are *Retail Trade* and *Accommodation and Food Service*, which experienced one of the largest increases with 90 jobs.

Table 33: Jobs of Schuyler County Residents by Industry Sectors, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	Change 2002-2022
All Sectors	6,955	100%	7,087	100%	132
Health Care and Social Assistance	861	12.4%	1,039	14.7%	178
Educational Services	1,071	15.4%	1,036	14.6%	-35
Manufacturing	1,239	17.8%	935	13.2%	-304
Retail Trade	899	12.9%	832	11.7%	-67
Accommodation and Food Services	532	7.6%	622	8.8%	90
Public Administration	584	8.4%	592	8.4%	8
Professional, Scientific, and Technical Services	227	3.3%	296	4.2%	69
Construction	237	3.4%	280	4.0%	43
Admin. & Support, Waste Mgmt. and Remediation	150	2.2%	241	3.4%	91
Other Services (excluding Public Administration)	219	3.1%	216	3.0%	-3
Transportation and Warehousing	131	1.9%	202	2.9%	71
Finance and Insurance	120	1.7%	136	1.9%	16
Agriculture, Forestry, Fishing and Hunting	100	1.4%	130	1.8%	30
Wholesale Trade	217	3.1%	127	1.8%	-90
Management of Companies and Enterprises	60	0.9%	111	1.6%	51
Arts, Entertainment, and Recreation	123	1.8%	87	1.2%	-36
Information	70	1.0%	75	1.1%	5
Real Estate and Rental and Leasing	52	0.7%	57	0.8%	5
Mining, Quarrying, and Oil and Gas Extraction	27	0.4%	43	0.6%	16
Utilities	36	0.5%	30	0.4%	-6

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

The *OnTheMap* application reports that as of 2022, 2,083 out of the 7,087 employed Schuyler County residents, or 29.3%, work inside the county—meaning that 70.6% of employed county residents commute elsewhere for work. As a comparison, 69.2% of employed Schuyler County residents (4,810) worked outside the county in 2002 (see Figure 13).

Figure 13: Percentage of Schuyler County Residents Working in the County, 2002-2022
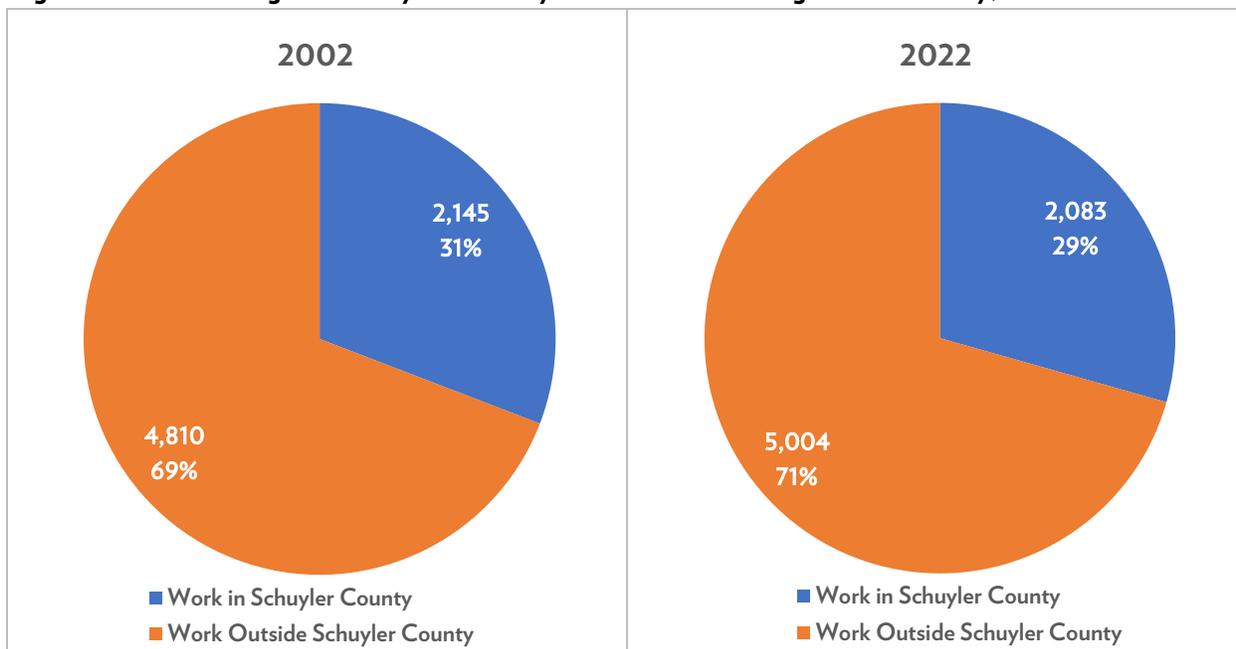
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

The top commuting destination among employed county residents outside Schuyler County in 2022 was Tompkins County, where more than 1,300 resident workers (19.2%) traveled for employment, although that number declined by 10.3%. This was followed by Chemung County (853 or 12.0% and also a decline) and Steuben County (760 or 10.7% and a 6.9% increase). Erie County had the highest percentage increase in commuting residents at 92.3% (see Table 34).

Table 34: Top Commuting Destinations for Employed Schuyler County Residents, 2002-2022

	Jobs in 2002	%	Jobs in 2022	%	% Change 2002-2022
Schuyler County, NY	2,145	30.8%	2,083	29.4%	-2.9%
Tompkins County, NY	1,520	21.9%	1,363	19.2%	-10.3%
Chemung County, NY	1,008	14.5%	853	12.0%	-15.4%
Steuben County, NY	711	10.2%	760	10.7%	6.9%
Yates County, NY	240	3.5%	262	3.7%	9.2%
Monroe County, NY	246	3.5%	239	3.4%	-2.8%
Erie County, NY	91	1.3%	175	2.5%	92.3%
Onondaga County, NY	169	2.4%	152	2.1%	-10.1%
Broome County, NY	175	2.5%	137	1.9%	-21.7%
Seneca County, NY	81	1.2%	135	1.9%	66.7%
All Other Locations	569	8.2%	928	13.1%	63.1%

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

Commuting distances have also evolved among employed Schuyler County residents. In 2002, 29.5% of employed county residents traveled less than 10 miles for work and 13.8% lived more than 50 miles from their work locations. In 2022, 28.2% of employed Oneida County

residents reported commutes of less than 10 miles, while the percentage of county residents commuting more than 50 miles increased to 17.9% (see Figure 14).

Figure 14: Commuting Distances of Employed Schuyler County Residents, 2002-2022
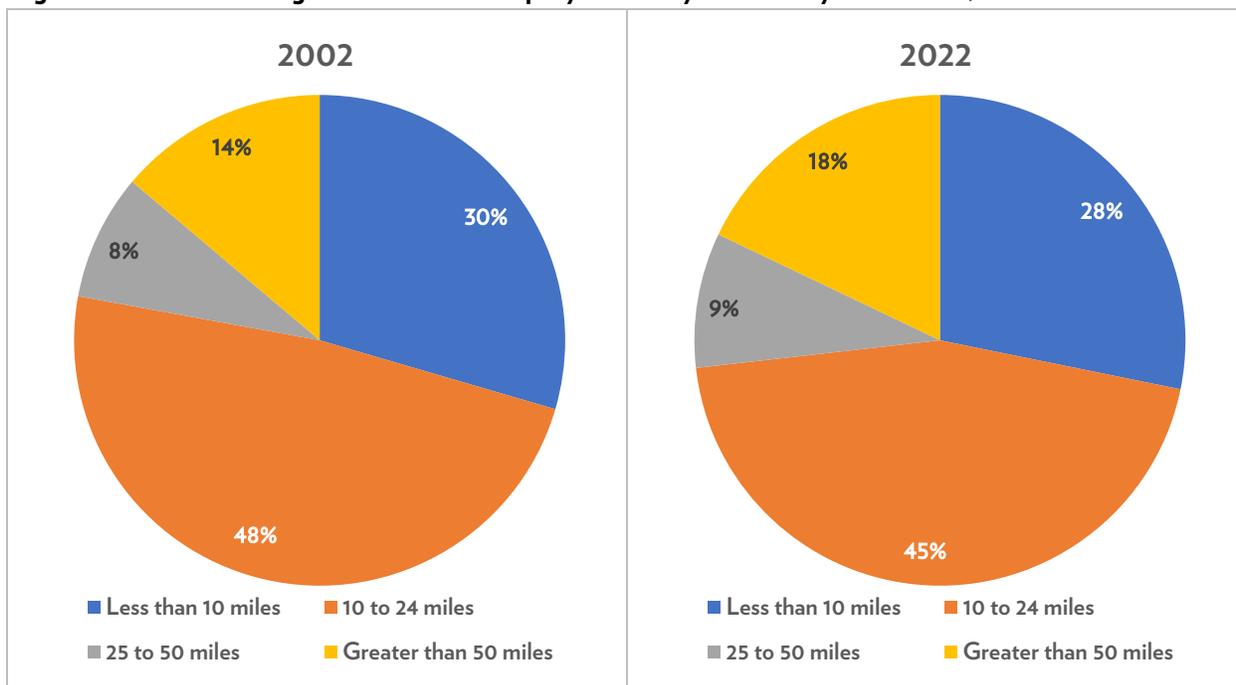
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

Figure 15 shows the percentage of employed residents who live more than 50 miles from their place of employment from 2002 to 2022. As with Schuyler County workers, compared to the state average, a much larger percentage of employed Schuyler County residents commute more than 50 miles (17.9% compared to 9.5% in 2022).

Figure 15: Percentage of Employed County Residents that Live More than 50 Miles from Work, 2002-2022
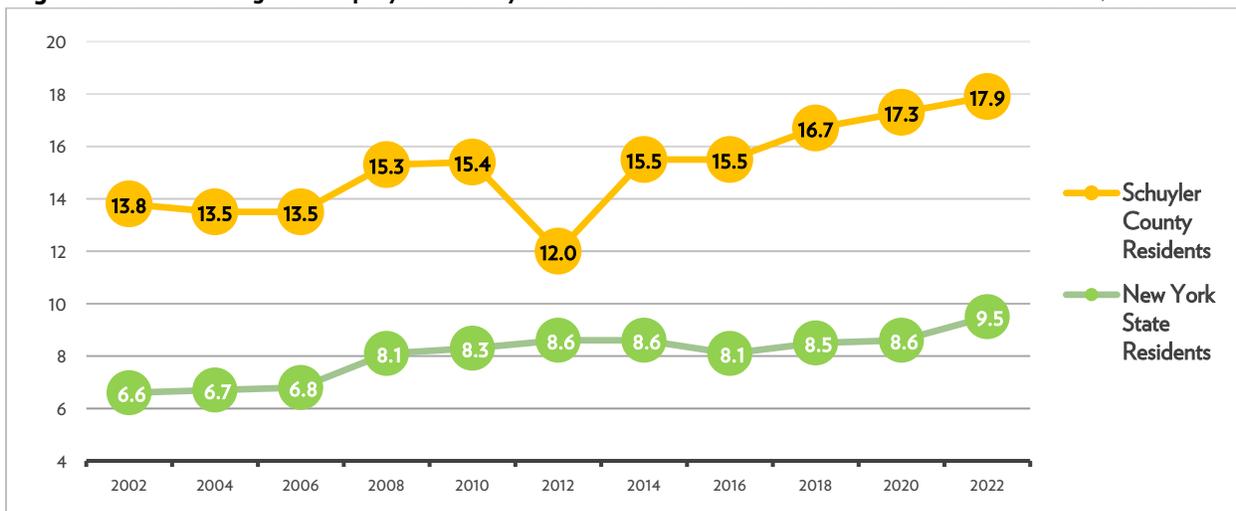
Source: U.S. Census Bureau Center for Economic Studies, Urban Partners

6. Housing Supply Analysis

A determinant of a healthy housing market is the condition of the existing housing stock. The following analysis evaluates the key components of the county's housing supply to identify its characteristics. To account for unique attributes among the rural and more developed sections of Schuyler County, the housing supply analysis is organized into Towns and Villages (see Figure 16).

Figure 16: Schuyler County Towns and Villages

Schuyler County Towns	Schuyler County Villages
Catharine, Cayuta, Dix, Hector, Montour, Orange, Reading, Tyrone	Burdett, Montour Falls, Odessa, Watkins Glen
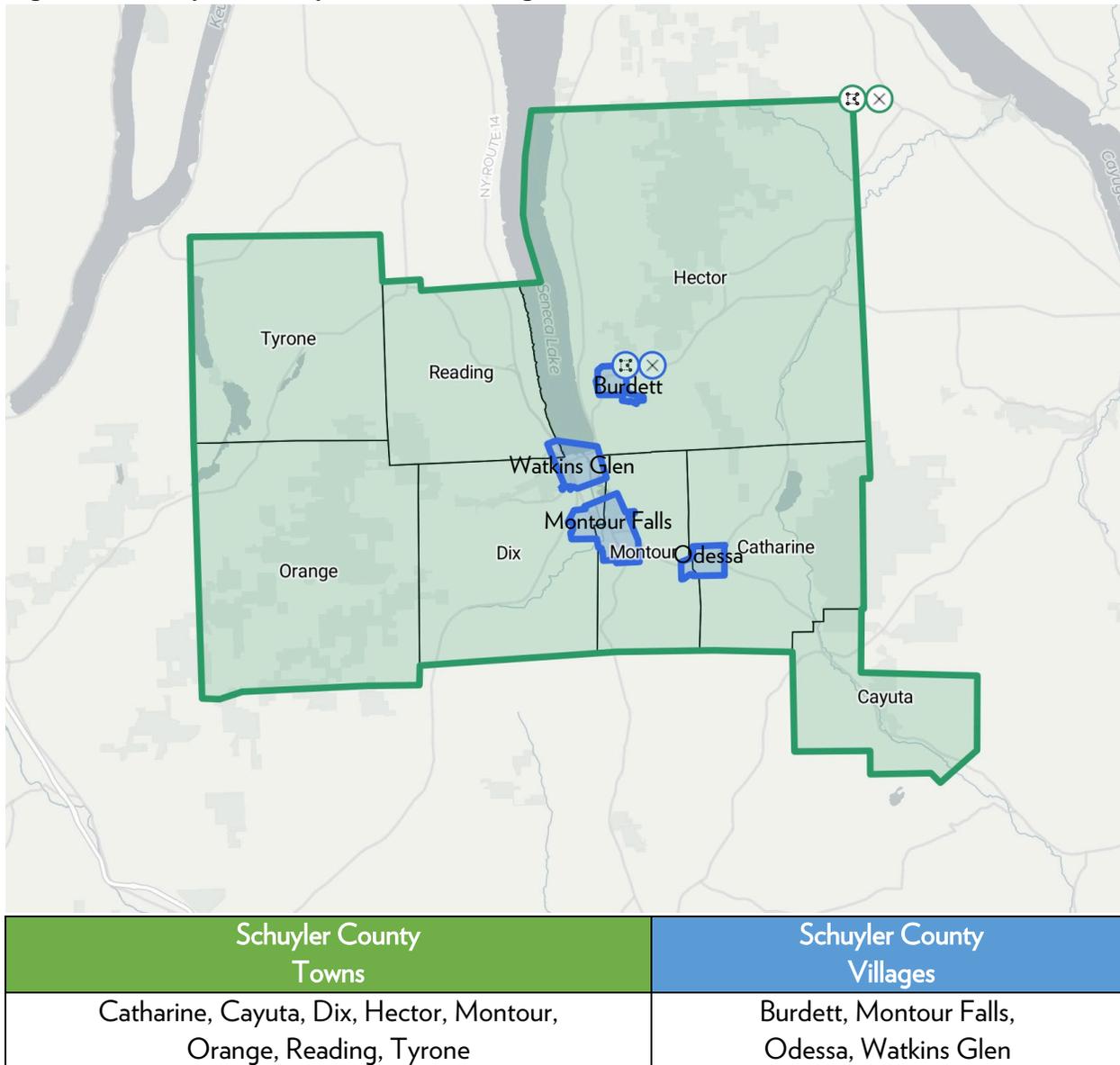
Source: PolicyMap, U.S. Census Bureau, Urban Partners

Table 35 below summarizes the ACS population and household trends for the eight Towns and four Villages. The Towns are collectively more populated than the Villages with 13,338 residents in 2023 versus 4,411 residents. The Towns witnessed a 3.5% loss of population since 2013 compared to a population loss of 4.4% in the Villages.

Table 35: Population Trends, 2013-2023

	2013 ACS	2023 ACS	Change (2013-2023)	% Change (2013-2023)
Towns	13,820	13,338	-482	-3.5%
Villages	4,612	4,411	-201	-4.4%

Source: U.S. Census Bureau, Urban Partners

Table 36 shows the ACS population trends for the Towns and Villages within Schuyler County. Among the Towns, the Town of Montour added the most residents (408) and also grew the most as a percentage of its 2013 population (70.2%). The Town of Orange saw the biggest decrease in number of residents at –530, or-28.7%. Among Villages, Burdett grew the most, adding 188 residents or 61.6%. Montour Falls lost the most residents (-178) while Odessa saw the largest decline percentage-wise (-14.4%).

Table 36: Population Trends by Jurisdiction, 2012-2022

	2013 ACS	2023 ACS	Change (2013-2023)	% Change (2013-2023)
Towns				
Catharine	1,173	959	-214	-18.2%
Cayuta	478	521	43	9.0%
Dix	2,046	2,171	125	6.1%
Hector	4,650	4,387	-263	-5.7%
Montour	581	989	408	70.2%
Orange	1,847	1,317	-530	-28.7%
Reading	1,415	1,337	-78	-5.5%
Tyrone	1,630	1,657	27	1.7%
Villages				
Burdett	305	493	188	61.6%
Montour Falls	1,844	1,666	-178	-9.7%
Odessa	631	540	-91	-14.4%
Watkins Glen	1,832	1,712	-120	-6.6%
Total	**18,432**	**17,749**	**-683**	**-3.7%**

Source: U.S. Census Bureau, Urban Partners

The total county's housing supply totaled 9,811 units, according to the 2023 ACS. Figure 17 illustrates the distribution of the county's housing supply by jurisdiction. The Town of Hector reports the largest supply among the jurisdictions, with 2,363 housing units, while Burdett Village reports the fewest, at 206 units.

Figure 17: Number of Housing Units by Jurisdiction, 2023

Hector Town
2,363

Catharine Town
576

Dix Town
1,143

Montour Town
420

Cayuta Town
217

Tyrone Town
1,221

Reading Town
807

Orange Town
719

Watkins Glen Village
1,156

Odessa Village
235

Montour Falls Village
749

Burdett Village
206

■ Towns ■ Villages
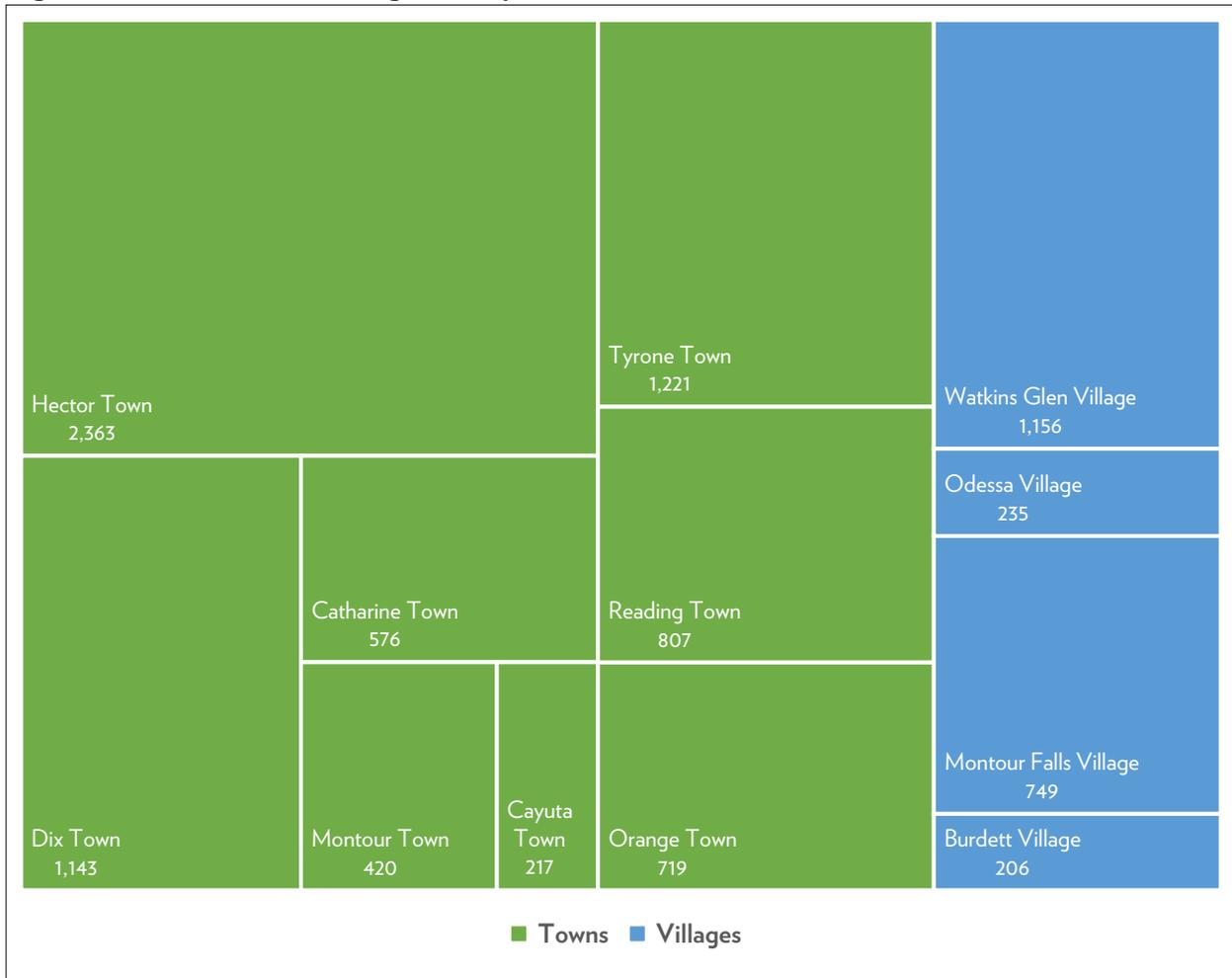
Source: U.S. Census Bureau, Urban Partners

Housing Supply - Schuyler County Towns

According to the ACS, from 2013 to 2023, the total number of housing units in Schuyler County Towns increased by 227 units (3.1%). The vacancy rate increased to 25.6% with 1,908 vacant units in 2023, compared to 1,558 vacant units in 2013 (a 22.4% increase. See Table 37).

Table 37: Total Housing Units and Occupancy Status, Schuyler County Towns, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Housing Units	7,239	-	7,465	-	227	3.1%
Occupied Units	5,681	78.5%	5,558	74.4%	-123	-2.2%
Vacant Units	1,558	21.5%	1,908	25.6%	350	22.4%

Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specifies that in Schuyler County Towns, almost 2/3 (65.7%, or 1,253) of the vacant units were listed as "for seasonal use", increasing by 160 (or 14.7%) since 2013. Additionally, the number of "other vacant" units increased by 138, which comprised 26.4% of all vacant units in 2023[10]. Aside from vacant seasonal homes and other vacant units, there are 151 "conventionally" vacant homes (see Table 38).

Table 38: Vacancy Status, Schuyler County Towns, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Vacant Units	1,558		1,908		350	22.4%
For rent	53	3.4%	22	1.2%	-30	-57.9%
Rented, not occupied	17	1.1%	58	3.0%	41	238.9%
For sale only	25	1.6%	62	3.3%	37	146.0%
Sold, not occupied	5	0.3%	9	0.5%	4	79.4%
For seasonal use	1,093	70.2%	1,253	65.7%	160	14.7%
For migrant workers	-	0.0%	-	0.0%	-	0.0%
Other vacant	365	23.4%	503	26.4%	138	37.8%

Source: U.S. Census Bureau, Urban Partners

Of the eight Towns in Schuyler County, the Town of Tyrone reports the most vacant seasonal homes in 2023 with 531 units (see Figure 18).

Figure 18: Change in Vacant Seasonal Homes by Schuyler County Town, 2013-2023
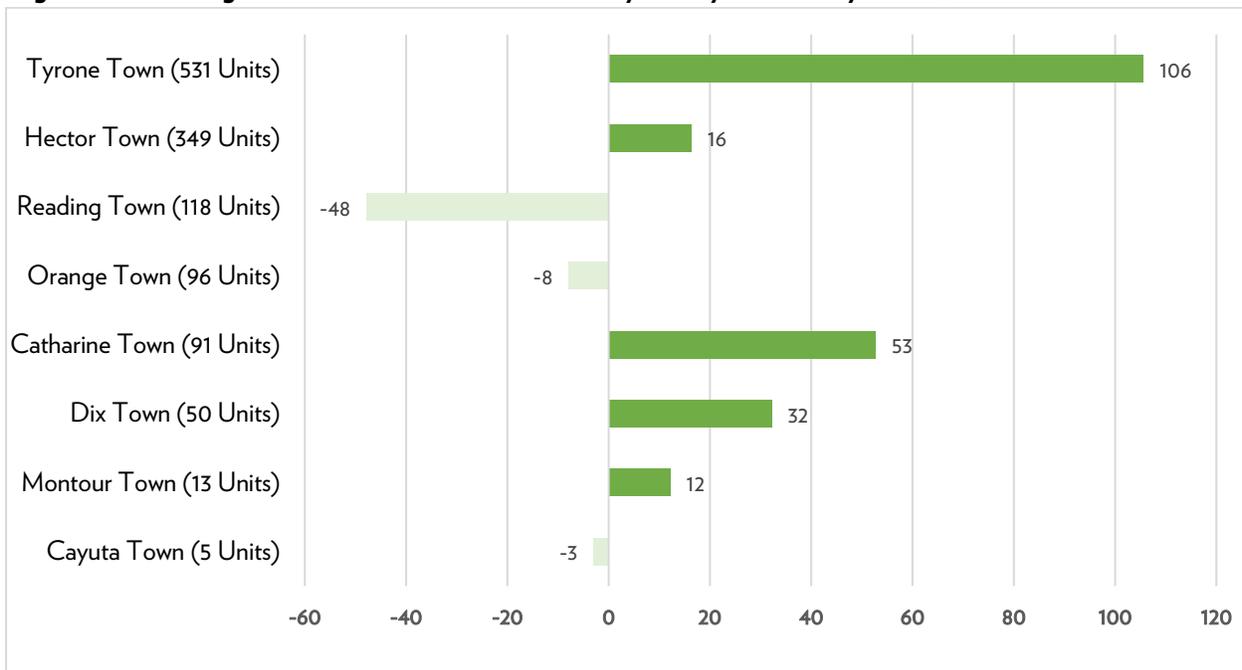
Source: U.S. Census Bureau, Urban Partners

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

The presence of Waneta and Lomoka Lakes within the Town and an abundance of vacation homes is a likely explanation of the high quantity compared to the other Towns. The Town of Hector also has a relatively large number of vacant seasonal homes with 349 units. Access to and views of Seneca Lake likely contribute to this quantity. Across the lake, the Town of Reading has the third highest number at 118. From 2013 to 2023, the number of vacant seasonal homes increased in five of the eight Towns. The largest growth occurred in the Town of Tyrone, increasing by 106 units, followed by the Town of Catharine with an increase of 53 units. The Towns of Reading, Orange, and Cayuta experienced a decrease in vacant seasonal homes—48, eight, and three units, respectively.

Table 39 describes changes in tenure, or owner/renter characteristics for Schuyler County Towns. The total number of occupied housing units saw a net decrease of 114 units from 2013 to 2023—composed of 160 fewer owner-occupied homes and 46 additional renter-occupied homes. The homeownership rate increased slightly from 81.1% in 2013 to 79.9% in 2023.

Table 39: Housing Tenure, Schuyler County Towns, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Occupied Units	5,680	-	5,566	-	-114	-2.0%
Owner-Occupied Units	4,608	81.1%	4,448	79.9%	-160	-3.5%
Renter-Occupied Units	1,072	18.9%	1,118	20.1%	46	4.3%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the Schuyler County Towns is shown in Table 40 below. It reveals that 48.1% of all housing units in the Towns were built before 1970. The ACS also reports that, as a percentage of the total, there are slightly more owner-occupied homes built in 2000 or later (17.5%) than renter-occupied homes (16.4%); there are 777 such owner-occupied units compared to 183 renter-occupied units. Of the 5,566 occupied housing units in the Towns, only 54 units have so far been built in 2020 or later (1.0%), while 1,667 (29.9%) were built in 1939 or before.

Table 40: Age of Housing Stock by Tenure, Schuyler County Towns, 2023

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	54	1.0%	44	1.0%	10	0.9%
Built 2010 to 2019	418	7.5%	316	7.1%	103	9.2%
Built 2000 to 2009	488	8.8%	417	9.4%	71	6.3%
Built 1990 to 1999	745	13.4%	612	13.8%	132	11.8%
Built 1980 to 1989	534	9.6%	365	8.2%	169	15.1%
Built 1970 to 1979	651	11.7%	524	11.8%	127	11.4%
Built 1960 to 1969	522	9.4%	413	9.3%	109	9.8%
Built 1950 to 1959	268	4.8%	242	5.4%	26	2.3%
Built 1940 to 1949	220	3.9%	159	3.6%	61	5.4%
Built 1939 or earlier	1,667	29.9%	1,356	30.5%	311	27.8%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the Schuyler County Towns (71.5%) are one-unit (both detached and attached structures (see Table 41). According to the 2023 ACS, 78.6% of homeowners live in residential structures with just one unit detached. The largest segment of renter households also resides in one unit detached structures (35.8%) but compared to homeowners, they are more distributed in terms of units in structure. Mobile homes make up 18.5% of the overall occupied housing stock in the Towns and the second-largest category of both homeowners (at 18.3%) and renters (at 19.4%).

Table 41: Units in Occupied Structure by Tenure, Schuyler County Towns, 2023

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	3,898	70.0%	3,498	78.6%	401	35.8%
1 Unit, attached	83	1.5%	52	1.2%	31	2.8%
2 Units	186	3.3%	76	1.7%	110	9.9%
3 or 4 Units	144	2.6%	10	0.2%	134	12.0%
5 to 9 Units	52	0.9%	-	0.0%	52	4.7%
10 to 19 Units	31	0.6%	-	0.0%	31	2.8%
20 to 49 Units	87	1.6%	-	0.0%	87	7.8%
50 or more Units	55	1.0%	-	0.0%	55	4.9%
Mobile home	1,029	18.5%	812	18.3%	217	19.4%
Boat, RV, van, etc.	-	0.0%	-	0.0%	-	0.0%

Source: U.S. Census Bureau, Urban Partners

Housing Supply - Schuyler County Villages

According to the ACS, from 2013 to 2023, the total number of housing units in Schuyler County Villages increased by 94 units (4.2%). The vacancy rate increased to 15.4% with 360 vacant units in 2023, compared to 179 vacant units in 2013 (a 101.1% increase. See Table 42).

Table 42: Total Housing Units and Occupancy Status, Schuyler County Villages, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Housing Units	2,252	-	2,346	-	94	4.2%
Occupied Units	2,073	92.0%	1,986	84.6%	-87	-4.2%
Vacant Units	179	8.0%	360	15.4%	181	101.1%

Source: U.S. Census Bureau, Urban Partners

The 2023 ACS specifies that in Schuyler County Villages, more than 1/4 (28.3%, or 102) of the vacant units were listed as "for seasonal use", increasing by 67 (or 191.7%) since 2013. Additionally, the number of "other vacant" units increased by 114, which comprised 55.6% of all vacant units in 2023. Aside from vacant seasonal homes and other vacant units, there are 58 "conventionally" vacant homes (see Table 43).

Table 43: Vacancy Status, Schuyler County Villages, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Vacant Units	179		360		181	101.1%
For rent	23	12.9%	44	12.2%	21	91.0%
Rented, not occupied	32	17.9%	-	0.0%	-32	-100.0%
For sale only	3	1.7%	14	3.9%	11	366.5%
Sold, not occupied	-	0.0%	-	0.0%	0	0.0%
For seasonal use	35	19.5%	102	28.3%	67	191.7%
For migrant workers	-	0.0%	-	0.0%	0	0.0%
Other vacant	86	48.1%	200	55.6%	114	132.5%

Source: U.S. Census Bureau, Urban Partners

Of the four Villages in Schuyler County, the Village of Watkins Glen reports the most vacant seasonal homes in 2023 with 79 units, followed by Montour Falls with 21 units and Odessa with just two. From 2013 to 2023, the number of vacant seasonal homes increased in three of the four Villages. The largest growth occurred in the Village of Watkins Glen, increasing by 51 units, followed by the Village of Montour Falls with an increase of 163 units. Odessa gained just two and Burdett lost two (see Figure 19).

Figure 19: Change in Vacant Seasonal Homes by Schuyler County Village, 2013-2023
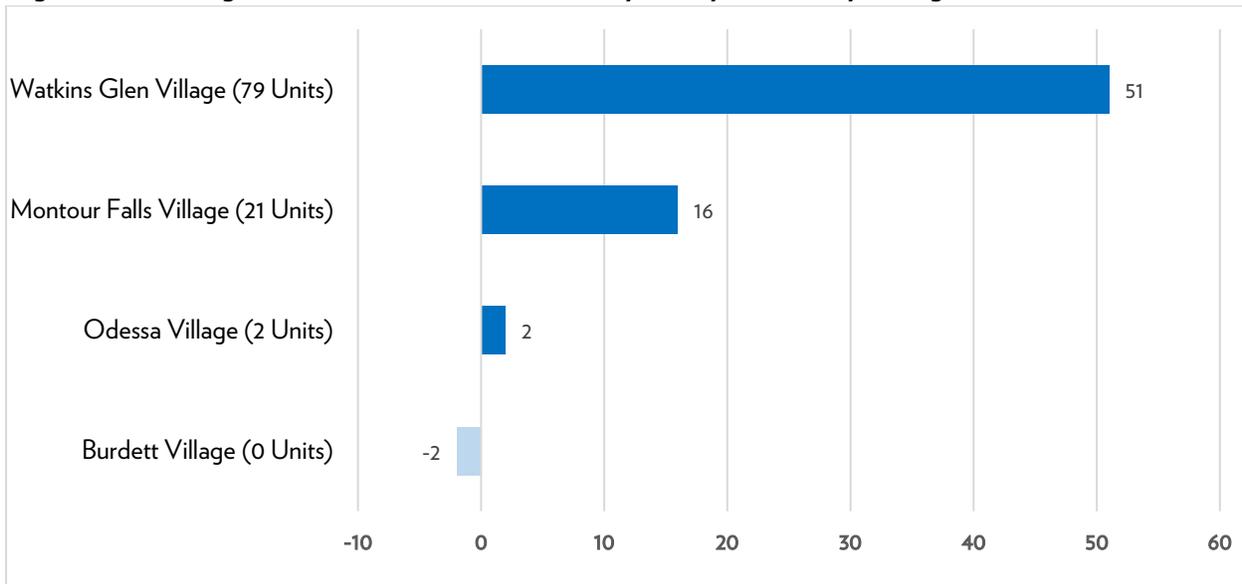
Source: U.S. Census Bureau, Urban Partners

Table 44 describes changes in tenure, or owner/renter characteristics for Schuyler County Villages. The total number of occupied housing units experienced a net decrease of 87 units from 2013 to 2023—composed of 98 fewer owner-occupied homes and 11 additional renter-occupied homes. The homeownership rate decreased slightly from 57.8% in 2013 to 55.5% in 2023—rates much lower than in the Towns.

Table 44: Housing Tenure, Schuyler County Villages, 2013-2023

	2013 ACS	%	2023 ACS	%	Change 2013-2023	% Change 2013-2023
Total Occupied Units	2,073	-	1,986	-	-87	-4.2%
Owner-Occupied Units	1,199	57.8%	1,101	55.5%	-98	-8.2%
Renter-Occupied Units	874	42.2%	885	44.5%	11	1.2%

Source: U.S. Census Bureau, Urban Partners

A detailed breakdown of the age of housing stock by tenure for the Schuyler County Villages is shown in Table 45 below. It reveals that 63.4% of all housing units in the Villages were built before 1970. The ACS also reports that, as a percentage of the total, there are many more renter-occupied homes built in 2000 or later (16.8%) than owner-occupied homes (5.2%); there are 149 such renter-occupied units compared to 57 owner-occupied units. Of the 1,986 occupied housing units in the Villages, only 19 units have so far been built in 2020 or later (1.0%), while 853 (43.0%) were built in 1939 or before.

Table 45: Age of Housing Stock by Tenure, Schuyler County Villages, 2023

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
Built 2020 or later	19	1.0%	2	0.2%	17	1.9%
Built 2010 to 2019	141	7.1%	24	2.2%	117	13.2%
Built 2000 to 2009	46	2.3%	31	2.8%	15	1.7%
Built 1990 to 1999	141	7.1%	41	3.7%	100	11.3%
Built 1980 to 1989	134	6.7%	66	6.0%	68	7.7%
Built 1970 to 1979	245	12.3%	158	14.3%	87	9.8%
Built 1960 to 1969	113	5.7%	63	5.7%	50	5.6%
Built 1950 to 1959	117	5.9%	98	8.9%	19	2.1%
Built 1940 to 1949	177	8.9%	104	9.4%	73	8.2%
Built 1939 or earlier	853	43.0%	514	46.7%	339	38.3%

Source: U.S. Census Bureau, Urban Partners

A majority of homes in the Schuyler County Villages (52.4%) are one-unit (both detached and attached structures (see Table 46 on the next page). According to the 2023 ACS, 81.7% of homeowners live in residential structures with just one unit detached. Mobile homes house the second-largest segment of homeowners at 13.3% of the owner-occupied stock. The largest segment of renter households also resides in structures with three or four units (25.3%), most likely a house subdivided into apartments. This is the second-largest segment of the overall housing stock at 11.9%. Compared to homeowners, renter-occupied units are more distributed in terms of units in structure. Mobile homes make up 18.5% of the overall occupied housing stock in the Towns and the second-largest category of both homeowners (at 18.3%) and renters (at 19.4%).

Table 46: Units in Occupied Structure by Tenure, Schuyler County Villages, 2023

	All Units	%	Owner-Occupied	%	Renter-Occupied	%
1 Unit, detached	995	50.1%	900	81.7%	95	10.7%
1 Unit, attached	45	2.3%	9	0.8%	36	4.1%
2 Units	183	9.2%	33	3.0%	150	16.9%
3 or 4 Units	236	11.9%	12	1.1%	224	25.3%
5 to 9 Units	93	4.7%	-	0.0%	93	10.5%
10 to 19 Units	47	2.4%	-	0.0%	47	5.3%
20 to 49 Units	129	6.5%	-	0.0%	129	14.6%
50 or more Units	96	4.8%	-	0.0%	96	10.8%
Mobile home	162	8.2%	147	13.3%	15	1.7%
Boat, RV, van, etc.	-	0.0%	-	0.0%	-	0.0%

Source: U.S. Census Bureau, Urban Partners

Short-Term Rentals

A short-term rental (STR) is a residential property—such as a house, apartment, or room—that is rented out for a short period, typically less than 30 days at a time. These rentals are often listed on platforms like Airbnb, Vrbo, or Booking.com, and are used by vacationers, business travelers, or temporary residents.

According to Rabbu, an online service that tracks Airbnbs, there are a total of 384 operating Airbnbs in Schuyler County as of May 2025. The average occupancy rate is 42% for May with an average daily rate of $289. August, July, and September are typically the top performing months in order of demand. The most common type of Airbnb in Schuyler County is a one-bedroom unit, of which there are 133 (see Figure 20).

Figure 20: Airbnb Listings in Schuyler County by Bedroom Count, May 2025
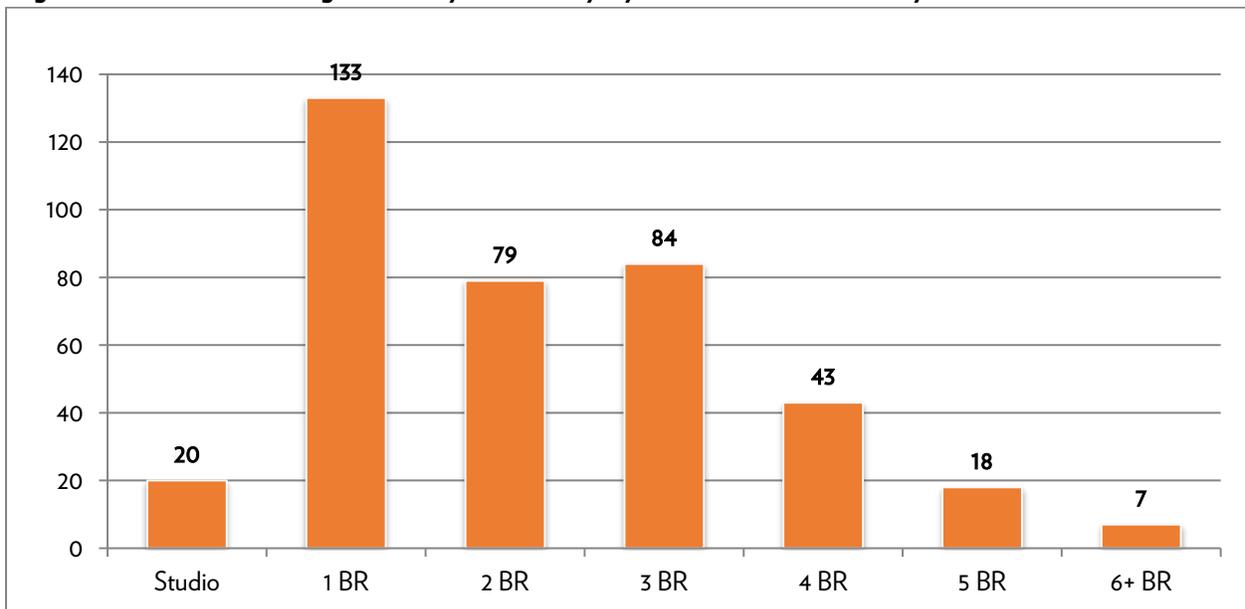
Source: Rabbu, Urban Partners

The largest concentrations of Airbnbs in Schuyler County are in the Town of Hector, Village of Watkins Glen, and Village of Montour Falls (see Table 47).

Table 47: Airbnb Concentrations in Schuyler County, May 2025

Municipality	Number of Airbnbs	Average Daily Rate	Average Home Value	Average Occupancy
Town of Hector	151	$341	$466,529	48%
Villages of Watkins Glen	72	$276	$321,060	40%
Village of Montour Falls	35	$276	$299,754	39%

Source: Rabbu, Urban Partners

The Town of Hector leads the county in number of Airbnbs (151), average daily rate ($341), average Airbnb home value ($466,529), and average occupancy (48% in May 2025). Watkins Glen Village has twice as many Airbnbs as Montour Falls Village with the same average daily rate. Average home values are higher and average occupancy is about the same.

Income-Restricted Communities

As part of the overall housing supply evaluation, we assessed the variety and availability of income-restricted housing in Schuyler County, including HUD housing facilities and Low-Income Housing Tax Credit (LIHTC) projects. The income-restricted communities are concentrated in the Villages of Watkins Glen (as well as the Town of Dix just outside), Montour Falls, and Odessa (see Table 48).

Table 48: Income-Restricted Communities, Schuyler County

Name	Jurisdiction	Type	Subsidized Units	Earliest Expiration Date
Glen Lake Apartments	Watkins Glen	LIHTC	34	2050
Jefferson Village Apartments	Watkins Glen	HUD Multifamily	48	2038
Watkins Glen School Apartments	Watkins Glen	LIHTC/HUD Multifamily	51	2046
Glen Valley Apartments	Dix	LIHTC/USDA Rural	32	2039
Romeo Village	Montour Falls	LIHTC/USDA Rural	24	2029
Catharine Court	Montour Falls	HUD Multifamily	32	2026
Montour Family Apartments	Montour Falls	LIHTC/USDA Rural	24	2039
Sydney Place Apartments	Odessa	LIHTC/USDA Rural	16	2025

Source: HUD, PolicyMap, Urban Partners

As of May 2025, there are eight income-restricted rental communities in Schuyler County comprising 261 units, representing approximately 13.0% of the total rental market in the county. Just one community—Glen Lake Apartments—is solely a LIHTC property. LIHTC units are restricted to residents with incomes not to exceed 60% of the area median income (AMI). These facilities also accept Housing Choice vouchers, formerly known as Section 8. Two other developments totaling 80 units—Jefferson Village in Watkins Glen and Catharine

Court in Montour Falls—are solely HUD Multifamily developments. The remaining communities are supported by the USDA Rural Development program in combination with LIHTC.

7. Home Building Activity

Residential Building Permits Issued in Schuyler County

Shown below in Figure 21 are the U.S. Department of Housing and Urban Development's data on the number of authorized residential building permits in Schuyler County. From 2000 to 2023, Schuyler County issued a total of 1,351 permits, equivalent to 56 units per year. The pace of permitting prior to the Great Recession (2000 to 2007) was approximately 52 units per year. During the Great Recession and the subsequent years of recovery (2008 to 2011), Schuyler County authorized as few as 35 building permits (in 2011). Schuyler County has been permitting approximately 65 units per year since 2012 with fluctuations.

Figure 21: Building Permits Issued (Total Units), 2000-2023
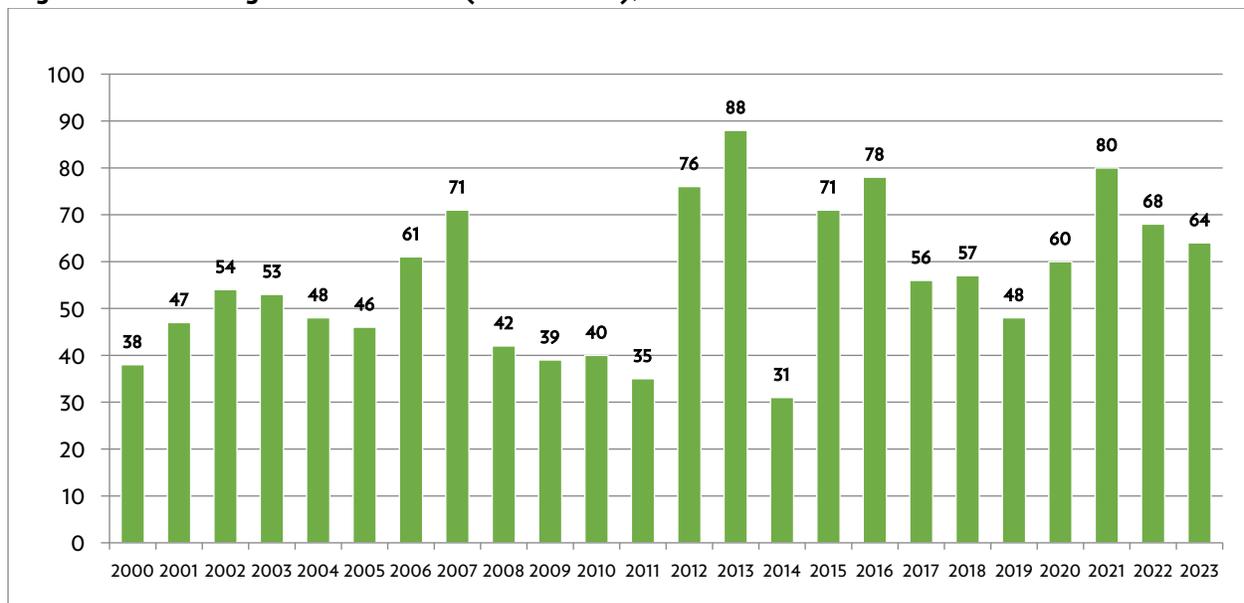
Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

The peak years for single-family permitting were 2013 and 2021 when 76 units were permitted both years. Prior to 2013, permitting reached its initial height in 2006 just prior to the Great Recession and declined during the recession years before hitting the 2013 peak. In 2014, the permitting of single-family homes dropped significantly to 31. Over the subsequent years (2015-2023), permitting plateaued during the 2010s until hitting an average of 56 units per year during that nine-year period (see Figure 22 on the following page).

Figure 22: Building Permits Issued (Single-Family Dwellings), 2000-2023
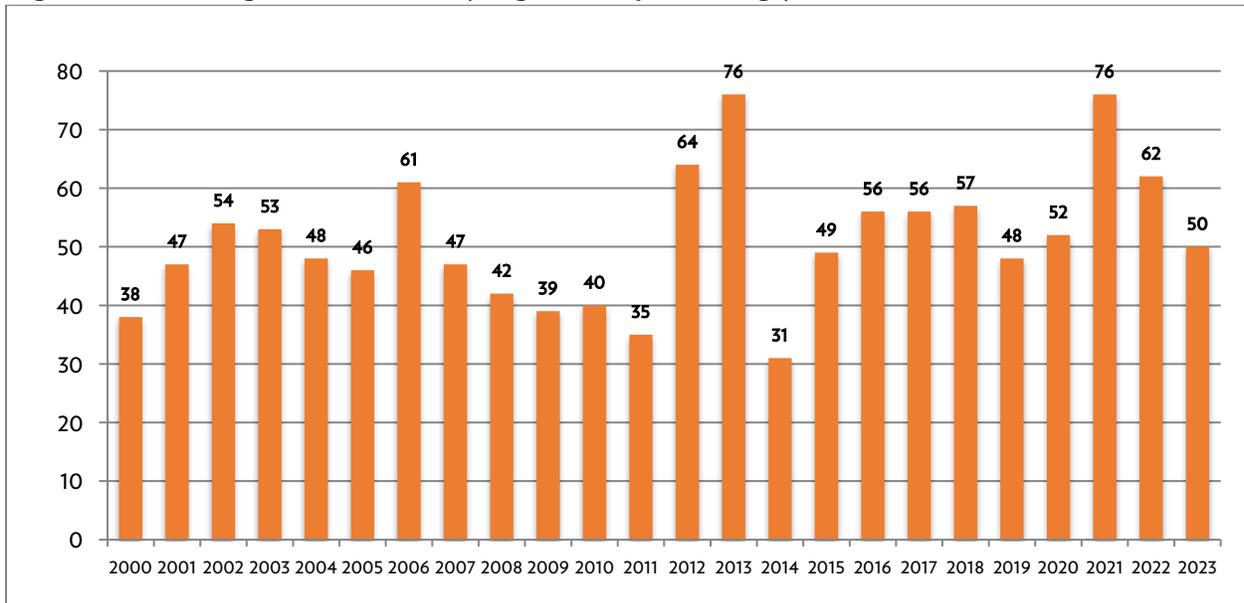
Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

As illustrated in Figure 23 below, Schuyler County permitted a total of 124 multi-family units from 2000 and 2023 with an average of just 5 units annually. There were multiple years when no multi-family permits were issued—including 2000 to 2006, 2008 to 2011, 2014, and 2017 to 2019. The peak of most permits issued occurred in 2007 just prior to the Great Recession. A subsequent peak occurred in 2015 and 2016 when 22 units were permitted each year. Most recently, in 2023, 14 multi-family units were issued.

Figure 23: Building Permits Issued (Multi-Family Dwellings), 2000-2023
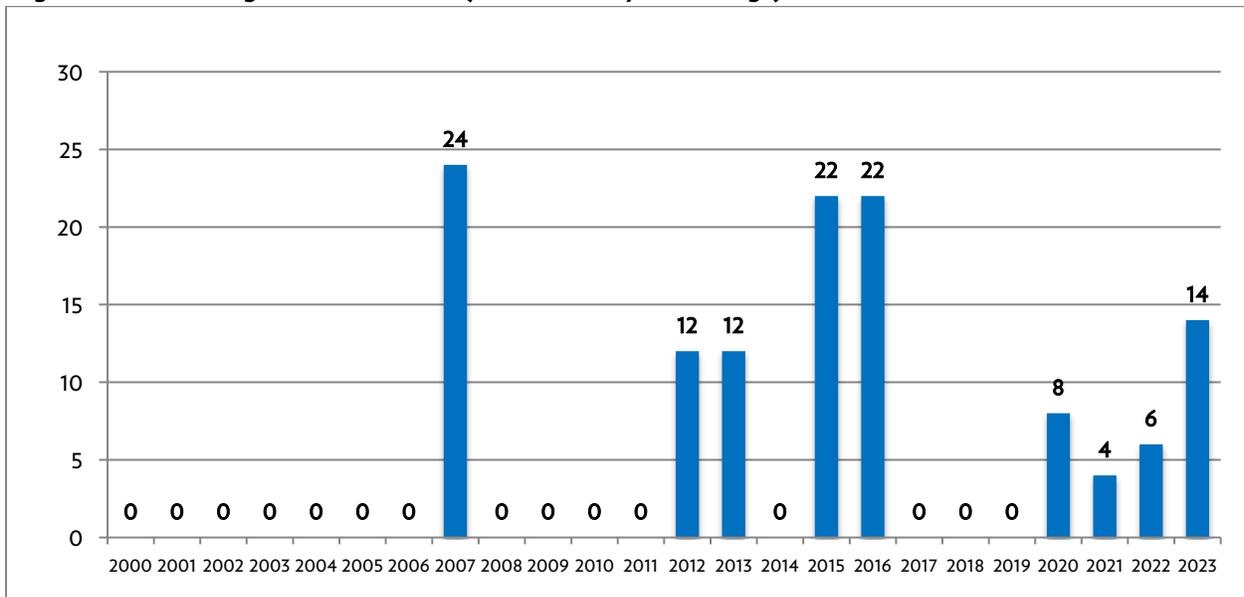
Source: HUD State of the Cities Data Systems (SOCDS), Urban Partners

Permitting Activity by Jurisdictions

Table 49 summarizes the building permit activity for each of the 12 permit issuing jurisdictions located in Schuyler County. The Town of Hector issued the most building permits from 2000 to 2023, reporting a total of 545 units, or 40.3% of the county total, followed by the Town of Tyrone (178 units) and Town of Dix (159 units). Watkins Glen issued the most permits among Villages at 102. The Villages accounted for 11.0% of issues permitted during the 23-year period.

Table 49: Building Permits Issued by Jurisdiction, 2000-2023

	Units in Single-Family Structures	Units in Multi-Family Structures	Total Units	% of County Total
Towns				
Catharine	56	0	56	4.1%
Cayuta	4	0	4	0.3%
Dix	159	0	159	11.8%
Hector	529	16	545	40.3%
Montour	46	0	46	3.4%
Orange	82	8	90	6.7%
Reading	116	8	124	9.2%
Tyrone	178	0	178	13.2%
Villages				
Burdett	0	0	0	0.0%
Montour Falls	19	24	43	3.2%
Odessa	4	0	4	0.3%
Watkins Glen	34	68	102	7.5%
Total	**1,227**	**124**	**1,351**	

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

8. For-Sale Housing Market Analysis

Summary of Recently Sold Homes

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

As evidenced by 1,193 home sales examined during the study period, Schuyler County's homeownership market has been active. Figure 24 illustrates the number of sales in the county over the study period. Sales volume peaked in 2022 with 229 sales before tapering down in 2023. The 198 sales in 2024 were 7.6% more than the pre-pandemic level observed in 2019.

Figure 24: Number of Sales by Year (2019-2024)
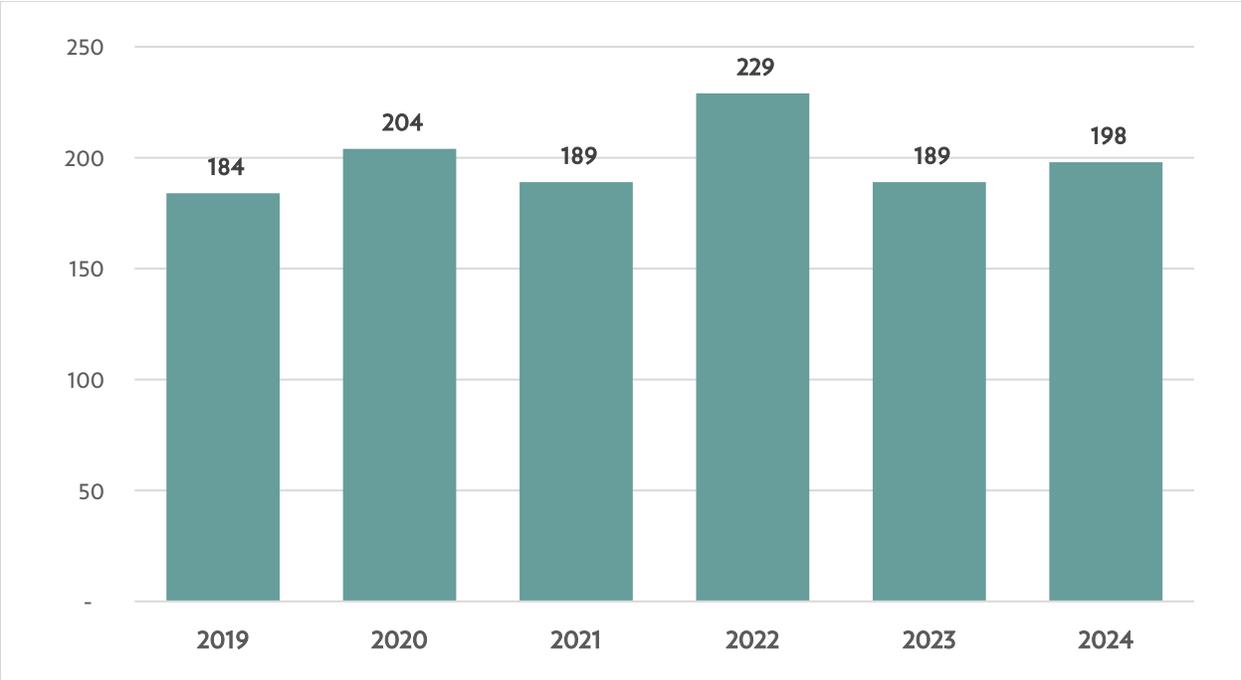
Source: RealQuest, Urban Partners

The median sale price during the study period was $165,000, or $100.18 per square foot, "SF" henceforth). Single-family is the dominant home type in the county, representing 67.6% of the transactions with a median sale price of $173,703, or $105.47 per SF. The sale of 181 rural homesites represented 15.2% of the sales (with a median sale price of $195,500, or $113.80 per SF), while 139 mobile or manufactured homes were sold for a median price of $110,000 or $91.67 per SF. Lastly, 67 duplexes and triplexes were sold for a median price of $124,000 or $50.65 per SF (see Table 50 on the following page).

Table 50: Breakdown of Home Sales (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Single-Family	806	67.6%	$173,703	1,647	$105.47
Rural Homesite	181	15.2%	$195,500	1,718	$113.80
Mobile/Manufactured Home	139	11.7%	$110,000	1,200	$91.67
Duplex/Triplex	67	5.6%	$124,000	2,448	$50.65
Total	1,193	100.0%	$165,000	1,647	$100.18

Source: RealQuest, Urban Partners

Since 2019, home prices have been rapidly increasing, with the median price in that year at $130,500, or $82.91 per SF. Increasing at an annualized rate of 8.8%, the median price reported in 2024 was $199,250 or $122.39 per SF.

Figure 25: Median Sale Price by Year Home Sold (2019-2024)
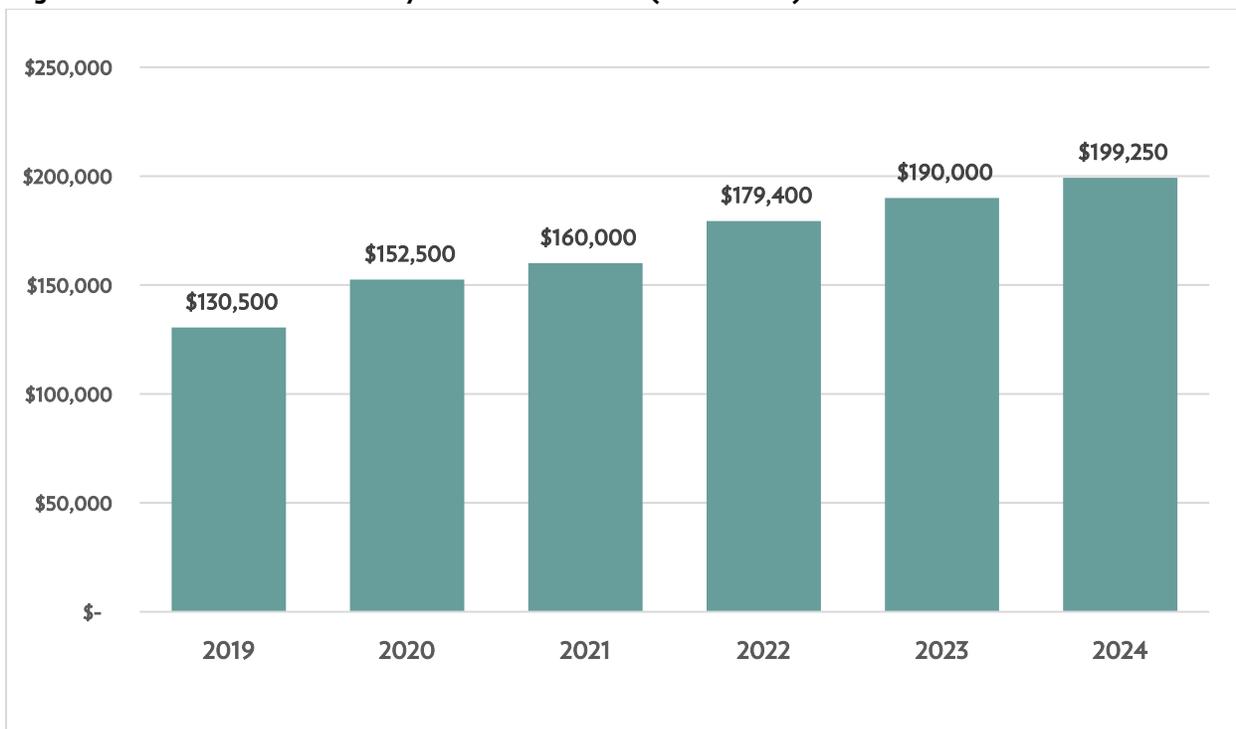
Source: RealQuest, Urban Partners

Table 51 shown on the following page summarizes the number of transactions by jurisdiction within Schuyler County. The Town of Hector reported the most sales with 300, followed by the Town of Tyrone with 176 and Watkins Glen Village with 139.

Table 51: Home Sales by Jurisdictions (2019-2024)

	2019	2020	2021	2022	2023	2024	Total 2019-25
Towns							
Catharine	11	7	12	11	10	11	62
Cayuta	4	3	-	6	9	1	23
Dix	19	21	23	27	9	11	110
Hector	42	53	44	51	48	62	300
Montour	8	7	6	5	3	6	35
Orange	14	19	17	16	13	13	92
Reading	13	19	15	24	23	14	108
Tyrone	25	32	23	39	27	30	176
Villages							
Burdett	3	4	4	6	4	6	27
Montour Falls	15	13	16	12	15	14	85
Odessa	7	5	5	8	5	6	36
Watkins Glen	23	21	24	24	23	24	139
Total	184	204	189	229	189	198	1,193

Source: RealQuest, Urban Partners

Table 52 summarizes the median sale prices by jurisdiction. All towns and villages experienced price growth, reflecting a broad upward trend across the county. The three most active jurisdictions—Town of Hector (51.1%), Town of Tyrone (46.6%), and Watkins Glen Village (39.6%)—all saw significant price increases during the study period.

Table 52: Median Home Sale Prices by Jurisdictions (2019-2024)

	2019	2020	2021	2022	2023	2024	Total 2019-24	% Change 2019-24
Towns								
Catharine	$160,000	$125,000	$202,000	$180,000	$173,078	$225,000	$175,000	40.6%
Cayuta	$52,750	$103,000	-	$116,050	$95,159	$112,240	$82,371	112.8%
Dix	$117,021	$134,900	$148,400	$242,000	$155,000	$192,780	$152,500	64.7%
Hector	$167,150	$162,000	$188,700	$195,000	$300,000	$252,500	$200,000	51.1%
Montour	$162,750	$160,000	$110,500	$241,000	$357,000	$213,500	$195,000	31.2%
Orange	$92,675	$135,000	$110,000	$178,000	$160,000	$179,000	$146,500	93.1%
Reading	$145,000	$153,494	$160,000	$163,500	$258,000	$199,500	$166,500	37.6%
Tyrone	$145,000	$151,625	$230,000	$199,000	$165,000	$212,500	$174,250	46.6%
Villages								
Burdett	$169,000	$82,500	$110,000	$162,500	$214,500	$275,000	$169,000	62.7%
Montour Falls	$118,000	$137,000	$121,000	$179,950	$185,000	$170,000	$125,000	44.1%
Odessa	$68,000	$134,000	$127,835	$156,000	$179,000	$90,426	$126,418	33.0%
Watkins Glen	$125,000	$165,000	$148,750	$188,000	$217,500	$174,500	$160,000	39.6%
Total	$130,500	$152,200	$160,000	$179,400	$190,000	$199,250	$165,000	52.7%

Source: RealQuest, Urban Partners

The *Realquest* data show that a majority of homes sales Schuyler County is attributable to non-owner occupant "investors" (56.7% of all sales). Investors based in Schuyler County account for 28.5% of all investor purchases, with an additional 24.1% coming from adjacent counties—Chemung, Seneca, Steuben, Tompkins, and Yates. Investors from other regions of New York State make up 21.4%, while out-of-state investors represent 26.0% (see Figure 26).

Figure 26: Residential Investor Activity (2019-2024)
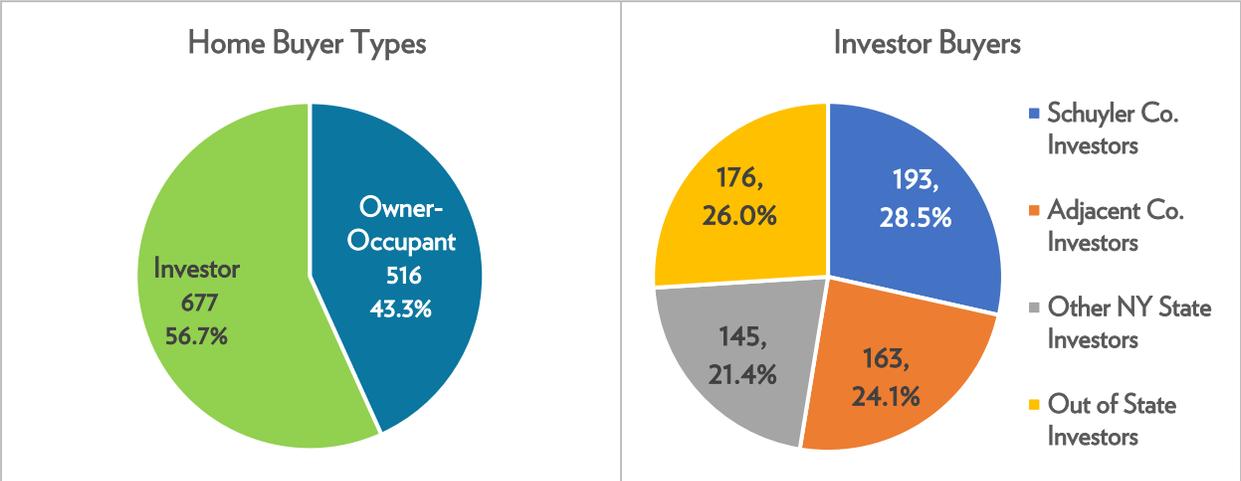
Source: Realquest, Urban Partners

Figure 27 shows that, apart from duplexes and triplexes, investors paid higher median sale prices than owner-occupants across all home types during the study period. For single-family homes, investors paid a median price of $190,000, compared to $161,000 for owner-occupants—a gap of $29,000. This 24.2% difference highlights the premium investors are willing to pay, possibly due to perceived rental income potential or long-term value appreciation.

Figure 27: Median Sale Price by Home Type and Buyer Type (2019-2024)
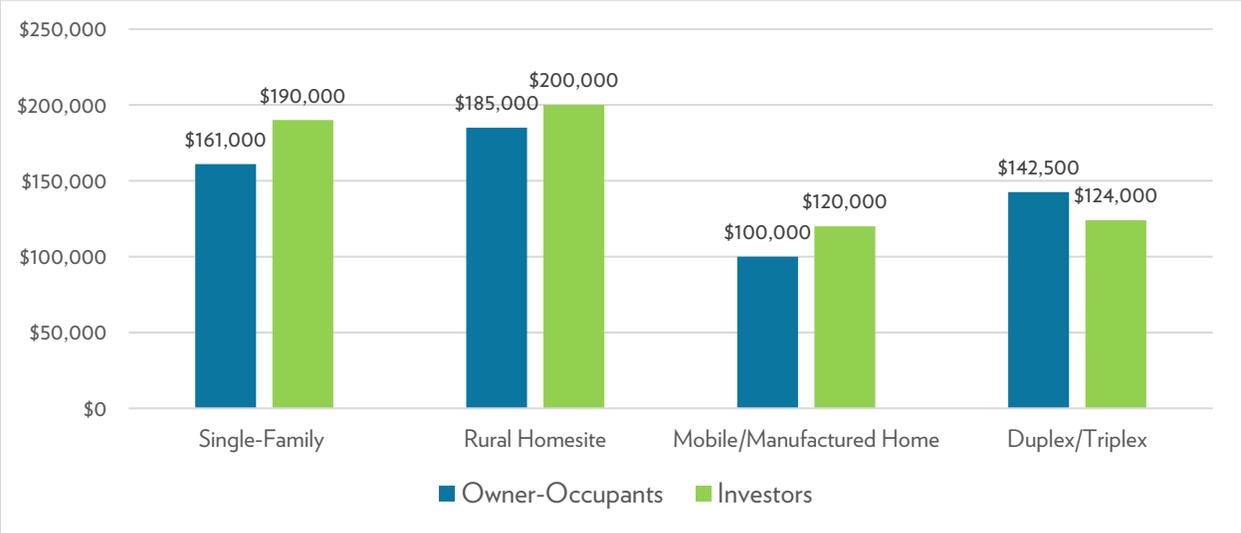
Source: Realquest, Urban Partners

Single-Family Homes

Table 53 summarizes the sales transactions for single-family homes by the year homes were built. Approximately two-thirds of the homes sold during the study period were built before 1970 (520 homes, or 64.5% of all single-family sales). The highest median sale price was for homes built between 1990 and 2010, which sold for a median sale price of $226,250 (or $136.38 per SF).

Table 53: Single-Family Sales by Age of Home (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	335	41.6%	$150,500	1,800	$83.61
Home Built 1940-1970	185	23.0%	$185,000	1,352	$136.83
Home Built 1970-1990	137	17.0%	$210,005	1,533	$136.99
Home Built 1990-2010	92	11.4%	$226,250	1,659	$136.38
Home Built After 2010	57	7.1%	$225,000	1,876	$119.94
Total	**806**	**100.0%**	**$173,703**	**1,647**	**$105.47**

Source: RealQuest, Urban Partners

Figure 28: Representative Single-Family Sale

Single-Family Home located at 13XX Hanrahan Rd in the Town of Montour (sold in 2024 for $202,000)

Rural Homesites

Homes categorized as rural homesites represented 15.2% of residential transactions in the county during the aforementioned study period. Overall, the 181 rural homesites were sold for a median sale price of $195,500, or $113.80 per SF (see Table 54)

Table 54: Rural Homesite Sales (2019-2024)

	No. of Transactions	% of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Home Built Before 1940	75	41.4%	$182,999	2,001	$91.45
Home Built 1940-1970	13	7.2%	$215,000	1,512	$142.20
Home Built 1970-1990	19	10.5%	$188,000	1,456	$129.12
Home Built 1990-2010	53	29.3%	$240,000	1,596	$150.38
Home Built After 2010	21	11.6%	$170,000	1,512	$112.43
Total	181	100.0%	$195,500	1,718	$113.80

Source: RealQuest, Urban Partners

Figure 29: Representative Rural Homesite Sale

Rural Homesite located at 12XX Beach Rd in the Town of Tyrone (sold in 2024 for $253,995)

Mobile/Manufactured Homes

Homes categorized as mobile or manufactured represented 11.7% of residential transactions in the county during the aforementioned study period. Overall, the 139 mobile/manufactured homes were sold for a median sale price of $110,000, or $91.67 per SF (see Table 55).

Table 55: Mobile/Manufactured Home Sales (2019-2024)

	No. of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Mobile Home	81	$132,000	1,456	$90.66
Manufactured Home	58	$75,000	952	$78.78
Total	139	$110,000	1,200	$91.67

Source: RealQuest, Urban Partners

Figure 30: Representative Mobile/Manufactured Home Sale

Mobile home located at 37XX Barnum St in the Town of Hector (sold in 2024 for $78,000)

Duplex/Triplex

Duplex and triplex sales represented 5.6% of the total number of residential transactions in the county during the aforementioned study period. Overall, the 67 duplex and triplex homes were sold for a median sale price of $124,000, or $50.65 per SF (see Table 56).

Table 56: Duplex/Triplex Sales (2019-2024)

	No. of Transactions	Median Sale Price	Median Square Footage	Median Price Per SF
Duplex	42	$125,000	2,297	$54.42
Triplex	25	$122,500	3,052	$40.14
Total	67	$124,000	2,448	$50.65

Source: RealQuest, Urban Partners

Figure 31: Representative Duplex/Triplex Sales

Triplex located at 40XX State Route 14A in the Town of Reading (sold in 2024 for $135,000)

Based on ownership characteristics in the sales records, it appears that approximately three out of four duplexes and triplexes are being used as rental properties.

9. Rental Housing Market Analysis

To understand the market-rate rental housing market in Schuyler County, Urban Partners examined overall county-wide rental trends and conducted a detailed analysis of the rental characteristics throughout the county. Typically, the primary focus for the rental housing analysis is multi-family apartment complexes which tend to offer the most available current data on market conditions. However, very few such complexes exist in Schuyler County. As a result, we have collected market information for other types of more common rental units, including single-family detached homes, duplexes, and triplexes.

According to the 2023 ACS, there were a total of 2,003 renter-occupied homes in Schuyler County, which represents a 2.9% increase from 2013. Rental units in Schuyler County Towns, increased by 46, or 4.3% while rental units increased by just 11 in the Villages, or 1.2% (see Table 57).

Table 57: Total Number of Renter Occupied Units, 2013-2023

	Total Renter Occupied 2013	Total Renter Occupied 2023	Total Change (2013-2023)	% Change (2013-2023)
All Rental Units	1,946	2,003	57	2.9%
Schuyler County Towns	1,072	1,118	46	4.3%
Schuyler County Villages	874	885	11	1.2%

Source: U.S. Census Bureau, Urban Partners

Just over 2/3 of Schuyler County renter households live in single structures, while a total of 76.4% of renters live in a structure with no more than four units. Other than single structures, the most common rental structure is a mobile home, constituting 15.8% of the county's rental stock (see Table 58).

Table 58: Units in Structure, Rental Homes, 2023

	Schuyler County Towns	%	Schuyler County Villages	%
All Rental Units	1,072	-	3,456	-
1, detached	401	35.8%	386	11.2%
1, attached	31	2.8%	103	3.0%
2	110	9.9%	1,289	37.3%
3 or 4	134	12.0%	600	17.4%
5 to 9	52	4.7%	363	10.5%
10 to 19	31	2.8%	111	3.2%
20 to 49	87	7.8%	172	5.0%
50 or more	55	4.9%	432	12.5%
Mobile home	217	19.4%	0	0.0%
Boat, RV, van, etc.	-	0.0%	0	0.0%

Source: U.S. Census Bureau

The Schuyler County Towns heavily influence the single-unit popularity in the county, as they make up 35.8% of the Towns' rental housing stock. All of the county's mobile home rental units are located in the Towns as well. The most common rental structure in the Villages is the duplex dwelling (37.3% of its rental housing stock). Structures with three to nine units account for another 27.9% of rental units in the Villages.

Within Schuyler County, 1,131 (or 56.5%) of all rental households pay less than $1,000 per month in rent, with 24.1% paying between $700 and $999. A total of 587 renter households (29.3%) pay between $1,000 to $1,999 per month, while just 4.2% pay more than $2,000 per month. Another 202 don't pay any cash rent—equivalent to 10.1% of all renter households in Schuyler County (see Table 59)[11].

Table 59: Gross Monthly Rent, 2023

	Schuyler County Towns	%	Schuyler County Villages	%
Less than $100	-	0.0%	-	0.0%
$100 to $299	74	6.6%	79	8.9%
$300 to $499	101	9.1%	125	14.1%
$500 to $699	121	10.8%	148	16.7%
$700 to $999	245	21.9%	238	26.9%
$1,000 to $1,499	258	23.1%	181	20.5%
$1,500 to $1,999	93	8.3%	55	6.2%
$2,000 to $2,499	34	3.0%	25	2.8%
$2,500 to $2,999	-	0.0%	-	0.0%
$3,000 to $3,499	6	0.5%	9	1.0%
$3,500 or more	4	0.3%	6	0.7%
No cash rent	183	16.4%	19	2.1%

Source: U.S. Census Bureau

The Towns report a greater percentage of renter households paying higher rents than the Villages, with 35.3% of its households paying $1,000 or more per month, compared to 31.2% in the Villages. The Villages have more renters (204, or 23.1%) paying less than $500 per month compared to the Towns (175, or 15.7%). At the same time, the Villages have two more renters than the Towns with renters who pay $3,500 or more per month, while 90.6% of renter households not paying cash rent are in the Towns.

Market-Rate Apartment Complexes

Schuyler County has just five market-rate apartment complexes of varying ages that represent the area's current multi-family supply (see Figure 32).

Figure 32: Market-Rate Rental Housing Complexes in Schuyler County, 2025

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[11] *ACS estimates of gross monthly rent include utility and fuel costs.*

Seneca Terrace Apartments – Watkins Glen (Total Units: 22, Built: 2017)

The Flats on Broadway – Montour Falls (Total Units: 14, Built: 1921, Renovated: 2011)

Montour House – Montour Falls (Total Units: 11, Built: 1854, Renovated: 2010)

Country Falls Apartments – Montour Falls (Total Units: 32, Built: 1970)

La Bourgade – Town of Hector (Total Units: 40, Built: 2017)

Source: Apartments.com, Apartmentfinders.com, Developer Websites, Urban Partners

In Table 60, age, size, rental rate, and occupancy information is summarized for the market-rate apartment complexes throughout the county.

Table 60: Rental Characteristics for Market-Rate Multi-Family Complexes in Schuyler Co., 2025

Name	Address	Year Built	Total Units	Type	Price	Size (SF)	$/SF	Avail. (6/25)
Seneca Terrace Apartments	449 N. Monroe St. Watkins Glen	2017	22	2 BR	N/A	2,150 SF	N/A	0
The Flats on Broadway	208 W. Broadway St. Montour Falls	2011 (1921)	14	1 BR	$1,195	905 SF	$1.32	0
				2 BR	$1,250	978 SF	$1.28	0
Montour House	401 W. Main St. Montour Falls	2010 (1854)	11	2 BR	$1,860-$2,000	1,954-2,122 SF	$0.95-$0.94	2
County Falls Apartments	271 Owego St. Montour Falls	1970	32	2 BR	$650-$795	870 SF	$0.75-$0.91	1
La Bourgade	3690 La Bourgade Ln. Hector	2017	40	1 BR	$1,695	660 SF	$2.57	1
				2 BR	$1,995-$2,295	900-1,000 SF	$2.22-$2.30	1

Source: Apartments.com, Apartmentfinders.com, Developer Websites, Urban Partners

Age of Complexes

The newest market-rate multi-family rental complex in Schuyler County is La Bourgade in the Town of Hector, which opened in 2017 and is completing its final phase. That same year, Seneca Terrace Apartments in the Village of Watkins Glen was completed as well. In Montour Falls, the Montour House and Flats on Broadway—both adaptive reuses of historic buildings— were completed in 2010 and 2011, respectively. The oldest complex is County Falls Apartments, built in 1970.

Number of Units

Multi-family rental communities in Schuyler County are relatively small, with an average size of just 24 units. The largest complex is La Bourgade, with 40 units at build-out. County Falls Apartments is the next largest development with 32 units. Seneca Terrace is composed of 22 units, while the Montour House and Flats on Broadway have fewer than 20 units each.

Rents

Rents at multi-family apartment complexes in Schuyler County listed in Table 60 cover a wide variety of price-points—ranging from $0.75 to $2.57 per SF. The upper end of this scale can be found at La Bourgade, the newest community. Veridian offers one-bedroom "tiny" units as well as three sizes of two-bedroom units with modern amenities typical of a newer high-end complex as well as views of Seneca Lake. Rents at La Bourgade currently have the following ranges:

- One-bedroom units: $1,695 per month for 660 SF ($2.57 per SF)
- Two-bedroom units: $1,995 to $2,295 per month for 900-1,000 SF ($2.22 - $2.30 per SF)

The other higher-priced complex is Montour House. Two-bedroom apartments are available there ranging from $1,860 to $2,000 per month ($0.94 to $0.95 per SF) for the penthouse units. The per square foot amounts are much lower than La Bourgade because the units are much larger at around 2,000 SF.

The lowest rents can be found at County Falls Apartments, where two-bedroom apartments rent for $650 to $795 per month ($0.75 - $0.91 per SF).

Availability

Schuyler County appears to have a limited availability of rental housing units in the multi-family apartment complexes. At the time of this research (May 2025), a total of just five units were available to rent out of the 119 total units in the five multi-family rental communities, representing an overall vacancy rate of 4.2%[12].

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[12] *Includes units available for immediate occupancy or available through June 2025.*

Individual Apartment Units

Aside from the multi-family apartment complexes, there are a variety of individual apartments in Schuyler County in detached homes, townhomes, or small buildings. Most include basic amenities, including in-home washers/dryers, porches or patios, yards, and off-street parking. As of May 2025, there is a limited quantity of such apartments available for rent (see Table 61).

Table 61: Summary of Available Individual Units for Rent in Schuyler County, 5/2025

Address	Jurisdiction	Type	Rent	SF	Rent/SF	BR	BA
3435 Lake St.	Hector	House	$3,000	3,800	$0.79	5	2.5
101 1st St.	Watkins Glen	Apartment	$2,250	1,150	$1.96	2	1.0
855 Rice Rd.	Cayuta	House	$1,650	1,250	$1.32	2	1.0
317 S. Madison Ave.	Watkins Glen	Townhouse	$1,595	1,350	$1.18	2	2.0
101 E. 2nd St.	Watkins Glen	Apartment	$1,500	1,925	$0.78	2	2.0
408 W. South St., #1	Montour Falls	Apartment	$1,500	2,200	$0.68	3	1.5
853 Rice Rd.	Cayuta	House	$1,350	1,050	$1.29	2	1.0
202 S. Catharine St., #B	Montour Falls	Apartment	$1,295	900	$1.44	2	1.0
202 S. Catharine St., #A	Montour Falls	Apartment	$1,095	800	$1.37	1	1.0
513 3rd St., Unit 3	Watkins Glen	Apartment	$980	1,080	$0.91	1	1.0

Source: Apartments.com, Zillow.com, Urban Partners

Individual units for rent in Schuyler County as of May 2025 are mostly two-bedroom units available as apartments or entire houses. There are also one-, three-, and five-bedroom units, with sizes ranging from 800 SF to 3,800 SF. Rents among these units range from $980 per month ($0.91 per SF) for a one-bedroom apartment in Watkins Glen to $3,000 ($0.79 per SF) for a large five-bedroom house on Seneca Lake in Hector. Rents per square foot range from $0.68 to $1.96. The newest apartment is 101 1st St., part of the recently-completed Harborside Village Apartments.

Figure 33: Sample of Available Individual Apartment Units in Schuyler County

| 101 E. 2nd St. – Watkins Glen | 317 S Madison Ave. – Watkins Glen |

408 W. South St. – Montour Falls (Apartment)

855 Rice Rd. – Town of Cayuta (House)

3435 Lake St. – Town of Hector (House)

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, Schuyler County's population is expected to decrease by 1.71% from 2020 to 2040 (see Table 62). The county's total population in 2040 is projected at 17,465 residents, about 300 less 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 0.5% less. We have maintained Cornell's allocations to age groups and have also decreased Cornell's population forecasts by 0.5% after 2020.)

Table 62: Schuyler County Population Growth Forecasts, 2020-2040

	2020	2025	2030	2035	2040	Change (2020-40)	% Change (2020-40)
Schuyler County Population	17,769	17,736	17,612	17,504	17,465	(304)	**-1.7%**
Persons ages 0-14 years	2,611	2,561	2,514	2,423	2,385	(226)	-8.8%
Persons ages 15-34 years	3,555	3,174	2,797	2,622	2,556	(999)	-31.5%
Persons ages 35-64 years	7,442	7,242	7,069	7,002	7,044	(398)	-5.5%
Persons ages 65+ years	4,161	4,759	5,232	5,458	5,481	1,320	27.7%
Schuyler County Households	7,414	7,400	7,348	7,302	7,285	(129)	**-1.7%**
Group Quarters Population	253	253	253	253	253	-	
Population in Households	17,516	17,483	17,359	17,251	17,212	(304)	
Average Household Size	2.36	2.36	2.36	2.36	2.36		

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

This population change 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 decline: children under 15 by 9%; the cohort of younger adults by 31%; and the group of persons ages 35 to 64 will decline by 5%.

This overall population change should similarly reduce the number of households by about 1.74% from 2020 to 2040.

An estimated 253 Schuyler County residents live in group quarters such as 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 2.36 persons. For this first broad-brush analysis, we assume this average household size will remain constant through the forecast period. Assuming that ratio continues, the projected number of Schuyler County households in 2030 is 7,348; in 2040, the number of households is 7,285 (see Table 63).

Table 63: New Housing Unit Requirements - Schuyler County 2020-2040

	2020	2025	2030	2035	2040
Household Population	17,516	17,843	17,359	17,251	17,212
Households	7,414	7,400	7,348	7,302	7,285
Population Per Household	2.36	2.36	2.36	2.36	2.36
Housing Units	9,673				
Seasonal Housing Units	1,355				
Year-Round Housing Units	8,318				
Year-Round Vacancy Rate	10.9%	10.8%	10.7%	10.6%	10.5%
Year-Round Housing Units Required		8,293	8,225	8,137	8,137
Prior Seasonal Housing Units		1,355	1,355	1,355	1,355
Units Converted to STR/Seasonal		125	125	125	125
Units Demolished		335	335	335	335
Net New Housing Units Needed By 2025		435			
Net New Housing Units Needed 2025 to 2030			393		
Net New Housing Units Needed 2030 to 2035				399	
Net New Housing Units Needed 2035 to 2040					432

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

The 2020 census identified 9,673 housing units in Schuyler County. Reported housing vacancy in 2020 includes a significant share of seasonal housing units (1,355 units). Deducting those units, the overall year-round housing supply was measured at 8,318 units (Table 63). Year-round vacant units are 10.9% of year-round supply. We assume year-round vacancy will decline very slightly through 2040.

Two other factors will also impact housing supply—conversion to lodging (Airbnb/short-term rentals) or other seasonal use and demolition of older, deteriorated units. Lodging conversions have been substantial in recent years; we expect that pattern to continue through 2040. For this analysis, we assume lodging/seasonal conversion at 25 units annually through 2040. Census data on age of structure for the 2013-2023 period suggests recent demolitions/conversion to non-housing use of older (40 years or older) units have been 65 to 70 per year. For this analysis we assume demolition/conversions at 67 units per year.

Under those aggregate assumptions, the Schuyler County market will consistently require about *80 new housing units each year through 2040, or a total of 1,225 new units in the 2025-2040 period. These new units will largely substitute for housing being demolished or being converted to seasonal use.*

Note, however, that this *aggregate analysis does not account for the impact on housing requirements caused by the substantial aging of Schuyler 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 2023 U.S. Census data to understand the demand for housing by age of householder and tenure. As shown on Table 64, the ratio of population in households to "householders" (head of household) varies by age group from .251 householders per capita for those ages 15 to 34 to .613 householders per capita for those ages 65 and older. Depending on the age of the householder, there is also significant variation in tenure, with 46.2% of 15 to 34-year-old households renting, while 83.5% of households over age 65 are homeowners.

Table 64: Schuyler County Housing Demand by Age of Householder

	Population in Households	Householders Per Capita	2023 Households	Owner Share	Renter Share
Persons 15 to 34 Years	3,506	0.251			
Persons 35 to 64 Years	7,388	0.547			
Persons 65+ Years	4,103	0.613			
Householders 15 to 34 Years			881	53.8%	46.2%
Householders 35 to 64 Years			4,011	80.0%	20.0%
Householders 65+ Years			2,513	83.5%	16.5%

Source: U.S. Census Bureau, Urban Partners

On Table 65, we apply these factors to the household population growth data on Table 2 to identify the likely composition of households in Schuyler County through the forecast period by age of householder and tenure. Despite overall population loss, the aging of the population and the smaller size of these senior households results in an *estimated gain of 371 households through the forecast period. This compares to the "first-cut" estimate of Table 1 which suggested the loss of 129 households during the forecast period. All this household gain is concentrated in the senior segment with overall growth of nearly 800 households. Nearly half this growth in senior households has already occurred by 2025.*

Furthermore, given the high ownership rate among seniors, almost all this increased demand will be for owner-occupied units.

Table 65: Schuyler County Housing Demand by Tenure & Age of Householder (2020-2040)

	2020	2025	2030	2035	2040	Change (2020-2040)
Households						
Householder Age 15 to 34	881	787	693	650	633	(248)
Householder Age 35 to 64	4,011	3,903	3,810	3,774	3,832	(179)
Householder Age 65 & Older	2,513	2,874	3,160	3,296	3,310	797
Total	7,405	7,564	7,663	7,720	7,740	**371**
Owner-Occupied Housing						
Householder Age 15 to 34	474	423	373	349	341	
Householder Age 35 to 64	3,209	3,123	3,048	3,019	3,073	
Householder Age 65 & Older	2,098	2,400	2,638	2,752	2,764	
Total	5,781	5,946	6,059	6,121	6,142	
Rental Housing						
Householder Age 15 to 34	407	363	320	300	293	
Householder Age 35 to 64	802	781	762	755	759	
Householder Age 65 & Older	415	474	521	544	546	
Total	1,624	1,618	1,604	1,599	1,598	

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

Finally, on Table 66, we disaggregate this information to identify the increments of household demand likely to appear in Schuyler County during the 2020 to 2040 period and the expected adjustments to supply to accommodate this demand. Since it is now 2025, this analysis will focus on the remaining 15 years (2025 to 2040) of the forecast period. We do note that significant adjustments have already occurred in the 2020-2025 half-decade (shaded in light green on Table 5)—notably the likely "aging in place" of more than 300 newly-senior homeowners and the replacement of a substantial number of demolished units and homes converted to seasonal use.

One significant growth in demand during 2025-2040 will be for senior homeownership with more than 300 additional senior homeownership homes needed by 2040. We expect this demand will mostly be met by construction of new senior homes through 2035, as well as by continued aging in place by seniors remaining in their own homes. *There will be increasing pressure through the 2025-2035 decade for lower-maintenance housing adapted to senior living.*

More substantially, there will be need for replacement of the 90-95 units expected to be lost annually to seasonal conversion and demolition/loss of use. This should support *construction of more than 950 new homeownership units for non-senior households during the 15-year period.*

Table 66: Incremental Housing Need by Tenure & Age of Householder

	2020-2025	2025-2030	2030-2035	2035-2040	Total (2025-2040)
Owner-Occupied Housing					
Householder Age 15 to 34	(51)	(50)	(23)	(9)	(82)
Householder Age 35 to 64	(86)	(75)	(29)	18	(85)
Householder Age 65 & Older	301	239	114	12	364
Total Growth In Owner-Occupancy	164	114	62	21	196
Rental Housing					
Householder Age 15 to 34	(44)	(43)	(20)	(8)	(71)
Householder Age 35 to 64	(22)	(19)	(7)	5	(21)
Householder Age 65 & Older	60	47	22	2	72
Total Growth In Renter-Occupancy	(6)	(15)	(5)	(1)	(20)
Total Demand Growth	159	99	57	20	176
Loss Of Supply	(460)	(460)	(460)	(460)	(1,380)
New Supply Needed	619	559	517	480	**1,556**
Senior Homeownership		244	63	12	318
Other Homeownership		231	359	368	958
Senior Rental		50	24	2	76
Other Rental		36	72	98	206

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

Similarly, on the rental side, growth in demand by senior households should be met by a modest addition of about 75 senior-oriented rental units in the next decade. We also assume that loss of housing stock (seasonal conversion/demolition) will require a proportionate adjustment in the current rental stock—perhaps another 200 units—mostly needed in the 2030s.

Total new housing stock needed during the forecast period is 1,556 units.

11. Recommendations, Strategies, & Action Steps

Resolving Schuyler County's housing challenges requires a collaborative, countywide effort. No single municipality has the resources or capacity to address these issues on its own. Progress depends on a unified approach that engages the County, local governments, non-profit organizations, and the business community. A structured framework for collaboration is essential. Regular meetings, working groups, and shared data platforms will promote communication, alignment, and a sense of common purpose among all housing stakeholders.

The recommendations, strategies, and action steps outlined on the following pages are informed by quantitative analysis, along with input from County staff, County and municipal leaders, key stakeholders, and the broader community. They reflect the most significant priorities for Schuyler County and its partners over the next decade and provide policy options to foster a healthy, balanced housing market. Where applicable, links to specific resources, programs, and case studies from other regions are highlighted for consideration. These initiatives are designed to address the following key findings from the study:

Schuyler County has declined in total population though some towns and villages have grown modestly.	While the senior population has increased, there is a lack of appropriate housing options to accommodate them.	Lower income households are struggling with housing cost burden, particularly renters.
The largest portion of homes (about 1/3) were built before 1940 with many requiring significant improvements.	Vacant homes have increased, especially 'seasonal' and 'other vacant' while owner-occupied homes have decreased.	Pace of home sales have moderated while median sales prices continue to rise, creating barriers for prospective owners.
Vacancy rates for rental housing are generally low while supply is very limited.	Builders and developers require government assistance to finance needed housing types, restricting new construction.	Land use and zoning policies - as well as community opposition - limit housing production in certain areas.

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

Implementation Strategies	Key Action Steps	Potential Local Partners	Proposed Timeframe
1.1. Expand the County's housing-supportive personnel.	A. Consider creating a dedicated housing position within the County's Department of Planning to serve as a point person to coordinate all aspects of housing development, rehabilitation, repair, and related support services with housing advocates and other County departments.	- Schuyler County Legislators - Schuyler County Department of Planning - Schuyler County Office for the Aging - Schuyler County Department of Social Services - Schuyler County Veteran's Services - Schuyler County Partnership for Economic Development (SCOPED), now FLX Gateway - Housing Advocates (Arbor Housing and Development, Bishop Sheen Foundation, Catholic Charities of Schuyler, Ithaca Neighborhood Housing Services, Habitat for Humanity, Schuyler Housing Opportunities Council) - Builders/Developers	Mid-Term
	B. Create a countywide Housing Advisory Board consisting of elected officials and/or representatives from each municipality to collectively identify and address specific housing challenges, identify key funding initiatives, and pursue housing opportunities.	- Schuyler County Department of Planning - Municipal Representatives	Short-Term
1.2. Secure community-wide support for a diverse housing stock that offers more attainable options.	A. Convene regular meetings with the Housing Advisory Board.	- Schuyler County Department of Planning - Municipal Representatives	Short-Term
	B. Share the housing study broadly throughout the county to raise awareness about the county's housing challenges. Create partnerships with developer stakeholders and emphasize housing needs data. Examples/case studies: - Boulder County, CO	- Schuyler County Department of Planning - SCOPED (FLX Gateway) - Housing Advisory Board - Municipal Representatives - Housing Advocates - Builders/Developers	Short-Term
	C. Provide evidence-based information to elected officials, municipal leaders, and planning/zoning boards about the fiscal and community benefits of denser residential development patterns. Enlist assistance from outside resources that have experience facilitating the acceleration of housing supply through education. Resources for education and outreach assistance: - National Association of Home Builders - NY State Conference of Mayors - NY State Association of Towns Examples/case studies: - Arlington County, VA - Sugarland, TX	- Department of Planning - Housing Advisory Board - Municipal Representatives	Short-Term

Recommendation 2: Facilitate new housing development in suitable areas to stimulate growth.

Implementation Strategies	Key Action Steps	Involved Partners	Proposed Timeframe
2.1. Evaluate existing land use and housing policies to ensure that growth can be accommodated.	A. Assess zoning standards within the county's areas deemed appropriate for housing to ensure developers can build by right.	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Developers/Builders	Mid-Term
	B. Continue assisting municipalities with updating comprehensive plans to align with the community's housing goals and zoning.	- Schuyler County Department of Planning - Housing Advisory Board - Southern Tier Central Regional Planning Board - Municipal Representatives	Short-Term
	C. Explore the suitability of adding inclusionary initiatives to municipal ordinances such as density bonuses, ADUs, and real estate tax abatements to encourage and incentivize more affordable development through varied housing typologies and higher densities. Examples/case studies: - City of Rome, NY (updated subdivision regulations) - Kirkland, WA (pre-approved ADU program) - San Diego, CA (digital handbook)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Developers/Builders	Mid-Term
	D. Work with municipalities to direct development and infill residential projects to areas where infrastructure exists and away from productive agricultural areas. Recommend this in the Agriculture and Housing sections of the Comprehensive Plan. Examples/case studies: - Tacoma, WA (Residential Infill Pilot Program) - Boulder, CO (Holiday neighborhood) - Yuma, AZ (Infill Incentive Program)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Developers/Builders	Short-Term
	E. Monitor infrastructure capacity to absorb desired residential growth. Continue engaging in countywide discussions regarding the need for additional infrastructure investments in suitable locations. Recommend evaluating infrastructure expansion to accommodate housing in the Comprehensive Plan.	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Developers/Builders	Short-Term

	F. Encourage municipalities to adopt new and innovative residential construction technologies to the degree that state building codes allow, such as manufactured housing, modular housing, 3D printed housing, and mass timber construction. Example/case study: - Jackson, MS (manufactured affordable housing initiative) - Norwood, CO (Rural Homes Initiative)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Mid-Term
2.2. Streamline housing delivery services.	A. Consider starting a Housing Smart Communities Initiative to provide guidance, technical support, and incentives for local municipalities working to address their housing and affordability challenges. Examples/case studies: - Ulster County, NY	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Mid-Term
	B. Provide technical assistance to municipalities as necessary to expedite the review and approval process for new housing. Examples/case studies: - Portland, OR (annual survey to enhance permitting process) - Rancho Cordova, CA (streamlining permitting process) - Fayetteville, AR (Permit-Ready Design Program)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Short-Term
	C. Provide a development review standard template which allows developers to outline their project's financial package and reasonably demonstrate that gaps exist which need to be filled to make the project a reality.	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Developers/Builders	Mid-Term

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

Implementation Strategies	Key Action Steps	Involved Partners	Proposed Timeframe
3.1. Increase the supply and variety of residential products.	A. Incentivize developers and home builders to construct more attainable housing, including homes targeted to the "workforce" sector (80-120% AMI). Incentives could include grants and subsidies, density bonuses, reduced regulations, fee waivers, land donations, and financial assistance for infrastructure to close funding gaps. Development incentives available from Schuyler County IDA: - PILOTs - Tax Exemptions Development incentives supported by NY State: - Manufactured Home Cooperative Fund - New York Housing for the Future Program - Mitchell-Lama Middle Income Housing Program - Small Rental Development Initiative (SRDI) - County Infrastructure Grant Program Examples/case studies: - Multiple Locations (incentives for developing housing in rural areas) - Missoula, MT (tax increment financing for workforce housing) - Buffalo, NY (eliminating parking requirements) - Temple, AZ (dedicated funding source)	- Schuyler County Department of Planning - Schuyler County IDA - SCOPED (FLX Gateway) - Builders/Developers	Mid/Long-Term
	B. Promote the development of sustainable market-rate single-family homes, townhomes, and multi-family apartments in suitable areas with existing infrastructure near transportation and services with ample amenities for professionals and empty nesters that are seeking high-quality housing. Incentives could include tax abatements and exemptions, PILOTs, TIF, grants and subsidies, density bonuses, reduced regulations, fee waivers, land donations, and financial assistance for infrastructure to close funding gaps. Development incentives available from Schuyler County IDA: - PILOTs - Tax Exemptions Development incentive supported by NY State: - New York Housing for the Future Program - County Infrastructure Grant Program Examples/case studies: - Philadelphia, PA (tax abatement) - Multiple Locations (tax abatement) - Geneva, NY (Solar Village) - Spokane, WA (small housing) - Kansas (Reinvestment Housing Incentive District)	- Schuyler County Department of Planning - Schuyler County IDA - SCOPED (FLX Gateway) - Builders/Developers	Mid-Term

	C. Leverage the resources of Schuyler County IDA to acquire underutilized, vacant, or abandoned commercial areas or dedicate publicly owned land for redevelopment into residential and mixed-use communities. Examples/case studies: - Chesterfield County, VA (redeveloping vacant shopping centers) - Missoula, MT (publicly owned land dedication for housing) - Boston, MA (Public Land for Public Good Citywide Land Audit) - Buffalo, NY (Adaptive Reuse Program)	- Schuyler County Department of Planning - Schuyler County IDA - SCOPED (FLX Gateway) - Builders/Developers	Long-Term
	E. Work with local developers to start a program that is dedicated to training, mentoring, networking, and providing financial resources to local aspiring developers. Examples/case studies: - Philadelphia, PA (Jumpstart Germantown) - South Bend, IN (Build South Bend) - Austin, TX (Small Developer Training Program)	- Schuyler County Department of Planning - Housing Advocates - Builders/Developers	Mid-Term
	F. Support municipalities in joining the New York State Pro-Housing Community Program to facilitate the development of more housing and receipt of discretionary funding.	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Short-Term
3.2. Reduce barriers to entry for first-time home buyers to build wealth through home ownership.	A. Continue promoting programs/incentives to assist potential homebuyers, particularly lower-income households, with down payment assistance, low-interest loans, grant funding, enhanced mortgage products, and other financial assistance. Homebuyer assistance programs available in Schuyler County: - Arbor Housing Development - Ithaca Neighborhood Housing Services (INHS) - Sheen Housing - Catholic Charities - USDA Rural Development Homebuyer assistance programs supported by NY State: - SONYMA Program - Homebuyer Dream Program - Affordable Home Ownership Development Program (AHOD)	- Schuyler County Department of Planning - Housing Advocates - Banks and Lending Institutions	Short-Term
3.3. Retain and create new affordable and income-restricted rental housing for low-income and vulnerable households.	A. Evaluate the feasibility of establishing a county housing trust fund that's tied to a permanent self-funding mechanism. Example/case study: - Dutchess County, NY - Winooski, VT	- Schuyler County Department of Planning - SCOPED (FLX Gateway)	Mid-Term

	B. Collaborate with the New York State Housing Finance Agency (HFA), Homes and Community Renewal (HCR), municipal agencies, and private/non-profit housing development organizations to preserve existing income-restricted rental housing units (i.e., devise a plan for low-income housing tax credit [LIHTC] projects with expiring compliance periods). Maintain a database of existing units. Programs to preserve affordable rental housing supported by NY State: - Mitchell-Lama Middle Income Housing Program - Public Housing Preservation Program - Small Building Participation Loan Program - Rental Housing Preservation Program - Neighborhood and Rural Preservation Program - Housing Trust Fund Program (HTF) - Low Income Housing Tax Credit (4%) - Low Income Housing Tax Credit (9%) Examples/case studies: - Redmond, WA (assistance to preserve affordable housing) - Brooklyn Park, MN (NOAH preservation program)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Housing Advocates - Builders/ Developers	Short-Term
	C. Work with the HFA, HCR, municipal agencies, and private/non-profit housing development organizations to build additional income-restricted rental units targeted to low (below 80% of AMI) and very low-income residents (below 50% of AMI). Determine shovel-ready project locations for new development. Programs to create new affordable rental housing supported by NY State: - NYS Home Program - Manufactured Home Advantage Program - Rural and Urban Community Investment Fund Program - Small Building Participation Loan Program - Affordable Home Ownership Opportunity Program - Affordable Housing Corporation (AHC) - Hotel and Commercial Conversions Program - New York Housing for the Future Program - Tax-Exempt Bond and Subsidy Financing - Low Income Housing Tax Credit (4%) - Low Income Housing Tax Credit (9%) Examples/case studies: - Columbus, OH (Regional Impact Fund) - Carrboro, NC (using town owned land for affordable housing) - Omaha, NE (partnership with philanthropic organization)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Housing Advocates - Builders/ Developers	Mid-Term

	D. Coordinate with social service providers and housing development organizations to build and/or retain homes for low-to-moderate income residents with special needs (e.g., individuals experiencing homelessness including teens, domestic abuse victims, individuals with physical/mental disabilities, and veterans). Programs to house vulnerable residents in Schuyler County: - Schuyler County Housing Opportunity Council - Catholic Charities Programs to house vulnerable residents supported by NY State: - Homeless Housing and Assistance Program (HHAP) - Access to Home Program - Access to Home for Medicaid Members - Access to Home for Heroes/Veterans	- Schuyler County Department of Planning - Schuyler County Office for the Aging - Schuyler County Veteran's Services - Schuyler County Department of Social Services - Housing Advocates - Builders/ Developers	Long-Term
	E. Work with elected officials, municipal leaders, and non-profit housing partners to identify a fair and sensible distribution of income-restricted/affordable rental housing throughout the county.	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives - Housing Advocates	Short-Term
3.4. Create a system for controlling and monitoring short-term rentals.	A. Generate and maintain a comprehensive inventory of short-term rentals throughout the county, as mandated by state law. Example/case study: - Participate Ulster County	- Schuyler County Department of Planning - Watkins Glen Area Chamber of Commerce - SCOPED (FLX Gateway) - Municipal Representatives	Short-Term
	B. Assist municipalities with implementing tools to regulate short-term rentals throughout the county where they do not exist, including comprehensive plans, general zoning authority, ordinances, special use permits, and moratoriums. Resources for assistance with short-term rental regulation: - NY State Conference of Mayors - NY State Association of Towns Example/case study: - Multiple Locations (balancing tourism and housing)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Mid-Term
	C. Continue monitoring short-term rental trends for regulatory compliance and market influences.	- Schuyler County Department of Planning	Short-Term

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

Implementation Strategies	Key Action Steps	Involved Partners	Proposed Timeframe
4.1. Assist older adults with staying independent in their current homes as long as possible.	A. Continue promoting senior home modification programs that offers grants, low-interest loans, and/or volunteer labor for a variety of items to help mobility-challenged seniors live safely in their current homes (such as ramps, stair lifts, bathroom grab bars, roll-in showers, and ground floor bedroom conversion). Programs for improvement activities available in Schuyler County: - Arbor Housing Development - Schuyler Housing Opportunity Council - Sheen Housing Programs for vulnerable residents supported by NY State: - RESTORE Program - Senior Housing Program - USDA Rural Development Home Repair Loan/Grant Program Example/case study: - Guilford County, NC (Aging Gracefully Program) - Baltimore, MD (Housing Upgrades to Benefit Seniors Program)	- Schuyler County Department of Planning - Schuyler County Office for the Aging - Builders/Developers	Short-Term
	B. Create a county-wide 'handyman program' to assist low-income seniors with small, household repairs. Example/case study: - Genesee County, NY (handyman program) - Cook County, IL (handyman program) - Los Angeles, CA (Handyworker Grant Program)	- Schuyler County Department of Planning - Schuyler County Office for the Aging	Mid-Term
	C. Examine a shared housing program that matches senior homeowners with home seekers who are looking for housing in exchange for rent, help around the house, or a combination of both. Examples/case studies: - PA (Shared Housing and Resource Exchange, or SHARE) - Multiple Locations (Nesterly)	- Schuyler County Department of Planning - Schuyler County Office for the Aging	Immediate
4.2. Increase the supply of new housing suitable for senior living.	A. Incentivize developers and home builders to construct new, lower-maintenance housing in walkable, amenity-rich neighborhoods with senior-friendly design features. Development incentives available from Schuyler County IDA: - PILOTs - Tax Exemptions Development incentives supported by NY State: - Manufactured Home Cooperative - New York Housing for the Future Program	- Schuyler County Department of Planning - Schuyler County Office for the Aging - Housing Advisory Board - Municipal Representatives - Builders/Developers	Mid/Long-Term

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

Recommendation 5: <u>Stabilize and rehabilitate the county's aging housing stock to remain a functional component of the existing supply.</u>

Implementation Strategies	Key Action Steps	Involved Partners	Proposed Timeframe
5.1. Minimize the negative impacts of vacant and/or dilapidated housing units.	A. Maintain a real-time inventory of vacant or distressed homes along with key property information (such as ownership with mailing address, lien/judgment status, tax payment status, mortgage, etc.).	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Short-Term
	B. Evaluate the feasibility of instituting a vacant property registration program to monitor and ensure a minimum standard of maintenance and enforcement. Example/case study: - Syracuse, NY	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Mid-Term
	C. Continue evaluating the feasibility of a proactive county-level land bank to address any problems of vacant, abandoned, derelict, contaminated, or tax delinquent property in a coordinated manner through the acquisition and disposition of real property and returning that property to productive use. Example/case study: - Albany County, NY - Chesapeake, VA	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Mid-Term
	D. Encourage the repair and rehabilitation of vacant rental units and other vacant spaces to increase the supply of critically needed apartments for low- and moderate-income renters. Programs to create new affordable rental housing supported by NY State: - Vacant Rental Improvement Program - Mobile & Manufactured Home Replacement Program (MMHR)	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Short-Term
	E. Consider a uniform county-wide code enforcement policy. Consider supporting municipalities that lack code enforcement personnel and/or resources.	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Long-Term
5.2. Facilitate home renovation activities for older housing stock for all income levels.	A. Support service providers that operate home improvement programs where focused intervention efforts will reverse disinvestment and stabilize the housing stock. Support basic systems repairs, weatherization, lead paint removal, energy efficiency, and façade improvements, leveraging any existing programs. Programs for improvement activities available in Schuyler County: - Arbor Housing Development - Economic Opportunity Program - Schuyler Housing Opportunity Council - Sheen Housing - Schuyler County Façade Improvement Program (SCFIP) - Historic Tax Credits	- Schuyler County Department of Planning - Housing Advisory Board - Municipal Representatives	Short-Term

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

Appendix 1: Residential Tapestry Segmentation

In addition to the traditional demographic data from the U.S. Census Bureau, a Psychographic Segmentation was analyzed for Schuyler 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 Schuyler County residents.

According to ESRI, the segment called *Southern Satellites* is the most prevalent in the county, followed by *Rooted Rural, the Great Outdoors, Small Town Sincerity*, and *Midlife Constants*. Nearly two-thirds (73.2%) of all households fall in one of these five segments (Table 62).

Table 67: Top ESRI Tapestry Segments

	Schuyler County Households %	All U.S. Households %
1. Southern Satellites	26.2%	3.1%
2. Rooted Rural	15.6%	1.8%
3. The Great Outdoors	11.5%	1.6%
4. Small Town Sincerity	10.2	1.8%
5. Midlife Constants	9.7%	2.4%

Source: ESRI, Urban Partners

The following pages show detailed profiles for the top segments.

Top Twenty Tapestry Segments

| | | 2024 Households | | 2024 U.S. Households | | |
| | | | Cumulative | | Cumulative | |
Rank	Tapestry Segment	Percent	Percent	Percent	Percent	Index
1	Southern Satellites (10A)	26.2%	26.2%	3.1%	3.1%	836
2	Rooted Rural (10B)	15.6%	41.8%	1.8%	5.0%	843
3	The Great Outdoors (6C)	11.5%	53.3%	1.6%	6.5%	735
4	Small Town Sincerity (12C)	10.2%	63.5%	1.8%	8.3%	576
5	Midlife Constants (5E)	9.7%	73.2%	2.4%	10.7%	401
	Subtotal	**73.2%**		**10.7%**		
6	Heartland Communities (6F)	9.2%	82.3%	2.2%	12.9%	419
7	Salt of the Earth (6B)	7.6%	89.9%	2.8%	15.7%	272
8	Rural Resort Dwellers (6E)	5.5%	95.4%	1.0%	16.7%	547
9	Comfortable Empty Nesters (5A)	4.6%	100.0%	2.4%	19.1%	191
	Subtotal	**26.9%**		**8.4%**		
	Total	**100.0%**		**19.1%**		**523**

Top Ten Tapestry Segments Site vs. U.S.
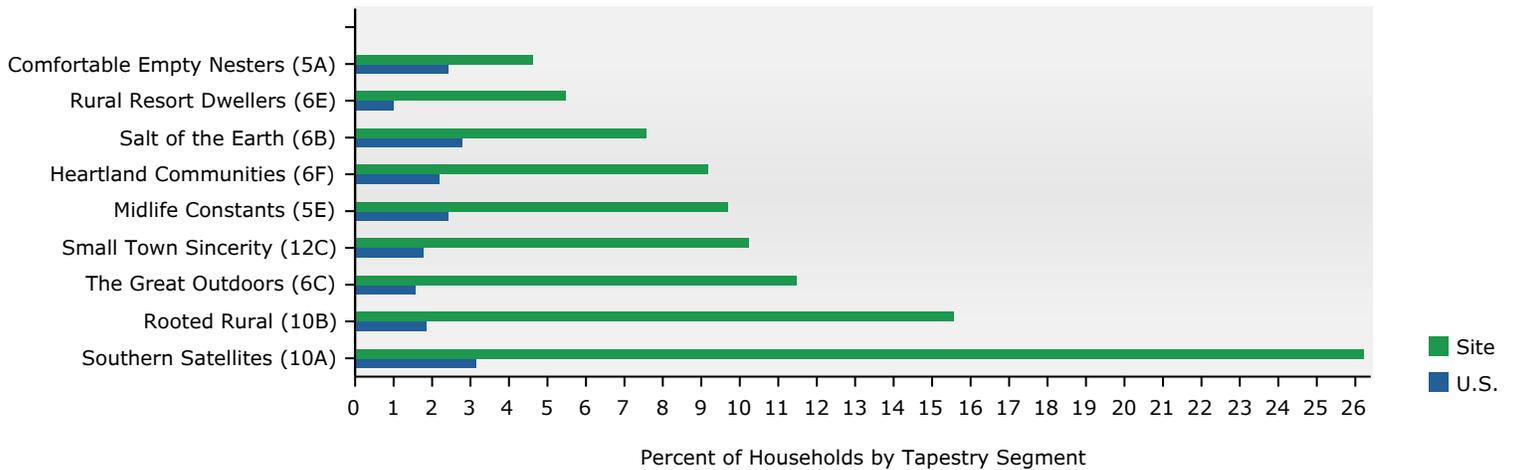
Percent of Households by Tapestry Segment

May 20, 2025

LifeMode Group: Rustic Outposts
Southern Satellites

10A

Households: 3,856,800

Average Household Size: 2.67

Median Age: 40.3

Median Household Income: $47,800

WHO ARE WE?

Southern Satellites is the second largest market found in rural settlements but within metropolitan areas located primarily in the South. This market is typically slightly older, settled married-couple families, who own their homes. Two-thirds of the homes are single-family structures; almost a third are mobile homes. Median household income and home value are below average. Workers are employed in a variety of industries, such as manufacturing, health care, retail trade, and construction, with higher proportions in mining and agriculture than the US. Residents enjoy country living, preferring outdoor activities and DIY home projects.

OUR NEIGHBORHOOD

- About 78% of households are owned.

- Married couples with no children are the dominant household type, with a number of multigenerational households (Index 112).

- Most are single-family homes (67%), with a number of mobile homes (Index 509).

- Most housing units were built in 1970 or later.

- Most households own one or two vehicles, but owning more than three vehicles is common (Index 144).

SOCIOECONOMIC TRAITS

- Education: almost 40% have a high school diploma only (Index 140); 45% have college education (Index 73).

- Labor force participation rate is 59.1%, slightly lower than the US.

- These consumers are more concerned about cost rather than quality or brand loyalty.

- They tend to be somewhat late in adapting to technology.

- They obtain a disproportionate amount of their information from TV, compared to other media.

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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: 40.3 US: 38.2

▇ Indicates US
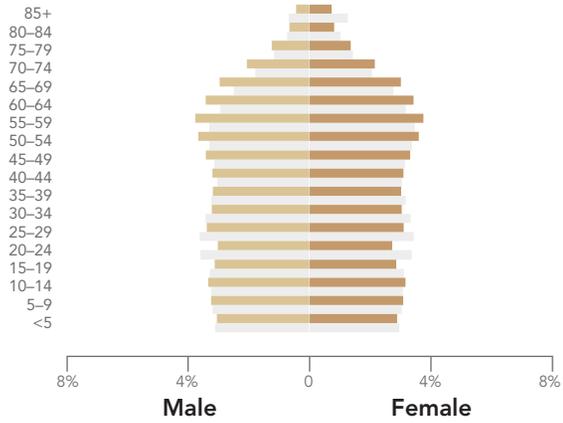
Male   Female

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: 40.1 US: 64.0

Category	This Market	US Average
Hispanic*	8.8%	18.1%
Multiple	2.2%	3.4%
Other	3.6%	6.8%
Asian and Pac. Islander	0.8%	5.8%
American Indian	1.4%	1.0%
Black	7.9%	12.8%
White	84.1%	70.2%

▇ US Average.   *Hispanic Can Be of Any Race.

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

$47,800
$56,100

0 $100K $200K $300K $400K $500K $600K+

Median Net Worth

$94,900
$93,300

0 $100K $200K $300K $400K $500K $600K+

▇ US Median.

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.

Category	Index
Housing	74
Food	80
Apparel & Services	76
Transportation	84
Health Care	85
Entertainment & Recreation	79
Education	59
Pensions & Social Security	75
Other	77

0 50 100 150 200 250 300 350

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.

Median Earnings

Construction And Extraction
Transportation And Material Moving
Sales And Related
Production
Office And Administrative Support

Workers (Age 16+)

10A

LifeMode Group: Rustic Outposts
Southern Satellites

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

- Usually own a truck; likely to service it themselves.
- Frequent the convenience store, usually to fill up a vehicle with gas.
- Typical household has a satellite dish.
- Work on home improvement and remodeling projects.
- Own a pet, commonly a dog.
- Participate in fishing and hunting.
- Prefer to listen to country music and watch CMT.
- Read fishing and hunting and home service magazines.
- Partial to eating at low-cost family restaurants and drive-ins.
- Use Walmart for all their shopping needs (groceries, clothing, pharmacy, etc.).

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.

Home-ownership
US Percentage:
62.7% Own
37.3% Rent

Own 77.7%

Rent 22.3%

Typical Housing:
Single Family;
Mobile Homes

Median Value:
$128,500

US Median: $207,300
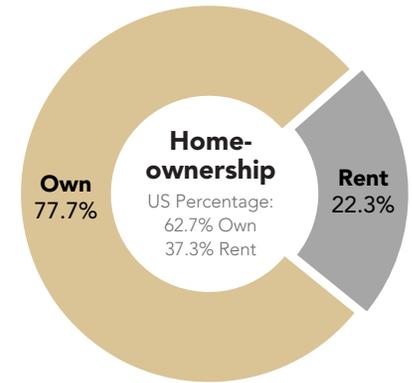
POPULATION CHARACTERISTICS

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.

Population
900,000 — 11,000,000
10,404,500

Population Growth (Annual %)
-0.5% — 3.0%
0.7%

Population Density (Persons per sq. mile)
0 — 25,000
1000
51

ESRI INDEXES

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

0 — **71** — 350
Wealth Index

0 — **46.5** — 100
Socioeconomic Status Index

0 — **184** — 350
Housing Affordability Index

10A

LifeMode Group: Rustic Outposts
Southern Satellites

TAPESTRY
SEGMENTATION
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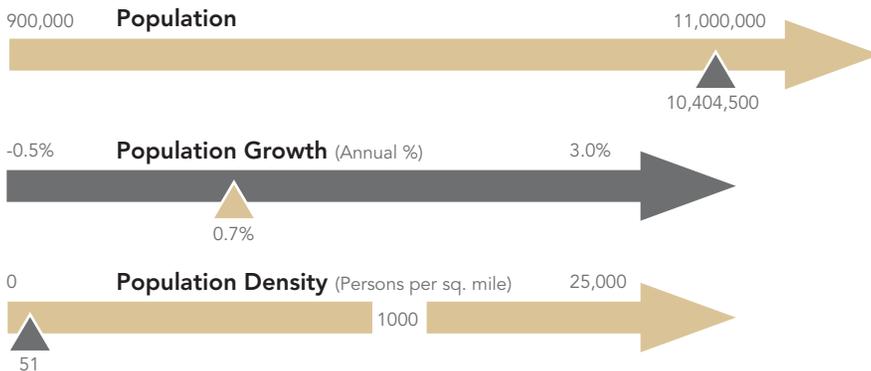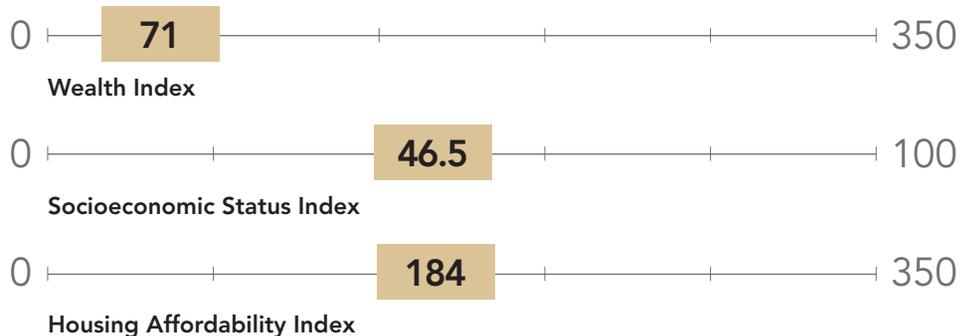
SEGMENT DENSITY

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

High

Low

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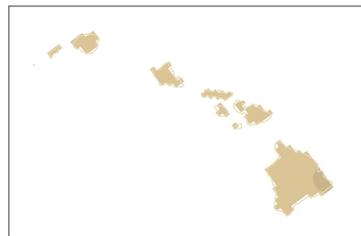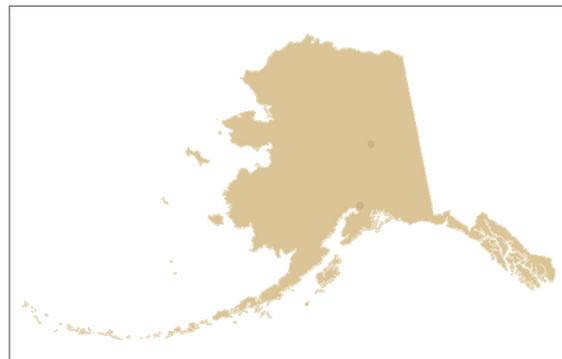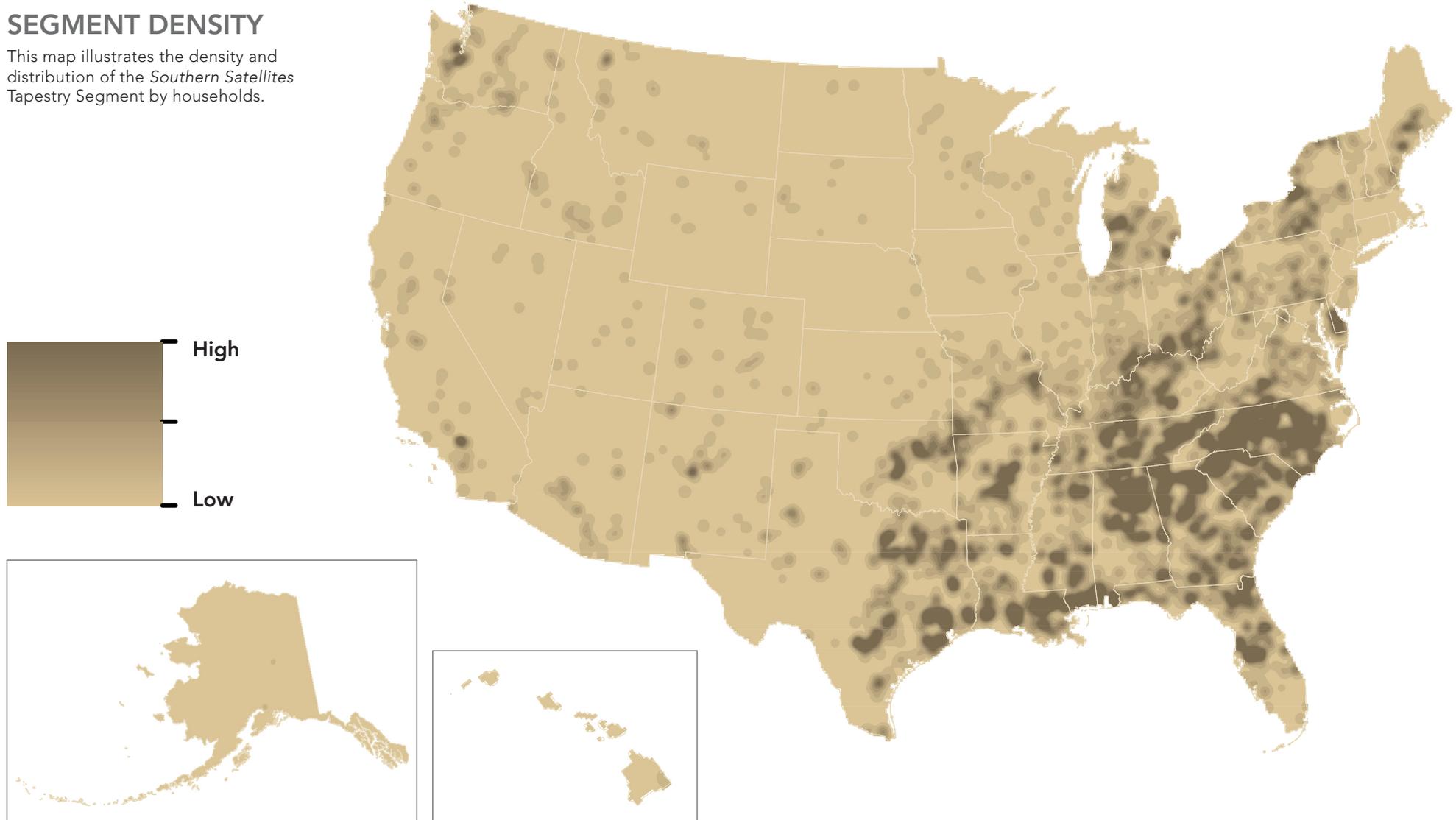
Rooted Rural

10B

Households: 2,430,900

Average Household Size: 2.48

Median Age: 45.2

Median Household Income: $42,300

WHO ARE WE?

Rooted Rural is heavily concentrated in the Appalachian mountain range as well as in Texas and Arkansas. Employment in the forestry industry is common, and *Rooted Rural* residents live in many of the heavily forested regions of the country. This group enjoys time spent outdoors, hunting, fishing, or working in their gardens. Indoors, they enjoy watching television with a spouse and spending time with their pets. When shopping, they look for American-made and generic products. These communities are heavily influenced by religious faith and family history.

OUR NEIGHBORHOOD

- This market is dominated by married couples, few with children at home.
- 80% of homes are owner occupied: primarily single family (73%) or mobile homes (24%).
- Nearly one in five housing units is vacant, with a high proportion for seasonal use.
- Home values are very low—almost half of owned homes are valued under $100,000.

SOCIOECONOMIC TRAITS

- Shoppers use coupons frequently and buy generic goods.
- Do-it-yourself mentality; grow their own produce and work on their cars and ATVs.
- Pay bills in person and avoid using the internet for financial transactions.
- Often find computers and cell phones too complicated and confusing.
- Clothes a necessity, not a fashion statement; only buy new clothes when old clothes wear out.

TAPESTRY™ SEGMENTATION
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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.

Rooted Rural

AGE BY SEX (Esri data)

Median Age: 45.2 US: 38.2

Indicates US
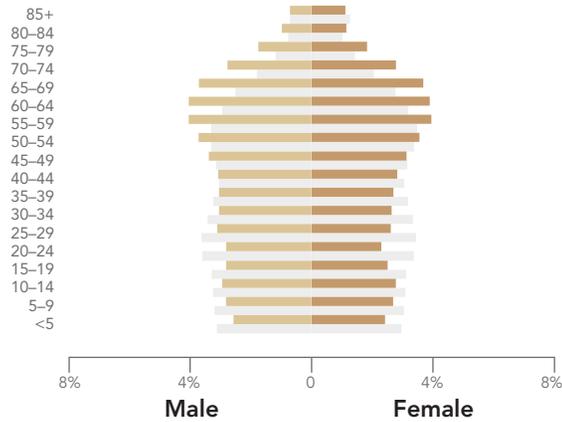
	Male	Female
85+		
80–84		
75–79		
70–74		
65–69		
60–64		
55–59		
50–54		
45–49		
40–44		
35–39		
30–34		
25–29		
20–24		
15–19		
10–14		
5–9		
<5		

8% 4% 0 4% 8%

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: 29.2 US: 64.0

Group	Value	US Average
Hispanic*	5.1%	18.1%
Multiple	1.9%	3.4%
Other	1.9%	6.8%
Asian and Pac. Islander	0.5%	5.8%
American Indian	1.5%	1.0%
Black	5.8%	12.8%
White	88.4%	70.2%

0 20% 40% 60% 80% 100%

US Average.   *Hispanic Can Be of Any Race.

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

$42,300
$56,100

0 $100K $200K $300K $400K $500K $600K+

Median Net Worth

$92,500
$93,300

0 $100K $200K $300K $400K $500K $600K+

US Median.

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.

Category	Index
Housing	66
Food	76
Apparel & Services	64
Transportation	83
Health Care	88
Entertainment & Recreation	77
Education	42
Pensions & Social Security	65
Other	72

0 50 100 150 200 250 300 350

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.

Management
Production
Office And Administrative Support
Transportation And Material Moving
Sales And Related

Median Earnings: $60,000 / $50,000 / $40,000 / $30,000 / $20,000 / $10,000 / 0

Workers (Age 16+): 100,000 / 200,000 / 300,000

10B

LifeMode Group: Rustic Outposts
Rooted Rural

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

- They own a riding lawn mower, as well as a garden tiller, and have vegetable gardens.
- More than half of the households have a high-speed internet connection.
- They use a satellite dish to watch CMT, the History Channel, and GSN.
- Pets are popular—dogs, cats, and birds.
- Leisure activities include hunting and fishing.
- They listen to faith-based radio, country, and gospel music.
- Many are on Medicare and frequent the Walgreens pharmacy.

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;
Mobile Homes

Median Value:
$112,800

US Median: $207,300
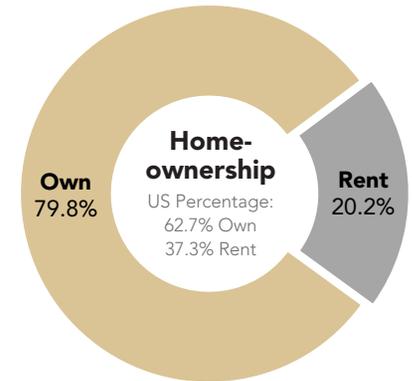
Home-ownership
US Percentage:
62.7% Own
37.3% Rent

Own 79.8%
Rent 20.2%

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.

Population
900,000 — 11,000,000
6,173,200

Population Growth (Annual %)
-0.5% — 3.0%
0.2%

Population Density (Persons per sq. mile)
0 — 25,000
1000
21

ESRI INDEXES

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

Wealth Index
0 — 64 — 350

Socioeconomic Status Index
0 — 46.8 — 100

Housing Affordability Index
0 — 184 — 350

10B

LifeMode Group: Rustic Outposts
Rooted Rural

TAPESTRY
SEGMENTATION
esri.com/tapestry
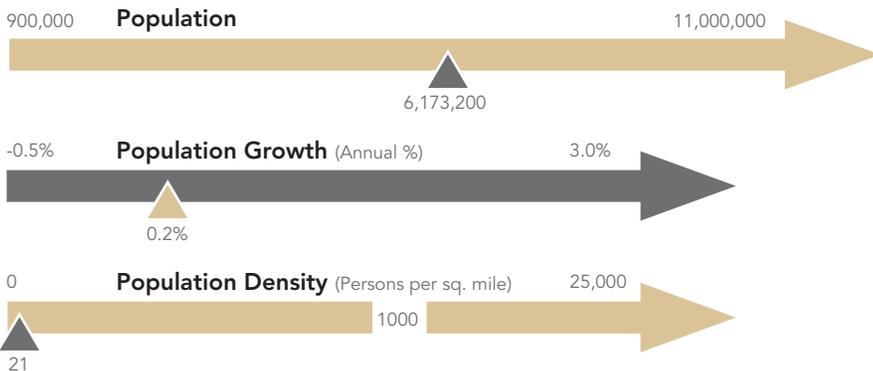
SEGMENT DENSITY

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

High

Low

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SCIENCE
OF
WHERE®

The Great Outdoors

6C
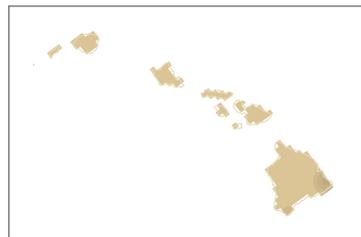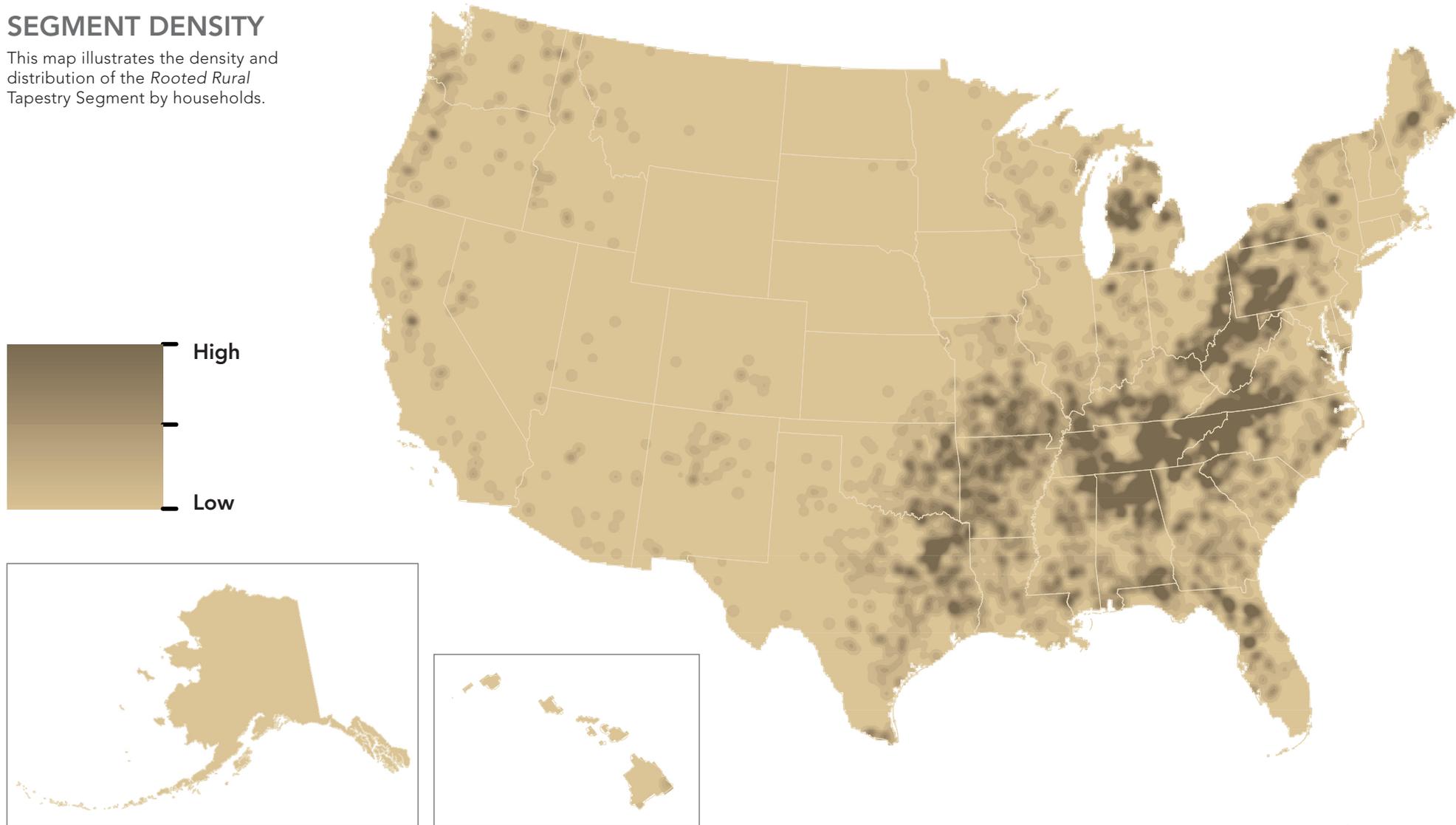
Households: 1,908,600

Average Household Size: 2.44

Median Age: 47.4

Median Household Income: $56,400

WHO ARE WE?

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the US level.

OUR NEIGHBORHOOD

- Over 55% of households are married-couple families; 36% are couples with no children living at home.

- Average household size is slightly smaller at 2.44.

- Typical of areas with rustic appeal, the housing inventory features single-family homes (77%) and mobile homes (15%); a significant inventory of seasonal housing is available (Index 397).

- Residents live in small towns and rural communities throughout the West, South, and Northeast regions of the country.

- More than half of all homes were constructed between 1970 and 2000.

- Most households have one or two vehicles; average travel time to work is slightly higher (28 minutes) despite a disproportionate number that work from home (Index 149).

SOCIOECONOMIC TRAITS

- 60% have attended college or hold a degree.

- Labor force participation is low at 60%.

- Typical of neighborhoods with older residents, income from retirement and Social Security is common, but residents also derive income from self-employment and investments.

- Residents are very do-it-yourself oriented and cost conscious.

- Many service their own autos, work on home improvement and remodeling projects, and maintain their own yards.

- They prefer domestic travel to trips abroad.

TAPESTRY SEGMENTATION™
esri.com/tapestry

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: 47.4 US: 38.2

▪ Indicates US
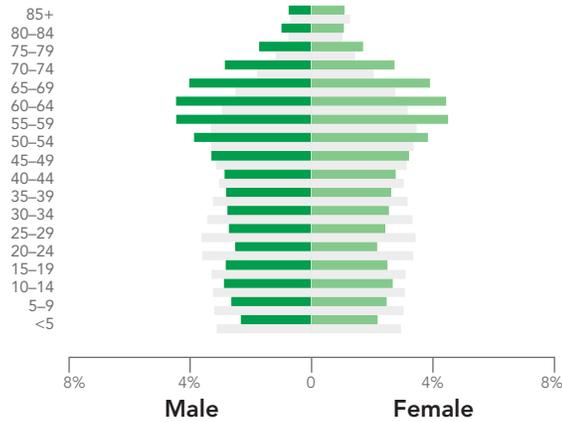
Male   Female

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: 35.6 US: 64.0

Group	This market	US Average
Hispanic*	8.7%	18.1%
Multiple	3.2%	3.4%
Other	2.8%	6.8%
Asian and Pac. Islander	1.7%	5.8%
American Indian	1.8%	1.0%
Black	3.0%	12.8%
White	87.4%	70.2%

■ US Average.   *Hispanic Can Be of Any Race.

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

$56,400
$56,100

0   $100K $200K $300K $400K $500K $600K+

Median Net Worth

$156,600
$93,300

0   $100K $200K $300K $400K $500K $600K+

■ US Median.

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.

Category	Index
Housing	92
Food	93
Apparel & Services	89
Transportation	98
Health Care	104
Entertainment & Recreation	99
Education	78
Pensions & Social Security	93
Other	97

0   50   100   150   200   250   300   350

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.)

- Satellite dishes and riding lawn mowers are familiar sights in these rural settings, along with multiple vehicles; four-wheel drive trucks are popular, too.
- Residents are members of AARP and veterans' clubs and support various civic causes.
- Technology is not central in their lives: light use of internet connectivity for shopping to entertainment.
- Most households have pets—dogs or cats.
- Television channels such as CMT, History, and Fox News are popular.
- They enjoy outdoor activities such as hiking, hunting, fishing, and boating.

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:
$239,500
US Median: $207,300
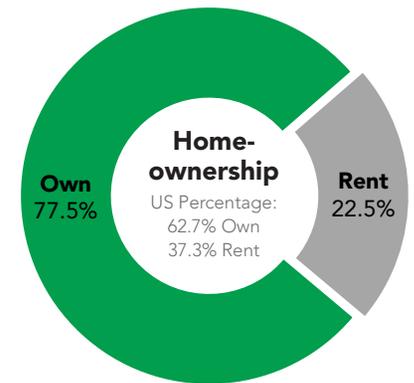
Home-ownership
US Percentage:
62.7% Own
37.3% Rent

Own 77.5%
Rent 22.5%

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.

Population
900,000 — 11,000,000
4,745,300

Population Growth (Annual %)
-0.5% — 3.0%
0.8%

Population Density (Persons per sq. mile)
0 — 25,000
1000
18

ESRI INDEXES

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

Wealth Index
0 — 122 — 350

Socioeconomic Status Index
0 — 51.6 — 100

Housing Affordability Index
0 — 113 — 350

SEGMENT DENSITY
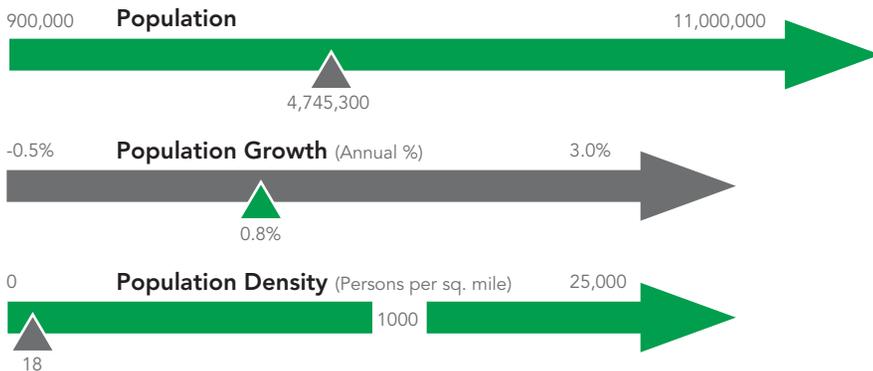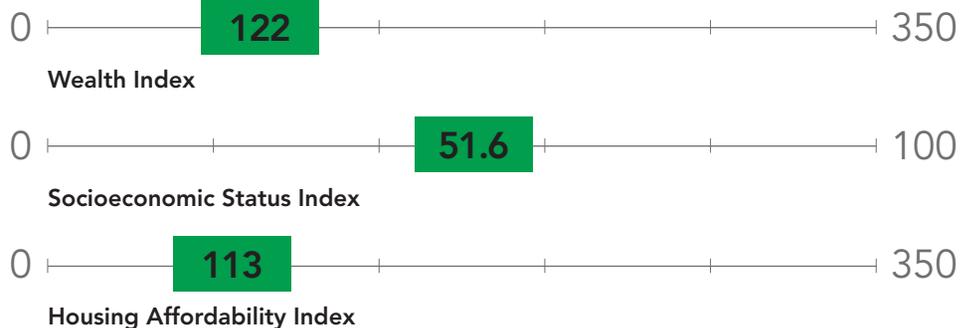
This map illustrates the density and distribution of the *The Great Outdoors* Tapestry Segment by households.
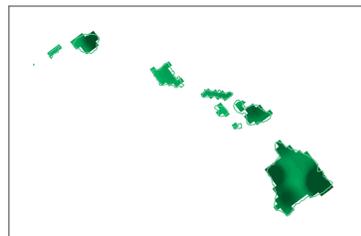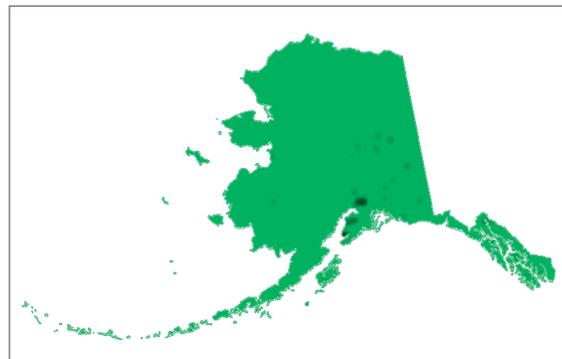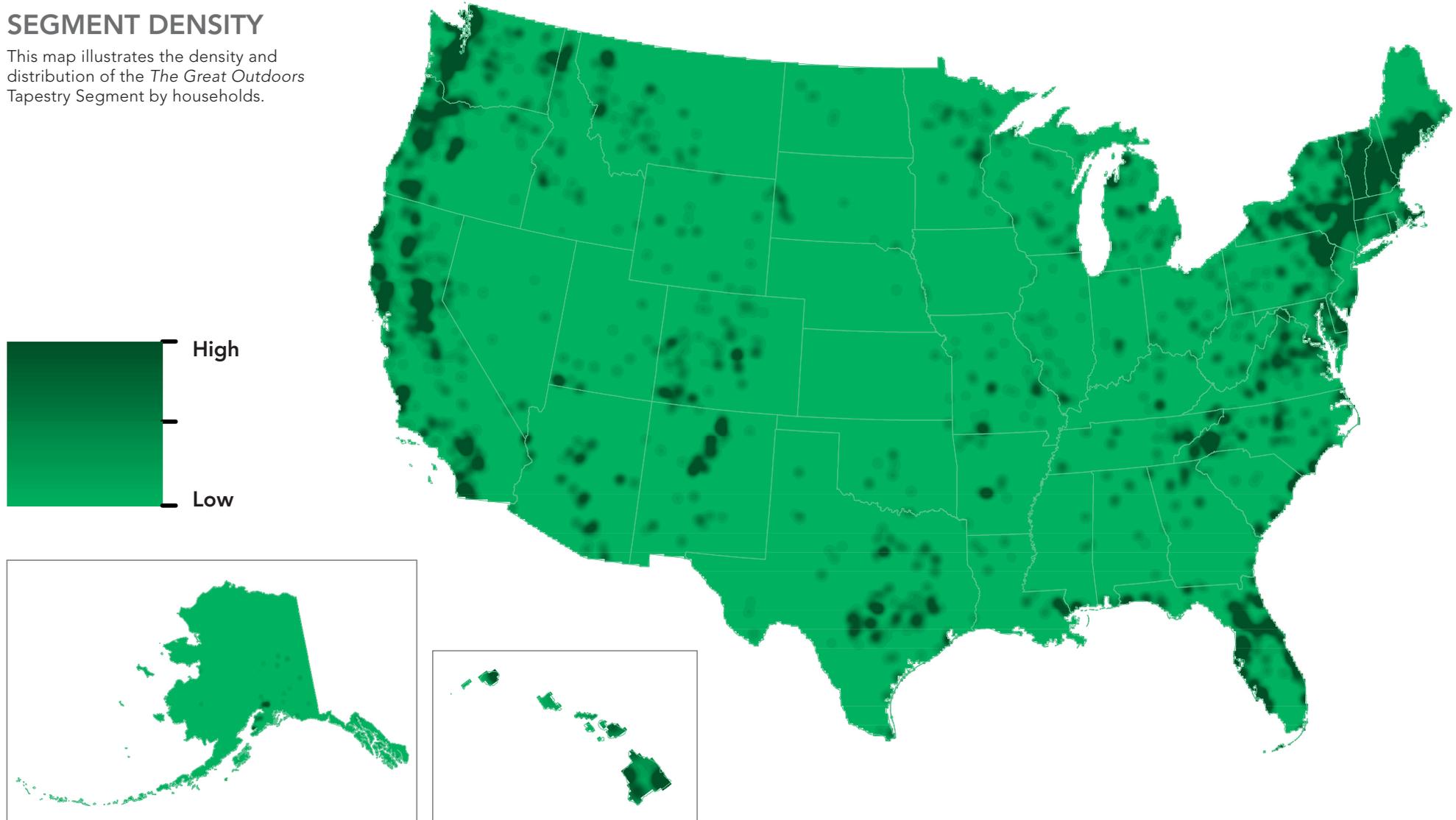
High

Low

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THE SCIENCE OF WHERE®

Households: 2,305,700

Average Household Size: 2.26

Median Age: 40.8

Median Household Income: $31,500

WHO ARE WE?

Small Town Sincerity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Residents keep their finances simple—paying bills in person and avoiding debt.

OUR NEIGHBORHOOD

- Reside in small towns or semirural neighborhoods, mostly outside metropolitan areas.
- Homes are a mix of older single-family houses (61%), apartments, and mobile homes.
- Half of all homes are owner occupied (Index 79).
- Median home value of $92,300 is about half the US median.
- Average rent is $639 (Index 62).
- This is an older market, with half of the householders aged 55 years or older and predominantly single-person households (Index 139).

SOCIOECONOMIC TRAITS

- Education: 67% with high school diploma or some college.
- Labor force participation lower at 52% (Index 83), which could result from lack of jobs or retirement.
- Income from wages and salaries (Index 83), Social Security (Index 133) or retirement (Index 106), increased by Supplemental Security Income (Index 183).
- Price-conscious consumers that shop accordingly, with coupons at discount centers.
- Connected, but not to the latest or greatest gadgets; keep their landlines.
- Community-oriented residents; more conservative than middle of the road.
- Rely on television or newspapers to stay informed.

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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: 40.8 US: 38.2

Indicates US
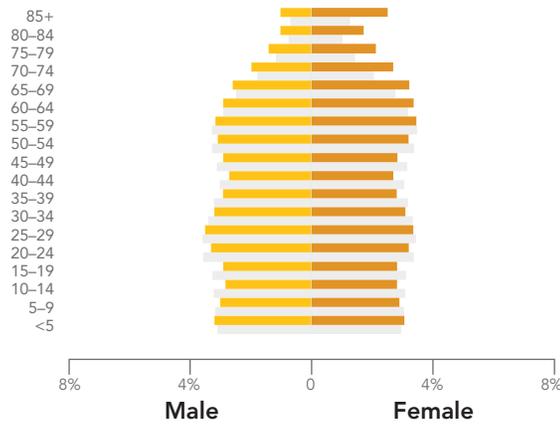
Male   Female

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).
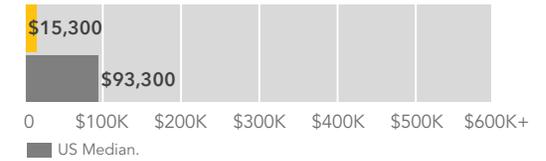
Diversity Index: 51.0 US: 64.0

Race/Ethnicity	This Market	US Average
Hispanic*	10.4%	18.1%
Multiple	3.2%	3.4%
Other	4.1%	6.8%
Asian and Pac. Islander	1.3%	5.8%
American Indian	1.7%	1.0%
Black	13.2%	12.8%
White	76.5%	70.2%

US Average.   *Hispanic Can Be of Any Race.

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

$31,500
$56,100

Median Net Worth

$15,300
$93,300

US Median.

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.

Category	Index
Housing	56
Food	60
Apparel & Services	53
Transportation	63
Health Care	63
Entertainment & Recreation	59
Education	45
Pensions & Social Security	51
Other	57

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.

Transportation And Material Moving
Production
Office And Administrative Support
Food Preparation And Serving Related
Sales And Related

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

- Small Town Sincerity features a semirural lifestyle, complete with domestic trucks and SUVs, ATVs, and vegetable gardens.
- Residents enjoy outdoor activities like hunting and fishing as well as watching NASCAR and college football and basketball on TV.
- A large senior population visit doctors and health practitioners regularly.
- A largely single population favors convenience over cooking—frozen meals and fast food.
- Home improvement is not a priority, but vehicle maintenance is.

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:
$92,300
US Median: $207,300
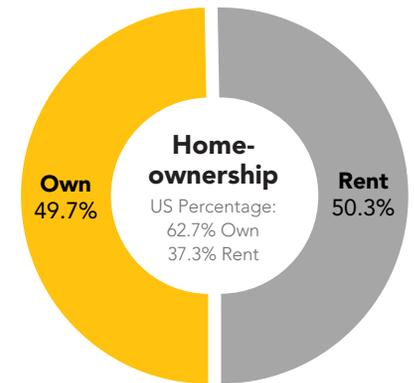
Home-ownership
US Percentage:
62.7% Own
37.3% Rent

Own 49.7%
Rent 50.3%

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.

Population
900,000 — 11,000,000
5,449,100

Population Growth (Annual %)
-0.5% — 3.0%
0.1%

Population Density (Persons per sq. mile)
0 — 25,000
1000
88

ESRI INDEXES

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

0 — **38** — 350
Wealth Index

0 — **41.3** — 100
Socioeconomic Status Index

0 — **164** — 350
Housing Affordability Index
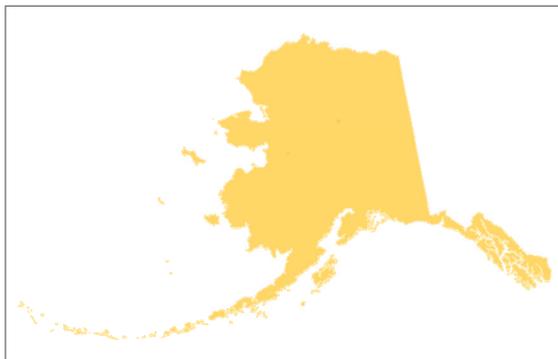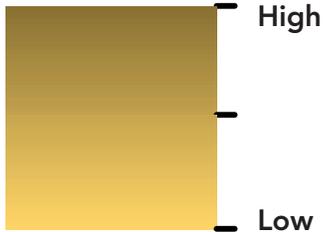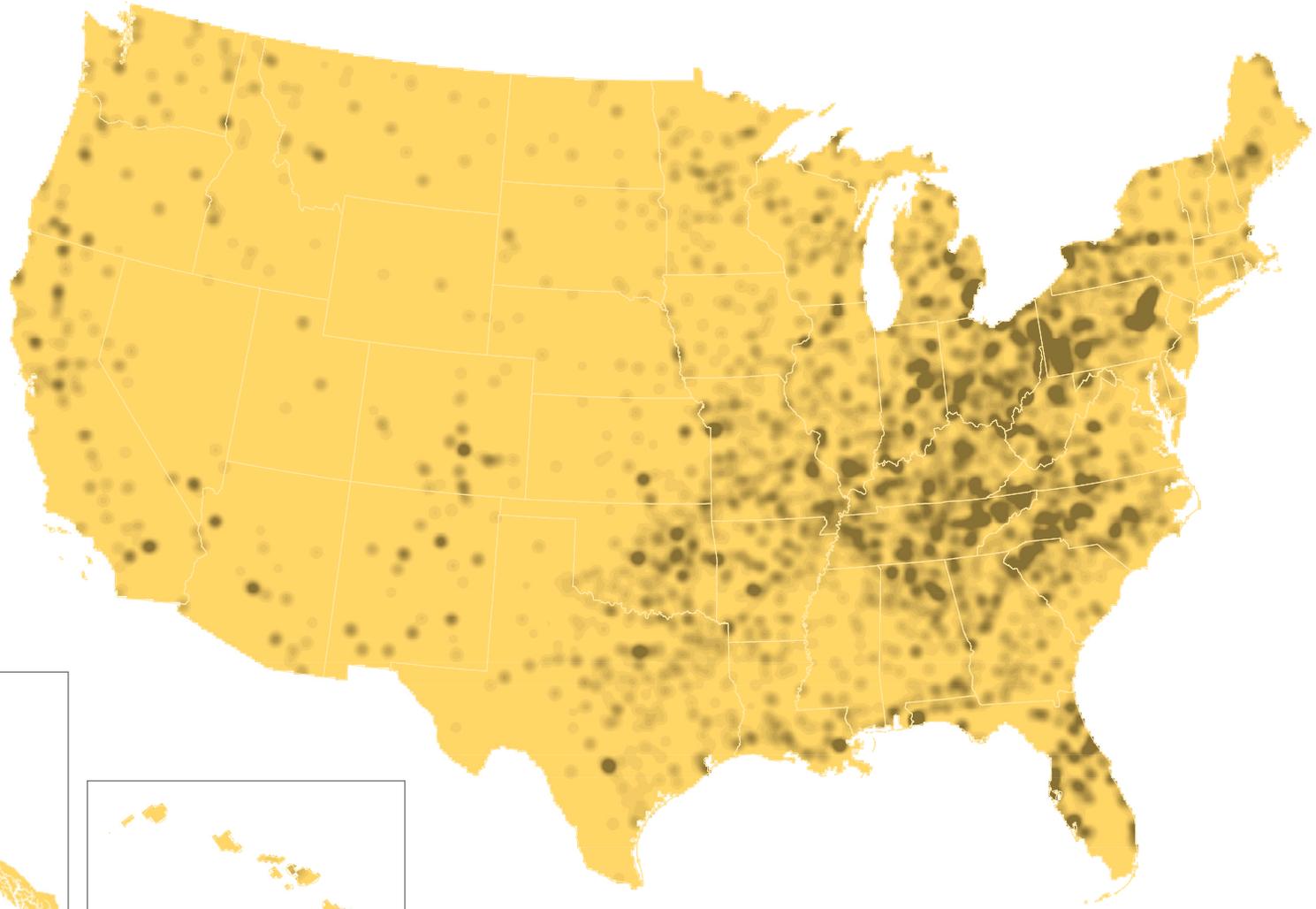
12C
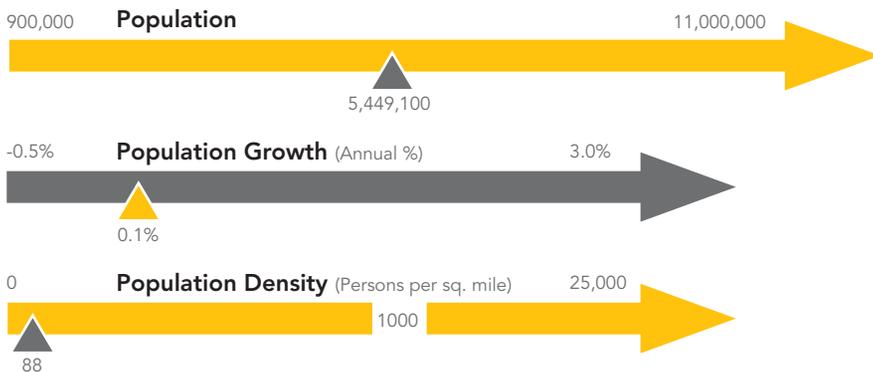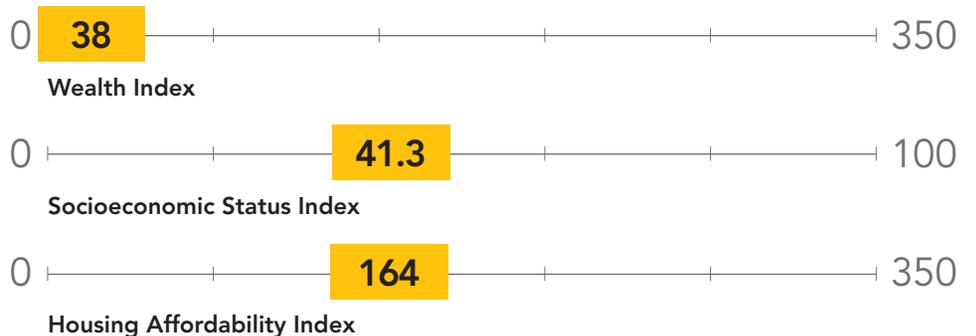
LifeMode Group: Hometown
Small Town Sincerity

TAPESTRY
SEGMENTATION
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SEGMENT DENSITY

This map illustrates the density and distribution of the *Small Town Sincerity* Tapestry Segment by households.
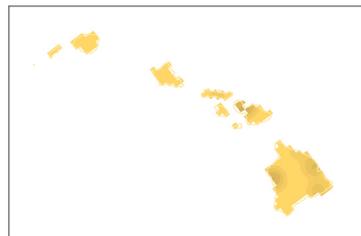
High

Low

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THE
SCIENCE
OF
WHERE®

Midlife Constants

5E

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).
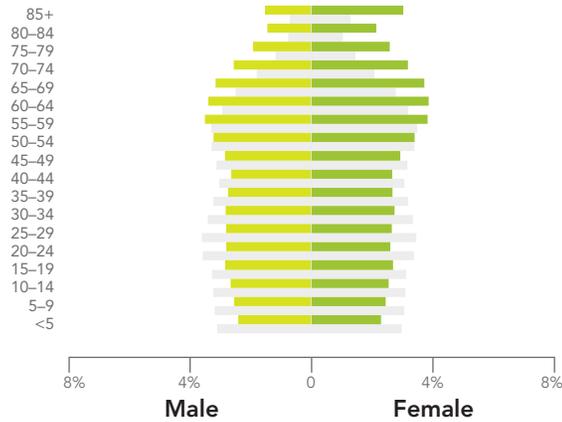
TAPESTRY SEGMENTATION
esri.com/tapestry

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
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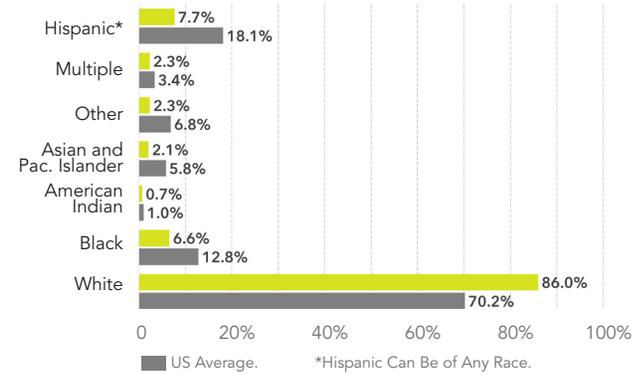## AGE BY SEX (Esri data)

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Indicates US

Male   Female

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

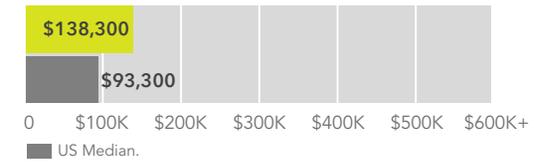| Race/Ethnicity	This market	US Average
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Multiple	2.3%	3.4%
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American Indian	0.7%	1.0%
Black	6.6%	12.8%
White	86.0%	70.2%

US Average.   *Hispanic Can Be of Any Race.

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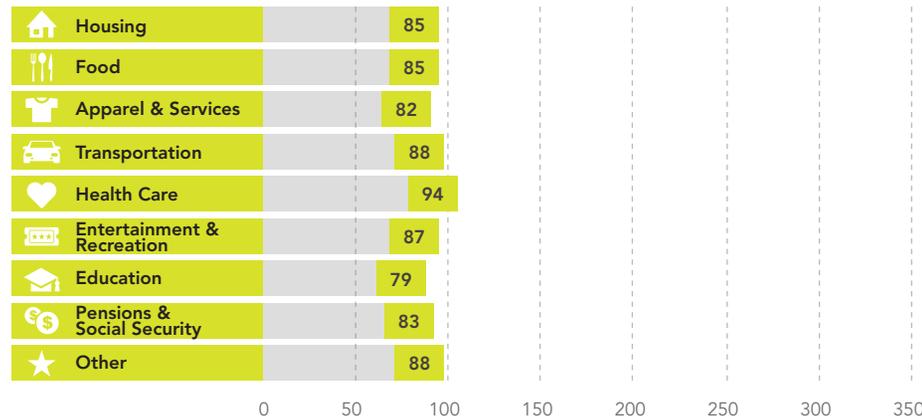
Median Household Income

$53,200
$56,100

0   $100K $200K $300K $400K $500K $600K+

Median Net Worth

$138,300
$93,300

0   $100K $200K $300K $400K $500K $600K+
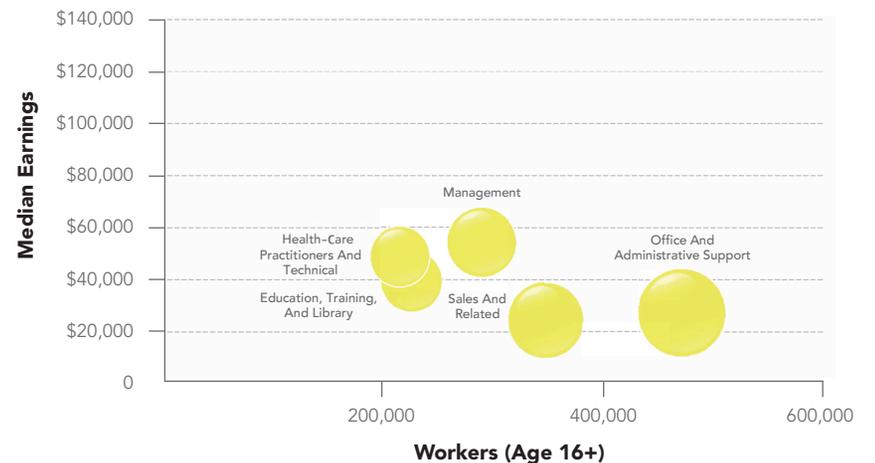
US Median.

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.

Category	Index
Housing	85
Food	85
Apparel & Services	82
Transportation	88
Health Care	94
Entertainment & Recreation	87
Education	79
Pensions & Social Security	83
Other	88

0   50   100   150   200   250   300   350

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.

Management

Health-Care Practitioners And Technical

Office And Administrative Support

Education, Training, And Library

Sales And Related

Median Earnings: $140,000 / $120,000 / $100,000 / $80,000 / $60,000 / $40,000 / $20,000 / 0

Workers (Age 16+): 200,000   400,000   600,000

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.

Home-ownership
US Percentage:
62.7% Own
37.3% Rent

Own 72.7%

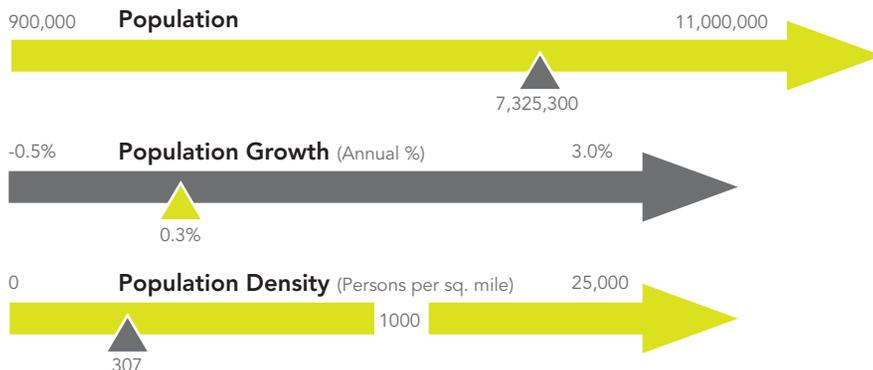**Rent 27.3%**

Typical Housing:
Single Family

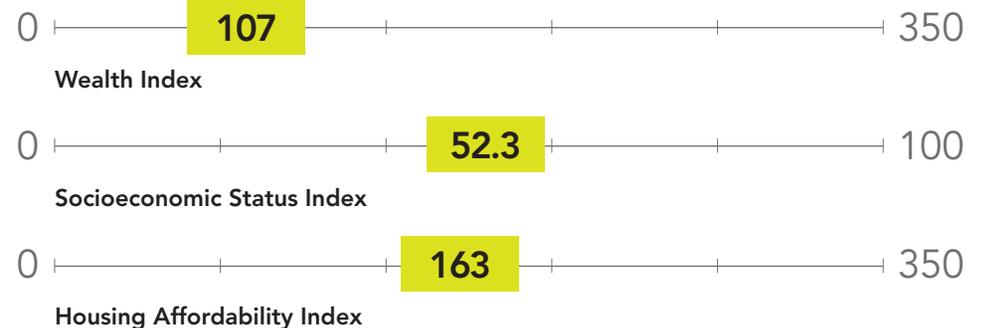**Median Value:**
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US Median: $207,300
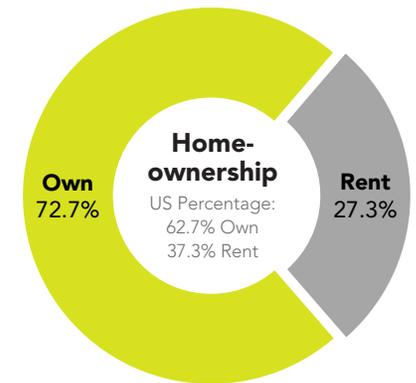
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Population
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7,325,300

Population Growth (Annual %)
-0.5% — 3.0%
0.3%

Population Density (Persons per sq. mile)
0 — 25,000
1000
307

ESRI INDEXES

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

0 — **107** — 350
Wealth Index

0 — **52.3** — 100
Socioeconomic Status Index

0 — **163** — 350
Housing Affordability Index
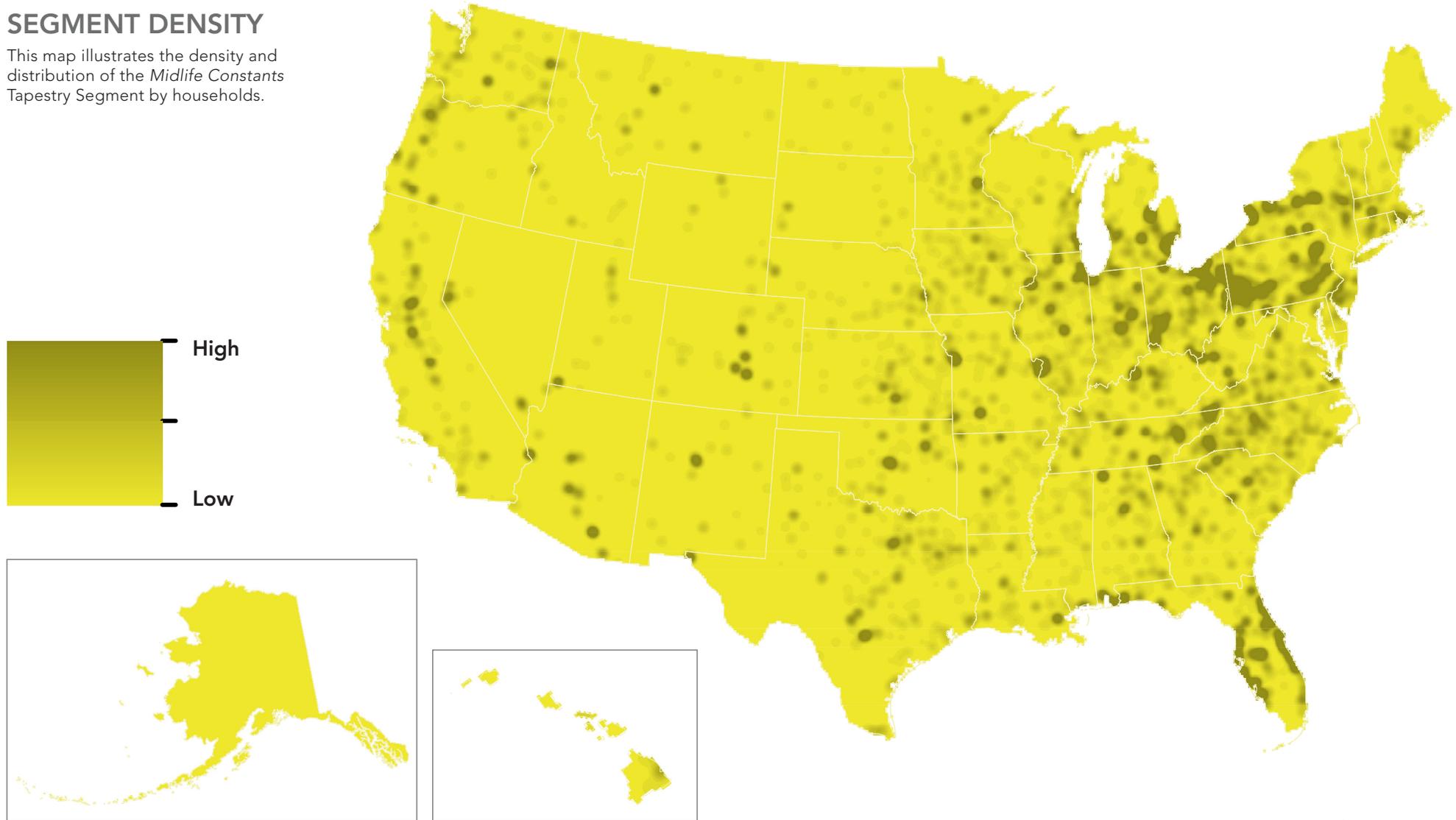
SEGMENT DENSITY

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

High

Low

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