



Housing Affordability in New York State

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Executive Summary

The percentage of New York State households with housing costs above the affordability threshold, as defined by the U.S. Department of Housing and Urban Development (HUD),¹ rose for both homeowners and renters from 2000 to 2012, according to U.S. Census Bureau data. As of 2012, more than 3 million households in the State paid housing costs that were at or above the affordability threshold of 30 percent of household income. Within that group, more than 1.5 million households paid half or more of their income in housing costs.

Statewide, the estimated percentage of rental households with rents above the affordability level increased from 40.5 percent in 2000 to 50.6 percent in 2012. The number of rental households in this category jumped by more than 25 percent over the period. In 2012, more than one in four rental households paid gross rents that consumed at least half of their household income – a level the Census Bureau describes as “severely housing cost burdened.” Among homeowners, the percentage of New York households with monthly owner costs above the affordability level increased from 26.4 percent in 2000 to 33.9 percent in 2012.

Housing affordability measures are driven by the relative levels of household income, which on average declined in New York State in constant dollars from 2000 to 2012, and housing costs, which rose over the period. Median household income for homeowners declined by 1.6 percent over the period, while median household income for renters declined more sharply, by 7.1 percent in real terms. Median housing costs increased over this period for both rental households (by 18.6 percent) and owner households (by 9.9 percent) in inflation-adjusted terms. Real estate taxes are one contributor to rising housing costs. Statewide, between 2000 and 2012, Census data show that median real estate taxes for households in the State rose by 12.3 percent after adjusting for inflation.²

The percentage of households with housing costs above the affordability threshold increased between 2000 and 2012 in all but four counties for both homeowners and renters. The median county percentages of rental and owner households above the affordability threshold in 2012 were 47 percent and 24.6, respectively.

For many New Yorkers, rent or homeowner costs surpass half of their household income. In 2012, some 928,000 rental households, or 27.9 percent of the statewide total, were in this “severely cost-burdened” group – an increase of nearly 30 percent

¹ See HUD’s “Affordable Housing” webpage at http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing.

² Real estate taxes reported are for “specified owner-occupied units” defined by the ACS 2012 Subject Definitions as single family homes located on a lot that is ten acres or less. Tax figures include the total amount of real estate taxes paid to all taxing jurisdictions including special districts’ assessments, school taxes, and other municipal taxes. The Office of the State Comptroller also publishes data on overall property tax collections by local governments, and changes in the level of such collections over time. Household property tax data derived from Census Bureau statistics differ in several important respects from those collected and reported by the Office of the State Comptroller and are not considered comparable.

from 2000. Meanwhile, in 2012, 15.1 percent of New York homeowner households paid at least 50 percent of household income in monthly housing expenses. Approximately 588,000 home owning households were severely cost-burdened, a 122 percent increase from 2000.

Incomes and housing costs vary regionally throughout New York State, with both generally being higher in the New York City metropolitan region than throughout most of the upstate region.³ Affordability is a relative measure combining both incomes and housing costs, and significant numbers of homeowners and renters in counties across the State encounter difficulty in paying their housing costs.

For renters, the highest proportion of households facing housing costs representing at least 30 percent of income in 2012 was in Bronx County, at 57.6 percent. The second-highest proportion of rental households in this category was in Greene County, a rural upstate area, at 57.5 percent. The other counties with the highest shares of rental households over the affordability threshold were Ulster, Rockland, Orange, Suffolk, Putnam, Monroe, Queens, Westchester and Nassau. The counties with the lowest percentages of renters paying 30 percent or more of income for housing were in the upper Hudson Valley, or farther north and west. New York County (Manhattan), with high housing costs but also comparatively high incomes, ranked in the bottom third among counties with the lowest proportion of such renters in the State.

While discussions of affordable housing focus on families and individuals who rent apartments, many homeowners also struggle to fit their housing costs into limited household budgets. In 2012, the downstate region was home to all 10 counties with the highest proportions of homeowners paying 30 percent or their more of income for housing – with Kings, Nassau, Suffolk, Bronx and Queens counties leading the list. Chemung, Wyoming, and Clinton counties had the lowest percentages of homeowners above the affordability threshold, and all the counties at the lower end of the range are upstate.

This examination of trends in housing affordability suggests that many New Yorkers are feeling pressure from a combination of stagnant or declining real income and increasing housing costs. A combination of factors including comparatively slow economic growth over time, a rising real estate tax burden, and limited housing supply in many areas of the State contribute to the increasing challenge New Yorkers face in finding affordable housing.

The lack of affordable housing for many New Yorkers, which is driven by economic trends, also impacts the State's economy in turn. Employers may find it difficult to attract and retain well-qualified workers, if they are unable to afford the homes they would like. Housing affordability also affects the amount of income that households have available

³ For more information about housing affordability in New York City, see the Office of the State Comptroller's June 2013 report, *The Continued Decline in Affordable Housing in New York City*, available at www.osc.state.ny.us/osdc/affordable_housing_3-2014.pdf.

for other non-discretionary and discretionary spending, as well as for investments in savings or businesses. As increasing numbers of households face housing costs above the affordability threshold, the consequences may include reduced potential for economic growth and troubling impacts on New Yorkers' quality of life.

Housing Affordability in New York State

Access to a secure, stable place to live is a basic human need. For many New Yorkers, the share of household income required to secure access to this basic need is increasing. This report evaluates New York State trends in housing affordability from 2000 to 2012, the most recent year for which authoritative Census data are available. All data are based on figures reported by New York State residents through the decennial Census in 2000 and 2010, and through the Census Bureau's American Community Survey (ACS) for other years.

Housing is generally considered affordable when it consumes less than 30 percent of household income.⁴ In the years between the 2000 Census and the 2012 American Community Survey (3-Year Estimate), in New York State, the percentage of rental households with gross rents (or rents) above the affordability threshold increased by 10.1 percent, and the percentage of homeowners with housing costs above the affordability threshold grew by 7.5 percent.⁵ Over that same time period, the number of New York State households above the affordability threshold increased for rental households and homeowner households by 25.7 percent and 86.2 percent, respectively. As of 2012, more than half of New York's rental households were above the affordability threshold, and 33.9 percent of New York's homeowners were above the affordability threshold. Figure 1 shows these percentages by county.

At a statewide level, there has been a steady increase in median gross rent from the 2000 Census through the 2012 ACS. The total increase in median gross monthly rent was \$125, or 18.6 percent, in constant 1999 dollars. For homeowners, meanwhile, median costs in constant dollars increased steadily between 2000 and 2010, dipped slightly in 2011 and began to increase again in 2012.⁶ The total increase in median monthly owner costs was \$135 or 9.9 percent in constant 1999 dollars.

While housing costs increased modestly statewide, household income lost ground, after adjusting for inflation.⁷ In constant dollars, mean annual household income in New York State declined by \$2,239, or 3.6 percent, from 2000 to 2012. The median household income for renters declined by \$2,058, or 7.1 percent, and for homeowners income declined by \$963 or 1.6 percent. Median real estate taxes increased in constant dollars during this period by \$349 or 12.3 percent.

⁴ The 30 percent of household income threshold for affordable housing is a widely accepted rule-of-thumb that appears to have first been used in the National Housing Act of 1937, as reported in *Who Can Afford To Live in a Home?: A Look at Data from the 2006 American Community Survey* by Mary Schwartz and Ellen Wilson, U.S. Census Bureau, available at www.census.gov/housing/census/publications/who-can-afford.pdf.

⁵ As reported in the ACS, "gross rent" includes the monthly costs for utilities, and fuels used in the home if these costs are paid by the rental household. Housing costs are "selected monthly owner costs," as reported by the ACS, and include monthly costs for mortgages, insurance, utilities, fuels used in the home and real estate taxes.

⁶ This information addresses costs for owner-occupied housing with a mortgage.

⁷ As measured by the Consumer Price Index, in 2012 it took \$1.38 to purchase the same amount of goods and services that \$1.00 purchased in 1999.

Census data on housing costs do not reflect the positive impact of government-sponsored housing subsidies. Such subsidies reduce the number of households with rental costs above affordable levels, but are available only to a minority of such households. For example, the Office of the State Comptroller has previously reported that in 2011, slightly more than half of New York City households had rent burdens above the affordability threshold. After government subsidies, that share fell to 44 percent – indicating that public subsidies reduced the number of households with rents above affordable levels by roughly one in seven.

Figure 1
County Level Percentages of Rental and Owner Households
Above Affordability Threshold

Rental Households				Owner Households			
County	2012: Percentage Above Affordability Threshold	County	2012: Percentage Above Affordability Threshold	County	2012: Percentage Above Affordability Threshold	County	2012: Percentage Above Affordability Threshold
Hamilton	20.9%	Schoharie	47.0%	Chemung	16.4%	Jefferson	24.6%
Schuyler	30.9%	Clinton	47.0%	Wyoming	19.3%	Rensselaer	24.9%
Steuben	36.8%	Washington	47.3%	Clinton	19.5%	Albany	25.0%
Madison	39.0%	Erie	47.5%	Steuben	19.6%	Monroe	25.0%
Tioga	39.5%	Onondaga	47.5%	Allegany	20.0%	Madison	25.0%
Columbia	39.6%	St. Lawrence	47.6%	Herkimer	20.0%	Yates	25.1%
Cayuga	39.7%	Ontario	47.7%	Lewis	20.7%	Fulton	25.1%
Delaware	40.4%	Tompkins	47.8%	Broome	21.0%	Warren	25.1%
Cattaraugus	40.6%	Orleans	48.1%	Seneca	21.2%	Hamilton	25.2%
Seneca	40.8%	Lewis	48.2%	Tioga	21.2%	Montgomery	25.4%
Cortland	41.7%	Broome	48.7%	Schuyler	21.7%	Essex	26.2%
Saratoga	42.0%	Richmond	48.8%	Livingston	21.7%	Schenectady	26.6%
Wayne	42.8%	Schenectady	49.1%	Chautauqua	21.8%	Orleans	27.0%
Genesee	43.4%	Oswego	49.2%	Tompkins	21.8%	New York	27.1%
Jefferson	43.4%	Essex	49.7%	Oneida	22.0%	Washington	28.3%
Yates	43.5%	Dutchess	49.9%	Onondaga	22.0%	Delaware	29.5%
Herkimer	44.2%	Sullivan	51.0%	Erie	22.0%	Columbia	32.0%
Franklin	44.4%	Warren	51.1%	Wayne	22.0%	Greene	32.9%
New York	44.4%	Otsego	51.4%	Genesee	22.1%	Sullivan	34.9%
Wyoming	45.0%	Kings	52.5%	Cayuga	22.1%	Ulster	36.7%
Fulton	45.3%	Nassau	53.2%	Cattaraugus	22.3%	Dutchess	38.3%
Livingston	45.4%	Westchester	53.3%	Niagara	22.5%	Putnam	38.6%
Chenango	45.4%	Queens	53.7%	St. Lawrence	22.6%	Richmond	40.5%
Rensselaer	45.6%	Monroe	53.7%	Cortland	23.1%	Westchester	40.5%
Chautauqua	45.6%	Putnam	53.8%	Ontario	23.4%	Rockland	40.8%
Chemung	45.6%	Suffolk	54.0%	Franklin	23.6%	Orange	41.2%
Albany	45.7%	Orange	54.7%	Otsego	23.7%	Queens	43.2%
Montgomery	46.1%	Rockland	55.0%	Saratoga	24.0%	Bronx	43.7%
Oneida	46.1%	Ulster	55.1%	Oswego	24.3%	Suffolk	43.7%
Niagara	46.2%	Greene	57.5%	Schoharie	24.5%	Nassau	43.9%
Allegany	46.9%	Bronx	57.6%	Chenango	24.5%	Kings	46.7%

Sources: U.S. Census Bureau, Office of the State Comptroller

Trends in Affordability

The decline in housing affordability means financial hardship for a significant and increasing number of New Yorkers. This trend may have other troubling implications for economic growth and the health of the State economy. The lack of affordable housing may make it more difficult for employers to attract and retain workers.⁸ Housing affordability affects the amount of income that is available to households for other non-discretionary and discretionary spending, for savings devoted to higher education or other purposes, and for investment in businesses that create jobs.⁹ As increasing numbers of households face housing costs above the affordability level, the bottom line may be reductions in purchases of other goods and services, undercutting the potential for economic growth and for improved quality of life for New Yorkers.

The share of households enjoying “affordable housing,” defined as having housing expenses that are less than 30 percent of household income, declined in the years between the 2000 Census and the 2012 ACS 3-Year Estimate. The 2012 ACS estimates that 50.6 percent of renters in New York State lived in rental units costing above the affordability threshold, as shown in Figure 2.

A total of 1.7 million households lived in rental units with gross rents equal to or higher than 30 percent of household income in 2012, an increase of 25.7 percent from 2000. In 15 of 62 New York State counties one-half of households pay rents above the affordability thresholds. The level of households with rents above the affordability threshold for the median county was 47 percent. In 2000, the percentage of households with rents above the affordability threshold for the median county was 39.3 percent.

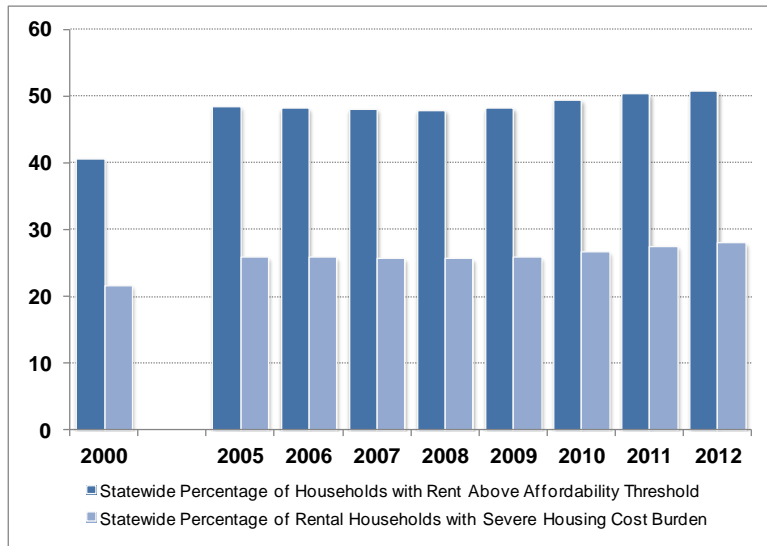
In addition to reporting on households where housing costs are at least 30 percent of income, the Census Bureau reports on households with housing costs that are 50 percent or more of income. In 2012, 27.9 percent of New York rental households lived in units with gross rents that were in this latter category. Some 928,000 households fell into this severely cost-burdened category, as the Census Bureau describes it, a 30 percent increase from 2000. In a majority of New York counties – 36 out of 62 – more than 25 percent of renting households were severely cost-burdened. The percentage of households with rents equal to or greater than 50 percent of household income for the median county was 26.3 percent. In 2000, the percentage of households with rents equal to or greater than 50 percent of household income for the median county was 19.1 percent.

⁸ Wardrip, Keith, Laura Williams and Suzanne Hague. *The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature*, Center for Housing Policy. January 2011.

⁹ Ibid.

Figure 2

Percentage of New York State Rental Households with Rents Above the Affordability Threshold

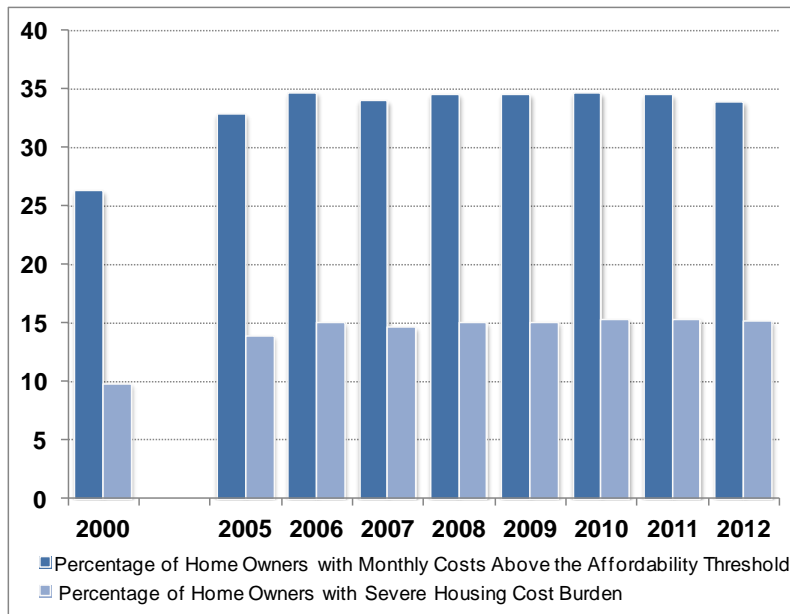


Sources: U.S. Census Bureau, Office of the State Comptroller

In 2012, 33.9 percent of New York State homeowners paid 30 percent or more of household income in monthly housing expenses, as shown in Figure 3. A total of 1.3 million households were in this category, an 86.2 percent increase from 2000.

Figure 3

Percentage of New York State Homeowners with Monthly Costs Above the Affordability Threshold



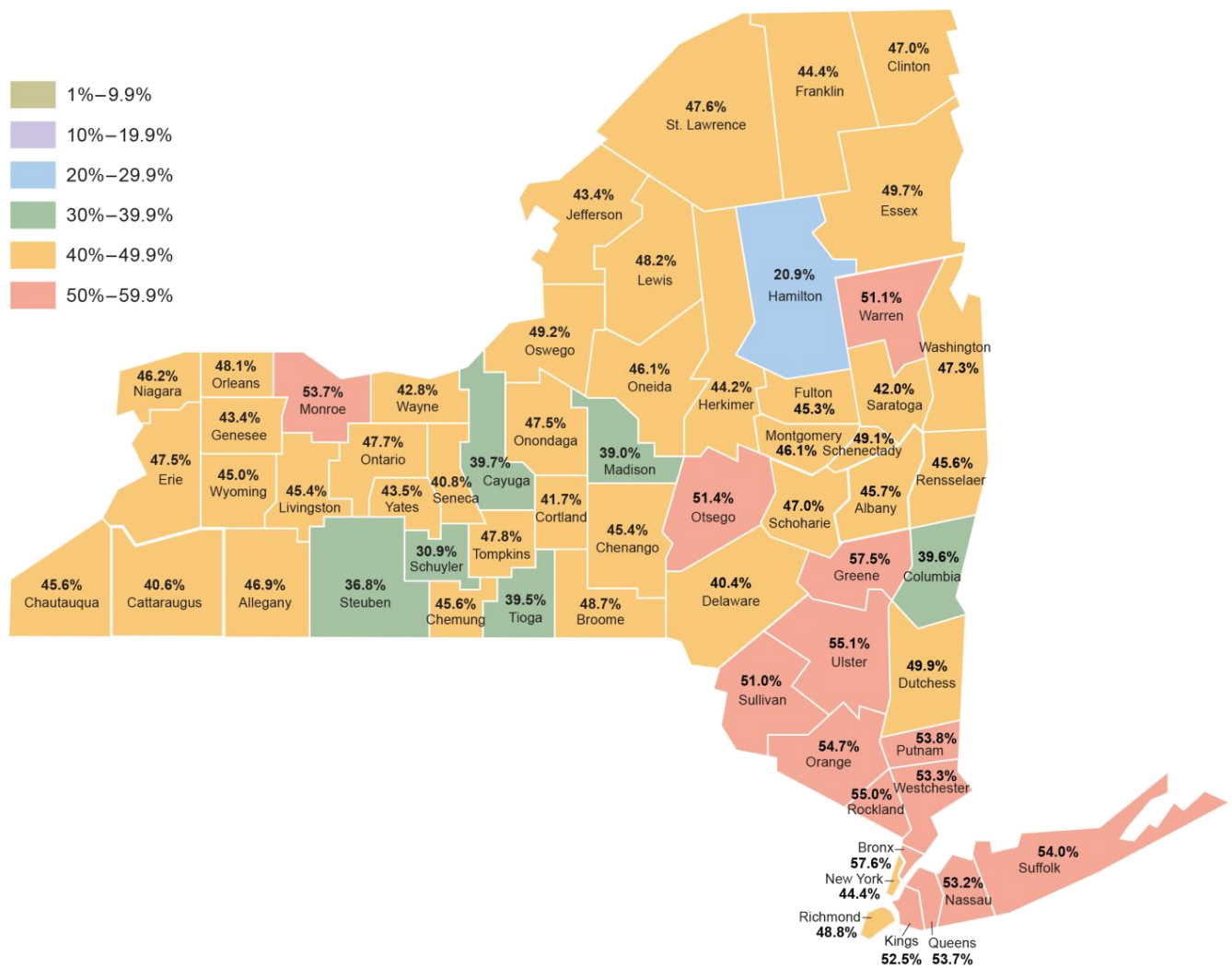
Sources: U.S. Census Bureau, Office of the State Comptroller

In addition, in 2012, 15.1 percent of New York homeowner households paid 50 percent or more of household income in monthly housing expenses. In 2012, a total of approximately 588,000 homeowner households were severely cost-burdened, a 122 percent increase from 2000.

At the county level, trends in affordability largely mirror trends at the State level. In the period between the 2000 Census and the 2012 ACS, the percentage of renters with rents above the affordability threshold increased in all New York counties but four – Hamilton (-12.2), Schuyler (-4.3), Steuben (-0.8) and Tompkins (-2.0). Figures 4 and 5 show the percentage of households in each county with rents above the affordability threshold in 2012 and 2000, respectively.

Figure 4

Percentage of Households with Rents Above the Affordability Threshold in New York Counties – 2012

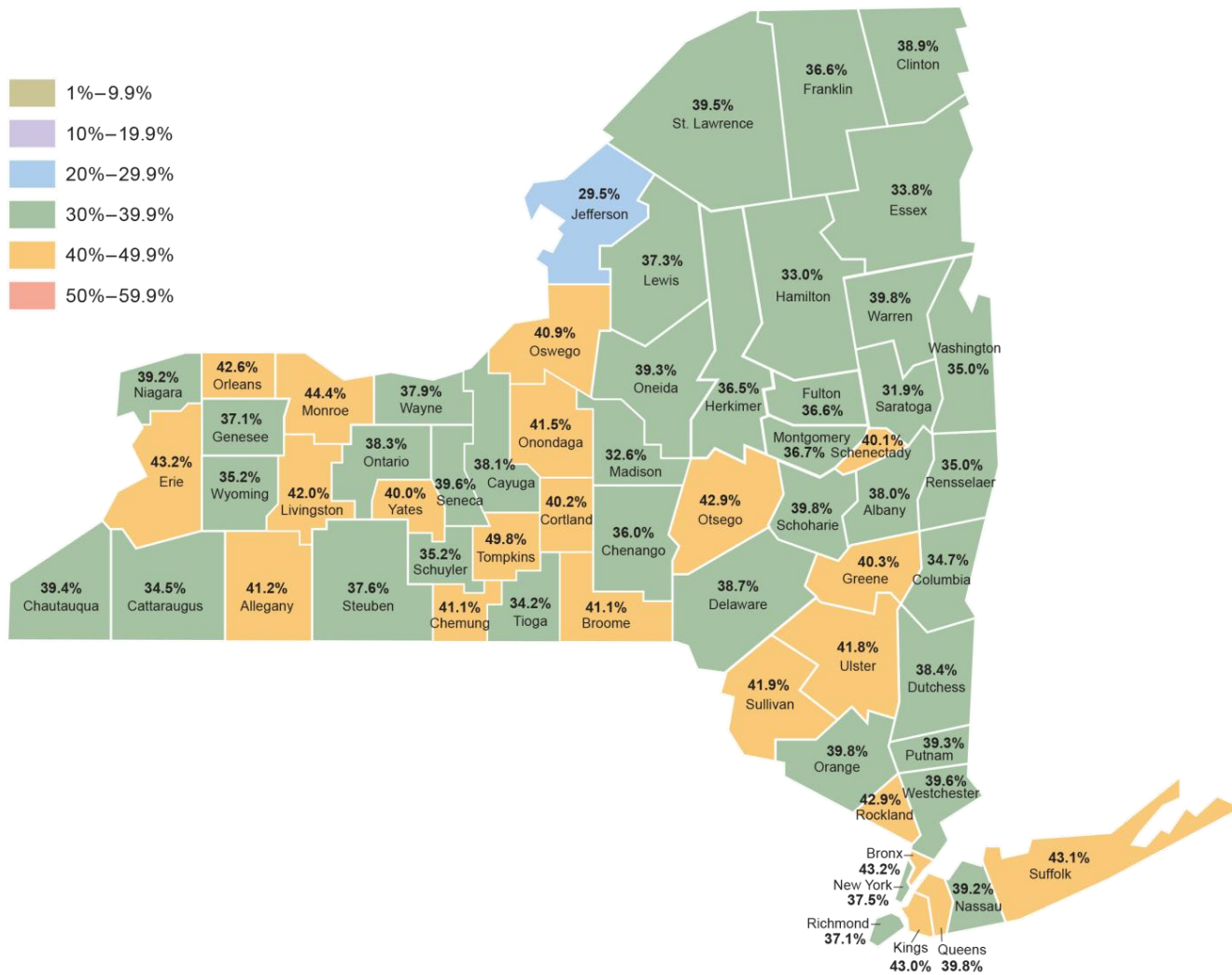


Sources: U.S. Census Bureau, Office of the State Comptroller

In 2012, the five counties with the smallest shares of rental households based on the percentage of households with gross rents above the affordability threshold were Hamilton County at 20.9 percent, Schuyler County at 30.9 percent, Steuben County at 36.8 percent, Madison County at 39.0 percent and Tioga County at 39.5 percent.

Figure 5

**Percentage of Households with Rents Above
the Affordability Threshold in New York Counties – 2000**



Sources: U.S. Census Bureau, Office of the State Comptroller

As shown in Figure 6, the five counties with the highest proportions of rental households with gross rents above the affordability threshold in 2012 were Orange County at 54.7 percent, Rockland County at 55.0 percent, Ulster County at 55.1 percent, Greene County at 57.5 percent, and Bronx County at 57.6 percent.

Figure 6

**Counties with the Lowest and Highest Percentages
of Rental Households Above the Affordability Threshold – 2012**

Top 5 Rental Affordability Counties			Bottom 5 Rental Affordability Counties		
Rank	County	Percentage of Households above Affordability Threshold	Rank	County	Percentage of Households above Affordability Threshold
1	Hamilton	20.9%	58	Orange	54.7%
2	Schuyler	30.9%	59	Rockland	55.0%
3	Steuben	36.8%	60	Ulster	55.1%
4	Madison	39.0%	61	Greene	57.5%
5	Tioga	39.5%	62	Bronx	57.6%

Sources: U.S. Census Bureau, Office of the State Comptroller

In evaluating county level affordability trends for rental households, a general regional pattern emerges at the extremes of affordability. All of the counties with the lowest percentages of rental households above the affordability threshold are in the Southern Tier, Central New York, or the North Country region.

All but one of the counties with the highest percentages of rental households above the affordability threshold are located in the Hudson Valley; the remaining county is the Bronx in New York City.

In the period between the 2000 Census and the 2012 ACS, the percentage of homeowners paying monthly costs above the affordability threshold increased in all but four New York counties – Chemung (-3.0), Herkimer (-1.1), Manhattan (-1.0), and Wyoming (-0.4).

Figure 7

Counties with the Lowest and Highest Percentages of Owner Households Above the Affordability Threshold – 2012

Top 5 Owner Affordability Counties			Bottom 5 Owner Affordability Counties		
Rank	County	Percentage of Households above Affordability Threshold	Rank	County	Percentage of Households above Affordability Threshold
1	Chemung	16.4%	58	Queens	43.2%
2	Wyoming	19.3%	59	Bronx	43.7%
3	Clinton	19.5%	60	Suffolk	43.7%
4	Steuben	19.6%	61	Nassau	43.9%
5	Allegany	20.0%	62	Kings	46.7%

Sources: U.S. Census Bureau, Office of the State Comptroller

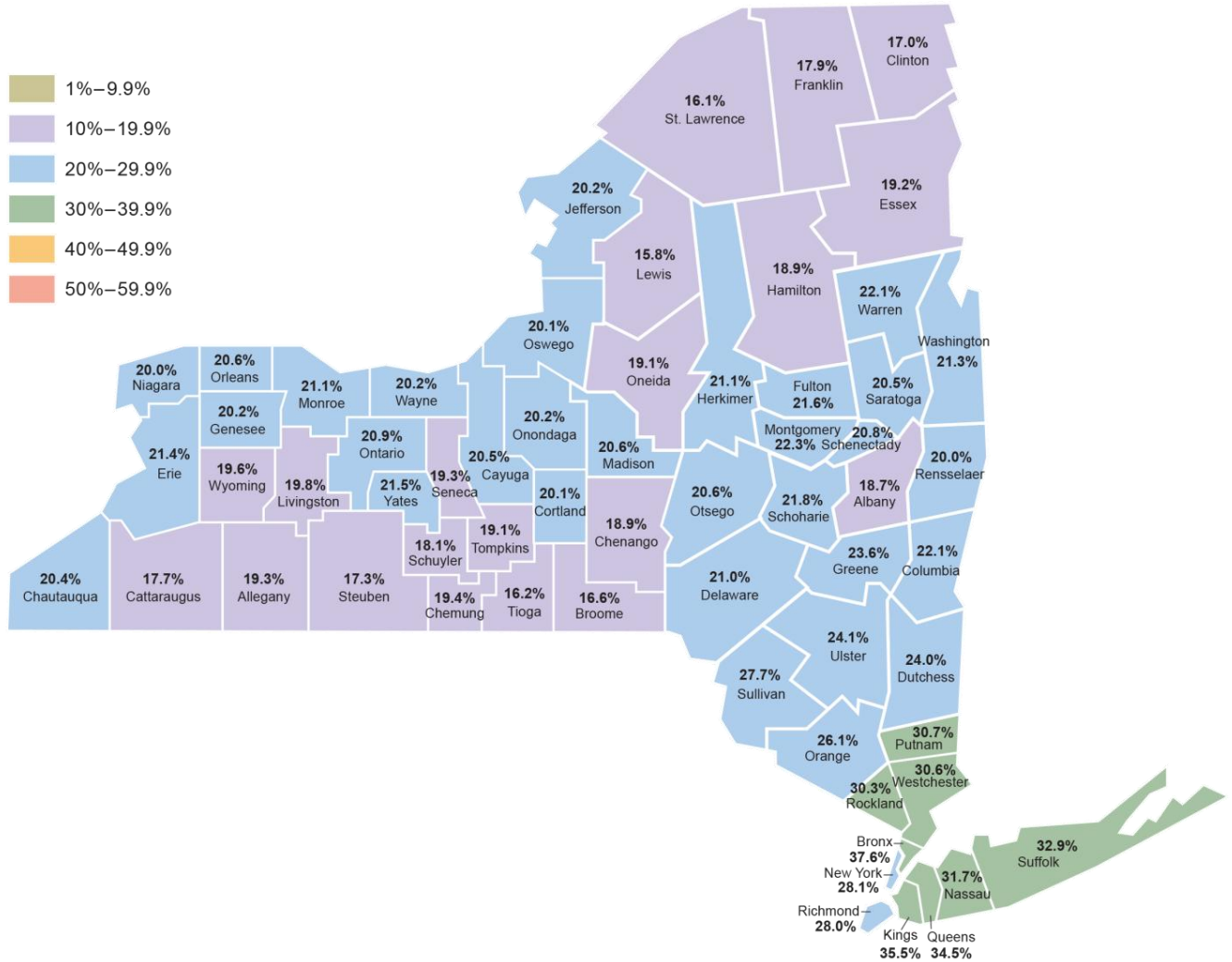
As shown in Figure 7, in 2012, the five counties having the highest shares of homeowners with housing costs above the affordability threshold were Queens County at 43.2 percent, Bronx County at 43.7 percent, Suffolk County at 43.7 percent, Nassau County at 43.9 and Kings County at 46.7 percent.

An even clearer upstate/downstate pattern emerges at the extremes of affordability for households that own their own homes. All of the most affordable counties are north of New York City, in New York's Southern Tier, Western New York and North Country regions. The counties with the highest percentages of households above the affordability threshold are either the boroughs of New York City or on Long Island.

The five counties in 2012 with the smallest shares of households with owner costs above the affordability threshold were Chemung County with 16.4 percent, Wyoming County with 19.3 percent, Clinton County with 19.5 percent, Steuben County with 19.6 percent and Allegany County with 20.0 percent. Figures 8 and 9 show the percentage of homeowner households in each county with owner costs above the affordability threshold in 2012 and 2000, respectively.

Figure 9

Percentage of Households with Owner Costs Above the Affordability Threshold in New York Counties – 2000



Sources: U.S. Census Bureau, Office of the State Comptroller

Factors That Affect Housing Affordability

In estimating housing costs for renters and homeowners, the American Community Survey (ACS) considers costs associated with maintaining a household. As reported in the ACS, “gross rent” includes the monthly costs for utilities, and fuels used in the home if these costs are paid by the rental household. “Selected monthly owner costs,” as reported by the ACS, include monthly costs for mortgages, insurance, utilities, fuels used in the home and real estate taxes.¹⁰

In addition to changes in overall housing costs, real estate taxes, and household incomes (as shown in Figures 10 and 11), factors that affect affordability include demand for housing and the relative scarcity of housing. These elements, along with real estate taxes, are discussed below.¹¹

Housing Costs

On a statewide basis, median monthly homeowner costs increased by \$135 in constant dollars, or 9.9 percent, between the 2000 Census and the 2012 ACS. Between 2000 and 2012, median homeowner costs in constant dollars increased in 32 of 62 New York State counties.

As measured on a statewide basis, the median monthly rent increased by \$125, or 18.6 percent, during the period between the 2000 Census and the 2012 ACS.¹² Median rents in constant dollars increased in 41 of 62 counties.

Real Estate Taxes

Real estate taxes directly affect housing costs. Homeowners’ tax payments are reported as part of the ACS survey of housing costs. Although owners of rental property factor taxes into the rent they charge their tenants, such costs are not reported separately by the Census Bureau.

In the period between the 2000 Census and the 2012 ACS, median real estate taxes associated with owner-occupied housing units increased in 53 of 62 New York State counties.¹³ Statewide, taxes on owner occupied housing units increased by \$349, or 12.3 percent, between the 2000 Census and the 2012 ACS.

¹⁰ U.S. Census Bureau, American Community Survey and Puerto Rico Community Survey, 2012 Data Definitions. While the Census data includes utilities, fuel and certain other costs, these components are not separately analyzed in this report.

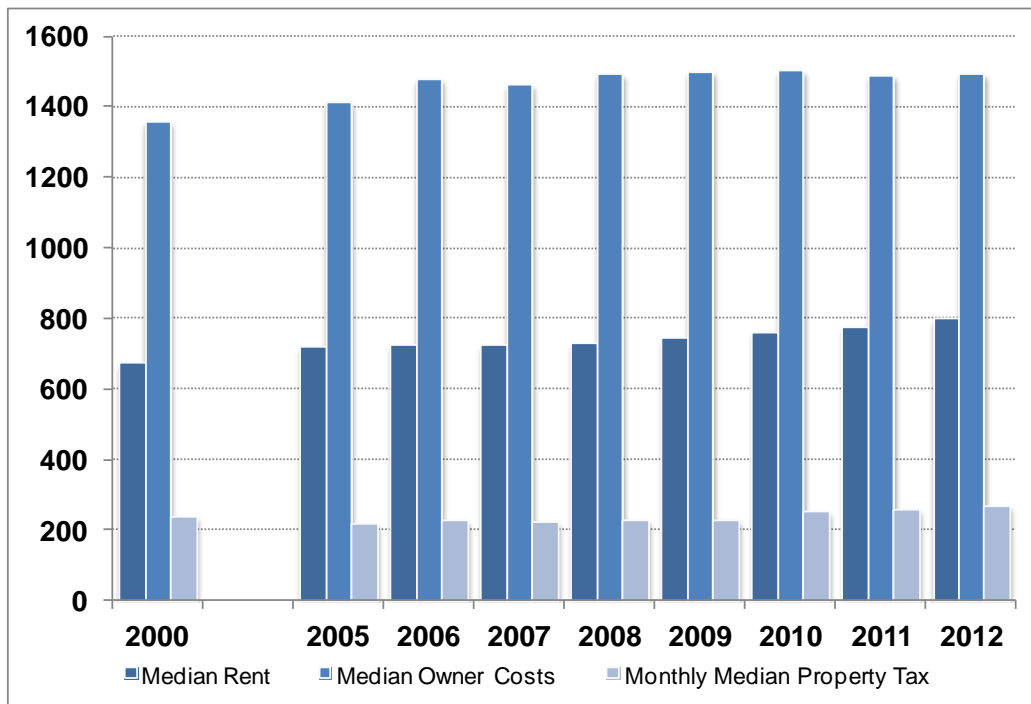
¹¹ Increases in cost factors between 2000 and 2012 do not appear to be large. However, since housing is one of the largest categories of expenditure in many household budgets, even modest cost increases may have a significant impact on a household budget.

¹² To control for inflation, household income and other dollar figures reported in the 2012 ACS were converted into constant dollars as reported in the 2000 Census using a conversion factor derived from the U.S. Bureau of Labor Statics Consumer Price Index Inflation Calculator.

¹³ Real estate taxes reported are for “specified owner-occupied units” defined by the ACS 2012 Subject Definitions as single family homes located on a lot that is ten acres or less. Tax figures include the total amount of real estate taxes paid to all taxing jurisdictions including special districts’ assessments, school taxes, and other municipal taxes. The

Figure 10

Statewide Trends in Housing Costs and Real Estate Taxes
(in 1999 constant dollars)¹⁴



Sources: U.S. Census Bureau, Office of the State Comptroller

Household Income

Since affordability is measured against household income, changes in household income will have a significant impact on affordability. In the period between the 2000 census and the 2012 ACS, mean household income declined in New York State by \$2,239 in constant dollars, or 3.6 percent. Mean household income declined in 49 out of 62 New York counties between 2000 and 2012.

The median household income for renters declined by \$2,058, or 7.1 percent, and for homeowners, income declined by \$963 or 1.6 percent.¹⁵

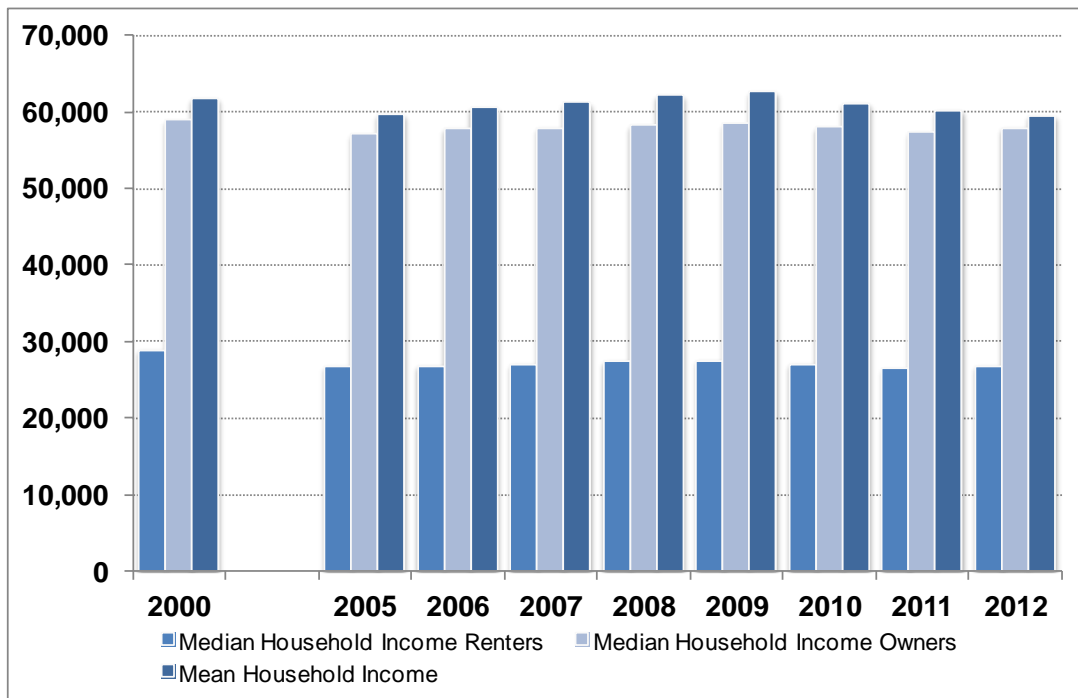
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¹⁴ In this chart, median real estate tax figures as reported by the U.S. Census Bureau are converted from an annual figure to a monthly figure by dividing by 12. Other figures for median real estate taxes reported elsewhere in this report are annual figures.

¹⁵ Without adjusting for inflation, between 2000 and 2012 mean household income increased by \$18,057. Median household income for renters increased by \$7,324 and for homeowners by \$19,344.

Figure 11

Statewide Trends in Household Income
(In 1999 Constant Dollars)



Sources: U.S. Census Bureau, Office of the State Comptroller

The Relative Scarcity of Housing

Market forces have an important impact on housing affordability. Imbalances between the numbers of families and individuals seeking housing and the number of housing units available can cause housing prices to rise or fall. The ratio of vacant housing to the overall housing supply is one way in which the relative availability (or scarcity) of housing can be measured. The New York State Emergency Tenant Protection Act of 1974 provides for the declaration of a housing emergency, at the discretion of a municipal government, if the vacancy rate for a class of housing falls below 5 percent.

The 2012 ACS estimates that the vacancy rates for rental housing and owner-occupied housing in New York State stood at 4.6 percent and 1.9 percent, respectively. In the period between the 2000 Census and the 2012 ACS, the owner-occupied and rental vacancy rates were basically unchanged at the statewide level. The vacancy rate for owner-occupied housing increased by 0.3 percent, and the vacancy rate for rental housing increased by 0.1 percent.

In the period between the 2000 Census and the 2012 ACS, the total number of occupied housing units in New York State grew by approximately 153,000, or 2.2

percent, including approximately 147,000 in owner-occupied units and 6,200 in the number of renter-occupied units. There were approximately 2,300 fewer vacant housing units for rent in 2012 than in 2000 and 4,600 more vacant housing units for sale in 2012 than in 2000, according to Census data.

Conclusion

In 2012, more than 50 percent of New York State's rental households and more than 30 percent of State homeowners faced housing costs above the affordability threshold of 30 percent of household income. For both renters and owners, both the number and the percentage of households with housing costs above the affordability threshold have increased since 2000.

Factors including household income, overall housing costs, real estate taxes and relative scarcity are important to consider in analyzing housing affordability. After adjusting for inflation, mean household income for all State households declined from 2000 to 2012, as did median incomes for both rental and owner households. Median real estate taxes increased over the period in real terms after an initial decline, while median housing costs also increased. Another important factor affecting housing affordability is the housing vacancy rate. In 2012, the vacancy rates for rental housing and owner occupied housing were 4.6 and 1.9 percent, respectively.

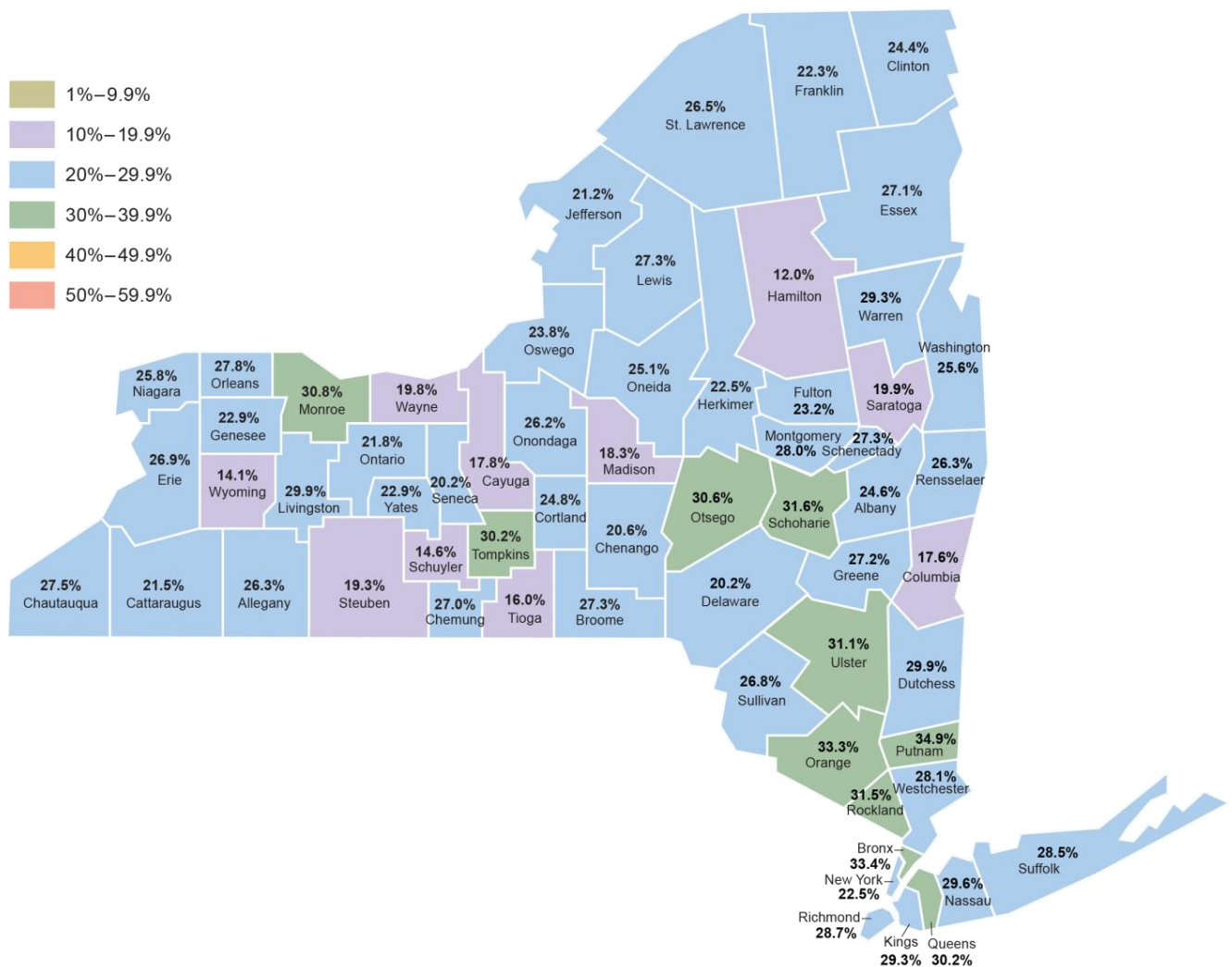
Both the 2012 Census figures and this analysis of change since 2000 show that a larger number of New Yorkers are struggling to pay rising housing costs at a time when real incomes have been stagnant or declining. As increasing numbers of New York households experience difficulties in paying for their housing, they may be forced to reduce their spending on other goods and services, inhibiting economic growth and undermining the potential for an improved quality of life.

Appendices

Appendix A: Maps Showing Housing Cost Burden Percentages

Figure A-1

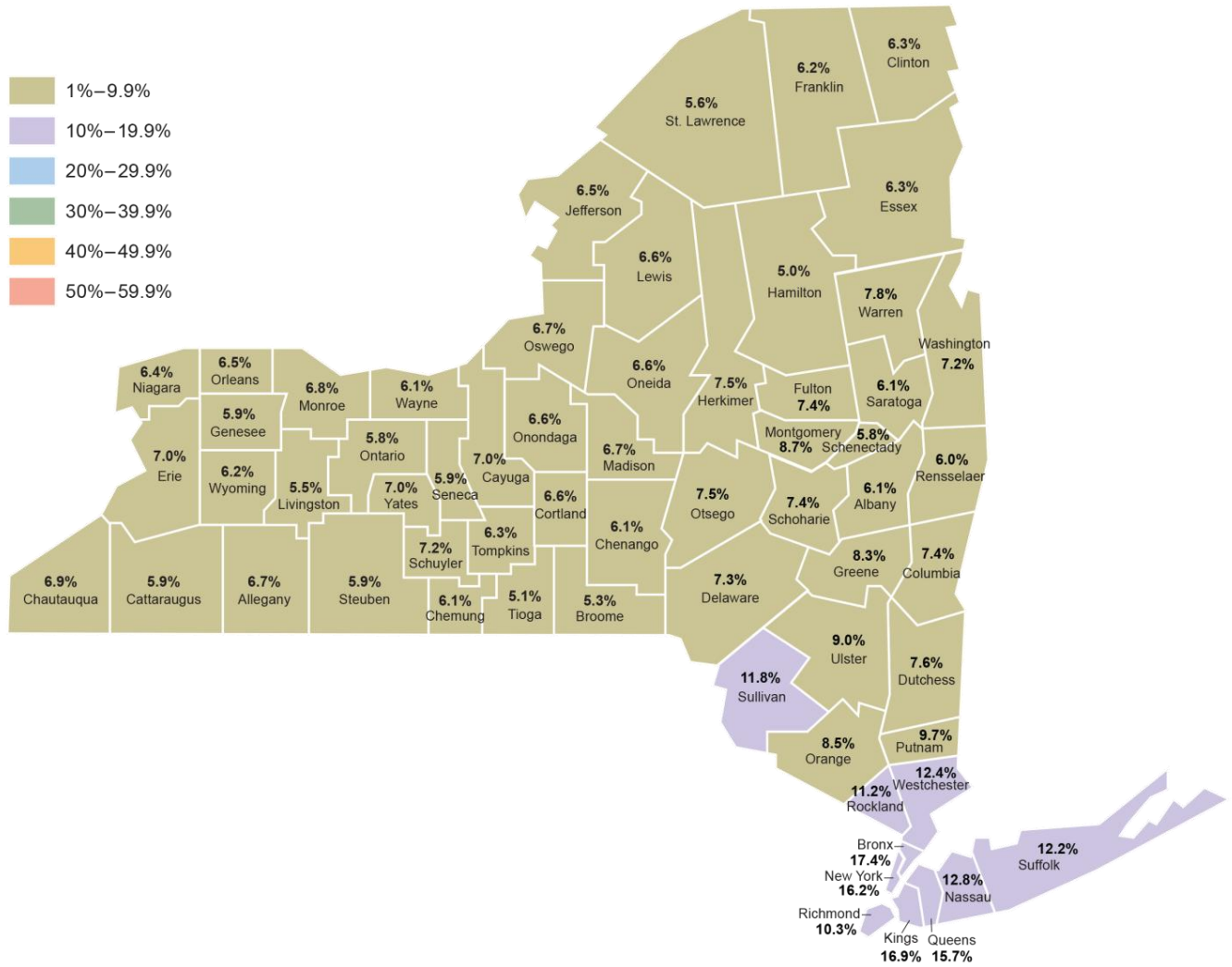
Percentage of Households with Rents Above the Severe Housing Cost Burden in New York Counties – 2012



Sources: U.S. Census Bureau, Office of the State Comptroller

Figure A-4

Percentage of Households with Homeowner Costs Above the Severe Housing Cost Burden Threshold – 2000



Sources: U.S. Census Bureau, Office of the State Comptroller

Appendix B: Analysis of Housing Affordability Factors

Households spending 30 percent or more of their monthly income on gross rent or on the costs of owning a home are considered above the affordability threshold and are often referred to as “cost-burdened.” Households spending 50 percent or more of their monthly income on gross rent or owner costs are regarded as “severely cost-burdened.”

For both rental and homeowner households, household income is calculated as the total of annual incomes of all residents of a household above the age of 15.

Gross rent reported by the Census Bureau is calculated as monthly contract rent plus costs for heat and utilities, if those expenses are not included in contract rent. For purposes of these Appendices, the distribution of gross rents and household incomes was also calculated. Gross rents were divided into three brackets: low (\$0 to \$499), medium (\$500 to \$999) and high (\$1,000 or greater). Household incomes were also divided into three brackets: low (\$0 to \$19,999), medium (\$20,000 to \$74,999) and high (\$75,000 or greater). The percentage of households within each bracket was calculated and compared for years 2000 and 2012, after adjusting for inflation.

Median gross rent, median rental household income, and the gross rent and rental household income brackets were all adjusted for inflation based on the Consumer Price Index (CPI). Unless specifically noted, all comparisons are based on inflation-adjusted values. Data for 2000 was retrieved from the 2000 Decennial Census. Data for all counties but Hamilton and Schuyler for 2012 was retrieved from the 2012 3-Year American Community Survey, which provides data for all counties except Hamilton and Schuyler. Data for Hamilton and Schuyler counties for 2012 was retrieved from the 2012 5-Year American Community Survey.

The percentage of owner households above the affordability threshold in each county was determined by calculating the percentage of households with monthly owner costs at or above 30 percent of income. For purpose of determining affordability in homeowner households, monthly owner costs are calculated as the monthly total of mortgages and other debts on real estate taxes, property insurance, utilities and fuel costs. Beyond median monthly owner costs and median household income, the distribution of monthly owner costs and household incomes was also calculated. Monthly owner costs were divided into three brackets: low (\$0 to \$599), medium (\$600 to \$1,499) and high (\$1,500 or greater). Household incomes were also divided into three brackets: low (\$0 to \$19,999), medium (\$20,000 to \$74,999) and high (\$75,000 or greater) for purposes of this Appendix. The percentage of households within each bracket was calculated and compared for years 2000 and 2012, after adjusting for inflation.

Median monthly owner costs, median household income, and the monthly owner costs and owner household income brackets were all adjusted for inflation based on the CPI. Unless specifically noted, all comparisons are based on inflation-adjusted values. Data for 2000 was retrieved from the 2000 Decennial Census. Data for all counties but

Hamilton and Schuyler for 2012 was retrieved from the 2012 3-Year American Community Survey. Data for Hamilton and Schuyler counties for 2012 was retrieved from the 2012 5-Year American Community Survey.

Listed below, for illustrative purposes, are the counties with the highest proportions of affordable housing for renters; the lowest proportions of affordable housing for renters; the highest proportions of affordable housing for homeowners; and the lowest proportions of affordable housing for homeowners.

It is important to note that, in comparing the share of cost-burdened households in particular counties, this Appendix assesses *relative affordability*, measuring housing costs in relation to income. While incomes are generally higher in the downstate metropolitan region than in upstate New York, housing costs are also generally higher downstate. For example, a rent or monthly owner cost that may fall below the affordability threshold in New York City may be above the affordability threshold in an upstate county.

County with Lowest Percentage of Rental Households Above the Affordability Threshold

Hamilton County, the smallest county in the State in terms of population, had the smallest percentage of households – 20.9 percent – paying gross rent above the affordability threshold. The percentage of units above the affordability threshold fell sharply from 2000 to 2012, dropping by 12.2 percent. Hamilton also has the smallest share of households that are severely cost-burdened. Just 12.0 percent of households had gross rent at or above 50 percent of their income, down 4.5 percentage points from 2000. Hamilton is one of just two counties where median gross rent fell at the same time that median rental household income rose over the period. Rent decreased 2.5 percent while income increased by 31.4 percent in real terms. This was by far the largest increase in median rental household income among counties in the State. The percentage of households in the low income bracket fell by 15.4 percent, while the percentage in the medium income bracket increased by 11.9 percent.

County with Highest Percentage of Rental Households Above the Affordability Threshold

In 2012, Bronx County ranked had 57.6 percent of rental households paying 30 percent or more of their income for housing. The Bronx experienced a significant increase in the percentage of households at or above the affordability threshold, relatively speaking. Bronx also has a large percentage of households with gross rents at or above 50 percent of income, at 33.4 percent following an increase of 7.9 percent. A 19.6 percent increase in median gross rent, coupled with a 13.9 percent decrease in median rental household income, caused substantial shifts in income and rent distributions. The percentage of households in the low income bracket rose 1.5 percent, and the percentage in the high income bracket fell 1.4 percent. Most notably, the percentage of units in the high rent bracket increased greatly over the period. High rent units

accounted for 27.7 percent of the total in 2012, compared to 6.8 in 2000. The percentages of units in the low and medium rent brackets fell by 7.5 percent and 13.4 percent, respectively.

County with Lowest Percentage of Homeowner Households Above the Affordability Threshold

Chemung County had the lowest percentage of households paying monthly owner costs above the affordability threshold and the severely housing cost-burdened thresholds. In 2012, 16.4 percent of homeowners in the county paid 30 percent or more of income in housing costs. From 2000 to 2012, Chemung experienced a 3.0 percent decrease in households at or above the affordability threshold. The decrease was enough to move Chemung from 18th to first in affordability over the period. A 1.1 percent decrease in the percentage of households that were severely cost-burdened brought that percentage down to 5.1 percent overall. Chemung experienced a 10.4 percent decrease in median monthly owner costs, and a 0.2 percent increase in median household income. The percentage of households in the high income bracket increased by 4.4 percent over the period. The percentage in the medium income bracket decreased by 4.4 percent, and the percentage in the low income bracket increased marginally by 0.1 percent. Meanwhile, the percentage of units in the low cost bracket increased by 5.4 percent, fueled by decreases of 4.4 percent and 1 percent in the medium and high cost brackets, respectively.

County with Highest Percentage of Homeowner Households Above the Affordability Threshold

Kings County had the highest share of households paying at or above 30 percent of income in housing costs, at 46.7 percent. Between 2000 and 2012, an increase of 11.2 percent in the percentage of households with monthly owner costs at or above the affordability threshold caused Kings to change places with Bronx County at the bottom of the list. Kings County also has the highest proportion of homeowners who are severely cost-burdened. An 8.2 percent increase in homeowners paying 50 percent or more of their income in housing costs puts the overall percentage at 25.1 percent of households in Kings County in 2012. Median monthly owner costs increased by 16.1 percent, as median household income decreased by 1.9 percent. The percentages of households in the low and medium income brackets decreased by 2.1 percent and 0.3 percent, respectively, while the percentage of those in the higher income bracket increased by 2.4 percent. The percentage of units in the low-cost bracket decreased by 9.5 percent. Meanwhile, the percentages in the medium and high cost brackets increased by 1.1 percent and 8.3 percent, respectively.

Appendix C: County Level Homeowner Households Affordability Threshold Ranking

2012 Affordability Rank	County	2012 Percentage Above Affordability Threshold	Percentage Change 2000-2012	2012 Affordability Rank	County	2012 Percentage Above Affordability Threshold	Percentage Change 2000 -2012
1	Chemung	16.4%	-3.0%	32	Jefferson	24.6%	4.4%
2	Wyoming	19.3%	-0.4%	33	Rensselaer	24.9%	5.0%
3	Clinton	19.5%	2.5%	34	Albany	25.0%	6.2%
4	Steuben	19.6%	2.3%	35	Monroe	25.0%	3.9%
5	Allegany	20.0%	0.6%	36	Madison	25.0%	4.4%
6	Herkimer	20.0%	-1.1%	37	Yates	25.1%	3.6%
7	Lewis	20.7%	4.9%	38	Fulton	25.1%	3.6%
8	Broome	21.0%	4.5%	39	Warren	25.1%	3.0%
9	Seneca	21.2%	1.9%	40	Hamilton	25.2%	6.3%
10	Tioga	21.2%	5.0%	41	Montgomery	25.4%	3.1%
11	Schuyler	21.7%	3.6%	42	Essex	26.2%	7.0%
12	Livingston	21.7%	1.9%	43	Schenectady	26.6%	5.9%
13	Chautauqua	21.8%	1.4%	44	Orleans	27.0%	6.4%
14	Tompkins	21.8%	2.7%	45	New York	27.1%	-1.0%
15	Oneida	22.0%	2.8%	46	Washington	28.3%	7.0%
16	Onondaga	22.0%	1.8%	47	Delaware	29.5%	8.5%
17	Erie	22.0%	0.6%	48	Columbia	32.0%	10.0%
18	Wayne	22.0%	1.8%	49	Greene	32.9%	9.3%
19	Genesee	22.1%	1.9%	50	Sullivan	34.9%	7.2%
20	Cayuga	22.1%	1.6%	51	Ulster	36.7%	12.6%
21	Cattaraugus	22.3%	4.5%	52	Dutchess	38.3%	14.2%
22	Niagara	22.5%	2.5%	53	Putnam	38.6%	7.9%
23	St. Lawrence	22.6%	6.5%	54	Richmond	40.5%	12.5%
24	Cortland	23.1%	3.0%	55	Westchester	40.5%	9.9%
25	Ontario	23.4%	2.4%	56	Rockland	40.8%	10.5%
26	Franklin	23.6%	5.7%	57	Orange	41.2%	15.1%
27	Otsego	23.7%	3.1%	58	Queens	43.2%	8.7%
28	Saratoga	24.0%	3.5%	59	Bronx	43.7%	6.1%
29	Oswego	24.3%	4.2%	60	Suffolk	43.7%	10.9%
30	Schoharie	24.5%	2.7%	61	Nassau	43.9%	12.2%
31	Chenango	24.5%	5.6%	62	Kings	46.7%	11.2%

Sources: U.S. Census Bureau, Office of the State Comptroller
 Note: See Appendix B for methodology and terminology.

Appendix D: County Level Rental Households Affordability Threshold Ranking

2012 Affordability Rank	County	2012 Percentage Above Affordability Threshold	Percentage Change 2000 - 2012	2012 Affordability Rank	County	2012 Percentage Above Affordability Threshold	Percentage Change 2000 - 2012
1	Hamilton	20.9%	-12.2%	32	Schoharie	47.0%	7.2%
2	Schuyler	30.9%	-4.3%	33	Clinton	47.0%	8.1%
3	Steuben	36.8%	-0.8%	34	Washington	47.3%	12.3%
4	Madison	39.0%	6.3%	35	Erie	47.5%	4.3%
5	Tioga	39.5%	5.2%	36	Onondaga	47.5%	6.0%
6	Columbia	39.6%	5.2%	37	St. Lawrence	47.6%	8.0%
7	Cayuga	39.7%	1.6%	38	Ontario	47.7%	9.4%
8	Delaware	40.4%	1.7%	39	Tompkins	47.8%	-2.0%
9	Cattaraugus	40.6%	6.2%	40	Orleans	48.1%	5.6%
10	Seneca	40.8%	1.2%	41	Lewis	48.2%	10.9%
11	Cortland	41.7%	1.4%	42	Broome	48.7%	7.6%
12	Saratoga	42.0%	10.1%	43	Richmond	48.8%	11.7%
13	Wayne	42.8%	4.8%	44	Schenectady	49.1%	8.9%
14	Genesee	43.4%	6.3%	45	Oswego	49.2%	8.3%
15	Jefferson	43.4%	13.9%	46	Essex	49.7%	15.8%
16	Yates	43.5%	3.5%	47	Dutchess	49.9%	11.5%
17	Herkimer	44.2%	7.7%	48	Sullivan	51.0%	9.1%
18	Franklin	44.4%	7.8%	49	Warren	51.1%	11.3%
19	New York	44.4%	7.0%	50	Otsego	51.4%	8.6%
20	Wyoming	45.0%	9.8%	51	Kings	52.5%	9.4%
21	Fulton	45.3%	8.7%	52	Nassau	53.2%	14.0%
22	Livingston	45.4%	3.3%	53	Westchester	53.3%	13.7%
23	Chenango	45.4%	9.4%	54	Queens	53.7%	13.9%
24	Rensselaer	45.6%	10.6%	55	Monroe	53.7%	9.3%
25	Chautauqua	45.6%	6.2%	56	Putnam	53.8%	14.4%
26	Chemung	45.6%	6.2%	57	Suffolk	54.0%	10.9%
27	Albany	45.7%	6.2%	58	Orange	54.7%	14.9%
28	Montgomery	46.1%	9.4%	59	Rockland	55.0%	12.1%
29	Oneida	46.1%	6.8%	60	Ulster	55.1%	13.3%
30	Niagara	46.2%	7.0%	61	Greene	57.5%	17.2%
31	Allegany	46.90%	5.7%	62	Bronx	57.6%	14.3%

Sources: U.S. Census Bureau, Office of the State Comptroller
 Note: See Appendix B for methodology and terminology.

Appendix E: Households with Housing Costs At or Above 50 Percent of Income

Rental Households With Severe Housing Cost Burden				Owner Households with Severe Housing Cost Burden			
County	2012: Percentage Above Severe Threshold	County	2012: Percentage Above Severe Threshold	County	2012: Percentage Above Severe Threshold	County	2012: Percentage Above Severe Threshold
Hamilton	12.0%	Rensselaer	26.3%	Chemung	5.1%	Warren	9.0%
Wyoming	14.1%	St. Lawrence	26.5%	Wyoming	5.3%	Monroe	9.1%
Schuyler	14.6%	Sullivan	26.8%	Allegany	6.1%	Chenango	9.1%
Tioga	16.0%	Erie	26.9%	Genesee	6.6%	Montgomery	9.2%
Columbia	17.6%	Chemung	27.0%	Ontario	6.8%	Albany	9.3%
Cayuga	17.8%	Essex	27.1%	Tompkins	6.8%	Rensselaer	9.5%
Madison	18.3%	Greene	27.2%	Broome	7.5%	Jefferson	9.5%
Steuben	19.3%	Lewis	27.3%	Tioga	7.5%	Schoharie	9.7%
Wayne	19.8%	Broome	27.3%	Clinton	7.6%	Fulton	10.0%
Saratoga	19.9%	Schenectady	27.3%	Wayne	7.6%	Oswego	10.6%
Delaware	20.2%	Chautauqua	27.5%	Steuben	7.7%	Washington	10.8%
Seneca	20.2%	Orleans	27.8%	Niagara	7.8%	Essex	11.2%
Chenango	20.6%	Montgomery	28.0%	Madison	7.8%	Orleans	11.3%
Jefferson	21.2%	Westchester	28.1%	Cayuga	7.8%	Yates	11.8%
Cattaraugus	21.5%	Suffolk	28.5%	Erie	8.0%	Columbia	12.0%
Ontario	21.8%	Richmond	28.7%	Herkimer	8.0%	Delaware	12.4%
Franklin	22.3%	Kings	29.3%	St. Lawrence	8.0%	Greene	13.7%
Herkimer	22.5%	Warren	29.3%	Chautauqua	8.0%	New York	13.8%
New York	22.5%	Nassau	29.6%	Oneida	8.1%	Ulster	15.3%
Yates	22.9%	Livingston	29.9%	Saratoga	8.1%	Dutchess	15.7%
Genesee	22.9%	Dutchess	29.9%	Cortland	8.1%	Orange	16.4%
Fulton	23.2%	Tompkins	30.2%	Livingston	8.1%	Sullivan	17.0%
Oswego	23.8%	Queens	30.2%	Onondaga	8.2%	Rockland	17.9%
Clinton	24.4%	Otsego	30.6%	Cattaraugus	8.3%	Putnam	18.4%
Albany	24.6%	Monroe	30.8%	Lewis	8.4%	Richmond	19.0%
Cortland	24.8%	Ulster	31.1%	Hamilton	8.5%	Suffolk	19.1%
Oneida	25.1%	Rockland	31.5%	Schenectady	8.7%	Westchester	19.4%
Washington	25.6%	Schoharie	31.6%	Otsego	8.7%	Nassau	19.9%
Niagara	25.8%	Orange	33.3%	Franklin	8.8%	Queens	22.8%
Onondaga	26.2%	Bronx	33.4%	Schuyler	8.8%	Bronx	23.8%
Allegany	26.3%	Putnam	34.9%	Seneca	8.9%	Kings	25.1%

Sources: U.S. Census Bureau, Office of the State Comptroller
Note: See Appendix B for methodology and terminology.

Appendix F: County Level Percentages of Rental and Homeowner Households – 2012

County	Percentage Rental Households	Percentage Owner Households	County	Percentage Rental Households	Percentage Owner Households
Albany	40.8%	59.2%	Niagara	29.9%	70.1%
Allegany	27.3%	72.7%	Oneida	32.7%	67.3%
Bronx	81.0%	19.0%	Onondaga	34.7%	65.3%
Broome	33.7%	66.3%	Ontario	27.0%	73.0%
Cattaraugus	28.1%	71.9%	Orange	30.6%	69.4%
Cayuga	27.0%	73.0%	Orleans	22.3%	77.7%
Chautauqua	30.4%	69.6%	Oswego	27.5%	72.5%
Chemung	32.5%	67.5%	Otsego	27.7%	72.3%
Chenango	24.1%	75.9%	Putnam	16.9%	83.1%
Clinton	33.4%	66.6%	Queens	56.7%	43.3%
Columbia	27.1%	72.9%	Rensselaer	34.1%	65.9%
Cortland	31.5%	68.5%	Richmond	31.6%	68.4%
Delaware	26.2%	73.8%	Rockland	30.7%	69.3%
Dutchess	30.4%	69.6%	St. Lawrence	28.9%	71.1%
Erie	35.0%	65.0%	Saratoga	28.3%	71.7%
Essex	29.5%	70.5%	Schenectady	34.0%	66.0%
Franklin	28.2%	71.8%	Schoharie	24.0%	76.0%
Fulton	31.6%	68.4%	Schuyler	18.9%	81.1%
Genesee	26.7%	73.3%	Seneca	26.6%	73.4%
Greene	26.0%	74.0%	Steuben	30.0%	70.0%
Hamilton	17.5%	82.5%	Suffolk	21.1%	78.9%
Herkimer	29.5%	70.5%	Sullivan	33.3%	66.7%
Jefferson	43.4%	56.6%	Tioga	20.2%	79.8%
Kings	70.5%	29.5%	Tompkins	44.5%	55.5%
Lewis	23.8%	76.2%	Ulster	30.8%	69.2%
Livingston	25.0%	75.0%	Warren	30.2%	69.8%
Madison	23.6%	76.4%	Washington	24.7%	75.3%
Monroe	35.2%	64.8%	Wayne	22.3%	77.7%
Montgomery	32.5%	67.5%	Westchester	37.9%	62.1%
Nassau	19.6%	80.4%	Wyoming	25.1%	74.9%
New York	78.0%	22.0%	Yates	20.7%	79.3%

Sources: U.S. Census Bureau, Office of the State Comptroller

Appendix G: County Level Numbers of Rental and Owner Households – 2012

County	Number of Rental Households	Number of Owner Households	County	Number of Rental Households	Number of Owner Households
Albany	49,623	71,925	Niagara	26,473	61,959
Allegany	5,066	13,506	Oneida	29,613	60,925
Bronx	381,967	89,698	Onondaga	63,924	120,300
Broome	27,026	53,188	Ontario	11,932	32,181
Cattaraugus	9,012	23,102	Orange	38,390	86,948
Cayuga	8,326	22,493	Orleans	3,529	12,320
Chautauqua	16,601	38,087	Oswego	12,347	32,546
Chemung	11,436	23,804	Otsego	6,625	17,250
Chenango	4,664	14,707	Putnam	5,887	28,968
Clinton	10,658	21,243	Queens	438,556	335,266
Columbia	6,773	18,180	Rensselaer	21,800	42,191
Cortland	5,653	12,270	Richmond	51,561	111,355
Delaware	5,220	14,667	Rockland	30,076	67,867
Dutchess	32,558	74,576	St. Lawrence	12,138	29,917
Erie	132,608	246,532	Saratoga	25,322	64,049
Essex	4,876	11,647	Schenectady	19,776	38,344
Franklin	5,409	13,775	Schoharie	3,108	9,834
Fulton	7,151	15,514	Schuyler	1,427	6,143
Genesee	6,362	17,478	Seneca	3,549	9,772
Greene	4,820	13,749	Steuben	12,409	29,013
Hamilton	374	1,760	Suffolk	104,766	391,630
Herkimer	7,938	19,013	Sullivan	9,911	19,857
Jefferson	19,826	25,853	Tioga	4,059	16,076
Kings	640,926	268,033	Tompkins	17,131	21,399
Lewis	2,587	8,298	Ulster	21,417	48,060
Livingston	6,026	18,039	Warren	8,501	19,694
Madison	6,256	20,267	Washington	5,996	18,246
Monroe	104,607	192,193	Wayne	8,223	28,649
Montgomery	6,403	13,298	Westchester	129,967	212,601
Nassau	86,743	355,163	Wyoming	3,939	11,777
New York	572,097	161,668	Yates	1,962	7,504
Statewide Total				3,323,906	3,886,367

Sources: U.S. Census Bureau, Office of the State Comptroller

Appendix H: County Level Rental and Homeowner Vacancy Rates – 2012

County	Rental Vacancy Rate	Homeowner Vacancy Rate	County	Rental Vacancy Rate	Homeowner Vacancy Rate
Albany	6.8%	1.6%	Niagara	12.0%	3.9%
Allegany	5.2%	0.9%	Oneida	6.4%	1.7%
Bronx	3.7%	3.1%	Onondaga	6.5%	1.4%
Broome	6.3%	2.2%	Ontario	4.1%	0.8%
Cattaraugus	4.4%	2.0%	Orange	4.5%	1.9%
Cayuga	6.4%	1.4%	Orleans	3.8%	1.4%
Chautauqua	7.1%	1.2%	Oswego	8.6%	2.3%
Chemung	3.3%	0.8%	Otsego	6.9%	2.3%
Chenango	7.1%	2.5%	Putnam	2.3%	1.1%
Clinton	5.2%	0.6%	Queens	3.4%	1.8%
Columbia	5.4%	3.4%	Rensselaer	4.2%	1.3%
Cortland	5.5%	1.1%	Richmond	8.5%	2.3%
Delaware	6.3%	2.9%	Rockland	6.6%	1.5%
Dutchess	7.6%	1.9%	St. Lawrence	3.0%	1.3%
Erie	5.2%	1.0%	Saratoga	4.1%	1.8%
Essex	5.3%	3.3%	Schenectady	5.1%	2.4%
Franklin	6.2%	1.8%	Schoharie	5.6%	2.1%
Fulton	5.8%	2.6%	Schuyler	7.7%	0.6%
Genesee	4.5%	0.8%	Seneca	6.8%	2.0%
Greene	9.6%	2.6%	Steuben	4.9%	1.2%
Hamilton	14.0%	5.7%	Suffolk	5.2%	1.7%
Herkimer	3.1%	1.8%	Sullivan	7.6%	3.1%
Jefferson	3.0%	2.2%	Tioga	3.5%	0.4%
Kings	4.4%	3.0%	Tompkins	0.9%	1.4%
Lewis	5.5%	1.7%	Ulster	6.9%	2.4%
Livingston	8.5%	1.6%	Warren	6.1%	2.0%
Madison	5.2%	2.3%	Washington	2.7%	2.6%
Monroe	6.0%	1.1%	Wayne	4.6%	1.4%
Montgomery	6.0%	2.4%	Westchester	5.8%	2.0%
Nassau	4.4%	1.2%	Wyoming	1.5%	1.0%
New York	3.6%	3.2%	Yates	2.0%	2.1%

Sources: U.S. Census Bureau, Office of the State Comptroller