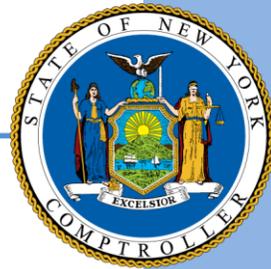


Housing Affordability in New York State

OFFICE OF THE NEW YORK STATE COMPTROLLER

Thomas P. DiNapoli, State Comptroller



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Message from the Comptroller

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After almost a full decade of U.S. economic expansion, too many New Yorkers still face real challenges making ends meet. One clear sign of this troubling reality is the millions of renters and homeowners in our State who struggle with high housing costs.

As of 2017, nearly 2.8 million New York households faced housing costs that were 30 percent or more of their income, meaning they were above a commonly accepted benchmark for housing affordability. Almost half of all renters and more than one in four homeowners were in this category, according to U.S. Census Bureau data.

Based on criteria used by the U.S. Department of Housing and Urban Development, more than 1.3 million households – including more than one of every four renters – were “severely burdened” by housing costs of half or more of their income.

High housing costs may force families and individuals to scrimp on other necessities or go without them altogether. Many find it impossible to put aside savings for emergency needs, college or retirement; some may face eviction or conclude their only choice is to move to lower-cost locations. Such outcomes have broader, harmful implications for New York’s economy.

The housing affordability challenge results from a combination of factors. Statewide, median rental costs rose by nearly 13 percent, after adjusting for inflation, over the decade ending in 2017. That compared to a 2.5 percent increase in median household income for renters. Although the picture improved for homeowners over the period, nearly 1.1 million paid costs above the 30 percent affordability benchmark in 2017.

While rental and homeowner costs are generally higher in downstate regions, the challenge of affordability extends throughout New York State, as incomes elsewhere tend to be lower. As the details in this report make clear, housing affordability can be elusive for New Yorkers in urban, suburban and rural settings alike. As State policy makers continue to address the challenges of assuring affordable housing, the data and analysis in this report can help to inform choices that lead to a better quality of life for all New Yorkers.



Thomas P. DiNapoli
State Comptroller

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I. Executive Summary

Housing is generally considered affordable when it consumes less than 30 percent of household income. However, for many New Yorkers housing affordability is elusive, as their monthly costs exceed this threshold – often by significant amounts. In 2017, housing costs for nearly 2.8 million of New York’s 7.3 million households, including almost half of all rental households and more than one in four homeowners, exceeded the affordability threshold, according to U.S. Census Bureau data. Within this group, nearly 1.4 million households were considered severely burdened by housing costs that consumed half or more of their income.

The percentages of New Yorkers with housing costs exceeding these affordability benchmarks were among the nation’s highest in 2017, and the State’s rankings have worsened compared to 2008. For example, in 2017 New York ranked third among the states in the proportions of both renter and owner households devoting half or more of their income to housing. In 2008, those rankings were fifth and sixth highest, respectively.

The decade examined in this report includes what is now one of the longest periods of economic expansion in U.S. history. Changes over the period brought some good news regarding affordability for New York homeowners. In that group, the percentage of homeowners with monthly housing costs above the affordability level fell from 34.5 percent in 2008 to 27.5 percent in 2017. Still, the latter figure represented nearly 1.1 million households, one indication of the continuing challenge of achieving affordable housing.

For renters, the trend has been more troubling. Despite broadly favorable economic trends – especially in New York City – the number and the percentage of renters statewide who pay 30 percent or more of income for housing costs both rose when compared to the beginning of the decade. So, too, did the number and share of renters who were severely burdened with costs representing at least half of household income.

Further, the proportion of New Yorkers living in rental housing rose from 2008 to 2017, so that the negative trend for renters reflected a growing impact. Statewide, the number of rental households increased by 5.7 percent from 2008 to 2017. Over the 10-year period, more than one in four renters consistently paid gross rents consuming at least half of their household income. Nearly 900,000 renters spent 50 percent or more of their income on housing in 2017.

Housing affordability measures are driven by the relative levels of household income and household costs. In constant (inflation-adjusted) dollars, median household incomes in New York State rose from 2008 to 2017 by 2.1 percent for homeowners and 2.5 percent for renters, respectively.

The negative affordability trend for renters described above and the accompanying improvement in affordability for homeowners result in part from differing trends in housing costs over the period. Median monthly housing costs increased for rental households by 12.7 percent. For homeowners, such costs decreased by 10.2 percent in inflation-adjusted terms, according to Census data. Incomes and housing costs vary regionally throughout New York

State, with both generally being higher in the downstate metropolitan region than throughout most of the upstate region. In counties across the State, however, significant numbers of homeowners and renters encounter difficulty in paying their housing costs. Although affordability concerns may be driven more by high costs for some New Yorkers, and by low incomes for others, the balance of those factors can produce tough challenges in either case. Not surprisingly, especially high proportions of lower-income households struggle with burdensome housing costs.

Counties all across the State are faced with the issue of housing affordability. Rockland, Bronx, Greene, Suffolk and Tompkins counties experienced the highest proportions of New York rental households facing housing costs representing at least 30 percent of income during the 2013-2017 period; other counties in this category included Nassau and Queens. (For statewide analysis, this report uses Census data for individual years; county-level presentations reflect five-year Census data, unless otherwise noted.)

While discussions of affordable housing often focus on families and individuals who rent, many homeowners continue to struggle to fit their housing costs into limited household budgets. For the 2013-2017 period, the downstate region was home to all of the 10 counties with the highest proportions of homeowners paying 30 percent or more and 50 percent or more of income for housing. Kings County had the highest proportions of homeowners with housing costs above the thresholds for affordability and severely housing cost-burdened, at 40.4 percent and 21.8 percent, respectively.

As detailed in this report, many New Yorkers are feeling pressure in trying to meet increasing housing costs with incomes that are not keeping pace. A combination of factors - - including higher rental costs, a rising real estate tax burden and lack of sustained economic growth in some areas - - contributes 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 those individuals are unable to afford the homes they would like. Housing affordability also affects the amount of income that households have available for other non-discretionary and discretionary spending, as well as for investments in savings or businesses. As significant numbers of households face housing costs above the affordability threshold, the consequences may include reduced potential for economic growth as well as troubling impacts on New Yorkers' quality of life.

II. Housing Affordability in New York

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 a matter of critical concern.¹ This report evaluates New York State trends in housing affordability from 2008 to 2017, the most recent year for which Census data are available.²

New York's 7.3 million occupied housing units (households) in 2017 included both owner-occupied (53.8 percent) and renter-occupied (46.2 percent) units. Within the owner-occupied sector, an estimated 61 percent of all households had a mortgage.

Housing affordability is a serious concern for many households within each of these categories. Housing is generally considered affordable when it consumes less than 30 percent of household income.³ Households are considered severely cost burdened when such costs are 50 percent or more of income.⁴

Almost half of renter households in the State paid gross rent (rent or housing costs as it refers to renters) exceeding the affordability threshold, and more than one in four renter households were considered severely cost burdened in 2017, as shown in Figure 1.⁵ Although the percentage of owner-occupied units that exceeded these benchmarks was lower, almost 1.1 million New York homeowners had housing costs above the affordability threshold.

Figure 1

Occupied Housing Units in New York State, 2017

| | Total | Renter | Owner |
|--|-----------|-----------|-----------|
| Occupied Units | 7,304,332 | 3,374,299 | 3,930,033 |
| Number Above Affordability Threshold | 2,760,054 | 1,677,867 | 1,082,187 |
| Percentage Above Affordability Threshold | 37.8% | 49.7% | 27.5% |
| Number with Severe Cost Burden | 1,386,225 | 898,008 | 488,217 |
| Percentage with Severe Cost Burden | 19.0% | 26.6% | 12.4% |

Sources: U.S. Census Bureau

¹ Household income is calculated as the total of annual incomes of all residents of a household above the age of 15. For more information: https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2017_ACSSubjectDefinitions.pdf.

² Statewide figures are drawn from the U.S. Census Bureau, American Community Survey (ACS) 1-year estimates. In addition, the report uses ACS 5-year estimates from 2013-2017 to evaluate affordability for individual counties. The data can be found here: https://factfinder.census.gov/faces/nav/jsf/pages/guided_search.xhtml. ACS 1-year estimates are data that have been collected over a 12-month period and are available for geographic areas with at least 65,000 people. The Census Bureau also combines 5 consecutive years of ACS data to produce estimates, including for those geographic areas with fewer than 65,000 residents. For more information about single-year and multiple-year estimates, see: www.census.gov/content/dam/Census/library/publications/2018/acs/acs_general_handbook_2018.pdf.

³ See U.S. Department of Housing and Urban Development, "Defining Housing Affordability," available at <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>.

⁴ See, for example: <https://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 or paid for the renter by someone else. 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.

New Yorkers are more likely than residents of the United States as a whole to grapple with issues of affordable housing. In the State, 37.8 percent of all households were above the affordability threshold, and 19.0 percent faced severe cost burdens, compared to 30.7 percent and 14.0 percent nationally, in 2017.

Not surprisingly, while households of varied income levels may face affordability challenges, renters and homeowners with lower household incomes are more likely to exceed the affordability threshold. For example, in 2017, more than three-quarters of renter households with incomes of less than \$20,000 had housing costs above the 30 percent threshold; that was more than double the proportion of renters with household incomes between \$50,000 and \$74,999. Among renter households with incomes above \$75,000, the proportion was less than 10 percent. A similar pattern exists for homeowners.

While households at both lower and higher income levels sometimes devote large shares of their incomes to housing costs, lower income New Yorkers are more likely to suffer harmful impacts as a result. Families and individuals with higher incomes may make housing choices for lifestyle purposes including location, property size and amenities. Lower income New Yorkers, by contrast, are more likely to have limited disposable income and thus face limited options in allocating household budgets.

For these households, impacts may include overcrowding in the home; reduced spending on food, education and health care; longer commutes to work; lower housing and neighborhood quality; and lower educational attainment for children.⁶ Unaffordable housing costs may lead to evictions, with a range of troubling results for affected households. More broadly, persistently high numbers of households burdened with high housing costs may have troubling implications for New York State's economy. For example, housing affordability affects the amount of income that is available to households for other spending and the lack of affordable housing may make it more difficult for employers to attract and retain workers.⁷

Trends in Affordability

Among all 50 states, New York had the fourth highest percentage of renters and the sixth highest percentage of homeowners with housing costs above the affordability threshold in 2017. New York's rankings in each of these categories worsened compared to 2008, when the State was ranked sixth and tenth, respectively.

New York's standings for rental and homeowner households considered severely cost burdened also worsened in 2017 compared to 2008. The percentage of severely cost burdened renter households went from fifth to third highest, while the share of homeowners rose from sixth to third highest.

⁶ Stuart Gabriel and Gary Painter, "Why Affordability Matters," presentation at Conference on Housing Affordability, American Enterprise Institute, Washington DC, April 6, 2017; available at <https://www.aei.org/wp-content/uploads/2017/04/CHA-Panel-1.pdf>.

⁷ 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.

New York's statewide median gross rent increased steadily from 2008 through 2017. The total increase was \$138 or 12.7 percent in inflation-adjusted (constant) dollars, to \$1,226 monthly.⁸ For homeowners, meanwhile, median costs for the same period decreased by \$157 monthly, or 10.2 percent, to \$1,379.⁹ Median real estate taxes increased during this timeframe by \$98 monthly to \$442.¹⁰ Mortgage interest rates declined over much of this period, one possible contributing factor to the decline in homeowner costs.¹¹ (Unless otherwise noted, all cost and income figures in this report are in constant dollars.)¹²

Although homeowner costs decreased in the State during the 10-year period, homeowners had less impact on overall New York affordability measures, as owner households' share of total occupied units decreased from 55.3 percent in 2008 to 53.8 percent in 2017. The overall number of renter-occupied units increased by 5.7 percent or 183,192 units over the period, reaching 46.2 percent of occupied units.

Household incomes increased during the period. For renters in New York State, the increase in the annual median income was \$1,042, or 2.5 percent, and for homeowners such increase was \$1,800 or 2.1 percent.

A total of 1.7 million New York households lived in rental units with rents equal to or higher than 30 percent of household income in 2017, an increase of 9.8 percent from 2008. Within this group, 898,008 households lived in units with rents that fell into the severely cost-burdened category, an increase of 9.2 percent over the same period. In each year during this time frame, more than one in every four of New York's rental households were considered severely cost burdened, as shown in Figure 2.

⁸ Census data on housing costs do not reflect the positive impact of government-sponsored housing subsidies. Such subsidies may reduce the number of households with rental costs above affordable levels, but are available only to a minority of such households.

⁹ This information addresses costs for owner-occupied housing with and without a mortgage. The estimated percentage of these households with a mortgage dropped from 65.5 percent in 2008 to 60.9 percent in 2017.

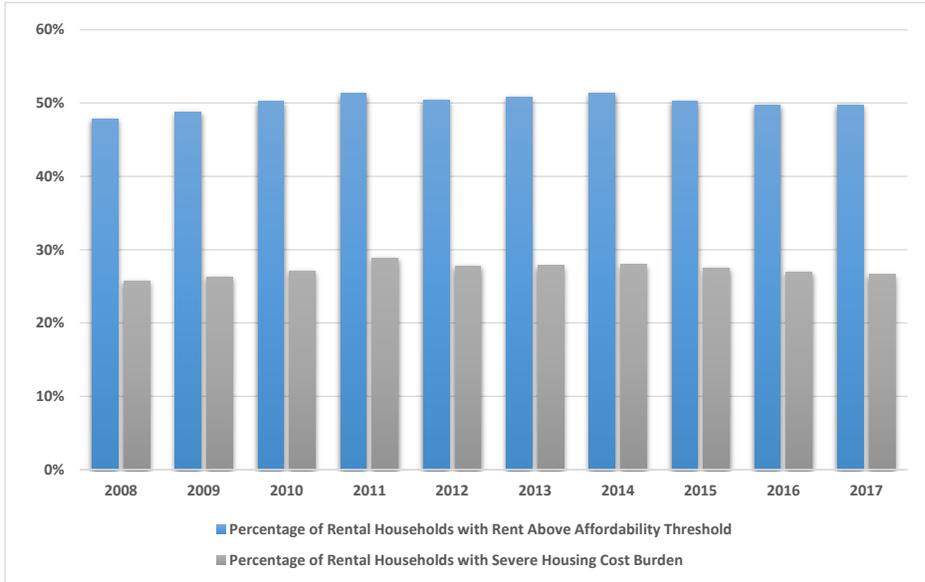
¹⁰ Real estate taxes reported are for "owner-occupied housing units." Real estate taxes as defined in the ACS 2017 Subject Definitions include the total amount of real estate taxes on the entire property (land and buildings) paid to all taxing jurisdictions including special assessments, school taxes, 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 certain respects from those collected and reported by the Office of the State Comptroller and are not considered comparable.

¹¹ Federal Reserve Economic Data. Economic Research Division, Federal Reserve Bank of St. Louis. See: <https://fred.stlouisfed.org>.

¹² As measured by the Consumer Price Index research series, in 2017 it took \$1.14 to purchase the same amount of goods and services that \$1.00 purchased in 2008.

Figure 2

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

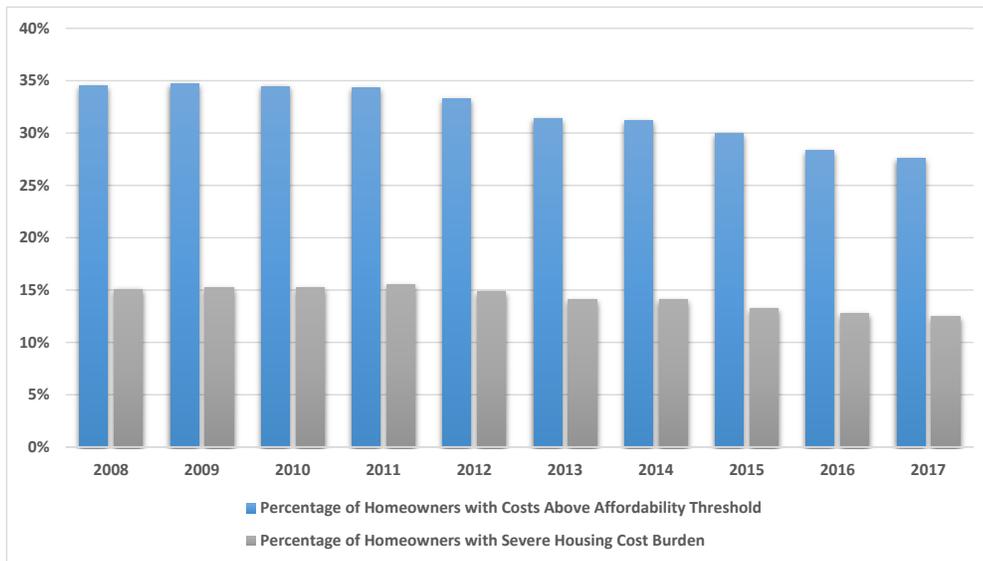


Sources: U.S. Census Bureau

While the share of homeowners with “affordable” housing improved in 2017 when compared to 2008, significant numbers of these New Yorkers continue to pay high costs relative to their incomes. In 2017, 27.5 percent of New York State homeowners paid 30 percent or more of household income in monthly housing expenses, as shown in Figure 3.

Figure 3

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



Sources: U.S. Census Bureau

Although the overall number of homeowners in this category declined by 20.5 percent from 2008, nearly 1.1 million homeowners – or more than one in four – were left to contend with monthly housing costs above the affordability threshold. In addition, in 2017, 12.4 percent or 488,217 of these New York homeowner households were severely cost-burdened, paying 50 percent or more of their income for housing expenses. That proportion fell by more than half from 2008.

County-Level Measures of Housing Affordability

Counties all across New York State are confronted with issues related to housing affordability. In most counties (54 of 62), the share of rental households paying housing costs over the affordability threshold was over 40 percent during the 2013-2017 period, using ACS 5-year estimates. Rockland County had the highest percentage, at 59.4 percent. In 17 of these counties, this proportion was also more than one in every two rental households. Hamilton County, the least populated county in the State, had the lowest percentage at 29.2.

Rockland also led all counties with the highest percentage of renter-occupied units that were severely housing cost-burdened, at 36.3 percent. In 25 other counties, this proportion was more than one in every four rental households.¹³

Figures 4 and 5 show the percentage of rental households in each county with housing costs above the affordability and severe cost burden thresholds in the 2013-2017 period.¹⁴

¹³ In comparing the share of cost-burdened households in particular counties, the report 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. See Appendix B for county-by-county information on median monthly homeowner costs, median monthly gross rent and median household income for the 2013-2017 period.

¹⁴ See Appendix A for figures which provide county-by-county percentages of homeowners and renters with housing costs above the affordability and severe cost burden thresholds during the 2013-2017 period. Appendix C and D include county-by-county information in the 2013-2017 period on the percentages and numbers of rental and homeowner households.

In addition to changes in overall housing costs, real estate taxes, and household incomes (as shown in Figures 8 and 9), factors that affect affordability include relative demand for housing compared to supply. These elements, along with real estate taxes, are discussed below.¹⁶

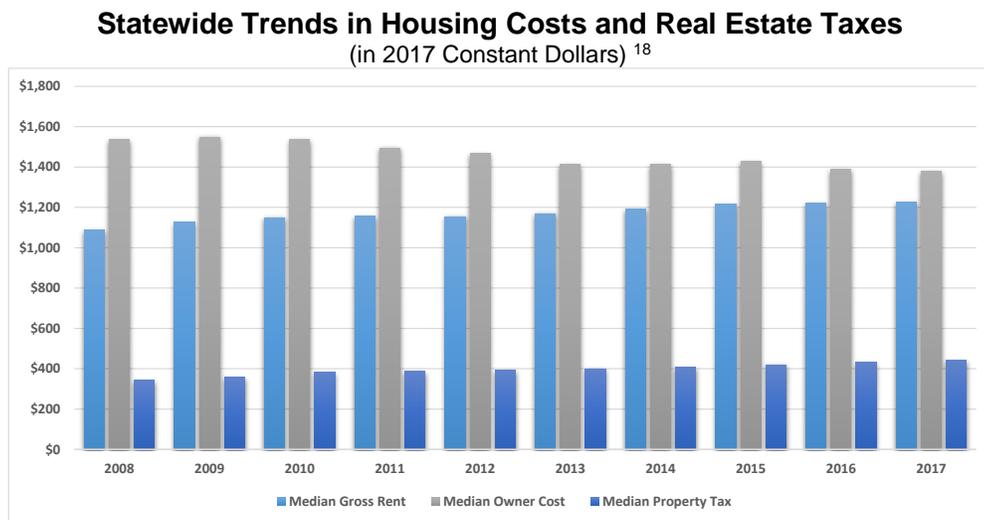
Housing Costs

On a statewide basis, median monthly homeowner costs decreased by \$157 in constant dollars, or 10.2 percent to \$1,379, between 2008 and 2017. The median monthly rent statewide increased by \$138, or 12.7 percent, during that period.¹⁷ As described earlier in this report, the decline in costs for homeowners helped drive an improvement in affordability for those New Yorkers, while the increase in rental costs contributed to a more negative affordability picture for renters.

Real Estate Taxes

Real estate taxes affect housing costs directly and indirectly. 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. Statewide, monthly real estate taxes on owner-occupied housing units increased by \$98 in constant dollars, or 28.4 percent to \$442, between the 2008 and 2017 ACS. The median monthly property tax comprised an increasing share of all median monthly housing costs for homeowners over this period, rising from 22.4 percent in 2008 to nearly one-third in 2017.

Figure 8



Sources: U.S. Census Bureau

¹⁶ Increases in cost factors between 2008 and 2017 for renters do not appear to be large. However, since housing can be one of the largest categories of expenditure in many household budgets, even modest cost increases may have a significant impact on a household budget.

¹⁷ To control for inflation, household income and other dollar figures were adjusted to 2017 dollars using factors based on the All-Items CPI-U-RS (CPI Research Series) from the U.S. Bureau of Labor Statistics: <https://www.bls.gov/cpi/research-series/home.htm>.

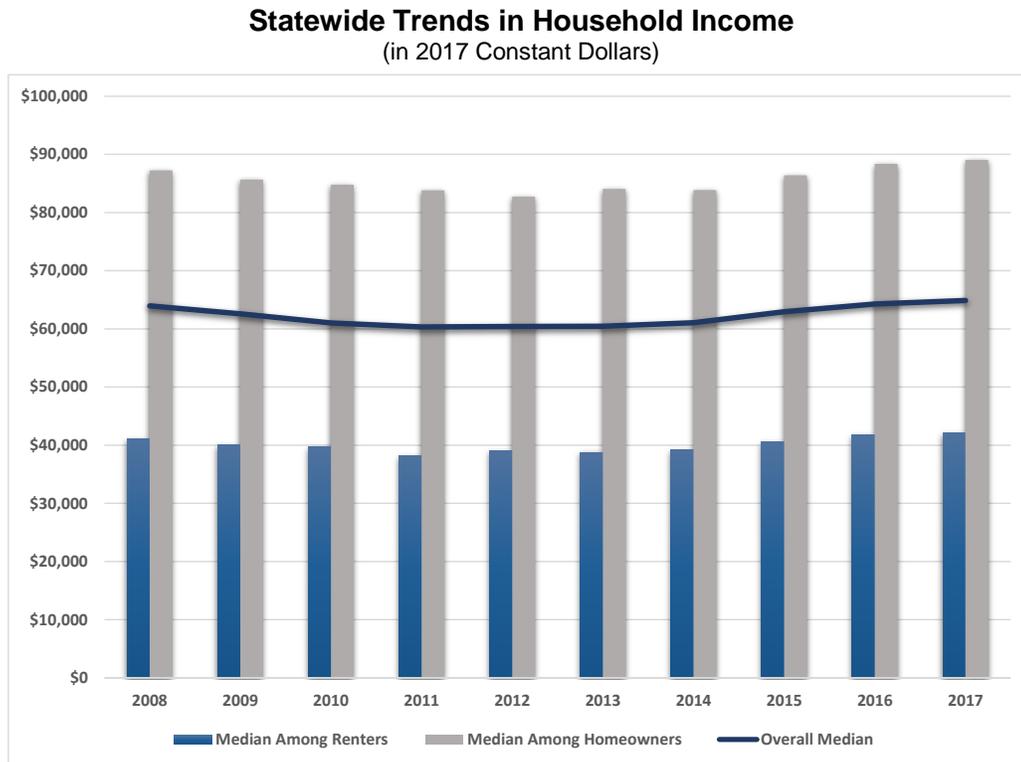
¹⁸ In this chart, median real estate tax figures as reported by the U.S. Census Bureau are converted from an annual figure to a monthly figure by dividing by 12.

Household Income

Since affordability is measured in relation to household income, changes in household income can have a significant impact on affordability.

Over the period from 2008 to 2017, the median household income for renters increased by \$1,042 in constant dollars or 2.5 percent to \$42,073, and for homeowners, income increased by \$1,800, or 2.1 percent to \$89,035.

Figure 9



Sources: U.S. Census Bureau

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 units to the overall housing supply is one way in which the relative availability (or scarcity) of housing can be measured.

Statewide, vacancy rates for rental housing and owner-occupied housing in 2017 stood at 4.2 percent and 1.6 percent, respectively. Both figures declined over the decade, from 4.7 percent and 1.8 percent in 2008, respectively. Over the same period, the total number of occupied housing units in New York State grew by 166,850, or 2.3 percent, driven by an increase of 183,192 in renter-occupied units. There were 183,388 more vacant housing units in 2017 than in 2008, an increase of 21.8 percent, according to Census data.

In some areas, such as New York City, population growth can be expected to exacerbate the problem of affordability and availability if housing supply doesn't keep pace. In New York City, the share of recently available rental units affordable to appropriately-sized low- and moderate-income households declined by 12.1 percentage points and 9.7 percentage points, respectively, from 2007 to 2017. At the same time, the share of such rental units available to extremely low- and very low-income households increased only marginally.¹⁹ In 2017, 11.5 percent of all rental housing in the City was considered overcrowded, while 4.5 percent was severely overcrowded, both figures up from 2008.²⁰

¹⁹ NYU Furman Center. See *State of New York City's Housing and Neighborhoods in 2018* available at: https://furmancenter.org/files/sotc/SOC_2018_Full_2018-05-22.pdf. The report defines recently available rental housing units as occupied units whose tenants moved in less than 12 months before their survey date. Extremely low-income, very low-income, low-income and moderate-income are classified as earning 30 percent or less, 30 percent to 50 percent, 50 percent to 80 percent and 80 percent to 120 percent of the area median income as defined by the U.S. Department of Housing and Urban Development's Section 8 and Home program guidelines.

²⁰ New York City Rent Guidelines Board. See *2019 Housing Supply Report*, May 16, 2019 available at <https://www1.nyc.gov/assets/rentguidelinesboard/pdf/hsr19.pdf> and *2009 Housing Supply Report*, June 4, 2009 available at <https://www1.nyc.gov/assets/rentguidelinesboard/pdf/hsr09.pdf>. The reports define "overcrowded" as more than one person per room, on average, and "severely overcrowded" as more than 1.5 persons per room.

III. Conclusion

By several measures, it is clear that housing affordability is a critical concern confronting millions of New Yorkers. In 2017, almost half of New York State's rental households and more than one in four homeowners faced housing costs above the affordability threshold of 30 percent of household income. On the national level, New York had among the highest percentages of homeowners and renters above the affordability and severe housing cost burden thresholds. New York's rankings among all states for these housing affordability metrics deteriorated for renters and homeowners alike from 2008 to 2017.

Factors including household income, overall housing costs, real estate taxes and relative scarcity are important to consider in analyzing housing affordability. Changes in these factors have been mixed over the period described in this report. While details have changed, however, one essential point has not: The challenge of finding an affordable home remains difficult for too many in New York State. As a result, large numbers of New Yorkers may be forced to limit their spending on basic needs such as food, health care and education, undermining standards of living and potential for quality of life. Negative impacts on New York's overall economy may result, as well. Successfully addressing these difficult challenges will require policy makers to consider factors including the particular urgency of the affordability problem for renters, variations in conditions and needs among New York's regions, and the effectiveness of policies and programs the State has already put into place to promote affordable housing in New York.

IV. Appendices

Appendix A: Housing Cost Burden Percentages by County

Figure A-1

Percentages of Rental Households Above Affordability
and Severe Cost Burden Thresholds, 2013-2017

| County | Above Affordability Threshold | County | Above Affordability Threshold | County | Severe Cost Burden | County | Severe Cost Burden |
|-------------|-------------------------------|--------------|-------------------------------|--------------|--------------------|-------------|--------------------|
| Rockland | 59.4% | Ontario | 46.5% | Rockland | 36.3% | Hamilton | 23.2% |
| Bronx | 57.7% | Erie | 46.5% | Tompkins | 33.3% | Sullivan | 23.2% |
| Greene | 57.5% | Allegany | 46.1% | Bronx | 33.1% | Warren | 23.2% |
| Suffolk | 56.1% | Oneida | 46.1% | Suffolk | 31.8% | Chenango | 23.0% |
| Tompkins | 54.8% | Onondaga | 46.0% | Greene | 31.2% | Clinton | 22.9% |
| Ulster | 54.7% | Lewis | 45.8% | Orange | 30.0% | Fulton | 22.7% |
| Orange | 54.3% | Niagara | 45.5% | Ulster | 29.6% | Washington | 22.6% |
| Livingston | 53.3% | St. Lawrence | 45.4% | Richmond | 29.5% | Niagara | 22.4% |
| Nassau | 52.8% | Tioga | 44.9% | Kings | 29.2% | Cattaraugus | 21.9% |
| Queens | 52.5% | Rensselaer | 44.8% | Nassau | 29.0% | New York | 21.8% |
| Kings | 52.2% | New York | 44.2% | Broome | 29.0% | Cortland | 21.8% |
| Monroe | 52.1% | Cattaraugus | 43.5% | Livingston | 28.8% | Schoharie | 21.8% |
| Westchester | 52.0% | Clinton | 42.7% | Montgomery | 28.7% | Ontario | 21.6% |
| Putnam | 51.7% | Sullivan | 42.6% | Queens | 28.7% | Wayne | 21.5% |
| Dutchess | 51.4% | Seneca | 42.3% | Chautauqua | 28.7% | Rensselaer | 21.5% |
| Yates | 51.2% | Schoharie | 41.8% | Otsego | 28.6% | Genesee | 21.3% |
| Chemung | 50.4% | Jefferson | 41.6% | Monroe | 28.4% | Columbia | 20.9% |
| Richmond | 49.9% | Columbia | 41.4% | Dutchess | 28.3% | Allegany | 20.7% |
| Broome | 49.9% | Chenango | 41.4% | Westchester | 28.2% | Essex | 20.6% |
| Schenectady | 49.8% | Schuyler | 41.1% | Oswego | 27.2% | Schuyler | 20.6% |
| Delaware | 49.5% | Cortland | 40.7% | Yates | 27.1% | Seneca | 20.5% |
| Washington | 48.9% | Genesee | 40.4% | Delaware | 26.8% | Franklin | 20.2% |
| Otsego | 48.6% | Franklin | 40.2% | Chemung | 26.6% | Cayuga | 19.6% |
| Chautauqua | 48.6% | Cayuga | 39.4% | Schenectady | 26.6% | Orleans | 19.1% |
| Orleans | 48.2% | Steuben | 38.7% | Onondaga | 25.5% | Jefferson | 18.7% |
| Montgomery | 47.9% | Saratoga | 38.6% | Erie | 25.4% | Tioga | 18.5% |
| Oswego | 47.8% | Essex | 38.6% | Putnam | 24.9% | Steuben | 18.2% |
| Wayne | 47.6% | Madison | 36.4% | St. Lawrence | 24.8% | Madison | 17.9% |
| Fulton | 47.2% | Wyoming | 36.3% | Albany | 24.6% | Saratoga | 17.5% |
| Warren | 47.2% | Herkimer | 36.1% | Oneida | 23.9% | Wyoming | 16.7% |
| Albany | 47.0% | Hamilton | 29.2% | Lewis | 23.9% | Herkimer | 16.4% |

Sources: U.S. Census Bureau

Figure A-2

**Percentages of Owner Households Above Affordability
and Severe Cost Burden Thresholds, 2013-2017**

| County | Above Affordability Threshold | County | Above Affordability Threshold | County | Severe Cost Burden | County | Severe Cost Burden |
|-------------|-------------------------------|--------------|-------------------------------|--------------|--------------------|-------------|--------------------|
| Kings | 40.4% | Wayne | 20.7% | Kings | 21.8% | Essex | 8.1% |
| Suffolk | 39.1% | Saratoga | 20.7% | Queens | 19.8% | Livingston | 8.1% |
| Queens | 39.0% | Tompkins | 20.5% | Bronx | 19.4% | Madison | 8.1% |
| Rockland | 38.5% | Livingston | 20.4% | Richmond | 17.9% | Rensselaer | 7.8% |
| Bronx | 37.4% | Essex | 20.4% | Suffolk | 17.5% | Oswego | 7.8% |
| Nassau | 37.2% | Broome | 20.2% | Rockland | 17.0% | Schenectady | 7.7% |
| Richmond | 37.0% | Niagara | 20.2% | Nassau | 16.6% | Niagara | 7.6% |
| Putnam | 35.1% | Oswego | 20.0% | Westchester | 15.7% | Saratoga | 7.5% |
| Westchester | 34.2% | Oneida | 20.0% | Putnam | 14.5% | Chautauqua | 7.5% |
| Orange | 33.9% | Cayuga | 19.8% | Orange | 13.9% | Oneida | 7.5% |
| Dutchess | 32.8% | Herkimer | 19.7% | Ulster | 13.8% | Allegany | 7.5% |
| Sullivan | 31.7% | Franklin | 19.6% | Sullivan | 12.8% | Clinton | 7.4% |
| Ulster | 31.2% | Albany | 19.6% | Dutchess | 12.8% | Cattaraugus | 7.4% |
| Schoharie | 27.6% | Allegany | 19.6% | Columbia | 11.3% | Tompkins | 7.4% |
| Columbia | 26.7% | Chautauqua | 19.4% | New York | 10.9% | Jefferson | 7.3% |
| Orleans | 25.5% | Schuyler | 19.4% | Greene | 10.6% | Chenango | 7.3% |
| Greene | 25.0% | Tioga | 19.4% | Schoharie | 10.4% | Steuben | 7.2% |
| Washington | 24.9% | St. Lawrence | 19.3% | Washington | 10.2% | Broome | 7.2% |
| Warren | 23.8% | Chenango | 19.3% | Schuyler | 9.9% | Herkimer | 7.2% |
| Delaware | 23.1% | Seneca | 19.2% | Warren | 9.6% | Erie | 7.2% |
| Montgomery | 22.8% | Clinton | 19.1% | Delaware | 9.6% | Albany | 7.1% |
| Rensselaer | 22.6% | Erie | 19.0% | Otsego | 9.6% | Wayne | 7.1% |
| Yates | 22.5% | Steuben | 18.9% | Hamilton | 9.4% | Lewis | 7.1% |
| Schenectady | 22.0% | Genesee | 18.9% | Fulton | 9.2% | Wyoming | 7.1% |
| Fulton | 21.6% | Ontario | 18.4% | Yates | 9.0% | Ontario | 7.0% |
| New York | 21.6% | Onondaga | 18.2% | Orleans | 8.9% | Tioga | 6.9% |
| Otsego | 21.3% | Cattaraugus | 18.1% | Franklin | 8.7% | Onondaga | 6.7% |
| Madison | 21.2% | Lewis | 18.0% | Montgomery | 8.6% | Chemung | 6.5% |
| Monroe | 21.1% | Wyoming | 17.9% | St. Lawrence | 8.4% | Cortland | 6.3% |
| Hamilton | 20.9% | Chemung | 16.4% | Monroe | 8.3% | Genesee | 6.2% |
| Jefferson | 20.8% | Cortland | 16.4% | Cayuga | 8.2% | Seneca | 5.7% |

Sources: U.S. Census Bureau

Appendix B: Housing Costs and Household Income by County

Figure B-1

Median Monthly Gross Rent and Median Renter Income, 2013-2017

| County | Median Rent | Median Renter Income | County | Median Rent | Median Renter Income |
|-------------|-------------|----------------------|--------------|-------------|----------------------|
| Albany | \$969 | \$36,913 | Niagara | \$669 | \$26,056 |
| Allegany | \$633 | \$24,682 | Oneida | \$735 | \$28,001 |
| Bronx | \$1,133 | \$30,307 | Onondaga | \$823 | \$30,906 |
| Broome | \$734 | \$24,911 | Ontario | \$837 | \$32,376 |
| Cattaraugus | \$626 | \$24,584 | Orange | \$1,187 | \$39,398 |
| Cayuga | \$715 | \$30,872 | Orleans | \$683 | \$23,925 |
| Chautauqua | \$631 | \$23,115 | Oswego | \$748 | \$26,822 |
| Chemung | \$764 | \$25,130 | Otsego | \$808 | \$28,974 |
| Chenango | \$645 | \$25,422 | Putnam | \$1,334 | \$51,854 |
| Clinton | \$762 | \$30,683 | Queens | \$1,456 | \$48,971 |
| Columbia | \$886 | \$34,632 | Rensselaer | \$908 | \$34,635 |
| Cortland | \$742 | \$31,925 | Richmond | \$1,229 | \$37,456 |
| Delaware | \$696 | \$23,038 | Rockland | \$1,420 | \$39,600 |
| Dutchess | \$1,174 | \$41,235 | St. Lawrence | \$723 | \$25,050 |
| Erie | \$778 | \$29,183 | Saratoga | \$1,046 | \$48,664 |
| Essex | \$798 | \$34,195 | Schenectady | \$894 | \$30,581 |
| Franklin | \$670 | \$26,303 | Schoharie | \$781 | \$31,452 |
| Fulton | \$734 | \$28,939 | Schuyler | \$741 | \$25,878 |
| Genesee | \$748 | \$30,211 | Seneca | \$750 | \$30,298 |
| Greene | \$876 | \$25,582 | Steuben | \$691 | \$28,813 |
| Hamilton | \$713 | \$39,444 | Suffolk | \$1,646 | \$48,689 |
| Herkimer | \$657 | \$30,667 | Sullivan | \$860 | \$33,820 |
| Jefferson | \$966 | \$38,177 | Tioga | \$695 | \$29,304 |
| Kings | \$1,314 | \$41,388 | Tompkins | \$1,055 | \$30,841 |
| Lewis | \$742 | \$28,696 | Ulster | \$1,053 | \$33,454 |
| Livingston | \$755 | \$25,736 | Warren | \$881 | \$33,639 |
| Madison | \$755 | \$31,903 | Washington | \$823 | \$31,223 |
| Monroe | \$872 | \$29,520 | Wayne | \$742 | \$27,094 |
| Montgomery | \$732 | \$24,678 | Westchester | \$1,444 | \$48,703 |
| Nassau | \$1,663 | \$53,706 | Wyoming | \$634 | \$30,228 |
| New York | \$1,615 | \$64,171 | Yates | \$732 | \$26,941 |

Sources: U.S. Census Bureau

Figure B-2

Median Monthly Owner Costs and Median Owner Income, 2013-2017

| County | Median Costs | Median Owner Income | County | Median Costs | Median Owner Income |
|---------------|---------------------|----------------------------|---------------|---------------------|----------------------------|
| Albany | \$1,291 | \$91,088 | Niagara | \$882 | \$66,545 |
| Allegany | \$659 | \$54,559 | Oneida | \$878 | \$65,008 |
| Bronx | \$1,472 | \$78,745 | Onondaga | \$1,043 | \$76,973 |
| Broome | \$855 | \$64,205 | Ontario | \$1,045 | \$75,732 |
| Cattaraugus | \$730 | \$56,052 | Orange | \$1,805 | \$94,970 |
| Cayuga | \$903 | \$66,267 | Orleans | \$903 | \$57,869 |
| Chautauqua | \$702 | \$55,440 | Oswego | \$896 | \$65,004 |
| Chemung | \$835 | \$66,831 | Otsego | \$797 | \$60,694 |
| Chenango | \$730 | \$57,959 | Putnam | \$2,240 | \$113,960 |
| Clinton | \$821 | \$64,035 | Queens | \$1,582 | \$82,874 |
| Columbia | \$1,164 | \$74,654 | Rensselaer | \$1,272 | \$82,463 |
| Cortland | \$928 | \$71,111 | Richmond | \$1,970 | \$97,362 |
| Delaware | \$754 | \$55,288 | Rockland | \$2,433 | \$115,523 |
| Dutchess | \$1,772 | \$95,271 | St. Lawrence | \$730 | \$57,220 |
| Erie | \$951 | \$72,092 | Saratoga | \$1,331 | \$92,138 |
| Essex | \$866 | \$63,784 | Schenectady | \$1,199 | \$80,036 |
| Franklin | \$738 | \$60,130 | Schoharie | \$941 | \$60,289 |
| Fulton | \$791 | \$58,440 | Schuyler | \$784 | \$58,375 |
| Genesee | \$894 | \$66,692 | Seneca | \$818 | \$61,849 |
| Greene | \$989 | \$65,432 | Steuben | \$754 | \$60,023 |
| Hamilton | \$743 | \$56,686 | Suffolk | \$2,239 | \$105,889 |
| Herkimer | \$728 | \$58,723 | Sullivan | \$1,047 | \$65,063 |
| Jefferson | \$888 | \$65,842 | Tioga | \$822 | \$68,758 |
| Kings | \$1,844 | \$88,539 | Tompkins | \$1,145 | \$79,895 |
| Lewis | \$750 | \$59,339 | Ulster | \$1,379 | \$76,884 |
| Livingston | \$948 | \$66,419 | Warren | \$1,060 | \$72,530 |
| Madison | \$987 | \$67,285 | Washington | \$987 | \$64,632 |
| Monroe | \$1,105 | \$75,493 | Wayne | \$946 | \$63,238 |
| Montgomery | \$858 | \$60,333 | Westchester | \$2,539 | \$127,152 |
| Nassau | \$2,494 | \$121,764 | Wyoming | \$839 | \$64,664 |
| New York | \$1,889 | \$148,734 | Yates | \$837 | \$62,015 |

Sources: U.S. Census Bureau

Appendix C: Percentages of Rental and Owner Households by County, 2013-2017

| County | Rental Households | Owner Households | County | Rental Households | Owner Households |
|-------------|-------------------|------------------|--------------|-------------------|------------------|
| Albany | 43.2% | 56.8% | Niagara | 28.5% | 71.5% |
| Allegany | 25.7% | 74.3% | Oneida | 33.4% | 66.6% |
| Bronx | 80.3% | 19.7% | Onondaga | 35.1% | 64.9% |
| Broome | 34.3% | 65.7% | Ontario | 26.8% | 73.2% |
| Cattaraugus | 28.7% | 71.3% | Orange | 31.6% | 68.4% |
| Cayuga | 29.2% | 70.8% | Orleans | 25.0% | 75.0% |
| Chautauqua | 30.0% | 70.0% | Oswego | 27.4% | 72.6% |
| Chemung | 31.9% | 68.1% | Otsego | 25.7% | 74.3% |
| Chenango | 25.1% | 74.9% | Putnam | 18.1% | 81.9% |
| Clinton | 32.0% | 68.0% | Queens | 55.5% | 44.5% |
| Columbia | 27.6% | 72.4% | Rensselaer | 36.6% | 63.4% |
| Cortland | 35.3% | 64.7% | Richmond | 30.5% | 69.5% |
| Delaware | 26.7% | 73.3% | Rockland | 31.1% | 68.9% |
| Dutchess | 30.8% | 69.2% | St. Lawrence | 27.5% | 72.5% |
| Erie | 35.0% | 65.0% | Saratoga | 28.5% | 71.5% |
| Essex | 24.0% | 76.0% | Schenectady | 32.2% | 67.8% |
| Franklin | 27.1% | 72.9% | Schoharie | 24.5% | 75.5% |
| Fulton | 28.6% | 71.4% | Schuyler | 23.6% | 76.4% |
| Genesee | 27.5% | 72.5% | Seneca | 26.8% | 73.2% |
| Greene | 24.2% | 75.8% | Steuben | 28.2% | 71.8% |
| Hamilton | 15.3% | 84.7% | Suffolk | 19.7% | 80.3% |
| Herkimer | 28.3% | 71.7% | Sullivan | 33.1% | 66.9% |
| Jefferson | 44.4% | 55.6% | Tioga | 22.9% | 77.1% |
| Kings | 70.0% | 30.0% | Tompkins | 44.5% | 55.5% |
| Lewis | 22.0% | 78.0% | Ulster | 30.6% | 69.4% |
| Livingston | 26.8% | 73.2% | Warren | 28.1% | 71.9% |
| Madison | 24.0% | 76.0% | Washington | 27.3% | 72.7% |
| Monroe | 36.2% | 63.8% | Wayne | 23.2% | 76.8% |
| Montgomery | 31.1% | 68.9% | Westchester | 38.5% | 61.5% |
| Nassau | 19.4% | 80.6% | Wyoming | 24.2% | 75.8% |
| New York | 75.9% | 24.1% | Yates | 22.9% | 77.1% |

Sources: U.S. Census Bureau

Appendix D: Numbers of Rental and Owner Households by County, 2013-2017

| County | Rental Households | Owner Households | County | Rental Households | Owner Households |
|------------------------|-------------------|------------------|--------------|-------------------|------------------|
| Albany | 54,102 | 71,274 | Niagara | 25,090 | 62,888 |
| Allegany | 4,661 | 13,463 | Oneida | 30,201 | 60,271 |
| Bronx | 397,698 | 97,658 | Onondaga | 65,234 | 120,606 |
| Broome | 27,052 | 51,769 | Ontario | 11,880 | 32,389 |
| Cattaraugus | 9,106 | 22,617 | Orange | 40,011 | 86,449 |
| Cayuga | 9,173 | 22,255 | Orleans | 4,048 | 12,166 |
| Chautauqua | 15,885 | 37,098 | Oswego | 12,579 | 33,302 |
| Chemung | 11,055 | 23,609 | Otsego | 6,074 | 17,553 |
| Chenango | 5,108 | 15,265 | Putnam | 6,215 | 28,101 |
| Clinton | 10,138 | 21,542 | Queens | 431,863 | 346,041 |
| Columbia | 7,041 | 18,429 | Rensselaer | 23,578 | 40,878 |
| Cortland | 6,327 | 11,598 | Richmond | 50,722 | 115,428 |
| Delaware | 5,090 | 14,008 | Rockland | 31,113 | 68,822 |
| Dutchess | 33,120 | 74,264 | St. Lawrence | 11,449 | 30,189 |
| Erie | 135,159 | 251,212 | Saratoga | 26,505 | 66,624 |
| Essex | 3,657 | 11,600 | Schenectady | 17,306 | 36,519 |
| Franklin | 5,136 | 13,820 | Schoharie | 3,068 | 9,471 |
| Fulton | 6,450 | 16,085 | Schuyler | 1,756 | 5,688 |
| Genesee | 6,582 | 17,369 | Seneca | 3,624 | 9,912 |
| Greene | 4,146 | 12,960 | Steuben | 11,395 | 28,956 |
| Hamilton | 168 | 927 | Suffolk | 96,263 | 393,065 |
| Herkimer | 7,134 | 18,053 | Sullivan | 9,158 | 18,521 |
| Jefferson | 19,194 | 24,012 | Tioga | 4,574 | 15,422 |
| Kings | 660,898 | 283,752 | Tompkins | 17,356 | 21,630 |
| Lewis | 2,249 | 7,987 | Ulster | 21,319 | 48,343 |
| Livingston | 6,544 | 17,888 | Warren | 7,644 | 19,605 |
| Madison | 6,322 | 19,985 | Washington | 6,557 | 17,431 |
| Monroe | 108,715 | 191,781 | Wayne | 8,469 | 28,109 |
| Montgomery | 6,135 | 13,565 | Westchester | 133,154 | 212,731 |
| Nassau | 86,154 | 357,982 | Wyoming | 3,789 | 11,897 |
| New York | 575,892 | 182,453 | Yates | 2,142 | 7,196 |
| Statewide Total | | | | 3,360,227 | 3,942,483 |

Sources: U.S. Census Bureau

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