Utica Housing Study

JULY 2022

Prepared by czbLLC

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Table of Contents

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Introduction

Like many American communities in 2022, Utica is a place that struggles to make sense of its housing market—or what it should do about it—especially in the wake of the COVID-19 pandemic.

Is it red-hot or lukewarm? Has it recovered from decades of stagnancy or is it still recovering? Is the housing supply keeping up with demand or is it falling behind? Who is benefiting from recent housing market trends and who is not?

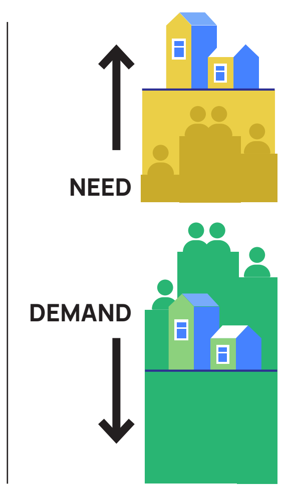
There are many seemingly contradictory storylines that make it easy to get lost. On the one hand, Utica's population has been growing faster than any of its upstate peers. Its refugee resettlement efforts have given the city an international perspective and national recognition. Downtown has improved by leaps and bounds from what it was in the 1990s, with hundreds of new apartments, a crop of dynamic new businesses, a brand new hospital campus, and a bright outlook. Hundreds of new affordable housing units have been built in the past decade. And major economic development initiatives in the region, including Wolfspeed, promise to pull the city firmly into the economy of the 2020s.

On the other hand, thousands of households struggle to pay for housing that is usually in poor condition. Poverty is still high and extremely concentrated. Downtown and its surroundings still feel empty and worn much of the time. Some neighborhoods that were paragons of health as late as the 1990s are now suffering from visible disinvestment. A soon-to-be-closed hospital campus is a big question mark in a key location. And there is no guarantee that Utica will experience its fair share of Wolfspeed's impact, or even the economic impact of the new hospital.

A reality that is complex but clear

All of these storylines—the optimistic and the troubling—are simultaneously true. Utica is a complicated community at a particularly compelling moment in its history. Its people, its housing, its economy, its civic life—all reveal a patchwork of hope and doubt if studied closely.

But this complexity does not, ultimately, obscure some fundamental realities at the core of Utica's housing market. As work for this housing study has made clear, **housing strategies in Utica must respond to two related but different challenges: high levels of need and low levels of demand. Each requires a different approach and, in the context of a finite municipal budget, the imperative to do more with less.**



To respond to high need, housing strategies must close affordability gaps in ways that deconcentrate poverty, put families and children in positions to succeed, and strengthen the asset value of the city's housing supply in the process. To respond to low demand, housing strategies must grow the confidence of households—their willingness to pay for and improve housing in Utica—by focusing scarce resources intensively, spurring measurable and meaningful reinvestment, and leading to the emergence of ever stronger residential blocks.

Strategies that are responsive to these core realities will allow Utica to be proactive about improving the housing supply and creating stronger neighborhoods for residents at all income levels while also growing the city's capacity to robustly invest in community priorities.

How to use this study

This Utica Housing Study was conducted between March and June, 2022, to analyze housing conditions and trends in Utica, define challenges and opportunities related to housing, and identify feasible strategies to support a stronger and healthier housing market.

The findings and recommendations are divided into three parts:

PART 1

Utica's Housing Market: Conditions, Trends, and Key Issues

Part 1 provides an overview of supply and demand trends in the City of Utica's housing market and places it within the context of the broader regional market. It defines "need" and "demand" and their influence on housing investments, analyzes the distribution of demand across city sub-markets, and distills the overriding issues that shape decision-making on housing investment and policy in Utica.

PART 2

Housing Policy and Investment Framework

Based on the findings of Part 1, Part 2 outlines a principles-based framework for decision-making. The principles emphasize the imperative to make the most out of limited resources—to ensure that interventions achieve multiple aims, are focused to have sufficient impact, and are responsive to market-conditions.

PART 3

Strategic Opportunities

The final part applies the framework outlined in Part 2 by identifying a series of strategic opportunities that would be responsive to the city's housing market realities. They demonstrate focused, multi-pronged interventions that would be likely to improve demand, grow the community's capacity to address housing needs, and create good housing opportunities for households across the income spectrum.

Together, these three parts are designed to help the City of Utica and its partners formulate a responsive, well-coordinated housing strategy guided by a clear understanding of problems to solve, principles to apply, and opportunities to seize.

PART 1 Utica's Housing Market: Conditions, Trends, and Key Issues

Population growth, a proliferation of new downtown housing, and persistent affordability problems are among the housing trends and issues that most Uticans are aware of from the past decade or two.

When placed within the full context of Utica's housing market and its relationship to Oneida County, these issues become part of a complex housing market portrait with a few essential takeaways: levels of housing need are highly concentrated in the city, regional housing demand is underrepresented in the city, and a wide range of sub-markets provide a useful lens for understanding housing challenges and opportunities at the neighborhood-level.

Utica's **population** is growing, but...

Until the 2010 Census, the City of Utica had experienced population loss for nearly 70 years, dropping by 41,000 (or 40%) between 1930 and 2000. The consequences of population loss and the resulting drop in demand for housing—on vacancy rates, property conditions, home values, reinvestment levels, and Utica's tax base—were, and continue to be, dramatic.

Now, for two consecutive Census periods, the city's population has grown. Not only has it grown, it has grown at a faster pace (7.6%) than New York State as a whole, faster than any other city in upstate New York with more than 40,000 people—and it has grown while the remainder of the county has declined.

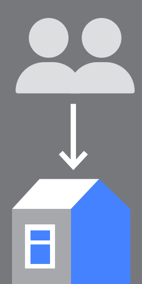
But the impact of population growth on the Utica housing market is not clear-cut. For one thing, **the total number of households in Utica has actually declined by more than 10% since 2000** due, in part, to growth in household sizes and an expansion of large households—a trend that runs counter to the continued shrinking of households in the rest of the U.S. This can be tied directly to Utica's status as a major refugee family resettlement center—by far the largest factor in the city's population growth.

		2000	2020	% Change
Population	Remainder of Oneida County	174,790	166,842	-4.5%
	City of Utica	60,679	65,283	+7.6%
Households	Remainder of Oneida County	65,414	68,232	+4.3%
	City of Utica	25,093	22,443	-10.6%
Households with 4 or more people	Remainder of Oneida County	15,217	12,849	-15.6%
	City of Utica	4,789	5,105	+6.5%
Foreign born residents	Remainder of Oneida County	5,116	5,557	+8.6%
	City of Utica	7,231	12,984	+79.6%

Source: 2000 Census, 2020 Census, and 2020 American Community Survey (5-Year Estimates)

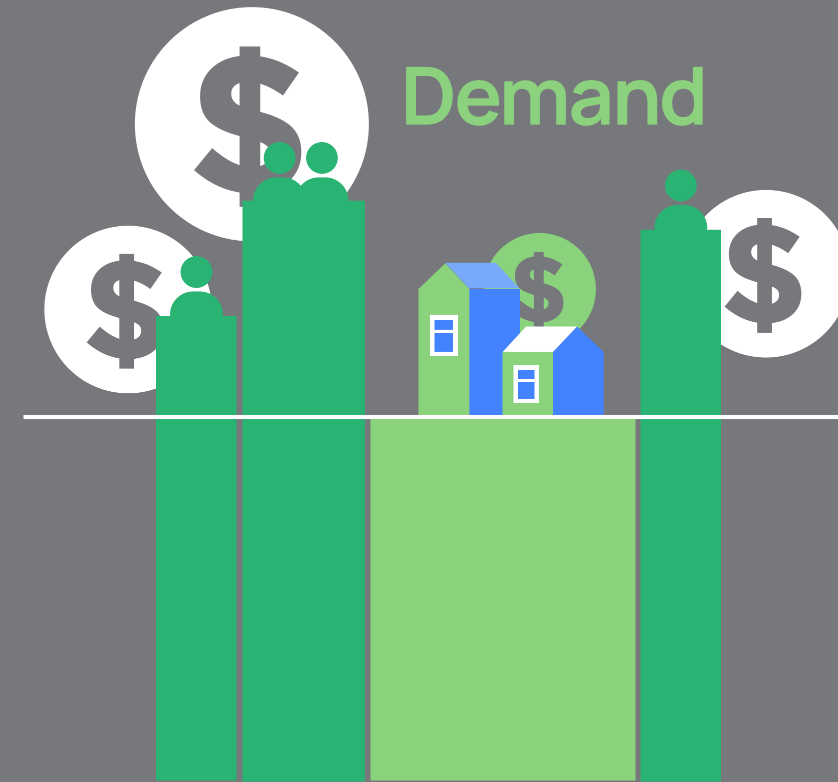
Who consumes housing in Utica and Oneida County?

The net decline in households since 2000 is significant to the Utica housing market because a household—the person or group of people who occupy an apartment or a single-family house—are the unit of consumption for housing. Fewer households means fewer housing consumers. But the decline in households, too, is not a clear-cut story. Not every household has the same impact on the housing market. An especially important distinction to make—one that helps to determine the problems that need solving and how to intervene with responsive policies and tools—is between households that represent **demand for housing** and households that represent **need for housing.**



Which consumers represent need for housing?

Need for housing exists when a household has an insufficient ability to pay for housing on the private market and, as a result, has very limited choices. **A household that requires assistance to pay for adequate housing represents a need that is either met by some form of public subsidy (an income-qualified unit or rent assistance, for example)** or remains an unmet need.



Which consumers represent demand for housing?

Demand for housing exists when a household has sufficient means to pay for housing and is willing to pay for a given unit or location. **A household that chooses a home or apartment in Utica and is able to afford their housing payment represents demand for housing.**

In the context of Utica and Oneida County, **households that earn $35,000 per year, or less,** have a very limited ability to pay for housing. Finding housing that is affordable ***and*** in good condition almost always requires assistance for these households. **They represent need.**

In the context of Utica and Oneida County, **households that earn $50,000 per year, or more,** have a wide range of choices given their ability to pay for housing and prevailing prices and rents. **They represent demand.**

Households that earn between $35,000 to $50,000 per year in Utica and Oneida County currently exist somewhere in between demand and need. They are rarely considered to be "cost burdened" by their housing (paying more than 30% of income on monthly housing payments). But they may struggle to find suitable housing in good condition and usually earn too much to be eligible for most forms of housing assistance.

Housing need in Oneida County has long been concentrated, to some degree, within the City of Utica.

In the 1800s and early 1900s, plentiful jobs in the transportation and manufacturing sectors made the city an employment hub for the region and resulted in waves of in-migration to fill those jobs. Inexpensive housing was built by the private sector to accommodate those laborers and their families—addressing many of the housing needs of Utica's Industrial Age.

As Utica's economy faltered in the second half of the 20th century, a growing number of households suffered from economic dislocation and had few choices but to rely on this aging supply of inexpensive housing, even as it declined in condition. Many subsidized housing units were added to Utica's inventory over time to provide better, more affordable options for those in need. By 2000, the large supply of low-cost housing in Utica—along with low overall cost of living—became a foundational element for refugee resettlement in the city.

Today, high concentrations of housing need within the City of Utica are a product of lingering economic hardship for many households in the post-industrial era, the city's status as having among the least expensive housing in the region, and suburban settlement patterns that have generally excluded housing for the region's low-income households.

Key findings from an analysis of housing need include:

Need is stabilizing in Utica

Need remains concentrated in Utica, but is not becoming more concentrated

Utica is home to 25% of all households in Oneida County but 41% of all households that earn less than $20,000—and can afford to spend no more than $500 per month on housing. Among county households earning $20,000 to $34,999, the share in Utica (29%) was closer to the city's overall share but still higher. These elevated levels of need appear to have stabilized and have actually declined since 2000.

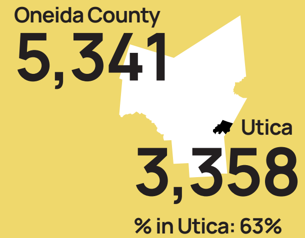
30% of Utica's households earn less than $35,000 AND are cost-burdened by their housing

The vast majority of low-income households in Utica are cost-burdened

Fully 87% of households in the city that earn less than $20,000 spend more than 30% of their monthly incomes on housing and are considered cost-burdened. 56% of households that make $20,000 to $34,999 are also cost-burdened.

Altogether, 30% of all Utica households (6,644) earn less than $35,000 and pay 30% or more of their incomes on housing.

Households in Subsidized Housing Units



Source: HUD Picture of Subsidized Households, 2021

Efforts to address need are more heavily concentrated in Utica than the level of need would suggest

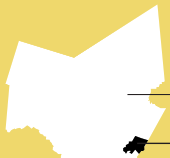
While Utica has 35% of all county households who earn less than $35,000, it has a considerably higher share—63%—of all interventions in the county that are designed to assist households in need. These interventions include public housing units, vouchers, and units of affordable housing that are managed by non-profit agencies. That leaves just under 2,000 subsidized units in the remainder of the county.

$35,000-$49,999 /YR

Households earning $35,000 to $49,999 represent much lower levels of need

The rate at which households are cost-burdened by their housing payments falls dramatically past the $35,000 income mark. Still, while these households will struggle less to pay for housing, their ability to compete for homes and apartments in desirable condition is limited.

Need



Utica had 24.8% of all county households in 2020

	Under $20,000	$20,000-$34,999	$35,000-$49,999
# of Households in County	14,011	12,932	11,244
# of Households in Utica	5,797	3,747	3,232
% of Utica's households	26%	17%	14%
Utica's share of these households in Oneida County	41.4%	29.0%	28.7%
Deviation from even distribution	+16.6	+4.2	+3.9
Change in city's share since 2000	-4.2	-5.1	1.7
Affordable monthly housing costs	$500 or less	$500 - $875	$875 - $1,250
Affordable home purchase price	Homeownership not affordable	$60,000 - $105,000	$105,000 - $150,000
% in Utica that are cost-burdened	87%	56%	17%

Every household equates to an occupied housing unit. Individuals experiencing homelessness—a number that typically stands at around 150 in the region, according to the MV Housing and Homeless Coalition—are not counted as households but are part of Utica's housing needs.

*This is the difference between Utica's share of all county households and its share of households in each income category. **A positive number means the share is higher than it would be if the income group were evenly distributed across the county.*** (Higher share / 0 / Lower share)

*This represents how the city's share of each income category in the county has changed—accounting for inflation—since 2000. **A negative number means the city has a smaller share now than in 2000.*** (Larger share now / 0 / Smaller share now)

*The range of affordable monthly housing costs reflects payments that would constitute **no more than 30% of monthly income for households in each income category in the county.***

*Affordable home purchase price reflects the rule of thumb that a **household can generally afford to buy a house that is 3-times its annual income.***

*This is the share of households in each income category that are considered to be **cost-burdened by their housing due to monthly housing costs (rent or mortgage) that exceed 30% of income.***

Source: czb analysis of 2000 Census and 2020 American Community Survey (5-Year Estimates)

For much of Utica's history, households with resources and options chose Utica because it made the most sense.

Before cars became ubiquitous and roads made it easy to get around the region, it made sense for people who made their livelihood in the city to also live in the city—for easy access to their jobs, retail, services, good schools, and all of the amenities that emerged over time (such as the Olmsted parks) to make Utica a great place to live.

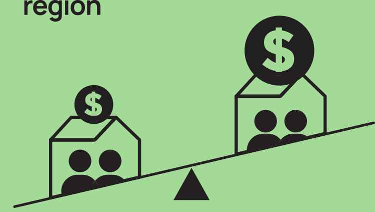
Suburbanization in the middle and late 20th century changed this equation. Jobs spread out and so did shopping and other daily necessities. Thousands of new homes were built in neighboring towns that, thanks to cars, were well within reach of all that was still in Utica. Those with options had far more locations to choose from. And segregated settlement patterns enforced by policies with discriminatory intent ensured that poverty would generally not spread out in the same manner, which led to a sorting of households—with need overrepresented in the city and demand overrepresented in the suburbs.

Despite these challenges, several strong neighborhoods in Utica continue to attract households with options. And the revitalization of downtown Utica and the emergence of new housing options is likely to help, though progress has been slow.

Key findings from an analysis of housing demand include:

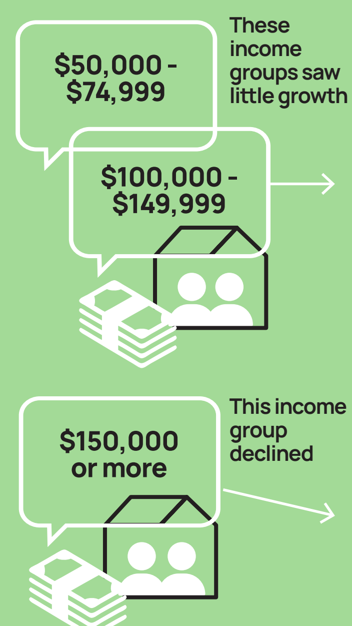
Demand

in the city housing market lags the region



Demand remains underrepresented in the city

While Utica's share of households that earn $50,000 to $74,999 is very close to the city's overall share of Oneida County households, all income cohorts above $75,000 are underrepresented. The number of households earning over $150,000, for example, is half the size it would be if Utica had its fair share of those households.



Utica's share of households with options has not grown since 2000

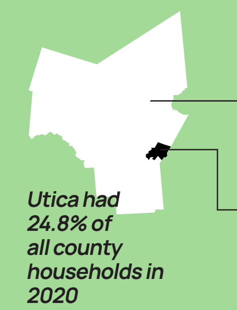
While Utica did not lose serious ground over the past 20 years in terms of its share of households that represent demand, it did not gain ground. Two of the income cohorts ($50,000-$74,999 and $100,000-$149,999) are estimated to have remained about the same over that period. The other two cohorts got slightly smaller—with households earning $150,000+ shrinking by 2.5 percentage points.

Why does an imbalance of regional demand matter?

Overall, Utica has 3,369 fewer households earning $50,000 or more than it would if it had a fair share of housing demand in Oneida County. If those households resided in the city and had an average income of $100,000, that would represent $101.1 million in additional capacity to spend on housing each year by Utica households.

Such an infusion would mean higher levels of reinvestment in existing housing, more support for new housing investments, stronger property values, and a tax base with more capacity to invest in community assets and priorities.

Demand



	$50,000-$74,999	$75,000-$99,999	$100,000-$149,999	$150,000+
# of Households in County	17,591	12,060	13,964	8,886
# of Households in Utica	4,085	2,042	2,357	1,167
% of Utica's households	18%	9%	11%	5%
Utica's share of these households in Oneida County	23.2%	16.9%	16.9%	13.1%
Deviation from even distribution (Higher share / 0 / Lower share)	-1.6	-7.9	-7.9	-11.7
Change in city's share since 2000 (Larger share now / 0 / Smaller share now)	-0.1	-1.3	-0.2	-2.5
Affordable monthly housing costs	$1,250 - $1,875	$1,875 - $2,500	$2,500 - $3,750	$3,750+
Affordable home purchase price	$150,000 - $225,000	$225,000 - $300,000	$300,000 - $450,000	$450,000+
% in Utica that are cost-burdened	12%	<3%	<3%	<3%

Source: czb analysis of 2000 Census and 2020 American Community Survey (5-Year Estimates)

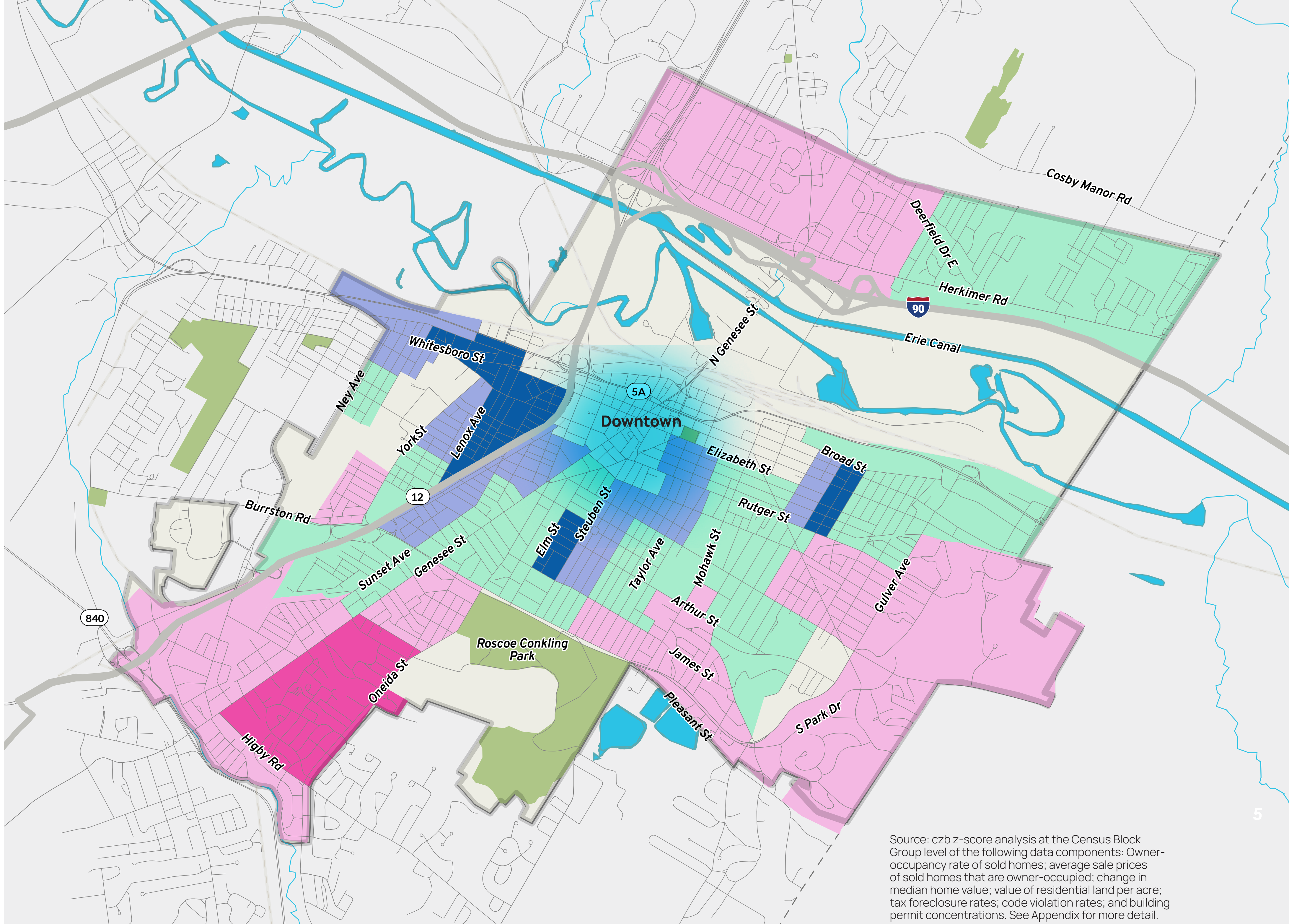
How are **consumers of housing distributed** across the existing supply of housing?

Demand and need are unevenly distributed between the city and the rest of the county, and the same is true within the city. These distributions influence (and are influenced by) the nature of the housing supply in localized sub-markets.

To better understand this distribution within the city and its neighborhoods, analysis was performed to categorize the city into market types that are defined by their relative levels of demand. The resulting Housing Market Demand Typology places Census Block Groups in Utica into five categories, with the one in the middle representing average levels of housing demand for Utica. Where demand is higher than average, levels of housing need tend to be lower. And where demand is lower than average, levels of need tend to be higher.

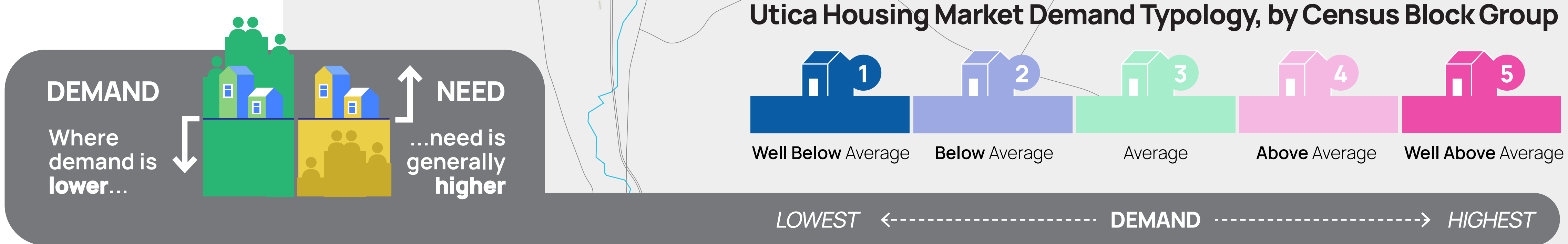
The geographic pattern revealed by this typology is not unlike patterns in most American cities of Utica's vintage. Sub-markets surrounding downtown have lower levels of demand and higher levels of need. On the city's edges, where housing is newer and housing conditions are generally better, demand is higher.

Block groups that were not categorized (such as those that include downtown) were excluded due to the small number of residential properties to analyze.



Source: czb z-score analysis at the Census Block Group level of the following data components: Owner-occupancy rate of sold homes; average sale prices of sold homes that are owner-occupied; change in median home value; value of residential land per acre; tax foreclosure rates; code violation rates; and building permit concentrations. See Appendix for more detail.

Utica Housing Market Demand Typology, by Census Block Group



What **kind of housing** is there in Utica's various sub-markets, and what does it cost?

Physical Characteristics

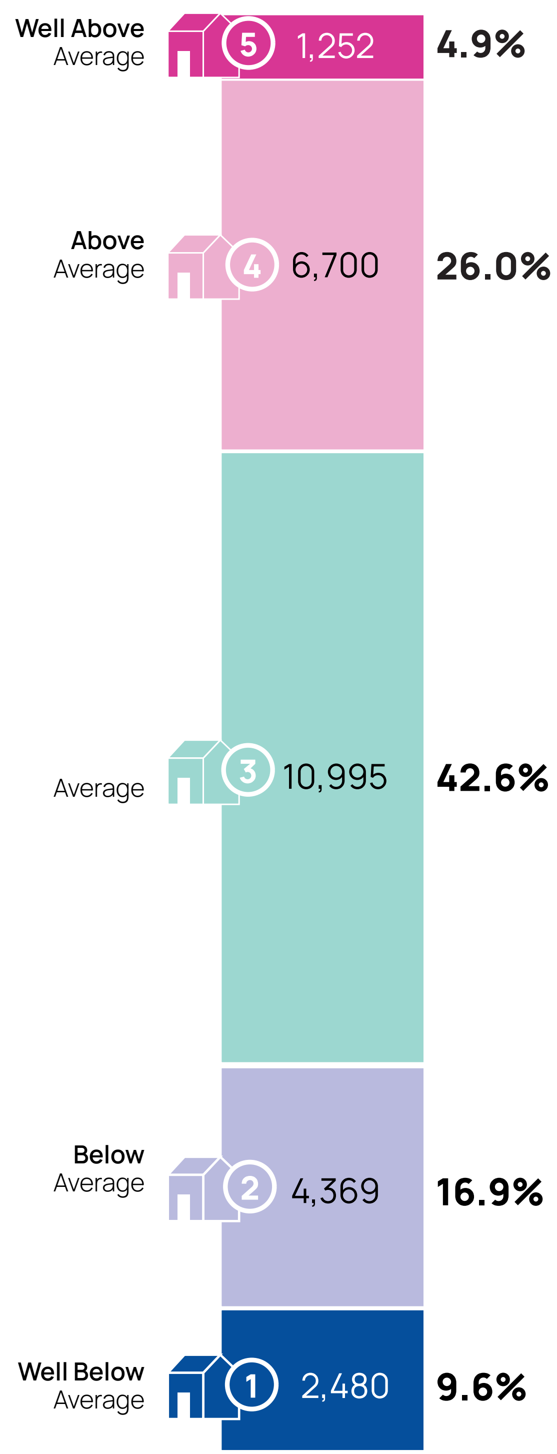
Utica's housing units are not evenly distributed across the five identified market types. Fully 43% of units are in areas that have average levels of demand for Utica. Meanwhile, 31% of units are in the two market types that fall above average and 27% are in the two that fall below average.

A look at the housing types within each market shows clear distinctions about the distribution of Utica's housing supply. Single-family homes that represent the core of Utica's homeownership opportunities comprise more than two-thirds of all housing units in the city's two strongest markets and less than a quarter of all units in the two markets with the softest levels of demand.

Units in the two softest markets tend to be in small multi-family structures with two to four units each. Units in average markets tend to be the most evenly distributed across various types, with 41% in single-family homes and 40% in small multi-family structures.

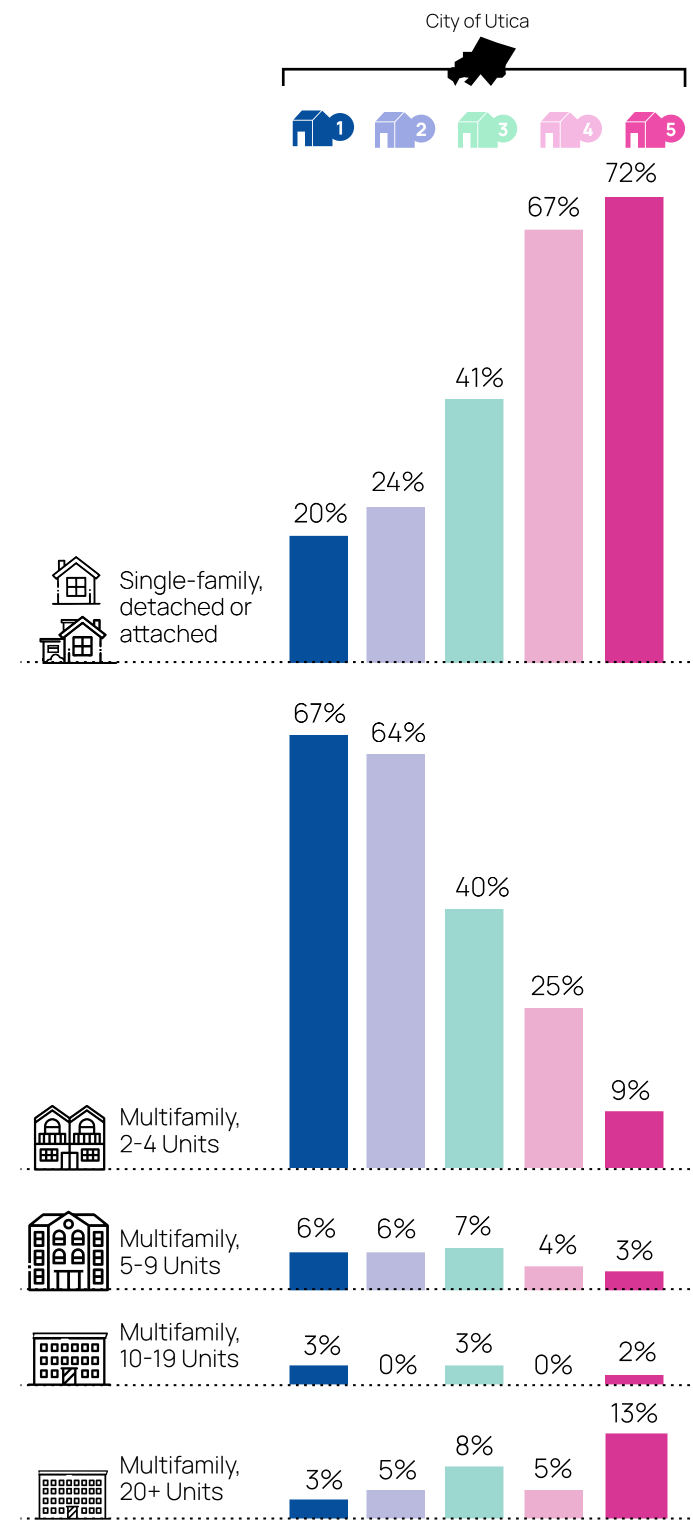
While most housing in all five sub-markets is located in structures built before 1950, the clearest concentrations of newer housing are found in Utica's average or stronger markets. A takeaway from this analysis is that **the city's softest markets are dominated by small multi-family structures that are among the oldest in the city.**

Housing Units **by Number and Share**



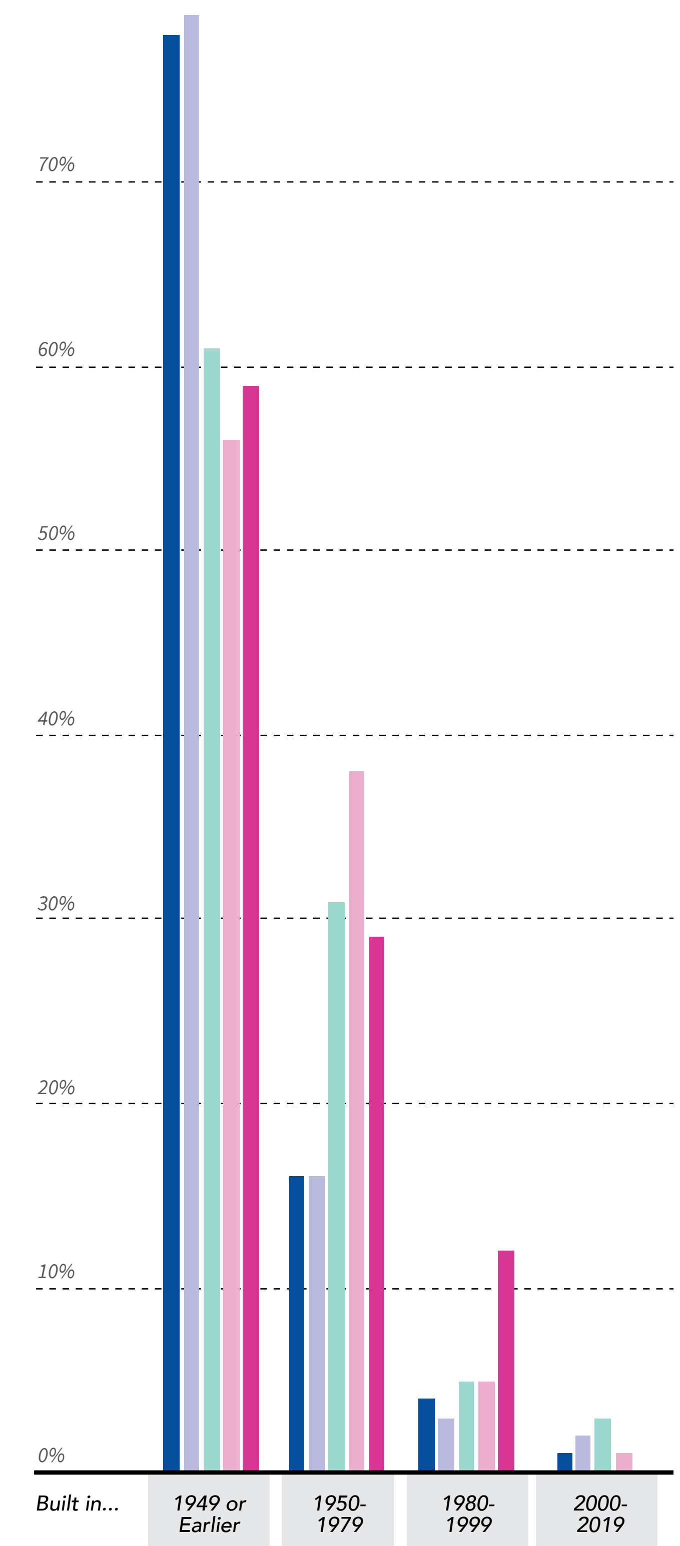
Source: 2019 American Community Survey (5-Year Estimates); shares reflect percentage of units in each sub-market out of all units in the city that are in Block Groups categorized into sub-markets

Share of Housing Units **by Structure Type**



Source: 2019 American Community Survey (5-Year Estimates)

Share of Housing Units by **Year Built**



Source: 2019 American Community Survey (5-Year Estimates)

Ownership, Occupancy, and Cost Characteristics

Housing tenure in Utica's sub-markets mirrors the housing types in each market. The owner/renter split leans towards renters in the softer markets and average markets while leaning towards owners in the stronger markets with more single-family housing.

Importantly, though, there is a significant variance in the share of single-family homeownership across the markets. Nearly 90% of all such properties are estimated to be owner-occupied in the city's strongest sub-market, but the same is true for only 54% of single-family homes in the softest sub-market, where single-family rentals are a tell-tale sign of weak demand.

Absentee-ownership in Utica's softer markets clearly correlates with higher incidences of code violations as well as higher rates of housing that is considered chronically vacant (neither occupied nor on the market). Due to a primary reliance on complaint-based code enforcement in Utica, incidences of code violations are very likely to underplay the true extent of deferred maintenance in the Utica market, especially in areas with high rates of absentee-ownership.

Ownership & Occupancy Indicators

	1	2	3	4	5
Owner / Renter split (OWN / RENT)	31% / 69%	44% / 56%	44% / 56%	72% / 28%	74% / 26%
Homeownership rate for single-family homes (OWN)	54%	65%	79%	84%	89%
Share of properties with recent history of code violations	*37%*	*32%*	*15%*	*6%*	*2%*
Share of properties with prolific code violations	*14%*	*12%*	*5%*	*1%*	*0%*
Vacant housing units	636	1,226	1,623	862	170
Vacant units that are chronically vacant	334	791	1,071	399	9
Share of all housing units that are chronically vacant	*13.5%*	*18.1%*	*9.7%*	*6.0%*	*0.7%*

Source: 2019 American Community Survey (5-Year Estimates); czb analysis of homes sold since 2018 and their tax bill address; czb analysis of City of Utica code violation data ("recent history" is 3+ violations since 2013 and "prolific" is 10+ violations since 2013)

For the most part, housing prices, values, and rents are distributed as would be expected across the five market types, with higher values and pricing in areas with greater levels of demand.

The greatest differences are apparent when it comes to the sale prices of single-family homes since 2018. In the strongest sub-market the average sale price of $175,375 was 3.7 times greater than the average price in the softest sub-market. But it is also notable that price escalation was very similar in all markets, with prices increasing by 21% to 27% between the period of 2013-17 and 2018-22.

Compared to home prices, rents were much more even across the sub-markets, with lower rents in the strongest sub-market being a reflection of rents in only one or two older rental complexes in that area. Notably, rents increased the most in the softest sub-market and may reflect competition among households in need for apartments of last resort.

Value and Cost Trends

	1	2	3	4	5	Oneida County
Median value of owner-occupied units, 2019	$57,840	$67,770	$87,311	$111,833	$162,950	$127,700
% change in median value, 2013-19	-1%	16%	17%	12%	11%	16%
Median gross rent, 2019	$741	$739	$802	$920	$757	$766
% change in median gross rent, 2013-19	*24%*	*5%*	*12%*	*15%*	*13%*	*11%*
Average sale price of single-family homes, 2018-22	$46,773	$57,663	$102,821	$124,152	$175,375	$166,933
% change in average sale price, 2013-17 to 2018-22	*23%*	*27%*	*26%*	*25%*	*21%*	*20%*

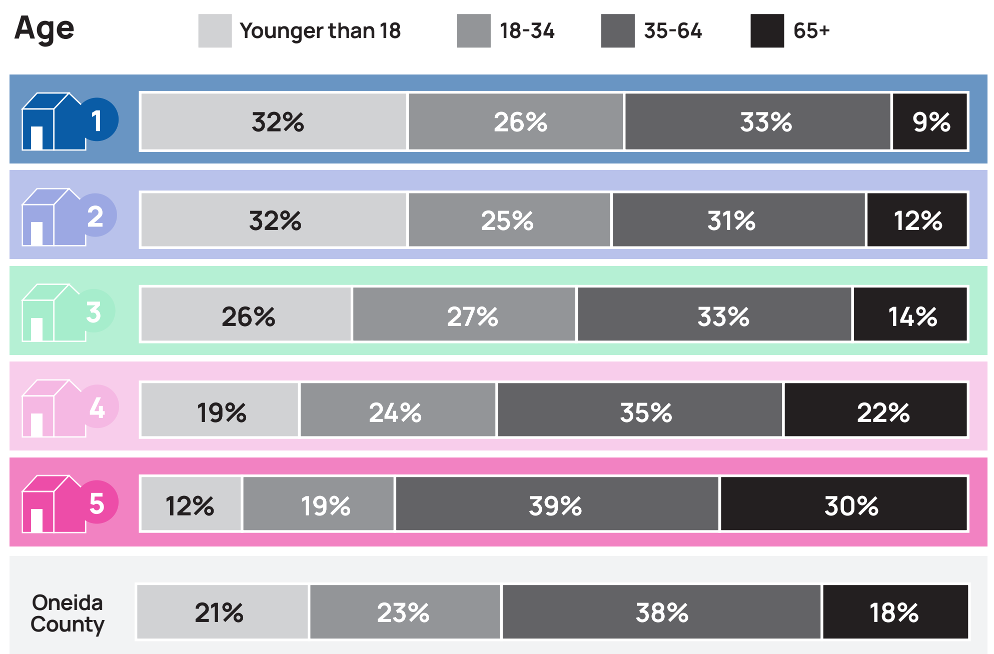
Source: 2019 American Community Survey (5-Year Estimates) for median value and rent figures and change over time; New York State SalesWeb for sales database

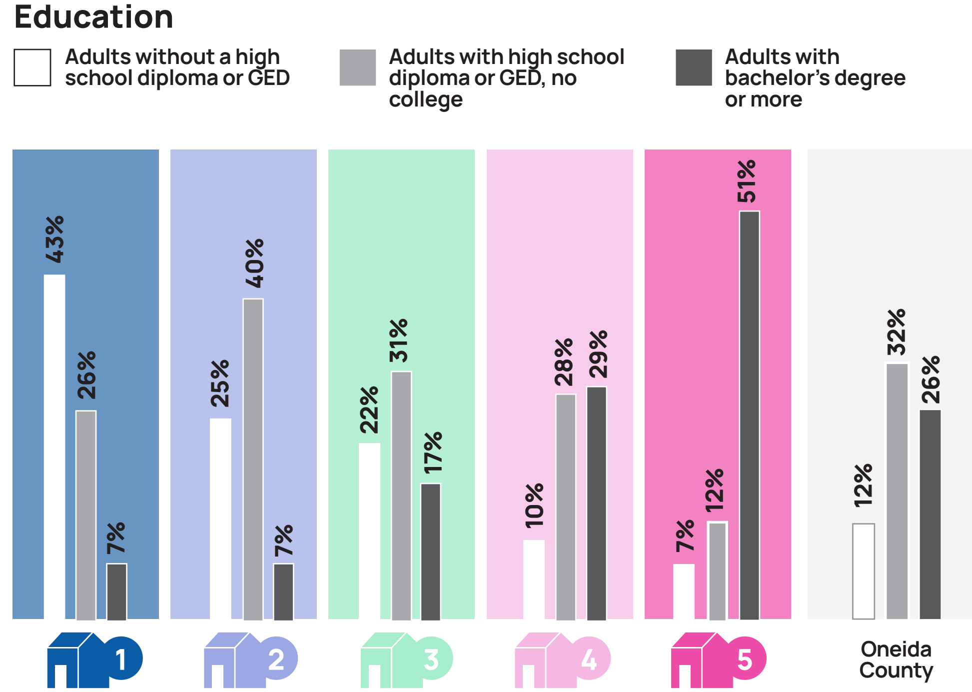
What is the household profile of Utica's various sub-markets?

Demographics

Analysis of who lives across Utica's housing sub-markets revealed that the city's softest markets are home to the highest shares of younger residents, with one-third of their residents being younger than 18. Nearly 60% of the population in the two softest sub-markets is younger than 35. **The concentration of children in some of the city's oldest and least-maintained rental housing is a cause for concern on many fronts, including exposure to lead—an issue often raised by the Lead-Free Mohawk Valley initiative.**

In the city's strongest markets, households tend to be much older, with nearly a third of residents in the strongest sub-market being 65 and older. Because these markets have the highest concentrations of single-family homes, the age distribution suggests that **many properties will be transitioning to new owners in the coming decade, which begs the question: who will be lining up to buy those homes?** If the distribution of residents by education levels are any indication, they are likely to be college graduates with sufficient earning power to buy those homes.



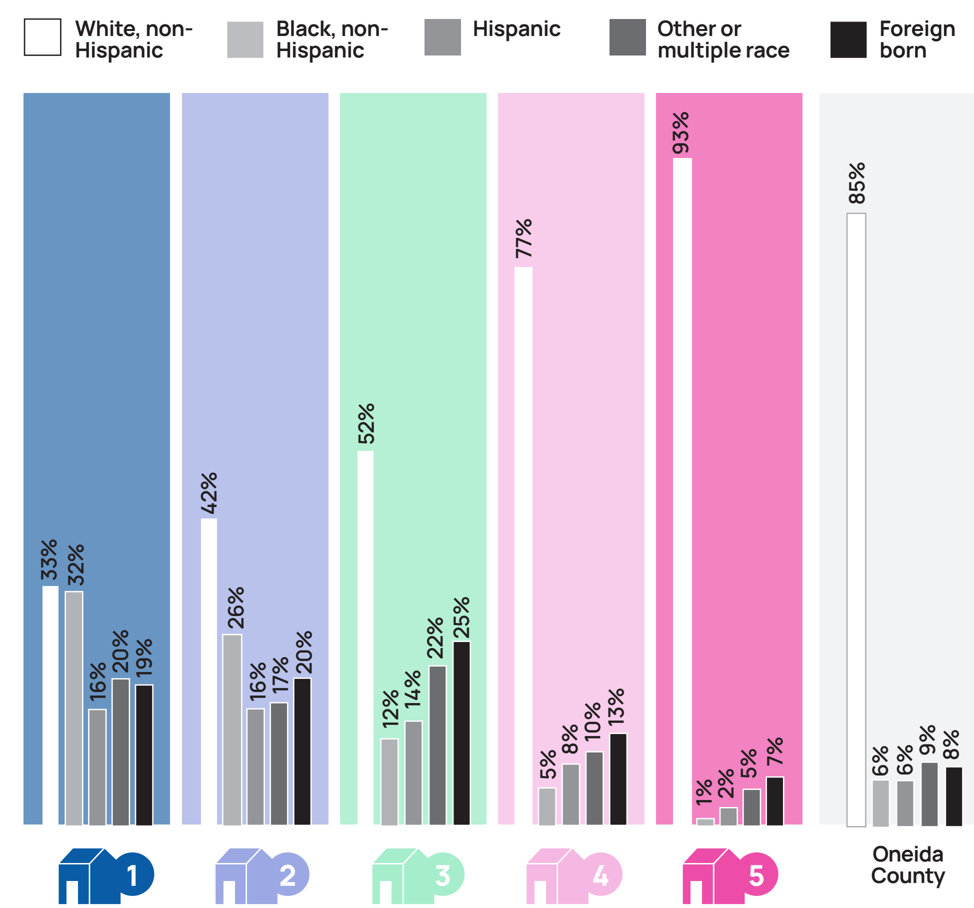


Source: 2019 American Community Survey (5-Year Estimates)

Household Dynamics

	1	2	3	4	5	Oneida County
Average household size	2.74	2.80	2.77	2.41	2.03	2.43
% of families that are married couples	37%	46%	56%	66%	78%	71%
% of families that have single-parents	63%	54%	44%	34%	22%	15%

Source: 2019 American Community Survey (5-Year Estimates); average household size reflects czb analysis that divided population by households in each sub-market



Source: 2019 American Community Survey (5-Year Estimates):

Given the presence of children in Utica's average and softer sub-markets, it is not surprising that households tend to be larger there. These are also markets, especially the average sub-markets, where refugees and their families represent a significant share of households.

Examination of household structure, meanwhile, offers clues about capacity to pay for housing. The stronger the sub-market, the more likely a family is to be headed by a married couple and the potential for multiple incomes that that represents. The weaker the sub-market, the more likely a family is to be headed by a single-parent with more limited income streams to pay for housing and other essential household costs.

While white, non-Hispanic residents represent at least a plurality of residents in all sub-markets, they represent a vast majority in the strongest markets—a reflection of a history of economic and demographic segregation within the city and region.

Income, Capacity to Pay for Housing, and Cost Burdens

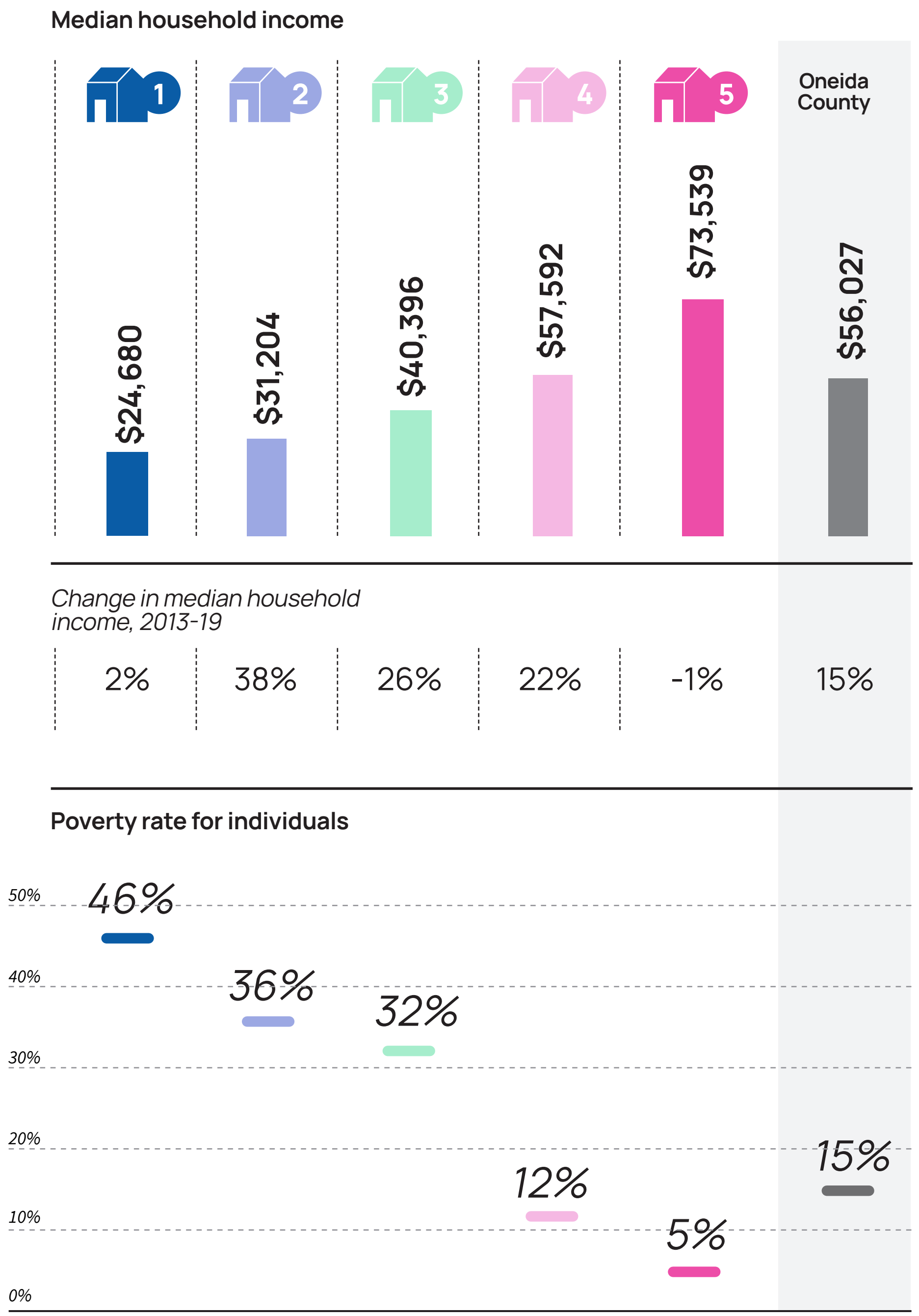
Incomes—how households pay for their housing—follow the pattern of housing costs. The lowest median incomes and highest poverty rates, which describe low ability to pay for housing, are found where costs are lowest, and vice versa.

The income distribution across Utica's sub-markets also mirrors the city-county relationship when it comes to need and demand. What is "average" in the city's context (incomes in the average sub-markets) is only 70% of the county's median income.

A notable income trend is that the highest rates of growth have been concentrated in Utica's three middle markets while incomes have stagnated at the top and bottom. Stagnation at the top may be a reflection of older, retiring households with declining wage income.

Stagnation at the bottom is likely a reflection of many households that are stuck on the lowest margins of Utica's economy, where poverty is highly concentrated and prospects for upward mobility are lowest. This observation is corroborated by Raj Chetty's Opportunity Atlas, which predicts that children of low-income families in Utica's core can be expected to earn no more than $25,000 as adults.

Income and Poverty



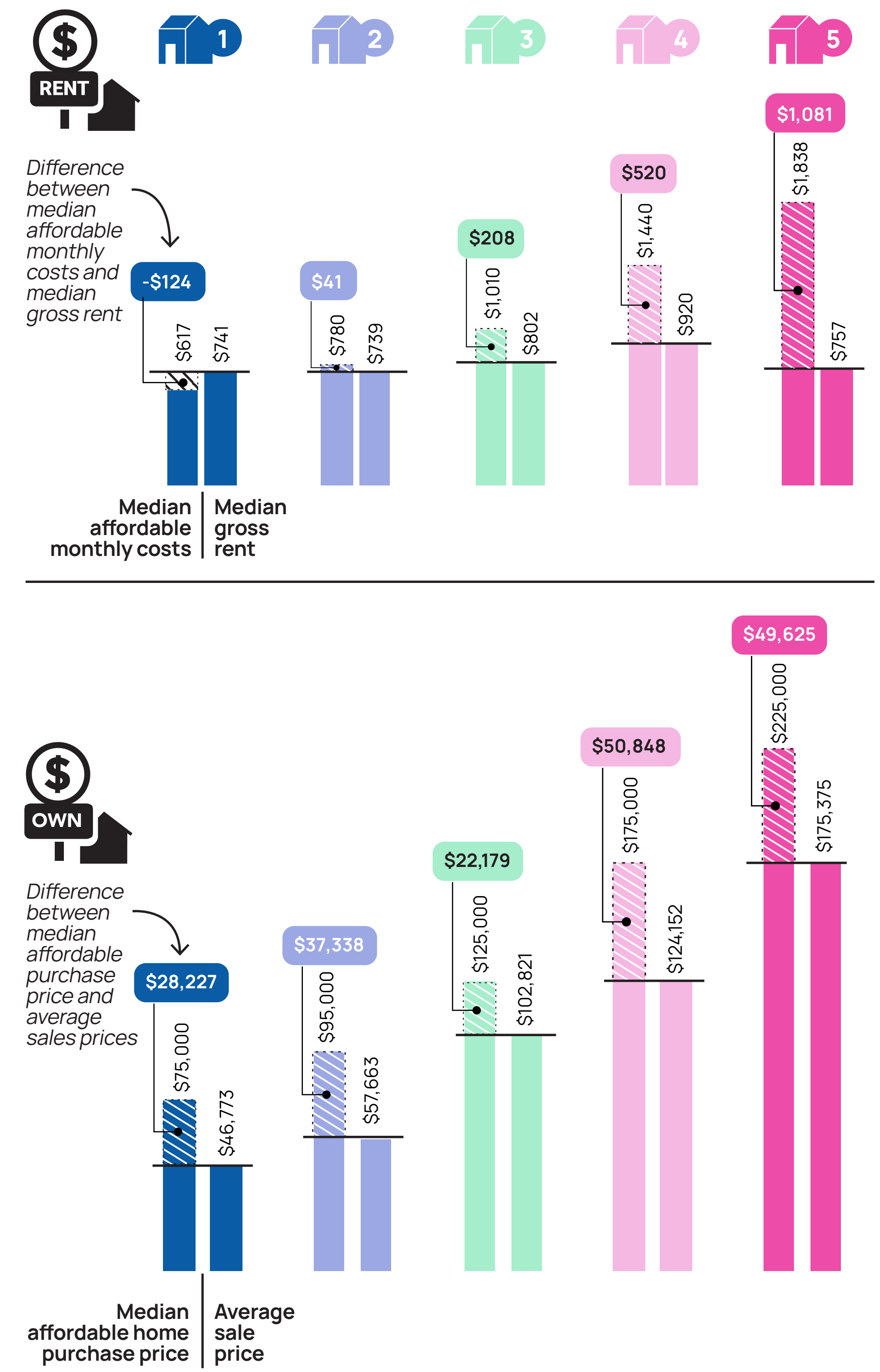
Source: 2019 American Community Survey (5-Year Estimates)

When it comes to housing costs in Utica, a critical finding of the Utica Housing Study is that housing costs are not high. Affordability challenges in Utica are a result of low incomes, not high housing costs.

This distinction is demonstrated by an examination, by sub-market type, of what the typical household can afford to pay for housing and what housing typically costs. In Utica's average sub-market, for example, the typical household can afford to spend $1,010 per month on housing, which equates to 30% of the median household's monthly income. Median rents, by comparison, are less than that, which indicates that the typical household can afford the typical apartment in that sub-market.

The only sub-market where the typical household cannot afford the typical apartment is the very softest sub-market where household incomes are very low. On the ownership front, the typical household can technically afford the typical house (with affordability defined as 3-times the median household income) in all five sub-markets.

Capacity to Pay for Housing

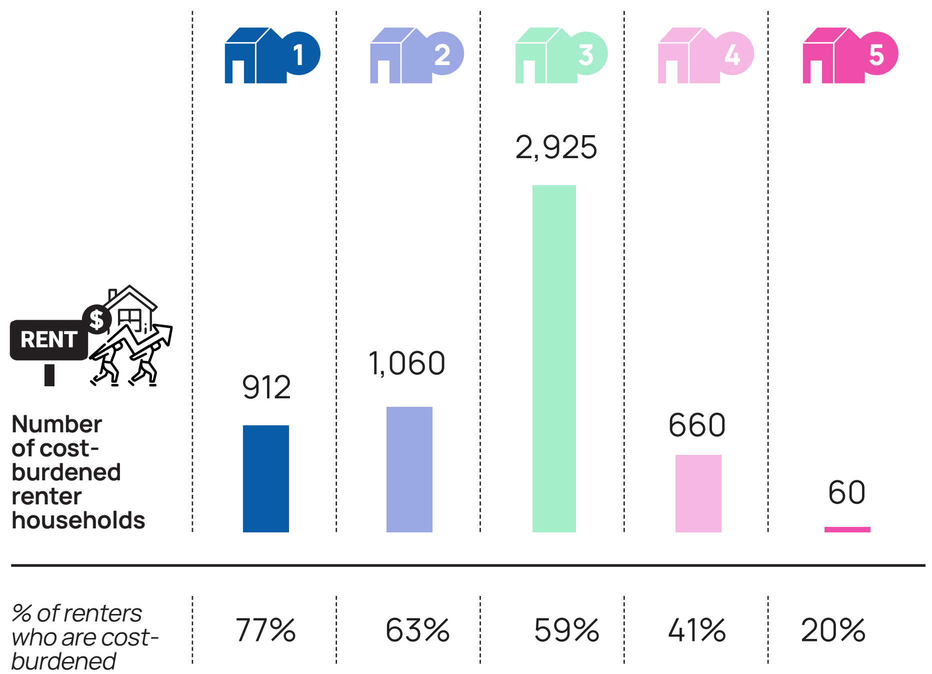


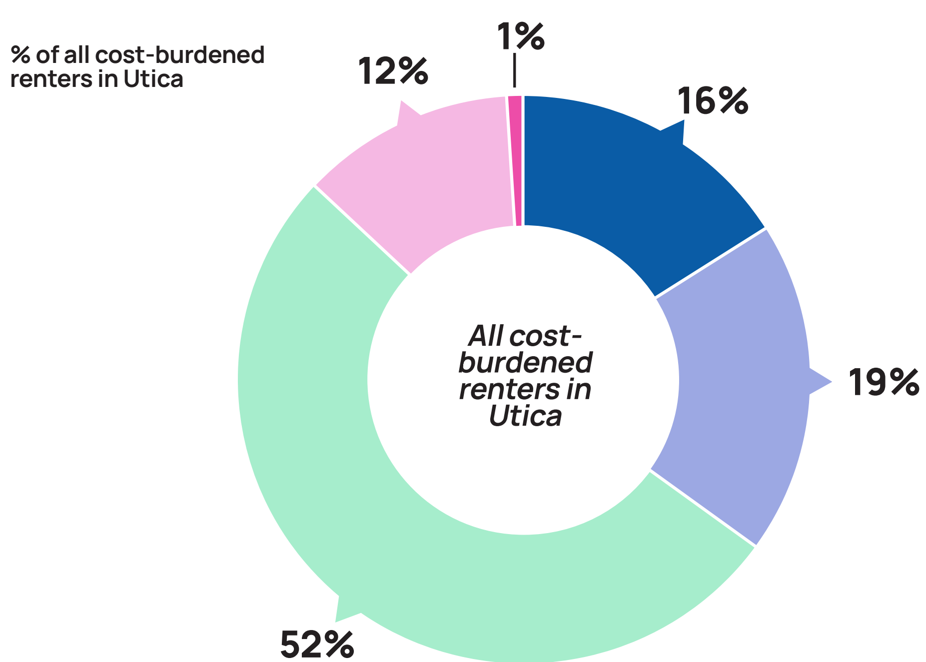
Source: czb analysis of 2019 American Community Survey (5-Year Estimates)

A breakdown of renters with cost burdens by sub-market type further demonstrates the dominant role that low incomes play when it comes to affordability. The share of renters who are cost-burdened (who pay more than 30% of their monthly incomes on rent) gets successively lower as one moves from lower demand areas to higher demand areas, with 77% of all renters in the softest market being cost-burdened compared to only 20% in the strongest market.

Due to the volume of households in the average sub-markets, cost-burdened households in those areas represent the majority of all cost-burdened renters in the city.

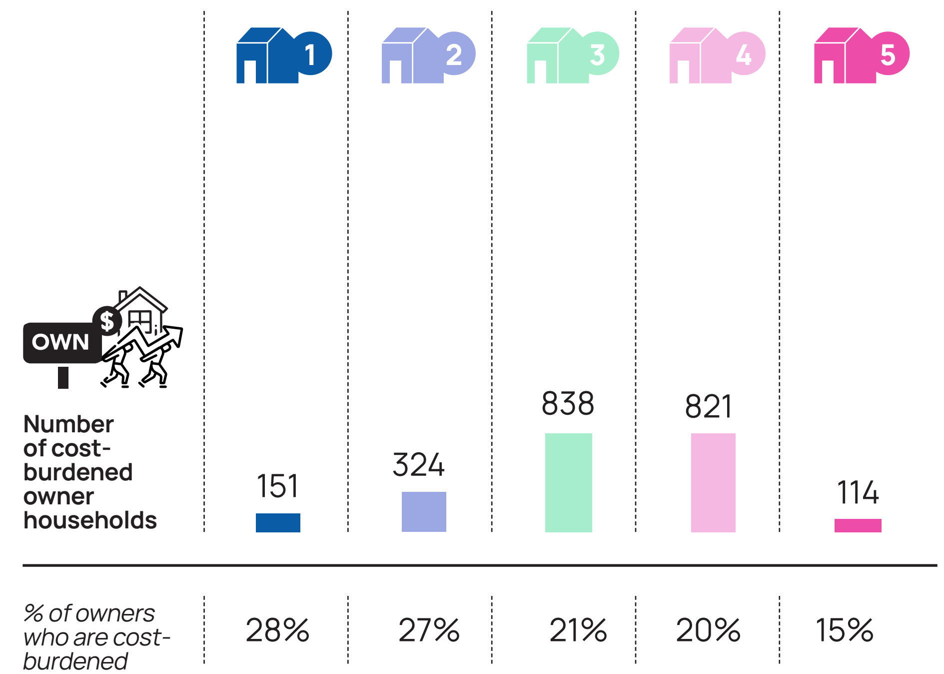
Renters with Cost Burdens

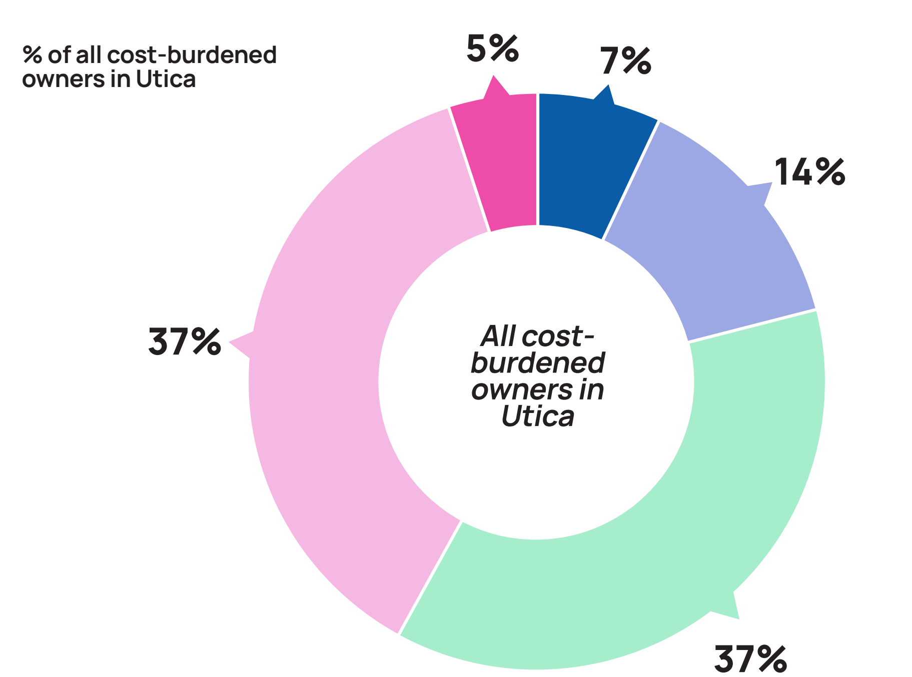




Source: czb analysis of 2019 American Community Survey (5-Year Estimates)

Owners with Cost Burdens





Source: czb analysis of 2019 American Community Survey (5-Year Estimates)

Homeowners in Utica, as elsewhere, tend to have higher incomes than renters. That is one reason why much smaller shares of owners in Utica are cost-burdened. Another reason is that the act of purchasing a home, especially via a mortgage, tends to align a household with a home they can afford.

That said, there are over 2,000 cost-burdened owners in Utica, most of whom are in the city's average and above average sub-markets. These may represent cases where homeowners are retirees who have restricted incomes and struggle to pay their mortgage or (if they own free and clear) their taxes and insurance. These could also be cases where individuals are not retired but have experienced economic setbacks after purchasing a home.

Regardless of circumstance, cost-burdened owners concentrated in those average or above-average sub-markets raise concerns about lapses in home maintenance that may threaten the quality of the housing inventory.

Renter Gaps

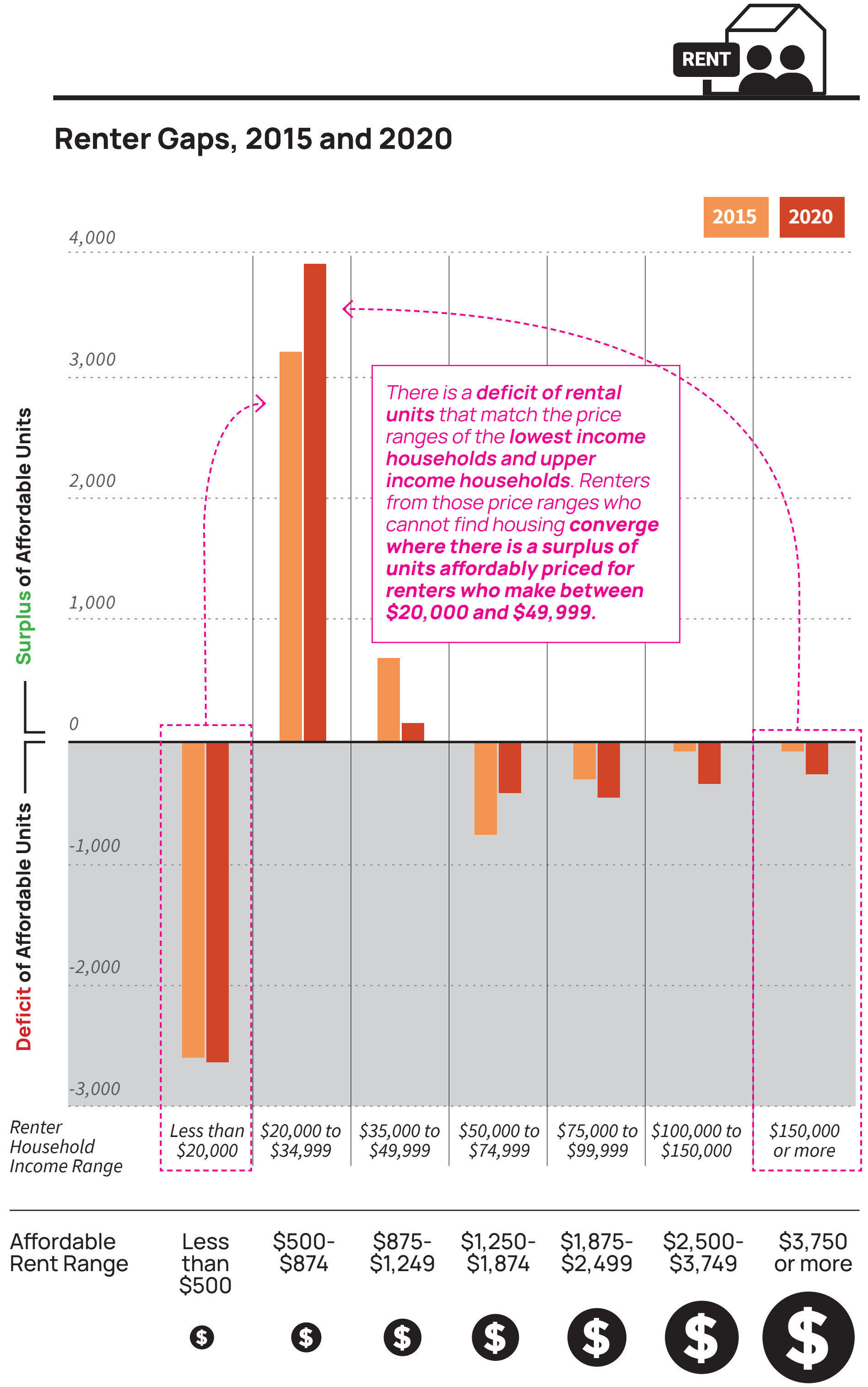
A renter gap analysis further demonstrates how low incomes play the dominant role in Utica's affordability challenges. This technique compares the total number of renter households in a given income range with the total number of rental units that fit within that group's affordable price range.

In 2020, for example, there was a "deficit" of 2,615 rental units for households with incomes below $20,000. In other words there were more households who could only afford $500 or less per month on rent than there were housing units renting for that price.

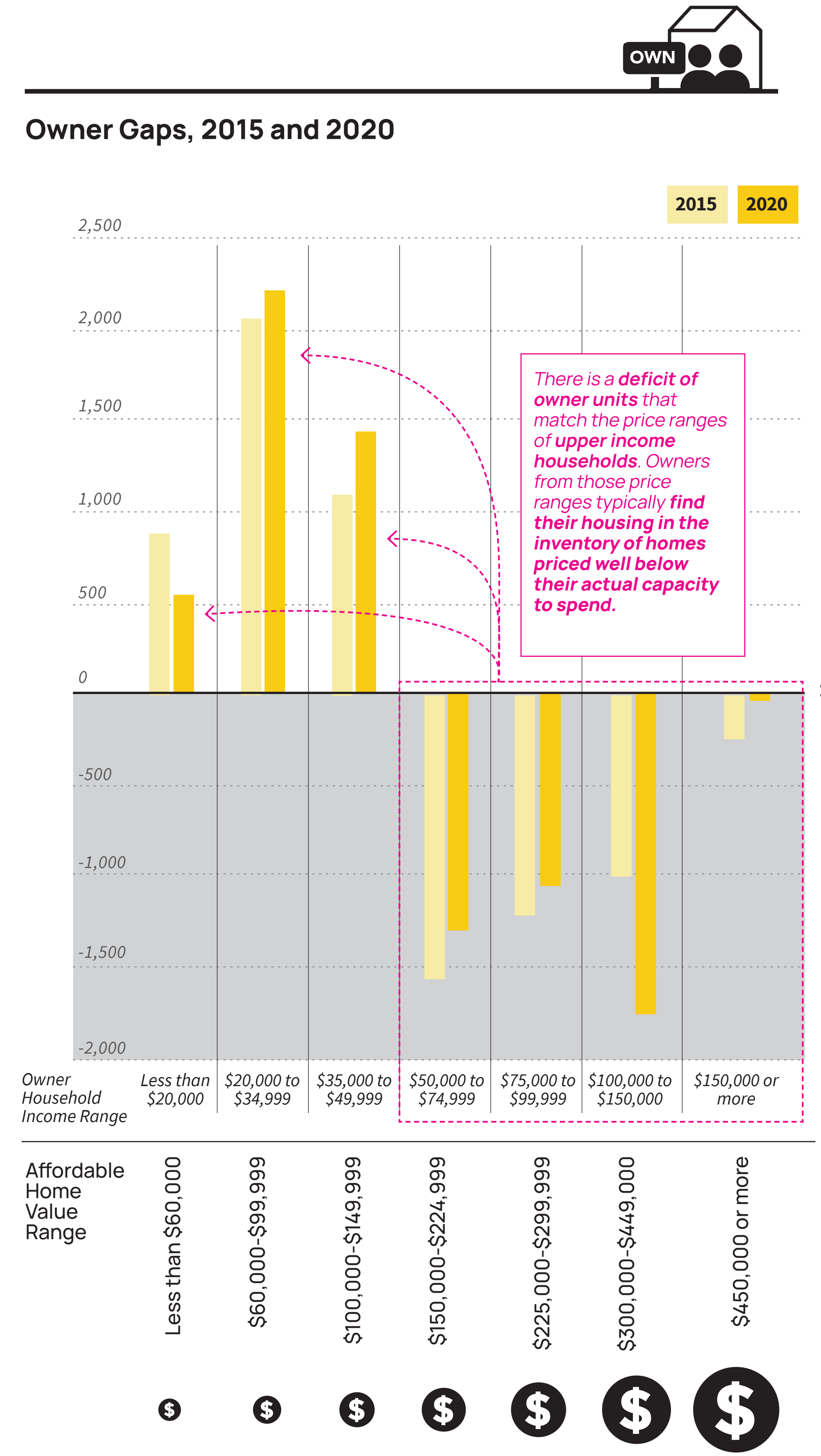
But a "surplus" of nearly 4,000 units for the next income range of $20,000 to $34,999 demonstrates that there were far more units priced for those households ($500 to $875) than there were households in that income range.

What does this tell us? It means that many renters earning less than $20,000 have to look "up-market" to find their housing and, in doing so, they generally rent a unit that costs more than 30% of their income.

Conversely, this gap analysis demonstrates that the opposite is happening for upper income renters. For them, there is a deficit of rental units in their price ranges ($1,250 and upward), which forces many of them to look "down-market" for their rental opportunities. This can place pressure on lower income renters who end up competing for those same units.



Source: czb analysis of 2020 American Community Survey (5-Year Estimates)



Source: czb analysis of 2020 American Community Survey (5-Year Estimates)

Owner Gaps

A similar gap analysis for owner households in Utica reveals a slightly different pattern than the renter gap analysis. For owners, the only deficits exist in the upper income ranges, where there are far more households that can afford prices of $150,000 and upward than there are houses valued in that range.

As with upper income renters, upper income owners in Utica who cannot find something in their price range or who are "unwilling" to buy a house in Utica for that much look "down-market" to find their housing.

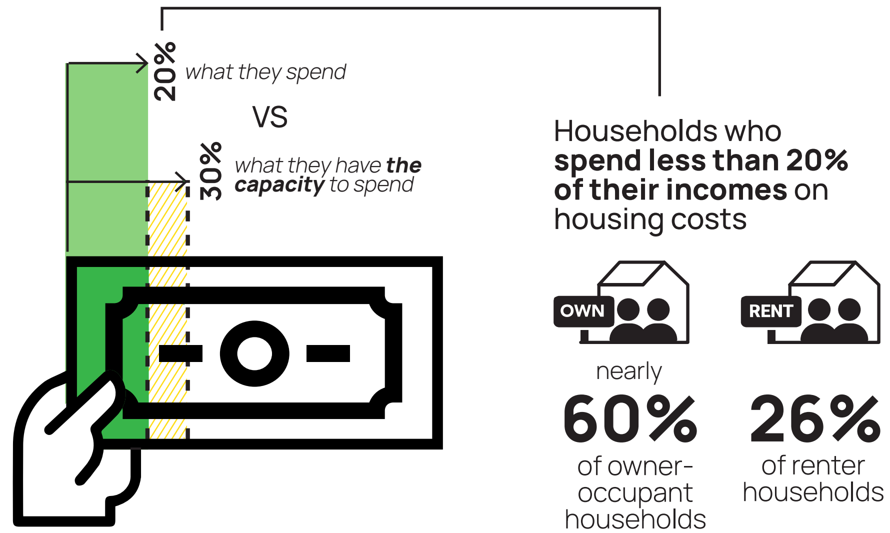
The "surplus" of units priced under $150,000 is due in part to the relatively small number of owners at the lowest income ranges (especially under $20,000) and the fact that median home value for the entire city is only around $100,000.

Utica's Willingness Gap

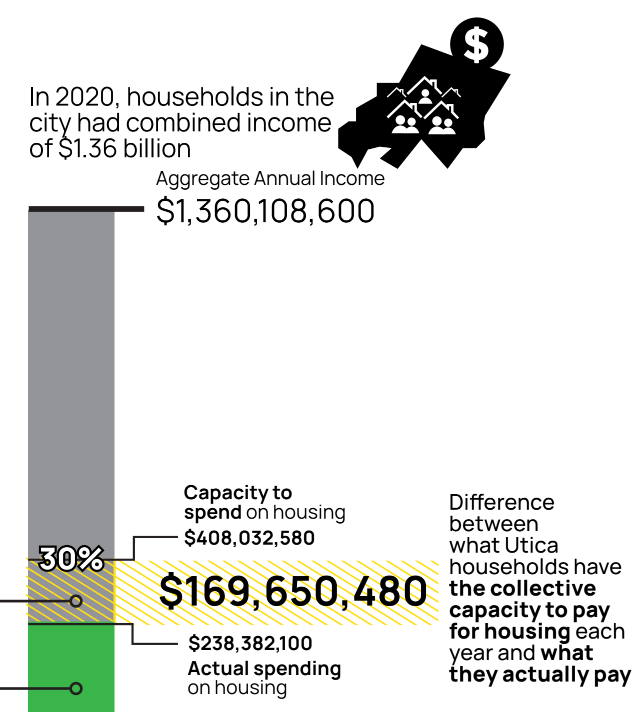
There are many households in Utica that have a very limited ability to pay for housing and are cost-burdened—especially the 5,800 that earn less than $20,000. But there are also many households that spend well below their capacity to pay for housing because prices and rents are relatively low and they have a range of inexpensive options. For example, nearly 60% of owner-occupant households spend less than 20% of their incomes each month on housing costs, as do 26% of renter households.

These households represent just one aspect of a significant "willingness gap" in the Utica housing market. Many households that have financial means have grown accustomed to having relatively low housing costs. As a result they may be able but not "willing" to pay $2,000 per month for a new housing product (as rent or a mortgage payment) when so much on the market costs far less.

These households may also be able but not "willing" to invest heavily in home improvements—especially the types of improvements that may be needed to overcome decades of deferred maintenance and outdated conditions in the city's single-family housing stock. When home values are relatively low, owners lack confidence that they will get their money back on major home improvements and are unwilling to take the risk. This perpetuates outdated conditions.



One way to understand the impact of soft market conditions on levels of spending and investment in Utica's housing stock is to assess how much capacity households in the city have to pay for housing each year and what they actually spend. In 2020, households in the city had combined income of $1.36 billion, which equates to around $400 million in capacity to pay for housing (30% of income). But analysis of actual monthly spending reveals that **only 58% of that capacity is utilized—putting nearly $170 million on the sidelines each year.**



58% of Utica's capacity to pay for housing is actually used for housing

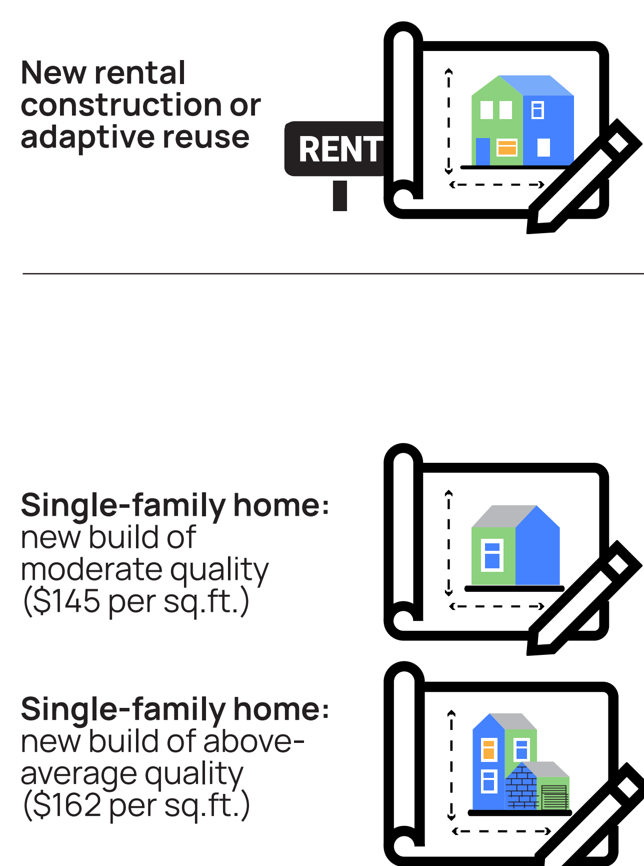
Source: 2020 American Community Survey (5-Year Estimates)

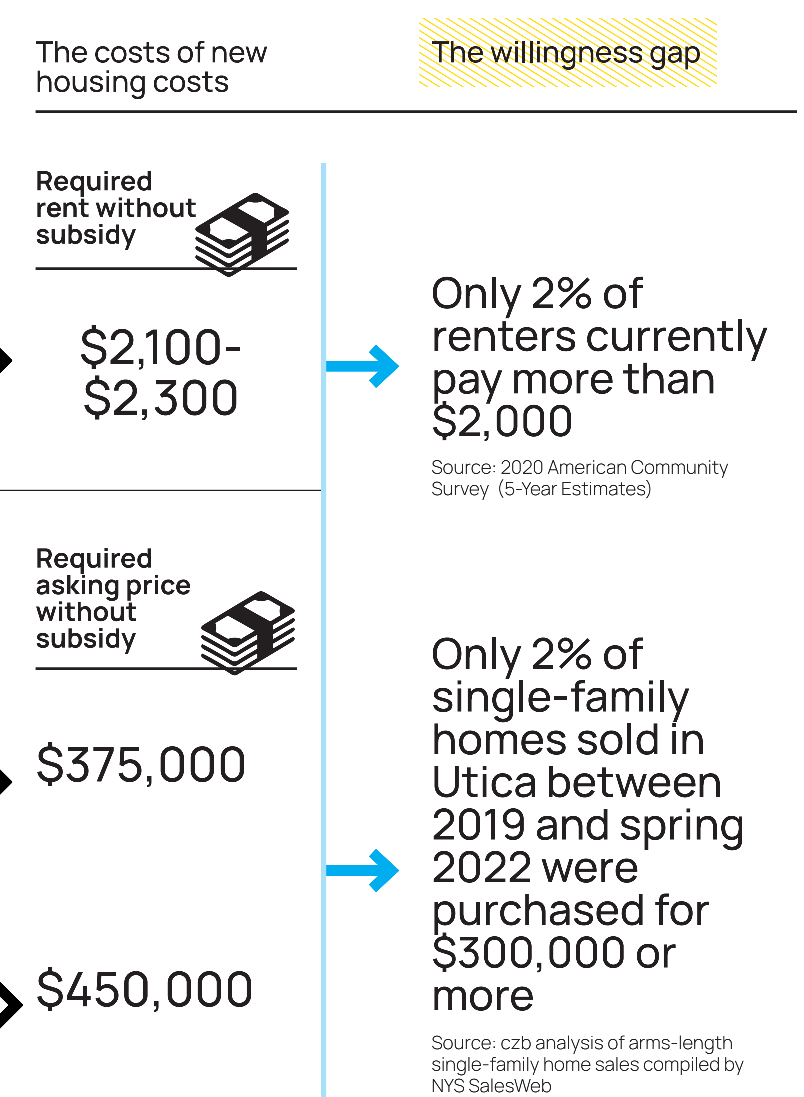
The implications of low willingness on **new housing investments**

For households that represent demand in Utica and Oneida County, the habit of spending a relatively small share of their incomes on housing—combined with their fear of spending more on home improvements than they can hope to get back at resale—has an impact on reinvestment levels in existing housing. But it also has an impact on the financial feasibility of investments in new housing.

For example, current construction and development costs require estimated rents of between $2,100 and $2,300 for a project to break even with no subsidy, which very few renters in Utica currently pay or are willing to pay. For new single-family homes, the cost of any house of at least moderate quality will be well over $300,000—a price level that only 2% of homes sold in the city since 2019 have achieved.

This means that new housing investments will almost always require some form of development subsidy to bring rents and prices in line with what buyers and renters are willing to pay in Utica. Indeed, this is how most of the new downtown units have been produced and rented at levels below $2,000 per month.





Source: czb analysis of construction costs in the Utica region during spring 2022 as reported by R.S. Means

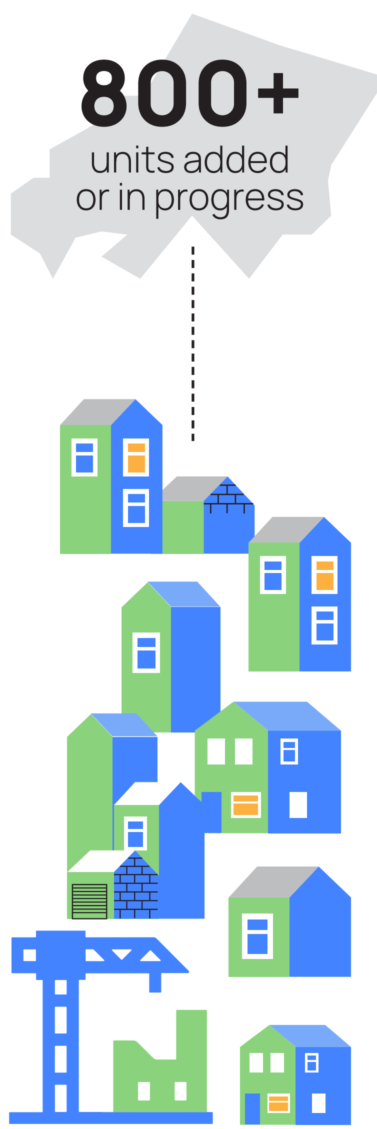
Utica's Potential to Compete for Housing Demand in Oneida County

While soft market conditions in Utica have made it challenging to spur new housing investments, hundreds of new rental units have been added to the city's inventory in the past decade. In fact, just over 800 units in market-rate or mixed-income housing developments have either been added since 2011 or are in progress during 2022/2023. In nearly every case, new market-rate units have been assisted with some form of subsidy to bring rents closer to levels that the Utica market will bear.

These additional rental units have aided efforts to revitalize downtown Utica and adjacent areas while also creating new and appealing options to help the city compete for housing demand in Oneida County.

But how many new units does the city need? How many can it realistically absorb? And how does Wolfspeed and other major investments in the region's economy change any of this?

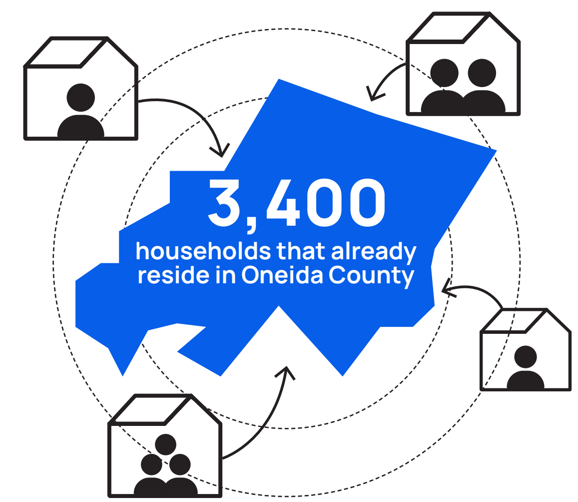
Market-rate or mixed-income housing developments in Utica



If the region were growing in population and households, setting a goal to absorb a share of that growth would be part of a housing strategy for Utica or any other community in the region that aspired to accommodate growth. Given the absence of net population or household growth at the regional level, **there is no net growth for Utica to absorb. It must, instead, compete for households that already live somewhere else in the region or for incoming households** (such as a future Wolfspeed engineer) that have had a historical tendency to locate outside of the city.

A focus on demand that is present or emerging within the region—and what the city can do to compete for that demand—would serve as a realistic basis for city housing strategies aimed at cultivating stronger demand. Potential targets include the following:

Broad Target for New Household Attraction

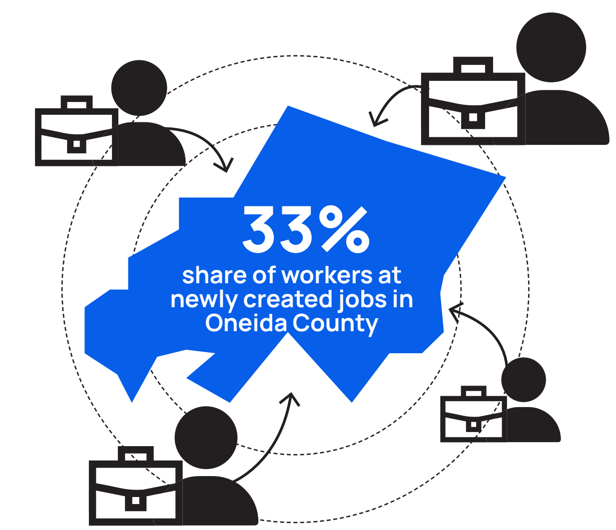


Analysis of housing demand that already exists in Oneida County showed that Utica currently has 3,369 fewer households earning $50,000 or more than it would if those households were evenly distributed across the county based on the total number of households in each municipality.

Rounded to **3,400, this number represents households that are already in Oneida County and have chosen, for one reason or another, not to live in Utica.** Based on typical household mobility in the U.S., roughly 10% of these households (or 340) can be expected to move each year into housing that better suits their needs and life stage.

The right residential opportunities and supportive amenities in the city have the potential to treat these households as a broad target market for city living.

Narrowed Target Tied to New Employment Opportunities



Major generators of new employment, such as Wolfspeed, represent opportunities to attract households to Utica—be they new arrivals to the region who are "up for grabs" or current residents of the region for whom a new job may be a prelude to seeking different housing.

Currently, the City of Utica is home to 33% of all jobs in Oneida County and 24% of all employed workers in the county. 63% of workers who live in the city are reverse commuters who actually work elsewhere in the region, which demonstrates that Utica houses a truly regional workforce.

The city's 33% share of all jobs in the county could serve as a residency target for new job holders—with the city competing for a 33% share of households attached to those jobs. For example, if Wolfspeed creates at least 600 jobs that provide salaries in a range between $50,000 and $110,000, the city could aim to house 200 of those workers.

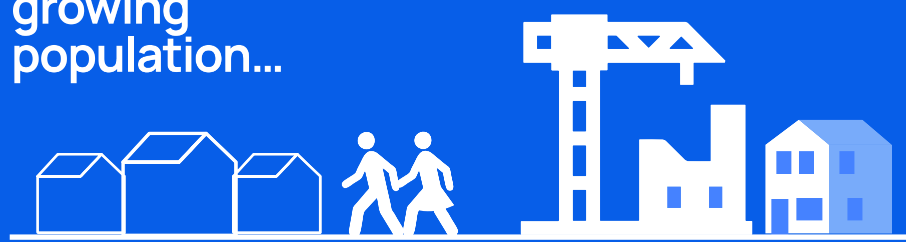
Sources: Broad target based on czb analysis of household income distributions within Oneida County from 2020 American Community Survey (5-Year Estimates); narrowed target based on czb analysis of 2019 data from the Longitudinal Employer-Household Dynamics database from the U.S. Census Bureau

Summary of key takeaways from Part 1

Based on the analysis and findings presented in Part 1, three general takeaways have been identified that pinpoint specific opportunities and challenges for Utica's housing market. These takeaways also raise a series of important strategic questions that Part 2 and Part 3 will begin to address.

Questions raised by Part 1 takeaways

Despite Utica's growing population...



The city's struggle to compete for housing demand in Oneida County continues.

The loss of middle- and upper-income households to outlying communities in the second half of the 20th century contributed heavily to Utica's fiscal weakness and decades of underinvestment in public and private infrastructure.

While the city's share of these households in Oneida County has not dropped significantly since 2000 (a positive change), neither has it grown. Insufficient confidence in the long-term trajectory of the city—as compared to other parts of the region—contributes to the location decisions made by these households.

What can Utica do to bolster the confidence of households who have options and are currently living in the city?

What can Utica do to compete more readily for households that are interested in the city but have had a tendency to choose New Hartford, Marcy, and other neighboring communities?

Recent gains tied to new market-rate development have been possible because of subsidy—not because the market is willing to pay the full cost of new housing.

As in most of upstate New York's larger cities, Utica has experienced a welcome boost in market-rate housing development—almost all of it in rentals in and around downtown—over the past decade. And, as in Buffalo, Rochester, Syracuse, and other cities, it would be a mistake to interpret this as a sign that the market is now strong enough to support market-rate development without subsidy. If the market were genuinely strong, it would have no trouble producing and renting apartments at more than $2,000 per month.

If Utica wants to see this type of development continue, it should be prepared to assist it for some time into the future.

To what extent is new market-rate development a priority that Utica is willing to help pay for?

If this type of development needs assistance, what is the smartest, most strategic use of public resources?

Utica's sub-markets have very different challenges and prospects to form responsive strategies around

The strongest markets are limited in scale

Utica's very strongest sub-market performs on par with, and in some cases better than, other top markets in Oneida County. But only 5% of the city's households are located there. And it, along with other above average markets in the city, are vulnerable to disinvestment in coming years.

Utica's softest markets are very soft

These soft markets have the lowest housing costs in the city and are well below typical housing costs in the region—a sign of low demand that is echoed by high levels of chronic vacancy and disrepair *(see p. 18)*. But these markets also have the highest levels of cost-burden in the city owing to very low incomes.

Utica's average markets are critical sources of affordable housing and are vulnerable to disinvestment

Utica's "middle" has been bolstered by the influx of refugee households—this has eased vacancy rates and supported housing investments that likely would not have happened otherwise. But levels of deferred maintenance are still high and proximity to blight is a threat to long-term improvement.

What outcomes should Utica be seeking in its different submarkets?

What policies and tools would be most responsive to challenges and opportunities in each submarket—especially in the face of limited resources?

Like poverty, housing needs in Utica are highly concentrated and far outstrip current interventions or resources

Utica's high rate of cost-burdened households is not caused by high housing costs.

Indeed, housing costs in Utica remain well below state and national averages. And prevailing rents, though rising, remain below what is actually needed to resolve decades of deferred maintenance and support healthy levels of reinvestment.

The problem of unaffordable housing in Utica is a consequence of incomes that are too low and public resources that are insufficient to assist everyone that needs help paying for housing.

With 6,600 cost-burdened households earning less than $35,000 in Utica, even with 3,358 subsidized affordable housing units in the city, the needs of thousands of vulnerable households are not met. And these households tend to live in conditions of concentrated poverty that hold back their potential for upward mobility.

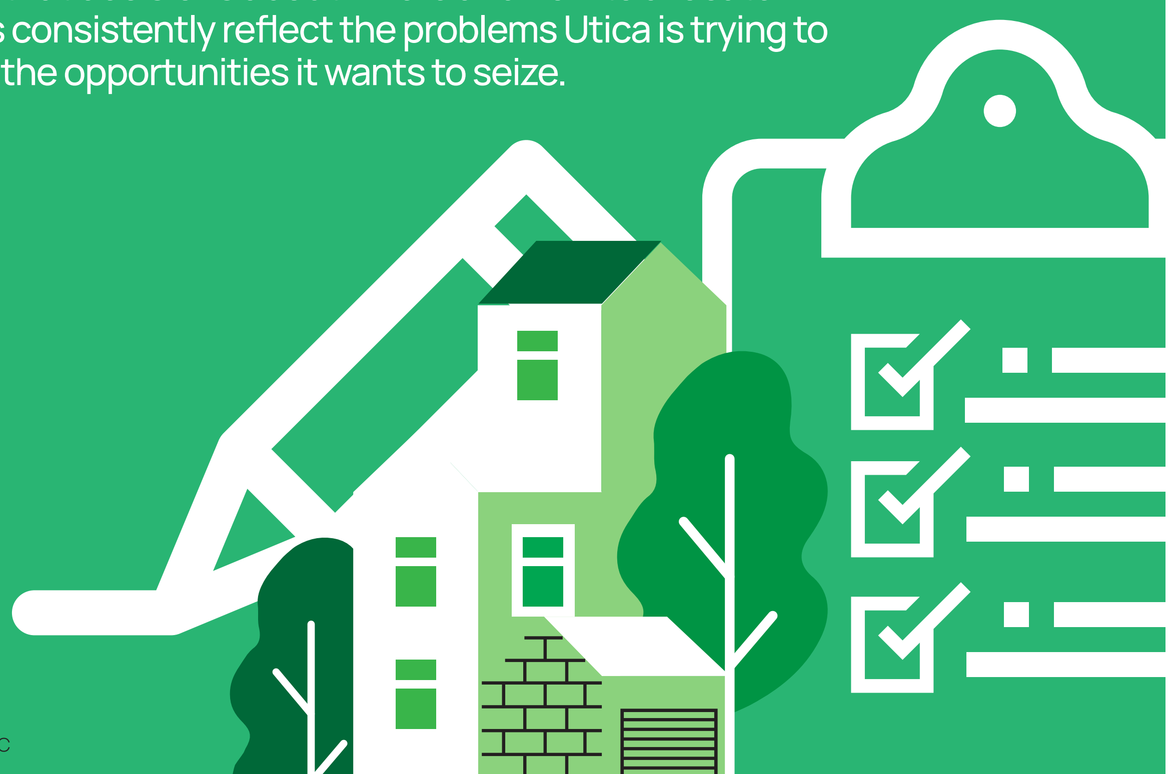
How can Utica's investments in affordable housing and neighborhood improvement contribute to upward economic mobility for city residents?

How can Utica make the most of existing resources to meet current needs and reduce levels of need going forward?

PART 2 Housing Policy and Investment Framework

Based on the findings from Part 1 about trends and issues that might be addressed through new housing policies and investments or changes to existing policies, how should the City of Utica and its many partners make good and responsive decisions with their limited resources?

A framework of principles designed to make the most of these resources is an important place to start and can help to ensure that decisions about where and how to allocate resources consistently reflect the problems Utica is trying to solve and the opportunities it wants to seize.



Principles for Making Good Decisions in Utica

Needs and challenges in Utica's housing market far outweigh the resources available to address them all. This much is clear from analysis performed for the Utica Housing Study.

It is also clear that Utica has real strengths and momentum to leverage today—more than it did 10 or 20 years ago. A downtown that is increasingly vibrant and populated, parks that are receiving an infusion of new resources, new investments in health care, major strides in regional economic development, and growing recognition of the city's diversity and international perspective—all are assets that should have a positive and lasting impact on housing conditions and opportunities in Utica.

Making the most of these strengths and their potential impact on housing while working under Utica's financial and capacity constraints will require resourcefulness. That means doing as much as possible—and having the biggest possible impact—with each dollar and each ounce of civic energy.

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

These principles, described here in Part 2, are:

Achieve multiple aims

Have a targeted, coordinated, and sufficient impact

Be market-responsive

Achieve multiple aims

To be truly resourceful, **housing-related policies or investments should, whenever possible, result in gains that are felt beyond a narrow definition of housing—gains that contribute to economic development, healthier investment behaviors, and other community goals**.

For example:

Does a housing investment activity contribute to...

- **Strong place-making that makes Utica more attractive to new businesses and households?**
- **A well-housed labor force of working families?**
- **A housing stock that is more diverse and attractive to workers being recruited to area companies and institutions?**
- **Decisions by immigrants and their families to stay, open businesses, and put down deep roots in Utica?**
- **Lower levels of concentrated poverty and the increased potential for upward economic mobility that entails for Utica families?**
- **Improved confidence of homeowners and potential homeowners to invest in home improvements to boost the appeal of the city's housing stock?**
- **Neighborhood quality of life and the capacity of residents to advocate for their interests and solve problems?**

If a new policy or investment can satisfy multiple goals, it is likely to represent a smart investment of the community's limited resources. And if an existing policy or program can be re-designed to satisfy more goals than it currently does, it should be.

Have a targeted, coordinated, and sufficient impact

Spreading limited resources as widely as possible—to benefit as many areas as possible—is a common practice that feels fair. But if an investment or activity is spread too thin, especially in a housing market that suffers from soft demand and underinvestment, it is unlikely to have the desired impact. And it will be nearly impossible for the investment or activity to successfully deliver on multiple aims.

To achieve the strongest possible return with the resources at hand, targeting interventions to specific areas for specific reasons is essential. Not only does it make success more likely, but the confidence and strength that results from success builds capacity to expand to other areas of work.

An example of targeted impact could include the following work being performed on a series of blocks simultaneously:

- **New tree planting and tree maintenance**
- **Street repaving and lighting improvements**
- **Organizing block parties and supporting neighbors with a small neighborhood beautification project**
- **Partnerships with landlords to upgrade their properties while maintaining the affordability of their rental units**
- **Support for groups of homeowners who commit to home improvement projects that enhance curb appeal**
- **Support for capital improvements at small businesses that serve the neighborhood**
- **Investments in a nearby park or public space**

Coordinating multiple resources from a range of partners in the same targeted areas over a period of time can create momentum that has more impact and lasting power than one-off or disconnected projects.

Targeting resources, coordinating a series of partners, and using those resources to achieve multiple aims all improve the likelihood that interventions will be sufficient to accomplish desired outcomes. A test of sufficiency is always useful to determine whether the action is targeted or still too broad, and whether the tools being used are actually likely to produce results.

Testing sufficiency requires an understanding of who is being influenced by specific tools and policies and what drives their decisions to do something or not do something. More than anything else, this calls for crisp definitions of the problems that Utica aims to solve using particular investments or policies.

For example:

What problem does an incentive or subsidy seek to solve, and is it sufficient to stimulate the behavior or activity that we want to see more of?

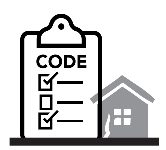
What problem does a penalty or fine seek to solve, and is it sufficient to discourage the behavior or activity we want to see less of?

What problems will an investment in public infrastructure aim to solve, and will it be sufficient to solve that problem and have any desired multiplier effects?

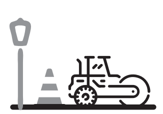
Be market-responsive

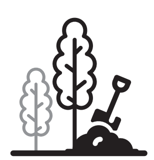
In a city like Utica where market conditions vary dramatically on blocks that are only a mile from each other, defining the problems that need to be solved and the interventions that are likely to respond to those problems is critical.

Interventions that fail tend to lack focus and sufficiency—but they also tend to be poorly suited to market conditions. For example, intensive code enforcement is most effective not in weak markets with substantial blight but in markets where property owners have a stronger rationale to preserve their property's value.



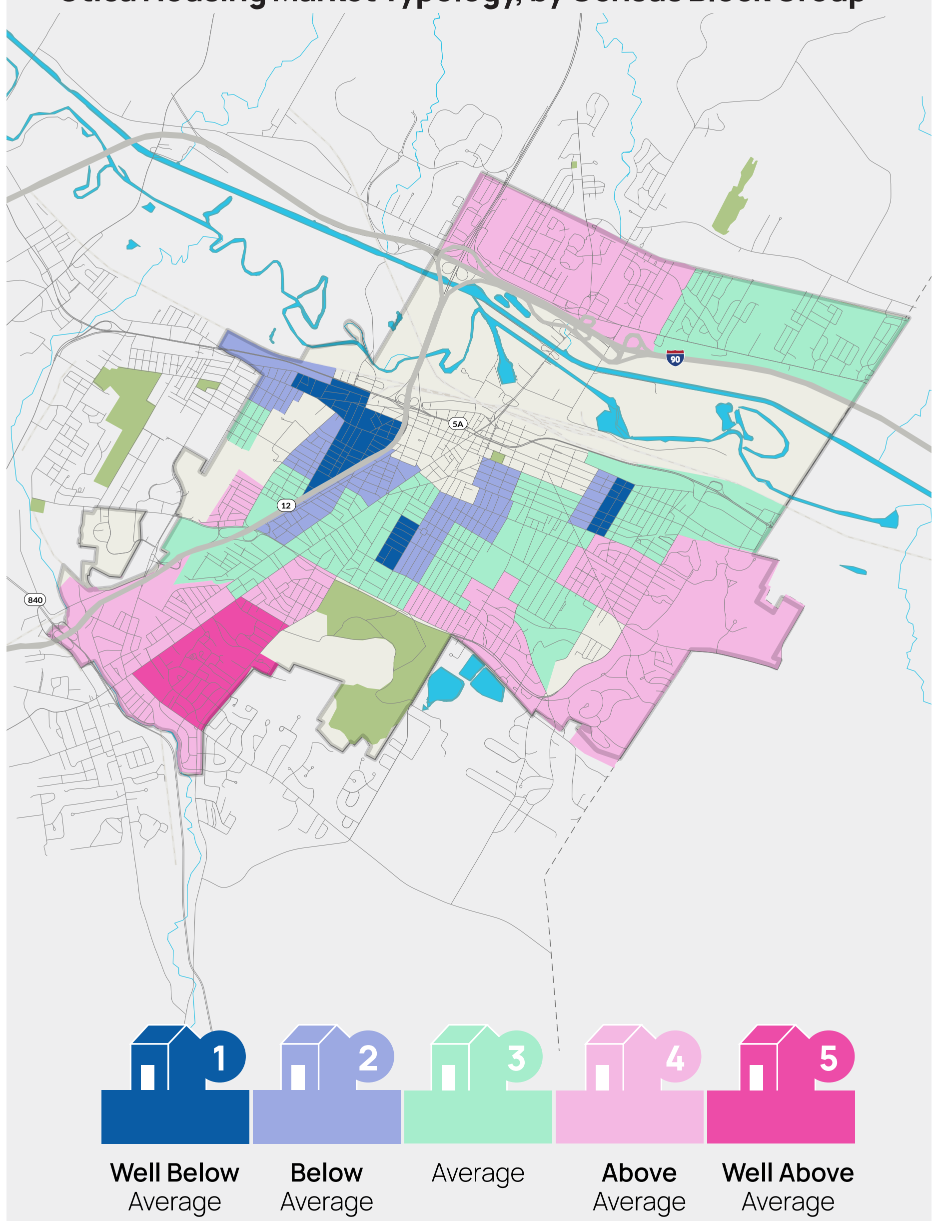
Similarly, it is reasonable to expect street repaving and tree planting to bolster confidence and result in noticeable reinvestment by property owners in a stronger market. This is not a reasonable expectation in weaker markets, where coordination of a wider range of resources is generally needed to influence levels of private investment.





Based on the housing demand typology presented in Part 1, what are types of outcomes to seek in each sub-market, and what types of interventions are likely to be responsive?

Utica Housing Market Typology, by Census Block Group



MARKET TYPE

	1 Well below average / 2 Below average	3 Average	4 Above average / 5 Well above average
Goals	Position vacant properties and land as assets to leverage after markets have stabilized Diminish the supply of poor-quality, obsolete housing Connect residents and families with community programs and services Promote community building to grow a sense of agency and pride Stabilize property values Stabilize and begin to deconcentrate high levels of poverty	Stabilize single-family homeownership rate (79%) and leverage to boost reinvestment rates and community wealth-building Maintain inclusive housing opportunities Help new homeowners and refugee families create value, build equity, and grow community Build, support, and grow neighborhood confidence, identity, and resident leadership Prevent decline on vulnerable blocks threatened by blight Improve property values and tax base	Maintain and grow existing market strength Expand inclusive housing opportunities Compete for larger share of regional housing demand Boost confidence on blocks vulnerable to disinvestment Improve property values and tax base
Responsive interventions	Focus lead abatement efforts in these markets Demolish blighted structures near community assets Acquire and hold vacant land for future, neighborhood-serving redevelopment Support near- to mid-term reuse of vacant lots as gardens or small green spaces Use proactive code enforcement to ensure that existing housing stock meets baseline health and safety standards Identify and cultivate responsible landlords to help maintain or improve access to a safe and affordable housing supply Proactively market existing services and programs that connect low-income households with jobs, education, child care, financial counseling, health care, community centers, and other services or community programming in addition to housing services Support efforts to strengthen neighborhood identities, including community-building events and programming Support right-of-way investments and amenities on major corridors and residential streets to bolster confidence	Support mixed-income development and more diverse housing types Targeted acquisition-rehab-sale activity for homeownership and affordable rental housing First time homebuyer grants and incentives Focused home improvement assistance to homeowners Encourage curb appeal improvements by groups of property owners Proactive code enforcement to support neighborhood standards and goals Targeted demolition of distressed properties at visible locations or near community assets Support efforts to strengthen neighborhood identities, including community-building events and programming Support right-of-way investments and amenities on major corridors and residential streets to bolster confidence	Support mixed-income development and more diverse housing types Targeted acquisition-rehab-sale activity for moderate-income first time homebuyers Invest in amenities Support efforts to strengthen neighborhood identities, including community-building events and programming Target code enforcement to ensure random distressed properties do not drag values down Support right-of-way investments and amenities on major corridors and residential streets to bolster confidence

Potential **Target Markets**

A broad target for attracting new households to the city's housing market is identified in Part 1, as is a narrower target that applies to new employment opportunities. These are presented to provide the City of Utica with context to inform efforts to compete for regional housing demand—including the number of households that might be considered "targetable."

Given the imperative for Utica to focus its efforts and achieve multiple aims with its limited resources, Utica will have to be more strategic about which households are utmost priorities to target. Four specific target markets to potentially serve are identified here. Two of the target markets represent clear cases of housing demand (incomes above $50,000) and two cases fall within the gray zone between demand and need (incomes between $35,000 and $50,000). These specific markets are provided, in part, to illustrate the need to articulate problems that need to be solved to effectively compete for these markets.

	Single earner with kids who earns $35,000 and seeks a decent apartment (RENT)	**Working household that earns $40,000 to $50,000 and seeks to buy a first home** (OWN)	**Young professional who earns $55,000 and seeks a market-rate apartment** (RENT)	**Young family that earns $125,000 and seeks a new house** (OWN)
Why a potential target?	Supporting the stability and upward mobility of this household is critical to the prospects of the household itself and to the health of many city neighborhoods with average markets. These households are also an important part of the region's workforce. Ensuring the presence of good rental opportunities for this household serves the city's social and economic interests. As rental opportunities in Utica's suburbs age, and as small single-family homes in the county shift increasingly into the family rental market, more and more of these households are likely to seek opportunities beyond the city when available.	Utica's strongest markets are dominated by single-family houses. These markets also have the oldest resident age profile in the city. This means that a generational transition will be happening in these markets. Homes will go on the market and good buyers will be needed. This particular target market will find many opportunities in their price range in the city.	For years, a household such as this would have been forced to choose between newer suburban apartments outside of the city or generally outdated rentals in city neighborhoods. The emergence of new downtown options has widened their range and continuing to provide such options has the potential to hang on to these individuals as they form families and seek ownership opportunities.	Young families seeking a new house have been almost exclusively served by housing markets outside of Utica for decades. Giving them an opportunity to choose the city—and grow in the city—would be positive to the tax base, schools, and the health of the housing market.
Maximum affordable monthly housing payment and/or purchase price	RENT **$875 / month**	OWN **$120,000 to $150,000**	RENT **$1,375 / month**	OWN **$375,000**
The problems to solve to effectively target this market	The private rental market in the city currently serves this household—and does so increasingly poorly. Finding an apartment for a family that costs less than $900 AND is in good shape is getting more and more difficult. Bridging the gap between what it costs to provide a well-maintained family rental unit, and what this household can actually pay, is the problem to solve. That applies to a rehabbed unit in a small multi-family structure or a new unit in a mixed-income development.	Will these households be willing to pay upwards of $150,000 for an older house in the city? Will they have confidence in the neighborhood? Or will they feel more confident about buying outside of the city—where aging homeowners will also be putting properties on the market. The condition of an older city property with deferred maintenance is one of many potential factors shaping the willingness of a buyer. Without some assistance, the costs to both purchase AND fix up a property may be prohibitive—and bodes poorly for the willingness of this potential buyer and the viability of many city houses.	Without subsidy, a high-quality rental product for this household—in a new building or a substantially rehabbed existing building—would have to rent for more than $2,000, which is more than this household can afford. Therefore, continued subsidization of market-rate rental developments (via historic preservation tax credits, property tax abatements, PILOTs, and other tools) will be needed to provide additional rental products.	A modest new house will cost upwards of $300,000 to build. And something of better quality that raises standards in the city's housing market will cost closer to $375,000 or more. Even if this household can afford $375,000, they might not be willing to pay that much within the city. To provide a product for this target market, the gap between what the household is able and willing to pay, and what the product actually costs, will have to be filled in the form of a subsidy.

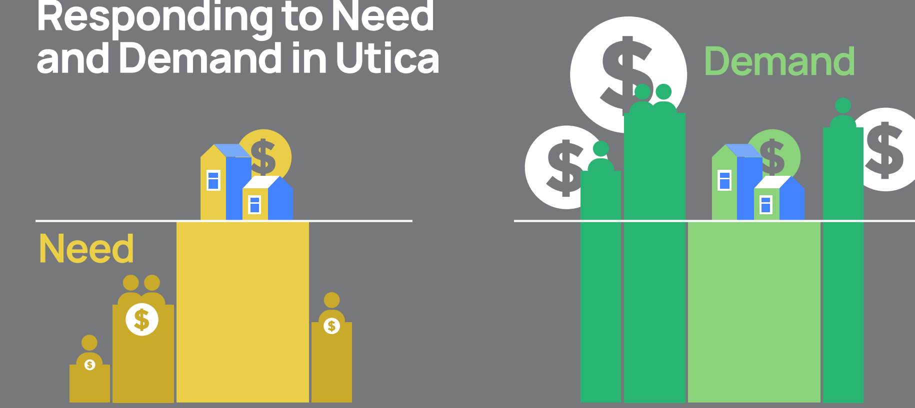
PART 3 Strategic Opportunities

What might it look like, in practice, to apply the decision-making framework outlined in Part 2?

Four strategic opportunities have been identified that reflect the framework and would involve interventions that serve a variety of objectives while serving a variety of target markets.

These serve as a starting point for the City of Utica and its partners to consider as they develop a comprehensive housing strategy for the community.

Responding to Need and Demand in Utica



The following opportunities are designed to demonstrate the types of strategies or projects that can serve multiple aims on both the **need** and demand sides of Utica's housing ledger.

Examples of opportunities that align with the Housing Policy and Investment Framework:

Sustain downtown housing investments and make them more focused

Revitalize asset-rich areas near downtown

Revitalize neighborhoods with mixed market conditions and key assets

Seize opportunity for new single-family development

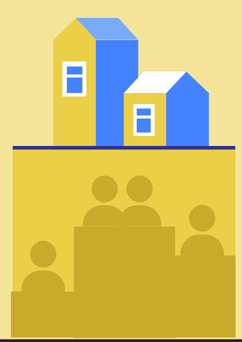
Responding to Need and Demand in Utica

*How can Utica meaningfully respond to its **housing need** and **housing demand** challenges?*

*What does it mean to apply the **Housing Policy and Investment Framework** to emerging opportunities in ways that move Utica in a positive direction?*

Part 1 defines housing need and demand and outlines two conditions that are central to understanding Utica's housing market: need is high and demand is low. It also quantifies the overall magnitude of these challenges.

Need



$35,000 /YR or less

6,644 households earn less than $35,000 and pay more than 30% of their incomes on housing

↓

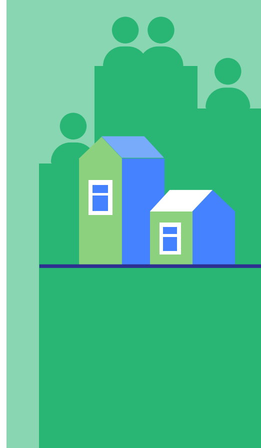
$20,000 /YR or less

4,587 of these households **earn less than $20,000**

↓

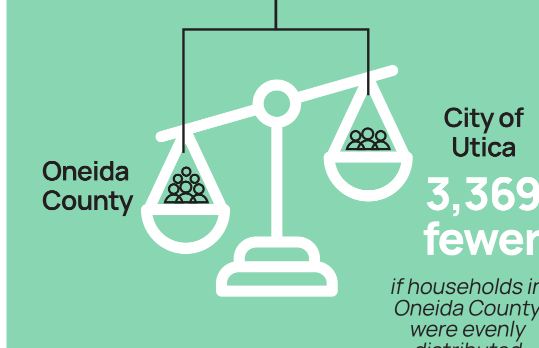
These levels of cost burden are **present even with 3,358 Utica households living in housing units that are subsidized** in some fashion

Demand



There are **3,369 fewer households earning $50,000 or more in Utica than there would be** if those households in Oneida County were evenly distributed

$50,000 /YR or more

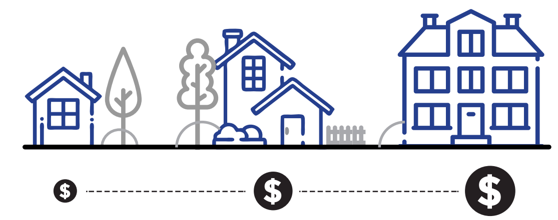


Addressing either challenge in a community of Utica's size and resources is daunting and potentially paralyzing—especially when it comes to meeting overwhelming needs. Fixating on the magnitude of the challenge is a recipe for inaction, or for interventions that are more focused on outputs (units built, households served) than on broader strategic outcomes for the community.

The key to meaningful responses in the face of these challenges is to maximize the potential of every decision and every project to move the needle in the right direction—to see levels of need and cost burden decline, and to capture a fairer share of regional demand. Along those lines, **the first principle outlined in Part 2 may be the most essential—*ensuring that every effort achieve multiple aims to give it the strongest potential to move the needle.***

Achieve multiple aims

This is especially critical when it comes to addressing housing needs. In addition to providing adequate and affordable living spaces, efforts should strive to:

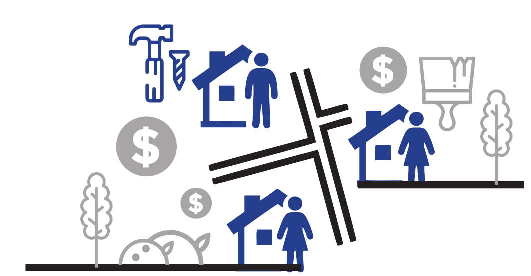


Create mixed-income environments

Whenever possible, low-income housing developments and market-rate housing developments should achieve some level of economic diversity within a project or neighborhood to lessen concentrated poverty in Utica and its restrictive impact on upward mobility.

Create wealth-building opportunities

Whenever possible, use the promotion of good homeownership opportunities on stable blocks as a tool for family wealth-building—something that can only happen if homeownership is accessible and the market is improving.



Treat housing as a fluid ladder of opportunities

As units get built or rehabbed in any market, spaces are freed up and should be treated as opportunities to improve the quality and diversity of supply; the development of 15 new units could, for example, be treated as an opportunity to create positive housing choices for up to 30 households.

The four strategic opportunities presented in Part 3 are designed to demonstrate the types of strategies or projects that can serve multiple aims on both the need and demand sides of Utica's housing ledger. →

Sustain downtown housing investments and make them more focused

The Opportunity

Investments in downtown housing over the past decade—which have included the bulk of the 800 market-rate and mixed-income units added to the city's inventory—have had a number of positive impacts on the city's housing market and other sectors:

- **They have helped to create a market—for high-quality downtown living spaces—that was mostly abstract in Utica before 2010. Much like a $4 cup of coffee, it was hard to imagine that there was demand for a great apartment renting for $1,600 in downtown Utica until somebody produced it and consumers were there to consume it.**
- **In creating a market for high-quality apartments, these investments have likely reduced the willingness gap in Utica—what people with options are willing to pay for housing—from where it was a decade ago.**
- **Residents of those apartments have helped to add vitality to downtown streets and have made supportive amenities—such as coffee shops and restaurants—more viable.**
- **They have diversified the city's housing market in ways that are beneficial to both the city and the region—including the region's economic development potential. They make it easier, for example, to attract an engineer to Wolfspeed who wants to rent in an urban setting.**

Opportunities to expand this housing supply and make the city more competitive for regional housing demand remain. But building on this momentum—and keeping it from stalling—is likely to require that **two limiting factors need be acknowledged and addressed:**

1. The continuing need for subsidies to make market-rate and mixed-income projects viable, because even though the market has demonstrated demand in the $1,500 to $1,800 range, it has not demonstrated durable demand above $2,000; and
2. the need to focus new residential investment more tightly so that the emergence of a critical mass of downtown activity can be accelerated.

Potential Strategy

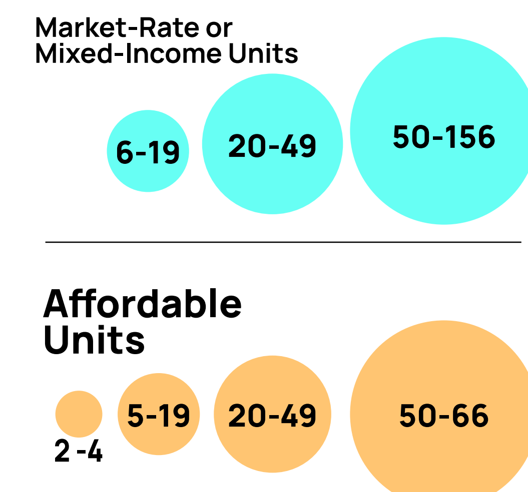
Downtown Utica covers a large area—just over 200 acres if one includes Bagg's Square, The Wynn Hospital, the Genesee Street corridor down to the Public Library, and parcels abutting Park Avenue. It gets bigger if the brewery and Varick Street are added to the mix. This represents a quantity of space that would be difficult to fully activate even if the region were growing and the housing market was much stronger.

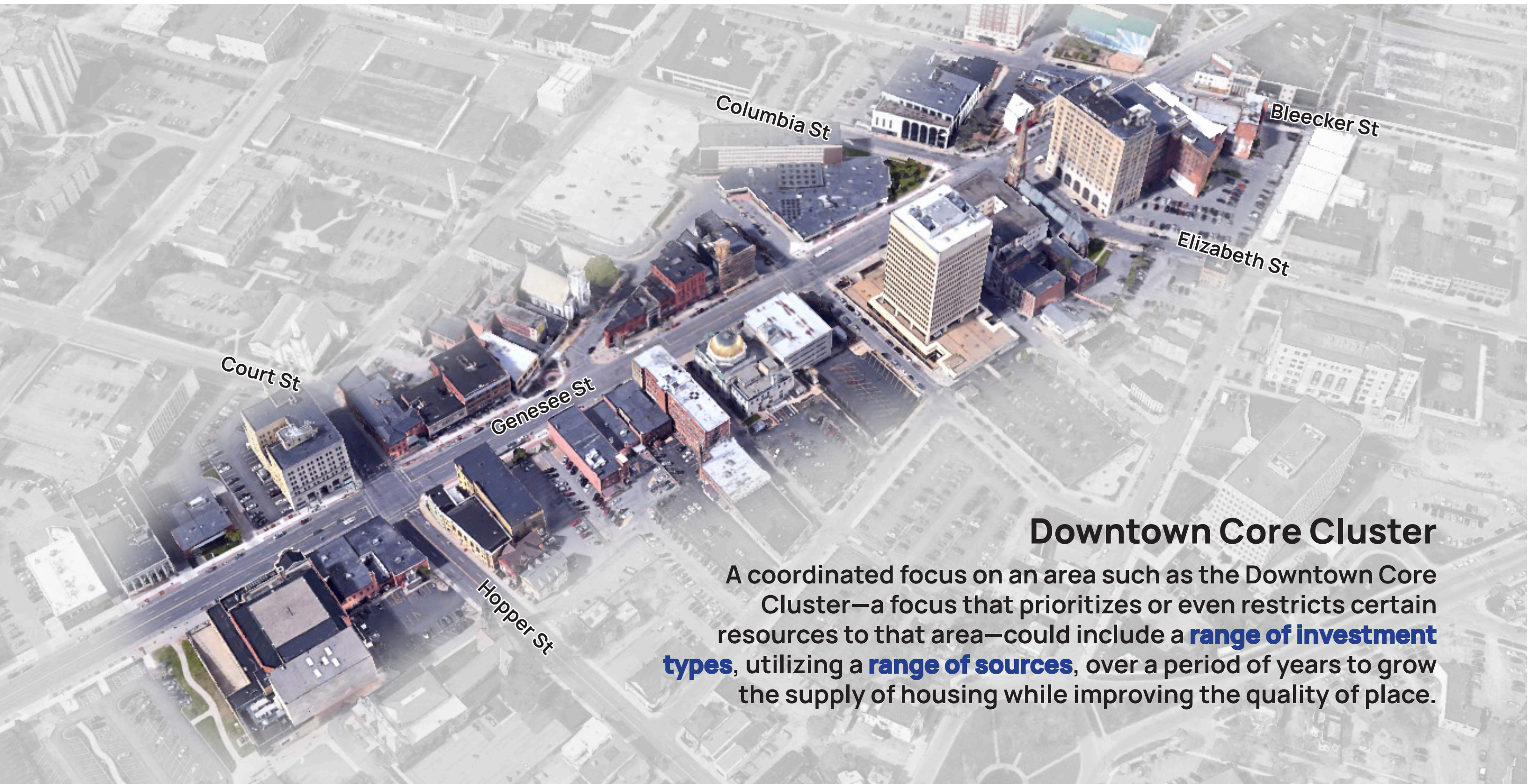
Although hundreds of new housing units have had a positive and meaningful impact, they have been distributed in a manner that dulls the overall impact. Empty spaces and underutilized buildings abound in between areas of investment. The result is that downtown Utica still lacks the critical mass necessary to create a truly vibrant downtown neighborhood.

Creating a critical mass will require that choices be made about where future housing subsidies are directed and where major new infrastructure investments are made. The two will have to be closely coordinated to ensure that a high quality of place is cultivated—that a few exceptional blocks are established to stimulate further demand and further investment. As those blocks emerge—with no empty buildings or storefronts, no underutilized upper floors, no vacant lots, and a superb public right-of-way—attention can be incrementally refocused and strong connections can be made with other hubs of residential activity.

Given its proximity to The Wynn Hospital, its position at the center of downtown, and the collection of projects and investments that have already happened there, the stretch of Genesee Street from the Stanley Theater to Bleecker Street—noted in the map above as **the Downtown Core Cluster—is a sensible focal point.**

Distribution of Downtown and Near-Downtown Housing Units Since 2011





Downtown Core Cluster

A coordinated focus on an area such as the Downtown Core Cluster—a focus that prioritizes or even restricts certain resources to that area—could include a **range of investment types**, utilizing a **range of sources**, over a period of years to grow the supply of housing while improving the quality of place.

Activities/Investments	Supported by Resources
Consistent and high-quality streetscape design and lighting	• Targeted use of City and State infrastructure investments
Redevelopment of empty or underutilized upper floors for residential uses	• Targeted use of public subsidies to support housing development • PILOTs • Support for capital upgrades • Low-cost and patient investment capital
Substantial renovation of outdated business spaces along Genesee Street	• Targeted use of public subsidies to improve leasable business space
High-quality programming	• Full leveraging of Federal and State Historic Preservation Tax Credits (Downtown Genesee Street Historic District) • Promotional and programming investments by downtown businesses and institutions

What aims would this help to achieve?

Changes the face of Genesee Street in the downtown core, which has improved but is still very uneven in terms of activation of buildings and spaces

Provides **diverse housing opportunities** for households attracted to the region by new employment opportunities

Complements and builds on the major investment in The Wynn Hospital—and **improves the housing supply and working environment for workers** that the hospital needs to attract and retain

Continues to **boost the willingness of Utica households** to pay for housing

How would this be targeted, coordinated, and sufficient?

Investment energies that have been spread over parts of 200 acres would be **focused onto a handful of blocks on the same street**

The level of focus would be communicated to the market and **create a high level of predictability** for various investment partners—no guessing

A full range of activities would be similarly focused to **make the most of limited resources** for public realm improvements, housing, business development, and other associated needs

How would this be market-responsive?

Builds **strength in a downtown** that has come a long way but is still early in the revitalization process

Continues efforts to help the City of Utica **compete for regional housing demand**

Potential target markets served by this opportunity

Young professional who earns $55,000 and seeks a market-rate apartment

Beyond the young profession market, downtown housing has also demonstrated interest from empty nest and senior households with disposable income

Revitalize asset-rich areas near downtown

The Opportunity

Most of Utica's upstate counterparts have had downtown revitalization efforts reinforced by the presence of at least one strong adjacent neighborhood. That is not the case for downtown Utica, which is surrounded by the city's softest sub-markets. This is one of the reasons why more targeted investments in downtown Utica have been identified as a strategic opportunity—even a strategic necessity.

There are areas near downtown, however, that are asset-rich, have physical attributes that are unique in the region's housing market, and that have the potential to serve as strong transitional areas between downtown Utica and neighborhoods to the south and east.

Potential Strategy

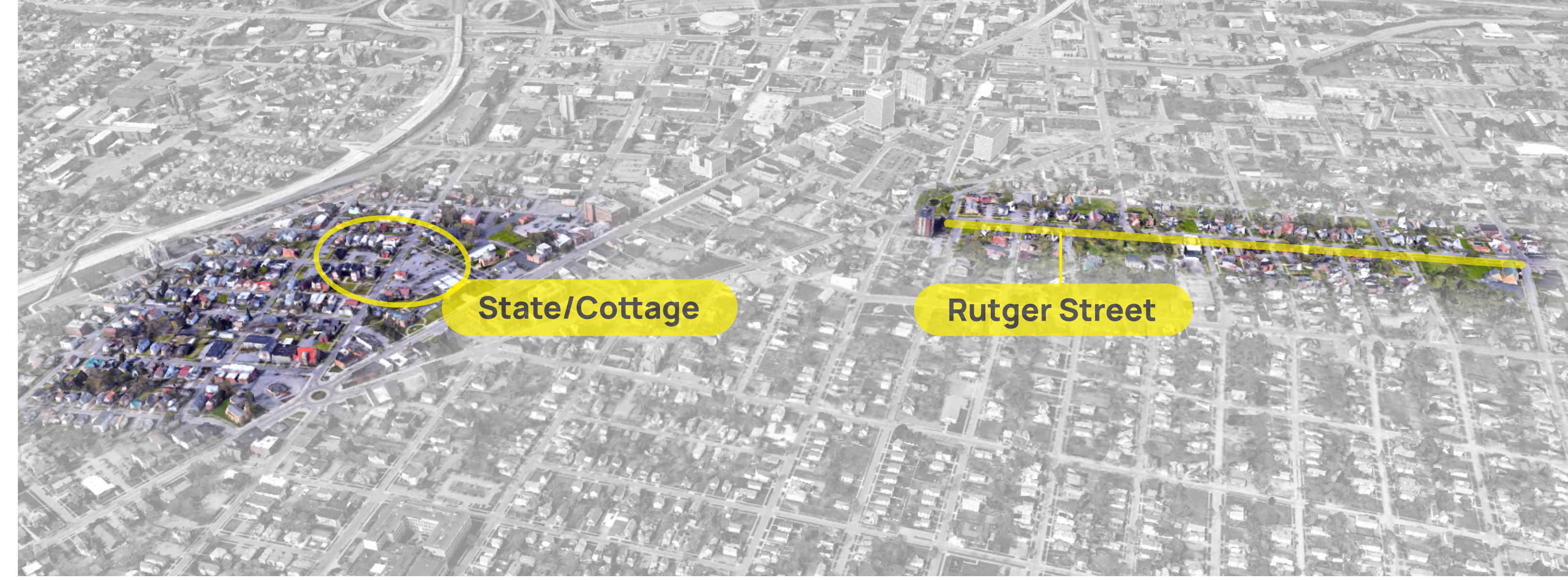
Two areas near downtown have a particular collection of assets that make them important to strengthen from a cultural and historical standpoint, as well as from the standpoint of improving the breadth and quality of Utica's housing supply:

State/Cottage

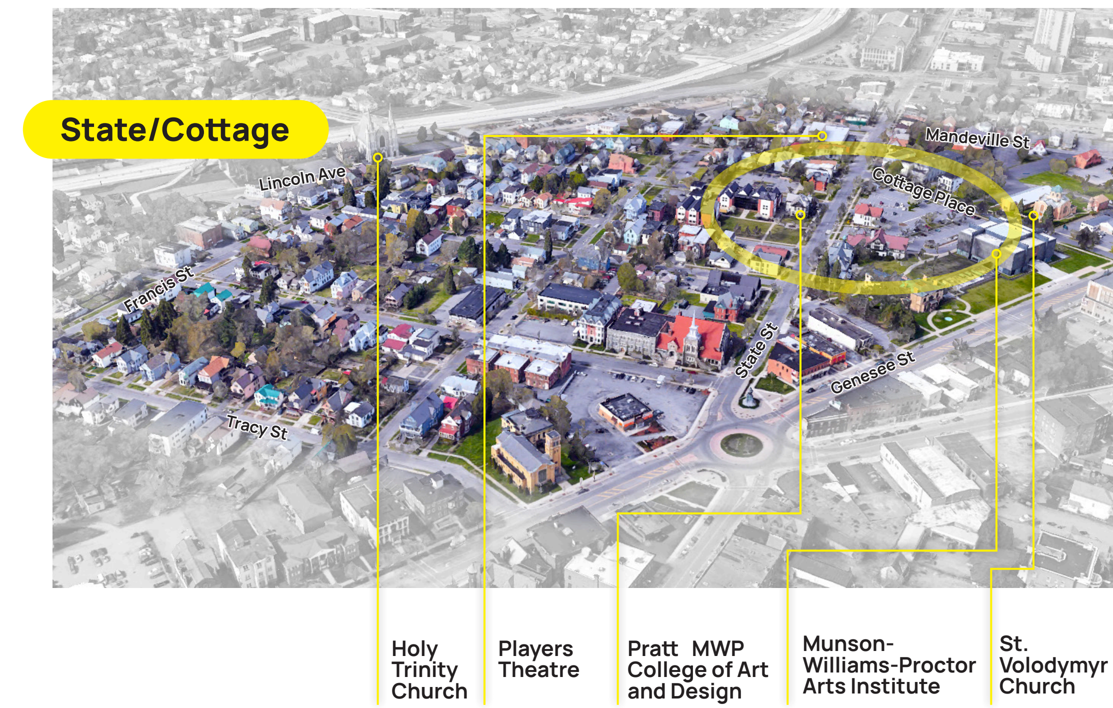
The intersection of **State Street and Cottage Place** is at the heart of an area with such cultural anchors as the Munson-Williams-Proctor Art Institute, PrattMWP College of Art and Design, Players Theatre, St. Volodymyr Church, Holy Trinity Church, and many other architecturally significant structures. Levels of maintenance in the neighborhood's housing stock is highly uneven, however. What could be a great arts-centered neighborhood with diverse and high-quality housing feels very worn.

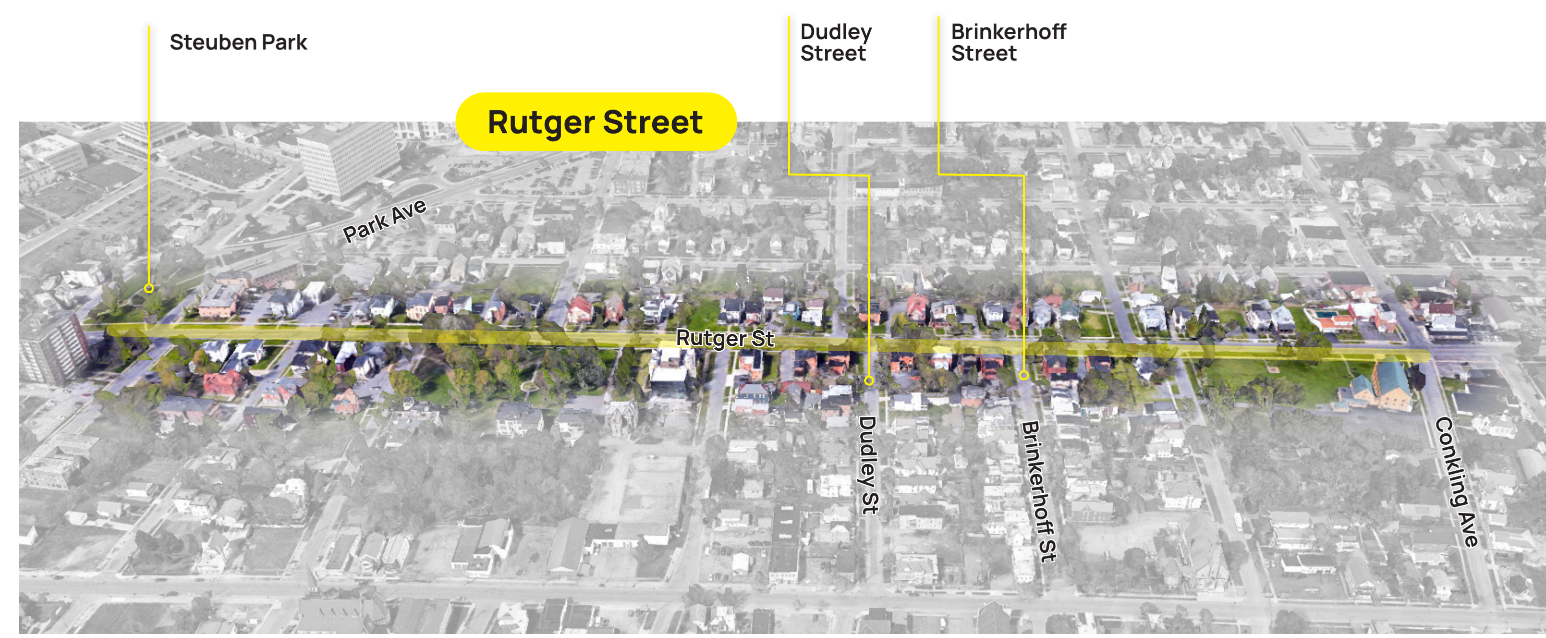
Rutger Street

On the other side of Genesee Street from the State/Cottage area, **Rutger Street begins at Steuben Park** and contains—until around Conkling Avenue—some of Utica's best residential architecture from the 1860s through 1890s. Very few of these properties, or related properties on side streets such as Brinkerhoff and Dudley, are in good condition. Many transitioned long ago from single-family homes into boarding houses or apartment buildings that have received only basic levels of maintenance—if that—for decades.



Focused revitalization work in these areas that both preserves and improves some of the existing sources of affordable housing while stimulating private investment in single-family homes and market-rate rentals has the potential to strengthen important city assets, make the city's housing stock more competitive for regional housing demand, and reinforce focused investments in downtown Utica.





Revitalization Tools

For a long time, federal and state resources tied to affordable housing have been viewed, interchangeably, as neighborhood revitalization tools. They are not. Affordable housing opportunities have a role to play in neighborhood revitalization, but true revitalization is about attracting and leveraging private investment and creating a space of economic diversity. Deferred maintenance in the State/Cottage and Rutger Street areas is too great to be overcome by public resources alone. Public resources need to generate private sector confidence and a willingness to invest in these areas.

Infrastructure

- **Street paving** and replacement of damaged curbs
- **Lighting improvements**, including ornamental light standards
- Stepped-up **tree maintenance** and replanting
- **Gateway and corridor signage** to effectively "brand" the neighborhoods

Resources for these improvements can be assembled from

1. more targeted use of existing or planned infrastructure investments and
2. additive resources raised by bonding that could provide capital for infrastructure related to other strategic opportunities.

Housing

- Use of historic preservation tax credits for single-family and multi-family projects in the **Rutger-Steuben Park Historic District** and **nominate a historic district in the State/Cottage area**
- **Single-family and rental rehabs** that set high standards for these areas through conditional loans and grants that are not income-limited
- Use support for rental rehabs to ensure **mixed-income opportunities**

Combined, these two areas have around 200 residential properties.

A sufficient revitalization intervention in the housing stock will likely require substantial improvements to at least 20%, or 40, of those properties.

If each requires an average of $150,000 of investment, this equates to $6 million. The key will be to assemble roughly $2.5 million in flexible public and philanthropic capital to leverage another $3.5 million in private investment by owner-occupants or multi-family property owners.

What aims would this help to achieve?

Converting historic but worn and distressed-looking blocks into examples of high-quality reinvestment in city neighborhoods

Protection of investments in downtown Utica

Strengthening of historic city assets

Improvement to the diversity and quality of housing opportunities in Utica and the city's appeal to a mobile labor force

How would this be targeted, coordinated, and sufficient?

Focus would be limited to two areas with no more than 200 properties—a manageable number for targeted resources and the setting and tracking of measurable outcomes

It would require simultaneous use of a range of infrastructure and housing investment tools and would require careful coordination of public and private investments

How would this be market-responsive?

Currently areas with soft demand, this strategy would recognize an overriding need to restore confidence and create predictability as a precursor to healthy levels of private investment; small, one-off investments will not produce results

Potential target markets served by this opportunity

Young professional who earns $55,000 and seeks a market-rate apartment

Single earner with kids who earns $35,000 and seeks a decent apartment

Young family that earns $125,000 and seeks a new house and may also gravitate to a fully renovated property

Revitalize neighborhoods with mixed market conditions and key assets

The Opportunity

Utica's average sub-markets are present, to some extent, in every section of the city. They are home to a critical supply of affordable rentals and affordable homeownership opportunities on relatively stable blocks. But these housing opportunities tend to suffer from substantial levels of deferred maintenance—part of what makes them less expensive—and are vulnerable to stagnation and decline in the coming decade if physical conditions deteriorate and blight spreads from weaker blocks nearby.

Maintaining these areas as critical sources of affordable housing opportunities while also improving living conditions and extending the longevity of the housing stock is an important opportunity to seize. It is an opportunity that is aided by the fact that these average markets have stronger markets in close proximity as well as important city assets, including parks and schools, to leverage.

Potential Strategy

Reinvestment efforts in these average sub-markets should aim to dramatically improve the physical quality of residential properties by assisting homeowners, good landlords, and housing rehabbers with substantial investments in the housing stock—addressing mechanical upgrades that extend the life of housing units as well as improvements that will make the housing more appealing. The improved housing should help residents feel proud about their neighborhoods and confident about the future of their block.

For current or prospective homeowners, assistance with home upgrades would have the following benefits:

Improve the market value of the home and the contribution of the home to household wealth-creation

Reduce the burden that home improvements represent to first-time buyers who purchase a house that comes with substantial deferred maintenance

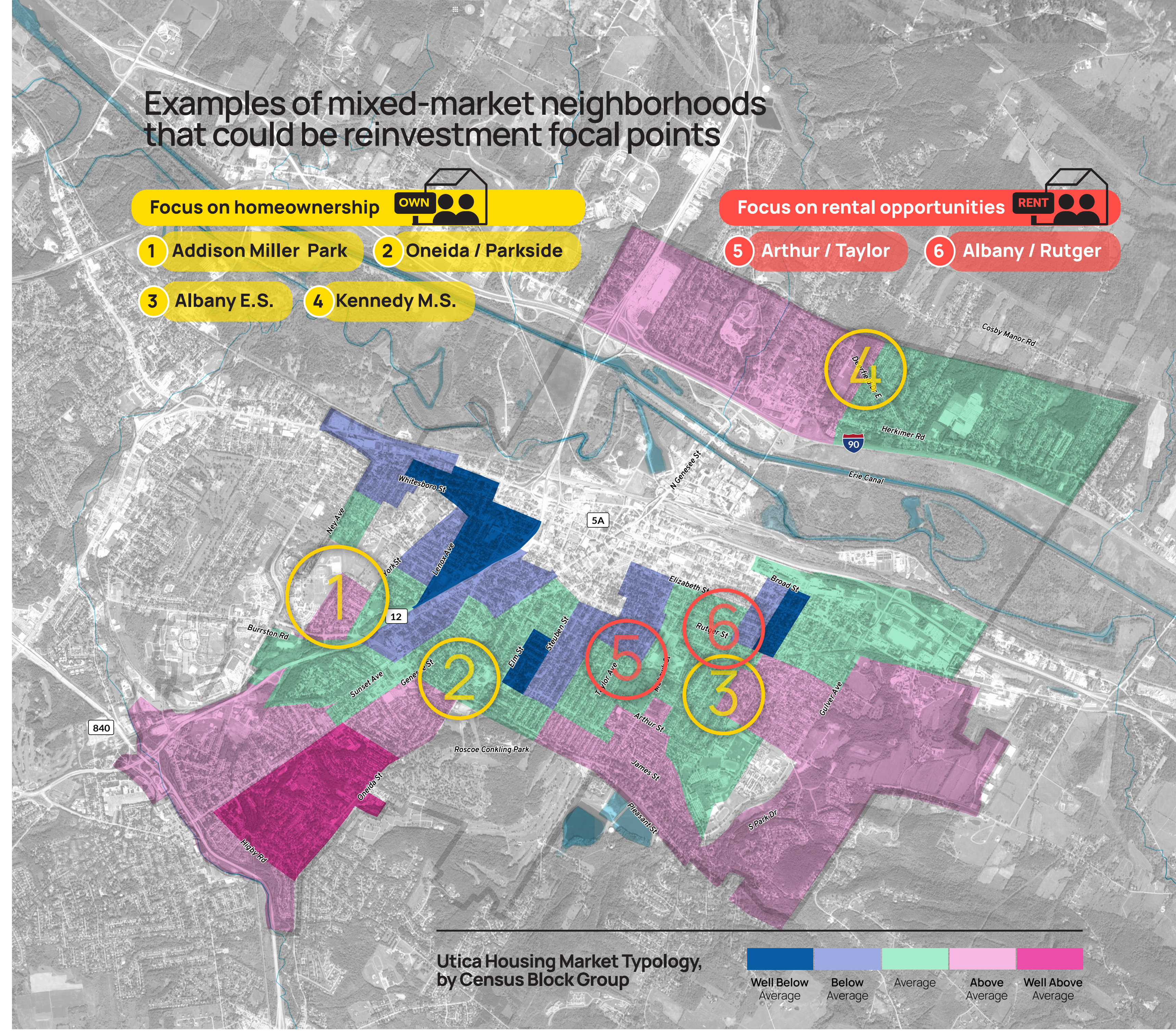
Provide opportunities for upwardly mobile renters—including refugee families—to stay and put down roots in their neighborhoods

For landlords and their renters, assistance with rental unit rehabs would have a similar series of benefits:

Upgrade units that merely provide shelter into safe and desirable apartments with more dignity for residents

Allow landlords to catch up on maintenance backlogs and position them to better maintain their properties

Preserve unit affordability as a condition of rehab assistance



Following the principles described in Part 2, any **reinvestment intervention must be focused** in order for improvement to a single property to become part of a noticeable neighborhood-level improvement. And an area of focus should serve multiple aims—such as the strengthening of city assets and boosting confidence in neighborhoods vulnerable to decline.

Examples of **targeted areas that would serve multiple aims** include the ones mapped above. All are in areas with mixed-markets, where market conditions transition from stronger to weaker in just a few blocks—and where focused interventions could serve to stabilize and strengthen key blocks. These are also areas where schools, parks, or recent investment represent assets to build from.

In two of the example focus areas, rental properties predominate and would need to be the center of reinvestment efforts. **In the other four, single-family homes dominate** and would be the primary focus of interventions.

Examples of interventions focused on homeownership

Financial aid to first-time buyers

Soft-second mortgages to assist with down payment and closing costs; estimated average cost per intervention is $15,000

Acquire, fix up, and sell single-family homes to owner-occupants

Equity partnership with private home rehabbers to pay for above-market upgrades and ensure quality of finished product; estimated average cost per intervention is $35,000 and potentially recoverable at sale

Partnerships with existing owner-occupants to support major reinvestments

Equity partnership with homeowners to scope and pay for substantial home improvements and modernization; estimated average cost per intervention is $35,000 and could be treated as a loan that converts to a grant if the homeowner stays in the home for a specified period

Examples of interventions focused on rental improvements

Partnerships with existing or new landlords to support major reinvestments

Conditional loans to landlords to match their investments in unit rehabs, with loans converting to grants if all or a share of units in the structure are reserved as affordable units for a set period of time; estimated average cost per unit is $20,000

Strategic use of affordable housing resources to maintain and expand affordable inventory

Use of available federal and state resources by not-for-profits to reinvest in and preserve existing affordable housing units and to expand their inventory in ways that do not produce high concentrations of poverty

Other key interventions

Investments in public assets

Capital upgrades to the parks, schools, or other key assets that exist within or next to the focus area

Investments in infrastructure

Focused improvements to streets, sidewalks, lighting, and trees

Investments in neighborhood capacity

Support for block clubs and neighborhood leadership development to enhance the neighborhood's ability to advocate for itself and promote neighborliness

If two or three focus areas were chosen, a pool of revolving capital from public and philanthropic sources could be used to initiate a modest series of interventions that would have a visible impact and create neighborhood momentum.

Just over $3 million, for example, could make the following possible:

25 soft-second mortgages to support home purchases	$375,000
50 single-family home partnerships	$1.75 million
50 rental units rehabbed by private landlords	$1.0 million

Note: This example of the range of activities that could be supported by $3 million assumes that the funding sources are flexible (such as the City's general fund and foundation grants) rather than highly restrictive CDBG/HOME resources. It also assumes (1) that $20,000 for rental unit improvements are matched by landlord resources for a total of $40,000 in upgrades per unit; (2) that partnerships with single-family homeowners use $35,000 to leverage additional investments from homeowner savings or home equity debt; and (3) that the soft-second mortgages are used to assist with down payments and closing costs only.

What aims would this help to achieve?

Protect and strengthen specific public assets

Make affordable **homeownership opportunities more accessible**

Preserve existing affordable rental opportunities while improving their quality

Preserve Utica's stronger markets while using their strength to nurture private investment and confidence in average and weaker markets

Ensure the long-term viability of **housing supplies for working individuals and families**

Stabilize and improve homeownership, and give recent arrivals to Utica opportunities to put down roots

How would this be targeted, coordinated, and sufficient?

To work, the **interventions would have to occur with a limited number of clearly defined areas**, with special financing tools limited to those areas

Public and private investments would have to be coordinated, as would investments by various public agencies and City departments

How would this be market-responsive?

Selection of mixed-market focus areas would **recognize the limitations to private investment** in average and weaker sub-markets and **require interventions to overcome the financial limitations** of property owners or their unwillingness to invest

Potential target markets served by this opportunity

Young professional who earns $55,000 and seeks a market-rate apartment — RENT

Single earner with kids who earns $35,000 and seeks a decent apartment — RENT

Working household that earns $40,000 to $50,000 and seeks to buy a first home — OWN

Seize opportunity for new single-family development

The Opportunity

There is always a market, however small, for new single-family homes in the region. But the demand for this product has been met almost exclusively by communities outside of Utica for half a century. New home development would help the city compete for existing housing demand in the region while strengthening existing neighborhoods.

One location, in particular, has the potential to serve this demand while achieving multiple other aims: the St. Elizabeth Campus of the Mohawk Valley Health System, which will be phased out of use as functions shift downtown to The Wynn Hospital. Located in the middle of Utica's healthiest sub-market, and along the Genesee Street corridor, a plan for the future of the campus is needed to prevent uncertainty from undermining confidence in the neighborhood.

Potential Strategy

While redevelopment of the campus as a major new source of rental housing is one possible reuse of the campus, it would come with a number of drawbacks.

If 80% of the hospital, nursing school, and convent were to be rehabilitated at an average development cost per square foot of $200 into 250 spacious apartments, the resulting $90 million project would mean that the average development cost per unit would be nearly $350,000. This would produce break-even monthly rents of almost $4,000. If developed into 400 small units, the break-even rents would still be around $2,000. Either way, significant subsidies would be needed to bring those rents down—with the deepest discounts requiring the deepest subsidies.

If substantial conversion to rental housing was pursued, another drawback would be the potential cannibalization of rental demand that could otherwise be channeled into the downtown market. The same problem would exist if parts of the hospital were converted into business uses.

Alternatively, redevelopment of the site as a combination of new single-family housing and a limited number of new rental units could:

- **Add to the neighborhood's strong existing stock of single-family homes**
- **Complement the existing pattern of curvilinear residential streets**
- **Provide diverse housing opportunities**
- **Add new housing units at a pace less likely to disrupt housing investments elsewhere**

Hospital Redevelopment Concept

Multi-family and neighborhood commercial component

24 rental units in new construction along Genesee Street or through redevelopment of convent

Approximate rents of $1,500, with potential for steeper subsidies to provide access to a wider range of incomes

Neighborhood-scale commercial uses fronting Genesee Street, potentially as mixed-used structures with rental housing

Single-family component

40 single-family homes of approximately 1,800 square feet developed in the site's interior along newly installed streets

Price points in the mid-$300,000s— low enough to ensure absorption and with a high enough level of finish to appeal to households that Utica would like to retain or attract as new buyers

Public and Private Costs

As with any alternative redevelopment concept for the St. Elizabeth Campus, one that mixes single-family development with new multi-family development to help Utica compete for regional housing demand will not be possible without subsidy. Costs and risks are involved that outweigh the ability of the region's housing market to make a project like this happen without assistance. What sort of costs are involved, and how might a combination of public and private resources make this work?

It is estimated that a partnership involving the public sector and MVHS would have to cover just under half of the total development costs to lay the groundwork for private development, a share that would cover demolition and site preparation. Private mortgage markets would cover the development costs for the single-family homes. The multi-family component would be covered by a combination of investor capital, traditional debt, and public subsidy to discount the required rents.

After development is complete, the redeveloped site could contribute between $300,000 and $400,000 per year in property taxes to the City of Utica (based on current rates). A redeveloped site could also be expected to improve property values on surrounding streets—the reverse of what could happen if the site sits empty and becomes a chronic source of uncertainty for current and future residents.

Project Costs

$6 million	Demolition
$4 million	Site preparation
$15 - $17 million	Residential property development

TOTAL Project Cost

$25 to $27 million

PRIVATE SHARE

Approximately
$13 - $15 million

COSTS
Residential property development

SOURCES
Investor capital and private mortgages

PUBLIC/HOSPITAL PARTNERSHIP'S SHARE

Approximately
$12 million

COSTS
Demolition
Other site preparation
Subsidy for multi-family development to achieve desired rent levels

SOURCES
Bond revenue to be covered, in part, by future taxes
City's capital investment plan for infrastructure development

New single-family housing development in other parts of Utica would require a similar type of public involvement to attract private development, with the details and level of subsidy dictated by a location's site preparation and infrastructure needs.

What aims would this help to achieve?

Maintain and bolster **confidence in the city's strongest housing market**—keep it from slipping

Allow Utica to **diversify its housing offerings** to compete for regional housing demand

Strengthen the **attractiveness of the Genesee Stre**et corridor

Improve the **City of Utica's fiscal capacity** by putting a large site back on the tax rolls

Find a **successful resolution to the uncertainties** posed by the hospital transition

Improve MVHS's ability to **attract and keep talent** through appealing new housing

How would this be targeted, coordinated, and sufficient?

Single-family development energies would be **highly focused in one location rather than scattered**

A **major public commitment would be needed at the outset** for the site to be sufficiently ready for private sector development; the public investment would be catalytic

Redevelopment of the site, the new infrastructure, wider improvements along the Genesee Street corridor, and investments in nearby Roscoe Conkling Park would **all have to come together to make the most out of this opportunity**

How would this be market-responsive?

Limited number of units produced to ensure healthy pace of absorption

Leverages existing strength of the neighborhood to produce a substantial level of private investment

Combines multi-family and single-family production to increase diversity of housing opportunities

Potential target markets served by this opportunity

Young family that earns $125,000 and seeks a new house

Young professional who earns $55,000 and seeks a market-rate apartment

Single earner with kids who earns $35,000 and seeks a decent apartment
(if a share of the multi-family units are deeply subsidized)

DRAFT

Appendix

The housing market demand typology presented on pages 14-15 of Part 1 is based on the two components outlined below, each of which is comprised of multiple indicators of housing market demand:

Component #1: Market Strength

- o **Owner-occupancy rate of sold homes:** Share of single-family and two-family homes sold since 2013 that are owner-occupied (analysis based on sales data from NYS SalesWeb and ownership data from the 2021 assessment rolls)
- o **Average sale prices of sold homes that are owner-occupied:** Average sale price of single-family and two-family homes sold since 2013 that are owner-occupied (analysis based on sales data from NYS SalesWeb and ownership data from the 2021 assessment rolls)
- o **Change in median home value:** Change in median value of owner-occupied homes, 2013-2019 (analysis based on American Community Survey 5-Year Estimates)
- o **Value per acre:** Assessed value per acre of single-family and two-family homes, including land plus improvements (analysis based on 2021 assessment rolls)

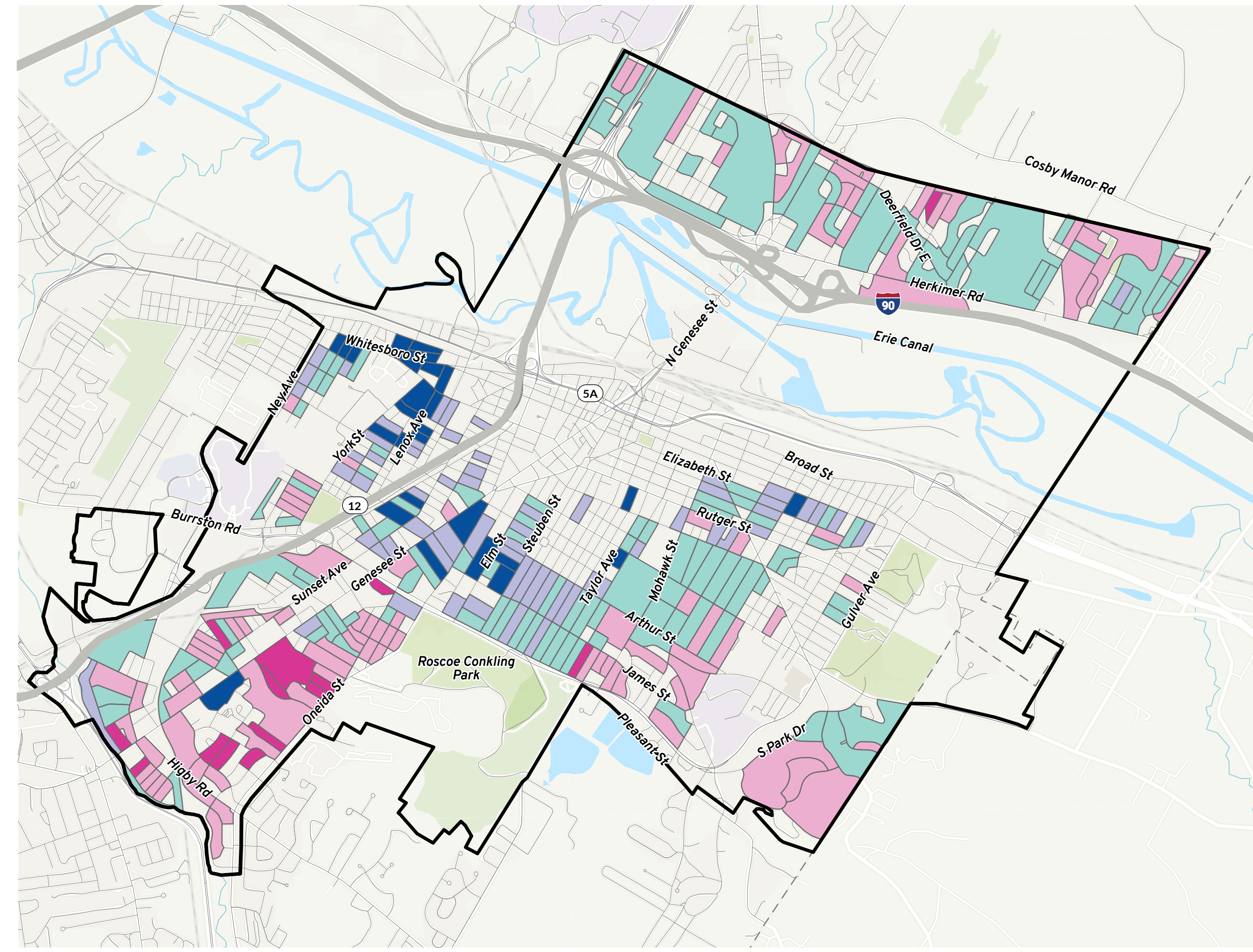
Component #2: Property Investment/ Disinvestment

- o **Tax foreclosure:** Share of all residential properties in the block group foreclosed by the city since 2013 (analysis based on City of Utica tax foreclosure records)
- o **Code violators:** Share of all residential properties in the block group that received at least 10 code violations over the past decade (analysis based on City of Utica code enforcement records)
- o **Building permits:** Share of all residential properties that were issued permits, of any value, for repair, alteration, addition, and/or garages since 2013 (analysis based on City of Utica building permit records)

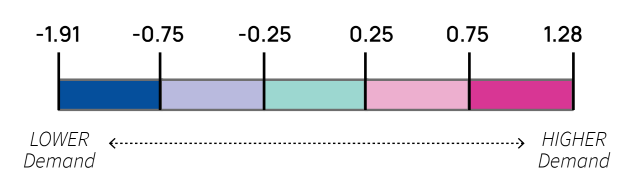
For each Census Block Group in Utica, Z-scores were calculated for the indicators within each component to furnish an average Z-score for that component. The two component Z-scores for each Census Block Group were then combined to provide a consolidated Z-score for the Block Group.

Categorizations of the consolidated Z-scores were made as follows:

0.75 and higher	**Well Above Average**
0.25 to 0.74	**Above Average**
-0.24 to 0.24	**Average**
-0.24 to -0.74	**Below Average**
-0.75 and lower	**Well Below Average**



Alternative Housing Market Demand Typology at the Block Level



This alternative typology includes six of the seven indicators used in the original typology featured in Part 1. It was developed to provide a more granular view of the housing market demand at the block level, which required the exclusion of change in median home value (an indicator that is only available for geographies as small as Census Block Groups). To ensure that sufficient data were available for analysis, only blocks with at least 20 residential properties were included. All gray areas on the map are blocks with fewer than 20 residential properties.

Utica Housing Study

Prepared by czbLLC