

2019 Tompkins County Housing Snapshot

August 2020

As the implementation of the Tompkins County Housing Strategy continues, this “housing snapshot” reviews 2019 housing-related data and identifies key takeaways. This report serves the additional purpose of providing the last benchmark of local housing conditions before the community and its housing market began experiencing the impacts of the COVID-19 pandemic. This 2019 data indicates that housing costs and availability continue to be major issues for households across Tompkins County. The shortage of available housing is particularly acute for renters. Renters are more likely to be cost burdened than homeowners, and the rate of cost burdened renters continues to be higher in Tompkins County than in both New York State and the nation as a whole.

2019 data indicate consistency with trends noted in the 2018 Housing Snapshot. Housing produced over the last several years is largely more expensive than existing older units in the market. The increase in supply is impacting the rate of rent increases¹ and has increased the vacancy rate²:

- 40th percentile rents for 3 bedroom units fell in 2016, 2017 and remain below 2015 levels in 2019,
- 40th percentile rent increases for 1-2 bedroom units were less than inflation since 2015, but
- Higher than inflation 40th percentile rent increases have impacted studios and 4 bedroom units.

A significant increase in the availability of new low-cost, for-sale homes has still not materialized and the bulk of new housing construction continues to be at the top of the market. There is a small but growing number of units subsidized to maintain affordability for low- to moderate income households, and significant projects have been completed recently with several more in construction or planning stages. Continued work to address housing for special needs communities, people experiencing homelessness, the general rental market, and housing units for homebuyers with more moderate or lower incomes will be needed to meet the Housing Strategy’s goals in future years.

Key Takeaways:

Housing Strategy Targets *There has been progress in addressing the housing shortage and results are starting to be measurable but overall housing production continues to fall short of Housing Strategy targets.*

Housing Supply - *Housing production has increased since the Housing Strategy was endorsed, but production of subsidized housing and low-cost for-sale housing is not meeting targets.*

Rental Market - *Rents have been relatively steady for one- to three-bedroom units since 2015. Rents have been slowly increasing for studio and four-bedroom units.*

For-Sale Market - *Median sale price in the county is rising, but county median is below the national median.*

Employment Growth and Population Growth - *Employment growth averaged 0.99% annually from 2015-2018. Population estimates showed a slight decrease in population between 2014 and 2019.*

Cost burden - *Renters in Tompkins County are significantly more likely to be cost burdened compared to homeowners. The renter cost burden rate is higher than state and national averages; the homeowner cost burden rate is lower.*

Vacancy Rate - *Overall the vacancy rate remains at an unhealthy low level. Low vacancy rates keep prices high but also encourage new construction. Since mid-2015 the vacancy rate has increased slightly, indicating that policy changes are working but require a continued focus on adding housing units.*

¹ Based on HUD’s annual survey of local rents to compute the 40th percentile of rents observed in the survey.

² The 2018 5 year ACS shows a significant increase in rental vacancy compared to the 2013 5 year estimates; anecdotal reports corroborate rising vacancy.

Trends Impacting Strategy Targets - The trends projected from 2016 to create the Housing Strategy have been borne out in the first few years since the Strategy's adoption. Assumptions about the need for new housing units continue to be valid.

Tompkins County Housing Targets 2016 through 2025*

HOUSING TYPE	TARGET	STATUS THROUGH 2019
Supportive housing/ special needs beds	<p>Based on Coordinated Assessment Team³ findings regarding individuals not matched with existing housing</p> <ul style="list-style-type: none"> 100 beds of Permanent Supportive Housing (beyond 40 in Amici House) 100 Single Room Occupancy (SRO) beds reserved for under 30% of AMI 	<ul style="list-style-type: none"> Current average time on Coordinated Assessment Team placement list is 83 days and there are 240 people on the list. 40 Permanent Supportive beds at Amici House completed in 2019 Lakeview Health Services' West End Heights is under construction with completion estimated for early 2021 including 20 units for people with mental health diagnosis, 10 units for people with a mental health diagnosis who are also experiencing homelessness, 8 units homeless or unstably housed individuals who may also have special needs relating to substance abuse and/or HIV/AIDS, and 20 units of additional subsidized housing.
Senior housing	<ul style="list-style-type: none"> Meet existing deficit of 100-200 subsidized senior apartments At least 1 Medicaid Assisted Living Program facility (requires certificate from NYSDOH) Market-rate senior housing units with services and congregate care facilities to be determined based on future vacancies and waitlists given recent expansions 	<ul style="list-style-type: none"> Added 68 subsidized senior units at Cayuga Meadows in 2017 Added 59 market rate senior units at Cayuga View in 2018 66 market rate senior units under construction at Library Place
Workforce units	<p>Annual targets:</p> <ul style="list-style-type: none"> Rental housing – 200 new rental units/year affordable for those earning up to 100% of AMI, for a total of 2,000 new rental units through 2025 <ul style="list-style-type: none"> Note: the strategy does not include a target for rentals above 100% of AMI Ownership housing – 380 new ownership units/year, for a total of 3,800 new ownership units through 2025 <ul style="list-style-type: none"> 300 single-family homes/year: 90 homes/year in the \$150,000-\$199,999 price range, 210 homes/year at \$200,000+ 80 condominiums/year: 35 units/year in the \$150,000-\$199,000 price range, 45 units/year at \$200,000+ 	<ul style="list-style-type: none"> Non-subsidized projects do not have reliable and readily available rent/AMI data. Total new units added have been tracked – many of these new units initially rent at prices only affordable to incomes above 100% of AMI <ul style="list-style-type: none"> 294 total new housing units in 2016 572 total new housing units in 2017 776 total new housing units in 2018 586 total new housing units in 2019 Approximately 12.5% of new units since 2015 are in subsidized projects that are set aside for low- and moderate-income households.

³ The Coordinated Assessment Team (CAT) consists of representatives from agencies who review waitlists from the Coordinated Assessment System, which provides access to housing services through any CAT agency.

Student beds	<ul style="list-style-type: none"> Meet existing deficit of 1,400-1,500 on- or off-campus, purpose-built student beds as of 2015 Add beds to meet any increases in enrollment 	<ul style="list-style-type: none"> Cornell is currently constructing 2,000 new beds. Once constructed some existing beds will rotate through renovations for several years so the net will be less than 2,000 in the near term. Maplewood completed 872 student beds in 2018 replacing 356 existing beds in 2018 for a net of 516 new beds. Enrollment increased by 2,380 students

* The Housing Needs Assessment used 2015 as its base year, with needs projected for 2016 through 2025.

Review of Data:

Housing Supply

Housing production has increased since the Housing Strategy was adopted, but production of subsidized housing and low-cost for-sale housing is not meeting targets.

Tompkins County currently has 44,533 housing units.⁴ The American Community Survey (ACS) estimates that 55.3% of housing units in the county are owner occupied and 44.7% are renter occupied.⁵ There is concern that short-term rentals (ex. Airbnb) may be reducing the number of these units occupied by residents vs. visitors. As of November 2018, there were 1,319 housing units in Tompkins County that were listed with short term rental companies, with 76% of short-term rentals in the county listed as single-family homes and 69% of listings including the entire unit.⁶ Unfortunately, sufficient data is not yet available that would help understand how many short term rental listings represent units taken out of the market full time, vs. residents who rent out their homes for graduation or other events, vs. lake houses and other seasonal homes that have always rented outside of the typical housing market.

Over the last five years, there have been an average of 522 new units built per year, an annual growth rate of 1.17%. There were a total of 586 new units added in 2019.⁴

Year Completed	New Subsidized Rental Units for Low-Mod Income Households	Total New Housing Units	% of new units Subsidized for Low-Mod Income Households
2015	35	378	9%
2016	15	293	5%
2017	182	569	32%
2018	0	783	0%
2019	95	586	16%
Total 2015- 2019	327	2,609	13%
Average Per Year	65.4	521.8	13%

Source: Tompkins County Departments of Assessment and of Planning and Sustainability

89% of housing units added in 2019 were within Development Focus Areas. This is a significant increase over historic trends and exceeds the 2012 Development Focus Areas Strategy goal of at least 2/3 (66.6%) of

⁴ Tompkins County 2021 Assessment Department Parcel Database with edits by Tompkins County Department of Planning and Sustainability

⁵ U.S. Census Bureau, 2014-2018 American Community Survey 5-Year Estimates: Housing Tenure.

⁶ Presentation by Host Compliance to Tompkins County staff Nov. 2018.

new development.⁷ 100% of affordable housing units completed in 2019 were within Development Focus Areas. Municipal focus on the principles of smart growth deserve credit for meeting and exceeding the goals of the Development Focus Area Strategy, with key projects from 2019 located in the City of Ithaca, Village of Lansing, Town of Lansing’s Town Center, and the Town of Dryden’s Varna Hamlet.

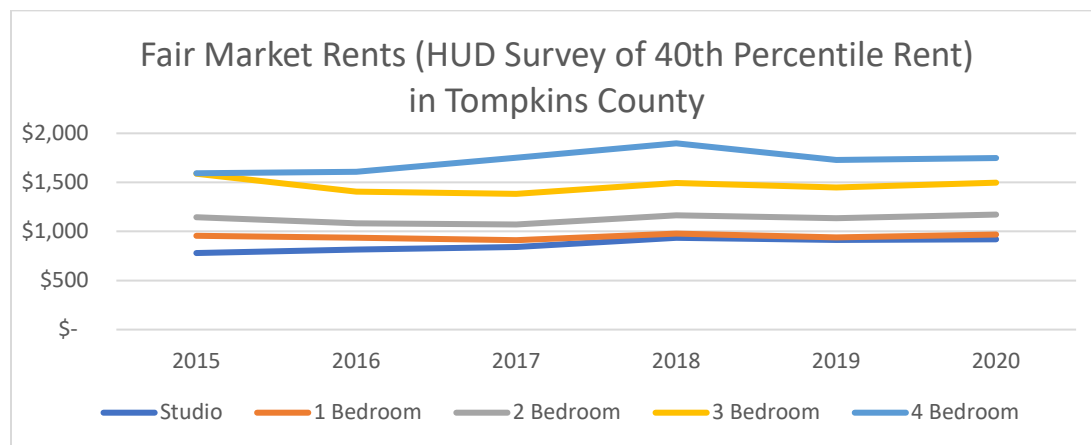
Housing Costs

Rental Market

40th percentile rents have been relatively steady for one- to three-bedroom units since 2015. 40th percentile rents have been increasing for studio and four-bedroom units.

While several new projects target the top end of the market with rent levels previously unseen in the Tompkins County market, the growth in 40th percentile rents have been low over the last several years.

The following chart tracks the 40th percentile of rents⁸ for varying unit sizes in Tompkins County from 2015 through 2020. As can be seen in the following table, the 40th percentile for rents has been relatively steady for one- to three-bedroom units since 2015. Rents have been increasing at a more substantial rate for studio and four-bedroom units.



	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2015	\$ 780	\$ 957	\$ 1,146	\$ 1,588	\$ 1,593
2016	\$ 817	\$ 937	\$ 1,084	\$ 1,406	\$ 1,607
2017	\$ 842	\$ 911	\$ 1,071	\$ 1,383	\$ 1,750
2018	\$ 935	\$ 978	\$ 1,164	\$ 1,495	\$ 1,898
2019	\$ 935	\$ 941	\$ 1,135	\$ 1,448	\$ 1,729
2020	\$ 935	\$ 978	\$ 1,164	\$ 1,495	\$ 1,898
Average Annual Change	4.0%	0.4%	0.3%	-1.2%	3.8%

Source: U.S. Department of Housing and Urban Development Fair Market Rent Survey

Note: Survey Data for computing FMR has a several-year lag⁹

⁷ G:\Housing\Annual Housing Report\Data\2019 Update\2019Development_Sites.xlsx derived from the Tompkins County 2020 Assessment Parcel Database with edits by Tompkins County Department of Planning and Sustainability

⁸ The U.S. Department of Housing and Urban Development (HUD) Fair Market Rents are set based on a survey completed by the federal government annually. Fair Market Rents represent the 40th percentile of gross rents (including utilities) found in Tompkins County. Sixty percent (60%) of apartments in the area are more expensive and 40% are less expensive than the Fair Market Rent, which serves as a guide for determining subsidy through the Housing Choice Voucher Program.

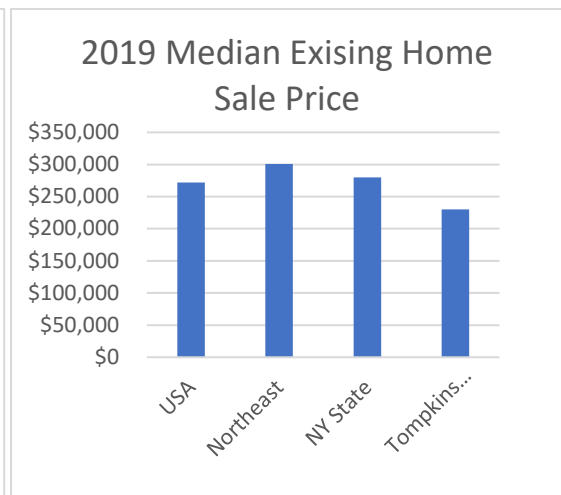
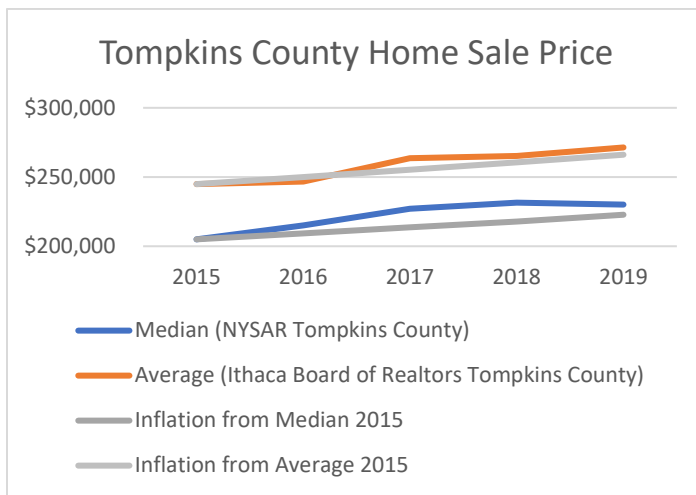
⁹ http://www.huduser.gov/portal/data/sets/fmr/fmrs/FY2019_code/2019summary.odn?&year=2019&fmrtype=Final&selection_type=county&fips=3610999999

For-Sale Market

The median sale price for homes in Tompkins County fell slightly in 2019, the long-term trend is home prices rising slightly faster than inflation but remaining significantly below the state, regional, and national medians.

The median price for an existing single-family home in the USA in 2019 was \$271,900, the northeast region had a median price of \$300,800, and the statewide median was \$280,000. Tompkins County is lower with a median sale price for all homes of \$230,000 (this is most comparable to national statistics for existing, rather than new, homes because new construction of single family homes in Tompkins County is a very small percentage of sales).¹⁰ Total closed sales in the County were up 8.7% from 2018, and up 16.3% from 2015.¹¹

Ithaca Board of Realtors Data Points	Difference between Feb 2019-2020 and Feb 2018-2019
12 Month Average Closed Sales	+1.1%
Days on Market	+15.7%
Median Sale Price	+4%
Affordability Index ¹²	+1.7
Inventory of Homes for Sale	-11.6%
Months Supply of Homes for Sale	-14.5%



Source: Ithaca Board of Realtors Sales Data, NYSAR Annual Report 2019, CPI Annual Inflation Rate

¹⁰ 2019 NYSAR Annual Report and 2019 NAR Annual Report, https://www.nysar.com/docs/default-source/Stats/nysar_annual_2019.pdf?sfvrsn=0 NYSAR table of Existing Home Sales <https://www.nar.realtor/sites/default/files/documents/ehs-06-2020-overview-2020-07-22.pdf>

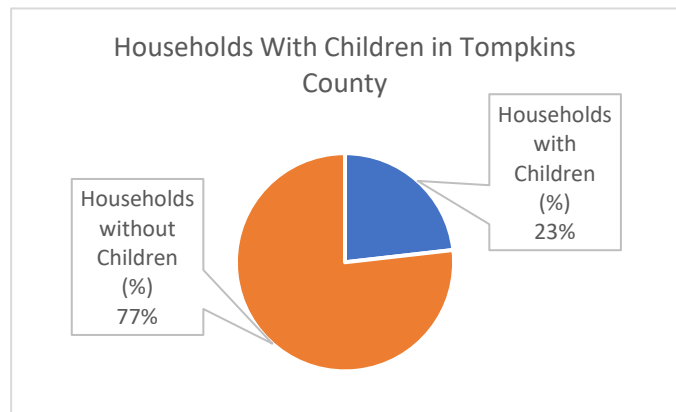
¹¹ 2019 NYSAR Annual Report https://www.nysar.com/docs/default-source/Stats/nysar_annual_2019.pdf?sfvrsn=0

¹² The index score of 155 means the median household income is 155% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

Tenure: Renter/Owner Households

The proportion of home-owning households in Tompkins County has not changed a statistically significant amount.

55.3% of Tompkins County households own their home and 44.7% rent. Although recent proportions have held steady at the county level, some municipalities have seen significant change: the Town of Groton and Village of Trumansburg have seen significant increases in homeownership in the last 5 years while the Town of Caroline saw the largest reduction.



77% of Tompkins County households have no children.

Source: 2018 5-Year ACS

Over the last several decades the composition of American households has changed significantly, and Tompkins County communities are part of that changing landscape. Long-term trends include an increase in one- and two-person households and a reduction in the percentage of households of two parents with children. This trend is driven by two parallel phenomena – baby boomers becoming empty nesters and retiring, and a wave of millennials staying single and/or having children at a lower rate than other generations. Along with these trends has come a national increase in the percentage of households who rent rather than own their homes.

A reduction in the number of households suited to large detached houses and an increase in the number of households who are suited to small apartments and townhomes has led to concerns over what demographer Arthur Nelson has dubbed "the great senior sell off" – the potential for suburban and rural single-family home prices to fall when masses of baby boomers all start to sell around the same time. This trend is particularly concerning because Tompkins County has the 5th highest 4+ bedroom market share in NYS, 36.1%.^{11, 13}

Income Distribution

The distribution of household income in Tompkins County is broadly similar to both national and New York State income distributions.

Although broad distributions are similar, Tompkins County has a larger percentage of households with incomes below \$10,000. This difference is largely a result of a high percentage of non-family households with low incomes, which may be largely due to Tompkins County's large student population. The county has about 1,300 more households in the under \$10k income bracket than there would be if the county's income distribution was the same as the state.¹⁴

¹³ In 2020 anecdotal reports from realtors suggest that the COVID-19 pandemic has resulted in an increase in demand for these larger homes as people spend more time at home and want additional rooms, blunting the impact of this mismatch temporarily.

¹⁴ According to 2018 5 Year ACS Data, compared to the total of 39,326 households in Tompkins County.



Source: US Census 2018 5-Year ACS

Employment Growth and Population Growth -----

Employment growth averaged 0.99% annually from 2015-2018. Population estimates showed a slight decrease in population between 2014 and 2019.¹⁵

In the model used in the preparation of the Housing Needs Assessment, employment growth was projected to be slow, about 1% annually from 2016 forward. More recent projections from Woods and Poole and others suggest this projection to have held in the last couple of years.

¹⁵ Nationally reported data on both employment growth and population growth measures have historically been under-reported for Tompkins County. The figures reported here should be used with caution.

The most current Bureau of Labor Statistics (BLS) estimates for total non-farm employment are lower than projected in 2016. However, historically their numbers run low when first released and tend to be revised upward for two to three years following the initial publication. Last year BLS estimated a 0.1% and 0.6% growth rate for non-farm employment in 2017 and 2018, respectively. As expected, this year the rates from 2017 and 2018 have been revised upward to 0.16% and 0.93% respectively. Initial reporting for 2019 shows a 1.23% loss of jobs. As in previous years we expect this number may be revised upward in the future. This rate should be tracked going forward to verify whether the reduced rate is related to survey error or real changes in the economy.

The Housing Needs Assessment projected the non-student population growing at approximately 0.5% annually between 2016 and 2019. This projection fit in well with US Census Bureau population estimates through 2017. However, due to a recent change in US Census Bureau's methodology, the most current

population estimates showed a slight decrease in the 2018 and 2019 estimates compared to previous estimates.

Mid 2020 Update

In April of 2020 unemployment rates tripled due to the COVID-19 pandemic and related business shutdowns. Tracking the rebound of employment going forward for the rest of 2020 will be important for understanding housing related impacts and policy implications.

Historically, the population estimates for Tompkins County have tended to underestimate the population, even without the change in methodology. Until we see the results of the next full decennial count in the 2020 Census (with

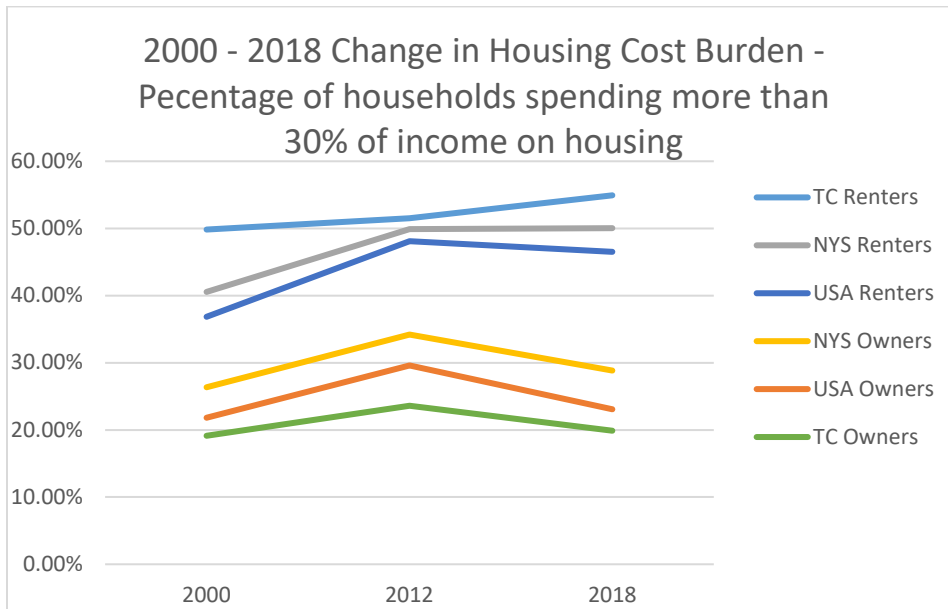
data becoming available in 2021), this rate should be tracked going forward to verify whether the reduced growth rate is related to survey methodology or real changes in the community.

The Housing Strategy has a goal of accommodating in-commuters who would prefer to live within Tompkins County but currently live in surrounding counties due to a lack of housing that meets their needs and incomes. The most recent data on in-commuters from 2018, shows that the percentage of workers commuting to Tompkins County has not significantly changed since the adoption of the strategy, just under ¼ of workers commute from another county.

Cost burden -----

Renters in Tompkins County are significantly more likely to be cost burdened compared to homeowners. The renter cost burden rate is higher than state and national averages; the homeowner cost burden rate is lower.

For housing to be affordable, a household should generally spend no more than 30% of income on housing costs. This amount can be slightly more in locations where transit or walkable/bike-able neighborhoods reduce transportation costs, with 45% of income spent on housing and transportation costs considered to be affordable. The costs for housing documented in the ACS include mortgage, taxes, and utilities for owners and rent and utilities for renters. Neither include transportation costs. In Tompkins County 19.9% of home-owning households (a slight reduction from the previous estimate) and 54.9% of households who rent are paying more than 30% of their income for housing (a 5% increase from the previous estimate).



Source: 2010 Census, 2012 5-Year ACS, 2018 5-Year ACS

Nationally and at the state level the rate of cost-burdened households who own their homes is lower than the rate of cost-burdened households who rent. This difference is at least in part due to high barriers to financing a house priced beyond a household's financial means. In addition, households who have owned for a long period may have very low housing costs if they are not paying a mortgage or if housing costs have remained steady while their incomes have increased.

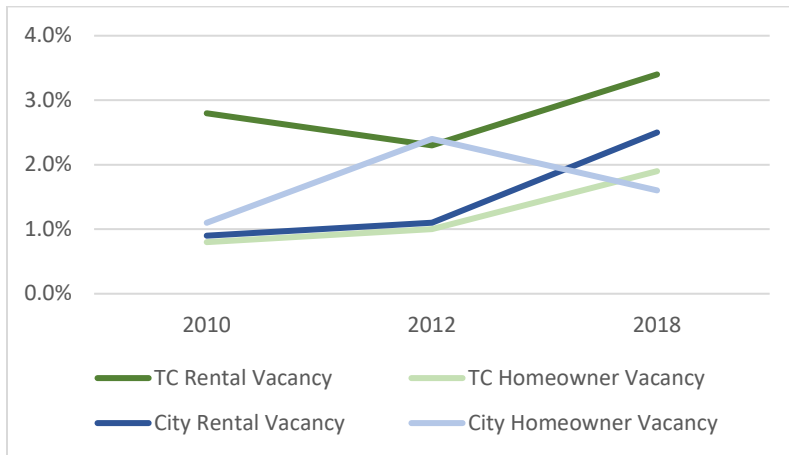
Compared to the state and national distribution, the percentage of owners who are cost burdened in Tompkins County is significantly below average, and the percentage of renters who are cost burdened is significantly above average and increasing at a higher rate. It should be noted that a lower rate of cost-burdened owners than the state or national rate does not mean that housing cost burden is not a very real problem for the 20% of home-owning households who are paying more than they can afford as well as a barrier for many renters and in-commuters seeking to purchase homes within Tompkins County

Vacancy Rate

Overall the vacancy rate remains at an unhealthy low level. Low vacancy rates keep prices high but encourage new construction. Since mid-2015 the vacancy rate has increased, indicating that policy changes are working but require a continued focus on adding housing units.

Accurate vacancy rate data is difficult to obtain in a small market with limited data sources. Nationally available data from ACS requires averaging five years of surveys with small sample sizes to have a reasonable margin of error. This creates a lag in data availability and difficulty tracking trends over short periods of time.

The table below charts rental and homeowner vacancy from 2010 to 2018 using five-year ACS data. A healthy housing market should have 7-8% vacancy in rental properties and around 2% homeowner vacancy rate. While vacancy has increased in the last couple of years, it is still far below a healthy rate for rentals. The homeownership vacancy rate is only slightly below 2%. The 2018 5 Year ACS shows an increase in rental vacancy of 0.2% over the previous estimate from 2017, and a 0.1% increase in homeowner vacancy.



Source: 2010 Census, 2012 5-Year ACS, 2018 5-Year ACS for Tompkins County and City of Ithaca

Trends Impacting Strategy Targets

The trends projected from 2016 to create the Housing Strategy have been borne out in the first few years since the Strategy’s endorsement. Assumptions about employment, population growth, and household composition continue to be valid.

At this point, there is not an urgent need to update/refresh/adjust the targets and recommendations in the 2017 Housing Strategy and the Department of Planning and Sustainability recommends continued implementation. The first half of 2020 has brought a number of historic challenges to housing with the COVID-19 pandemic’s fiscal, employment, and health related impacts making the goal of affordable and accessible housing for all more important than ever.

Key trends to watch as new data become available include:

- Impacts of migration to Tompkins County from larger cities, particularly NYC, as workers are released from the need to commute in person and seek out more affordable communities with low COVID-19 infection rates
- Impacts to home sale prices, above asking offers, and cash offers for limited for-sale inventory
- Impacts to rental vacancy
- Impacts to amount of housing used for short term rental properties as tourism demand for small towns and outdoor amenities increases
- Impact of university partial or full closings and online options, particularly as they relate to in-person enrollment and local housing demand

Closing Thoughts

2019 housing data reinforce much of what was gleaned through review of 2018 data. Based on review of the Housing Strategy’s targets for housing production in the market, it is unlikely that the market will meet housing demand by primarily building rentals that serve households below median income. Most new housing production is targeted at the higher end of the market unless there are government subsidies tied to affordability supporting a project’s development. The cost of new construction is significantly higher than the cost of existing housing and as a result it is highly unlikely that new market-rate units will be priced below existing units. Even non-profit housing developers in Tompkins County have per square foot

costs well over \$200 for new construction, while in the existing market median single-family homes are selling for between approximately \$80 - \$180/sqft depending on the municipality.

Nationally, the vast majority of housing units that are affordable to households below median income have gained their affordability by aging. A similar dynamic exists in the auto market, where median-income households cannot afford even half the median price of a new car, and despite significant demand for sub-\$10,000 cars the only way to acquire a car in that price range today is to buy it used. The housing market works in a similar way – when there is a shortage in any part of the market, but especially the upper end, prices increase. When prices are high, new units added at the top may reduce competition from higher-income households for existing units at lower prices. This is more difficult to track, and when a shortage continues to exist prices will continue rising but at a lesser rate than they would otherwise. It is prudent to continue tracking all of the housing market as new rental unit production is likely to continue focusing on the 50% of households above median income.

In dealing with the continuing housing impacts from the COVID-19 pandemic, Tompkins County has been agile in addressing housing needs and filling gaps in state and federal supports, including making available direct rent subsidies for low income households financially impacted by COVID-19 and continuing to support the construction of subsidized housing for low and moderate income households. While state policy has delayed the eviction of thousands of households who are unable to pay rent at this time, there will be great challenges ahead in avoiding an eviction and homelessness crisis as well as the possibility of dramatically increased demand for housing in Tompkins County should newly digital workers complete with local residents for the limited housing available .

Appendix: 2018 5 Year American Community Survey Comparison to 2013 Tompkins County

This table displays data from the 2009-2013 5 Year Estimates from the American Community Survey (ACS) compared to the most recent data, the 2014-2018 5 Year Estimate. The ACS collects data from a sample of households every year in order to provide timely and relevant data to communities across the US. In smaller communities like Tompkins County we need to combine 5 years worth of surveys to have a sample size large enough to make the margin of error reasonable for use in policy analysis. The Census Bureau recommends against comparing overlapping 5 year estimates, such as comparing the 2013-2017 estimates to the 2014-2018 estimates because differences between these datasets are not likely to be statistically significant. The following table calls out changes between the 2 most recent comparable 5 year ACS estimates for Tompkins County and notes the data points showing a statistically significant change. For data points where the observed change is not statistically significant the difference between the two surveys has a significant likelihood of being the result of random sampling rather than the result of actual change.

	Reported Change is not Statistically Significant
	Statistically Significant Change

	2014-2018 Estimate	2009-2013 Estimate	Statistically Significant Change 2013-2018 Estimates
Total Housing Units	43048	41679	1369
Occupied housing units	91.4%	92.2%	
Vacant housing units	8.6%	7.8%	
Homeowner vacancy rate	1.9%	1.5%	
Rental vacancy rate	3.4%	1.9%	1.5%
Units in Structure			
1-unit, detached	50.8%	51.5%	
1-unit, attached	3.3%	3.2%	
2 units	8.9%	7.0%	1.9%
3 or 4 units	7.4%	8.8%	-1.4%
5 to 9 units	8.4%	8.4%	
10 to 19 units	4.7%	3.6%	1.1%
20 or more units	8.7%	8.1%	
Mobile home	7.8%	9.3%	-1.5%
Boat, RV, van, etc.	0.0%	0.0%	
Number of Rooms in Unit			
1 room	4.7%	3.4%	1.3%
2 rooms	4.7%	4.0%	
3 rooms	10.2%	9.8%	
4 rooms	17.3%	16.6%	
5 rooms	15.7%	15.3%	
6 rooms	13.8%	15.8%	-2.0%
7 rooms	11.1%	12.1%	
8 rooms	8.6%	9.4%	
9 rooms or more	13.9%	13.8%	
Median rooms	5.3	5.6	-0.3

Statistically Significant Change 2013-
2018 Estimates

	2014-2018 Estimate	2009-2013 Estimate	2018 Estimates
Number of Bedrooms in Unit			
No bedroom	5.1%	3.7%	1.4%
1 bedroom	15.3%	15.2%	
2 bedrooms	24.4%	23.8%	
3 bedrooms	34.1%	34.7%	
4 bedrooms	16.0%	16.5%	
5 or more bedrooms	5.1%	6.1%	
Occupied housing units			
	39326	38409	917
Owner-occupied	55.3%	56.3%	
Average household size of owner-occupied unit	2.47	2.44	
Renter-occupied	44.7%	43.7%	
Average household size of renter-occupied unit	2.02	2.14	-0.12
Year Moved Into Unit			
Moved in 2017 or later	6.8%		
Moved in 2015 to 2016	16.0%		
Moved in 2010 to 2014	29.3%		
Moved in 2000 to 2009	23.3%	42.9%	-0.196
Moved in 1990 to 1999	11.1%	14.8%	-0.037
Moved in 1989 and earlier	13.5%	18.5%	-0.05
Vehicles Available			
No vehicles available	14.8	13.5	
1 vehicle available	37.9	38.2	
2 vehicles available	33.1	34.3	
3 or more vehicles available	14.3	14.1	
House Heating Fuel			
Utility gas	49.3	50.5	
Bottled, tank, or LP gas	10.9	11.1	
Electricity	20.3	17.9	2.4
Fuel oil, kerosene, etc.	9.2	11.5	-2.3
Coal or coke	1.7	1.6	
Wood	6.2	6	
Solar energy	0.2	0	0.2
Other fuel	1.3	1.2	
No fuel used	0.8	0.2	0.6
Selected Characteristics of Occupied Units			
Lacking complete plumbing facilities	0.7	0.5	
Lacking complete kitchen facilities	1.2	1	
No telephone service available	2.2	2.4	
Occupants Per Room			
1.00 or less	98.5%	98.8%	
1.01 to 1.50	0.6%	0.9%	
1.51 or more	0.8%	0.3%	0.5%

Statistically Significant Change 2013-

	2014-2018 Estimate	2009-2013 Estimate	2018 Estimates
Value - Owner Occupied Units	21749	21620	
Less than \$50,000	7.9%	7.6%	
\$50,000 to \$99,999	7.4%	12.2%	-4.8%
\$100,000 to \$149,999	15.3%	20.2%	-4.9%
\$150,000 to \$199,999	19.6%	20.8%	
\$200,000 to \$299,999	26.6%	21.8%	4.8%
\$300,000 to \$499,999	18.5%	13.3%	5.2%
\$500,000 to \$999,999	4.2%	3.1%	
\$1,000,000 or more	0.6%	0.9%	
Owner-occupied unit median value (dollars)	\$199,400	\$169,200	\$30,200
Mortgage Status - Owner-occupied units	21749	21620	
Housing units with a mortgage	60.5%	59.9%	
Housing units without a mortgage	39.5%	40.1%	
Monthly Owner Costs			
With a mortgage (units)	13155	12949	
Less than \$500	0.6%	1.2%	-0.6%
\$500 to \$999	11.4%	12.9%	
\$1,000 to \$1,499	30.3%	30.8%	
\$1,500 to \$1,999	26.2%	25.3%	
\$2,000 to \$2,499	13.0%	13.4%	
\$2,500 to \$2,999	8.2%	6.0%	2.2%
\$3,000 or more	10.3%	10.3%	
Median (dollars)	\$1,625	\$1,590	
Without a mortgage	8594	8671	
Less than \$250	7.6%	5.6%	
\$250 to \$399	10.7%	11.2%	
\$400 to \$599	23.8%	27.0%	
\$600 to \$799	23.4%	20.7%	
\$800 to \$999	15.4%	13.9%	
\$1,000 or more	19.1%	21.6%	
Median (dollars)	\$656	\$663	
Monthly Owner Costs as % of Household Income (Households w/Mortgage)	13151	12915	
Less than 20.0 percent	46.0%	44.9%	
20.0 to 24.9 percent	16.3%	17.0%	
25.0 to 29.9 percent	11.2%	10.1%	
30.0 to 34.9 percent	6.6%	7.2%	
35.0 percent or more	19.9%	20.8%	

2014-2018 Estimate 2009-2013 Estimate 2018 Estimates

Monthly Owner Costs as % of Household Income (Households w/out Mortgage)				
	8550	8604		
Less than 10.0 percent	42.0%	37.6%		
10.0 to 14.9 percent	23.1%	18.6%	4.5%	
15.0 to 19.9 percent	12.4%	15.3%		
20.0 to 24.9 percent	7.7%	8.6%		
25.0 to 29.9 percent	4.8%	5.6%		
30.0 to 34.9 percent	3.1%	3.5%		
35.0 percent or more	6.8%	10.9%	-4.1%	
Gross Rent - Occupied units paying rent	17127	16489		
Less than \$500	6.8%	7.6%		
\$500 to \$999	34.6%	39.4%	-4.8%	
\$1,000 to \$1,499	36.3%	35.3%		
\$1,500 to \$1,999	15.0%	9.2%	5.8%	
\$2,000 to \$2,499	4.2%	4.6%		
\$2,500 to \$2,999	1.3%	1.7%		
\$3,000 or more	1.8%	2.2%		
Median (dollars)	\$1,107	\$1,031	\$76	
No rent paid (households)	450	300		
Gross Rent as % of Income - Occupied units paying rent	16012	15297		
Less than 15.0 percent	8.9%	11.2%		
15.0 to 19.9 percent	10.9%	11.2%		
20.0 to 24.9 percent	10.9%	10.2%		
25.0 to 29.9 percent	8.9%	9.0%		
30.0 to 34.9 percent	10.1%	8.2%		
35.0 percent or more	50.2%	50.1%		