



**Cortland County Ag,
Economic Development,
Planning & Environment
Committee Meeting
~ Minutes ~**

60 Central Ave.
Cortland, NY 13045
www.cortlandcountyny.gov

Wednesday, May 13, 2026

10:00 AM

Room 302

Call to Order

The meeting was called to order at 10:00 AM by Committee Chair McGovern.

Roll Call

PRESENT:	Legislator Jason Prentice, Minority Leader Sandra Price, Legislator Mitchel Eccleston, Legislator William McGovern
ABSENT:	
EXCUSED:	Legislator Reed Cleland, Legislator Beau Harbin, Legislator Paul Heider
OTHERS PRESENT	
Michael Ponticiello	County Administrator
Ashley Millard	Deputy Clerk of the Legislature
Kelly Guy	Cornell Cooperative Extension Executive Director
Jessica Leet	Planning Department Executive Assistant
Trisha Heimstra	Planning Director
Melanie Vilardi	IDA/BDC Executive Director
Andrea Skeels	IDA/BDC Director of Finance and Project Development
Ron Vandee	Legislator
Chris Newell	Legislator
Amanda Barber	Soil & Water District Manager (Late 10:20 a.m.)
Nicole Compton	County Attorney Executive Assistant (Remote)
Andrea Herzog	Finance Director (Remote)
Planning Department	Remote

Approval of Minutes

1. **Ag, Economic Development, Planning & Environment Committee Minutes - April 9, 2026**

RESULT:	APPROVED
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Resolutions

A Resolution in Support of State Legislation to Protect Prime Farmland and Strengthen Standards for Siting Major Renewable Energy Facilities (A.10519/S.8712)

WHEREAS, New York State has established ambitious clean energy and emissions reduction goals that require timely deployment of renewable energy generation and supporting infrastructure; AND

WHEREAS, Cortland County supports the responsible development of renewable energy projects while also protecting public health, community character, local economies, and critical natural resources; AND

WHEREAS, agriculture is a cornerstone of Cortland County's economy and contributes to Cortland County's overall food security and resilience, as demonstrated by the statistics contained in the USDA 2022 Census of Agriculture; AND

WHEREAS, farmland conversion can be permanent, and large-scale energy projects sited on prime agricultural soils may reduce long-term agricultural productivity and undermine regional farmland protection strategies; AND

WHEREAS, the Office of Renewable Energy Siting and Electric Transmission (ORES) plays a central role in permitting major renewable energy facilities under Public Service Law Article 8, and statewide standards should provide clear, enforceable protections for agricultural lands, including prime farmland and soils; AND

WHEREAS, A.10519/S.8712 (Woerner/Hinchey) would strengthen agricultural land protections by (1) defining "agrivoltaics" as the integrated, simultaneous production of solar energy and marketable agricultural products, (2) directing ORES to prioritize previously developed and underutilized sites such as brownfields, landfills, former industrial/commercial sites, dormant generating sites, and large built sites, (3) requiring enhanced evaluation of impacts to prime farmland and important soil groups, (4) requiring cumulative impact review and regional farmland considerations, and (5) strengthening decommissioning planning and financial assurances to ensure agricultural soils can be restored for future production; AND

WHEREAS, the bill would further support farmland preservation by establishing a farmland conservation fee for certain solar development on prime farmland, deposited into the state Agricultural and Farmland Viability Protection Fund, while exempting qualifying agrivoltaics projects to encourage dual-use designs that maintain active agricultural production; AND

WHEREAS, the legislation requires periodic reevaluation of these standards to incorporate new information and technology and to ensure continued effectiveness in balancing renewable energy development with the protection of a critical mass of farmland within each region; NOW THEREFORE BE IT

RESOLVED, that Cortland County supports legislation to amend the Public Service Law to strengthen farmland protection and food security considerations in the siting, design, construction, operation, and decommissioning of major renewable energy facilities, including by prioritizing previously developed sites and establishing clear standards for agrivoltaics; AND BE IT FURTHER

RESOLVED, that Cortland County urges the New York State Legislature and Governor Kathy Hochul to enact this legislation to ensure renewable energy development proceeds in a manner that minimizes impacts on prime agricultural lands, supports regional farmland preservation objectives, and protects the long-term viability of New York's agricultural economy and local food systems; AND BE IT FURTHER

RESOLVED, that Cortland County calls for continued partnership among New York State, the counties, ORES, the Public Service Commission, and the Department of Agriculture and Markets to implement siting standards that promote clean energy while safeguarding critical working lands and ensuring meaningful local engagement and practical, enforceable decommissioning and restoration requirements; AND BE IT FURTHER

RESOLVED, that Cortland County shall authorize the Clerk of the Legislature to forward copies of this resolution to Governor Kathy Hochul, the Temporary President of the Senate, NYS Senator Lea Webb, Assembly Speaker Carl E. Heastie, Assemblymember Anna Kelles, Assemblymember Jeff Gallahan, the chairs of relevant state legislative committees, ORES, the New York State Association of Counties (NYSAC), the Public Service Commission, the Department of Agriculture and Markets, and to the Town Supervisors and Village Mayors of the various Cortland County municipalities.

RESULT:	POSTPONED TO NO DATE CERTAIN (4 TO 0)
MOVER:	Legislator William McGovern
SECONDER:	Legislator Jason Prentice
AYES:	Jason Prentice, Sandra Price, Mitchel Eccleston, William McGovern
NAYS:	None
EXCUSED:	Reed Cleland, Beau Harbin, Paul Heider
ABSENT:	

Action Items

Monthly Reports

1. Department of Planning & Economic Development Monthly Report

RESULT:	COMPLETED
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2. Cornell Cooperative Extension Monthly Report

RESULT:	COMPLETED
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3. Soil & Water Monthly Report

RESULT:	COMPLETED
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Discussion Items

1. Cortland County Housing Needs Assessment - Interim Report

RESULT:	COMPLETED
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Adjournment

The meeting was adjourned at 11:09 AM.



DEPARTMENT OF PLANNING & ECONOMIC DEVELOPMENT

May 2026

Administration



CORTLAND

County Housing Needs Assessment

- **Housing Needs Assessment**
 - Interim Report
 - Discussion Item



- **April 13th - Preble Pro-Housing Presentation**
- **April 16th - Cincinnatus ZBA/Pro-Housing Training**
- **April 29th : Held Annual Municipal Official Training**
- **Meeting with Municipal – Site Selection Inventory**
 - Village of Homer
 - City of Cortland
 - Village of McGraw
 - Village of Marathon



- **Tracking Dashboard & Updating Website (on hold)**



- Accepted into **Rural Energy Academy**
 - 3 month technical assistance **sprint** to help counties navigate energy-related challenge



- **Housing Workgroup**



- **Micron Steering Committee**

Snowmobile Grant



- 2025 – 2026: Phase 3 Due 5.31.26 – currently being prepared
- 2026 – 2027: Phase 1 Due 6.1.26 – currently being prepared

Grants & Initiatives



- Brownfield Opportunity Grant – **AWARDED!**



- County Infrastructure Grant Program – Submitted



- **Marathon Substation Modernization Project:** (\$7-8M Total project)



NYSERDA Resilience Grant Application – **Selected**
(\$2,594,400)



&



ARC IJA Pre-Application – **Selected** – Full application submitted (\$900,000)

Regional Partnerships



- Clean Energy Programs
- Vacant Rental Properties (VRP)

SOUTHERN TIER 8 REGIONAL BOARD

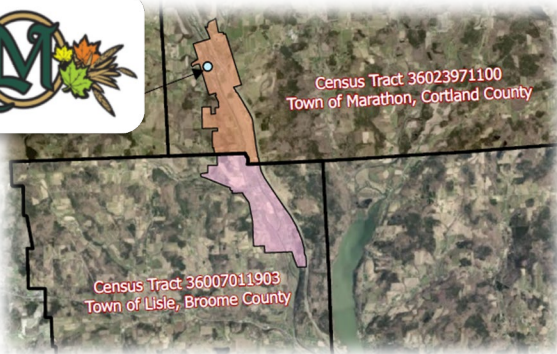
- ARC Workshop/Applications
- Sustainability Group
- Housing Initiatives

GIS

Cortland County's ArcGIS Applications	December Total views/usage	January Total Views/usage	February Total Views/usage	March Total Views/usage	April Total Views/usage
GIS Portal (Website Hub)	7157	8156	6443	7675	7888
Instant App (Parcel Viewer)	1123	1283	1033	1344	1383
Workspace (Parcel Viewer)	1114	1294	1125	1211	1414
E-911 and Postal Addressing (Website Hub)	119	162	186	204	194
Abutter Map (Parcel Viewer Tool)	54	45	51	35	46

****2026 Parcel Viewer Updates Coming Soon!!**

Featured Maps:



**Real
Property Tax
Services**

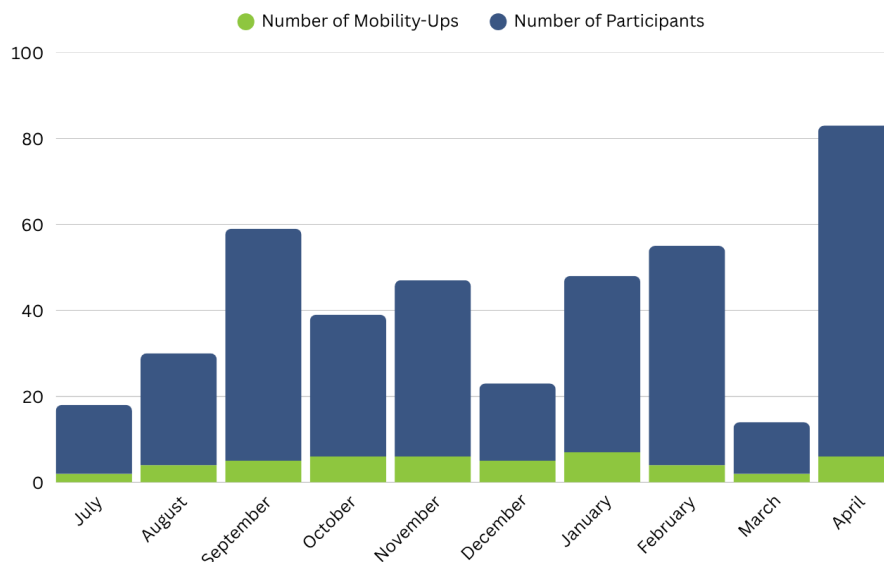
Cortland County Planning Board

- **GML 239 Reviews**
 - 3 Returned for local determination
 - 2 Staff Reports
- **Featured GML's**
 - Town of Cortlandville – Cortland County Agriculture Corporation – Fairgrounds Building
 - Town of Solon – Solon Zoning Law

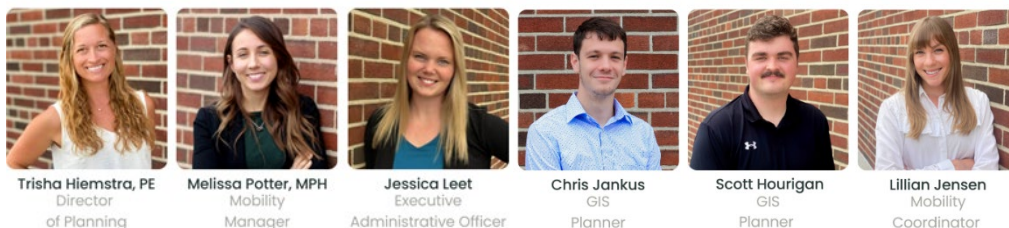
Mobility Management

- ❖ 2026 Site Review Preparation
- ❖ Centro Operations
 - Full, uninterrupted service
 - Visit and Tour of Centro Facility in Syracuse – *March 31, 2026*
 - Centro logged Maple Festival Shuttle had **270 rides**
- ❖ Connectivity Subcommittee
 - Ongoing coordination with the Health Department on walk audits, sidewalk Inventory and GIS Mapping in progress
- ❖ Collaboration & Grants
 - Roadway Departure Safety Action Plan Grant - Local Road Safety Plan – Submitted
 - **Cornell University Design Connect Application for Route 13 Corridor – JUST NOTIFIED**
 - Collaboration with Experience Cortland on the Ice Cream Trail
 - Working with the Community Foundation on reducing transportation barriers for public outreach events
 - Collaborating with ATI on Age Friendly Grant and CAPCO on ITN America Technology
 - Working with GIS Planner to create more maps for accessibility via public transit to medical facilities, grocery and non-profit agencies
- ❖ Travel Training
 - Case Management and development of custom travel plans and paratransit service applications for individual riders
- ❖ Education & Outreach
 - In April, attended 3 Job Seeks Workshops
 - Tabling at Mental Health Awareness Walk – *May 21, 2026*
 - Mobility Meet-ups Program
 - Completed 51 meet-ups, serving 305 participants (*Graph Below*)

Total Number of Mobility Meet-ups and Participants Served



OUR TEAM:



Cornell Cooperative Extension of Cortland County

Kelly Guy: Executive Director

Highlights:

- Cornell University workday at Camp Owahta
- Cornell University final presentations of Camp Owahta Project
- Awarded \$200,000 grant for Blocks in Bloom for three years, working with Cortland City Community on creating front yard gardens.
- Awarded \$4,000 grant for 4-H Camp Improvements from Cortland Community Service Club, including electrical repair from the fire, and repairing the cement slab that was the building's foundation.
- Awarded \$4,000 for Agricultural Enhancements to our annual Ag-Extravaganza programming from Farm Credit East
- Awarded \$2,185 for ten family scholarships to Camp Owahta by King's Daughters Club
- Awarded \$1,000 Donation from Northern Block of Cortland, LLC for cement blocks to repair a cabin foundation
- Awarded \$1,000 Donation from Sherwin Williams for paint for the new office building and for camp
- Working to close on new office building by June 2, 2026
- Maple Fest Participant
- Truxton Academy Agricultural and Rural Classroom Collaboration Project meeting
- Hiring for part time Horticulture Educator shared with Cayuga County CCE to lead the new grant program
- Cortland Leadership Symposium

On the Horizon: Executive Leadership Conference in Buffalo, Internship Luncheon with SUNY Cortland and Cornell University, Scouting USA celebration day at Camp Owahta, Dairy Month Celebrations, Leadership Cortland Graduation, Wild Edibles Training at Camp Owahta.

South Central Dairy and Field Crop Program

Janice Degni: Regional Field Crops Specialist, Betsy Hicks: Regional Dairy Specialist

The South-Central New York Dairy and Field Crop Advisory Management Group has announced that CCE Cayuga will be withdrawing from the SCNY DFC regional team, effective September 30, 2026. While we'll miss having them, we understand that this financial decision is in the best interests of their county. The remaining Associations (Broome, Chemung, Cortland, Tioga, and Tompkins) will work closely with the Cornell

Cooperative Extension administration over the next few months to review the regional budget and work plan and determine the next steps.

On the Horizon: County Fairs, Crop Management, Pasture walk: Truxton July 17th

4- H Team

Rebecca Ireland-Perry: 4-H Team Leader, Abby Thomas: 4-H/Agriculture Educator

Highlights:

- Tractor Safety and Certification class finishes with 14 new tractor operators poised to earn certificates that will aid them in their employment in the agricultural industry. Great collaboration with Sydenstricker Nobbe Partners, Champlain Valley Equipment, CNY Farm Supply, Cortlandville Fire Department, NYCAMH, and NY State Troopers.
- 4-H Teen Council had a fun and educational trip to NY City from May 2-3rd. We toured the Intrepid, saw “The Play that Goes Wrong”, enjoyed the views from the top of the Empire State Building, and visited other iconic NYC attractions.
- SUNY Cortland Community Innovation Lab students that worked on our 4-H Market Animal Sale marketing materials.
- Continued Jr. Fair planning. Cortland Jr Fair will be July 7-11th. We would like to invite all legislators to attend and see the amazing work that our Cortland County 4-H members can do!
- We will be having our annual 4-H Dairy Rodeo at the fairgrounds on Saturday, May 9th. This event is designed to help youth learn how to fit and show a dairy calf. It allows new youth the chance to try it out to see if they would like to show a calf at fair, as well as giving youth who have already shown a chance for more practice and to increase their skills. This day is a lot of fun, and a great collaboration across local dairy farms that provide the calves, and wonderful volunteers that spend the day sharing their experience with the youth. At the end of the day, we hold a mock show, so they have the whole experience of working with the calf all the way through showing.
- This year we are bringing back our Livestock Rodeo, which will be May 16th at the fairgrounds. This event will showcase beef, swine and meat goats and allow the youth to learn how to fit and show these livestock species.
- 4-H Capital Days is May 17-19th. I will be taking 2 Cortland 4-H members to Albany to learn about state government.
- On top of all the events going on this month, we are busy packing up our office and all of the 4-H supplies in order to move to our new location.
- Judged 4-H districts public presentation, many great kids
- Had 7 4-H youth compete at regional competition, all youth did very well. First place beginner team, with 1st place individual, 3rd place individual, and 5th place individual. 5th place junior team, with 6th place individual, and 7th place individual. 2nd place

senior team, with 8th place individual and 9th place individual. All kids are qualified to go to state competition at NYS Fair.

- Master Gardeners Volunteers held a workshop with Matt Hollenbeck to learn more about graphing apple trees. This will help improve the MGV knowledge of Horticulture when speaking to the public
- Market sale is underway with the 28 kids learning different life skills. We have 7 turkeys, 19 sets of broilers (3 broilers to a set), 14 lambs, 2 goats, 13 swine, 2 beef steers. The Market sale will happen on July 10th at 6pm at the Cortland County Fairgrounds. While the kids are growing fresh local meat, they are also learning how to give vaccines, and antibiotics properly, through a class they take for the project.

On the Horizon: Planning for Junior Fair!

Camp Owahta

Rachel Bortin: Outdoor Recreation

Director **Highlights:**

- Cornell AAP Project-Service Day At Camp was a huge success!
- Attended the Central NY Regional Job Fair
- Sent out paper postcards to the McGraw and Cortland School Districts in grades 2nd-8th
- A small group of SUNY Cortland/ SUNY Cortland football players came to a work day at 4-H Camp Owahta. They spent about 3 hours moving mulch to and around the low ropes course, moving furniture and preparing the animal pen for our goats!
- Secured additional summer camp staff
- Electric is now successfully installed in the girl's bathroom!
- Structural post in kitchen repaired, gravel in driveway level and even, drainage pipe installed in front of maintenance shed
- Internet and water is working at camp!
- Enrollment for camp is going strong. We continue to surpass last year's enrollment numbers each month!

On the Horizon:

- Pollinator Garden Plan on the hill up to the Mess Hall at 4-H Camp Owahta, Soil and Water will be Hydro seeding the area by the bathroom and the cement pad where the

pavilion was, Spreading grass seeds around all the areas that will not be hydro seeded or turned into a pollinator garden, Cub Scout group coming up for a Work day on May 7- will be helping to mulch trees to protect their roots, Ithaca running group will be coming for 2 Workdays in May, Installation of motion-sensor lights and dawn to dusk lights on a few buildings, Parking lot created at the base of the hill at camp by maintenance shed, Rachel is attending a Low Ropes Course Training in Vermont at High 5 Adventure Learning Center, BOCES is coming up to work at camp to install stairs to a few cabins, work on the lattice and fix the electricity in the Day Camp Building.

CORTLAND



County Housing Needs Assessment

Interim Report

May 2026

Acknowledgements



CORTLAND COUNTY LEGISLATORS

Douglas Bentley, Beau Harbin, Cathy Bischoff, Ronald VanDee, Jason Prentice, Dominick Mantella, Keith VanGorder, Kevin Fitch, Linda Jones, Reed Cleland, Christopher Newell, Joseph Nauseef, Eugene Waldbauer, Sandra Price, William McGovern, Paul Heider, Mitchel Eccleston

County Administrator: Michael Ponticiello

PREPARED BY THE STAFF OF:



DEPARTMENT OF PLANNING &
ECONOMIC DEVELOPMENT

Trisha Hiemstra, P.E., Jessica Leet,
Chris Jankus, Scott Hourigan,
Melissa Potter, M.P.H., Lillian Jensen

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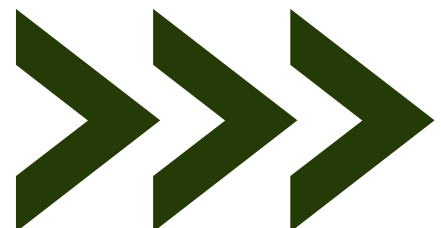
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Introduction

A County of Connection

15 Towns • 3 Villages • 1 City



The County's landscape tells a story of transition across multiple geographical regions. The Finger Lakes form the County's western edge, with the southern tip of Skaneateles Lake reaching into the northwest corner. The Allegheny Plateau extends through the southern portion of the County, while evidence of the last ice age is visible in the north, including the terminal moraine and the Tully Kettle Lakes.

This transitional geography is echoed in local identity as well: The City of Cortland is known as the "Crown City," a reference to the seven valleys that converge at the City's edges.

Approximately 50% of Cortland County's population is anchored in and around the City of Cortland, which provides an urban setting for a substantial share of the County's industry and economic activity. Outside the City, the villages of Homer, McGraw, and Marathon provide smaller populated centers.

Because Cortland County contains multiple "housing markets" within one jurisdiction, it cannot rely on a single approach to expand housing opportunity. Recent years have brought increased housing strain nationally, driven by pandemic-era disruptions, rising construction costs, and limited production of new housing over decades.

Cortland County's response must meet our communities where they are at. This Housing Needs Assessment establishes the shared baseline required to set priorities, align resources, and advance strategies that fit each community.

Across the nation, communities are grappling with housing shortages and affordability pressures, and **Cortland County is no exception.**

However, the county's housing story begins with an **engaged** community and **collaborative** leadership providing a strong foundation for developing **local housing solutions.**



How to Use This Report

This report is intended to support decision-makers, community leaders, housing providers, and residents as they work to better understand housing conditions in Cortland County and identify opportunities for improvement.

It is organized into three sections that examine current housing conditions, analyze emerging trends, and present strategies that communities can use to support housing development and affordability.

This report relies heavily on Census and American Community Survey (ACS) data. The Decennial Census provides an official population count every ten years, while the ACS provides annual socioeconomic estimates that include a margin of error due to its sample-based approach.



Part 1 Conditions & Affordability

This section examines the past and present housing landscape in Cortland County, including housing supply, affordability, demographic trends, and market conditions. The analysis helps establish a clear understanding of the county's existing housing challenges and opportunities.



Part 2 Future Needs & Demand

This section explores trends that may influence housing demand in the coming years. Three future scenarios are explored, their cause and their potential impact. These trends help highlight additional data and information needed to take the next steps toward proactive solutions to our various housing challenges.



Part 3 Building a Path Forward

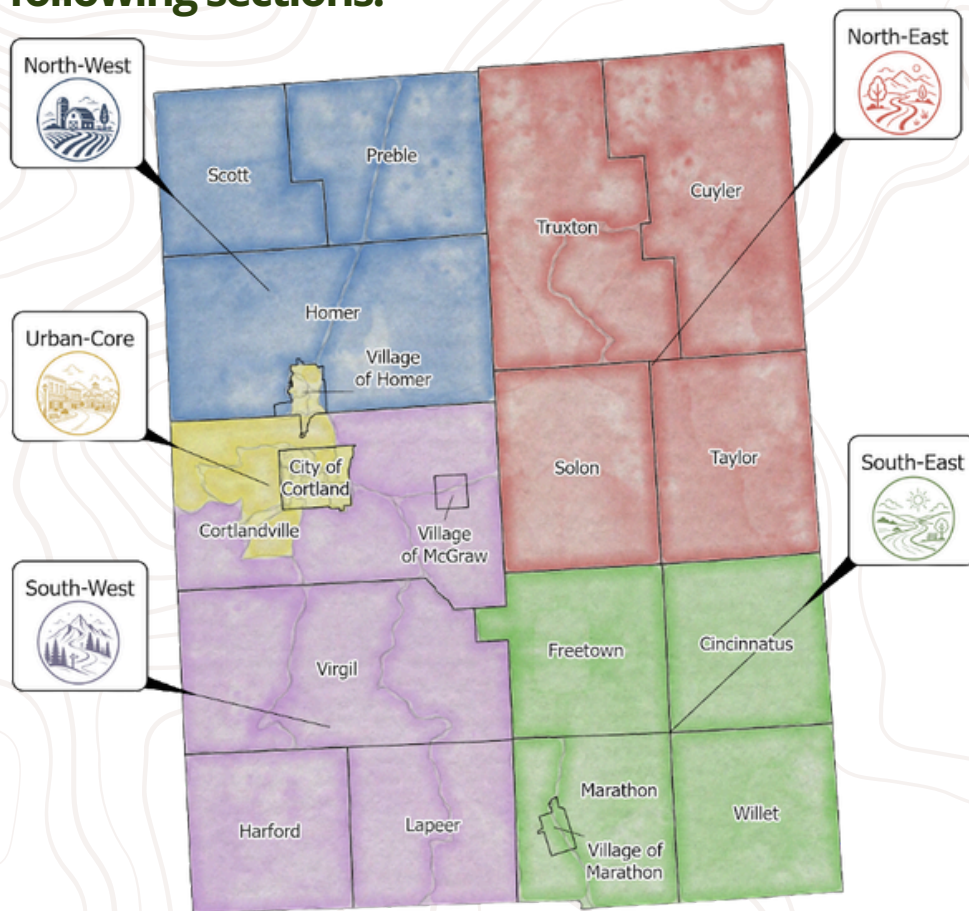
This section highlights strategies and actions that communities can consider to address housing needs across Cortland County. It focuses on practical actions, partnerships, and policy approaches that can support housing development and affordability.



A Geographic Section Approach

To better understand what the housing landscape looks like across the county, this assessment will look at data through five geographic sections that reflect shared development patterns, settlement structure, and housing market characteristics. These sections are not intended to replace municipal boundaries or identities. Rather, they provide a useful way to group areas that function similarly from a housing perspective and to better illustrate differences that can get lost in countywide averages.

For the purposes of this analysis, Cortland County is organized into the following sections:



By organizing data in this way, the assessment is able to show both the countywide picture and the local variation within it. It allows the report to move beyond broad countywide totals and better identify where trends are concentrated. It also helps highlight that Cortland County does not function as a single housing market. The housing realities of the Urban-Core differ in important ways from those of the county's rural towns and village-centered areas, and **understanding those differences is essential to developing practical strategies.**

This creates a more useful planning framework for identifying needs, and developing housing responses that are better aligned with the character and conditions of different sections of Cortland County.

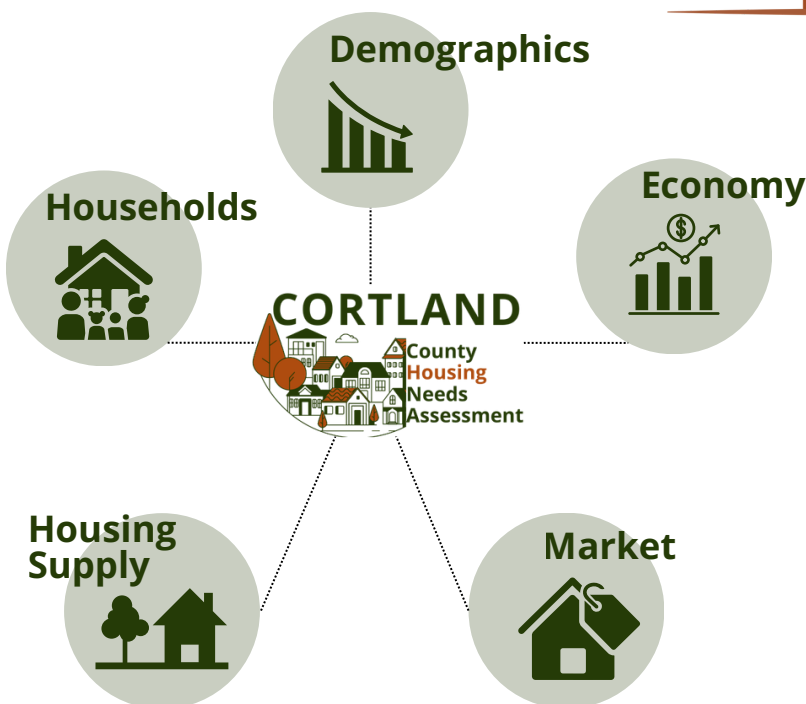
Executive Summary



Cortland County's Housing needs are not new. They build on more than two decades of local planning.

The 2026 Housing Needs Assessment builds on earlier housing plans by taking a more data-driven and locally grounded approach. It dives deeper into how regional housing, economic, and demographic trends are affecting Cortland County, while also using a “boots-on-the-ground” lens to understand what those trends actually mean for our communities, municipalities, residents, and future housing needs. It connects housing needs to demographic changes, economic realities, and future growth.

What the Data Tells Us



The data gathered in this assessment does not tell a single story, it tells five interconnected ones. Understanding all five is essential to developing responses that are honest about the county's challenges and **realistic about its opportunities.**



Meeting Today's Need While Planning For Tomorrow



A key takeaway from this report is that Cortland County must do two things at once: address today's housing shortage and plan for the future growth.

Current conditions point to a housing gap between what exists today and what is needed for the current demographics. Based on the housing catch-up analysis, Cortland County needs approximately 1,250 additional housing units to catch up to today's demand.

But catch-up alone is not the full picture. This estimate reflects current need only and does not include the housing that will be needed under the three scenarios explored in Part 2: Future Needs & Demand.

That means Cortland County must both close today's gap and prepare for what come next through steady housing production, partnerships, and long-term planning.

Today's Catch-Up Need

1,250 

additional housing units to catch up to today's demand.

But catch-up alone is not the full picture

Cortland County is likely to experience elements of all three simultaneously

Future 1



Growth of I-81 Corridor

Future 2



Dispersed Growth

Future 3



Aging in Place



Catch-Up Analysis

How far behind is Cortland County's Housing Supply today and what production pace is needed to close the gap?

The Housing Catch-Up Analysis quantifies the gap between Cortland County's current housing supply and what is needed to support a healthy, functional housing market.

It answers two core questions: How many units are we behind right now (Total Catch-Up), and how many units do we need to produce each year going forward (Annual Target) to close that gap over a 10-year horizon.

The analysis draws on ACS 5-Year Estimates, 2020 Decennial Census data, HUD Fair Market Rent and Income Limit schedules, and the County's rental registration records to establish baseline conditions and project need forward.

Total
Catch-Up Need

1,250 

additional housing units to bring the market back toward balance.

10-Year Planning:
125 *units/year*

Market Context

\$148,000
median home
sales in 2024

24 new units
net per year
from 2010-2020

\$947/mo
2024 median
gross rent (ACS)

1961
median
structure year

52% of renter households
are cost-burdened

What makes up the catch-up need

650

Owner Units

Needed to support
ownership demand
and households
priced out of
ownership

600

Renter Units

Needed to meet
renter demand and
relieve pressure on
the rental market

820 Affordable Units
for households at or below 80% AMI

How the estimate was built:

- 1. Establish the baseline**
existing units, occupied units, and vacancy
- 2. Set a healthy vacancy benchmark**
~5% functional vacancy
- 3. Measure the supply and affordability gap**
Owner, renter, and affordable need
- 4. Convert to annual targets**
spread over a 10-year horizon



Strategy, Data & the Work Ahead



Practical Strategies for Cortland County and its municipalities, while also identifying the additional data and deeper analysis still needed to move from assessment to implementation.



A countywide challenge, local responses

Cortland County does not function as a single housing market. The strategies in this assessment focus on flexible actions that communities can adapt to local conditions while still moving toward shared countywide housing goals.

A practical guide for action



Enable New Housing
Remove barriers and encourage development



Strengthen Local Readiness
Planning, zoning, and site preparedness



Build Partnerships
Coordinate infrastructure, funding, and local action



Preserve & Improve
Support and strengthen existing housing

Strong Data. Clear Gaps.

The Housing Needs Assessment is built on a strong foundation of data, including demographics, property records, market trends, labor and income data, rental registration information, and local condition work. However, key gaps remain around affordable housing, building permits, infrastructure capacity, developer barriers, student housing, and countywide housing conditions.

Cortland County needs more local data, deeper analysis, and continued study of housing gaps, future demand, land capacity, and development costs.



An illustration in red outlines showing a row of houses on the left, followed by a group of people walking (including a child, an adult with a bag, and a person with a cane), and a bar chart on the right with a magnifying glass over one of the bars.

Part 1

Conditions & Affordability

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Population Demographics

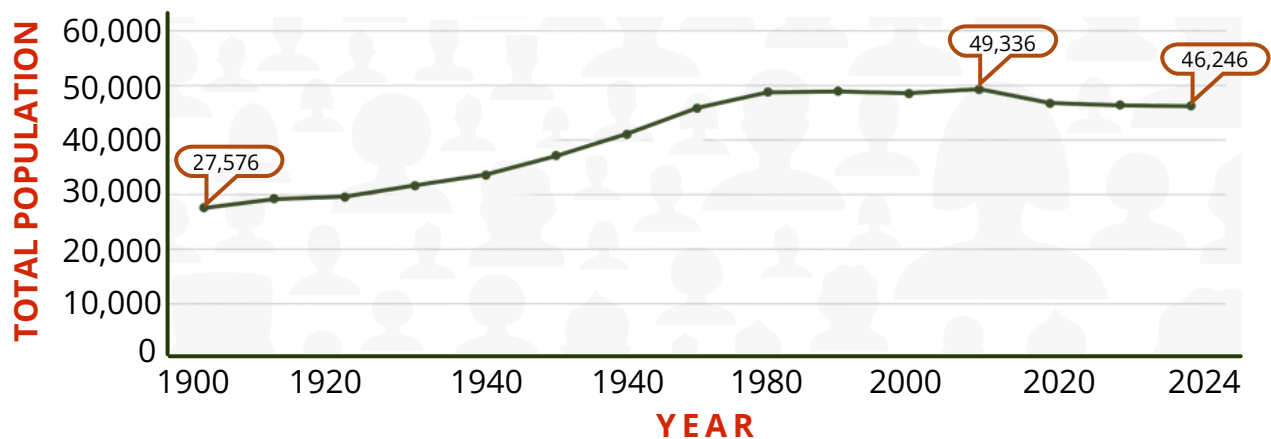


Cortland County's demographic profile reflects a pattern seen across many smaller Upstate New York communities: sustained growth through much of the twentieth century, followed by stagnation beginning in the 1980s and a more recent shift toward decline.

The county reached its peak population of 49,336 residents in 2010, fell to 46,809 by the 2020 Census — a loss of approximately 2,527 residents — and has continued trending downward in more recent ACS estimates.

Cortland is not a county with recent rapid-growth. It is better understood as a place where housing demand is being actively reshaped by demographic change, particularly an aging population and increasingly smaller household sizes.

Cortland County Population Trend

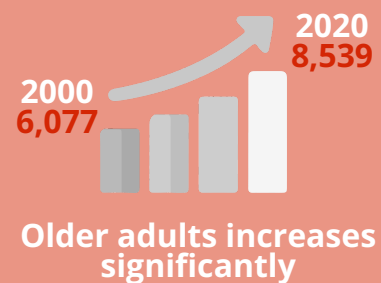


One of the clearest and most consequential shifts in Cortland County's demographic profile is the aging of its population.

An Aging Population

This aging trend is visible across all sections of the county, though its intensity varies.

Residents Age 65+

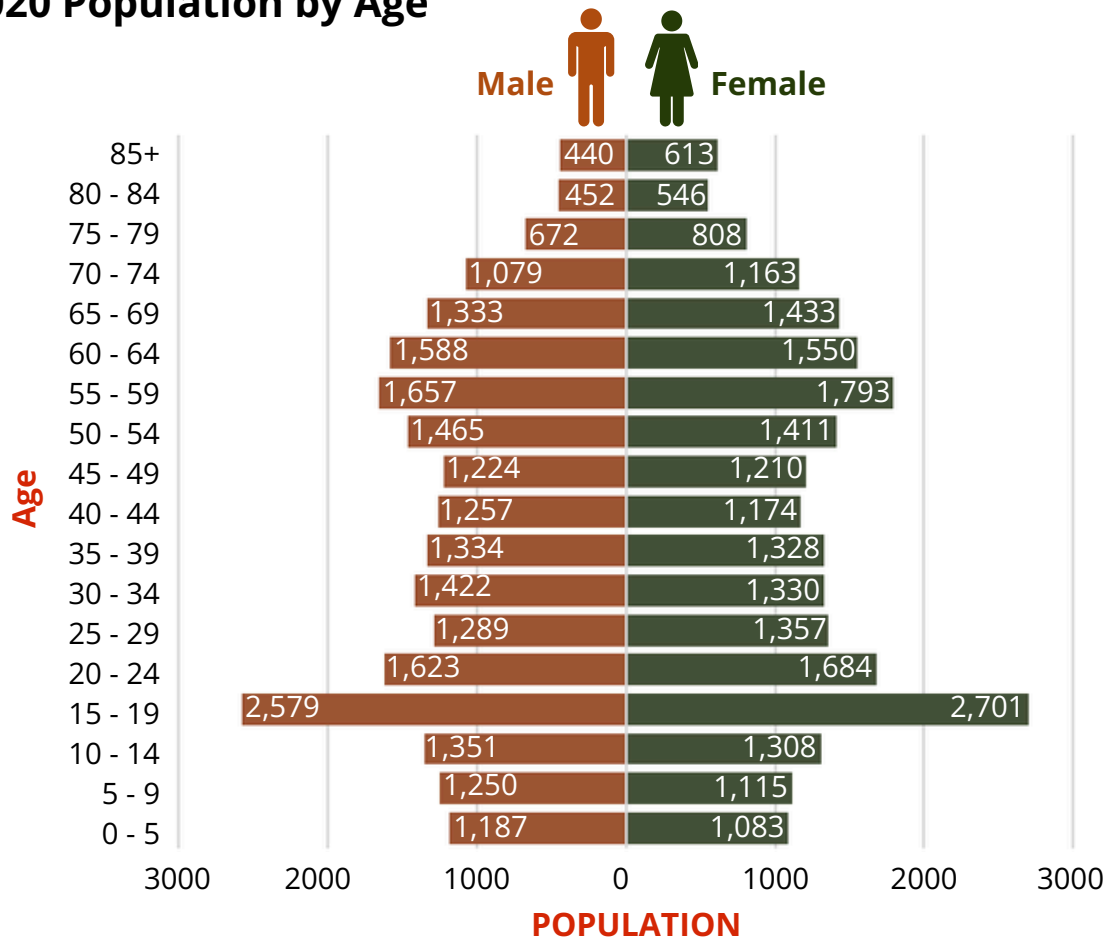


Source: 1900 - 2020 U.S. Census - 2023, 2024 American Community Survey

Population Demographics



2020 Population by Age



The population under age 20 declined from 14,128 to 12,574 over the same period. The number of residents in the 25-to-44 age range, the demographic most associated with **first-time home buying and family formation, fell from 12,901 to 10,491**. These figures point to a county that is aging in place, with fewer younger residents entering or remaining at the same rate as in past decades.



+4.8 years



This does NOT Mean everyone aged only 4.8 years.
It means the population as a whole got older.

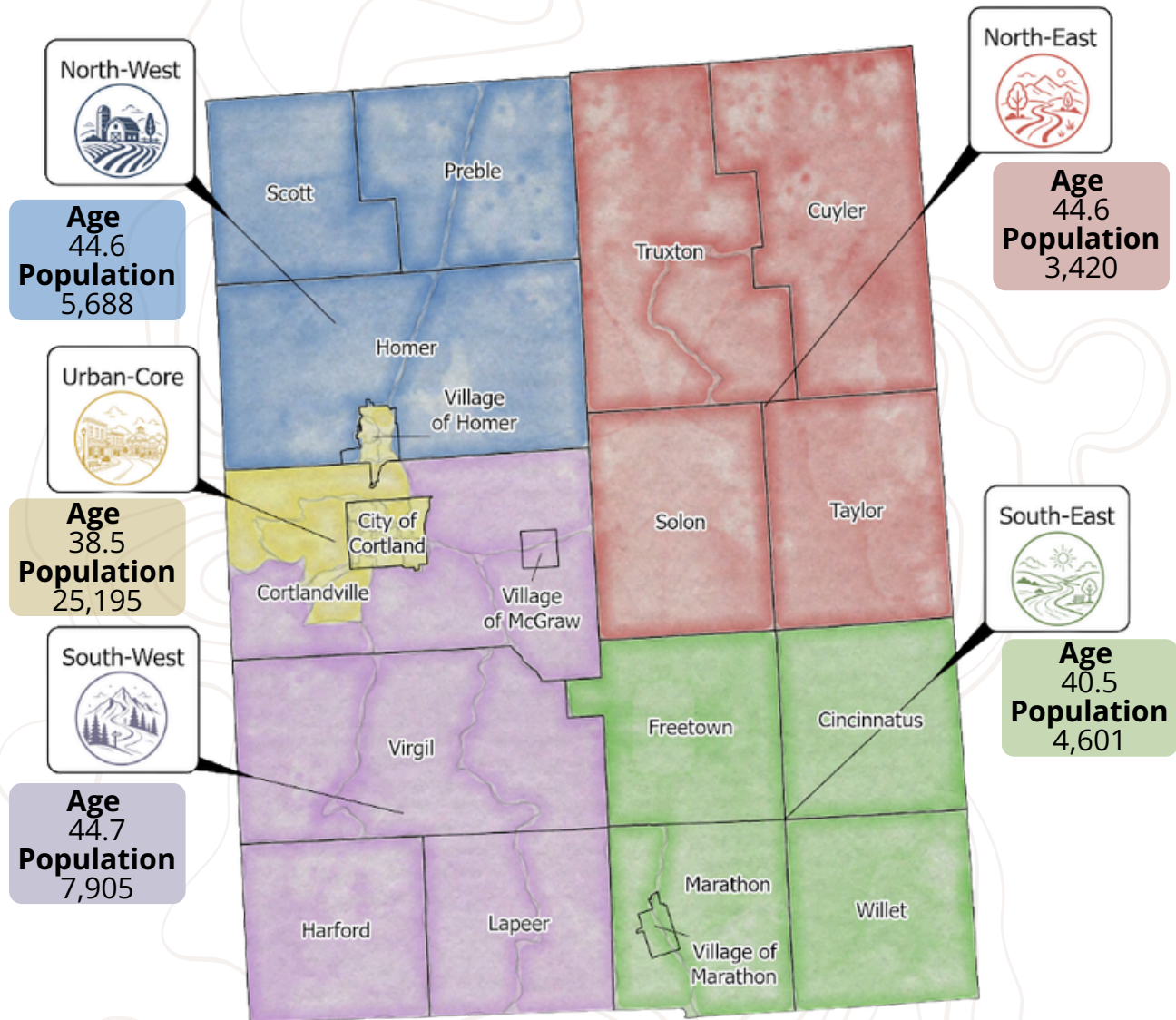
There are more older adults and fewer younger residents than there used to be.

Source: 2020 U.S. Census

Population Demographics



Population & Median Age by Section



The Urban-Core has the youngest median age. The Urban-Core's younger profile is consistent with its role as a center for education, employment, rental housing, and conditions that tend to attract younger residents. The surrounding rural sections reflect an older demographic more consistent with long-established homeowner populations.

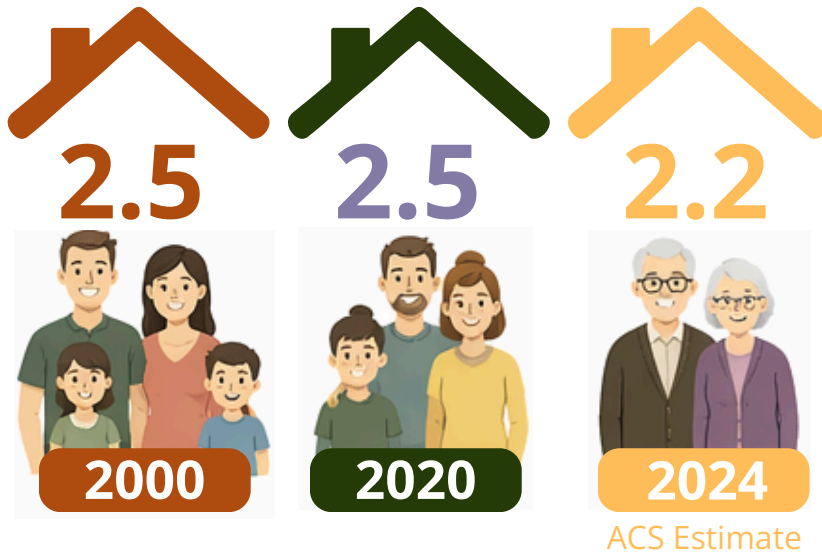
Source: 2020 U.S. Census

Population Demographics

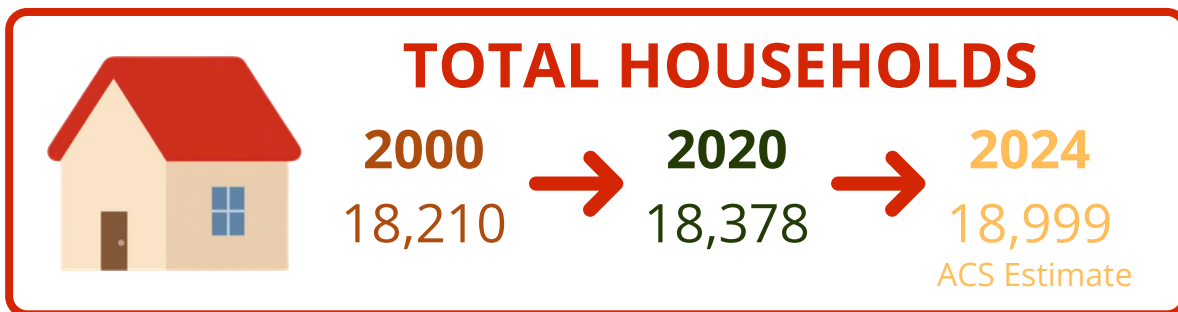


Smaller Households & Shifting Composition

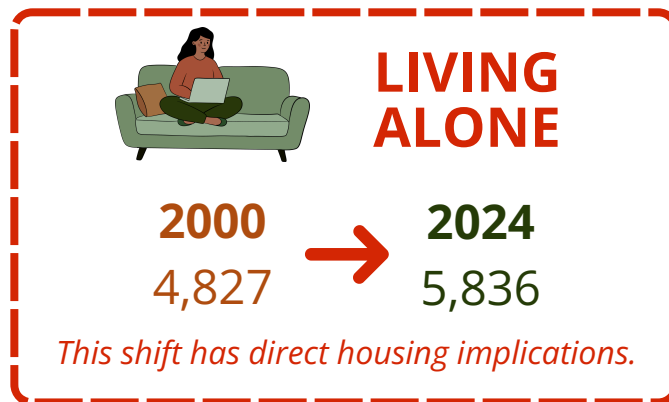
FEWER PEOPLE PER HOME. MORE HOMES OF ONE.



Even as total population has declined, the number of family households has remained comparatively stable, a pattern explained by the fact that families themselves are getting smaller.



By 2024, ACS estimates indicate that approximately 30.7% of households are single-person. These trends point clearly toward a rising prevalence of empty nesters, single adults, and smaller household arrangements.



What this means:

Even though our population is decreasing, we do not need less housing as more housing units are being occupied by less people.

Source: 2000, 2020 U.S. Census - 2023 American Community Survey

Population Demographics

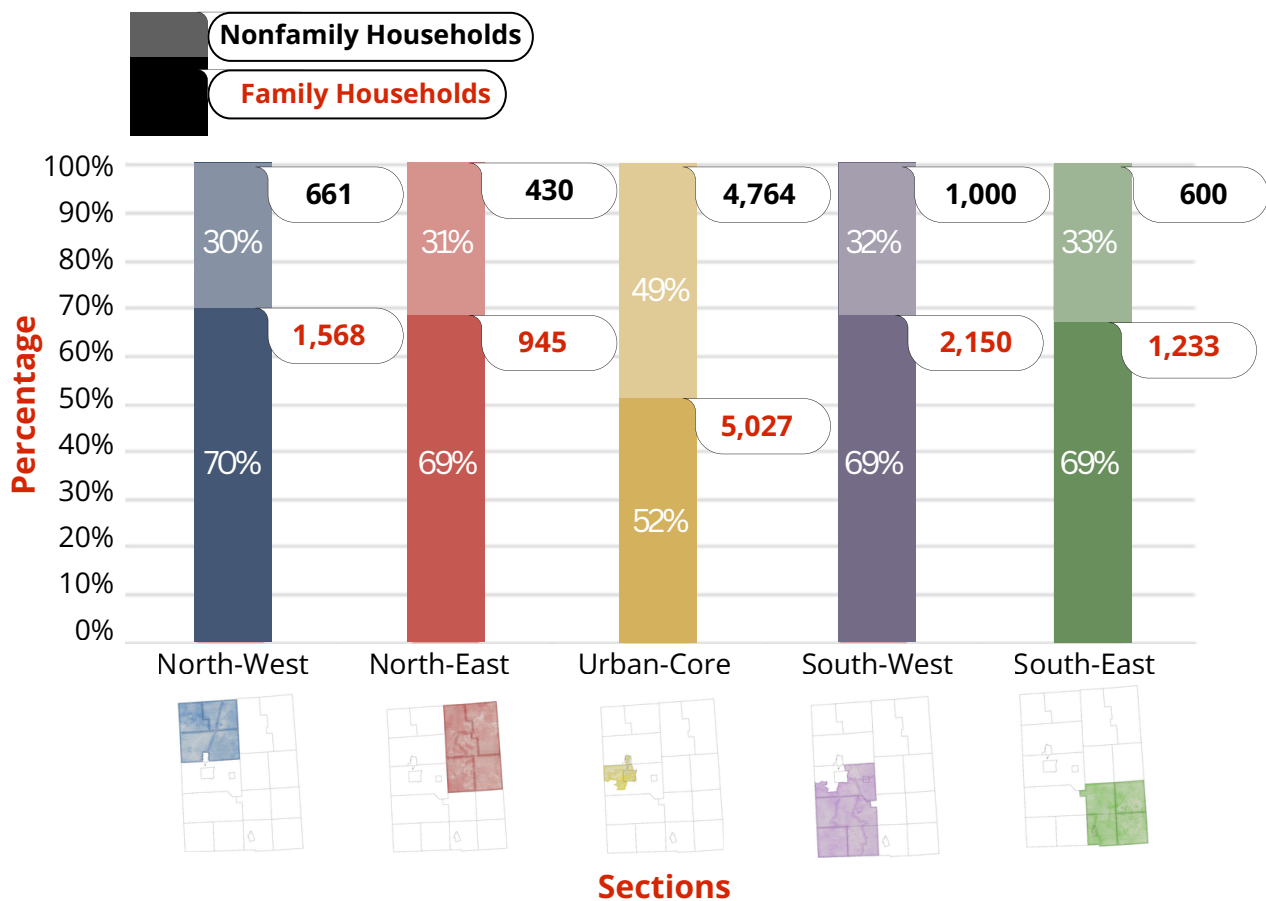


Demand is no longer driven primarily by traditional family households seeking three and four bedroom single-family homes. Increasingly, it is shaped by single adults, older residents on fixed incomes, and smaller families that may need different unit sizes, different tenure options, and different levels of accessibility and maintenance than the county's existing housing stock was largely built to serve.

The geographic distribution of household types reinforces this point. The Urban-Core is nearly evenly split between family and nonfamily households, while the surrounding rural sections remain predominantly family-household areas, with nonfamily households making up approximately 30% in the Northwest and Northeast and just over 30% in the Southwest and Southeast. This contrast matters because the housing types and sizes demanded by nonfamily households differ from those that dominate much of the county's current supply.

Nonfamily households make up only about 30% in the more rural areas and are closer to 50% in the Urban-Core

Family Households Vs. Nonfamily Households



Source: 2020 U.S. Census

Population Demographics

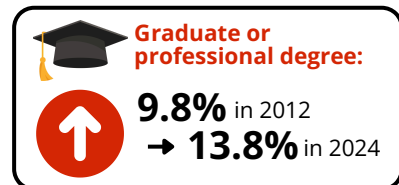
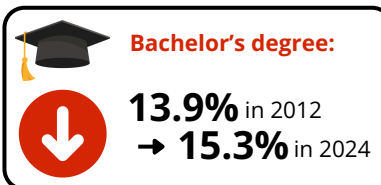
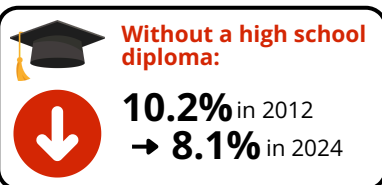


Educational Attainment

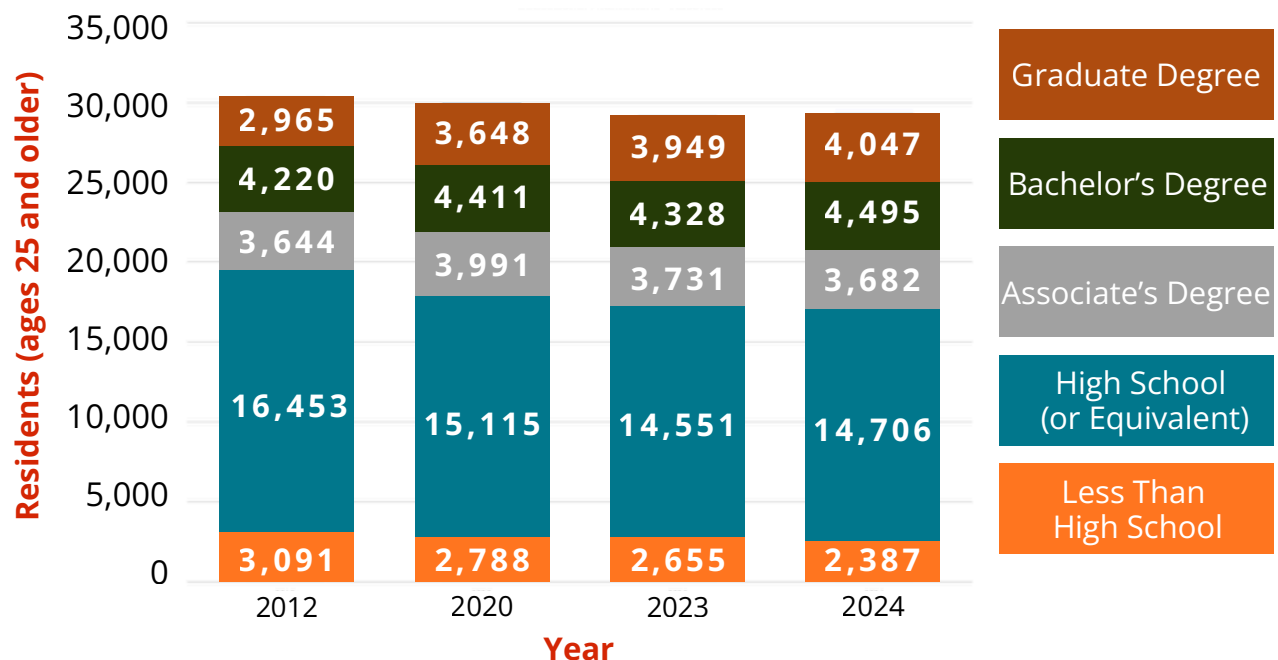
Over the past decade, educational attainment in Cortland County has improved modestly. Fewer residents lack a high school diploma, while more are earning bachelor's and graduate degrees. Strengthening the county's foundation for long-term economic opportunity.



Residents aged 25 and older:



Cortland County Educational Attainment



Higher levels of education are growing:

Residents with a Bachelor's degree or higher increased from 23.7% in 2012 to 29.1% in 2024.

Source: 2020 U.S. Census - 2012, 2023, 2024 American Community Survey

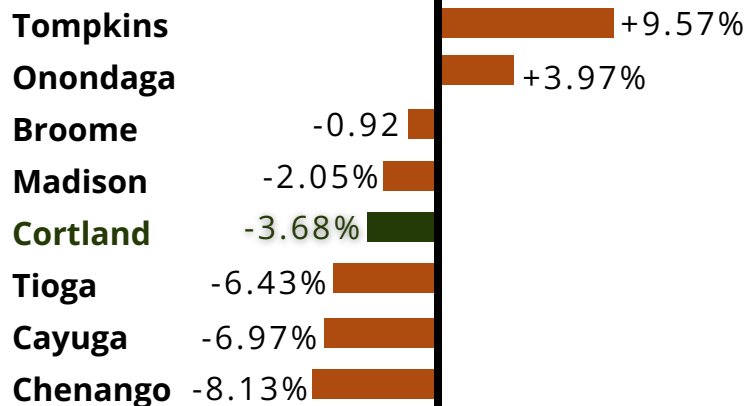


Regional Context

Cortland County's demographic trajectory is not unique within its region, but its position within the broader Upstate New York pattern is worth noting. These comparisons position Cortland County in the middle tier of the regional demographic spectrum. Cortland has not experienced the sharper

losses seen in some neighboring counties, but it also has not benefited from the institutional or economic anchors that have enabled stronger population and household growth in Onondaga and Tompkins. That middle position provides specific implications to addressing the needs in the housing market; the county faces meaningful demographic headwinds without the offsetting demand that faster-growing markets enjoy.

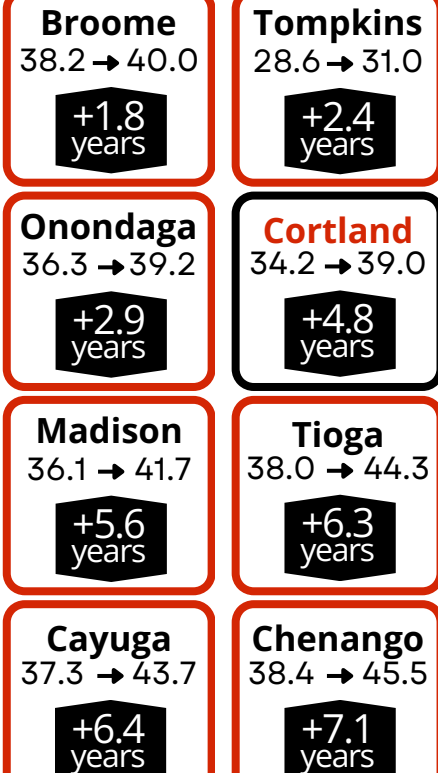
Regional Population Change 2000 - 2020



Cortland County sits in the middle tier of regional demographic spectrum.

The County has seen meaningful demographic headwinds, but not the sharpest losses in the region. Without the growth advantages of Onondaga or Tompkins, Cortland must be strategic in addressing housing needs for today and tomorrow.

Regional Median Age 2000 - 2020



Source: 2000 & 2020 U.S. Census



Understanding ALICE in Cortland County

Financial hardship beyond the poverty line



ALICE stands for Asset Limited, Income Constrained, Employed.

A measure developed by United Way (UnitedforALICE) to capture households that earn above the federal poverty line but still cannot afford the basic cost of living in their community.

Cortland County ALICE Survival Budget

The ALICE Threshold is calculated using a Household Survival Budget, the minimum income needed to cover basic necessities without public assistance.

	 Single Adult	 1 Adult, 1 Child	 2 Adults, 2 Children	 2 Seniors
Housing	\$853.00	\$858.00	\$1,042.00	\$858.00
Child Care	\$ -	\$1,042.00	\$2,146.00	\$ -
Food	\$476.00	\$723.00	\$1,293.00	\$804.00
Transportation	\$435.00	\$558.00	\$983.00	\$526.00
Health Care	\$196.00	\$452.00	\$775.00	\$1,070.00
Technology	\$86.00	\$86.00	\$116.00	\$116.00
Misc.	\$205.00	\$372.00	\$636.00	\$337.00
Taxes	\$359.00	\$493.00	\$841.00	\$726.00
Annual Income	\$31,320.00	\$55,008.00	\$93,984.00	\$53,244.00
Hourly Wage	\$15.66	\$27.50	\$46.99	\$26.62

Source: 2023 UnitedForALICE

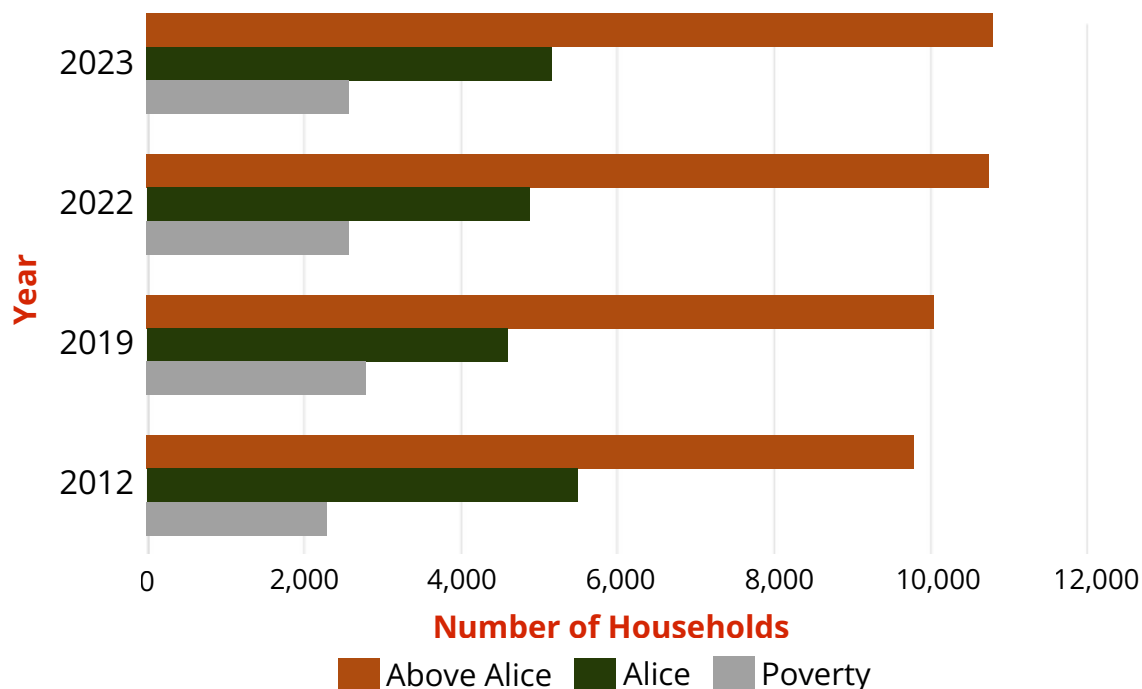


Understanding ALICE in Cortland County



! **42% of**
Cortland County households
(approximately 7,843 out of 18,768) live at
or below the ALICE threshold, meaning
they cannot afford a basic survival budget
without financial stress

Household Trends Over Time



The number of households in financial hardship has remained persistently high over more than a decade. While the poverty rate has fluctuated modestly, the ALICE population has grown, reflecting rising costs that continue to outpace wage growth for working households.

Source: 2023 UnitedForALICE

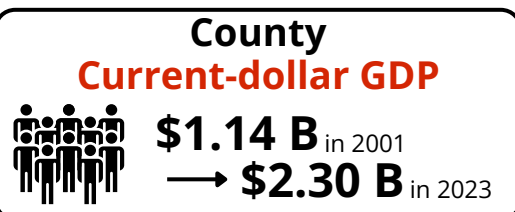


How Cortland County's economy shapes housing affordability.

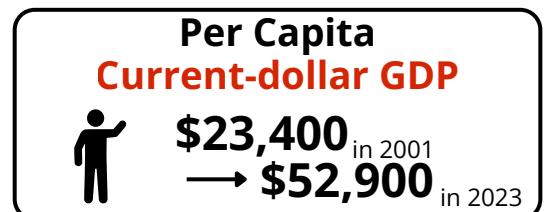
Cortland County's economic baseline reflects a pattern of long-term restructuring rather than broad expansion. Economic output and personal income have grown over time, but those gains have occurred alongside relatively flat or declining employment and a continued shift away from the county's historic manufacturing base. Like many smaller Upstate New York communities, Cortland County's economy today is anchored in service-sector employment, modest income growth, and continued financial pressure on lower and moderate-income households. This baseline provides important context to the affordability of housing in Cortland County. Household incomes influence affordability just as much as the price of housing in the region.



A Growing Economy, With Important Caveats



&



GDP (Gross Domestic Product): the total monetary or market value of all finished goods and services produced within a specific area in a specific time period.

GDP Per Capita: GDP divided by population, often used as a rough measure of standard of living



These are real gains. But they require context:

Much of this growth reflects inflation and broader national trends rather than locally driven economic expansion. GDP growth, after accounting for inflation, was considerably less, rising only 8% instead of 50% with inflation being accounted for between 2001 and 2023. In other words, the county's economy has remained relatively flat over the last 2 decades without inflation, growing gradually over time without fundamentally expanding its economic footprint.

Source: 2024 American Community Survey

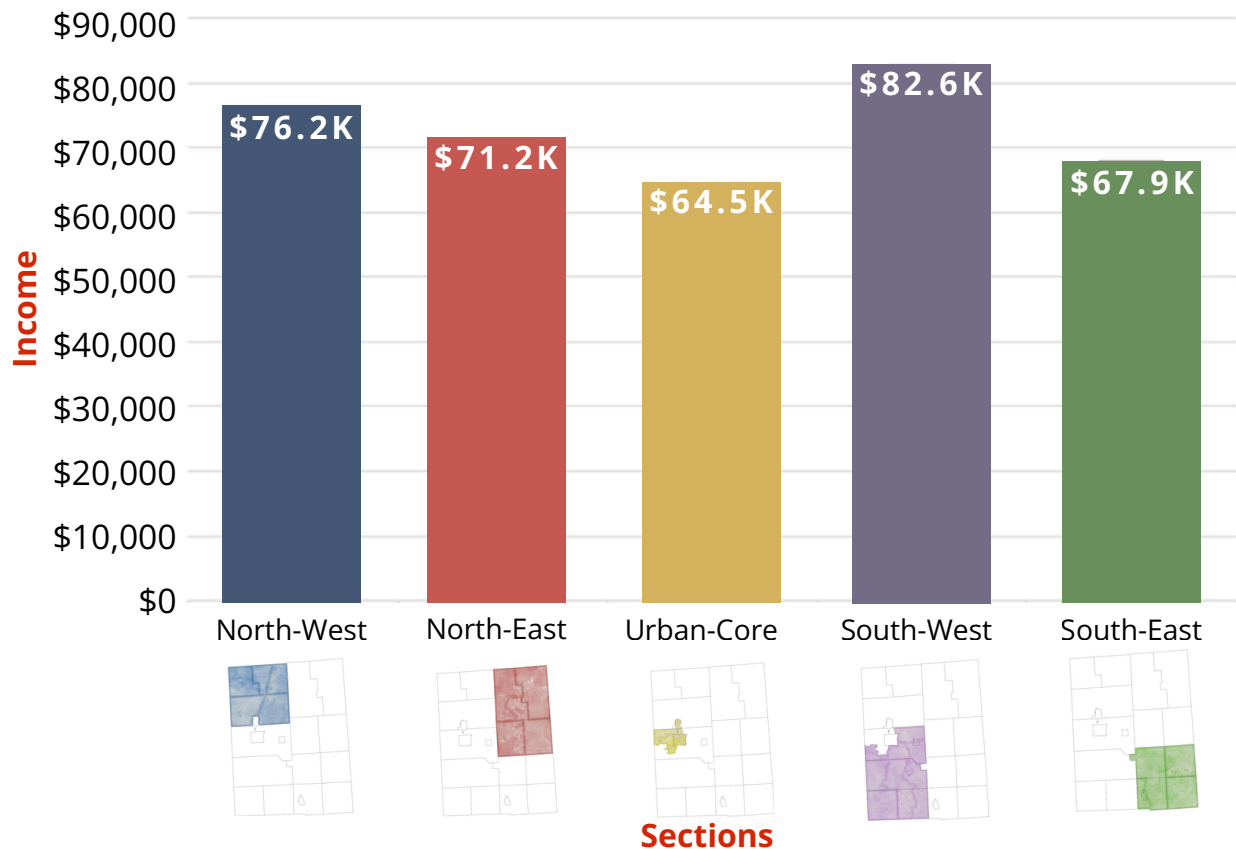
Economic Baseline



Income Variation Across Sections

Income differences across the county's sections are substantial and carry direct implications for housing affordability.

2024 Median Household Income by Section



The Urban Core's lower median income is consistent with its higher share of renters, younger residents, single-person households, and the presence of the SUNY Cortland student population. The Southwest's comparatively higher incomes may reflect the desirability of areas near Greek Peak and Cortlandville, which tend to attract higher income homeowners. This income disparity means that affordability pressures are not uniform across the county.

This income disparity means that affordability pressures are not uniform across the county.

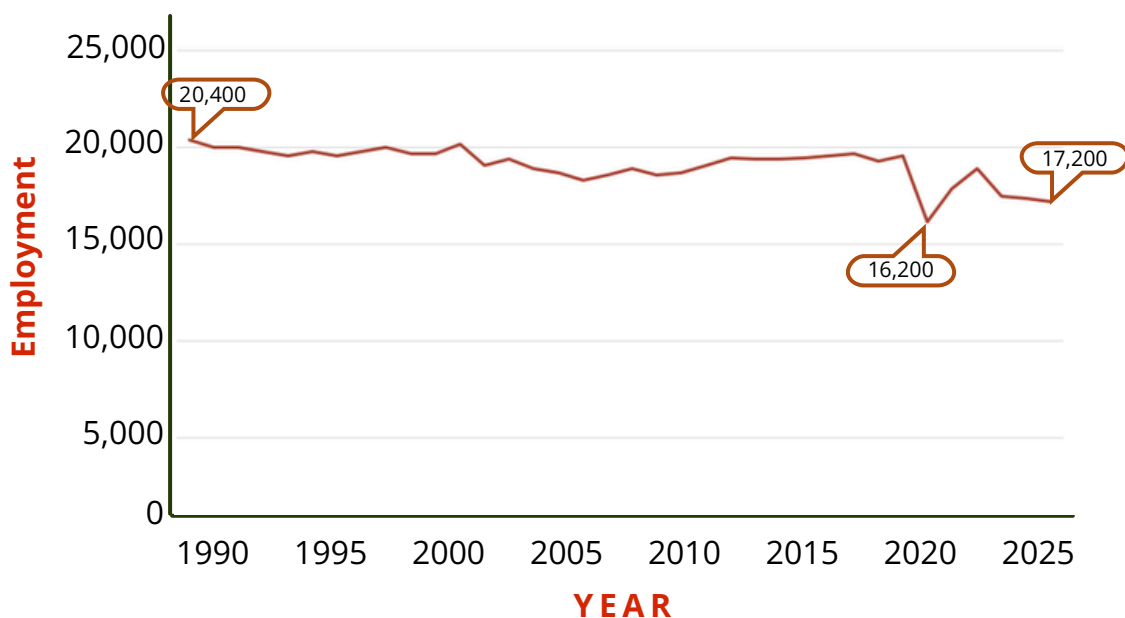




Employment Trends

While income and output have grown, employment tells a more constrained story. Total nonfarm employees (workers in goods, service, or government sectors) in Cortland County have generally ranged between 18,000 and 21,000 positions since 1990, but the longer trajectory has been downward. County nonfarm employment declined from roughly 20,400 jobs in 1990 to approximately 17,200 in 2025. A sharp pandemic-era dip occurred around 2020, followed by partial recovery, but recent employment totals still remain below pre-pandemic levels.

Total Nonfarm Employment



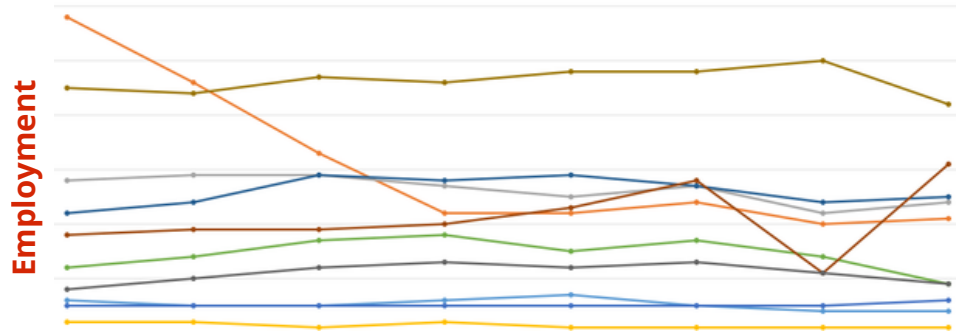
- ! Employment in Cortland County appears stable at first glance, but the long-term trend is one of gradual reduction. The county has fewer jobs than it did three decades ago, and the recovery from the pandemic has been incomplete

Source: 1990 - 2025 NYSDOL

Economic Baseline



NYS Department of Labor (DOL) Employment by Sector



	↑ High ↓ Low	1990	1995	2000	2005	2010	2015	2020	2025
Mining, Logging & Construction		600	500	500	600	↑ 700	500	↓ 400	400
Manufacturing		↑ 5,800	4,600	3,300	2,200	2,200	2,400	↓ 2,000	2,100
Trade, Transportation, & Utilities		2,800	↑ 2,900	2,900	2,700	2,500	2,700	↓ 2,200	2,400
Information		↑ 200	200	↓ 100	200	100	100	100	100
Financial Activities		↓ 500	500	500	500	500	500	500	↑ 600
Professional & Business Services		1,200	1,400	↑ 1,700	1,800	1,500	1,700	1,400	↓ 900
Private Education & Health Services		↓ 2,200	2,400	↑ 2,900	2,800	2,900	2,700	2,400	2,500
Leisure & Hospitality		1,800	1,900	1,900	2,000	2,300	2,800	↓ 1,100	↑ 3,100
Other Services		↓ 800	1,000	1,200	↑ 1,300	1,200	1,300	1,100	900
Government		4,500	4,400	4,700	4,600	4,800	4,800	↑ 5,000	↓ 4,200

2024 ACS Industry Base

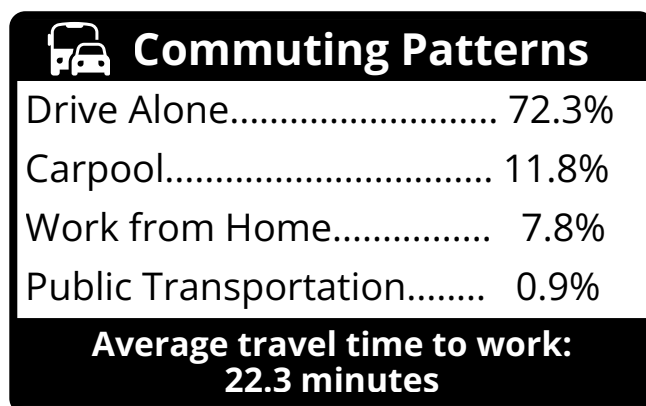
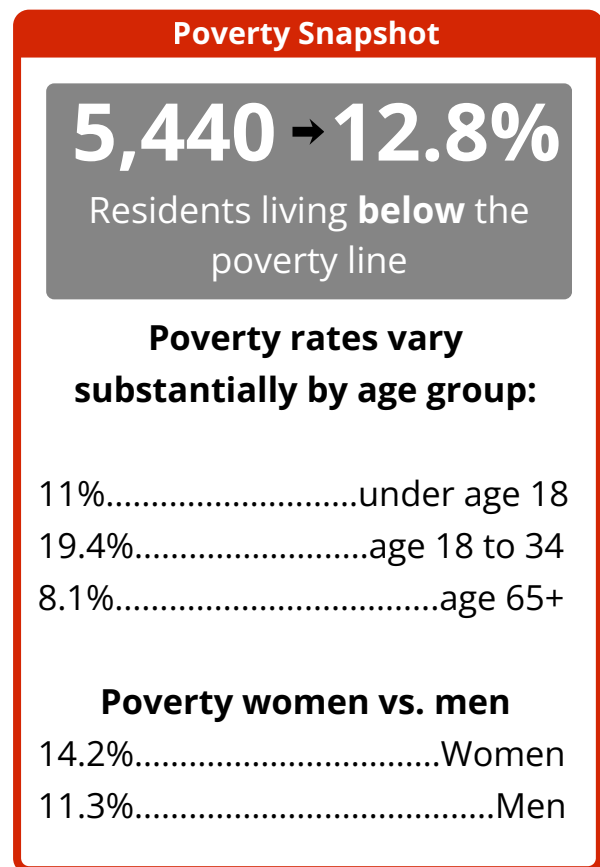
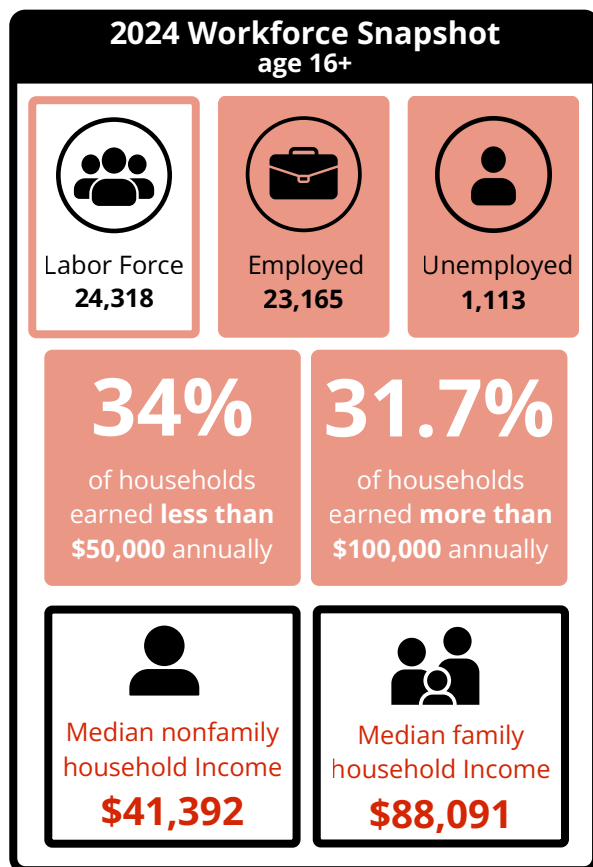
Educational services, health care, and social assistance.....	31.5%
Arts, entertainment, recreation, accommodation, and food services	11.8%
Retail trade	10.9%
Manufacturing	9.9%



The county's employment base is now centered more heavily in educational services, health care, and social assistance, than in manufacturing that is historically associated with higher wages.

Source: 1990 - 2025 NYSDOL, 2024 American Community Survey

Economic Baseline



Although most workers still commute by car, the presence of work-from-home jobs suggests growing value in housing that can accommodate remote work, flexible layouts, or small dedicated workspace.

These patterns reflect the county's continued dependence on private vehicle access for employment and daily life. Transportation costs and commute time influence where households locate as a major geographic pull factor. If the housing stock within close driving proximity to employers is unaffordable, potential residents will be pushed away from settling in the area in favor of more affordable locations.

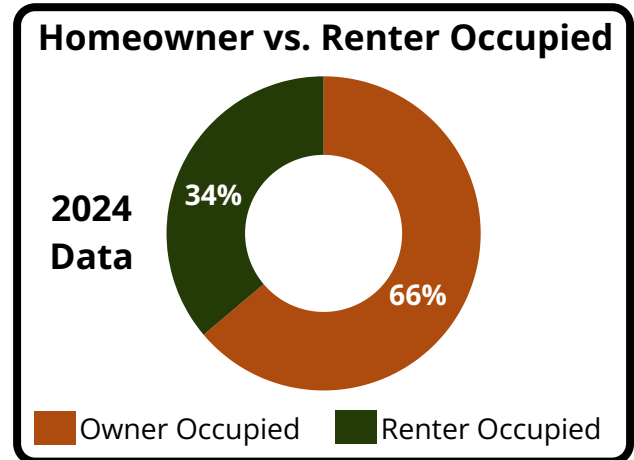
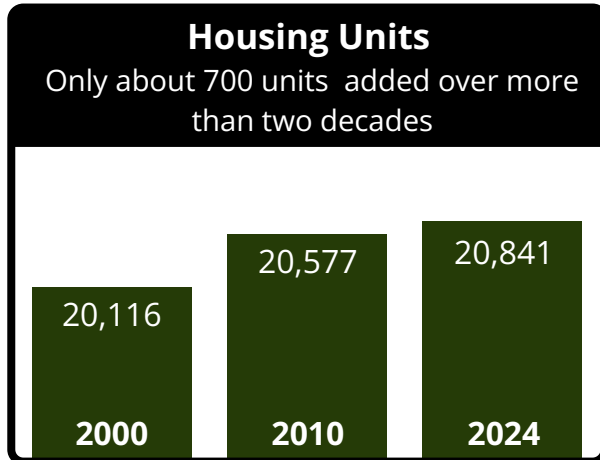
Source: 2024 American Community Survey

Housing Supply & Market



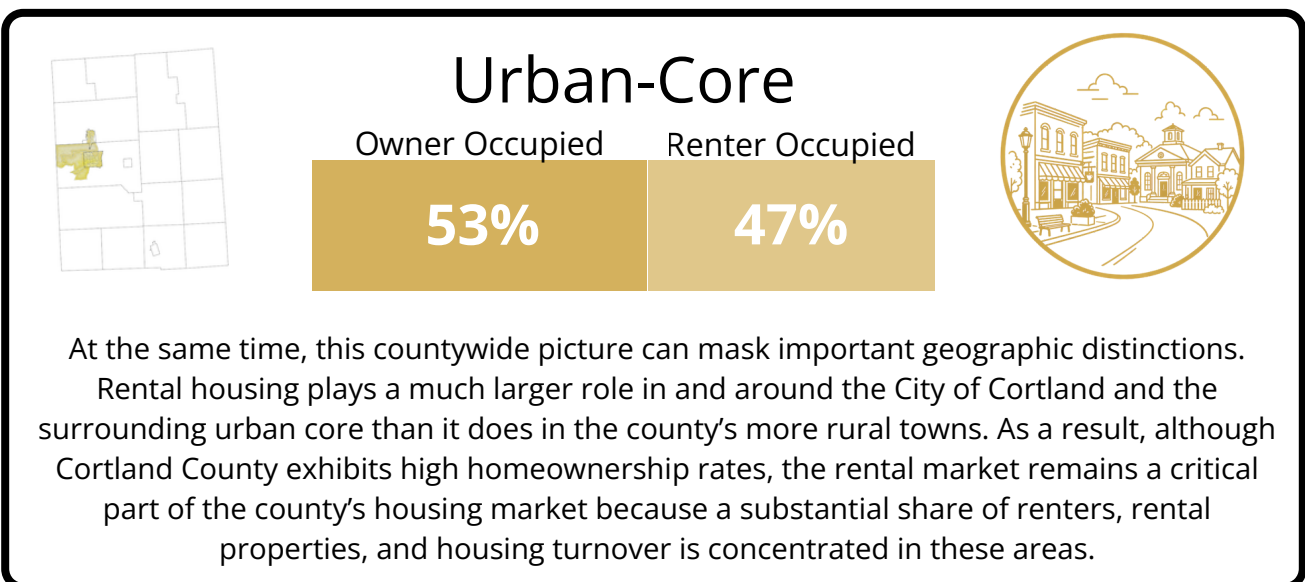
Cortland County's housing supply & market conditions

reflect a combination of slow housing production, an aging housing stock, and increasingly tight market conditions.



This slow pace of housing growth helps explain why even modest shifts in demand can put pressure on both prices and availability. The county has not experienced the kind of sustained housing production that would significantly expand choice or relieve market competition.

This reflects a long-standing pattern in which the county's housing market is more heavily weighted toward homeownership than New York State overall, where 54.3% of housing units are owner-occupied and 45.7% are renter-occupied.



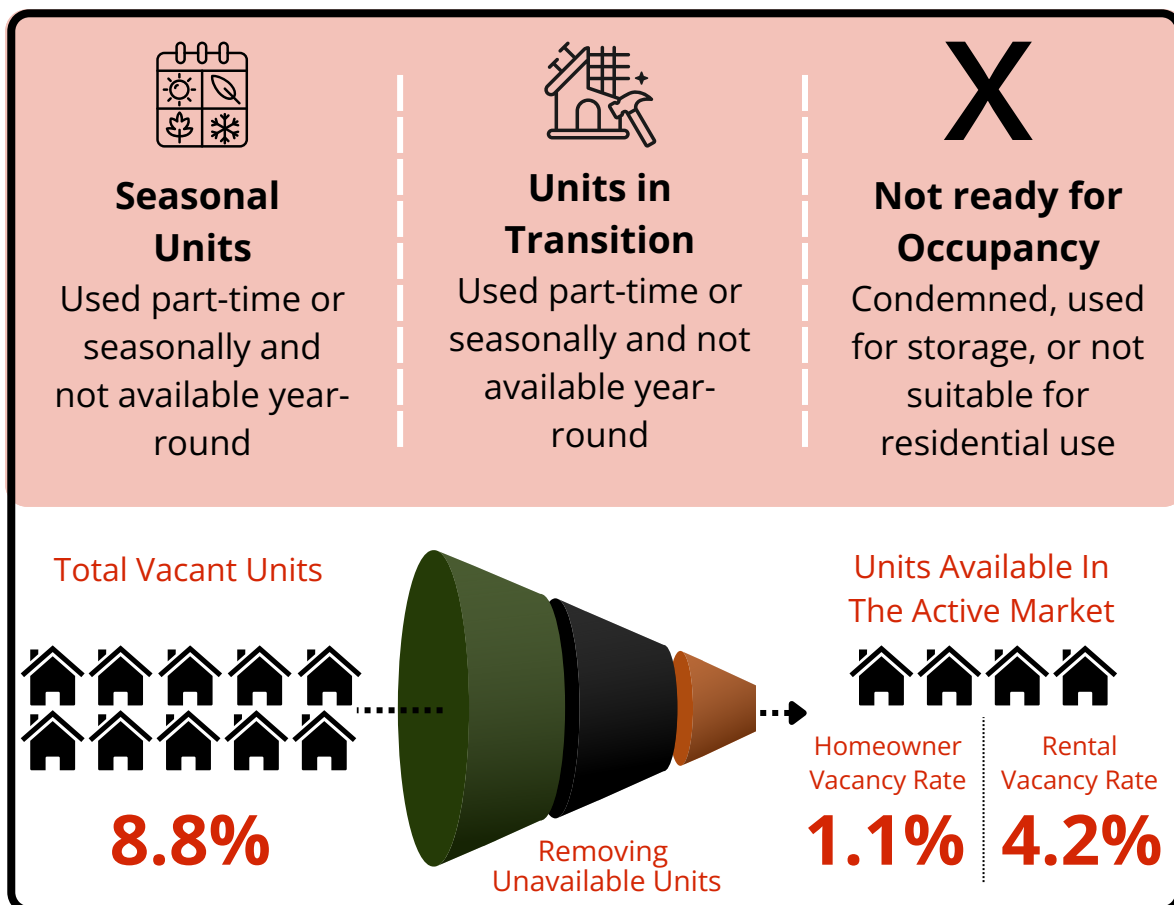
Source: 2024 American Community Survey



UNDERSTANDING VACANCY



Vacancy should also be understood carefully. While the 2024 ACS estimate places total vacancy at 8.8%, the homeowner vacancy rate is only 1.1% and the rental vacancy rate is 4.2%. That distinction matters because total vacant units can include properties that are seasonal, off market, in transition, or otherwise unavailable. The much lower rental and homeowner vacancy rates suggest that available supply in the active market remains limited, especially for families seeking units that don't need major repair

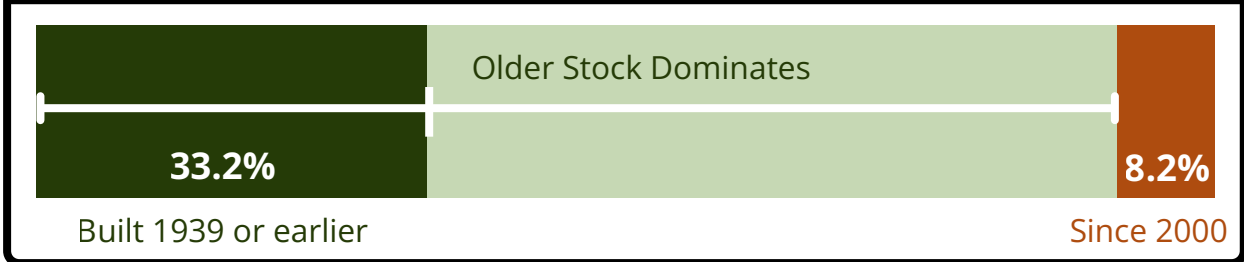


Source: 2024 American Community Survey



Housing Supply Age Snapshot

Cortland County's Median Year Built: **1961**



The age of the housing stock is a defining feature of Cortland County's supply. The 2024 ACS estimates show that 33.2% of all housing units were built in 1939 or earlier. By contrast, only about 8.2% of the county's housing stock has been built since 2000. These figures point to a county where most housing demand is being absorbed by an existing stock that is relatively old and, in many cases, likely to require ongoing reinvestment, maintenance, and modernization.

Median Age of Housing by Section



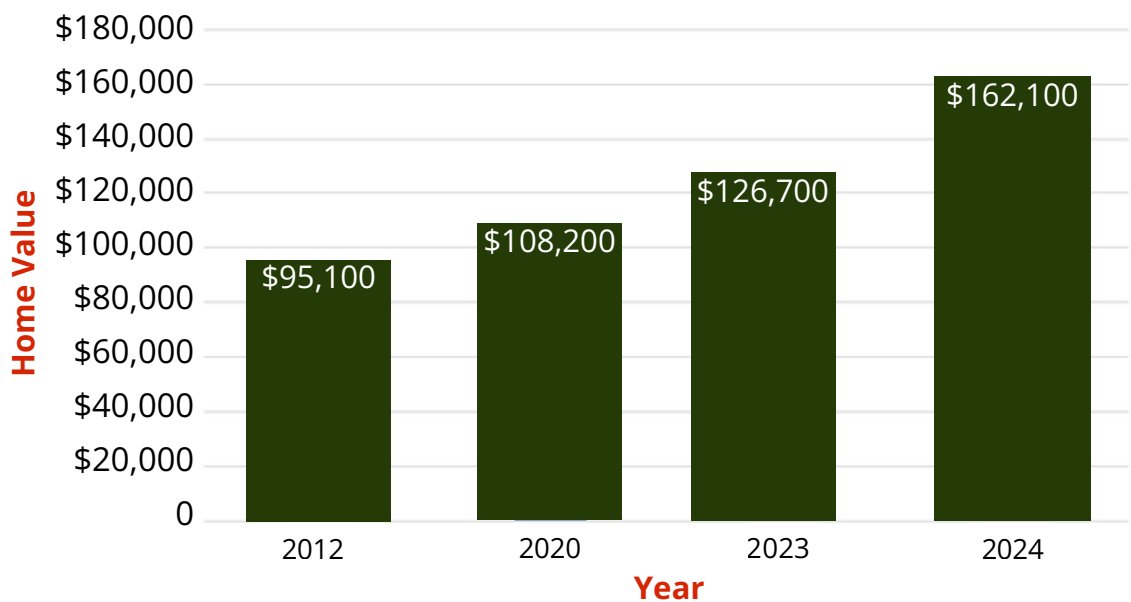
Older housing can provide relatively lower-cost options compared to new construction, but it may also require greater repair, rehabilitation, and energy-related upgrades. At the same time, the cost of new construction illustrates how difficult it is to increase housing supply at price points that are affordable to the residents of Cortland County.

Source: 2024 American Community Survey

Housing Supply & Market

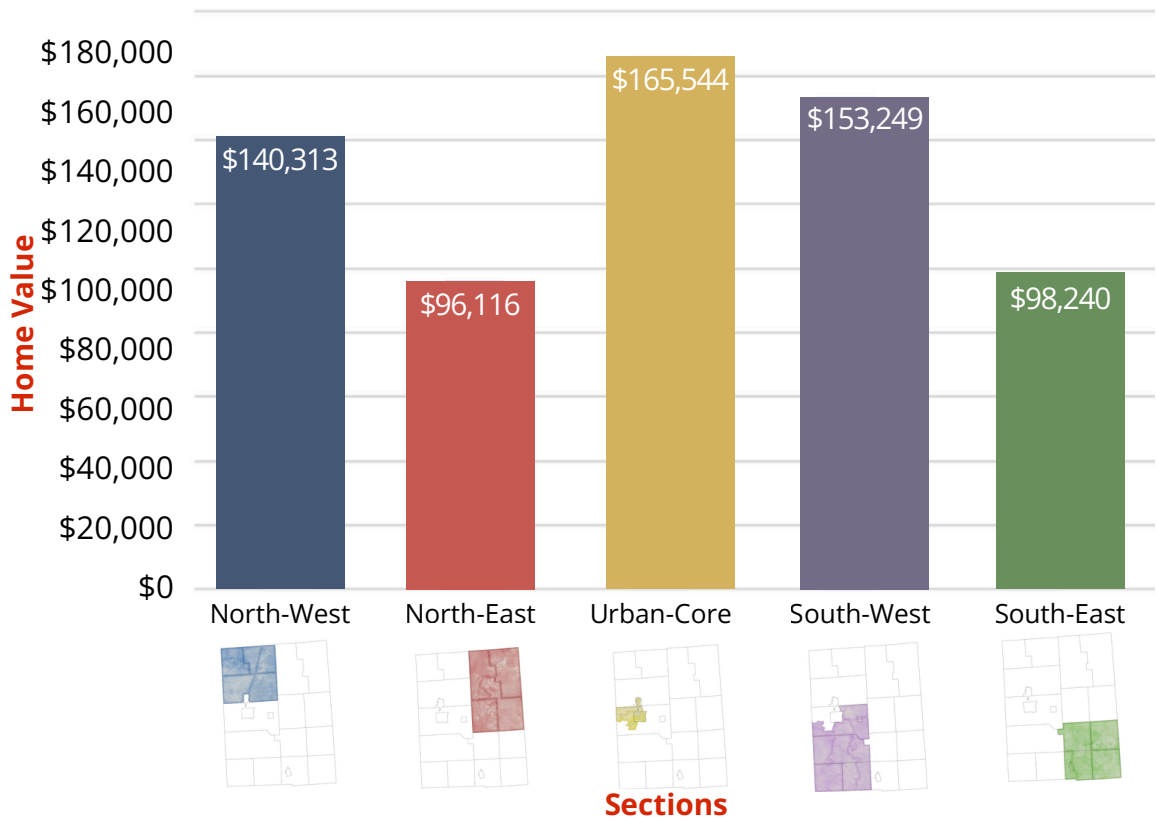


Median Home Values



! This median home value may also seem low, but is important to note that
• this is based on assessed values and includes dilapidated properties.

Median Home Values by Section

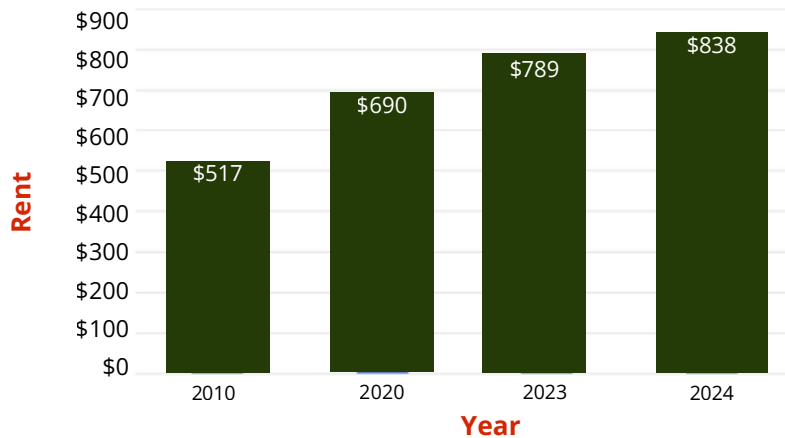


Source: 2024 American Community Survey

Housing Supply & Market



Median Contract Rent



Median contract rent is the monthly cash payment to landlords, excluding utilities.



A Key Affordability Reality

Approximately 34% of Cortland County households earn less than \$50,000 annually. For these households, the median contract rent of \$838 per month may appear manageable when viewed against gross income, but that number does not reflect what households actually have available after taxes, payroll deductions, and other required expenses.

At \$50,000 per year, median contract rent equals about \$10,056 annually, or roughly 20% of gross income. But once income is reduced to take-home pay, and once utilities and other housing-related costs are added, the true monthly housing burden can approach 35% to 40% of available income for many households.

That leaves limited room for the rest of a basic survival budget: food, transportation, health care, child care, technology, taxes, debt payments, savings, and emergency expenses. For households earning well below \$50,000, the pressure is even greater. A rent level that may look affordable on paper can quickly become financially unstable when measured against the full cost of living.

This is why rental affordability in Cortland County cannot be understood by rent alone. The real question is not only whether a household can make the monthly rent payment, but whether it can pay rent and still afford the basic costs needed to live, work, and remain stable in the community.

The rental market does not exist in isolation. Rent levels are shaped by the same supply constraints and demand pressures that drive the for-sale market.



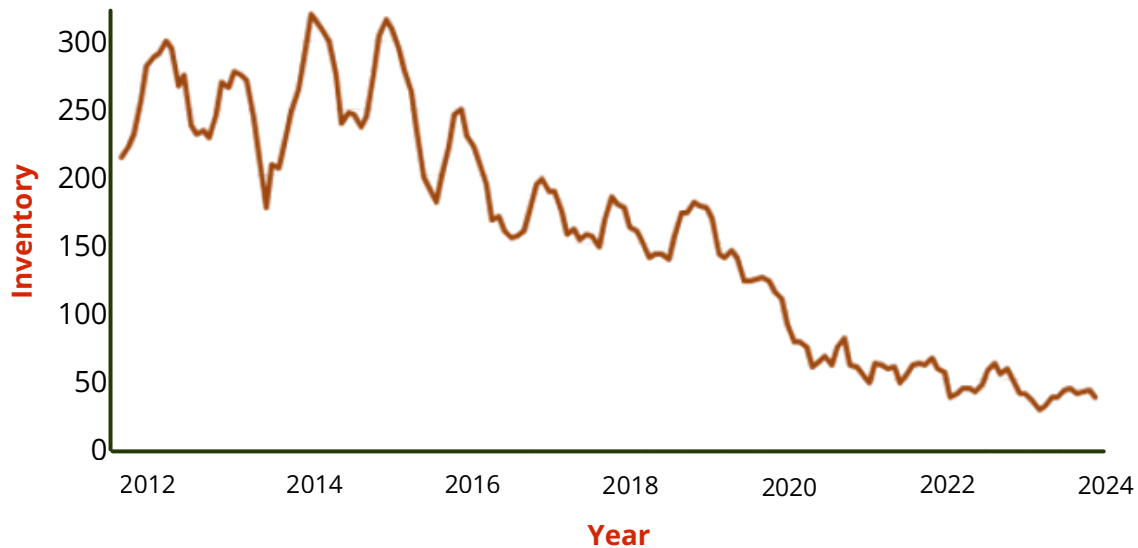
Source: 2020 U.S. Census - 2010, 2020, 2023, 2024 American Community Survey

Housing Supply & Market



How tighter supply and faster sales are reshaping the market

Inventory of Homes for Sale



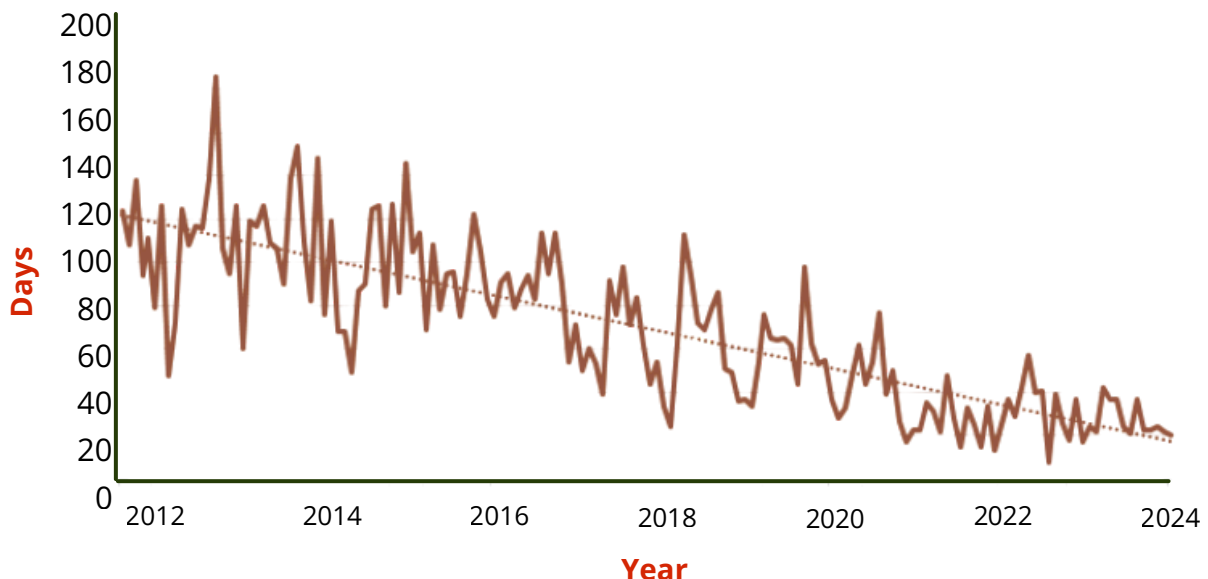
The real estate market has slowed significantly in recent years. Cortland MLS monthly indicators show that the annual number of new listings fell 41%.

Homes are also selling much faster than they did a decade ago



These trends show a market with little room to breathe: options are limited, homes are moving quickly, and heightened competition among buyers.

Average Days on the Market

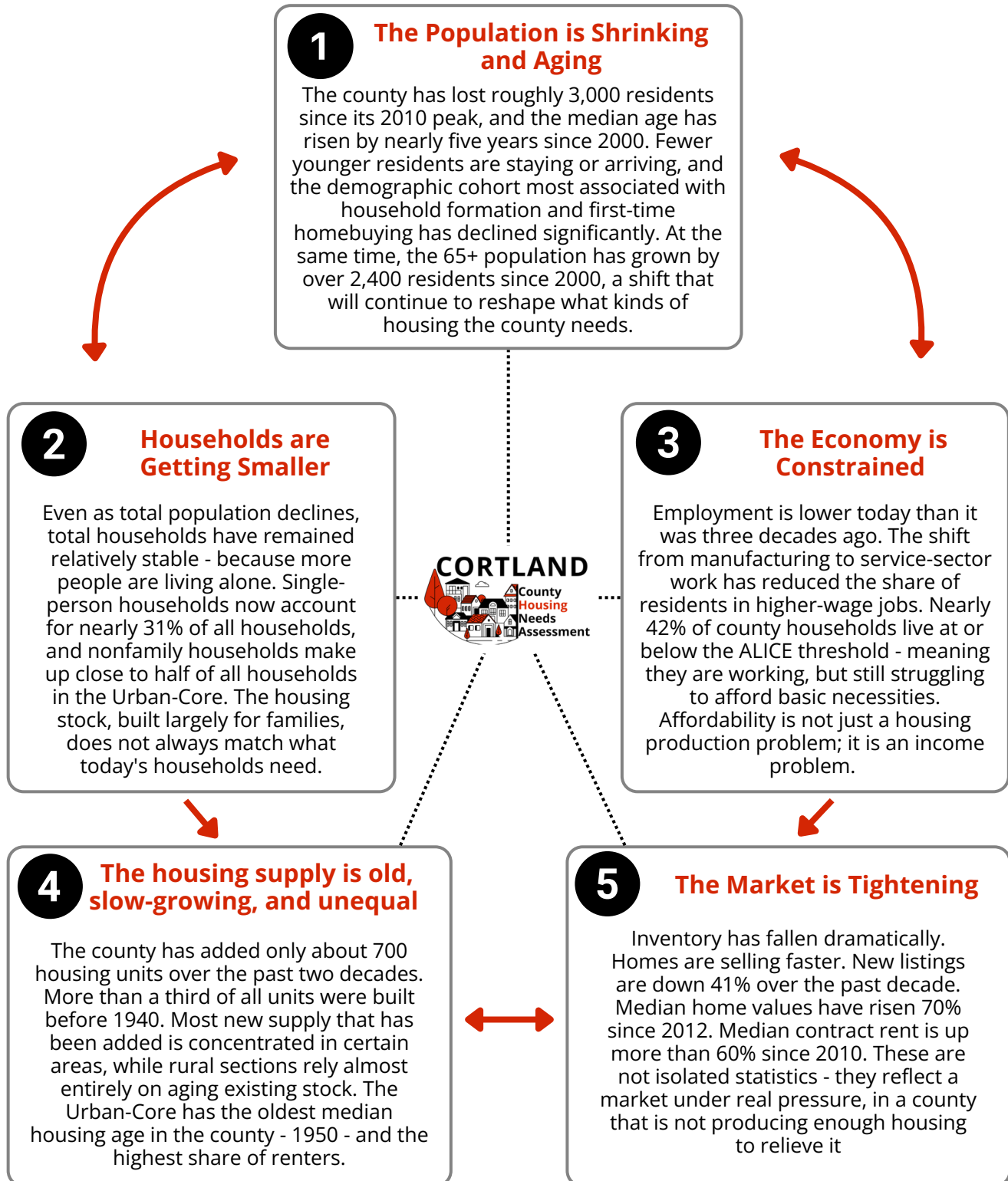


Source: 2012 - 2024 Cortland County MLS Monthly Indicators

What does the Data tell us?

Part 1 Conditions & Affordability

Cortland County's housing challenges are real, but they are not simple. The data gathered across Part 1 does not tell a single story, it tells five interconnected ones.



City of Cortland Condition Assessment



A Ground-Level Look at the Housing Stock in the City



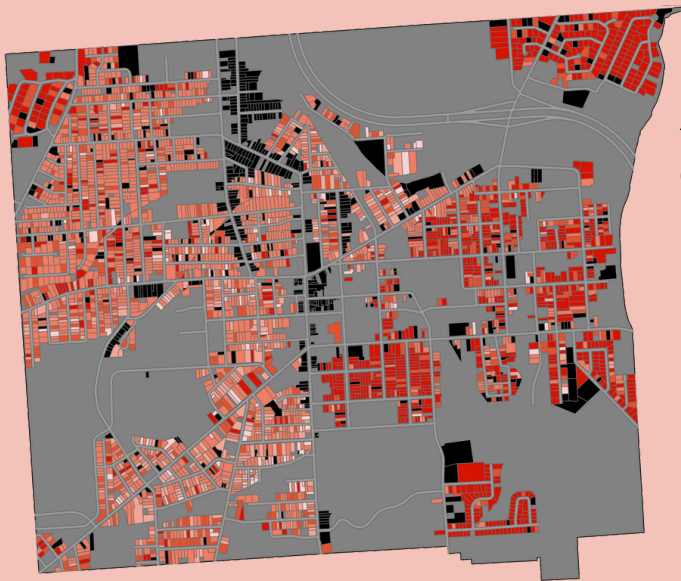
In the fall of 2025, SUNY Cortland Entrepreneurship Center partner with the City of Cortland and Cortland County Planning Department to conduct a Condition Assessment.

8 student interns conducted exterior condition surveys of 4,020 out of 4,218 residential structures in the City of Cortland.



Each property was evaluated across **5 physical components:**

1. Roof
2. Siding
3. Doors & Windows
4. Porch
5. Foundation.



Each component was rated on a **3-point scale** from Poor to Good, and then each structure received a **composite score between 5 and 15.**



Porch Condition Rating*

On a 1-3 scale, what is the condition of the porch?

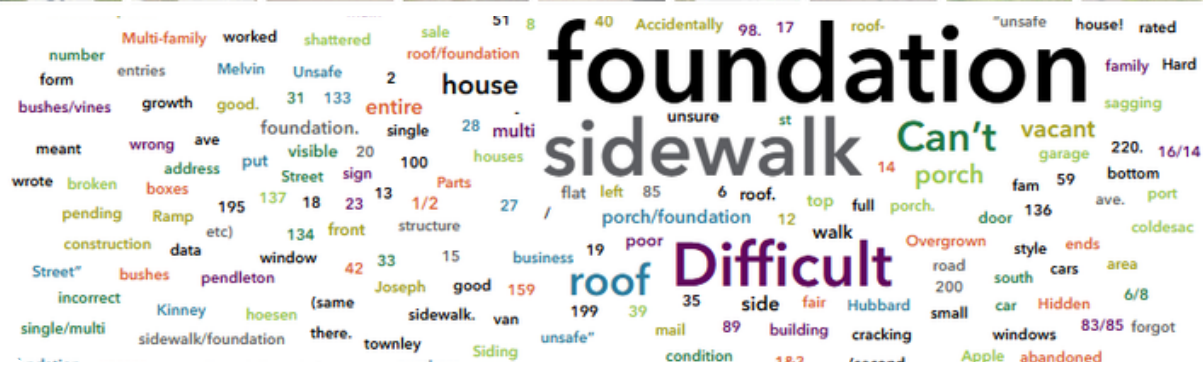
- ☐ 1 - Poor - Significant issues: clear evidence of rot, splintering, or sagging; poor or missing steps; in need of replacement
- ☐ 2 - Fair - Minor issues: some splintering/warping; steps in worn condition; potentially some missing paint
- ☐ 3 - Good - No issues: steps, porch, and paint in good condition; no significant wear apparent

Foundation Condition Rating*

On a 1-3 scale, what is the condition of the foundation?

- ☐ 1 - Poor - Significant issues: clear evidence of cracking, erosion, or water damage; may noticeably lean/settle; in need of replacement/significant repairs
- ☐ 2 - Fair - Minor issues: few, if any cracks, erosion, or water damage; foundation remains stable without apparent lean/settlement
- ☐ 3 - Good - No issues: foundation shows no cracking or significant wear; no signs of water damage or lean/settlement

For full assessment data and tabular results, see Appendix B.



The condition assessment is not just a snapshot. It is a planning instrument. By knowing which structures are most distressed and where they are concentrated, the City of Cortland and Cortland County can direct limited resources more strategically. Programs designed to support owner-occupied rehabilitation, rental property standards, or neighborhood stabilization can be targeted to the blocks and building types where need is greatest.

For full assessment data and tabular results, see Appendix B.



Part 2 Future Needs & Demand

The icons include a large teal arrow pointing right, a teal circle containing a person icon, a dollar sign, a gear, and a bar chart, a person holding a house and a briefcase, a document with a house icon, a shield with a checkmark, and a group of people under a house roof.

- 33** **Future Needs & Demand**
- 34** **Future 1: Growth of I-81 Corridor**
- 35** **Future 2: Dispersed Growth**
- 36** **Future 3: Again in Place**



Cortland County's future housing needs cannot be defined by a single outcome.

Future housing need is not simply a function of population growth. Even in a county where overall population has declined, housing units still age out of the stock through deterioration, demolition, and functional obsolescence. Household formation also continues independently of population trends. Any meaningful economic growth in the region, particularly if Micron-related employment draws workers within commuting distance of Cortland, would place new pressure on a rental market that currently has limited available supply.

The housing interventions needed to address these realities are not primarily about building large numbers of new units. They include rehabilitation and modernization of the existing stock, development of accessible and appropriately-sized units for seniors and single-person households; preservation and expansion of affordable rental options for cost-burdened households; and strategic infill and new development in locations well-positioned to capture regional workforce spillover.

Three Possible Futures

These futures are not mutually exclusive. **Cortland County is likely to experience elements of all three simultaneously**, at different scales and in different parts of the county. The purpose of this framework is not prediction, but preparation.

Future 1



Growth of
I-81
Corridor

Future 2



Dispersed
Growth

Future 3



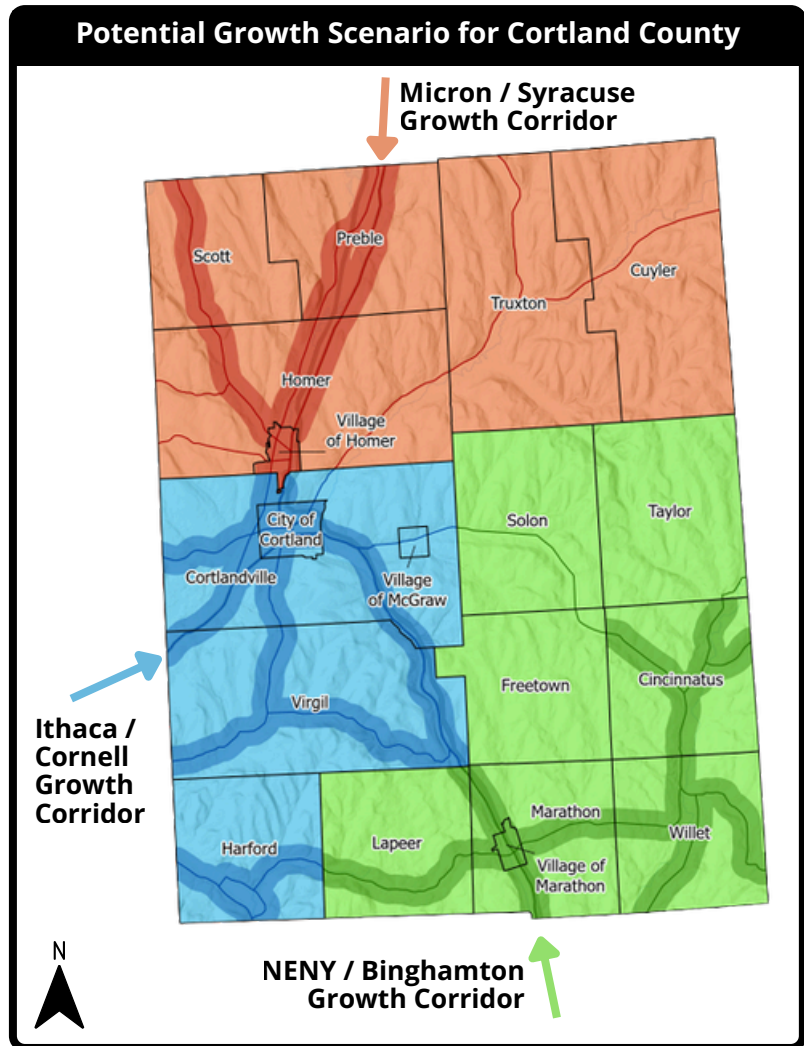
Aging in
Place

Future 1: Growth of I-81 Corridor



This future is not speculative, it is already beginning. Supply chain businesses are actively evaluating I-81 corridor sites.

Cortland County needs to be ready for a growing workforce, family-oriented demand, and broader regional growth. In this future, housing demand is influenced not only by local demographic change, but also by growth in Central New York and the Southern Tier. The County has a narrowing window to position itself as a ready destination for that demand



Three Regional Influence Flows:

Micron / Syracuse Growth Corridor

Semiconductor workforce demand moving south along I-81.

Ithaca / Cornell Growth Corridor

Households seeking more affordable alternatives with commuting distance.

NENY / Binghamton Growth Corridor

Research, battery technology, and advanced manufacturing workforce.



The growth of I-81 corridor future will place greater importance on starter homes, duplexes, townhomes, small multifamily buildings, and rental options that better align with local and regional wages. It would also point to the value of housing located near transportation corridors, employment centers, child care, community amenities, and recreational opportunities.

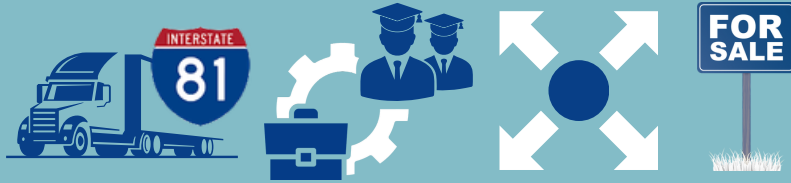
A major regional opportunity but preparation must happen before growth pressures fully arrive.

Future 2: Dispersed Growth

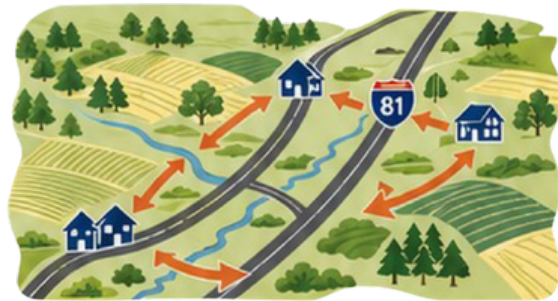


Built for an Economic Breakthrough

The county sits on I-81, one of the primary freight and commuter corridors in the region. It has an educated workforce, competitive land costs, and room to grow. The dispersed future includes expansion and creation of major anchor employers: large-scale manufacturing, logistics hub, regional medical, and tech industry that would create hundreds of additional jobs.



The goal is not to let housing growth disperse into the rural countryside and threaten agricultural assets, but to help responsibly shape where and how growth happens: channeling it toward corridors where infrastructure can easily be expanded, minimizing the impact on the agricultural land that defines the county's character. This Future would capitalize on the existing public land access and open space resources in order to fulfill the desire for more space to enjoy and cultivate. It will also be important to ensure that the housing stock that gets built is durable, accessible, and connected to the communities around it.



- Direct growth toward corridors & villages
- Strengthen Villages & Hamlets
- Protect farmland & Open Space
- Preserve natural resources

A County with something for Everyone



Urban-Core ↔ Villages / Hamlets ↔ Open Space

Whether a resident is looking for a vibrant urban lifestyle or a quiet rural setting on the edge of a village, Cortland has something for everyone. The open landscape and tens of thousands of acres of publicly owned land within Cortland County provides more affordable opportunity for residents to access and enjoy outdoor activities.

! Dispersed growth can be an opportunity but only if Cortland County prepares early, guides growth responsibly, and protects the rural assets that make the county attractive in the first place.

Future 3: Again in Place



Future 3



Aging in Place Across a Changing County

As growth across the region changes in the coming years, demographic patterns point to the need to continue planning for an aging population and smaller household sizes. Even if total population growth remains limited, demand for different types of housing will increase as more residents reach older age, live alone, or seek lower-maintenance options. In the aging in place future, the key question is not simply how many more residents the county may add, but how the county's changing family living arrangements will reshape the kinds of homes people need.

What Aging in Place Looks Like

Rural Reality:



For older adults already living out in the rural areas, aging in place may mean staying in a large, older home on a dirt road, far from a grocery store, a doctor's office, or a neighbor who can help. The county will need strategies to address this increasingly common situation.

Urban/Village-Centered:



For older adults in more urbanized areas, that points toward a need for smaller apartments, senior-friendly rentals, and townhomes near services.



Groceries



Health Care



Transit



Community

In rural areas, this points toward needs related to home modification programs, accessory dwelling units (ADU) or in-law apartments, and transportation and service delivery improvements that make aging in rural communities more sustainable.

The aging in place future also suggests that urbanized areas will play an important role in meeting future demand for those residents who do choose to move closer to services. Small-scale infill, ADUs, rehabilitation of older homes, conversion of underused buildings, and more available housing near village centers may all become increasingly important in those places.



THE OVERLOOKED OPPORTUNITY



As long-time homeowners downsize to smaller units or transition to rental housing



they open up larger homes for younger residents and first-time buyers.



But this process only works if smaller housing options exist in the right places. If older residents cannot find suitable alternatives, they stay put, the larger homes don't turn over, and younger families have nowhere to grow into.



Planning for aging in place is not just about serving older residents. It is also about improving housing choices, supporting community stability, and creating healthier turnover in housing market.

A green line-art illustration showing a hand placing a puzzle piece into a larger puzzle. The puzzle pieces contain icons: a dollar sign, a house, a location pin, a multi-story building, a single house, and a person with a magnifying glass. The text "Part 3" is in green, and "Building a Path Forward" is in bold green letters below a horizontal green line.

Part 3

Building a Path Forward

37 Strategies and Actions

46 Data Sources & Gap Analysis



Housing in Cortland County

Grounded in current conditions. Positioned for regional opportunity. Built to last.

1

ELEVATE CORTLAND COUNTY STRATEGIC DEVELOPMENT PLAN

In December of 2024, the county adopted the Strategic Development Plan (SDP) - Elevate Cortland. One of the four focus areas was housing, thus establishing the foundation for developing this housing needs assessment.

2

CORTLAND County Housing Needs Assessment

This Housing Needs Assessment provides a more detailed, more specific, and more urgent look at what Cortland County needs to do now, and in the years ahead, to ensure that the housing market can meet the demands placed on it.

3

The Strategies:

In this section build directly on the three housing strategies established in the county's SDP. This Housing Need Assessment specifically presents the strategies and actions in a recommended sequence. This sequencing reflects how the actions support and enable one another, earlier actions tend to create the organizational foundation, policy tools, or funding eligibility that later actions depend on. It is not a rigid schedule, and multiple actions can proceed at the same time. But where one action unlocks the next, that relationship is noted.

Why Sequencing Matters



Foundation



Tools



Eligibility



Action



STRATEGY 1

Strengthen Partnerships and Unlock Regional Resources



STRATEGY 2

Align Housing Responses with Geographic Realities



STRATEGY 3

Expand the Range and Quality of Housing Choices



STRATEGY 4

Make Housing Accessible to All Residents



STRATEGY 5

Track Progress and Adapt Over Time

Strategies and Actions



STRATEGY 1

Strengthen Partnerships and Unlock Regional Resources

The Housing Central New York Fund is now open and waiting for eligible projects. CenterState CEO and New York State's Pro-Housing programs offer additional investment opportunities as well. Although Cortland County is fortunate to have a collaborative network of housing stakeholders, the question is, is there available capacity to capitalize on these resources.

The sequencing in this strategy is particularly important. The coordination structure needs to exist before it can be used to pursue funding. The funding pipeline needs to be established before employer co-investment conversations can be grounded in real projects. Each step creates the credibility and infrastructure that the next one requires.

► **Start Here:** build the organizational structure first

1.1	Pursue Pro-Housing Community certification for interested municipalities. <i>Unlocks eligibility for the Housing Central New York Fund and a growing list of state grant programs. Everything else in this strategy benefits from having this in place first.</i>
1.2	Establish a Cortland County Housing Coordination Team or Advisory Board, a standing working group of anchor institutions, municipalities, housing providers, and economic development partners, to align priorities, share data, and coordinate on regional and state funding programs. <i>Creates the decision-making structure that all subsequent partnership work runs through. Without it, individual organizations pursue funding and projects independently, and the county loses the coherence that state and regional partners are looking for.</i>
1.3	Explore establishment of a Cortland County Housing Trust Fund or revolving loan fund to provide flexible local capital for projects that do not qualify for state and federal programs.
1.4	Evaluate the feasibility of establishing a county land bank to address any problems of vacant, abandoned, derelict, contaminated, or tax delinquent property in a coordinated manner through the acquisition and disposition of real property and returning that property to productive use. <i>This would require coordinating with tax foreclosure standards.</i>

Strategies and Actions



1.5	Partner with the City of Cortland and SUNY Cortland to develop a comprehensive downtown rental strategy that addresses student housing concentration, market-rate rental gaps, and upper-floor residential opportunities in mixed-use buildings. <i>Creating market-rate options that better serve students near campus and student oriented amenities.</i>
► Next: use the structure to pursue funding and specific projects	
1.6	Apply to the Housing Central New York Fund for at least one near-term priority project in a Pro-Housing certified municipality, establishing the county's track record with the fund and demonstrating readiness to regional partners. Depends on Pro-Housing certification from Action 1.1 and the coordination structure from Action 1.2 above. The first application is the hardest; subsequent ones benefit from the relationships and processes built here.
1.7	Launch an employer-assisted housing pilot with two or three major employers in the county (schools, health systems, and manufacturing employers) to develop co-investment models for workforce housing aligned with local wage levels. Works best once there are real projects to point to (Action 1.6) and a coordination structure in place (Action 1.2). Employers are more likely to engage when the county can show a functioning pipeline rather than a concept.
1.8	Expand and promote eviction prevention, foreclosure intervention, and first-time homebuyer assistance programs through a coordinated outreach campaign, ensuring all residents know what resources are available to them.





STRATEGY 2

Align Housing Responses with Geographic Realities

Cortland County is not a single housing market. Conditions vary significantly across its five geographic sections, and the futures described in Part 2 will play out differently in each. The Urban Core has different needs than the rural South-West. Position on the I-81 corridor between the Micron fab and the NENY hub creates opportunities that Scott or Taylor do not share, at least not in the same way or on the same timeline. The sequencing here starts with the analytical work, knowing where development is most feasible and most needed, before moving to community-specific strategies that are built on that foundation.

► *Start Here: understanding where and what before acting*

2.1	Provide ongoing technical support to municipalities seeking to update comprehensive plans. <i>Comp plan updates create the long-term policy environment that sustains housing action beyond any individual program or funding cycle</i>
2.2	Complete a site inventory across the County to identify parcels within existing infrastructure areas that are development-ready or near-ready for housing, with priority for I-81 corridor communities and Pro-Housing certified municipalities. <i>The foundation for everything else in this strategy. Without knowing where development is feasible, geographic targeting is guesswork.</i>
2.3	Complete a housing condition assessment county-wide and create a public facing dashboard. <i>Allows municipalities and agencies to make more targeted campaigns and investments related to home maintenance and repair programs. This effort has already made significant progress in the City of Cortland with support and partnership of SUNY Cortland students and staff.</i>
2.4	Conduct community-level housing need profiles for each Municipality, translating the section specific findings found in Part 1 of this report that local decision-makers can use directly. <i>Gives municipalities and planning boards the local data they need to make the case for zoning changes and development projects in their own communities.</i>
2.5	Develop a corridor housing readiness plan for both the northern and southern corridors, coordinated with both Micron and NENY workforce projections. <i>These corridors are most directly positioned to benefit from Micron -related demand from Clay and NENY-related demand from Binghamton. Preparing for them now, before that demand arrives.</i>

Strategies and Actions



2.6

Develop a housing strategy for the rural areas that addresses aging housing stock, mobile home park conditions, and limited infrastructure constraints. *Rural conditions require different tools than urban and village-centered areas. This strategy should be built after the Urban Core and corridor work is underway, drawing on lessons learned.*

▶ **Next:** community-specific strategies informed by the inventory and profiles

2.7

Establish a targeted Urban Core infill and upper-floor housing program that provides technical assistance and financial incentives for small-scale residential development within the City of Cortland's existing neighborhood and downtown fabric. *The Urban Core has the highest concentration of housing need and the most existing infrastructure to support new development.*



Strategies and Actions



STRATEGY 3

Expand the Range and Quality of Housing Choices

Cortland County's housing stock is older, narrower in type, and less suited to today's households than it was a generation ago. The actions below are sequenced so that the policy and regulatory foundations (zoning, certification, and incentive structures) come first, followed by the development programs that depend on them.

► *Start Here: policy and regulatory foundations*

3.1

Identify and prioritize zoning updates to allow accessory dwelling units (ADUs), duplexes, and small multifamily of up to six units on appropriately sized lots. *Creates the regulatory permission structure that private developers and homeowners need before investing in missing middle housing types.*

► *Next: development programs that build on the policy foundation*

3.2

Create a targeted incentive program for the development of missing middle housing (duplexes, townhomes, and small multifamily) affordable to households earning 80–120% AMI (Area Median Income) (2026 single-person \$51,680 - \$77,520). *Depends on Pro-Housing certification (Action 1) and zoning updates (Action 2) to function effectively.*

3.3

Develop a vacant and abandoned property strategy that creates clear pathways to acquisition, rehabilitation or demolition, and return property to productive, tax generating use. *Best pursued once rehabilitation program infrastructure (Action 6) is in place, so that properties moving through the pipeline have clear next steps.*

3.4

Develop a county-coordinated pipeline of senior-friendly housing options near service centers in the urbanized areas.

3.5

Support and expand existing home rehabilitation programs targeting the large stock of homes built pre-1980, with priority for lead, asbestos, and structural hazard remediation and energy efficiency improvements. *Preserving and improving existing stock is often faster and less expensive than new construction, and serves both affordability and quality goals simultaneously.*





STRATEGY 4

Make Housing Accessible to All Residents

The data in Part 1 documents the depth of cost burden among the county's lowest-income renters and the growing accessibility gap facing aging residents and people with disabilities. Both problems are worsening as the population ages and incomes stagnate.

The actions in this strategy are somewhat less sequentially dependent than those in other strategies, several can proceed in parallel. But the first action, building an affordable pipeline, is the most complex and longest-lead, so it benefits from being initiated earliest even if other actions move forward alongside it.

► *Start Here: education and outreach efforts*

4.1

Conduct outreach to landlords of small rental properties to promote participation in the Housing Choice Voucher program, reduce discrimination against voucher holders, and improve conditions in the existing affordable rental stock. *Expands the practical reach of existing affordability resources without requiring new construction.*

► *Next: Start the longest-lead action first, while pursuing others in parallel*

4.2

Support the development of transitional and emergency housing options for individuals and households at risk of homelessness. *Addresses the most acute end of the housing spectrum so that transitional residents have pathways to stable longer-term housing.*

4.3

Develop a pipeline of affordable and deeply affordable rental units targeting households earning below 60% AMI (2026 single-person \$38,760) in the Urban Core. *The most complex and capital-intensive action in this strategy. Beginning the planning, site identification, and funding application process early, even before all pieces are in place can reduce the lag between planning and delivery.*

4.4

Require physical accessibility standards in any housing project receiving county support, technical assistance, or incentives, and actively promote retrofitting of existing units in areas with high concentrations of older and disabled residents. *A policy action that can be implemented quickly and applies to all future county-supported projects regardless of where they are in development.*

4.5

Create a home modification grant or loan program for low and moderate-income homeowners who require accessibility improvements to remain safely in their homes as they age. *Supports aging in place while preserving the housing stock and reducing demand on more expensive care settings.*

Strategies and Actions



STRATEGY 5

Track Progress and Adapt Over Time

Cortland County's housing stock is older, narrower in type, and less suited to today's households than it was a generation ago. The actions below are sequenced so that the policy and regulatory foundations (zoning, certification, and incentive structures) come first, followed by the development programs that depend on them.

► **Start Here:** *establishing capacity, next set up tracking, then use it to inform adaptation*

5.1	Create a full - time county housing staff position or central office/department that coordinates the full range of the County's housing development, including policy research and guidance, inter-departmental housing coordination, developer recruitment, housing trust fund administration, housing data management, and other related functions. <i>Building internal capacity to centralize housing efforts and provide community-wide consistency. This staff would report to the Housing Coordination Team/Advisory Board</i>
5.2	Publish an annual Housing Progress Report tracking key indicators: housing units permitted and completed by type; Pro-Housing certifications achieved; units created or preserved through county-supported programs; cost burden rates; and rental vacancy rates by section. <i>Establishes the baseline against which all subsequent progress is measured. The first report is the most important, it sets the standard and signals to residents, developers, and state partners that the county is serious about accountability.</i>
5.3	Maintain a running inventory of development-ready sites, Pro-Housing certified communities, and active housing projects that can be shared with state agencies, and prospective developers. <i>A practical tool that makes the county more competitive for outside investment by giving developers and site selectors a clear picture of what is available and ready.</i>
5.4	Survey Cortland County employers annually on housing-related recruitment and retention challenges, using results to calibrate the county's workforce housing priorities and communicate need to state and regional partners. <i>Employer data is among the most compelling evidence the county can present to state partners. A consistent annual survey builds a credible longitudinal record.</i>
5.5	Conduct a formal mid-cycle review of this HNA in 2029, timed to coincide with anticipated early Micron production activity, to assess whether regional demand is materializing as projected and whether housing strategy adjustments are needed. <i>2029 is the right moment: early enough to course-correct before the full Micron workforce ramp, and late enough to have real data on whether regional demand is flowing toward Cortland County.</i>

Strategies and Actions



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Data Sources & Gap Analysis



This page documents every data source used in this report, identifies what is still missing, and outlines the additional data collection needed to complete a full-depth assessment

✓ Data We Have		! Data Still Needed	
	Census & Demographics 2000, 2010, 2020 Decennial Census - Population, housing units, tenure, housing type, regional comparisons - ACS 5-Year Estimates (2012-2024) - Income, Housing costs, occupancy, age, education		Affordable & Subsidized Housing - Subsidized housing inventory - LIHTC, Section 8, public housing (Unit count & Expiration Risk) - Housing Choice Voucher utilization - Vouchers issued & landlord acceptance rate
	Real Property & Parcels 2024, 2025 Real Property Tax Data - Ownership, assessed values, property class codes 2025 City Rental Registration - Registered rental units, property type, expiration dates - GIS Parcel Shapefile - Spatial data for all parcels, geocoded		Municipal Building Activity - Building Permit Data (All Municipalities) - New construction, additions, and demos - Code Enforcement Records - Open violations, condemned structures, repeat citation
	Market & MLS - MLS Monthly Indicators (2013-2026) - Days on market, inventory, sales price, listings - HUD Fair Market Rents - Current FMR		Market & Sites - MLS Data by Municipality or Sections - Currently countywide only; sub-geography breakdowns needed - Additional Housing Data - Resident priorities, unmet needs, tenure preferences. - Mobile Home Park inventory & Conditions - Number of parks, unit count, infrastructure status - Housing Site Inventory - Parcels ready or near-ready for residential development
	Economic & Labor - NYS DOL Labor Statistics (1992 - 2025) - Employment by sector, nonfarm trends - BEA GDP & Per Capita Income (201-2023) - Current and Real Dollar county GDP - United Way ALICE Data (2012 - 2023) - Household financial Hardship		Developer & Industry - Developer Survey Results - Barriers, cost, interest in Cortland Market - Employer Housing Survey - Recruitment/retention challenges tied to housing
	Condition Assessment City of Cortland Exterior Survey (2025) - 4,020 structures; 5-component scoring (SUNY Partnership)		Housing Condition County-wide Condition Assessment
			Student Housing - Validated Off-campus Student Count - How many students live off campus vs. on? and Where? - Student-to-community rental overlap map - Which neighborhoods bear the highest student rental concentration?

What We Still Need to Understand

Analysis, Studies, Modeling & Mapping

Housing needs index: A scored, parcel-level index combining condition, cost burden, age, and income, Maps highest-priority intervention zones across the county.	Residential land capacity analysis: Zoning-based buildout analysis quantifying how many additional units current zoning allows, compares allowed capacity to projected need.
Senior housing gap analysis: Current supply of age-restricted, accessible, and senior-friendly units vs. the 65+ population's projected housing needs through 2035.	ADU feasibility study: Parcel-level analysis of lots where accessory dwelling units are physically feasible, identifies the 'missing middle' pipeline that requires no new infrastructure.
Displacement risk analysis: Census-tract-level mapping of cost-burden concentration, rental tenure share, and income levels to identify neighborhoods most vulnerable to housing instability.	Regional corridor housing study: An I-81-corridor market analysis linking Micron/NENY workforce projections to specific unit types and locations, aligns supply preparation with demand timing.
Demand projection model: Household formation forecasts by type and income level, based on demographic and economic trajectories, quantifies units needed by 2030 and 2040.	Cost of development analysis: Pro forma modeling for different housing types showing the gap between development cost and what local incomes can support, defines subsidy needs.

CORTLAND



County Housing Needs Assessment

APPENDIX

APPENDIX A

Community Housing Needs Survey Results

Survey Overview

As part of the Cortland County Housing Needs Assessment, the Planning Department conducted an online community survey to gather firsthand perspectives on housing conditions, affordability, and priorities from residents, property owners, elected officials, and housing professionals. The survey was administered through ArcGIS Survey123 and remained open to all community members with an interest in Cortland County's housing landscape.

The survey collected 111 total responses. Respondents were first asked to identify themselves within one of five stakeholder categories, which shaped the questions each group answered. This approach allowed the analysis to capture distinct perspectives from those who build and invest in housing, those who rent, those who own their homes, and those who shape housing policy and services.

Respondent Profile

The following table summarizes the composition of survey respondents:

Respondent Category	Count	Share of Total
Homeowners	77	69.4%
Municipal Officials / Representatives	14	12.6%
Planning or Housing Professionals	7	6.3%
Renters	11	9.9%
Real Estate Developers / Builders	2	1.8%
Total	111	100%

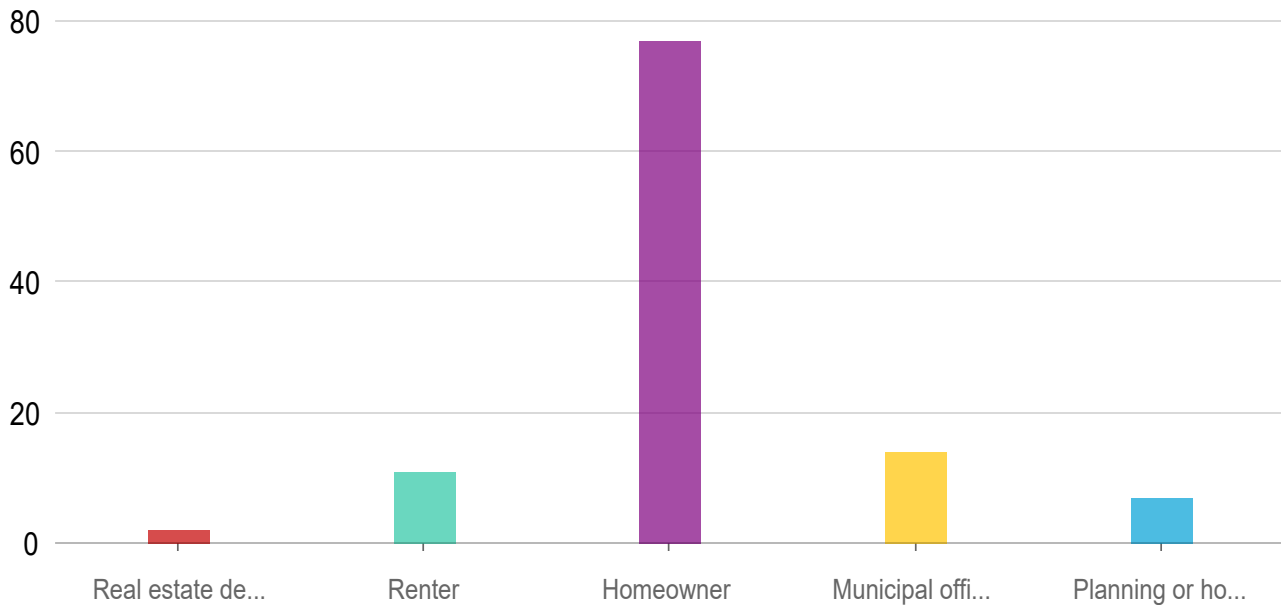
Summary of Survey Findings

The community survey paints a consistent picture of a county where housing affordability and quality are pressing concerns across all stakeholder groups. The key findings are:

- Housing affordability is the most frequently cited challenge, across renters, homeowners, officials, and housing professionals alike.
- The housing stock is aging, and the cost of maintaining or upgrading it is a barrier for both owners and renters.
- Rental availability is low and competition from student housing reduces options for long-term community residents.
- Renters face significant obstacles to homeownership, particularly around down payments, home prices, and lack of suitable inventory.
- Homeowners are largely satisfied but face rising costs through taxes, utilities, and maintenance. A meaningful share would downsize if appropriate options existed.
- ADU development has strong latent support from homeowners, but awareness and programmatic support are limited.
- Municipal officials and housing professionals are largely united in viewing the housing situation as concerning or critical, and they prioritize funding and incentives as the tools most needed.
- Rural communities face compounding challenges: limited infrastructure, small tax bases, and difficulty attracting developers without outside support.

Cortland County Housing Needs Assessment

Which best describes you? *

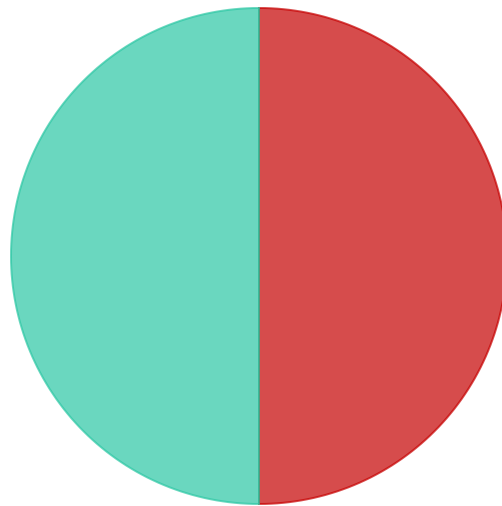


Answers	Count	Percentage
Real estate developer / builder	2	1.8%
Renter	11	9.91%
Homeowner	77	69.37%
Municipal official / representative	14	12.61%
Planning or housing professional	7	6.31%

Answered: 111 Skipped: 0

Group 1 - Developers / Builders / Representatives

Do you currently develop or plan to develop housing in Cortland County? *



- Yes - Currently active
- No
- Yes - Planning within 2 years

Answers	Count	Percentage
Yes - Currently active	1	0.9%
No	1	0.9%
Yes - Planning within 2 years	0	0%

Answered: 2 Skipped: 109

● Why not?

The word cloud requires at least 20 answers to show.

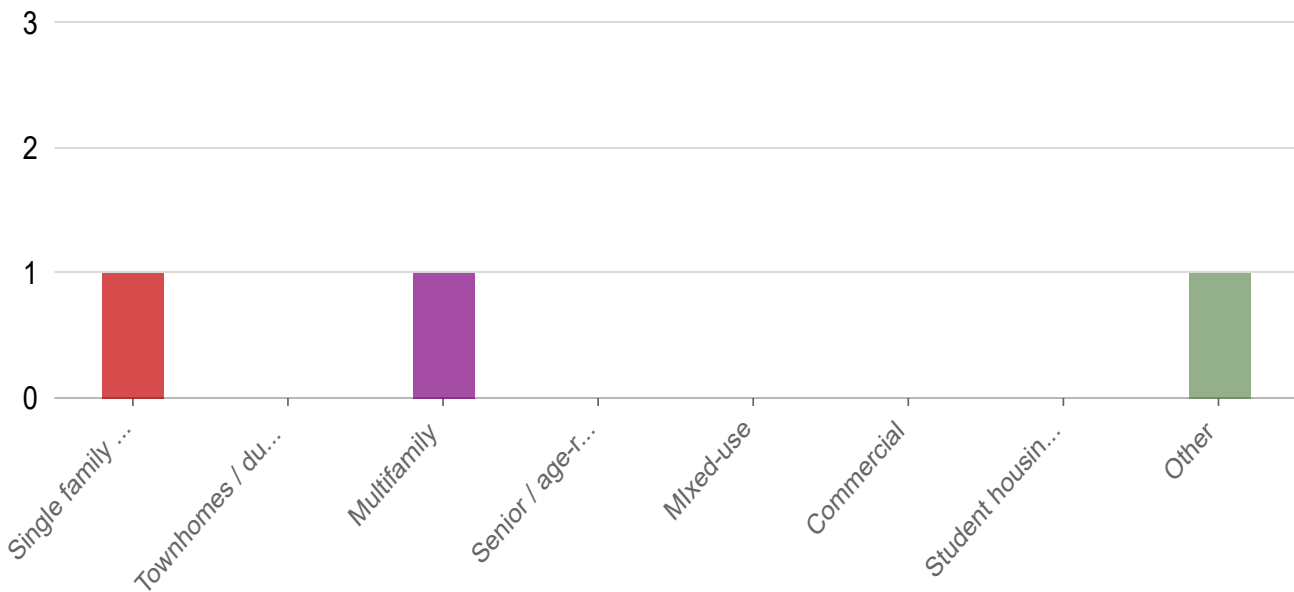
Response	Count
Cost prohibitive	1

Answered: 1 Skipped: 110

● What other areas do you develop in?

There are no answers to this question yet.

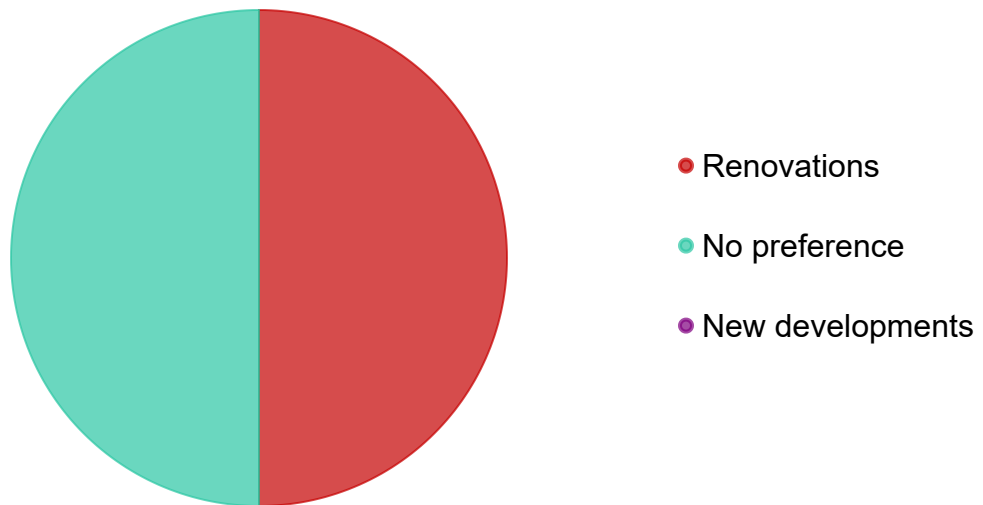
● What types of projects do you primarily develop? *



Answers	Count	Percentage
Single family detached	1	0.9%
Townhomes / duplexes	0	0%
Multifamily	1	0.9%
Senior / age-restricted	0	0%
Mixed-use	0	0%
Commercial	0	0%
Student housing	0	0%
Other	1	0.9%

Answered: 2 Skipped: 109

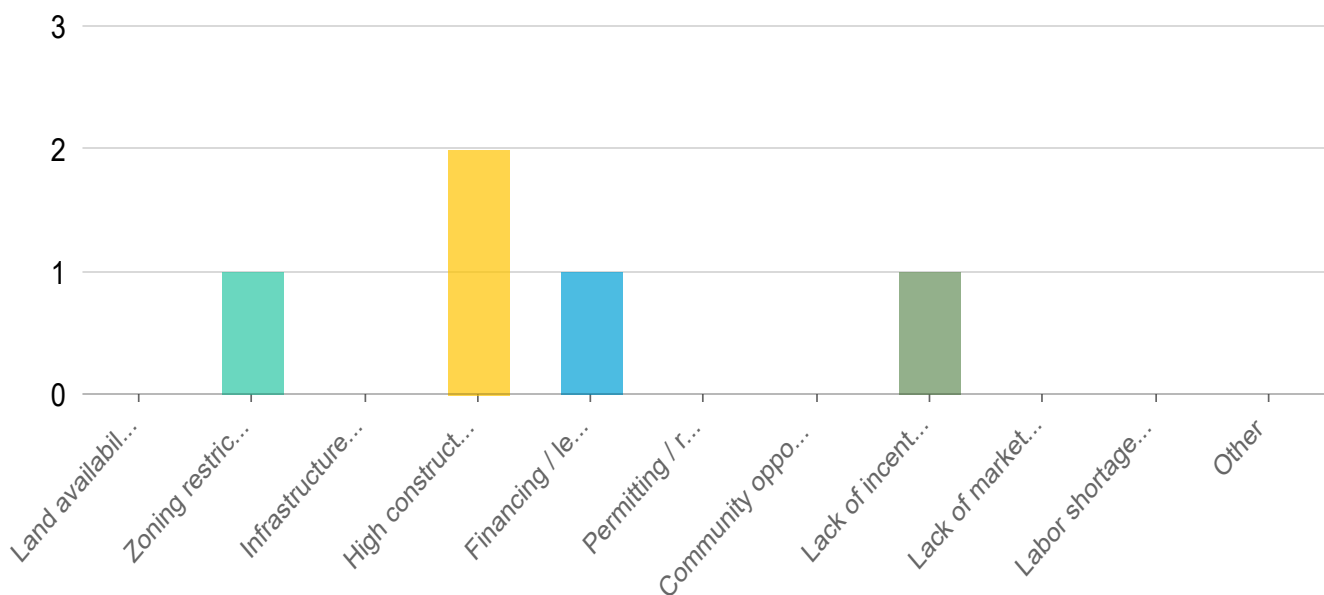
● Do you focus on new developments or renovations? *



Answers	Count	Percentage
Renovations	1	0.9%
No preference	1	0.9%
New developments	0	0%

Answered: 2 Skipped: 109

● What are the biggest barriers to developing in Cortland County? *



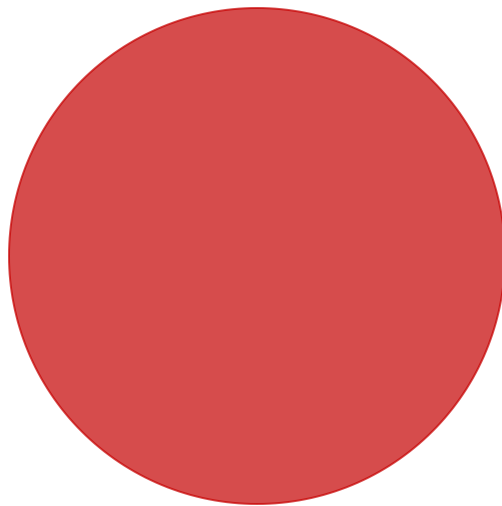
Answers	Count	Percentage
Land availability	0	0%
Zoning restrictions	1	0.9%
Infrastructure capacity	0	0%
High construction costs	2	1.8%
Financing / lending environment	1	0.9%
Permitting / review timelines	0	0%
Community opposition	0	0%
Lack of incentives	1	0.9%
Lack of market demand	0	0%
Labor shortages	0	0%
Other	0	0%

Answered: 2 Skipped: 109

● Which infrastructure limitations are the most problematic

There are no answers to this question yet.

● Would you be more likely to build if the state, county, or municipalities... *

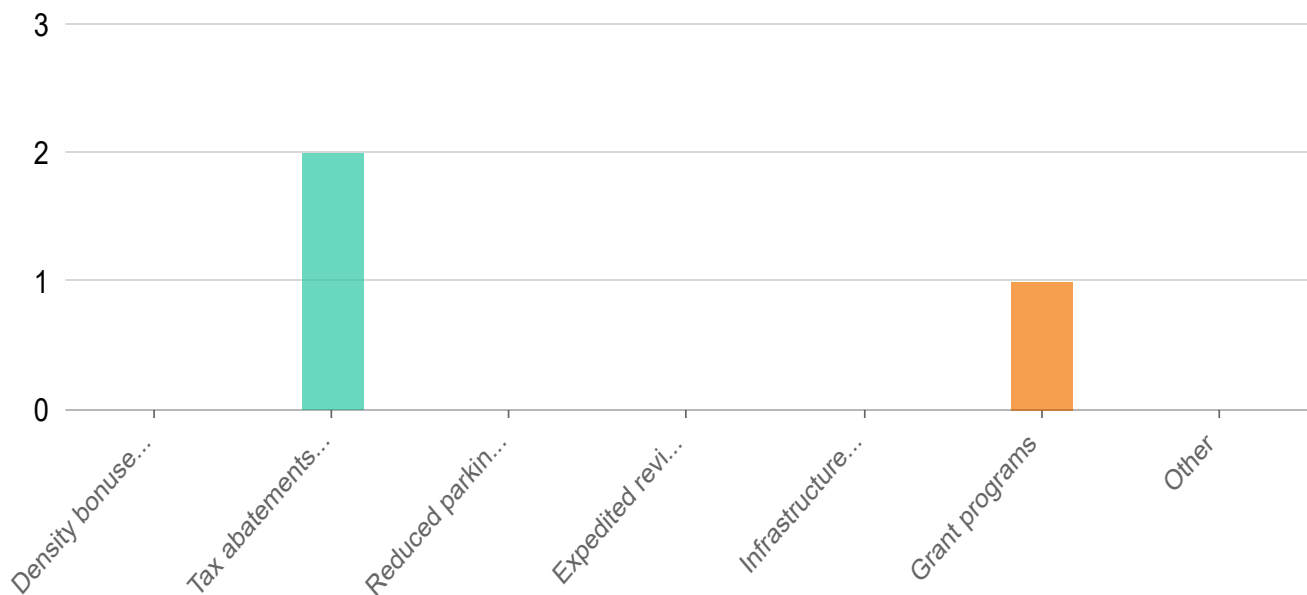


- Yes
- Maybe
- No

Answers	Count	Percentage
Yes	2	1.8%
Maybe	0	0%
No	0	0%

Answered: 2 Skipped: 109

● Which incentives would matter most? *



Answers	Count	Percentage
Density bonuses	0	0%
Tax abatements / PILOTs	2	1.8%
Reduced parking requirements	0	0%
Expedited review	0	0%
Infrastructure extensions	0	0%
Grant programs	1	0.9%
Other	0	0%

Answered: 2 Skipped: 109

● Are there specific housing types you would build if demand and incentives supported it?

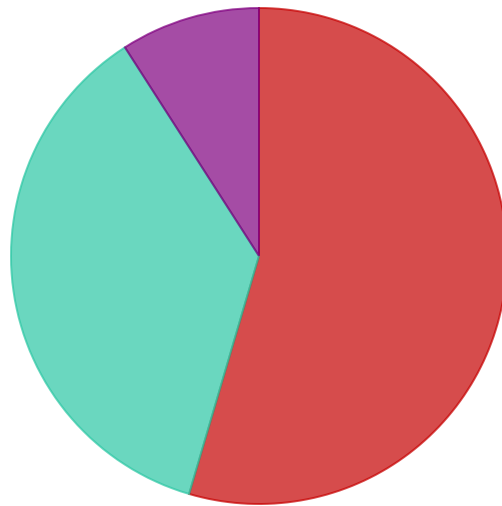
The word cloud requires at least 20 answers to show.

Response	Count
market rate or work force housing. Work force housing would receive more community push back	1

Answered: 1 Skipped: 110

Group 2 - Renters

● What type of rental do you live in? *

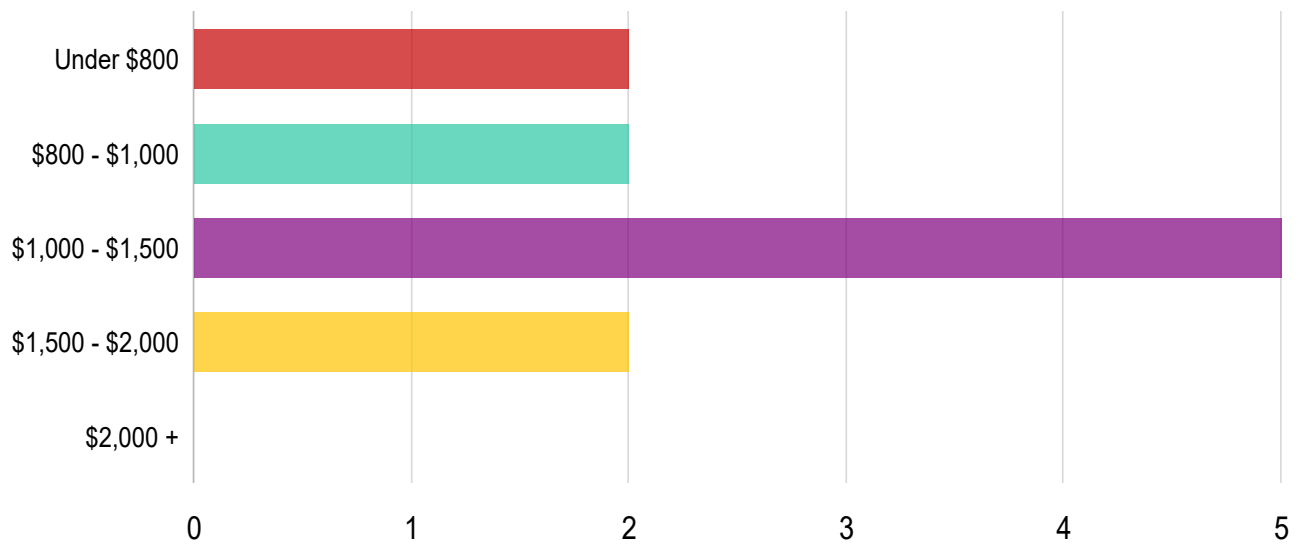


- Apartment (part of house)
- Apartment (complex)
- Single family home
- Mobile home

Answers	Count	Percentage
Apartment (part of house)	6	5.41%
Apartment (complex)	4	3.6%
Single family home	1	0.9%
Mobile home	0	0%

Answered: 11 Skipped: 100

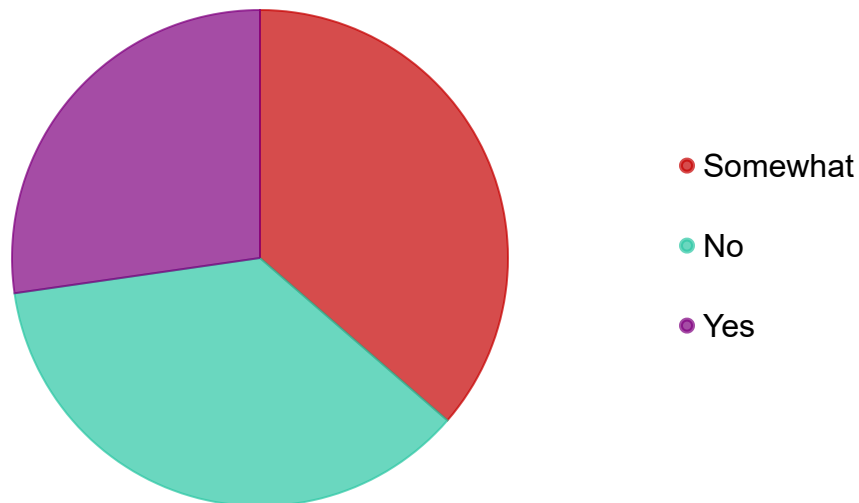
- What is your current monthly rent (with or without utilities)? *



Answers	Count	Percentage
Under \$800	2	1.8%
\$800 - \$1,000	2	1.8%
\$1,000 - \$1,500	5	4.5%
\$1,500 - \$2,000	2	1.8%
\$2,000 +	0	0%

Answered: 11 Skipped: 100

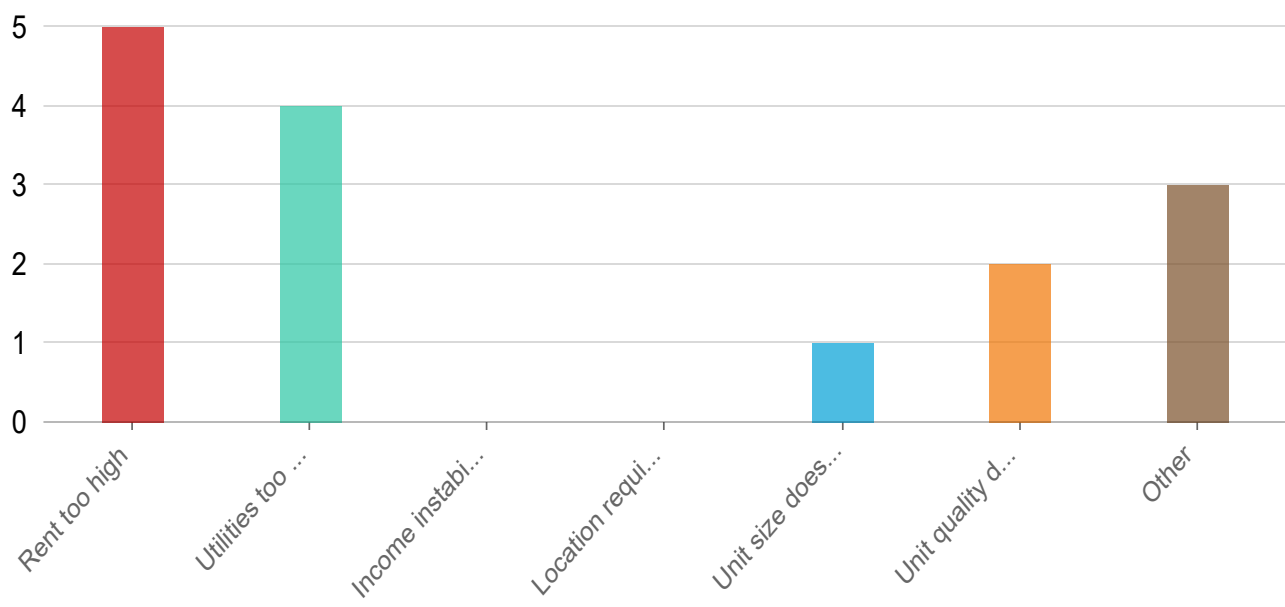
● Do you feel your rent is affordable for your household? *



Answers	Count	Percentage
Somewhat	4	3.6%
No	4	3.6%
Yes	3	2.7%

Answered: 11 Skipped: 100

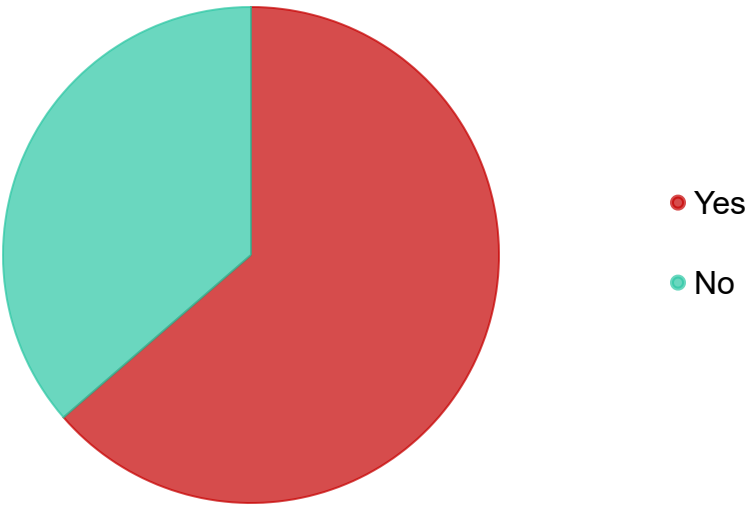
● Why is it unaffordable?



Answers	Count	Percentage
Rent too high	5	4.5%
Utilities too high	4	3.6%
Income instability	0	0%
Location requires high transportation costs	0	0%
Unit size does not match price	1	0.9%
Unit quality does not match price	2	1.8%
Other	3	2.7%

Answered: 8 Skipped: 103

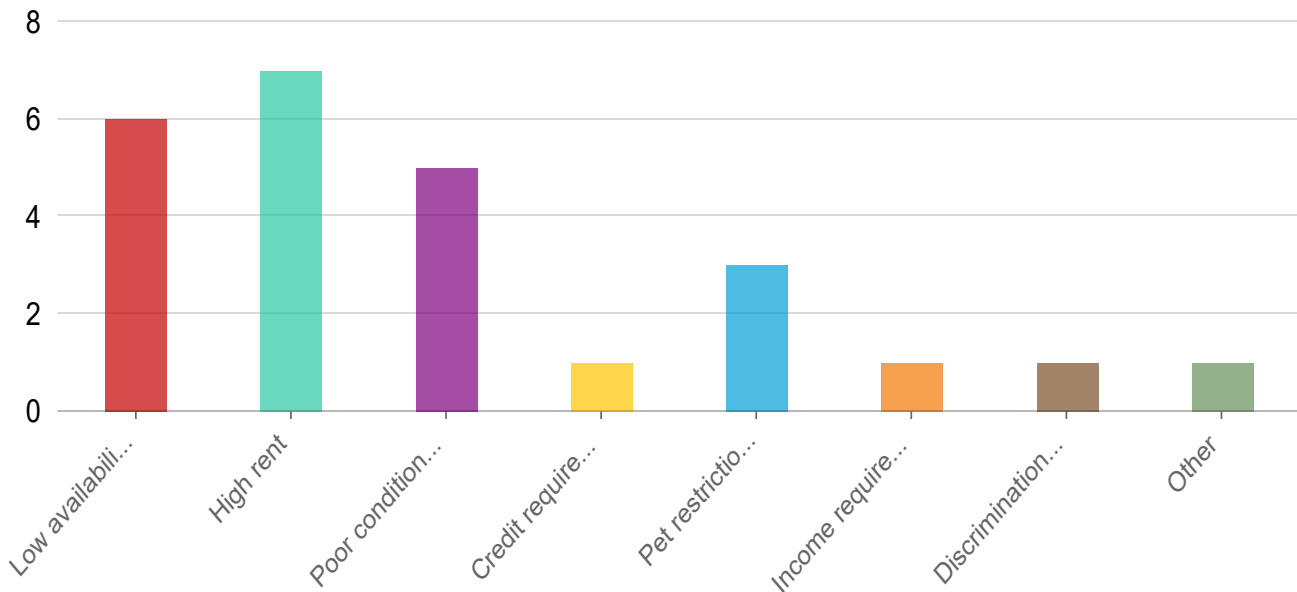
● Have you had difficulty finding housing in Cortland County in the past 2... *



Answers	Count	Percentage
Yes	7	6.31%
No	4	3.6%

Answered: 11 Skipped: 100

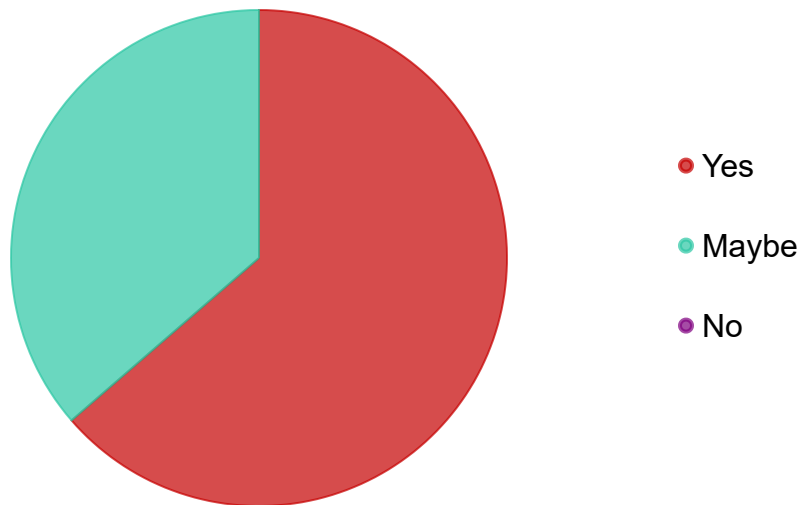
● What challenges did you face?



Answers	Count	Percentage
Low availability	6	5.41%
High rent	7	6.31%
Poor condition of units	5	4.5%
Credit requirements	1	0.9%
Pet restrictions	3	2.7%
Income requirements	1	0.9%
Discrimination / screening issues	1	0.9%
Other	1	0.9%

Answered: 7 Skipped: 104

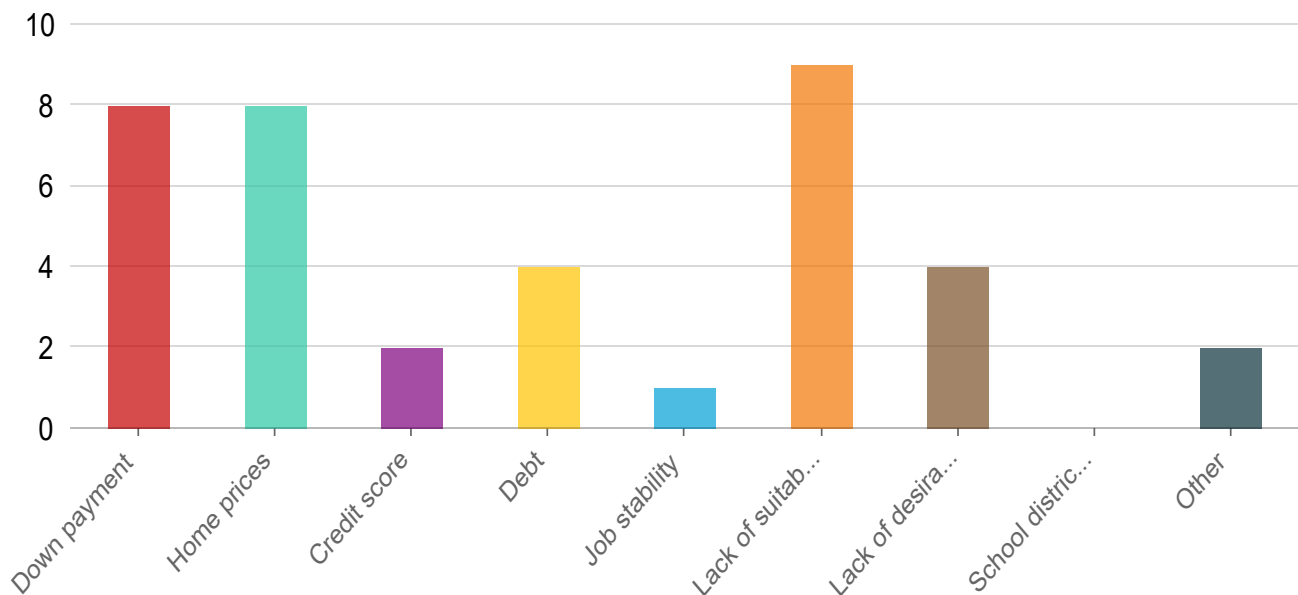
● Would you like to become a homeowner in the next 5 years? *



Answers	Count	Percentage
Yes	7	6.31%
Maybe	4	3.6%
No	0	0%

Answered: 11 Skipped: 100

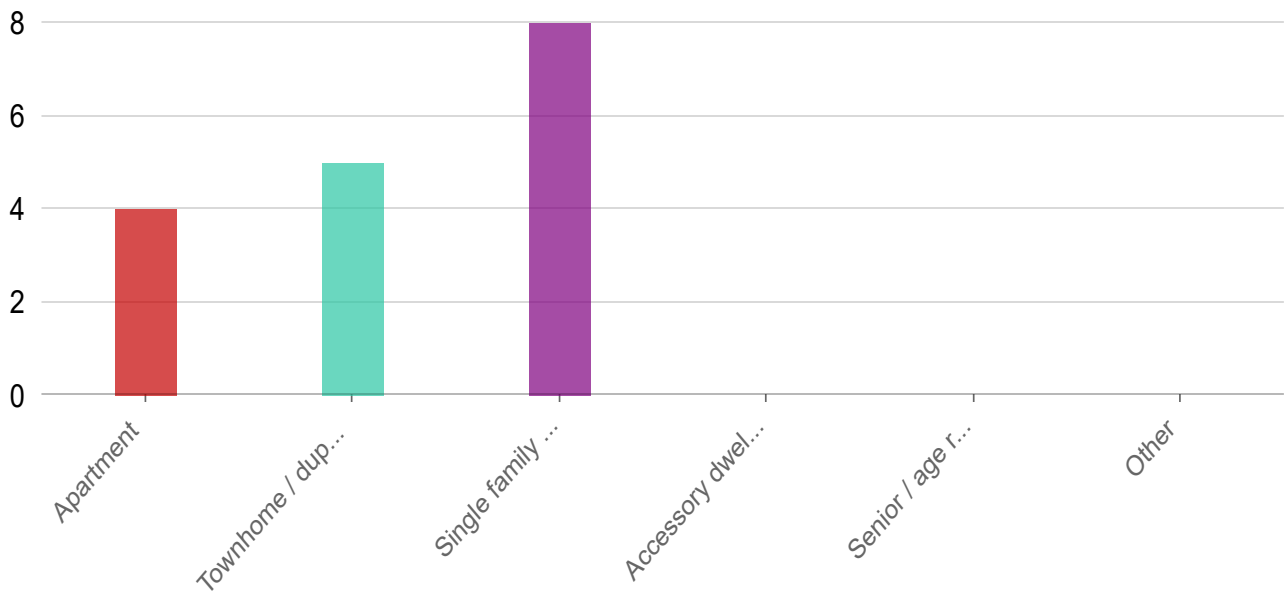
● What is preventing you from buying now? *



Answers	Count	Percentage
Down payment	8	7.21%
Home prices	8	7.21%
Credit score	2	1.8%
Debt	4	3.6%
Job stability	1	0.9%
Lack of suitable / quality homes	9	8.11%
Lack of desirable areas	4	3.6%
School district	0	0%
Other	2	1.8%

Answered: 11 Skipped: 100

● What type of housing would best meet your needs? *

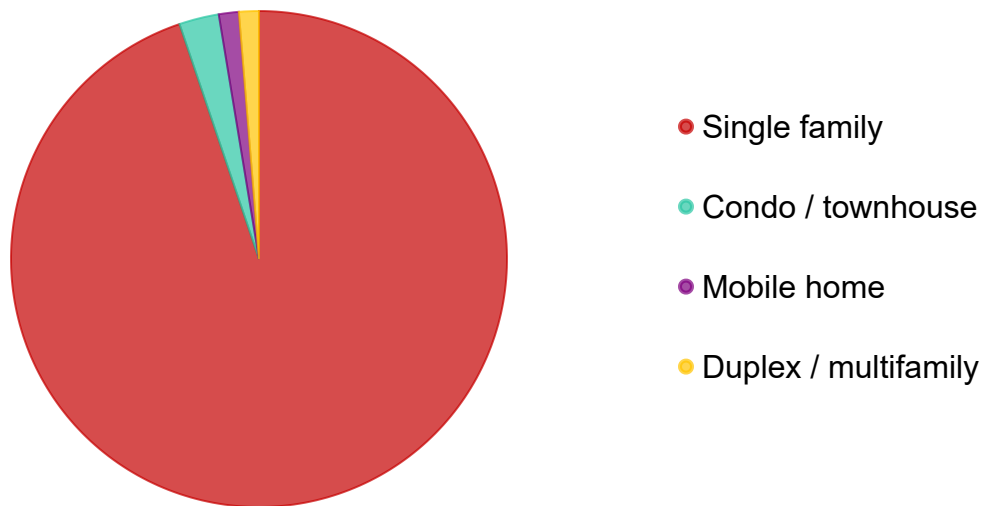


Answers	Count	Percentage
Apartment	4	3.6%
Townhome / duplex	5	4.5%
Single family home	8	7.21%
Accessory dwelling unit (i.e. in-law apartment, garage conversion, etc.)	0	0%
Senior / age restricted	0	0%
Other	0	0%

Answered: 11 Skipped: 100

Group 3 - Homeowners

● What type of home do you own? *

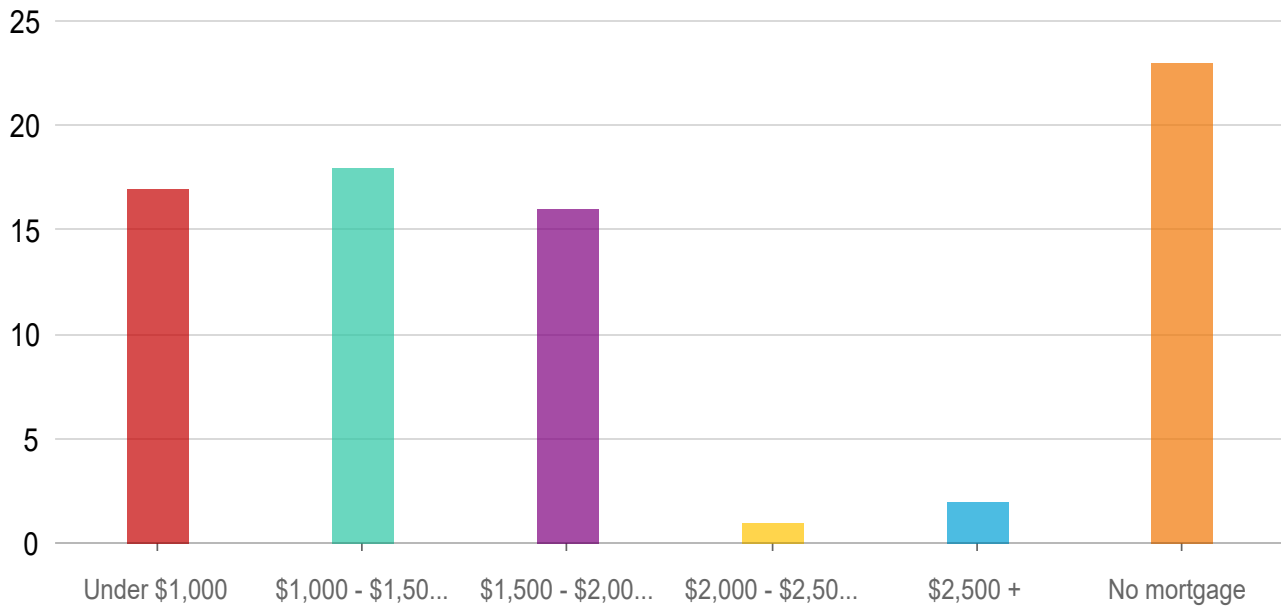


Answers	Count	Percentage
Single family	73	65.77%
Condo / townhouse	2	1.8%

Mobile home	1	0.9%
Duplex / multifamily	1	0.9%

Answered: 77 Skipped: 34

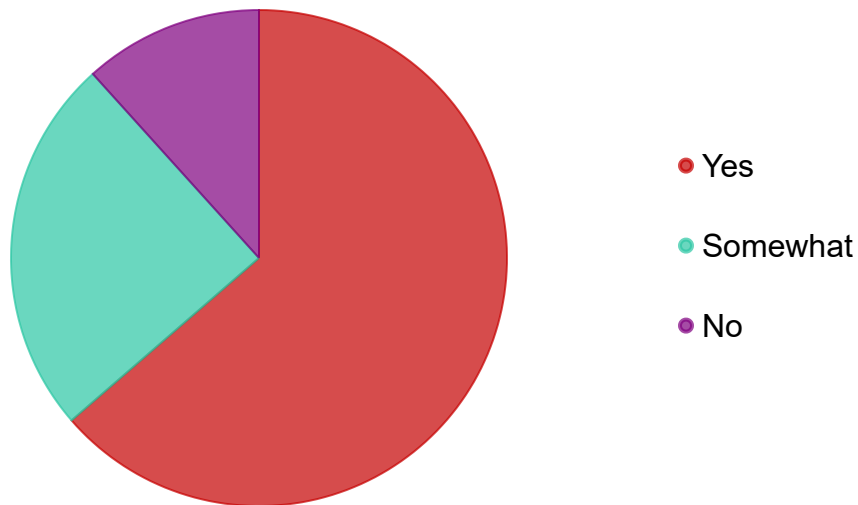
● What is your approximate monthly mortgage? *



Answers	Count	Percentage
Under \$1,000	17	15.32%
\$1,000 - \$1,500	18	16.22%
\$1,500 - \$2,000	16	14.41%
\$2,000 - \$2,500	1	0.9%
\$2,500 +	2	1.8%
No mortgage	23	20.72%

Answered: 77 Skipped: 34

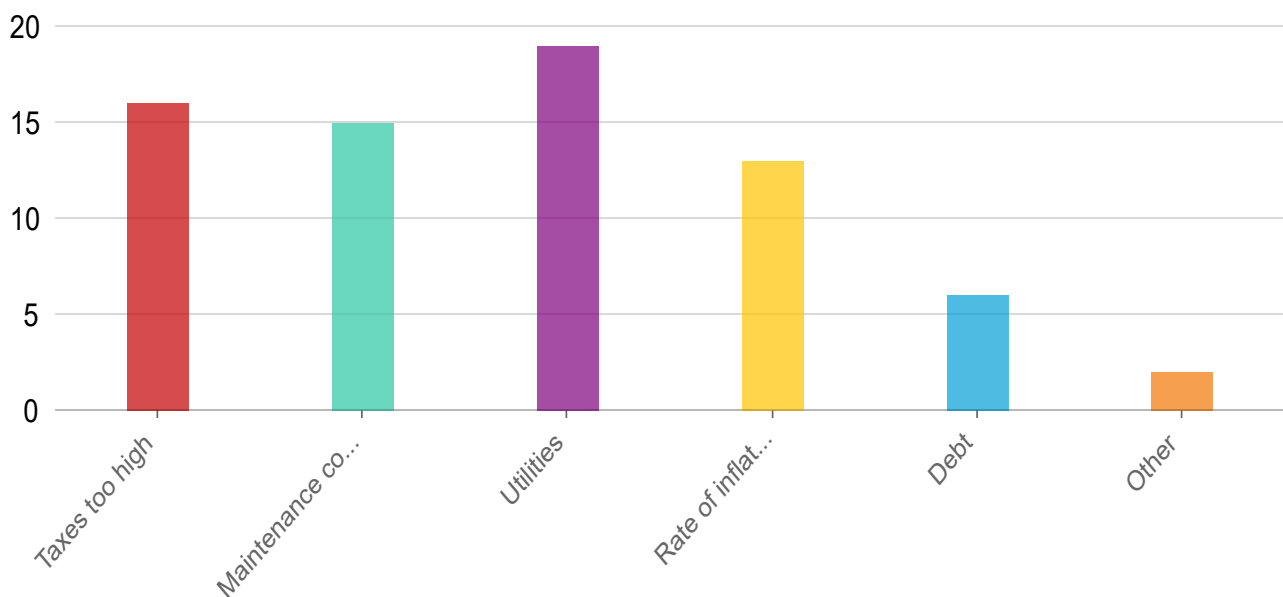
● Is your home affordable for your household? *



Answers	Count	Percentage
Yes	49	44.14%
Somewhat	19	17.12%
No	9	8.11%

Answered: 77 Skipped: 34

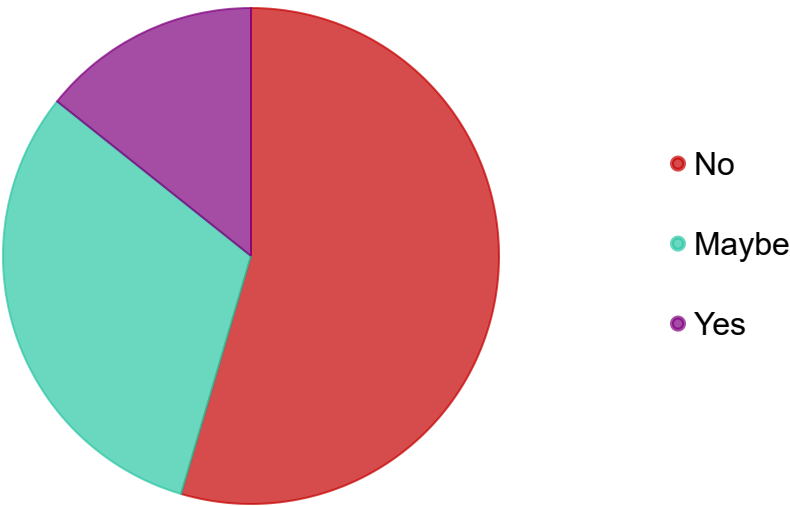
● Why is it challenging?



Answers	Count	Percentage
Taxes too high	16	14.41%
Maintenance costs or necessary repairs	15	13.51%
Utilities	19	17.12%
Rate of inflation	13	11.71%
Debt	6	5.41%
Other	2	1.8%

Answered: 28 Skipped: 83

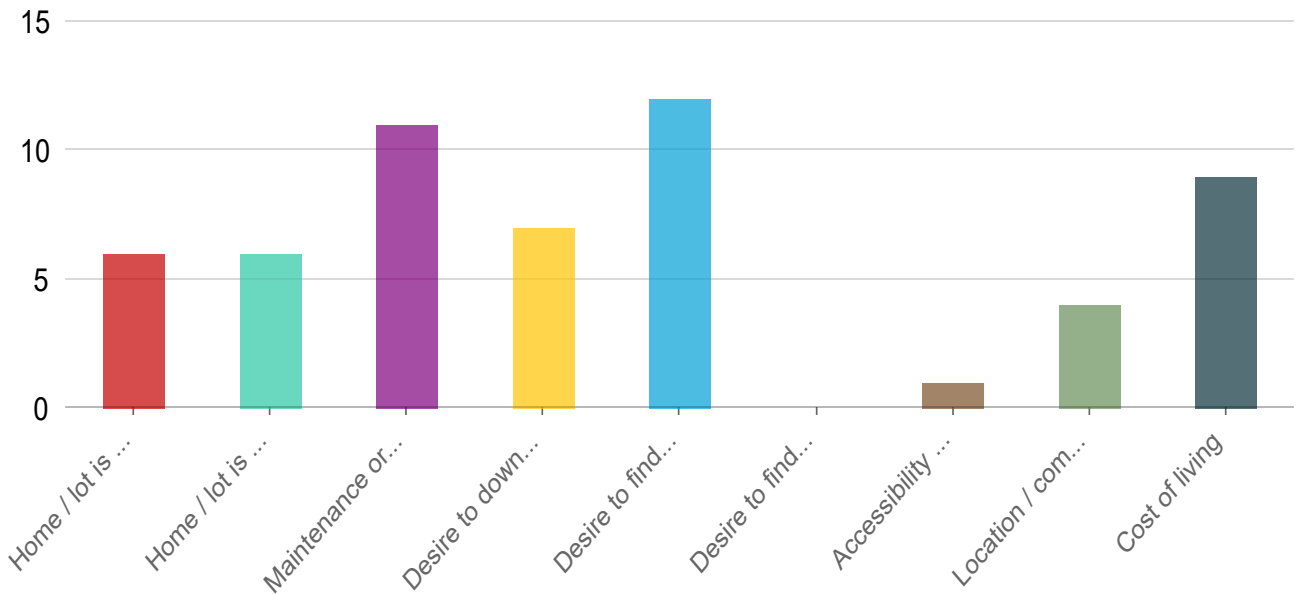
● Do you plan to move within the next 5 years? *



Answers	Count	Percentage
No	42	37.84%
Maybe	24	21.62%
Yes	11	9.91%

Answered: 77 Skipped: 34

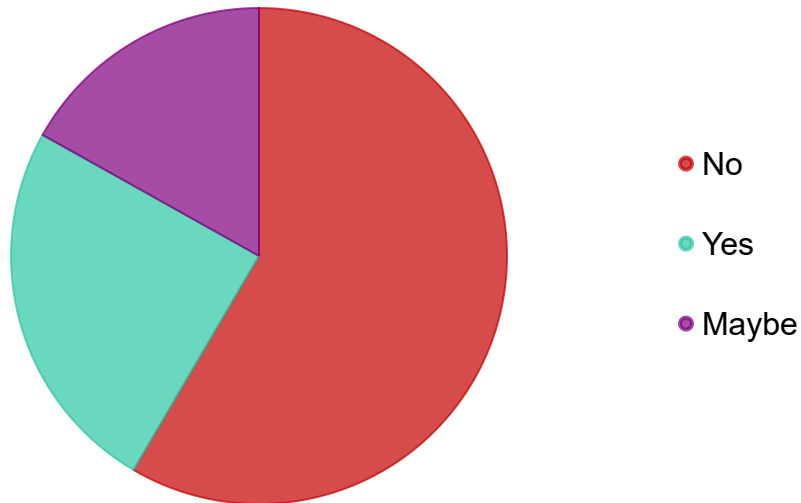
● Why? *



Answers	Count	Percentage
Home / lot is too large	6	5.41%
Home / lot is too small	6	5.41%
Maintenance or utility burden	11	9.91%
Desire to downsize	7	6.31%
Desire to find higher quality housing	12	10.81%
Desire to find better school district	0	0%
Accessibility needs	1	0.9%
Location / commute	4	3.6%
Cost of living	9	8.11%

Answered: 35 Skipped: 76

● Would you consider downsizing if appropriate options existed locally? *



Answers	Count	Percentage
No	45	40.54%
Yes	19	17.12%
Maybe	13	11.71%

Answered: 77 Skipped: 34

● What type of housing would you consider? *

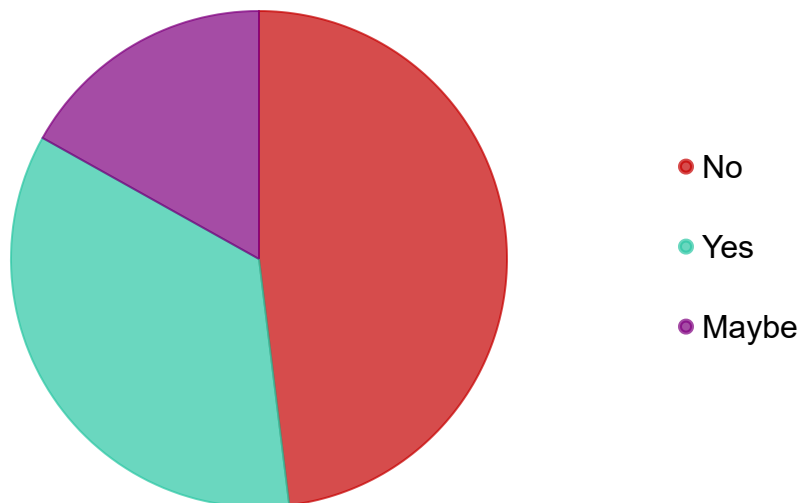


Answers	Count	Percentage
Smaller single family	19	17.12%
Townhome / condo	17	15.32%
Apartment	5	4.5%
Senior housing	6	5.41%
Accessory dwelling unit (i.e. in-law apartment, garage conversion, etc.)	6	5.41%

Answered: 32 Skipped: 79

● Would you consider adding an accessory dwelling unit (ADU) on your...

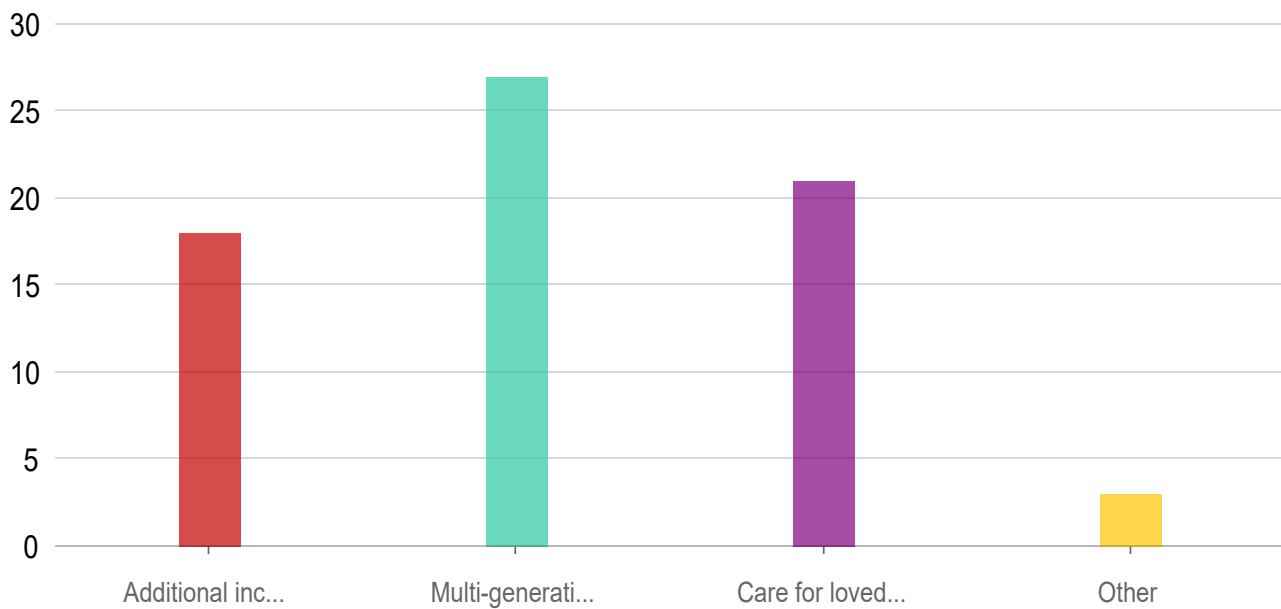
*



Answers	Count	Percentage
No	37	33.33%
Yes	27	24.32%
Maybe	13	11.71%

Answered: 77 Skipped: 34

● Why? *

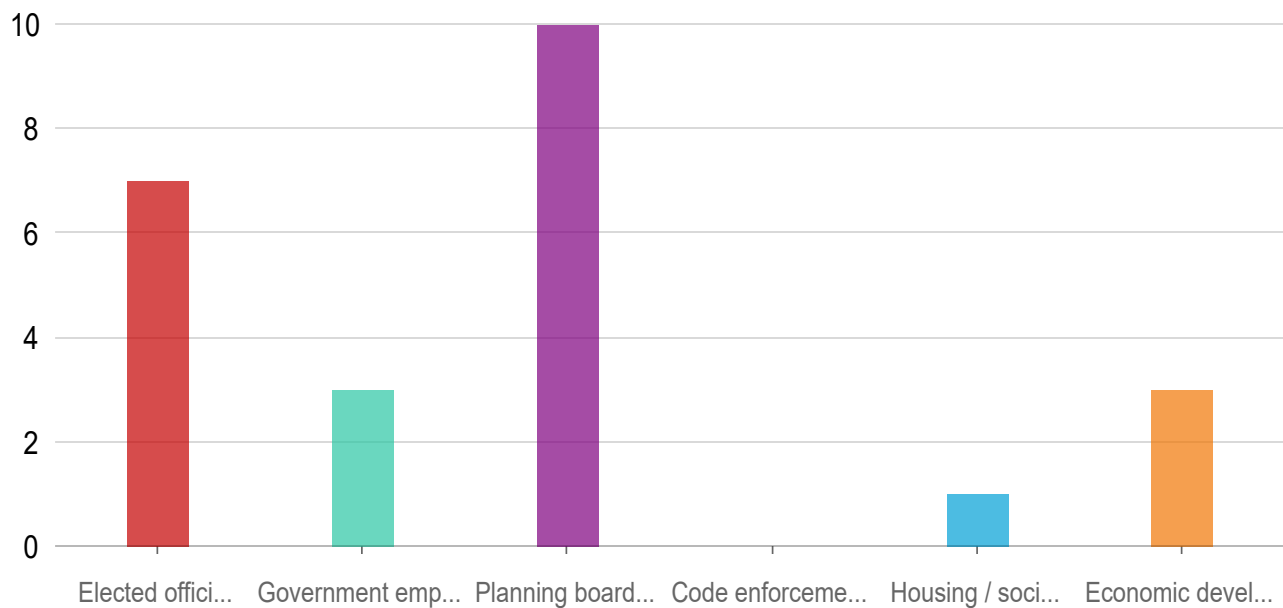


Answers	Count	Percentage
Additional income source	18	16.22%
Multi-generational living	27	24.32%
Care for loved ones	21	18.92%
Other	3	2.7%

Answered: 40 Skipped: 71

Group 4 - Government officials / housing professionals

● What is your role? *



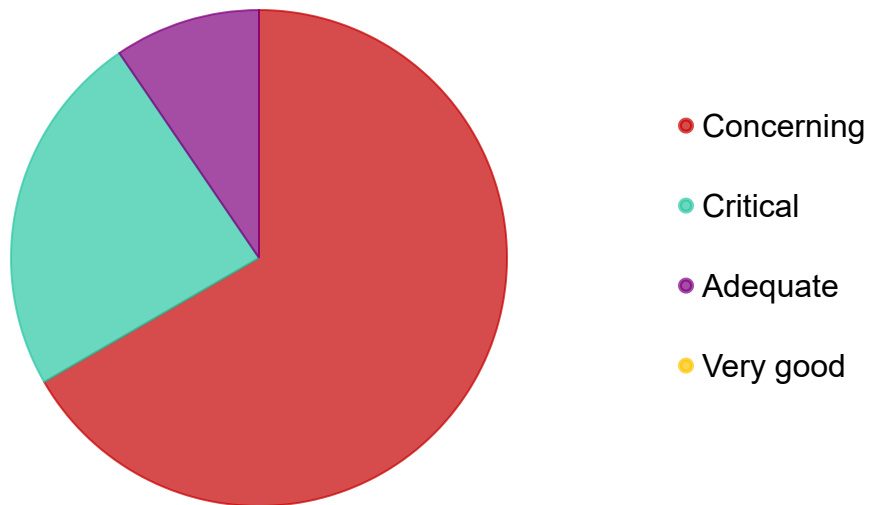
Answers	Count	Percentage
Elected official	7	6.31%
Government employee	3	2.7%
Planning board / ZBA member	10	9.01%
Code enforcement	0	0%
Housing / social services	1	0.9%
Economic development professional	3	2.7%

Answered: 21 Skipped: 90

● What municipality do you represent? *

There are no answers to this question yet.

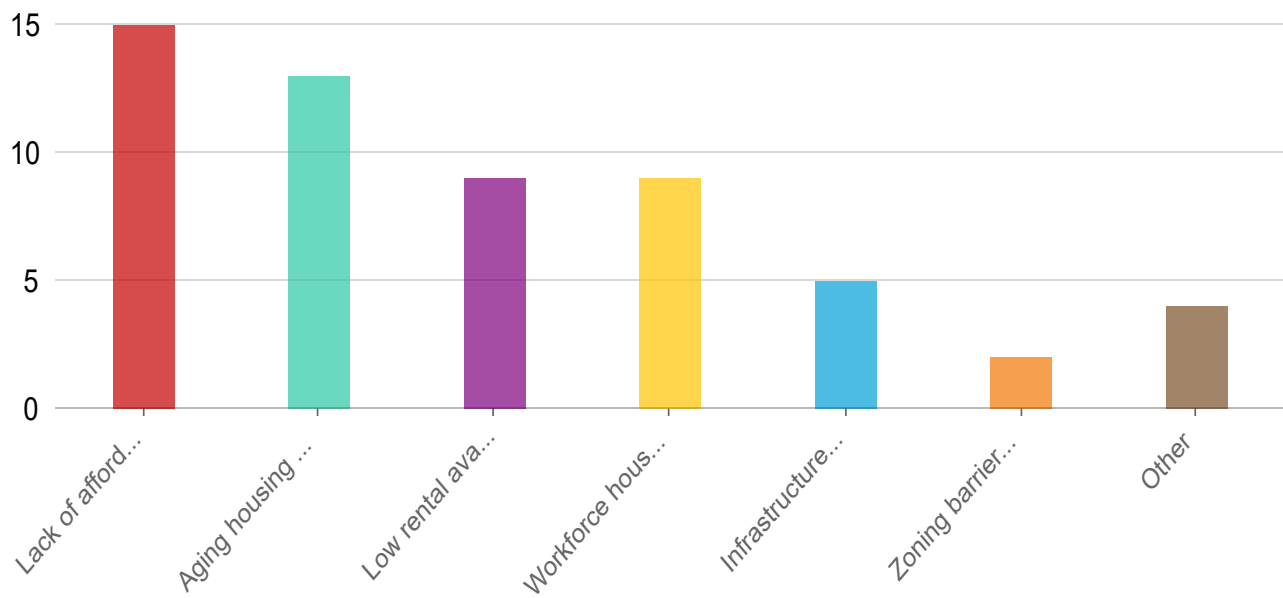
● How would you rate the housing situation in your municipality? *



Answers	Count	Percentage
Concerning	14	12.61%
Critical	5	4.5%
Adequate	2	1.8%
Very good	0	0%

Answered: 21 Skipped: 90

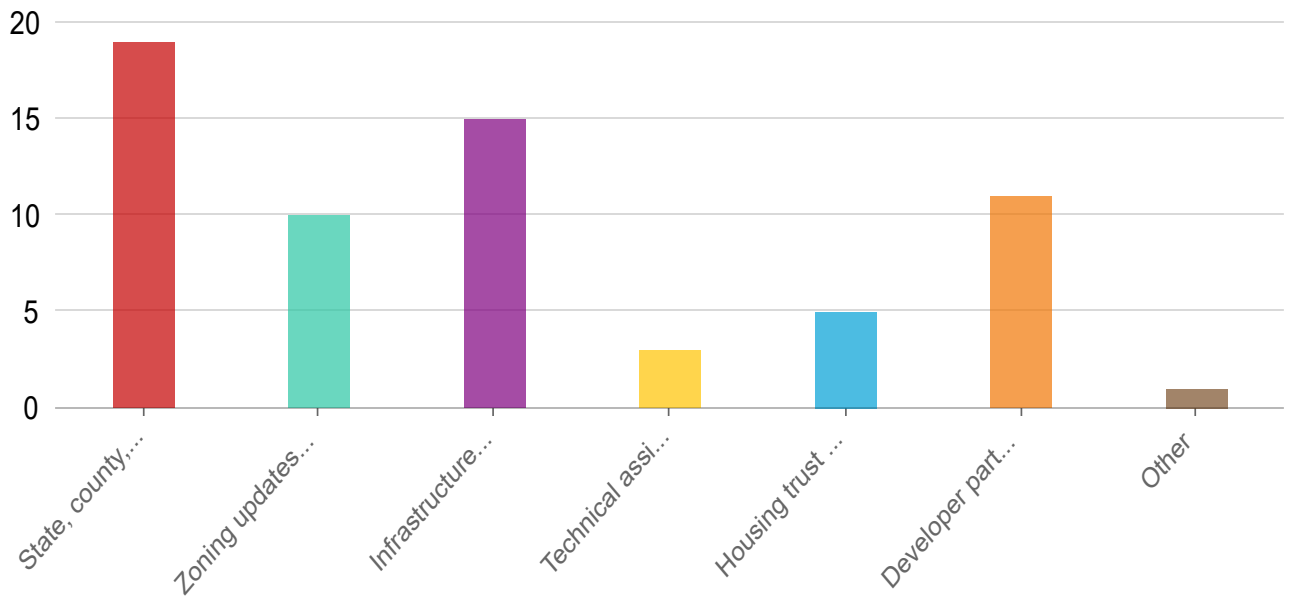
● What are the primary issues? *



Answers	Count	Percentage
Lack of affordable housing	15	13.51%
Aging housing stock	13	11.71%
Low rental availability	9	8.11%
Workforce housing shortage	9	8.11%
Infrastructure constraints	5	4.5%
Zoning barriers	2	1.8%
Other	4	3.6%

Answered: 19 Skipped: 92

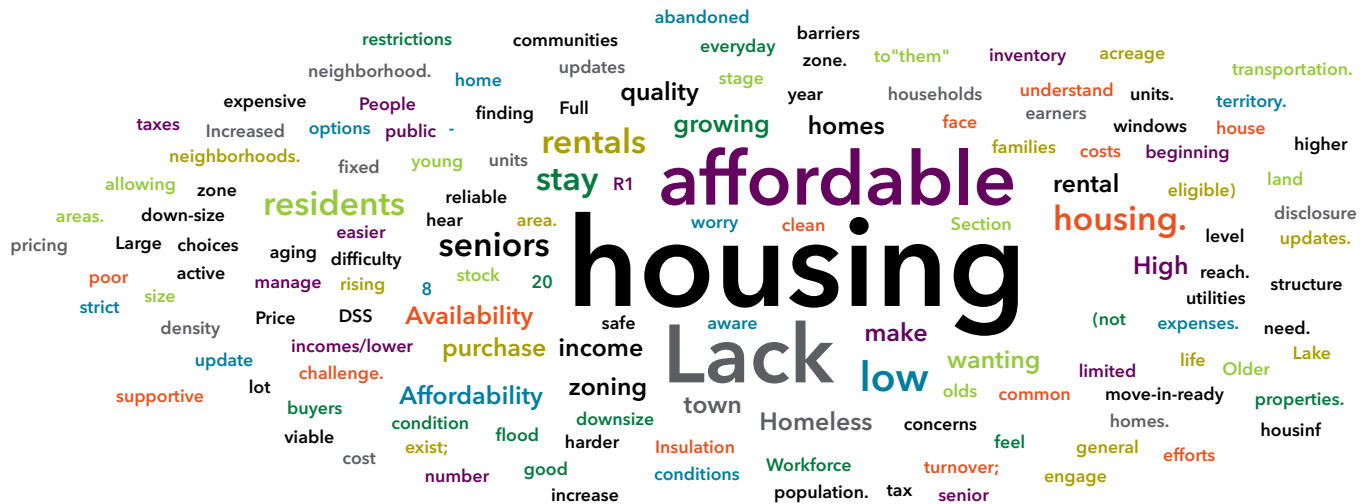
● What tools would most help your municipality address housing needs? *



Answers	Count	Percentage
State, county, or municipal level incentives	19	17.12%
Zoning updates / overlays	10	9.01%
Infrastructure funding	15	13.51%
Technical assistance	3	2.7%
Housing trust fund	5	4.5%
Developer partnerships	11	9.91%
Other	1	0.9%

Answered: 21 Skipped: 90

- What are the most common concerns you hear from your community regarding...



Response	Count
There is no affordable housing for 20 year olds and up, who are looking to stay in the area. There is no affordable, clean, reliable, safe housing for seniors on fixed incomes/lower income - (not DSS or Section 8 eligible)	1
The most common concerns I hear from residents are the lack of available rental units, limited options for seniors who want to downsize but stay in town, and the difficulty young families face finding affordable, move-in-ready homes. People also worry about the condition of our aging housing stock and the rising costs of utilities, which make it harder for households to manage overall housing expenses. Overall, residents feel there are very few choices at any stage of life, and affordability is becoming a growing challenge.	1
Price of housing for low level earners and beginning home buyers is out of reach.	1
Older homes in need of updates. Insulation and windows, structure updates, and make it easier to update homes in flood zone.	1
Not wanting to "them" in their neighborhoods. Not wanting to understand the need. Full disclosure to the public that needs to be aware everyday what is out in their communities	1
Not enough housing or land to purchase	1
None exist; there is no turnover; lack of housing for active seniors who want to down-size but stay in the same neighborhood.	1
low inventory	1

Low availability for low income rentals Housing conditions Workforce housing Zoning barriers to allowing rentals	1
Lake of affordable quality house	1
Lack of quality affordable rental units. Need for higher density and less R1 territory.	1
Lack of good housing ,and lot size acreage to much	1
Lack of affordable housing. Lack of supportive housing. Large and growing homeless population. Increased number of abandoned properties. Lack of viable transportation.	1
Lack of affordable housing and housing in general	1
Lack of affordable housing	1
Homeless, poor or expensive rentals, high purchase and tax cost	1
High taxes	1
certain residents want more strict zoning restrictions in certain zone areas. we are trying to engage the whole town in housing efforts that will increase new housinf	1
Availability and pricing	1
Affordability	1
Not enough senior housing.	1

Answered: 21 Skipped: 90

● **What is the biggest obstacle to addressing housing in your community? ***



Response	Count
same as above	1
-Overall housing plan -Zoning -Development of housing focused on moderate to low income households -Community attitudes	1
Our biggest obstacle is the financial burden associated with developing new housing in a small rural town. With limited water capacity, aging infrastructure, and rising construction and utility costs, even small-scale projects become financially unfeasible for builders. Higher-density or affordable housing options are especially difficult to achieve without significant outside investment. As a result, attracting or supporting new housing development is extremely challenging without major financial support from county or state partner	1
Not enough	1
no starter homes for sale	1
Lower cost alternatives	1
Low incomes, apathy.	1
Low income welfare housing brings crime and not quality people to the community leaving houses looking like trash and not clean.	1
Land availability	1

Lack of viable stock, lack of developers who are willing to develop and keep costs low for tenants.	1
Property taxes are so high that people are going to be unable to keep their homes, and then there is nothing for them to rent that they will be able to afford either.	

Lack of it	1
------------	---

Lack of housing stock. Increased poverty. Majority of homeless population are sanctioned and not offered assistance. No investment in abandoned property.	1
---	---

Investment and developer interest. They may not know we are here.	1
---	---

Inexpensive housing	1
---------------------	---

Identifying the space to put housing; cost to rehab old buildings & turn them into housing.	1
---	---

Funding and available land	1
----------------------------	---

Funding	1
---------	---

Available tracts to expand new housing	1
--	---

Affordability, big investors that constantly buy properties for cash the raise the rents so high people cannot afford them, no control over this. Finding land or housing that is supported by the community.	1
---	---

Affordability and safety for Seniors	1
--------------------------------------	---

Affordability and availability.	1
---------------------------------	---

Answered: 21 Skipped: 90

Additional Comments

We are two senior citizens. If my husband passed away, I would give serious consideration to a condo like The Park. Unfortunately, there aren't many of those options. I was a community development consultant in Cortland County for many years. I have facilitated many housing surveys.	1
We are moving out of state due to not enjoying the city of Cortland and what it has to offer us.	1
We are in a rural part of Virgil and want to maintain that rural living. New housing needs to be centralized near the schools. My opinion only, but grants should be made easily available to fix up older homes including architectural and contractor assistance with certified vendors near the schools next to help developers create new housing in existing but abandoned buildings including commercial sites. There are too many empty retail and industrial sites that either need to be demolished, rezoned and developed. We need houses and manufacturing not retail. Thank you.	1
We are buying the home we have been living in for 6 years even though it is too small for us because of the lack of availability of something the size we need that is also affordable.	1
we are applying for a grant from Thoma for housing grants for med income individuals	1
Trying to buy a house challenges: anything good is out of our price range, and everything gets bought up so quickly. There is no time to think it through	1
The city of Cortland is a NYS Housing First community, and needs to develop an ADU program modeled after Ithaca's ADU program, in line with NYS ADU guidance. It is essential to create more affordable housing while maximizing existing housing stock, providing homeowners with added income, and creating places for people to live. This needs to be done immediately, streamline and reduce barriers, provide variances, and should be limited in scope to owner occupied only, to reduce student housing sprawl or misuse. Thank you.	1
Thanks Chris!	1
Thank you for gathering information to address Cortland's housing needs! Even as a working professional with a master's degree and extensive work history, wages in Cortland have not kept up with inflation or the cost of renting or purchasing a home. As a long-time resident of Cortland, I see a lot of potential in it, so it is disheartening to see it in its current state.	1
See a lot of rural homes that are run down and unsafe and can't be kept up by owners. End up seeking public housing because current house not livable. What resources available to fix homes?	1

Our greatest need is funding support. As a small rural town with limited resources, we simply do not have the financial capacity to address aging housing stock, encourage new development, or expand options for seniors and young families on our own. Grant funding, low-interest financing, and county or state programs are essential for housing rehabilitation, infrastructure improvements, and planning assistance. Without outside funding, rural communities like ours cannot realistically meet current or future housing needs.

1

Our area needs both rental units and first time buyer units to be lower in price.

1

None.

1

My family of three is very comfortable in our affordable 4bd 2.5ba single family that we have been able to renovate over time. Our 2.6% mortgage with 5 years left allows us to keep this city property as our forever home. We also own a duplex that we rent out to young professionals. While it is a great opportunity to offer a lovely home at an affordable price point (we certainly could charge more), it is a lot of work and is expensive. I often consider selling it and being rid of the hassle, but worry for the tenants and housing in general. Cortland needs more affordable housing. And while I personally appreciate the code enforcement working to better the current housing, I do worry that the cost will also increase rents higher than they already are, which feels too much already. We don't need more luxury housing, we don't need more student housing, we need 2-3 bedroom units that the average Cortland family can afford around \$1000, which is very hard without subsidies.

1

It's pathetic that nice places are taxed higher and shit holes or unfinished property is lower. Your making an incentive for people to live like trash.

1

If we're to move, would be out of NYS. Too expensive to live here.

1

I don't what an ADU is

1

I am lucky enough to live in a rental unit provided by family so our rent is very little to none. If this was not provided to me I'm not sure where we would have ended up. I make about 55k a year and still cannot afford housing. We also have a dog and majority of places do not allow pets. I attempted to get a house and and unable to without assistance. It is not affordable and I cannot get a mortgage due to debt.

1

I also own a 3 unit apartment house and will submit a second survey.

1

How do I find more information on creating an ADU? Please email me jennifersylstra@gmail.com

1

As my wife and I and our friends age, we will be looking for single-floor, smaller condos or apartments

1

Answered: 27 Skipped: 84

APPENDIX B
City of Cortland
Condition Assessment

Students gain experience with municipalities



09/15/2025

Eight **SUNY Cortland Entrepreneurship Center** [<https://www2.cortland.edu/news/entrepreneurship-center>] student interns this fall are partnering with the city and county of Cortland to collect and analyze information on community quality-of-life markers like housing repair needs, housing stock availability and the conditions of sidewalks.

The diligent investigations by these undergraduate interns on every city street during the semester promises to produce data to support ongoing municipal grant applications that fund a host of city activities.

The county planning department has developed a housing survey application that interfaces with its

geographic information systems (GIS) database. The student interns, majoring in various disciplines, will walk the city neighborhoods scanning and inputting data that can then be analyzed to support future grant applications from the city.

The city of Cortland has long accessed Community Development Block Grant funding to support repairs for low-income households. Having a citywide housing condition survey will allow government officials to expand grant applications in hopes of gaining access to funding to both low- and moderate-income households.

The GIS mapping application can be accessed via cell phone, allowing the student interns to collect data on the conditions observed at each property in the city, uploading their information as they walk the neighborhood.

The city also hopes to use the information gathered by the interns in a more wholistic approach to address sidewalk conditions.

Students are gaining their hands-on experience under the tutelage of Kathleen Burke, SUNY distinguished teaching professor in the university's Economics Department and the Entrepreneurship Center's director.

The students are using a computer application developed by the County Planning Department to gather information on all housing within the city. The app feeds information into the planning department's GIS database, which the planners will use later to share the survey findings with the community.

"They will work in pairs to collect the data, and we hope to have it all collected before or just after the October break," Burke said.

Burke's marketing interns are following along to photograph their work to post on the **SUNY Cortland Entrepreneurship Center's Instagram account** [<https://www.instagram.com/cortlandeship/>].

"In terms of timeline — I am having all of the Entrepreneurship Center's eight interns collect the data since they have to be outside traversing every street in the city," Burke said. "We want to get it done while the weather cooperates."

When that part of the project is done, two center interns who completed Burke's Econometrics course last spring will remain on the project to analyze data with the city and county planning departments. Econometrics is the branch of economics concerned with the use of mathematical methods, especially statistics, in describing economic systems.

"The city is very excited to have this opportunity to work with the Cortland County Planning Department and Dr. Burke's interns," said Cortland Mayor Scott Steve. "This type of positive collaboration benefits all of our organizations."

Formula Based Housing Condition Survey

Submitting Person*

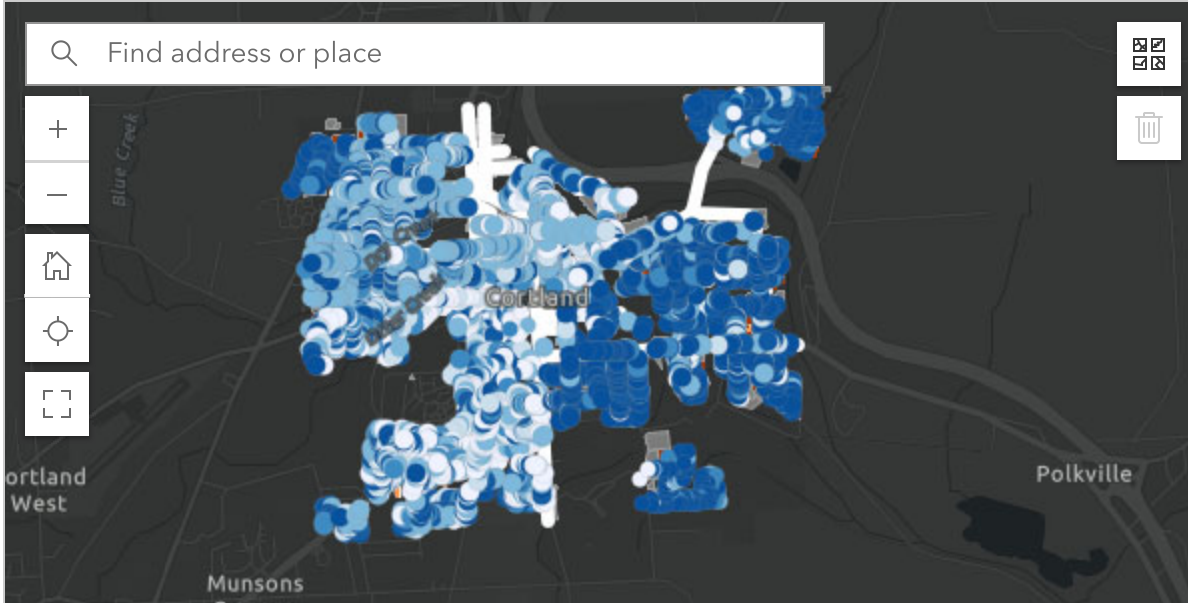
Street Address*

Input the street address for the structure

Confirm Location*

+

-



Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, ... Powered by [Esri](#)

Lat:

Lon:

Sidewalk Condition Rating*

On a 1-3 scale, what is the condition of the sidewalk?

☐
1 - Poor - Large cracks/holes, uneven slabs, or inaccessible/unsafe



☐ 2 - Fair - Minor cracks/holes, some visible wear, minor slope

☐ 3 - Good - No cracks/holes, surface is smooth and intact, fully accessible

Single or Multi-Family*

Select the appropriate size of the housing structure

-Please select-

Student Housing Evaluation

Determine if the structure is student housing or not.

☐ Yes

☐ No

☐ Unsure

Derelict Property Evaluation*

Determine if the structure is clearly vacant or derelict

☐ Yes

☐ No

Roof Condition Rating*

On a 1-3 scale, what is the condition of the roof?

☐ 1 - Poor -Significant issues: missing shingles or sagging roof; noticeable vegetative growth; in need of replacement



☐ 2 - Fair - Minor issues: some damage or missing shingles; minor vegetative growth; not in need of replacement

☐ 3 - Good - No issues: no visible damage or vegetative growth; flashing intact around chimney & vents

Siding Condition Rating*

On a 1-3 scale, what is the condition of the siding?

☐ 1 - Poor - Significant issues: noticeable cracking, peeling, or missing sections of siding; potential insect or water damage

☐ 2 - Fair - Minor issues: some wear, worn paint, or clear signs of aging; no apparent structural damage

☐ 3 - Good - No issues: siding is clean and fully painted; trim is intact; no missing sections

Door/Windows Condition Rating*

On a 1-3 scale, what is the condition of the doors and windows?

☐ 1 - Poor - Significant issues: frames, doors, or window panels are missing/broken; seals are loose or missing; temporary substitutes are in use

☐ 2 - Fair - Minor issues: some apparent wear & tear around frames; some paint or peeling apparent; all doors/windows in place

☐ 3 - Good - No issues: frames, doors, and window panels are in good condition; paint is fresh; all doors/windows fit frames well

Porch Condition Rating*

On a 1-3 scale, what is the condition of the porch?

☐ 1 - Poor - Significant issues: clear evidence of rot, splintering, or sagging; poor or missing steps; in need of replacement

☐ 2 - Fair - Minor issues: some splintering/warping; steps in worn condition; potentially some missing paint

☐ 3 - Good - No issues: steps, porch, and paint in good condition; no significant wear apparent

Foundation Condition Rating*

On a 1-3 scale, what is the condition of the foundation?

☐ 1 - Poor - Significant issues: clear evidence of cracking, erosion, or water damage; may noticeably lean/settle; in need of replacement/significant repairs

☐ 2 - Fair - Minor issues: few, if any cracks, erosion, or water damage; foundation remains stable without apparent lean/settlement

☐ 3 - Good - No issues: foundation shows no cracking or significant wear; no signs of water damage or lean/settlement

Total Structure Score:

12³

Additional Comments



Optional Structure Image

If desired, take a photo of the structure

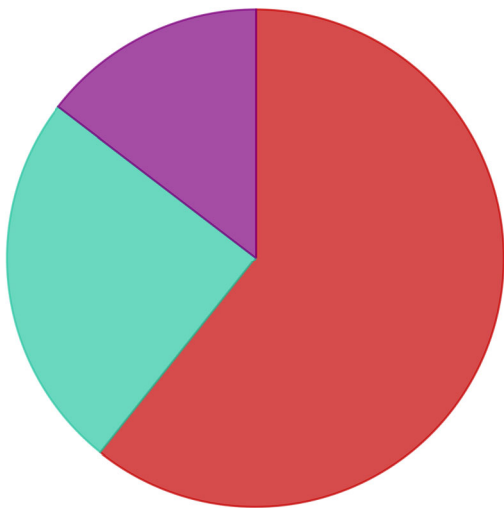
Drop image here or select image

Submit

Powered by ArcGIS Survey123

Forumula Based Cortland Housing Condition Survey

Sidewalk Condition Rating *

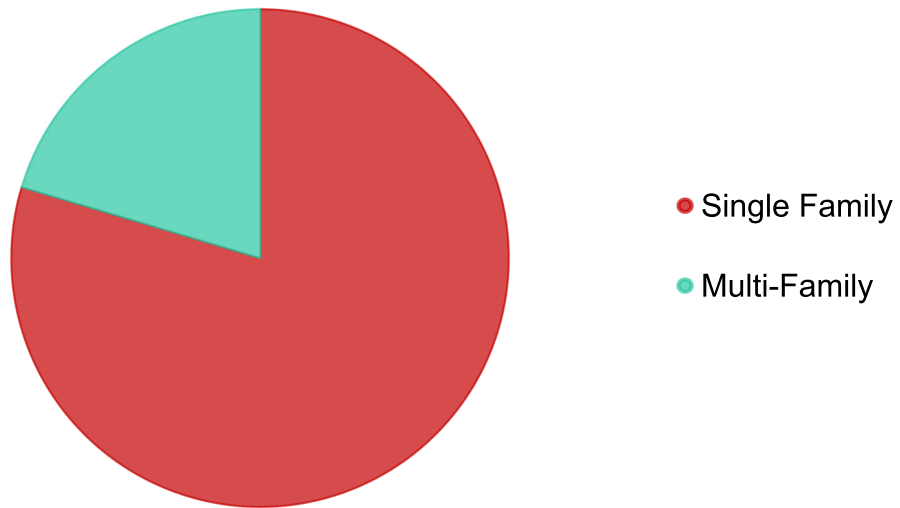


- 2 - Fair - Minor cracks/holes, some visible wear, minor slope
- 3 - Good - No cracks/holes, surface is smooth and intact, fully accessible
- 1 - Poor - Large cracks/holes, uneven slabs, or inaccessible/unsafe

Answers	Count	Percentage
2 - Fair - Minor cracks/holes, some visible wear, minor slope	2,441	60.72%
3 - Good - No cracks/holes, surface is smooth and intact, fully accessible	993	24.7%
1 - Poor - Large cracks/holes, uneven slabs, or inaccessible/unsafe	586	14.58%

Answered: 4,020 Skipped: 0

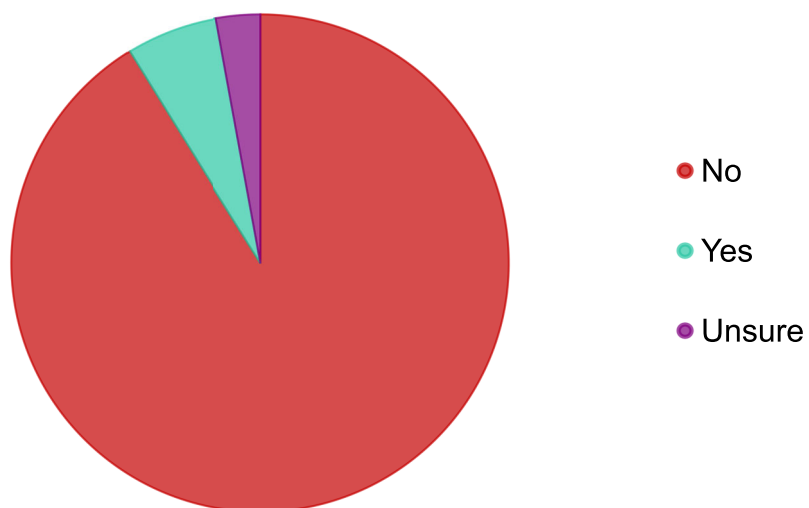
Single or Multi-Family *



Answers	Count	Percentage
Single Family	3,200	79.6%
Multi-Family	820	20.4%

Answered: 4,020 Skipped: 0

Student Housing Evaluation



Answers

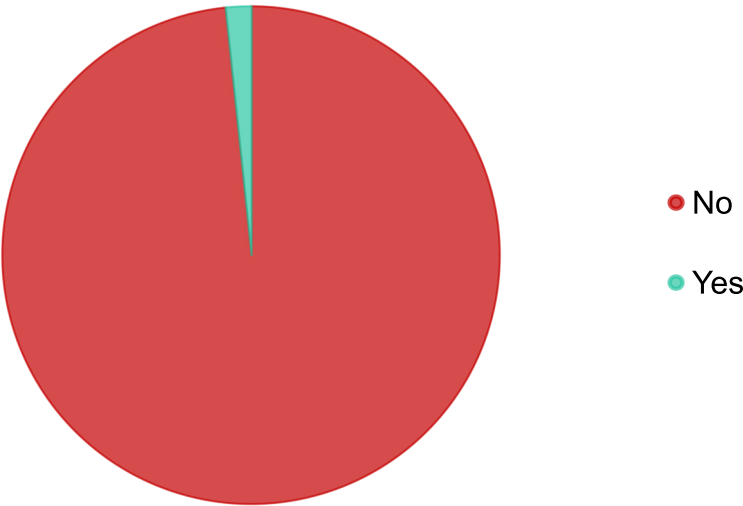
Count

Percentage

No	3,662	91.09%
Yes	238	5.92%
Unsure	113	2.81%

Answered: 4,013 Skipped: 7

Derelict Property Evaluation *



Answers

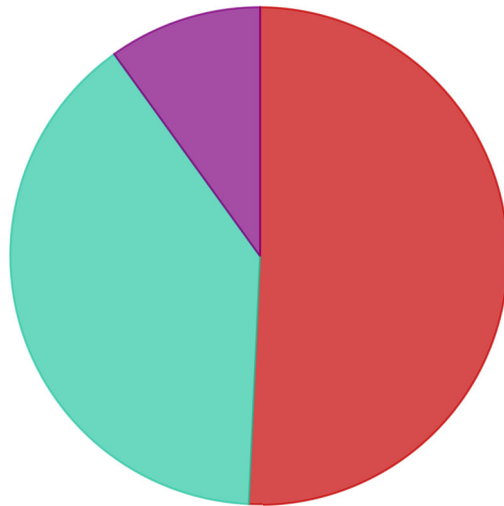
Count

Percentage

No	3,956	98.41%
Yes	64	1.59%

Answered: 4,020 Skipped: 0

Roof Condition Rating *

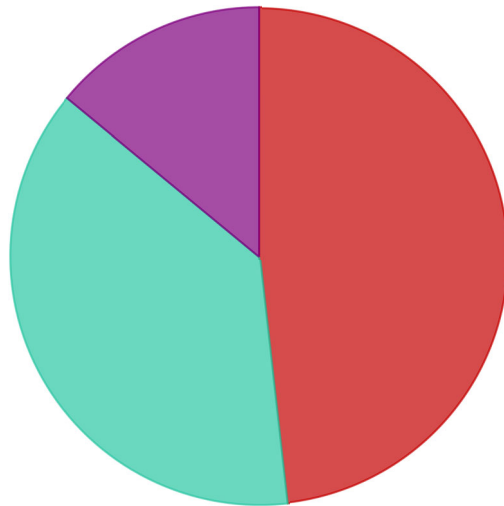


- 2 - Fair - Minor issues: some damage or missing shingles; minor vegetative growth; not in need of replacement
- 3 - Good - No issues: no visible damage or vegetative growth; flashing intact around chimney & vents
- 1 - Poor -Significant issues

Answers	Count	Percentage
2 - Fair - Minor issues: some damage or missing shingles; minor vegetative growth; not in need of replacement	2,039	50.72%
3 - Good - No issues: no visible damage or vegetative growth; flashing intact around chimney & vents	1,582	39.35%
1 - Poor -Significant issues: missing shingles or sagging roof; noticeable vegetative growth; in need of replacement	399	9.93%

Answered: 4,020 Skipped: 0

Siding Condition Rating *



2 - Fair - Minor issues: some wear, worn paint, or clear signs of aging; no apparent structural damage

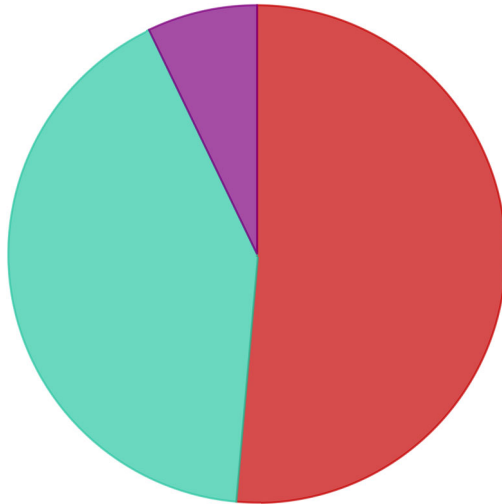
3 - Good - No issues: siding is clean and fully painted; trim is intact; no missing sections

1 - Poor - Significant issues : noticeable cracking, peeling, or missing sections

Answers	Count	Percentage
2 - Fair - Minor issues: some wear, worn paint, or clear signs of aging; no apparent structural damage	1,939	48.23%
3 - Good - No issues: siding is clean and fully painted; trim is intact; no missing sections	1,517	37.74%
1 - Poor - Significant issues: noticeable cracking, peeling, or missing sections of siding; potential insect or water damage	564	14.03%

Answered: 4,020 Skipped: 0

Door/Windows Condition Rating *

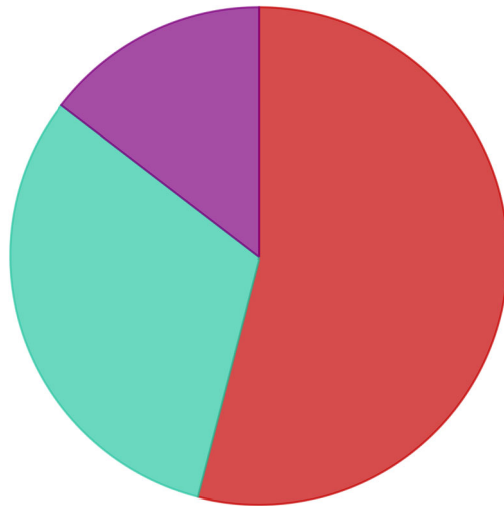


- 2 - Fair - Minor issues:
some apparent wear & tear
● around frames; some paint or peeling apparent; all doors /windows in place
- 3 - Good - No issues: frames, doors, and window panels are
● in good condition; paint is fresh; all doors/windows fit frames well
- 1 - Poor - Significant issues

Answers	Count	Percentage
2 - Fair - Minor issues: some apparent wear & tear around frames; some paint or peeling apparent; all doors/windows in place	2,066	51.39%
3 - Good - No issues: frames, doors, and window panels are in good condition; paint is fresh; all doors/windows fit frames well	1,667	41.47%
1 - Poor - Significant issues: frames, doors, or window panels are missing/broken; seals are loose or missing; temporary substitutes are in use	287	7.14%

Answered: 4,020 Skipped: 0

Porch Condition Rating *

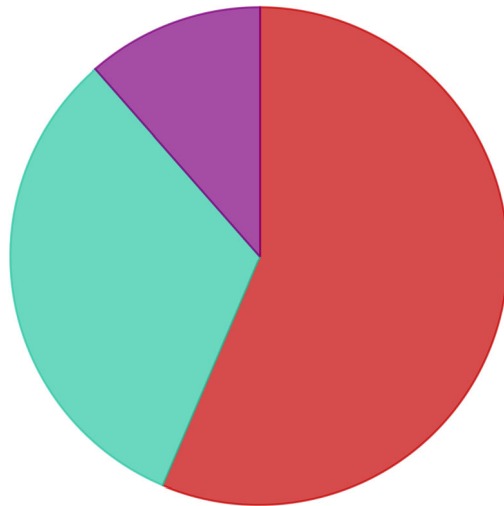


- 2 - Fair - Minor issues: some splintering/warping; steps in worn condition; potentially some missing paint
- 3 - Good - No issues: steps, porch, and paint in good condition; no significant wear apparent
- 1 - Poor - Significant issues: clear evidence of

Answers	Count	Percentage
2 - Fair - Minor issues: some splintering/warping; steps in worn condition; potentially some missing paint	2,171	54%
3 - Good - No issues: steps, porch, and paint in good condition; no significant wear apparent	1,262	31.39%
1 - Poor - Significant issues: clear evidence of rot, splintering, or sagging; poor or missing steps; in need of replacement	587	14.6%

Answered: 4,020 Skipped: 0

Foundation Condition Rating *

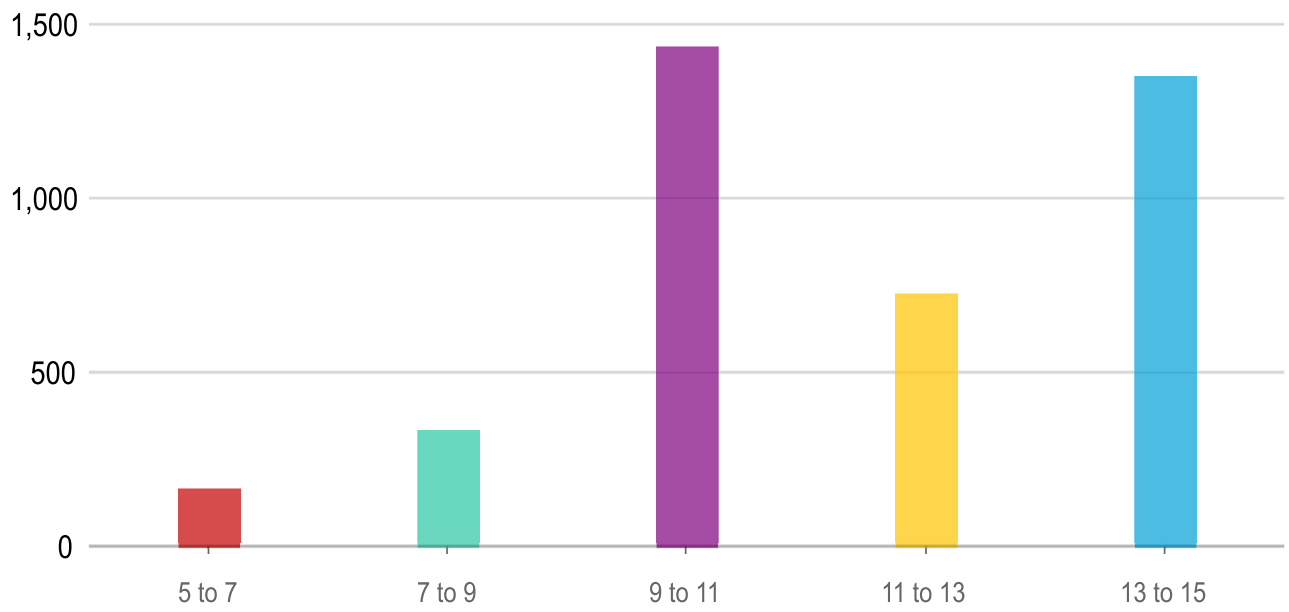


- 2 - Fair - Minor issues: few, if any cracks, erosion, or water damage; foundation remains stable without apparent lean/settlement
- 3 - Good - No issues: foundation shows no cracking or significant wear; no signs of water damage or lean/settlement
- 1 - Poor - Significant issues:

Answers	Count	Percentage
2 - Fair - Minor issues: few, if any cracks, erosion, or water damage; foundation remains stable without apparent lean/settlement	2,266	56.37%
3 - Good - No issues: foundation shows no cracking or significant wear; no signs of water damage or lean/settlement	1,294	32.19%
1 - Poor - Significant issues: clear evidence of cracking, erosion, or water damage; may noticeably lean/settle; in need of replacement/significant repairs	460	11.44%

Answered: 4,020 Skipped: 0

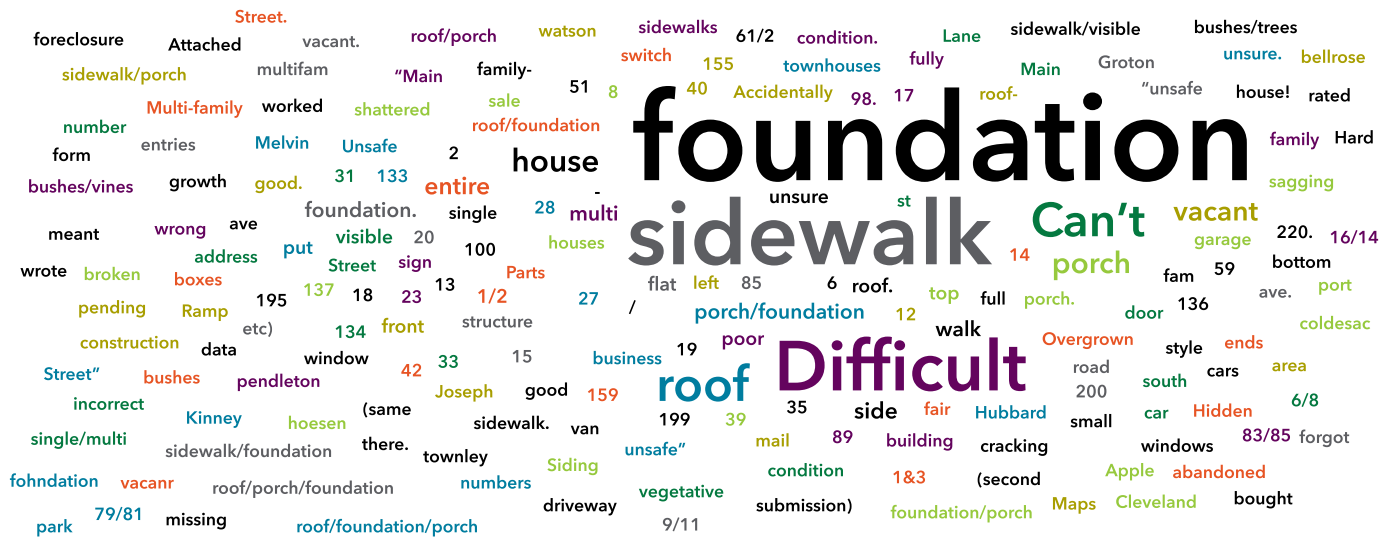
Total Structure Score:



Stats		Value
Min.		5
Max.		15
Avg.		11.25
Sum.		45,225

Answered: 4,020 Skipped: 0

Additional Comments



Word	Count
foundation	151
sidewalk	104
Difficult	76
roof	46
Can't	45
house	21
porch	19
vacant	17
entire	13
side	9
walk	8
foundation.	7
multi	7
porch/foundation	6

Optional Structure Image



Images: 1000