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A Housing Market on the Rise, Leaving Many Behind: Voices of Binghamton on the Housing Crisis

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Introduction

Homelessness in the Southern Tier region of New York increased by 50 percent from May 2021 to May 2022, while the number of permanent supportive housing units increased by only 16 percent (CARES of NY, 2022). Like many communities throughout America, Binghamton lacks a sufficient affordable housing market. Affordable housing is defined as “housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities” (HUD Archives, 2011). This is one of several housing-related issues facing the city, in what has been labeled by residents as the Binghamton housing crisis. Significant progress has been made toward alleviating the housing crisis, especially by nonprofit groups that use state funding to rehabilitate houses into affordable housing units, build and manage shelters, and facilitate programs to find emergency housing for those in need. Binghamton’s poverty rate is 32.6 percent—over twice as high as the New York state average (U.S. Census Bureau, 2019). Affordable housing is a necessity for those living below the poverty line. A family paying over 30 percent of their income for housing may not have enough money for groceries, healthcare, transportation, childcare, or other necessities. Even if a low-income family can stretch their paychecks to cover all these expenses, it is unlikely they will have excess funds to save or invest. Affordable housing means stability for families below the poverty line, and gives them the ability to rise out of poverty through saving.

The total number of housing units available in the city of Binghamton has been expanding gradually over the past 20 years, but this is likely due to the expansion of Binghamton University and the growth of the off-campus student housing market—not an increase in affordable housing units. The population of the city of Binghamton has decreased by 15 percent since 1990, from 53,700 to 44,800 (Data Commons, 2018). However, over the past ten years,

Binghamton University's student population has grown by 30 percent from 14,000 to 18,000 (Media and Public Relations, 2014; Office of Undergraduate Admissions, 2020). The high cost of living on campus pushes many students toward more affordable off-campus options.

There are two questions that my research aims to address. First, how has the presence of Binghamton University impacted the city of Binghamton's housing market, specifically low-income housing? We have known for decades that the presence of universities often inflates the rental prices in their host cities (Ogur, 1973). This trend is likely true for the city of Binghamton as well. Second, what policy solutions could be implemented to help alleviate the city's low-income housing crisis? My research has led me to argue that the appearance and growth of a subset of the Binghamton housing market specific to students and young professionals in the last 20 years has resulted in a shortage of affordable housing. Many policies have been suggested by legislators and community-wide committees that aim to increase the number of affordable housing units in the city. Two of these recommended policies were created by Broome County's Anti-Poverty Advisory Council (2019) and Safe Housing Task Force (2019). Most of these recommendations have not yet been implemented, and they could be the first step to alleviating Binghamton's housing crisis.

What we know about the issue

In February, 2020, the city of Binghamton announced a 20 million dollar plan to build a large apartment complex on Front Street, just a short walk from downtown (Arpey, 2020; Gilroy, 2020). The complex will have 115 units that will be rented at market rate—between 850 and 1,400 dollars (Gilroy, 2020). The project should look beautiful when finished, with land being reserved for green space and recreational areas. According to former mayor Rich David, this is part of a larger initiative to continue Broome County's economic growth by expanding the

housing market to cater toward young professionals. Walison Corp, the project's developer, is based out of Mount Vernon, New York. They own over 25 buildings, according to their website, most of which are located in the Bronx. Less than three weeks after the Front Street announcement, a plan to build 55 luxury apartments inside the old city hall building was released (Joseph, 2020b). The building is currently owned by a "Westchester County-based entity" (Joseph, 2020b), who bought it for 1.8 million dollars. Again, these apartments will be marketed toward young professionals and graduate students. In November 2020, a development project near the new Binghamton University Health Sciences campus in Johnson City was announced (Binghamton Homepage, 2020). AOM Investments LLC, the developer, is based out of Passaic, New Jersey. All these projects have two common themes: they are marketed toward educated individuals in their twenties and owned by large companies with headquarters outside of the Southern Tier.

With all this urban development, an onlooker may be led to believe that Binghamton's housing market is thriving. Unfortunately, the residents of the city are upset that these new projects cater to students and not low-income individuals and families. In September 2020, shortly before state eviction immunity due to the pandemic was originally set to expire, protestors from Binghamton Tenants United demanded four things from the city government: a) cancelation of rent; b) a hold on evictions; c) policy that will hold landlords accountable to their contractual commitments; and d) affordable housing for all (Beam, 2020). Binghamton Tenants United has since been rolled into the Stakeholders of Broome County, which is a newly-created housing justice coalition.

Binghamton has a lack of affordable housing which has not been sufficiently addressed by local government in recent years. It cannot be said that the city has ignored the issue—a 4.3

million dollar homeless housing project was announced in April 2020 (Joseph, 2020a; “Governor Cuomo,” 2021). The construction of the complex was deemed essential work by the city, allowing it to continue during the COVID-19 pandemic. The project was completed in late February, 2021 (“Governor Cuomo,” 2021). The complex contains 19 units specifically for homeless individuals and families. The price was mostly covered by the NYS Homeless Housing and Assistance Program, with the City of Binghamton providing 100,000 dollars (“Governor Cuomo,” 2021). These units will house young adults ages 18-25, veterans, people with disabilities, and the formerly incarcerated (“Governor Cuomo,” 2021).

April Ramsay, the Director of Program Development at the Family Enrichment Network, helps manage the facility. According to Ramsay, these 19 units are an incredibly important step for Binghamton and will be a great help to the residents of Binghamton experiencing homelessness or housing instability; however, this is the first step of a long journey from where Binghamton is now to where it needs to be (A. Ramsay, personal communication, April 12th, 2021). The truth is that Broome County is a long way from having enough affordable housing (A. Ramsay, personal communication, April 12th, 2021). According to the Broome County Safe Housing Task Force, “for every 100 extremely low-income renter households in Broome, there are only 17 affordable and available units—the second lowest availability rate in the State” (Broome County Safe Housing, 2019). Between 2011 and 2015, there was a deficit of 7,140 available low-income housing units for extremely low-income households (Broome County Safe Housing, 2019). Developers keep building off-campus student housing for Binghamton University students, even though a study commissioned by The Agency, the county's development corporation, showed that the region is at a maximum level of supply (Payne, 2017).

Any student housing units added since then (of which there have been many) have been surplus because the demand for student housing is less than the supply.

One local nonprofit executive explained that a large portion of the city's affordable housing units are in poor condition due to absentee landlords (nonprofit executive, personal communication, November 20th, 2020). Absentee landlords can be troublesome through their lack of engagement in the community, whether they are large corporate landlords, like Walison Corp or AOM Investments, or individuals who own multi-family homes or small apartment buildings. Studies have shown that landlords or property managers who live in-residence are better at addressing tenant concerns, and do so in a more timely manner (Porell, 1985). Though this effect begins to fade as buildings grow beyond 4 or 5 families, many apartments in Binghamton and other small cities fall within this capacity (Porll, 1985).

Owners of larger properties hold the greater responsibility of mitigating crime (Nanos, 2011). In 2011, Boston started a program to target landlords who were indifferent to crime occurring on their properties (Nanos, 2011). For example, there were 105 police calls in 12 months to an apartment building on Blue Hill Avenue in Roxbury (Nanos, 2011). A married cocaine-dealing duo living in the building and a group of sex workers who operated out of abandoned cars in the parking lot greatly contributed to the call count. Former mayor of Boston Thomas Menino created the Problem Properties Task Force. The basic principle behind the policy is that a building only becomes a center of crime if the building's owner allows it either intentionally or through neglect. One of the more notable actions taken by the task force has been stationing a police cruiser outside buildings that had eight or more police calls the previous year. The building's owner would be charged 1,152 dollars per day for the cruiser's presence until the city felt as though the landlord had sufficiently addressed the criminal activity occurring on the

property (Nanos, 2011). Following actions taken by the task force, the owner of the apartment building on Blue Hill Avenue has been working with the city to clean up his property. However, he still feels as though landlords should not be held responsible for addressing crime in their buildings, instead insisting that the landlords are the victims in these situations (Nanos, 2011). Boston's approach to landlords assumes that the tenants of a building are a reflection of the landlord's character: a landlord who is responsible and attentive will ensure that his tenants are following the rules and staying within the law, while a landlord who is irresponsible and absent will ignore problems as they arise over time, affecting a property's social climate. Landlords who live in-residence are more likely to be aware of their building's climate—and not just the heating and cooling. Additionally, landlords who live locally are more likely to adapt to suit the community's needs rather than move their business elsewhere when economic conditions are less ideal (Leach, 2013). This trend goes for all business, not just the housing market. Locally owned businesses will not abandon their city at the first sign of trouble; they will adapt to the change and persevere (Leach, 2013). This builds economic resilience. If large portions of a city's economy are owned by outsiders, its economy is more susceptible to fluctuation.

Research Methods

This research is a collection of qualitative data gathered through a series of interviews and email conversations. The interviews were conducted over phone or video call, with some supplemental in-person discussions. I spoke with six nonprofit organizers, three local landlords, a housing complex's leasing manager, a future student housing complex tenant, and a Binghamton City Councilwoman. I've communicated via email with a top Binghamton University official and two experts on the Binghamton housing market. I reached out to 29 individuals or organizations, and spoke with 15 of them. Sixteen of the twenty-nine individuals

or organizations contacted were landlords, rental businesses, or housing complexes, fourteen of which were found through flyers posted on Binghamton University campus bulletin boards. The questions selected for each interview were determined by the interviewee's experience and line of work. The following are some examples of questions asked:

- Do you believe the presence of Binghamton University and the growth of the off-campus student housing market have affected Binghamton's housing market?
- What is the next legislative hurdle in the effort to alleviate Binghamton's housing crisis?
- What legislative initiatives have been proposed in recent years pertaining to the Binghamton housing market?
- Have you seen a decline in housing stock quality in recent years?
- If current trends continue, what will the housing market look like 10 years from now?

All the individuals interviewed understood the research objectives, consented to the interview, and allowed their responses to be included. Those who wish to remain anonymous are given pseudonyms, and this will be made clear in the text. Some individuals interviewed will not be mentioned in this report either by their request or due to a lack of relevance in their responses to the research questions.

Discussion of Results

The interview method allowed me to better connect and understand the residents of Binghamton. These interviews often shifted off-topic, during which I learned about the region's history, local politics, tenant-landlord relationships, and the immense network of local nonprofit organizations that collaborate to serve the people of the Southern Tier. Though most of these off-topic conversations are not mentioned in this article, they provided me with essential context to understand the city of Binghamton, its culture, and its residents.

Binghamton Landlords: Urban Legend or Reality?

From my conversations with Binghamton University students, nonprofit organizers, and members of the general public, I had heard countless narratives about the slumlords of Binghamton. As legend has it, this mysterious cult of exploitative low-lives let their once-beautiful houses fall into disrepair, are not up to code, and become unfit to live in. These houses decrease local property value and leave a stain on the city's name. A slumlord is defined as "a landlord who receives unusually large profits from substandard, poorly maintained properties" (Merriam-Webster). Gary, a landlord in Binghamton for over 40 years, felt that the city's slumlords have besmirched the entire local rental market (Gary, personal communication, April 11th, 2021). As a licensed plumber and electrician, Gary prides himself on his ability to personally respond to his tenants' concerns in a timely manner. He told me the story of how an unsuspecting person can find themselves becoming a slumlord. "Mom and Dad die and you inherit their old house on the West Side of Binghamton," he began (Gary, personal communication, April 11th, 2021). You grew up in the area, and have fond memories of a time when the city was prospering. That was long ago, however, and you and your siblings have moved elsewhere. You decide that, instead of selling the house, you'll rent it out to Binghamton University students. This plan makes sense, as the city's house-price to rent ratio is disproportionate, and there is more money to be made in renting than selling. You begin renting this old, but well-kept, house to students. Maybe you've hired someone to manage the property, or maybe you figured you could spare a couple of weekends per year to drive upstate and check on it yourself. Twenty years later, the once beautiful colonial-style home has become a hazard to anyone living in it. Broken floorboards, busted locks, a leaking roof, and holes in the drywall have decreased the value of the home substantially. You try to address the issues as they arise,

but you're busy with work and kids and don't have the time to properly maintain the house. Regardless of the deteriorated state, you keep renting to college students at the same price. You've become a slumlord.

Is there any truth to this sad story? Despite my best efforts, I was unable to interview any slumlords. First, it should be noted that, while there is currently very little data on slumlords in Binghamton, slumlords likely rent to residents more often than students. This is due to a shift in student preference away from the West Side and toward luxury student housing complexes in downtown Binghamton, which is addressed in the next section. Also, it is important to recognize potential bias in this story, in that it is from a landlord's perspective. The victim in this story is seemingly the landlord, who has found themselves in this unfortunate predicament. There is also an implication that the students are at fault for the degradation of the property. While this may be technically true, it should be expected that the house will be damaged over time when renting it to students or anyone else. The real fault lies on the homeowner who decided to maximize their profits by renting the house without understanding the challenges that come with being a landlord. This stereotype did not represent the three landlords I spoke with. These men were entrepreneurs and understood the commitment they were making. Each of these landlords either owned more than one house or had plans to purchase a second house in the near future. Additionally, it makes sense for landlords to push this narrative. The individual from the story who let their property fall into disrepair is not a landlord by profession, but rather someone meddling in a business they do not understand. Professional slumlords who understand and exploit the industry are likely more numerous than the law-abiding landlords would like to admit.

I do not want to fully discredit the narrative of the unintentional absentee landlord, however. One nonprofit executive I spoke with had previously lived in a low-income apartment owned by an absentee landlord. Though they avoided specific details, their message was clear: the conditions in that apartment building were abysmal (nonprofit executive, personal communication, November 20th, 2020). A classmate of mine said that her landlord, while he lived locally, was impossible to get ahold of and rarely acted on requests (classmate, personal communication, May 11th, 2021). She described her landlord as a “sleazebag.” One day, a man peeped through the windows of my classmate’s apartment. Then, to their horror, he opened their front door with a key. He had been hired by their landlord to check in on the property, but the tenants had been given no warning.

For the most part, the landlords I spoke with respected their tenants. However, it is important to recognize that I was only getting their side of the story. Gary had an interesting philosophy on being a landlord. He said he treats his tenants as though he is their father. Gary rents mostly to international students from Europe and Asia, so maybe he sees himself as a temporary parent while they are overseas. I did not press him on his rationale. He believes that renting should be a matter of mutual respect and fairness between tenants and landlords—a theory formed through experience. In my interview with him, he went into detail on what he thought was unfair treatment of a landlord:

“And Trevor, there were times when I used to pay all utilities, and I’d be there shoveling snow in the wintertime or mowing the grass, or doing yard work in the fall, trimming shrubs, and I’d see the boyfriend come in with a duffel bag full of his laundry because he’s gotta pay for laundry wherever he’s living. You see what I’m saying? And then they’re washing cars and their boyfriends come over and they’re washing their Jeeps and that’s not fair to the landlord. And there were times where I’d walk in, Trevor, and it’s 75 or 76 degrees in the house. And you know, that’s not reasonable; that’s not being fair. And look, I want you to be comfortable, okay? If 80 is comfortable for you then I want you to be comfortable, but I ain’t paying for 80. So you pay for the utilities, okay? And

you'd be surprised Trevor, how respectable they are after they pay a couple of their first utility bills (Gary, personal communication, April 11th, 2021).”

I understand where Gary is coming from, but this ideology is far from what I was expecting. I presumed that landlords would have a customer-is-always-right mentality. I will blame my naivety on my lack of experience as a tenant at the time of the interview. Neither of the other small landlords I interviewed felt as strongly on this subject as Gary, or at least they were not as outspoken about it.

I asked Gary why a landlord may choose to not tailor their properties toward low-income individuals and families. The state and local governments will make up the difference in rent payment, so there was no reason in my mind that a landlord would avoid this market. However, relatively few affordable housing units have been developed in Binghamton in recent years. Gary explained that collecting checks from tenants, the city, and the state can be an administrative nightmare for landlords. While he admitted the city and state are more reliable with their payments than many tenants, keeping track of the payments can be a hassle that landlords would rather avoid. Gary's second reason was less based in fact. “These people just don't seem to be responsible... these lower-income people that qualify for federal and state income or assistance, they just don't take care of the property” (Gary, personal communication, April 11th, 2021). There is clearly prejudice against low-income renters, which may have a large role in the lack of available low-income housing in Binghamton. Gary was the only landlord I interviewed who openly expressed these views.

The other two small landlords I spoke with were much younger and fairly new to the business. I spoke to a co-owner of Weha Rentals, who owns and manages two houses with 15 tenants at full capacity (Weha Rental co-owner, personal communication, April 13th, 2021). He had helped start Weha Rentals five years ago after graduating from Binghamton University. Rent

prices at Weha Rentals' properties range between \$350 to \$400 per bed, primarily targeted toward students. The co-owner said that renting to Binghamton University students has been a pleasant experience for the most part. There are always a few bad apples, he admitted, but he had never needed to evict a tenant. He sees his position in the tenant-landlord relationship to be one of service. When one tenant requested a music room, Weha Rentals made accommodations for them. The co-owners have helped edit tenants' resumes and prepare them for interviews. While these could be interpreted as parental actions, they hold a much different tone than Gary's thermostat story. When I asked if he believed that the presence of the university was affecting the low-income housing market, he said no. He believed the two markets were separate, both operating on the rule of supply and demand (Weha Rental co-owner, personal communication, April 13th, 2021).

The other small landlord I interviewed, who I'll refer to as Dave, had just started in the industry and currently owned one house (local landlord, personal communication, April 10th, 2021). He had just finished graduate school at Binghamton University the previous year, and went in 50/50 on a house with his mom to start renting out. Dave rents the three-bedroom house to students at \$1,700 monthly. When I spoke with him, he was only a few weeks away from signing on a second house. Dave had just quit his job in finance to expand his home rental business to a point at which he could make a living as a full-time landlord. This means renting out around five to ten houses (local landlord, personal communication, April 10th, 2021). I confirmed this estimation with the co-owner of Weha Rentals (Weha Rental co-owner, personal communication, April 13th, 2021). The large range is due to variance in the number of rentable bedrooms per house.

Dave told me why landlords prefer renting to students (local landlord, personal communication, April 10th, 2021). First, renting a house out by the bed can generate more money for the landlord than renting the house as one unit. Second, students are predictable in their renting habits. They lease the house for a set amount of time, and will know fairly soon whether or not they will be renewing for another year. This allows landlords to get new renters lined up for the coming year. Students are also much less likely to require eviction (local landlord, personal communication, April 10th, 2021).

The landlords that I spoke with are not slumlords, but they were able to give me valuable insight into how landlords think. They are running a business and are aiming to maximize their profit. Many (if not most) landlords make sure to be attentive to their tenants' needs and respect their rights. This is done as a means of building a positive reputation and because it is the right, honest way to run a business. However, some landlords choose to maximize their profit over all else, including the safety of their tenants and the respect of their community. These individuals sully the profession and wreak havoc on communities as they use their profits to purchase more properties and further expand their exploitative operations.

The Complex Question: Helping or Hurting?

Luxury student housing complexes in downtown Binghamton have been increasing in popularity over the past ten years. Some of these include The Printing House, University Lofts, Twin River Commons, 20 Hawley Street, and Chenango Space. One of the goals of this research is to determine whether or not the presence of Binghamton University has an effect on the Binghamton housing market. These complexes are an essential part of the off-campus student housing market—the aspect of the university's presence that is most likely to affect the broader housing market. I spoke about the effect that these luxury student housing complexes have on the

market with Noel Smith, the leasing manager at the 20 Hawley Street luxury housing complex, and Jerry Willard, the executive director of the First Ward Action Council.

Noel Smith has been working in the Binghamton housing market for seven years with low-income, conventional, and student housing (N. Smith, personal communication, April 15th, 2021). My interview with Noel was the longest, allowing us to go into great depth on the role of student housing complexes in Binghamton. The 20 Hawley Street complex has 290 beds, 270 of which are occupied by students and 20 by non-student residents. Noel explained that there is no such thing as student-only housing, and that they simply rented by the bed which is more appealing to students. I had heard of this technicality in previous interviews, but I still believe that it is little more than clever marketing. It is true that fair-housing rules dictate that a landlord must allow anyone who is interested and qualified to live at their property, but it is unlikely that a single adult would want to pay for a luxury apartment and be surrounded by university students. As Gary described, living in a luxury student housing complex is like living in a fancy dorm with less supervision and the same amount of noise coming through the walls 24 hours a day. Noel admitted the nature of this technicality without any questioning on my part.

Noel explained that, after the withdrawal of Endicott-Johnson Shoe Company and IBM from the Binghamton area, the university has helped prop up the local economy and started the economic recovery of the downtown (N. Smith, personal communication, April 15th, 2021). He admits that there is pushback from long-time residents who he believes are “set in their ways and don’t want change” (N. Smith, personal communication, April 15th, 2021). However, he argues for the development of the Binghamton housing market to meet the needs of the university. This is because student housing complexes pay high taxes to the city, and the development and improvement of these properties help the city as a whole by raising neighboring property value

and bringing more money into the heart of the city. Noel believes that there is still room for the student housing market to grow, but that it is quickly approaching maximum capacity (N. Smith, personal communication, April 15th, 2021). This is in contradiction to the study by The Agency which found that Binghamton's student housing market reached maximum supply capacity in 2017 (Payne, 2017). When I brought this up to Noel, he explained an issue with that statistic. Luxury properties like 20 Hawley Street are raising the bar for the quality of student housing (N. Smith, personal communication, April 15th, 2021). It is clear that students are willing to spend money to live in these nice apartments, and so the market grows. Though there may be enough student housing for all the students at Binghamton University, many older student apartments are lacking the quality today's students demand. It would seem as though the days of dingy college apartments with leaking faucets and broken blinds are coming to an end. According to Noel, there is still a growing market for high-end student housing as students' standards rise, and it should be expected that more facilities will open up in the coming years (N. Smith, personal communication, April 15th, 2021). For students who enjoy the downtown scene, housing complexes like 20 Hawley Street can provide close proximity to the bars, as well as countless amenities at the same price as living on campus—a compelling prospect.

The economic development of downtown Binghamton has been swift, according to Noel (N. Smith, personal communication, April 15th, 2021). When he came to the area, downtown looked nothing like how it does now—streets lined with lively restaurants and bars. 20 Hawley Street had been an office building and then a bank before becoming apartments. Noel admires the city's big old buildings left behind from better days, and sees their development into housing as a creative project. Twenty years ago, going to Binghamton University and living off-campus

was taking a gamble on the quality of housing. Now there are countless options and a vibrant nightlife scene (N. Smith, personal communication, April 15th, 2021).

I attended 20 Hawley Street's open house in late April. The leasing season was in full-swing and I was impressed by the number of people present. I counted around 25 attendees, most of whom looked to be upperclassmen or graduate students. I got there a bit early and had time to appreciate the lobby. Six glass chandeliers hung from the ceiling. Two pool tables were in the center of the room, surrounded by clusters of couches, arm chairs, and boutique coffee tables. One cluster was around a large faux fireplace with a white marble mantel and chimney. White curtains covered all the walls—a clever way to avoid buying wall decor. On one end of the lobby there was an open coffee bar and doors to a large gym space. There were also several study rooms, each equipped with their own wall-mounted TV and glass chandelier. On the other end of the lobby there were two large bookshelves and a door to the outdoor patio.

Upon seeing the patio door I promptly walked outside and got locked out; a keycard was required for reentry, which I later learned was one of their featured security measures. I took this chance to explore the area. Carefully manicured grass was growing in the middle of the courtyard with a circle of hammock chairs. There was a two-story tall abstract sculpture painted bright red next to a large raised deck. Climbing up the stairs to the deck I found a hot tub with poolside recliners and a man standing at a grill. Looking up, I could see the unique shape of 20 Hawley Street. The building itself was a statement, and was unlike any other building downtown. It was shaped like a squared arch, as though the middle of the building had been cut out. The side paneling was black, but most of the building's face was taken up by the floor-to-ceiling windows seen in every bedroom. After a few minutes the event organizer, who I'll refer to as Jim, came out to check on the man grilling and let me back into the lobby.

The lunch was impressive; burgers, hot dogs, barbequed ribs, chips, and sodas lined a buffet table. Everyone wandered up to the table, and the man I had seen at the grill served us. I later learned that this was Noel Smith. Many people seemed to know each other already. I figured they were likely suitemates looking to lease together. As people finished eating, they began walking off. At first I thought nothing of it, but soon all the attendees had disappeared and I stood alone in the lobby with Noel and Jim. I asked Jim where everyone had gone, and he explained that all 20 Hawley Street events, including leasing events, are open to all residents. This is to ensure they feel included in anything happening in the building. Everyone else already lived here, and I was the only person remaining at the open house.

Jim offered to give me a tour of the sample room, which was stunning. They had clearly brought in an interior designer to decorate the place. The counter was outfitted with stainless steel appliances and brand name pots and pans, and the kitchen table was set with cloth napkins folded into origami shapes, porcelain-style plates and polished silverware. The TV stand and neighboring shelves were filled with potted succulents, books, little sculptures, family photos, a globe, and a vintage hourglass. The faux-leather couch and armchair were overloaded with throw pillows and blankets that matched the two small ottomans and the rug. The bedroom was a bit less flashy, but still well-decorated. No less than nine pillows sat at the head of the full-size bed. There was a full wall of floor-to-ceiling windows looking out onto the street. With all the opulent decor, I was thoroughly impressed. If there was luxury student housing, this was it; the apartment was spacious, fully furnished, equipt with a dishwasher, microwave, full oven and stove top, full-sized refrigerator, and the bedrooms received lots of natural light. On our way out, Jim opened the fridge and offered me a drink to go. It was stocked to the brim with Vitamin Water, Snapple, juice, protein drinks, and soda cans—an unnecessary but welcomed gesture. I now

understood why 20 Hawley Street had no issues finding demand, even if I was the only prospective resident at the open house. Their emphasis on service and luxury kept them competitive in a market with a rising standard.

Even after all I learned from my conversations with Noel and Jim, there was still one piece missing. I wanted to know whether the presence of student housing complexes is taking housing away from the residents of the city. I asked Noel this in our interview, and he believed that the student housing market was separate from the resident housing market and low income housing market because of the by-bed rental system. I understand this distinction, but my question focused on the quantity of housing units, not the increase of housing prices. I was concerned that there were not enough units to go around, and that the more downtown units that went to students, the less room there would be for the residents of the city to live downtown. I learned the answer to this question in my next interview.

Jerry Willard, a 40-year resident of Binghamton and the executive director of the First Ward Action Council, was referred to me by City Councilwoman Angela Riley. The First Ward Action Council is a nonprofit organization located in the First Ward, a low income neighborhood in Binghamton located north of Main Street on the West Side (J. Willard, personal communication, April 19th, 2021). The council serves the city of Binghamton through housing development programs. One of the council's main programs is buying and renovating homes to turn into low-income housing (J. Willard, personal communication, April 19th, 2021). A typical area revitalization project for them costs between \$7 to \$10 million, which they get from state grant programs. These programs stipulate that the houses being bought must be rented at below-market rates for at least 15 years before their price can be raised. The First Ward Action Council has no intention of raising the prices, however. Their goal as an organization is to

increase the amount of high-quality low-income housing in Binghamton. Two of their more recent projects have been revitalizations of Crandall Street and Front Street (J. Willard, personal communication, April 19th, 2021).

I asked Mr. Willard what he thought about the student housing complexes in downtown Binghamton, and he saw them as a “big plus” (J. Willard, personal communication, April 19th, 2021). He explained how they have brought much needed money into the area and have helped downtown grow as a cultural center. Mr. Willard acknowledges that there are smaller landlords, especially on the West Side, that are unhappy with the development of the complexes, but this is mainly because they cannot compete with them. Trying to get to the core of my research question, I asked him if the presence of the university and the growth of the off-campus housing market has had an effect on the low-income housing market. Mr. Willard’s answer was the insight I had been looking for—a tangible answer that made sense with what I had been learning. He said that the impact of the university on Binghamton’s housing market is decreasing due to the development of student housing complexes. Twenty years ago, if a university student chose to move off campus, they were likely going to rent a house or apartment on the West Side or in downtown Binghamton. This would take housing units away from residents of the city. Student housing complexes have given students places to flock to and have kept them out of houses that can be rented to residents (J. Willard, personal communication, April 19th, 2021).

Emma, a student at Binghamton University, rented an apartment at the University Lofts housing complex in downtown Binghamton with two other students her junior year. I sat down with Emma after she signed the lease. Their apartment at University Lofts came with several perks. Each of the three women had their own bathroom, Emma was allowed to have her cat Baxter, they have laundry machines in their apartment, and there is a movie theater, gym, tanning

beds, and study rooms. Emma and her friends were originally looking to rent for under \$800 each, but settled with \$859 at University Lofts. The flat rate for a three bedroom, three bathroom apartment is \$799 per person, but it cost them each an extra \$60 a month to have a window in the bedroom. She added that parking at the garage attached to the building was an additional \$75 monthly that went to the city (Emma, personal communication, April 3rd, 2021).

Emma is a nursing student and currently works as a pharmacy technician at a local CVS. Emma estimated her income for the year and calculated that she would be spending about 75 percent of her annual income on housing and parking (Emma, personal communication, April 3rd, 2021). Financial aid and help from her family covers the cost of tuition, but rent will be coming out of her pocket. This cost does not include groceries, car insurance, and gas to commute back and forth to campus. Emma plans on taking out loans to help pay for her housing, which will allow her to finish school and enter the workforce. The idea of spending such a high percent of her annual income on housing makes her feel sick to her stomach (Emma, personal communication, April 3rd, 2021).

Policy Solutions

Binghamton City Councilwoman Angela Riley has lived in Broome County for five years. She has mixed thoughts on student housing complexes due to the fact that the city has not undergone a full tax reassessment in nearly three decades (A. Riley, personal communication, April 16th, 2021). This allows housing developers to make money off of student housing on land that should be accessed at a higher amount. The absence of this potential tax income has been hard on the city (A. Riley, personal communication, April 16th, 2021). Ms. Riley believes that the growth of the off-campus housing market has negatively impacted the low-income housing market (A. Riley, personal communication, April 16th, 2021). She explained that landlords can

make more money by renting to students rather than residents of the city. When she was trying to find a house to rent upon first coming to the city, she found it difficult to find a house that was not rented out by the bed. In early 2020, legislation was proposed to rezone part of the city's third district from single-family homes to "multi-use dwellings" in order to create a new student housing area (A. Riley, personal communication, April 16th, 2021). The term "student" was not used explicitly, but there was a strong implication. This legislative change would allow for multiple individuals to live in a single-family home—the necessary conditions for student housing. The ordinance did not pass, but Ms. Riley said that the landlords and developers in the city push for similar legislation every few years. If the issue comes up again in the near future, the council is likely to create a subgroup to investigate how this policy would be implemented and what exactly that would mean for the residents of the city (A. Riley, personal communication, April 16th, 2021).

When questioned about the quality of low-income housing in Binghamton, the Councilwoman was more than happy to weigh in on the issue. According to her constituents who have contacted her about finding low-income housing, "the supply is low; the availability is low" (A. Riley, personal communication, April 16th, 2021). She told me that, around Christmas time, there was a young lady with kids who had a voucher for affordable housing, but she was simply unable to find an available, safe, up-to-code unit. She eventually settled on an apartment, but had to compromise on safety in order to have a roof over her and her children's heads. This story is all too common in Binghamton, as there are likely thousands of people across the county living in unsafe housing conditions but unable to find a better option (A. Riley, personal communication, April 16th, 2021). However, Ms. Riley is optimistic about the future of the market, sharing that she believed the city to be moving in the right direction. Some examples of

this are the rehabilitation projects on Front Street and Crandall Street by the First Ward Action Council and the recent opening of the 19-unit supportive housing project at the intersection of Liberty Street and Virgil Street through the Family Enrichment Network (A. Riley, personal communication, April 16th, 2021).

In my discussion with April Ramsay, Director of Program Development at the Family Enrichment Network, she explained that the construction of the units cost \$4.3 million, which came primarily from the New York State Office of Temporary Disability Assistance (personal communication, April 12th, 2021). Operation costs are covered by the Empire State Supportive Housing Initiative (A. Ramsay, personal communication, April 12th, 2021). The priority populations for entry into these housing units are individuals with developmental disabilities, survivors of domestic violence, chronically homeless individuals, veterans, young adults ages 18 to 25, and the formerly incarcerated (A. Ramsay, personal communication, April 12th, 2021). There is a long waiting list for shelters and supportive housing units in Broome County, and it can take weeks or months to be placed into housing. However, this is shorter than five years ago due to new supportive housing initiatives in the area (A. Ramsay, personal communication, April 12th, 2021). The waiting list for Section 8 housing can be several years long. At the time I spoke with Ms. Ramsay, the new housing project had been open for one month, and 11 of the units had been filled (A. Ramsay, personal communication, April 12th, 2021).

I asked Ms. Ramsay why there was a shortage of available low-income housing, and she was aware of several reasons. First, nonprofits often have trouble securing funds to develop and operate new housing units; second, private developers choose not to build low-income housing; third, student housing “eats up the market” (A. Ramsay, personal communication, April 12th, 2021). “It’s driving up the rent rates,” Ms. Ramsay explained. Landlords can make more money

renting to students, so the residents have to pay more for rent to compete with what the student renters will pay (A. Ramsay, personal communication, April 12th, 2021). Additionally, the floods in 2006 and 2011 damaged the already old housing stock, wiping out many units. Many old houses that are still being rented out are not to code and unsafe to live in (A. Ramsay, personal communication, April 12th, 2021).

The Broome County Safe Housing Task Force and the Broome County Anti-Poverty Advisory Council have studied housing insecurity and the Binghamton low-income housing market to propose policy for the city to enact (Broome County Anti-Poverty, 2019). The Advisory Council published a long list of policy recommendations. First, they suggest creating a ticketing system for code enforcement. Landlords who fail to keep their properties above a certain standard receive a ticket for each infraction (Broome County Anti-Poverty, 2019). The Council also proposed the implementation of tax incentives for landlords to rent at below-market rates (Broome County Anti-Poverty, 2019). This would make it more financially beneficial to develop unused space for low-income housing, expanding the low-income housing market and creating competition, increasing housing quality. This could also be achieved through a New York State ordinance that would require or incentivise landlords to designate a certain percentage of units as below-market-rate housing (Broome County Anti-Poverty, 2019).

The Broome County Safe Housing Task Force consists of municipal and county officials, as well as members of several organizations and coalitions throughout the county. The task force recommended a policy that would reinforce the rights of both renters and landlords and create an advisory board to continuously study the local housing market (Broome County Safe Housing, 2019). The task force also suggested implementing a law on the county level that included prioritization of protections, strategic development of the housing market, and the improvement

of housing quality. This would include eviction prevention protocol, landlord engagement, and code enforcement. None of the housing policies from either the Broome County Anti-Poverty Advisory Council or the Broome County Safe Housing Task Force have been implemented on the county or municipal level. However, a ban on income bias in leasing was passed in 2019 on the state level, which was suggested in both policy recommendations.

Conclusions

This research began with two questions. First, how has the presence of Binghamton University impacted the Binghamton housing market, specifically low-income housing? Second, what policy solutions could help the low-income housing market? I explored these questions through a series of interviews with tenants, landlords, nonprofit/community leaders, and public and university officials. The consensus among most of those who I interviewed was that the growth of the off-campus student housing market is the aspect of the university's presence that has most affected the city's housing market. Many houses in the city are now being rented by Binghamton University students instead of residents. This has made it more difficult for local residents to find housing, specifically low-income housing, that is available, safe, and up to code (A. Riley, personal communication, April 16th, 2021). There is no current data on the amount of Binghamton houses being rented to Binghamton University students. Future research to track the rate at which Binghamton houses are flipping from resident rentals to student rentals is needed. This information is essential to further analyze the effect of the university on the city's housing market. Additionally, the growth of the student housing market has driven up the rent prices of homes in the city, distorting the house price to rent ratio and making it harder for low-income individuals and families to find affordable housing (local landlord, personal communication, April 10th, 2021; A. Ramsay, personal communication, April 12th, 2021). Student housing

complexes have pulled a large portion of the off-campus student population out of the houses and concentrated them in downtown Binghamton (J. Willard, personal communication, April 19th). This has freed up housing for residents of the city and has helped in the economic recovery of the downtown area (N. Smith, personal communication, April 15th). However, the concentration of students into downtown Binghamton has resulted in an expensive and student-centered nightlife. Policies have been proposed to help alleviate the city's housing crisis, but have yet to be implemented. These policies include tax incentives for landlords and housing developers to rent at below-market rates, code enforcement, tax reassessment, and a renewed declaration of the rights of renters (Broome County Safe Housing, 2019; Broome County Anti-Poverty, 2019). Ms. Riley believes that the city has a lot of work to do in the coming years to put an end to the housing crisis. However, if the issues are addressed openly and smart policy solutions are enacted, then this can be an exciting and revitalizing process (A. Riley, personal communication, April 16th, 2021).

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