

2.0 Housing

Housing conditions in the Town of New Hartford is evaluated through a review of total number of housing units, total units in each structure, median age of the housing stock, value of the housing, housing occupancy and vacancy and building permits. The goal of this evaluation of the housing stock of the Town of New Hartford is to ensure that there is adequate housing for all resident of the community.

2.1 Housing Availability

The Town of New Hartford had 9,088 housing units in 2000 and 95% of them were occupied. Three quarters of the occupied units were owner occupied. The occupancy rate in the Town of New Hartford was similar to that of surrounding towns but higher than that of the City of Utica, the County and the State. Of the Town’s 5% vacant units, 28% were for rent, 20% were for sale, 17% were sold or rent, but not yet occupied, and 14% were used seasonally. The other 21% of the vacant units were being held by the property owner for some other reason.

Between 1990 and 2000, the number of housing units in the Town of New Hartford increased by 3% (270 units) while the population decreased by 2% (468 persons). Comparison communities also had increases in the number of housing units as their populations declined, with increases ranging from 2% to 6%. Only the City of Utica had a decrease in the number of housing units (-6%). These statistics depict a trend towards a smaller average household size. An aging population is a contributing factor to this trend.

Table 2-1 Housing Characteristics – 2000
Town of New Hartford and Comparison Areas

	New Hartford	Whitestown	Kirkland	City of Utica	Oneida County	New York State
Total Housing Units	9,088	7,936	3,591	29,164	102,803	7,679,307
Total Occupied Units	94.7%	95.0%	95.2%	86.0%	88.0%	91.9%
Owner occupied	74.7%	72.3%	70.0%	48.9%	67.2%	53.0%
Renter occupied	25.3%	27.7%	30.0%	51.1%	32.8%	47.0%
Vacant	5.3%	5.0%	4.8%	14.0%	12.0%	8.1%
For rent	28.4%	37.6%	48.3%	45.8%	30.8%	26.4%
For sale only	19.5%	23.8%	11.6%	11.4%	13.1%	11.2%
Rented or sold, not occupied	16.8%	12.5%	13.4%	7.7%	7.4%	7.0%
For seasonal, recreational, or occasional use	14.3%	8.3%	11.6%	4.4%	24.2%	40.2%
Other vacant	21.0%	17.8%	15.1%	30.6%	24.5%	15.1%

Source: US Census and pjscompany.com

As indicated in the table below, the majority of housing units (67%) in the Town of New Hartford were single-family detached homes and an additional 3% were single-family attached units in 2000. The most prevalent multi-unit structures were two-family homes (7%) and mobile homes (7%). The percentage of single-family units in the Town was similar to that of surrounding towns but significantly higher than that of the County and State. Between 1990 and 2000, single-family detached and mobile homes were the fastest growing housing types.

Table 2-2 Units in Structure – 2000
 Town of New Hartford and Comparison Areas

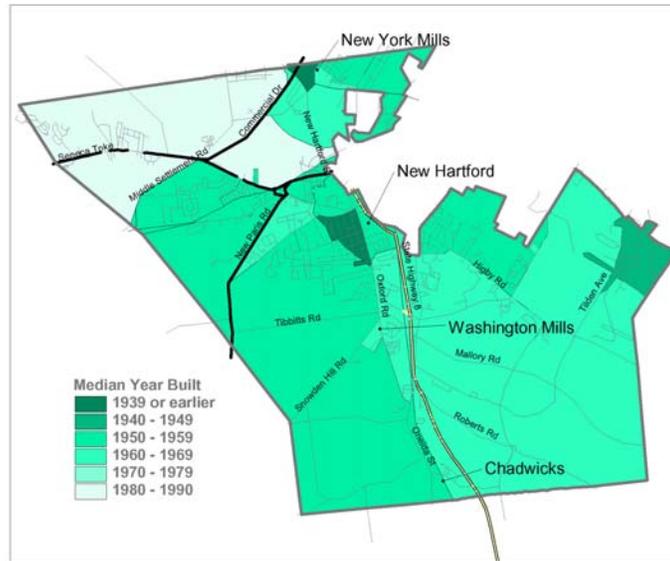
	New Hartford	Whitestown	Kirkland	City of Utica	Oneida County	New York State
Total Housing Units	9,088	7,936	3,591	29,164	102,803	7,679,307
1-Unit Detached	66.6%	70.4%	64.7%	36.0%	58.0%	41.7%
1-Unit Attached	2.8%	1.6%	1.3%	1.7%	1.7%	4.9%
2 Units	6.9%	11.3%	9.5%	31.3%	15.3%	10.9%
3 or 4 Units	5.7%	7.5%	5.6%	13.7%	7.8%	7.3%
5 to 9 Units	6.1%	3.5%	2.0%	5.2%	3.9%	5.3%
10 to 19 Units	2.5%	1.3%	3.1%	2.7%	1.8%	4.3%
20 to 49 Units	1.5%	1.1%	2.9%	3.0%	1.6%	8.1%
50 or More Units	1.3%	2.2%	3.1%	6.2%	3.3%	14.8%
Mobile Home or Trailer	6.6%	1.1%	7.8%	0.3%	6.7%	2.7%
Boat, RV, Van, Etc.	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
Median year structure built	1959	1954	1955	Before 1939	1952	1954

Source: US Census and pjscompany.com

In 2000, almost half (48%) of the housing units in the Town of New Hartford were constructed in 1959 or later years. Among comparison areas the Town had the highest percentage of homes constructed between 1970 and 2000 (34%) and the City of Utica had the least (9%).

The figure that follows shows the spatial distribution of homes within the Town based on the median year in which they were built.

Figure 2-1 Median Year Home Built – 2000
Town of New Hartford



Source: US Census Bureau and peter j. smith & company

Between 2000 and 2005, The town of New Hartford issued 161 building permits for single-family detached units. During the same time period, 139 building permits for manufactured homes were issued. Additionally, two subdivisions have been proposed that would provide 40 additional single-family residential units.

The 1995 Town of New Hartford Comprehensive Plan noted a need for additional senior housing. Between 2000 and 2004, the Town of New Hartford’s Planning Board approved the development of two senior living facilities: Cedar Brook Senior Living Center and Preswick Glen Senior Living Center. The two centers will provide a variety of living environments for older residents. Nursing home care will be offered at the Preswick Glen facility and the Cedar Brook facility will include an athletic training center for handicapped individuals. To date construction has not begun but upon completion the two facilities could add over 200 senior housing units in the form of townhouses and assisted living facilities.

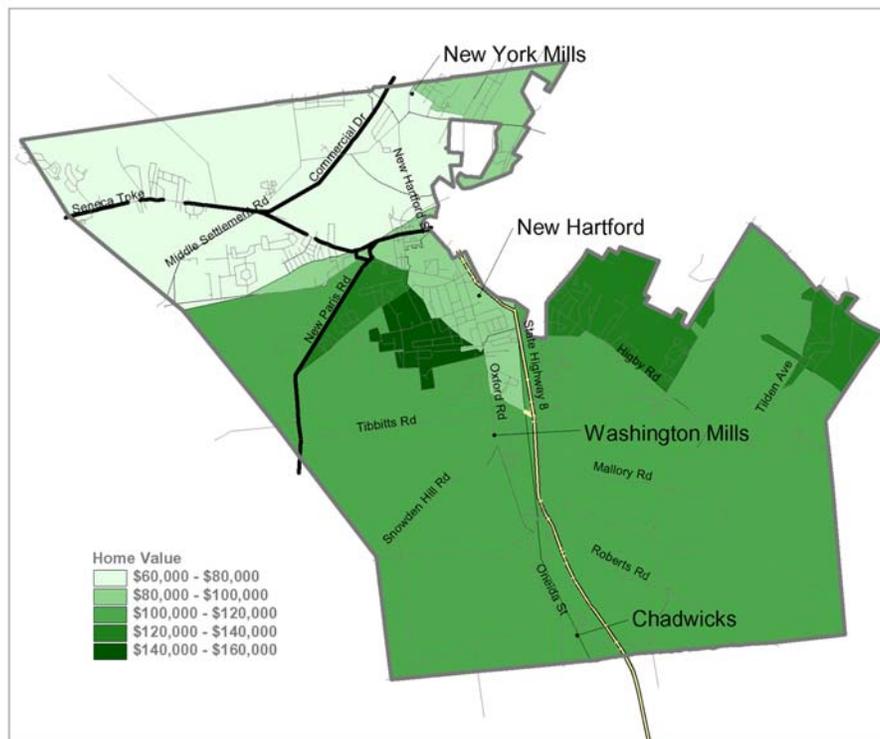
The 1995 Town of New Hartford Comprehensive Plan stated that overbuilding should be avoided. It was suggested that large-scale development projects be phased in a manageable number of units to avoid having to maintain infrastructure on streets where no new homes have been built and no new taxes are being paid. That warning is still appropriate. Although the senior units are needed to serve the Town’s growing senior population, the trend toward increased housing development when combined with the Town’s declining or stagnant population could result in a housing surplus, which may be an issue for older and less desirable housing types.

2.2 Home Values and Rents

In 2000, the median value of a home in the Town of New Hartford was \$95,300. As was true in 1990, the median value of homes in the Town of New Hartford was significantly higher than in the County. However, the Town's median home value was 28% lower in 2000 than in 1990 (when the 1990 value was adjusted to reflect the value of a dollar in 2000). This was true for all comparison areas, with decreases ranging from 11% (the State) to 27% (City of Utica).

The following figure shows how homes of various values are distributed in the Town.

Figure 2-2 Home Values – 2000
Town of New Hartford



Source: US Census Bureau and peter j. smith & company

Renters continued to spend more of their income on housing than homeowners in 2000. The median contract rent was \$466, which was higher than all comparison areas except the State (\$605). However, median rent within the Town decreased by 5%, from \$488 in 1990 (the 1990 value adjusted to reflect the value of a dollar in 2000) to \$466. During the same time period most comparison areas had an increase in median rent. Increases ranged from 1% in the Town of Kirkland to 10% in the State. The only comparison area that had a decrease between 1990 and 2000 was the County.

Housing is generally considered affordable if monthly costs are not more than one-third of household annual income. In 1999, 36% of renters in the Town of New Hartford spent 30% or more of their income on housing but in the County as a whole that percentage was even higher (39%). Between 1989 and 1999 the percentage of Town residents who spent 30% or more of their income on housing was relatively stable.

Table 2-3 Housing Value and Median Rent – 2000
Town of New Hartford and Comparison Communities

	New Hartford	Whitestown	Kirkland	City of Utica	Oneida County	New York State
Less than \$25,000	0.1%	0.6%	0.3%	4.8%	1.8%	0.8%
\$25,000 to \$49,999	2.6%	6.5%	4.8%	24.1%	12.0%	4.8%
\$50,000 to \$59,999	5.1%	10.4%	4.3%	18.5%	11.8%	3.7%
\$60,000 to \$69,999	10.6%	16.3%	4.1%	17.6%	15.1%	5.0%
\$70,000 to \$79,999	13.5%	14.3%	13.0%	13.3%	14.2%	5.8%
\$80,000 to \$89,999	12.4%	13.5%	9.5%	8.8%	12.0%	6.5%
\$90,000 to \$99,999	10.5%	11.1%	12.6%	5.5%	9.7%	5.5%
\$100,000 to \$124,999	17.0%	11.9%	19.2%	4.5%	10.1%	9.2%
\$125,000 to \$149,999	8.5%	8.4%	10.6%	1.2%	5.7%	9.1%
\$150,000 to \$174,999	4.8%	4.4%	6.9%	1.1%	3.0%	9.0%
\$175,000 to \$199,999	4.8%	1.7%	4.0%	0.4%	1.8%	8.4%
\$200,000 to \$249,999	4.9%	0.3%	5.6%	0.1%	1.4%	11.2%
\$250,000 to \$299,999	2.7%	0.1%	2.4%	0.1%	0.6%	7.5%
\$300,000 or More	2.5%	0.4%	2.6%	0.0%	0.7%	13.5%
Median Home Value	95,300	81,400	101,700	61,500	76,500	148,700
Median Contract Rent	\$466	\$421	\$464	\$352	\$375	\$605
Renters who Spent Over 30% of Household Income on Housing in 1999	35.8%	31.2%	30.5%	47.3%	39.3%	40.5%
Home Owners who Spent over 30% of Household Income on Housing in 1999	19.1%	17.8%	18.5%	21.5%	19.1%	26.4%

Source: US Census and pjscompany.com

Home Sales data obtained from a local realtor¹⁰ indicate that the downward trend that was observed between 1990 and 2000 has been reversed. In 2004, 254 units were sold at an average sale price of \$145,780. In 2000, 203 units were sold at an average sale price of \$121,068. Year to date 2005, 237 units have been sold at an average sale price of \$154,404.

The demand for new housing that was identified in the 1995 Comprehensive Plan continues, as does the potential for increased development of agricultural lands. The Town should continue to promote measures to prevent a sprawling development pattern and to maintain its agriculture and open space character, which can provide financial as well as aesthetic benefits. It is generally believed that increased demand for services such as schools and additional infrastructure make residential development in rural and suburban communities more costly than land with agricultural or open space uses. The presence of open space and farmland is also recognized as a contributor to the quality of life of residents.

2.3 Housing Findings

- Despite a county wide pattern of population loss between 1990 and 2000, the Town had a higher occupancy rate in 2000 than both the County and State
- Single family detached remains the dominant type of housing in the Town
- The development of two senior living centers that will provide over 200 additional senior housing units have been approved by the Town
- Housing development is increasing at a faster rate than population growth
- Home values declined between 1990 and 2000 in the Town of New Hartford and comparison areas
- The Town's median home value in 2000 remained significantly higher than that of the County
- Median rent in the Town was higher to that of surrounding towns in 2000
- Renters spent a higher percentage of their income on housing than homeowners in the Town and all comparison areas
- Between 2000 and 2005 average sale price for housing in the Town of New Hartford has increased



Single family is the dominant housing type

¹⁰ Information obtained from Assist 2 Sell was compiled from data obtained from the Greater Utica-Rome Board of Realtors

2.4 Housing Policies

Policy 1 - While single-family housing is the predominant housing style in the Town and is likely to remain so, the Town should encourage development of diverse housing choices

Policy 2 - New residential development should take place in areas that are environmentally sound

Policy 3 - New residential development should take place in such a way that it does not detract from the value of or ability of current residents to enjoy their homes and property

Policy 4 - The Town should address housing affordability in both owner-occupied and renter-occupied housing

Policy 5 - Residential development nodes should be encouraged