

State of the Child in Chemung County 2017



Housing

Why Housing Matters for Kids:

Shelter has traditionally been considered an essential element of human survival. Decent housing is critical to the well-being of our children as it has a direct impact on their health, safety and stability. It provides the physical basis for a good home environment. Numerous studies have confirmed that safe and affordable housing has positive effects on the physical and mental health and educational achievement of children. Household lead contamination has again received national attention and we must remain vigilant of the local threat given its potentially lethal impact on our children. The Chemung County Health Department reported this summer that Elmira has more cases of child lead poisoning than any city in this region so more attention is immediately required.

Affordability:

A key aspect of the availability of decent housing for many in our community is whether it is affordable. The generally accepted standard of affordability is that housing costs should not exceed 30% of income. Census data for 2000 showed that 41% of tenant households in Chemung County spent 30% or more of household income on rent and that number is growing. By 2015 the Census Bureau calculated that 53.6% of renters, 19.6% of owners with a mortgage and 12.9% of owners without a mortgage exceeded this standard. Over half of all tenants and many homeowners in our community cannot afford a decent home and are currently facing housing costs that are not economically sustainable. This is important because families that lack affordable housing are more likely to move frequently. Such instability is associated with emotional, behavioral and academic problems among children including risk of teen pregnancy, drug use and depression.

The HUD local fair market rent for a two bedroom apartment in 2017 is \$815/month. Even with the recent increase in the NYS minimum wage, to afford this rent a minimum wage worker would need to work put in at least 65 hours every week. This unsustainable expectation creates an affordability gap where more families are placed under tremendous and constant financial strain. Low-income families are forced to make tradeoffs between food, heating and other basic needs. No one should be forced to choose between providing a decent home or adequate food for their children. The children living under such stress tend to have worse health, more behavioral problems and lower school performance.

Homelessness:

The lack of affordable housing for all those in need inevitably places the most vulnerable members of our community at-risk of homelessness. In Elmira alone, 727 eviction petitions were filed in City Court in 2014 which led to the issuance of warrants for the removal of 365 households.

Each year HUD supports a Point in Time National Count of homeless persons. The 2017 PIT Count found 84 homeless persons in Chemung County including 46 men and 38 women. There were a total of 45 adults and 39 children. Three of the persons surveyed were military veterans and 38 were disabled. Thirty-one percent reported sleeping in abandoned buildings, outdoors or other places not intended for human habitation.

Help Available:

For poor persons facing the legal threat of eviction, loss of utilities or other issues putting their homes in jeopardy, Legal Assistance of Western New York provides free legal representation. In 2016 the Elmira office of LawNY handled housing cases that benefitted 464 persons including 190 children. Another 135 people including 42 children received legal advocacy to obtain financial benefits that would provide the resources to help keep families in their homes.

Direct housing services to families with children were tallied by Catholic Charities for the period from January-August 2017. The data shows that 19 families including 44 children were housed by the Second Place East Emergency Shelter Program. The Gateways Community Living Program assisted 48 disabled households including 87 children in obtaining affordable housing. Sixty-three families with 151 children received rental or utility assistance from the Samaritan Center Housing Solutions Program.

Good News:

Locally the First Time Homebuyers Program has over the past 22 years given 445 low and moderate income families with 554 children the means to purchase their own home. The program is sponsored by the City of Elmira which provides funds from federal sources to help with the down payment and closing costs. It has become a major means for new homeowners to move into the urban core of our community creating a source of investment in the city and a stabilizing factor for residential neighborhoods. It has also generated over 16 million dollars in mortgage loans with local lenders.

The home foreclosure crisis that struck the country after the recession of 2008 created a new threat to the housing security of low income home owners. By March 2011 the serious mortgage delinquency rate for Elmira increased by 1.1% to 9.4 %, the fifth largest increase in the nation. Certified mortgage counselors from Catholic Charities and attorneys at LawNY joined forces to address this increased need. They formed a collaboration to offer comprehensive financial counseling and legal representation to homeowners facing mortgage default or foreclosure. To date this local response to the national home credit and foreclosure crisis has provided services to 827 families including 829 children who were at risk of losing their home. Current support received from the NYS Attorney General's Home Ownership Protection Program to support this critical work is set to expire in March of 2018.

Sources: U.S. Census Bureau, U.S. Dept. of Housing and Urban Development and staff of local agencies.

Last updated on October 30, 2017.

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