Senior and Disabled Housing Market Analysis

Corning, NY

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Three Rivers
DEVELOPMENT CORPORATION

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associates

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1. Executive Summary and Recommendations

EXECUTIVE SUMMARY

This project aims to assess the current and future housing needs for lower-income elderly and disabled populations in southeastern Steuben County. It involves analyzing economic and demographic indicators, reviewing the current housing inventory, calculating supportable rental rates, developing a workforce gap analysis, and interviewing stakeholders. This report also includes recommendations on facility types and strategies to meet the identified needs.

Corning and the surrounding Primary Market Area (PMA) have seen declining population levels and a decreasing average household size driven by an aging demographic. While Corning has a younger population than the PMA and surrounding areas, the broader region will more heavily influence senior housing demand. The city has a lower concentration of affluent households, a higher share of lower-income households, and a balanced mix of owner-occupied and renter-occupied housing, while the PMA has a higher proportion of owner-occupied homes. Housing inventory has shown steady growth across all regions since 2000.

The PMA's senior housing inventory offers a wide range of options across the income spectrum and a continuum of care, aiming to address the needs of diverse senior populations. There are currently 862 affordable units for seniors aged 62 and older, with rents based on 30% of income and a maximum price of $1,050 per month, providing crucial support for low-income households.

In addition, 368 market-rate units cater specifically to seniors aged 55 and older, with prices ranging from $1,225 to $3,495 per month. These units offer both rental and ownership opportunities.

The PMA also includes 313 nursing home beds for seniors aged 62 and older, with monthly costs ranging from $2,400 to $9,125, depending on the level of care required. These facilities provide essential services for seniors with complex medical or daily living needs. The continuum of care within the PMA, from affordable independent living to fully supported nursing home care, ensures that seniors can find appropriate housing as their financial and care needs evolve. While this diverse inventory helps satisfy some of the current demand for senior housing within the region, ongoing development will be necessary to keep pace with the aging population.

Two projects are currently in development in the PMA. Parish Heights in Corning will provide 45 apartment units for seniors aged 55 and older, with rent based on 30% of income, targeting low-income seniors and individuals with disabilities. In contrast, Retirement Estates in Horseheads will offer 24 additional homes, catering to seniors aged 55 and older who are looking for homeownership options. These projects are part of the ongoing effort to meet the growing demand for senior housing in the PMA.

EXECUTIVE SUMMARY

The PMA anticipates moderate growth in the number of households aged 55 and over going forward, with an estimated increase of 220 households by 2029. Additionally, approximately 100 existing housing units will become obsolete and require replacement, leading to a combined demand for 320 new housing units to maintain current availability. This includes anticipated demand for both owner-occupied (244 units) and renter-occupied (76 units) housing. Design elements that best meet seniors' needs include smaller unit sizes, accessible designs, and proximity to essential services like transportation and medical facilities.

Moreover, there is a notable shortage of affordable housing for seniors, with over 2,200 senior households in the PMA being cost-burdened. This highlights the need for more affordable senior housing options in the area. Specifically, the need is highest among lower-income households, particularly those earning less than $35,000 annually, representing nearly two-thirds of these financially challenged households.

Addressing this current shortage of affordable units requires the development of additional age-restricted housing to alleviate long waiting lists, priced such that low- and moderate-income seniors have access to appropriate housing options. Furthermore, by providing these senior-targeted units, the region may free up other types of housing for younger families and workers, potentially helping to reduce outmigration in the PMA.

The PMA is home to approximately 5,100 adults living with disabilities, and the demand for accessible housing for this population is also growing, including among non-senior individuals with disabilities who increasingly occupy senior/disabled communities.

Many people with disabilities currently live independently or with caregivers, but as caregivers age, more of these individuals will require housing that accommodates their specific needs. Accessible housing must include features like widened doorways, accessible fixtures, and proximity to transportation and healthcare services.

Meeting the housing needs of individuals with disabilities presents several challenges, especially in terms of affordability. With rising construction costs and funding difficulties, developing affordable and accessible housing has become more challenging. The current inventory is already insufficient, as evidenced by high occupancy rates and long waiting lists.

As the population ages and the number of individuals with disabilities seeking appropriate housing grows, the region will face increased pressure to expand accessible and affordable housing options.

EXECUTIVE SUMMARY

To summarize, over the next five years, the PMA is expected to see a growing need for a diverse range of housing types to meet the requirements of its aging population and individuals with disabilities:

- Nursing Care: With an estimated 34 younger adults and an increasing number of seniors requiring nursing care, there is a continued need for additional nursing care beds. Current price points range from $2,400 to $9,125 per month, depending on the level of care.
- Subsidized/Below-Market Rentals: There is a strong demand for affordable rental housing, with over 2,200 senior households already cost-burdened. Over the coming five years, an estimated 82 additional rental units, priced at or below $1,050 per month for those earning less than $35,000 annually, will be required to satisfy demand from the growth in the number of older households plus replacement demand.
- Market-Rate Rentals: The PMA will need approximately 76 additional market-rate rental units over the next five years, priced from $1,225 to $3,495 per month. These units will primarily serve middle- and higher-income seniors seeking independent living arrangements close to essential services such as healthcare and transportation.
- For-Sale Homes: An estimated 224 new market-rate for-sale homes will be required. Price points for these homes are expected to range between $200,000 and $300,000, targeting seniors looking to downsize while maintaining homeownership.

Looking forward, a sufficiently skilled workforce will also be critical to support the anticipated growth in senior and disabled households. The Senior and Disabled Care Sector workforce faces significant challenges due to its heavy reliance on nursing-related occupations, with 71% of workers in this sector employed in nursing care. Workforce development is key to meeting this growing need, as many top occupations require varying levels of preparation.

While several occupations in this sector, such as home health aides, require little training, about half of the key occupations, such as substance abuse counselors, require moderate to considerable preparation (e.g., educational credentials and job experience). Seven key occupations, including home health aides, licensed practical nurses, and social workers, are projected to face a significant workforce gap over the next decade, with higher-than-average difficulty filling these roles. Compounding this issue is the fact that some of these jobs are specialized in the Senior and Disabled Care Sector, while others, like general managers and administrative assistants, are common across many sectors, increasing competition for workers.

Lower-gap occupations, including food servers and maintenance workers, are not expected to face severe shortages, but monitoring these positions and developing training initiatives will be critical to maintaining a stable workforce pipeline for higher-gap roles.

EXECUTIVE SUMMARY

Beyond what has been previously discussed, several key challenges and barriers to providing more senior housing emerged from interviews.

First, securing funding and maintaining affordability were significant concerns, with rising construction costs and a competitive funding environment making it difficult for developers to create affordable senior housing.

Additionally, administrative burdens for residents to qualify for affordable housing can lead to lower occupancy rates. Another major barrier is community opposition (NIMBYism), with resistance from local neighborhoods due to concerns over density and neighborhood character. This resistance can often delay or block projects, and overcoming these objections requires effective community engagement and education.

Furthermore, constructing new senior and disabled residential housing generally includes integrating modern amenities, accessibility features, and essential technologies, such as emergency call systems, all of which add to the development cost. At the same time, future trends emphasize sustainability and the need for incorporating healthcare and support services into housing developments.

To succeed, interviewees emphasized the importance of collaborative efforts with local governments and non-profits to advance senior housing projects successfully.

This stakeholder input also strongly supports the need for facility upgrades at Daysprings to keep up with modern senior housing standards and better serve residents. Specific in-building features identified as essential include secure fob entry systems, emergency call systems for enhanced safety, and accessibility improvements like wider doorways, ramps, and better bathroom access for mobility-challenged residents.

Additionally, there is a growing expectation for amenities that promote an active and social lifestyle, such as communal spaces, fitness areas, and on-site healthcare services. These upgrades would improve current residents' living experience and help attract new tenants, making Daysprings more competitive in the senior housing market.

With increasing demand and high occupancy rates, investing in these modern features is crucial for Daysprings to remain a desirable and competitive option for the region's growing senior population.

RECOMMENDATIONS

Daysprings:

The Daysprings site is a strong candidate for continued senior housing, offering affordable housing options for low-income seniors with a long-standing presence in the community. Its established infrastructure and resident base provide a solid foundation for future improvements. Interview feedback highlighted its potential for modernization, and with upgrades such as improved accessibility features, enhanced safety systems, and community amenities, Daysprings could continue to serve as a vital resource for the region's aging population.

While Daysprings remains a valuable asset, there are opportunities to explore additional sites that may be closer to essential services like grocery stores, senior centers, medical facilities, and parks, providing greater convenience for seniors. However, the Daysprings site is still well-positioned, and modernization efforts could significantly enhance its appeal and functionality. Rehabilitating the site could offer a fresh opportunity for new housing designs while allowing current residents to remain in place and benefit from future upgraded facilities.

In deciding between rehabilitation and redevelopment, careful consideration should be given to the potential impact on residents and the logistical challenges of relocation. That said, the benefits of upgrading Daysprings would reinforce its importance to the community, making it an even more attractive option for future housing needs.

RECOMMENDATIONS

Workforce Strategies for Senior Care Jobs:

Securing a reliable workforce pipeline for senior care jobs is essential, given the anticipated workforce gaps in roles like home health aides, licensed practical nurses, and social workers. Various workforce development programs are being initiated across the U.S. to address this issue, such as partnerships between educational institutions and healthcare providers to create training programs specifically for senior care roles.

Recommendations for housing providers and Economic Development Organizations (EDOs):

- Partner with local community colleges and vocational schools to create certificate programs and apprenticeships for in-demand roles like home health aides and nursing staff.
- Offer incentives or subsidies for students pursuing senior care careers, such as tuition reimbursements or loan forgiveness, in exchange for commitments to work in local senior care facilities.
- Develop career pathways that allow entry-level workers (e.g., home health aides) to advance within the field through further education and certification.
- Leverage state and federal funding programs for healthcare workforce development to assist with training costs and job placement services.

Strategies for Encouraging Senior Housing Development:

To encourage further senior housing development, several strategies can be implemented to address both financial and community barriers:

- Incentivize private developers to build senior housing through tax credits, low-interest loans, or grant programs prioritizing affordable and accessible senior living options.
- Streamline zoning and permitting processes for senior housing developments to reduce delays and costs, particularly in areas near essential services like grocery stores, parks, and healthcare centers.
- Promote mixed-use developments incorporating senior housing with other community services, like healthcare, retail, and recreational facilities, creating vibrant, age-friendly neighborhoods.
- Engage in community education to combat NIMBYism (Not In My Back Yard opposition) by demonstrating the benefits of senior housing developments for local economies and the well-being of the aging population.
- Encourage partnerships between developers and local governments or nonprofits, ensuring that developments are tailored to meet the needs of low-income seniors, including incorporating elements like transportation services or on-site healthcare.

2. Introduction

INTRODUCTION

Overview

The Elmira-Corning Region has long needed to improve the senior and disabled care available to residents in the region. Three Rivers Development Corporation, a private organization with a mission to grow the region's economy, was interested in exploring how an existing property, Daysprings, can better serve the current residents and market needs.

Three Rivers commissioned Camoin Associates to complete a housing market study for the Daysprings properties along Columbia Street and Tioga Avenue. This study focuses on low-income elderly and disabled care and examines options and market potential for improving the current two-building site's ability to serve residents.

Methodology

The market feasibility assessment includes the following tasks and analysis to determine market feasibility:

- Market Area Definitions
- Market Insight Interviews
- Economic and Demographic Profile
- Senior-Eligible Housing Inventory
- Elderly/Disabled Housing Need Assessment
- Supportable Rent Analysis
- Workforce Gap Analysis

This study will assess the current and future housing needs of low-income elderly and disabled populations. An Economic and Demographic Profile will establish key regional trends, while a Market Area Definition will determine the geographic scope of the analysis.

A Senior-Eligible Housing Inventory will document available options, including assisted, independent, and special needs housing, focusing on price points, unit types, and populations served.

Based on this data, an Elderly/Disabled Housing Need Assessment will estimate current and future demand alongside a Supportable Rent Analysis to evaluate affordable rent levels. Finally, a Workforce Gap Analysis will identify labor needs in senior and disabled care and highlight workforce development priorities.

The following slide provides a detailed profile of the Dayspring 1 and 2 facilities' current operations and challenges, followed by the primary market area composition that will be referenced throughout the report.

DAYSPRING SITE

Daysprings consists of two phases: Dayspring 1, built in 1975 with 110 units, and Dayspring 2, with 107 units designated for very low-income elderly and disabled residents. Initially designed for independent living, the property has shifted toward accommodating residents who require more assistance, particularly in Dayspring 1, where 74 units are subsidized under Section 8 and 36 units are market-rate.

However, filling the market-rate units has been challenging due to changing demographics and stigmatization, resulting in rents being kept low to attract residents. Over time, an increasing number of residents with disabilities has shifted the property's focus into providing more support services than originally intended.

Demand for subsidized units remains high, with a consistent waitlist demonstrating the ongoing need for affordable housing. However, occupancy in market-rate units has been harder to maintain due to shifting resident needs and the reliance on lower rents. The property now houses more individuals who require services such as home health aides, reflecting a demographic that has become more dependent on additional support than the earlier independent-living model.

While the property provides much-needed housing, its location is removed from essential services like grocery stores, healthcare facilities, and senior centers.

Many residents must travel to access these services, relying on external options such as a weekly bus provided by Wegmans for grocery shopping. The distance to necessary services poses a significant challenge for residents with limited mobility or access to personal vehicles.

The lack of a public bus route and on-site shuttle service further complicates access to essential services. As a result, many residents rely on scooters or arrange their own transportation, underscoring the need for improved transportation solutions. Features like covered scooter parking and accessible waiting areas would enhance residents' mobility and ease some difficulties they face in reaching critical destinations.

In summary, while the property is a vital resource for senior housing, its limitations in proximity to key services and transportation infrastructure present challenges that must be addressed. Modernizing the facility, particularly in terms of accessibility and transportation options, would significantly improve the living conditions for current and future residents, making the property more adaptable to the changing needs of its population.

A map of the Daysprings facilities is provided on the following slide.

DAYSPRING SITE

Source: Esri

Dayspring 1 and 2

This map shows the location of Daysprings 1 and 2 at the intersection of E Tioga Ave and Columbia St.

An inset map is also provided, showing the broader surrounding area around the two facilities.

MARKET AREA DEFINITIONS: PRIMARY MARKET AREA
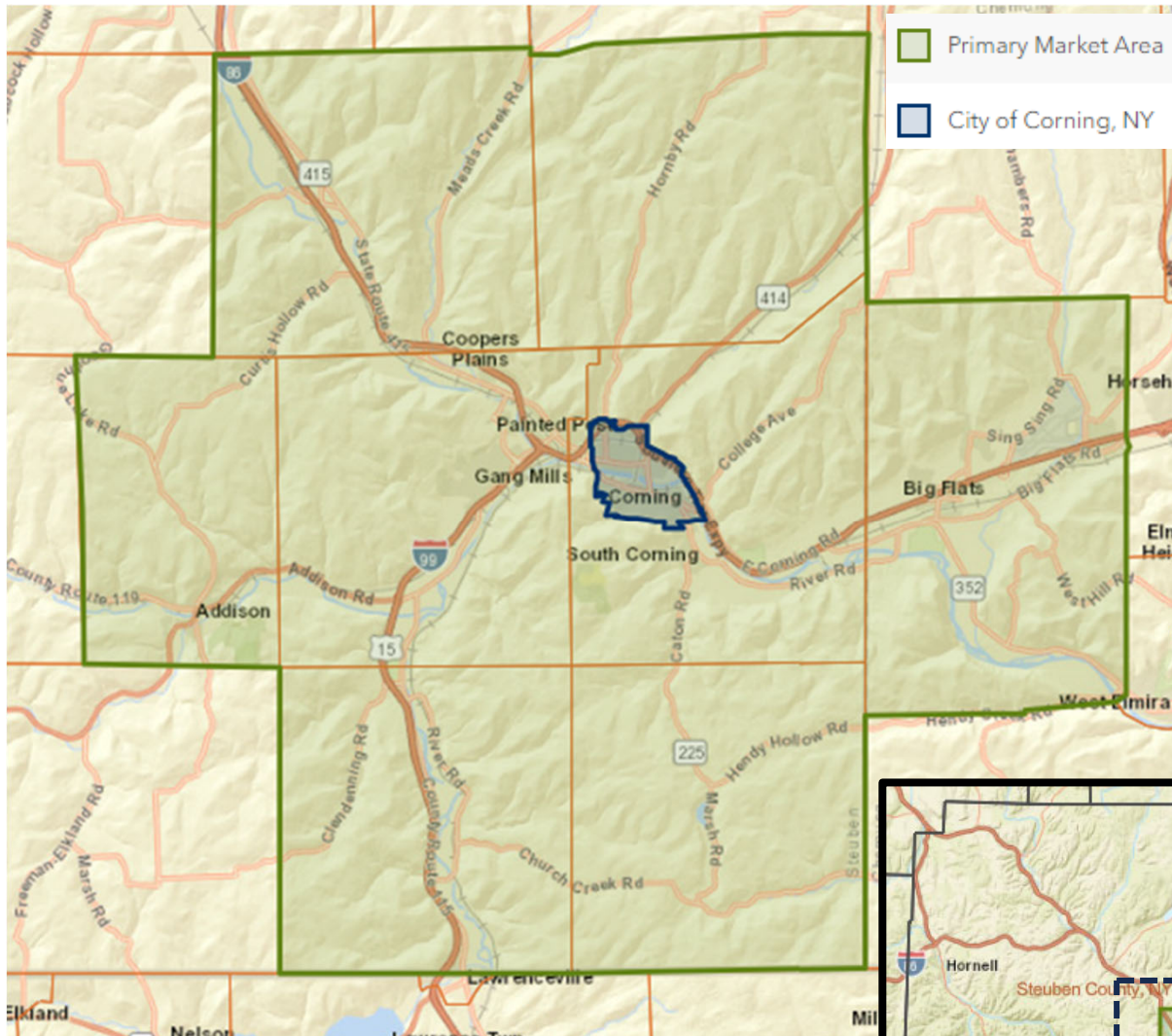
Primary Market Area (PMA) Composition

This area represents the primary region from which demand for elderly/disabled housing is anticipated to come from. The region includes the following cities and towns:

- Addison
- Campbell
- Caton
- Corning (City)
- Corning (Town)
- Erwin
- Hornby
- Lindley
- Big Flats

Source: Esri

3. Interviews

INTERVIEW FINDINGS

Camoin Associates conducted a series of interviews with local and regional experts who provided insights into the low-income elderly and disabled housing market. These interviews provided our team with the following insights related to the development and lasting success of senior and disabled housing developments. The comments below are general in nature and summarize key findings.

Key Themes

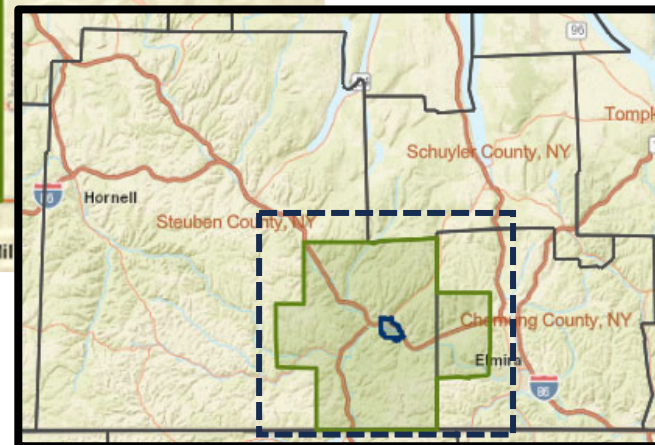**Increasing Demand for Senior Housing**
The demand for senior housing is growing significantly due to an aging population and insufficient new inventory. Interviewees highlighted the need for more senior housing options, particularly those that can accommodate varying levels of independence and healthcare needs.

Challenges in Funding and Affordability
Securing funding and maintaining affordability are major obstacles for senior housing developers. As interviewees noted, rising construction costs and competitive funding environments make it difficult to develop and sustain affordable housing for seniors. Additionally, the administrative burden on residents to qualify for housing can lead to lower occupancy rates.

Community Opposition (Not in My Back Yard - NIMBYism)
Community resistance to new senior housing developments is a significant barrier, often driven by neighborhood character and density concerns. Interviewees discussed the challenges posed by NIMBYism, which can delay or block projects. Overcoming this resistance requires effective community engagement and education to highlight the benefits of senior housing.

Innovative Approaches and Strategic Priorities
Developers are exploring mixed-use and multigenerational projects to create vibrant, inclusive communities. Housing Visions and Arbor Housing are leading the way in integrating senior housing with other residential types. As interviewees emphasize, incorporating healthcare services into housing developments is also becoming more common, ensuring residents have access to necessary medical support.

Modernization and Technology Integration
Upgrading facilities with modern amenities like fob entry systems, emergency call systems, and improved accessibility features are critical. These enhancements improve safety and comfort for residents and make properties more competitive. This trend is essential to meet the evolving needs of senior residents and is a focus for developers like EDC Management.

Collaborative Efforts and Community Engagement
Successful senior housing projects often involve partnerships with local governments, non-profits, and community organizations. Housing Visions collaborates with entities like Meals on Wheels, while Arbor Housing works with various state and local agencies to secure support for its projects. Community engagement is crucial to gaining buy-in and ensuring projects meet local needs.

Future Trends and Projections
The demand for senior housing will continue to grow, necessitating ongoing investment in new developments and modernization of existing properties. There is a growing recognition of the need for comprehensive support services, including transportation and healthcare, to improve the quality of life for senior residents. Future projects will likely focus more on sustainability and accessibility to cater to diverse needs.

4. Economic & Demographic Profile

Demographic Profile

Population Totals

Cumulative Percent Change in Population Since 2010

Source: Esri

Based on Esri's estimates, the City of Corning had a population of 10,535 in 2024. The city's population accounts for 24.8% of the broader Primary Market Area, which totaled 42,494 in the same year. The table below also provides population totals for Steuben County, Chemung County, and the State of New York, with counts for 2000, 2010, 2020, and 2023, along with projected estimates for 2028.

The chart on the right provides the cumulative % change since 2010, indicating that the city, PMA, and counties have all seen an overall decrease in population since 2010. Among comparison geographies, only New York state has seen population growth since 2010.
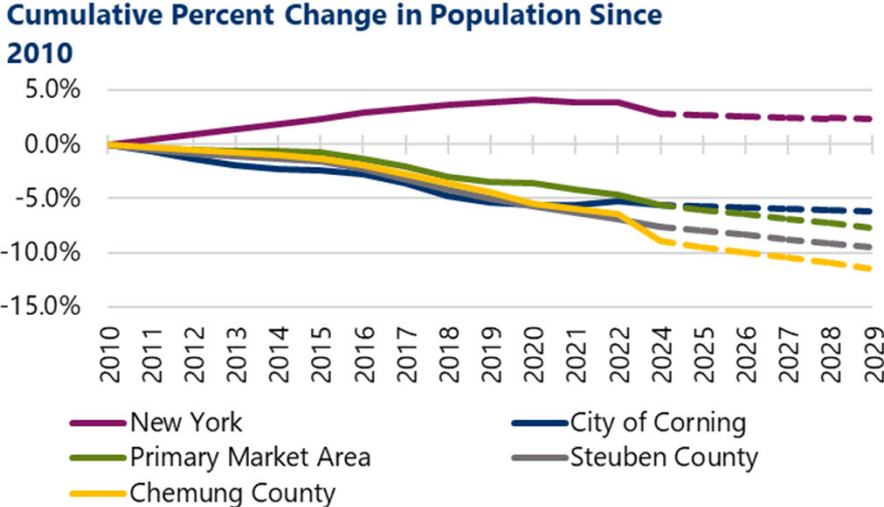
Total Population, 2000-2029

Geography	2000	2010	2020	2024	2029
City of Corning	10,834	11,183	10,551	10,535	10,471
Primary Market Area	43,793	45,074	43,523	42,494	41,561
Steuben County	98,726	98,990	93,584	91,420	89,537
Chemung County	91,070	88,830	84,148	80,856	78,617
New York	18,976,453	19,378,097	20,201,249	19,924,635	19,836,746

Source: Decennial Census; Esri

Annualized Population Change (CAGR)

The compound annual growth rate (CAGR) for the population in the City of Corning shows annualized growth during the first decade from 2000 to 2010, but losses in each time period since, and continued population loss into 2029. The same holds true for the PMA and Steuben County, while Chemung County has seen an annualized decrease in population every year since 2000. The state of New York experienced positive annualized growth from 2000-2020, but with losses since 2020 and continued decreases into 2029.

Annualized Population Change, 2000-2029

Geography	2000-2010	2010-2020	2020-2024	2024-2029
City of Corning	0.3%	-0.6%	0.0%	-0.1%
Primary Market Area	0.3%	-0.3%	-0.2%	-0.2%
Steuben County	0.0%	-0.6%	-0.2%	-0.2%
Chemung County	-0.2%	-0.5%	-0.4%	-0.3%
New York	0.2%	0.4%	-0.1%	0.0%

Source: Decennial Census; Esri

Annualized Population Change, 2000-2029
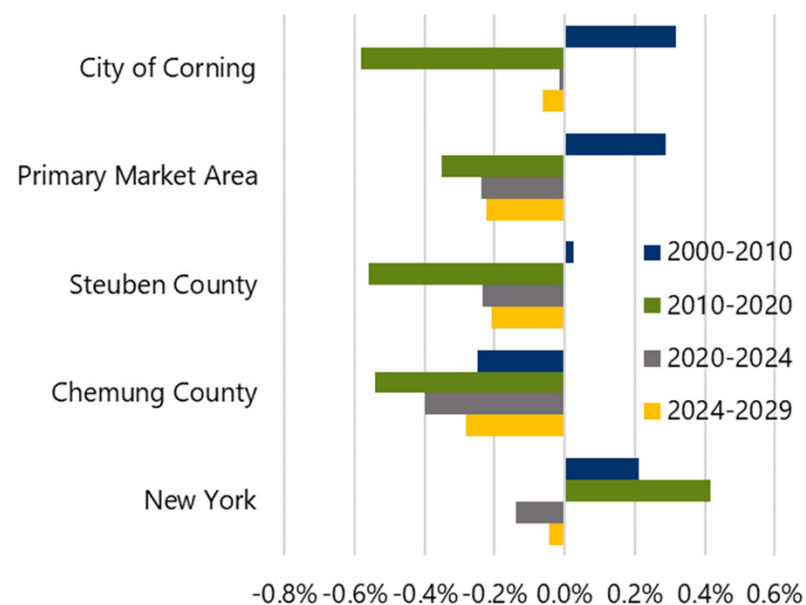
Source: Decennial Census; Esri

Households

In 2024, 5,125 households were in Corning, accounting for 27.8% of the total households in the Primary Market Area (18,421).

The average household size in the city is 2.01 persons per household, having fallen from 2.17 in 2010. The average household size in the city is lower than in the PMA, Steuben County, Chemung County, and the State of New York.

From 2010 to 2023, the average household size decreased across all geographies. This decrease is largely explained by an overall aging population, underscoring the increasing need for additional senior housing.

Average Household Size
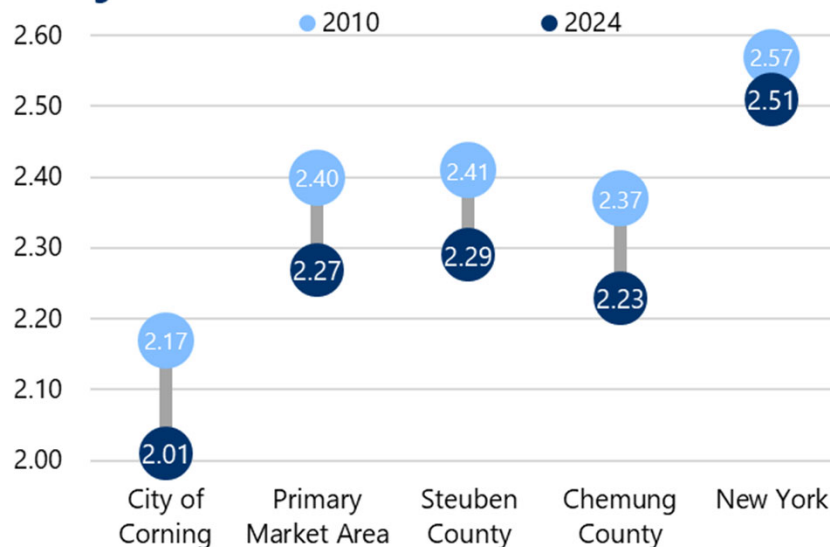
Source: Decennial Census; Esri

Population and Households

Geography	Population			Households			Average Household Size		
	2010	2020	2024	2010	2020	2024	2010	2020	2024
City of Corning	11,183	10,551	10,535	5,080	5,046	5,125	2.17	2.04	2.01
Primary Market Area	45,074	43,523	42,494	18,623	18,587	18,421	2.40	2.31	2.27
Steuben County	98,990	93,584	91,420	40,344	39,737	39,267	2.41	2.32	2.29
Chemung County	88,830	84,148	80,856	35,462	35,242	34,927	2.37	2.28	2.23
New York	19,378,097	20,201,249	19,924,635	7,317,754	7,715,172	7,705,781	2.57	2.54	2.51

Source: Decennial Census, Esri

Household Growth

In Corning, the number of households increased by 0.9% from 2010 to 2024. This growth outpaced the PMA, Steuben County, and Chemung County, which all saw decreases in households (-1.1%, -2.7%, and -1.5%). However, the city's growth lagged behind that of New York (+5.3%). Across all geographies, household growth has either outpaced population growth or retracted less than the population has retracted.

Change in Population and Households, 2010-2024

Geography	Population	Households
City of Corning	-5.8%	0.9%
Primary Market Area	-5.7%	-1.1%
Steuben County	-7.6%	-2.7%
Chemung County	-9.0%	-1.5%
New York	2.8%	5.3%
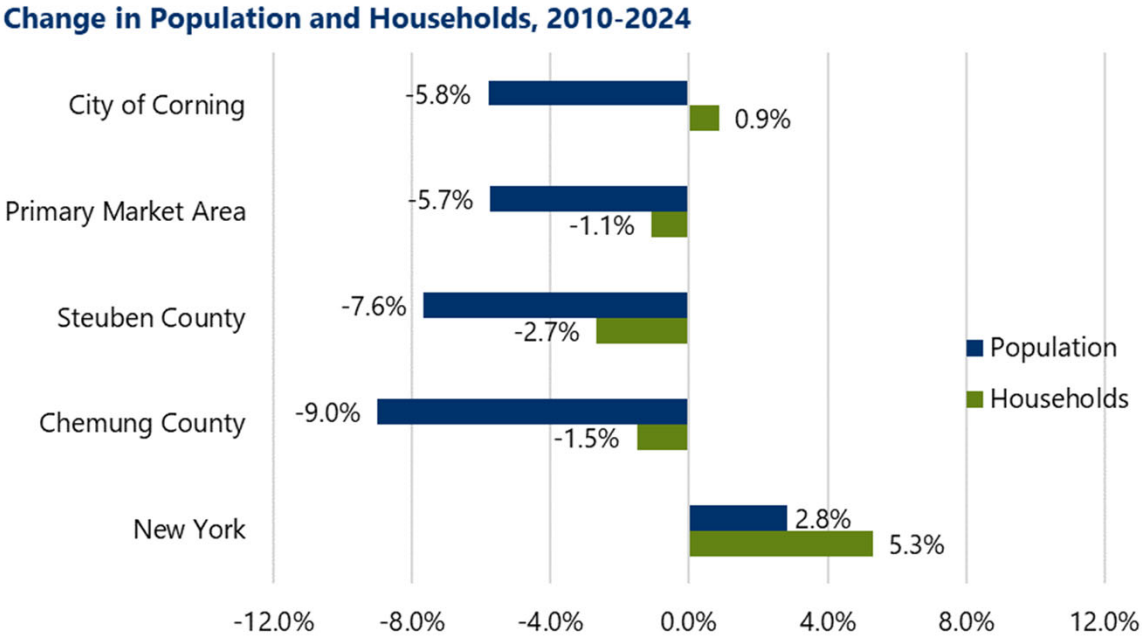
Source: Decennial Census; Esri

Age Trends

Corning's age distribution is weighted toward young adults, with the largest share of the population between 20 and 39 years old (30.2%); this share is higher than the share in the PMA (23.9%), Steuben County (22.5%), Chemung County (24.3%) and the State of New York (28.5%).

The population distribution by age cohort shows that the city has a lower concentration of older seniors (80+) and younger seniors (60-79) than the PMA, the state, and the nation. This indicates that the demand for senior housing will be driven more by the PMA and surrounding geographies than the existing needs in the city.

The median age for the city is lower than any of the comparison geographies in 2024, with a median age of 39.2. Since 2010, median ages have increased for all geographies.
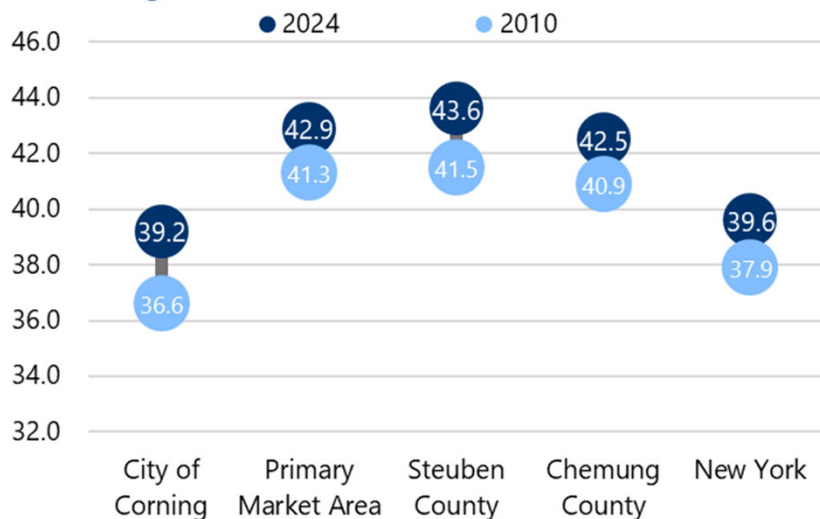
Composition by Age Cohort, 2024

Source: Esri

Median Age

Source: Decennial Census; Esri

Educational Attainment

Regional levels of educational attainment provide a high-level snapshot of the skillsets of the region's workforce and the types of industries and occupations that can be supported. The city has a greater share of the population with a bachelor's degree or higher (46%) than the PMA, counties, or the state.

The PMA exhibits the highest share with at least a high school diploma/equivalent than any other geographies, at 96% of the population.

Further details on high school graduates by age and bachelor's degrees or higher by age are provided in the tables below.

High School Graduate by Age, 2022

Age	City of Corning	Steuben County	Chemung County	New York
18 to 24 years	90%	84%	83%	90%
25 to 34 years	98%	93%	89%	92%
35 to 44 years	98%	93%	91%	89%
45 to 64 years	94%	92%	91%	87%
65 years or older	91%	89%	89%	83%

Source: Esri

Bachelor's Degree or Higher by Age, 2022

Age	City of Corning	Steuben County	Chemung County	New York
18 to 24 years	23%	12%	13%	19%
25 to 34 years	50%	30%	30%	48%
35 to 44 years	50%	31%	23%	45%
45 to 64 years	45%	25%	24%	36%
65 years or older	39%	22%	23%	31%

Source: Esri

Educational Attainment of Population 25+, 2022
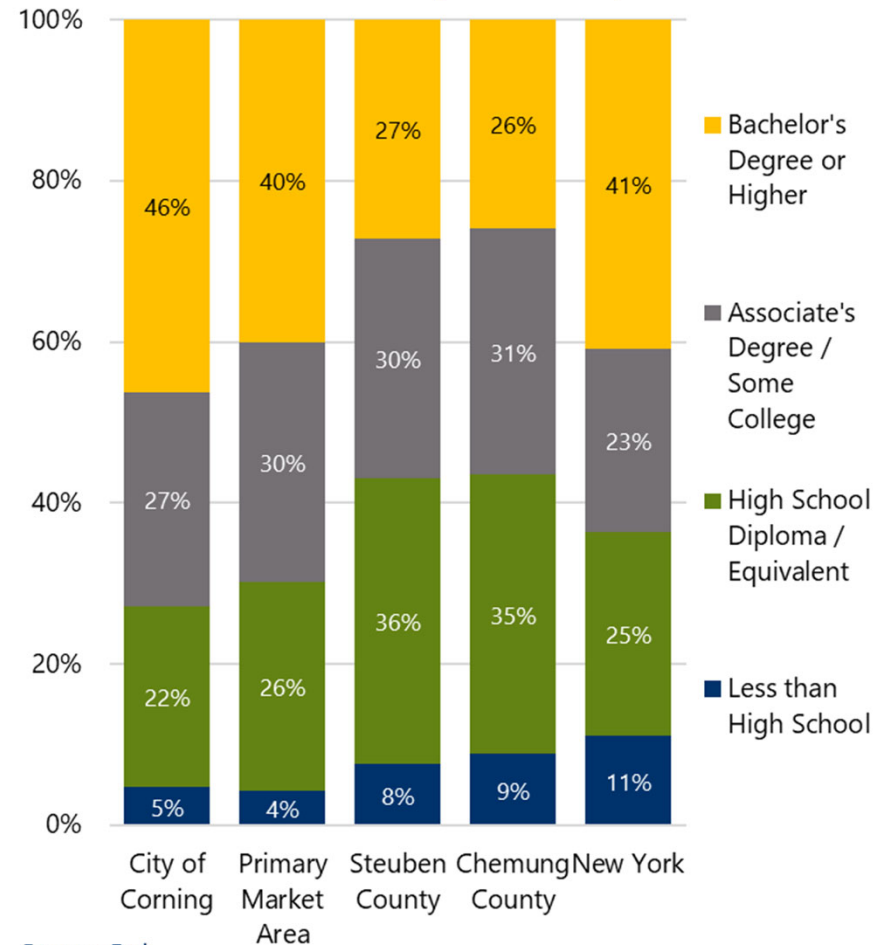
Source: Esri

Household Income

The median household income in the City of Corning ($63,620) is significantly lower than that of the state ($83,109), the PMA ($82,364), and Steuben County ($64,757), but it is higher than that of Chemung County ($57,354).

Median Household Income, 2024

New York	$83,109
Primary Market Area	$82,364
Steuben County	$64,757
City of Corning	$63,620
Chemung County	$57,354

Source: Esri

The City of Corning shows a relatively low share of households earning more than $200,000 annually when compared to the PMA and New York state. In addition, Corning has a higher share of households with an income under $25,000 than these regions.

The PMA has a greater share of households with an income between $100,000 and $149,000 than the City of Corning, reflecting a more affluent income distribution.

Household Income Distribution, 2024

Legend: City of Corning, Primary Market Area, Steuben County, Chemung County, New York

Categories: Under $25K, $25K-$49K, $50K-$74K, $75K-$99K, $100K-$149K, $150K-$199K, $200K+

Source: Esri

Housing Unit Totals

In 2024, the City of Corning shows a housing inventory of 43% owner-occupied units, 45% renter-occupied units, and 12% vacant units. The Primary Market Area (PMA) has a higher proportion of owner-occupied homes at 63%, with 27% of units being renter-occupied and 10% vacant. Steuben County and Chemung County both have 59% owner-occupied units but differ in renter-occupied units, with Steuben at 24% and Chemung at 31%, alongside 17% and 11% vacant units, respectively. New York State has 46% owner-occupied units, 44% renter-occupied units, and 11% vacant units.

The historical data from 2000 to 2024 shows steady growth in housing inventory for all regions. The City of Corning saw a slight increase from 5,505 units in 2000 to 5,830 in 2024. The PMA increased from 19,098 to 20,438 units. Steuben County experienced a fluctuating trend with an increa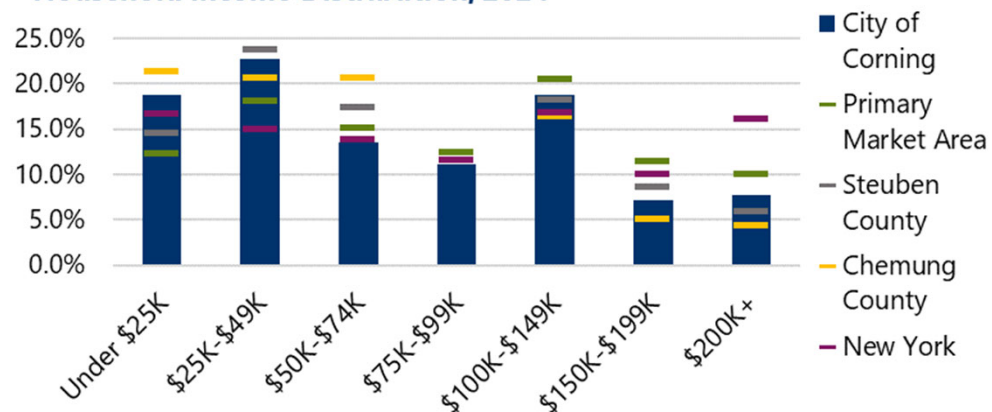se to 48,875 units in 2010, a slight decrease to 47,327 in 2020, and a minor increase to 47,383 in 2024. Chemung County showed consistent growth from 37,745 units in 2000 to 39,040 units in 2024. New York State exhibited significant growth from 7,679,306 units in 2000 to 8,622,250 units in 2024. This data indicates overall positive trends in housing development, with varying degrees of growth and stability across different regions.

Housing Inventory, 2024
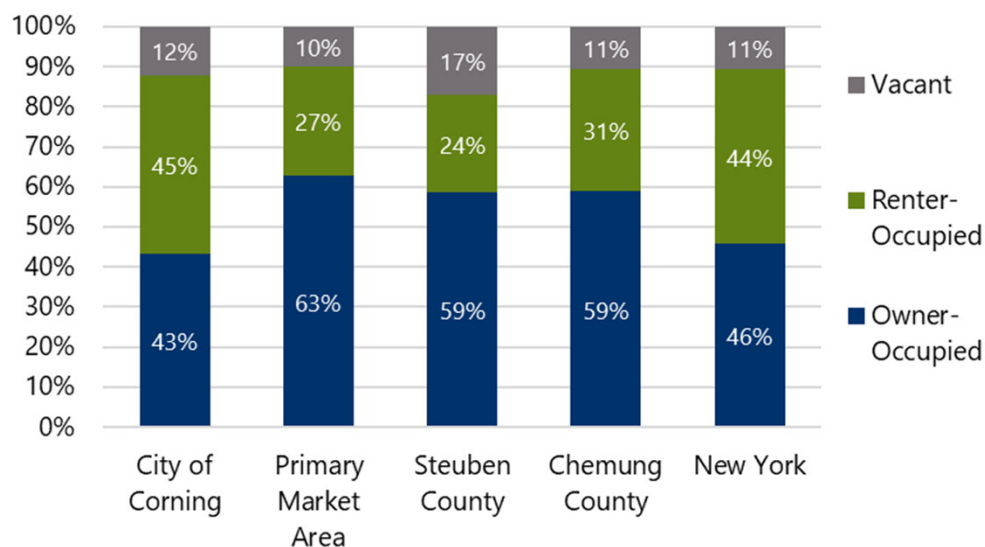
Source: Esri

Housing Inventory, 2000-2024

Geography	2000	2010	2020	2024
City of Corning	5,505	5,519	5,676	5,830
Primary Market Area	19,098	20,052	20,377	20,438
Steuben County	46,132	48,875	47,327	47,383
Chemung County	37,745	38,369	38,985	39,040
New York	7,679,306	8,108,102	8,488,066	8,622,250

Source: Decennial Census; Esri

Annualized Change In Housing Inventory (CAGR)

In the City of Corning, the housing inventory experienced modest growth from 2000 to 2010, with a significant increase from 2010 to 2020, and continued steady growth from 2020 to 2024. The Primary Market Area saw substantial growth between 2000 and 2010, followed by a slower increase from 2010 to 2020, and minimal growth from 2020 to 2024.

Steuben County, NY, had the most notable change, with a large increase in inventory from 2000 to 2010 followed by a decline from 2010 to 2020, and then slight growth from 2020 to 2024. Chemung County, NY, showed consistent growth across all periods, while New York State saw a significant increase in housing inventory in all three periods, with the largest gains between 2000 and 2010. These trends highlight the varying dynamics of housing development in different regions, with the City of Corning and the Primary Market Area showing steady but slower growth in recent years.

Annualized Change in Housing Inventory, 2000-2024

Legend: ■ 2000-2010 ■ 2010-2020 ■ 2020-2024

Source: Decennial Census; Esri

Change in Housing Inventory, 2000-2024

Geography	2000-2010	2010-2020	2020-2024
City of Corning	14	157	154
Primary Market Area	954	325	61
Steuben County	2,743	-1,548	56
Chemung County	624	616	55
New York	428,796	379,964	134,184
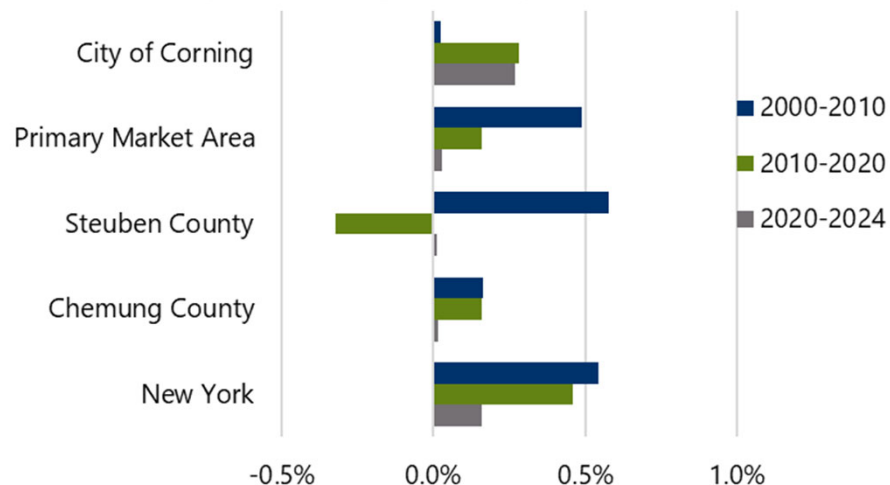
Source: Decennial Census; Esri

Housing Units in Structure

In the Primary Market Area (PMA), roughly 70% of housing units are one-unit detached homes. In Corning, this number is lower, with roughly 50% of homes being one-unit detached single-family residences.

Other housing structures, such as 1-unit attached, 2 to 4 units, 5 to 19 units, and 20 or more units, make up smaller portions of the housing stock in all regions. Notably, mobile homes or other types of housing units are most common in Steuben County, while 2 to 4-unit multifamily properties have a higher concentration in the City of Corning relative to other markets.

Housing Units in Structure by Share, 2022
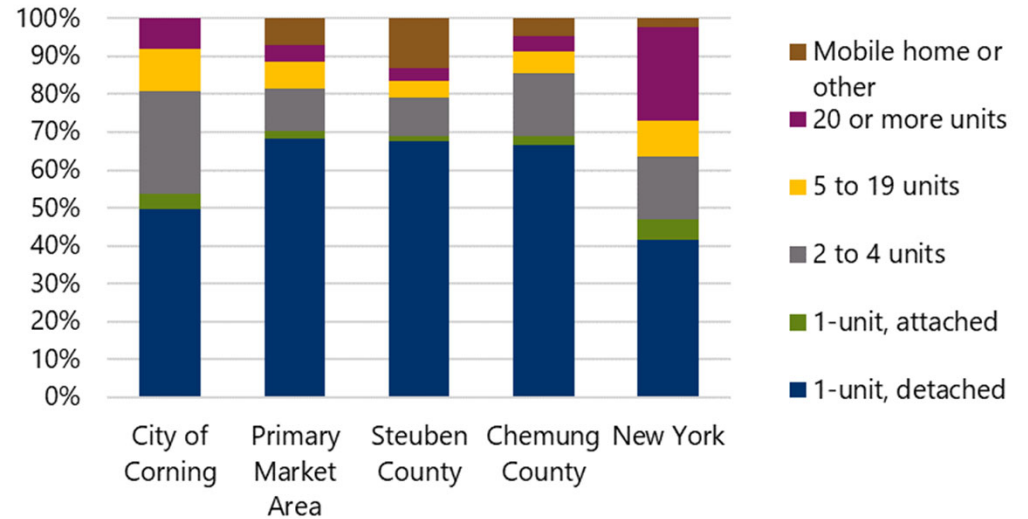
Source: American Community Survey via Esri

Home Value

In the City of Corning, and the Primary Market Area, the majority of owner-occupied homes fall within the $100K to $199K value range. In Corning, nearly 30% of homes are valued between $100K to $149K, and another significant proportion, around 20%, are valued between $150K to $199K.

The PMA shows a similar trend, with the highest concentration of homes within these two value ranges, although the percentages are slightly lower when compared to Corning. Both regions have fewer homes in the higher value brackets, with only a small percentage of homes valued above $300K.

It is also important to note that these home values are self-reported to the Census Bureau and may differ from the actual recorded sales price.

Home Value Distribution, Owner-Occupied Homes, 2024

Legend: City of Corning, Primary Market Area, Steuben County, Chemung County, New York

Source: Esri

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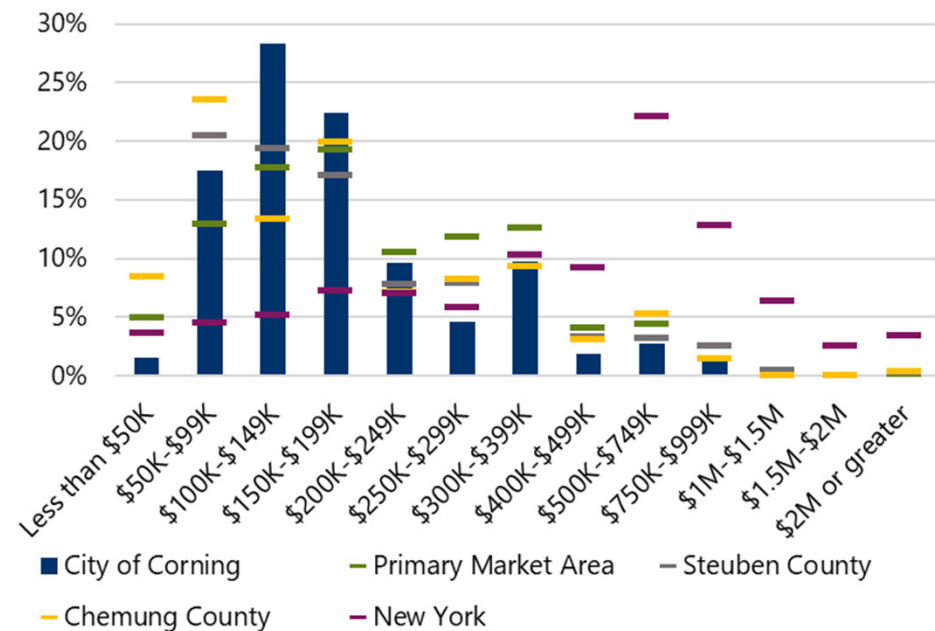
Gross Rent

In the City of Corning and the Primary Market Area, the majority of renters fall in the $500 to $999 and the $1,000 to $1,499 rent range. In Corning, over 35% of renters pay between $500 to $999, and about 35% pay between $1,000 to $1,499.

Similarly, the PMA shows a significant concentration in these ranges, though the percentages are slightly lower compared to Corning. Both regions have very few renters paying less than $500 or no rent at all, and only a small proportion of renters pay $1,500 or more, with the highest rent categories ($2,500 and above) being notably less common.

Monthly Gross Rent Distribution, Renter-Occupied Homes, 2022
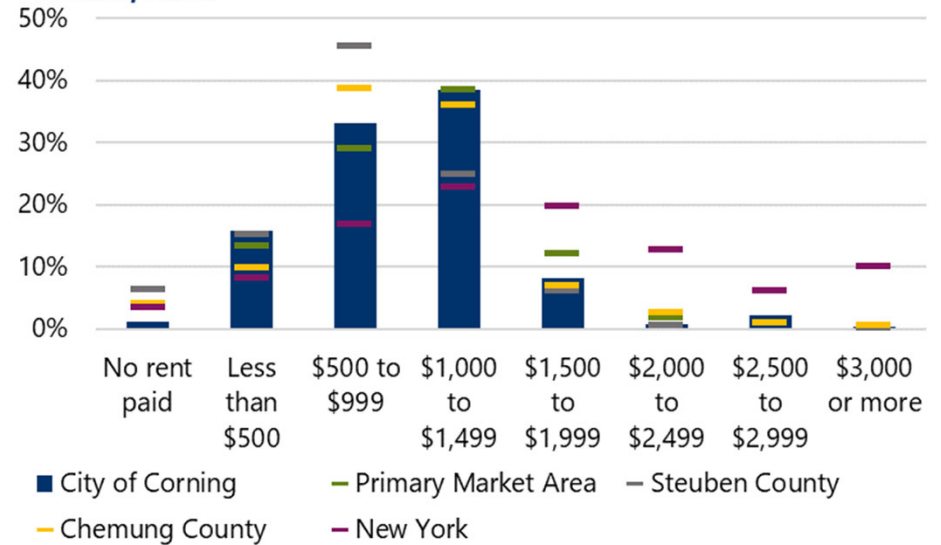
Source: Esri

Monthly Gross Rent Distribution, Renter-Occupied Homes, 2022

	City of Corning	Primary Market Area	Steuben County	Chemung County	New York
No rent paid	28	200	686	453	116,535
Less than $500	402	671	1,630	1,085	286,139
$500 to $999	841	1,473	4,862	4,258	588,172
$1,000 to $1,499	976	1,949	2,667	3,960	795,706
$1,500 to $1,999	209	609	661	757	687,247
$2,000 to $2,499	20	92	55	278	440,859
$2,500 to $2,999	54	54	98	115	212,811
$3,000 or more	11	11	26	72	348,935
Total Renter-Occupied Units	**2,541**	**5,059**	**10,685**	**10,978**	**3,476,404**
Median Rent	**$1,005**	**$1,067**	**$832**	**$991**	**$1,507**

Source: Esri; ACS report DP04

5. Senior Eligible Housing Inventory

INTRODUCTION

To evaluate the supply of senior and disabled care facilities, an inventory was conducted to document the range of housing options currently available for low-income elderly and disabled populations. This inventory includes data on price points, unit types, availability, and the specific populations served by each property type within the market area. This assessment covers a variety of housing options, including affordable, market-rate, nursing homes, and properties in the development pipeline.

The table below provides an overview of the available inventory, with more detailed information on the next slide.

Primary Market Area Age Restricted and Disabled Housing Inventory

Property	Units	Age Limits	Persons with Disabilities	Income Limits	Price Point	Rent vs Own
Affordable	862	62+	X	Rent Based on 30% of Income	$1,050	Rent
Market Rate	368	55+			$1,225 - $3,495	Both
In-Development	69	55+	X		N/A	Both
Nursing Home	313	62+	X		$2,400 - $9,125	Rent

Notes: Facility that accepts persons with disabilities accept any age not just senior. Nursing Home unit counts are beds not full units. For nursing homes the range is indicative of the level of care needed, from independent living at the lowest level to full support at the top end of the range. Affordable housing is restricted to households earning 50% or less of Area Median Income, as defined by HUD.

*Admittance to this property is based on Doctor or Care team orders.

Source: Camoin Associates

Primary Market Area Senior Housing Inventory

While most senior citizens prefer to age in place, a significant proportion prefer age-restricted housing as it offers specific features and benefits that align with their lifestyle and needs. These include greater social opportunities to combat isolation and loneliness, the potential for a more active lifestyle as many facilities offer fitness-centered amenities, and the prospects of simplified living without needing to tend to home maintenance. The table below provides an inventory of the senior, low-income, and disabled persons living facilities currently existing in the PMA.

Primary Market Area Senior, Age Restricted and Disabled Housing Inventory

Property	Address	Address City	Units	Age Limits	Persons with Disabilities	Income Limits	Price Point	Rent vs Own
Affordable			**862**	**62+**	**X**	**Rent Based on 30% of Income**	**$1,050**	**Rent**
Addison Place Apartment	43 William St	Addison	48	62+	X	Rent Based on 30% of Income	N/A	Rent
Town Haven Apartments	50 Olcott Road South	Big Flats	24	62+	X	Rent Based on 30% of Income	$0 - $601	Rent
Stewart Park Apartments	301 Walter Smith Terr., Ste 106	Corning	118			Rent Based on 30% of Income	N/A	Rent
Daysprings	101 Columbia St	Corning	110	62+		74 units are subsidized with Rent Based on 30% of Income	N/A	Rent
Daysprings II	220 E Tioga Avenue	Corning	108	62+	X	Rent Based on 30% of Income	N/A	Rent
Clyde F. Simon Lakeview Apartments	105 Geneva St	Bath	151	62+	X	Rent Based on 30% of Income	N/A	Rent
Village Manor Apartments	300 Steuben St	Painted Post	64	62+	X	Rent Based on 30% of Income	N/A	Rent
Knoxville Senior Apartments	40 W William St	Corning	48	62+	X	Rent Based on 30% of Income	$470	Rent
Pine Tree Village Senior Apartments	5 Pine Tree Village	Painted Post	40	62+		Rent Based on 30% of Income	$775 - $1,050	Rent
Village Square Apartments	250 N Hamilton St	Painted Post	75	62+	X	Rent Based on 30% of Income	$750 - $925	Rent
Badger Creek Meadows Apartments	40 Red Wood Circle	Painted Post	76			Rent Based on 30% of Income	N/A	Rent
Market Rate			**368**	**55+**			**$1,225 - $3,495**	**Both**
Connect 55+	110 Creekside Dr	Painted Post	107	55+			$1,225 - $1,745	Rent
Appleride Senior Living	168 Miller St	Horseheads	112	62+			$2,995 - $3,495	Rent
Retirement Estates	34 Retirement Dr	Horseheads	149	55+			N/A	Own
In-Development			**69**	**55+**	**X**		**N/A**	**Both**
Parish Heights	158 State St	Corning	45	55+	X	Rent Based on 30% of Income	N/A	Rent
Retirement Estates	34 Retirement Dr	Horseheads	24	55+			N/A	Own
Nursing Home			**313**	**62+**	**X**		**$2,400 - $9,125**	**Rent**
Corning Center for Rehabilitation and Health Care*	205 E First St	Corning	120		X		N/A	Rent
Brookdale Painted Post	120 Creekside Dr	Painted Post	73	62+			$2,400 - $8,125	Rent
Absolute Care Three Rivers	101 Creekside Dr	Painted Post	120		X		$6,075 - $9,125	Rent

Notes: Facility that accepts persons with disabilities accept any age not just senior. Nursing Home unit counts are beds not full units. For nursing homes the range is indicative of the level of care needed, from independent living at the lowest level to full support at the top end of the range. Affordable housing is restricted to households earning 50% or less of Area Median Income, as defined by HUD.

*Admittance to this property is based on Doctor or Care team orders.

Source: Camoin Associates

6. Elderly Housing Need Assessment

Key Take Aways

The Primary Market Area is expected to see moderate growth in older households, those aged 55 and over, with **an increase of 220 households by 2029**.

Meeting the needs of these households, new residential developments should **feature smaller units, accessible designs, and proximity to transportation, retail, and medical facilities**.

In addition, **approximately 100 existing units will likely need replacement, given typical rates of obsolescence by 2029. This replacement, plus household growth, will require over 320 new housing units.**

Compared to the current population, the **number of age-restricted housing units within the PMA is consistent with national trends**, but **long waiting lists persist** for seniors seeking these units, **indicating the need for development beyond the initial 320 units** to maintain current availability.

Additionally, **over 2,200 senior households in the area are cost-burdened, further indicating a shortage of affordable housing options. Future developments must increase the number of units and include affordable housing for low—and moderate-income seniors.**

Consolidated Residential Demand for Households Aged 55 and Over in the PMA - 2024 to 2029

Regional Demand	Owner Units	Renter Units	Total
Household Growth	180	40	220
Obsolete Replacement	64	36	100
Total	**244**	**76**	**320**

Source: Camoin Associates

Senior Households by Income

The median income for households in the Primary Market Area is $83,109 in 2024. For older households, those aged 55 and over, however, the level is significantly lower at $69,000.

Levels vary widely with roughly one quarter (24%) of all senior households having incomes of less than $35,000, while roughly a third (34%) enjoys an annual income over $100,000.

Note that these two income segments for senior households represent well over half (52%) of all households in the Primary Market Area, showcasing a bifurcated market.

Households by Income and Age of Householder in the PMA - 2024

Income Bracket	54 and Under	55 and Over	Total
Less than $15,000	473	820	1,293
$15,000-$24,999	261	715	976
$25,000-$34,999	405	751	1,156
$35,000-$49,999	933	1,252	2,185
$50,000-$74,999	1,143	1,647	2,790
$75,000-$99,999	1,158	1,129	2,287
$100,000-$149,999	2,186	1,596	3,782
$150,000-$199,999	1,182	916	2,098
$200,000+	1,138	716	1,854
Total Households	**8,879**	**9,542**	**18,421**
Median Household Income	$98,595	$69,303	$83,109
Percent Share			
Less than $15,000	5.3%	8.6%	7.0%
$15,000-$24,999	2.9%	7.5%	5.3%
$25,000-$34,999	4.6%	7.9%	6.3%
$35,000-$49,999	10.5%	13.1%	11.9%
$50,000-$74,999	12.9%	17.3%	15.1%
$75,000-$99,999	13.0%	11.8%	12.4%
$100,000-$149,999	24.6%	16.7%	20.5%
$150,000-$199,999	13.3%	9.6%	11.4%
$200,000+	12.8%	7.5%	10.1%
Total Households	**100.0%**	**100.0%**	**100.0%**

Source: Esri

Senior Households by Net Worth

The median level of household wealth stands at $280,525 for the Primary Market Area. This amount varies with age, as those 55 and over have a median household wealth of $410,288 while those aged 54 and under have a median household wealth of $195,749.

A substantial portion of the population, 20.8%, has a total household wealth of under $50,000.

Income and wealth are different measures of a household's financial security. Income measures the sum of employment earnings, interest on savings and investments, payment from social programs, and other financial streams, while wealth is the value of assets such as a home.

Older households with modest incomes may struggle to meet day-to-day living expenses, but those holding significant assets (a home or investments, for example) may consider options like a reverse mortgage, downsizing, or selling assets to generate income. This can help free up cash flow to cover living expenses.

Older households with little or no available wealth have limited options when searching for an affordable home to meet their needs. Subsidized apartments frequently have long wait lists, and available units may be in areas with less access to healthcare, transportation, and social services.

Households by Net Wealth and Age of Householder in the Primary Market Area - 2024

Net Wealth	54 and Under	55 and Over	Total
Less than $50,000	2,544	1,286	3,830
$50,000-$99,999	917	614	1,531
$100,000-$149,999	692	546	1,238
$150,000-$249,999	989	948	1,937
$250,000-$499,999	1,557	1,867	3,424
$500,000-$999,999	1,111	1,621	2,732
$1,000,000 or more	1,069	2,660	3,729
Total	**8,879**	**9,542**	**18,421**
Median Household wealth	$195,749	$410,288	$280,525
Percent Share			
Less than $50,000	28.7%	13.5%	20.8%
$50,000-$99,999	10.3%	6.4%	8.3%
$100,000-$149,999	7.8%	5.7%	6.7%
$150,000-$249,999	11.1%	9.9%	10.5%
$250,000-$499,999	17.5%	19.6%	18.6%
$500,000-$999,999	12.5%	17.0%	14.8%
$1,000,000 or more	12.0%	27.9%	20.2%
Total Households	**100.0%**	**100.0%**	**100.0%**

Source: Esri

Household Growth

The total number of households in the Primary Market Area is slated to remain essentially unchanged over the coming five-year timeframe at around 18,420 from 2024 to 2029. There will be a shift among age cohorts, however, with an increase of 220 households headed by a resident aged 55 or over from 2024 to 2029, a 2% increase.

Gains for those households aged 55 and older will be found among all income brackets with the strongest gains found for those with income less than $35,000 (+93) and above $100,000 (+87) annually. For the middle-income brackets, marginal increases is also anticipated – up in both the $35,000 to $49,999 (+21) and the $50,000 to $99,999 (+19) groups.

Within this older age cohort, the bulk of the net increase in households will be concentrated among homeowners (180) with renters increasing by 40 households from 2024 to 2029.

Household Growth by Age Cohort and Income for the PMA

	2024			2029			Change 2024 to 2029		
	54 and Under	55 and Over	Total	54 and Under	55 and Over	Total	54 and Under	55 and Over	Total
Less than $35,000	1,152	2,281	3,433	1,122	2,374	3,496	-30	93	63
$35,000-$49,999	939	1,251	2,190	868	1,273	2,141	-71	21	-49
$50,000-$99,999	2,303	2,777	5,080	2,271	2,796	5,068	-32	19	-13
$100,000+	4,485	3,232	7,717	4,390	3,319	7,709	-95	87	-8
Total Households	**8,879**	**9,542**	**18,421**	**8,651**	**9,762**	**18,413**	**-228**	**220**	**-8**

Source: Eris, ACS, Camoin Associates

Household Growth by Age Cohort and Tenure for the PMA

	2024			2029			Change 2024 to 2029		
	54 and Under	55 and Over	Total	54 and Under	55 and Over	Total	54 and Under	55 and Over	Total
Owners	5,776	7,791	13,567	5,628	7,971	13,598	-148	180	31
Renters	3,103	1,751	4,854	3,023	1,791	4,815	-80	40	-39
Total	**8,879**	**9,542**	**18,421**	**8,651**	**9,762**	**18,413**	**-228**	**220**	**-8**

Source: Esri, ACS, Camoin Associates

Growth Among Older Households

Growth among the highest income segment for those households aged 55 years and older will be largely concentrated among homeowners by 2029. A modest portion of those households seeing incomes of $100,000 or more, however, will also contribute to the net increase in the number of older renters in the PMA.

Households filling out gains in the lowest bracket, those with income of less than $35,000 annually, are anticipated to be more heavily weighted towards rental housing.

For those middle-income brackets, the change is expected also be found among owner households.

Household Growth by Tenure and Income for Households 55 Years and Older in the PMA - 2024 to 2029

	2024			2029			Change 2024 to 2029		
	Owners	**Renters**	**Total**	**Owners**	**Renters**	**Total**	**Owners**	**Renters**	**Total**
Less than $35,000	1,387	894	2,281	1,449	925	2,374	62	31	93
$35,000-$49,999	947	304	1,251	966	307	1,273	18	3	21
$50,000-$99,999	2,393	384	2,777	2,412	384	2,796	19	0	19
$100,000+	3,063	169	3,232	3,144	175	3,319	81	6	87
Total Households	**7,791**	**1,751**	**9,542**	**7,971**	**1,791**	**9,762**	**180**	**40**	**220**

Source: Esri; ACS; Camoin Associates

Residential Units Aging into Obsolescence

Housing units degrade over time and, unless maintained, fall into disrepair and may need to be demolished.

A study by HUD estimates annual removal rates for residential structures based on the occupant's income level. Given the income profile of households in the PMA, these figures suggest an overall removal rate of 0.2% annually. That is, on average, for every 1,000 homes in the PMA, about two are removed from the total inventory per year.

Based on this propensity, a total of 0.9% of the current housing stock is projected to fall into disrepair and be removed from the PMA residential inventory over the coming five year timeframe.

With a total stock of 20,200 units in the Primary Market Area, this will total roughly 180 residential units needing replacement over the next five years.

Removal Rates by Tenure and Income - National Estimates

Income	Annual Rate	5-Year Rate
Owners		
Less than $29,999	0.33%	1.64%
$30,000 to $59,999	0.22%	1.08%
$60,000 to $99,999	0.09%	0.45%
$100,000 or more	0.07%	0.34%
Renters		
Less than $15,000	0.49%	2.48%
$15,000 to $29,999	0.33%	1.67%
$30,000 to $49,999	0.29%	1.46%
$50,000 to $79,999	0.25%	1.25%
$80,000 or more	0.22%	1.12%

Source: HUD report Components of Inventory Change

PMA Housing Stock Removals - 2024 to 2029

Total Housing Units (2022)	20,198
Annual Removal Rate*	0.18%
Five Year Removal Rate	0.89%
Five Year Removals	**180**

*Note: HUD removal rate for New York

Source: HUD; ACS; Camoin Associates

Obsolete Units by Tenure and Household Income

These removal rates differ not just by the original construction year but also by the type of unit (owned or rented) and the resident's income level.

While roughly only one-quarter of all homes in the Primary Market Area are rental units, close to half (47%) of all units expected to be demolished each year are rentals due to the notably higher removal rate found for this type of home.

These properties will need replacement over the coming five years to maintain their base of housing stock, adding to the amount of new construction required to maintain the area's population.

Five-Year Removal Projections by Tenure and Income Bracket in PMA - 2024 to 2029

	Owner Units	Renter Units	Total
Less than $35,000	37	48	85
$35,000-$49,999	13	11	24
$50,000-$99,999	26	16	42
$100,000+	20	9	29
Total Households	**96**	**84**	**180**

Source: HUD; ACS; Camoin Associates

Obsolete Units by Age Cohort

The number of housing units expected to fall into disrepair and require demolition can be further broken down by age cohort, showing the number of units in need of replacement for those over 55.

While the total number of owner and renter properties in need of replacement is similar, around 90 units for each, the proportions of units within each age group show notable differences. Like occupancy levels by age cohort, removals from the overall building stock occupied by those under 54 years are weighted more toward rental units.

Conversely, for those aged 55 and over, the preponderance will come from homes owned by the residents.

Five-Year Removal Projections by Tenure, Income Bracket, and Age in - 2024 to 2029

Owners	54 and Under			55 and Over			Total		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
Less than $35,000	7	23	30	30	25	55	37	48	85
$35,000-$49,999	4	7	11	9	4	13	13	11	24
$50,000-$99,999	9	11	20	17	5	22	26	16	42
$100,000+	11	8	18	9	1	11	20	9	29
Total Households	**32**	**48**	**80**	**64**	**36**	**100**	**96**	**84**	**180**

Source: Esri; ACS; Camoin Associates

Combined Demand Projections

The two distinct segments of demand that have been quantified are distinct and non-overlapping. When summed, these can provide an estimate of new development needed to support the number of households aged 55 and over within the Primary Market Area over the coming five years.

Over the coming five years, anticipated demand will accrue from natural household growth (220 units) and replacing obsolete units (100 units). Between these two, the market area would ideally see the construction of approximately 320 new housing units suitable for seniors and those aged 55 and over by 2029.

This greatly exceeds the age-restricted development currently planned or underway, however, as only 69 units are currently under construction – 45 units at Parish Heights in Corning and 24 units at Retirement Estates in Horseheads.

To meet this expected need, an additional 150 senior-oriented properties will need to become available beyond those currently planned within the coming five years.

Consolidated Residential Demand for Households Aged 55 and Over in the PMA - 2024 to 2029

Regional Demand	Owner Units	Renter Units	Total
Household Growth	180	40	220
Obsolete Replacement	64	36	100
Total	**244**	**76**	**320**

Source: Camoin Associates

Consolidated Residential Demand for Households Aged 55 and Over by Income in the PMA - 2024 to 2029

	Owner Units	Renter Units	Total
Less than $35,000	91	57	148
$35,000-$49,999	27	7	34
$50,000-$99,999	36	5	41
$100,000+	90	7	97
Total Households	**244**	**76**	**320**

Source: Camoin Associates

Cost Burdened Households

More than one-fifth (22.5%) of PMA households are considered cost-burdened, with more than 30% of their income going towards the cost of housing. This represents over 4,100 households.

A stark contrast is found between homeowners and renters. Two-fifths (42%) of renters find themselves cost-burdened, compared to owners, who show a notably lower rate (16%).

Households spending more than half of their income on housing are characterized as *severely cost-burdened*, and 10% (1,800) of Primary Market Area's households fall into this category.

Cost Burdened Households - 2022

	PMA	Chemung County	Steuben County	New York
Owners	15.8%	17.7%	17.1%	27.1%
Renters	42.0%	51.9%	42.7%	51.7%
All Households	**22.5%**	**28.2%**	**23.6%**	**38.0%**

Source: American Community Survey reports S2503

Cost Burdened Households in the PMA - Percent of Total 2022
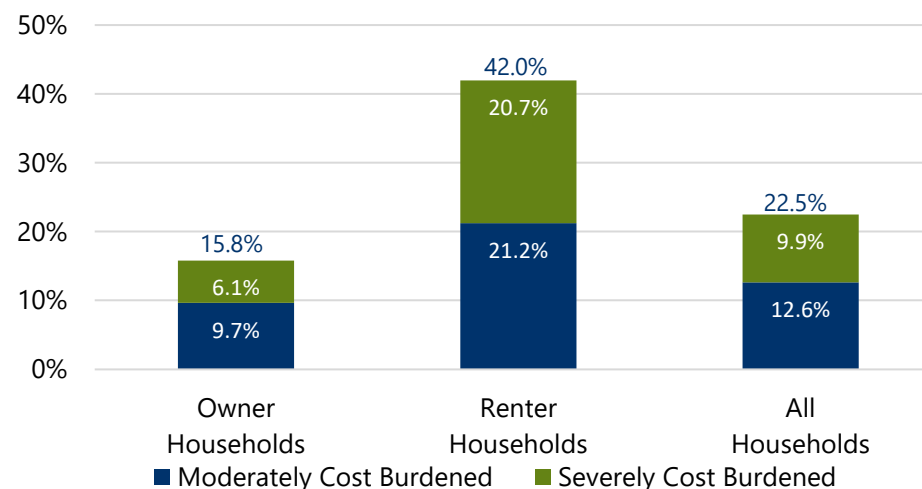
Note: Cost Burdened households spend 30%-49% of income on housing. Severely Cost Burdened households spend 50% or more on housing.

Source: American Community Survey Reports B25070/B25091

Cost-Burdened Households In Detail

Not surprisingly, the likelihood of being a cost-burdened household is highly concentrated among those with lower incomes.

For those with annual household income below $50,000, three-fifths (59%) face residential costs exceeding 30% of household income – representing 3,400 households. And for those with the lowest incomes – under $20,000 annually – 86% are cost-burdened (1,560 households).

The situation is even more pervasive for renter households where more than two-thirds (70%) of those with incomes less than $50,000 register as cost-burdened – over 1,800 households.

Notably, 340 households (4%) with incomes exceeding $75,000 also qualify as cost-burdened in the PMA – most of them homeowners.

Percent Cost Burdented in the PMA - 2022

Household Income	Owners	Renters	Total
Less than $10,000	100.0%	100.0%	100.0%
$10,000 to $19,999	76.6%	77.7%	77.2%
$20,000 to $34,999	49.6%	64.7%	56.5%
$35,000 to $49,999	27.1%	54.9%	37.0%
$50,000 to $74,999	10.7%	17.4%	12.5%
$75,000 to $99,999	6.8%	2.3%	6.0%
$100,000 to $149,999	5.4%	0.0%	4.2%
$150,000 or more	1.2%	0.0%	1.2%
Total	**15.8%**	**42.0%**	**22.5%**

Source: American Community Survey reports B25074 & B25095

Percent Cost Burdened by Age in the PMA - 2022

Householder Age	Owners	Renters	Total
15 to 24 years	29.4%	55.8%	50.0%
25 to 34 years	17.2%	34.1%	26.3%
35 to 54 years	10.5%	45.0%	17.4%
55 years and over	21.0%	35.6%	23.1%
All Households	**15.8%**	**42.0%**	**22.5%**

Source: ACS reports B25072, B25093; Camoin Associates

Cost Burdened Senior Households

Similar to the broader population, the prevalence of cost-burdened households among those aged 55 and over is significantly higher than for those with lower incomes.

One out of four (24%) households in this age cohort is cost-burdened overall in the PMA. For those with incomes under $50,000 annually, however, the rate jumps to 54%.

These measures point to a large number of households in need of more affordable housing options in the Primary Market Area. As indicated in the review of household growth trends and the need for replacements for obsolete stock, this need could be addressed by developing new residential space. Other interventions, however, might also address these affordability problems.

Note that this measure is income-based and may overstate the degree of difficulty securing suitable housing for households aged 55 years and older. Senior households and retirees frequently live on more restricted or fixed incomes but have also accrued a degree of wealth, which provides a buffer against financial hardships.

Cost Burdened Households Aged 55 and over in the PMA - 2024

Income Bracket	Owners	Renters	Total
Less than $35,000	1,021	480	1,502
$35,000-$49,999	284	114	398
$50,000-$99,999	229	30	259
$100,000+	104	0	104
Total Households	**1,639**	**624**	**2,263**

Percentage	Owners	Renters	Total
Less than $35,000	73.6%	53.7%	65.8%
$35,000-$49,999	30.0%	37.6%	31.8%
$50,000-$99,999	9.6%	7.7%	9.3%
$100,000+	3.4%	0.0%	3.2%
Total Households	**21.0%**	**35.6%**	**23.7%**

Source: Esri; ACS; Camoin Associates

Share of Senior Households in Age-Restricted Housing

While the majority of senior citizens prefer to age in place, a significant proportion choose age-restricted housing for various reasons, as it offers specific features and benefits that align with their lifestyle and needs. These include greater social opportunities, which combat feelings of isolation and loneliness, the potential for a more active lifestyle as many facilities offer fitness-centered amenities, and the prospects of simplified living without needing to tend to home maintenance.

The US Census provides data related to the number of senior households living in age-restricted residences in the American Housing Survey (note, for this set of data, "Senior" households are identified as those in which the head of household is aged 55 years or older). At the national level, the survey reports that 13% of all senior households (owners and renters) reside in age-restricted housing. A further breakdown by income level shows that lower-income households' likelihood of living in this type of facility increases significantly.

Data is also published in a more limited form for each of the states. While not providing visibility by income level, this measure specific to New York shows a somewhat different profile than what is seen nationally. For the state, the propensity for home-owning seniors to reside in age-restricted housing measures only 7%. This rate is more than doubled for renters, however, as the percentage for these households jumps to 14% - a figure well below the national rate of 22%.

Note that nursing and rehabilitation centers are not included in this inventory, which focuses on separate living quarters.

Senior Households in Age Restricted Housing - United States 2021

	Total Senior Households	Age Restricted Residence	Percent Age Restricted
Owner	19,316	1,532	7.9%
Renter	11,552	2,483	21.5%
Total	**30,868**	**4,015**	**13.0%**

Note: Thousands of Households with person aged 55

Source: US Census American Housing Survey

Senior Households in Age Restricted Housing by Income Bracket - United States 2021

Income Bracket	Total Senior Households	Age Restricted Residence	Percent Age Restricted
Less than $35,000	10,171	2,462	24.2%
$35,000-$49,999	4,910	647	13.2%
$50,000-$99,999	7,706	543	7.0%
$100,000+	8,079	363	4.5%
Total	**30,868**	**4,015**	**13.0%**

Note: Thousands of Households with person aged 55

Source: US Census American Housing Survey

Senior Households in Age Restricted Housing - New York 2021

	Total Senior Households	Age Restricted Residence	Percent Age Restricted
Owner	547	38	6.9%
Renter	1,292	184	14.2%
Total	**1,839**	**221**	**12.0%**

Note: Thousands of Households with person aged 55

Source: US Census American Housing Survey

Senior Housing Need - Age Restricted Units

As seen above, The American Housing Survey shows that, for New York State overall, 12% of senior households domicile in age-restricted units. This measure is inclusive of all households where the head of household is aged 55 or over.

The Primary Market Area shows a total of 1,230 age-restricted units currently in service. Compared to the number of households headed by those aged 55 and over (9,500), this indicates a 12% share residing in age restricted units – on par with the statewide average ratio (13%). What's more, an additional 69 units are currently in planning for future development.

This comparison demonstrates that the level of senior housing in the PMA is in line with national (13%) and New York trends. This is not to say, however, that the current supply is sufficient to meet the community's needs.

Being in line with statewide trends does not necessarily serve all of those households in the market area who require or desire housing in an age-restricted home as indicated by the long waitlists for those wishing to move into this type of facility.

PMA Senior Housing Inventory and Households

Current Affordable Senior-Specific Housing Units	862
Current Market Rate Senior-Specific Housing Units	368
Senior-Specific Housing Units in PMA	**1,230**
Senior Households in PMA - 2024	9,542
Share in Senior Specific Housing	**12.9%**

Note: Figures reflect households with head-of-household aged 55 or over

Source: AHS, Esri, Camoin Associates

Meeting the Needs of Senior Households

The Primary Market Area will see moderate growth in older households over the coming five years with the addition of 220 households aged 55 and over by 2029. To address the needs of these households, residential development tailored to senior households would ideally include multiple features including smaller one- and two-bedroom units, security, common areas, grounds maintenance, wide doorways, and other accommodative fixtures. Regarding location, considerations include access to transportation, retail, and medical facilities.

In addition, over 100 units are expected to become obsolete by 2029 and require replacement. Demand from organic household growth plus replacements present the need for 320 new housing units to become available simply to maintain the existing conditions.

While the PMA currently shows an amount of age-restricted housing on par with statewide averages (per household), would-be residents nevertheless face long waits to secure a unit. Addressing this unmet need requires further development beyond the base level of 320 units.

Separately, well over 2,200 of the PMA's senior households (aged 55 and over) are cost-burdened. This speaks not only to the shortage of available units but also to the challenges seniors face around affordability. Ideally, the development of future senior housing would directly address not only the need for additional units but also provide age-restricted housing with units priced at rates considered affordable by low- and moderate-income residents.

Beyond supporting these older cohorts, however, the PMA faces a general shortage of affordable housing for all households. Addressing the specific needs of older households through the development of new residential space targeted towards their requirements will, in turn, allow this population to vacate the very types of units most desired by younger workers and growing families which may, in turn, help stem the PMA's overall outmigration among all age groups.

7. Housing Needs for People Living with Disabilities

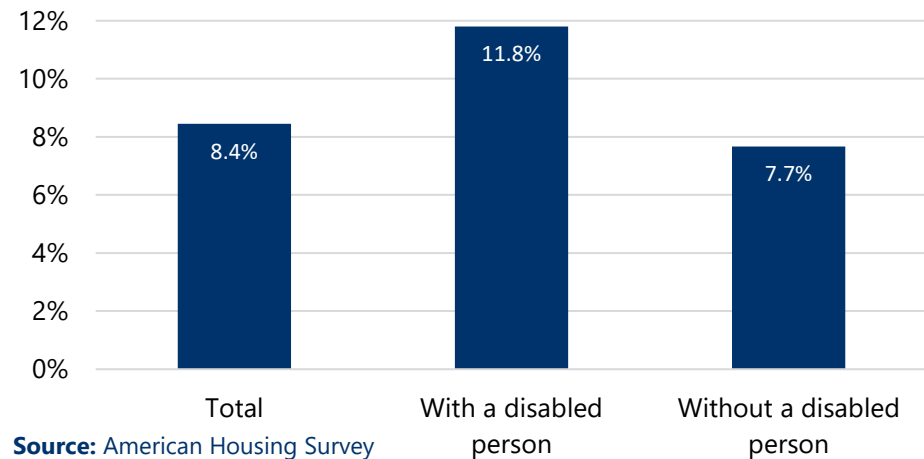# Living with Disabilities in the Primary Market Area

Nearly 5,100 adults in the Primary Market Area live with disabilities. This represents 15% of all adults within the area, a proportion largely on par with the statewide rate of 14%, and somewhat below the 18% and 19% seen in the surrounding counties.

Unfortunately, people with disabilities frequently also face financial challenges and difficulties finding suitable housing. The American Housing Survey, performed by the US Census Bureau, defines a residential unit as inadequate when it shows one or more specific shortfalls, including structural problems with a building, excessive mold growth, or systemic problems with the home's plumbing, heating system, or electrical system. Nationally, 8% of occupied housing units fall into this characterization. For households that include a person with disabilities, however, that percentage jumps to 12%.

Percent Share of Adult Population with Disability - 2022

Source: ACS report S1810
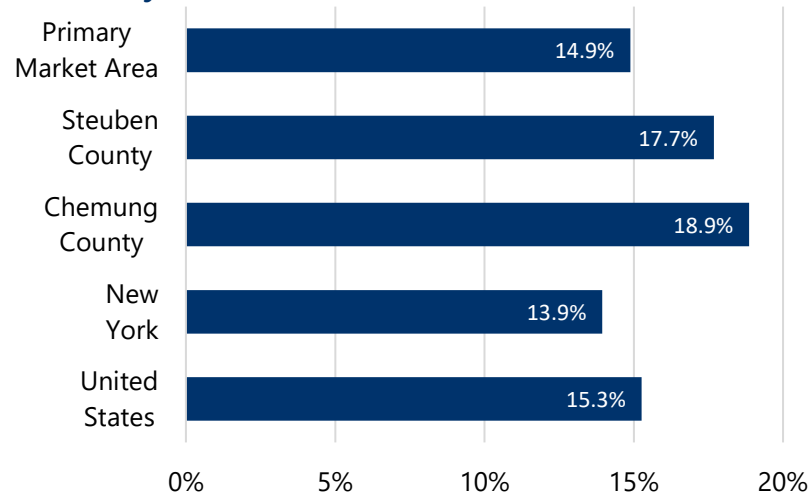
Inadequate Housing Quality by Disability Status in New York - 2021

Source: American Housing Survey

Living with Disabilities in the Primary Market Area

The US Census surveys households about six specific types of disability. Within the PMA, the most prominent is difficulty with walking or climbing stairs (Ambulatory), which affects nearly 2,800 residents.

Cognitive difficulties also affect over 2,000 residents, while challenges around independent living and hearing are considerations for well over 1,500 people each within the PMA.
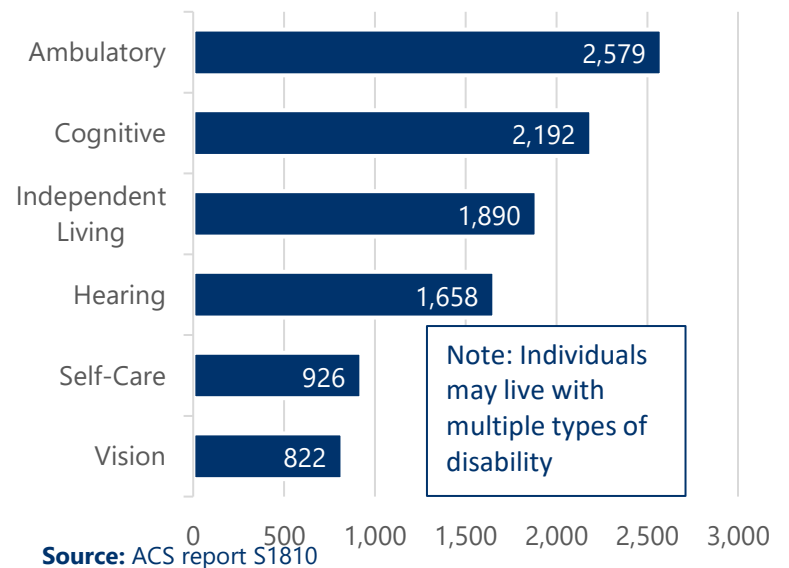
Both self-care and difficulties with sight register as the least common challenges within the PMA, though they affect well over 800 residents each.

Measures of Disabilities in the US Census American Community Survey

Hearing difficulty	Deaf or having serious difficulty hearing
Vision difficulty	Blind or having serious difficulty seeing, even when wearing glasses
Cognitive difficulty	Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions
Ambulatory difficulty	Having serious difficulty walking or climbing stairs
Self-care difficulty	Having difficulty bathing or dressing
Independent living difficulty	Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

Source: US Census

Population by Type of Difficulty in the PMA - 2022

Type	Population
Ambulatory	2,579
Cognitive	2,192
Independent Living	1,890
Hearing	1,658
Self-Care	926
Vision	822

Note: Individuals may live with multiple types of disability
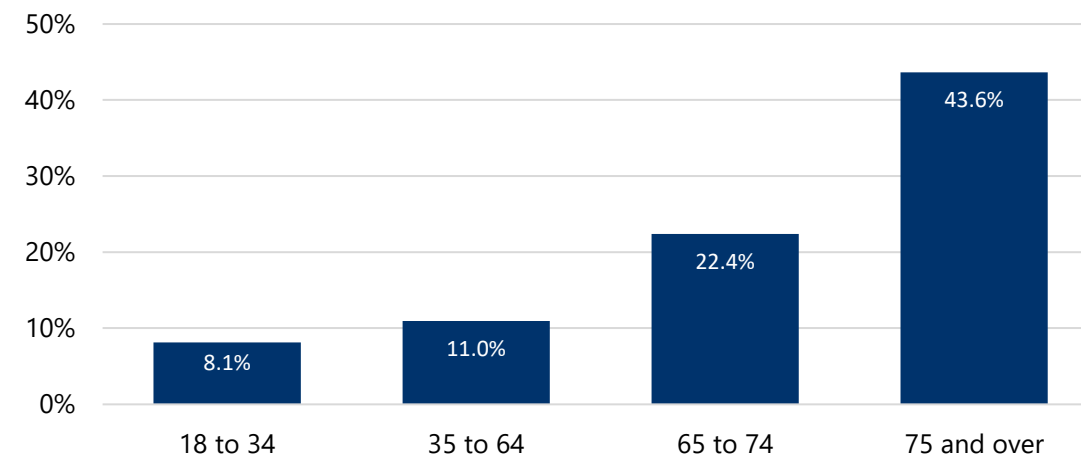
Source: ACS report S1810

Identifying Younger Adults with Disabilities

Within the State of New York, 14% of the adult population live with disabilities. This measure is highly skewed, however, toward the older cohorts. For those aged 65 and over, one out of three (33%) are living with disabilities. Among younger adults, those aged 18 to 64, the proportion is much lower with just one out of 11 (9%) living with disabilities.

Analysis in the prior section of this report focused on the needs of older households headed by individuals aged 55 or over. Among the PMA population living with disabilities, the older adults are captured in that earlier exploration.

Attention here turns towards the market area's adult population living with disabilities but *not* captured in the previous analysis – those aged 18 through 54 years.

Percent of Population with Disability by Age in the PMA - 2022

Age group	Percent
18 to 34	8.1%
35 to 64	11.0%
65 to 74	22.4%
75 and over	43.6%

Source: ACS report S1810

Housing for Younger Adults with Disabilities

The population of those aged 18 to 54 within the PMA totals nearly 26,500. Based on the statewide proportion, approximately 9% of those aged 18 to 64 live with disabilities. This percent share applied to the area's number of younger adults yields an estimate of just under 2,500 adults living with disabilities in the PMA.

Of those living with disabilities in the state, 4% reside in nursing care facilities. Again, this measure registers significantly higher for those aged 65 and older (7%). Among adults aged 18 to 64 living with disabilities, just 1% reside in nursing care facilities.

Based on this statewide percentage of 1% of the younger disabled population residing in a nursing care facility, the estimated number of younger adults within this type of facility comes to 34 individuals.

Specific data measuring the proportion of young adults residing in otherwise age-restricted facilities is unavailable. Generalizing the percentage of *senior households* living in age-restricted housing (12%), however, provides a guide to the potential need for these accommodations by young adults living with disabilities.

Applying this proportion to the estimated 2,500 young adults living with disabilities within the PMA provides an estimate of nearly 300 of these individuals residing within these accommodations. This estimate seems especially reasonable given the knowledge that 25% of the residents at the two Dayspring facilities are aged 54 and under. Applying this percentage to the 1,230 "senior" housing units in the PMA yields an estimate of 312 individuals in this population – a figure consistent with the estimate based on statewide averages.

Living with Disabilities in Nursing Care Facilities in New York - 2022

Percent of Adult Population Living with Disabilities	**13.9%**
Aged 18 to 64 years	9.4%
Aged 65 years and over	33.3%
Percent of Those Living with Disabilities Who Reside in a Nursing Care Facility	**4.0%**
Aged 18 to 64 years	1.4%
Aged 65 years and over	7.4%

Source: ACS reports S1810 & B26108

Estimate of Population Aged 18 to 54 Living with Disabilities in Nursing Care Facilities in the PMA - 2022

Population aged 18 to 54 in the PMA	26,465
Estimated Number Living with Disabilities	2,481
Residing in a Nursing Care Facility	**34**
Residing in Accommodative Housing	**298**

Source: ACS reports S0101 & B26108; American Housing Survey; Camoin Associates

The Challenge of Meeting the Needs of Residents with Disabilities

The Primary Market Area is home to approximately 5,100 adults living with disabilities. Most of these individuals live independently or with family (or other) caregivers, but as the general population (including caregivers) ages, an increasing number of those with disabilities will likely need to find residence in housing consistent with their needs and to provide support.

Accessible housing includes many features designed to accommodate the needs of these populations including widened doorways, lowered counters and sinks, accessible bathing fixtures, and elevators. Location considerations include easily accessed public transportation, healthcare facilities, and broader support service providers.

Community members with disabilities generally see lower earnings and affordability can become paramount in order to avoid settings with inadequate housing. The amount of available housing for people with disabilities already falls short of current need as evidenced by high occupancy rates and extensive waiting lists for available units. Expectations are that the overall population aging within the PMA will increase pressure to provide adequate housing for those with disabilities.

Moving forward, new residential construction for this population segment faces a difficult environment. Maintaining affordability has become especially challenging as the costs associated with new residential construction have risen significantly. Difficulties in securing funding can also limit the much-needed development of secure, affordable housing that meets the needs of those living with disabilities.

8. Supportable Affordability Analysis

Prevailing Residential Price Points

The median rental rate in the PMA currently stands just over $1,000 per month but there is wide variation in the costs paid by area residents. That puts exactly half (50%) of all renters spending $1,000 or less per month on rent. Meanwhile, a large portion of renters (38%) pay between $1,000 and $1,500. It is only a modest portion of renters (12%) with monthly payments above this level.

Notably, an affordable rental rate (30% of income) for a household making 50% of the local AMI measures $1,050 per month. By this measure, nearly half of all rental units in the PMA might be considered affordable, depending on household size.

A survey of market rate age-restricted rental units, however, found prices significantly higher. These units ranged from $1,225 to nearly $3,500 per month.

For residents in the PMA seeking home ownership, prices have shown significant increases over the past decade. Median prices in the Corning area stood at $165,883 in 2023, a full 52% above their level in 2013.

Gross Rental Rates in the PMA - 2022

Less than $500	13.8%
$500 to $999	30.3%
$1,000 to $1,499	40.1%
$1,500 to $1,999	12.5%
$2,000 to $2,499	1.9%
$2,500 to $2,999	1.1%
$3,000 or more	0.2%
Total Paying Rent	**100.0%**
Median Rent	$1,067

Note: Gross rents include contract rent plus the cost of utilities and fuels

Source: ACS report DP04

Median Single Family Home Price in the Corning, NY Metro Area

Year	Median Price	Homes Sold	Price Growth Rate
2013	$109,068	718	2.0%
2014	$106,413	751	-2.4%
2015	$100,607	802	-5.5%
2016	$109,088	848	8.4%
2017	$108,288	850	-0.7%
2018	$116,447	834	7.5%
2019	$122,846	862	5.5%
2020	$130,749	826	6.4%
2021	$150,251	949	14.9%
2022	$154,648	824	2.9%
2023	$165,883	705	7.3%
2024*	$161,184	369	-2.8%

Note: 2024 year-to-date through August

Source: Redfin; Camoin Associates

Housing Price Income Brackets and Affordable Price Points

Driven by shifting demographic patterns and the need to replace obsolete residential units within the PMA, projections call for more than 450 additional units to be made available to households aged 55 and over. This could be through new construction but also from conversion of existing housing stock into age-restricted housing, or other creative repurposing.

For homeowners, demand is highly concentrated among higher-income households who can afford units priced at $200,000 or more. With the median-priced home currently selling for under $170,000, these households should fare well in their search for market-priced homes.

Expectations within the rental market are for growing demand for affordable and market-rate units. Increased need from households earning less than $35,000 calls for 80 additional units with rents set well under $900. In addition, there will be a similar increase in the number of owner households at this reduced income level. While many of these households may already own their homes and simply be aging into the 55+ age cohort, at this modest income level, they may, in fact, choose to enter the rental market as well, rather than own. This would bring further demand for rental units from this lower-income constituent.

A survey of currently operating affordable facilities shows that many properties do offer units at quite moderate rates, affordable to this lowest-income segment of the population. Given the current length of waiting lists for these more affordable units, however, those households in search of a rental unit at an affordable price may find it especially difficult to secure a residence suitable to their needs. It is specifically this segment of the population – older households that lacks the means to attract market-based solutions and requires affordable development – whose needs are currently not being fully addressed.

Meanwhile, with 40 or so additional rental units called for by gains in higher-income households, facilities offering more luxurious units with desirable amenities will see the opportunity to collect rents of $2,500 per month or more.

Consolidated Five-Year Demand Growth from Households Aged 55 and Older by Income and Affordability in PMA - 2024 to 2029

Income Bracket	Owner Needed Units	Owner Max Affordable	Renter Needed Units	Renter Max Affordable	Total Needed Units
Less than $35,000	79	-	82	$870	161
$35,000-$49,999	-4	$85,200	6	$1,250	2
$50,000-$99,999	7	$228,100	13	$2,500	20
$100,000+	249	$228,101+	26	$2,501+	275
Total	**331**		**127**		**458**

Note: Rental payments set to 30% of household income, Home prices based on 30% of household income, 10% down payment, 6.35% mortgage rate, $32.74/$1,000 assessed value tax mill rate, 0.5% Renter insurance, 0.5% PMI, and $505 monthly utility costs.

Sources: freddiemac.com; www.move.org (utility costs); Stuben County; Camoin Associates

9. Workforce Gap Analysis

INTRODUCTION

To assess the availability of workers to meet future labor needs for a senior and disabled care facility, a workforce gap analysis is conducted for the surrounding area. The analysis is conducted for key occupations within the Senior and Disabled Care Industry and examines both supply-side and demand-side factors that will impact future labor availability, including:

- Future job openings
- Occupational growth within the target sector
- Automation likelihood
- Occupation replacement rate
- Number of resident workers
- Retirement risk

A "workforce gap index" score is assigned to each occupation, indicating future workforce availability specific to the study region. The index score will be considered along with each occupation's concentration level within the target industry, the level of preparation needed to enter the occupation, and existing training programs. The results of this analysis will provide a framework for prioritizing occupations of concern for focused workforce development initiatives.

Based on commuting patterns and the ability of a senior and disabled care facility to attract employees from neighboring communities, the study area for this analysis includes the New York counties of Steuben, Chemung, and Schuyler, as seen in the accompanying map.
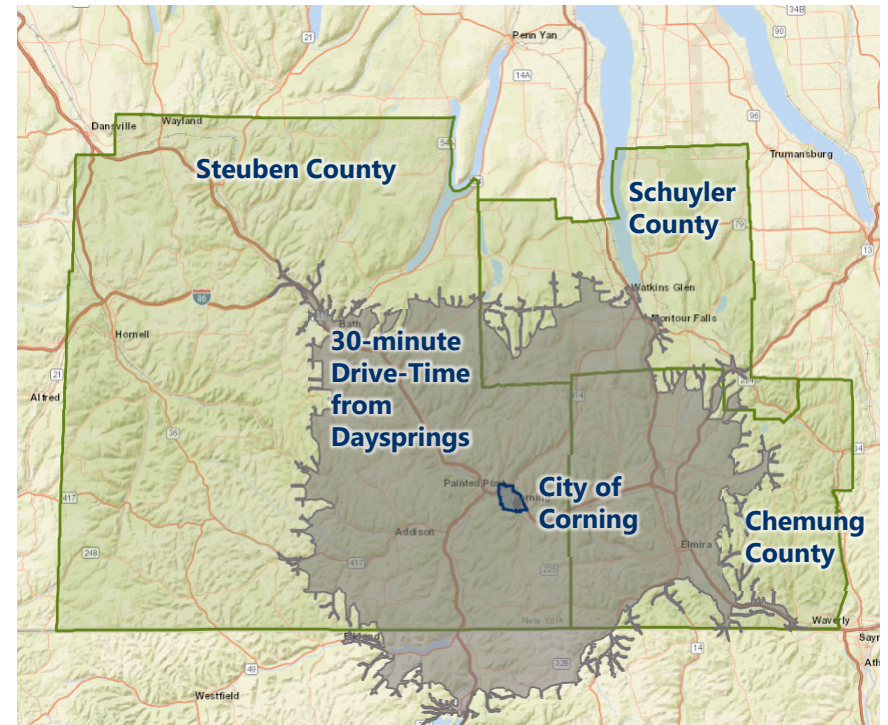
KEY FINDINGS

Senior and Disabled Care jobs are broken into two categories: less skilled labor with lower barriers to entry and highly skilled labor with more considerable preparation needed for entry-level jobs.

The top occupation in the senior and disabled care sector is Home Health Aides, which requires little education, work experience, or on-the-job training to enter the field; other occupations with similar entry-level experience are food servers, maids and housekeepers, cooks, and recreation workers. However, there does exist a considerable share of the occupations in the senior and disabled care sector that require post-secondary education and/or considerable training, including registered nurses, nursing assistants, substance abuse, behavior disorders, mental health counselors, and healthcare social workers. As a result, staffing occupations in this sector can be challenging depending on the specific occupation that needs to be filled.

Senior and Disabled Care Sector comprises a set of highly specialized occupations specific to the sector.

The Senior and Disabled Care Sector exhibits a more concentrated workforce in a handful of critical occupations. 71% of the total sector occupations are in Nursing, with Home Health and Personal Care Aides, Nursing Assistants, Licensed Practical and Licensed Vocational Nurses, and Registered Nurses accounting for the top four industry occupations.

Wage disparities are evident across the sector. Among the top occupations in Senior and Disabled Care, General and Operations Managers offer the highest median hourly wages ($39.39), while Maids and Housekeeping Cleaners offer the lowest median hourly wages ($15.22). These variations underscore the diversity among positions and earning potential.

Aides and Assistants are driving growth in the sector.

Employment trends over the last decade indicate significant expansion across various roles within the sector. Notable growth has been observed in occupations such as Home Health and Personal Care Aides, which are projected to grow by 29% by 2033, and Nursing Assistants, with an expected 12% increase. These trends highlight the growing demand for care services as the population ages.

Recruitment efforts that target younger, more diverse workers to the sector can help future-proof the sector's workforce.

The current demographic profile across the senior and disabled care sector reveals a significant portion of the workforce nearing retirement age, especially among roles like Registered Nurses and Healthcare Social Workers. This poses potential challenges to the sustainability of the sector's workforce. However, there are opportunities to attract younger workers to these essential roles, which would help ensure a steady supply of skilled professionals.

Future projections for the senior and disabled care sector are optimistic, with expected growth in several key occupations. For example, roles such as Substance Abuse, Behavioral Disorder, and Mental Health Counselors are anticipated to grow by 22%, reflecting an increasing need for specialized care services. The sector is also projected to see significant demand for Social and Human Service Assistants, with an 18% growth forecasted, further underscoring these workers' critical role in supporting aging and disabled populations.

Home Health and Personal Care Aides are the sectors the most prominent role, with 2,042 jobs accounting for 49% of all senior and disabled care jobs in 2023. This role also has a significant projected growth of 28.5% by 2033. Nursing Assistants, comprising 10.3% of the sector with 429 jobs in 2023, are expected to grow by 11.9% over the next decade. Licensed Practical and Licensed Vocational Nurses, Registered Nurses, and Social and Human Service Assistants also represent notable portions of the workforce, with respective shares of 8.5%, 3.3%, and 2.1% in 2023 and projected growth rates of 3.2%, 17.5%, and 18.2%.

The O*Net Job Zone refers to the amount of preparation needed to gain entry-level employment in the occupation. The metrics informing the zones are the amount of education, related experience, and on-the-job training needed. The higher the zone, the more preparation is needed.

This data suggests a growing demand for a wide range of roles within the senior and disabled care sectors, particularly for those providing direct care and support services.

Top 15 Senior and Disabled Care Jobs in Three County Region, 2023

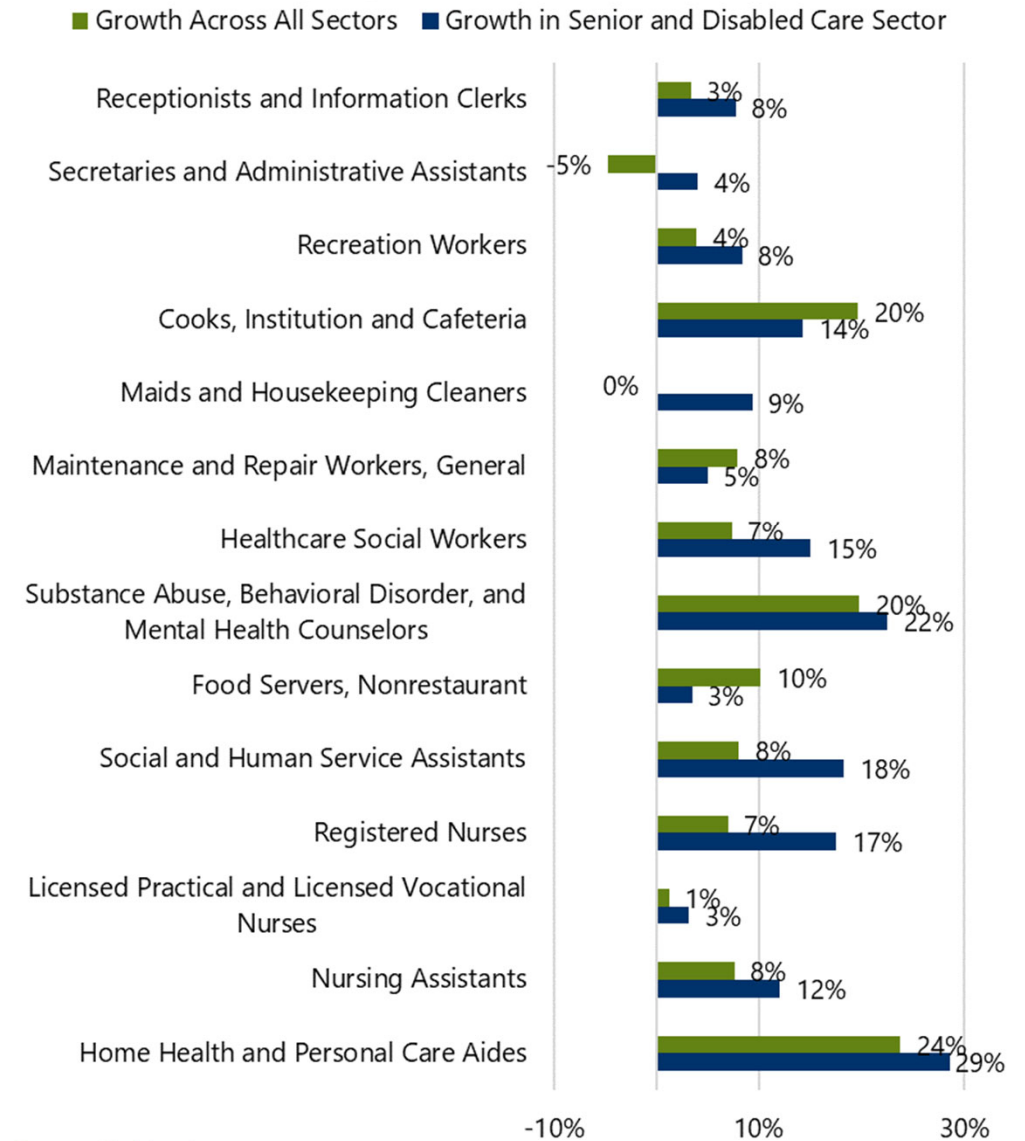| SOC	Description	Average Annual Openings Per Job	2023 Senior and Disabled Care Jobs	2023 Senior and Disabled Care Jobs Share of Total	O*Net Job Zone
31-1128	Home Health and Personal Care Aides	434	2,042	88.6%	Zone Two: Some Preparation Needed
31-1131	Nursing Assistants	118	429	56.6%	Zone Three: Medium Preparation Needed
29-2061	Licensed Practical and Licensed Vocational Nurses	53	353	55.0%	Zone Three: Medium Preparation Needed
29-1141	Registered Nurses	89	136	9.6%	Zone Four: Considerable Preparation Needed
21-1093	Social and Human Service Assistants	43	87	22.8%	Zone Four: Considerable Preparation Needed
35-3041	Food Servers, Nonrestaurant	29	78	48.8%	Zone Two: Some Preparation Needed
21-1018	Substance Abuse, Behavioral Disorder, and Mental Health Counselors	19	55	30.8%	Zone Five: Extensive Preparation Needed
21-1022	Healthcare Social Workers	15	53	34.1%	Zone One: Little or No Preparation Needed
49-9071	Maintenance and Repair Workers, General	104	52	5.1%	Zone Three: Medium Preparation Needed
37-2012	Maids and Housekeeping Cleaners	58	45	11.5%	Zone One: Little or No Preparation Needed
35-2012	Cooks, Institution and Cafeteria	34	38	20.8%	Zone Two: Some Preparation Needed
39-9032	Recreation Workers	29	38	27.2%	Zone Four: Considerable Preparation Needed
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	118	35	3.3%	Zone Two: Some Preparation Needed
43-4171	Receptionists and Information Clerks	67	32	6.7%	Zone Two: Some Preparation Needed
11-1021	General and Operations Managers	150	31	2.0%	Zone Four: Considerable Preparation Needed

Source: Lightcast

The chart illustrates the projected job growth from 2023 to 2033 for the top 15 senior and disabled care jobs in the three-county region, comparing overall sector growth to growth specifically in the senior and disabled care sector.

Notably, roles such as Home Health and Personal Care Aides, Substance Abuse, Behavioral Disorder, and Mental Health Counselors, and Cooks in institutions and cafeterias show significant growth in the senior and disabled care sector, with increases of 24%, 22%, and 20%, respectively, compared to more moderate growth or even decline in some of these roles across all sectors.

Secretary and Administrative Assistant positions are expected to decline by 5% overall but will grow by 4% in the senior and disabled care sector.

This indicates a targeted increase in demand for jobs directly related to care and support services, reflecting the growing need for specialized roles within the aging and disabled populations in this region.

Top 15 Senior and Disabled Care Jobs Projected Job Growth, Three County Region, 2023-2033

■ Growth Across All Sectors ■ Growth in Senior and Disabled Care Sector

Job	Growth Across All Sectors	Growth in Senior and Disabled Care Sector
Receptionists and Information Clerks	3%	8%
Secretaries and Administrative Assistants	-5%	4%
Recreation Workers	4%	8%
Cooks, Institution and Cafeteria	20%	14%
Maids and Housekeeping Cleaners	0%	9%
Maintenance and Repair Workers, General	8%	5%
Healthcare Social Workers	7%	15%
Substance Abuse, Behavioral Disorder, and Mental Health Counselors	20%	22%
Food Servers, Nonrestaurant	10%	3%
Social and Human Service Assistants	8%	18%
Registered Nurses	7%	17%
Licensed Practical and Licensed Vocational Nurses	1%	3%
Nursing Assistants	8%	12%
Home Health and Personal Care Aides	24%	29%

Source: Lightcast

The table presents the Workforce Gap Index for senior and disabled care jobs in the three-county region from 2023 to 2033. This index helps assess which occupations will experience greater workforce shortages or surpluses based on several factors standardized to the region's overall average. Each factor contributes to understanding how difficult it might be to fill positions in these jobs over the next decade.

The factors analyzed include Job Openings per Job (the number of job openings in a specific occupation relative to the total jobs), Job Growth (the projected increase in the number of jobs over the next ten years), Resident Workers (how many workers in the occupation live in the region), Replacement Rate (the turnover rate or how often workers need to be replaced due to retirement or other reasons), Workers Aged 55+: (the percentage of workers in the occupation who are nearing retirement age), and Automation Risk (the likelihood that the occupation will be affected by automation). The Workforce Gap Index is a composite score that reflects the potential shortages or surpluses of workers in each occupation. Occupations with an index score over 100 are expected to experience relatively higher workforce gaps, meaning employers will likely face greater challenges filling positions. On the other hand, index scores below 100 suggest that the occupation will have fewer challenges compared to the average across all occupations in the region.

Home Health and Personal Care Aides, Nursing Assistants, and Licensed Practical and Licensed Vocational Nurses have relatively high workforce gap indices (102, 100, and 102, respectively). These roles show strong job growth expectations and high replacement rates, signaling potential difficulty in finding enough workers.

The table indicates that seven occupations will face significant workforce challenges in the next decade, largely driven by job growth, replacement needs, and automation risk.

Workforce Gap Index in the Senior and Disabled Care in Three County Region, 2023-2033

SOC Code	Description	Openings per Job	Job Growth	Resident Workers	Replacement Rate	55+	Automation	Total Workforce Gap Index
31-1128	Home Health and Personal Care Aides	106	105	89	106	102	106	102
31-1131	Nursing Assistants	103	104	92	105	95	103	100
29-2061	Licensed Practical and Licensed Vocational Nurses	95	102	102	98	101	115	102
29-1141	Registered Nurses	94	111	85	96	104	115	101
21-1093	Social and Human Service Assistants	99	110	95	101	99	111	102
35-3041	Food Servers, Nonrestaurant	105	93	89	107	96	81	95
21-1018	Substance Abuse, Behavioral Disorder, and Mental Health Counselors	98	103	83	99	100	115	100
21-1022	Healthcare Social Workers	97	108	87	99	101	117	101
49-9071	Maintenance and Repair Workers, General	97	97	94	100	109	90	98
37-2012	Maids and Housekeeping Cleaners	102	109	78	105	102	76	95
35-2012	Cooks, Institution and Cafeteria	106	95	90	106	99	92	98
39-9032	Recreation Workers	108	104	91	111	97	112	104
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	98	109	90	102	112	109	103
43-4171	Receptionists and Information Clerks	101	104	86	104	102	106	101
11-1021	General and Operations Managers	97	105	94	99	100	118	102

Source: Lightcast, Camoin Associates

Understanding the opportunities and challenges for the Senior and Disabled Care workforce in the next decade will be critical in any effort to support industry growth. While all industries face challenging labor force conditions, the Senior and Disabled Care Sector will face unique workforce challenges in the coming years. Without strategic workforce development support, a lack of available labor force can limit the sector's growth.

A Workforce Gap Index analyzes factors that describe supply-side and demand-side factors within the Senior and Disabled Care Sector workforce to better evaluate the opportunities and challenges for key food sector occupations.

This index includes the following six data points:
1. Projected Job Growth, 2023-2033:
2. Resident labor pool
3. Replacement Rate (replacements due to retirement and people leaving occupations)
4. Annual Average Job Openings Per Job
5. Retirement Risk
6. Automation Index

O*Net Job Zone:

Zone 1: Little to No Preparation Needed

Zone 2: Some Preparation Needed

Zone 3: Medium Preparation Needed

Zone 4: Considerable Preparation Needed

Zone 5: Extensive Preparation Needed
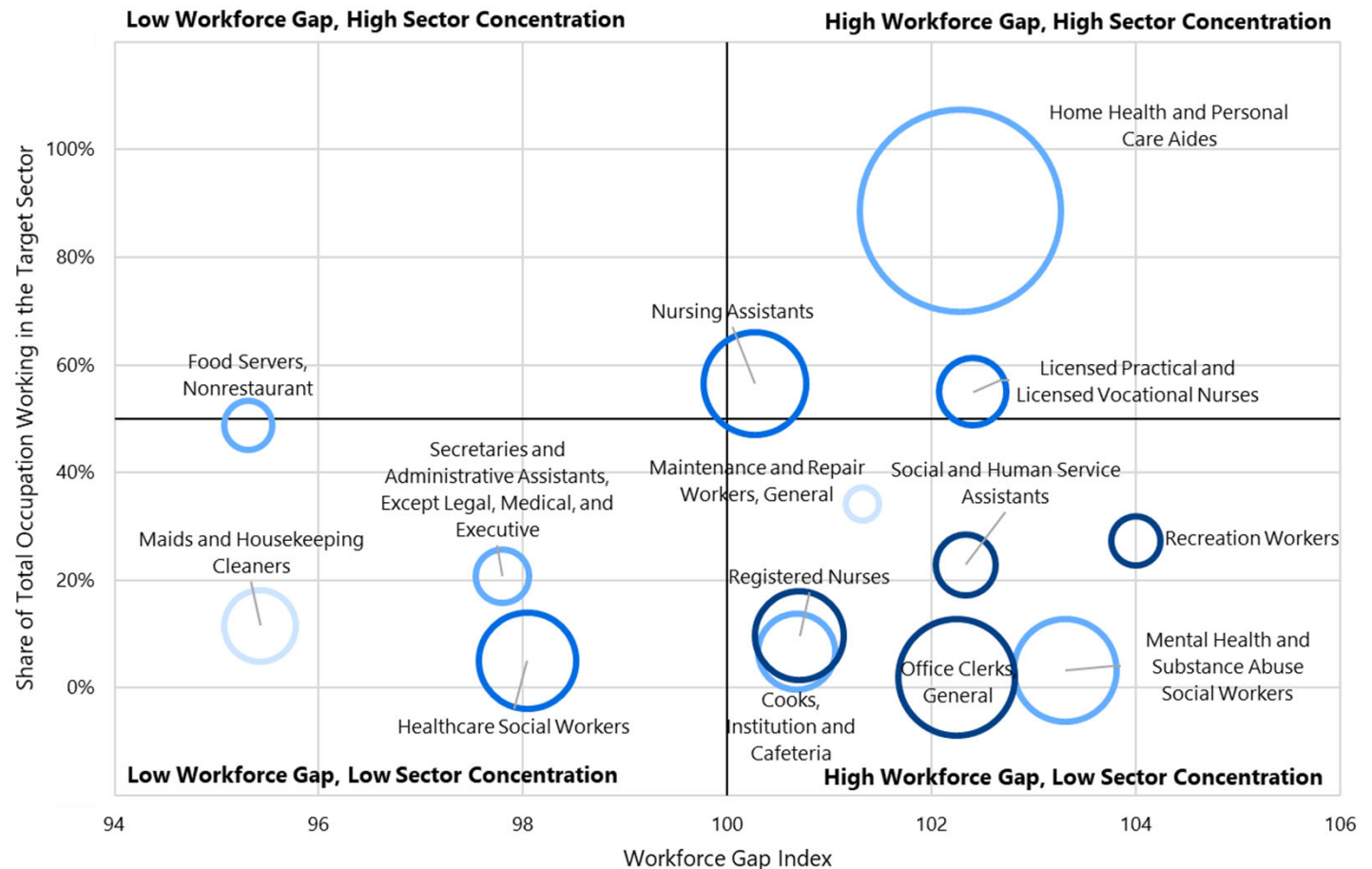
Source: Lightcast, O*Net, Camoin Associates
Bubble Size: Average annual job openings, 2023-2033

The figure above summarizes a wide array of key workforce data, including the supply and demand factors affecting future workforce gaps, how specialized the occupation is in the Senior and Disabled Care Sector, the skills necessary to complete the job, and the overall number of job openings the occupation is projected to have in the next ten years. Several key insights can be gleaned from this summary visualization:

The Senior and Disabled Care Sector occupations are dominated by nursing industries rather than being generalized across many industries.

Workers within an occupation can often be employed in various sectors. For example, general managers or office clerks are typically employed in nearly every sector of the economy. Other times, occupations can be highly specialized in one sector.

Among the top occupations in the Senior and Elderly Care, 71% are within the nursing sector.

This indicates that the senior and disabled care industry must drive workforce development for these occupations.

There is a relatively even split among Senior and Disabled Care Sector occupations with low and high barriers to entry.

Half of the top occupations in the Senior and Disabled Care Sector are within O*Net's Job Zone 3 or 4. This indicates that medium or considerable preparation is typically needed for workers to gain employment in these occupations. Preparation includes educational credentials, job experience, and on-the-job training. Substance Abuse, Behavioral Disorder, and Mental Health Counselors are the occupations that require the most preparation within the sector. At the same time, the other half of the top occupations require little preparation to enter the occupation, including the largest occupation group, home health aides.

Seven key occupations score high on the workforce gap index, indicating that these jobs will be challenging to fill in the next decade.

Recreation Workers, Secretaries and Administrative Assistants (Except Legal, Medical, and Executive), General and Operations Managers, Home Health and Personal Care Aides, Licensed Practical and Licensed Vocational Nurses, Social and Human Service Assistants, and Healthcare Social Workers score over 100, meaning they will face a higher-than-average workforce gap in the next ten years. While Home Health and Personal Care Aides, Licensed Practical and Licensed Vocational Nurses, Social and Human Service Assistants, and Healthcare Social Workers occupations are highly specialized in the Senior and Disabled Care Sectors, the remaining occupations are prevalent across various sectors. This means employers will have a broader range of sectors to recruit from, but there will also be greater competition for these workers.

Four key occupations have relatively low workforce gap scores; however, attention should still be paid to these occupations to ensure a future pipeline of workers.

Food Servers, Nonrestaurant, Maintenance and Repair Workers, General, Maids and Housekeeping Cleaners, and Cooks, Institution and Cafeteria have workforce gap scores lower than 100, indicating they will have lower-than-average workforce gap challenges. However, several occupations have index scores close to 100, suggesting that slight changes in labor force dynamics could push these occupations to have high workforce gap scores. Additionally, workforce development initiatives can be developed to recruit and train lower-gap workers to enter higher-gap occupations.

10. Attachments

ATTACHMENT H: DATA SOURCES

Lightcast (formerly Emsi Burning Glass) is a global leader in labor market analytics, offering a data platform that gives a comprehensive, nuanced, and up-to-date picture of labor markets at all scales from national to local. Key components of the platform include traditional labor market information, job postings analytics, talent profile data, compensation data, and skills analytics. Lightcast integrates government data with information from online job postings, talent profiles, and resumes to produce timely intelligence on the state of the labor market. Job and compensation data is available by industry, occupation, educational program, and skill type. Click to learn more.

Esri ArcGIS Business Analyst combines proprietary statistical models covering demographic, business, and spending data with map-based analytics to offer insights on market opportunities for industries, businesses, and sites. Business Analyst integrates datasets covering a wide range of topics including demographics, consumer spending, market potential, customer segmentation, business locations, traffic counts, and crime indexes, which can be overlaid spatially to produce customizable maps and uncover market intelligence. Data can be pulled for standard and custom geographies, allowing for valuable comparison between places. Click to learn more.

CoStar is a comprehensive source of commercial real estate intelligence, offering an inventory of over 6.4 million commercial properties spanning 135 billion square feet of space in 390 markets across the US. CoStar covers office, retail, industrial, hospitality, and multifamily markets. Property- and market-level data on absorption, occupancy, lease rates, tenants, listings, and transactions are researched and verified through calls to property managers, review of public records, visits to construction sites, and desktop research to uncover nearly real-time market changes. Click to learn more.

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