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## Housing Insecurity in Binghamton

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**Abstract:**

Housing is vital to the protection of individual human life and liberty, yet so many Americans find themselves housing insecure. This study examines housing insecurity in Binghamton, New York, its causes, and potential solutions through the use of interviews and participant observations. Despite the surplus of available housing and low demand, so many Binghamton residents find themselves struggling to afford their rent due to the presence of university students in the city and the profit incentives of landlords. Public housing solutions are the most effective at eliminating these particular issues under the conditions present in Binghamton's circumstances, suggesting that the federal and local governments should focus housing policy more on providing housing directly to citizens in need rather than fostering private development.

**Housing Insecurity in Binghamton**

Housing is a necessary condition for living a good human life. In addition to the practical concerns that I will explore later, a lack of housing presents a more theoretical challenge to individuals' basic human liberty. Individuals require space to affect change in their own lives, but if there is no space to be had, then there is no way for change to be made. The homeless community does not have the benefit of private property in which they can exist freely, and therefore their agency is greatly restricted. From this logic, the argument can be made that the lack of housing imposes significant restrictions on one's freedom as it inhibits their ability to do things necessary for human survival, such as sleeping and eating (Waldron 1993). Seemingly in agreeance with this reasoning, the United Nations identified housing as a human right in their Universal Declaration of Human Rights, stating "everyone has the right to a standard of living adequate for the health and well-being of [themselves] and of [their] family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control" (United Nations 1998). In order to honor this right, the United States federal government introduced efforts to provide affordable public housing to citizens

during the Great Depression. The National Housing Act was passed in 1937, establishing a program that provided housing to low income families in order to combat the rampant unemployment and poverty at the time (Caves 1989). Subsequent administrations continued to enact and expand public housing policy, until Nixon, who suspended housing funds in 1973 as an attempt to curb inflation. The trend away from public housing and towards encouraging private development peaked during the Reagan administration. He reversed “a number of housing programmes... [and] also advocated Federal withdrawal from housing matters (Caves 1989). Since then, this approach has for the most part dominated American housing policy. Today, many Americans still find themselves housing insecure, including many of the citizens of Binghamton, New York. Through my research, I intended to discover the causes and effects of the rampant housing insecurity in Binghamton and what policy could be implemented to combat it.

## **Research Methods**

I heavily relied on interviews for information specific to Binghamton housing. I reached out to Professor George Homsy, the Director of the Sustainable Communities Program at Binghamton University and a volunteer at the North of Main Community Center to find out specifically what housing problems low income families face in Binghamton. I conducted one twenty-minute interview with him on December 3, 2019. He offered more of his extensive knowledge about Binghamton’s low income housing when I visited the North of Main Community Center in addition to our formal interview.

To supplement my personal experience, I also consulted local newspaper articles and the literature of many scholars, particularly pieces pertaining to housing policy. To educate myself on American housing policy, I read Matthew Desmond’s Pulitzer Prize winning novel, *Evicted*.

Although he focuses on the housing issues plaguing low income communities in Milwaukee, the city has a history of deindustrialization and diverse population comparable to Binghamton's. Desmond also emphasizes that the problems revealed in his book are not exclusive to Milwaukee and that he "tells an American story" (Desmond 2016).

I intended to gather much of my information through first-hand experience; however, my ability to do so was severely limited due to the COVID-19 pandemic and resulting social distancing norms. Through volunteering at the North of Main Community Center I had hoped to acquaint myself with residents and learn about some of their housing struggles. The North of Main Community Center serves one of Binghamton's poorest communities and its residents are among those that suffer the most from the housing issues in the city. Although I did not get the opportunity to visit the Community Center as much as I would have liked, the little time I did spend there provided me with a lot of insight into Binghamton's affordable housing situation. The Community Center granted me the valuable opportunity to interact directly with residents of the neighborhood when I volunteered at one of their free community breakfasts and the art class that followed. Although I had not been able to gather much specific information regarding these residents and their housing experiences, it did allow me to make some observations about the demographics in the neighborhood. For example, many of the attendees were seniors, which could suggest the presence of a significant aging population in the neighborhood. My work at the Community Center also allowed me the opportunity to walk around and observe while delivering flyers one morning. Through this experience I was able to get better acquainted with the neighborhood and witness firsthand the conditions of many properties. I had the privilege of delivering these flyers with Homsy who provided me with more information and background about the surroundings I observed. Employing all of these methods, I developed an

understanding of Binghamton’s affordable housing problem, its causes, effects, and potential solutions.

### Causes and Effects

One of the main challenges low income renters in Binghamton typically face is affordability. Affordable rent is typically defined as being 30% or less of a tenant’s income, being set as the cap for public housing rent since 1981 (Edson 2011); this is far from the reality for renters in some of Binghamton’s lowest income areas. In Census Tract 13 in Binghamton, where the North of Main Community Center is, 48.69% of residents spent 50% or more of their income on rent each month in 2018, while statewide only 27% of residents paid that much (US Census Bureau

2018). This data is concerning, revealing that nearly half of residents in Binghamton’s poor neighborhoods are paying such unaffordable rent prices each month which is well above the state average.

In addition to relinquishing large percentages of their income for rent, low income tenants often have to endure deplorable living conditions. Many of the units

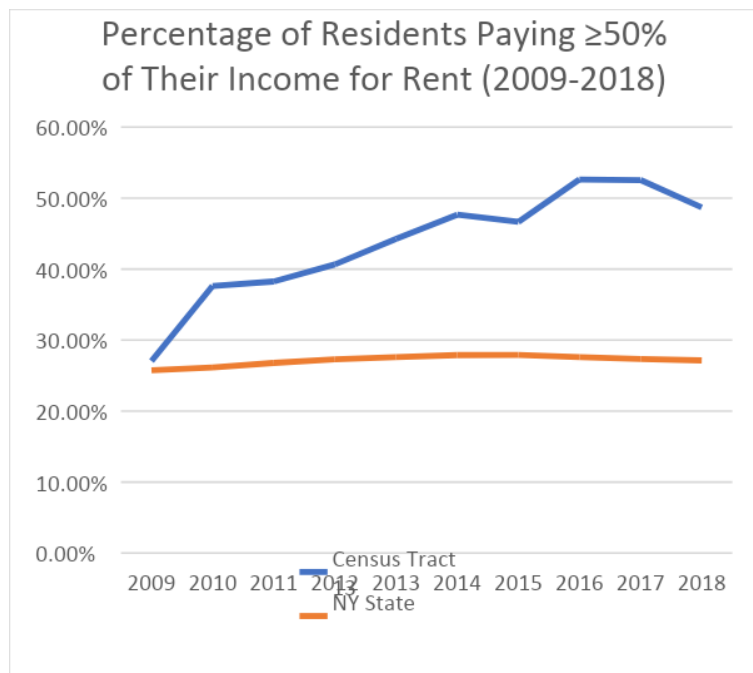


Figure SEQ Figure 1\* ARABIC 1: comparing % of residents paying 50% or more on rent in Census Tract 13 in Binghamton to New York State from 2009 to 2018. Census Tract 13 was where I conducted much of my field work.

occupied by some of Binghamton’s most economically disadvantaged renters are in a state of

disrepair. This issue became apparent to me as I passed out flyers in the North of Main neighborhood, walking the streets lined with dilapidated buildings often with broken windows or damaged siding. During my interview with him, Professor Homsy (2019) shared some anecdotes from some of the residents he works with at the Community Center describing dangerous conditions, including a couple who had a gas leak. These quality issues are common to Binghamton's low-income housing stock and present yet another challenge for the city's poor who live there.

At first glance, it does not seem to make much sense that Binghamton's housing market would allow such high prices. Markets with high rent are typically characterized by short supply of housing with high demand. Binghamton's housing market is the opposite with a surplus of housing and low demand for it (Homsy 2019). If housing in the city is so readily available, why is it so expensive for so many residents? The struggle to afford housing in Binghamton is mostly because much of the low-income housing is owned and operated by private landlords whose main incentive is to maximize their profits. One way landlords seek to increase their profits is by attempting to rent out to the more lucrative university student population. Recognizing that students are typically able to pay more in rent, landlords raise the rent on their current tenants, causing them to either move out or get evicted so they can replace them with students and charge even more for rent. On my walk through the North of Main neighborhood I noticed signs in front of many houses advertising to students looking to move off campus. Although success is limited due to a surplus of higher quality student housing, this is a common practice among landlords in Binghamton at the expense of the city's poorest residents.

Many of the aforementioned quality problems among the low-income housing stock are also a direct result of landlords trying to limit their expenses to maximize their net gains. When

tenants bring problems to the attention of their landlords, they often neglect to fix them to avoid incurring more costs unless they are forced to by the government. Problems also remain unsolved for long periods of time because many of the city's landlords are absentee, living hours away in other areas like New York City. These absentee landlords are far removed from the experiences of their tenants and as a result are often unaware of or apathetic towards any problems they may have with their housing units. Due to the negligence of their landlords, purposeful or otherwise, poor renters in Binghamton frequently have to endure poor, or even dangerous, conditions.

These housing issues contribute to many of the problems the impoverished population frequently deal with. One direct consequence of unaffordable rents is homelessness. Homelessness is a growing problem in Binghamton and Broome County as rents climb. According to Rebecca Rathmell, Street Outreach Coordinator, the county has "seen increases of 40% in housing instability and homelessness locally directly due to not having enough affordable, available units for families in need" (Briga 2019). When tenants struggle to pay their rent, they often have to make the difficult decision of being homeless or looking for more affordable housing elsewhere. The mobility of poor renters due to their inability to pay rent can create and exacerbate more problems for them. One significant issue is the effect of mobility on education. Moving between school districts, frequently before the end of the school year, inhibits students' ability to make connections with teachers and other students and familiarize themselves with their environment and classwork. As a result, transient children tend to struggle academically, repeat grades, lack any necessary special education, and perform worse on standardized tests (Crowley 2003). Mobility is a prevalent issue in the Binghamton City School District with about 200 families leaving the school district each year because they cannot afford

their rent (Homsy 2019). Relocating also affects employment of low-income renters. Moving demands tenants' time and energy and they commonly seek housing farther away from their worksite, both making it more difficult for them to arrive at work on time if at all (Desmond 2016). This results in job loss, perpetuating the struggle of making rent.

### **Potential Solutions**

A number of different policy options have been offered to solve the housing problems low-income residents face in Binghamton and across the country. Beginning in the 1960's both federal and local governments took a more neoliberal approach to housing policy, focusing on encouraging private development of affordable housing. Introduced in 1986, the Low-Income Housing Tax Credit (LIHTC) is one of these policies. The LIHTC program creates a dollar on dollar tax credit for qualified affordable housing units (Edson 2011). Although it creates an incentive to keep rent below a certain level, the goal of making and maintaining profit at the expense of vulnerable tenants remains.

Another form of subsidizing private low-income housing is the Housing Choice Voucher. Eligible tenants are able to use housing vouchers on any approved privately-owned housing unit so that they only have to pay 30% of their income on rent and the government covers the rest (Desmond 2016). In the Epilogue of *Evicted*, Desmond advocates for an expansion of the Housing Choice Voucher program to reconcile the competing interests of tenants and landlords. However, housing vouchers alone do nothing to curb high rent and just make tenants less vulnerable to them. The Department of Housing and Urban Development sets a Fair Market Rent (FMR) for each metropolitan area that landlords are allowed to charge a tenant with a voucher, including both wealthy and poorer neighborhoods in the calculation. As a result, landlords in economically disadvantaged areas are able to charge voucher recipients above market rent



without increasing how much they pay. Although he is a supporter of the program, Desmond recognizes this flaw, conceding that in just Milwaukee, landlords charging prices above market rent to voucher holders costs taxpayers \$3.6 million dollars which could have provided assistance to 588 more families who suffer from housing insecurity (Desmond 2016). In addition to being wasteful, the high profit margins created by housing vouchers perpetuate the wealth disparity between property owners and low income renters (Khare 2013). Although it significantly reduces the burden of renters, housing vouchers place that burden on the taxpayer in a way that is wasteful and allows housing insecurity to persist among non-subsidized renters while increasing the profit margins of low-income landlords.

The state and local government have implemented similar market-driven housing policies. One example is Restore NY, which granted Binghamton \$7.59 million dollars over 3 years to deal with its aging housing stock through either demolition or revitalization by private developers (O'Donovan 2014). Rather than improve available units and put them back on the market at affordable prices, these developers spent much of the resources given to them on demolition to create vacant lots conducive for new developments (O'Donovan 2014). The implementation of this policy demonstrates how housing decisions driven by the market typically do little to benefit those who need to be helped the most by them and often allow them to be further exploited.



*Figure SEQ Figure \\* ARABIC 2: Apartments on Crandall Street built by First Ward Action Council*

One example of successful privately-owned low-income housing is those provided by non-profit organizations such as the First Ward Action Council. In 2018, the First Ward Action Council began selling the first of the

37 units it created on Crandall Street (“The First of...” 2018). This project was responsible for the transformation of Crandall Street once infamous for its poor-quality housing and frequent crime (Homsy 2019). In my experience, the contrast between the housing provided by the First Ward Action Council and those owned by for-profit landlords was stark, revealing how the elimination of profit incentives in the ownership and operation of low-income housing results in higher quality affordable units. Despite the apparent success in Binghamton, providing affordable housing through nonprofit organizations can have negative consequences on the availability of affordable housing. Nonprofits tend to facilitate the privatization of low income housing, a major source of Binghamton’s housing affordability issue. For example, nonprofit organizations played a significant role in the demolition of New Orleans’ public housing, weakening the resident organization efforts, and contributing to the gentrification of the city’s low income areas (Arena 2012). Although non-profit provided housing can benefit individual tenants, reliance on it could harm Binghamton’s low-income renting population in the aggregate.

Rather than rely on private developers to offer low income residents with housing, the government should provide housing directly to its citizens in need. However, both federal and local housing policy is focused on fostering private development through many of the aforementioned programs, and as a result public housing solutions are not sufficiently funded. 75% of those eligible for public housing assistance in the United States do not receive it due to funding limitations (Center on Budget and Policy Priorities 2017). Additionally, many Americans are denied assistance based on certain qualifications such as previous convictions (Desmond 2016). Because of the lack of funding and subsequent selectivity of public housing programs they are often regarded as a failure in the United States; however, public housing initiatives from around the globe reveal its potential for success and that these flaws are not

inherent. Following World War II, Singapore began to address its housing shortage, building 20,907 units between 1947 and 1959 (Phang 2007). The quality public housing provided by the Housing and Development Board has proven to be very effective in growing the country's economy and limiting housing insecurity. Since the implementation of this program both the GNP and GDP grew significantly. In addition to the national economy, it has personally benefited many Singaporeans, increasing citizens' savings and as a result the rate of homeownership in the country. Homeownership rates rose to 90% among the resident population since the introduction of the program (Phang 2007). Singapore's approach to housing policy demonstrates the success a commitment to quality, affordable public housing can yield. Investing more in public housing will expand access to public housing assistance and as a result quality affordable housing for those who need it.

Each of these approaches to housing have compelling reasons for pursuing them. Subsidizing housing through the private sector in many cases costs less for the government since other parties incur the costs of developing, operating, and maintaining properties. By providing incentives for developers and landlords to offer lower rent, these policies may also produce a larger stock of housing available to those with a lower income. Another argument proponents of private low income housing offer is that in theory, the private sector motivated by profit incentives would provide better quality housing than the public sector would, especially in a highly competitive market (Graddy & Bostic 2010). Public housing solutions offer their own set of benefits. One important feature of public housing is that it directly benefits those who need housing. Unlike private housing policies such as tax credits or vouchers which aim to pass the benefit it offers landlords on to their tenants, when the government provides public housing, the money it spends goes directly to securing housing for its citizens that need it. As a result, public

housing is in many instances more cost effective than housing policy that engages the private sector (Desmond 2016). Public housing also eliminates the profit incentives that often cause private rent prices that low income tenants struggle to pay. Another potential benefit of public housing is that when administered correctly, it is better quality housing. When the government provides housing, it is directly responsible for maintaining it, rather than relying on another party to do so. Additionally, the lack of a profit incentive may result in a stronger commitment to quality, as the public sector would be less likely to neglect necessary maintenance in order to preserve profits (Homsy 2019). Given that Binghamton's housing affordability issues seem to be generated not by the demand and lack of supply of its housing, but rather by landlords seeking to maximize their profits, public housing solutions that eliminate this incentive may be best equipped to alleviate the plight of Binghamton's low income renting population.

In order to solve the lack of quality, affordable housing in Binghamton and other cities like it, both local government and the federal government should embrace an approach based more on providing public housing directly to citizens rather than relying on the private sector. This would eliminate the incentive to profit off low income renters and the cost and quality problems it has caused tenants not just in Binghamton, but around the country.

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