Addressing the need for both affordable and sustainable housing: a policy analysis on avoiding environmental gentrification

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Addressing the need for both affordable and sustainable housing: a policy analysis on avoiding environmental gentrification

Cover Page Footnote
Special thanks to Dr. Robert Holahan for his guidance and instruction on this policy analysis.

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1. Introduction

The housing crisis in and around the city of Binghamton has been well documented in recent years (Soriano, 2022a; “Broome County Leaders”, 2023). Not only have local homeowners and renters been priced out of many buildings, but those that are available often suffer from structural damage, poor heating and cooling services, and landlords unable or unwilling to address these issues. Many of the houses in Broome County’s metropolitan areas are not fully up to code or safe because of this.

As a growing clean energy hub in New York’s Southern Tier, Binghamton should be well-posed to address the need for improvements to the housing stock such as weatherization and clean energy technology. However, a risk that comes with updating the housing stock is increased prices for both renters and homeowners. In a city where housing insecurity is a reality where many are on the brink of eviction or who are unable to find affordable homes, “green gentrification” caused by this rise in prices is a serious threat (Bouzarovski, 2018; Soriano, 2022a). With demand from Binghamton University student housing increasing, intentional and equitable policy is needed to allow for the improvement of housing conditions and to prevent further pricing out of current residents. While initiatives are in place to achieve both goals, they fall short for some low-income homeowners and renters, and could be improved to marry these two interconnected objectives.

The policy goals in question are to implement sustainable home improvements and technology (such as proper insulation and weatherization, and installation of clean energy heating and cooling technology such as heat pumps), and to minimize gentrification because of these improvements. This policy analysis will consider different solutions to this problem and evaluate which would be optimal given a set of criteria, which will be discussed in section 4.
2. Climate Change and Environmental Gentrification

Climate change has come to the forefront of both individual and public consciousness. It is necessary to draw down greenhouse gas (GHG) emissions to limit the continued rise in global temperatures, increasingly destructive ecological developments (i.e. drought, species extinction) and extreme weather events (i.e. floods). This reality has forced us to consider the major areas of GHG emissions and how to shift or overhaul operations to draw these emissions down. The main sectors of concern are agriculture, waste management, industrial products, and energy use in industry, transportation, and buildings (Ritchie, 2020). Buildings constitute more than 28% of total U.S. GHG emissions, including on-site combustion for energy generation, indirect emissions from power, and emissions from the lifecycle of building materials (“Decarbonizing the U.S. Economy”, 2023). Thus, the demand is increasing for clean energy improvements in residential buildings, such as installing combustion-free (and thus direct GHG emission-free) technologies and improving insulation, in order to reach emission reduction goals.

Aligned with this reality, the preferences of the public are shifting towards sustainable living. People desire to live near public transit, on streets amenable for bike and pedestrian use, and in “higher-density mixed-use areas”, and in homes with clean energy upgrades (Rice et. al, 2019). In this process we see the displacement of lower-income and often non-white residents, as local ecological and sustainability improvements price out existing residents. Reinvestment, remediation and other improvements in urban spaces improve environmental conditions, but subsequently can have negative impacts on the very people they aim to help. This has been described with many terms, but most broadly as environmental gentrification. While this largely has been the concern in urban areas with the homeless population pushed out of revitalized parks
and rising rents flushing out long-time residents, it is also a concern here in both urban and suburban Broome County area.

There is especially concern among renters because of the risk of eviction. New studies have shown increasing evidence of landlords attempting to remove individuals or groups of tenants immediately before or after the renovation of rental housing (Bouzarovski et al., 2018). This is a phenomenon known as ‘renoviction’, or more specifically in the case of energy efficiency and climate change-conscious upgrades, ‘low-carbon gentrification’ (Bouzarovski et al., 2018). The correlation between remodeling and demolition permits filed in the year immediately following eviction seems to suggest that renoviction is a reality (Ramiller, 2021).

3. Broome County and the Risk of Environmental Gentrification

Environmental gentrification could pose a risk in Broome County because of the high renter-occupancy and the need for upgrades to the housing stock. The average proportion of households who rent and do not own their homes (herein referred to as “renter occupied” and “renter occupancy”) for Broome County is 35%, with a range of 10-94% of renter occupancy in census tracts within Broome County (see Figure 1). The cities of Endicott, Binghamton, Town of Union, and parts of Johnson City exhibit 30-90% rental occupancy. The highest percentage of renter-occupancy exists in the areas dense with student renters, but long-term non-student renters also exist in these areas with the highest percentage of renter occupancy and in census tracts with renter-occupancy of above 20% (generally 20-40%) (Barnes, 2022; “Occupied Housing Units”, 2021). This translates to several renter-occupied units in Broome County ranging from around 100 to over 1200 renter-occupied units per census tract.
(Broome County has 58 census tracts). This data illustrates the generally high level of renters in Broome County and especially in the more urbanized regions, as well as the large population of residents who would be affected by issues pertaining to rent.

![Social Explorer map of renter occupancy by census tract. Tracts in orange have >50% renter-occupied housing units, while tracts in blue have >50% owner occupied housing units. Higher saturation of color indicates a higher percentage (ie. deep orange indicates renter occupancy is closer to 100% than to 50%).]

**Figure 1**

*Housing Units by Occupancy Type, Social Explorer*

Social Explorer map of renter occupancy by census tract. Tracts in orange have >50% renter-occupied housing units, while tracts in blue have >50% owner occupied housing units. Higher saturation of color indicates a higher percentage (i.e. deep orange indicates renter occupancy is closer to 100% than to 50%).

Binghamton has already been grappling with the task of increasing the affordable housing stock and improving buildings that are blighted, neglected and often unsafe (Benninger, 2022; Brockett, 2016). The Covid-19 pandemic exacerbated housing instability in areas with the highest concentration of poverty in Binghamton (Potter, 2021). But as the world moves towards clean
energy upgrades and the city moves towards an improved housing stock, the need to prevent environmental gentrification has never been greater.

4. Analysis and Criteria

The purpose of this policy analysis is to evaluate potential solutions in their ability to marry the issue of preventing gentrification with the need to upgrade the existing housing stock. Possible policies that will be considered include:

I. Maintaining the status quo: separate/piecemeal efforts to improve housing, secure its affordability, and implement clean energy upgrades in the general housing stock.

II. Synthesizing the work of local land trusts and housing organizations with efforts to implement clean energy upgrades.

III. Updating the building code to include clean energy standards and increasing enforcement.

IV. Implementing tax credits and incentives to homeowners, landlords to encourage renting to low-income residents and for energy improvements.

The criteria that will be used to evaluate each policy alternative are whether they:

A. Encourage homeownership or home retention and minimize the pricing out of current renters (gentrification)

B. Result in the implementation of energy improvements

C. Are politically feasible

D. Are affordable (for individuals, the city and county governments)
These are important criteria because they will help evaluate both whether clean energy solutions are implemented and how well they should be able to prevent gentrification.

5. Policy alternative I: Maintaining the status quo

Generally, there are separate initiatives to address housing insecurity and to promote clean energy initiatives. In Broome County, groups such as Citizen Action and Southern Door Community Land Trust (SDCLT) work in the field of housing security and justice. Separately, government programs such as the Home Energy Assistance Program (HEAP) and organizations such as Network for a Sustainable Tomorrow (NeST) work to connect people to clean energy improvements and incentives. Neither field of work fully integrates with the other even if their relation is acknowledged and prioritized within both sectors. This results in a gap between housing that is affordable and in good condition, and housing that can then become properly weatherized and outfitted with clean energy technology.

5.1 Encouragement of homeownership, minimization of gentrification

The current state of the housing market has been well-discussed and debated in recent years. There is a push and pull between the effects of increased enrollment in Binghamton University. Generally, the student population has stabilized or at least slowed the decline of the diminishing population (although most students are non-permanent residents), and has brought an increase in job opportunities as the downtown businesses shift to cater to students. However, the student population also puts pressure on off-campus housing in the city of Binghamton, as “single-family homes and apartment buildings are increasingly commodified into off-campus student housing”,
causing rising rents and concentrated pockets of poverty for the community at large (Gross, 2023). As a result, there is currently a lack of low-income housing units, though there have been efforts to change this for years. According to April Ramsay, Director of Program Development at the Family Enrichment Network, the reasons for the dearth of low-income housing include nonprofits being unable to secure sufficient funding for new housing units, private developers choose not to build low-income housing and that student housing “eats up the market” (Fornara, 2022). Programs that do exist for affordable housing are restrictive and likely not sufficient to address the current need. The Binghamton Housing Authority’s Housing Choice Voucher Program and Public Housing applications are closed as of December 2023, and the remaining available program of Canal Plaza affordable housing is currently waitlisted and has restrictions including a minimum of $15,000/year salary and a maximum of $29,640 salary for a 1-person household, on a sliding scale up to $42,300 for a 4-person household (“Apply for Assistance”, n.d.). Given that the average household income in Binghamton is $62,161 with a poverty rate of 32%, there is likely a great amount of unaddressed need amongst residents (“Binghamton, New York Population 2023”, n.d.). Thus, the status quo is generally not sufficient in encouraging homeownership or minimizing gentrification.

5.2 Implementation of energy improvements

Currently, the major avenues of government-supported clean energy improvements for homeowners are the Comfort Home Program, NYS Clean Heat Program, the Home Energy Assistance Program (HEAP), and EmPower+. 
While the availability of this variety of programs is a positive in making clean energy improvements more accessible, there are some areas of concern that this policy analysis seeks to address: Specifically, the amount of fall-through for community members who either are not homeowners, do not qualify for benefits, do not know about the services, or who come to the programs when funds are low or insufficient. It is also a concern that the burden tends to fall upon individuals to find these programs, or smaller organizations to educate the public and connect them to these benefits.

HEAP is meant to help eligible homeowners with one annual heating or cooling benefit, or to help with heat related emergencies that families might face, such as running out of fuel or utility service shut offs (“Regular HEAP Benefit”, 2023). However, HEAP may not address immediate needs for the plethora of homes that are insufficiently insulated and/or lack proper heating and cooling technology (especially for renters with absentee landlords and houses with code violations) (Fornara 2022). In a discussion with Devin Bialy, a Community Energy Advisor for Broome and Chenango Counties at Cornell Cooperative Extension’s Smart Energy Choices program, he described the multitude of phone calls he receives about heating emergencies that HEAP was unable to address. At times, those who are experiencing a heat-related emergency (a sign of insufficient infrastructure and an opportunity for clean energy improvement to be installed) do not qualify for HEAP benefits or do not receive enough benefits to cover the costs of their need and are directed to Bialy instead. According to Bialy, HEAP won’t apply if the heating system has been out of commission for a year or more.

The other available programs seem to fill slightly different niches in community need, and thus may help avoid these fall-through situations. For example, EmPower+ “helps low- and
moderate-income households save energy and money toward energy improvements made to their property” and is open to both owners and renters of income-eligible households (EmPower+, 2023). However, it is still a concern that the requirements and limitations of these programs will shut out potential beneficiaries from clean energy improvements, and that education on these programs will not reach those who are in greatest need of energy upgrades.

5.3 Political feasibility

The status quo is generally a politically feasible option because it requires no overhauling of current practices or trajectory, and current policy. Due to the phenomenon of “anchoring”, whereby public opinion can be influenced by an initial reference point, namely policy or statistics that reflect the current state of affairs, the status quo has a powerful effect on shaping future policy (Arceneaux and Nicholson, 2023). Policy preferences thus tend to be close to the status quo. However, there is a growing sentiment of discontent and anger in the community, marked by the presence of active and vocal tenant’s unions both in the general Binghamton community and on campus at Binghamton University (Carrese, 2023; Rich, 2024). As pressure mounts from the community to find solutions to Binghamton’s housing crisis, the status quo becomes less and less of a politically feasible option.

5.4 Affordability

State government covers the costs of grants administered for clean energy initiatives that provide benefits at the county and city level, so the cost burden on Broome County and the city of
Binghamton of current clean energy improvement initiatives for housing is low. It is worthy to point out, however, that organizations and individuals bear a great cost in filling the gaps for their community in terms of providing housing updates and access. Additionally, although this paper cannot delve into an analysis of the current breakdown of costs, there could be notable shared social costs associated with the health impact of homelessness and dilapidated housing with poor temperature control.

6. Policy alternative II: Land trust-led clean energy upgrades

The premise of a community land trust (CLT) is to establish a democratic body to control local land (About Here, 2023). A CLT is a non-profit organization that acquires land (instead of a private investor, which often results in renovating and flipping of houses at higher prices). The CLT manages land in the direction of their membership (typically consisting of residents and relevant stakeholders), which elects a representative board to decide how to use the land in a way that aligns with community needs. The “Tripartite Model” requires a third of the board to consist of residents within the land trust properties, a third of the board representing the community at large, and a third of the board representing government officials and experts.

In this sense, a land trust is essentially an advocacy group that represents community will, and often exists to prevent gentrification; but land trusts can be used for any initiative. The first community land trust, New Communities, Inc. was established in the 1960’s by civil rights activists to provide stable housing and farmland for Black sharecroppers who had lost their homes and jobs because of exercising their right to vote (“The First Community”, 2020). In this case the goal was to provide a safe haven to live. Today, land trusts are popping up all over with a variety of goals in
addition to housing stability. The Glassworks Cooperative in Ontario, for example, has an environmental focus and is aiming to create sustainable, “net-zero, affordable, multigenerational living” on the 46 acres they have acquired (“Blueprint”, 2021). This is the type of goal that could be feasible for Broome County developments.

6.1 Encouragement of homeownership, minimization of gentrification

According to April Ramsay, Director of Program Development at the Family Enrichment Network, countermeasures to gentrification include keeping land that is being transferred (bought or sold) out of the profit market (i.e. to speculators or investors) (Fornara, 2022; Schloredt, 2020). The strength of a land trust is to do just that: acquire land to keep it out of an investor-based market that can push the price up (About Here, 2023).

6.2 Implementation of energy improvements

There is demonstrated potential for land trusts to be proponents of clean energy improvements. As previously mentioned, the Glassworks Cooperative in Ontario uses their power to implement net-zero emission and affordable housing. In Broome County, there is already a baseline for community housing organizations to implement clean energy improvements. The First Ward Action Council has been active since 1980 renovating hundreds of buildings and providing affordable housing to the local community. Although not specifically a land trust, the First Ward Action Council has done significant work in the housing sphere and is currently administering grants to help homeowners conduct repairs and improvements on their properties, including “building new roofs, correcting code violations and, in general, making homes more livable”
(“Homeowners”, 2023). Thus, a land trust could be a strong candidate for implementing clean energy improvements.

6.3 Political feasibility

Since a land trust is purposefully community-driven, it will likely be a popular initiative, especially since it would not require policy specifically to create a land trust. Instead, the role of city and county government would be to help pay for and transfer land to the land trust. There is less burden on the government to take an active role. However, there could be pushback on the idea of taking land out of the market, given strong anti-socialist sentiment that exists in certain areas. Also, the process of acquiring land, when done thoroughly, tends to be slower, which could make it less politically feasible.

6.4 Affordability

The funding structure of a land trust can be burdensome and complex, and can involve grants, mortgages, donations and loans to buy and manage land (About Here, 2023). Support from city and county governments can help lessen this burden, but it remains a large expense. A land trust must acquire land slowly on their own, and the SDCLT does not have a great number of properties currently. Thus, affordability is a concern for political actors. For individuals, generally the cost would be low, and this model would be a benefit for them. Community members directly involved in the operations of the land trust would bear a cost of labor and time but not a significant financial burden.
7. Policy Alternative III: Updating building code

Building code exists to standardize basic living conditions for homes. A study done in Tompkins County, just Northwest of Broome County (and home to a bustling college town in Ithaca and their own host of housing issues), revealed some of the intricacies of building code. They found that “most developers build only to minimum energy standards as mandated by the New York State Building Code…and do not encourage robust, high-performance efficiency, a component of housing affordability as well as overall sustainability” (Fives, 2018). Efforts to increase sustainability in housing such as more robust code enforcement and rating programs such as Energy Star do not seem to increase housing equity at the same time, according to the study.

The issues that arise in terms of building code are twofold: First, the current standards are not robust enough to meet high-caliber clean energy standards (and this author speculates that higher standards come at a higher cost that might encourage the cost burden being shifted to consumers, exacerbating the housing affordability issue). And second, the housing code in Binghamton is not always well enforced to begin with. Rebecca Rathmell, a member of the housing advocacy group the Stakeholders of Broome County and a long-time advocate for those experiencing housing insecurity, said the city acts retroactively to respond to code violations instead of preventing them, and still landlords frequently rent out buildings that have been previously condemned or have multiple code violations (Forstadt, 2022a).

7.1 Encouragement of homeownership, minimization of gentrification
Given the current trend of neglectful code enforcement, improving the housing code and its enforcement could improve conditions but may not be targeted enough to stop gentrification. Lower-income families tend to bear the brunt of lackluster and haphazard political support for safe non-predatory housing. In 2022, local landlord Douglas Ritter shut the water off on the Garcia family (which included seven kids, all under age 10) to push the family out of their apartment after he was denied a motion to evict them. The Garcias applied for NYS Emergency Rental Assistance Program (ERAP) funds after falling behind on their rent. Binghamton's code enforcement office and the Broome County Supreme Court ordered Ritter multiple times to turn the water back on, but he refused for nearly two months. The lawyer representing the Garcia family noted that although this is an extreme case, it illustrates that “a lot of times code enforcement getting involved does bring about a resolution,” (Forstadt, 2022b). City officials have voiced support for cracking down on landlords like Ritter, but the current vulnerable reality for low-income tenants leaves much to be desired. To obtain tangible results in terms of secure housing, code updates may not be a strong solution.

7.2 Implementation of energy improvements

Building code updates are expected to help cut greenhouse gas emissions significantly across the U.S. According to the Department of Energy (DOE), only five states have the most up-to-date residential codes. Simply by updating building code, the U.S. could “reduce future carbon emissions by nearly 2 billion metric tons and cut $180 billion from the country's collective energy bill over 30 years” (Frank, 2023). The DOE’s new energy-codes program offers states millions of dollars to help implement the adoption of more stringent codes.
This could be a viable method to better insulate and weatherize homes, and potentially require clean energy technology in new buildings, but this would all depend upon the code and whether it was well enforced. Given the city of Binghamton’s current uncertain dedication to create change through enforcing code (especially for tenants), it is questionable whether this will yield the desired results.

7.3 Political feasibility

Code updates would generally be politically feasible because they are already part of local policy, and there is already a push to update and enforce these codes (Forstadt, 2022a). A concern is possible resistance from home builders, who have lobbied against updated building codes in some states; but it is unclear if this trend exists in New York or Broome County specifically (Frank, 2023). Whether truly effective building code updates would be politically feasible remains to be seen.

Updates like those suggested by housing advocate and city councilmember Nate Hotchkiss could counteract the questionable effectiveness of the current housing code. Hotchkiss has suggested Clean Hands legislation. “If [a landlord has] any code violations, housing issues or charges related to housing, they can’t collect rent and can’t file evictions,” said Hotchkiss in an interview with News12. “I think that would be more effective than what the code department is currently pursuing,” (Soriano, 2022b).

7.4 Affordability
For city and county governments, there is little financial burden since funds would be coming from the federal level to update code. The costs of better enforcing this code would be their main financial burden.

New building code would place financial burden on developers, homeowners and landlords to update housing. This may or may not be feasible even with funding from the DOE. If federal funding is not sufficient or not well distributed, it will not be affordable for these stakeholders and/or the cost burden will be transferred to tenants, exacerbating the housing crisis.

8. Policy Alternative IV: Tax credits and incentives

Tax credits and rebates have been a popular avenue for NYS and the federal government to incentivize clean energy upgrades. The Inflation Reduction Act as well as New York State Electric & Gas (NYSEG) programs provide this funding (“Inflation Reduction Act”, 2023). The Binghamton-based nonprofit Network for a Sustainable Tomorrow connects residents to tax incentives and rebates for weatherization (ie. insulation), air-source heat pumps, ground-source heat pumps, heat pump water heaters, and electrical upgrades. These financial incentives can range from $600 to $8000, depending on income level, type of project, and the source of the incentive (Neumann and Casale, 2023). If these incentives could be offered either separately to those who provide affordable housing, or in conjunction with tax incentives specifically for affordable housing, it could address both issues.

8.1 Encouragement of homeownership, minimization of gentrification
The Broome County Anti-Poverty Advisory Council released a report in 2019 on the reduction of poverty, which included recommendations on housing security. One policy recommendation was to provide tax incentives for landlords to rent at below-market rates, creating a motivation to develop spaces for low-income housing, expanding the low-income housing market and creating competition, which should increase housing quality (“Reducing Poverty in Broome County”, 2019; Fornara, 2022). Thus, tax incentives for landlords may be a viable option to encourage more affordable renting options, though it is uncertain whether this would also translate in encouraging homeownership and long-term stability, or whether it would sway enough landlords to begin renting out to low-income tenants. It is also a concern that landlords could find loopholes to keep the financial aid at their level and not provide true relief to renters. Additionally, it does not help home-seekers who are already financially struggling, as it is more of a trickledown effect. Lastly, it would hinge on the funding for these tax incentives not to run out, which has been an issue with other programs such as the Emergency Rental Assistance Program (Heller, 2023).

8.2 Implementation of energy improvements

The burden of implementing energy improvements is on landlords and homeowners, as they would have to seek them out when filing taxes. This requires more educational outreach on sustainability incentives, but thus far shows some promise for incentivizing some property owners to implement energy improvements. However, retroactive funding may not be the most accessible for low-income homeowners, who are the principal target for these incentives.

8.3 Political feasibility
Since credits for sustainability improvements already exist, they could easily be expanded upon to include incentives for affordable housing in conjunction with sustainability. However, as previously stated, this would require a lot of education and outreach to be effective.

8.4 Affordability

Providing tax credits and rebates places a financial burden on mostly state and federal governments, so city and county governments would not have much to worry about. This would also be financially beneficial for landlords who undertake sustainability improvements and invest in affordable housing. For people in need of affordable housing themselves, this method may or may not give the relief needed in the short timeframe needed.

9. Summary and Conclusions

All four policy alternatives, (1) maintaining the status quo, (2) synthesizing the work of local land trusts with efforts to implement clean energy upgrades, (3) updating building code, and (4) implementing tax incentives, are at minimum somewhat viable and build upon existing political structures. This analysis uses four evaluative criteria, (1) encouragement of homeownership and minimization of gentrification, (2) implementation of energy improvements, (3) political feasibility and (4) affordability. Special weight is given to the first two criteria, because these encapsulate the principal policy goals. Table 1 illustrates the predicted performance of each policy alternative based on the evaluative criteria, ranging from poor to excellent performance. The only policy alternative that is predicted to perform above “moderate” for both of the first two principal criteria is (2) synthesizing the work of local land trusts with efforts to implement clean energy upgrades. This policy also does not have a rating below “moderate” for any of the evaluative
criteria. Given the evaluative criteria and their weight, synthesizing the work of local land trusts with efforts to implement clean energy upgrades is predicted to offer a unique opportunity to implement tangible and long-term improvements in housing quality and affordability.
APPENDIX

Table 1: A summary of policy alternatives rated based on evaluative criteria

<table>
<thead>
<tr>
<th>Goals</th>
<th>Evaluative Criteria</th>
<th>Policy Alternatives</th>
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<td></td>
<td>Encourage Homeownership &amp; Reduce Gentrification</td>
<td>Status Quo</td>
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<tr>
<td>Equity</td>
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<td>excellent</td>
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<td>Environmental Impact</td>
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<tr>
<td></td>
<td>Affordability</td>
<td>good</td>
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