

Governmental

CDBG/HOME Grants

The City of Ithaca has been a HUD-designated Entitlement Community since 2003, providing the City a consistent funding source that can be used towards housing construction, housing assistance programs, economic development, improving public facilities, and providing public services. In terms of housing-based projects, the City has allocated more than 70 percent of its CDBG/HOME funds toward housing-related activities since 2007. For example —

- \$2.6 million towards the construction of rental and owner-occupied housing units
- \$1.08 million for repairs for low-income renters and home-owners
- \$359,540 for rental assistance for homeless families headed by youth
- \$321,500 towards security deposit assistance for low-income renters

The Ithaca Urban Renewal Agency (IURA) is responsible for soliciting and proposing projects for funding. Successful projects must fulfill the goals of the ConPlan, which are based on an analysis of prioritized community needs. After the IURA has developed a funding plan for CDBG/HOME funds, the City Common Council must approve that plan.

The Housing Fund

In 2009, the City of Ithaca, Tompkins County, and Cornell University partnered to create the Housing Fund to assist with the development of affordable rental and owner-occupied housing units in the County. The Housing Fund has two components; (1) the Community Housing Affordability Program, which provides no-interest loans for pre-development costs associated with residential and mixed-use projects; and (2) the Community Housing Trust Fund, which provides grants for the purchase of land and construction of non-student housing units. Project awardees have built or begun construction on 124 affordable housing units to date (85 rental, 39 owner-occupied), with each dollar leveraging approximately five additional dollars in grants and other funding sources. Housing Fund projects represent over \$33 million in total development costs. The Fund is administered by the Tompkins County Planning Department.

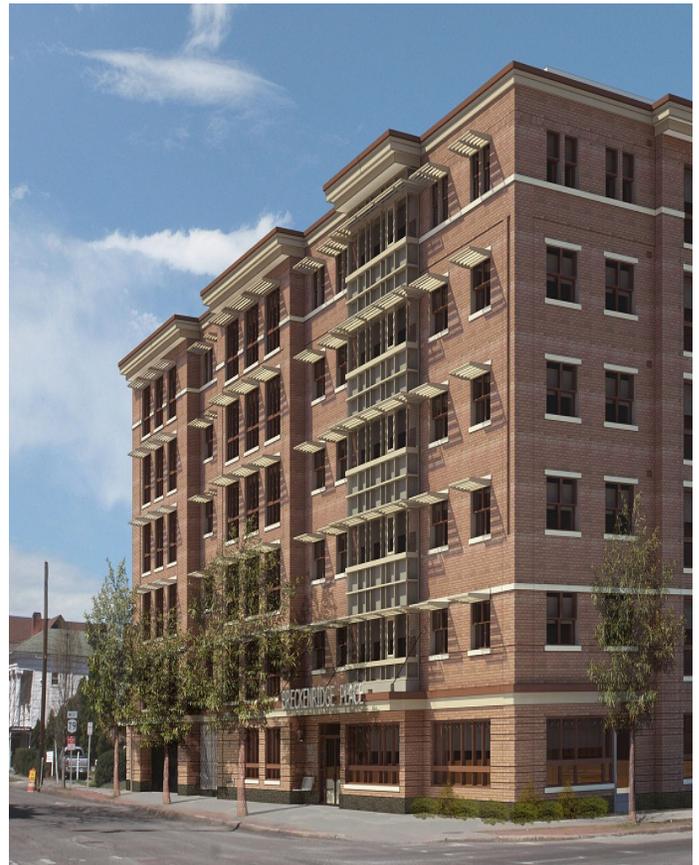
State and Federal Low Income Housing Tax Credits

Many local affordable housing developments utilize state or federal financing tools to aid in their construction and operation. Low Income Housing Tax Credits (LIHTC) are

commonly used and provide federal tax credits to developers who construct affordable housing. New York State Homes and Community Renewal (HCR) also administers a state low-income housing tax credit program, as well as a housing trust fund.

Tompkins County Office of Human Rights (OHR)

OHR is a department of Tompkins County government responsible for enforcing and promoting human rights laws within Tompkins County. OHR enforces Code §92 (Local Law C), Tompkins County's local anti-discrimination law (which currently includes limited fair housing protections), and also attempts to resolve other housing discrimination complaints through conciliation prior to referring complaints to the appropriate state or federal agency. OHR conducts outreach and education initiatives to housing providers, community stakeholders, and residents regarding fair housing rights and responsibilities.



Housing Fund-Supported Project: Breckenridge Place, City of Ithaca (50 units).

Non-Profit

Ithaca Neighborhood Housing Services (INHS)*

INHS is a non-profit housing provider that rehabilitates, constructs, and manages ownership and rental units for people with low- to median-incomes, primarily within the City of Ithaca. The agency also provides comprehensive homebuyer education courses and first-time homebuyer assistance. INHS operates a Community Housing Trust (CHT) that serves the purpose of maintaining the affordability of housing constructed through the program such as sustained ownership of the land on which the housing is built and limiting the amount of profit a homeowner can take from the resale of the house. INHS often operates with other sources of funding to provide affordable housing through the CHT, including HOME and Housing Fund dollars.

Better Housing of Tompkins County (BHTC)*

BHTC constructs and manages owner and rental housing for low- to moderate-income residents outside of the City of Ithaca in Tompkins County. BHTC also runs a homeownership program for low-income homebuyers, a first-time buyers program, a home-rehab program, and rental units — including many senior housing projects.

Tompkins Community Action (TCAction)

TCAction is one of two agencies in Tompkins County administering the Housing Choice Voucher program. TCAction also administers a Housing First voucher program, funded by HOME, for the chronically homeless. Other housing services provided by TCAction include the HCV Home Ownership Option, Family Self-Sufficiency Plan, and supportive housing at two sites for previously homeless families. In addition to housing services, TCAction provides early-childhood education, home weatherization services, and a food pantry. A number of TCAction programs continue to be eligible for HOME funds.

Ithaca Housing Authority (IHA)

IHA owns and operates 341 units of public housing within the City of Ithaca and administers HCVs throughout Tompkins County. IHA also administers the Three Pillar Foundation, a family self-sufficiency program that assists participating families (with 2:1 matching funds) in establishing financial goals and setting aside savings in order to achieve longer-term goals such as a home purchase or higher education.

*Ithaca Neighborhood Housing Services (INHS) and Better Housing for Tompkins County (BHTC) have combined their two organizations in order to improve the delivery of housing services to Tompkins County residents. Jointly, INHS and BHTC will continue to provide all their existing housing programs and services throughout the County.



The Aurora Street Pocket Neighborhood, Ithaca. Pocket Neighborhoods are similar to co-housing and small lot cottage development, except smaller in scale and cooperatively owned.

Finger Lakes Independence Center (FLIC)

FLIC provides a variety of housing-related services to persons with disabilities including advocacy, workshops, and counseling. With the assistance of HOME funds, FLIC has provided resources for the building of temporary ramps and other accessibility-related modifications for persons with disabilities.

Legal Assistance of Western NY (LawNY)

LawNY is a legal-services firm operating in fourteen counties across Western New York, including Tompkins County. LawNY assists clients with general landlord-tenant matters, including eviction and loss of HCV benefits.

Catholic Charities of Tompkins/Tioga (CC)

CC provides many services to low-income individuals and families, including housing counseling (foreclosure and financial fitness), security deposit assistance, helping people with food stamp applications, services for recent immigrants, and a clothing and linen pantry. CC's Security Deposit Assistance Program has been funded by the City's HOME allocation, providing one-time security deposit assistance.

The Learning Web

The Learning Web provides advocacy and services to youth in Tompkins County. With HOME funding, the agency developed a Housing Scholarship Program that provides formerly homeless youth with rent and utility payments while completing school or working.

Non-Profit (con't)

Rescue Mission

The Rescue Mission owns and operates shelters for homeless individuals, including Court Street Place, the Friendship Center (day center for the homeless), and the local emergency shelter. In addition to providing basic shelter, the Rescue Mission staff provides counseling and advocacy services for shelter residents.

Ithaca/Tompkins Continuum of Care (CoC)

CoC is a collective of County agencies, representatives of local governments, schools, faith communities, and businesses who work together to address the issues that face those who are homeless or who are in danger of becoming homeless. CoC affiliates have built a shelter, opened a modern drop-in center, established meal programs, clothing closets, and free clinics — including the building of permanent and temporary supportive housing and single-room occupancies.

Human Services Coalition of Tompkins County (HSC)

The mission of the HSC is to identify information and service needs, to provide planning and coordination, and to enhance the delivery of health and human services in the Tompkins County area. Its many programs include a 2-1-1 Information and Referral Service, training modules for human service professionals, and health planning services.

Housing and Homelessness Task Force (HHTF)

The HHTF, facilitated by the Human Services Coalition, presents topics that educate and update members on emergency shelter, supplemental food programs, affordable housing, transportation, and other emerging basic needs for persons at risk of homelessness. The HHTF is the educational arm of the Ithaca/Tompkins Continuum of Care (CoC).

Advocacy Center (AC)

Formerly the Task Force for Battered Women/Child Sexual Abuse Project, AC provides support, advocacy, shelter housing, and education for survivors of domestic violence (since 1977), survivors of child sexual abuse (since 1982), and survivors of adult sexual assault.

Central New York Fair Housing (CNYFH)

CNYFH is a HUD Qualified Fair Housing Enforcement Organization (QFHEO) in Syracuse, New York that investigates complaints of housing discrimination. In 2015, CNY Fair Housing expanded its services to cover Tompkins County and the City of Ithaca. CNYFH and OHR have a memorandum of understanding to provide fair housing outreach and enforcement strategies throughout the County.



Porchfest is an annual music festival held on the porches of the Fall Creek and Northside neighborhoods in Ithaca and is sponsored by Ithaca Neighborhood Housing Services (INHS).



Housing-Related Boards/Commissions

Common Council

The legislative power of the City is vested in the Common Council, and it has power to enact and enforce any ordinance or resolution not in conflict with the Constitution or laws of New York State. Common Council consists of two elected representatives for each of the City's five (5) wards. Common Council members (also known as Alderpersons), serve four (4) year terms.

Planning and Economic Development Committee

The Planning and Economic Development Committee is a standing committee of the Common Council and its membership consists of five (5) Common Council members. The Committee addresses city planning, housing, land use, zoning, historic preservation, neighborhood initiatives, Building Division process improvement, IURA issues and items pertaining to economic development in the City. Members of this committee are appointed by the Mayor.

Planning and Development Board

The Planning and Development Board (1) receives and acts on subdivision and site plan review requests; (2) makes reports to the Board of Zoning Appeals concerning the granting of variances and special permits; and (3) advises Common Council regarding preparation and revision of the City ordinances related to planning, zoning, site plan review, signs, mobile home parks, subdivisions, historic landmarks and or districts, land use, and related subjects.

Ithaca Urban Renewal Agency Board

The mission of the Ithaca Urban Renewal Agency Board is to carry out the functions and duties of urban renewal in and for the City of Ithaca. Membership consists of five (5) members, including the Mayor of Ithaca.

Board of Zoning Appeals

The Board of Zoning Appeals reviews orders, requirements, decisions, interpretations and/or determinations made by the administrative official charged with the enforcement of ordinances or local laws adopted by Common Council.

Zoning Ordinance Rewrite Committee

The purpose of the Rewrite Committee is to create a well-written Zoning Ordinance document, where users can both easily locate the regulations relevant to their projects and more clearly understand all the associated requirements.

Rental Housing Advisory Commission

The Rental Housing Commission is responsible for (1) recommending to Common Council new steps to be taken to improve the accessibility, affordability, and quality of rental housing in the City; (2) advising Common Council on how their proposed actions would affect the accessibility, affordability, and quality of rental housing; (3) advising Common Council on steps to be taken to protect the rights and welfare of tenants; (4) advising the Board of Zoning Appeals on appeals for those variances where housing affordability is a central issue; and (5) providing education related to rental housing and seeking possible solutions to the general problems which arise amongst landlords and tenants and neighbors.

Housing Board Review

The Housing Board of Review adopts from time to time rules and regulations deemed necessary to carry into effect the provision of the City Code. It also hears appeals for variances from the order of the Director of Planning, Building and Economic Development in order to afford relief in such cases where strict enforcement of the Code would create practical difficulties or unnecessary hardship.

Disability Advisory Council

The Disability Advisory Council assesses problems in the City of Ithaca that present the greatest obstacles to equal rights, access and privileges of citizens with disabilities. After conferring with staff and obtaining feedback from the community, they determine which problems and needs deserve the highest priority as well as those that have the greatest opportunity to be corrected. They communicate regularly with the Mayor and appropriate City boards for the purpose of making recommendations as to how these problems may best be resolved.



Board of Appeals on Building Codes

Any person ordered to repair, remove or vacate a building and who is in disagreement with the judgment of the Director of Planning, Building and Economic Development may appeal to the Building Code Board of Appeals.

Ithaca Landmarks Preservation Commission

The goal of the Landmarks Preservation Ordinance is to ensure exterior changes to locally designated historic properties are compatible with the historic character of the individual property itself and, if the property is located within an historic district, of the district as a whole.

Table 8. City Common Council, Board, Commission Demographics

	African-American	Native American	Asian Americans	Other Non-White	Hispanic Latino	Ethnicity Unknown	Females	Persons with Disabilities	TOTAL MEMBERS
Common Council	2		1				5		11
Planning and Economic Development Committee			1				3		5
Planning and Development Board							2		8
Ithaca Urban Renewal Agency Board	2				1		1		5
Board of Zoning Appeals							2	1	5
Zoning Ordinance Rewrite Committee							4	1	10
Rental Housing Advisory Commission							4		7
Housing Board of Review									5
Disability Advisory Council							4	9	14
Board of Appeals on Building Codes									3
Ithaca Landmarks Preservation Commission							3		7
Totals	4		2		1		28	11	80



2-1-1 Tompkins/Information and Referral

2-1-1 Tompkins/ Information and Referral (2-1-1) operates at the hub of the Tompkins County services network to promote effective service delivery and efficient allocation of community resources. **2-1-1** connects people in need with services designed to address that need by providing a central telephone information service and chat line, as well as maintaining a data base of community information. Callers are referred to service providers according to their situation. Advocacy and follow-up services are provided, as appropriate. Quality assurance surveys are performed three times annually to evaluate caller satisfaction with **2-1-1** service delivery. **2-1-1** maintains a comprehensive Directory of Services for Tompkins County on the Web, as well as publishes the "Tompkins County Community Services Guide."

Calls related to housing made up 8 percent of 2-1-1's total call volume, with inquiries about affordable housing topping the list at 19 percent (Table 9). Calls about direct payment assistance (Section 8, security deposit assistance, etc.) and immediate housing insecurity (homelessness, emergency and crisis shelters, etc.) were 21 percent and 23 percent of housing-related calls, respectively. Contacts regarding housing discrimination were approximately 3 percent (Table 10).

Table 9. 2-1-1's Top Categories of Caller Need

Rank	Need	Contacts
1	Consumer Services	1711
2	Transportation	1121
3	Health Care	855
4	Organizational/Community Services	580
5	Housing	527
6	Criminal Justice and Legal Services	375
7	Income Security	310
8	Individual and Family Life	250
9	Mental Health Care and Counseling	196
10	Environmental Quality	188
11	Food	152
12	Education	99
13	Material Resources	98
14	Utilities	45
	Total	6,507



Table 10. 2-1-1's Top Housing Needs for Callers

Rank	Need	Contacts
1	Affordable Housing	101
2	Rent Payment Assistance	48
3	Homeless Shelter	46
4	Homeless Support	42
5	Rent Supplements/Section 8	34
6	Landlord/Tenant Problems	32
7	Rent Deposit Assistance	30
8	Emergency Shelter	28
9	Housing: General/Misc.	24
10	Low Cost/Public Housing	24
11	Eviction Assistance	20
12	Complaints/Refugee/Veterans	16
13	Moving Assistance	11
14	Senior Housing Info	10
15	Housing for Persons with Disabilities	10
16	Crisis Shelter	7
17	Home Repairs	7
18	Moving Expense Assistance	7
19	Homeless Financial Assistance	5
20	Utilities Connection/Repair	5
21	Home Maintenance	4
22	Home Repairs (minor)	4
23	Home Buying Assistance	3
24	Weatherization	3
25	Home Rehabilitation	2
26	Supervised Living Facilities	2
27	Home Insurance	1
28	Mortgage Foreclosure Assistance	1
	Total	527

Age of Housing Stock

Tompkins County and the City of Ithaca have acknowledged a shortage of housing units that are accessible, with 88 percent of all units being built before 1980 and 61 percent of rental units being built before 1949 (Figures 34, 35, and 36). Given that much of Ithaca’s housing stock was built prior to federal laws requiring accessibility, significant modifications are needed in many buildings to comply with ADA requirements which became the accessibility standard in 1990.

The Tompkins County Comprehensive Plan (TCCP) and City of Ithaca ConPlan identify the need to bolster the supply of accessible housing in order to meet the Fair Housing Choice needs of the community.

The TCCP promotes as a housing goal that the County "maintain an adequate supply of housing for people requiring supportive services." The ConPlan identifies "housing targeted towards special needs populations" as an area requiring action because aging housing presents significant barriers to persons with mobility disabilities and the elderly.

According to the Tompkins County Housing Preferences Survey Report (Report) conducted in June 2014 by the County’s Office for the Aging (COFA), many older adults have a desire to “age in place” — ideally living within the City or Town of Ithaca in housing that is affordable, accessible, on a single floor, and with easy access to public transportation and services. However, the City’s current housing stock is perceived to be too old, which requires expensive retrofitting in order to make it accessible for older adults. The Report states that, “[b]ecause the population in the County is bifurcated between students and non-students, it is difficult to create a housing stock that will meet the needs of both students and aging residents.”

Accessible design features don’t only accommodate elders, but are useful to children and adults who may have permanent or temporary injuries or physical disabilities. The COFA Report promotes the strategy of developing housing stock with universally-designed principles in mind. In doing so, the City will ensure that a portion of its available housing stock is permanently available to all people regardless of ability.

However, since the provision of accessible units would heavily depend on new construction or major renovation of existing units, the City of Ithaca’s capacity to provide these units is relatively restricted due to the limited amount of developable land within the City. In addition, local residents are often resistant to new development due to their discomfort with the concept of density in housing.

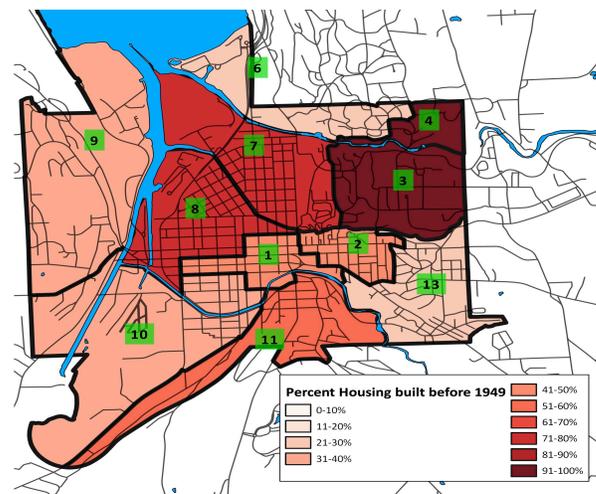


Figure 34. Housing Built Before 1949 by Census Tract

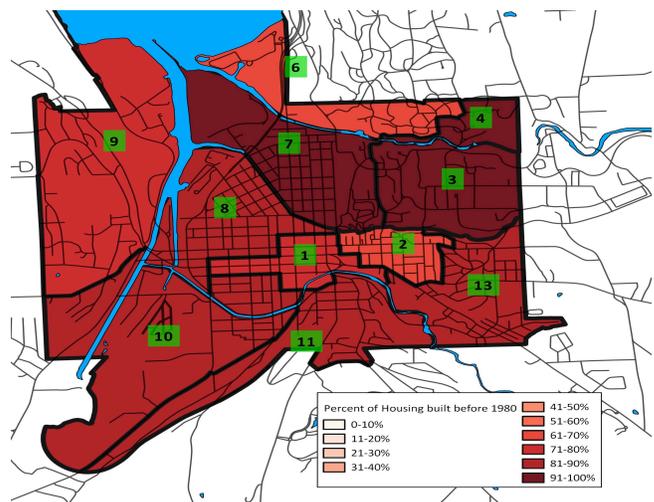


Figure 35. Housing Built Before 1980 by Census Tract

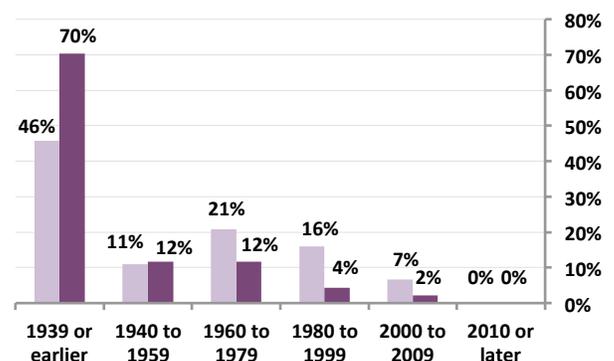


Figure 36. City of Ithaca Housing by Year Built

Renting/Owning Profiles

In the U.S., renter-occupied housing units make up 35 percent of all housing units. In Tompkins County, however, 45 percent of all housing units are renter occupied; and in the City of Ithaca that number increases to 74 percent (2010 Census). This metric indicates a strong need for housing providers to be sufficiently aware of their fair housing responsibilities.

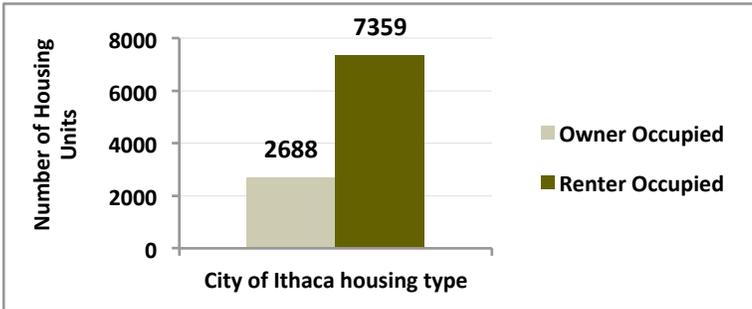


Figure 37. City of Ithaca Rent or Own Profile

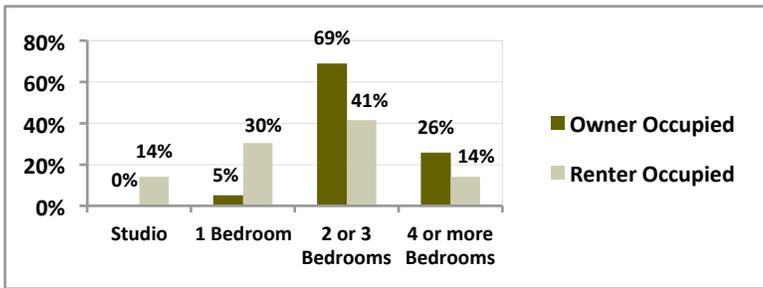


Figure 38. City of Ithaca Bedroom Profile

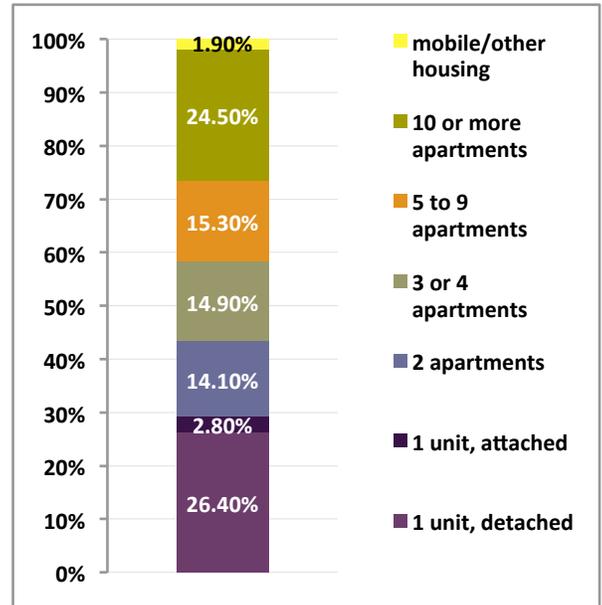


Figure 39. City of Ithaca Housing Type

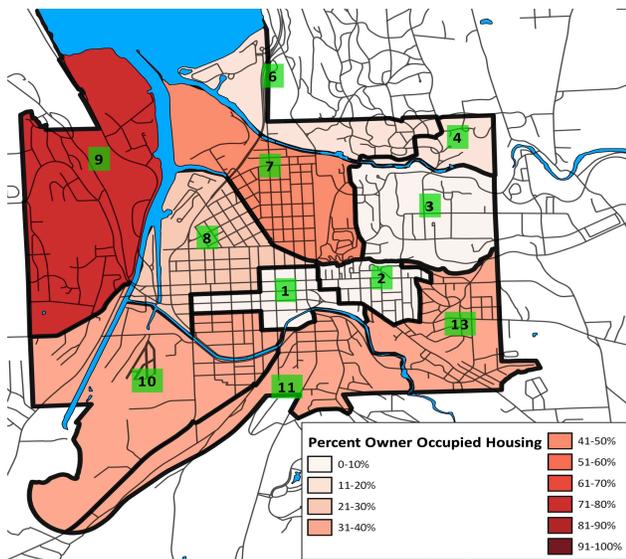


Figure 40. Owner-Occupied Housing by Census Tract

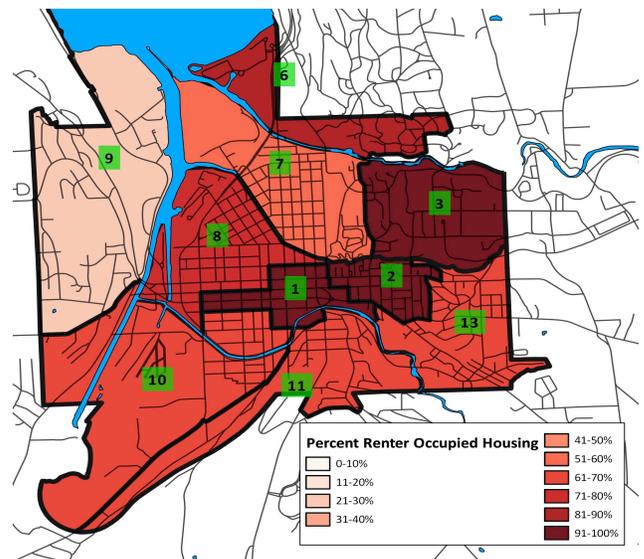


Figure 41. Renter-Occupied Housing by Census Tract

In general, the need for affordable housing is not unique to Ithaca, and the shortage of it is not a fair housing choice impediment in itself. However, in communities where affordable housing levels fail to meet demand, it can create market conditions that are conducive to discriminatory practices. For example, with an abundance of willing takers and short housing supply, landlords may be more likely to discriminate and screen out “undesirable” tenants.

Although the lack of affordable housing has a disparate impact on persons belonging to protected groups, this AI study will characterize it as an *indirect impediment* to fair housing choice because “Level of Income” is not a protected category under fair housing laws.

FAIR MARKET RENTS (FMRs)

On an annual basis, HUD releases its Fair Market Rents (FMR) for metropolitan areas. FMRs are primarily used to determine payment standard amounts for the Section 8 Housing Choice Voucher program (HCV); and may also serve as a useful index for a community’s rental market. Ithaca’s Metropolitan Statistical Area (MSA) is composed of the entirety of Tompkins County.

Since 2006, all rental units have increased in cost substantially. For example, units with between one and four bedrooms have all experienced increases in FMRs of greater than 50 percent (Figure 44). As shown in Tables 11-13 on the following page, ACS data indicate that a majority of Ithaca/Tompkins County renters exceed what is considered affordable in terms of percentage of income spent on housing.

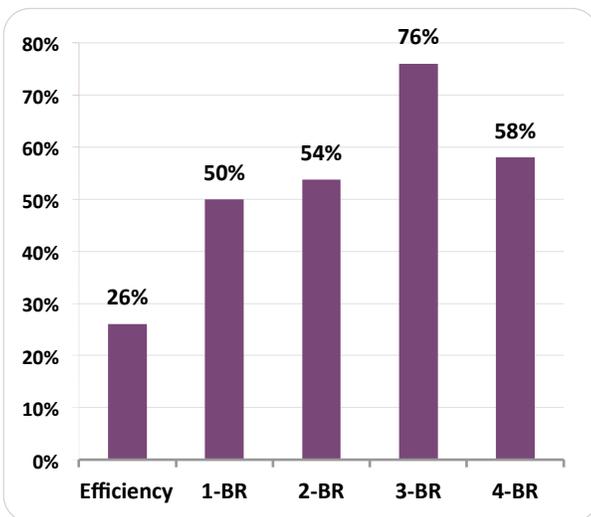


Figure 44. Ithaca’s Percent of FMR Growth 2006-2014

Median Values/Rent Rates

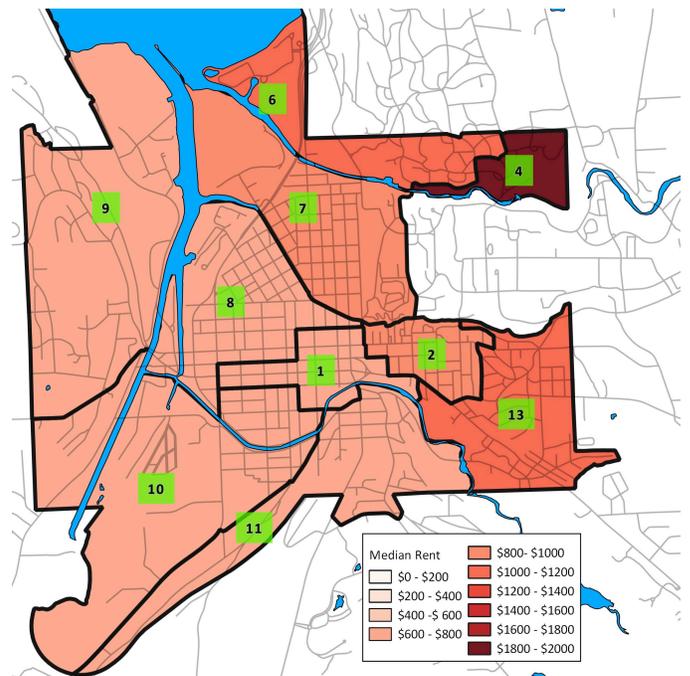


Figure 42. Median Rent by Census Tract

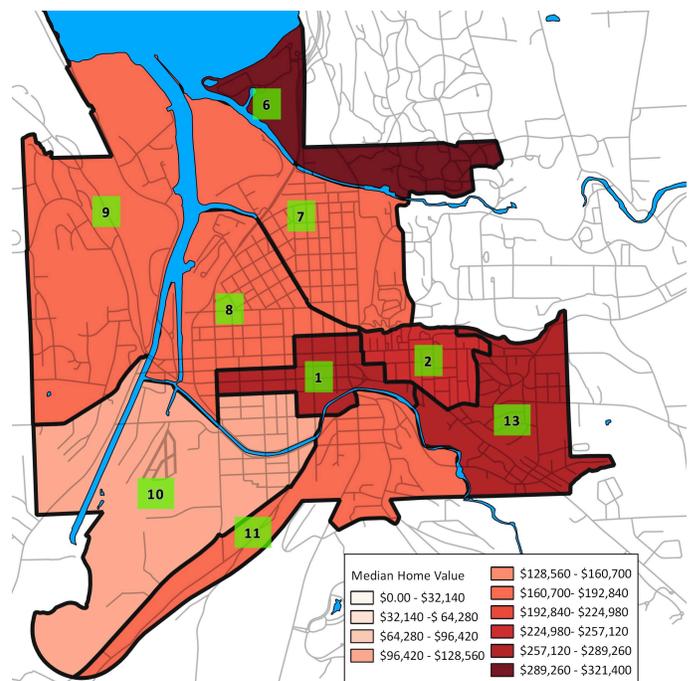


Figure 43. Median Home Value by Census Tract

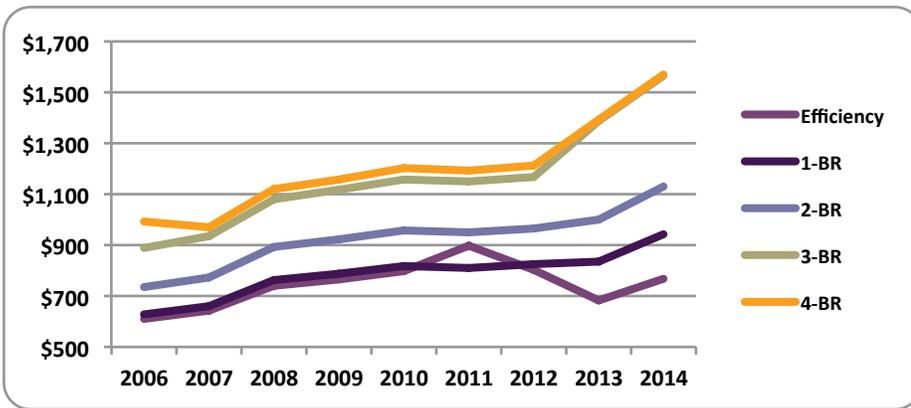


Figure 45. City of Ithaca Fair Market Rent Trend

Table 11. 2014 Fair Market Rent Regional Comparison

	Efficiency	1-BR	2-BR	3-BR	4-BR	Average
Ithaca MSA	\$769	\$943	\$1,130	\$1,565	\$1,571	\$1,196
Binghamton MSA	\$512	\$542	\$692	\$987	\$1,119	\$770
Elmira MSA	\$500	\$600	\$787	\$1,009	\$1,130	\$805

Table 12. Gross Rent as Percentage of Household Income

Percentage of Income	Percent of People
Less than 15.0 percent	7.00%
15.0 to 19.9 percent	6.20%
20.0 to 24.9 percent	1.02%
25.0 to 29.9 percent	7.80%
30.0 to 34.9 percent	6.50%
35.0 percent or more	62.20%
Percent greater than 30% (Overburdened)	68.70%

Table 13. Housing Costs as Percentage of Household Income in Households with a Mortgage

Percentage of Income	Percent of People
Less than 20.0%	36.7%
20.0 to 24.9 percent	17.0%
25.0 to 29.9 percent	8.0%
30 to 34.9 percent	8.8%
35.0 percent or more	29.6%
Percent greater than 30% (Overburdened)	38.4%

Table 14. Housing Costs as Percentage of Household Income in Households without a Mortgage

Percentage of Income	Percent of People
Less than 10.0 percent	28.8%
10.0 to 14.9 percent	28.2%
15.0 to 19.9 percent	15.0%
20.0 to 24.9 percent	6.8%
25.0 to 29.9 percent	4.4%
30.0 to 34.9 percent	4.3%
35.0 percent or more	1.3%
Percent greater than 30 (Overburdened)	5.6%

FMRs (con't)

Regionally, the Ithaca MSA has FMRs that are 36 percent and 33 percent greater than FMRs for the Binghamton and Elmira MSA, respectively (Figure 45/Table 11). Median household income for the Ithaca MSA is only 9 percent and 5 percent greater than the Binghamton and Elmira MSA, respectively.

COST BURDEN

Affordable housing is not necessarily low-income housing. For example, housing is considered affordable if it accounts for no more than 30 percent of a household's gross monthly income.

The 2009-2013 American Community Survey 5-year estimates show that housing costs in Ithaca are greater than 30 percent of income for 39 percent of housing units with a mortgage and 69 percent of renters (Tables 12 and 13). For housing units without a mortgage, only 6 percent pay more than 30 percent of income towards their housing needs (Table 14).

In Tompkins County, there are approximately 2,029 units of project-based affordable rental housing, representing 5 percent of all housing units (2012 ACS 5 Year). Within the City of Ithaca there are 926 units; in the Town of Ithaca there are 699 units; and in other County municipalities there are 366 units (Table 15).

These affordable-housing units are located within projects that were constructed and continue to operate with a form of public subsidy that allows the unit to rent for less than what it may cost in an open rental market. Subsidy sources for these units include:

- Public Housing projects
- Low Income Tax Credit projects (LIHTC)
- USDA Rural Housing loans
- HOME funds
- Community Housing Trust

Much of Tompkins County's subsidized rental housing stock is located within the City of Ithaca. However, from 2000-2006, approximately 456 units of subsidized housing were built in the Town of Ithaca — with 352 of those units being located in the Town's West Hill area.

Much of the subsidized rental housing stock in Tompkins County (outside the City and Town) is senior housing, with only one subsidized non-senior development.

Mobile home parks are a lower cost housing option for many residents of Tompkins County, for both renters and owners. However, the rural locations of the mobile home parks provide limited transportation and service resources for its residents.

Within the City, there exists one mobile home park. Nate's Floral Estates has approximately 100 renter- and owner-occupied housing units. So, although mobile home parks do not receive housing subsidies, they are often more affordable than traditional City housing units due to lower construction and land costs.

Table 15. Subsidized Housing Projects in Tompkins County

City of Ithaca	Number of Units	Year Built	Type
Overlook Terrace	10	1969	Public
McGraw House	105	1971	Senior
Northside Apartments	70	1971	Public
Titus Towers 1	165	1972	Public Senior
West Village	235	1972	Private
Southview Apartments	26	1975	Public
Chestnut Hill Apartments	60	1980	Private
Titus Towers 2	70	1984	Public Senior
Chartwell House	12	1995	Rehabilitation
Mutual Housing 1st Street	28	1997	Non-Profit
Corn Street Apartments	6	2006	Non-Profit
Lakeview SRO	38	2008	Disabled
Cedar Creek Apartments	39	2009	Non-Profit
Rescue Mission	15	2009	Homeless Shelter
Breckenridge Place	50	2013	Non-Profit
Stone Quarry (Planned)	35	2015	Non-Profit
Total	929		
Town of Ithaca	Number of Units	Year Built	Type
Maple Hill	82	1972	Private
Longview	161	1998	Senior
Linderman Creek	56	2000	Private
Linderman Creek II	72	2003	Private
Cayuga View	24	2005	Private
Ellis Hollow Road Apartments	104	2006	Senior
Overlook at West Hill	128	2006	Private
Conifer Village	72	2008	Senior
Total	699		
Rest of County	Number of Units	Year Built	Type
Fountain Manor	24	1988	Senior Non-Profit
Woods Edge Apartments	40	1981	Senior
Newfield Garden Apartments	28	1985	Senior Non-Profit
Willowbrook Manor	50	1979	Senior
Poets Landing	72	2010	Private
Lehigh Crossing	24	1991	Senior
Center Village Court	60	1978	Senior
Schoolhouse Gardens	28	1992	Senior
Juniper Manor	40	1991	Senior Non-Profit
Total	366		

Programs/Process

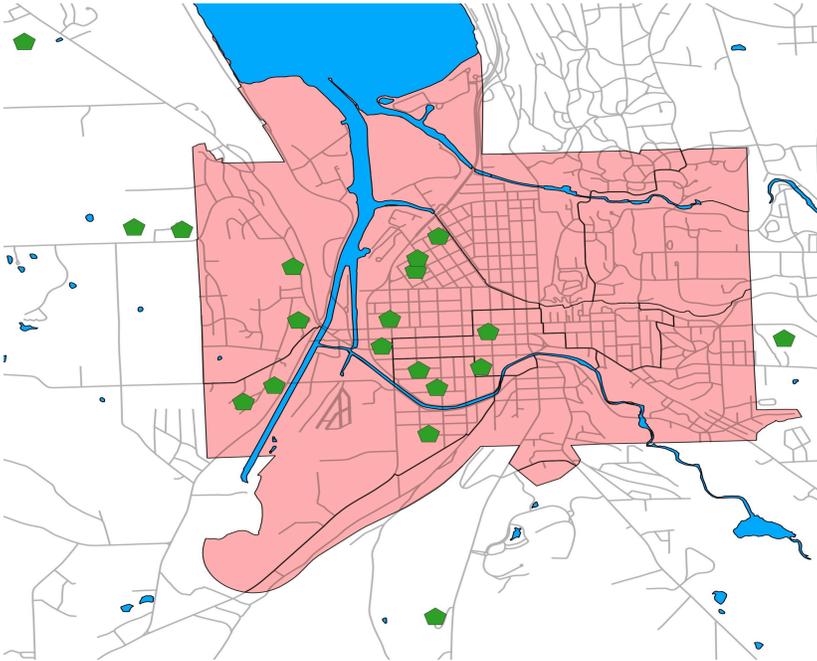


Figure 46. Subsidized Multi-Family Housing Sites in Ithaca

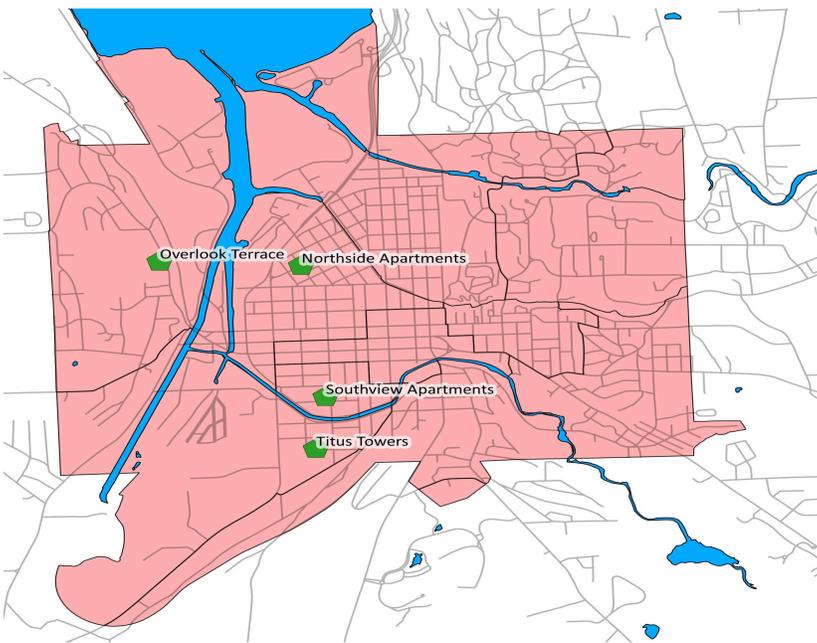


Figure 47. Ithaca Housing Authority Project Locations

The **Ithaca Housing Authority** owns and operates 341 rental units of public housing within the City of Ithaca — 235 housing units are designated senior housing and 106 units are multi-family sites (Figures 46 and 47). Units are available to the elderly, disabled, or families who earn less than 80 percent of the area median income. However, priority is given to families with incomes considered “extremely low” (30 percent of AMI) or “very low” (50 percent of AMI).

At least 40 percent of new tenants admitted to public housing in any fiscal year must be considered to have “extremely low” incomes. Due to the large number of extremely and very low-income families on the wait list, however, “low-income” families (80 percent of AMI) do not often secure an apartment.

In all of IHA’s public housing units, 21 percent of households are African-American, 7 percent are Hispanic or Latino, nearly 50 percent are elderly, and approximately 20 percent are disabled. Because 69 percent of IHA’s units are designated senior housing, the high proportion of seniors and disabled individuals is not surprising. However, the percentage of African-Americans living in public housing units is highly disproportionate to Ithaca’s total African-American population of 6.5 percent.

As of May 2014, there were 215 households on IHA’s waiting list for public housing. The time spent waiting for a unit in Titus Towers, one of IHA’s senior housing projects, was between three and six months. For IHA’s family sites — Northside Apartments, Southview Apartments, and Overlook Terrace — the waiting period was between one and three years. Of those on the waitlist, 16 percent were disabled, 11 percent were Hispanic or Latino, and over 30 percent were African-American. It may be important to note that the number of African-American families on the wait list is substantially greater than their already disproportionate number in public housing units.

Housing Choice Vouchers (HCVs), also known as Section 8 vouchers, are a form of tenant-based rental assistance that pays for a portion of the voucher holder’s rent. Vouchers may be used at any apartment unit that complies with HUD eligibility requirements for cost and condition. Locally, the Ithaca Housing Authority and Tompkins Community Action manage Tompkins County’s allocation of 1,839 HCVs (Figures 48 and 49).

Tompkins Community Action (TCAction)

TCAction administers 847 HVC households comprising 2,272 residents. Of these residents, 21 percent are African-American, 6 percent are Hispanic, and 1 percent are Asian. Of non-elderly voucher holder’s, 36 percent are disabled.

Ithaca Housing Authority (IHA)

As of July 2014, IHA had 992 vouchers available, with the number of actual vouchers in use varying weekly. A snapshot of IHA HCV recipients from the summer of 2014 indicates that approximately 20 percent were African-American, 6 percent were Hispanic, 36 percent were persons with disabilities, and 17 percent were elderly.

Vouchers administered by either IHA or TCAction may be used at any cost-and- condition-eligible rental unit in the City of Ithaca and throughout Tompkins County.

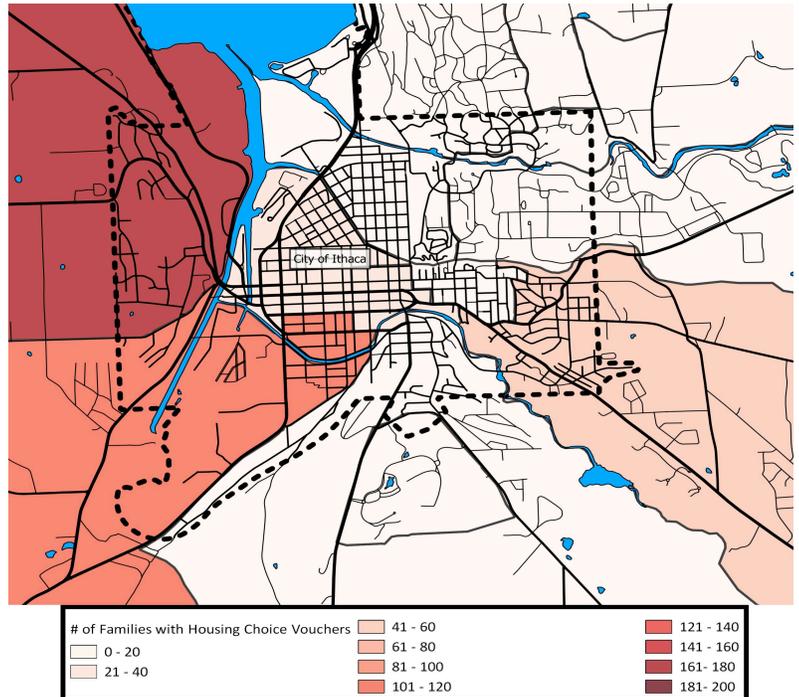


Figure 48. Families w/ HCVs in City of Ithaca

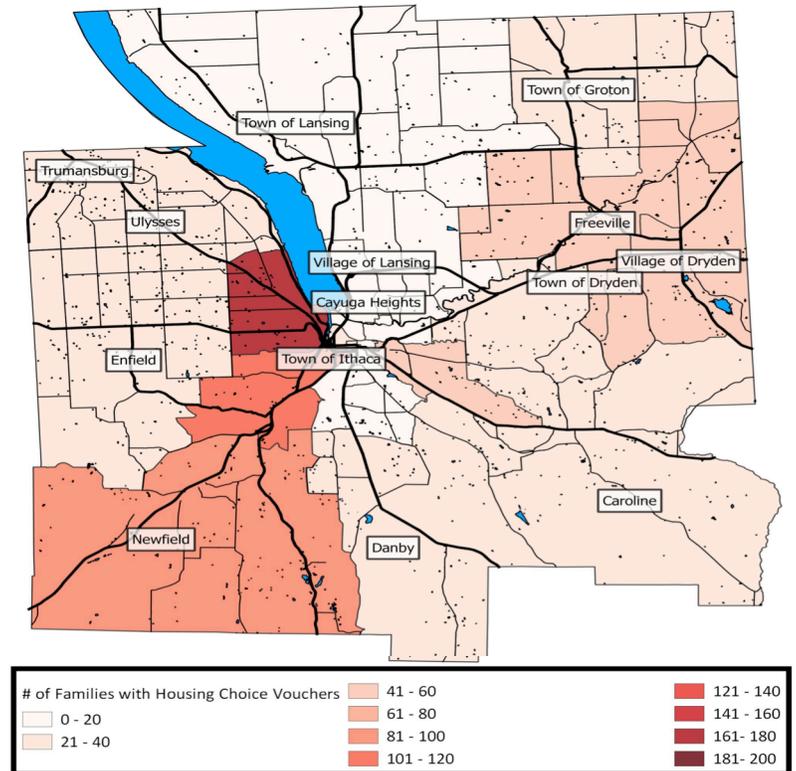


Figure 49. Families w/ HCVs in Tompkins County

Source of Income/Disparate Treatment

Although “Source of Income” is not a protected class in Tompkins County or the City of Ithaca, HCV recipients are often members of protected classes. AI data show that the lawful exclusion against renters using HCVs is widely practiced by landlords in Tompkins County.

As part of this AI research, four (4) fair housing tests were conducted on the basis of Source of Income. In each test, the Protected Tester informed the rental agent that an HCV would be used to pay a portion of his or her rent. All Section 8 testers were either outright rejected, steered to other properties, or refused based on the Section 8 agency’s security deposit policy.

TCAAction data also suggests that the lawful exclusion against HCV recipients has a disparate impact on protected classes — including families headed by women, African-Americans, Hispanics, and persons with disabilities. African-Americans constitute over 20 percent of HCV recipients, but are only 6.5 percent of the population overall. Fifteen percent (15%) of Tompkins County residents are people with

disabilities, but nearly 40 percent of HCV recipients are persons with disabilities (Table 16). Similarly, female-headed households and Latinos are over-represented in TCAAction’s pool of HCV recipients.

It is also important to note that discrimination on the basis of Source of Income may not only pose an illegal disparate impact on protected class members; at times, it may also be a pretext for direct discriminatory treatment.

A possible example — in 2014, an owner of a housing complex with over fifty (50) units in the City of Ithaca decided to no longer rent to HCV tenants. As a result, not only were dozens of protected-class households displaced by the non-renewal of their leases, but the owner also resorted to eviction as a way to expedite their removal.

According to TCAAction reports, housing within the City of Ithaca that is close to employment opportunities, shopping, and services is nearly impossible for renters using HCVs to secure; and in the City of Ithaca, it has unfortunately become a reliable safe harbor for discriminatory intent.

Table 16. Demographics of HCV Holders in Tompkins County

Tompkins County	% of Population	TCA (individuals)	IHA (households)
White	82.6	69.32%	75.54%
Black	4	21.08%	19.37%
Asian	8.6	1.10%	3.85%
Hispanic	4.2	6.07%	5.91%
Disabled	3%	44% (Households)	35.79%

The metrics related to HCV holders is mirrored by County data which shows that persons receiving County services and housing subsidies are not only more likely to be members of protected groups, but are more likely to face significant barriers when it comes to fair housing choice (Figure 50).

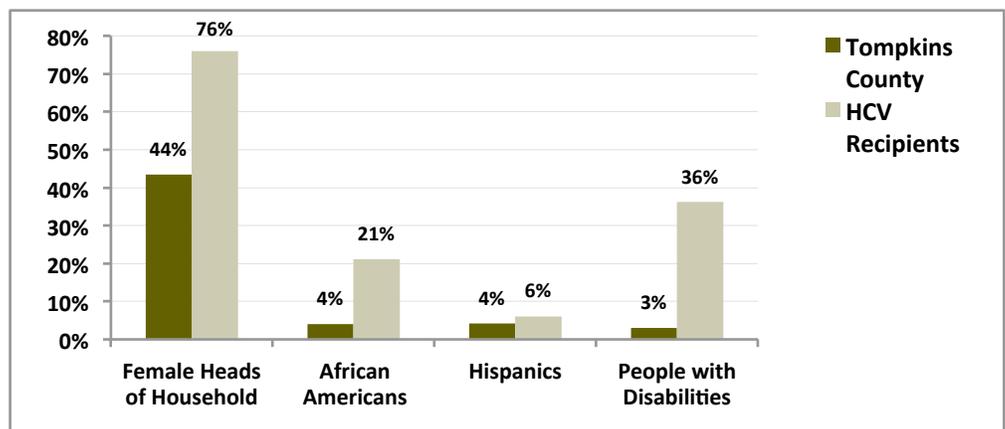


Figure 50. Percentage of Section 8 Voucher vs. Percentage of Total Population Tompkins County

The largest employers in Tompkins County and the City of Ithaca are predominantly academic institutions: Cornell University, Ithaca College, and Tompkins-Cortland Community College.

Labor force participation closely tracks the general population in Tompkins County, with no demographic group being significantly over or under-represented (Figure 51).

Within the City of Ithaca’s full-time municipal workforce, 82 percent of employees are White, approximately 13 percent are Black or African-American (which represents twice the population rate), 3 percent are Hispanic or Latino, nearly 1 percent are Asian or Pacific Islander, and approximately 1 percent are American Indian or Alaska Native (Table 17).

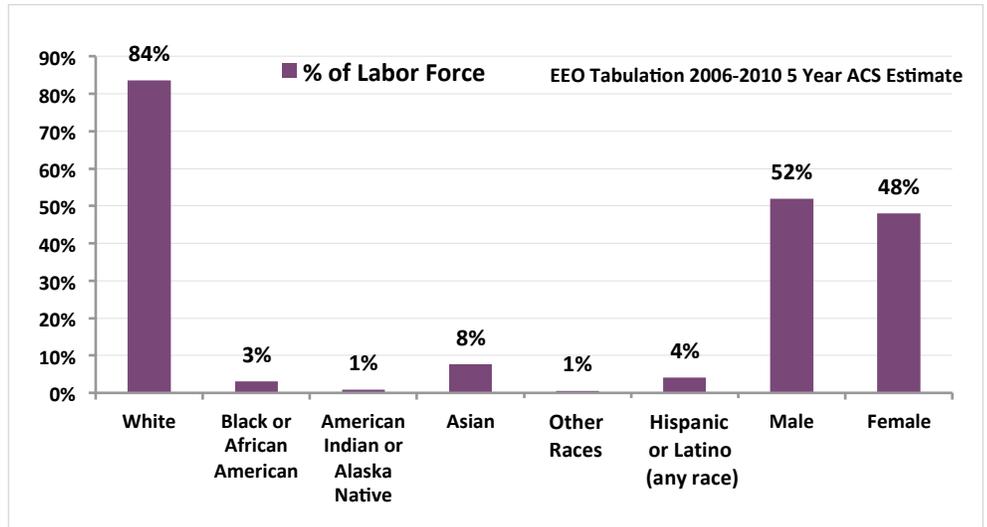


Figure 51. Civilian Labor Force Participation: Race, National Origin, Sex

Table 17. City of Ithaca EEO-4 Report - Full-Time Employees - Survey Year 2013

Job Categories	Total	Male					Female				
		Non-Hispanic Origin		Hispanic	Asian or Pacific Islander	American Indian or Alaskan Native	Non-Hispanic Origin		Hispanic	Asian or Pacific Islander	American Indian or Alaskan Native
		White	Black				White	Black			
Officials and Administrator	34	18	2	0	0	0	11	3	0	0	0
Professionals	58	34	4	2	0	0	17	1	0	0	0
Technicians	40	28	3	1	1	0	7	0	0	0	0
Protective Service Workers	96	80	4	1	1	1	8	1	0	0	0
Paraprofessionals	22	4	4	0	0	0	8	4	2	0	0
Administrative Support	38	1	1	0	0	1	30	5	0	0	0
Skilled Craft Workers	57	40	11	4	0	1	1	0	0	0	0
Service-Maintenance	34	18	7	0	1	0	7	0	0	0	1
TOTALS	379	223	36	8	3	3	89	14	2	0	1

City/County Labor Market Profile

Both Tompkins County and the City of Ithaca have a lower unemployment rate than New York State as a whole, at 4 percent, 5 percent and 6 percent respectively. Historical data shows that this has been a stable trend for over a decade (Figure 52).

The City of Ithaca has a high rate of persons over 16 years of age that are not in the labor force. This is primarily attributable to the presence of Cornell University and Ithaca College and the many full-time students residing within the City (Figure 53).

Educational Services dominate the employment landscape in Tompkins County, accounting for 41 percent of jobs. Other major employment sectors in Tompkins County include Health Care and Social Assistance (11 percent), Retail (8 percent), Accommodation and Food Services (8 percent), Manufacturing (7 percent), and Professional, Scientific, and Technical Services (5 percent) (Table 18).

The largest increase in employment sectors occurred in Professional, Scientific, and Technical Services and Manufacturing — growing 19 percent and 16 percent, respectively. Jobs in Educational Services decreased over the same period.

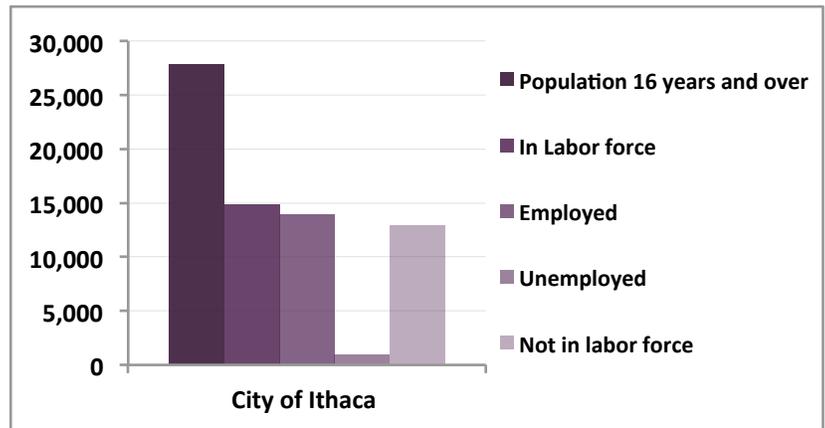


Figure 53. Labor Force Profile, City of Ithaca

Table 18. Jobs by Industry Sector in Tompkins County

	2011	Change since 2006	% of total
All Sectors	49,497	-2.5%	100%
Agriculture, Forestry, Fishing and Hunting	450	-4.5%	0.9%
Mining, Quarrying, and Oil and Gas Extraction	342	-6.8%	0.7%
Utilities	203	-31.4%	0.4%
Construction	803	-8.0%	1.6%
Manufacturing	3,513	15.7%	7.1%
Wholesale Trade	598	-4.8%	1.2%
Retail Trade	4,164	0.3%	8.4%
Transportation and Warehousing	777	-0.5%	1.6%
Information	513	-2.3%	1.0%
Finance and Insurance	998	5.4%	2.0%
Real Estate and Rental and Leasing	543	-10.1%	1.1%
Professional, Scientific, and Technical Services	2,390	19.2%	4.8%
Management of Companies and Enterprises	78	160.0%	0.2%
Administrative and Support and Waste Management and Remediation Services	812	-13.2%	1.6%
Educational Services	20,500	-11.7%	41.4%
Health Care and Social Assistance	5,597	10.7%	11.3%
Arts, Entertainment, and Recreation	651	-11.5%	1.3%
Accommodation and Food Services	3,872	11.5%	7.8%
Other Services (except Public Administration)	1,373	11.1%	2.8%
Public Administration	1,322	-5.9%	2.7%

Source: U.S. Census Bureau – Public Use Quarterly Workforce Indicators (QWI)

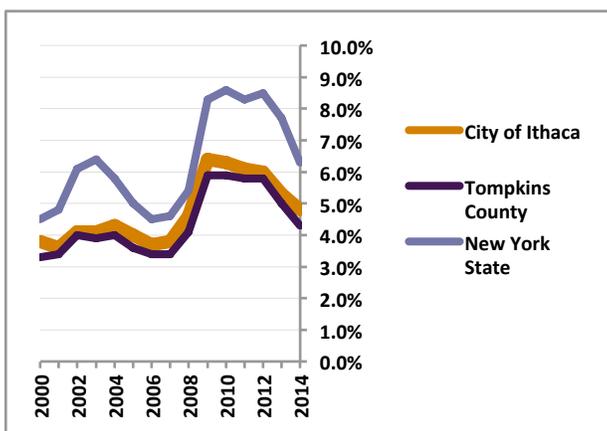


Figure 52. Unemployment Rate Comparison

Public Transportation

Households without a vehicle — due to economic circumstance, disability, or choice, are at a disadvantage in regards to accessing jobs, services, and amenities. Convenient access to public transit is essential to these households and can greatly limit housing and employment options if not adequately made available.

TCAT/Gadabout

Tompkins County's public transit system (TCAT) bus service provides transportation options to residents of the City, County, and nearby communities and institutions. TCAT is subsidized by its three funding partners: the City of Ithaca, Tompkins County, and Cornell University.

Most TCAT service is provided on regular fixed routes, including urban, rural, and campus routes (Figure 54). In addition, TCAT also operates paratransit, demand-response, special event shuttles, vanpools, and ridesharing.

As required by the Americans with Disabilities Act of 1990, TCAT contracts with Gadabout to provide its complementary paratransit to people who are unable to take fixed-route transit due to their disability. In addition to TCAT's paratransit service, Gadabout also provides transportation for senior citizens in Tompkins County.

According to TCAT's 2013 Annual Report, ADA trips (rides taken by individuals whose disabilities prevent them from using regular fixed route bus service) increased 57 percent from 2008 to 2013, while non-ADA trips decreased. Persons who qualify for ADA service, after a certification process, are allowed to take advantage of the lower TCAT half fare.

It is also important to note that approximately 32 percent of public transportation riders in Tompkins County speak a language other than English. Of those people, 25 percent speak English "less than very well." In accordance with TCAT's Title VI obligations, language services and outreach are provided to LEP riders.

For more than thirty years, public transit in Upstate New York counties has been significantly subsidized by Medicaid which provides healthcare to low-income Americans — including rides to appointments and non-urgent care. Starting in 2012, however, that subsidization began to disappear due to NY State's overhaul of the way Medicaid is distributed. This dynamic has had a regional impact on low-income residents living in outlying areas as rural routes continue to disappear and/or operate less frequently.

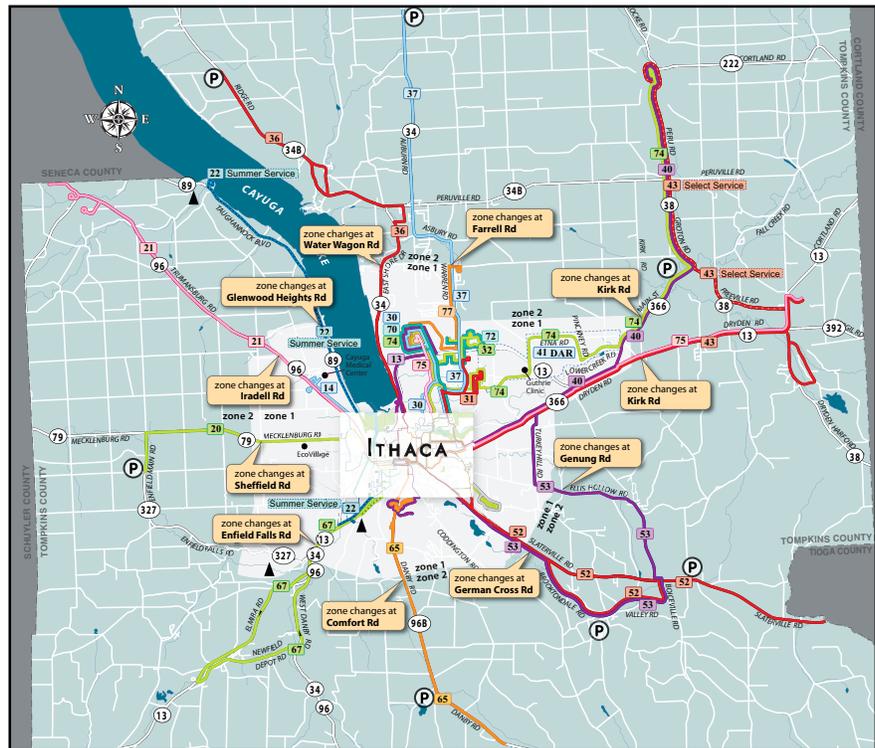


Figure 54. TCAT Route Map (County-Wide)

Commuting Times/Mean

Table 19. Percentage of Public Transit Users

Geographical Area	Bus or Trolley	All Public Transportation
United States	2.7%	4.9%
US - Urban	3.3%	6.3%
US - Rural	0.4%	0.6%
New York State	6.6%	26.5%
New York City Metro	8.5%	30.5%
Ithaca	11.5%	11.8%
Syracuse	7.6%	7.6%
Buffalo	7.7%	9.9%
Albany	9.5%	9.9%
Binghamton	6.4%	6.5%
Rochester	8.3%	8.4%

Residents of the City of Ithaca used public transit to commute to work at a higher rate than other major cities in upstate New York, including Buffalo, Rochester, and Syracuse. Ithaca commuters also used the public bus system at a higher rate than any other area in New York State (Table 19).

City residents drove alone to work approximately half as much as residents of the Town of Ithaca and Tompkins County. City of Ithaca residents used the TCAT bus system at a similar rate as Town residents and approximately twice as much as County residents. Over 40 percent of City residents walked to work, more than twice the rate of Town residents (Figure 55).

Overall, a majority of City and Town residents had commute times to work of less than 14 minutes, while approximately 10 percent had commute times of more than 25 minutes (Figure 56).

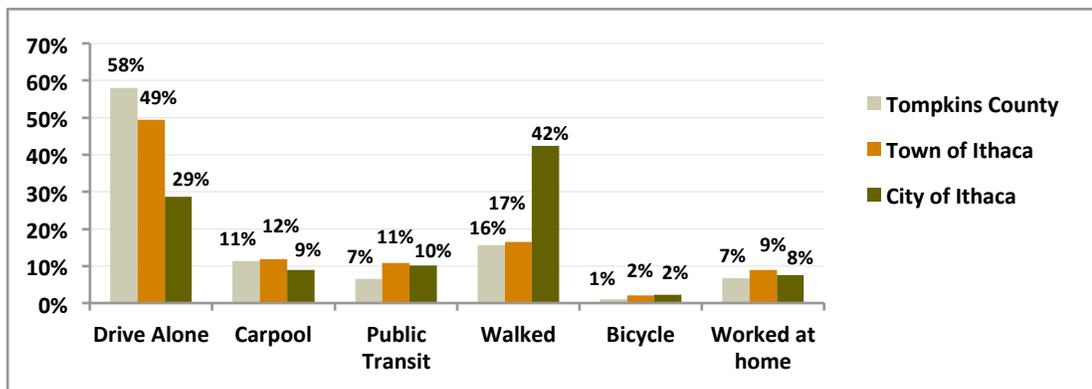


Figure 55. Means of Transportation to Work

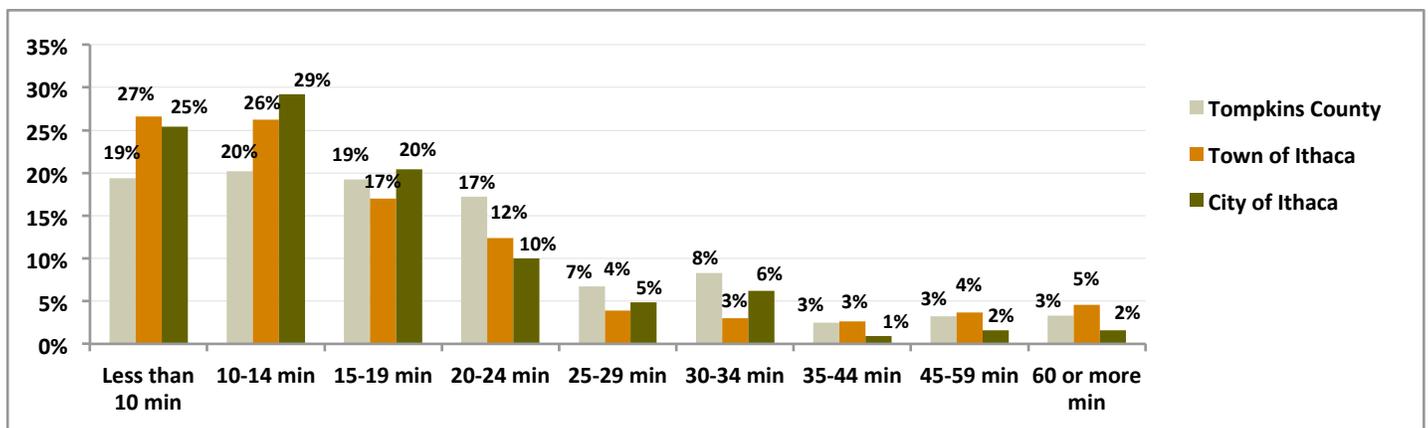


Figure 56. Travel Times to Work

Local Codes

Zoning regulations such as minimum lot sizes, allowable building types, or the permitting process all impact the supply and location of housing. Municipalities must be conscious of how their zoning codes impact the housing needs of protected classes. This often means ensuring that certain housing types or zoning regulations are both allowed and not inhibited by unnecessary permitting processes.

Multi-Family Housing. In the City of Ithaca, multi-family housing is allowable by right in residential zones Zone R-2 (R2a, R2b, R2c) and R-3 (R3a, R3aa, R3b). Parcels zoned R-2 allow the construction of two-family homes (duplexes) and parcels zoned R-3 permit multiple dwellings, rooming or boarding houses, cooperative housing, fraternity/sorority housing, dormitories, townhouses/garden apartments, child and adult day care centers, and nursing homes. The R-U zone allows for the same construction as R-2 and R-3, though requiring larger lot sizes.

Definition of Family. The definition of “Family” in a zoning code may unnecessarily inhibit fair housing choice. An over-restrictive definition of family could prevent certain housing arrangements that are necessary for affordability purposes or could potentially prevent extended families from residing together.

The City’s zoning code (City Code Sec. 325-3) defines a family as being “one or more persons occupying a dwelling unit — all of whom are related by blood, marriage, or adoption.” A “functional family” is defined as “a group of individuals living together in a single dwelling unit and functioning as a family with respect to those characteristics that are consistent with the purpose of zoning restrictions in residential neighborhoods.” Characteristics of a “functional family” may include occupants who share an entire dwelling unit (not boarders), the presence of minor dependent children, or the sharing of expenses such as rent and food. The inclusion of the “functional family” in the Ithaca City code allows for roommates to share expenses and make housing costs more affordable. Furthermore, Ithaca’s code does not include any language that would tend to prohibit the development of groups homes.

Affordable Housing Incentives. Some municipalities have developed strategies that include incentives for developers to construct affordable housing in their zoning code. Examples of incentives include density bonuses (allowing developers to build more market rate units than regularly allowed in exchange for building affordable units),



reducing minimum parking requirements in exchange for building affordable units, and expedited permitting for developments with affordable housing units.

Ithaca’s zoning code does not currently include any of the above incentives for the construction of affordable housing units.

Mixed-Use Zoning. Mixed-use zoning combines land use types that are typically kept separate in a zoning code. A mixed-use zone may include combinations of residential, commercial, and industrial activities. In Ithaca, Zones B-1, B-2, B-4, B-5, CBD, and WEDZ all permit multi-family residential as defined for the R-3 zones, in addition to their commercial designations.

Additionally, residential zones R-2 and R-3 allow for the construction of “neighborhood commercial facilities” by special permit. A neighborhood commercial facility is defined as a “retail or service facility catering to the day-to-day commercial needs of the surrounding neighborhood.” This may include grocery stores, pharmacies, barbershops, laundromats, etc.

From a fair housing choice perspective, mixed-use zoning may help bring people’s living spaces closer to where they work, shop, do business, and access vital services. For people with mobility limitations, a neighborhood with a mix of uses may help provide a way of life that promotes independent living.

Accessory Units. Accessory apartments are small, stand-alone housing units located within the property of an owner-occupied home. Accessory apartments are recognized as being a low-cost alternative for people who may benefit from the option of renting smaller living spaces, such as elderly or low-income persons.

For example, the City zoning code (§325-10) allows accessory apartments by permit only in all R and B zoning districts. Permits are obtained by submitting an application

Local Codes (con't)

to the Board of Zoning Appeals and the Planning and Development Board. Permits are valid for a period of three years, must be renewed by submitting an application, and are subject to inspection by the Department of Building, Planning and Development.

Cluster Subdivisions. The City zoning code allows for cluster subdivisions (§325-11) and planned unit developments (§325-12) as a form of alternative development criteria that may reduce the cost of housing. Allowing for flexibility in development is another way a zoning code may aide in the construction of housing beneficial to members of protected classes.

Cluster subdivisions also allow for housing units to be built at a higher density than regular subdivision regulations would permit, by allowing flexibility in lot area, lot coverage, and other regulations. One purpose of cluster subdivisions is to reduce the cost of housing development, making the housing unit more affordable.

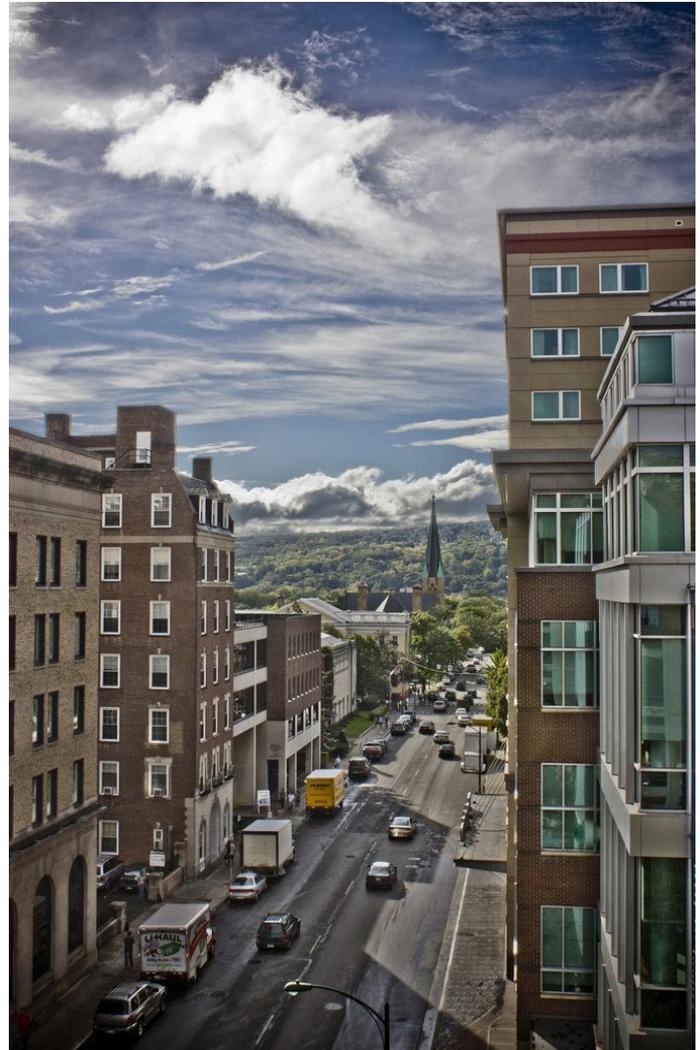
The City allows cluster subdivisions in Zones R-1a, R1b, R2a, R2b, R3a, and R3b.

Planned-Unit Developments (PUDs). PUDs are a designated zone that allows certain types of construction to follow different regulations than would normally be permitted in the chosen location.

The City's PUD ordinance allows for floating PUDs to be established in areas that are currently zoned for industrial uses. The ordinance states that "a PUD should be used only when long-term community benefits will be achieved through high quality development, including but not limited to . . . needed housing types and or /mix."

The ordinance also establishes criteria that the City's Common Council must consider when reviewing a PUD application. The criteria are: "1) Does this project further the health and welfare of the community? 2) Is the project in accordance with the City Comprehensive Plan? 3) Does this project create at least one long-term community benefit?"

Cluster subdivisions and PUDs may not directly affect Fair Housing Choice, but may allow the City greater flexibility in reaching its housing goals, including its obligation to Affirmatively Further Fair Housing.



Seneca Street viewing West



New Ithaca Commons Rendering

The City of Ithaca has consistently higher property tax rates than the average of other Tompkins County municipalities (Figure 57).* Since 2004, the City's average property tax rate has been \$19.69 per \$1,000 of assessed value (Figure 58).

The average rate since 2004 for surrounding Tompkins County municipalities is \$12.16 per \$1,000 of assessed value. Different tax rates indicate varying levels of municipal services and size of local government. Tax rates also affect the cost of housing, with the higher tax rates of the City increasing the cost of both owner and renter occupied housing.

County and City tax exemptions may assist members of certain protected classes. For example, people with disabilities and seniors with incomes up to \$37,400 are eligible for a reduction in their City property taxes, while the income limit for the same groups is \$36,400 for a County property tax reduction.

The relatively high property tax rates in the City may be an indirect impediment to Fair Housing Choice, especially if it further encourages development in areas of lower taxation and results in creating housing with poorer access to jobs, transportation, and goods and services.

Significantly, Tompkins County and the City of

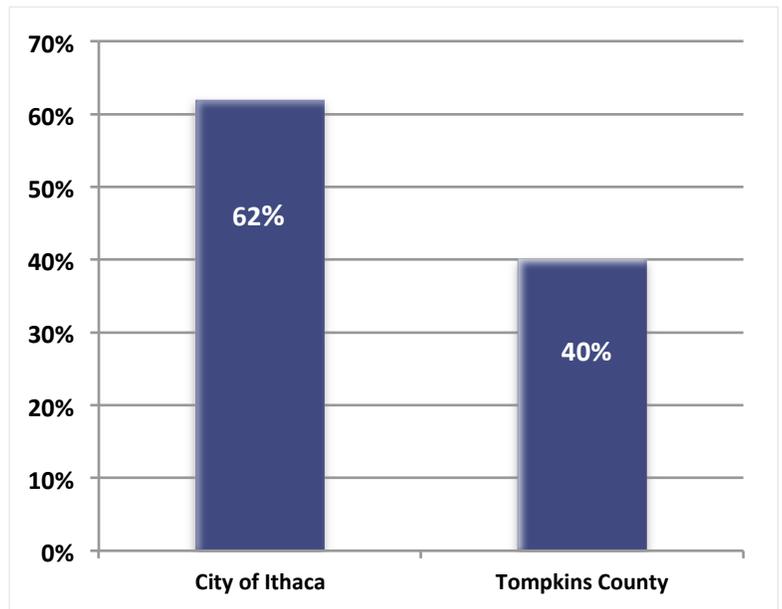


Figure 57. Percentage of Non-Taxable Property

Ithaca are home to two major tax-exempt educational institutions — Cornell University and Ithaca College. Approximately 40 percent of taxable value in Tompkins County is exempt from taxation. In the City of Ithaca, approximately 62 percent of taxable value is exempt, as a large portion of Cornell University's campus is located within City boundaries.

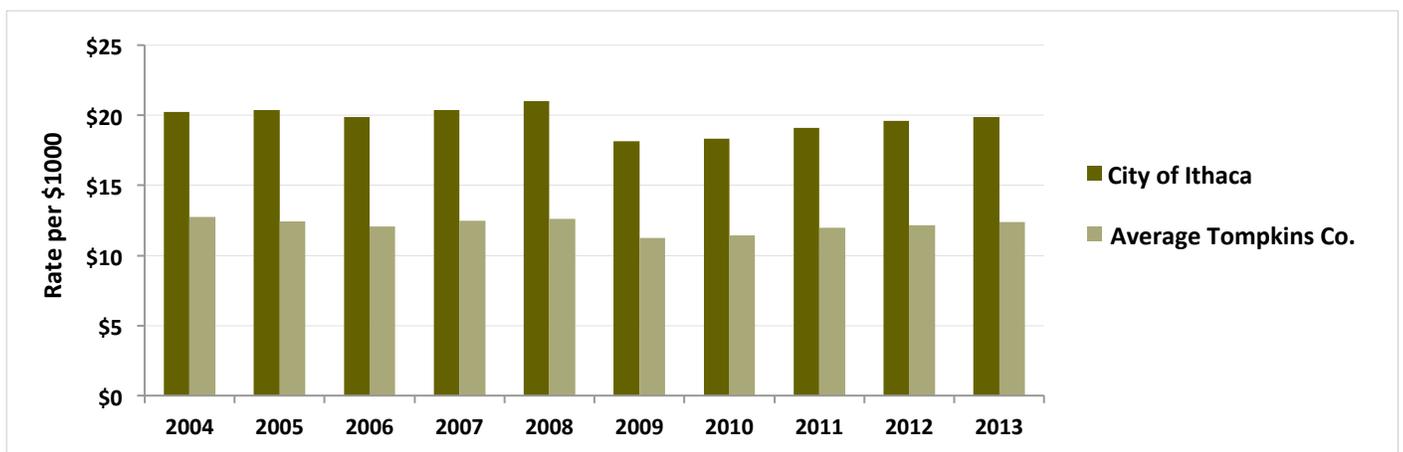


Figure 58. Combined County/Municipal Property Tax Rate Comparison 2004-2013

*Average of Tompkins County municipalities is derived from town and village mill rates and does not include smaller designated areas within towns and villages, which may vary.

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