
Appendix XI: Public Presentations
Tompkins County Housing Needs Assessment
Tompkins County Planning Department
May 30, 2006

This appendix includes copies of the slides that were presented at the two public presentations during the course of the project:

1. Preliminary Project Overview (December 15, 2005)
2. Project Overview, Findings & Recommendations (May 24, 2006)

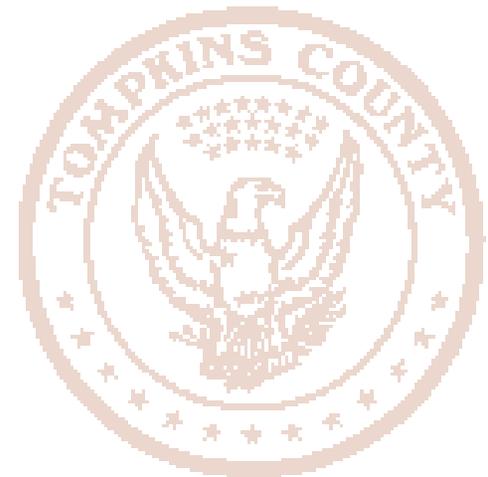
Economic & Policy Resources

Economists, Policy and Financial Analysts

Project Overview/Progress To-Date

Tompkins County Housing Assessment Study
December 15, 2005
Ithaca, New York

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Introduction

Project Objectives/Approach

- Quantify affordable housing needs for the next 10 years using factual and objective data and information
- Identify opportunities, issues, and constraints
- Dimension size and composition of the county's housing challenges
- Identify “most promising options” to address long-term housing needs of the county
- Assist in developing solutions



Introduction

- Expected Project Outcomes
 - Projected housing demand and supply by income class
 - Elevate level of public debate about the county's housing needs, challenges and opportunities
 - Develop a strategic approach that can build the necessary consensus for coordinated action



What Was Done [So Far]

Progress To-Date.....

- Comprehensive economic-demographic assessment
- Long-term economic-demographic forecast to 2014
- Preliminary housing demand projection to 2014
- Preliminary housing supply update as of 2005



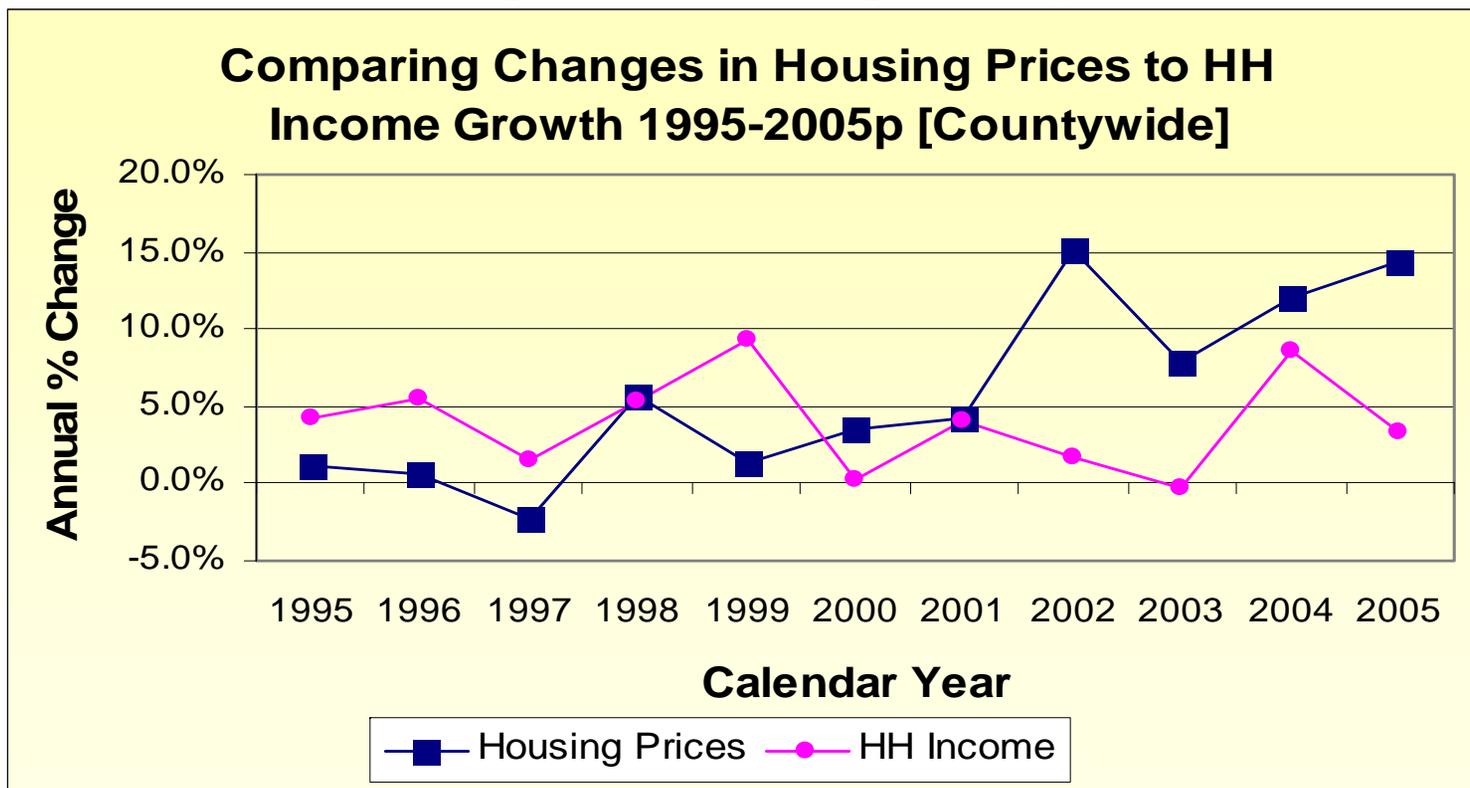
What Was Done [So Far]

- SWOT assessment
 - (This refers to a Strengths, Weaknesses Opportunities and Threats assessment)
- Local Zoning/Constraints Assessment
- Vacant land inventory-analysis
- Literature review of “best practices” housing tools for the county
- Analysis/Assessment of all of the above



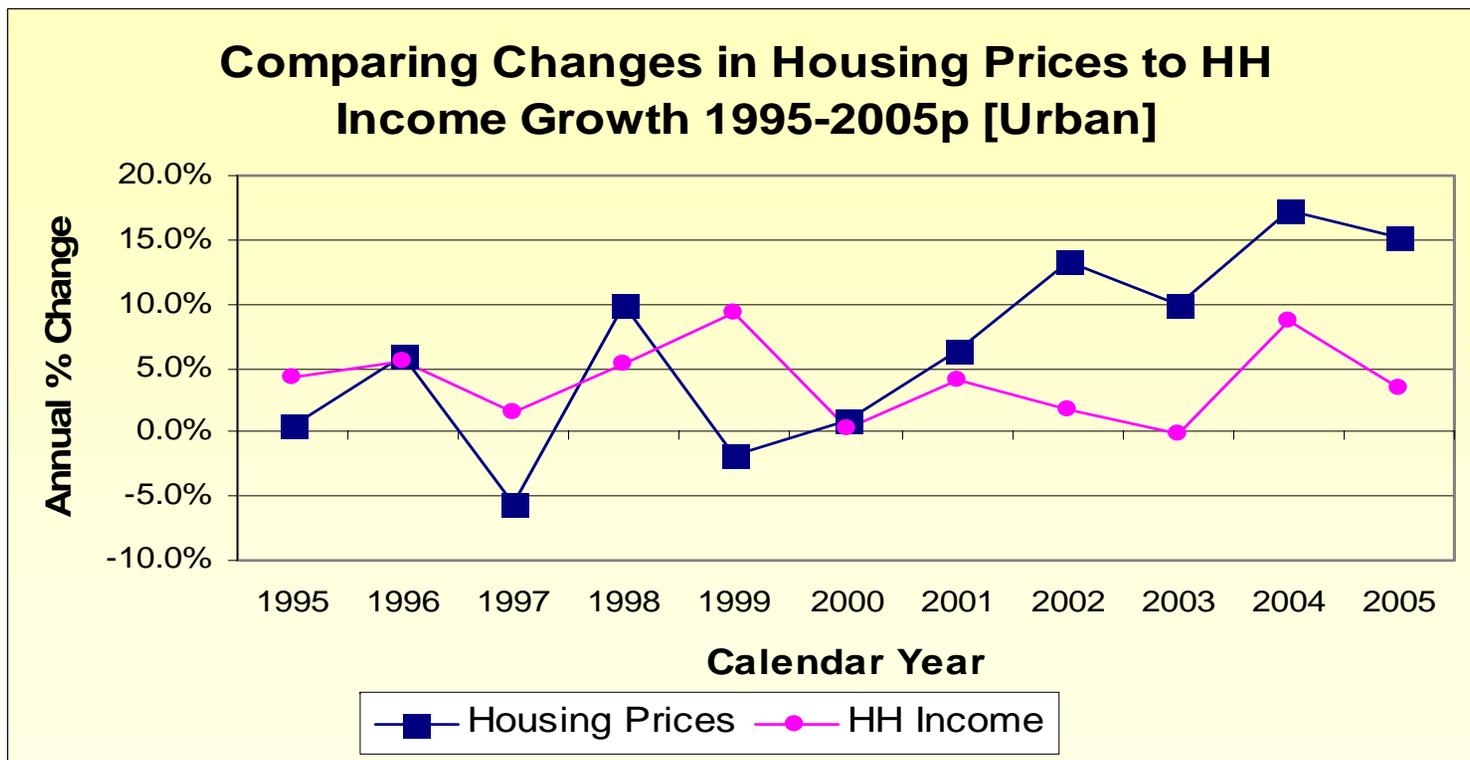
Early Findings

- SF home sales price is outpacing HH income...



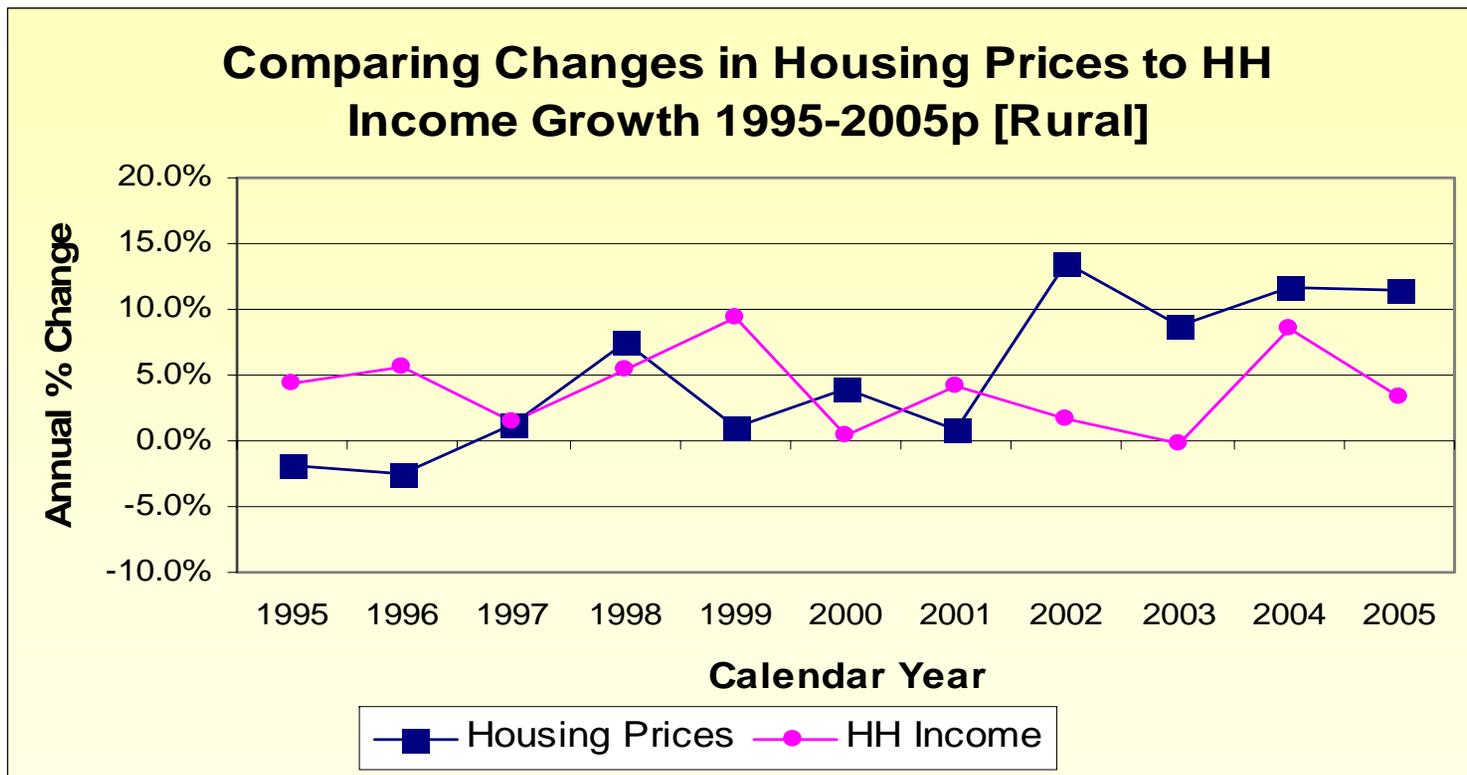
Early Findings

- Gap is wider in the county's urban area...



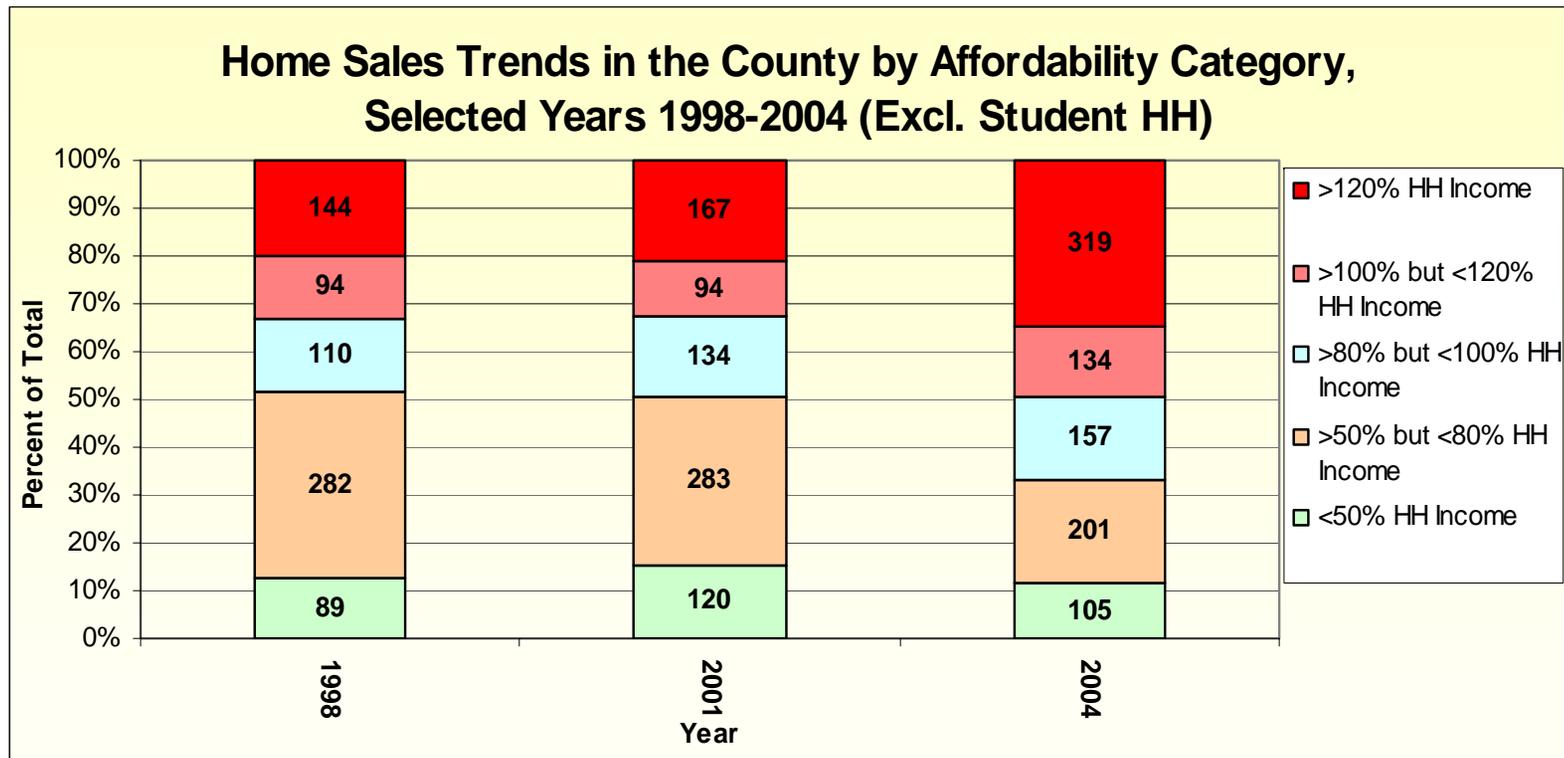
Early Findings

- Gap is not as bad in the county's rural areas...



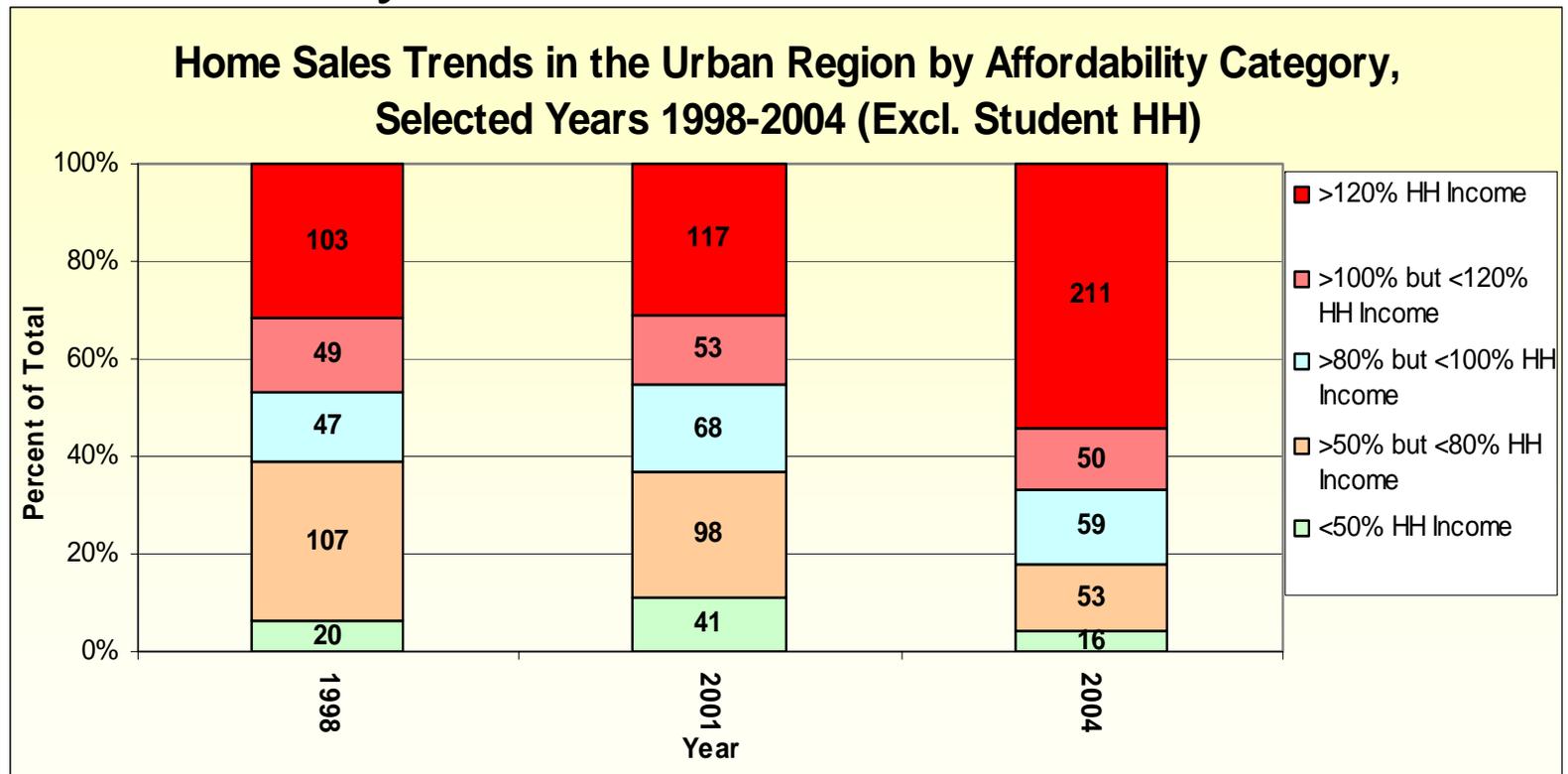
Early Findings

- Sales data show a decline in affordability...



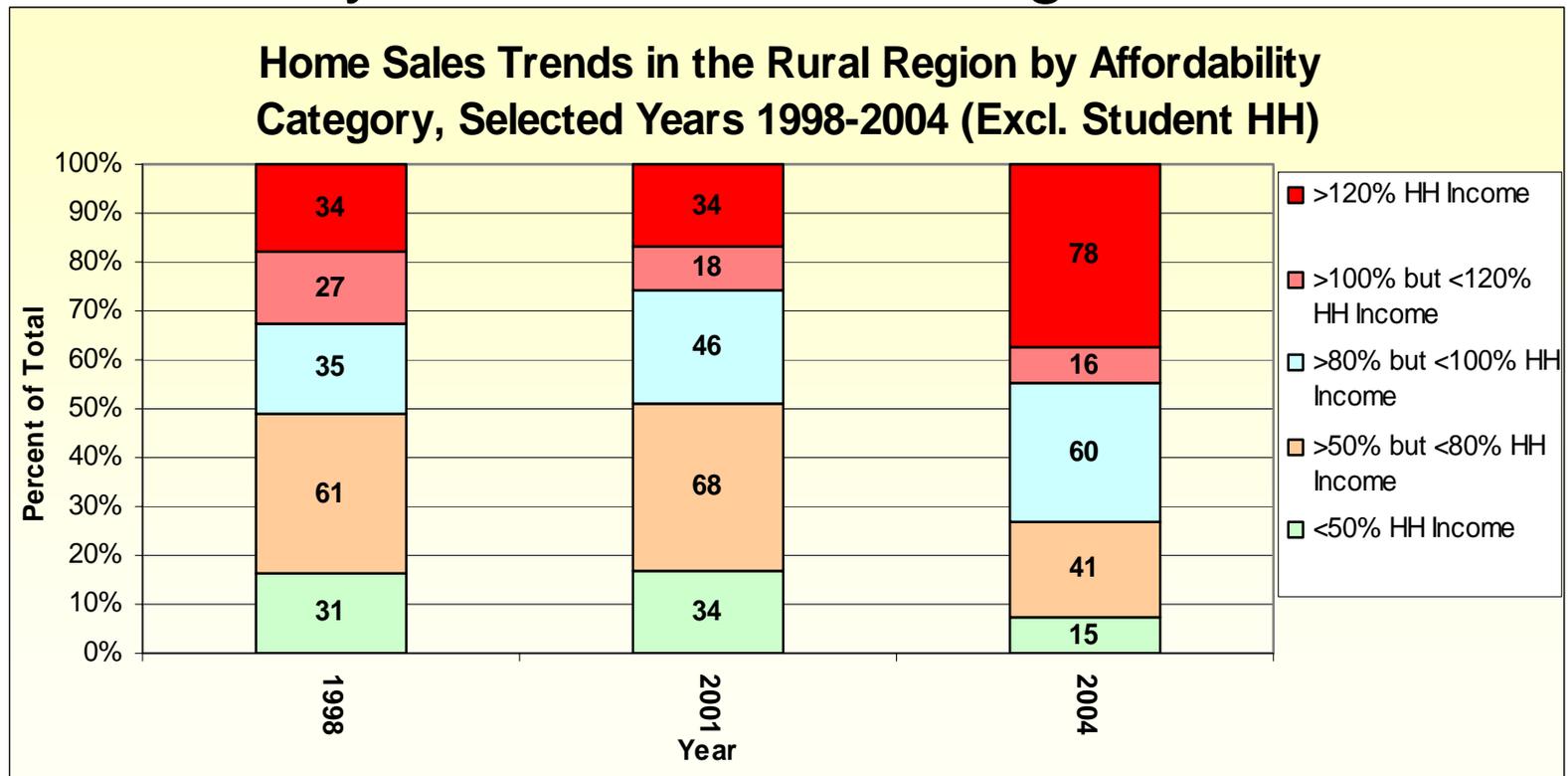
Early Findings

- Affordability decline is worst in the urban area...



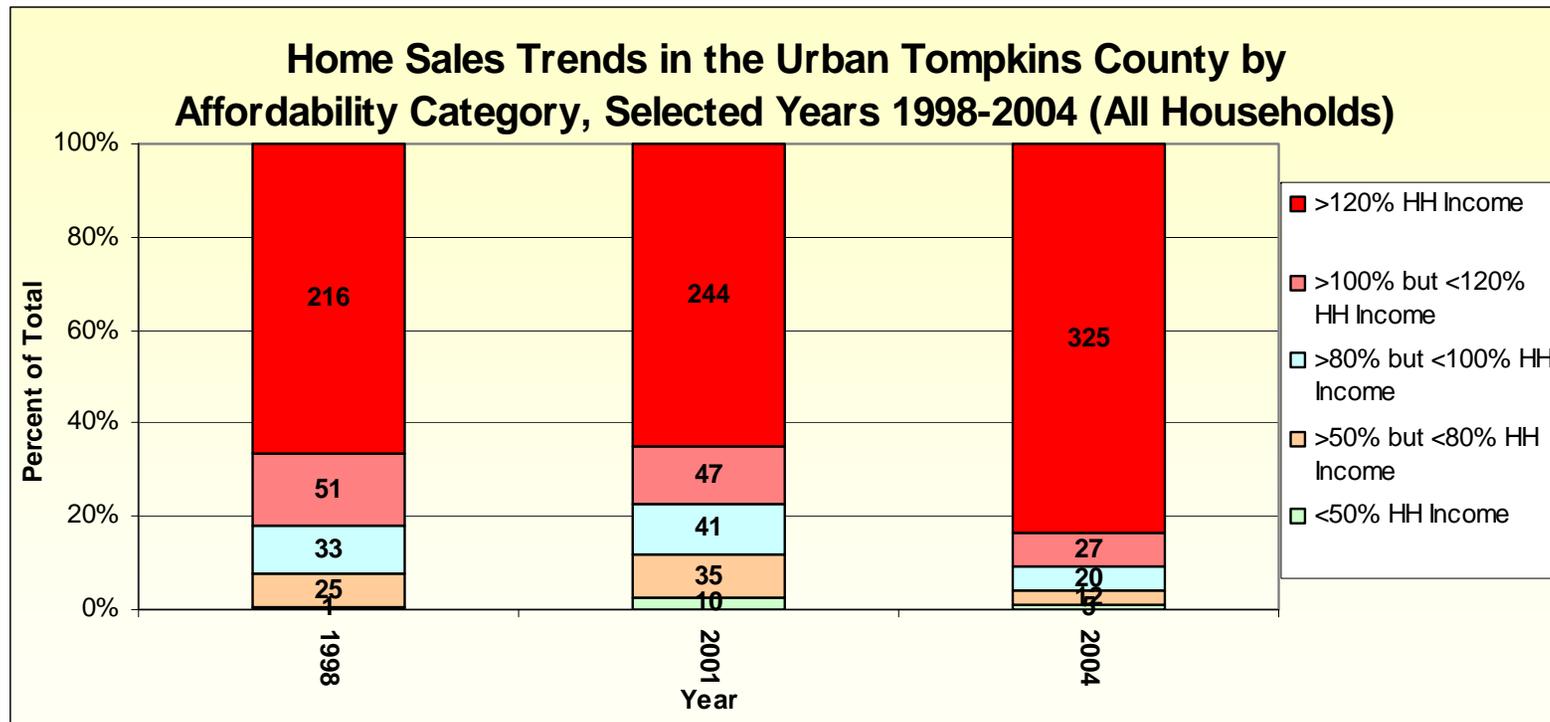
Early Findings

- Affordability decline is worsening in rural areas...



Early Findings

- Previous slides exclude college student households, and they obviously have an impact...



Early Findings

- The situation overall in the county is not much better for renters...

Affordable Renter Units Countywide (2004)	A	B	C	D
% of Median HH Income (Excluding College Student Households)	50%	80%	100%	120%
Annual HH Income	\$25,344	\$40,550	\$50,688	\$60,825
Monthly Utility Expense (Excluding Telephone)	\$51	\$58	\$61	\$64
Monthly Income	\$2,061	\$3,321	\$4,163	\$5,005
% of Income for Rent Payments	30%	30%	30%	30%
Affordable Rent	\$618	\$996	\$1,249	\$1,501
Estimate of Year-Round Rental Units "At" or Below	7,786	15,077	16,098	16,554
	45.2%	87.5%	93.4%	96.1%



Early Findings

- The situation is more difficult for renters in the county's urban center...

Urban Tompkins County (2004)	A	B	C	D
% of Median HH Income (Excludes College Student HHs)	50%	80%	100%	120%
Annual HH Income	\$25,154	\$40,246	\$50,307	\$60,369
Monthly Utility Expense (Excluding Telephone)	\$51	\$58	\$61	\$61
Monthly Income	\$2,092	\$3,349	\$4,187	\$5,026
% of Income for Rent Payments	30%	30%	30%	30%
Affordable Rent	\$628	\$1,005	\$1,256	\$1,508
Estimate of Year-Round Rental Units "At" or Below	4,893 40.2%	10,248 84.1%	10,966 90.0%	11,314 92.9%



Early Findings

- Situation is somewhat better in the county's rural area...

Rural Tompkins County (2004)	A	B	C	D
% of Median HH Income (Excludes College Student HHs)	50%	80%	100%	120%
Annual HH Income	\$25,544	\$40,871	\$51,088	\$61,306
Monthly Utility Expense (Excluding Telephone)	\$51	\$58	\$62	\$64
Monthly Income	\$2,124	\$3,401	\$4,252	\$5,103
% of Income for Rent Payments	30%	30%	30%	30%
Affordable Rent	\$637	\$1,020	\$1,276	\$1,531
Estimate of Year-Round Rental Units At or Below	3,125	4,786	5,029	5,116
	60.6%	92.9%	97.6%	99.3%



Early Findings

- The situation is worsening...
 - The HH income (from all sources) needed to afford a median priced SF home in the county in 2004--\$50,627 (\$24.34/hr.)
 - Owners—only 6.3% of 62 job sectors paid at that level or greater per year/hr in 2004
 - The HH income (from all sources) needed to afford a 2-BR rental unit at 2004 FMR in the county in 2004--\$28,205 (\$13.56/hr.)
 - Renters—less than ½ (45.2%) of the county's 62 job sectors paid at that level or greater per year/hr in 2004

Note: The term FMR means “Fair Market Rent”



Early Findings

Housing Price Trends in Tompkins County [1]

Community	Median Price 2004 [2] (\$)	Years with >10% Price Increases 1998-2004 (# of Years)	Median Price 1998 (\$)	% Increase 2005 (To-Date) (%)
Tomkins County	\$140,000	2	\$92,000	14.5%
Caroline	\$111,000	2	\$81,500	16.2%
Danby	\$125,000	2	\$84,000	16.1%
Dryden	\$129,450	2	\$86,000	13.0%
Enfield	\$92,300	3	\$75,000	49.5%
Groton	\$85,000	2	\$62,500	7.4%
Ithaca City	\$150,000	4	\$87,000	20.9%
Ithaca Town	\$175,000	2	\$120,000	16.6%
Lansing	\$164,500	4	\$124,000	21.6%
Newfield	\$97,000	1	\$76,000	-3.0%
Ulysses	\$137,200	2	\$95,000	10.3%
Urban Region [3]	\$169,500	3	\$110,000	15.2%
Rural Region [4]	\$124,000	2	\$85,000	11.4%



Early Findings

- Preliminary county housing demand forecast indicates need for roughly 180 new owner/160 new renter units per year 2005-14...

Preliminary Countywide "Status Quo" Housing Unit Demand Forecast, 2005-2014

Tompkins County <i>Variable</i>	Number Change/Year			Percent Change			Total Units Demanded
	1990-05	2000-05	2005-14	1990-05	2000-05	2005-14	
Total--Year-Round Units [1]	325	310	342	0.9%	0.8%	0.8%	3,081
Tenure Splits:							
Owner	140	158	184	0.7%	0.8%	0.9%	1,655
Renter	185	152	158	1.1%	0.8%	0.8%	1,426
Notes:							
[1] Excludes Seasonal and Occasional Use Units							

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Early Findings

- That is a bit slower for owner units and significantly faster for renter units versus what is estimated to have been added to the inventory during 2000-05...
 - The study has more to do on that issue...

Preliminary Estimate of Housing Units Added to the Inventory, 2000-05		
	Total 2000-05	2000-05/Year
Owner	1,239	248
Renter	331	66

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Early Findings

- Conclusions from the SWOT analysis
 - Strengths and Opportunities:
 - Solid, motivated housing organizations
 - Supportive financial institutions
 - Stable economy
 - Available sites



Early Findings

- Conclusions from the SWOT analysis
 - Weaknesses and Threats:
 - Municipalities in county not set on location of new development
 - High cost of existing housing and new construction “price many working people out of the market”
 - West Hill/Ithaca traffic problems



Early Findings

Local Zoning/Constraints Analysis

- Many municipal plans specifically support workforce housing with positive language and recommendations for action
- Local Zoning ordinances do not echo plan support and actually inhibit workforce housing



Early Findings

Vacant Land Inventory and Analysis – Opportunities for Higher Density Development?

- The County Planning Department conducted a detailed study of every parcel of vacant land looking for:

Land zoned for residential and mixed use development with no environmental constraints, and water and sewer in place or proposed

They found:

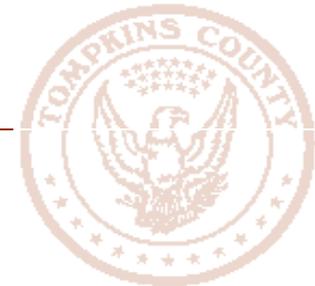
1,945 acres in 559 parcels in 16 municipalities

- This likely understates available land--large under-utilized parcels with a single family housing unit were not included in the analysis



Why Be Concerned...

- Housing affordability problem is not “self-correcting”
 - Market response will not deliver “affordable units”
 - Needs coordinated inter-municipal response
 - Still a lot of misunderstanding (NIMBY)
- The county’s economic future and the future of “quality communities” is at stake
 - Tough on “younger families” and elder population



Current Programs...

- Local groups “on the ground” in the county
 - Ithaca Neighborhood Housing Services
 - Ithaca Housing Authority
 - Tompkins Community Action
 - Better Housing for Tompkins County
 - County Planning Department-Department Social Services, etc.

- Federal-State Cooperative Programs (HUD-CDBG and Small Cities Program)
 - Fannie Mae,
 - USDA,
 - HHAP,
 - LIHTC,
 - HOME-LPA,
 - HTF,
 - OTHERS: HDF, HWF, RESTORE, SONYMA, NYHFA, NYMS, NY State Affordable Housing Corporation



Tools-Options...

- **Zoning Tools**

- Inclusive zoning
- Density bonuses
- Accessory units
- Zoning overlays
- Multi-family zoning
- Design standards
- Incentive-based zoning
- Leveraged infrastructure development

- **Land Planning**

- Mixed use zoning
- Land Trusts
- Housing cooperatives
- Development caps
- Housing TIFs
- Increase allowable density where infrastructure is available



Tools-Options...

- Leadership-Education
 - Workforce housing advocacy groups
 - Fair-share approaches
 - Employer tax credits
 - Mandatory inclusionary zoning
 - Public education (to address NIMBY)

- Others
 - Tax sales w/covenants
 - Grant funding
 - Others



Early Findings

- **“Best Practices?” Housing Tools for the County [Which make sense to us...]**
 - Zoning that includes density incentives for **w**orkforce housing
 - Consider forming a Community Land Trust (or county-wide?)
 - Build a Workforce Housing Coalition to develop housing in the county and to receive federal funds
 - Explore expanded use of Tax Credits
 - Expand multi-family districts and/or higher density single family housing where water and sewer are in place
 - Pursue creative strategies to reduce land and construction costs (ID and develop strategic collaborative partnerships)



Help Us Out...

- **What We NEED From You...**
 - A “reality check”...Do we have it right?
 - Any issues we have missed?
 - Any issues that should be dropped?
 - Any issues that need greater emphasis?
 - Fill out your feedback form and return it to us this evening
 - Comment on final draft assessment in 2006



Help Us Out...

Contact Information

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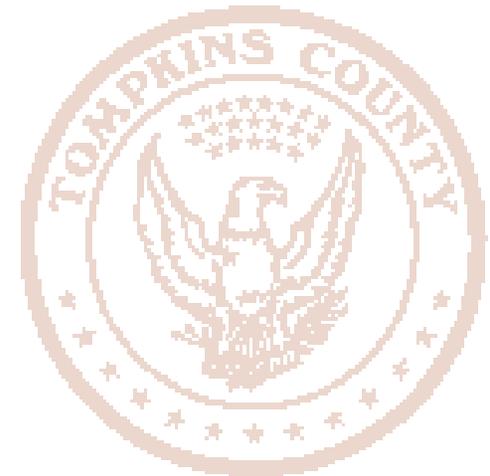
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Introduction

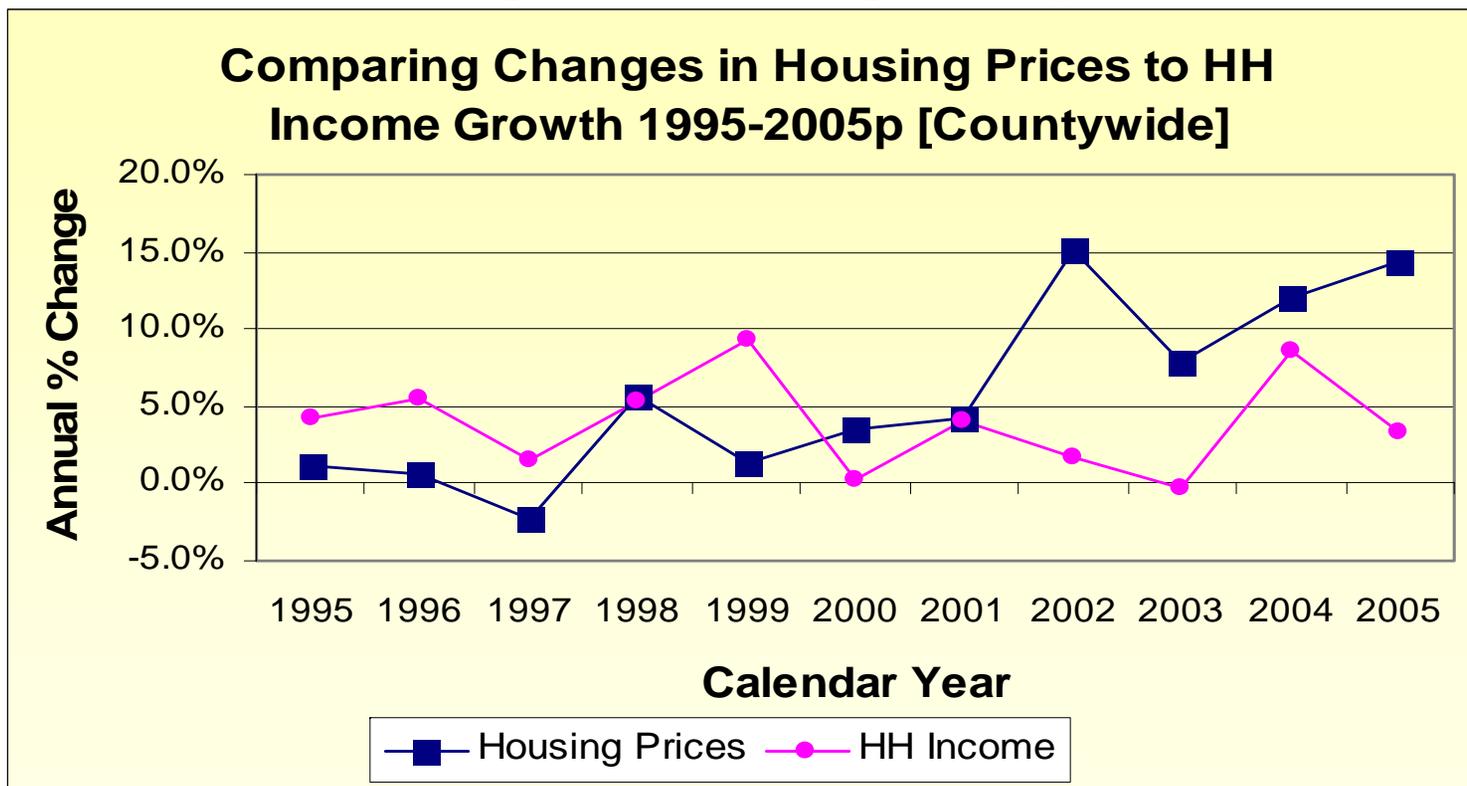
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- Quantify affordable housing needs for the next 10 years
- Identify opportunities, issues, and constraints
- Dimension size and composition of the county's housing challenges
- Identify “most promising options” to address long-term housing needs of the county
- Propose realistic initiatives



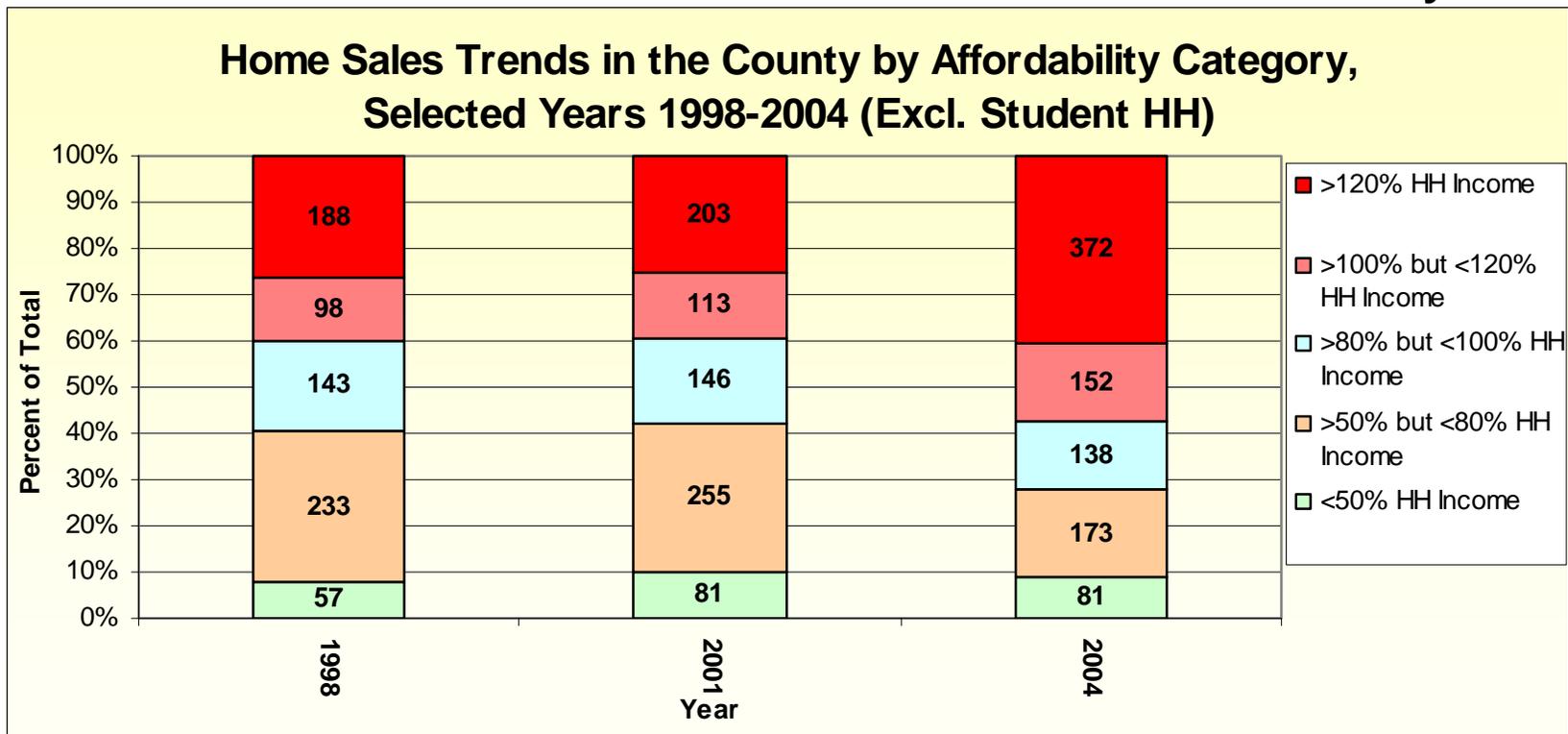
Findings

- SF home sales price is outpacing HH income...



Findings

- SF sales data show a decline in affordability...



Findings

- Affordability is low for working HHs in the county...

of Workers Per Household Needed to Afford a Median Priced Home, 2004

Community	Median Price in 2004 (\$)	Hourly HH Wage to Afford (\$ Per Hour)	Annual HH Wage to Afford (\$ Per Year)	# of Wage Earners Needed at the County Average Wage	# of Sectors w/Ave. Wage >/= the Housing Wage
Tompkins County	\$140,000	\$26.38	\$54,880	1.5	4
Urban Area	\$169,500	\$34.25	\$71,240	2.0	2
Rural Area	\$124,000	\$22.83	\$47,480	1.3	10

Memo:

Total Number of Job Sectors (County-Wide--Including Private and Public Sectors) 76

Notes:

[1] QCEW wage data for 2004 calendar year

[2] Median Price for 2004 calendar year

[3] Annual Average Wage is calculated by multiplying the Hourly Housing Wage by 2,080 hours

[4] Relative to the county-wide average wage of \$36,078

Sources:

New York State Office of Real Property [SF Home Sales]

New York State Department of Labor [Quarterly Census of Employment and Wage Data for Job Sectors]

Prepared By: Economic & Policy Resources, Inc.



Findings

- Affordability is low for renting worker households...**

Household Earnings Multiple Needed to Afford a Median Rent Apartment, 2004

Community	Median Rent in 2004	Hourly HH Wage to Afford	Annual HH Wage to Afford	# of Wage Earners Needed at the County Average Wage	# of Sectors w/Ave. Wage >/= the Housing Wage
Tompkins County	\$646	\$13.47	\$28,022	0.8	41
Urban Area	\$671	\$14.25	\$29,632	0.8	37
Rural Area	\$580	\$12.04	\$25,041	0.7	43

Memo:

Total Number of Job Sectors (County-Wide--Including Private and Public Sectors) 76

Sources:

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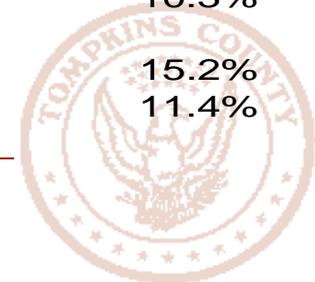


Findings

- The situation is worsening...

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Findings

- Estimate of county housing needs through 2014...

Estimate of Total Housing Units Need Through 2014

	Estimate of Future Demand	# of Units Needed At or Below 50% of Median Income	# of Units Needed At or Below 80% of Median Income	# of Units Needed At or Below 100% of Median Income	# of Units Needed At or Below 120% of Median Income
Total Housing Units	3,894	1,463	2,114	2,556	2,931
Percent of Total	100.0%	37.6%	54.3%	65.7%	75.3%
Tenure Class:					
Owner	1,767	484	798	1,009	1,196
Percent of Total	100.0%	27.4%	45.2%	57.1%	67.7%
2014 Affordable Price (in \$2005) [1]		\$61,600	\$105,200	\$134,700	\$164,400
Renter	2,127	979	1,316	1,548	1,735
Percent of Total	100.0%	46.0%	61.9%	72.8%	81.5%
2014 Affordable Rent (in \$2005) [2]		\$625	\$975	\$1,225	\$1,475

Notes:

[1] Rounded to nearest \$100; Assumes CPI inflation at +3.2% per year through 2014.

[2] Rounded to nearest \$25; Assumes CPI inflation at +3.2% per year through 2014; Excluding utilities.

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Findings

- This need could be significantly larger if the county were to capture a share of in-commuters...
 - Census data shows roughly 14,000 in-commuters into the county—an increase of 21% (1990-2000)
- Cornell University staff survey and downtown worker survey indicate that less expensive housing prices outside the county contribute to this in-commuting
 - This could be a significant source of additional demand for developers
- 10 year need for over 2,500+ units for households at or below 100% median household income
 - Almost 1,350 needed to be affordable to at or above 100% median HH income



Findings

- Conclusions from the SWOT analysis
 - Strengths and Opportunities:
 - Housing organizations well-run and respected
 - Supportive financial institutions
 - Stable employment base
 - City and Town of Ithaca generally support housing
 - Key resources poised for a housing initiative



Findings

- Conclusions from the SWOT analysis
 - Weaknesses and Threats:
 - Land use conflicts “not resolved”
 - High cost of existing housing and new construction
 - Student renters drive up costs
 - Builders see affordable housing as “not profitable”
 - West Hill/Ithaca traffic problems
 - Federal support in long-term decline



Findings

- **Local Zoning/Constraints Analysis**
 - Many municipal plans specifically support workforce housing with positive language and recommendations for action
 - Local Zoning ordinances do not echo plan support and actually inhibit workforce housing



Findings

- **Vacant Land Inventory and Analysis – Opportunities for Higher Density Development?**

- The County Planning Department conducted a detailed study of every parcel of vacant land looking for:

- Land zoned for residential and mixed use development with no environmental constraints, and water and sewer in place or proposed

They found:

- 1,945 acres in 559 parcels in 16 municipalities

- This likely understates available land--large under-utilized parcels with a single family housing unit were not included in the analysis



Solutions

- **Undertake Market Surveys to Help Developers Understand Housing Demand**
 - **A Market Survey of Senior Housing Needs**
 - **A Periodic Survey of Renter Households**
 - **A Survey of Homeowners**



Solutions

- **Facilitate a Housing-Friendly Environment for Developers**
 - **Encourage the use of PILOT agreements**
 - **Facilitate the removal of regulatory barriers**
 - **Provide planning assistance to municipalities**
 - **Examine the Pros and Cons of a regional approach**



Solutions

- **Investigate the Feasibility of Establishing a Community Land Trust**
 - **Review the local commitment and resources**
 - **Examine CLT operation in other areas**
 - **Prepare a concept design**
 - **Determine if sustainable financing can be found**



Solutions

- **Coordination of Housing Organizations**

Potential Action Plan Items:

- **Seek ways to combine resources to accomplish the preceding recommendations**
- **Complete a successful cooperative project**
- **Monitor and devise strategies to address the “NIMBY” climate**
- **Advocate for affordable housing with business, government and the public at large**
- **Identify and promote new “Best Practices”**



*Contact
Information*

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