Tompkins County Office of Human Rights staff: Sarah Simmons, James Douglas, Karen Baer, and Carmen Arroyo.

Mayor Svante Myrick's dream, "An affordable home for every family."

THE TOMPKINS COUNTY OFFICE OF HUMAN RIGHTS (OHR)

OHR develops and facilitates County-wide as well as City-targeted programs in their efforts to Affirmatively Further Fair Housing. OHR engages in a broad strategy of collaboration, partnership, and dialogue with local, state, and federal organizations and local stakeholders in providing workshops, trainings, and other programs that will increase understanding of the rights and responsibilities of citizens in regards to fair housing law. For example —

Who Wants To Be A Fair Housing Champion? Game Show

Modeled after a popular TV game show, "Who Wants to be a Fair Housing Champion?" is an interactive training model that engages participants in a series of multiple-choice questions about fair housing rights and responsibilities. The game has been adapted for realtor, landlord, tenant, and human service advocate audiences. The process of playing the game presents questions and brings about discussions of real life issues that housing stakeholders face.

Fair Housing Law/AFFH Compliance Workshops

Training for nonprofit organizations, government employees, Section 8 Housing Choice Voucher holders and recipients of federal funds.

Fair Housing Brochures Materials

Two fair housing brochures: "Landlord Rights" and "Tenant Rights" have been created to help educate homeseekers and housing providers about their rights and responsibilities. These landlord and tenant brochures have been widely distributed throughout the County.

Fair Housing Month Education/Outreach — including legislative proclamations, newspaper, radio, and bus ads.

I Have a Dream For Tompkins County Campaign

One of the interactive activities shared with the public is the "I Have a Dream for Tompkins County Campaign." Participants are asked to complete the sentence, "My dream for Human Rights in Tompkins County is. . ." on a colorful form and have their picture taken with it. These pictures are shared on public media and in the Office of Human Rights as a way to engage the community in considering the direction needed to further human rights in our area. Housing concerns are often voiced through this activity.

Community Events

The Office of Human Rights and the Tompkins County Human Rights Commission work together to set up a table at community events and provide materials and interactive activities that Affirmatively Further Fair Housing in the City of Ithaca and Tompkins County.

Real Estate Ad Screening

In addition to providing workshops for realtors and landlords, OHR reviews real estate ads weekly to ensure compliance with the Fair Housing Act. When problematic and illegal advertisements are found, OHR contacts the realtor or landlord as well as the publisher involved to give them an opportunity to remove the discriminatory ad.

Federal Fair Housing

U.S. Dept. of Housing & Urban Development

Under the Federal Fair Housing Law (Fair Housing Amendments Act of 1988), it is illegal to discriminate against any person because of race, color, religion, sex, handicap (disability), national origin, or familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18) in the sale or rental of housing.

Complaints may be filed with the U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing and Equal Opportunity (FHEO). HUD will investigate the complaint and try to conciliate the matter with both parties. If conciliation fails, HUD will determine whether "reasonable cause" exists to believe that a discriminatory housing practice has taken place. If HUD finds "no reasonable cause," the complaint will be dismissed.

If HUD finds reasonable cause, HUD will issue a charge of discrimination and schedule a hearing before a HUD administrative law judge (ALJ). Either party may elect to proceed in federal court. In that case, the Department of Justice will pursue the case on behalf of the complainant. The decisions of the ALJ and the federal district court are subject to review by the U.S. Court of Appeals. The nearest HUD office is in Buffalo, New York, approximately 160 miles from Ithaca.

New York State Fair Housing

NYS Division of Human Rights (SDHR)

The laws of New York State prohibit discrimination in housing on the basis of age, creed, race, color, sex, sexual orientation, national origin, marital status, disability, military status, or familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18) in the sale or rental of housing. Complaints may be filed with the SDHR.

The SDHR is the prime resource for the filing of complaints for violations of federal and state fair housing laws. SDHR has a contract with HUD to investigate complaints and make determinations regarding reasonable cause. Cases which cover violations of federal and state fair housing laws are dually filed by SDHR. People have one year from the alleged discrimination to file a complaint. SDHR (and HUD/FHEO) have 100 days to investigate the complaint. Complaints with probable cause, which cannot be mediated through a fact-finding conference, then have a hearing with an administrative judge. The decisions of the administrative hearing judge are sent to the SDHR Commissioner who approves the final decision. The Commissioner has the right to adjust the decisions and any award amount. The decisions of the Commissioner are sent to HUD for their information. The NYS Attorney General's Office functions as the enforcement agency for non-compliance with SDHR findings. In such cases, the NYS Attorney General's Office may take the non-complying party to court to enforce the SDHR findings. The nearest SDHR office is located in Binghamton, New York, approximately fifty miles from Ithaca.

Tompkins County Fair Housing
Office of Human Rights (OHR)

Tompkins County Code §92 was promulgated in 1991 for the purpose of supplementing NYS Human Rights Law at a time when State protections were limiting. It offers protection based solely on sexual orientation, gender identity and gender expression.

It is important to note that from the mid 1980's to 2008, the OHR operated under a cooperative agreement (MOU) with the SDHR, giving the local agency power to enforce NYS Human Rights Law up to the point of a finding of reasonable cause. In 2008, however, the SDHR withdrew its MOU powers, thereby limiting the agency's enforcement powers solely to complaints arising under County Code §92.

Under County Code §92, a complaint may be investigated in order to ascertain a probable cause determination. At any time after the filing of the complaint, parties may enter into a voluntary conciliation agreement to settle the complaint. If the investigation is completed and probable cause is determined, a complainant is advised to pursue a lawsuit in the appropriate state or federal court.

Furthermore, County Charter §23 grants OHR the authority to receive and attempt to resolve complaints locally for a broader range of protected classes, prior to referring them to the SDHR or HUD. To further this objective, OHR has established a Pre-Complaint Conciliation (PCC) Program to resolve complaints prior to state/federal referral or filing. If OHR is unable to resolve a complaint through voluntary conciliation measures, the complainant has been referred to either the SDHR or HUD.

Most recently, however, OHR has entered into a cooperative agreement with CNY Fair Housing, Inc., a FHIP-funded Qualified Fair Housing Enforcement Organization (QFHEO) located in Syracuse, New York. In December 2014, HUD added Tompkins County to CNYFH's catchment area, allowing fair housing complaints arising in the City of Ithaca and Tompkins County to be referred to CNYFH for private enforcement purposes.

City of Ithaca Fair Housing (City Code §215)

The City of Ithaca promulgated its local anti-discrimination law in 2003, protecting persons in the areas of employment, housing, credit, public accommodation, education, and volunteer fire departments.

Under Ithaca City Code §215, the added protections to state and federal law include height, weight, ethnicity, immigration/citizen status, and socioeconomic status (Table 20).

The local law does not grant or identify specific enforcement powers or otherwise provide for any meaningful mechanism by which complaints arising within the jurisdiction may be processed. To wit, a complainant alleging housing discrimination within the City is simply advised to pursue a lawsuit or file a complaint with the OHR, SDHR, or HUD.

No Tompkins County or City of Ithaca resident has sought to file a discrimination complaint under City Code §215 or the County Code §92 in recent history.

Table 20. Fair Housing Protections for City of Ithaca Residents

Protected Class	HUD	NYS State	Tompkins County	City of Ithaca
Race	X	X		X
Color	X	X		X
Religion	X	X		X
Sex	X	X		X
National Origin	X	X		X
Familial Status	X			X
Disability	X	X		X
Age		X		X
Creed		X		X
Marital Status		X		X
Sexual Orientation		X	X	X
Military Status		X		X
Gender Identity or Expression			X	X
Ethnicity				X
Gender				X
Height				X
Immigration/Citizen Status				X
Socioeconomic Status				X
Weight				X

There were thirty-four (34) fair housing complaints filed in Tompkins County between 2005 and 2014, with 24 complaints originating from Ithaca (City and Town) (Table 21). Complaints were filed with the Tompkins County Office of Human Rights (OHR), New York State Division of Human Rights (SDHR), and/or the U.S. Department of HUD.

In addition, as part of OHR's enforcement strategy, it regularly assists persons with disabilities in the drafting of and/or requesting on their behalf pre-complaint requests for Reasonable Accommodation/Modifications from housing providers.

Table 21. Number of Complaints by Location

Complaint Location	Number
Ithaca (City/Town)	24
Tompkins County	7*
Other	3
TOTAL	**34**
*Trumansburg (3), Dryden (3), Etna (1)	

Source: SDHR/HUD/OHR Complaint Data.

Of the thirty-four (34) housing discrimination complaints, 43 percent were filed on the basis of Disability — more than double the amount of complaints on the basis of Familial Status, the next most frequent basis. Race, Color, National Origin, and Sex each accounted for 10 percent of complaints. Religion and Sexual Orientation each were 4 percent of complaints, and Retaliation was 2 percent (Figure 59).

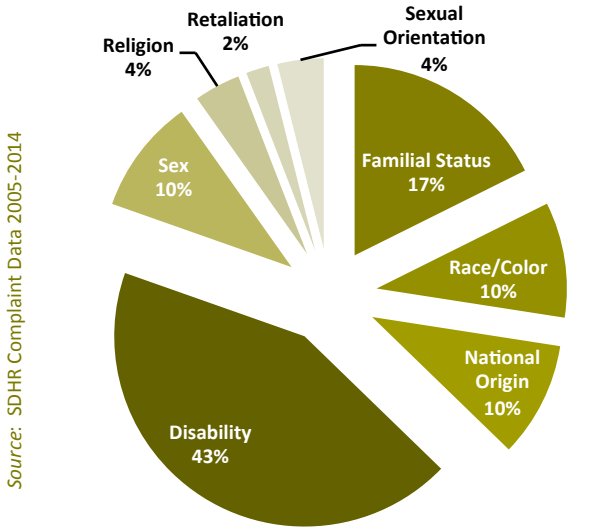


Figure 59. Ithaca and Tompkins County Complaints by Basis 2005-2014

Compared to the Fair Housing complaints filed nation-wide with HUD between 2010 and 2013 (Figure 60), Ithaca/Tompkins County had proportionally fewer complaints based on Disability, Race/Color, National Origin, Sex, Retaliation, and Religion. Ithaca/Tompkins County did have a greater proportion of complaints based on Familial Status. HUD data does not have jurisdiction, per se, over complaints based on Sexual Orientation, but may be considered under Sex. NYS and Tompkins County local anti-discrimination laws both provide Sexual Orientation protection.

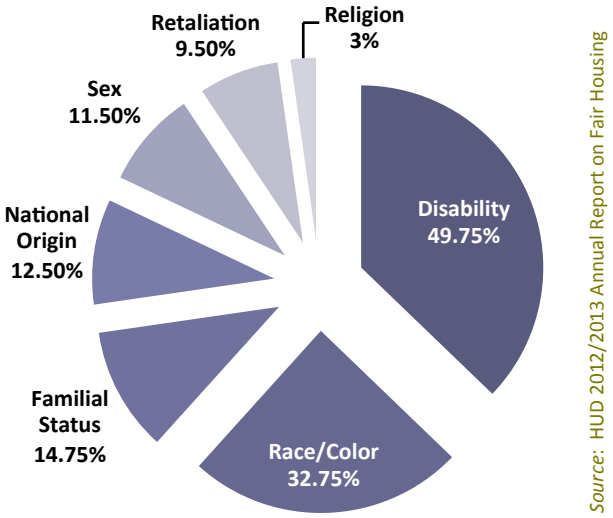


Figure 60. Nation-Wide Complaints by Basis (2010-2013)

Enforcement Action Data (*con't*)

Tompkins County Dispositions. Nearly three quarters of complaints in Tompkins County resulted in "No Cause" findings or were dismissed, with 9 percent of complaints being dismissed due to lack of jurisdiction by the agency. As shown in Figure 61 on the following page, approximately 18 percent of complaints were either settled (9 percent) or resulted in a "Probable Cause" finding (9 percent) (Figure 61). Definitions of dispositions follow.

No Cause: The investigating agency did not find cause to believe that discrimination occurred.

Charge/Judicial Order: The investigating agency found cause to believe that discrimination occurred, and the complaint is referred to an administrative hearing (SDHR) or the Department of Justice to prosecute in federal court (HUD).

Administrative Closure: The investigating agency was unable to proceed with the complaint, either due to lack of jurisdiction, lack of cooperation from the Complainant, or the complaint being withdrawn.

Settled: Complainant and Respondent agreed to settle the complaint.

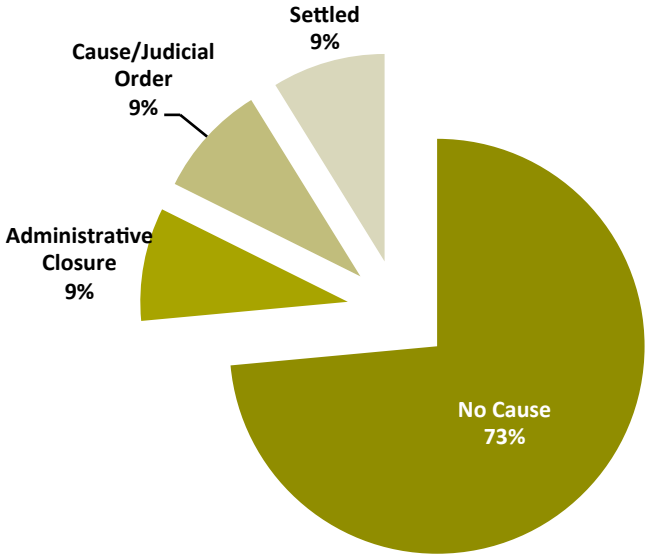
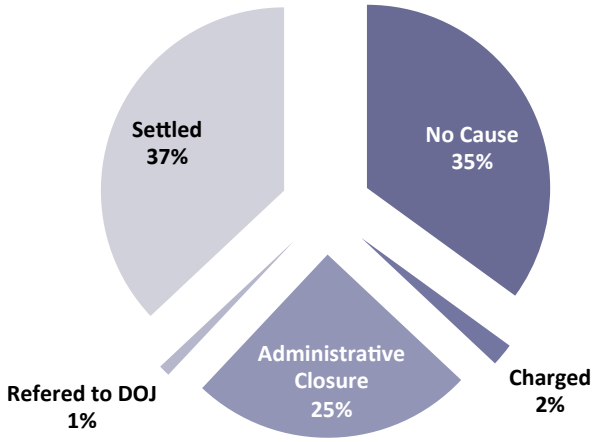


Figure 61. Tompkins County Complaints by Disposition 2005-2014

Source: SDHR/HUD/OHR Complaint Data

National Dispositions. Nation-wide statistics for fair housing complaints filed with HUD between 2010 and 2013 are as follows — 37 percent were Settled, 35 percent resulted in a No Cause Determination, 25 percent were Administratively Closed, 2 percent resulted in a Probable Cause Finding, and 1 percent were referred to the Department of Justice (DOJ) for prosecution (Figure 62).



Source: HUD 2012-2013 Annual Report on Fair Housing

Figure 62. HUD Complaints by Disposition 2013

Until 2008, the OHR enjoyed a Memorandum of Understanding (MOU) with the SDHR to investigate and make determinations for complaints filed within Tompkins County. After the MOU expired in 2008, complaints filed with the OHR were forwarded either to the SDHR or HUD for investigation, unless all parties agreed to participate in OHR's Pre-Complaint Conciliation Program (Figure 63).

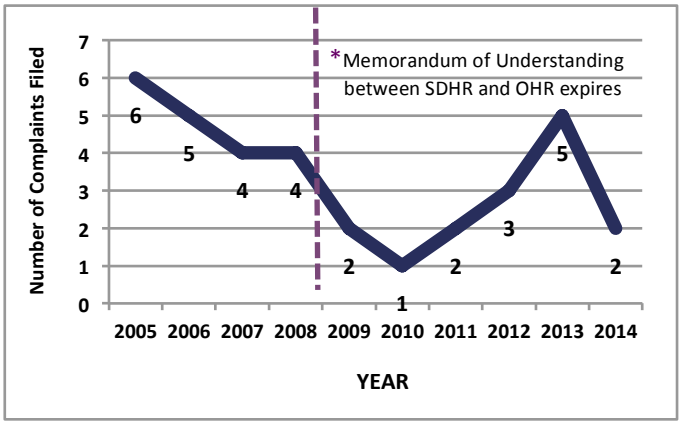


Figure 63. Tompkins County Complaint Volume

Hate Crime/Domestic Violence Data

Hate Crimes

Hate crimes, also called bias crimes or bias-related crimes, are criminal activity motivated by the perpetrator's bias or attitude against an individual victim or group based on perceived or actual personal characteristics, such as their race, religion, ethnicity, sexual orientation, or disability. Hate crimes have received renewed attention in recent years, since the passage of the federal Hate/Bias Crime Reporting Act of 1990.

The Hate/Bias Crime Reporting Act did not make hate crimes a new category of crime, but rather mandated that all crimes that are judged to be based on racial, religious, ethnic, sexual orientation, or disability biases must be reported both as hate/bias crimes and under their normal offense categories.

According to the State Division of Criminal Justice Services, hate crimes in New York State grew 30 percent between 2011 and 2012, to a total of 702 incidents in 2013. In 2012, Tompkins County had six incidents and two arrests, with none occurring in 2011 (Table 22).

Domestic Violence Protections

On November 18, 2014 the Tompkins County Legislature, by unanimous vote approved a resolution declaring "Freedom from Domestic Violence a Fundamental Human Right." The measure notes, in part, the pervasive, long-lasting negative effects of domestic violence — transcending distinctions of Gender, Sexual Orientation, Race, Age, Nationality, Religion, and Economic Status, and causing long-lasting effects on its survivors and on children who are exposed to domestic violence (Table 23).

On March 4, 2015 the City of Ithaca followed suit and became the 23rd local government body in the United States to pass a resolution declaring freedom from domestic violence a human right. The resolution calls on all City departments to incorporate the principle of freedom from domestic violence in their policies and practices.

The Tompkins County Integrated Domestic Violence Court (IDV Court) is a specialized court designed to better serve families experiencing domestic violence by creating a "one-family one-judge" concept for victims of domestic violence and their families.

Table 22. NYS Division of Criminal Justice Services Hate Crime Incidents in Tompkins County by Agency

TOMPKINS COUNTY	2009	2010	2011	2012	2013
Ithaca City Police	9	4	0	3	1
Cornell University Police	1	1	0	3	2
Ithaca College Police	0	0	0	0	1
County Total	**10**	**5**	**0**	**6**	**4**

Source: NYS Division of Criminal Justice Services, Uniform Crime Reporting System (as of 5/20/2014)

Table 23. Domestic Violence Victims Reported in 2013 Tompkins County/City of Ithaca

		INTIMATE PARTNER				
AGENCY	OFFENSE	FEMALE VICTIM	MALE VICTIM	TOTAL	OTHER FAMILY VICTIM	TOTAL
Cornell University Police	Agg Assault	0	0	0	0	0
	Simple Assault	7	2	9	3	12
	Sex Offense	0	0	0	0	0
	Violate Protection Order	0	0	0	0	0
	Total	7	2	9	3	12
Dryden Vg PD	Agg Assault	0	0	0	1	1
	Simple Assault	6	0	6	2	8
	Sex Offense	0	0	0	0	0
	Violate Protection Order	0	0	0	0	0
	Total	6	0	6	3	9
Groton Vg PD	Agg Assault	0	0	0	0	0
	Simple Assault	3	1	4	0	4
	Sex Offense	0	0	0	0	0
	Violate Protection Order	0	0	0	0	0
	Total	3	1	4	0	4
Ithaca City PD	Agg Assault	5	2	7	2	9
	Simple Assault	39	5	44	19	63
	Sex Offense	0	0	0	0	0
	Violate Protection Order	7	0	7	1	8
	Total	51	7	58	22	80
Tompkins County State Police	Agg Assault	0	0	0	0	0
	Simple Assault	2	0	2	6	8
	Sex Offense	0	0	0	0	0
	Violate Protection Order	0	0	0	3	3
	Total	2	0	2	9	11
Trumansburg Vg PD	Agg Assault	0	0	0	0	0
	Simple Assault	7	0	7	3	10
	Sex Offense	0	0	0	1	1
	Violate Protection Order	0	0	0	0	0
	Total	7	0	7	4	11
County Total	Agg Assault	5	2	7	3	10
	Simple Assault	64	8	72	33	105
	Sex Offense	0	0	0	1	1
	Violate Protection Order	7	0	7	4	11
	Total	76	10	86	41	127

Source: NYS Division of Criminal Justice Services, Uniform Crime Reporting system (as of 4/27/2014)

CRA/HMDA Observations

Community Reinvestment Act (CRA)

The CRA requires that subject financial institutions seek to enhance community development within the area they serve. On a regular basis, financial institutions submit information to the Federal Financial Institutions Examination Council (FFIEC) about their mortgage loan applications in order to document their community development activity.

The CRA was enacted largely in response to discriminatory lending practices that effectively prevented non-white families from obtaining mortgages. Historically, lending institutions either did not originate mortgages, or charged higher rates, in certain areas of cities due to perceived risks, usually not related to a particular applicant, but to characteristics of a neighborhood, such as crime rate or racial composition. This practice perpetuated residential segregation and denied mostly non-white families the benefits of homeownership.

After CRA data are evaluated by the FFIEC, it is rated. These ratings range from "substantial noncompliance" to "outstanding record" of meeting the credit needs of the community.

Home Mortgage Discrimination Act (HMDA)

HMDA data are widely used to detect evidence of discrimination in mortgage lending. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, HMDA analyses remain limited because of information that is not reported.

The HMDA data below (Table 24) include loans used to purchase homes, as well as loans to make home improvements. These transactions are separated into two primary loan categories: 1) conventional loans and 2) government guaranteed loans insured by the Federal Housing Administration (FHA).

Table 24. Loans by Type and Census Tract Tompkins County 2013

Census Tract	FHA Originated	FHA Denied	% FHA Denied	Convent'l Origin	Convent'l Denied	% Convent'l Denied	Home Improve Origin	Home Improve Denied	% Home Improve Denied	Non-Occupant Originated	Non-Occupant Denied	% Non-Occupant Denied
1	0	0	0%	2	0	0%	2	0	0%	2	0	0%
2	0	0	0%	4	1	25%	5	0	0%	12	0	0%
3	1	0	0%	0	0	0%	0	0	0%	1	0	0%
4	0	0	0%	3	0	0%	2	0	0%	0	0	0%
5	1	0	0%	32	1	3%	3	2	66%	5	1	20%
6	1	1	50%	47	1	2%	13	3	23%	14	2	14%
7	4	0	0%	25	2	8%	13	0	0%	13	3	23%
8	1	0	0%	18	2	11%	5	1	20%	8	3	38%
9	7	0	0%	45	2	4%	9	2	22%	8	1	13%
10	1	0	0%	31	5	16%	7	2	28%	11	4	36%
11	1	1	50%	55	3	5%	12	3	25%	19	8	42%
13	8	0	0%	66	1	1%	24	3	13%	26	3	11%
14	5	0	0%	31	5	16%	15	2	13%	4	1	25%
15	8	2	25%	65	5	7%	20	1	5%	9	1	11%
16	6	0	0%	34	2	6%	26	7	27%	10	0	0%
17	3	1	33%	17	8	47%	33	9	27%	8	2	25%
18	10	0	0%	29	10	34%	33	9	27%	5	1	20%
19	10	1	10%	46	7	15%	32	7	22%	14	4	28%
20	9	0	0%	38	7	18%	19	2	10%	6	0	0%
21	6	1	17%	26	2	8%	19	6	13%	3	0	0%
22	11	4	36%	43	11	25%	46	6	13%	7	3	43%
23	12	1	8%	52	4	8%	33	5	15%	9	3	33%

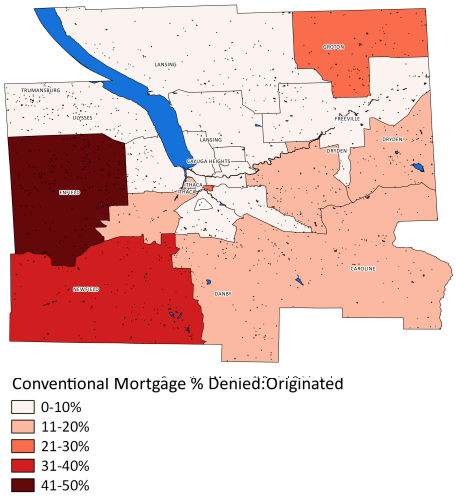
Source: HMDA Aggregate Data, Table 1

City of Ithaca | Tompkins County | City of Ithaca/Tompkins County

** FFIEC*
*** Census Reports*

CRA/HMDA Observations (*con't*)

Studies of lending disparities that use HMDA data always carry a caveat. HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and by the location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). However, HMDA data *do not* contain all of the factors that must be evaluated by lending institutions when they decide to make a loan to a borrower. So, although the data provide a lot of information about a lending decision — it does not provide *all* of the information needed to reveal discriminatory practices. HMDA data can be used to identify where additional scrutiny is warranted and how public education and outreach efforts should be targeted.



Source: HMDA Aggregate Data, Table 1

Figure 65. Conventional Mortgages Denied

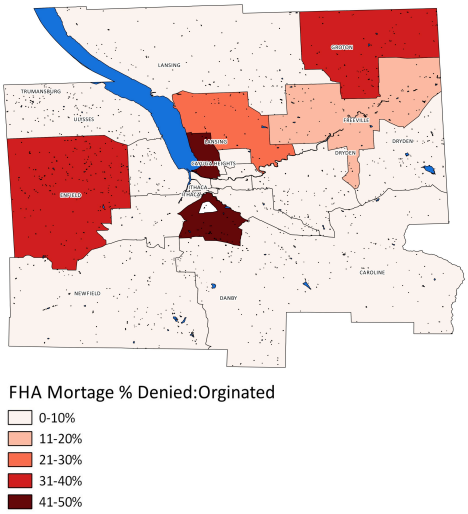


Figure 64. FHA Mortgages Denied.

A review of private lending practices in the City of Ithaca and Tompkins County did not reveal any significant barriers in lending to protected classes. There are two financial institutions based in Tompkins County subject to CRA reporting. First National Bank of Dryden was rated "Satisfactory" in 2011. Tompkins Trust Company was rated "Outstanding" in 2014.* In addition, no census tracts within the City of Ithaca or Tompkins County were considered by the FFIEC to be distressed or underserved** (Figures 64 and 65).

List of CDBG/HOME Sub-Recipients

Obligation to AFFH — Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) requires HUD to administer its programs in a way that affirmatively furthers fair housing (AFFH). The laws that establish the Community Development Block Grant (CDBG) program, the Comprehensive Housing Affordability Strategy (CHAS), and the Public Housing Authority Plan (PHA Plan) each require jurisdictions to certify in writing that they are making AFFH efforts.

States must assure that units of local government receiving CDBG or HOME funds comply. States and local governments must certify that they are affirmatively furthering fair housing in their Consolidated Plans (ConPlans) and Public Housing Agency Plans (PHA Plans). Recipients of HUD funding include, but are not limited to, public housing authorities, CDBG entitlement entities, and private organizations receiving HUD grant monies. Recipients must ensure full compliance with these federal laws and must also ensure compliance by all sub-recipients to whom funds are distributed.

As an Entitlement Community, the City of Ithaca provides CDBG and HOME funds to a good number of community organizations and specific projects. These sub-recipients are also required to Affirmatively Further Fair Housing. Since 2007, the City of Ithaca has awarded CDBG and HOME funds to nearly 30 unique non-profit organizations. While several sub-recipients are professional housing development companies, most are not; rather they have small staffs and a primary mission that is not necessarily housing related.

Table 25. Sub-Recipients of HOME or CDBG Funds 2004-2014

7th Art Corporation of Ithaca
Advocacy Center
Catholic Charities
Challenge Industries
Child Development Council
Community Housing of Ithaca
Cornell Cooperative Extension
Day Car Council of Tompkins County
Downtown Ithaca Alliance
Drop-In Childcare Center
Finger Lakes Independence Center
Finger Lakes ReUse
Foodnet
Greater Ithaca Activities Center
Historic Ithaca, Inc.
Human Services Coalition
Ithaca Neighborhood Housing Services
Ithaca Housing Authority
Ithaca Health Alliance
Kitchen Theater Company
Lifelong
Mutual Housing Association
Red Cross
SewGreen
Skilled Trades Diversity Council
The Learning Web
Tompkins Community Action

What Is Fair Housing Testing?

Housing discrimination, or lack of fair housing choice, encompasses a variety of actions directed against people of a different religion, race, color, national origin, age, sex, familial status, military status, sexual orientation, gender identity/expression, disability, or marital status, and impedes their ability to access housing. Housing discrimination can take many forms, including:

- Steering people and families to or away from a particular neighborhood, apartment complex, or condominium project;
- Charging a higher security deposit or offering different terms and conditions, use of facilities, or other services associated with the rental, sale, or financing of housing;
- Employing different qualifying standards, including closer scrutiny of credit history for some;
- Saying that housing is not available to view, buy, or rent when it is in fact available; and
- Harassing buyers or renters who exercise Fair Housing rights, and harassing sellers, rental agents, or real estate agents who refuse to discriminate.

Fair housing testing, as practiced in the past decade or so, has become an effective tool in uncovering such practices and is now a discrete part of the effort to combat discrimination in housing. For example, in the past, when persons belonging to a protected class found themselves being turned away because "the apartment is no longer available," the only remedy was to show that the unit was actually available and that the denial of the rental was rather a consequence of a discriminatory animus on the part of the rental agent. The problem was, however, that there was usually no direct evidence of discriminatory animus; and the rental agent could easily assert that while there may have been a vacancy, the applicant was not creditworthy.

A fair housing test, however, may help bolster such a claim by possibly obtaining evidence that a similarly situated home seeker who was not a member of a protected class was treated more favorably in terms of information provided and any stated conditions of tenancy.

During this AI testing project, each rental unit was tested by a trained pair of testers — a Control Tester (not belonging to a protected class) and a Protected Tester (having a protected characteristic being tested for; e.g., Black, female, disabled, lesbian, etc.). The Control and Protected testers were similarly situated in every other aspect except for the protected characteristic. Both pairs of testers documented and reported their experiences. The CNYFH Test Coordinator then reviewed and analyzed the reports to see if the testers were treated significantly different during the process of trying to rent an apartment.

CNY Fair Housing (CNYFH)

CNYFH conducted all fair housing tests and provided specialized training for all testers participating in this AI project. CNYFH is a HUD-Qualified Fair Housing Enforcement Organization (QFHEO) based in Syracuse, New York that serves eight counties in the Central New York region, including Tompkins County.

There were thirty (30) paired tests performed in Tompkins County to ascertain whether certain types of housing discrimination were occurring. Fourteen (14) tests occurred at properties located within the City of Ithaca and the remaining sixteen (16) tests occurred at properties throughout Tompkins County. Six (6) tests were performed through on-site visits to the rental property, and 24 tests were done via telephone calls to rental agents.

Four (4) tests were performed for each of the following Federal protections of the Fair Housing Act: Race, Disability, Familial Status, National Origin, and Sex.

Two (2) tests were performed for each of the following New York State and Tompkins County Human Rights Laws: Sexual Orientation and Gender Identity/Expression, Marital Status, Military Status, and Age.

"Source of Income" discrimination in housing is *not* a protected class by either Federal or State law, but is protected by seven local laws in New York State because it is increasingly known to be a barrier to people in the community utilizing forms of public assistance to find housing. Four (4) tests were performed for Source of Income exclusions.

DEFINITIONS

Evidence: Indicates evidence of significant differences in treatment (not necessarily evidence of illegal housing discrimination.)

NSD: Indicates "no significant difference" in the treatment or information received by the testers (used when the testers experiences are comparable.)

Inconclusive: Indicates when comparison and analysis are not possible (i.e., the property is no longer available, one or both testers are unable to make contact with an agent, etc.)

Summary of Findings

Of the thirty (30) tests performed, 19 percent tested positive for "Evidence;" 46 percent of tests resulted in "No Significant Difference" (NSD); and 35 percent of tests were deemed "Inconclusive" (Figure 66 and Table 26). Evidence findings occurred for tests for Disability, Familial Status, and Age. Testing for Race, National Origin, Marital Status, Sexual Orientation, Gender Identity/Expression, and Sex yielded either NSD or Inconclusive results. Tests for Military Status found no discriminatory indicators. All four (4) "Source of Income" testers were rejected by housing providers. But, since Source of Income is not a protected category under state and federal law, results are not factored into testing totals.

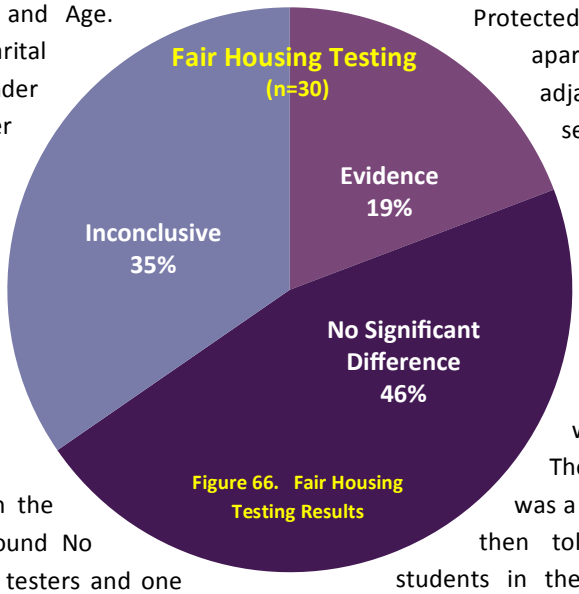


Figure 66. Fair Housing Testing Results

Race. Four (4) tests were conducted on the basis of Race. Three (3) of the tests found No Significant Difference between the paired testers and one (1) test was deemed Inconclusive, based on the identified unit becoming unavailable during the testing period.

Disability. Four (4) tests were conducted on the basis of Disability, two (2) were found with Evidence, and two were found to be Inconclusive. In the first Evidence test, the Protected Tester was told that service dogs were not allowed and that no exceptions would be made. In the second Evidence test, the Protected Tester was told by the rental agent that they did not allow emotional support animals at the unit in question and steered the tester to a different unit. In one of the Inconclusive tests, both testers were informed that the apartment would not be available until a future date, at which point the Control Tester stopped negotiating for the unit, while the Protected Tester, continued to gather information.

National Origin. Four (4) tests were conducted on the basis of National Origin. Two (2) tests found No Significant Difference and two (2) were Inconclusive.

Sex. Two (2) tests were conducted on the basis of Sex. One test found No Significant Difference and the other was Inconclusive. In the Inconclusive test, the female Protected Tester called a rental agent three times over a 4-day period to inquire about an apartment but never received a call back from the agent. The male Control Tester was able to speak with the rental agent on his first attempt. Both testers made their first call to the agent on the same day.

Familial Status. Four (4) tests were conducted on the basis of Familial Status, yielding two (2) with Evidence, one (1) No Significant Difference, and one (1) Inconclusive. In the first Evidence test, a single mother Protected Tester was steered away from an apartment located in a neighborhood adjacent to Cornell. University. In the second Evidence test, the Protected Testers inquired about the availability of a one-bedroom apartment in a complex located in the Collegetown area. After disclosing that she was pregnant, the Protected Tester was told by the rental agent, "Oh, we only rent to college students." The Protected Tester replied that she was a student at Ithaca College and was then told, "We only rent to Cornell students in these complexes." The Protected Tester was subsequently directed to a downtown apartment complex, with the agent suggesting, "They may have more flexibility in terms of tenants."
One test was determined to be Inconclusive because the property became unavailable during testing.

Age. Two (2) tests were conducted on the basis of Age. One (1) test was determined to show Evidence because the rental agent expressed a preference for older students over younger students. During the same test, the rental agent also informed the Protected Tester that only one person was allowed in the one-bedroom apartment, thus providing Evidence of a preference based on either familial or marital status. The second test for age found No Significant Difference in treatment between the Control and Protected Testers.

Sexual Orientation/Gender Identity and Expression. Two (2) tests were conducted on the basis of either Sexual Orientation or Gender Identity and Expression. The first test found No Significant Difference in treatment between the testers. The second test was deemed Inconclusive because the paired testers spoke with different rental agents.

Marital Status. Two (2) tests were conducted on the basis of Marital Status. The first test found No Significant Difference in treatment between the paired testers and the second test was Inconclusive.

Military Status. Two (2) tests were conducted on the basis of Military Status. In each test, Protected Testers informed rental agents that they were members of the National Guard and frequently traveled for duty. Neither test showed any inference of discrimination.

Source of Income. Four (4) 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. Again, Source of Income is not currently an unlawful form of discrimination, even though excluding persons based on their participation in local, state, or federal housing subsidy programs has a disparate impact on protected groups.

Table 26. Results of Testing by Protected Class

Protected Class	Evidence of Discrimination	No Significant Difference (NSD)	Inconclusive	Total # of Tests
Race	0	3	1	**4**
Disability	2	0	2	**4**
Familial Status	2	1	1	**4**
Sexual Orientation/GI	0	1	1	**2**
National Origin	0	2	2	**4**
Marital Status	0	1	1	**2**
Military Status	0	2	0	**2**
Age	1	1	0	**2**
Sex	0	1	1	**2**
Total	**5**	**12**	**9**	**26**
*Source of Income**	4	0	0	30

It is valuable during an AI analysis process to reach out to a broad section of residents in order to measure the community climate around issues of housing choice — both in terms of reality and perception. For this analysis, OHR utilized two surveys, one conducted in random style and the other targeted to disenfranchised groups. Both surveys asked a series of questions about one's values related to housing choice, as well as individual experiences with and/or perceptions about discrimination.

Please keep in mind that although "Survey A" is considered quantitative and "Survey B" is qualitative in terms of methodology, both surveys elicited anecdotal responses. Therefore, these surveys are not intended to be a measurement of the incidence of illegal discrimination; but rather should serve to illustrate known impediments or identify for further study impediments not otherwise known.

Background & Objectives

WBA Research was commissioned by the Tompkins County Office of Human Rights (OHR) to assist with the collecting of data for a Fair Housing Choice Project. While the umbrella project consisted of multiple data collection components, WBA's role was mainly to administer a quantitative research survey to assess the extent to which Tompkins County residents are aware of and impacted by housing discrimination (Table 27).

Table 27. Weights Applied to Survey Data

RESIDENCE	<55 years old	55+ years old
City of Ithaca	0.7197	0.1144
T/Ithaca	6.5978	0.8900
T/Caroline	16.187	1.4459
V/Cayuga Heights	7.1036	0.9813
T/Danby	5.2259	1.0624
T/Dryden	7.4944	1.3879
V/Dryden	9.4483	1.3576
V/Freeville	2.4894	0.6253
T/Enfield	6.1406	1.1695
T/Groton	8.6262	0.7653
V/Groton	5.0773	2.4807
T/Lansing	6.2456	1.1690
V/Lansing	10.838	1.0276
T/Newfield	3.9657	0.8214
T/Ulysses	4.6963	1.4947
V/Trumansburg	3.1957	1.2366

Survey Methodology

Some of the specific details of the quantitative research aspect of this project are as follows:

- The survey was conducted by mail in the form of a four-page booklet printed on folded 11x17 paper — first page cover letter plus three survey pages (see Appendix).
- Surveys were mailed on June 20, 2014 and respondents were given until July 31, 2014 to return the completed questionnaire directly to WBA Research in the provided postage-paid envelope. Anything received by August 6, 2014 was included in the analysis.
- The mailing was sent to a list of 4,000 randomly selected Tompkins County residents, provided by SDR Sampling Services.
- Residents from the City of Ithaca were oversampled (2,400 vs. 1,600 from the rest of the county) to ensure that we received a high enough response from this group to be able to reliably analyze their results. Weights were applied (using 2010 Census data) so that the results were not skewed by over-representing City residents. These weights also factored in age, since older individuals are more likely to respond to surveys in general.
- In total, 727 Tompkins County residents completed and returned the survey for an overall response rate of 18 percent. Originally, it was anticipated that a reminder mailing would be necessary to experience that magnitude of response (and to achieve the goal of at least 600 completed surveys), but this proved to be unnecessary.
- For questions that allowed "other" responses, codes/groupings were created to allow those responses to be included in the analysis.
- The report that follows summarizes the findings of this portion of the research.

Standard Error Rate

Because in research the entire population is typically not interviewed, but rather a sample of that population is surveyed, the data are subject to sampling error. A sample size of 727 will yield data with a maximum fluctuation of ±3.6 percentage points at the 95 percent confidence level. However, the actual standard error may be smaller, depending on the data being examined. **Caution should be used when drawing conclusions about subgroups with smaller sample sizes, as the error is far greater.** Standard errors are shown below for various study percentages and different sample sizes, at the 95 percent confidence level.

Table 28. Standard Error Rate

If the study percentage is around:	50%	40% or 60%	30% or 70%	20% or 80%	10% or 90%	1% or 99%
Then, the standard error in percentage points is:						
Total Sample (n=727)	±3.6	±3.6	±3.3	±2.9	±2.2	±0.7
Subgroup (n=400)	±4.9	±4.8	±4.5	±3.9	±2.9	±1.0
Subgroup (n=200)	±6.9	±6.8	±6.4	±5.5	±4.2	±1.4
Subgroup (n=100)	±9.8	±9.6	±9.0	±7.8	±5.9	±2.0
Subgroup (n=50)	±13.9	±13.6	±12.7	±11.1	±8.3	±2.8

For example, if a question yielded a percentage of 20 percent among the Total Sample, then we can be sure 95 out of 100 times that the true percentage would lie between 17.1 percent and 22.9 percent (20 percent ±2.9 percentage points).

Please Make Note When Reading This Survey Report

- Percentages may not add up to 100 percent due to rounding, or because multiple responses were allowed.
- Percentages reported are from weighted data, however the base size (n) shown will be unweighted as this is relevant to calculating standard error and impacts the determination of significant differences.
- Respondents were not required to answer any questions; percentages are calculated from the number of people responding to each question.
- Significant differences at the 95 percent confidence level are highlighted with either a ◯ (statistically higher than the group(s) to which it is being compared) or ▭ (statistically lower than the group(s) to which it is being compared). If a number appears to be different but is not highlighted, it is not statistically different. The difference might be indicative of trends in the data, but caution should be used in drawing strong conclusions about differences that are not statistical.

Survey Profile

The first step in understanding the experiences and perceptions of the audience studied is to have a clear picture of who was surveyed. The only requirement for participation in this study was that they be a current resident of Tompkins County. As explained in the methodology, City of Ithaca residents were oversampled to make sure enough were included to allow for a reliable analysis of this group. The unweighted data show how big each group is in the original data, which is important in determining the amount of potential error in the data – i.e., the larger the group, the lower the error. The weighted data reflects how much influence that group has in the overall results.

Table 29. Demographic Profile of Survey Sample

	Total Unweighted *(n=727)*		Total Weighted *(n=715)*	
	#	%	#	%
Residence (Q1)				
City of Ithaca	446	61	126	18
Town of Ithaca	72	10	126	18
Other Tompkins County	207	28	463	65
Sex (Q20)				
Male	285	39	295	41
Female	431	59	413	58
Age (Q21)				
18-34	17	2	55	8
35-54	163	22	381	53
55-74	385	53	203	28
75+	152	21	76	11
Children (Q19)				
None	594	82	514	72
Any	119	16	195	27
Income (Q25)				
$40,000 or less	235	32	188	26
$40,001 - $80,000	233	32	230	32
More than $80,000	218	30	273	38
Race (Q23)				
White	658	91	663	93
Minority	72	10	65	9

Are City of Ithaca/Tompkins County residents living in their preferred part of the county, or does housing affordability affect this choice? One-fifth (20 percent) of those surveyed say they would move to another part of the county if more affordable housing options were available, with the largest portion (43 percent, or roughly 9 percent overall) expressing a desire to move into the City (Figure 67 and Table 30).

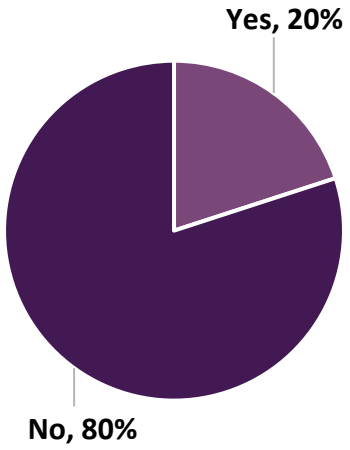


Figure 67. (Q3a)
Would Consider Moving Elsewhere in Tompkins County if More Affordable Housing Options Available
(n=699)

Table 30. Housing Location Preferences

	(Q1) Currently Live in… *(n=725)* %	(Q3b) Would Like to Live in… *(n=116)* %
City of Ithaca	18	43
T/Ithaca	18	10
T/Caroline	4	0
V/Cayuga Heights	4	2
T/Danby	4	6
T/Dryden	14	9
V/Dryden	2	0
V/Freeville	1	0
T/Enfield	4	1
T/Groton	4	0
V/Groton	3	5
T/Lansing	9	1
V/Lansing	4	1
T/Newfield	5	13
T/Ulysses	6	7
V/Trumansburg	2	2

Housing Choice (*con't*)

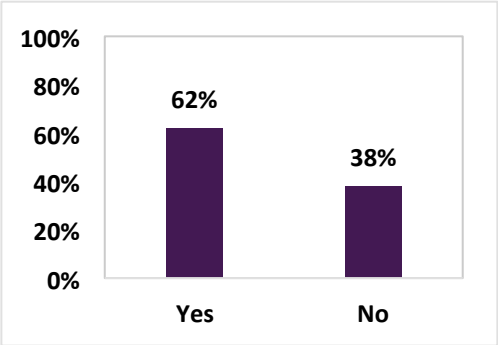


Figure 68. (Q5)
Interested in Purchasing Home in Next Five Years
(n=119)

One-fifth (20 percent) of surveyed Tompkins County residents are currently in a rental situation (Figure 69). Of those, nearly two-thirds (62 percent, or 12 percent overall) say they would be interested in purchasing a home in the next five years (Figure 68). Among homeowners (79 percent), the vast majority (77 percent, or roughly 61 percent overall) have no plans to change their housing situation. However, about one out of ten (13 percent of this group, or roughly 10% overall) are thinking about downsizing in this time period (Figure 70).

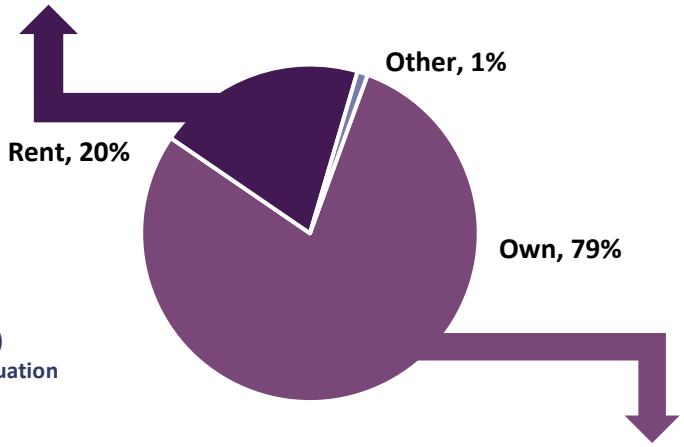


Figure 69. (Q4)
Current Housing Situation
(n=719)

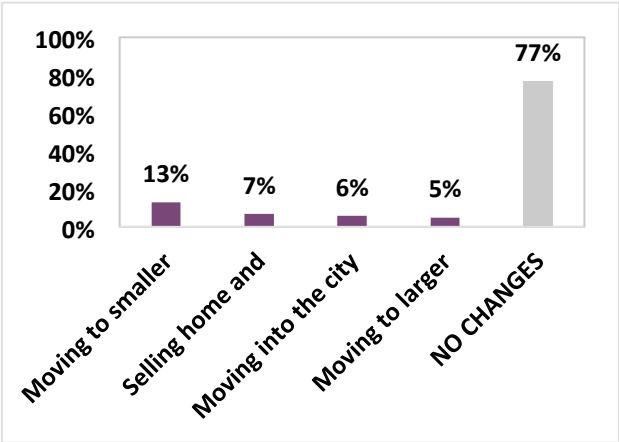


Figure 70. (Q6)
Interested in Changing in Next 5 Years
(n=580)

Overall, nearly one-fourth of those considering making housing changes in the next five years cite credit problems (24 percent) and/or lack of transportation (22 percent) as the issues preventing them from moving to a preferable housing situation. Credit problems are particularly challenging for renters (43 percent vs. 8 percent of homeowners). Fear of discrimination is also more of a factor for renters (15 percent) compared to homeowners (1 percent) (Figure 71).

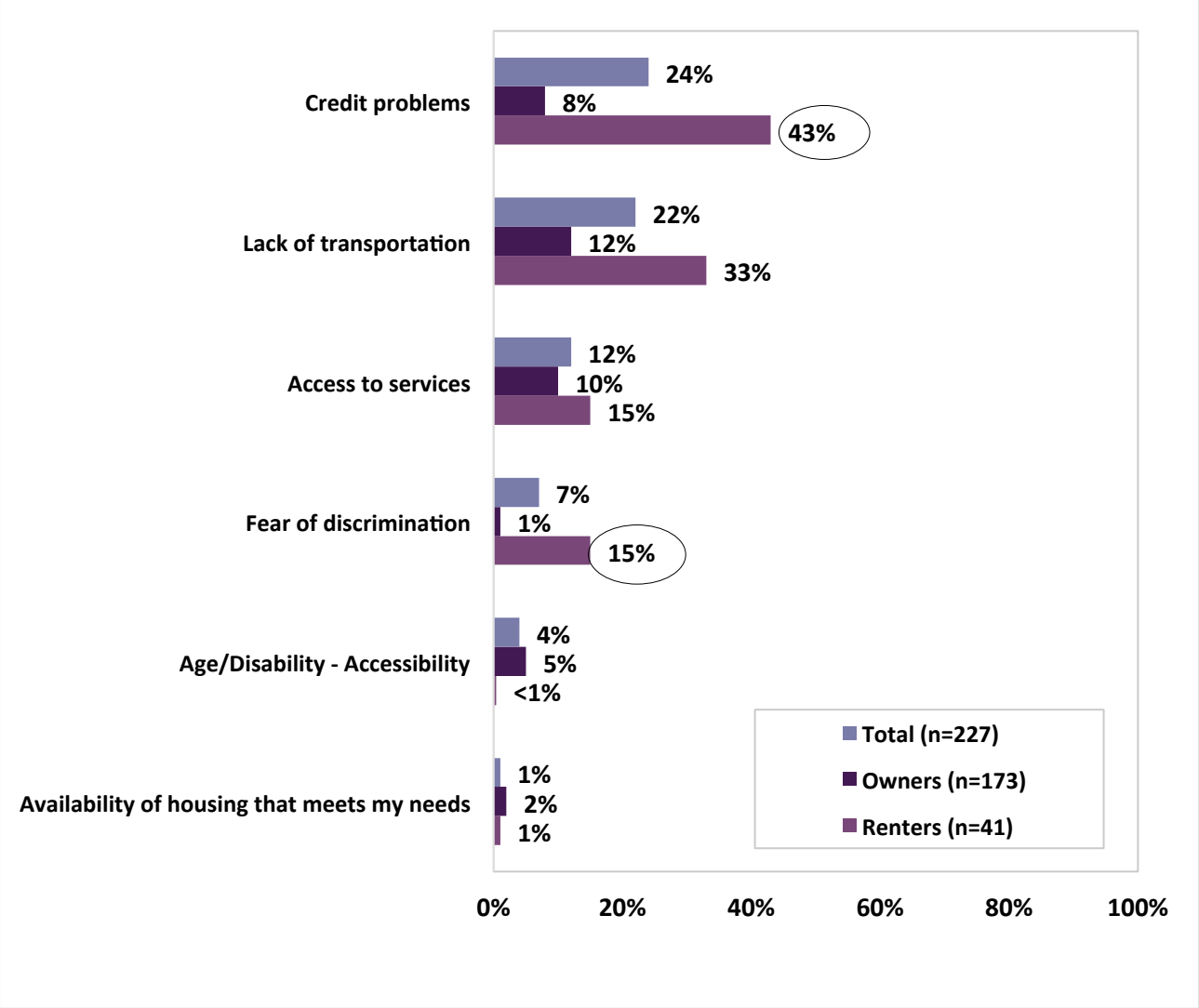


Figure 71. (Q7)
Issues (Other than Cost) Preventing Moving to Preferred Housing (top mentions)
(among those who may consider housing change in next 5 years)

Housing Choice (*con't*)

Overall, fewer than one out of ten (7 percent) Tompkins County residents report receiving assistance to help pay for housing (Figure 72). Of those, the vast majority (83 percent, or roughly 6 percent overall) are getting Section 8 housing assistance (Figure 73).

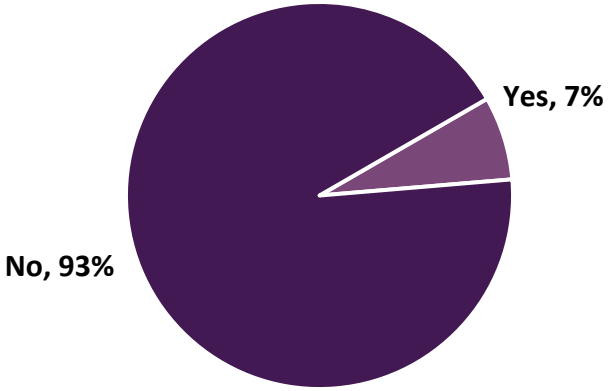


Figure 72. (Q8a)
Receive Assistance to Help Pay for Housing
(n=716)

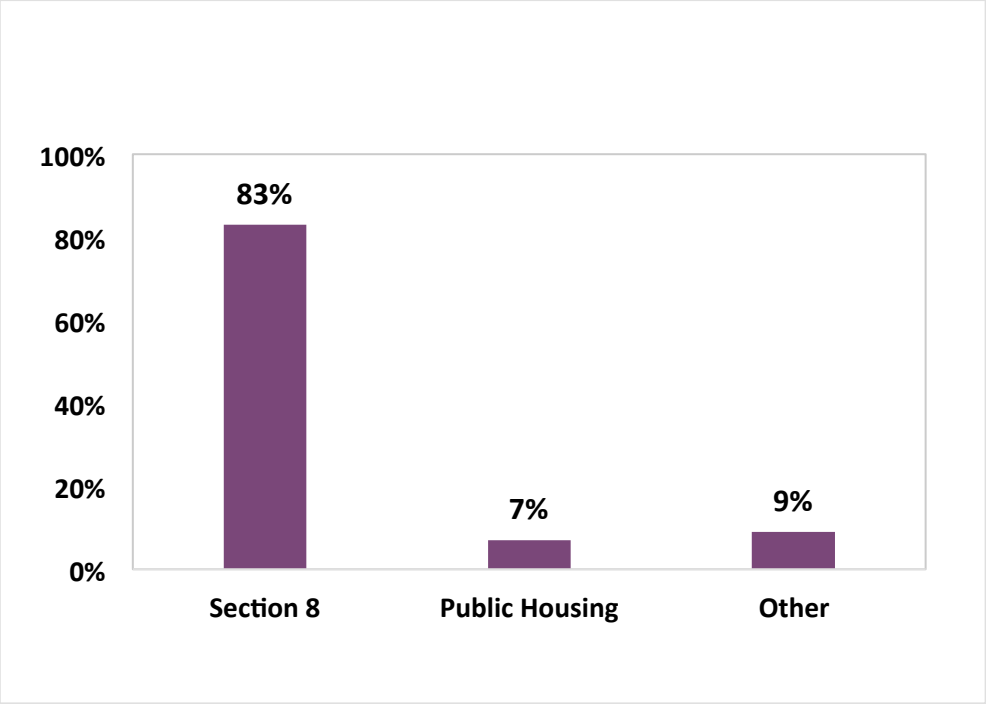
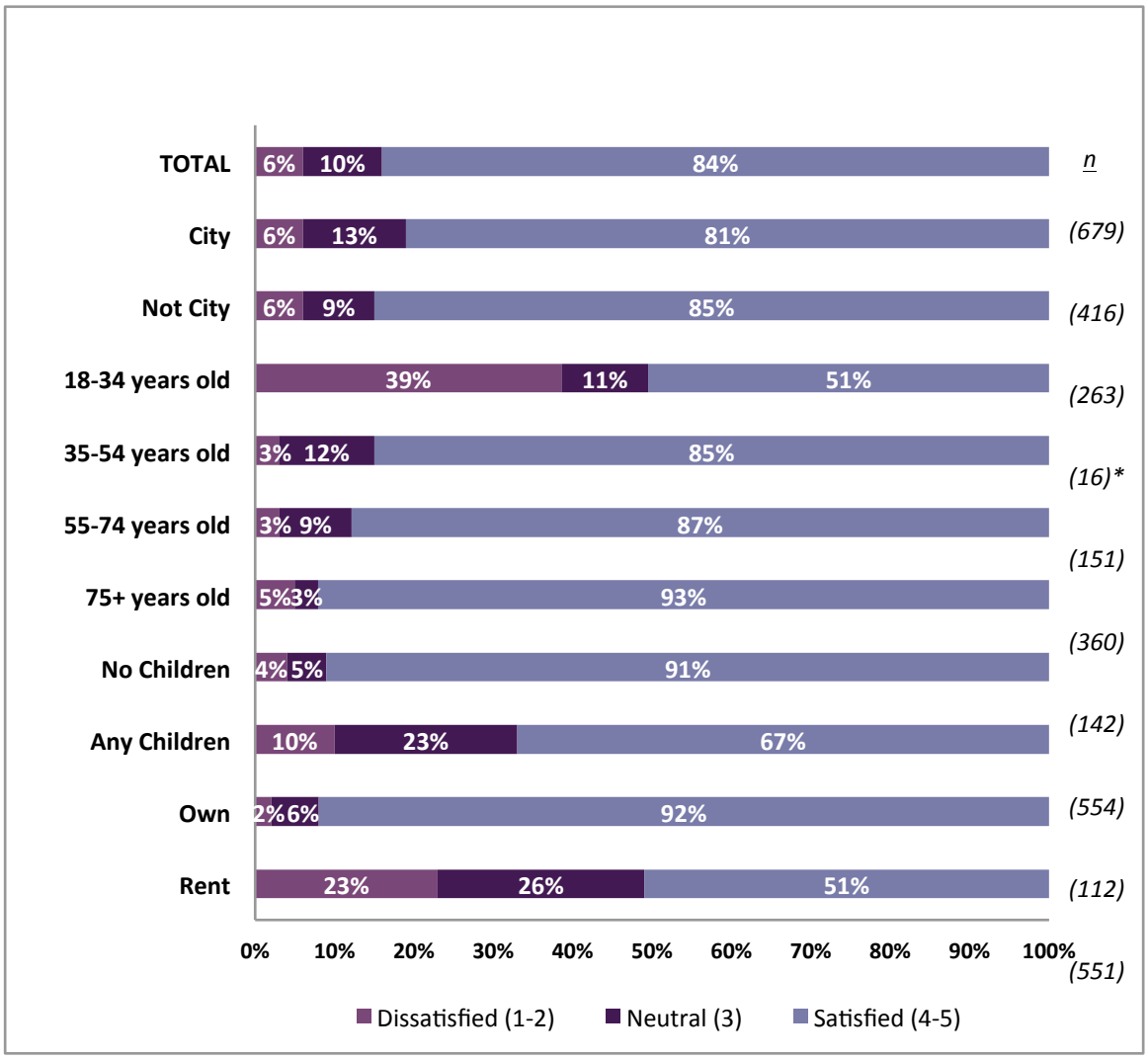


Figure 73. (Q8b)
Type of Housing Assistance
(n=53)

City of Ithaca/Tompkins County residents are generally satisfied with their current housing situation (84 percent rating of 4-5 on a 5-point scale). Those without children are more satisfied than those with (91 percent vs. 67 percent respectively), and owners are happier than renters (92 percent vs. 51 percent). The youngest residents surveyed tend to be least satisfied (51 percent of 18-34 year-olds vs. 85-93 percent of older residents) (Figure 74).



**Caution: Small base*

Figure 74. (Q9)
Overall Satisfaction with Current Housing, by subgroups

The "good quality of life" descriptor is more prevalent among those without children (91 percent vs. 75 percent of those with children) and homeowners (95 percent vs. 54 percent of renters). Those without children in their home are also more likely to say they have enough living space (83 percent vs. 51 percent of those with children in the home) and/or live in an integrated neighborhood (48 percent vs. 27 percent).

Housing Choice (*con't*)

Other characteristics reported by more owners than renters are: being good for families (84 percent vs. 45 percent), having enough living space (82 percent vs. 43 percent), and the availability of quality housing options (59 percent vs. 35 percent). Renters, on the other hand, are more likely to report having good access to public transportation (77 percent vs. 46 percent) (Table 31).

Having enough parking is more common for those living outside the City of Ithaca (80 percent vs. 66 percent of City residents). However, those living in the City are more likely to report: being close to work or work options (84 percent vs. 48 percent), being close to shopping and restaurants (77 percent vs. 49 percent), having good access to public transportation (84 percent vs. 45 percent), and to a lesser extent, having plenty of services for seniors (39 percent vs. 27 percent).

Table 31. (Q10) Descriptions of Current Housing Situation, by subgroups (4-5 ratings)

	TOTAL	City	Not City	18-34	35-54	55-74	75+	No Children	Any Children	Own	Rent
n[1]=	*(~675)* %	*(~425)* %	*(~250)* %	*(~15)** %	*(~160)* %	*(~375)* %	*(~125)* %	*(~550)* %	*(~125)* %	*(~550)* %	*(~125)* %
Good quality of life	86	85	86	64	86	91	91	91	75	95	54
Enough parking	77	66	80	63	72	87	89	79	73	81	63
Good for families	76	80	75	52	78	78	79	75	78	84	45
Enough living space	74	68	75	35	70	85	94	83	51	82	43
Close to work/ work options	54	84	48	46	58	49	55	53	58	55	53
Close to shopping/ restaurants	54	77	49	61	56	48	55	53	58	53	60
Quality housing options available	53	60	52	48	55	52	51	53	56	59	35
Good access to public transportation	52	84	45	75	54	42	54	49	60	46	77
Affordable	45	43	45	38	41	52	50	48	36	45	42
Integrated neighborhood	42	49	40	38	43	36	59	48	27	40	51
Accessible to persons with disabilities	32	36	31	33	32	27	40	35	24	31	34
Plenty of services for Seniors	29	39	27	10	30	29	38	30	26	29	26

[1] *The bases (n sizes) vary by attribute since "no answers" are not included*

The two most important considerations when choosing a place to live are being in a safe neighborhood (70 percent) and/or affordability (56 percent) (Figure 75). Meanwhile, slightly fewer feel an attractive neighborhood (37 percent) and/or convenience to shopping (32 percent) are important when choosing a place to live. Meanwhile, only one out of ten or less say good recreation facilities (10 percent), being in a senior community (8 percent), and/or being handicap accessible (7 percent) are important considerations. Only a small fraction care about being close to childcare (1 percent).

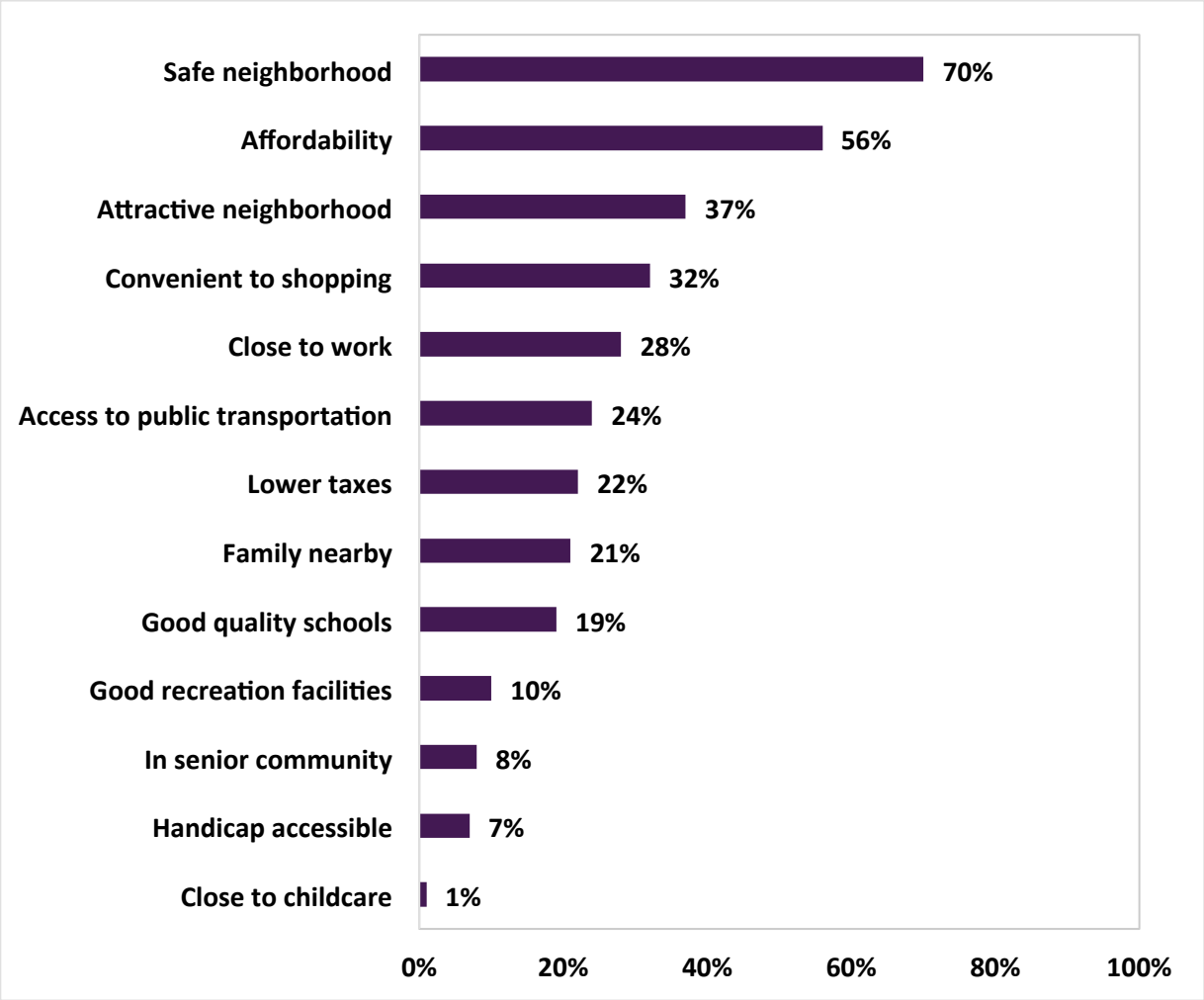


Figure 75. (Q11)
Most Important Considerations When Choosing a Place to Live (top mentions)
(n=720)

Housing Choice (*con't*)

Safety is especially important to those with children (82 percent vs. 68 percent of those without children). This segment of the market is also more likely to report that being close to work is one of the most important considerations when choosing a place to live (45 percent vs. 25 percent), as is having good quality schools (52 percent vs. 12 percent) (Table 32). Residents with no children are more focused on affordability (58 percent vs. 48 percent), and/or being convenient to shopping (33 percent vs. 21 percent).

Table 32. (Q11) Most Important Considerations When Choosing a Place to Live, by subgroups

	TOTAL	City	Not City	18-34	35-54	55-74	75+	No Children	Any Children	Own	Rent
n=	*(720)* %	*(442)* %	*(278)* %	*(17)** %	*(163)* %	*(381)* %	*(149)* %	*(587)* %	*(119)* %	*(581)* %	*(120)* %
Safe neighborhood	70	72	67	82	72	69	72	68	82	71	67
Affordability	56	55	58	47	54	57	56	58	48	52	70
Attractive neighborhood	37	39	35	24	31	38	43	39	30	41	22
Convenient to shopping	32	35	26	24	21	34	40	33	21	29	44
Close to work	28	33	21	65	52	23	10	25	45	28	28
Access to public transportation	24	28	17	35	19	23	30	25	18	21	38
Lower taxes	22	18	29	0	21	24	21	23	15	26	6
Family nearby	21	13	33	18	14	20	30	22	15	20	22
Good quality schools	19	19	18	41	32	13	15	12	52	20	13
Good recreation facilities	10	10	9	29	9	10	8	9	15	11	3
In senior community	8	7	10	0	1	8	18	9	1	6	14
Handicap accessible	7	6	9	0	3	6	15	8	2	6	12
Close to childcare	1	<1	1	12	1	<1	0	<1	2	<1	1

**Caution: Small base*

City residents are slightly more focused on convenient shopping (35 percent vs. 26 percent), being close to work (33 percent vs. 21 percent), and/or access to public transportation (28 percent vs. 17 percent), while those living in other parts of the county care more about lower taxes (29 percent vs. 18 percent) and/or being near family (33 percent vs. 13 percent). Homeowners are more likely than renters to want an attractive neighborhood (41 percent vs. 22 percent) and/or lower taxes (26 percent vs. 6 percent) (Figure 76). Renters, on the other hand, are more focused on affordability (70 percent vs. 52 percent), being convenient to shopping (44 percent vs. 29 percent), and/or access to public transportation (38 percent vs. 21 percent).

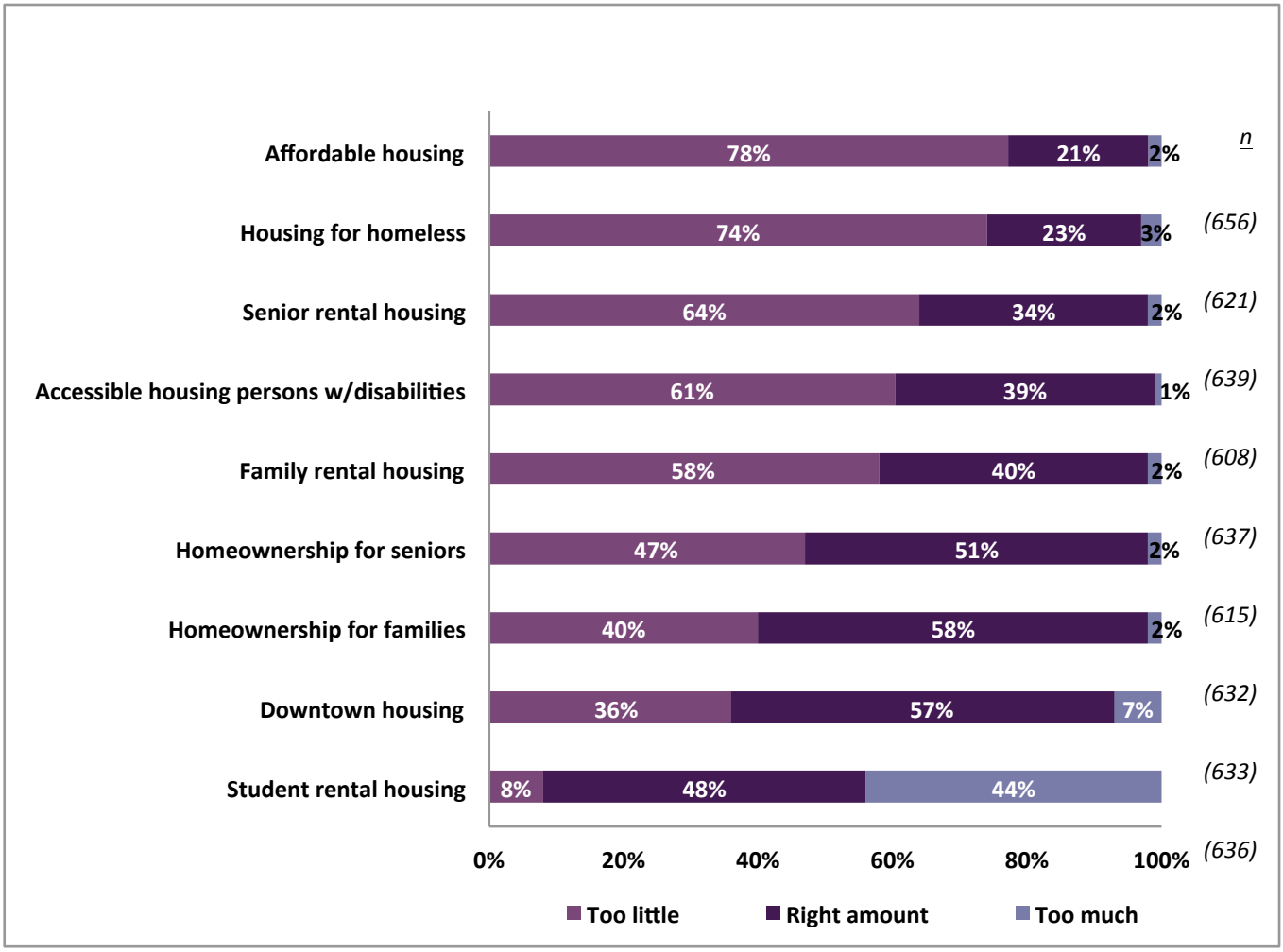
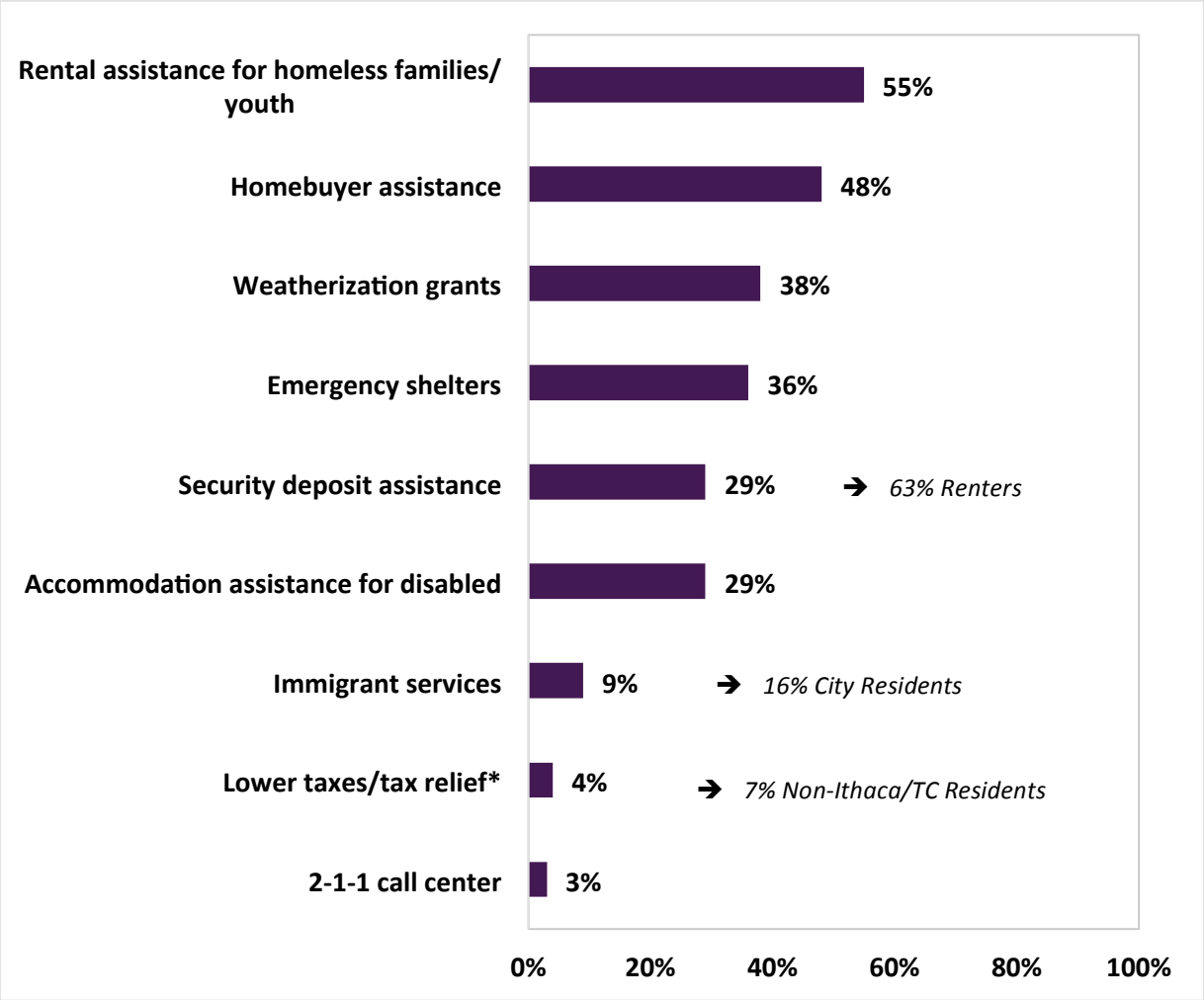


Figure 76. (Q12)
Current Housing Availability in Tompkins County

Roughly three-fourths of those surveyed say there is not enough affordable housing (78 percent) and/or housing for the homeless (74 percent) in our community. About six (6) out of ten (10) believe there is a shortage of senior rental housing (64 percent), accessible housing for persons with disabilities (61 percent), and/or family rental housing (58 percent, especially among City Residents – 71 percent). The one type of housing reported as being more than ample by a sizable portion of Tompkins County residents overall is student rental housing (44 percent, especially among renters – 70 percent).

About one-half of Tompkins County residents would like to see more rental assistance for homeless families/youth (55 percent), while a similar proportion think homebuyer assistance (48 percent) is most needed in the County (Figure 77). Roughly three out of ten think the county should have more weatherization grants (38 percent), emergency shelters (36 percent), security deposit assistance (29 percent, especially among renters – 63 percent), and/or accommodation assistance for the disabled (29 percent).



**Write-in response*

Figure 77. (Q13)
Types of Housing Assistance Most Needed in Tompkins County (top mentions)
(n=647)

Only a very small fraction of those surveyed report personally experiencing issues with housing access or stability in the past two years – 1 percent report possible housing discrimination (slightly higher among those living in the City – 5 percent) and/or eviction (higher for renters – 7 percent) (Figure 78).

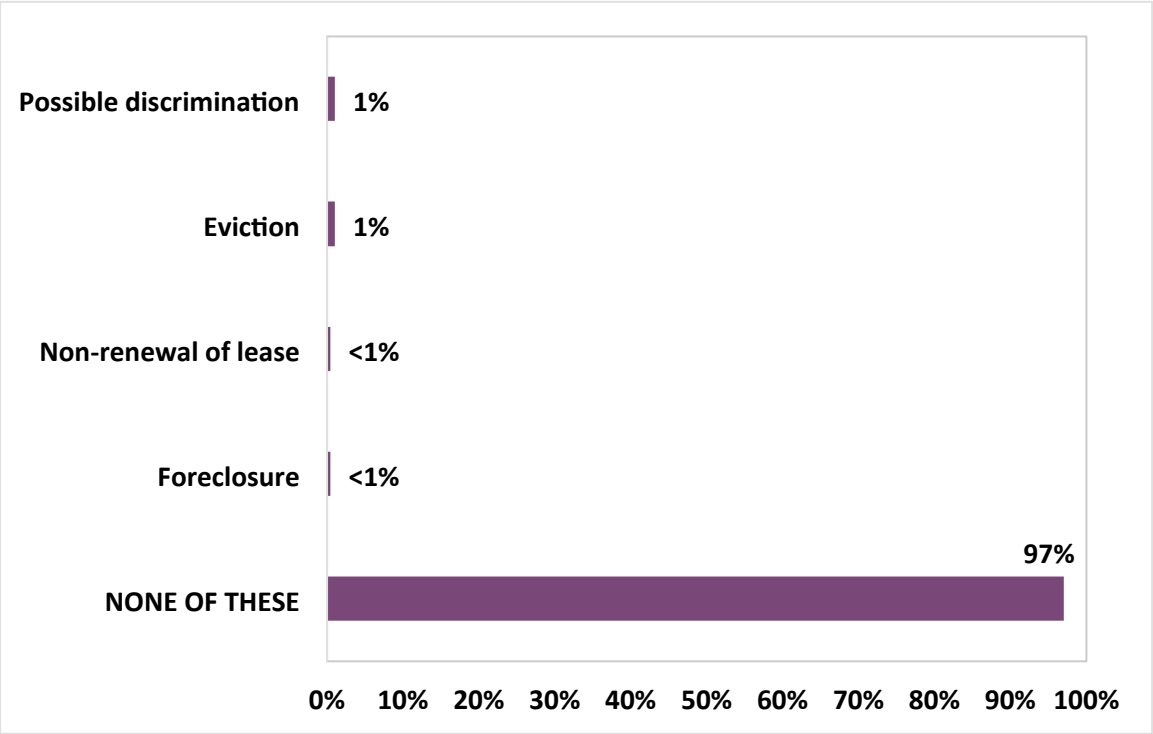


Figure 78. (Q10a/b)
Experienced in Past Two Years
(n=720)

Discrimination (*con't*)

Fewer than one out of ten (6 percent) residents overall say they themselves or others they know have experienced unlawful discrimination in Tompkins County while obtaining housing in the past five years (slightly higher for City residents – 12 percent and/or renters – 15 percent) (Figure 79). However, of those who experienced such discrimination, only a fraction (5 percent) have reported it (Figure 80).

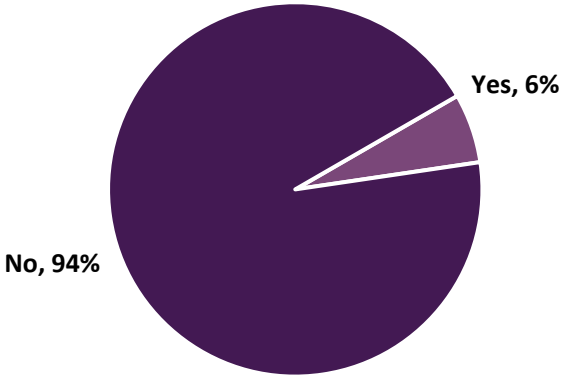


Figure 79. (Q14a)
Exposure to Housing Discrimination in Tompkins County in Past Five Years
(n=721)

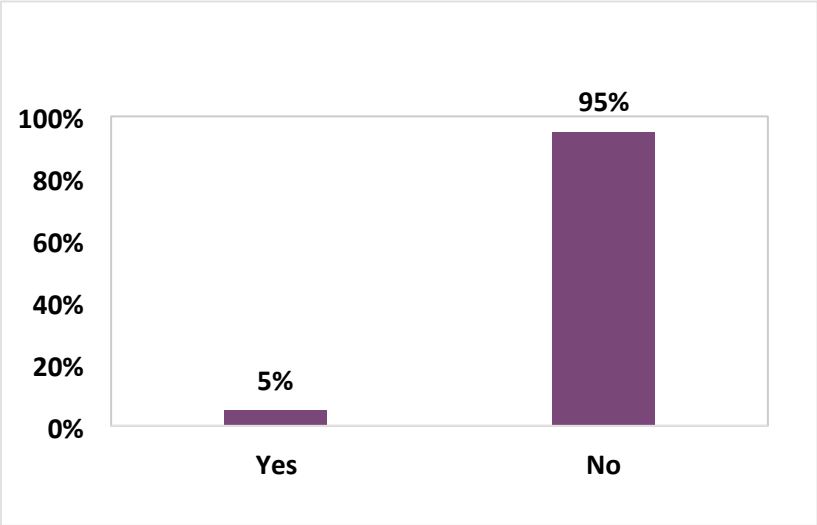


Figure 80. (Q14f)
Alleged Discrimination Reported
(n=721)

Discrimination (*con't*)

Though reports of housing discrimination are relatively low in Tompkins County, one-half of those surveyed believe that housing discrimination is under-reported (50 percent), especially among City residents (65 percent) (Figure 81).

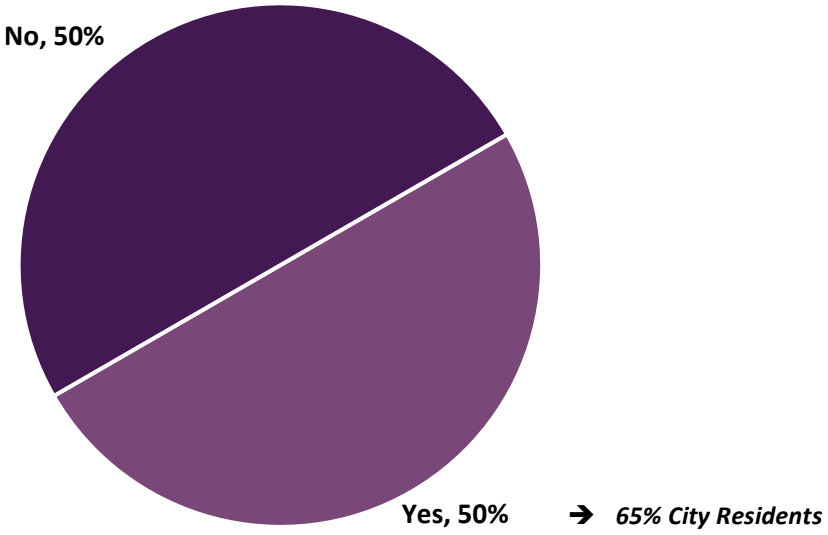
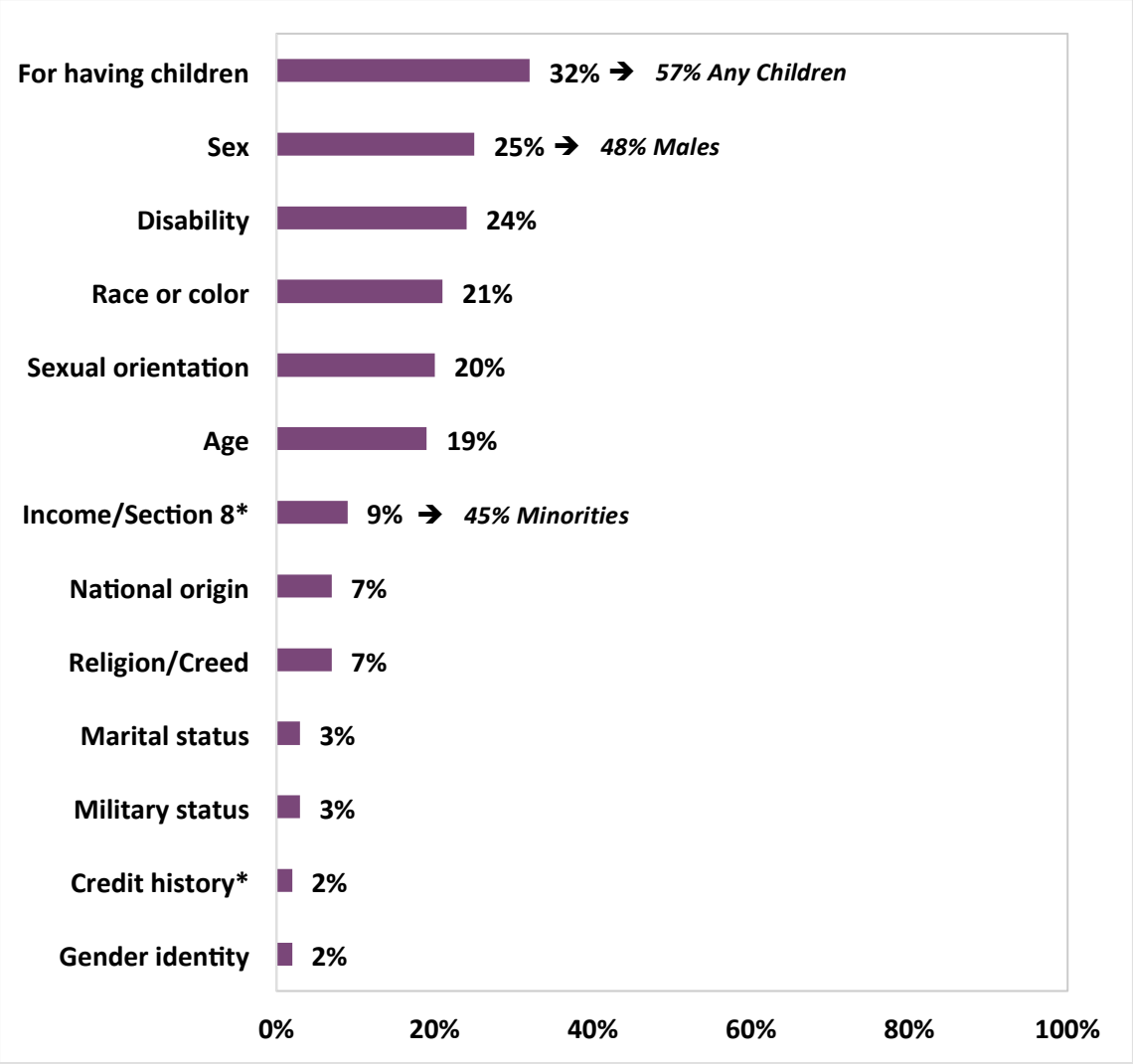


Figure 81. (Q16)
Believe that Housing Discrimination is Under-Reported In Tompkins County
(n=579)

Discrimination (*con't*)

Of those who reported having been exposed to discrimination, the leading reasons cited are the presence of children (32 percent; 57 percent among those with children), sex (25 percent; 48 percent among males), disability (24 percent), race or color (21 percent), sexual orientation (20 percent), and/or age (19 percent). However, given the small number having exposure to housing discrimination, each of these issues only represents a small fraction (1-2 percent) of residents overall. (Figure 82).

NOTE: The list of reasons presented to respondents included only protected categories — "Income/Section 8" and "Credit history" were included in the chart below because a number of people wrote those responses in the space provided.



**Write-in responses*

Figure 82. (Q14b)
Reasons for Alleged Discrimination (top mentions)
(n=50)

Discrimination (*con't*)

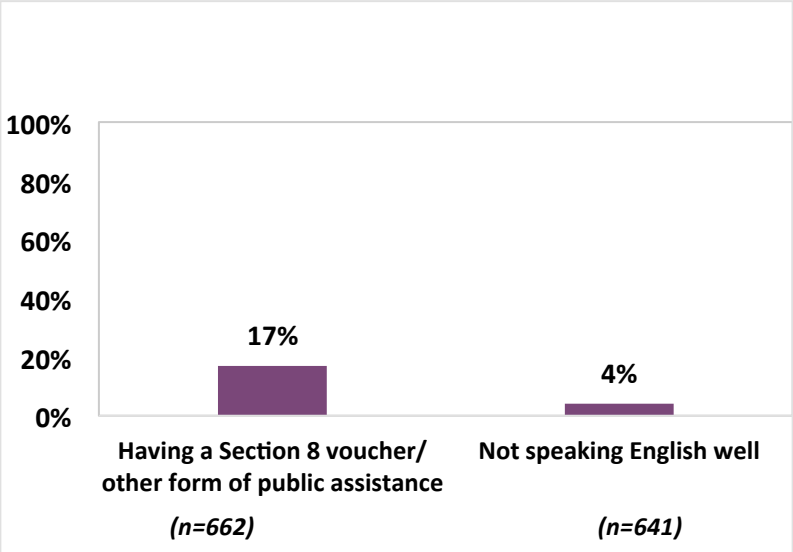


Figure 83. (Q15a/b)
Denied Housing – Unprotected Categories (self or others)
(n=721)

Having a Section 8 voucher (or other form of public assistance) is not a protected category, however nearly two out of ten (17 percent) Tompkins County residents say they or someone they know has been denied housing for this when specifically asked (Figure 83). About one out of twenty (4 percent) have been impacted in this way by not speaking English well, which can be categorized as National Origin discrimination.

The highest level of perceived/alleged housing discrimination occurs in the City of Ithaca (74 percent among those exposed to discrimination, or roughly 4 percent overall). No housing discrimination was reported as happening anywhere outside of Ithaca (Figure 84).

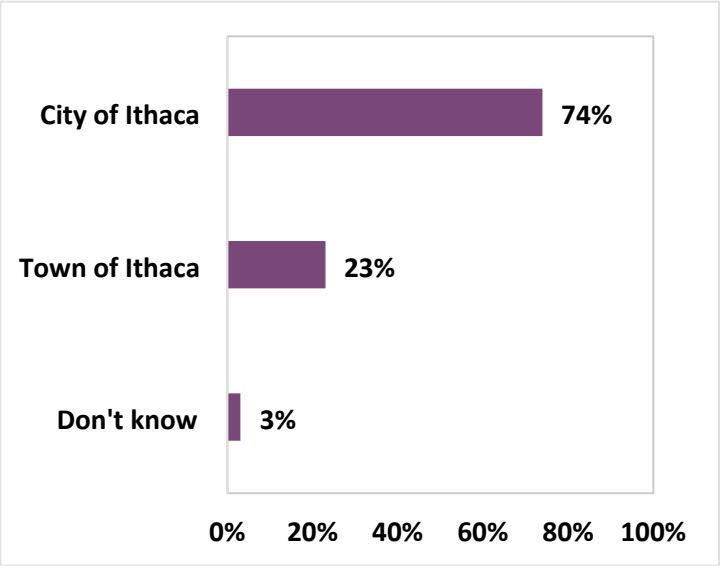
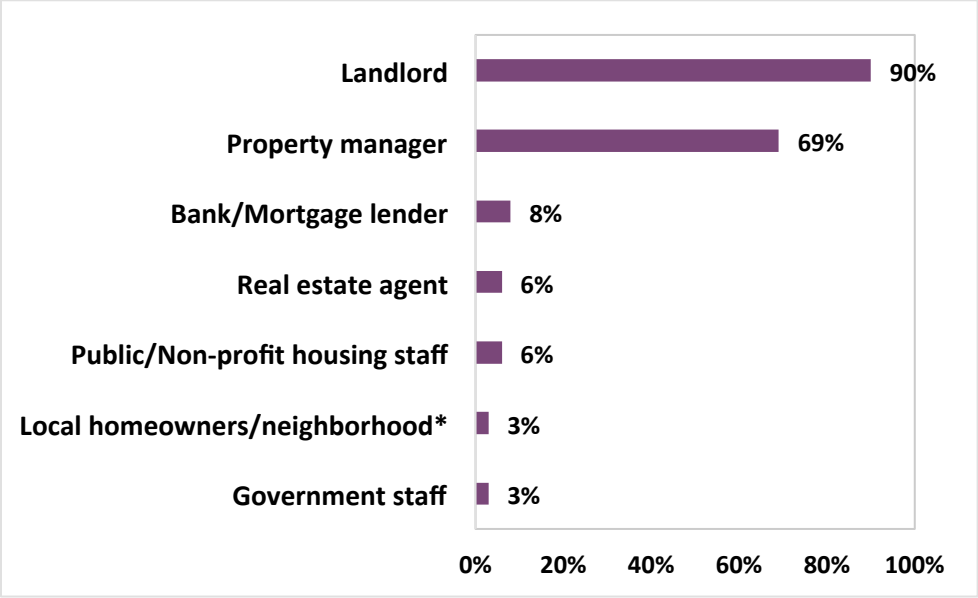


Figure 84. (Q14g)
Where Perceived/Alleged Discrimination Took Place
(n=41)

Discrimination (*con't*)



*Write-in response

Figure 85. (Q14c)
Who Allegedly Engaged in Discrimination (top mentions)
(n=50)

Landlords (90 percent of those exposed to discrimination, or roughly 5 percent overall) and/or property managers (69 percent, or roughly 4 percent overall) are perceived/alleged to be the leading perpetrators of housing discrimination (Figure 85).

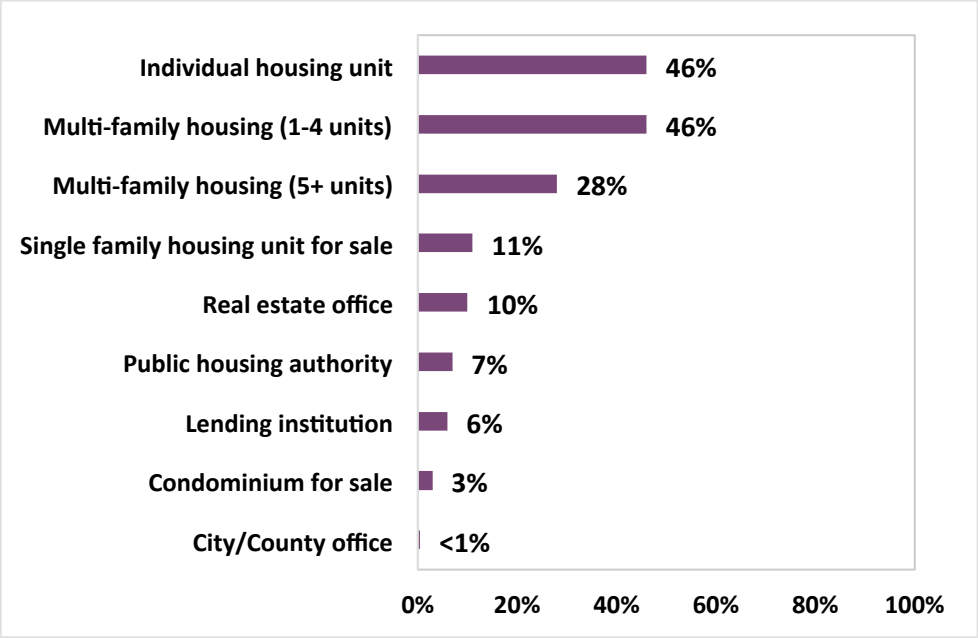
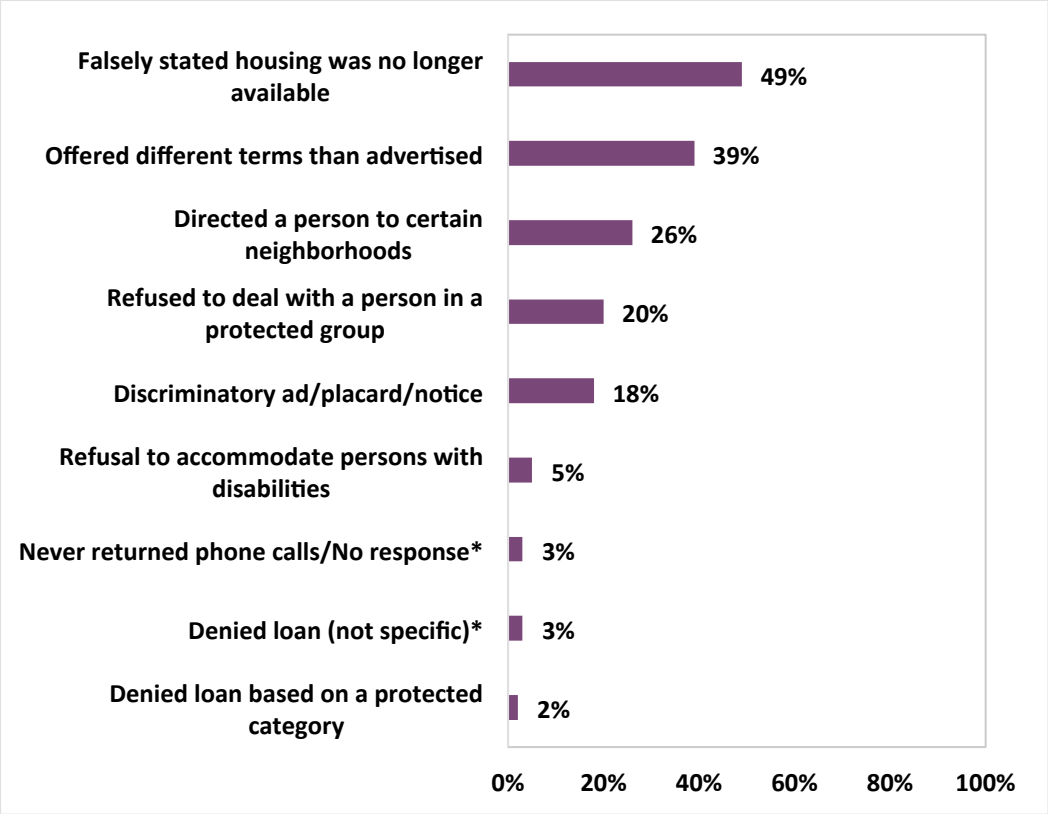


Figure 86. (Q14d)
Place(s) Where Alleged Discrimination Occurred (top mentions)
(n=50)

Housing discrimination is more likely to occur with individual housing units and/or multi-family housing with 1-4 units (46 percent, or roughly 3 percent overall for both types of housing) (Figure 86).

When asked what the discrimination looked like, one of the more common responses is a false statement of housing no longer being available (49 percent, or roughly 3 percent overall), followed by offering different terms than advertised (39 percent, or roughly 2 percent overall). (Figure 87).



**Write-in responses*

Figure 87. (Q14e)
Nature of Alleged Discrimination (top mentions)
(n=49)

Discrimination (*con't*)

Nearly one-half of these Tompkins County residents rate themselves as having "very little" (41 percent) or "no" (8 percent) knowledge about housing discrimination prior to participating in this survey on the topic (Figure 88). Four out of ten (40 percent) say they had "moderate" knowledge, while only one out of ten (11 percent) had "a lot" of prior knowledge about housing discrimination.

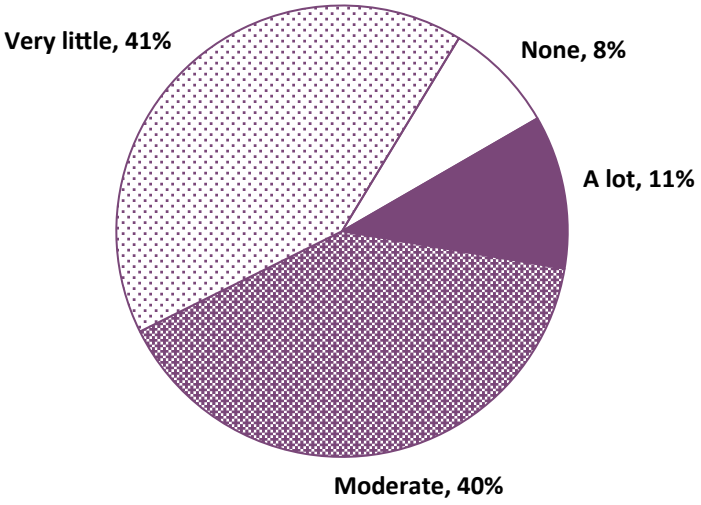


Figure 88. (Q14a)
Prior Knowledge About Housing Discrimination
(n=686)