# Appendix VI: Strengths, Weaknesses, Opportunities and Threats Assessment

Tompkins County Housing Needs Assessment May 30, 2006

As part of this study, a series of targeted interviews was conducted to gain first hand knowledge and insight regarding what various stakeholders in the county viewed as the region's housing strengths, weaknesses, opportunities and threats. Such an effort is formally known as a SWOT assessment. As part of this effort, a total of 19 interviews were conducted with individuals who fell into or represented one or more of a number of interests, including: (1) they represented a group or organization that has been active in the area of housing policy, (2) they represented one or more stakeholders that were involved in housing development; and (3) they represented a group, organizational or individual interest that was a key stakeholder in one or more regional housing issues. Interviewees were a mix of thinkers, policy-makers, and implementers—many of whom will be involved in the effort to implement housing solutions in the region over the years to come.

The initial list of interviewees was developed through consultation with County Planning Department staff. Interviews were conducted in late October and early November of calendar year 2005. The objectives of the interviews were to: (1) obtain a "reality check" on the data the team had assembled to date, (2) receive a face to face description of the facts and nuances of the housing situation "on the ground" in the county, (3) assess the level and quality of ongoing efforts to address the perceived housing needs, and (4) solicit ideas and insights which might lead to effective solutions for the county-region. Some of the issues identified below are clearly interrelated and, at times, could be classified in more than one of the categories listed. This assessment places each major item in the one category that captures the essence of what SWOT participants relayed to the EPR interviewer. The following is a synopsis of what these interviews revealed.

# 1. Strengths

The first area covered with SWOT participants was an itemization of what were considered to be the housing strengths of the county. The list of SWOT-identified housing strengths ranged from a strong core of housing organizations to the perceived high "quality of life" in the county. The full list of housing strengths includes the following six items.

(a) Housing Organizations are Well-Run and Respected in the County SWOT respondents universally praised two key housing organizations in the county, the Ithaca Neighborhood Housing Services (INHS), which primarily serves the City of Ithaca, and Better Housing for Tompkins County (Better Housing), which serves the remainder of the County. SWOT respondents

reported that each organization was successful in attracting strong board representation from the region, and each has a good track record of accomplishment when it comes to providing services consistent with their core missions. SWOT participants also reported that representatives from each organization seem to have a realistic grasp on the County's housing situation and the county's needs related to their constituencies. In addition, both organizations always appear to be open to discussing new opportunities and new ways to achieve the goal of increasing the supply of housing in the region.

The INHS has been operating since 1976. Its historical mission has been to revitalize Ithaca's neighborhoods (in both the city and the town) and to provide affordable housing to low- and moderate-income households. Program outcome statistics indicate that INHS has provided assistance to 526 first-time homebuyers by providing financing assistance for such items as down payments, closing costs, or rehabilitation. The INHS also conducts homebuyer education classes and provides counseling to those participating in its programs. In the area of real estate development, INHS runs a "House Recycling" program which purchases, rehabilitates, and resells deteriorated homes in the city. Completed projects are sold to low-income buyers using INHS financing assistance programs. Over the time frame of the program, approximately 100 homes have been "recycled."

During the 1980s, INHS also bought and renovated, and now holds and manages 116 units of rental housing targeted towards lower income households. In addition, INHS builds new housing as part of an infill development strategy for vacant city lots. These are built under the HUD Energy Star program and are sold to first-time homebuyers. Lastly, INHS also has a partnering program where strategic partnerships are built with private developers to build and manage new rental units in the area. Currently, there are 208 units either already in service or under construction as part of these strategic partnerships. Noteworthy in the county among the list of projects is the Overlook project which is currently under construction in the Town of Ithaca, a first for INHS.

Better Housing for Tompkins County has a similar record of accomplishment in the rural and village areas of the county. Like the INHS, Better Housing provides education and financial assistance to first time homebuyers which is coordinated with programs of local financial institutions, the New York State Mortgage Agency (SONYMA) and Freddie Mac. Better Housing has a program of housing rehabilitation for low-income homeowners as well, and a home repair service for senior and disabled homeowners. In addition and also like the INHS, Better Housing manages 122 rental units in villages in the county. Of those 122 rental units, all but five serve the county's elderly population. Recently, Better Housing partnered with developer Conifer Realty Inc. to build a multi-stage Linderman Creek rental property in the Town of Ithaca. SWOT respondents indicated this effort was successful in providing affordable units for both families and senior citizens.

The Human Services Coalition of Tompkins County and the Tompkins County Red Cross are the leading agencies serving the homeless population of the county. The Red Cross is the principal service agency for the county's homeless and the Human Services Coalition (HSC) coordinates planning and delivery of human service programs. Both organizations enjoy a good reputation for competently accomplishing a difficult job.

Representatives of both organizations characterize Tompkins County's homeless as falling into two groups: The chronic homeless who are present in every community and are very difficult to reach with services other than temporary relief from hunger, exposure and illness and the episodic homeless who due to a variety of housing related and other financial or personal problems find themselves in need of shelter for a period of time. The Red Cross programs concentrate on the latter group. People are admitted to the program via an assessment, assigned a case manager and embark on a journey to remove barriers to their returning to independence. Services include health care, legal, child care, transportation, employment, job skills, public assistance, and similar services.

The Human Services Coalition works to enhance consumer access to services, to facilitate cooperation among service providers, and to advise community funders. HSC encourages affiliations that provide group benefits, and evaluates the implications of change in state and federal law as they affect local human services. HSC also acts as the umbrella organization that receives HUD funds for homeless services as well as maintaining statistical data on the homeless and services from providers throughout the county.

### (b) Housing for the Elderly is Adequate for the Time Being

SWOT respondents indicated that roughly 20 years ago, the county experienced a surge in construction of age-restricted housing for senior citizens that was specifically targeted toward low and moderate income residents. Since then, there have been only sporadic additions to the affordable elderly housing stock, aside from the development of adult care facilities in the region. One such adult care facility is known as the Kendal at Ithaca, a 36-bed adult care facility that SWOT respondents reported was "expensive." A second major adult care facility in the county is the "Longview, an Ithacare Community" project. Longview is a 64 bed facility that SWOT respondents also reported was not targeted toward lower income seniors in the county.

When asked about the adequacy of senior or age restricted housing options, SWOT respondents indicated that the county "leads New York State in terms of the percent of its housing stock dedicated senior housing." Even so, the County Agency on Aging reports there still is a three to six month waiting period for access to subsidized senior housing. Overall, SWOT respondents indicated that although the supply of elderly housing at this point appears adequate to meet

existing needs, the continued graying of the county's baby boom population will likely mean that elder housing "may no longer be a strength as soon as 10 years: into the future. Although that time frame is for the most part outside the 10 year time frame boundary of this study, this concern merits at least some attention in the strategies section of this housing assessment study. This is particularly true since housing solutions typically have lead times of five years or more—a period well within the time frame of this study.

# (c) The Financial Community is Supportive of Affordable Home Ownership Initiatives

SWOT respondents who were knowledgeable about the financing options available in the county indicated that financing opportunities for owner housing were "plentiful." Respondents mentioned that several of the region's banks are very active and aggressive in this area, as are private mortgage companies and the New York and Federal Home Loan financing agencies. These "plentiful financing opportunities" mean that attractive home buying arrangements abound, and there is a good communications network within the county where prospective new homebuyers have opportunities to learn about such financing programs through seminars (such as those presented by INHS and Better Housing—see above). SWOT respondents also indicated that the financial community "seems ready" to participate in a new housing initiative, especially if a strategy can be devised that would increase the supply of housing units in the \$120,000 to \$150,000 price range. SWOT respondents thought this was a price range where the financial community saw strong demand potential.

# (d) The City of Ithaca and the Town of Ithaca Municipal Governments Generally Favor Affordable Housing

SWOT respondents reported that the City of Ithaca has long supported the work of INHS to rehabilitate dilapidated properties and infill vacant land with attractive, affordably-priced housing. The city recently became a HUD Entitlement City, and it receives roughly \$1.5 Million in CDBG and HOME monies each year. Half of that funding is earmarked for housing, and the city is also looking for additional ideas to leverage the HUD entitlement community money it receives for housing.

At least one SWOT respondent indicated that while the city's zoning also is receptive to multi-family housing, its neighborhood preservation program was not friendly for affordable housing development. This respondent pointed out that because the neighborhood preservation program seeks to preserve single family housing in the city's Victorian era homes, it actually inhibits higher density housing development in areas of the city where it could be beneficial to do so. Allowing multi-family or higher density housing development is typically needed to help spread the fixed costs of developing housing across a larger number of units. Spreading such fixed housing development costs across a larger number of units per parcel is typically the most effective way to keep housing prices in the affordable range.

The Town of Ithaca is supportive of affordable housing in its Comprehensive Plan. The Town's zoning allows for higher density housing in the MR Multiple Residence Zone (up to 12.4 d.u. per acre). There are a small number of existing MR Zones mapped around the Town, with little additional development potential. New MR Zones can be added by the Town Board in appropriate areas (e.g., where there are adequate infrastructure and services, such as public transportation available). Higher density housing can also be accommodated in the Town's Planned Development Zone (PDZ) on a case-by-case basis, subject to review and approval by the Town Board. Both of these approaches would need a zoning map amendment. In addition, the Town's Commercial Zones allow mixed-use development (e.g., apartments above stores). The Town has made extensive use of the accessory apartment approach, in which a second unit, subordinate in size to the principal unit, is allowed in all single-family residential zones. The Town also has one Mobile Home Park (MHP) Zone, which is currently developed to its capacity. Together, the above approaches have resulted in many excellent examples of higher density, affordable housing development in the Town.

### (e) Tompkins County Has a Stable Employment Base

Several SWOT participants stated that they believed that the county benefited from a relatively stable employment base that was grounded in higher education, health care and government. SWOT respondents commented that roughly 2/3 of the payroll jobs in the county were found in those generally stable sectors, with—in their estimation—another 15%-20% of the retail, professional and financial services jobs in large measure generated by that stable employment base.

Jobs by place of work statistics from the New York Department of Labor and employment by place of residence data from the 2000 Census support this assertion by SWOT participants. In addition, it also seems clear that higher education in the county is primarily an "export industry" which brings both primary research dollars and students—and the accompanying resources that those students bring—into the county's economy. As such, higher education is an important economic driver for the regional economy.

From a housing perspective, higher education apparently cuts both ways. On one side the sector provides good jobs and wages. On the other, the nature of higher education brings increased demand for housing and other services versus what would have otherwise been the case without those higher education institutions. As derived demand sectors, the Health and Government sectors each provide stability to the county's employment base, even if each is less of an economic driver for the region. All three have important roles in the county's overall quality of life.

### (f) The City of Ithaca is an Attractive Place to Live

Related to the above, at least one SWOT interviewee was careful to make the point that Tompkins County's central city is a great asset rather than a deteriorating liability—as is the case in other parts of New York and other parts of the country.

The city is home to Cornell University, Ithaca College, a revitalized downtown, many cultural attractions, and has many attractive neighborhoods. These all contribute to make Ithaca desirable to live, or at least live close to. However, the city's charm can be, and often is, a two edged sword where housing is concerned. This will be discussed further below in the weaknesses portion of this SWOT analysis.

### 2. Weaknesses

Although the above section lists some important housing strengths for the county, SWOT respondents also listed several housing weaknesses. They include the following six observations.

## (a) Housing Costs Are High and Continue to Rise

As presented earlier in this study, housing prices have risen sharply in the City of Ithaca, Ithaca Town, Lansing, and several other municipalities in the county. SWOT respondents indicated that all of the first-time home buyer programs operated in the county report having difficulty finding affordably priced owner units for their first-time home buyer candidates. In fact, several SWOT interviewees stated that households with incomes under \$50,000 were forced to do one of two things: (1) look to more affordably-priced housing options in some rural communities in the county or, or (2) look outside the county altogether where housing prices are generally reported to be lower than in the county.

Using the conventional HUD qualifying formula where not more than 30% of a household's income is used to pay for housing costs, SWOT respondents felt that most homes that were listed for sale in the county were out of reach for the families of many working and fixed income residents. In addition, SWOT respondents noted that adding to the difficulty for those seeking to enter the housing market are the other associated costs of home ownership. These include items such as local (including school) and county property taxes, high and rising energy costs (which are typically higher for owners versus renters), and prior accumulated debt (including revolving credit and large college loans) that combine to restrict the ability of younger households to qualify for mortgage loans and otherwise afford the cost of home ownership. With the most recent year's median selling price in Ithaca City and Ithaca Town in the \$180,000 to \$210,000 range, many households—including those with "good jobs"—frequently find it difficult, if not impossible, to afford the financial obligations of home ownership. This is true in the eyes of SWOT respondents, despite all the high quality financial assistance and homeownership education/counseling programs that are available in the county.

# (b) Builders Perceive Building Housing in the \$120,000 to \$150,000 Range to be Unprofitable

In part because of high and rising materials costs, SWOT respondents indicated that "for profit" developers in the county have essentially abandoned the \$120,000-\$150,000 new home price range because they view that price segment as being "unprofitable." This is important because that \$120,000-\$150,000 price range is the

part of the pricing spectrum that traditionally has been important to meeting the demand of low- and moderate-income home buyers—especially first-time home buyers. In addition to rising construction materials costs, SWOT respondents attributed this developer perception to rising land costs, and the cost and long waits associated with permitting issues (e.g. some of this appears to be related to NIMBY—see weaknesses as described below). As a result, developers today cannot earn an adequate return on product that is priced in the "affordable range," and have increasingly driven market-priced supply additions toward the high end of the price spectrum and away from the price range that is within the financial ability of low- and moderate-income home buyers.

# (c) There is a Shortage of Rental Housing for Low- and Moderate-Income Families

SWOT respondents report there is a county-wide shortage of large family rental housing within the reach of the lowest income households. There is a waiting list of qualified voucher holders for Section 8 units that is averaging 40 per month. The current subsidy for a 3-4 bedroom unit was reported by SWOT respondents to be \$938 per month in the county while the typical market rent is reported to be roughly \$1.150 without utilities.

SWOT interviewees also expressed concern about another group of households that in their view was in need of increased options for more rental housing. This group included households with incomes in the \$25,000 to \$50,000 range—sometimes with single earners—who cannot afford to become home owners at current price levels for the average-priced, single family home in the county. Many of these households include employees of Cornell University, teachers in the county's schools, first responders and other public safety workers, the county's manufacturing employees, younger professionals, and small business owners.

# (d) Cornell and Ithaca College Students Drive Up Rental Costs in the Central Urban Core Region of Ithaca City

SWOT respondents indicated that there is still a large demand for off-campus living by students attending the county's higher education institutions. Although SWOT respondents indicated that this was not as big a factor in the housing market as it was in prior years when students occupied many more rental units in the "flats" around downtown, property owners still apparently cater to this market. In part, SWOT respondents indicated that property owners prefer student rentals because they can realize greater revenues by dividing a single or two family dwelling unit into several student apartment units for rent.

On the other side, SWOT participants report they have observed a recent trend where private developers building apartment houses that target student rentals. This apparently has had the effect of reducing the demand for off campus student housing in neighborhoods that are farthest from campus. Even with that development, SWOT respondents unanimously report that the student population

has had, and continues to have, a negative impact on renter housing affordability in the city.

# (e) The Term "Affordable Housing" Generates "Not in My Back Yard (NIMBY)" Reaction in Rural Towns in the County

Outside of the City of Ithaca and to some extent the Town, SWOT participants indicated that there is strong, perhaps even growing resistance to rental housing for families. As was cited under "Strengths" section of this SWOT assessment, a significant amount of senior housing has been built all over the County and for the most part has been welcomed by the host towns. On the other side of the housing development acceptance ledger, organizations such as Better Housing and their development partners have in recent years met with increasing levels of resistance as they have attempted to site multifamily rental housing in areas outside of the urban core. Part of the opposition seems to be based on additional school and other municipal costs that taxpayers believe they will be incurring if they welcome such housing development. Most SWOT interviewees indicated that the "negativity in towns" with respect to housing development (except, of course, for age restricted housing) is caused by a general lack of understanding of: (1) who the prospective tenants would be for such housing developments, and (2) the resulting fiscal costs and benefits associated with allowing such developments to proceed through to construction and occupancy.

# (f) Most Employers in the County are not Focused on Housing Needs As stated previously, the populations having problems finding housing, whether quality rentals or homes for purchase, are the employees of educational institutions, governments and businesses, large and small, in the County. Currently, many job holders in the core urban area of the county commute long distances from rural Tompkins County or from locales that are outside of the county altogether (see Cornell University Commuter Study results, p. 3). This occurs because commuters view those areas as having more affordably priced housing. Even with that commuter survey finding, interviewees in this SWOT analysis representing employers or business groups frankly stated that housing has not been an issue for them "on the radar screen". However, later in this SWOT assessment an opinion was expressed that the recent rise in housing costs might hurt recruiting of faculty and mid-level executives. Another interviewee expressed concern that currently high gasoline prices might affect commuting practices if they remain high over an extended period of time.

# g) The Small But Growing Non-Student Minority Population in the County May be Isolated from Some Available Housing Services by Language and Culture.

The 2000 Census reported 3,508 African Americans, 2,968 Latinos and 6,943 Asians reside in Tompkins county. The raw Census numbers are misleading due to the presence of Cornell and Ithaca College. Since students are counted, but are largely unaffected by local housing affordability, the number of residents needing housing related services is somewhere below the Census figures. For

example, a member of the Latino Civic Association estimated that "of the 3,000 Latinos in the community, only 1,500 are potentially in need of help with affordable housing". The rest are students or have higher incomes.

The biggest need cited by representatives of the African American and Latino community was for better outreach by housing agencies such as Ithaca Neighborhood Housing services (INHS) and Better Housing for Tompkins County (Better Housing). Both agencies offer education for first time homebuyers. It was suggested that first of all, more personal contact with the leaders of organizations that serve minorities explaining the education and housing services offered would be beneficial. Second, for ethnic minorities, printed materials in Spanish and any other appropriate languages are important. Many minority residents of Tompkins County are employed in lower paying service jobs and some have little or no experience in American culture. Finding a place to live is a challenge. Many, whether English speakers or not, are simply unprepared for the complexities of paperwork involved. The representatives of the minority communities interviewed suggested that they could be partners with the housing agencies taking some responsibility for preparing their members for home ownership, Section 8 eligibility or applying to rent an apartment in a new development.

# 3. Opportunities

Overall SWOT interviewees were quite positive about the future. They recognized the problems and challenges but did not display the cynicism or burnout that is often found among stakeholders grappling with affordable housing issues. The following is a list of the opportunities cited by SWOT participants.

# (a) Key Resources Appear to be Poised for a New Housing Initiative

SWOT respondents pointed to a number of key regional resources that appear to be coming into alignment to support a new, re-invigorated effort to address the county's housing needs. In particular, SWOT respondents pointed to three opportunities with respect to available sites and develop-able land. First, SWOT interviewees indicated there was a very desirable site on West Hill where it may be possible to form a strategic partnership with Cornell Real Estate to both welcome and participate in "the right housing development project." SWOT participants also identified a site within the city in the Route 13 Corridor that they felt could handle as many as 500 new housing units at full build-out. Third, respondents in this SWOT assessment identified what looks to be an opportunity to work with the Town of Groton to perhaps design, develop, and construct an affordable single family home ownership development within that municipality.

From the standpoint of financing opportunities to support housing development, SWOT interviewees indicated that there are "plenty" of underutilized homebuyer financing tools available to support first-time homebuyers. What is missing for the

county is the available housing units in the affordable price range needed for those first-time homebuyers to utilize those programs. In addition, several SWOT participants indicated that the city's HUD Entitlement Community designation offered additional promise for housing development in the county's urban core, since city officials are consistently looking for leveraging opportunities for those funds to develop needed housing within the city. Lastly, SWOT respondents also pointed out that there are seasoned, knowledgeable, well-connected professionals leading government, non-profit housing, and economic development agencies who understand and should be able to collaborate to bring more State and Federal money to bear.

(b) There is a Market for Affordably-Priced Homes in the County

SWOT participants with experience in the regional housing market reported that they felt there was a strong market for homes for purchase in the \$120,000 to \$170,000 range in the county. These respondents indicated that the market was especially strong for the clients of the many programs for first time home buyers in the county. SWOT interviewees with experience in the regional housing market also indicate there is a strong market for rental units for working people in households earning \$25,000 to \$50,000 per year (as discussed above). Third, SWOT participants also indicated there is a waiting list composed of qualified voucher holders for Section 8 rental units, and a similarly long waiting list for senior housing—despite the historic additions to senior housing supply during the 1990s. Taken together, SWOT respondents indicated that these segments in their opinion constituted a significant amount of housing demand that was in an under-served part of the price-range spectrum.

# (c) The "NIMBY" Problem Among Municipal Officials in Rural Communities is Recognized and is Being Addressed

Although NIMBY (or "Not in My Back Yard") remains a significant problem in most of the county, SWOT participants indicated the problem is recognized and some stakeholders are investing time and resources to address the issue. Indeed, a SWOT assessment of this type would ordinarily include a "NIMBY" problem as a significant "threat" to a full range of housing choice in a county or region. However, the fact the issue is recognized and that there are at least some stakeholders in the county that are energized enough to begin to address this situation places this issue in the opportunity category.

The efforts of Better Housing of Ithaca are a good example of what is being done to address what is characterized by SWOT respondents as an important and major education effort. To this end, Better Housing has initiated a series of meetings which they are calling an education program for municipal officials to discuss the housing needs of the county and how each municipality fits into those needs. The goal of the effort is to provide facts and information to each municipality to help clear up misunderstandings and some of the myths associated with housing development. The thesis for this effort is that more educated municipal officials and planners will result in a less contentious and uncertain development review climate for housing

development—and particularly for workforce housing development—so that critically needed development could proceed more quickly and with greater certainty through the process from site selection to construction.

# (d) The Key Stakeholders Appear to be Open to a Coalition to Lead and Execute Housing Developments

Although there was no mention of who or what organization would lead such a coalition, all of the SWOT interviewees indicated that they saw a sufficient level of resources that could make significant strides meeting the current renter and owner housing needs of the county. What was missing was a key unifying consensus that could pool the current skill sets and resources that are currently available to cooperatively and collaboratively address the county's issues and opportunities. Some SWOT participants hoped that Better Housing of Ithaca and the INHS could work together on a project, pooling their skills and resources. Others wished for a leader or leaders from a "Third Party" to come forward and form a new unifying organization of housing interests and stakeholders. To many SWOT participants the number of potential sites and development opportunities throughout the county seem to indicate there is ample opportunity to at least attempt to forge such a strategic partnership to collaborate on a consensus development opportunity that, if successful, could set a helpful in establishing a housing development collaborative paradigm for the future.

### 4. Threats

Although SWOT participants were generally upbeat, they were realistic in pointing out the chief obstacles to expanding the supply of affordable housing options in the county. Some of the identified threats are local, and are within the sphere of influence of county stakeholders and policymakers to address. Others that are noted are beyond the direct control of the county, and therefore need to be adapted to as part of any strategy to deal with expanding the supply of the housing options.

(a) Rural Versus Urban Land Use Planning Conflicts Remain "Unresolved" SWOT participants indicated that "fear of sprawl" and "concerns about the loss of the rural character of land" surrounding the City of Ithaca may have an impact on planning and zoning decisions in surrounding municipalities. This fear and concern is most noticeable in the view of SWOT respondents in the Town of Ithaca and the Town of Lansing—but it is also present in other towns as well. This, in the opinion of some SWOT respondents may be inhibiting the development of affordable workforce housing because of the uncertainty of permitting and the overall length of the development review process. Without a resolution by the county and towns where higher density growth will likely take place in the near term future (e.g. 10 years), this will remain a threat to meeting the housing needs of the county.

### (b) Reduced Federal Funding Support

SWOT respondents pointed out that the 2006 federal budget includes an 11% reduction in funding for the Department of Housing and Urban Development—the

principal federal funding source for most federal and state cooperative housing programs. SWOT interviewees were particularly concerned by the proposal to reduce housing support for persons with disabilities by one-half, from \$238 million this year to \$120 million in federal fiscal year 2006. According to SWOT participants, federal funds for tenant vouchers under the Section 8 program also would be cut by \$2.9 billion over the next five fiscal years. Another \$200 million is proposed to be cut from public housing programs, and SWOT respondents report that the U.S.D.A. rural housing service is dealing with a proposal for their budget to be cut from \$99 million in fiscal 2005 to \$27 million in federal fiscal year 2006. All of these cuts and cuts in other areas of federal aid will resonate to Tompkins County and impact the resources available to meet housing needs. In addition, given the devastating hurricanes that impacted the Gulf Coast region during the late Summer of 2005 and the resulting effort to re-build the housing stock of the region, there is elevated concern that the funding of housing needs of other parts of the country such as those current and prospective needs in the county—may be adversely impacted by those higher profile needs in the Gulf Coast region.

### (c) The Traffic Bottleneck at the Foot of West Hill

SWOT interviewees identified West Hill as a current and potential future site of higher density housing development in the county. Route 96, Route 89, and Route 79 all converge at the foot of the hill to cross the outflow of Lake Cayuga, and join Route 13 or cross it to the City, Cornell University and Ithaca College. The three routes are rural roads and two navigate the steep and winding hill down to the bridges. The hospital that serves the region is located at the top of the hill. Despite its central location, SWOT respondents cited the concern that the development of additional housing units will result in only higher traffic counts for an area that suffers from a high level of traffic congestion. In the opinion of SWOT participants, this would make a bad traffic congestion situation even worse—for an area that offers promising potential for additional higher density housing development. These SWOT respondents believe that the orderly growth of the county must include a solution to this traffic problem that could potentially be a major infrastructure-based constraint on the future development of the entire county.

(d) The High and Still Rising Cost of Construction and Building Materials The huge rebuilding efforts following the hurricanes of 2005 will exacerbate an already rising cost of construction materials. The ability to construct below market rate housing with conventional arrangements and resources is falling away under the pressure of these cost increases. SWOT respondents also noted that strong housing markets over the past several years (and especially in the upper end of the price range), the on-going re-construction efforts in Iraq, and the beginning of what currently is expected to be a huge re-building effort in the devastated Gulf Coast region following Hurricanes Katrina and Rita have all contributed in varying degrees to strong increases in the cost construction materials and labor.

### 5. List of SWOT Interviewees:

The following is a list of the persons interviewed for this SWOT analysis.

**Lee Dillon** Tompkins County Community Action

Paul Mazzarella Ithaca Neighborhood

Stacey Crawford Better Housing for Tompkins County
Nels Bohn City of Ithaca Community Development

**David Stoyell** Tompkins County Office for Aging

H. Craig Miller Tompkins Trust Company 1st National Bank of Groton

Michael Stamm Tompkins County. Area Dev. (TCAD)
Martha Armstrong Tompkins County. Area Dev. (TCAD)

Tom LaVigne Cornell Real Estate

Ron Ross Freddie Mac
Ivar Johnson Active Builder
Judy VanNest Real Estate
Ron Ross Freddie Mac

Bret Garwood
 Chuck Nocera
 Kathy Schlather
 Carlos Gutierrez
 Ithaca Board of Realtors
 Tompkins County Red Cross
 Human Services Coalition
 Latino Civic Association

Marsha Fort GIAC