

TOMPKINS COUNTY HOUSING STRATEGY



June 29, 2017

Introduction

Tompkins County has long been recognized as a desirable place to live. With its steady population and business growth it is an anomaly in a region where larger urban centers have experienced significant losses in population and jobs. As a result of economic growth within the county, the existing housing stock is insufficient to meet current and future housing needs without forcing households to pay unaffordable housing costs, accept substandard housing conditions, and/or live outside the county. This Strategy aims to guide Tompkins County towards meeting its housing needs through 2025 for the health and wellbeing of each household as well as that of the vibrant community we call home.

Housing is an essential human need shared by every person who lives, works, and/or attends school within Tompkins County. However, our housing shortage is a persistent and growing challenge, as documented in the 2016 Tompkins County Housing Needs Assessment, which projected needs through 2025. This shortage is projected to continue growing unless progress is made to bridge the gap between supply and demand, at the prices and representing the housing types needed within the community. Market forces have not been able to, and are not anticipated to, effectively span this gap alone. Although the Tompkins County government does not directly build housing, it does seek to effectively and appropriately help to address this gap. Therefore, the Tompkins County Housing Strategy proposes (1) direction and targets for housing efforts over the next ten years, (2) approaches to achieve desired housing outcomes, and (3) monitoring and support needed to track progress and identify concerns that may arise along the way.

The housing market is a complex continuum, which ideally has a variety of housing types and price points to meet the needs of all community members throughout their lives. These various housing choices impact each other, particularly when an inadequate supply of a particular type and/or price point prevents residents from moving through the continuum as their needs change and their current housing would ideally become available for other households as they move on to other units. As a result, households are often forced to live in housing that does not meet their needs, their preferences, or their economic circumstances. This lack of choice impacts the physical, psychological, social, and economic health and stability of households, particularly vulnerable populations and those with fewer resources.

This Strategy particularly focuses on the gaps to meeting those housing needs that Tompkins County is best suited to impact as a government entity that works across municipal boundaries and that interacts with a broad variety of individuals, organizations, and agencies. It was developed amidst great uncertainty regarding Federal and State funding sources, policies, and programs that have historically been critical to affordable and supportive housing development and to the provision of housing assistance for vulnerable populations. Given this uncertainty as well as the financial and regulatory challenges that deter the private market from providing adequate housing opportunities for vulnerable populations and those in the lower half of our local income ranges, this Strategy also prioritizes efforts to meet the housing needs for vulnerable populations and those earning up to our local median income.¹

¹ Populations may be vulnerable for a number of reasons, including but not limited to: physical or mental illness or disabilities, homelessness, substance abuse, and experiences with discrimination that hinder access to housing. Through its Office of Human Rights, the County seeks to address discrimination based on age, religion, race, color, sex, sexual orientation, gender identity and expression, national origin, marital status, disability, military status,

Background

Although this Strategy focuses on housing, it has been developed within the context of the entire Tompkins County Comprehensive Plan and the County's other strategies.² Housing impacts, and is in turn affected by, the economy, transportation, energy, climate change, conservation of natural areas, development patterns, and much more. Therefore, this Housing Strategy seeks to work in concert with the County's Comprehensive Plan (2015) and other strategies. The Comprehensive Plan's housing principle is: *Tompkins County should be a place where housing is affordable, safe, energy efficient, and appealing.* The housing-specific policies within the Comprehensive Plan are for Tompkins County to:

- Encourage a variety of housing options in development focus areas.
- Support new development of housing where total costs, including utility and transportation expenses, are affordable to households with a range of incomes.
- Promote energy efficient housing.
- Provide housing options for an aging population.
- Maintain an adequate supply of housing for people requiring supportive services.
- Improve the existing housing stock.

This Housing Strategy also draws upon lessons learned through previous housing efforts. Tompkins County undertook an Affordable Housing Needs Assessment in 2006, which informed the development of the first Tompkins County Housing Strategy that set a target for 4,000 new housing units between 2005-2014, 54% of which would be affordable for households earning less than 80% of Area Median Income (AMI).³ Despite the 2007-2009 recession, approximately 3,200 units were built in this period. However, less than 10% of these units met the affordability goal, and nearly all that did were assisted by the Community Housing Development Fund whose creation was called for under the first Housing Strategy.

Following adoption of the current Comprehensive Plan in 2015, Tompkins County launched a new Housing Needs Assessment to provide information for this new Housing Strategy. Completed in 2016, the Housing Needs Assessment differed from its predecessor in looking at various segments of the housing market – such as students, seniors, and those in need of supportive housing – and in engaging community members with an online survey and in developing a projection model which can be updated over time as new data becomes available. Tompkins County also partnered with a number of community members and organizations in 2016 to develop and host the Tompkins County Housing Summit, which included an evening event and full-day workshop. The two events drew over 200 participants each and produced input and evaluations used to shape development of this Housing Strategy. The momentum built through the Housing Summit and challenges described in the Housing Needs Assessment helped inspire the Tompkins County Legislature to focus on housing during its 2017 annual retreat with County Department Heads to further explore the County's role in housing issues. Together, these various housing efforts have led to a growing contact list of community members interested in local housing issues and opportunities to engage in housing-related conversations both for development of this Strategy as well as, it is hoped, for its implementation.

arrest record, conviction record, familial status, domestic violence victim status, and predisposing genetic characteristics.

² Appendix A provides further details regarding the County's Comprehensive Plan and strategies.

³ The 2017 HUD Area Median Income for Tompkins County was \$53,000 for a 1-person household and \$75,600 for a 4-person household. It should be noted that Area Median Income in Tompkins County is not a precise bell curve, that there are more households clustered at the lowest income range (under \$10,000) than at the highest (\$200,000 +), and that student households are included within the calculations.



The theme of the 2016 Tompkins County Housing Summit was *A Place for All of Us: Housing by Choice or by Chance?* Through the Summit and public engagement, the County has formally and informally heard stories and concerns regarding displacement, gentrification, and the inability of some individuals to feel safe and secure in their housing, such as Housing Choice Voucher holders and LGBTQ+ seniors and youth. An inadequate supply of new housing, unsafe conditions in existing housing, and discrimination when searching for or seeking to live safely in one's current housing affect many aspects of life from physical and mental health to job stability and success in school. Tompkins County needs housing available in the quantities necessary to meet all community members' needs free from discrimination and substandard conditions.

Direction

In order to chart a course towards addressing housing needs in Tompkins County through 2025, targets need to be set for the both the number of new housing units needed and their distribution in terms of locations over the next ten years. Although these targets focus on new units to be built, it is critical to recognize that the markets for new and existing housing units are closely related, and that as some residents move out of existing units into newly built ones, there are opportunities both for others to move into those units and for those units to be modified and improved to better meet local needs.

Targeted Housing Units

The 2016 Housing Needs Assessment quantified gaps in the supply of workforce housing units based on population and employment, which manifests itself in daily in-commuter traffic and slow-to-fill job openings. However, other housing gaps also significantly impact this community yet are often less visible and are more difficult to quantify and project into the future. Those in need of supportive housing may end up couch surfing or homeless and be virtually invisible except when engaging with supportive service providers. Retired seniors who cannot find suitable housing may leave the county with no job vacancy to signal their departure, or may remain in or move into housing poorly suited to their needs that does not attract notice until a fall or other traumatic outcome raises alarm. Although student enrollments are reported, projections often vary widely from actual enrollment increases. Therefore, targets for new housing units are as listed below, prioritized based on the vulnerability of affected populations, and followed by additional details for each housing type:

Tompkins County Housing Targets 2016 through 2025*

HOUSING TYPE	TARGET
<i>Supportive housing/ special needs beds</i>	Base on Coordinated Assessment Team ⁴ findings regarding individuals not matched with existing housing
<i>Senior housing</i>	<ul style="list-style-type: none"> • Meet existing deficit of 100-200 subsidized senior apartments • At least 1 Medicaid Assisted Living Program facility (requires certificate from NYSDOH) • Market-rate senior housing units with services and congregate care facilities to be determined based on future vacancies and waitlists given recent expansions
<i>Workforce units</i>	Annual targets: <ul style="list-style-type: none"> • Rental housing – 200 new rental units/year affordable for those earning up to 100% of AMI, for a total of 2,000 new rental units through 2025 • Ownership housing – 380 new ownership units/year, for a total of 3,800 new ownership units through 2025 <ul style="list-style-type: none"> ○ 300 single family homes/year: 90 homes/year in the \$150,000-\$199,999 price range, 210 homes/year at \$200,000+ ○ 80 condominiums/year: 35 units/year in the \$150,000-\$199,000 price range, 45 units/year at \$200,000+
<i>Student beds</i>	<ul style="list-style-type: none"> • Meet existing deficit of 1,400-1,500 on- or off-campus, purpose-built student beds • Add beds to meet any increases in enrollment

* The Housing Needs Assessment used 2015 as its base year, with needs projected for 2016 through 2025.

Supportive/special needs housing

Supportive, also referred to as special needs, housing combines affordable housing with support services designed to help individuals and families with special needs use housing as a platform for improving their overall physical and economic health. This housing is critical to reducing homelessness and housing instability for vulnerable populations. Although senior housing with services could be considered “supportive,” it is treated separately within this Strategy due to funding sources and other considerations, and typically among housing providers as well.

This Strategy recommends that the supportive housing focus should be for individuals with incomes under 50% AMI, who are underserved by existing beds/resources. Beyond financial constraints, those requiring supportive housing may need additional supervision and/or services. The supportive services may be related to transitioning from homelessness or couch surfing, physical or developmental disabilities, mental health diagnoses, domestic abuse, independent youth, substance abuse, parenting, and more. Supportive housing development is largely dependent upon the availability of State and Federal funding sources and the ability of local organizations to secure these funding streams for local

⁴ The Coordinated Assessment Team (CAT) consists of representatives from agencies who meet biweekly to review waitlists from the Coordinated Assessment System, which provides individuals who are homeless or at-risk of homelessness access to housing services by registering through any CAT agency. This system creates a single waitlist for all available housing resources, with individuals prioritized based on vulnerability.

development. Recently, several supportive housing projects have been announced within the City of Ithaca which will help to meet existing gaps in supportive housing needs, if they move forward:

- Amici House (TCAAction) – 23 units for homeless or vulnerable young individuals age 18-25 who may be parenting
- Endeavor House (Opportunities, Alternatives and Resources) – 4 beds for men re-entering the community from jail or prison
- Ithaca ReUse Center Expansion (Finger Lakes ReUse/TCAAction) – 24 units for individuals transitioning from homelessness
- Lakeview Ithaca (Lakeview Health Services) – 25 units for individuals with psychiatric difficulties, 25 additional units for low- to moderate-income households

In addition to tracking whether these projects move forward to completion, the Ithaca / Tompkins County Continuum of Care, a local network of public, private, and non-private agencies working collaboratively to end homelessness in Tompkins County established the Coordinated Assessment System in 2016 to provide persons who are homeless or at-risk of homelessness access to housing services available to them. This system will be used to track individuals who are not quickly matched with housing in order to identify additional supportive housing needs going forward.

Senior Housing

Although many seniors live in typical workforce housing that is not restricted based on age or the provision of services, there is a need for additional subsidized, affordable senior housing as well as a Medicaid Assisted Living Program. Although the 2016 Housing Needs Assessment indicated a need for additional market-rate senior housing with services (assisted living, skilled nursing, memory care), recent expansions, high prices, and the New York State Department of Health's (NYSDOH) recurring finding that Tompkins County is "over-bedded" in terms of skilled nursing facilities indicate that affordable options for seniors are the greatest need. With no Medicaid Assisted Living Program facility in Tompkins County, seniors on Medicaid in need of this option are forced to either leave the county or to enter a skilled nursing facility that accepts Medicaid. Waitlists for seniors needing publicly-subsidized independent living apartments are currently six months to five years, with a need for an additional 100-200 units based on current waitlists. At the same time, incorporation of universal design elements in new construction and rehabilitation of existing units will be critical to ensure that people can live independently longer into their senior years as our population continues to age.

Workforce Housing

The overall target for workforce housing development over the next ten years is 580 units per year, for a total of 5,800 new units through 2025. This target is further broken down into rental and ownership units. New workforce housing affordable for those earning 80% or less of Area Median Income in Tompkins County will primarily require construction of publicly-subsidized units, with some extremely low income individuals needing even lower cost units, such as Single Room Occupancy (SRO) housing.⁵ Current conditions also make it extremely difficult to produce new ownership housing for under \$200,000. Therefore, it is critical to note that if ownership units are not produced in the quantities and price points needed within the community, households may choose to either rent or to live outside the county. In such a case, the ratio between targets for rental units and ownership units would shift towards more rental housing. Existing in-commuters seeking to move into Tompkins County primarily

⁵ For example, even at the proposed \$12.50 Upstate NY minimum wage, which will not be reached until 2020, a single-person household working full time would only be able to afford \$650 per month for rent and utilities.

own their current housing and it is unlikely they would want to move into a rental unit within the county.

- Rental housing – 200 new rental units/year affordable for those earning up to 100% of AMI, for a total of 2,000 new rental units through 2025.⁶
- Ownership housing – 380 new ownership units/year, for a total of 3,800 new units through 2025. This includes 150 units/year to capture approximately 10% of current in-commuters. These ownership units are further divided as follows:
 - 300 single family homes/year, for a total of 3,000 new single family homes: 90 homes/year in the \$150,000-\$199,999 price range, 210 homes/year at \$200,000+
 - 80 condominiums/year⁷: 35 units/year in the \$150,000-\$199,000 price range, 45 units/year at \$200,000+

Student Housing

This Strategy is not focused on student housing production, as this is the portion of the local housing market that currently has the greatest private development interest and the highest quantities of new beds expected in coming years based on projects proposed or already approved. Cornell University has broken ground on the new Maplewood complex, which will provide a net increase of 512 graduate/professional student beds by fall 2018. Cornell has also announced plans to add 2,000 new undergraduate beds on its campus. There is an existing 1,400 to 1,500 deficit in on- or off-campus purpose-built student beds. Beyond meeting this deficit, additional on- or off-campus, purpose-built student beds will be needed to match any increases in student enrollment in order to prevent displacement of residents in non-student units.

Targeted Unit Locations

The County's Development Focus Areas Strategy describes the many benefits of nodal development, such as the efficient use of infrastructure, protection of agricultural land and open spaces, and the optimal use of public transportation. Transportation costs are typically a household's second largest budget item after housing and the transportation sector is the second largest user of energy and emitter of greenhouse gas emissions in the Tompkins County community.

The Development Focus Areas Strategy identified the urban center (pink in the adjoining map), established nodes (blue), emerging nodes (green), and rural centers (orange) for a total of 16 Development Focus Areas within the County. Both supportive housing and senior housing residents are often limited in their transportation options and particularly need access to services primarily located in the urban center. Therefore, supportive and senior housing units should be targeted within the urban center as well as established and emerging nodes, which typically have better transit options. With the exception of Tompkins Cortland Community College, student housing should be primarily targeted within the urban center where students do not require personal vehicles to access their campuses.

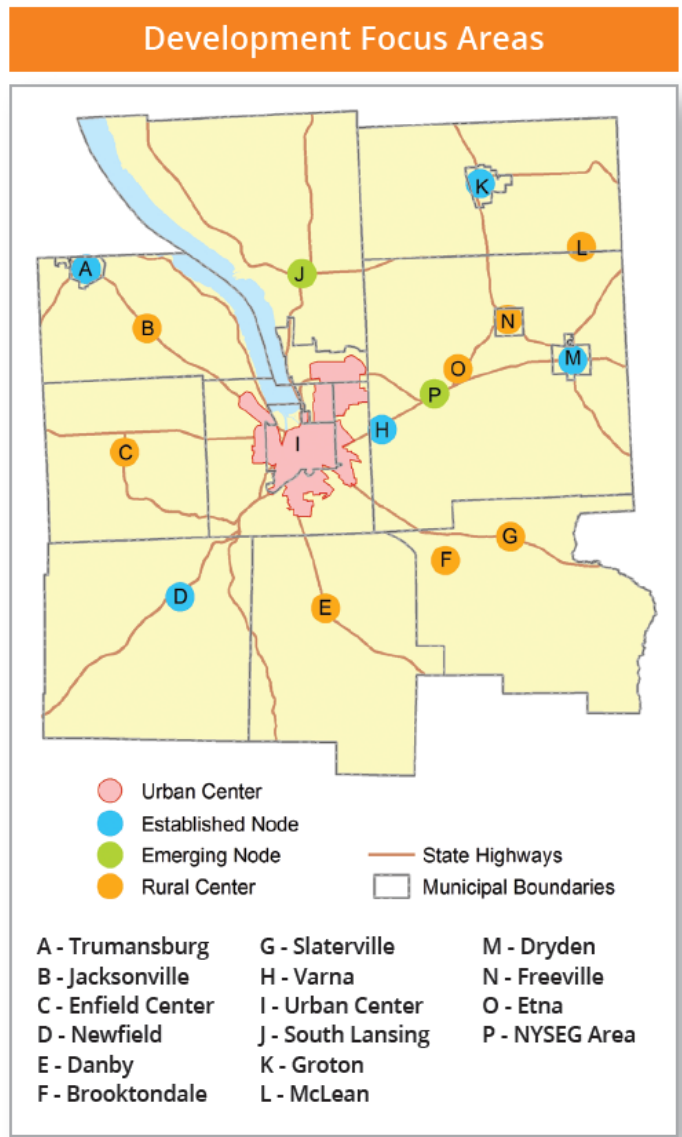
⁶ Appendix B provides a table of Tompkins County Area Median Income and affordable rents by household size.

⁷ Some condominium demand could be satisfied with non-condo options, such as townhomes with homeowner associations (HOAs) that provide exterior maintenance.

Workforce housing should be targeted in a variety of locations to meet the various needs and preferences of households. The survey conducted as part of the 2016 Housing Needs Assessment indicated a shared interest in walkable neighborhoods with a variety of transportation options, and a range of preferences for finding such situations in municipalities throughout the county. In order to meet workforce housing needs within the context of our diverse workforce and related energy, transportation, conservation, and other policies and goals, the distribution of workforce housing is proposed as follows:

- Urban center – at least 350 units annually (not including student beds)
- Established and emerging nodes – 50-100 units annually
- Rural centers – 30 units annually
- Other locations, including suburban Lansing – 100-150 units annually

Based on an initial review with municipal planners of existing plans and zoning codes, infrastructure, as well as vacant and underdeveloped parcels, a conservative estimate is that more than twice these proposed units could be accommodated in these locations. As this Strategy details in the next section, more detailed infill site analysis is proposed to expand and refine our understanding of development potentials within the Development Focus Areas.



Approach

This Housing Strategy proposes a three-pronged approach to meeting housing targets focusing on: new housing units, existing housing units, and collaboration. Given the existing gaps in our housing market, as well as projected job and population growth over the next ten years, **new housing units** are needed within the county. However, **existing housing** units will continue to house the majority of the county's population, and given that most of these units are over 50 years old, many of them will need improvements in order to meet residents' needs and the County's greenhouse gas emissions reduction goals. Existing housing units will also be critical to providing affordable housing. Existing units are typically less expensive to rent or purchase than newly-built housing. In a healthy housing market with

adequate housing choices, they often function as starter homes, as workforce ownership opportunities for households needing to partner purchasing power with sweat equity, and as affordable rentals for those receiving Housing Choice Vouchers or other forms of assistance. **Collaboration** will be vital to inclusively build the community capacity and will to support appropriate housing development and rehabilitation.

New Housing Units

1. *Support Targeted New Development*: Encourage the development of new housing units based on the targets for housing types, quantities, and locations described above, with an emphasis on locations within the Development Focus Areas, energy efficient construction, environmentally-sensitive design, use of renewable energy sources, incorporation of universal design features, and alignment with the County's other plans and strategies. Specifically:
 - Create a comprehensive list of housing opportunity sites based on the following:
 - Develop an infill site analysis to identify potential sites for infill development or redevelopment within the Development Focus Areas. (Tompkins County Dept. of Planning and Sustainability)
 - Assemble a list of proposed projects within the Development Focus Areas that have a strong potential to meet housing needs. (Tompkins County Dept. of Planning and Sustainability)
 - Prepare housing opportunity sites for potential development by exploring the following approaches:
 - Engage the local community in preliminary planning for sites. (Landowners, community members, municipalities, and developers, with assistance from Tompkins County Dept. of Planning and Sustainability and potentially with support of local non-profits)
 - Solicit developers for sites through a Request for Qualifications (RFQ) process in order to better match developers with particular types of housing expertise with sites where that type of housing is encouraged within the community. (Landowners and municipalities with assistance from Tompkins County Dept. of Planning and Sustainability)
 - Assist as needed to get sites to "shovel-ready" state to align with housing targets and related plans, for example by helping with infrastructure analysis. (Landowners and municipalities with assistance from Tompkins County Dept. of Planning and Sustainability)
 - Pursue additional resources to support affordable housing options on opportunity sites:
 - Seek additional funding and partners to support the Community Housing Development Fund (CHDF) and consider opportunities to expand its efforts to increase the supply of permanently affordable housing. (Current CHDF members: Tompkins County, the City of Ithaca, and Cornell University)
 - Investigate the need and potential for additional local financial resources to encourage development, such as creation of a Local Development Corporation (LDC) focused on housing or local investment fund for housing development. (Chamber of Commerce, Tompkins County Area Development, with potential partnerships with local foundations and Tompkins County)
2. *Zoning and Municipal Approval Processes*: Encourage alignment of local zoning regulations with desired housing types and locations, and increase the predictability and timeliness of approval processes for projects that meet these criteria. Lengthy, difficult, and unpredictable approval processes can increase development costs and the resulting housing prices, and can discourage development altogether. Specifically:
 - Update zoning regulations to encourage housing development needed within Development Focus Areas. (Municipalities with assistance as needed from Tompkins County Dept. of Planning

and Sustainability with reference to the results from the Tompkins County Area Development's survey of developers)

- Streamline the approval process for desired housing within desired locations. (Municipalities with assistance as needed from Tompkins County Dept. of Planning and Sustainability)
- Determine if incentive or inclusionary zoning is effective and politically feasible to help meet affordable housing needs within municipalities, with careful consideration of potential impacts to the larger housing market.⁸ (Municipalities with assistance as needed from Tompkins County Dept. of Planning and Sustainability)

3. *Incentives for New Development*: Investigate potential incentives to encourage desired new development in appropriate locations, as determined in the Development Focus Areas Strategy, in order to increase the rate of production and meet housing targets. Specifically:

- Study feasibility of implementing a Tompkins County Industrial Development Agency (IDA) tax abatement for rental housing projects that include affordable and/or mixed-income units. (Tompkins County Industrial Development Agency)
- Explore other possible incentives with local developers, financial institutions, and community members to determine costs and potential benefits for increased housing production. (Tompkins County Area Development with assistance as needed from Tompkins County)

Existing Housing Units

1. *Code Enforcement*: Explore options for improving the health and safety of existing housing units. Specifically:

- Explore the potential for improving existing code enforcement and for the County's potential involvement in code enforcement. (Municipalities and Tompkins County Health Department with support from other departments as needed)
- Investigate substandard housing issues for vulnerable populations. (Continuum of Care)

2. *Fair Housing*: Continue building upon existing efforts led by the Office of Human Rights to address issues of unlawful discrimination in housing based on age, religion, race, color, sex, sexual orientation, gender identity and expression, national origin, marital status, disability, military status, arrest record, conviction record, familial status, domestic violence victim status, and predisposing genetic characteristics. Specifically:

- Consider adoption of the draft local law prohibiting source-of-income discrimination, which affects households using Housing Choice Vouchers, social security income, and other types of lawful income, housing subsidies, or housing assistance to help pay housing costs. (Tompkins County Legislature)
- Provide outreach and education to homeseekers as well as landlords, realtors, and other housing providers and stakeholders, such as supportive housing organizations and nursing homes, about their rights and responsibilities with regards to Fair Housing Laws. (Tompkins County Office of Human Rights)
- Monitor housing discrimination complaints in order to identify particular types of complaints which require more specific outreach. (Tompkins County Office of Human Rights)

⁸ Inclusionary zoning requires, while incentive zoning encourages, developers to either include affordable housing units within their projects, or to support development of affordable housing elsewhere within the community through financial set-asides. Where developer benefits do not offset profits lost on affordable units, some U.S. communities have experienced decreased housing production or increased costs for market-rate units.

- Continue implementing the County’s obligation to Affirmatively Further Fair Housing (AFFH) in order to “overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination.” (Affirmatively Furthering Fair Housing, 80 FR 42271 2015.) This includes providing confidential complaint assistance for any resident or employee in the county who believes they are experiencing housing discrimination based on the protected classes described above. (Tompkins County Office of Human Rights)
3. Housing Rehabilitation: Research options for assisting in the rehabilitation of housing units, and transitioning some current student rental units to workforce rental and ownership housing. Beyond code compliance, these efforts should prioritize energy efficiency improvements and use of renewable energy sources that reduce both greenhouse gas emissions and energy use as well as incorporation of universal design.⁹ (collaboration among municipalities, the local development and landlord community, organizations working in rehabilitation such as Ithaca Neighborhood Housing Services and TCAAction, and Tompkins County Dept. of Planning and Sustainability)
 4. Short Term Rentals: Analyze the local housing impacts of short term rentals, such as Airbnb, and options for local regulation. (Municipalities with assistance from Tompkins County Dept. of Planning and Sustainability)

Collaboration

1. Housing Solutions Collaborative: Develop an informal, inclusive group with no formal membership requirements that enables all community members interested in housing-related topics and issues to share information, ideas, concerns, and conversation. Among the potential outcomes would be to help inform the larger community and establish connections to advance housing-related initiatives beyond the scope that any one organization or individual can do alone. Interest has already been expressed within the community for groups to work on rental advocacy, LGBTQ+ housing discrimination, particularly with regards to homeless youth and seniors, broader incorporation of universal design in construction and rehabilitation, senior housing advocacy, re-entry housing, and more. Specifically:
 - Convene an initial meeting for all interested attendees and develop an agenda based on input received, which would include soliciting volunteers to convene the second (and subsequent) meetings unless an organization is interested in serving as lead organizer. (Community partner needed to take on the role of organizer)
2. Virtual Housing Office: Create a web-based inventory of existing housing resources and programs as a “one-stop shop” connecting anyone seeking housing-related information within Tompkins County with resources such as how to find housing for themselves, develop housing, access available housing data, connect with housing programs, find out about fair housing and landlord/tenant rights and responsibilities, etc. (Community partner needed to create and maintain, potentially identified through the Collaborative; Tompkins County would contribute its housing-related information)

⁹ Universal design refers to the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Universal design features enable people to live independently in their homes as long as possible and to visit others and maintain social connections.

3. *Partners' Activities*: Encourage other organizations and groups to pursue efforts to extend the reach of this Strategy well beyond the County's activities. At the time this Strategy was written, the following were some of the examples of activities happening or anticipated to move forward shortly:
 - A survey of local housing developers regarding their experiences and perception of obstacles to developing housing in the community. (Tompkins County Area Development)
 - A meeting or event to discuss barriers to condominium development and the production of middle-income housing. (Downtown Ithaca Alliance)
 - Investigation of options and the need for providing additional local financing options to support housing development. (Chamber of Commerce, potentially with support from Tompkins County Area Development and interested investors)
 - Advocacy for NY First Home proposal that would allow New Yorkers to deposit up to \$5,000 a year (\$10,000 a year for couples) into a first home savings account, which would be tax deductible for state income tax purposes. (Ithaca Board of Realtors)
 - A survey of landlords regarding Housing Choice Vouchers. (Continuum of Care)
 - A study of Cornell University's workforce housing needs. (Cornell University)

Monitoring

This Housing Strategy recognizes that Tompkins County is a dynamic community and housing market, and that it will be critical to monitor changing conditions as well as progress towards meeting housing needs as time progresses. As the global recession which struck shortly after adoption of the County's first Housing Strategy demonstrated, conditions may arise that alter projections made with the best available data. Therefore, the 2016 Housing Needs Assessment included development of a model to enable updating with new data as it becomes available. Our aging population, changing student enrollments, and proposed tax reforms and Federal budget cuts are among the factors that add to uncertainty in the coming years. As a result, funding sources may need to be re-evaluated. Monitoring also provides the opportunity to spot unexpected changes, particularly given the connected nature of the housing market where changes in one portion can affect others. Therefore, this Strategy proposes the following specific monitoring efforts:

1. *Supportive housing*: Track development of new units, Coordinated Assessment Team findings, and new or changing needs identified in the community. (Tompkins County Dept. of Planning and Sustainability in cooperation with the Coordinated Assessment Team)
2. *Senior housing*: Track vacancies, new or changing needs identified in the community, and development of new units of senior-oriented housing, including subsidized independent living units, Medicaid beds, and market-rate beds with services. (Tompkins County Office for the Aging with assistance from the Tompkins County Dept. of Planning and Sustainability)
3. *Rental units*: Track new rental unit development and conduct an annual rent and vacancy survey. (Tompkins County Dept. of Planning and Sustainability, with the participation of local landlords)
4. *Ownership units*: Monitor home sales/prices and track new for-sale housing development. (Tompkins County Dept. of Planning and Sustainability, with information from the Ithaca Board of Realtors)

5. *Student housing*: Track student enrollment and beds. (Tompkins County Dept. of Planning and Sustainability, based on information from institutions of higher education and municipalities)
6. *Housing Needs Assessment model*: Update model as new data become available. (Tompkins County Dept. of Planning and Sustainability)

Next Steps

This Housing Strategy emerges not only from Tompkins County's persistent and growing housing needs, but also from the momentum recent housing studies and initiatives have created within the community to make substantive progress in addressing our local housing challenges. These housing challenges are complex and cannot be effectively addressed by any single action or entity. Therefore, it is critically important to harness this momentum by quickly proceeding to implementation of this Strategy upon its adoption. Initial groundwork for a number of approaches described above is already being laid, and conversations have begun with many of the partners Tompkins County will need to help housing targets become reality. Ultimately the ability to implement this Strategy will depend upon the allocation of resources, including by partners throughout the community.

The Tompkins County Housing Strategy will guide Tompkins County government's next steps as it assesses resources available for implementation. Tompkins County is committed to efficiently using its resources to help meet these needs so that neither discrimination nor individual vulnerabilities will prevent community members from accessing affordable, safe, energy efficient, and appealing housing. However, this Strategy is also intended to provide direction for the broader community. It will take support and effort throughout our entire community to convert the current interest in housing issues into tangible results that improve the ability for all of us in Tompkins County to meet our housing needs in a way that allows housing to be a source of our personal and community health, stability, and vitality.

APPENDIX A

This Housing Strategy is intended to supplement and to work in partnership with the County's Comprehensive Plan and other strategies. Therefore, this document's emphasis on housing should not be interpreted to reduce the County's commitment to the direction provided in its Comprehensive Plan and other strategies.

Tompkins County Comprehensive Plan (2015)

(<http://www.tompkinscountyny.gov/planning/comprehensive-plan>)

The Comprehensive Plan consists of three overarching principles:

- Sustainability: Tompkins County should be a place where the needs of current and future generations are met without compromising the ecosystems upon which they depend.
- Regional Cooperation: Tompkins County should be a place where all levels of government work cooperatively to address regional issues.
- Fiscal Responsibility: Tompkins County should be a place where taxpayer dollars are invested in public infrastructure and facilities in the most efficient manner possible.

The Comprehensive Plan also consists of principles, with accompanying policies, pertaining to:

- The Economy
- Housing
- Transportation
- Natural Resources
- Water Resources
- Energy and Greenhouse Gas Emissions
- Adaptation
- Healthy Communities
- Development Patterns

Tompkins County Topic Area Strategies

(<http://www.tompkinscountyny.gov/planning/>)

Since 2004, the County has developed six strategies to supplement and expand upon its Comprehensive Plan:

- Housing Strategy (2007), which this Strategy updates
- Energy Strategy (2010), with an update expected by early 2019
- Tourism Strategy (2012)
- Conservation Strategy (2012)
- Development Focus Areas Strategy (2012)
- County Government Sustainability Strategy (2014)

APPENDIX B

Tompkins County Area Median Income and Affordable Rents by Household Size

Household Size	100% AMI*	Monthly Gross Rent at 30% of Income**
1 person	\$53,000	\$1,325
2 persons	\$60,500	\$1,513
3 persons	\$68,100	\$1,703
4 persons	\$75,600	\$1,890
5 persons	\$81,700	\$2,043
6 persons	\$87,700	\$2,193
7 persons	\$93,800	\$2,345
8 persons	\$99,800	\$2,495

* AMI is Area Median Income, with the median representing the income at which half of all households earn more than this amount and half earn less.

** Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.). Households paying more than 30% of their income towards housing costs are considered to be cost burdened and may have difficulty affording other living expenses such as transportation, food, healthcare, clothing, childcare, etc.

Source: U.S. Department of Housing and Urban Development FY 2017 Income Limits Documentation System