

Housing Choices

PRINCIPLE

Housing in Tompkins County should be affordable and appealing to all residents, regardless of their income or whether they rent or own their homes.

The High Cost of Housing

Housing in Tompkins County differs in many ways from its neighboring counties, and even from state and national averages. Barely half the homes here are owner-occupied, as opposed to two-thirds nationwide. The average homeownership rates in the counties surrounding Tompkins are even higher, ranging from 64 percent in Cortland County to 79 percent in Tioga County.

The sales price of a single-family home in Tompkins County has soared in the last few years, from a median of \$100,00 in 2000 to \$134,000 in 2003.⁵ The cost of buying a home here is 50 to 75 percent higher than it is across the county line, in any direction.

Many people in Tompkins County rent their living space, but this also comes at a premium. The median monthly rental rate per household in 2000 was \$611, the highest in the region.

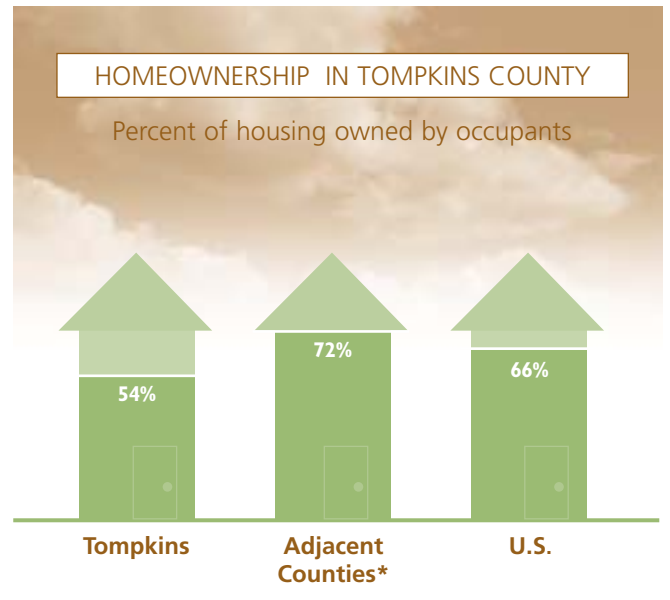
A limited supply of housing stock has resulted in hot competition among buyers, which has pushed home prices up. New housing construction, at a median of \$180,000, is generally not affordable to the average household, and there is little incentive for contractors to develop affordable housing.

Tompkins County's low vacancy rates for rental units – 4.6 percent countywide, about half that in adjacent counties,

The cost of buying or renting a home in Tompkins County is the highest in our seven-county region.

and 2.6 percent in the City of Ithaca – create competition for available units and help inflate prices. The large student population in the county impacts the rental market, particularly near the colleges. A group of four students, for instance, can pool their resources for more purchasing power than a family household.

The number of households is increasing, adding to competition for homes. From 1990 to 2000, the number of separate – and especially one-person – households here went up by nearly 10 percent, while the population grew by a modest 2.6 percent. Senior citizens are living longer and showing a preference to stay in their homes, another factor that reduces turnover in the market.



*Cayuga 72%
Chemung 69%
Cortland 64%
Schuyler 77%
Seneca 74%
Tioga 78%

Source: U.S. Census 2000

To rent ¹		To own ²
\$611	Tompkins	\$134,000
\$468	Tioga	\$90,000
\$493	Chemung	\$77,900
\$521	Seneca	\$76,900
\$482	Cayuga	\$76,500
\$471	Cortland	\$75,250
\$466	Schuyler	\$79,000

¹ Median monthly rent (2000)

² Median residential sales price (2003)

Sources: U.S. Census 2000;
NYS Association of Realtors

⁵ New York State Association of Realtors

Barriers to Affordability

Owning a home is widely recognized as one of the most effective ways for Americans to build wealth, but Tompkins County’s high-priced housing market makes it difficult for moderate- and low-income families to take advantage of homeownership as a step toward economic security. The high cost of rental housing also prohibits many households from saving for a down payment.

The generally accepted definition of “affordable” is that a household should pay no more than 30 percent of its annual income on housing. Almost one in three households in Tompkins County has housing affordability problems.

The median income in Tompkins County is \$37,272 per year, differing little from that of surrounding counties, with more than a quarter of all households in the county earning

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less than \$20,000 a year. Over 10,000 households pay more than 30 percent of their income on housing; over 5,000 spend more than half their income on housing. This cost burden is most acute for low-income renters, many of whom are not students. Among non-student renters, nearly 40 percent – close to 4,000 households – pay more than the affordable level for housing.

Rapidly increasing housing costs may be pushing the low-income households out of the market altogether. Homeless shelter rates are the highest they have been in over a decade, and more pressure is being placed on housing assistance providers and social service programs that assist low-income households.

In-Commuters

Tompkins County is a regional job center that attracts employees from throughout the region. The 2000 U.S. Census shows 2,846 workers driving here from Tioga County; 2,605 from Cortland County; 1,814 from Cayuga County; and 1,603 from Schuyler County. The number of in-commuters from the six counties surrounding Tompkins in 2000 totaled 13,737.

The number of people commuting into Tompkins County for work has increased by 2,531 since 1990. Some of the increase may be due to declining job opportunities in sur-

rounding counties, and/or workers may have family ties and other obligations that keep them from moving closer to their jobs. However, it is widely presumed that many who commute to Tompkins County would live here if they could afford to.

The link between housing costs and in-commuting has other consequences, as well. Long commutes cause additional wear and tear to the highway infrastructure, add to air pollution, and cause a faster rate of consumption of non-renewable energy sources.

Senior and Special Needs Housing

Affordable housing is an especially acute need for senior citizens. In 2000, about one-tenth (9,257) of County residents were over age 65, an increase of 10 percent in the last decade. Because of better health care and increasing longevity rates, this group will continue to age and add to housing needs. In just a few years, the baby boom generation will start turning 65, with the “big bulge” coming between 2010 and 2020. This dramatic increase in the number of senior citizens will place tremendous pressure on housing.

Most seniors want to stay in their homes – or “age in place” – as long as they can. As the oldest group ages, its members are showing a strong preference for receiving per-

Affordability of assisted living facilities and services is a major issue for many seniors.

sonal care services in a residential environment rather than a health care setting. Assisted living is the fastest growing and fastest changing sector of senior housing. Private-pay assisted living units have been added to the market, but there is a lack of subsidized units for seniors needing personal care.

As people age, their incomes tend to decline. Affordability of assisted living facilities and services is a major issue for many seniors. Currently, all of the facilities that provide high levels of care are high-end options.

Two other residential needs in Tompkins County are permanent housing for individuals needing ongoing, on-site services to be able to live in the community, and housing – such as a single-room occupancy (SRO) community residence – for the homeless mentally ill.

Assuring Housing Choice

Tompkins County lacks an adequate supply of affordable housing. Households are spending too much on housing, and both renters and homeowners are cost burdened. The increasing purchase prices and rental rates are pushing the lowest income households out of the market and leaving them to rely on subsidies, substandard or crowded housing, or other strategies such as leaving the county.

Barriers to the creation of new affordable housing include the comparatively lower return on investment of affordable

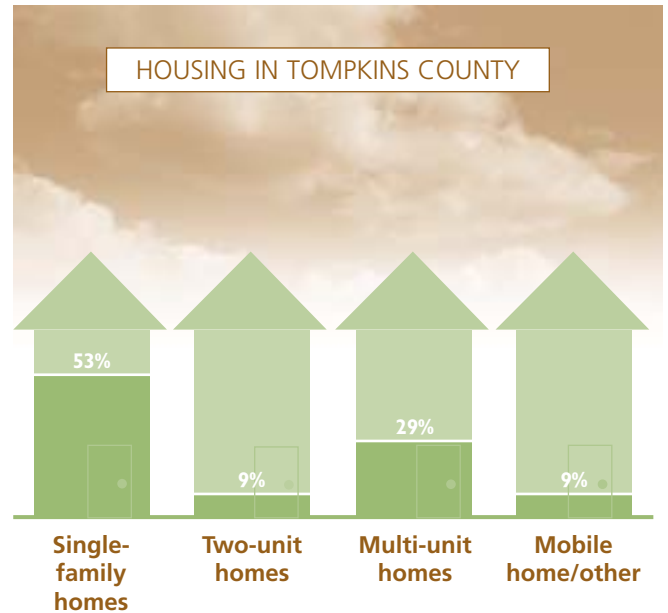
Tompkins County lacks an adequate supply of affordable housing.

housing projects. Local zoning and building codes may also increase the costs of construction of affordable housing.

Another impediment is the perception that affordable housing will lower adjoining property values and bring with it a host of undesirable characteristics such as drug use and crime. Recent attempts to develop affordable, multi-family housing in Tompkins County have been met with considerable community opposition, based on this perception. However, there is no statistical link between affordable housing and diminishing property values or increasing crime rates. Residents of affordable housing are usually working people, known to the community.

Changes in household size and household make-up will necessitate a variety of housing options in the future. The increasing number of single-person households, the preference for young couples to wait to have children, and the increase in the over-65 population will all impact the types of housing our communities will need. In the meantime, the current widespread lack of affordable housing hampers the local economy by reducing expenditures on other items, narrowing choices for workers coming here from other areas, and preventing young families or householders from building wealth through homeownership.

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Source: U.S. Census 2000

TOMPKINS COUNTY HOUSING FACTS

Occupied housing units in 2000	36,420
Housing units added since 1990	3,287
Rental units in 2000	16,846
Rental units added since 1990	1,935
Mobile homes in 2000	3,671
Mobile homes added since 1990	68
Increase in number of one-person households since 1990	30%
Homes in the county built before 1940	40%
Homes in City of Ithaca built before 1940	82%
Homes showing need for extensive or moderate repairs	9%
Households that spend more than 30 percent of income on housing	40%
Households that spend more than half of income on housing	20%

Policies

By encouraging changes in how housing is provided, we can assure housing choices that are affordable and appealing to all residents.

It is the policy of Tompkins County to:

- Provide for a variety of quality living experiences, including rural, suburban, hamlet, village, and urban.
- Protect consumers' housing options throughout the County by providing a mix of choices of location, accessibility, housing types, and neighborhood character.
- Provide and encourage more quality rental and owner-occupied affordable housing options for very low-, low-, and moderate-income residents.
- Promote increased owner-occupied housing in the County.
- Maintain an adequate supply of affordable housing options for people with special needs, including seniors who wish to remain in their homes and persons requiring health care, custodial care, or supportive services.
- Promote housing opportunities for locally-employed persons who would prefer to live in Tompkins County.

Action Items

Action items are activities that Tompkins County government or community partners can undertake to implement policies.

- TO DO** → Produce a three- to five-year affordable-housing needs assessment to use as a basis to guide development of appropriate subsidized rental and ownership housing to meet local needs.
- TO DO** → Develop efforts to coordinate available services for seniors who are having difficulty identifying or accessing those services needed to stay in their homes.
- TO DO** → Conduct a survey of in-commuters to determine the reasons they live outside of Tompkins County.
- TO DO** → Develop or identify model regulations and guidelines that incorporate universal design elements for new residential construction that meet the needs of many future residents, including families with small children and mobility impaired persons, and provide related training for elected officials, board members, staff and the public.
- TO DO** → Develop model provisions for land development regulations that encourage affordable housing.
- TO DO** → Provide education and training programs for elected officials, board members, community leaders, developers and builders, and the general public on the need for and benefits of affordable-housing development.
- TO DO** → Survey subsidized affordable housing units to determine when subsidies expire and if the units are likely to remain affordable. Establish a program to monitor the status of those units to anticipate impending deficiencies.
- TO DO** → Build a new Community Residence – Single Room Occupancy mental health facility.
- TO DO** → Inventory and track the availability of affordable senior housing options that provide custodial care services.