

Housing Issues in Tompkins County

Prepared for the Community Foundation of Tompkins County

Overview

Available, affordable housing is fundamental to maintaining a vibrant local economy and a healthy community. When housing cannot be found close to jobs, services, and recreation facilities it creates adverse impacts on public health, environmental quality, the cost of local government services, social equity and overall quality of life. In Tompkins County over the last 20 years we have not developed enough housing to keep pace with growth in employment. This, along with competition for housing between households in the workforce and students, has contributed to the high cost of housing and high rates of in-commuters to fill jobs in Tompkins County. The cost of housing has increased at a rate that far exceeds increases in income. Lower and moderate income households are being displaced from neighborhoods in the City and newcomers to the community have difficulty finding adequate housing. Employers can't attract the workforce they need to expand or even maintain current operations. Many families and households are cost-burdened by their housing expenses, leaving inadequate household budgets for such essentials as food and health care.

In 2006 and again in 2016 Tompkins County undertook Housing Needs Assessments to gain a better understanding of the problem. The 2016 analysis suggests that, despite the housing that has been added to the community in recent years, the problem persists. The potential solutions identified in the 2007 County Housing Strategy have either not yet come to fruition (inclusionary zoning, employer-supported housing) or, while contributing to the development of new housing (Community Housing Development Fund, Housing Trust), been inadequate to keep pace with the need.

A contributing factor to the problem has been neighborhood opposition to new proposed housing. This can result from inadequate local regulation to assure that new housing is in alignment with community expectations, self-interest (NIMBY), or lack of understanding of the severity of the housing problem in the community. Several projects that could have provided excellent housing opportunities for those who need it most have floundered in the face of such opposition.

Even for projects that are approved and built, high construction costs, which may be due to such factors as a lengthy review process, the high cost of developing in downtown Ithaca, or the lack of construction at a scale that allows for efficiencies, make new housing less affordable.

For Sale Housing

Our 2016 Needs Assessment has provided current data that helps clarify many aspects of the problem as it exists today. For example, development costs make it extremely difficult to build new for-sale housing, such as condominiums and single family homes, for under \$200,000 without public assistance in the form of financing, infrastructure or other support. Yet over a quarter of the single family demand and over 40% of condominium demand are for homes in the \$150,000-\$199,999 price range. Even for units costing \$200,000 or more, there is an estimated demand for 225 new single family homes and for 47 condominiums annually, while the county has been averaging 165 new single family homes and very few condominiums per year. The housing deficit continues to grow and prevents rental households that would like to become homeowners from purchasing homes. Additionally, a disproportionately large share of the single family homes constructed in the county are on scattered lots in rural areas, rather than in neighborhoods, resulting in sprawling residential development that is eroding the rural character of many towns.

Rental Housing

The 2016 Needs Assessment looked at both small apartment properties with fewer than 24 units and larger properties with 24 units or more. Tompkins County has a long history of rooming houses and homes divided into student apartments, dating back to the early days of Cornell University. Sixty percent of apartments fall into this category, and surveys of about a third of those units found a 6% vacancy rate county-wide. The large apartment properties that make

up 30% of total units were found to have a 1.8% vacancy rate. Eighty percent of the larger complexes have high concentrations of students. The 20% of units in buildings without a significant student population averaged a slightly higher 3% vacancy rate. Vacancies are generally much lower in the urbanized area than in rural areas of the county.

Student Housing

In the past 10 years, enrollment at our higher education institutions has increased by nearly 2,700 students. As of 2015, less than half of college and university students lived in on-campus or purpose-built student housing, which is off-campus housing intended for student occupation and rented by the bed. While Northern and Midwestern schools typically house between 20%-35% of students in off-campus purpose-built housing, in Tompkins County only 6% of students live in such units. Competition between student and non-student households for housing has grown in the last ten years.

Senior Housing

Despite the presence of large numbers of students, overall our population is aging. There is a complete absence of assisted living beds for Medicaid eligible seniors and a substantial need for in-home care and subsidized housing for lower income senior households. The 2016 Needs Assessment found that the overall deficit in independent living, assisted living, memory care, and skilled nursing beds for the portion of our population with sufficient income to live in such unsubsidized housing, is 265 beds and expected to grow to a 773 bed deficit in the next ten years. A lack of adequate senior housing with services raises health and safety concerns and prevents seniors from moving out of housing that no longer meets their needs. If more senior options were available these homes could be freed up for younger families.

Supportive Housing

The 2016 Needs Assessment also examined the need for supportive housing beyond that needed by an aging population. The difficulty in providing supportive housing for those with special needs mirrors issues affecting the larger community. Among other issues, high development costs and limited land with good transportation connections make it difficult to build new supportive housing units. Neighbors often oppose development of supportive units.

In-commuters

Due to the persistence of our housing challenges, the in-commuter population has continued to grow as many who are working within the county find housing in surrounding counties. Fifty-eight percent of in-commuters surveyed during the 2016 Needs Assessment indicated they would live within the county if affordable housing that met their needs was available. If adequate housing was available in Tompkins County to accommodate a portion of these in-commuters, the community could lessen the environmental and transportation impacts of increasing traffic while gaining new community members and taxpayers who already work in our county.

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