

FROM NIMBY TO NEIGHBOR: AFFORDABLE HOUSING DEVELOPMENT IN TOMPKINS COUNTY, NY

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Workshop participants: Kevin Anderson, Valerie Daley, Greg Donofrio, Gregory Francis, Jermaine Gause, Terry Gemmill, Caroline Hegarty, Ian Hegarty, George Homsy, Julia Macdonald, Matt Makes, Anna Revington, Greg Ricciardi, Erika Ruiz, Ashley Russell, Kevin Snyder, Remington Stone, and Neerja Vasishta

**under the direction of Rolf Pendall, Associate Professor,
Department of City and Regional Planning.
Please direct comments and questions to rolf.pendall@cornell.edu.**

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EXECUTIVE SUMMARY

The lack of affordable housing in Tompkins County is exacerbated by two interrelated barriers that continue to prevent its construction. The first barrier takes the form of pervasive stereotypes or myths about affordable housing perpetuated by those who fear its construction in their neighborhoods. These myths find their way into the text of zoning regulations and the decisions of zoning officials, creating a second barrier of legal restrictions that prevent the construction of affordable housing throughout the county. Physical and infrastructure constraints further compound the problem. Research by students of Cornell University's Department of City and Regional Planning into common misperceptions of affordable housing and specific constraints to the development of such housing in nine Tompkins County municipalities finds that:

- *Zoning regulations and inadequate infrastructure are significant barriers to the construction of affordable housing.* Large-lot residential zoning and limited multi-unit zoning restrict the development of four affordable housing prototypes—small-lot single-family subdivisions, manufactured housing subdivisions, affordable rental complexes, and senior assisted living facilities. Where permitted by zoning, sites are often restricted by physical constraints or lack public water and sewer.
- *Affordable housing is desperately needed by people who already live and work in Tompkins County, including a growing senior population.* Statistics show that a high percentage of county residents, particularly renters, currently overpay for housing. Citizens who work in a variety of jobs, like retail, education, and public service, struggle to keep housing costs under 30% of their income. Seniors also want to stay in area but need affordable housing options.
- *Affordable housing can blend into existing neighborhoods; when managed properly it does not bring crime into a neighborhood or lower neighboring property values.* Linderman Creek, and other national examples, prove that affordable housing can be an aesthetically pleasing, socially stable, and financially productive community asset.
- *Affordable housing proposals meet with community resistance, despite a general acknowledgement of their need.* The recent denial of two developments shows that stereotypes about affordable housing and the people it serves continue to affect approval decisions. Replacing affordable housing myths with facts will help to change community attitudes and public policies that prevent its development.
- *Tompkins County, individual municipalities, and community advocates can take steps to proactively facilitate the construction of affordable housing.* Working together they must build a coalition around affordable housing, educate apprehensive residents and politicians, and implement creative and flexible zoning provisions that promote the construction of housing options for people of all incomes.

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Earlier this year, a housing needs assessment conducted by Cornell University Planning students documented a serious need throughout the county for additional affordable housing (see *Musical Chairs: The High Stakes Game of Affordable Housing in Tompkins County*). Specifically, the assessment found that rental vacancies rates are less than 5% and that a majority of the county's low and lowest income residents pay greater than 30% of their income on rent. Opportunities for homeownership are also restricted by high house values, driven up in recent years by low mortgage interest rates and a limited supply of single-family housing stock. Homeless and special needs populations are critically affected. The number of bednights provided by the Red Cross grew 58% over the past three years. In 2002 demand for beds in the county shelter system exceeded capacity by 239%. While the homeless, elderly, and other special needs populations are affected most severely, the affordable housing crisis has real consequences for those at every point along the income spectrum. These findings were independently substantiated this fall by the Compass II report, prepared by the Human Services Coalition of Tompkins County and the United Way of Tompkins County.

After completing the needs assessment, students divided into two groups to study obstacles to affordable housing construction in Tompkins County. The first group researched the myths that are commonly associated with affordable housing and the people who live in it. The second group analyzed the physical, infrastructure and regulatory constraints that currently hinder its development in nine municipalities: the City of Ithaca; the Town of Ithaca; the Village of Trumansburg; the Village Lansing and surrounding portions of the Town of Lansing; the Village of Dryden; the Village of Groton; Newfield Hamlet, North Danby Hamlet; and West Danby Hamlet. These municipalities were selected as nodes for future development by the Tompkins County Vital Communities Initiative, or were identified by local developers as attractive locations for potential growth. (The selection process and nodes concept are explained in the methodology section of Chapter 1.)

The following report begins with a brief introduction of two very different stories that illustrate the challenges to and opportunities for affordable housing in Tompkins County. Chapter one then draws on a variety of published sources to break down the stereotypes commonly associated with affordable housing. Chapter two assess the feasibility of constructing four affordable housing prototypes in the nine municipalities identified above. Findings are based upon existing zoning regulations, interviews with municipal officials, and GIS analysis. The report concludes with recommendations for creative zoning solutions and public outreach strategies designed to facilitate the equitable production of affordable housing throughout the County.

INTRODUCTION

RECENT AFFORDABLE HOUSING CONTEXT IN TOMPKINS COUNTY

In the fall of 2002, Court Street Development Corporation wanted to bring affordable housing to Groton. They failed. In the following summer they tried again in Dryden. Again they were met with derision from residents concerned about the future of their neighborhood. “They should build it somewhere else,” was the attitude of many opponents. More than seventy Groton residents turned out to publicly protest the construction of affordable housing in their village. With constituents who associated affordable housing with “drug dealers,” “drug houses,” and “slums,” politicians quickly picked up on the community’s sentiment. Legal action was taken to stop the developments. The Village of Groton passed a law that restricted affordable housing to areas zoned high-intensity; Dryden passed a moratorium on all housing developments to take time to reconsider the Village’s position on issues of density and affordable housing. According to Deputy Mayor Michael Hattery, who was quoted in the *Ithaca Journal*, the Village didn’t have a homeless problem so he couldn’t understand why Dryden needed an affordable housing development.¹

In recent years, Tompkins County has treated affordable housing development proposals, and their developers, with apprehension. Carl Guy, the President of Court Street Development Corporation, was so “bloodied” by his experiences in Groton and Dryden that he’s now looking outside the county for communities more receptive to affordable housing. The Dryden and Groton decisions, disappointing as they are for the advocates and the potential residents of affordable housing, demonstrate that private developers are interested in building affordable housing in Tompkins County. For-profit developers recognize a strong market for affordable housing, but to build it they need the partnership and cooperation of local governments. This cooperation has existed in the recent past; local government and private development came together in the Town of Ithaca to build a model of affordable housing community.

MODEL APARTMENTS

The Linderman Creek Apartments just off of Route 79 in the Town of Ithaca have well manicured lawns, modern playgrounds, an exercise center and a million dollar view of the City. When the first phase of construction was approved in 2000, some local residents voice concerns. Since that time, the complex has been so successful that a second phase of construction was built in 2003, and a third phase was recently approved, without community opposition.

High-quality architectural design, good tenants, and effective management have been the keys to success. The residents, according to Leah Houghtaling, Linderman Creek

¹ Higgins, Dan “Groton Residents Oppose Proposed Project” *Ithaca Journal* Sept. 17, 2002; Mosley, Kandeia “Dryden puts the brakes on housing” *Ithaca Journal* Aug 6, 2003

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Community Manager, are hard working people in the process of stepping up. “Many people here are dedicated to buying homes and moving up.” One resident recently left to pursue that dream.

The diverse residents hold essential jobs in the Ithaca community. Many work in the local service and health care industry, such as at Wegmans and the nearby nursing home and hospital. Some are teachers; others have jobs in social service fields. Those without jobs are usually disabled or retired. Houghtaling says there are single people, single moms, families and some retired couples. And the diversity in Linderman Creek is part of a healthy community, touted Catherine Valentino, the town supervisor of Ithaca. She told the *Ithaca Journal* in 2001 that the once-controversial project was the solution to the town’s affordable housing problems.²

SOME PROBLEMS, SOME ANSWERS

Absent from Linderman Creek are the concentrations of problem kids and criminal residents that some fear are the predominant occupants of affordable housing. By and large, Houghtaling says the approximately 120 kids who live in the community are “average.” Some, I know, are brilliant,” Houghtaling reports. “Others are at the back of the class. Most are just normal kids.” About half of the school age children go to Ithaca schools and the other half learn in the Enfield District. When there have been problems with tenants, and there have been very few, management moves quickly. For example, illegal activities including drug use and firearm possession are violations of the lease that result in immediate eviction. Problem residents are removed within 72 hours.

Linderman Creek meets the affordable housing needs of those already in the community. So great is the magnitude of these needs, however, that the waiting list for an apartment is about 300 applications long. But because turnover is very low, some people have been on the waiting list for a couple of years. The most a single person can earn and stay is \$24,000 per year. Families of four have an income limit of \$34,320. About 65% of people in the older apartments (built in 2000) use Section 8 vouchers and about 40% in the newer buildings (constructed in 2003) pay part of their housing costs with Section 8 vouchers. Rents range from \$487 per month for a single to \$666 for a three bedroom and include all utilities.

With demand so great, a third phase of the project has already been approved. Twenty four units will be low to moderate income. Eight units will be reserved for families at or below 60% of the median annual income. The rest will be available for those making up to 80% of median.

Houghtaling says after the initial fears, the neighbors seem to get along with the residents of Linderman Creek. The key to winning over the community, she says, was meeting with people and inviting them to open houses. “If people have questions, they need to come up and ask. Once the building started, we showed them how nice it would be. This is a real community.”

² Bishop, Lauren, “Town Addresses Linderman Creek”, *Ithaca Journal*. February 13, 2001, 2A.

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Linderman Creek's success may have helped pave the way for other similar projects in the Town of Ithaca. Two new low-income housing developments on the drawing board in the fall of 2003 lacked the large-scale resident opposition originally faced by the Linderman project and others around Tompkins County.³ However, as the previous story about Groton and Dryden illustrates, this phenomenon has yet to spread to other municipalities in the county.

These recent successes and failures underscore the need to understand why affordable housing is so difficult to build, despite a documented need for its existence. The majority of residents who participated in visioning workshops held by the Tompkins County Planning department in 2000 and 2001 voiced their strong support for "Vital Communities." They supported planned development that preserved open space, facilitated access to public transportation, created dense walkable villages, and enabled the creation of affordable housing for residents of all income levels. If Tompkins County has an undeniable need for affordable housing and residents theoretically support its construction, why isn't it being built? And what can we do to help build it?

³ Bishop, Lauren. "Proposed Project across from Linderman Creek" *The Ithaca Journal*. September 9, 2003, 1A.

CHAPTER 1

BREAKING DOWN THE PREJUDICES THAT BLOCK AFFORDABLE HOUSING FOR EVERYONE

These days attempts to bring affordable housing to Tompkins County do not enjoy much public support. This, despite the fact that rents here are significantly higher than surrounding counties and that almost 70% of lower-income residents pay too much of their income toward rent.⁴

Our neighbors can't afford their homes; yet when there is an opportunity for affordable housing it is usually met with some opposition. For example, in the past two years, Court Street Development made attempts to build a 36-unit affordable apartment complex first in the Village of Groton and then in Dryden. Though the development complied with all zoning ordinances, residents in both municipalities rejected the apartment complex, fearing that property values would plummet. The developer does not plan to attempt another project in Tompkins County again.

The best-laid plans and designs for affordable housing may never see fruition if its neighborhood does not support its construction. Though we know we need affordable housing, creating opportunities for residents to find a home that they can afford can seem like a daunting task. In this section, we present ways to turn obstacles into opportunities. In doing so, the document walks advocates and decision-makers through:

- The need for affordable housing for the residents of Tompkins County.
- Why affordable housing matters to people/families and to the economy.
- What is stopping us: community misperceptions.
- Strategies to overcome these obstacles.
- References that will help you along the way.

We know that affordable housing is needed in Tompkins County. And the county-wide comprehensive plan has designated appropriate nodes for growth and density. We also know that individuals and families will benefit from being able to afford the place where they call home. We just need to find ways to make it happen. The first step is understanding the truth about the pros and cons of affordable housing.

AFFORDABLE HOUSING IN AMERICA

In *Meeting our Nation's Housing Challenges*, a 2002 report of the Bipartisan Millennial Housing Commission, we find that in 1999 one of every four American households spent more on housing than what is affordable.⁵ Furthermore, one in eight lower-income working families employed in full time jobs earning at least the minimum wage spend

⁴ Tompkins County Housing Needs Assessment, CRP 558

⁵ The government considers paying over 30% of one's income toward housing as overpayment.

more than half of their incomes on housing.⁶ Between 1985 and 1999, affordable rental units for low- and moderate- income households decreased by almost 10%.⁷ Nationwide, our housing supply lags behind demand by 1.8 million units while 1.7 million lower-income households were living in severely inadequate housing because no economically viable alternatives were available.⁸ What does it mean when inadequate housing puts one's health and safety at risk?

Regardless of where one lives, housing is central to a person's well-being. Coming home to a place one can't afford can be a weighty burden. Struggling to make rent or a house payment can translate into difficulties on the job or in school for children. Families who spend a high proportion of their income for housing have less to spend on other goods or on the upkeep of their homes. Conversely, people who can live in a good-quality and affordable housing unit have less psychological distress. This lower level of distress may translate into a reduction in health care costs as well as increased productivity. Stable housing is a key factor in family and neighborhood stability. For those of us overpaying rent, it is especially hard to save to buy a home or to send kids on to college, two primary goals of many who rent.⁹ An affordable home is not only central to achieving goals that many of our families share, it is central to everyone's well-being.

AFFORDABLE HOUSING IN TOMPKINS COUNTY

Musical Chairs: The High Stakes Game of Affordable Housing in Tompkins County shows that the County has a significant affordable housing problem. Compared to its seven surrounding counties, Tompkins has the lowest rental vacancy rate, indicating a tight housing market. A common standard in determining rental overpayment is if a tenant pays 30% or more of before-tax income toward housing. In 2002, a single tenant in Tompkins County without children had to earn \$2,160 per month or \$25,920 per year before taxes to comfortably pay the median gross rent. In 2000, 67% of low-income households overpaid rent and 92% of the lowest-income households overpaid. The median rent increased 25% from 1990 to 2000. Who does this affect?

- A salesperson at the Eddie Bauer store in Pyramid Mall making \$6.75 per hour, working 40 hours a week, earning \$14,040 a year needs affordable housing.
- Employees at Target working the graveyard shift making \$11.50 per hour or \$23,920 per year need affordable housing.
- Administrative assistants with children who serve the College of Architecture, Art and Planning at Cornell University whose wages start at \$12.55 per hour or \$26,104 per year need affordable housing.

⁶ *Meeting Our Nation's Housing Challenges*, Report of the Bipartisan Millennial Housing Commission, 2002

⁷ *ibid*

⁸ *ibid*

⁹ *ibid*

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Property values increased dramatically from 2000 to 2003, making affordability a more serious issue. In an era of historically low interest rates, special finance programs, and available land, it remains a mystery why there are so few affordable new homes and apartments.

WHAT IS STOPPING US?

Issues of affordability are part of a larger social and economic network. Due to this complexity, opposition to affordable housing can take many forms and span many issues. Untangling these issues is important. The reasons why Americans need more affordable housing are outside the scope of this report, but each affordable housing development is site-specific. This we can address together as a community.

Generally, opposition to affordable housing begins with a preconceived notion of who “those” people coming into our community will be. But future tenants live among us now, already members of our network. Nonetheless, we demonize those who live in affordable housing as being illiterate, poor, lazy, and prone to crime even though there is no basis for this characterization. Fears are based on past failures, hazy conjuring of inner-city projects, and local slumlords.

The key to community success is being pro-active in our approach and not reactive to the consequences. We are learning from our mistakes. This is fortunate because more of us today and in the near future will depend on integrative affordable housing that is well designed and well managed. With this emerging need many around the nation are learning how to design housing in an integrative fashion while reducing crime and making communities as a whole more appealing. The first step is to dispel common community myths.

MYTHS, FACTS, AND STRATEGIES

Myth: Affordable housing will clash with my neighborhood, undermine community character, be cheaply built or cookie cutter in appearance, and cut down open space.

Fact: Some builders and designers lack the sophistication, creativity, resources, and will to build quality affordable housing. Others specialize in designing and building neighborhoods that integrate community, providing a sense of neighborhood pride and sustain value. With good design, communities can become accommodating, friendly and safe places. Local designers that pride themselves in designs for affordable, sustainable housing include: Holt Architects, Thomas Associates and Tallman & Demarest.¹⁰

WEST HELP – GREENBURGH, NEW YORK



Source: Jones, Thomas R., William Pettus, AIA, Michael Pyatok, FAIA. "Good Neighbors: Affordable Family Housing." McGraw Hill, North America. Images Publishing Group, Pty. Ltd. Musgrave, Victoria, Australia. 1997 & 1998
<http://www.andnet.org/goodneighbors/studies/ne/westhelp.html>

West HELP, an affordable housing project in Greenburgh, New York, is a charming example of good quality design providing a solution to homelessness. Built in a rural setting on six acres of Westchester County Community College, the site is quiet, attractive and accessible. The units are built to last, integrating architectural elements that provide flexibility and will keep costs down over time. One of the clever design elements is the removable wall partitions that quickly turn a single unit into a family residence.

Myth: Affordable housing designs are always high density developments.

Fact: When and where appropriate, high density can reduce the price per square foot of housing and is one method to offer affordability. With good design and new building methods, housing can be built in configurations that suit the neighborhoods. The choice of density can be determined by configuring space that best serves the community in concert with the resident. In fact, well-designed affordable housing differs very little from any other development. The Farm in Santa Cruz, California enjoys open space and high design while finding an equitable compromise between community values and affordable density.

¹⁰ Paul Mazarella, Ithaca Neighborhood Housing, telephone interview November 17, 2003.

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THE FARM – SANTA CRUZ, CALIFORNIA



Source: Jones, Thomas R., William Pettus, AIA, Michael Pyatok, FAIA. "Good Neighbors: Affordable Family Housing." McGraw Hill, North America. Images Publishing Group, Pty. Ltd. Musgrave, Victoria, Australia. 1997 & 1998
<http://www.andnet.org/goodneighbors/studies/nw/farm.html>

The current availability of low interest rates, a multitude of lending programs, relatively low land prices, tax incentives, and sophisticated not-for-profit neighborhood housing associations make now a great time to provide housing to satisfy today's and tomorrow's needs at lower densities.

Myth: Affordable housing is going to be thrown at our community in a top-down fashion.

Fact: The location and design of affordable housing can and should start with community residents. Community members are the finest resource for designing housing that will fit into their community. Years of local experience provides knowledge of good building sites and how to avoid builder pitfalls like drainage basins, areas of strong seasonal winds, lack of sunshine, insect habitats, and traffic problems.

Community planning meetings can provide a safe place for long time residents to work with and get to know potential users of new housing, helping to build relationships and dispel myths. Experienced architects and builders who listen to local residents integrate human need into community design that brings pride and a sense of connectedness.

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MATSUSAKA TOWNHOMES – TACOMA, WASHINGTON



Source: Gallery of High Quality Affordable Housing “Affordable Housing Design Advisor.” Homes and Communities US Department of Housing and Urban Development. November 17, 2003. <http://www.designadvisor.org>, <http://www.designadvisor.org/gallery/matsusaka.html>

Myth: Even if affordable housing can be designed to complement my neighborhood and add to property value, these developments will become a burden to the taxpayer.

Fact: Well designed and professionally coordinated affordable housing does not need taxpayer subsidy. Good community design uses existing resources rather than forcing taxpayers to subsidize the building of new schools, new roads, or sewer lines. “Smart Growth” design can provide housing that takes into consideration transportation choices and can limit the cost of sprawl. When neighbors combat sprawl and housing shortage together, we preserve the character of our communities, provide jobs building housing to local workers and support our local businesses.

Myth: Affordable housing reduces property values.

Fact: Studies indicate conclusively that affordable housing has little or no effect on neighboring property values.¹¹

The link between affordable housing and property values has been researched for over twenty years. Two decades of affordable housing study finds no link between the addition of affordable housing and decreasing property values. A review of studies by the Non-Profit Housing Association of Northern California (NPH) conducted throughout the United States finds that, “contrary to popular beliefs, studies indicate conclusively that affordable housing has little or no effect on neighboring property values.”¹² A review entitled “Why Affordable Housing Does not Lower Property Values” finds property values are a “complex phenomenon” that seem to be most closely related to “the condition of the particular property for sale and broad trends in neighborhood prosperity, urban and suburban expansion, road and highway construction, and nearby large-scale commercial and industrial developments.”¹³

¹¹ Non-Profit Housing Association of Northern California. 1995. “Why Affordable Housing Does not Lower Property Values.” Accessed December 1, 2003 at <http://www.nonprohousing.org/actioncenter/toolbox/acceptance/affhousingpropvalues.pdf>.

¹² Ibid.

¹³ Ibid.

In addition to finding little or no impact, some studies have also found a positive impact. In “Measuring the Effects of Affordable Housing on Residential Property Values” (1992), Smith found that among thirteen “proximity zones” the highest increases in value and the lowest turnover were actually those closest to an affordable housing facility.¹⁴

While many studies establish no link between affordable housing and decreasing property values, a recent Twin Cities study is especially helpful in understanding the effects of affordable housing on nearby owner occupied homes. “A Study of the Relationship between Affordable Family Rental Housing and Home Values in the Twin Cities” was completed in 2000. In addition to studying property values after the development of affordable housing, this study also compares market performance in the three years before construction of tax-credit developments and compares findings to similar homes in communities that did not develop affordable housing. This study measures house performance in 3 ways: sales price per square foot, percentage of sale price to asking price, and time on the market. The study finds that homes sold near the tax-credit developments displayed “similar or stronger market performance in the period after the tax-credit properties were built, as well as similar or stronger performance to comparable homes sales from a control group.”¹⁵

Myth: “Affordable housing brings the wrong people to our neighborhood.”

Fact: People who need affordable housing already live and work in the neighborhood.¹⁶ Increasing affordable housing will strengthen a neighborhood and allow many workers to live closer to where they work. This can be seen by examples of people working “normal” jobs in the community (such as the teacher and the librarian) who would not be able to afford housing that is less than 30% of their income.

Major misconceptions surround people living in affordable housing. Often they are seen as “unworthy” of help or as people that will not fit into the existing neighborhood. However, in reality, most people in affordable housing are people that already live or work in the community. The elderly make up a significant portion of residents in affordable housing, something the common misperception ignores. Most residents are working people who live in areas where prices are simply too high and local salaries are too low to afford the available housing. The profile of people living in affordable housing is not limited to a poor, unemployed population.¹⁷

¹⁴ Ibid.

¹⁵ Maxfield Research Inc. 2000. “A Study of the Relationship Between Affordable Family Rental Housing and Home Values in the Twin Cities, Summary of Findings.” Accessed December 1, 2003 at <http://www.fhfund.org/Research/Property%20Values-Maxfield%20Research2.pdf>.

¹⁶ Housing Denver. “Myths V. Facts About the Affordable Housing Market” On-line Resource available at www.housingdenver.org/interior.asp?section=useful&page=myth, as of 11.20.03

¹⁷ 1000 Friends of Florida. NIMBY Guidebook: Chapter 2: “Who lives in affordable housing?.” On-line Resource at <http://1000fof.org/PUBS/NIMBYHANDBOOK/Chapter%202.PDF>, as of 11.20.03

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Affordable housing simply fills the gap between what people earn and what suitable housing costs. For example, an Information Technology Specialist at Cornell University's College of Agriculture and Life Sciences gets paid \$13.95 per hour, yielding an annual income of \$29,016 needs affordable housing.

Other populations also need affordable housing. Mentally and physically disabled people are often required to live on a fixed and limited income. This, in combination with increased medical and service costs, leads to difficulty finding suitable housing options.

Myth: Affordable housing residents bring crime to the neighborhoods in which they live.

Fact: It is not the people living in affordable housing that bring crime to the neighborhood. There are a variety of issues that influence the level of crime in a neighborhood, some of which are compounded with the wrong kind of affordable housing.

The crime associated with affordable housing is related to the fact that this population of low-income people is concentrated in limited neighborhoods with limited resources. Furthermore, affordable housing typically has a disproportionately large number of younger residents. The young age group (18 to 24) also happens to have a statistically higher crime rate. These factors lead to what is often misperceived as high crime in affordable housing developments. However, this section will show that such crime is not due to the residents, their income, or the type of housing they live in. For example, the community manager of the Linderman Creek community, located in Ithaca, NY, reported only two complaints in the past year from neighboring property owners, and one of these complaints was a mere noise violation.¹⁸ This example demonstrates that affordable housing gives the security that people need. Security reduces economic, social and psychological stress and as a result, crime.

Furthermore, Captain Joseph Vitale of Ithaca's sheriff's office points out "crime happens everywhere."¹⁹ Due to misperceptions about affordable housing, people selectively remember criminal activity in these areas, and forget about the crime occurring in market rate housing neighborhoods. Furthermore, misperceptions often lead to media hype about crime occurring in affordable housing developments.²⁰

People try to generalize crime stories of huge inner-city housing projects from the 1970's to today's small town, small scale, affordable housing communities. In reality, affordable

¹⁸ Mosley, K. Doors closed on affordable housing: Struggling families find fewer options as neighborhoods resist development. *The Ithaca Journal*, 8.30.03. Online Resource at <http://www.theithacajournal.com/news/stories/20030830/localnews/161464.html> as of 11.20.03.

¹⁹ Mosley, K. Doors closed on affordable housing: Struggling families find fewer options as neighborhoods resist development. *The Ithaca Journal*, 8.30.03. Online Resource at <http://www.theithacajournal.com/news/stories/20030830/localnews/161464.html> as of 11.20.03.

²⁰ Mosley, K. Doors closed on affordable housing: Struggling families find fewer options as neighborhoods resist development. *The Ithaca Journal*, 8.30.03. Online Resource at <http://www.theithacajournal.com/news/stories/20030830/localnews/161464.html> as of 11.20.03.

housing is drastically different than the housing projects built throughout the 1970's. Today, in well-designed neighborhoods, one cannot distinguish affordable housing from market rate housing. Ithaca Neighborhood Housing's units in downtown are good examples.

Also, studies have shown that the design and site plans used in the past for affordable housing developments influence crime rates in these areas. Such crime may be attributed to the impacts of the design and layout, not the residents. One example is the design failure of the St. Louis housing project, Pruitt-Igoe, where evidence shows that the lack of defensible space allowed crime to run rampant.²¹ There was no control over areas that were not included in private apartments. Another study showed that when fences were added around some of the buildings at Pruitt-Igoe, crime went down and people came outside more because there was a feeling of ownership over the space outside the individual, private apartments. As a result, crime decreased in those areas.²² This example demonstrates that it is not the "type of person" living in affordable housing that leads to crime, but a tapestry of many factors that build community.

There are numerous positive examples of affordable housing developments that have taken creative initiatives to solve problems of crime and safety. Examples of towns that successfully built affordable housing units include:

- **Hereford, Texas, the home of Amistad Farm Laborers Housing**
This is an affordable housing community for farm workers earning \$3,000 to \$16,000 a year. At first the town was reluctant to approve such housing because affordable and subsidized housing had such a bad name in the area. However, the development incorporated buildings of a variety of heights and styles to avoid the monotonous structures often associated with affordable housing developments. Units are clustered around cul-de-sacs rather than in the long straight rows often associated with affordable housing development.²³
- **Detroit, Michigan, Field Street development**
A more urban example of how developments can be creatively designed. These units were built as infill on previously cleared and vacant sites. The development includes a variety of housing sizes and layouts. There are public entrances facing the street with a semi-private alleyway in back where residents may park and use as backyard areas. Small playground spaces have been incorporated into the neighborhood. The layout of this neighborhood has reduced crime and the alleyways, which were once crime ridden, are now monitored by residents and

²¹ Yancey, W.C. (1972). Architecture, interaction, and social control: The case of large-scale housing project. In J.F. Wohlwill & D.H. Carson (Eds.), *Environment and the social sciences: perspectives and applications*. Washington, DC: American Psychological Association, 1972.

²² Newman, O. (1972). *Defensible Space*. New York: Macmillan.

²³ Gallery of High Quality Affordable Housing. "Amistad Farm Laborers Housing, Hereford, Texas" Online Resource available at <http://www.designadvisor.org/gallery/amistad.html>, as of 11.20.03.

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frequently used. The front porches allow for easy monitoring of open space and entryways, further reducing crime activity.²⁴

Examples of successful affordable communities can be found across the nation in large and small cities demonstrating that with creative planning and implementation, affordable housing may be built that defies all stereotypes. The design of affordable housing influences how people act. The opportunity to live in safe affordable homes allows families to feel less stress and spend more time participating in positive community activities.

Myth: Low-income students are a detriment to affluent students because they are disruptive, they perform poorly compared to their wealthy counterparts, and they will distract well off students from receiving a proper education.

Fact: Low-income students are no more likely to be “problem children” in the classroom than are their affluent peers.

The fate of children in need lies in pre-existing conditions beyond their control. Safe housing is one of those supports that many middle and upper class families take for granted. Local politicians tend to take these populations for granted causing a lack of serious intervention.

Affluent students do not deal with the same adversities that the average child from a poor family does. Higher instances of neglect, domestic abuse, crime, and general malaise afflict America’s lower classes putting these children, more so than wealthy children, at risk of repeating the same cycle that disadvantaged their families in the past. It is not that poor children are a problem that must be kept out of affluent schools. Rather, poor children must be afforded the same or similar support structures wealthy students are accustomed. The problem starts before low-income students even enter school. Thus, their lack of advantages needs to be dealt with before its negative effect on their education can be addressed.

Many schools that serve low-income students are woefully under-funded compared to schools in wealthier districts. The main cause of the financial discrepancy is a common policy of pegging educational budgets to property tax revenue. Since wealthy people live in bigger homes, on larger lots, at low densities, in the more desirable parts of town, their school districts enjoy a vastly higher ratio of school expenditure per student than do working class districts.

There are examples of organizations throughout the nation that recognize the root of the problem of underachievement by poor and working class students and provide remedies to level the educational playing field. One organization in particular has had marked

²⁴ Gallery of High Quality Affordable Housing. “Field Street Development, Detroit, Michigan” Online Resource available at <http://www.designadvisor.org/gallery/field.html>, as of 11.20.03.

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success in locating and developing educational talent from the most maligned demographic areas of New York City. Prep for Prep's history of student success and achievement is now 25 years long. In fact, Prep for Prep sends 37% of its students to Ivy League schools. Please refer to the appendix for more details on these types of organizations.

SENIOR CITIZENS

Everything about our perceptions of senior citizens and their housing needs is changing. People are living longer, staying healthier and no longer pining for a house in a warm climate. Older people today plan to remain as active and involved as possible. Seniors can be important assets to a neighborhood, but their particular needs and wants must be taken into account by planners, developers and architects.

Myth: Senior citizens want to move to warmer climates when they retire and live a quiet life of calm reflection in retirement communities.

Fact: Today's seniors are living longer and expect to stay physically active or even increase activity. For example, when a 55-plus community opened in Polk County, Florida, the two first amenities built were a fitness center and a coffee bar. A survey of 900 senior households by the National Association of Home Builders (NAHB) revealed that the top amenities sought by seniors are walking and jogging trails, outdoor space, public transportation, and an outdoor pool. Inside they ranked fitness and business centers highly²⁵.

It turns out that 85% of seniors have no desire to head to warmer climates and prefer to "age in place."²⁶ Almost 80% preferred to stay in their own homes or buy a new one that is pretty much the same size.²⁷ The vast majority of homeowners want three or more bedrooms, 44% want a sunroom and 41% a home office.²⁸

The one acknowledgement of their aging bodies is that 79% of seniors want a single level home. A survey by Del Webb Corporation, a builder of retirement communities, found that aging baby boomers rank great rooms as the number one home design priority and that gourmet kitchens are also in high demand. Private pools are twice as important to baby boomers as to previous retirees. Interestingly, most seniors expect to work part time, making home offices essential.²⁹

²⁵ Stark, Judy (2002) "Defining Retirement Differently than Mom and Dad". St. Petersburg Times. June 25, 2002.

²⁶ Novelli, William. (2002) Speech to the national Seniors Housing Symposium. Reported in a June 25 story in the St. Petersburg Times titled "Defining 'retirement' differently than Mom and Dad." Novelli is the executive director of the AARP.

²⁷ Wylde, Margaret (2002) Boomers on the Horizon: Housing Preferences of the 55+ Market. National Association of Homebuilders. (As reported in a book review in Realtor Magazine Online)

²⁸ Wylde, Margaret (2002) Boomers on the Horizon: Housing Preferences of the 55+ Market. National Association of Homebuilders. (As reported in a book review in the National Homebuilders Newsletter, March 17, 2003 at www.nbnnews.com/NBN/textonly/2003-03-17/Seniors+Housing/index.html.)

²⁹ Cowley, Jennifer S. and John R. Witherspoon (2000). Assessing Housing Markets for Seniors. Real Estate Center at Texas A&M University.

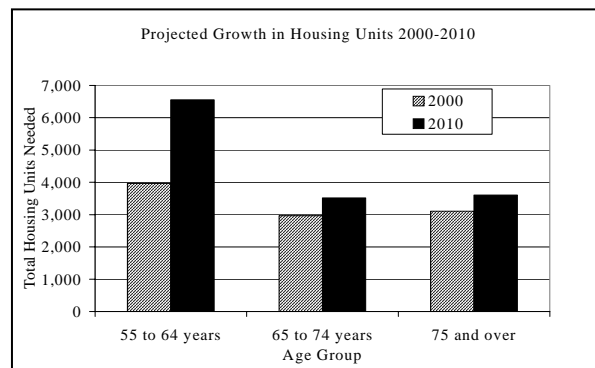
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Although most surveys seem to have been conducted by those interested in appealing to affluent seniors looking to buy new homes and lifestyle products, one study has demonstrated that income, education and sex have little to do with preferences.³⁰

Myth: Seniors do not buy new homes.

Fact: The elderly are a significant group in the new homebuyer population. 10% of new homebuyers are 55-64 and another 10% are 65 and older. This trend will shift upward considerably over the next ten years, due to an ageing of the population as life expectancy continues to rise.

One out of four homeowners is defined as elderly. Today the population over 60 makes up 39% of Americans who change their residences. The older seniors are less likely to move. Seniors who make long distance moves are younger and more educated on the whole. Only 1 in 24 people age 70 and older have relocated within the past year.



Housing choices of the elderly are classified into five types: assisted communities, unassisted 60-plus communities, shared housing, supported housing, and conventional housing. The selection of each of the first four is studied relative to the selection of conventional housing³¹.

Myth: Seniors want to downsize to smaller homes or apartments in retirement communities.

Fact: 85% of seniors have no desire to head to warmer climates and prefer to “age in place.” Almost 80% preferred to stay in their own homes or buy a new one that is pretty much the same size. The vast majority of homeowners want three or more bedrooms, 44% want a sunroom and 41% a home office. The one acknowledgement that their bodies are starting to age is that 79% want a single level home.

A survey by Del Webb Corporation, a builder of retirement communities, found that aging baby boomers rank great rooms as the number one home design priority and that gourmet kitchens are also in high demand. Private pools are twice as important to baby

³⁰ Schafer, Robert (1999) “Determinants of the Living Arrangements of the Elderly”, Joint Center for Housing Studies - Harvard University. Available on-line at http://www.jchs.harvard.edu/publications/seniors/schafer_W99-6.pdf

³¹ *ibid*

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boomers as to previous retirees. Interestingly, most seniors expect to work part time, making home offices essential³².

Paralleling this, Tompkins County can expect a rapid growth in the senior population during the first decade of the 21st century.

When a 55-plus community opened in Polk County, Florida, the two first amenities built were a fitness center and a coffee bar. A survey of 900 senior households by the National Association of Home Builders (NAHB) revealed that the top amenities sought by seniors are walking and jogging trails, outdoor space, public transportation, and an outdoor pool. Inside they ranked fitness and business centers highly.

Unfortunately, the majority of surveys found were compiled by those interested in appealing to seniors looking to buy new homes and lifestyle products. Few published surveys reveal the preferences of less affluent seniors, although it might be reasonable to assume that they would want similar things if they had the means. Differences among cultural groups are noticeably absent as well.

Myth: Seniors prefer to live in affordable Assisted Communities.

Fact: Today's elderly population is living longer and healthier lives than ever before. As a whole the elderly population is also working to a later age and earning a greater income.

This segment of our population is growing at a rapid pace and we must begin thinking now about appropriate housing. Contrary to popular belief, the majority of seniors do not reside in assisted living facilities. In actuality, only 10% of seniors live in age restricted communities, while the other 90% live in conventional households. Nine out of 10 seniors prefer to stay in their homes, a strong statement on behalf of the new generation of self-sufficient seniors.³³

Boomers on the Horizon, a survey by the National Association of Homebuilders found that seniors desire the following amenities in their communities.

- Walking And Jogging Trails
- Fitness Centers
- Business Centers
- Outdoor And Open Space
- Public Transportation
- Outdoor Pool

The Same Survey Found That They Want Their Homes To Have:

- Front Porches
- Rear Decks
- Fenced Yards
- Ample Tree Cover
- Lawn Sprinklers

Myth: Assisted Living is affordable.

Fact: Living in retirement homes and assisted living facilities is not necessarily a viable option for many seniors. Assisted community living is more of a cost burden than conventional household living.

³² 2000 totals from U.S. Census. 2010 projections by Pendall, Homsy and Donofrio of Cornell University

³³ *ibid*

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Assisted communities are favored by older households especially those over 85 when there are no children living within ten miles unaffected by the presence of difficulties with activities of daily living or instrumental activities of daily living. Shared housing is favored by households who have difficulties with instrumental activities of daily living and by households without children. Supported housing is favored by those having difficulties with the normal or instrumental activities of daily living. Education, income, net worth, and sex have little to do with the selection of living arrangements.³⁴

MANUFACTURED HOUSING

When I was young, a mobile home was something you dragged behind a car on a highway and if necessary, lived in. Today the manufactured housing industry has changed dramatically ... and has constructed many multifaceted types of structures.

Federal Reserve Chairman Alan Greenspan
before the U.S. Committee on Banking.

Manufactured housing has emerged as one affordable housing solution across the United States. Once known as a house trailer, then a mobile home, these units are now referred to as manufactured homes. The name is not the only thing that has evolved; these manufactured units have more space, are more durable and less mobile than ever before.

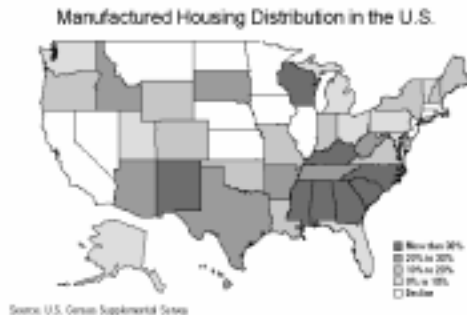
In some neighborhoods these units have been integrated into the established housing stock and it is difficult to distinguish the manufactured units from the site-built homes. As the facades of manufactured homes evolve aesthetically towards the more traditional stick-built home, some of the age-old misperceptions and stereotypes are slowly disappearing, but certain myths continue to prevail.

³⁴ *ibid*

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Myth: Manufactured Homes bring down property values and aren't good investments.

Fact: Manufactured homes do not create slums, but are usually located in previously depressed areas.



The traditional perception of the effects of manufactured homes in a neighborhood is one that causes many local residents to oppose its presence as an affordable housing option in their community. This form of “NIMBYism” exists in part because of the notion that manufactured homes in a neighborhood will ultimately bring down the values of homes in proximity due to their inability to appreciate in value and lack of curb appeal as traditional stick-built homes.

Generally, manufactured homes are placed in already declining, least desirable and or low-value areas, which perpetuate the notion that this housing type decreases neighborhood property values.³⁵ If placed in a desirable neighborhood, manufactured housing will generally appreciate at equivalent levels as a stick-built home in the same area.³⁶ It is the land on which the home stands, not the method that built it which determines whether its value rises or falls.

The housing market affects both site-built and manufactured homes, and when the market is good, both types of housing appreciate. Planning Departments of both the University of Michigan and East Carolina proved this while taking on large studies on housing depreciation and property values with reference to manufactured homes and adjacent properties to them.

Furthermore, the traditional box-like appearance and basic floor plan of manufactured homes is no more. Recent trends in the design of manufactured homes make it possible for these types of structures to adapt to the existing aesthetic character of the neighborhood, thus potentially alleviating “NIMBYism” and the notion of declining neighborhood property values.

Myth: Manufactured homes are inferior and are not built to last.

Fact: Manufactured homes are built in factories, saving time and money. This factory-building process helps maintains affordability, in fact manufactured homes are the

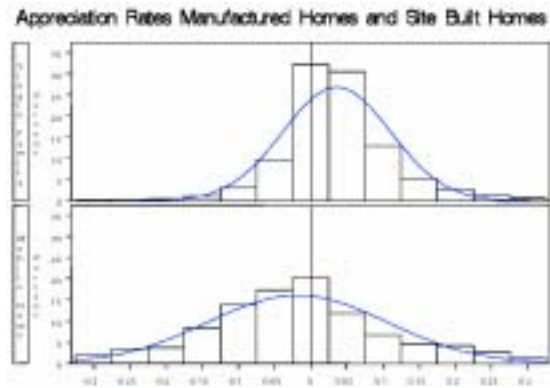
³⁵ Manufactured Housing Program. 2003. “How HUD Monitors Manufactures Homes, 2003.” By Janet Wickel. On-line source available at <http://homebuying.about.com/cs/manufhomesfaq/a/hudcode.htm> as of November 2003.

³⁶ Coastal Home Inc. through U.S. Department of Commerce. Bureau of Census. “Manufactured Housing facts and statistics.” <http://www.coastalhomesinc.com/statistics.htm>, <http://www.census.gov/const/www/mhsindex.html> as of November 2003.

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leading homes available to buy for under \$100,000.³⁷ Today's manufactured homes are far from stereotypical tin cans. Since 1976 all manufactured homes are under regulation by the U.S. Department of Housing and Urban Development (HUD).

HUD Codes are generally more stringent than local and or state building codes for site built homes because manufactured homes are often handled by cranes, or hauled on wheels over roads whose motion imparts forces in excess of healthy earthquakes. The manufactured home is the only form of housing routinely inspected for building code compliance before the homeowner takes residence. Furthermore, the core value of the manufactured home is efficiency.



Construction elements covered include: design, durability, body and frame requirements, thermal protection, plumbing, electrical, fire safety, and other important systems of the home.³⁸ Under the watchful eyes of the “HUD-Code,” modern manufactured houses no longer are lightweight narrow shells. Inspected manufactured homes have a life expectancy of 30 to 55 years depending on maintenance.

Myth: Manufactured Housing residents are all low-income, less educated, less likely to succeed with no roots to the community.

Fact: The American Housing Survey (AHS) concludes that the median income of manufactured homeowner households is \$24,000 and \$22,000 for renter occupied households.

Along with the common stereotypes and stigmas bestowed upon manufactured housing and their residents, there is the myth that manufactured home occupants are of lower income, less educated and less likely to succeed or improve their lives. Also, the perception of occupants being mobile residents perpetuates the notion that these residents have no roots to the community, and therefore people who do not share their same values.

Given that manufactured housing is an affordable housing option, these income levels are expected. According to the 1995 AHS, 71% of household heads attained a high school degree or higher. Furthermore, 6% of manufactured home household heads attained a

³⁷ U.S. Department of Housing and Urban Development. Office of Policy Development and Research. “Factory and Site-Building Housing; A Comparison for the 21st Century, October, 1998.” by NAHB Research Center, Inc. On-line resource available at <http://www.huduser.org/Publications/pdf/factory.pdf> as of November 2003

³⁸ Housing Assistance Council. “Characteristics of Mobile Home Residents in Non Metropolitan Areas.” On-line resource available at <http://www.ruralhome.org/pubs/infoshts/13.htm> as of November 2003.

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college bachelor's degree.³⁹ These findings signify that the majority of manufactured housing occupants have at least a basic educational background. In addition, manufactured housing residents hold the same stakes and long term commitment to their communities as 77% of non-metropolitan manufactured housing residents own their units.⁴⁰

Myth: Manufactured Homes are difficult to finance.

Fact: Financing a manufactured home is no more difficult than financing any other home. Personal property financing is readily available along with Conventional, VA, FHA and other financing programs, with terms of up to 30 years, available when a home is financed as real property.

Lenders are active in financing manufactured homes because studies prove that the appreciation of these homes is comparable to the appreciation of site-built homes.

Myth: Discouraging manufactured housing will result in higher municipal tax revenue.

Fact: A study on the viability of manufactured homes as an affordable housing method finds that these types of homes pose no additional burden on the municipality's infrastructure or the services it provides. In fact, the study finds that manufactured home communities may reduce the financial burden on municipalities by providing many of the services and facilities which are usually provided by the municipalities themselves.⁴¹

Among public officials of municipalities around the country there is an existing notion that manufactured housing will detract from a municipality's tax revenue given the additional policing, fire protection, and other added infrastructure costs manufactured home communities utilize. Therefore, discouraging these types of developments through zoning and other land use policies will yield greater tax revenue. Also, the traditional financing structure of manufactured housing makes it difficult for municipalities to collect taxes.⁴²

³⁹ Housing Assistance Council. *Rural Voices: The Magazine for Housing Assistance Council*, Summer 2003, Volume 8, Number "Manufactured Housing in Rural America, 2003." On-line resource available at <http://www.ruralhome.org/pubs/ruralvoices/VoicesSummer2003.pdf> as of November 2003.

⁴⁰ Housing and Renewal Association. "Potential of Manufactured Home Communities as a form of Affordable Housing: Municipal Cost Benefit Analysis." On-line resource available at <http://www.chra-achru.ca/CHRAWeb.nsf/0/8924a72c226978f885256c78005be0ad?OpenDocument> as of November 2003.

³⁷ Fannie Mae Foundation. "Not A Trailer Anymore: Perceptions of Manufactured Housing." On-line resource available at http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1202_beamish.pdf as of November 2003.

⁴² Housing Assistance Council. *Rural Voices: The Magazine for Housing Assistance Council*, Summer 2003, Volume 8, Number 2 "Manufactured Housing in Rural America, 2003." On-line resource available at <http://www.ruralhome.org/pubs/ruralvoices/VoicesSummer2003.pdf> as of November 2003.

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However, since manufactured housing communities are categorized as personal property, many municipalities face difficulties in collecting property taxes from the homes inside them. This policy discourages manufactured housing. Recently, there has been a move to declare permanently installed manufactured housing as real property, therefore benefiting municipalities and increasing tax revenue.⁴³ Strategic lobbying efforts to change the classification of manufactured housing to real property instead of personal property will make them eligible for taxing by municipal government.⁴⁴ This may increase the level of acceptance of utilizing manufactured homes as a viable method to providing affordable housing. This change should be administered while minimizing the shift of financial burden upon the typically low income occupants of manufactured homes, thereby defeating the original purpose of permitting manufactured housing: its affordability.

Recently, the manufactured housing industry began to revolutionize our aesthetic perception of manufactured homes. The traditional box-like appearance and basic floor plan of manufactured homes is being phased out as new custom designs and foundation features are being put into practice. Designing manufactured housing to resemble traditional stick-built homes may make it possible for these types of structures to adapt to the existing aesthetic character of the neighborhood, potentially alleviating “NIMBYism” and the notion of declining neighborhood property and aesthetic values.

A comprehensive educational campaign aimed at affordable housing communities and their representatives may help aid in better acceptance of manufactured housing in the community at large. Communities can set density, appearance, amenities and maintenance standards that will improve the desirability of manufactured home parks.

⁴³ Fannie Mae Foundation. “Not A Trailer Anymore: Perceptions of Manufactured Housing.” On-line resource available at http://www.fanniemaefoundation.org/programs/hpd/pdf/hpd_1202_beamish.pdf as of November 2003.

⁴⁴ Housing Assistance Council. Rural Voices, The Magazine for Housing Assistance Council, Summer 2003, Volume 8, Number 2 “Manufactured Housing in Rural America, 2003.” On-line resource available at <http://www.ruralhome.org/pubs/ruralvoices/VoicesSummer2003.pdf> as of November 2003.

CHAPTER 2

PHYSICAL AND REGULATORY OBSTACLES TO THE CONSTRUCTION OF AFFORDABLE HOUSING IN TOMPKINS COUNTY

In 2000, the Tompkins County Planning Department began the Vital Communities Initiative (VCI), and the county planners are now incorporating the VCI's recommendations for nodal development into a new county comprehensive plan. This chapter of our report examines the regulatory, infrastructure, and physical constraints to affordable housing construction in and around nine potential development nodes. We find that although most of the nodes have adequate developable land for new housing, and many have necessary infrastructure, current zoning practices are a significant barrier to the construction of affordable housing. Regulatory constraints such as large-lot single-family residential zoning and limited multi-unit zoning have created barriers for developing affordable units within these areas. To foster affordability, most municipalities with zoning in the County should amend their zoning ordinances and zoning maps to accommodate higher residential density, provide more flexibility for innovative design projects, facilitate planned unit developments, and permit accessory units and elder cottages.

We focused our analysis by looking at four main development types: small-lot single family subdivision, manufactured housing subdivision, affordable rental complex, and a senior assisted living facility. Our findings indicate that small-lot single family subdivisions, mobile home subdivisions and affordable rental complexes face the greatest regulatory barriers.

SMALL-LOT SINGLE FAMILY SUBDIVISION

Small lot single family subdivisions offer affordable options that blend in with the existing suburban character of Tompkins County's villages, hamlets, and nodes.⁴⁵ Small lot sizes allow for low land costs, which provide developers financial leeway when building affordable housing. In addition, this type of dense subdivision could reinforce Tompkins County's growth goals by maintaining density within the designated nodes.

Throughout Tompkins County there are widespread regulatory and infrastructure constraints that bar the construction of small lot single family homes. Most of Tompkins County's local zoning laws do not allow for the subdivision of property into lots smaller than 1 acre. These large lot restrictions could be easily amended within designated nodes, opening the door for denser and more affordable development.

Infrastructure places a more serious barrier to the development of small lot single family homes. Currently, the Tompkins County Health Department requires houses on lots smaller than one third acre in size to be connected to public water and sewer systems.

⁴⁵ Small-lot refers to areas less than ¼ acre in size. This derivation of this number is explained in the methodology section of this paper.

Connecting to infrastructure is costly and limited, creating a financial barricade to the development of small lots throughout Tompkins County.

Regulatory and infrastructure burdens on small lot single family homes are not distributed evenly throughout the county. The high cost and need for infrastructure combined with regulatory burdens is most severe in the outlying rural nodes, such as the Danby and Newfield Hamlets. The Town of Ithaca and the Village of Dryden offer the most opportunity in their zoning codes and infrastructure capacity for the construction of small lot single family homes.

MANUFACTURED HOUSING SUBDIVISION

Mobile homes and modular homes, which are grouped under the umbrella of manufactured housing, are relatively affordable because of their low construction and purchase costs. Unfortunately, the rapid proliferation of mobile home parks in the 1960s and 70s led to negative perceptions of these housing types in many communities. In Tompkins County many of the node's manufactured housing zoning practices are rooted in negative community perceptions, and therefore present the biggest obstacle to development. Infrastructure constraints are similar to those associated with small lot single family subdivisions. Additional infrastructure is costly but would be a necessary precondition to development in many of the nodes.

Very few of the zoning codes within Tompkins County municipalities specifically mention manufactured or modular housing. Interviews with local zoning officers revealed that modular homes are usually treated the same as standard “stick built” housing, and are subject to similar obstacles as small lot single family subdivisions.⁴⁶

The placement of mobile homes is often restricted by zoning in Tompkins County because the aesthetic and physical form of mobile home parks is considered undesirable by many local area residents. In almost all of the nodes and villages, mobile home park zone designations were only drawn around existing developments. While replacement of homes within these parks is permitted, new or increased placement is frequently prohibited. In addition, negative public attitude would likely impede any efforts to re-zone areas to accommodate more mobile homes.

The towns within Tompkins County are much more open to mobile home park development. Newfield, Caroline, and Enfield still have no zoning. Among the towns with zoning, the Town of Groton currently has the lowest barriers to the development of mobile homes and modular housing. Dryden Village also has regulatory provisions that facilitate the development of modular housing.

AFFORDABLE RENTAL COMPLEX

In the previous phase of this housing needs assessment, we identified a countywide lack of affordable rental choices. For this phase, we investigated the constraints to a hypothetical development of an affordable apartment complex of 20 or more units, which

⁴⁶ Houses built in components at a factory and assembled on site. They can look similar to a single-family house built completely on-site.

would provide variety and density at levels consistent with the existing character of Tompkins County's growth nodes. A complex of this size could be efficient by taking advantage of expensive infrastructure through the conglomeration of residential use on smaller parcels of land. In addition, the construction of a multi-unit housing structure frequently allows builders greater financial flexibility, making it easier to construct affordable units.

The two most limiting factors to the creation of affordable rental complexes in Tompkins County are lack of sufficient zoned land and lack of sufficient public infrastructure. Rental units of this density require significant amounts of land, and are best located and accepted within urban centers. But most of the undeveloped buildable⁴⁷ parcels we examined in the nodes that would be large enough for multi-family development are not zoned to accommodate it.

A 20-unit affordable rental complex must be connected to public water and sewer systems. This further limits the amount of available land for apartment construction, which often forces developers either not to build or to make costly investments into the extension of infrastructure. Five of the nine nodes are less constrained: the Village of Dryden, the Village of Trumansburg, the Village of Groton, the Town of Ithaca, and the Newfield Hamlet.

SENIOR ASSISTED LIVING FACILITY

Seniors, who often live on restrictive and fixed incomes, will increasingly need affordable housing options. In a previous phase of this study we projected substantial growth in Tompkins County's senior population.⁴⁸ As this growth occurs, demand will increase for senior housing and assisted living units that allow for independent living and multi-phased care facilities.

A senior assisted living facility faces many of the same obstacles as an affordable rental complex. Like the rental complex, senior housing developments are constrained by land and infrastructure needs. However, unlike an affordable rental complex, senior housing has the advantages of strong public acceptance. Interviews with both local zoning enforcement officers and land brokers revealed that senior assisted living facilities would most likely be welcomed with open arms by the public, whereas apartment complexes would not.

Most municipal zoning codes do not mention senior housing specifically. It is therefore often regulated the same as other multi-unit housing. Ironically, "senior" multi-unit housing may be much easier to construct than other types of multi-unit housing because people have positive perceptions about seniors. Current regulatory, infrastructure, and physical constraints are lowest to senior housing in the same five nodes as apartment complexes, with the addition of Dryden. An additional poll of public perception and

⁴⁷ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

⁴⁸ See *Musical Chairs the High Stakes Game of Affordable Housing in Tompkins County*

politics might illustrate that this housing could easily be accommodated anywhere in the county.

METHODOLOGY

The analysis within this document was undertaken in the fall of 2003 by a group of students in the Cornell University Department of City and Regional Planning. The analysis includes only a few of the physical, infrastructure, and regulatory constraints to affordable housing within small focused areas of study in Tompkins County. It is based on a series of geographic nodes and housing prototypes. Although the study does not cover the entirety of the County's land or housing options, the methodology established within the document represents a solid starting point to expand this type of geographic review.

In 2000, Tompkins County's Planning Department began the Vital Communities Initiative. The purpose of this initiative was to create a public forum, in which county residents and institutions could articulate their vision for future development. During this process, a number of groups including, neighbors, developers, planners, farmers, local business owners, and more articulated where and how they believed growth should be accommodated within the county. The conglomeration of these visions resulted in the creation of a nodal development initiative⁴⁹ within Tompkins County.

In this study we combined suggestions from the Tompkins County Planning Department with the Vital Communities developer's vision map to establish geographic areas of interest (see appendix).⁵⁰ Based on our analysis of this data, we chose to focus on nine "nodes" within Tompkins County: the City of Ithaca, the Town of Ithaca, the Village of Lansing and surrounding area, The Village of Trumansburg, the Village of Groton, the Village of Dryden, the Newfield Hamlet, the North Danby Hamlet, and the West Danby Hamlet.

All of these places were identified as future nodes by the Tompkins County Planning Department, except for the two Danby locations. These were noted in the developer envisioning process as areas of interest for growth. We included the Danby hamlets because we easily obtained information about these areas, and because we identified concerns about affordability within the town in our first-phase report (see *Musical Chairs the High Stakes Game of Affordable Housing in Tompkins County*).

To evaluate development potential and constraints within each node we created a group of housing prototypes. These prototypes were inspired by findings from the earlier *Musical Chairs* report and through discourse with county officials. The prototypes are as follows:

- Small-lot Single Family (>.25 acres/unit)
- Manufactured housing subdivision

⁴⁹ Nodal development refers to a pattern of growth that builds on existing centers of population concentration and infrastructure availability.

⁵⁰ Suggestions were based on a informed conglomeration of the individual group maps (i.e. developers, planners, farmers, etc.).

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- Affordable Rental Complex (20 units, 4 5-unit buildings, 2 story height)
- Senior Assisted Living Facility
- *City of Ithaca Only* - SRO and/or Homeless Shelter (about 10 beds each)

We then assessed obstacles to developing each of these prototypes on four different grounds: physical, infrastructure, regulatory, and site constraints. These assessments were based on findings from a series of interviews with local zoning enforcement officers, focused reviews of local zoning ordinances, and GIS analysis of data on parcels, infrastructure, zoning, soils, wetlands, and other natural features.

Site constraints were gauged by examining buildable parcels in relation to the physical, infrastructure, and regulatory constraints. Buildable parcels are measured as a percentage of land value. Parcels that are worth less than the total land value are considered to be buildable. This measure is divided into three fields. The first field is colored in green on the maps. It represents vacant lots, or lots with buildings worth 0% of the total land value. The other two fields are represented in yellow and red. Yellow parcels represent lots with buildings worth 0-50% of the land value. Red parcels represent lots with buildings worth 50-100% of the land value.

CITY OF ITHACA

- *The shortage of available land in the City of Ithaca makes construction of any of the housing types cost prohibitive. The city is well equipped with existing infrastructure. Parking requirements, particularly in the Collegetown area, place severe restrictions on developer's ability to supply high density housing. Single room occupancy units, homeless shelters, and senior assisted living care facilities are allowed within the city, but are not referred to explicitly within the zoning ordinance.*

PHYSICAL CONSTRAINTS

The most obvious and primary constraint facing all developers, builders and housing advocates in the City of Ithaca is the severe shortage of land available for residential development. Lots in which there are currently buildings in poor condition are not seen as prime for the purposes of building new single family homes, and such tear-down redevelopment is generally cost prohibitive. The high existing land costs in addition to the costs of demolition create serious barriers to redevelopment. Social service providers trying to build appropriate facilities would certainly face similar barriers to building or redeveloping structures in accessible locations throughout the city.

INFRASTRUCTURE CONSTRAINTS

The City of Ithaca is well situated with readily available public sewer and water systems. New development, mainly from the commercial and education industries, has had little difficulty in securing or extending public infrastructure. New private development, where it has occurred, has also had little difficulty hooking into the infrastructure grid. Transportation, however, needs careful evaluation; when examining the potential developments to meet the varied and pressing housing needs of Ithaca residents, it is essential to analyze the specific transportation and access issues of the residents. Transportation and walkable streets are not only good for the city, but can also meet the basic levels of equal access for residents with specialized housing situations.

REGULATORY CONSTRAINTS

Density in Collegetown: Testing the Filtration Theory

Because of the shortage of land, it is necessary to begin to reconceptualize the nature of private housing development in the City of Ithaca. The most effective use of limited land must be to identify areas where a higher concentration of residents would be both welcome and possible. The City has recognized the area of Collegetown, directly south of the Cornell University campus, as such an area amenable to increased development and has rezoned the area to accommodate mid-rise apartments. Several hundred apartments have been built since the early 1990s. This density initiative in Collegetown was undertaken with the expectation—which has since been met to an extent—that the new units would absorb a portion of the high-end student demand for rental units. At least for a few years, there was also an increase in the availability of affordable rentals in other locations, helping reduce affordability problems for some low-income renters outside Collegetown.

From NIMBY to Neighbor

Students are increasingly paying very high rents in this area, preferring to live close to both shopping and the campus. Students have shown that they are willing to pay to live in a more densely residential part of town. Because this type of housing is in demand, developers are extremely interested in building similar, large rental housing complexes in Collegetown, despite the very high land costs.

The primary regulatory obstacle facing these developers is the strict parking requirements, especially for those interested in higher density development. Until just after 2000, the zoning code required only one parking space for every three beds. In response to residents' concerns about increased student car ownership levels, the city recently increased the requirement so that builders must now provide one new space for every two residents in a new building, the highest parking density requirement of any city area. According to the City of Ithaca's Planning Director, "If you made parking available, housing would go up like crazy." The director also suggested a few creative methods of collaboration between the city and high density developers in Collegetown to finance and build appropriate parking to make this type of project more feasible. These include, for example, tax benefit district creation, fees to developers for spaces they do not have to build, and city financing and building of parking.

Affordable and Resident-Specific Housing Prospects

High density, affordable multiple residence complexes face the same physical constraints as market rate developments. In addition, they face very high barriers of financing and regulation. These barriers make developers less likely to choose to invest in affordable rental complexes. In addition, the typical affordable housing project may not meet the needs of either the middle income residents, or those with the lowest incomes. The previous phase of this study concluded that, in the City of Ithaca, the most severe lack of housing units affects the lowest income earners who get priced out of the least expensive units. Middle-income residents are also unlikely to find an affordable single family home as prices are going up.

In the process of investigating the regulatory systems which pertain to the building of single-room occupancy units (SRO), a homeless shelter and a senior assisted living facility, it became clear that none of these prototypes was explicitly zoned in or out of the city ordinance. Because of this dearth of specific regulation, each of these types can be plausibly fit into at least two, often multiple, existing categories, depending on the exact nature and size of the facility.

The main distinctions between the permitted use codes are expressed in the parking requirements based on the specific characteristics of the building. A SRO would be best permitted as a boarding house, with rooms and meals provided for a fee and the least restrictive parking requirement of one space for every three residents. For a rental complex and a senior facility, the main barrier to all development surfaces: the severe lack of land in the city limits.

TOWN OF ITHACA

- *The Town of Ithaca appears to have given strong consideration to affordable housing in its Comprehensive Plan and Zoning Ordinance. Though few sites zoned specifically for higher density single and multi-family housing are capable of supporting further development, accessory dwelling units and planned development are two alternative approaches the Town uses to spur affordable housing. The Town prefers to use a reactive rezoning or planned development approach for large apartment complexes (e.g., Linderman Creek) and senior facilities (e.g., Longview senior community). Most undeveloped parcels are zoned for agriculture or low to medium density single family homes.*

The Town of Ithaca plays an important county-wide role as a residential and commercial hub. Surrounding the City of Ithaca, most of the Town's developable areas have public water and sewer infrastructure. More than the other jurisdictions with development nodes identified during the Vital Communities Initiative, the Town of Ithaca also appears to have given strong consideration to affordable housing opportunity in its comprehensive plan and zoning ordinance. A review of Ithaca's zoning ordinance, infrastructure capacity, parcel data, and environmental constraints to development shows:

- By right, the Town of Ithaca permits accessory dwelling units in all residential zones. Planned unit development is also used by the town to encourage affordable housing. Anecdotal evidence suggests this approach has worked well.
- Public sewer and water are available throughout districts zoned for "higher density" housing (R5, R9, R15, and MR zones). Unlike most of the outlying nodes, infrastructure availability is not a major obstacle to affordable housing in Ithaca. It may be an obstacle to large senior facilities and apartment complexes, however, if the town's rezoning forces developers to look outside the existing infrastructure network for sites.
- Mobile home parks are restricted to one 18 acre zone that is already at full capacity. Single mobile homes may be established in any R30 and AG zone. Modular housing is treated like standard stick-built housing.
- Single family dwellings on a quarter acre lot or less are permitted only in the R9 zone, which is largely built out. There is some developable land in the R9 zone off Danby Road. A few of these parcels are considered under-built and are oddly shaped.⁵¹ The zone with the highest capacity for new development is R15 (minimum lot size of 15,000 square feet).
- Our prototype affordable rental complex is permitted by right only in the MR zone, which has only 3 vacant or partially developable sites remaining. Steep

⁵¹ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

From NIMBY to Neighbor

slopes are a significant physical constraint in the MR zone on Five Mile Drive. The Town relies on a rezoning or special land use district (SLUD) approach for developing large apartment complexes (e.g., Linderman Creek) in other areas.

- A large senior facility may be built only with special approval in the R9 and R30 zones. Steep slopes pose a significant challenge to development in some R30 zones in the periphery of the town. Many of the parcels in the R30 zones are vacant or under-built. Like apartment complexes, the Town prefers to use a reactive rezoning or SLUD approach for large residential facilities (e.g., Longview Senior Community).

An analysis of parcel data for the Town of Ithaca confirms the findings described above. “Under-built” parcels – parcels where the value of the building is less than the value of the land – are concentrated in the south and west of town, and most are zoned for agriculture or low to medium density residential uses. A few oddly shaped parcels off Danby Road zoned for small-lot single family development are under-built, as is one parcel zoned for Multiple Residence in the same general area.

As in most Tompkins County municipalities, current residents commonly resist higher density development, as evidenced by the controversy surrounding Linderman Creek. An interview with Jonathan Kanter, the Town’s Director of Planning, confirms this. He suggested there might be relatively more resistance to new development in Ithaca simply because Ithaca has more established neighborhoods than other nodes. The key to Phase I of Linderman Creek’s success was rigorous marketing and environmental studies. After Phase I was complete and people approved of the development, authorization of Phase’s II and III ran much more smoothly.

The Town of Ithaca is currently revising its zoning ordinance, and the draft copy recently underwent rigorous public review. Under the new zoning ordinance, no significant changes are planned for the location of residential zones. Allowed density in MR zones, however, will be reduced from about 17 units per acre to 12 units per acre⁵²; one MR zone will be added behind East Hill Plaza. The Town is also considering allowing collections of mobile homes, with special approval, to house farm workers on agricultural parcels.

The Director of Planning noted that County Planning Commissioner Ed Marx argued during a public comment session that not enough land was zoned for multi-family apartments. Kanter countered this claim, suggesting that the Town’s rezoning and planned development approach has worked well to allow provision of this housing type in the past.

⁵² Previously, the district required 2,500 square feet per unit; in the new ordinance, the requirement will be 3,500 square feet per unit.

VILLAGE OF TRUMANSBURG

- *The Trumansburg node comprises the Village of Trumansburg and adjacent portions of the Town of Ulysses in the northwest corner of Tompkins County. Limited availability of land along existing roads in the Village of Trumansburg, restrictive zoning, and the absence of public water and sewer systems in the Town of Ulysses are the major constraints to future residential development. Slopes and other land constraints are not major obstacles.*

PHYSICAL

There are no major physical constraints to development in the Trumansburg node. The banks of Trumansburg and Taughannock creeks create the only steep slopes with grades greater than 15% and are a small percentage of the node's total area. Trumansburg Creek meanders through the backyards of houses that front onto Cayuga Street and the village's principal east-west thoroughfare, Route 96. The land along its path is already fairly well developed with residential and commercial uses. Taughannock Creek creates a natural boundary between the Moderate Density Residential District bordering the southeast quadrant of the village and the Agricultural District of the Town of Ulysses.

INFRASTRUCTURE

Residents in the Village of Trumansburg are served by municipal sewer and water, and the systems have capacity to accommodate additional users. In Ulysses, the absence of both public water and sewer systems creates a significant obstacle to the development of land. The town, however, recently created a new water district to bring municipal water from the northern border of the Town of Ithaca, north to the Hamlet of Jacksonville.⁵³ Connections to individual houses are currently being made, but the line will not extend into the Trumansburg node. While there has been informal discussion of forging an inter-municipal agreement extending Trumansburg water and sewer into the Town of Ulysses, an agreement is not in the foreseeable future.

Developing the available land in the Trumansburg node, particularly within the Village, will require the creation of new roads.⁵⁴ While frontage along the existing roads has become scarce, developable land exists between widely spaced streets (e.g. between South Street and Pennsylvania Avenue). A recent subdivision took this approach and is now built out with single family homes along two new roads, Tamarack Lane and Larchmont Drive. Opportunities for additional subdivisions and road construction appear to exist on vacant or underutilized land throughout the village. Developers will often wait until existing vacant subdivided lots are nearly gone before beginning the subdivision process.

REGULATORY

Town and village zoning within the Trumansburg node enables the construction of a diversity of housing densities, although the development of single-family houses on

⁵³ Kande Mosley, "Ulysses Water District Near Fruition," *Ithaca Journal*, 11 June 2003.

⁵⁴ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

From NIMBY to Neighbor

quarter-acre lots is not permitted. The smallest lot size permissible within the node is 15,000 square feet in the village Residential District. Construction of multiple dwelling apartment buildings is allowed within the village subject to special permit from the Board of Appeals and lot size requirements. The town is in the midst of a rezoning process that will form residential zones of varying densities. It is anticipated that the town zoning ordinance will be finalized and approved in early 2004. The highest density zone that will be created will be a Moderate Density Residential District in a ring along the village border. Only one and two family residences on a minimum one acre lot are permitted in this zone. Multiple residence buildings will be permitted only in three small Multiple Residence Districts, none of which are located in the Trumansburg node.

SITE CONSTRAINTS

There are few subdivided lots but numerous large parcels available. Approximately 6-8 houses have been built per year for the last three years in the village, making use of the lots that have access to existing roads and sewer and water connections. To make use of the remaining available land, which is substantial in some portions of the village, new roads will have to be constructed, as described above.

VILLAGE OF LANSING AND SURROUNDING AREA

- *The Lansing node comprises the Village of Lansing and portions of the Town of Lansing south of the east-west segment of Route 34B. It is located north of the center of Tompkins County, adjacent to Cayuga Heights and the Town of Ithaca. Due to its proximity to the City of Ithaca, Cornell University, and commercial establishments in and around the Triphammer Mall, it is considered an attractive location for residential construction. A municipal sewer unit moratorium in the Village of Lansing and lack of any municipal sewer system in the Town of Lansing are currently the greatest impediments to residential development.*

PHYSICAL

The Lansing node has few major physical constraints to development. Steep slopes exist along the east shore of Cayuga Lake and along the banks of Salmon Creek and the lower portions of Gulf Creek. These slopes represent a small portion of the node's overall land. The village and town are relatively flat and unencumbered by public lands or protected wetlands. Accommodating septic systems on sites with rock near the surface in the Town of Lansing can be difficult and expensive, but these conditions are site-specific. Drilling a well for groundwater, a more common practice in the town, can be a site-specific problem due to sulfur content and varying depths of ground water.

INFRASTRUCTURE

Water lines are readily available in the village and town and easily extended to new development. Some areas in the town at lower elevations may face water pressure that is too high and that requires additional equipment to diminish it. A sewer unit moratorium in the Village of Lansing has severely restricted new development. The village's sewerage is currently treated at the Cayuga Heights Waste Water Treatment Plant, which is operating at capacity. The Village and Town of Lansing are, however, on the verge of an inter-municipal agreement to expand sewer capacity.⁵⁵ When the agreement is finalized (which seems imminent) sewage currently treated by the Cayuga Heights plant will be pumped through a new pipe to the treatment plant on 3rd Street in Ithaca, enabling the Cayuga Heights facility to handle additional capacity from the village and town. Lansing Mayor Don Hartill projects that the agreement will enable the construction of 1,590 new housing units.⁵⁶ Full build-out of the sewer mains could take several years.

REGULATORY

Manufactured housing subdivisions can be built using Planned Development Area (PDA) provisions in the Town of Lansing B1 and B2 districts. The village permits manufactured homes only in Low Density Residential zoning, which would require sewers and 30,000 square feet of land per lot for a subdivision. Neither the town nor village have or allow quarter-acre lots suitable for single-family infill development. The town will allow an affordable rental complex but would require at least 3 acres of land and infrastructure,

⁵⁵ The Town and City of Ithaca, and Town of Dryden are the joint owners of the sewer treatment facility. "Intermunicipal Plan: Sewage Project to be Discussed," *Ithaca Times*, 4 November 2003.

⁵⁶ Don Hartill, Mayor, "Proposed Sewer Project for Village of Lansing," 20 May 2002, viewed at http://www.vlansing.org/Proposed_Sewer_Project.html, on 20 November 2003.

while the village will allow it only in a High Density Residential zone. Senior assisted living facilities face the same zoning restrictions as an apartment complex, although the village will also require a special use permit for the facility.

SITE CONSTRAINTS

There is ample land without physical constraints available for development in the village and town.⁵⁷ In the village there are a number of large low- and moderate-density residential parcels available, but just a single high-density parcel at the corner of Rte. 13 and Warren Rd. New roads and subdivision would be necessary to make these available at a level near their highest allowable density. Water availability is not a problem and sewer availability, though a problem in the short-term, should become a non-issue within a few years. Development may also be complicated by the village's plan for an open space element in its next zoning plan if available sites are designated for open space. The high price of land is a constraint on the development of affordable housing generally.

⁵⁷ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

VILLAGE OF DRYDEN

- *The Village of Dryden is nearing development capacity under existing density standards and has only two sites available for new large-scale development. One of these sites is zoned Multiple Housing and the other is zoned Single Family Residential with a minimum density of 11,250 square feet per dwelling unit. There is scattered opportunity for infill.*

Taken together, the Village of Dryden and adjacent lands in the Town of Dryden represent a “node” identified by land development interests and the Tompkins County Planning Commission as a focal point for housing, commercial, and industrial development. Within this node, our hypothetical affordable housing projects may be built, but the supply of land and stipulations governing the use, location, and design of housing present obstacles to developers in the Village of Dryden. For land immediately outside village boundaries, the availability of infrastructure and relatively low density requirements make the construction of some affordable housing types difficult. A rough scan of zoning regulations, infrastructure availability, parcel data, and physical constraints to development shows:

- The Village of Dryden is nearing development capacity under existing density standards and has only two sites available for new large-scale development.⁵⁸ One of these sites is zoned Multiple Housing and the other is zoned for Single Family Residential with a minimum density of 11,250 square feet per dwelling unit. There is scattered opportunity for infill development.
- Public water and sewer service is available throughout the village but constrains development outside village boundaries. The Village has not yet been able to annex surrounding land and service it with infrastructure.
- New mobile homes may not be built anywhere in the Village of Dryden. Mobile homes may be built in surrounding town lands and a mobile home park may be established with special permit if public water and sewer service is available. Modular housing, prevalent throughout village neighborhoods, is treated like standard non-manufactured housing.
- Small-lot single family housing on less than a quarter acre is prohibited in all zones except the Multiple Housing and Commercial zones in the village. Quarter acre density is not allowed in surrounding town lands.
- Though there are four zones for Multiple Housing in the village, only three are developable because environmental constraints in the northwest rule out development in the fourth MH zone. One of these sites is large enough to support a sizable subdivision, apartment complex or senior facility, one is a combination of two small

⁵⁸ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

From NIMBY to Neighbor

parcels at the intersection of Rt. 38 and Lake Street, and the other is currently vacant but potentially constrained by steep slopes.

- A large senior facility may be built on one site north of East Main Street.

An analysis of parcel data for the Dryden node confirms the findings described above. “Under-built” parcels – parcels where the value of the building is less than the value of the land – are located throughout the node, with large under-built parcels concentrated in the corners of the village and a few small parcels available for infill in scattered locations closer to the village center. The large under-built parcels in the northwest are largely constrained by environmental features, while the large parcel in the northeast is available for development and is currently zoned multifamily. The other large site available for development, south of Wellsley Drive, is also under-built according to our standards. This site is zoned Single Family Residential. Though fewer under-built parcels are available in the area between the village and node boundaries, these parcels tend to be larger and are not far from existing infrastructure networks.

As in most municipalities, community resistance to development which deviates from the norm is prevalent in the Village of Dryden. Though local resistance pressures the Planning Board, anecdotal evidence suggests the Planning Board has enough expertise and experience to differentiate between legitimate and NIMBY concerns about the community impact of proposed development. In contrast, resistance to manufactured housing is no longer an issue because mobile, modular, and ranch-style stick built homes can be designed to look virtually the same. An interview with the Dryden Code Enforcement Officer Henry Slater confirms these findings.

VILLAGE OF GROTON

- *The zoning codes for the Village of Groton and the Town of Groton allow many of the four prototype affordable housing styles, including manufactured housing, affordable rental complexes, and senior assisted living facilities. The Village of Groton is also well served by water and sewer infrastructure, although further large-scale subdivision at the edge and outside of the village boundaries would most likely require extension of these lines. The most formidable obstacle to development, notwithstanding community resistance, is the physical terrain. Much of the node, with the exception of the eastern and northeastern portions, is constrained by steep slopes. A small portion is classified as wetlands.*

PHYSICAL

Physical constraints in the Village of Groton are severe. The village is located at the base of a ridge in one of the hilliest areas in the town. In response, development has moved generally along and away from the ridge to the north and east. Most of the land within the village that is flat enough to support structures has been built out. The Owasco Inlet, which runs north-south through the town, has a substantial floodplain in which construction is prohibited. One major section in the south end of the village along the inlet is protected by state wetland designation. Despite these constraints, some areas in and around the Village of Groton are level enough to support affordable housing development. The northeast corner and the eastern end could both handle more growth within their topographical limits.

INFRASTRUCTURE

Within the Groton node a few underdeveloped parcels are connected to the water and sewer lines and could therefore support the development of multi-unit buildings of affordable or senior housing.⁵⁹ Larger developments such as apartment buildings and assisted living facilities are not very likely to locate outside of the village because of the lack of infrastructure. Most of the lots within the Village of Groton are served by the sewer system lines. Groton's terrain makes the cost of infrastructure extensions prohibitively expensive. Where public sewer and water are available, property owners are required to connect to these systems if their property lies within 100 feet of a line. TCAT buses serve the village on a regular basis, including Saturday and Sunday.

REGULATORY

The node of Groton encompasses the Village of Groton and portions of the Town of Groton. These two municipalities have separate zoning regulations that are similar but differ on some key points. Both regulations allow for apartment buildings and senior housing. Mobile homes are allowable on one acre lots throughout most of the town. Within the village they are limited to an existing mobile home park.⁶⁰ Both also make it difficult to build single-family homes on lots less than a quarter acre. The primary

⁵⁹ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

⁶⁰ A few additional mobile homes could be added to the existing mobile home park zoning district.

From NIMBY to Neighbor

difference between the two municipalities' zoning codes is minimum lot size requirements.

SITE CONSTRAINTS

A review of the under-built parcels finds ample land near to public sewer and water along the eastern and northern edges of the node. There are a few smaller under-built lots in the core of the node. On the western edge of the node and the southwestern part of the village large under-built parcels exist but these parcels are constrained by slopes and wetlands.

NORTH DANBY HAMLET

- *Infrastructure is the largest barrier to development in North Danby. Physical constraints are minimal. Small-lot single family subdivisions and mobile home subdivisions are not allowed within the hamlet due to use and size, however, the inclusion of a planned unit zone within the ordinance allows for flexibility. The construction of senior housing and affordable rental units are allowed with a special permit. There is an ample supply of under-built land available for the construction of any of the 4 housing prototypes.*

PHYSICAL

North Danby has very few physical barriers. A few areas of steep slopes do exist; however, they are concentrated around the edges of the hamlet. Most of these areas are spotty and irregular, allowing for some development to occur between steep areas. If taken advantage of, these patches could incorporate interesting site appropriate design. This would transform a barrier into an asset.

INFRASTRUCTURE

Infrastructure is the biggest obstacle to development in the North Danby Hamlet. A large investment for the extension of infrastructure would most likely be required to attract developers into this area. Public sewer is available to a very small number of units. Extending this service would be costly. There is no available public water anywhere in the hamlet.

REGULATORY

There are minor regulatory obstacles to the construction of the four housing prototypes in North Danby. Land use in North Danby is regulated by the Town of Danby Zoning Ordinance, comprehensive plan, and subdivision review. The hamlet falls under five different zones: Low-Density Residential, High-Density Residential, Medium-Density Residential, Commercial, and Planned Unit Development (PD). Although not all the housing types are allowed by right, the PD zone allows for flexibility in the ordinance. There are already a few large tracts of land around the hamlet that have been re-zoned PD's on which higher density and more innovative housing developments exist.

Currently, manufactured housing subdivisions are not specifically mentioned anywhere within the Danby Zoning Ordinance. Presumably, any type of manufactured housing that was not considered a single-wide mobile-home would be allowed in all of the residential zones as single-family or two-family residences.

Mobile homes face the greatest regulatory obstacles. In general, a subdivision of this type is not allowed in any zone within North Danby. If a developer intended to create a mobile-home subdivision they would have to secure a zoning change for a Planned Unit Development or a Mobile Home Park zone. There is one exception: double-wide trailers are allowed by right in the high and medium density residential zones.

From NIMBY to Neighbor

Small lot single family homes are not allowed anywhere within the North Danby Hamlet. Although single family and two family units are allowed by right in much of North Danby, large lots sizes prohibit small-lot (quarter-acre maximum) development. A one acre minimum for high density zones is required; a 1.5 minimum acre for medium density zones is required. The planned-unit development option could be used in this situation to achieve greater density. This would require a rezoning procedure accompanied by a plan that offered cluster development and open space conservation.

Neither a senior assisted living facility nor an affordable rental complex faces significant regulatory barriers in the hamlet. A local zoning official stated that both housing types would probably be allowed as special permit multiple-family housing in the high density zone. There are a number of un-built lots in this area, which would be amenable to these types of uses. Senior units may also be allowed in the medium density zone as a boarding house or tourist home. Currently there is no designated zone for “senior” specific housing

SITE CONSTRAINTS

A large portion of the North Danby Hamlet is undeveloped or lightly developed⁶¹. Almost one-third of the land area in the hamlet could house new development. Potentially available land is located in every zone within the hamlet. If the proper zoning changes and infrastructure additions were created, there would be ample land available to support all of the four housing prototypes.

⁶¹ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

WEST DANBY HAMLET

- *Development in West Danby is constrained by steep slopes, wetlands, and a lack of public infrastructure. In addition, the zoning code's use and large lot size requirements prohibit the development of small-lot single-family subdivisions or mobile-home subdivisions. Special permits can be granted by the Town Board for affordable housing complexes and senior living facilities in high density zones; however, site availability due to all of these barriers makes future development difficult.*

PHYSICAL

Physical barriers present the greatest constraint to development within the West Danby Hamlet. Steep slopes and wetlands are scattered throughout the hamlet. These features, which are present to some degree within almost all of the under-built sites, place extreme limits on where and how new development can occur.

West Danby's steep slopes and wetlands limit development potential for all of the four housing prototypes. These barriers make it difficult to find physically suitable under-built land that is large enough to accommodate a mobile home subdivision or a single-family small lot subdivision. The physical barriers present less of a challenge to the development of affordable rental housing or senior housing. There are a number of sites large enough to accommodate these uses, which are not restrained by slopes or wetlands.

INFRASTRUCTURE

West Danby has limited public sewer and water capacity. Currently, there are only two pockets of public sewer service. The public water system is more extensive. It runs in a cross shaped pattern along two of the main roads. Bus service is available within a one-mile walking radius of all sites in the hamlet.

The lack of public sewer in the West Danby Hamlet presents obstacles for the development of all of the four housing prototypes. Any type of new development in this area would be saddled with the burden of providing public sewer or septic service. Both of these options are costly. Public water presents a less serious barrier within West Danby. Sites could be easily added to the existing system with little cost. The bus service in the hamlet provides valuable transportation infrastructure that could facilitate development of the housing prototypes.

REGULATORY

There are only two zones within the West Danby Hamlet: High-Density Residential and Medium-Density Residential. Currently, the Danby Zoning Ordinance does not specifically refer to manufactured housing. A non-single-wide mobile-home manufactured subdivision would theoretically be allowed anywhere within the hamlet as a single family unit. Single-wide mobile homes are not allowed anywhere within the hamlet. Double-wide trailer homes are permitted in the high and medium density zones by right. If a developer wished to build a mobile-home subdivision, they would have to secure a zoning change to a Mobile Home Park or a Planned Unit Development zone.

From NIMBY to Neighbor

The restrictive lot-size requirements within the hamlet are also prohibitive of small lot single family subdivisions (less than one-quarter acre). Although single family homes are listed as permitted uses within the high and medium density zones, small lot sizes are not. In order to create this type of community, the zoning ordinance would have to be amended to allow smaller lot sizes, or an area would have to be re-zoned to a Planned Unit Development.

An affordable rental complex or assisted living facility could both be built in the hamlet's high density zone with a special permit. Special permits can be obtained via a site plan review conducted by the planning board. This process is not as difficult as a zoning change. At this point in time, the zoning has no explicit process for developing senior housing. However, a local official stated that it could be introduced as a tourist home or boarding house in the high-density zone.

SITE CONSTRAINTS

There are a number, almost 22 parcels, of under-built sites in the West Danby node.⁶² The majority of these parcels are broken up or constrained by the presence of steep slopes and wetlands. There are very few sites, after physical barriers are taken into consideration, large enough to accommodate a manufactured housing subdivision or a small-lot single family subdivision. There are about 5 lots in the high density zone that would be amenable to the development of affordable rental or senior housing.

⁶² Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

NEWFIELD HAMLET

- *Currently, there are few constraints on the development of manufactured housing, small lot single family subdivisions, affordable rental complexes, or senior assisted living facilities within the Hamlet of Newfield. Topography presents the biggest obstacle, forming a barrier to development that runs parallel to the southern side of Route 13. Developments that require subdivision may be more difficult to build, due to the need for extension of existing infrastructure (i.e. roads, sewer, water), and the fact that many of the large under-built lots are located on outlying farmland.*

PHYSICAL

The Newfield Hamlet is located in the south-western portion of the Town of Newfield along route 13. The hamlet is characterized by a large band of steep slopes⁶³ that run along the southern border of Route 13. In addition, there is another east/west band of steep slopes, which cut across the upper portion of the hamlet. These bands place considerable constraints on future development. First, they serve to create a natural north-south border within the upper portion of the hamlet. Second, they confine all growth to the southern side of the roadway, forcing new development to encroach upon existing farmland.

Newfield Hamlet's steep slopes make it difficult to build directly along the existing road-lines. Many of the existing lots along the roadways are already built-out to capacity.⁶⁴ Subdivision development of manufactured housing or single-family lots, which require larger tracts of land, would most likely have to occur on out-lying farmland. Affordable rental complexes and senior assisted living facilities might be easier to accommodate along the existing road structure. There are a number of un-built lots large enough to accommodate these types of uses that are not obstructed by physical barriers.

INFRASTRUCTURE

In the Newfield Hamlet infrastructure is not a major obstacle to the development of new housing. Currently almost half of the lots in Newfield are hooked up to the public sewer system. Most of this capacity is concentrated in the northern portion of the hamlet, but for minimal cost surrounding lots could be added to the network.

Public water runs along all the major roads throughout the Newfield Hamlet. In order to develop on many of the under-built sites water lines would have to be connected to the existing lines. This is not a major issue, since adding short connections to existing lines requires a comparatively small investment. There is one water line at the bottom of the hamlet that is surrounded by large lots and un-built land. Steep slopes surround this line on both sides, however, making it difficult to add on or take advantage of these services.

⁶³ Steep slopes are defined as those greater than 15%.

⁶⁴ Buildable parcels are measured as a percentage of land value. Parcels with buildings that are worth less than the total land value are considered buildable.

From NIMBY to Neighbor

Infrastructure does not present a major barrier to the construction of any of the four housing prototypes in the Newfield Hamlet. Bus service is within a 1 mile walking radius of all sites within the hamlet. There are a number of under-built sites with public sewer and water that could accommodate an affordable rental complex or senior housing facility. The majority of under-built sites large enough to accommodate a single-family housing subdivision or a manufactured housing subdivision do not have public sewer and water. They are, however, within close enough range of the existing system that hook-up would not present an insurmountable economic barrier.

REGULATORY

Currently there are very few regulatory constraints that limit development in the Hamlet of Newfield. There is no zoning. This makes it very easy for development of any of the four housing prototypes on any under-built land parcels. Any regulations that do apply are based on Tompkins County and New York State rules and regulations. For example, the local building inspector noted that the Tompkins County Health Department will not allow any single-lot development on a site smaller than one-third of an acre without public sewer and water. This would prohibit development of small-lot single family and manufactured housing subdivisions unless services were made available.

SITE CONSTRAINTS

There is a large percentage of under-built land within the Newfield Hamlet. These sites are scattered fairly evenly throughout the node. The majority of land comprises a few large parcels of existing farmland. Most of the sites directly along the major roadways are already built out. If new development occurs, it will most likely be forced into the more rural edges of the hamlet. All four housing prototypes could be accommodated on most of the sites, since there is no zoning to restrict growth.

INTERVIEWS

Doug Austic. Town of Ulysses Supervisor. November 19, 2003.

Susan Beeners. Town of Danby Zoning Enforcement Officer. November 11, 2003.

Tom Edwards and Joe Bowes. Mutual Housing Association of Tompkins County.
November 3, 2003.

George Gesslein. Gesslein Real Estate Licensed Real Estate Broker. November 17, 2003.

Jonathan Kanter, AICP. Town of Ithaca Director of Planning. November 14, 2003.

Richard Platt. Town of Lansing Planner. November 24, 2003.

George Senter. Town of Groton and Village of Groton zoning officer. November 17,
2003.

Herman Sieverding. Vice President of Integrated Acquisitions and Development.
November 7, 2003.

Henry Slater. Town and Village of Dryden Code Enforcement Officer. November 14,
2003.

H. Matthys Van Cort. Director of Planning and Development, City of Ithaca, Department
of Planning and Development. November 19, 2003.

CHAPTER 3

THE NEXT STEPS: SOLVING THE AFFORDABLE HOUSING PROBLEM IN TOMPKINS COUNTY

The affordable housing problem in Tompkins County will not go away by itself. The county, local governments and community housing advocates must take steps to eliminate the regulatory hurdles that are often caused by public misperceptions.

It is beyond the scope of this report to provide detailed strategies for overcoming affordable housing NIMBYISM. However, we have created a starter list of suggestions that can be undertaken by actors in the county / local governments and by housing advocates which begin to create solutions and break down barriers to affordability. These initiatives offer insight for possible solutions to the affordable housing problem.

TOMPKINS COUNTY MUST SHOW LEADERSHIP

Tompkins County officials need to make affordable housing a priority and bring regional leadership needed to the problem. While most of the land use authority is vested in local governments, the county can act as an educator, facilitator, coordinator and financier of affordable housing programs.

- **Build Coalitions:** As the primary forum through which the municipalities interact, one of the more important things the County can do is build, or broker coalitions. Developing broad-based coalitions that bring together real estate, community, social service provider and governmental interests will be necessary to providing affordable housing effectively throughout the county.
- **Add Full-Time Housing Planner to Planning Department:** As with economic development, the approach to attracting high-quality affordable housing needs to be coordinated. A county level housing planner would package county demographics, tax credit information and state funding opportunities and present it to experienced developers and managers of affordable housing. This person would also act as a resource for municipalities seeking to break regulatory and perceptual barriers in their community.
- **Advocate for Changes in Albany:** New York State needs to follow the lead of others and revise tax policies and program goals to encourage more affordable housing.

MUNICIPALITIES MUST CHANGE THEIR RULES

Local governments make the majority of the land use decisions so they can have the greatest impact in changing the housing landscape in Tompkins County. The following strategies can help increase the supply of housing.

- **Promote Density:** Permit greater densities in the development nodes designated by the county. Concentration of housing in these areas makes the most efficient use of existing land and infrastructure resources. For example, many nodes could allow small single-family lots (about one-quarter acre) that would promote more walkable neighborhoods and more affordable housing. Also, the land allocated for apartment buildings and senior assisted living facilities could be increased within these nodes.
- **Inclusionary Zoning:** This common zoning technique requires that developers constructing market rate housing must also provide some portion of affordable housing units. An incentive for developers might be to include a density bonus. For example, a certain percentage of new units must be affordable. Any units they provide above that would be rewarded by allowing extra market rate units.
- **Planned Development Zones:** Planned unit development zones (PUDs) offer developers flexibility from the more strictly regulated residential zones. In and around the North Danby Hamlet, large tracts of land had been re-zoned as PUDs. As a result higher density and more innovative housing developments exist. The Town of Ithaca also uses special land use districts to reserve land for higher density or mixed use developments.
- **The Manufactured Housing Spectrum:** A growing affordable housing option for residents in Tompkins County is the variety of manufactured homes, both modular and mobile. These structures can be virtually indistinguishable from stick built or site built homes. The Town of Groton does not require special permitting or specific zoning for mobile homes and draws no dividing lines between manufactured housing types. This is a positive step toward affordability, which need not sacrifice aesthetic quality or neighborhood character.
- **Accessory Units:** Another creative solution allows accessory units to be built onto primary structures, either by right or by permit. The size of these units are generally limited a percent of the main house, making them smaller and more affordable. If planned wisely these provisions could also help build density within the designated growth nodes. Accessory dwelling units are permitted by right in every residential zone in the Town of Ithaca.
- **Elder Cottages**
Elder cottages (as well as the accessory units mentioned above) can function as senior housing alternatives. These units allow older parents and relatives to live independently, yet still close to their families. In the Town and Village of Groton, zoning permits elder cottages as a separate, detached, temporary one-family dwelling as an accessory to a one-or two-family dwelling. Better Housing for Tompkins County oversees five cottages that can temporarily sited for seniors on land owned by supportive families. Local, county and private support could make temporary cottages an attractive option for seniors.

COMMUNITY ADVOCATES MUST EDUCATE THE PUBLIC

None of the above will happen without the support of public officials. Unfortunately, political will on this issue can quickly disappear in the face of strong resident opposition. Community advocates need to start immediately educating people about affordable housing. Waiting until a developer proposes a specific project is too late.

- **Show the wide range of people who need affordable housing.** Create a positive image of affordable housing clients based on examples from an existing project's applicant pool. Explain that housing is a basic human necessity and any one of us could be homeless at any time. Use salaries of average jobs to show that many people in important blue- and white-collar jobs must pay more than 30% of their income to live in Tompkins County.
- **Identify and reach out to local leaders and allies.** Identify influential community members, such as elected officials, leaders of community groups, school officials, clergy and political aspirants. Research their opinions on affordable housing by talking with them and researching their public statements. Then find affordable housing proponents who are their friends and family to reach out to them and talk to them about the importance of affordable housing.
- **Create an affordable housing marketing campaign.** The conventional wisdom is that the more people know, the more likely they will be to understand the importance of affordable housing. However, keep in mind that most people are busy and may only remember pieces of information that reinforce their existing bias. You want to build relationships and put a human face on the issue. Develop a short set of messages and build your public information campaign around those. If you focus and stick to those messages, you stand a better chance of educating the public.
- **Improve Media Relations.** Get to know the reporters and editors at all papers who report on your community. Feed them information constantly about affordable housing. They must be educated along with everyone else. Invite them on tours. Create good stories for them that correct misperceptions about affordable housing. Sit with editorial boards. Talk and educate the media because they are the first disseminators and filters of information.
- **Offer Tours of Successful Developments.** A carefully organized tour brings opponents, and potential supporters, up close and personal to the realities of good affordable housing projects. Do not hide the fact that there are some poorly designed and poorly run projects. However, do not dwell on the failures. Show people how these can become vital parts of the community.
- **Build and operate high quality developments.** If you show people that affordable housing can be an asset to the community, you must find developers and managers who will build and operate high-quality developments.

EDUCATIONAL RESOURCES FOR COMMUNITY AND COUNTY ADVOCATES

Building Better Communities Network. This organization's website has a number of successful stories of locating affordable and special interest housing in communities.
<http://www.bettercommunities.org/>

Building Consensus for Affordable housing

by Charles Field. This article, published by the Fannie Mae Foundation, describes the need for affordable housing proponents to use joint problem solving to bring together people of divergent interests and diffuse the hostile environment around affordable housing. <http://www.fanniemaefoundation.org/programs/hpd/v8i4-field.shtml>

Getting to Yes

By Roger Fischer and William Ury

This excellent book has nothing to do with affordable housing, but provides an excellent strategy for negotiating and reach agreements on all kinds of issues.

How to become an affordable housing advocate

by the MetroDenver section of the Habitat for Humanity.

<http://www.habitatmetrodenver.org/pdf/Advocacy%20Brochure.pdf>

Non-Profit Housing website.

This site has a complete toolbox to over come affordable housing NIMBYism.

<http://www.nonprofithousing.org/actioncenter/toolbox/acceptance/index.atomic>

Tips for Community Consultation

A brochure by the Ontario Non-Profit Housing Association that outlines strategies for breaking down the prejudices against affordable housing.

http://www.onpha.on.ca/affordable_housing_initiatives/dev_resources/doc/workshop2/prepare_for_nimby.pdf