



Tompkins County 2022 Housing Snapshot



Department of
Planning &
Sustainability

November 2023

EXECUTIVE SUMMARY

In 2017 the Tompkins County Legislature adopted the [Tompkins County Housing Strategy](#), which identified specific targets and approaches to addressing the critical housing issues identified in the [2016 Tompkins County Housing Needs Assessment](#).

The Tompkins County Department of Planning and Sustainability periodically prepares a Housing Snapshot report to monitor housing trends and track progress toward achieving housing goals. The first such report, the *2018 Housing Snapshot*, was released in January 2020. In addition to updating the community on housing trends, the report provides information and data that the County and partner organizations use to help secure financial resources to address local housing needs.

This *2022 Housing Snapshot* report is an opportunity to assess demographic and housing conditions and trends over the past decade, which included the COVID-19 pandemic and its disruption of the economy, household finances, and housing markets nationally and locally.

Much of the reported data reflects conditions and trends up to 2021. More recent data, up to the end of 2022, is reported when available. This report includes estimates of new unit counts for years 2021-2022, building on previously reported 2016-2020 numbers. This Housing Snapshot also introduces new data reporting items on short-term rentals (STRs), manufactured homes, and homelessness.

KEY TAKEAWAYS

Demographic and Workforce Trends

Tompkins County is a regional outlier for population growth. From 2011 to 2021, the county saw a 4.6 percent increase in total population, to 105,638 people. All surrounding counties saw their populations decline over the same period.

Average household size continues to decrease. The average household size dropped from 2.27 household members in 2011 to 2.14 in 2021, which is also lower than the 2021 New York State average household size of 2.60. This long-term trend will continue to shape housing demand in the county.

Housing choices and opportunities among older adults are key factors in the local housing market. The number of older adults (65+) increased from an estimated 10,817 in 2011 to 15,422 in 2021. Older adults now constitute approximately 14.6 percent of the population. Some older adults may seek suitable alternative housing opportunities in the county as their housing preferences change but struggle to find adequate available units that meet their needs and budgets.

By 2022, employment levels had almost returned to pre-pandemic levels. This recovery, combined with continuing household and population growth, suggests that employment losses during the pandemic have not resulted in appreciable changes in housing demand.

Housing Trends and Conditions

Rent levels in Tompkins County greatly exceed those in neighboring counties. The median rent for a one-bedroom unit in Tompkins County stood at \$1,234 in 2022. This figure is more than 50 percent higher than in any neighboring county; differences in median household income with neighboring counties were more modest. Rent levels for a one-bedroom unit increased by an average

of 3.5 percent a year from 2012 to 2022, with higher increases for larger unit types and the rate of increase accelerating in the second half of the 10-year period.

Home prices have increased dramatically since 2019. From 2019 to 2022, the median sales price for a home in Tompkins County rose from \$230,000 to \$325,000, a 41.3 percent increase. Heading into 2023, potential homebuyers faced elevated prices, limited inventory, and high financing costs.

Housing affordability remains a serious issue, especially for renters. Over half of renters in Tompkins County are considered housing cost burdened (spending more than 30 percent of income on housing costs). The percentage of renter households that are severely housing cost burdened (spending more than half their income on housing) has risen significantly over the past decade to almost 38 percent of renter households.

Homelessness has increased in recent years. The number of people registered in the local homeless response system rose from 426 persons in 2016 to 699 persons in 2022.

Inflationary pressures and financing costs will challenge housing production and affordability in coming years. Local developers face high construction loan interest rates, labor shortages, and dramatic increases in prices of construction materials and labor. These trends add to longstanding housing affordability challenges in the county and are expected to slow housing production in coming years.

Tracking Housing Targets

The tables on the following page show the housing production targets established by the Tompkins County 2017 Housing Strategy and progress toward meeting those targets. For more detail, see the Tracking Housing Targets section of this report.



A Habitat for Humanity home under construction in the City of Ithaca.

Workforce Housing

Target (2016-2025)	Status as of 2022
<ul style="list-style-type: none"> • 3,800 new ownership units through 2025 	<ul style="list-style-type: none"> • 628 new single-family homes (some may be rentals) and condominiums were built
<ul style="list-style-type: none"> ○ 3,000 single-family homes through 2025 <ul style="list-style-type: none"> ▪ 900 units between \$150,000 - \$199,999 ▪ 2,100 units at \$200,000+ 	<ul style="list-style-type: none"> ○ 608 new single-family homes were built (tenure unknown) <ul style="list-style-type: none"> ▪ 61 units between \$150,000 - \$199,999 ▪ 494 units at \$200,000+
<ul style="list-style-type: none"> ○ 800 condominiums through 2025 <ul style="list-style-type: none"> ▪ 350 units between \$150,000 - \$199,999 ▪ 450 units at \$200,000+ 	<ul style="list-style-type: none"> ○ 20 condominiums were created <ul style="list-style-type: none"> ▪ Sale price generally over \$300,000
<ul style="list-style-type: none"> • 2,000 new rental units affordable for those earning up to 100 percent of area median income (AMI), through 2025 	<ul style="list-style-type: none"> • 466 new income-restricted rental units were created, excluding supportive and senior affordable rentals

Senior Housing

Target (2016-2025)	Status as of 2022
<ul style="list-style-type: none"> • 100 - 200 subsidized senior apartments to meet 2016 deficit 	<ul style="list-style-type: none"> • 68 subsidized senior housing units were built
<ul style="list-style-type: none"> • At least one Medicaid Assisted Living Program facility 	<ul style="list-style-type: none"> • None created
<ul style="list-style-type: none"> • Market-rate senior housing units with services and congregate care facilities to be determined based on future vacancies and wait lists given recent expansions 	<ul style="list-style-type: none"> • 71 market-rate senior housing units were added

Supportive Housing/Special Needs Bed

Target (2016-2025)	Status as of 2022
<ul style="list-style-type: none"> • 100 beds of permanent supportive housing (PSH) 	<ul style="list-style-type: none"> • 100 PSH beds were created
<ul style="list-style-type: none"> • 100 single-room occupancy (SRO) beds reserved for under 30 percent AMI 	<ul style="list-style-type: none"> • 4 SRO beds were created

Student Beds

Target (2016-2025)	Status as of 2022
<ul style="list-style-type: none"> • 1,400 to 1,500 on- or off-campus, purpose-built student beds to meet 2016 deficit 	<ul style="list-style-type: none"> • 1,479 purpose-built student beds were built by 2020
<ul style="list-style-type: none"> • Add beds to meet any increases in enrollment (2,016 enrollment increase from 2016 to 2022) 	<ul style="list-style-type: none"> • The current goal for student beds, including the 2016 deficit and increase in enrollment, stands at 3,516 beds. From 2016 to 2022, 3,623 student beds were created.

Contents

- Introduction..... 1
- Part 1: Demographic and Workforce Trends 2
 - Demographics 2
 - Population..... 2
 - Households Trends..... 3
 - Age..... 3
 - Workforce..... 4
 - Employment..... 4
 - Commuting Patterns 5
 - Income..... 6
- Part 2: Housing Trends and Conditions 8
 - Housing Stock 8
 - Housing Units 8
 - Housing Stock Condition..... 8
 - Vacancy Rates 8
 - Housing Tenure 9
 - Manufactured Homes 9
 - Short-Term Rentals 10
 - Affordability 10
 - Renter Affordability 10
 - Homeowner Affordability..... 10
 - Homelessness 11
 - Market Conditions 12
 - For Sale Market 12
 - Rental Market Conditions..... 13
 - Portrait of Rental Affordability 14
 - Portrait of Homeownership Affordability 16
 - Inflationary and Financing Challenges 17
- Part 3: Tracking Housing Targets 18
 - Overall Housing Production Trends..... 18
 - New Units 18
 - Planned Development 18
 - Workforce Housing - Ownership..... 20

Workforce Housing - Rental	22
Senior Housing.....	24
Supportive Housing/Special Needs Beds	25
Student Beds.....	27
Development Focus Areas	29
Development by Municipality.....	30
Appendix A – Data and Methodology.....	31
Appendix B - Area Median Income and Fair Market Rent	39

INTRODUCTION

This report is divided into three sections: (1) Demographics and Workforce Trends, (2) Housing Trends and Conditions, and (3) Tracking Housing Targets. The first two sections use publicly available data to provide insight into demographic and socioeconomic trends, as well as information on the county's housing stock, market conditions, and affordability.

The third section, Tracking Housing Targets, uses information from Tompkins County's Departments of Assessment, Planning and Sustainability, and Information and Technology Services, as well as local municipalities and local news media sources to track progress toward achieving the housing targets identified in the Housing Strategy.

Information regarding data sources and limitations may be found in Appendix A.



A mixed-income rental project, completed in 2021 in the City of Ithaca.

PART 1: DEMOGRAPHIC AND WORKFORCE TRENDS

Housing demand is largely driven by demographic and economic trends. Factors such as population, household, and job growth, as well as household characteristics, such as household size and income levels, can affect the quantity of units needed, as well as demand for unit types, price points, and locations. The following section provides an overview of demographic and workforce trends over the previous 10-year period and discusses implications for future housing demand.

Demographics

Population

The estimated population of Tompkins County in 2021 was 105,638. Since 2011, Tompkins County has added 4,605 people, a 4.6 percent increase. This growth exceeds that of New York State as a whole (4.2 percent) for the same period. Tompkins County is also an outlier for population growth among surrounding counties, all of which saw population decline over the same period.

Among Tompkins County municipalities, population growth varied significantly as shown in **Table 1**. Most population growth was concentrated within the Town of Ithaca, the City of Ithaca, and the Town of Lansing. According to American Community Survey (ACS) estimates, the towns of Dryden, Enfield, and Groton lost population, as did the villages of Freeville, Groton, and Trumansburg.

These figures represent ACS estimates; more precise population data will become available at the time of the next Decennial Census, in 2030.

Table 1 Population Growth by Municipality, Tompkins County, 2011-2021

Municipality	2011 Population	2021 Population	2011-2021 Change	% Change
Town of Caroline	3,241	3,368	127	3.92%
Town of Danby	3,305	3,442	137	4.15%
Town of Dryden	14,337	14,089	-248	-1.73%
Town of Enfield	3,486	3,411	-75	-2.15%
Town of Groton	5,936	5,808	-128	-2.16%
Town of Ithaca	19,786	21,822	2,036	10.29%
Town of Lansing	10,991	11,767	776	7.06%
Town of Newfield	5,173	5,175	2	0.04%
Town of Ulysses	4,898	4,937	39	0.80%
City of Ithaca	29,880	31,819	1,939	6.49%
Village of Cayuga Heights	3,720	4,023	303	8.15%
Village of Dryden	1,897	2,004	107	5.64%
Village of Freeville	582	447	-135	-23.20%
Village of Groton	2,281	1,892	-389	-17.05%
Village of Lansing	3,518	3,811	293	8.33%
Village of Trumansburg	2,062	1,675	-387	-18.77%
Tompkins County	101,033	105,638	4,605	4.56%

Source: American Community Survey 5-Year Estimates, Table B01003

Households Trends

There were an estimated 42,889 households¹ in Tompkins County in 2021. From 2011 to 2021, the number of households in Tompkins County increased by 4,358 households or 11.3 percent. This household growth rate greatly exceeds the county's 4.6 percent population growth rate. In fact, the number of new households in Tompkins County is almost as great as the number of new people (4,605). This reflects the continued decrease in household size, borne out by ACS data, which estimates that the average household size dropped from 2.27 household members in 2011 to 2.14 in 2021. In New York State, the average household size was 2.60 in 2021. These trends indicate a continued need for more housing units and diversifying the housing stock, particularly since older, existing homes historically housed larger households than they do today.

The ACS estimated number of households is in line with the 2016 Needs Assessment estimate that the county would have 42,775 households in 2021.

Source(s): American Community Survey (ACS) 5-Year Estimates, Tables B25009, B25010

Age

The county has a relatively young population, primarily due to the institutions of higher education located here. The 18 to 29 age cohort comprises 33.3 percent of the county's population, as shown in **Table 2**, reflecting a large student population; however, census data suggests the non-student population is aging. The median age of Tompkins County residents is 31.8, according to ACS estimates, considerably lower than New York State's median age of 39.2. However, the county's median age is significantly higher than in 2011, when it was 29.5.²

Table 2 Age Cohorts, Tompkins County and New York State, 2021

Cohort	Tompkins County	Tompkins County %	New York State %
Under 18	15,191	14.4%	21.0%
18 to 29	35,184	33.3%	16.3%
30 to 39	11,915	11.3%	13.7%
40 to 64	27,926	26.4%	32.4%
65 and above	15,422	14.6%	16.6%
Total Population	105,638	100.0%	100.0%

Source: American Community Survey 5-Year Estimates, Table B01001

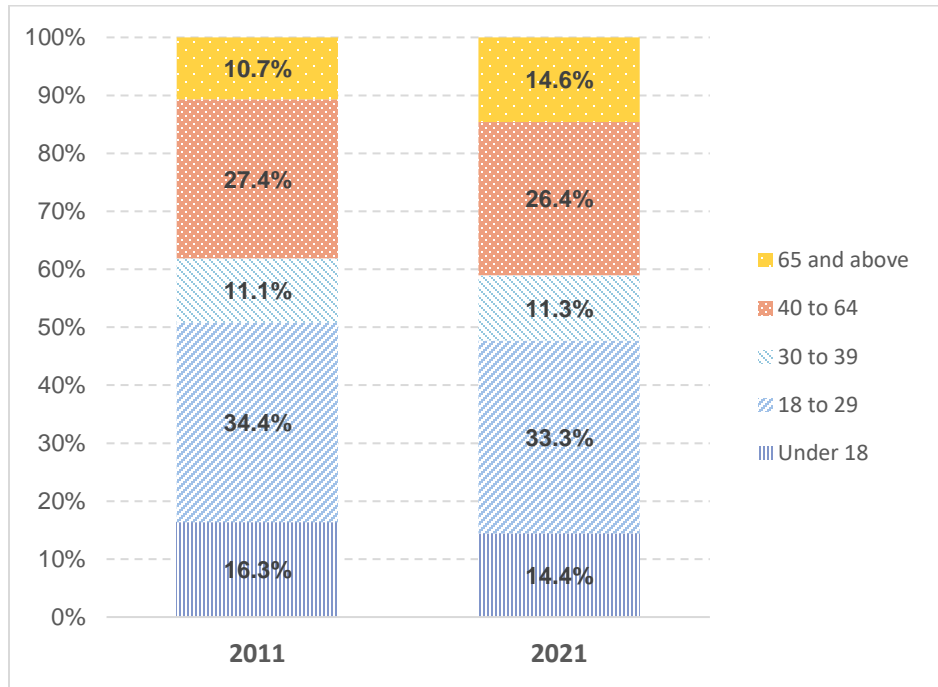
The number of older adults (65+) increased from an estimated 10,817 in 2011 to 15,422 in 2021, as shown in **Figure 1**, a 42.6 percent increase. Older adults now account for almost 15 percent of the county's population, compared to 10.7 percent in 2011; the housing choices and preferences of Tompkins County's older adults, and housing options available to them, will continue to have repercussions throughout the housing market.

¹ A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters such as college residence halls. (Source: U.S. Census Bureau)

² Source: American Community Survey 5-Year Estimates, Table B01002

Additionally, the under 18 population fell by 8 percent in this time period, while the size of other age cohorts did not change substantially.

Figure 1 Age Cohorts, Tompkins County, 2011 and 2021



Source: American Community Survey 5-Year Estimates, Table B01001

Workforce

Employment

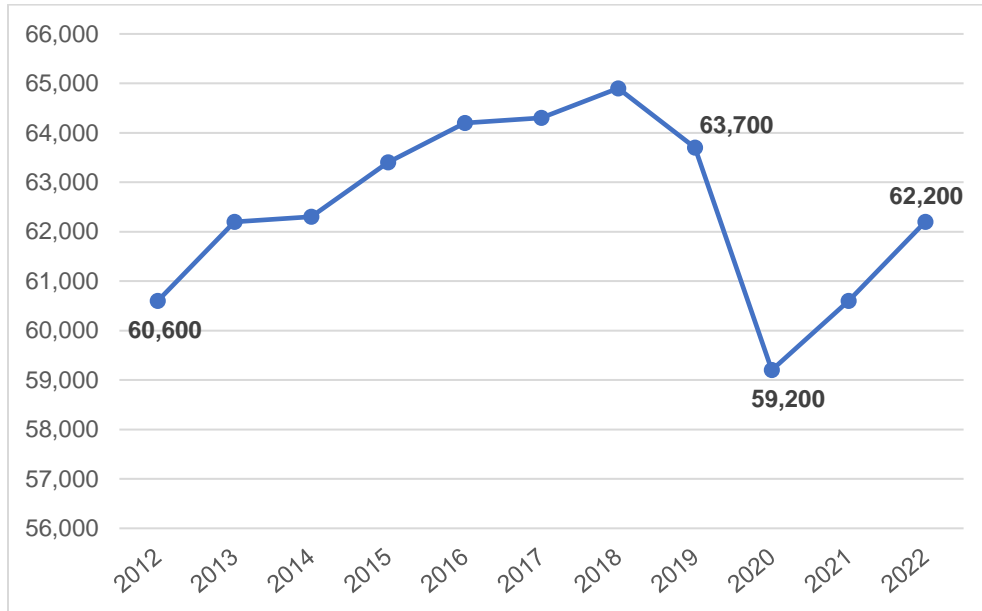
Employment in Tompkins County is concentrated in the education and health services sector, which accounted for 52.1 percent of all non-farm jobs in 2022. From 2012 to 2019, the number of jobs in the education and health services sector grew by 11.7 percent, constituting most job growth in the county.

Like the rest of the state and the nation, Tompkins County saw significant employment loss from 2019 to 2020 amid the impacts of the COVID-19 pandemic, as shown in **Figure 2**. After a decade of modest but mostly steady growth, the number of non-farm jobs in Tompkins County fell by 7.1 percent from 2019 to 2020, compared to a 9.9 percent drop in New York State. The leisure and hospitality sector shed 1,700 jobs, a 35.4 percent drop and the largest loss of any employment sector. The larger education and health services sector was more resilient, seeing only a 2.5 percent drop in the same period.

However, by 2021 local employment had begun to recover, and by 2022 the number of jobs in Tompkins County had almost returned to pre-pandemic levels, with 62,200 non-farm jobs in 2022 compared to 63,700 in 2019, in line with trends in New York State as a whole. Leisure and hospitality employment remained 17.1 percent below pre-pandemic levels, while employment in sectors such as manufacturing, transportation, warehousing, utilities, and retail trade also remained significantly below pre-pandemic levels. Several sectors helped lead the recovery. In 2022, Private Education and Health added 1,700 jobs to fall just short of a complete recovery, while 2022 Professional and Business

Services and Other Services employment exceeded 2019 levels. Several smaller sectors, such as Information and Financial Activities returned to pre-pandemic levels.

Figure 2 Non-Farm Jobs, Ithaca Metropolitan Statistical Area (MSA)*, 2012-2022



Source: Current Employment Statistics Total Annual Average Employment, New York Department of Labor

Note: Does not include the self-employed, unpaid family workers, or private household employees

*Metropolitan Statistical Areas (MSAs) are U.S. Census Bureau-designated geographies that represent a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. The boundaries of the Ithaca MSA correspond to the boundaries of Tompkins County.

Reduced employment in some sectors may reflect longer-term labor shortages seen across the country. These employment trends do not necessarily indicate a decreased demand for housing. Residents who have disengaged from the labor market in recent years, such as retirees, may continue to live in Tompkins County. The most recently available household growth estimates do not indicate household loss. In addition, ACS data may indicate a more localized workforce, as discussed in the Commuting Patterns section below. The County should continue tracking these unfolding trends to understand implications for the local housing market. (For more detailed information on economic trends, see the [Ithaca Area Economic Development website](#).)

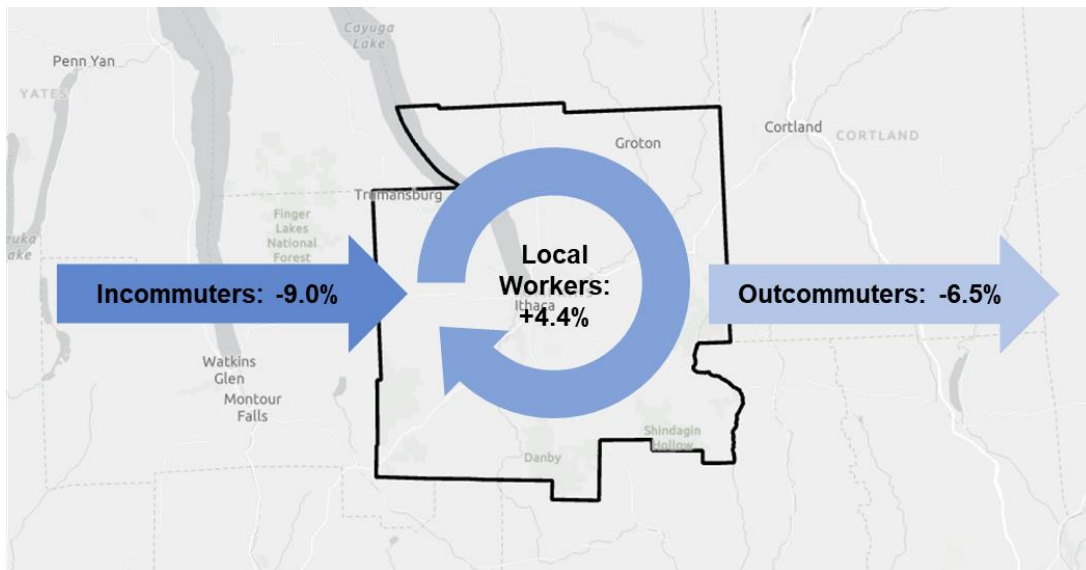
Commuting Patterns

ACS data suggests a shift in commuting patterns from 2019 (pre-pandemic) to 2021. According to ACS data, 14,977 workers (or 24.4 percent of all workers in Tompkins County) commuted into the county from other areas in 2021. This is a 9.0 percent decrease from the 16,457 workers estimated to have commuted into the county in 2019 (see **Figure 3**).

From 2019 to 2021, the number of people who lived and worked in Tompkins County increased by 4.4 percent, from 44,527 to 46,483. The number of people commuting out of the county to work dropped by 6.5 percent, from 4,574 to 4,278.

These figures suggest the workforce became more localized over the course of the pandemic, likely due in large part to the rise of remote work as a social distancing measure. However, if these trends persist, a growing local workforce may contribute to increased demand for housing.

Figure 3 Commuter Flow Change, Tompkins County, 2019-2021



Source: ACS 5-Year Estimates, Tables B08604, B08007

Income

The median household income in Tompkins County rose from \$60,108 in 2011 to \$64,260 in 2021 (all figures in 2021 dollars), an increase of 6.9 percent. Family households³ saw the most significant gains in terms of dollar amount, with income increasing from \$87,437 to \$96,012 (or 9.8 percent), while non-family households⁴ saw a larger percentage increase from \$35,448 to \$39,504 (or 11.4 percent) (see **Table 3**). On a per capita basis, income rose from \$33,701 to \$37,638 (or 11.7 percent). Renter households saw a 7.5 percent increase in median income over the same period, compared to a 6.5 percent increase for homeowners. The median income of a renter household in Tompkins County was about 39.1 percent of the median income of a homeowner.

³ A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together. A family household is a household maintained by a householder who is in a family and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. (Source: U.S. Census Bureau)

⁴ A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

Table 3 Median Household Income, Tompkins County, 2011-2021

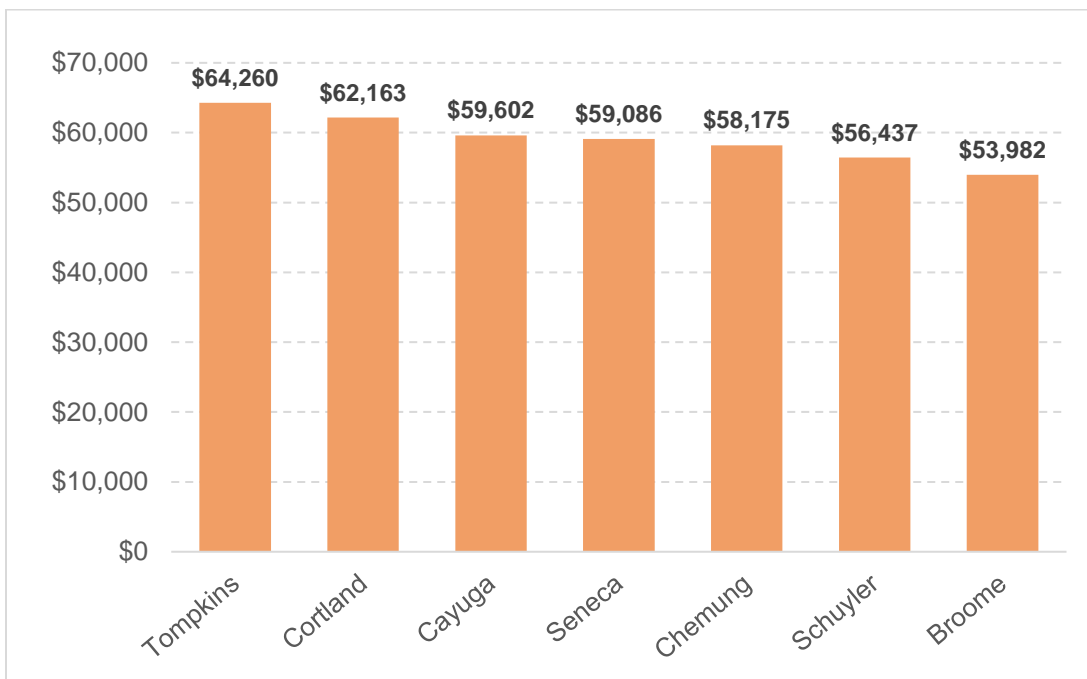
Household Type	2011 Median Income	2011 Median Income (adjusted for inflation)*	2021 Median Income*	% Change 2011-2021 (not adjusted for inflation)	% Change 2011-2021 (adjusted for inflation)
All Households	\$49,789	\$60,108	\$64,260	29.1%	6.9%
Families	\$72,426	\$87,437	\$96,012	32.6%	9.8%
Nonfamily Households	\$29,362	\$35,448	\$39,504	34.5%	11.4%

Source: American Community Survey 5-Year Estimates, Table S1091; Updated R-CPI-U-RS, All items, 1977-2022

*Shown in 2021 dollars

Tompkins County has a higher median household income than any of the six surrounding counties, as shown in **Figure 4**. Median household incomes of surrounding counties range from 84.0 percent (Broome County) to 96.7 percent (Cortland County) of the Tompkins County median household income.

Figure 4 Median Household Income, Tompkins and Surrounding Counties, 2021



Source: American Community Survey 5-Year Estimates, Table S1091

PART 2: HOUSING TRENDS AND CONDITIONS

The previous section discussed the demographic and economic factors driving demand for housing in Tompkins County. This section examines data on the characteristics and affordability of the existing housing stock, as well as trends in the local for sale and rental housing markets. Tracking this data over time helps the County and its partners understand both established and emerging challenges in meeting housing needs and achieving housing production targets.

Housing Stock

Housing Units

According to ACS estimates, the total number of housing units in Tompkins County grew from 41,528 units in 2011 to 46,046 units in 2021, an increase of 4,518 units or 10.9 percent. This growth rate indicates the county added almost as many housing units as people, suggesting that more people are living alone or in smaller households.

Source(s): ACS 5-Year Estimates, Table DP04

Housing Stock Condition

ACS estimates indicate almost 36 percent of Tompkins County's existing housing stock (or 16,498 homes) was built before 1960, and over 27 percent (or 12,491 homes) was built before 1940. Data provided by the Tompkins County Department of Assessment, which assesses properties annually, indicates there were 1,453 homes in the county in 2022 that met the department's definition of "poor" or "fair". Homes in poor conditions show obvious signs of excess deterioration for their age and require renovating or overhauling). Homes in fair condition show some signs of excess deterioration for their age and require considerable work.

Source(s): ACS 5-Year Estimates, Table 25034

Vacancy Rates

The residential rental vacancy rate⁵ in Tompkins County stood at 2.4 percent in 2011, peaked at 4.0 percent in 2019, and dropped to 2.9 percent in 2021, according to ACS estimates. The 2021 rental vacancy rate was significantly lower than the national vacancy rate of 5.7 percent, indicating a tight rental market. A healthy rental vacancy rate is generally considered to be between 5 and 8 percent, depending on the dynamics of the local market.

Homeowner vacancy rates are typically lower than rental vacancy rates. In 2011, the homeowner vacancy rate in Tompkins County was 0.9 percent, increasing to a high of 1.9 percent in 2019 before falling to 0.8 percent in 2021. By comparison, the national homeowner vacancy rate in 2021 was 1.2 percent, according to ACS estimates.

The low vacancy rates in Tompkins County suggest that there is a housing shortage for both renters and homeowners. Conditions with so little excess inventory compared to demand contribute to higher housing costs, reducing renters' ability to save to purchase homes.

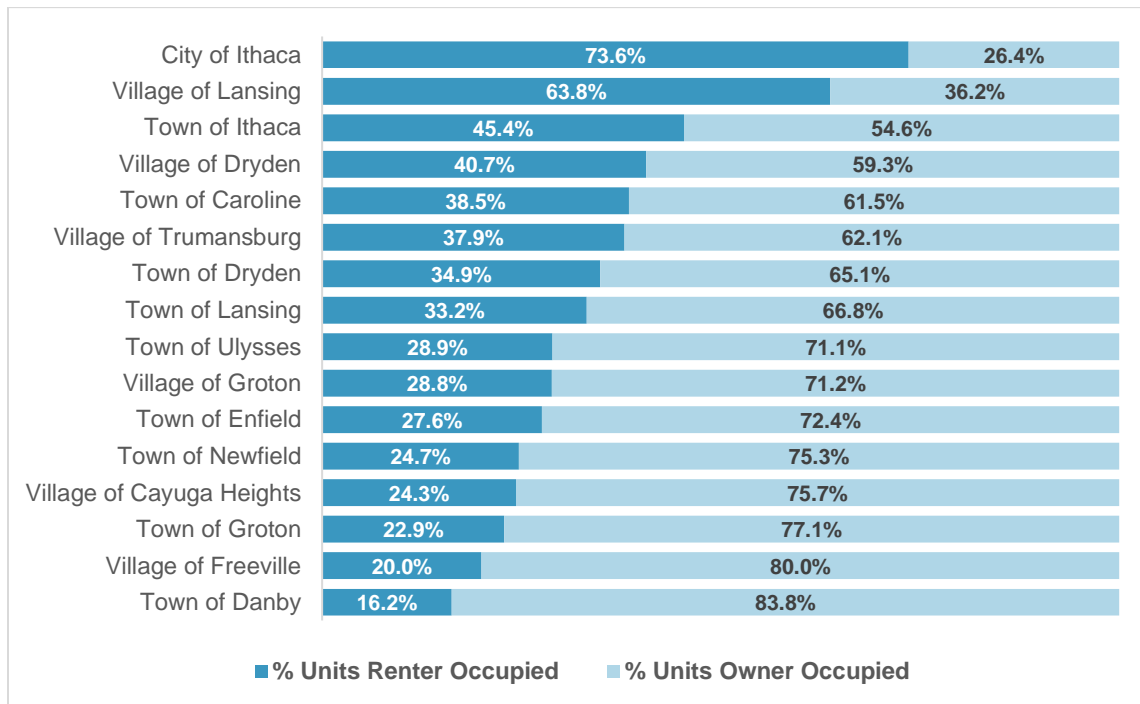
Source(s): ACS 5-Year Estimates, Table DP04

⁵ For U.S. Census Bureau definitions related to vacancy, see: <https://www.census.gov/housing/hvs/definitions.pdf>

Housing Tenure

Housing tenure refers to whether a household owns or rents its home. According to 2021 ACS data, approximately 54.2 percent of Tompkins County's housing units were owner-occupied and 45.8 percent were renter-occupied. These percentages have not changed significantly since 2011. **Figure 5** shows the breakdown of owner and renter units for Tompkins County towns and villages and the City of Ithaca.

Figure 5 Housing Tenure by Municipality, Tompkins County, 2021



Source: American Community Survey 2017-2021 5-Year Estimates, Table DP04

Manufactured Homes

In 2022, the Department of Assessment recorded 4,054 manufactured homes in Tompkins County, accounting for about 11 percent of all homes. Of these, 1,750 were located in manufactured home parks and 2,304 were outside of parks. Manufactured homes are most common in rural areas of the county; however, Nates Floral Estate park in the City of Ithaca contains over 100 manufactured homes.

For many Tompkins County residents, these structures are an affordable alternative to traditional stick-built homes. However, nationally, the cost of an average manufactured home has risen from the low- to mid-\$80,000s in 2019 to around \$130,000 in 2022, excluding the cost of land and infrastructure.

Much of the manufactured housing stock in Tompkins County is aging. Within manufactured home parks, almost 17 percent of homes were built before the U.S. Department of Housing and Urban Development (HUD) code for manufacturing standards was adopted in 1976. Over a quarter (or 1,062) of all manufactured homes (both in and outside of parks) were built before 1990.

Conditions within manufactured home parks vary considerably. Six of the 39 parks inspected by the Tompkins County Whole Health Division of Environmental Health had critical health violations related to

sewage and electrical equipment at the time of their most recent inspection. One park had as many as nine critical violations.

Source(s): Tompkins County Department of Assessment; Tompkins County Whole Health Environmental Health Division; U.S. Census Bureau, Average Sales Price of New Manufactured Homes by Region and Size of Home by Month or Shipment; U.S. Department of Housing and Urban Development, Manufactured Housing and Standards - Frequently Asked Questions.

Short-Term Rentals

In 2021, Tompkins County hired a firm to begin tracking short-term rental (STR) activity in the county. STRs are rental housing units or rooms rented for stays of less than 30 days, typically through an online platform such as Airbnb or VRBO. From October 2021 to October 2022, the number of active, unique listings grew from 1,154 to 1,217. Two-thirds of the listings in 2022 were located in the City of Ithaca, Town of Ithaca, and Town of Dryden.

Data is not currently available to determine how many STR listings represent units taken out of the housing market versus seasonal homes or homes rented out for graduation or other events.

Sources(s): Department of Planning and Sustainability, Short-Term Rental Trends and Analysis Memorandum to the Tompkins County Planning, Development and Environmental Quality Committee, December 6, 2022; LTAS Technologies Harmari

Note: Due to missing data, February calculated as average of January and March

Affordability

ACS data indicates that housing affordability remains a serious issue for both renters and homeowners in Tompkins County. Housing is considered affordable when a household spends no more than 30 percent of its income on housing costs, which includes rent or mortgage and some utilities. Households that meet or exceed this threshold are considered cost burdened. Households that spend 50 percent or more of their income on housing are considered severely cost burdened.

Renter Affordability

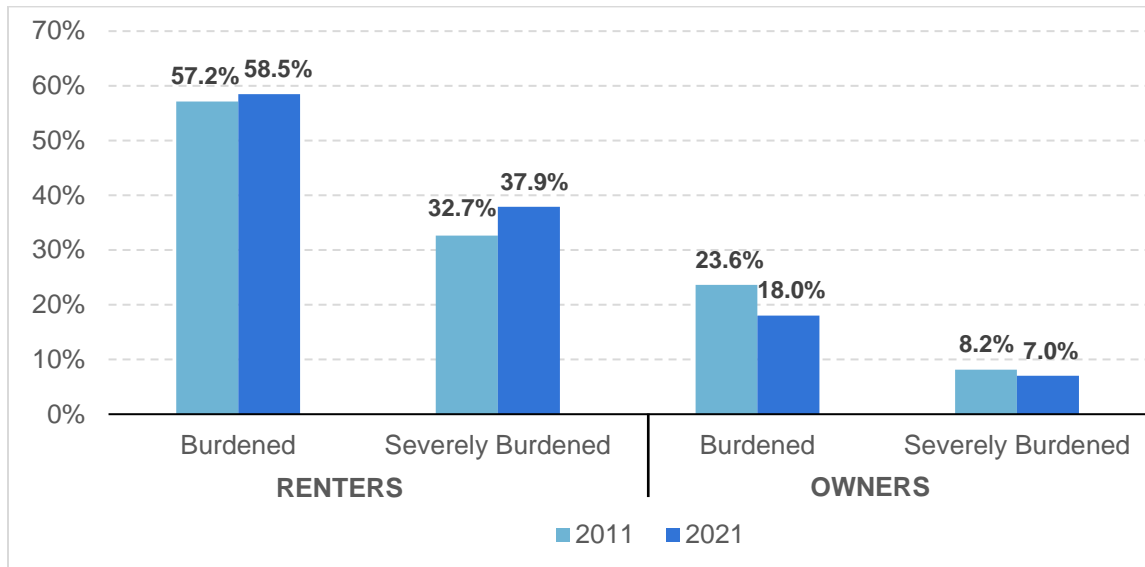
Most renters in Tompkins County are housing cost burdened, as shown in **Figure 6**. The percentage of cost burdened renters remained largely unchanged from 2011 to 2021; however, the percentage of severely burdened renters increased from 32.7 percent to 37.9 percent.

Source(s): ACS 5-Year Estimates, Table B25070

Homeowner Affordability

Homeowners, particularly those with mortgages, also face affordability challenges. However, unlike renter households, the portion of homeowner households that are cost burdened decreased from 2011 to 2021, as shown in **Figure 6**.

Figure 6 Housing Cost Burden, Tompkins County, 2011 and 2021

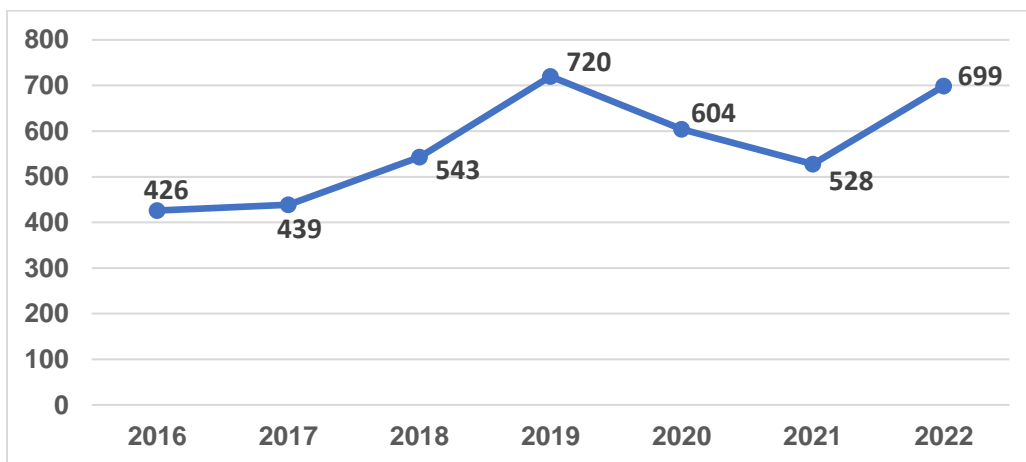


Source: American Community Survey 5-Year Estimates, Table B25070

Homelessness

Housing supply and affordability are among the major factors that may result in individuals and families experiencing homelessness. The number of people registered in the Tompkins County Continuum of Care Homelessness Management Information System increased from 426 in 2016 (the earliest year for which data is available) to 699 in 2022, as shown in **Figure 7**. This number fell between 2019 and 2021 amid increased federal and state housing assistance during the COVID-19 pandemic, but began to rise again in 2022. The *Homelessness & Housing Needs Assessment* issued by the [Tompkins County Human Services Coalition](#) in 2022 provides additional data and information on barriers to ending homelessness within Tompkins County.

Figure 7 Homeless Persons Registered in Homelessness Information Management System, Tompkins County, 2016-2022



Source: Alissa’s Audacious System Performance Measures, Measure 3: Number of persons experiencing homelessness

Market Conditions

For Sale Market

From 2019 to 2022, the median sales price for a home in Tompkins County rose by 41.3 percent, to \$95,000. During this same period, the “months supply of inventory” (the number of months it would take for the current inventory of homes on the market to sell given the current pace of sales) declined dramatically from an already low figure of 2.6 in 2019 to 0.8 in 2022, as shown in **Table 4**. This suggests a severe shortage of houses for sale. The National Association of Realtors considers a six-month supply to indicate moderate appreciation, and supply below this threshold tends to result in rapidly increasing home prices.

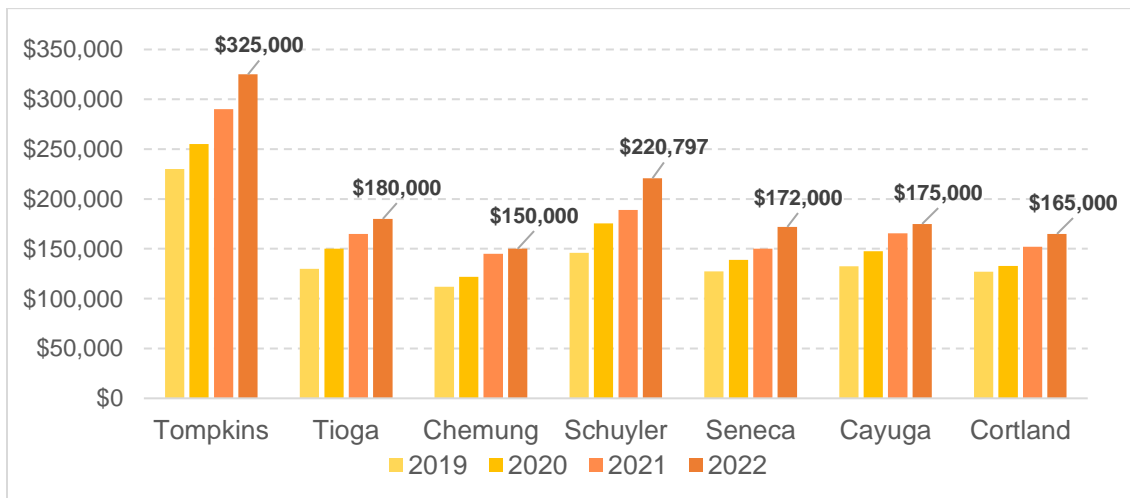
Table 4 For Sale Market Trends, Tompkins County, 2019-2022

	2019	2020	2021	2022
New Listings	1,226	1,011	944	931
Total Closed Sales	821	774	859	820
Months Supply of Inventory	2.6	1.5	0.6	0.8
Median Sales Price	\$230,000	\$255,000	\$289,000	\$325,000
% of List Price Received	96.8%	97.6%	101.8%	103.4%

Source: New York State Association of REALTORS®, Annual Report on the New York State Market, 2019, 2020, 2021, 202208020

Figure 8 shows that the Tompkins County for sale housing market is significantly more expensive than those of neighboring counties. It has had a greater dollar amount increase in median sales price than any neighboring county and the second-highest percentage increase. In addition, the percent of sales price received increased from 96.8 percent in 2019 to 103.4 percent in 2022. Any amount over 100 percent indicates buyers are paying above the list price set by the sellers. These market trends suggest intense buyer competition over a limited supply, contributing to the increased cost of housing. Heading into 2023, potential homebuyers faced elevated prices, limited supply, and high financing costs.

Figure 8 Median Home Sales Prices, Tompkins County, 2019-2022

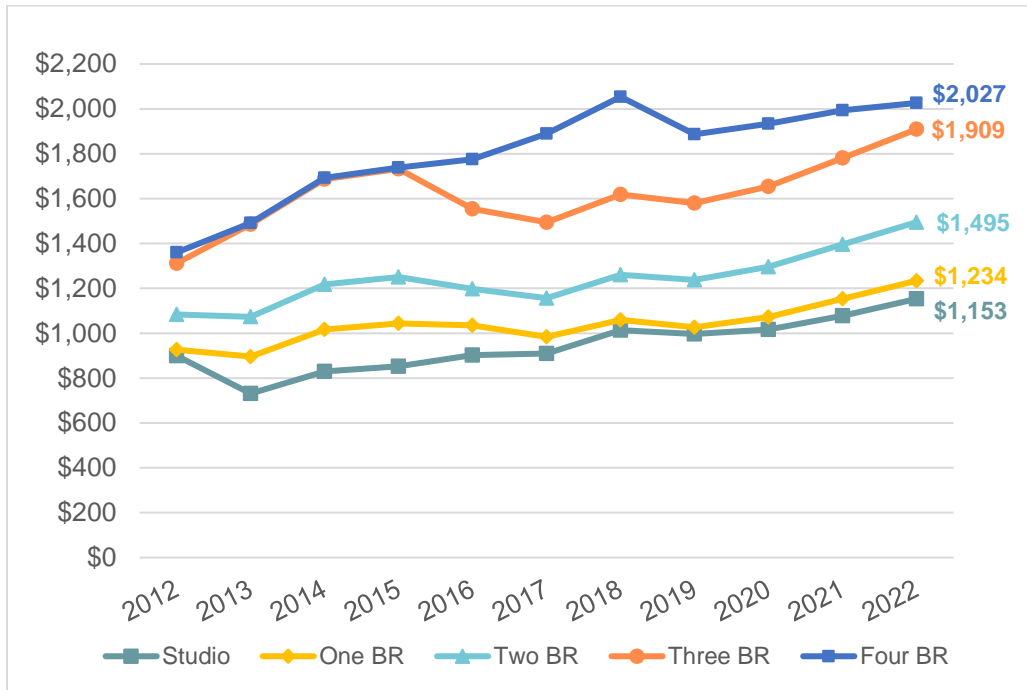


Source: New York State Association of REALTORS® Annual Report on the New York State Market, 2022

Rental Market Conditions

The U.S. Department of Housing and Urban Development (HUD) calculates the 50th percentile rent, or median rent, for each Metropolitan Statistical Area (MSA) in the country. The median rent is an estimate of gross rent (cost of shelter plus utilities, excluding telephone, television, and Internet service).⁶ The median rent for all unit sizes in the Ithaca MSA (Tompkins County) increased significantly during the 10-year period from 2012 to 2022, with rents for larger units rising more steeply, as shown in **Figure 9**.

Figure 9 Median Rent, Tompkins County, 2012-2022



Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 50th Percentile Rent Estimates

Median rent increased at a greater rate for larger units, as shown in **Table 5**. The average annual rate of median rent growth was significantly higher in the second half of the 10-year period, with median rent for a one-bedroom unit increasing 4.7 percent from 2018 to 2022, but only 2.6 percent from 2012 to 2017. Rents for all unit sizes rose faster than the national rate of inflation.

During the 10-year period 2011 to 2021, rent for a one-bedroom apartment in Tompkins County increased at a faster rate (34.7 percent) than renter household income (29.8 percent). This is reflected in a modest rise in the percentage of renter households that are housing cost burdened during the same period, as shown in the Affordability section above.

⁶ HUD commonly uses Fair Market Rents (FMR), which is the 40th percentile rent, to determine payment amounts and rent ceilings for various government subsidized housing programs. While FMR trends are consistent with median rent trends, more specific data about FMR is in Appendix B.

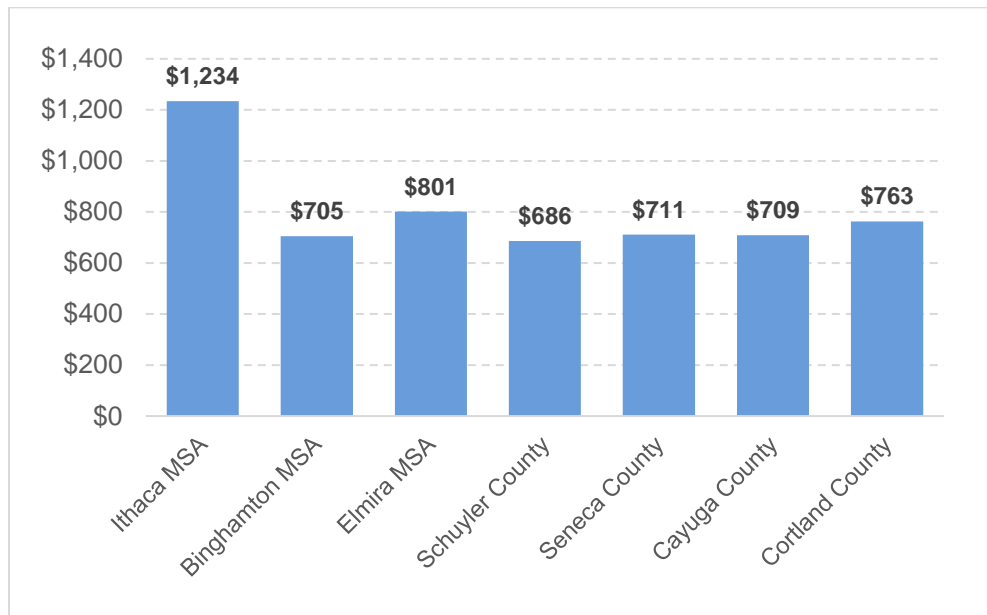
Table 5 Median Rent Percent Change and Annual Average Growth Rate (AAGR), Tompkins County, 2012-2022

Time Period	Studio	One-Bedroom	Two-Bedroom	Three-Bedroom
2012-2022 Percent Change	28.1%	33.3%	37.9%	45.5%
2012-2022 AAGR	3.2%	3.5%	3.7%	4.4%
2012-2017 AAGR	1.7%	2.6%	2.3%	3.8%
2018-2022 AAGR	5.0%	4.7%	5.3%	5.1%

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 50th Percentile Rent Estimates

Figure 10 shows that median rent for a one-bedroom unit in Tompkins County greatly exceeds the median rent for the same size unit in neighboring counties.

Figure 10 One-Bedroom Unit Median Rent, Tompkins and Surrounding Counties, 2022



Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 50th Percentile Rent Estimates

Portrait of Rental Affordability

The high cost of housing in Tompkins County imposes a burden on many of the workers that provide essential services to our communities and presents a challenge to recruiting and retaining a workforce. To afford the median rent for a one-bedroom unit in Tompkins County in 2022, a worker would need to earn at least \$49,360 per year to keep rental housing expenses (rent and utilities) at or below 30 percent of income. As shown in **Table 6**, workers in many common occupations in Tompkins County would struggle to afford rent for the median one-bedroom apartment based on median occupation wage. Workers in some of the listed occupations would have to spend almost half their income on rent for a one-bedroom unit, and some would even struggle to afford the median rent of \$1,153 for a studio apartment.

Table 6 Rental Affordability by Occupation, Tompkins County, 2022

Occupation	Percentage of Tompkins County Workforce	Median Annual Wage	Associated Hourly Wage	Rental Costs Affordable at Median Wage**	1-Bedroom Median Rent (2022)	Gap in Affordable Monthly Rent	% of Annual Wages Needed to Afford Median Rent
Secretaries & Administrative Assistants	2.7%	\$50,550	\$24.30	\$1,264	\$1,234	\$30	29.3%
Janitors & Cleaners	2.4%	\$40,820	\$19.63	\$1,021		-\$214	36.3%
Retail Salespersons	2.3%	\$32,570	\$15.66	\$814		-\$420	45.5%
Fast Food & Counter Workers	2.2%	\$33,650	\$16.18	\$841		-\$393	44.0%
Cashiers	2.0%	\$30,530	\$14.68	\$763		-\$471	48.5%
Teachers, Kindergarten - High School	1.9%	\$64,640 - 74,870	\$31.08 - \$36.00	\$1,616 - \$1,872		\$382 - \$638	22.9%-19.8%
Registered Nurses	1.7%	\$83,190	\$40.00	\$2,080		\$846	17.8%
Home Health & Personal Care Aides	1.6%	\$31,260	\$15.03	\$782		-\$453	47.4%
Office Clerks	1.4%	\$38,880	\$18.69	\$972		-\$262	38.1%
Teaching Assistants	1.3%	\$34,860	\$16.76	\$872		-\$363	42.5%
Waiters & Waitresses	1.2%	\$38,990	\$18.75	\$975		-\$259	38.0%
Childcare Workers	0.6%	\$31,930	\$15.35	\$798		-\$436	46.4%
Police & Sheriff's Patrol Officers	0.4%	\$74,770	\$35.95	\$1,869		\$635	19.8%
Heavy & Tractor-Trailer Truck Drivers	0.4%	\$49,750	\$23.92	\$1,244		\$10	29.8%
Automotive Service Technicians & Mechanics	0.4%	\$47,880	\$23.02	\$1,197		-\$37	30.9%
Medical Secretaries & Administrative Assistants	0.3%	\$38,210	\$18.37	\$955		-\$279	38.8%
Median Wage Earner (All Jobs)*	100.0%	\$52,310	\$24.30	\$1,308	\$74	28.3%	

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 50th Percentile Rent Estimates; U.S. Department of Labor, Bureau of Labor Statistics, Occupational Employment Statistics Survey, May 2022

*The median wage of all workers in Tompkins County, including those in the occupations listed in the table above, as well as all other occupations

** Affordable rental housing costs assumed to be no more than 30 percent of household income

Portrait of Homeownership Affordability

The dramatic increase in for sale home prices has exacerbated the county’s long-standing housing affordability challenges. **Table 7** presents three hypothetical households with either one or two members earning the county median wage attempting to purchase a median-priced home in 2022. While the asking price would be \$325,000, the analysis assumes the household would have to offer 103.4 percent of listing price (or \$336,050) and be able to provide a 20 percent down payment to make a competitive bid. The third scenario in the table shows how affordability changes when the household can only put down 10 percent. All three scenarios exclude the cost of maintenance.

The table shows that a household with one median wage earner would have to spend almost 60 percent of their household income on homeownership. A household with two median wage earners (together making \$104,620) would just be able to afford homeownership, but to secure a home, the household would have to navigate a highly competitive market with limited supply. If a household can only afford a 10 percent down payment, as shown in the last column, the cost of homeownership increases significantly, and the household would pay over 34 percent of household income.

Table 7 Examples of Homeownership Affordability for Median Wage Earners in 2022

Mortgage and Household Characteristics	Household with 1 median wage earner - 20% down payment	Household with 2 median wage earners - 20% down payment	Household with 2 median wage earners - 10% down payment
Mortgage Assumptions			
Asking Price	\$325,000	\$325,000	\$325,000
Purchase Price	\$336,050	\$336,050	\$336,050
Down Payment	\$67,210	\$67,210	\$33,605
Loan Type	30-year fixed	30-year fixed	30-year fixed
Interest Rate	7%	7%	7%
Monthly Principal and Interest	\$1,789	\$1,789	\$2,012
Monthly Property Tax*	\$705	\$705	\$705
Monthly Home Insurance	\$111	\$111	\$111
Monthly Mortgage Insurance	\$0	\$0	\$158
Monthly Ownership Costs	\$2,604	\$2,604	\$2,985
Wages			
Median Annual Wage	\$52,310	\$104,620	\$104,620
Affordability			
Monthly Ownership Costs Affordable at Current Wage**	\$1,308	\$2,616	\$2,616
Gap in Monthly Costs	-\$1,296	\$12	-\$370
% of Current Annual Wages Needed to Afford Monthly Ownership Cost	59.7%	29.9%	34.2%

Sources: U.S. Department of Labor, Bureau of Labor Statistics, Occupational Employment Statistics Survey, May 2022; Monthly costs estimated using RealCost™ calculator available through realtor.com.

*Based on RealCost™ estimate for Town of Ithaca property taxes

** Affordable rental housing costs assumed to be no more than 30 percent of household income

Inflationary and Financing Challenges

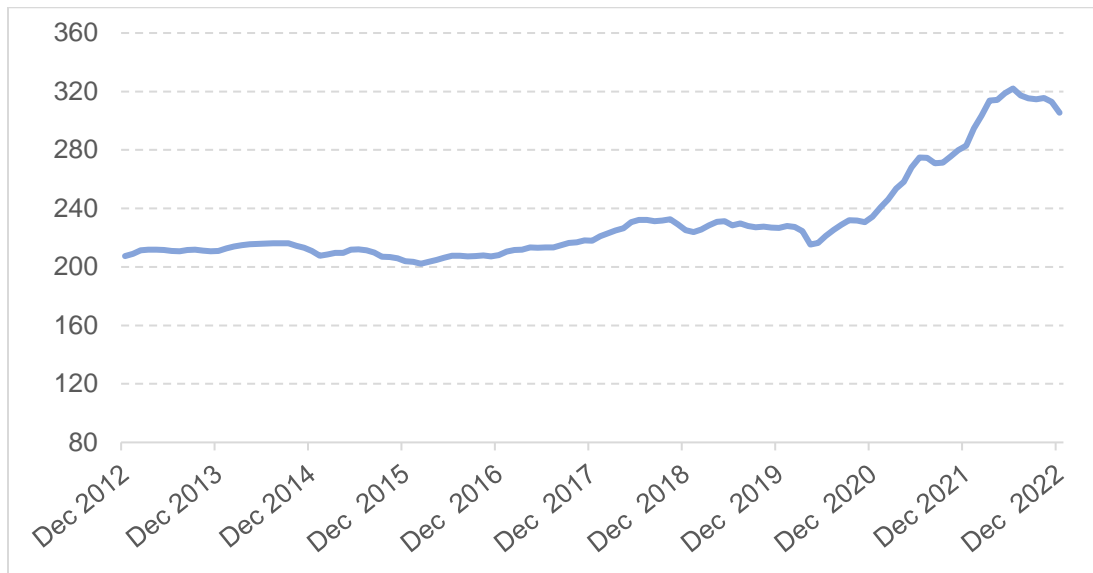
Tompkins County has enjoyed a relatively active period of multifamily development in recent years, (see Tracking Housing Targets section below); however, current trends such as high interest rates, elevated prices of construction materials and labor, labor shortages, and increasing land costs are anticipated to pose serious obstacles to residential investment going forward, both for market-rate and affordable housing projects.

Nationally, average 30-year fixed-rate mortgage interest rates rose from historic lows of under three percent in 2021 to a high of over 7 percent in 2022.⁷ Construction loan interest rates also saw a significant increase in 2022 nationwide.⁸ Additionally, national price indexes show a sharp increase in the price of residential construction goods from 2020 to 2022 (see **Figure 11**).⁹

These national trends are impacting the local housing market. According to the Ithaca Board of REALTORS®, the cost of construction of a single-family home in Tompkins County rose from approximately \$235 per square foot prior to the pandemic to about \$400 per square foot in 2022. The median sales price per acre of residential land rose by over 35 percent from 2020 to 2022, from \$18,636 to \$25,150.

These trends are expected to slow housing production in coming years and add to longstanding housing affordability challenges for both owners and renters.

Figure 11 Producer Price Index by Commodity: Net Inputs to Residential Construction, Goods, United States, December 2012 - December 2022



Source: Federal Reserve bank of St. Louis, Federal Reserve Economic Data

⁷ Freddie Mac Primary Mortgage Market Survey (PMMS)

⁸ [National Association of Home Builders. Eye on Housing.](#) May 26, 2023.

⁹ Federal Reserve Bank of St. Louis, Economic Resources and Data, Producer Price Index by Commodity: Inputs to Industries: Net Inputs to Residential Construction, Goods. Accessed September 21, 2023

PART 3: TRACKING HOUSING TARGETS

The Department of Planning and Sustainability (DPS) tracks development activity to assess progress toward meeting the housing production targets established in the 2017 Housing Strategy. This section presents estimates of the number of residential units or beds, as applicable, completed in 2021 and 2022, building on the 2016-2020 estimates reported in the *2020 Housing Snapshot*. It also presents information on planned development projects that may help move the county closer to achieving its housing targets in coming years.

The *2017 Housing Strategy* identifies production targets for four types of housing: workforce, senior, supportive/special needs, and student. Local data shows that the county has seen significant success in meeting goals related to supportive/special needs and student housing. However, despite adding close to 500 subsidized affordable housing units since 2016, the county continued to struggle to meet its workforce housing targets – housing that is affordable to the members of all the occupations serving the local community across income ranges. Senior housing production also continued to fall well short of established targets.

Overall Housing Production Trends

New Units

Based on an analysis of local tax parcel data, there were 135 single-family units and 591 multi-family units built in Tompkins County from 2021 to 2022. This brings to 3,191 the total number of units built from 2016 to 2022, including 608 single-family homes and 2,583 multi-family units, as shown in **Table 8**.¹⁰ These figures represent newly constructed or converted units; they do not account for lost units (from demolition or conversion).

Table 8 New Residential Units, 2016-2022

	2020 Housing Snapshot Estimates					2021-2022 Estimates		Total
	2016	2017	2018	2019	2020	2021	2022	
Single-family	106	82	140	74	71	78	57	608
Multi-family	191	490	648	575	88	302	289	2,583

Source(s): Tompkin County Department of Assessment; Tompkins County GIS Division

Planned Development

There continues to be a substantial pipeline of residential development activity that will help the county move closer to reaching its Housing Strategy targets. According to DPS data, as of December 2022, there were 3,588 planned multi-family residential units in various stages of development, including 186 townhomes. These numbers also include the Southworks project (formerly known as the Chainworks

¹⁰ Due to data limitations, any tax parcel containing one housing unit are counted as single-family homes. Any tax parcel with more than one housing unit is considered multi-family. The estimates do not include manufactured homes due to data limitations.

District), which is located in the City of Ithaca and the Town of Ithaca and proposes converting industrial properties into a mixed-use neighborhood with 915 residential units. There is no comprehensive dataset of planned single-family homes.

Heading into 2024, developers face high interest rates, elevated construction and land costs, and challenges securing materials and labor, factors which may force them to delay or abandon projects (see Housing Conditions and Trends section above).



Catherine Commons student housing under construction in the Collegetown neighborhood of the City of Ithaca

Workforce Housing - Ownership

For sale housing market data shows that the cost of buying a home has increased sharply since the 2017 Housing Strategy targets were set. Because the price ranges for new homes in the Housing Strategy (\$150,000-\$199,999 and \$200,000+) are no longer as relevant, this section also provides estimates of new homes at higher price points for 2021 and 2022.

Housing Strategy Target, 2016-2025

- 380 new ownership units/year, for a total of 3,800 new ownership units through 2025
 - 300 single-family homes each year: 90 in the \$150,000-\$199,999 price range and 210 homes at \$200,000+
 - 80 condominiums each year: 35 in the \$150,000-\$199,000 price range, 45 at \$200,000+

Definitions

The Housing Strategy target for workforce housing is generally geared toward households with low-to-moderate earned income who may not qualify for traditional affordable housing programs. The Housing Strategy provided specific definitions for levels of affordability for ownership workforce housing, as described above. Workforce housing does not have population restrictions (such as senior or supportive housing).

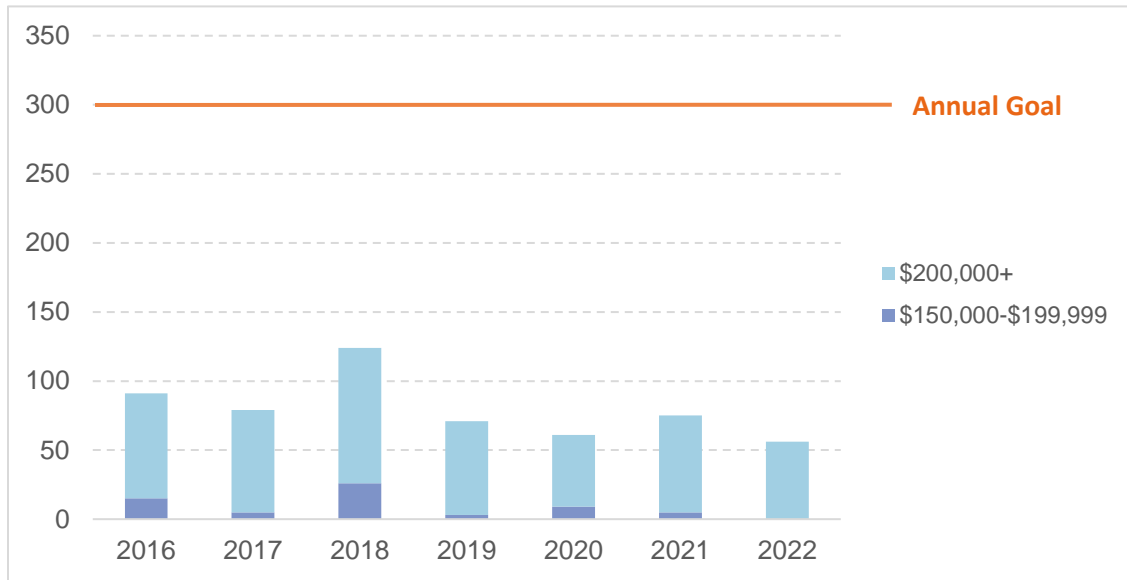
Progress Summary

- From 2021 to 2022, five single-family homes with an assessed value between \$150,000 and \$199,999 and 126 single-family homes with an assessed value of \$200,000 or more were built.¹¹
- This brings the total number of \$150,000-\$199,999 homes built from 2016 to 2022 to 63, and the number of \$200,000+ homes to 494. These figures are far below the established goal of 300 single-family homes per year, as shown in **Figure 12**.
- According to Department of Assessment data, 20 condominiums units have been created since 2016. These units generally sell for over \$300,000.
- Of the single-family homes created from 2016 to 2022, 25 units were constructed as part of Ithaca Neighborhood Housing Services (INHS) and Habitat for Humanity's Community Housing Trusts (CHTs).¹² In addition, INHS rehabilitated three properties to convert them to CHT homes. These permanently affordable ownership units are purchased by qualifying households making between 30 to 80 percent of AML.

¹¹ Figures based on analysis of Department of Assessment tax parcel data. Available data does not identify housing tenure (ownership versus rental). The following figures are reported for single-family homes (one unit on the lot) and do not include manufactured homes. A significant portion of single-family homes in the county may be rentals, and to a lesser extent, some multi-family units may be ownership units (e.g., condominiums or townhomes).

¹² The Community Housing Trust (CHT) is a program that helps people with modest incomes buy their first homes. The CHT is a "shared equity" program: the homebuyer purchases only the house and the Trust owns the land. The homeowner has a 99-year lease on the land, with a small monthly land rent. Most CHT homes receive a reduced property tax assessment. CHT homes have a resale value that is capped at 2% increase per year.

Figure 12 New Single-family Units, Tompkins County, 2016-2022



Source(s): Tompkin County Department of Assessment; Tompkins County GIS Division

- Among the 126 \$200,000+ single-family homes built in 2021 and 2022, almost half were assessed at over \$400,000. **Table 9** shows that the portion of new homes assessed at \$400,000+ grew from 2021 to 2022, to make up over half of new homes. The portion of new homes in the \$200,000-\$299,999 range shrank, and the portion in the \$300,000-\$399,999 remained the same.

Table 9 New Single-family Homes Assessed at \$200,000+, Tompkins County, 2021-2022

Assessed Value	2021	2021 Percent of Total	2022	2022 Percent of Total
\$200,000+	70	100.0%	56	100.0%
\$200,000-\$299,999	21	30.0%	10	17.9%
\$300,000-\$399,999	20	28.6%	16	28.6%
\$400,000+	29	41.4%	30	53.6%

Source(s): Tompkin County Department of Assessment; Tompkins County GIS Division

Workforce Housing - Rental

Housing Strategy Target, 2016-2025

- 200 new rental units per year affordable for those earning up to 100 percent of AMI, for a total of 2,000 new rental units through 2025

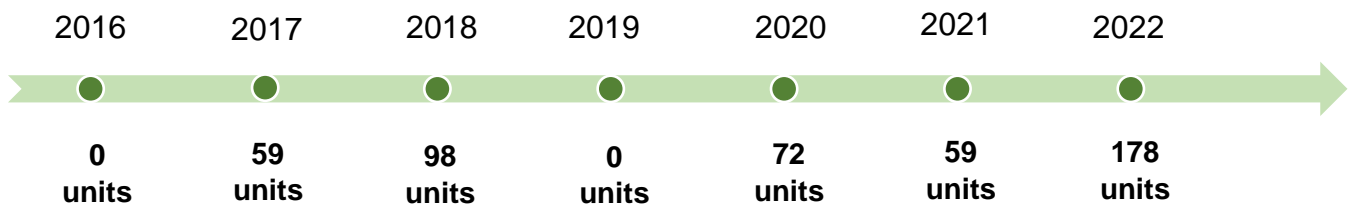
Definitions

The *2017 Housing Strategy* defined rental workforce housing as housing available to households making up to 100 percent of AMI.¹³ This includes market-rate or affordable (subsidized) units.

Progress

- It is difficult to ascertain how many market-rate units are affordable to households making at or below 100 percent of AMI. However, from 2016 to 2022, approximately 661 permanently affordable (income-restricted) rental units were built, generally serving households earning up to 80 percent of AMI. Of those, 68 were senior units and 137 were supportive housing units¹⁴, leaving 466 units of workforce housing.
- Of the 466 affordable units, 237 were completed during 2021 and 2022.
- The 2016-2022 numbers are well below the target of 200 new workforce rental units per year.
- While a number of planned projects are expected to add substantially to the affordable housing stock, the county still will not be on course to achieve the established rental workforce housing goal by 2015.

Figure 13 Workforce Affordable Housing Production Timeline



¹³ Area Median Income (AMI) is estimated by HUD and used to establish rent levels for most affordable housing programs. For an explanation of AMI and 2022 AMI estimates, see Appendix B - HUD Area Median Income and Fair Market Rent.

¹⁴ Includes West End Heights project, which is not included in the new supportive housing beds estimates below.

2022 Planned Affordable Rental Housing Projects

Ithaca Neighborhood Housing Services

- Village Grove (Village of Trumansburg): 47 units (seven supportive units)
- The Beacon (City of Ithaca): 55 units (nine supportive units)

Cayuga Housing Development Corporation & 3D Development Group LLC

- Northside Apartments (City of Ithaca): 82 units (but a net gain of 13 units)

For-Profit Developers

- The Stately (City of Ithaca): 57 units (20 supportive units)
- Asteri Ithaca (City of Ithaca): 218 units (40 supportive units)

Source(s): Tompkin County Department of Assessment; Tompkin County Department of Planning and Sustainability; Tompkins County GIS Division



The Asteri affordable housing project under construction in the City of Ithaca. Image credit: Ithaca Downtown Conference Center

Senior Housing

Housing Strategy Target, 2016-2025

- 100 - 200 subsidized senior apartments to meet existing deficit
- At least one Medicaid Assisted Living Program facility
- Market-rate senior housing units with services and congregate care facilities to be determined based on future vacancies and wait lists, given recent expansions

Definitions

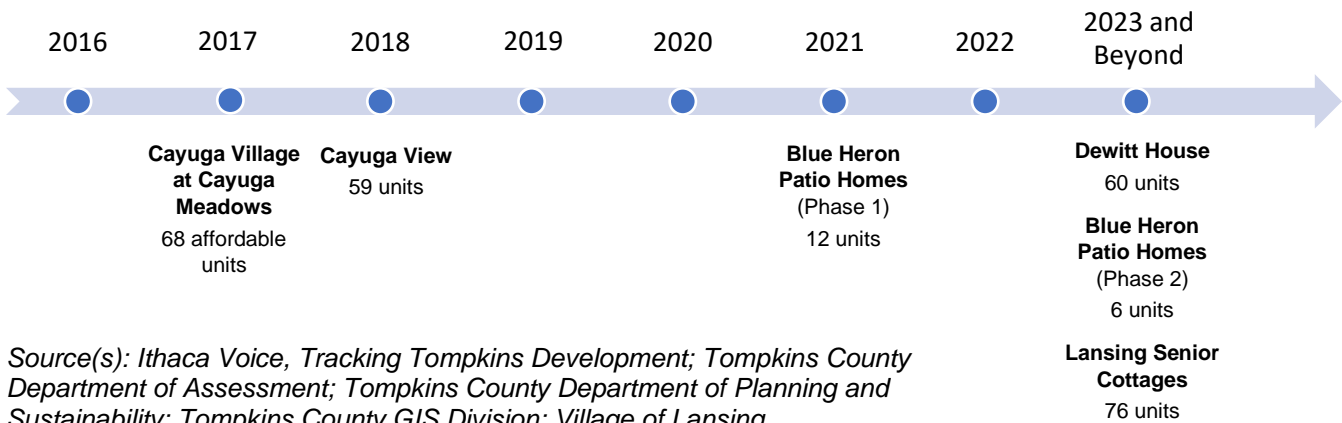
Senior housing refers to market-rate or affordable units restricted to tenants who are 55 years or older (55+ communities), independent living communities, assisted living facilities, and nursing homes (or skilled nursing facilities).

A Medicaid Assisted Living Program (MALP) facility is authorized by the NYS Department of Health to provide supportive housing and home care services to Medicaid-eligible clients whose needs can be met in a less restrictive and lower cost setting than a nursing home.

Progress

- By 2022, 68 subsidized senior housing units had been built, all in one project, Cayuga Village at Cayuga Meadows, completed in 2017.
- Since 2016, 71 market-rate senior housing units have been added in two projects.
- No progress has been made on establishing a Medicaid Assisted Living Program facility in the county. The NYS Department of Health has suspended opportunities for new MALP facilities until 2025.
- In 2022, 142 market-rate senior housing units were proposed, approved, or under construction.
- The 60-unit Dewitt House (formerly Library Place) market-rate senior housing project was initiated in 2018 on a former County-owned property but was delayed by the pandemic. Completion is anticipated in 2024.

Figure 14 Senior Housing Development Timeline



Supportive Housing/Special Needs Beds

The 2017 Housing Strategy targets for supportive housing/special needs beds were established in 2019 through consultation with the Tompkins County Human Services Coalition, based on need identified at that time. In 2022, the Human Services Coalition released the *Home, Together: Tompkins* plan, which calls for building 100 studio and one-bedroom units of permanent supportive housing to meet current need identified in 2022. This *Housing Snapshot* tracks housing production against the Housing Strategy targets. Future *Housing Snapshot* reports will track progress toward meeting the goals of the *Home, Together* plan.

Housing Strategy Target, 2016-2025

- 100 beds of permanent supportive housing (PSH) over 10 years (excluding West End Heights) / Average: 10 per year
- 100 single-room occupancy beds reserved for under 30 percent AMI / Average: 10 per year

Definitions

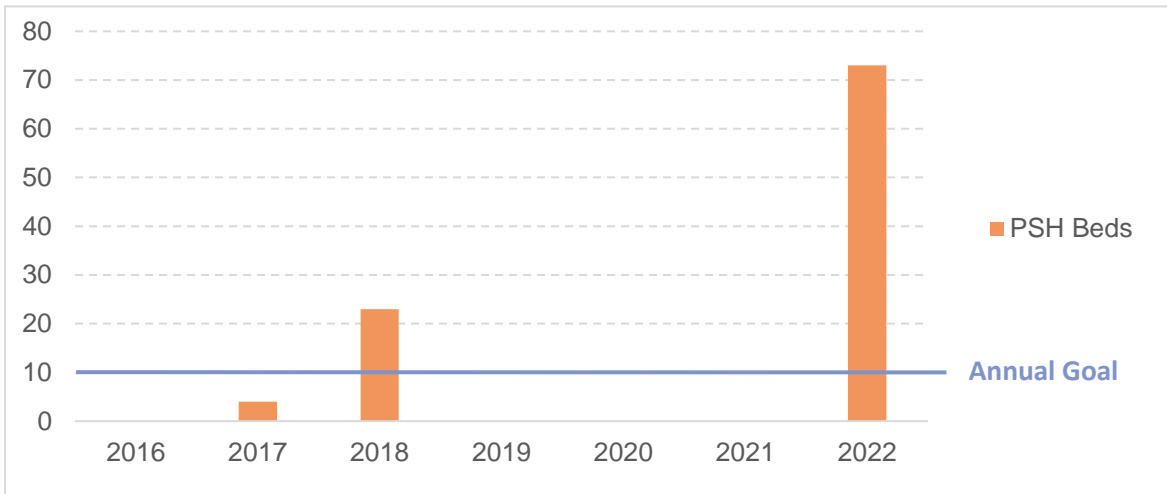
Permanent supportive housing (PSH) is permanent housing in which housing assistance and supportive services are provided to assist households achieve housing stability. PSH programs assist varied populations, including people experiencing or at risk of homelessness, victims of domestic violence, youth aging out of foster care, and people with mental or physical disabilities, among others.

Single-room occupancy (SRO) facilities are buildings where tenants rent a room as their primary residence. The room may have a kitchen and bathroom, or the building may have shared sanitary facilities.

Progress

- From 2016 to 2020, only 27 PSH beds were created in Tompkins County; however, from 2021 to 2022, 73 beds in 62 units were completed, bringing total beds to 100 and achieving the established 10-year goal.
- Of the 100 PSH beds created, 90 are designated for people transitioning from homelessness or at risk of homelessness.
- These numbers exclude the 38 PSH units in Lakeview Health Services' West End Heights, which was completed in 2021, per the Housing Strategy goal.
- The units included in this count are project-based, meaning the subsidy and services are attached to a purpose-built or permanently converted unit. Service providers provide additional PSH housing opportunities through rental subsidies that can be applied in any housing unit owned by a participating landlord.
- From 2016 to 2020 only four SRO beds were created, well short of the established goal of 100 beds.
- There are a significant number of PSH housing projects under development, which could add as many as 80 PSH units within the next few years.

Figure 15 New Project-based Permanent Supportive Housing, 2016-2022



Source(s): Lakeview Health Services; Tompkins Community Action; Tompkins County Human Services Coalition; Tompkins County Department of Assessment; Tompkins County GIS Division

2022 Planned PSH Projects

Dryden House - *Second Wind Cottages Inc.*

4 units in the Village of Dryden for women with children experiencing homelessness.

Expected Completion: 2024

Village Grove Apartments - *Ithaca Neighborhood Housing Services (INHS)*

7 supportive units for people transitioning from homelessness, domestic violence survivors, and veterans in an affordable multi-family building in the Village of Trumansburg.

Expected Completion: 2025

Asteri - *Vecino Group*

40 supportive units in an affordable multi-family building in the City of Ithaca.

Expected Completion: 2024

The Stately - *Visum Development Group and Arbor Housing and Development*

20 supportive units in an affordable multi-family building in the City of Ithaca.

Expected Completion: Unknown

The Beacon - *Ithaca Neighborhood Housing Services*

9 supportive units in an affordable multi-family building on Inlet Island the City of Ithaca.

Expected Completion: Unknown

Student Beds

Goals

- Meet existing deficit of 1,400-1,500 on- or off-campus, purpose-built student beds
- Add beds to meet any increases in enrollment

Definitions

Appendix A provides the criteria for identifying off-campus student housing. Some of this housing may also house other people, such as visiting faculty or young professionals who are unaffiliated with a college or university.

The following estimates are the net number of new beds after subtracting out student housing that was demolished or otherwise taken offline.

The production target for student housing will change over time because it is based on enrollment trends.

Tompkins Cortland Community College (TC3) enrollment is not included in the estimates because many of its students participate in a college-high school dual enrollment program. Additionally, due to TC3's location, at least part of housing demand associated with the college is likely absorbed by Cortland County.

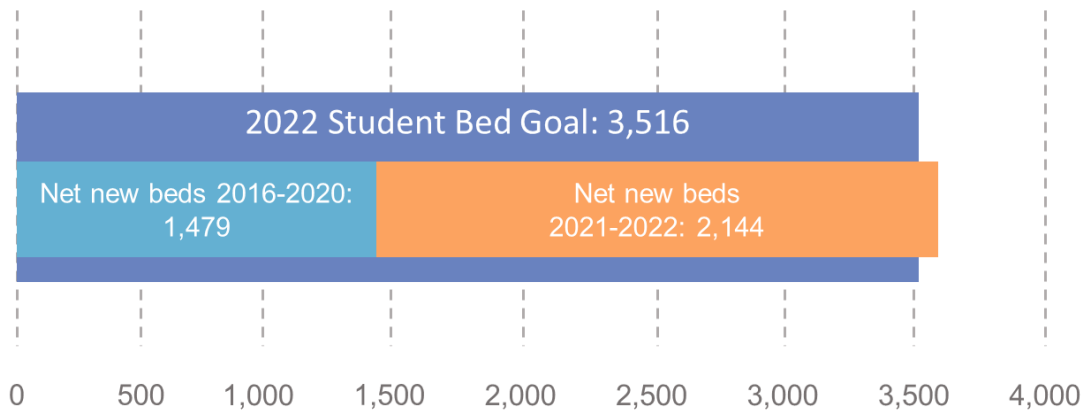
Progress

- Between 2016 and 2022, Cornell University enrollment increased by 3,579 students, and Ithaca College enrollment decreased by 1,563. This resulted in a net increase of 2,016 students. Combined with the existing deficit of beds (1,500 beds), the student population growth results in a need for 3,516 new beds.
- As reported in the *2020 Housing Snapshot*, the 2016 deficit of 1,400-1,500 student beds had been met by 2020, with 1,479 beds created from 2016 to 2020.
- From 2021 to 2022, an additional 2,144 beds¹⁵ were created (after demolished units are subtracted out), including 101 off-campus beds.
- In total, 3,623 new student beds were created between 2016 and 2022, exceeding the current target of 3,516. This figure includes Cornell University's North Campus Residential Extension dormitory project, which created 2,065 student beds.¹⁶
- There are many active off-campus student housing projects, mostly concentrated in the City of Ithaca, that if completed could add over 700 new student beds (not accounting for demolished units).

¹⁵ Does not include Cornell University dormitories temporarily closed for rehabilitation work.

¹⁶ In addition to the 2,065 student beds, the North Campus Residential Extension project includes 70 beds that can house students or faculty.

Figure 16 New Student Beds 2016-2022



2022 Planned Student Housing Projects

The Outlook, 66 units, 153 beds

Catherine Commons (North Site), 208 units, 274 beds

Catherine Commons (South Site), 154 units, 218 beds

121 Oak Avenue, 35 units, 40 beds

325 Dryden, 7 units, number of beds unknown

The Ruby, 35 units, 35 beds

The Gem, 10 units, 26 beds

Source(s): Cornell University Institutional Research & Planning, University Factbook; Ithaca College, Fall Opening Enrollment Headcounts and FTEs; Ithaca Voice, Tracking Tompkins Development; Tompkins County Department of Assessment

Development Focus Areas

The 2017 Tompkins County Housing Strategy proposed most new housing be located in specific locations to meet the needs and preferences of households while also promoting the efficient use of infrastructure, protection of agricultural land and open spaces, and optimal use of public transportation. These identified locations are referred to as Development Focus Areas (DFA). The strategy outlined the following proposed location goals for new units related to these DFAs shown in the map in **Figure 17**.

- At least 350 units annually (excluding student beds) in the Urban Center
- 50-100 units annually in Established and Emerging Nodes
- 30 units annually in Rural Centers
- 100-150 units annually in other suburban locations (e.g., suburban Lansing)

Progress on these goals can be found in **Table 10**, with the exception of the last goal, as suburban areas are not clearly defined. While there has been mixed success in achieving these specific housing production goals, there has been success when it comes to concentrating development in the DFAs generally. From 2016 to 2022, nearly 76 percent of all housing has been constructed in a DFA. However, there is a significant difference between single-family and multi-family development – less than 20 percent of new single-family homes were built in a DFA, while almost 89 percent of new multi-family units were built in a DFA.

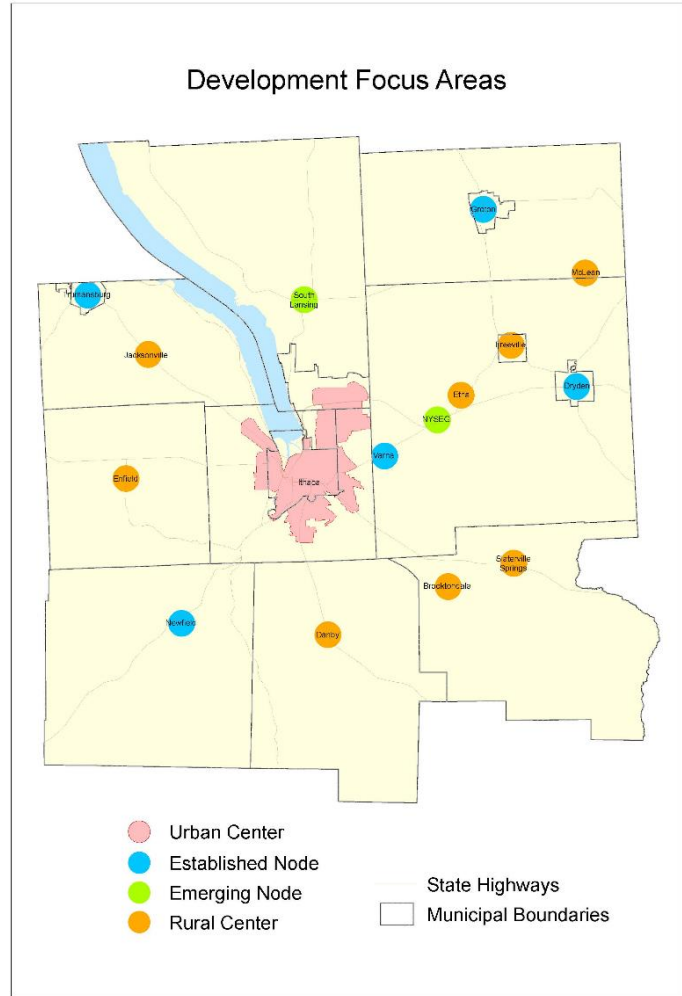


Figure 17 Development Focus Areas, Tompkins County

Table 10 Residential Development in Development Focus Areas (DFAs), Tompkins County, 2016-2022

DFA Geography	Housing Units Built 2016-2022	Annual Average Units Built 2016-2022	Annual Target Number of Units
Urban Center (excluding student beds)	1,483	212	350 annually
Established and Emerging Nodes	200	29	50-100 annually
Rural Nodes	15	2	30 annually

Source(s): Tompkin County Department of Assessment; Tompkins County GIS Division

Development by Municipality

Recent housing development has been centered near the urban core of Tompkins County, with the City of Ithaca accounting for about 43.8 percent of new housing units constructed between 2016 and 2022 (see **Table 11**). Residential development in the Town of Ithaca and Town and Village of Lansing, together, accounted for about 38.9 percent of new units.

Table 11 Residential Development by Municipality, Tompkins County, 2016-2022

Municipality	Single-family Units	Multi-family Units	Total Units	Percent of Total Units
City of Ithaca	44	1,354	1,398	43.8%
Town of Caroline	34	2	36	1.1%
Town of Danby	61	10	71	2.2%
Town of Dryden	87	78	165	5.2%
Town of Enfield	31	5	36	1.1%
Town of Groton	37	0	37	1.2%
Town of Ithaca	40	542	582	18.2%
Town of Lansing	109	288	397	12.4%
Town of Newfield	52	17	69	2.2%
Town of Ulysses	60	2	62	1.9%
Village of Cayuga Heights	5	0	5	0.2%
Village of Dryden	4	48	52	1.6%
Village of Freeville	2	3	5	0.2%
Village of Groton	4	0	4	0.1%
Village of Lansing	33	230	263	8.2%
Village of Trumansburg	5	4	9	0.3%
Total	608	2,583	3,191	100.0%

Source(s): Tompkin County Department of Assessment; Tompkins County GIS Division

APPENDIX A – DATA AND METHODOLOGY

Conditions and Trends Data Sources and Notes

The following section describes the data and methodologies used in the Demographic and Workforce Trends and Housing Conditions and Trends sections of the *2022 Housing Snapshot* report.

U.S. Census Bureau Data

Most of the demographic, and some housing, data presented in this *Housing Snapshot* is based on U.S. Census Bureau American Community Survey (ACS) 5-year estimates, which the Census Bureau develops using a sampling method rather than an exact count. The ACS is an ongoing survey that collects responses every day of the year for a wide range of variables. Those responses are combined over a single year to produce 1-year estimates and over five years to create 5-year estimates.

For example, the 2017-2021 estimates used in this report were developed using samples taken throughout that five-year period. The 5-year estimates are considered the most reliable census ACS data available due to their larger sample size.

Five-year ACS estimates are useful for tracking trends over time, but they do not capture data at a precise point in time. In addition, ACS data should be interpreted as approximations, rather than exact figures. Estimates, whether 1-year or 5-year, tend to be less reliable (have larger margins of error) for census geographies with smaller populations. For example, an ACS estimate for a county is typically a closer approximation of the actual count than an estimate for a village within that county.

Where possible, the *Housing Snapshot* substitutes or supplements ACS 5-year estimates with other datasets that are more time-specific to the most recent single year available and/or based on a full count rather than a sample. Where available, data are reported through 2022.

Notes on Data Collection and Analysis

Below are notes on Department of Planning and Sustainability (DPS) approaches to collecting, preparing, and analyzing data for select *2022 Housing Snapshot* items.¹⁷

- **Employment:**
 - Dataset(s): Current Employment Statistics Total Annual Average Employment
 - Data service(s): [Current Employment Statistics](#)
 - Data source(s): NYS Department of Labor
 - Notes:
 - Year-over-year change in employment is calculated using non-farm, non-seasonally adjusted employment data.
 - ‘Total Nonfarm’ field is reported for total average annual number of jobs. Note that if all industries are selected in the website data query, the resulting industry fields are not mutually exclusive and are made up of varying combinations of U.S. Bureau of Labor Statistics supersectors and sectors.
 - Data is reported for Ithaca Metropolitan Statistical Area, which is coincident with the boundaries of Tompkins County.

¹⁷ A complete list of sources and methodological notes is contained in the spreadsheet-based Housing Snapshot Data Inventory maintained by DPS.

- Data is also collected for the geography of New York State for comparison purposes.
- **Commuting Patterns:**
 - Dataset(s): ACS 5-Year Estimates, Table B08604 Worker Population for Workplace Geography and Table B08007 Sex of Workers by Place of Work--State and County Level
 - Data service(s): data.census.gov
 - Data source(s): U.S. Census Bureau
 - Notes:
 - 'All workers in county' calculated using 'Estimate' field of Table B08604.
 - 'Live and work in county' calculated using 'Worked in county of residence' field of Table B08007.
 - 'Live in county and work outside county' calculated by summing 'Worked outside county of residence' and 'Worked outside state of residence' fields of Table B08007.
 - 'Live outside county and work in county' calculated by subtracting 'Live and work in county' from 'All workers in county'.
- **Manufactured Homes:**
 - Dataset(s): Tompkins County Assessment Manufactured Home Data; MHP Summary of Inspections; U.S. Census Bureau, Average Sales Price of New Manufactured Homes by Region and Size of Home by Month or Shipment
 - Data service(s): N/A
 - Data source(s): Tompkins County Department of Assessment; Tompkins County Division of Environmental Health
 - Notes:
 - Datasets are compiled by the Department of Assessment and Division of Environmental Health using existing databases, at the request of DPS.
 - The environmental inspections are carried out at different frequencies at different manufactured home parks, so summary statistics can only be reported on the most recent inspection, rather than for a single year for all parks, using the MHP Summary of Inspections dataset.
- **Short-Term Rentals (STRs):**
 - Dataset(s): Department of Planning and Sustainability, Short-Term Rental Trends and Analysis Memorandum to the Tompkins County Planning, Development and Environmental Quality (PDEQ) Committee, December 6, 2022; LTAS Technologies Harmari Tompkins County STR data tool
 - Data service(s): Hamari Short-Term Vacation Rental Compliance
 - Data source(s): LTAS Technologies Harmari
 - Notes:
 - For the *2022 Housing Snapshot*, findings were reported based on a DPS report to the PDEQ Committee. In future years, DPS may have to use the Hamari data tool to compile statistics on STRs.
 - Due to missing data, February 2022 calculated as average of January and March.
- **Portrait of Rental Affordability:**
 - Dataset(s): 50th Percentile Rent Estimates; Occupational Employment Statistics Survey

- Data service(s): [50th Percentile Rent Estimates](#); [Occupational Employment and Wage Statistics Query System](#)
- Data source(s): U.S. Department of Housing and Urban Development, Office of Policy Development and Research; U.S. Department of Labor, Bureau of Labor Statistics
- Notes:
 - The Portrait of Rental Affordability Table reports wage data for a selection of common occupations in Tompkins County and compares affordable rent for each occupation to the median rent of a one-bedroom apartment.
 - Annual Median Wage and Hourly Median Wage are collected from the fields of the same name in the Occupational Employment Statistics Survey dataset.
 - 'Teachers, Kindergarten - High School' category is a combination of teacher-related occupational categories in the Occupational Employment Statistics Survey dataset, including:
 - 'Kindergarten Teachers, Except Special Education'
 - 'Elementary School Teachers, Except Special Education'
 - 'Middle School Teachers, Except Special and Career/Technical Education'
 - 'Secondary School Teachers, Except Special and Career/Technical Education'.

All statistics are reported as a range, using the lowest and highest paying of these occupations.
 - The '1 Bedroom Median Rent' field is based on HUD's 50th Percentile Rent Estimates.
 - Affordability related fields are calculated as follows:
 - 'Rental Costs Affordable at Current Wage' = 'Median Annual Wage' * 0.3 / 12
 - 'Gap in Monthly Rent - 1 Bedroom' = 'Rental Costs Affordable at Current Wage' - '1 Bedroom Median Rent'
 - '% of Current Annual Wages Needed to Afford Median Rent - 1 Bedroom' = '1 Bedroom Median Rent' * 12 / 'Median Annual Wage'
- **Inflationary and Financing Challenges:**
 - Notes: This section of the *2022 Housing Snapshot* report was included due to trends identified during the study period. It may not be as relevant to future reports and a variety of sources may be used to assess trends such as inflation, cost of construction, and mortgage rates. The Ithaca Board of REALTORS® report referenced in this report may not be available in future years.

Tracking Housing Targets Data Sources and Methodology

The estimates of new housing units presented in the Tracking Housing Targets section of this report are based on the Tompkins County Department of Assessment tax parcel dataset, a dataset of planned development projects maintained by the Tompkins County Department of Planning and Sustainability, and other datasets, as well as input from other County departments and community partners.

The reported figures are estimates intended to show trends over time, and are subject to the limitations of the available data and the criteria and methodologies applied. For the *2022 Housing Snapshot*, Department of Planning and Sustainability staff developed estimates of new unit counts for years 2021-2022, building on the 2016-2020 estimates originally reported in the *2020 Housing Snapshot*. The following section outlines the methodology applied to estimate new and planned housing units.

Single-family and Multi-family Count

Datasets:

- Tax Parcels
 - Source: Department of Assessment
 - The most recent finalized version made available by Department of Assessment, typically in July of the year the *Housing Snapshot* report is issued. This dataset represents the finalized tax roll from April of the previous year to March of the current year.
- Solid Waste Fees
 - Source: Department of Solid Waste
 - This dataset is provided as fields in the Tax Parcel dataset since the 2021 Tax Parcel dataset. The fields are 'SWRESUNITS' and 'SWAPTUNITS'.
- Imagemate
 - Source: Department of Assessment
 - Used as a resource to verify unit count.
- Address File
 - Source: GIS Division
 - Prepared for E911.
 - Used as a resource to verify unit count.

Objective: Calculate the number of residential units constructed in the intervening years since the last *Housing Snapshot* report. For the *2022 Housing Snapshot*, DPS produced estimates for the years 2021 and 2022. For years 2016 to 2020, the *2022 Housing Snapshot* used the 2016-2020 estimates reported in the *2020 Housing Snapshot*.

Steps:

Note: The following steps use the 2023 Tax Parcel dataset used in the 2022 Housing Snapshot as an example.

1. **Calculate number of existing units for each parcel:**
 - a. A field called 'UNITS' is added to the 2023 Tax Parcel dataset to record the number of parcels associated with each parcel.
 - b. All parcel records where 'DESCRIPTIO' is equal to '1 Family Res' are selected.

- i. From these records, the 'UNITS' field is set to 1 if the 'SWERSUNITS' field is equal to 1. The 'SWERSUNITS' provides the number of units charged a solid waste fee.
- ii. Next, records where 'SWRESUNITS' > 1 are selected. For these records, the unit numbers are verified using "Number of Kitchens" in Tompkins County Imagemate. If the numbers are different, the number from Imagemate is entered in the 'UNITS' field. Otherwise, 'UNITS' is set equal to 'SWRESUNITS'.
- c. The same process is repeated selecting records where 'DESCRIPTIO' is equal to "1 Fam Res w/Apt", "Rural Res", "Rural Res & Ag", "Rural Res & Rec", "Res Multiple", "Multiple Res", "Vac with Imprv", OR "Field Crops".
- d. The same process is repeated for 'DESCRIPTIO' = "2 Family Res", but 'UNITS' is set to 2, unless 'SWRESUNITS' or Imagemate 'Number of Kitchens' indicates otherwise.
- e. The same process is repeated for 'DESCRIPTIO' = '3 Family Res', but 'UNITS' is set to 3, unless 'SWRESUNITS' or Imagemate "Number of Kitchens" indicates otherwise.
- f. Records where "DESCRIPTIO" = 'Apartment' are selected.
 - i. In this case, the 'UNITS' field is set equal to the 'SWAPTUNITS' field. For initial verification 'Total Units' in Imagemate is used. The E911 Address File is used as an additional source of verification where necessary.
 - ii. In some cases, the available datasets may not capture the actual number of units on a parcel. For all larger projects (10+ units) complete any necessary, additional research to confirm unit count using media reports, outreach to property owners, community partner knowledge, and Planning/GIS/Assessment staff knowledge. Manually enter verified numbers into 'UNITS' field.

2. Calculate number of new units for each reporting year for each reporting category:

- a. New single-family units by year
 - i. All parcels where 'YR_BUILT' (the year the property was built according to the Tax Parcel dataset) = 2021 and 'UNITS' = 1 are selected and then the 'UNITS' field summed. The results indicate the number of units built in 2022 that contain one unit. This step is repeated for records where 'YR_BUILT' = 2022.
- b. Multi-family
 - i. All parcels where 'YR_BUILT' = 2021 and 'UNITS' > 1 are selected and then the 'UNITS' field summed. The results indicate the number of units built in 2022 that contain more than one unit. This step is repeated for records where 'YR_BUILT' = 2022.

Workforce Housing – Ownership

- New single-family homes (parcels with one unit on the property) are used as a proxy for new ownership housing units. The assessed value is used as a proxy for sales price, because residential properties in Tompkins County are assessed at 100 percent of value.
 - Using the Tax Parcel dataset, records where the 'UNITS' field is equal to 1 and where 'YR_BUILT' is equal to 2021 are selected. These are further filtered by the assessed value (where 'ASMT' = 150,000-199,999+). After the selection process is complete, the 'UNITS' field is summed to produce the number of single-family homes built in 2021 that are assessed at between \$150,000 and \$199,999.
 - The same process is completed, but where 'ASMT' => 200,000.
 - The same process is repeated for both assessment values, but for records where 'YR_BUILT' is equal to 2022.

- The *2022 Housing Snapshot* also reports on the number of new Community Housing Trust units (new construction and rehab) using data from the Community Housing Development Fund tracking spreadsheet maintained by DPS, Ithaca Neighborhood Housing Services, and Habitat for Humanity.

Workforce Housing – Rental

- DPS does not have access to data indicating the number of new rental units that are affordable to households making up to 100 percent of AMI; therefore, only income-restricted, affordable rental housing counts toward the Housing Strategy goal for rental workforce housing.
- New affordable housing projects built during the study period and corresponding unit counts are identified using the Community Housing Development Fund tracking spreadsheet, media reports, and outreach to developers. Affordable supportive housing and affordable senior housing units are subtracted to produce the number of workforce rental units. DPS's Planned Development Tracking dataset may also be used in cases where the 'status' field indicates "Complete".
- Planned senior housing units are identified using the Planned Development Tracking dataset.

Senior Housing

- New senior housing units are identified through media reports and outreach to Department of Assessment, municipalities, and project developers and operators, as necessary. The Planned Development Tracking dataset may also be used to filter for projects with a "Complete" status and the 'seniorunits' field.
- Planned senior housing units are identified using the Planned Development Tracking dataset.

Supportive Housing/Special Needs Beds

- New permanent supportive housing (PSH) and single-room occupancy (SRO) beds are identified through:
 - the Planned Development Tracking dataset (using the 'PSH_units' field, if 'status' field indicates "Complete")
 - the Community Housing Development Fund tracking spreadsheet
 - outreach to the Human Services Coalition
 - media reports, and
 - outreach to project developers or operators.
- Only project-based units are reported.
- Any PSH or SRO beds that were taken offline during the study period should be subtracted from the count.

Student Beds

- To be considered off-campus student housing, a housing project must meet one of the following criteria:
 - market-rate, multi-family, rental unit located within a quarter mile of a campus
 - housing in which the unit configuration seems intended for students rooming together
 - or housing that is marketed specifically to students
- New student beds are identified through:
 - the Planned Development Tracking dataset (using the 'student beds' field and if 'status' field indicates "Complete")

- media reports
- outreach to Cornell University and Ithaca College
- The number of student beds in student housing that was demolished or taken offline should be subtracted from the count.
- On-campus housing numbers should be verified through outreach to Cornell University and Ithaca College as necessary.

New Units in Development Focus Areas

- Datasets:
 - Tax Parcel dataset
 - Development Focus Areas (DFAs) dataset
 - Source: GIS Division
 - Used to identify units within and outside DFAs
- The DFA dataset provides the boundaries of DFAs, as identified in the *Building Vibrant Communities in Tompkins County* report. Each record in the DFA file is a DFA (e.g., Urban Core, Etna, Dryden, Brooktondale, etc.).
- The ArcGIS Pro tool Summarize Within is used to sum units within DFAs. This tool summarizes selected attributes for parcels that intersect with the DFAs.
- First, single-family records are selected per the Single-family and Multi-family Count methodology described above (using the 'UNITS' and YR_BUILT fields as appropriate).
- Next, the Summarize Within tool is run to produce a table that contains the number of single-family units grouped by individual DFA.
- The unit counts for each individual DFA are then grouped by DFA category, as reported in the *Housing Snapshot* (Urban Core, Established, or Emerging Node, Rural Hamlet).
- Finally, the number of single-family units in the DFAs is divided by the total number of single-family units in Tompkins County to produce the percentage of single-family units located in DFAs.
- The same process is carried out for new multi-family units.

Development by Municipality

- The number of new units in each municipality is calculated using the ArcGIS Pro tool Summarize. This tool produces a table organized by municipality, with the unit counts grouped by the municipality field MUNI.
- First, single-family records are selected per the Single-family and Multi-family Count methodology described above (using the 'UNITS' and YR_BUILT fields as appropriate).
- Next, the Summarize tool is run on the 'UNITS' field to produce a table that indicates the number of single-family units built within a given year for each municipality.
- The process is then repeated for new multi-family units ('UNITS' > 1).

Limitations of Tax Parcel Dataset

The following are some limitations of using the Department of Assessment Tax Parcel dataset to estimate new housing units:

- The applied approach relies on the 'YR_BUILT' field. There are sometimes delays in updates to this field as well as the 'DESCRIPTIO' field. Values for larger projects should be verified using additional sources.

- There may be delays in new parcels being added to the dataset.
- For properties on which units have been added across multiple years, the YR_BUILT field reflects the most recent year that units were added. For example, a property on which five units were added in 1990 and 10 units were added in 2021 will have a YR_BUILT field value of 2021. The new units count will indicate that 20 units were built in 2021. Values for larger projects should be verified using additional sources.
- Manufactured homes are excluded from the unit count because 'YR_BUILT' = 0 for manufactured home records. There is no known dataset that tracks individual new manufactured homes in Tompkins County.
- Prior to the 2021 Tax Parcel dataset, the solid waste fee data was not available for verification and the 'DESCRIPTIO' field and additional research was used to calculate unit count.
- Not all residential buildings are charged solid waste fees or are charged partial fees, so the 'SWRESUNITS' and 'SWAPTUNITS' may not reflect actual number of units. Additional unit count verification should be completed for multi-family properties. See Tompkins County Resolution 2022-218 for solid waste fee unit charge by property type.

APPENDIX B - AREA MEDIAN INCOME AND FAIR MARKET RENT

Area Median Income

The Department of Housing and Urban Development (HUD) sets income limits for assisted housing programs based on percentages of an estimate of area median income (AMI). Programs that apply AMI-based income limits include the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. AMI estimates are provided for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. AMI income limits vary based on household size. AMI estimates for 2022 are shown in the table below.

Ithaca Metropolitan Statistical Area (Tompkins County) Area Median Income

Median Family Income	FY 2022 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$100,300	Very Low (50%) Income Limits (\$)	35,100	40,100	45,100	50,100	54,150	58,150	62,150	66,150
	Extremely Low Income Limits (\$)	21,050	24,050	27,050	30,050	32,500	37,190	41,910	46,630
	Low (80%) Income Limits (\$)	56,150	64,150	72,150	80,150	86,600	93,000	99,400	105,800

Source: U.S. Department of Housing and Urban Development, FY 2022 Income Limits Documentation System

Fair Market Rent

Fair Market Rent (FMR) data are published by HUD to establish rent levels for affordable housing programs. FMR, as defined by HUD, is the gross rent (cost of shelter plus utilities, excluding telephone, television, and Internet service). It represents the 40th percentile of gross rents in the county. Sixty percent of rental units are more expensive, and 40 percent are less expensive than the FMR. The table below shows Fair Market Rents for 2021 and 2022.

FY 2022 Ithaca Metropolitan Statistical Area (Tompkins County) Fair Market Rents

Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2022	\$1,053	\$1,127	\$1,365	\$1,743	\$1,851
FY 2021	\$980	\$1,048	\$1,269	\$1,619	\$1,812

Source: U.S. Department of Housing and Urban Development, FY 2022 Fair Market Rent Documentation System