

# housing

Housing is not only an essential human need, but a source of physical, psychological, social, and economic health and stability. Tompkins County is in need of additional housing units, as well as improvements to existing housing. The goal is to have more people living in affordable, safe, appealing housing that is energy efficient, enables workers to live near their jobs, and meets any physical accessibility or supportive service needs residents may have.

Creating an adequate supply and variety of housing options can free household wealth to meet other needs and enable individuals and families to build savings to ensure their financial stability. This in turn helps reduce resident turnover, recruit and retain employees for local businesses, improve the physical and mental health of families, enhance the educational attainment of their children, and free funds for use in other sectors of the local economy.

## PRINCIPLE

Tompkins County should be a place where housing is affordable, safe, energy efficient, and appealing.

## POLICIES

It is the policy of Tompkins County to:

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

# SNAPSHOT OF THE COUNTY TODAY

## Existing Supply

Tompkins County’s existing housing supply consists largely of older buildings, with a high proportion oriented towards renters and students. Of the county’s 41,662 housing units, 17,114 are renter-occupied and 21,431 are owner-occupied. Approximately 70 percent of all units are located in structures with one to four units. According to the Tompkins County Department of Assessment, 36 percent of the residential housing stock was built before 1940, another 14 percent was built between 1940 and 1959, and approximately seven percent of the housing stock shows definite signs of deferred maintenance. The large percentage of renters and students pursuing higher education, combined with relatively strong employment and higher wages, differentiates Tompkins County’s housing market from that of its neighbors. The results are lower vacancy rates and higher costs for housing than are typically found in this region.

Although the county is within a few hundred units of meeting the goals of the *Tompkins County Housing Strategy (2006)*, which called for the construction of 4,000 new housing units between 2005 and 2014, only 40 percent of the target for units affordable for moderate-income households has been built. Also,

The county faces a shortage of units for moderate or lower income families, seniors, and individuals in need of supportive services.

recent construction has focused on student housing while the county continues to face a shortage of units suitable for moderate or lower income families, seniors, and individuals in need of supportive services.

Landlords manage a significant portion of the community’s housing stock. Within the City of Ithaca, 73 percent of households are renters, and countywide 44 percent of households rent their homes.

## Affordable Living

Housing costs in Tompkins County are high for both renters and homeowners. Low vacancy rates for rental units create strong competition for available units and help inflate prices. Despite the recent national recession and mortgage crisis, Tompkins County median home purchase prices soared from \$100,000 in 2000 to \$190,500 in 2013. Median rents increased from \$529 in 2000 to \$823 in 2012. Yet the price to purchase a home or to rent an apartment does not capture the full cost of living in a specific location. To understand that, it is important to analyze the cost of transportation to and from the home, as well as the cost of home heating and utilities.

Housing prices and rents for housing farther from jobs, amenities, and transit are often less expensive, but result in higher transportation expenses. These transportation costs are typically the second largest budget items for households and have

Housing Statistics for Tompkins County and Surrounding Counties						
County	OWNER			RENTAL		
	Home-ownership rate	Median Home Purchase Price	Households with monthly owner costs exceeding 30% of income	Rental vacancy rate	Median Gross Rent	Monthly gross rent exceeding 30% of household income
Tompkins	55.6%	\$190,500*	28.9%	2.3%	\$925	57.0%
Cayuga	71.8%	\$110,000*	27.4%	6.6%	\$649	43.0%
Chemung	67.9%	\$110,000*	22.0%	3.7%	\$686	50.5%
Cortland	66.3%	\$115,500*	27.0%	7.0%	\$684	46.0%
Schuyler	81.1%	\$131,000*	28.4%	7.7%	\$587	35.9%
Seneca	75.0%	\$117,000*	29.7%	5.6%	\$657	44.4%
Tioga	79.9%	\$123,000*	25.8%	3.0%	\$607	40.4%

Sources: U.S. Census, American Community Survey, 5-year estimates, 2008-2012; \* 2013 Annual New York Association of Realtors Data



Photo by Tompkins Community Action

*Sealing threshold of an older home, Tompkins County*

reached a point where they frequently equal or exceed the mortgage or rental costs for working families. With more than two-thirds of workers relying on private automobiles to commute to work, substantial costs are incurred to purchase, insure, maintain, and operate vehicles. The American Automobile Association estimates owning and operating a vehicle driven 15,000 miles annually costs \$760 per month for an average sedan and \$967 per month for an average sports utility vehicle. Clearly, automobile expenses remain a large budget item for most households, and one that is especially burdensome the further the distance between work and home.

Utility bills are another significant cost for residents. Although energy sources experience fluctuations in cost over the short term, overall global demand is anticipated to drive up prices at the same time extreme heat and cold weather events become more frequent and costly in terms of utility bills. Sharp increases in home heating prices during the 2013-2014 winter left many county residents struggling to pay their utility bills. Rural residents who rely on propane or fuel oil are particularly vulnerable to these high costs, as are people living in housing with poor insulation and leaky air sealing. According to the U.S. Energy Information Agency, from 2008 to 2014, propane prices in this region rose 34 percent, and heating oil prices rose 25 percent. Interestingly, during that same time period natural gas prices dropped 46 percent, however between January and June of 2014, natural gas prices rose 63 percent. Price fluctuations such as these make it extremely difficult for individuals and families to budget for energy costs from year to year, and sometimes from month to month. With over a third of households already cost-burdened by their housing, any

additional increases to utility bills or transportation costs threaten the ability of many residents to continue living in their current homes.

## In-Commuters

Tompkins County is a regional job center that attracts employees from throughout the region. People commuting into Tompkins County for work increased by 11 percent between 2000 and 2010. As of 2010, a total of 15,000 workers commuted in to Tompkins County, with the largest numbers coming from Cortland County with 3,200, Tioga County with 2,800, and Cayuga County with 2,000.

Although many in-commuters certainly prefer to live in other counties due to family ties or lifestyle choices, a survey of in-commuters found Tompkins County's high housing prices to be the primary reason for living outside of the county. Declining job opportunities in surrounding counties may also be contributing to the increase in the number of in-commuters. In addition to the costs commuters themselves incur, in-commuting impacts the wider community through added traffic congestion, greater wear and tear on roads and bridges, increased vehicle emissions, and increased costs to maintain the road network.

## ISSUES AND OPPORTUNITIES

### Housing Supply

A number of factors, including an inadequate supply of housing, desirability of the community, large college student population, and low vacancy rates, all contribute to high housing costs in Tompkins County. The limited supply of housing relative to demand has resulted in extremely low vacancy rates for renter occupied units, at 2.3 percent countywide and around one percent in the City of Ithaca. New housing construction is generally not affordable to the average household. As a result, households face an increasingly competitive housing market. The competitive market also has implications for fair and equitable access to housing, since illegal discrimination is more easily masked when many households compete for housing.

The 15,000 students living off campus in Tompkins County strongly impact the rental market, particularly near the campuses. Non-student households face difficulty competing with students for rental housing since a group of four

students, for example, can pool their resources for more purchasing power than a typical family household. A significant number of off-campus student housing units recently proposed or built hold the potential to positively affect the market by freeing some of the existing student-occupied units for other households. However, this transition may not be a smooth process since the housing currently occupied by students is not always suitable, or affordable, for other types of households.

## Housing Quality

Although often associated with student, rental, and lower income-housing, poor quality is a widespread issue affecting the supply, affordability, and safety of housing. Older housing units typically require more maintenance and repairs than newer housing, and deferring this work jeopardizes the safety of residents and reduces the lifespan of units. High housing costs leave many residents with inadequate financial resources to undertake maintenance and repair, while the growing number of single person and older adult households mean that many are physically unable to undertake home improvements themselves.

Low vacancy rates result in poor quality units remaining competitive, as indicated by a 2011 analysis of local apartments which found high rents do not reflect higher quality housing units, and the median quality rating of apartments in Tompkins County would represent “affordable housing” at the bottom of the market in most conventional markets. If units continue to deteriorate to the point that it is infeasible to restore them to occupiable conditions, housing supply and affordability will worsen and more residents may have to choose between ignoring safety issues or re-entering a highly competitive housing market.

## Housing Affordability

Housing is generally defined as affordable if it costs a household no more than 30 percent of its income. Nearly one in every three homeowners pay more than 30 percent of its income on housing, and nearly two in three renters do so. In total, 38 percent of Tompkins County households who rent or own homes have housing affordability problems. While certainly aware of the problem, many in the community were astounded by the New York Times article in April 2014, which determined Tompkins County had the

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*Holly Creek Townhomes, Town of Ithaca*

11th highest housing costs relative to income in the nation, and the second highest in the state, after New York City.

The growing number of in-commuters from surrounding counties also indicates that more people are being priced out of the local market, and more pressure is being placed on housing assistance providers and social service programs that assist lower-income households.

Affordability challenges both renters and owners. Owning a home is widely recognized as one of the most effective ways for Americans to build wealth. However, homeownership remains out of reach for many households as purchase prices outpace wage growth and families struggle with high costs for utilities, transportation, taxes, and personal expenses such as child and health care. Renting has traditionally provided the lower costs and flexibility many households need when educational pursuits or unstable employment make a longer-term housing commitment infeasible. However with rents also outpacing wage growth, renting has become a financial strain that prevents households from saving towards a future home purchase or devoting income to other needs. An increase in the supply of both for-sale and rental units is needed that is affordable to a wide range of incomes.

Affordable housing needs vary across income groups. Extremely low-income households, typically those earning up to 30 percent of area median income, primarily rely on rental assistance through public housing, Housing Choice Vouchers, and privately owned but federally assisted housing. However, funding is inadequate and nationally an estimated three-quarters of eligible households go unassisted. This results in households

having to “double up” with family or friends, use emergency shelters, or go homeless.

Slightly further up the income ladder, those earning between 30 and 80 percent of area median income may qualify for first-time homebuyer assistance through Better Housing for Tompkins County, Ithaca Neighborhood Housing Services, and the Tompkins County Homeownership Program. However, the supply of homes affordable even with this assistance is extremely limited, and often not well maintained and located in areas that incur longer and more costly commutes.

Middle-income households earning over 80 percent of area median income are increasingly over-burdened by housing costs, and they largely struggle with affordability on their own since State and Federal housing assistance is targeted to those below their income levels. As a result, middle-income households seeking to purchase or rent housing are increasingly faced with the choice of overextending themselves financially, moving into housing that in the past would have been occupied by lower-income households, or commuting longer distances to find reasonably priced housing. The high costs of new housing development mean that new construction tends to target either upper income-households or those with lower incomes that qualify for subsidies and tax incentives, leaving middle income-households with limited housing options.

Despite this clear need, there is currently little incentive to develop lower cost housing due to the lower return on investment such units bring, the high costs and lengthy development processes often associated with new construction, and opposition by some local residents who perceive affordable housing as a threat to their safety and property values. There often appears to be consensus that affordable housing is needed, but little agreement on where those units should be located and few “ideal” locations available to developers that meet all the criteria expressed by the community for such development. Additionally, although most affordable housing construction is financially infeasible without State of Federal financial assistance, this funding has become more unstable at the same time competition for it has increased as communities throughout New York State and the nation struggle to meet affordable housing needs.

Amidst these housing affordability issues is the opportunity to increase community support for the construction of more housing units. With over one-third of households cost burdened by their housing expenses, nearly everyone in Tompkins County is either in need of affordable housing them-

selves or knows someone in need. As community members are able to put a face to those with such needs, gain more awareness about the issue, and influence designs to address concerns, there is an opportunity to ease some of the fears surrounding affordable housing and discuss ways to reduce costs so that local workers of various income levels are able to live within the county. Concerns about over-concentrating lower-income residents in particular areas and isolating particular groups from the broader community also indicate a need to pursue development of more housing that mixes incomes and household types to better blend new units into existing neighborhoods.

Locally, the Tompkins County Housing Fund has provided financial assistance to incentivize the development of housing units that remain permanently affordable for low- to moderate-income households. However, this partnership, with contributions from Tompkins County, the City of Ithaca, and Cornell University, is set to expire in 2015 and it remains uncertain if adequate funds can be found to continue the program.

### Energy Efficient Housing\*

Residential energy efficiency is critical both to the affordability of housing units and efforts to reduce fossil fuel consumption and greenhouse gas emissions. The residential sector is the second highest energy consumer and greenhouse gas emitter in Tompkins County, after transportation. High energy costs impact the ability of households to afford their homes and reduce the amount of money available for



*Older home with solar panels, City of Ithaca*

\* For more information see the Energy and Greenhouse Gas Emissions Chapter, “Reduce Energy Demand” section.

other needs such as health care, food, and transportation. The County Industrial Development Agency currently provides for up to 10 years of property tax abatement for construction achieving LEED, Leadership in Energy and Environmental Design, certification as a green building. However, with over half of the housing supply over 50 years old, there are opportunities to upgrade existing homes with energy efficiency improvements as well as promote additional energy efficiency in new construction.

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to reduce energy use in the future. Often overlooked are such things as a building's orientation to the sun, inclusion of solar panels or geothermal systems in new construction, roof design for optimal interior cooling and warming, and landscaping to enhance energy efficiency. Extremely energy-efficient homes are a reality today and several examples may be found of such construction in Tompkins County, where homeowners have actually paid \$1 for a month of heating in a frigid February because their homes were so well-built.

Energy efficiency improvements are particularly challenging for the large proportion of rental units within the county due to the low vacancy rate and lack of incentives for landlords to make the upgrades. Units are likely to rent regardless of their efficiency, so landlords have little incentive to make improvements, especially since they often do not see the energy savings themselves, as tenants typically pay the energy bills in the units. Tenants also have little incentive to make improvements since they have no long-term guarantee to the energy savings and often live in buildings with multiple units where individual tenants cannot make necessary upgrades. Energy efficiency improvements to rental housing will require programs that help share incentives between landlords and tenants, as well as targeted outreach to both groups that builds interest, educates them about the potential energy savings, and reduces the time and complexity required to participate in incentive programs.

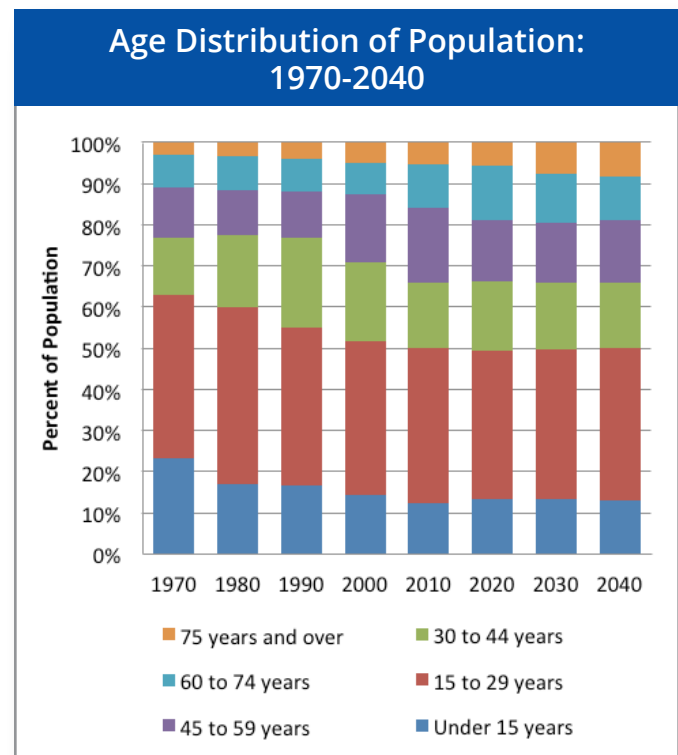
The location of housing is another critical component of energy efficiency. New construction that not only incorporates energy-efficient design but also is located within development focus areas can reduce the fossil fuels used, emissions generated, and financial costs incurred by residents as they travel to jobs, schools, services, and other amenities.

**IMPROVING OLDER HOUSING.** The U.S. Energy Information Administration has found that residential buildings built before 1950 are generally 30 to 40 percent less energy-efficient than those built after 2000. Maintaining existing energy-efficient features, addressing repair issues, replacing worn-out appliances with energy-efficient models, converting to more efficient and sustainable methods of heating and cooling, and implementing energy upgrades such as insulation and air sealing, can greatly improve the overall energy efficiency of the existing housing stock while saving residents money and reducing the community's greenhouse gas emissions.

**BUILDING NEW HOUSING.** The New York State Energy Conservation Construction Code that will be in effect in 2015 will be approximately 15 percent more energy efficient than the previous version for new construction and major remodels. However, there is still much that can be done to ensure that housing built today will not need to be retrofitted

### Changing Demographics

Shifts in Tompkins County's demographics require changes to the local housing supply in order to meet the community's existing and projected needs.



Sources: U.S. Census Bureau, Intercensal Population Estimates by Age, Sex, and Race; U.S. Census Bureau Decennial Census; Cornell Program on Applied Demographics

**HOUSEHOLD SIZE.** The median household size in Tompkins County continues to decrease, resulting in the growth of households outpacing overall population growth. Single-person households currently make up a third of all households. With housing units already in short supply and the large number of older homes designed for larger households, these trends of more and smaller households are likely to exacerbate the county’s low vacancy rates and high housing costs. Paying for more housing than a small household needs increases both housing expenses and energy use.

Given the need for additional housing construction, there is an opportunity to promote construction of smaller units more suitable to shrinking household sizes. Smaller units can be less expensive and organized to promote more compact, walkable neighborhoods with access to transit and other amenities. There is also an opportunity to collaborate among municipalities to investigate options such as increases in allowed density, micro-housing, single room occupancy housing, and accessory units like backyard cottages.

**AGING POPULATION.** Tompkins County’s senior population is growing and facing mounting housing challenges. Between 2000 and 2010, the overall number of residents over age 65 increased by 18 percent, or 1,679 people, to make up 11 percent of the total population. During this same period, the population between ages 60 and 64 nearly doubled. Better health care, increasing longevity, and the entry of the baby boom generation into this group are adding to senior housing needs. Tompkins County is also increasingly becoming a retirement destination among retiring Cornell and Ithaca College alumni.

Most seniors want to “age in community” and live as independently as possible as fully integrated members of their chosen communities. Some wish to stay in their homes and “age in place,” while others seek to relocate within the community to homes that are more easily maintained and accessible. The *2014 Tompkins County Senior Housing Preferences Survey* found the top three factors seniors seek in their future homes are affordable cost, single floor design, and easy access to public transportation. Many seniors also expressed a desire for more affordable housing in downtown Ithaca, proximity to services, condominiums, and a concern over the lack of housing options for the middle class. Unfortunately, many elderly people currently live in multi-story, older homes with substantial

maintenance needs in rural and suburban locations that are not close to public transit.

New housing construction has not focused on the senior population and provided the variety of housing types and price points needed by seniors. For example, there has been very little new condominium development since the 1980s, and there is virtually no inventory of single-floor condominiums in the local market. As a result, recent construction of single-floor apartments in buildings with elevator access in downtown Ithaca have attracted a substantial number of older renters despite no effort to specifically build for or market to the senior population. The Senior Housing Preferences Survey also indicates seniors are expecting their housing costs (rents or purchase prices) to fall at or below the current median levels, leading to even greater competition for affordable units.

As people age, their incomes tend to decline, making the affordability of housing and services a major issue. The Tompkins County Office for the Aging’s *Senior Housing Occupancy Rate Survey* (2011) found an average occupancy rate of 99 percent for the 836 federally assisted senior apartments in the county and an average wait time of six months to one year for the units. Despite an 11.3 percent increase in units between 1999 and 2010, the occupancy rate grew by one percent, indicating the increase in seniors needing these apartments is outpacing development of new units.

Older adults who cannot live entirely independently are continuing to show a strong preference for receiving personal care services in a residential environment rather than a health care setting. Unfortunately, there is a severe shortage of home care workers providing services that support seniors who need help to remain in their homes. Currently, only one assisted living facility provides a limited number of

units on a sliding fee schedule for low-income seniors, and there are no Medicaid-funded assisted living units within the county. Those seniors relying on Medicaid must either find assisted living units outside of the county or move to skilled nursing facilities, which provide a higher level of care at higher operating costs while affording less independence than those seeking assisted living units typically desire.

New housing units are needed that incorporate universal design principles, both for owners and renters and that are

There is an opportunity to promote repairs and retrofitting of housing units to improve their safety and accessibility.



*Breckenridge Place Apartments, City of Ithaca*

affordable to a wide range of incomes. Universal design features enable people to live independently in their homes as long as possible and to visit others and maintain social connections. These units should be built in Development Focus Areas to ensure that seniors have opportunities for better transportation options and to more fully engage in their community.

Given the large number of older homes in the county, there is a significant opportunity to promote repairs and retrofitting of existing housing units to improve their safety and accessibility for people of all ages and abilities. Developing a larger local workforce of home care workers and providing financial assistance will be critical to enabling people who wish to live independently to do so. However, additional assisted living units for those with lower to moderate incomes, as well as the addition of units for those relying on Medicaid, are also needed to meet the housing needs of older adults.

**SUPPORTIVE HOUSING.** The population needing supportive services continues to grow and has outpaced the supply of housing that can meet these individuals' needs. Despite a dedicated group of individuals and organizations within Tompkins County providing supportive services and housing to populations with special needs, decreasing and uncertain funding has affected their ability to provide adequate supportive housing for those who need it. State subsidies for supportive housing and services, particularly for those with mental health and developmental disabilities, typically fail to differentiate the county's housing prices and vacancy rates from those of the surrounding regional housing market, and therefore provide inadequate funding assistance. Supportive services

An adequate supply of supportive housing is critical to reducing homelessness and promoting the health of those in need of assistance.

help individuals maintain stable housing and maximize their ability to live independently. These services include health care, mental health care, alcohol and substance abuse prevention, independent living skills, parenting skills, vocational assistance, and reintegration of convicted criminals into communities. An adequate supply of supportive housing is critical to reducing homelessness and promoting the health of those in need of assistance while integrating them into the community. Supportive housing can also reduce costs associated with emergency medical services and emergency room visits, reduce crime and recidivism, and help maintain the quality of life throughout the community.

Recent years have seen a decline in funding for various supportive services. The 2014 *Tompkins County Homeless Point-in-Time Count* found an increase in the number of homeless persons in shelters who suffer from severe mental health problems, as well as an increase in the number of chronically homeless people who are unsheltered. Drug related hospitalizations have increased steadily since 2004. In developing the *Tompkins County Community Health Assessment 2013-2017*, the Tompkins County Health Department conducted a community survey and consulted with the Tompkins Health Planning Council and Tompkins Health Network, concluding that mental health and substance abuse are the top health priorities in the county. Safe havens that provide tools to overcome the root causes of a person's homelessness, halfway houses that allow individuals to recover from substance abuse and convicted criminals to reintegrate into society, and shelter for those struggling with mental health challenges or threatened by domestic abuse are among the supportive options needed by housing-insecure individuals.

A survey of youth living independently cited help finding housing as their primary need, while consistently voicing a need for support and guidance as they learn to live on their own and navigate in the adult world. Of these youth, 19 percent reported having a child or being pregnant, indicating a need for additional support. Minimum age restrictions at many shelters, concerns for personal safety, and limited supportive housing options for young people lead many youth to "couch surf" rather than seek formal housing assistance, meaning the numbers of homeless and housing-insecure youth are typically underreported. Housing that provides the support young people need to learn how to live, and parent, is critical in providing the stability needed to pursue education and employment.



## TAKING ACTION

**STRATEGIES.** The Tompkins County Legislature endorsed the *Housing Strategy for Tompkins County* in 2007. This strategy grew out of the *Affordable Housing Needs Assessment* (2006) that analyzed the local housing market and population trends and found a need for 4,000 additional rental and owner-occupied units across all income levels by 2014. Four specific strategies were identified:

- Use inclusionary and incentive zoning to achieve affordable housing goals.
- Establish a community housing trust with support from major employers, financial institutions, education institutions, and private donors to acquire and own land on which housing can be built.
- Encourage major employers to provide assistance to employees who purchase homes in targeted areas.
- Establish a community housing affordability fund to fill funding gaps needed to keep units affordable and assist not-for-profit housing developers with pre-development expenses.

**PARTNERS.** From concerned citizens, experts from higher education institutions, and organizations such as the Finger Lakes Independence Center, a number of partners are present within the community to provide insight into housing-related efforts.

Municipal boards, planning boards, and departments are critical partners with the ability to modify land use regulations to better support development of the types, quantity, and location of housing needed in the community. The Landlords Association of Tompkins County is an important partner in improving the quality and energy efficiency of the county's housing stock. Housing agencies, organizations, and developers help to promote affordable housing and provide aid for low-income families struggling with housing expenses, through programs such as the Tompkins County Housing Fund and Federal and State grant funds. These partner agencies and non-profits include the Ithaca Urban Renewal Agency, Ithaca Housing Authority, Better Housing for Tompkins County, Ithaca Neighborhood Housing Services, and Tompkins Community Action.

The Human Services Coalition of Tompkins County (HSC), its Homeless and Housing Task Force, and various agency and non-profit members work with the County in the collection of data, establishment of targets, and recommendation of actions pertaining to supportive housing for the young,

the homeless, and others with special needs. Given declining and often uncertain funding for supportive housing, this partnership is important to pursuing additional funding and adjusting programs as needed based on changes to populations needing assistance.

**COUNTY ROLE.** County Government does not build or permit housing; however, it does fill a number of roles in regards to housing. The Tompkins County Planning Department spearheads efforts related to the assessment of countywide housing trends and needs, affordable housing funding, homeownership assistance, and related efforts to improve the condition and energy efficiency of housing. This includes administering the Tompkins County Housing Fund and the Tompkins County Homeownership Program, and convening the Housing Strategy Partners, a group of representatives from many of the partner organizations mentioned that assess progress in implementing the Tompkins County Housing Strategy. The Tompkins County Office for the Aging assesses the housing needs and preferences of seniors, administers the Weatherization Referral and Packaging Program, and works to assist seniors with housing concerns such as repairs and accessibility modifications. The Tompkins County Departments of Youth Services, Health, Mental Health, and Social Services help to collect data and establish targets and recommended actions pertaining to supportive housing for young people and populations with special needs. The Tompkins County Office of Human Rights educates community members about their rights and responsibilities with regards to fair housing, and addresses reported instances of housing discrimination.

### County Actions to be Initiated within Two Years

- Update the Tompkins County Affordable Housing Needs Assessment and engage the broader housing community in revising the *Tompkins County Housing Strategy*.
- Better define the housing needs of client populations served by County human services agencies.
- Assist municipalities in developing strategies to help homebuyers compare and evaluate the energy efficiency of existing housing.